

Ceska sporitelna Issues Two New Tranches of Mortgage Bonds in the Volume of CZK 450 million and CZK 400 million

Characteristics of the one in the volume of CZK 450 million is following:

Issuer:	Ceska sporitelna (rated A1/A by Moody's/S&P's)
Total Aggregate Volume of the Issue:	up to CZK 1,500,000,000
Issued volume as of 19 April 2008:	CZK 1,050,000,000
Issued volume of the 2 nd tranche (as of 25 February 2010):	CZK 450,000,000
Nominal Value:	CZK 10,000,000
Interest Rate:	3.65 per cent. p.a., payable annually
Maturity:	19 October 2014
Additional Issue Period:	until 19 September 2014
Fiscal and Paying Agent:	Ceska sporitelna
Listing:	Prague Stock Exchange, the free market
ISIN:	CZ0002000904

Characteristics of the one in the volume of CZK 400 million is following:

Issuer:	Ceska sporitelna (rated A1/A by Moody's/S&P's)
Total Aggregate Volume of the Issue:	up to CZK 1,000,000,000
Issued volume as of 31 December 2007:	CZK 600,000,000
Issued volume of the 2 nd tranche (as of 25 February 2010):	CZK 400,000,000
Nominal Value:	CZK 10,000,000
Interest Rate:	floating, payable semi-annually
Maturity:	5 November 2014
Additional Issue Period:	until 5 October 2014
Fiscal and Paying Agent:	Ceska sporitelna
Listing:	Prague Stock Exchange, the free market
ISIN:	CZ0002001274

The bonds are not intended for sale to retail investors at the branches of Ceska sporitelna.

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. The website, www.csas.cz, includes also the Issue Supplement containing supplementary information to the Bond Program and other information concerning the mortgage bond issue.

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

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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%**.