

## **Ceska sporitelna launches New Bonds in the Volume of CZK 200 million**

### **Ceska sporitelna launches a new issue of the structured bonds with following characteristic:**

Issuer:	Ceska sporitelna (rated A1/A by Moody's/S&P's)
Total Aggregate Volume of the Issue:	CZK 200,000,000
Nominal Value:	CZK 10,000
Interest Rate:	The bonds will not bear interest. The bond yield depends on future development of PX Index and will accrue in a lump sum as at the final maturity date.
Issue Date:	3 February 2010
Maturity:	3 February 2014
Fiscal and Paying Agent:	Ceska sporitelna
Listing:	The bonds will not be listed on any regulated market
ISIN:	CZ0003702284

The bonds are issued in the form of a collective bond. The collective bond, similarly to a unit trust, is the joint property of the bond holders. The number of individual bonds held by the investor corresponds to the size of his share on the nominal value of the collective bond. A registry of the bond holders is maintained by the Fiscal and Paying Agent for the Issue, Ceska sporitelna. A bond holder can transfer his bonds, or any number of them, to another person.

The bonds are intended for sale to retail investors. Interested parties can purchase the bonds at selected branches of Ceska sporitelna from 4 February 2010. The smallest number of the bonds that can be purchased is 3 pieces. The actual list of the branches offering the bonds as well as other information about the bond issue and the conditions for its distribution, are available at Ceska sporitelna's website [www.csas.cz](http://www.csas.cz) and by calling to the free customer line of Ceska sporitelna 800 207 207. The execution of the investment is very easy, as the client does not need to have an account in the Securities Centre.

The base prospectus of the Bond Program, which contains the issue conditions for all the bonds issued under the Bond Program (the maximum volume of outstanding bonds under the Program is CZK 75 billion), the duration of the Program is 10 years, and the maximum maturity of any bond issued under the Program is 30 years, has been published on the Ceska sporitelna's website [www.csas.cz](http://www.csas.cz). The website, [www.csas.cz](http://www.csas.cz), includes also the Issue Supplement containing supplementary information to the Bond Program and other information concerning the bond issue.

For further information please contact the Press Centre of Ceska sporitelna Financial Group (CSFG):

Kristýna Havligerová  
Press Officer, CSFG  
E-mail: [khavligerova@csas.cz](mailto:khavligerova@csas.cz)

Alice Racková  
Debt Capital Markets  
E-mail: [arackova@csas.cz](mailto:arackova@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%.