

Ceska Sporitelna Named Bank Without Barriers of 2014, Defended its Most Trustworthy Bank Title for the Eleventh Time, and Won the Mortgage of the Year Award

- ⇒ Handicapped people chose Ceska sporitelna as the Bank without Barriers of 2014
- ⇒ The general public decided for the eleventh successive year that Ceska sporitelna is the Most Trustworthy Bank of the Year 2014
- ⇒ The expert jury awarded the Mortgage of the Year 2014 title to Ceska sporitelna

The company Konto Bariéry, in cooperation with disabled people, rated Ceska sporitelna as the bank that is the most helpful to clients with disabilities. The services and accessibility of branches in all regional capitals were rated by disabled clients themselves. "We very much value the appreciation of people with disabilities. We have been supporting them for many years and have striven to make our services as accessible as possible for those clients. This year, we have again increased the number of ATMs for the visually impaired, which now account for more than one-third of our ATM network. We have also introduced the e-scribe service at our main branches, which makes it easier for hearing-impaired clients to communicate with our bankers. We are happy that clients appreciate these activities," said Pavel Kysilka, Chairman of the Management Board of Ceska sporitelna.

For the eleventh time, Ceska sporitelna also succeeded with the general public, which chose it as the Most Trustworthy Bank of the Year 2014. "Trustworthiness is the cornerstone of banking. Ceska sporitelna was built on such a stone 190 years ago. The banking market, as well as society in general, is undergoing rapid developments, and Ceska sporitelna managed to maintain trustworthiness even in that environment," said Kysilka, in commenting on the title.

fincentrum**Banka
bez bariér
2014****fin**centrum**Nejdůvěryhodnější
banka roku
2014**

Ceska sporitelna also ranked high with professionals, who rated its mortgage as the best on the market, awarding it the Mortgage of the Year 2014 prize. "Mortgages are one of the most traditional banking products. Hence, it is evident that there is great rivalry in the segment. The fact that our offer is the best is a major accomplishment," said Kysilka, in evaluating our participation in the contest.



The objective of the Fincentrum Bank of the Year 2014 competition is to draw attention to the services and products of banks operating in the Czech Republic. The basic criterion is the banks' focus on retail clients. For more information, see www.bankaroku.cz.

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

Helena Matuszná
CS Press Officer

E-mail: tiskove_centrum@csas.cz

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 Sporitelna 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 Sporitelna's Days for Charity • *For additional interesting information about Ceska sporitelna'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 **16.4** million clients in more than **2,800** branches in **7** countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia) • As of Q1 2014 Erste Group has reached EUR **203.9** billion in total assets, a net profit of EUR **103.3** million and a cost-income-ratio of **57.0%**.