

Last Year, People Withdrew CZK 307.3 bn from Ceska Sporitelna's ATMs; the Christmas Record was Broken on Friday 13 December – A Total of CZK 1.67 bn was Withdrawn in a Day

- ⇒ In 2013, people made 93 million withdrawals from Ceska sporitelna's ATMs, in a value totalling CZK 307.3 bn
- ⇒ Every hour, people withdrew an average of CZK 35 mil. from CS ATMs
- ⇒ The record day was the Advent day of 13 December, when people made 412,322 withdrawals from Ceska sporitelna ATMs in a total amount CZK 1.67 bn. over the course of the day
- ⇒ Ceska sporitelna has 1,419 ATMs and 114 transactional terminals, having expanded its network by 63 machines year on year

In 2013, people made 92.8 million withdrawals from Ceska sporitelna ATMs in a total amount of CZK 307.3 bn. That means that the number of withdrawals was up by 170,000 year on year, while their overall amount staying at roughly the same level as last year. During the year, people withdrew an average of CZK 35 million from Ceska sporitelna's ATMs every hour.

The volume of withdrawals from Ceska sporitelna ATMs traditionally grows at Christmastime. In December 2013, there were 7.75 million withdrawals in the volume of CZK 27.77 bn, which is approximately CZK 2 bn more than in other months. People used Ceska sporitelna's ATMs the most on Friday 13 December, having withdrawn over CZK 1.67 bn over the course of the day. The average amount per withdrawal was CZK 4,065, i.e., approximately CZK 700 above the average throughout the year.

Ceska sporitelna currently has 1,419 ATMs and 114 transactional terminals. Last year, their number grew by 63 machines – 56 ATMs and 7 transactional terminals. In addition to withdrawals, Ceska sporitelna's ATMs offer clients another 12 functions, enabling them to do such things as enter one-time or standing payment orders, pay postal money slips, top up their mobile telephone credit, change their PIN code, display card limits, and select the denomination of the banknotes in a withdrawal.

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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.

Benefits that Česká spořitelna has brought to its clients in 2012:

In 2012, Ceska sporitelna provided its clients with housing loans amounting to CZK 41.8 bn, which nearly 40,000 families used to purchase a new home or renovate their existing one. During the same period of 2012, 139,000 households made their dreams come true and bought something that made them happy or eased their lives – clients fitted out their households, renovated their cottages, bought a car, made their world nicer or travelled to different countries thanks to a loan from Česká spořitelna. Česká spořitelna is also the first bank in the Czech Republic to launch the widespread introduction of touch-free technology: more than 600,000 ČS clients can already use touch-free payments. As of the launch in October 2011, these clients carried out over 3.2 mil. transactions using touch-free cards worth a total volume of more than CZK 813 million.

Ceska Sporitelna in Figures

Almost 1.5 million clients use Ceska Sporitelna's direct banking; the No. 1 bank in the Czech Republic as for Total Assets (CZK 958.17 bn with a profit of CZK 4.20 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 5.3 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; 25 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; 11 subsidiaries covering the entire spectrum of financial services and client needs; 15 Regional Corporate Centres for SME clients; 153 ATMs for the visually impaired, throughout the country; more than 180 years of history and tradition; 1,497 ATMs and Transaction terminals; 10,925 professional employees. *Figures as of 30 June 2013. Financials are consolidated, and calculated according to the International Financial Reporting Standards.*

Ceska Sporitelna's Investment Advisory Services: The Optimal Solution for Everyone!

Ceska sporitelna has been involved in investing for 20 years, aiming for the best possible appreciation of its clients' funds. Each client's wishes, needs, and approach to risk are different, which is why Ceska sporitelna approaches each client individually and helps him find the optimal investment solution.

Erste Group

Erste Group is the leading financial services provider in the Eastern part of the EU. Approximately 46,000 employees serve 16.6 million clients in around 2,900 branches in 7 countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia). As of HY 2013 Erste Group has reached EUR 210.2 billion in total assets, a net profit of EUR 301.2 million and a cost-income-ratio of 52.8 %.