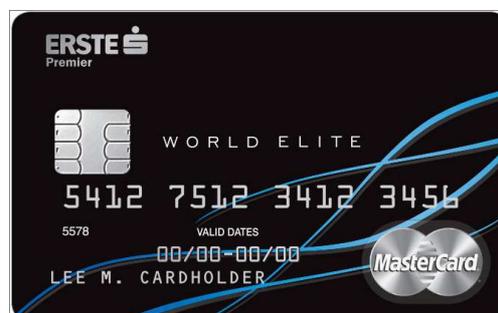


The ERSTE Premier Service Celebrates Its Fourth Anniversary. ERSTE Premier Clients to Receive a Gift from Ceska Sporitelna: the Luxury First-Class MasterCard World Elite Card

- ⇒ The MasterCard World Elite card is only available for affluent clients and expands the benefits featured by the Premier Benefit Club for ERSTE Premier clients to the entire world.
- ⇒ In the last year, the ERSTE Premier client base has grown by 35% and its clients have performed 36% more banking transactions more than the year before

The new contactless card offers ERSTE Premier clients above-standard services and expands their existing benefits. Upon its presentation, clients have free access to the MasterCard airport lounge in Prague and to partner MasterCard lounges in Vienna. Others throughout Europe will soon be added. The MasterCard World Elite card can only be issued with the Premier Personal Account and is not otherwise available. The card is intended solely for the most discerning affluent clients and expands the benefits offered by the Premier Benefit Club for ERSTE Premier clients to the entire world: such as late check-out or VIP guest privileges in hotels on all continents, free wellness treatments, golfing, or stylish shopping, for example, within VIP Personal Shopping at MR PORTER.COM, featuring brand-name clothing for men, or at NET-A-PORTER.COM, offering luxury ladies' fashion.



In November, ERSTE Premier clients will receive the MasterCard World Elite card, sporting a matted black design with a silver logo, free of charge, in place of their MasterCard Standard Premier card. Clients using Visa Classic Premier cards will be afforded the same pleasure in 2015 – the MasterCard World Elite will be delivered to them at the beginning of the new year. The optimal ERSTE Premier card portfolio comprises the Visa Infinite credit card and the MasterCard World Elite debit card, which brings the client many benefits:

- Premier Travel Insurance
- Concierge – the services of a personal assistant
- Emergency Service
- Entry to airport lounges
- Membership in the Premier Benefit Club
- MasterCard ELITE program
- A World of VIP Recognition
- My Visa Luxury Hotels

By paying with cards issued by Ceska sporitelna, ERSTE Premier clients not only obtain the benefits noted above, but they can also influence the price of the services they receive, and obtain them entirely free of charge.

The ERSTE Premier brand has been on the market for four whole years. It is now approaching its target portfolio count and, whereas in the past it focused primarily on new client acquisition, it is now devoting greater focus on improving its services. In the last year, the client base of ERSTE Premier grew by 35% and the average volume of banking business was up by 36%. Activity is also evident in terms of an increase in the number of mortgages provided, when ERSTE Premier achieved a 9% share in all mortgages provided by CS. The quality of ERSTE Premier private banking lies in the close relationship and ties to our parent Erste Group, which was selected as the Best Private Bank in Central and Eastern Europe this year, by the international journal The Banker.

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CS Press Officer

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Ceska sporitelna's profile

Ceska sporitelna is the largest bank in the Czech Republic • More than 5 million clients use its services: individuals, small and medium-sized enterprises, and municipalities, but we also finance large corporations and provide financial market services • Ceska sporitelna has been a member of Erste Group since 2000, and under that brand, it serves affluent and corporate clients • It boasts the most extensive branch and ATM networks in the Czech Republic • It also plays an important role as an innovator: for example, it was the first bank on the Czech market to start issuing contactless cards comprehensively, and to develop a network for their use • *For additional interesting information about Ceska sporitelna, read here.*

Ceska sporitelna – A Responsible partner of the Society

We have invested **CZK 5,000,000,000** into projects for electricity generation from renewable sources and energy-efficient projects • We endowed the Depositum Bonum Foundation with **CZK 1,450,000,000** to support education in the Czech Republic • Together with the Ceska sporitelna Foundation, we donated **CZK 80,000,000** to publicly beneficial projects in 2012 • In 2013, we divided **CZK 2,000,000** among 34 charitable projects on the basis of votes taken

in our employee and client grant programmes • **8,000** seniors attended our “Seniors Communicate” educational courses in **634** Czech towns and cities • **1,879** of our employees participated in the Sportelna Days for Charity. This means that we donated **14,440** of our employees’ work hours • **376** of our branches are wheelchair-accessible and over **250** of our ATMs are adapted for use by visually impaired clients • Each employee can use **2** work days for public benefit activities thanks to Sportelna’s Days for Charity • *For additional interesting information about Ceska sportelna’s corporate social responsibility, read here.*

Erste Group’s Profile

Erste Group is the leading financial services provider in the Eastern part of the EU • Approximately 46,000 employees serve 16.5 million clients in around 2,900 branches in 7 countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia) • As of YE 2013 Erste Group has reached EUR 199.9 billion in total assets, a net profit of EUR 61 million and a cost-income-ratio of 52.5%.