

Last Year, 32 Branches Were Established in New Locations and 69 Ceska Sporitelna ATMs Were Added

In 2009, Ceska Sporitelna added 14 new branches to its branch network, relocated 18 to more suitable premises, and upgraded 45. This year, Ceska Sporitelna is planning to open more than ten new branches, primarily in shopping centres and in new residential neighbourhoods, and it plans to upgrade some 60 points of sale. It is also planning to install ten new so-called transaction terminals at its branches, i.e., self-serve devices for making payment orders and paying bills. In the spring, three HSBC Premiér branches will join the Ceska Sporitelna branch network, continuing to serve exclusively those private HSBC clients who decide to switch to Ceska Sporitelna. Last year's investment into the Ceska Sporitelna branch network amounted to CZK 1 bn. Ceska Sporitelna currently has 654 branches.

The ATM network also expanded in 2009. A total of 69 new ATMs were added, of which six also take deposits. The Bank replaced a total of 96 older ATMs with new machines. At the end of last year, Ceska Sporitelna further enhanced the security of its ATMs, by installing brand new types of ATMs. This year, Ceska Sporitelna plans to put another 80 new ATMs into operation. Furthermore, up to thirty deposit ATMs should be put into service: this type of ATM has met with positive acclaim among clients over the last two years.

“Good accessibility, fast and professional service, and a comfortable environment – those are the principles we follow in modifying our branch and ATM network. We want our clients to find us easily, and we want our services to be available to them at the times that suit them the best,” said Jiří Škorvaga, Deputy CEO and a Member of the Ceska Sporitelna Board of Directors.

The newly established branches include eight that are open on weekends or have extended opening hours. In total, nineteen such branches are currently available to clients. Also the opening times of other branches have been extended, by 671 as compared to 2008. Another branch innovation introduced last year is the installation of 26 so-called induction loops. These are a special device that allows for better communication between a deaf client and his banking advisor.

Development of the number of ATMs since 2006:

Year	2006	2007	2008	2009
Number of ATMs	1,090	1,122	1,165	1,218

Ceska Sporitelna operates the largest ATM network in the Czech Republic and administers one of the largest branch networks on the market.

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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%**.