

Ceska Sporitelna's Clients Executed Card Transactions Worth CZK 346 bn. Last Year. Cashless Payments are Increasingly Popular.

Last year, the holders of Ceska Sporitelna payment cards executed a total of 164 million transactions, amounting to a total of CZK 346 bn. That is approximately the same volume as in 2008 (an increase by 0.4%). Although last year, clients again withdrew the largest amount of money from ATMs (78% of the overall volume of transactions), cash withdrawals only accounted for just under a half of the total number of transactions (49%). This indicates the increasing popularity of cashless payments, of which clients executed 9% more than in 2008 in terms of volume. The volume of payments executed via the Internet also increased year on year, by 30%. On average, there were 50 transactions per Ceska Sporitelna payment card last year.

“There is no doubt that the frequency of use of payment cards is increasing, and this trend will continue. Every year, the number of transactions executed per card increases, whereas the average transaction amount decreases. Cashless payments are coming to the fore and the popularity of credit cards is increasing. Last year, we noted a record increase in the volume of payments via the Internet, which shows that clients increasingly appreciate the speed and comfort of on-line payments by card,” said Miloslav Křečan, Director of the Ceska Sporitelna Card Centre.

The average number of transactions with Ceska Sporitelna's cards

Year	2006	2007	2008	2009	
The total average number of transactions per payment card	38	41	46	50	
Average number of transactions per payment card	ATM withdrawals	22	23	24	24
	Payments at retailers'	16	18	22	26

Like every year, clients used payment cards the most in the run-up to Christmas, when they spent an average of 30% more at retailers' than in other months.

Ceska Sporitelna is the largest card issuer in the country. It has issued a total of 3.3 million cards, of which 85% are debit cards and 15% are credit and charge cards. All active payment cards are equipped with a chip.

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

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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%**.