

# Interview with Česká spořitelna

## 1. How sustainability reaches clients

Sustainability in banking can often remain "behind the scenes" – embedded in risk management, operations, or internal policies. The real turning point comes when a bank recognizes that its greatest impact is achieved when sustainability becomes part of the issues clients deal with every day: financing, investing, or making decisions about their homes.

At Česká spořitelna, we therefore approach sustainability as an integral part of long-term prosperity. It is not a separate topic but one that is directly linked to our clients' financial well-being. Clients are looking for solutions that are not only responsible, but also economically sound and easy to use.

## 2. What has truly resonated with clients (Concrete examples)

If we were to identify the areas where clients genuinely experience and appreciate sustainability, they are primarily those where economic benefits are combined with practical value, or initiatives that deliver a broader societal impact.

- Advisory service and tools for energy-efficient housing

For example, our tools that help clients calculate the return on investment for solar panels or energy-efficiency improvements demonstrate sustainability in a very tangible way. Clients can clearly see how much they can save on energy costs, how quickly their investment will pay off, and how to finance it. This is the moment when sustainability stops being an abstract concept and becomes a concrete decision with clear benefits.

- Sustainable house financing and responsible investments

Clients also encounter sustainability directly through our products – from financing energy-efficient homes to investment solutions that take environmental and social impacts into account. What is important is that these are not "special ESG products", but rather that sustainability principles are integrated into our mainstream offering.

- Financial literacy, social banking, and community support

Initiatives with a direct social impact are particularly powerful. These include financing social enterprises, promoting financial literacy, and supporting affordable housing projects. Clients see these activities as proof that the bank takes its role in society seriously and is committed to creating positive change.

### **3. What makes these initiatives successful**

Based on our experience, the most impactful initiatives are those that meet three key criteria:

- They are easy to understand – clients clearly recognize the benefit they provide.
- They have a direct impact – they help clients save money, simplify processes, or improve their quality of life.
- They do not require a compromise – sustainability is not an additional feature or trade-off, but simply a better solution.

### **4. What we have learned**

One of the key lessons we have learned is that communication alone is not enough. If clients do not have personal experience with a product or service, it is very difficult for them to develop a strong connection to the topic. People often base their perceptions on what they experience firsthand rather than on what they read.

We have also learned the importance of simplifying both the language and the solutions we offer. For most people, ESG is an abstract and complex acronym. In contrast, a clearly explained sustainable product or service with tangible benefits resonates immediately and is much easier for clients to understand and embrace.