

Ceska Sporitelna is the Bank of the Decade and Most Trustworthy Bank of the Year; Pavel Kysilka Named the Banker of the Year

- ⇒ Ceska Sporitelna is the Bank of the Decade
- ⇒ For the eighth consecutive year, Ceska Sporitelna is, in the eyes of the public, the Most Trustworthy Bank of the Year
- ⇒ Pavel Kysilka, CEO of Ceska Sporitelna, has been elected Banker of the Year

Ceska Sporitelna was named the Bank of the Decade in the jubilee tenth annual edition of the Fincentrum Bank of the Year 2011 competition, and for the eighth time in a row won the title as the Most Trustworthy Bank of the Year. Pavel Kysilka was honoured as the Banker of the Year.

“We appreciate the award very greatly. It is in recognition of the professionalism, honesty, and hard work of the thousands of our colleagues at Ceska Sporitelna, at the end of which is always a fulfilled dream or a solution for a specific person, company, or municipality. For all of us, that is our chief motivation and commitment, and that is precisely what we want our clients to feel: that we are here for them and that we enjoy it,” said Pavel Kysilka, CEO and Chairman of the Board of Directors of Ceska Sporitelna.

The title for the Most Trustworthy Bank of the Year is awarded on the basis of a public vote and all other titles are decided upon by a jury of professionals. The aim of the Fincentrum Bank of the Year 2011 competition is to award the services and products of banks operating in the Czech Republic. The basic criterion is that a bank is focused on retail clients. For more information, see www.bankaroku.cz.

The TOP Milestones of Ceska Sporitelna – Bank of the Decade – in the last ten years (2011 – 2002)

2011	CS is the arranger and lead manager of a new issue of municipal bonds for the City of Prague, in a volume of CZK 5 bn.
	CS tests social enterprise financing, setting aside CZK 30 mil. for the purpose.
	CS put its 1,300 th ATM into operation.
	Representatives of the <i>Česká exportní banka</i> and CS signed a key agreement on the conditions of cooperation in the financing of the subcontractors of Czech exporters.
	CS Personal Accounts can be opened solely via the Internet, without having to sign and send paper agreements or visit a branch.
2010	CS launched the era of contactless cards in the Czech Republic – as of October, it offers both cards and terminals.
	Take-over of the branch network of HSBC and establishment of its own CS Premier branch network for affluent clients.
	Commencement of the installation of so-called transactional terminals, self-serve devices that make it possible to quickly process payment orders.

