

## **Ceska Sporitelna Expands Its Offer of Mortgages, Newly Offering Them on Facebook, with Interest Rates Starting at 2.69%**

- ⇒ As of 13 January, a unique special is being offered on the CS Facebook profile, where clients can get a rate of 2.69% on their new mortgage
- ⇒ In 2013, CS clients took out more than 26,500 mortgages in an aggregate value of nearly CZK 41 bn.
- ⇒ As compared to 2012, this means a 14% increase in the number of mortgages and 12% increase in volume
- ⇒ In the third quarter of 2013, CS sold the greatest number of mortgages on the entire market, holding a 28% market share in mortgages

A unique project is being launched on Monday 13 January: Ceska sporitelna is newly selling mortgages through their Facebook profile (<https://apps.facebook.com/bf-cshypoteka/>). Ceska sporitelna guarantees everyone who registers an interest rate of 2.99% on their new mortgage. If more than 250 prospective clients participate in the special, clients themselves can reduce the interest rate to 2.69%. The offer applies to all new mortgages arranged by 28 February 2014 with an interest rate fixed for five years, and that are being repaid from an active account at Ceska sporitelna. This mortgage can also be used for refinancing mortgages from other banks.

“We want to support our clients’ sustained interest in mortgages, which is why we have prepared a unique special offer for them right at the start of the year. This time, we have opted for a new way of offering mortgages, which is entirely unique on the market, through social networks. Furthermore, clients themselves can influence the final interest rate on their new mortgage,” said Veronika Jančová, Director of the Retail Product and Process Management Section at Ceska sporitelna. “The way the special works is very simple: it will run from 13 to 29 January, and if more than 250 clients participate in it in that time, each of them will get a rate of 2.69%,” explained Veronika Jančová.

Everyone who wants to participate in the special can register via Ceska sporitelna’s Facebook profile. If more than 250 clients register by the end of the special, the interest rate will be reduced to 2.69% for all of them. This means that the special should motivate clients to spread the word among their friends and acquaintances, about the possibility of

getting an advantageous interest rate. The special is available to everyone, regardless of whether or not they are currently Ceska sporitelna's clients.

Last year, Ceska sporitelna granted mortgages in an aggregate volume of nearly CZK 41 bn, to more than 26,500 clients. Compared to 2012, this means a 14% growth in number and 12% growth in volume. In the third quarter of 2013, Ceska sporitelna sold the greatest number of mortgages on the market and its market share in terms of the number of mortgages sold amounted to 28%. Last year, the average mortgage taken by people amounted to CZK 1.6 mil with the interest fixed for five years. On a sustained basis, the greatest interest in mortgages has been in Prague and Central Bohemia.

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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** %.