

NEWS RELEASE

Prague, 26 February 2008

Ceska Sporitelna Preventively Informs Clients of Fraudulent E-mails

Fraudulent e-mails (known as “phishing”) have been sent out to some clients recently; the e-mails make impression as if they were sent from the official address of Ceska Sporitelna. The messages contain a link to a fake web site of Ceska Sporitelna internet banking SERVIS 24 or to fake web pages of internet merchants. Clients are then prompted to give their identification banking details. The aim of a fraudulent e-mail is to get the client number and password (identification and authentication data) for SERVIS 24 Internetbanking and to misuse the data. Some of the fraudulent e-mails are written in poor Czech, in English or partially in Cyrillic alphabet. The last version, which can appear authentic, informs clients of an alleged rejection of a payment transaction; it is written both in Czech and in English.

Ceska Sporitelna has never sent out a similar message and never asks its clients' security data via e-mail.

Ceska Sporitelna, as a precautionary measure, insists that clients do not react to such e-mails and do not log on to SERVIS 24 Internetbanking through the link in the body of the e-mail. Ceska Sporitelna protects its internet banking by a series of security data and it is not possible to fraudulently transfer funds through the service on the basis of only two access codes. However, in the event that clients have reacted to the e-mail, Ceska Sporitelna recommends to immediately contact the Client Interactive Center at tel. 800 207 207 (00420 582 405 405 from abroad) in order to block the service and to have new access codes generated.

Ceska Sporitelna also asks those clients who received, or may receive a fraudulent e-mail in the future, to send it to the address csas@csas.cz. Thank you to help us protect the internet banking security.

Ceska Sporitelna Internetbanking is protected by a system of security items, which are independent but complement one another. Ceska Sporitelna has successfully deterred all the attempts to attack its internet banking security.

Clients are highly recommended not to react even if a similar fraudulent e-mail is delivered from a company other than Ceska Sporitelna - for instance from a card association or an internet merchant.

For further information please contact the Press Centre of the Ceska Sporitelna Financial Group:

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2007 - Ceska Sporitelna in Figures

Over **1** million clients use Ceska Sporitelna's direct banking; the **2nd** largest Czech bank in the Czech Republic as for Total Assets (CZK 855 bn) with a profit of CZK 8.12 bn); **3** main direct banking channels – Servis 24 (Telephone, Internet, and GSM); **4** main groups of clients – retail, small and medium-sized enterprises (SME), municipalities, and large corporate; over **5** million clients – the largest number of clients in the Czech Republic; clients have **6** ways of servicing their accounts: in person at branch, through a collection box, via telephone, the Internet, ATM, or a mobile telephone; **7** branches throughout the country are open 7 days a week, available to any client (overall, CS has 636 branches), because CS clients are not tied to a single branch; in **8** European countries (Czech Republic, Slovakia, Hungary, Austria, Croatia, Serbia, Romania, and Ukraine) clients can make withdrawals from Erste Group ATM's, for a uniform fee of CZK 6; **13** subsidiaries covering the entire spectrum of financial services and client needs; **14** Mortgage Centres for comprehensive service in housing; **15** Commercial Centres for SME clients; **49** ATMs for the visually impaired, throughout the country; more than CZK **100** bn of assets in administration; more than **180** years of history and tradition; **1,107** ATMs; **10,899** professional employees. *Figures as at 30 September 2007. Financials are consolidated, calculated to International Standards for Financial Reporting.*

Ceska Sporitelna – A Responsible Partner of the Community

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, healthcare, charity, social 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); **Nadace VIA** (VIA Foundation) focused on regional development; the humanitarian association **Život 90** (Life 90) dealing with the problems of an aging society; the civic association **Sananim**, dealing with anti-drug activities; the **Nadační fond Mamma** (The Mamma Fund) which is devoted to the prevention and cure of breast cancer, and **Nadace Terezy Maxové**, (Tereza Maxová Foundation) supporting children's homes throughout the Czech Republic. Ceska Sporitelna also invites its clients to be involved in its charitable and publicly beneficial activities. Since November 2005, the bank's loyalty **Bonus Programme**, by means of which clients collect points from card transactions that can be further exchanged for a series of gifts, has offered the option of donating points to specific charitable projects.

Erste Bank

Erste Bank is one of the leading financial institutions in Central Europe, with more than **50,000** employees, who provide services to **16** million clients, in more than **2,700** branches in **8** countries (Czech Republic, Slovakia, Hungary, Austria, Croatia, Serbia, Romania, and Ukraine). As at 30 September 2007, Erste had Total Assets of EUR **201** bn, a Net Profit of EUR **838** million, and ROE of **13.5%**.



CS is the First Choice Bank for all client groups.

- Through excellent performance of our employees, we provide superb advice, help and services to our clients.
- Through superb advice, help and service to our clients, we provide extraordinary returns to our shareholders.
- Through extraordinary returns to our shareholders, we provide a challenging and rewarding environment to our employees.
- Through extraordinary returns to our shareholders, we help in the development of the communities where we do business.