

Ceska Sporitelna's Ladies' Investment Club, a Unique Forum for Keen Female Investors, Celebrates Its Sixth Anniversary, with Nearly 2,700 Members

- ⇒ Ceska sporitelna's Ladies' Investment Club celebrates its sixth anniversary
- ⇒ CS was the first bank in the Czech Republic to come up with the idea of establishing a forum for women who are interested in the world of investments to come together
- ⇒ Currently, the club has nearly 2,700 members; nearly one-half of active investors invest regularly; most of them prefer conservative investment instruments (bonds and bond funds)

On 15 February 2014, the Ceska sporitelna Ladies' Investment Club will celebrate its sixth birthday. Ceska sporitelna was the first bank in the Czech Republic to come up with the idea of establishing a forum in which women who are interested in investments can gather. Currently, the club has approximately 2,700 registered members, a large portion of whom are also Ceska sporitelna's clients (76%). The club's members include managers, entrepreneurs, and journalists from the throughout country. The largest age cohort is of ladies from 30 to 40.

"I have valued my membership in Ceska sporitelna's Ladies' Investment Club since the very outset, as it offers me precisely the type of diversity I like. Not only that I can meet many inspiring people, but I learn something new and useful from the world of finance every time, while also having some fun. Furthermore, I keep expanding my business contact network through the club," said the future director of the Ceska sporitelna Human Resources Section, Jitka Schmiedová, who also was involved in the launch of the CS Ladies' Investment Fund. "Thanks to its educative part, I have become a proper investor with a diversified portfolio that comprises not only funds, but also real estate, and newly also comprehensive life-long protection. My next goal is to invest into a jewel that would spend the rest of my life with me," added Jitka Schmiedová.

On average, 15 new members join the CS Ladies' Investment Club each month, which is slightly less than last year. But its members are now investing more: nearly 46% of them invest regularly, which is twice the number last year. They continue to prefer a more conservative investment strategy: most of them invest into bonds and bond funds (63% of the overall volume of investments), stock (21%), and money-market funds (13%). Approximately 3% invest into alternative investments, such as the real estate market.

"In the CS Ladies' Investment Club's first six years, its members and associates had the opportunity to attend nearly 30 specialised lectures and read a number of specialised articles in the Lady In magazine or on the club's website. I am pleased that they are increasingly interested in the club's activities and want to take an active part in determining the club's activities," said Romana Vlková, Manager of the Ceska sporitelna Ladies' Investment Club. "Together, we are successfully developing an exclusive independent environment for sharing investment knowledge and experience. We can see that the behaviour of the club's members keeps changing and developing: for example, whereas one-time investments prevailed in the past, members are now moving towards regular investments," added Romana Vlková.

Since its establishment, the CS Ladies' Investment Club has organised fourteen expert and social gatherings for its members and also regularly published the Lady In magazine. The educational goal of the club is also being advanced by its website www.investicniklub.cz which has a new visual and is linked to the Ceska sporitelna Investment Centre. Stable and long-term partners of the CS Ladies' Investment Club include the Harper's Bazaar magazine, as well as the Jáchymov Medicinal Spa and Auto Volvo Czech and its authorised dealers. In 2013, the club added Ylia, Goldsirio, and the specialised monthly Make Money as new partners.

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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** %.