	Over the last ten years, CS has donated CZK 1.3 bn to sponsoring and charity.
	The new educational project Dreamcatcher supports the upbringing of children through the fulfilment of their dreams.
	As of 2011, CS will be managed by CS Pavel Kysilka; Gernot Mittendorfer will become a Member of the Erste Group Management Board.
2009	All CS payment cards are equipped with a chip. Newly, clients can change their payment card limits for limited periods of time.
	For the first time, at several festivals in the Czech Republic, attendees could use the so-called mobile ATM.
	CS released CZK 1 mil. to assist clients who lose their jobs and are unable to cover their payment obligations, in looking for a new job.
	CS is active in so-called social networks, such as Facebook and Twitter, and supports Wikipedia.
2008	CS was an initiator of the establishment of the Debt Advisory Centre for over-indebted consumers.
	The CS Ladies Investment Club was established; its members are women interested in investing.
	Clients can set up their mortgage account to suit their needs and wishes.
	CS signed the Charter for Responsible Business in the ESBG Group (European Savings Bank Group) – member banks throughout Europe have been striving on a sustained basis for sustainable development and consider corporate social responsibility to be an integral part of their business.
	CS offers the Cool Card, enabling the client himself to determine what the card will do.
	CS is the first bank in the Czech Republic to offer the possibility of receiving and paying invoices electronically through Internet Banking.
2007	Clients can invest into the first real estate fund in the country for retail investors.
	Gernot Mittendorfer became the new CEO and Chairman of the Board of Directors, replacing Jack Stack.
	On 18 May, the first mass-participation Day for Charity with Ceska Sporitelna took place.
	Establishment of Erste Private Banking – a new concept of comprehensive private banking services based on the standards of Erste Group private banking in Austria.
	CS launched its revolutionary Personal Account, which clients can configure precisely to suit their needs (as at 30 September 2011, more than 2.25 million clients had the account).
2006	CS won the State Housing Development Fund's tender for the administration of the fund's subsidies, and over the next more than 20 years, it will carry out selected tasks related to the provision of subsidies and preferential loans to housing cooperatives.
	CS started to issue chip cards; it is the only bank in the Czech Republic to enable its clients to change their card PIN in all of its ATMs.
	CS became a pioneer in introducing an IPO for the retail segment – thanks to its branch network, it is able to distribute new issues to all investment banking client segments.
2005	CS put into service the first ATM for the visually impaired in the Czech Republic (now it has 52 of them). All CS ATMs are multifunctional and support, for example, the entering of one-time payment orders.
	As of 15 October, CS guarantees all transactions with a lost or stolen payment card from the moment the client blocks the card.
	CS offered a new direct banking service to its commercial clients – BUSINESS 24.
	CS adopted the Banking Services Code, in which it voluntarily declared its own standards for banking services for its clients. At the same time, it proclaimed that it complies with all of the points of the Code of Conduct between Bank and Clients issued by the Czech Banking Association.
2004	CS opened the Expat Centre – a service centre for foreign-language clients.
	CS presented its EU Programme – a comprehensive offer of products, services, and activities covering all of the needs of companies related to doing business in the EU.
	The European Commission account for the Czech Republic will be administered by Ceska Sporitelna, having won the Commission tender.
	CS launched cooperation with the European Investment Bank in supporting infrastructure projects.
2003	Launch of the Bonus Programme, a loyalty programme in support of cashless transactions through payment cards, in which clients collect points and are rewarded for paying by card.
	Erste Bank purchased CS shares from <i>Česká pojišťovna</i> , increasing its share to 97.9% of registered capital and 99.4% of voting rights.
	A brand new information and analytical workplace began operations: the EU Office.
	IFC, a member of the World Bank group, launches a programme for supporting commercial financing for energy-efficient programmes – CS is the first in the Czech Republic to participate.
2002	CS completed the change of its corporate design – the new logo and corporate colours had been implemented gradually since autumn 2001.
	CS and ČSOB provided a syndicated loan to the Prague Public Transit Company to purchase new subway cars following the floods.
	By purchasing shares from AVS, Erste Bank increased its share in CS to 93.1% of the bank's registered capital
	CS installed its 1,000 th ATM.

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Ceska Sporitelna's Profile

Ceska Sporitelna is a modern bank focused on retail clients, small and medium-sized enterprises, and towns and municipalities. The financing of large corporations and the provision of financial market services also play an integral role. Ceska Sporitelna, whose history reaches back to **1825**, is a **member of Erste Group**, one of the largest providers of financial services in Central and Eastern Europe. In the Czech Republic, it has the greatest number of clients and the most extensive network of branches and ATMs of all of the banks. With its **12** subsidiaries, it covers the entire range of client needs in banking and related financial services. As at 30 September 2011, Ceska Sporitelna's total assets were **CZK 932.03 bn.** and its cost/income ratio was **41.9 %**. The customer satisfaction as at 30 September 2011 was **84.5 %**.

Ceska Sporitelna in Figures

Over **1.4** million clients use Ceska Sporitelna's direct banking; the **No. 1** bank in the Czech Republic as for Total Assets (CZK 932.03 bn with a profit of CZK 9.56 bnn); **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; **26** branches throughout the country are open 7 days a week, available to any client (overall, CS has 653 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; **1,392** ATMs and Transaction terminals; **10,274** professional employees. *Figures as of 30 September 2011. Financials are consolidated, and calculated according to the International Financial Reporting Standards.*

Erste Group

Erste Group is the leading financial provider in the Eastern EU. More than **50,000** employees serve **17 million clients** in **3,200 branches** in **8** countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia, Ukraine). As of 30 September 2011 Erste Group has reached **EUR 216.1 billion** in total assets, a net loss of **EUR 973.0 million** and cost-income-ratio of **52.4 %**.