

People Spent Nearly CZK 135 bn via Ceska Sporitelna's Payment Terminals in 2013; The Average Card Transaction was CZK 833

- ⇒ Last year, people made more than 161.8 million card transactions via CS payment terminals, amounting to CZK 134.7 bn; this was a nearly 14% year-on-year increase in terms of the number of transactions and an 8.5% increase in the volume
- ⇒ On average, people pay CZK 833 by card; the number of transactions is particularly increasing
- ⇒ The record day was 23 December: people executed over 921,000 payments amounting to CZK 778 mil.; CS had not noted this many transactions in a single day before

In 2013, people executed more than 161.8 mil card transactions via Ceska sporitelna's payment terminals, in an aggregate volume of CZK 134.7 bn. This means that compared to 2012, the number of transactions was up by 14% and their volume by 8.5%. As statistics show, especially the number of payment card transactions continues to grow. This shows above all that card payment is an entirely natural thing today. This is influenced also by contactless cards, with which people have grown accustomed to paying, especially smaller amounts. The average card transaction amounts to CZK 833.

Comparison of the aggregate number and volume of transactions in 2011 – 2013		
Year	The number of transactions via CS payment terminals	Volume of transactions via CS payment terminals
2011	107.0 million payments	CZK 102.0 bn
2012	141.8 million payments	CZK 124.1 bn
2013	161.8 million payments	CZK 134.7 bn

People used cards to make payments the most before Christmas: the record was broken on Monday 23 December, when they executed 921,000 payments via CS payment terminals, in an aggregate volume of CZK 778 mil. Ceska sporitelna had not noted that many transactions in a single day before. Ceska sporitelna's payment terminal network was stable in spite of the high usage and managed this demanding pre-Christmas traffic without difficulty.

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

Helena Matuszná
CS Press Officer
E-mail: tiskove_centrum@csas.cz

Klára Pačesová
CS Press Centre

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** %.