

RODINA (FAMILY) Premium Stock Deposits from Ceska Sporitelna: Support Your Own Investments by Consumption

- ⇒ **The RODINA Premium Stock Deposits from Ceska sporitelna offer an attractive yield potential of up to 10% in two and a half years**
- ⇒ **The return is at least 100% of the deposit principal, even in the case of poor market developments**

Ceska sporitelna's premium stock deposits are very popular with our clients and also bring them an interesting yield – those that ended in January and February 2014 brought clients appreciation of up to 3.5% per year. Currently, Ceska sporitelna is offering the RODINA Premium Stock Deposit. The deposit is based on a simple and comprehensible investment story: "Share in the revenues of companies that are known and successful all over the world, and whose products can be found in every household". The deposit offers clients an attractive yield potential of up to 10% in two-and-a-half years, with a return of at least 100% of the deposit principal as at its maturity date, even if market developments are unfavourable. It also appreciates the money with a premium rate of 2% per year, even if the basket of selected stock drops by up to 20%. The basket of shares includes major companies whose products households purchase essentially every day, regardless of the situation on the market, such as food, consumer goods, pharmaceuticals, and toys.

Premium stock deposits make the potential of stock market yields available even to conservative clients who do not want to take on the market risks of fluctuations in dynamic assets, but would still like to take part in their yield. The current yield of two-and-a-half year Premium Stock Deposits that ended in January reached 1.52% per annum for the AKC130 deposit, 1.27% per annum for the AKC131 deposit, and 2.06% per annum for the AKC132 deposit. The deposits that ended in February 2014 did even better. The AKC133 Premium Stock Deposit brought its clients a yield of 2.53% per annum, and the AKC135 deposit a yield of 3.47% per annum. Clients who invested their money into the EUR-denominated AKC134 Premium Stock Deposit earned 3.43% per annum.

Ceska sporitelna's premium stock deposits have achieved excellent results in an environment of very low interest rates that are resulting in the current low yields of deposit bank products as well as conservative investment products. Their yield is added up gradually and locked on a daily basis. Hence, the yield achieved cannot drop and the client cannot lose it. Premium deposits are insured by law in the same manner as term deposits.

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

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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** %.