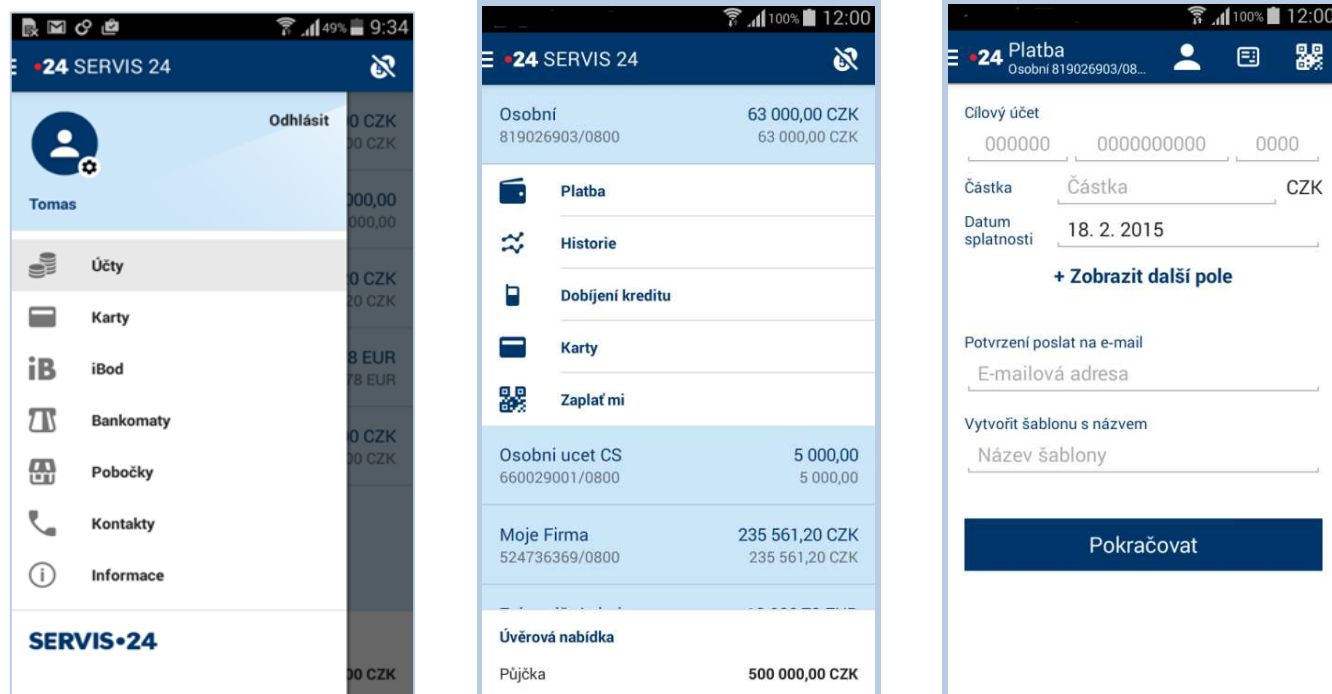


SERVIS 24 Mobile Bank Sports a New Look and New Functions

As of today, many new services are available to the users of SERVIS 24 Mobile Bank: with the application, they can newly block and unblock their card and order a replacement card. The bank found that the innovation clients most often requested was the possibility of blocking a payment card via a mobile telephone. For users of mobile telephones running on the Android 4 operating system and higher, Ceska sporitelna now has a new design of the application; the bank has also optimised the application for tablets.

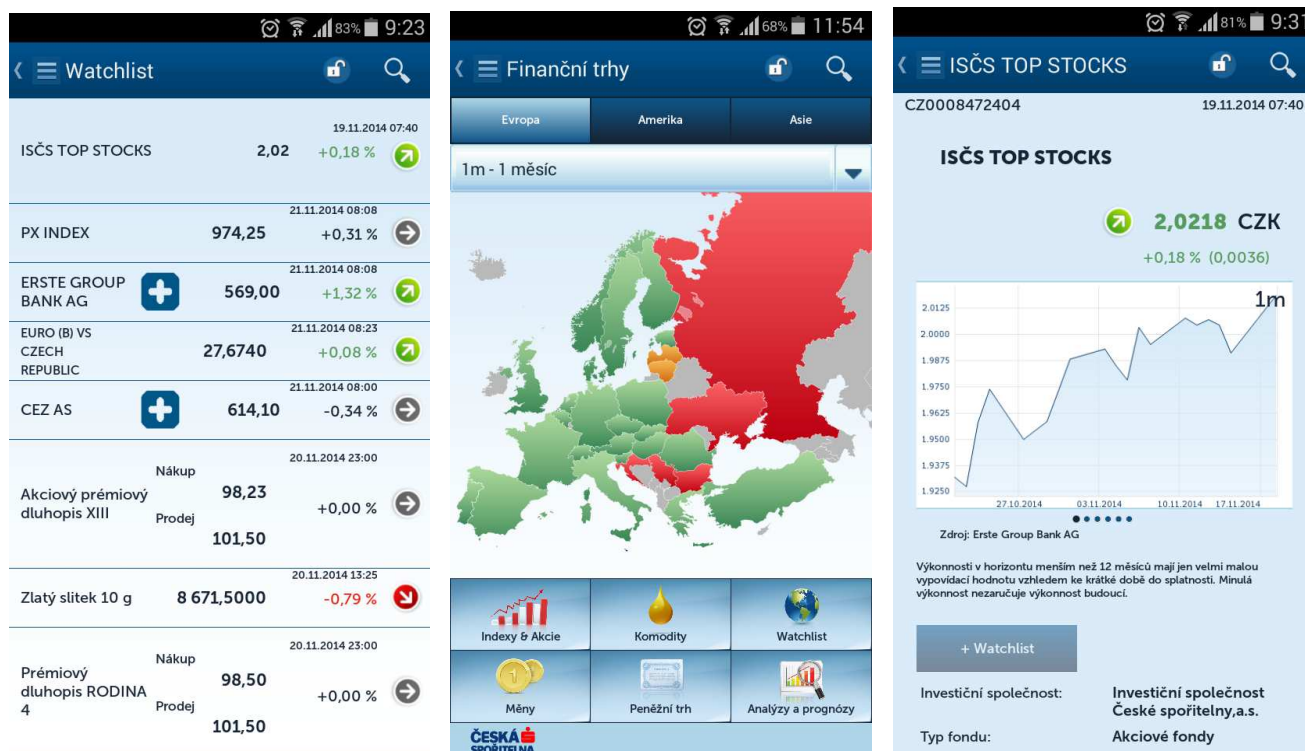
The Mobile Bank is currently used by more than 160,000 clients, who execute 200,000 transactions through it every month, in a total volume of CZK 600 million. People are also increasingly interested in the loan products that they can arrange via Mobile Bank. This option has been available since last July. Since that time, clients have obtained loans, overdraft facilities, and credit cards in an aggregate amount of CZK 33 million.

Presentation of the new design of the Mobile Bank application:



Due to extensive demand, the bank is also launching the Investment Centre mobile application for users of mobile telephones with the Android operating system. The application allows for free access to the most current information from the world of investments published at www.investicnicentrum.cz. It is available for downloading in a Czech and an English version in the App Store (the iOS operating system) and in Google Play (the Android operating system).

Presentation of the design of the Investment Centre application:



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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 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%**.