

Ceska Sporitelna Has a New Educational Portal for the Young – *Moneymanie*

Starting on January 2010, Ceska Sporitelna launched a new educational portal for youth, called *Moneymanie*. Its goal is to enhance young peoples' knowledge of finance, through an entertaining and interactive form. On the www.moneymanie.cz site, users can get information about such things as how banks work, what kinds of payment cards there are, or how to get money for studying. The information is general and does not promote Ceska Sporitelna products. The portal puts an emphasis on interactive contact with the user – he can set what the guide to the portal will look like (the Money character), and the portal includes competitions, on-line quizzes, discussions, and news. *Moneymanie* also has a profile on the social network Facebook, on which Ceska Sporitelna has been since last July. The new educational portal project constitutes a part of the strategy of being a socially responsible bank in the sphere of education.

“Getting oriented in the world of finance is a necessity today. But we realise that, in the contemporary world, only information that is presented in an unusual form, and with which the user can interact, stands a chance of captivating attention. In this way, *Moneymanie* adds another piece to our mosaic of educational activities and also uses modern interactive features,” said Klára Gajdušková, Director of Corporate Communication at Ceska Sporitelna.

Moneymanie is related to certain existing educational projects for youth that Ceska Sporitelna has itself initiated or which it supports financially. Together with the existing portal www.reknito.cz, focused more on a non-traditional presentation of Ceska Sporitelna's products for students and young people, *Moneymanie* forms a sort of “tandem” of Sporitelna's educational projects for youth. In the Eurorebus project, which tests the knowledge of students in the upper forms of primary schools and in secondary schools, the disciplines tested have expanded to economics and finance, in connection with *Moneymanie*.

Ceska Sporitelna has devoted sustained attention to the development of education, and financial education in particular. It cooperates with universities, primarily with the University of Economics in Prague, and last year, it participated in the establishment of the auxiliary specialisation “Financial Sector Analyst”. Presently, specialised soft-skill development seminars are also organised for university students, which are offered at reduced prices to the holders of Ceska Sporitelna's Personal Student Account.

Should you have any questions or need further information, please turn to CS Press Centre:

Pavla Langová
CS Press Centre

Kristýna Havligerová
CS Press Officer

E-mail: tiskove_centrum@csas.cz

Ceska Sporitelna in Figures

Over **1.2** million clients use Ceska Sporitelna's direct banking; the **No. 1** bank in the Czech Republic as for Total Assets (CZK 856.70 bn) with a profit of CZK 9.65 bn); **3** main direct banking channels – Servis 24 (Telephone, Internet, and GSM); **4** main groups of clients – retail, small and medium-sized enterprises, municipalities, and large corporations; over **5** million clients – the largest number of clients in the Czech Republic; clients have **6** ways of servicing their accounts: in person at branches, through collection boxes, via a telephone, the Internet, ATMs, or a mobile telephone; **18** branches throughout the country are open 7 days a week, available to any client (overall, CS has 652 branches), because CS clients are not tied to a single branch; **12** subsidiaries covering the entire spectrum of financial services and client needs; **15** Commercial Centres for SME clients; **52** ATMs for the visually impaired, throughout the country; more than **180** years of history and tradition; **1,195** ATMs; **10,877** professional employees. *Figures as of 30 September 2009. Financials are consolidated, and calculated according to the International Financial Reporting Standards.*

Ceska Sporitelna – A Responsible Partner for Society

Ceska Sporitelna develops and maintains the philanthropic tradition that has been a part of the savings bank principle for 180 years. Ceska Sporitelna supports charities, non-profit organisations, civic associations, foundations, and funds. In 2002, Ceska Sporitelna established its own foundation – **Nadace České spořitelny** (Ceska Sporitelna Foundation). The foundation's purpose is to support projects from the fields of culture, education, science, public and social concerns, healthcare, charity, community activities, sport, and ecology. The following non-profit organisations are among the partners supported by the Foundation's resources: **Charita Česká republika** (Caritas Czech Republic); the humanitarian association **Život 90** (Life 90); the civic association **Sananim**; **Nadační fond Livie a Václava Klausových**; **Nadace VIA** (VIA Foundation); and the **Partnership Foundation**. Since November 2005, Ceska Sporitelna has included its clients in its charitable activities, through the bank's loyalty Bonus Programme, which enables clients to donate their points collected for card transactions to selected charitable projects. Since 2007, Ceska Sporitelna has made it possible for all of its employees to donate two workdays per year to charitable causes. Ceska Sporitelna's social responsibility on the financial market is exemplified by its responsible lending policy initiative. In January 2008, it took part in the birth of the Counselling Centre for People in Financial Distress, an independent organisation, and the first of its kind in the Czech Republic.

Erste Group

Erste Group is one of the leading financial providers in CEE. More than **51,000** employees serve **17.5** million clients in **2,900** branches in **8** countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia, Ukraine). As of 30 September 2009 Erste Group has reached EUR **203.6** billion in total assets, a net profit of EUR **720.1** million and cost-income-ratio of **50.9%**.