

## **Internet Banking Sells – 64% More Loans Were Sold Via Ceska Sporitelna's Internet Banking Last Year than in 2012**

- ⇒ **SERVIS 24 Internet Banking is a major sales channel. Last year alone, Ceska sporitelna's clients arranged more than 62,000 products via SERVIS 24, including loans worth CZK 1.1 bn, which represents growth of 64%**
- ⇒ **In 2013, clients arranged a total 320,000 products via CS direct banking, i.e., without visiting a branch**
- ⇒ **Internet banking is not only selling products, but also offering improved services – the transaction processing period has been extended from 8:00 p.m. to 11:00 p.m., and it now offers a virtual banker and enables the unblocking of access, directly in IB**
- ⇒ **SERVIS 24 has over 1.57 million clients, who made more than 65 million payments via this channel, in a volume of CZK 510 billion**
- ⇒ **44% of Czechs use Internet banking services in managing their finances; Slovaks and Austrians trail at 32% (Erste Group 2013 Savings Barometer)**

**Internet banking is a major sales channel. Last year alone, Ceska sporitelna's clients arranged more than 62,000 products via SERVIS 24; via direct banking, i.e., without visiting a branch, they arranged 320,000 products. Their greatest interest was in overdraft facilities. Loan, overdraft, and credit card limits can be increased directly in SERVIS 24 Internet banking. The bank also noted a significant increase in the provision of consumer loans. In 2013, it provided loans in an overall volume of CZK 1.1 bn via SERVIS 24, which is a 64% increase.**

**“The number of client visits to Internet banking increased to 10 million per month, which makes it by far the most frequently used means of communication with the bank. Two trends are appearing in sales. Firstly, the number of clients who address everything on-line, without visiting a branch, is increasing. On the other hand, we are also seeing an increase in the number of clients who request a product on the web or through Internet banking, and then once it is approved, they go to a branch, where they make arrangements with respect to the set-up of the product and sign the agreement,” added David Lorenc, Director of the Ceska sporitelna Direct Banking Section.**

Ceska sporitelna's Internet banking has noted success not only in the sale of products and services, but in offering clients continuous improvements. SERVIS 24 Internet banking underwent significant development last year. For example, the bank deployed a process for automatically displaying products, thereby all at once assigning to clients nearly a million of their products directly in the SERVIS 24 Internet banking. In January 2014, it also extended the business hours for processing transactions from 8 p.m. to 11 p.m., which means that until eleven o'clock at night, clients can enter transactions that will be processed on the same day. It also offers its new virtual banker service and the option to unblock access directly in IB. SERVIS 24 currently has over 1.57 million clients, who made more than 65 million payments through it last year in a volume of CZK 510 billion.

The Savings Barometer study that Erste Group commissioned in September 2013 shows that nearly every other bank client in the Czech Republic uses Internet banking services at least once a week. With 44% of Czechs using IB services in managing their finances, they are the leaders in the Central and East European region, followed by the Slovaks and Austrians (32%).

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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** %.