

## **The Banker: Ceska Sporitelna is the Bank of the Year for the Czech Republic for the Sixth Time**

**The best banks also include Erste Group for the CEE Region and Erste Bank for Austria**

- ⇒ **Erste Bank Oesterreich defended the Bank of the Year title for Austria**
- ⇒ **Erste Group chosen the best bank in the Central and East European region**
- ⇒ **Ceska Sporitelna the winner of the competition continuously since 2008; before, it also won in 2003, 2004, and 2005**

**This year, Ceska Sporitelna again took primacy in the Czech Republic in the international competition Bank of the Year, announced annually by The Banker magazine, of the Financial Times media group. Also Austria's Erste Bank won the same title in that country for the second time. Newly, Erste Group became the best bank of Central and Eastern Europe. The prestigious awards have been awarded for eleven years.**

**“Every award is a joy and an obligation at the same time. We see being the Bank of the Year of the Czech Republic, both in the domestic competition and internationally, as a great achievement, especially given that the title has been awarded to us several times during an economically uneasy period internationally. It is good to know that our work is appreciated by clients and experts in the Czech Republic and abroad. That is the best engine for our continued efforts. Thank you.” said Jiří Škorvaga, a member of the Board of Directors and the Deputy CEO of Ceska Sporitelna.**

The Bank of the Year awards for individual countries have been awarded for eleven years by the London monthly magazine The Banker, which belongs to the Financial Times media group. The decisions awarding the titles are made by an expert jury comprising CEOs and senior managers of UK companies and the editors of the magazine.

The Banker has been published since 1926 and has readers in more than 150 countries around the world.

In professional circles, it is considered a reputable source of information about the banking sector and the rankings it issues are a recognised measure of success.

The Bank of the Year for the Czech Republic is not the only award that Ceska Sporitelna has recently earned. In the Fincentrum 2010 Bank of the Year competition, Ceska Sporitelna earned the Bank of the Year title, was elected the Most Trusted Bank of the Year for the seventh time, and also won the new category Bank without Barriers. Ceska

Sporitelna can also boast primacy in the evaluation of the US magazine Global Finance, which rated the bank as the safest bank in the Central and East European region.

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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 891.8 bln with a profit of CZK 8.5 bln); **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; **21** branches throughout the country are open 7 days a week, available to any client (overall, CS has 664 branches) because CS clients are not tied to a single branch; **11** 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; **1,276** ATMs; **10,761** professional employees. *Figures as of 30 September 2010. 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 **50,000** employees serve **17.5** million clients in **3,200** branches in **8** countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia, Ukraine). As of 30 September 2010 Erste Group has reached EUR **206.5** billion in total assets, a net profit of EUR **736.8** million and ROE of **7.5** %.