

A New Product for Conservative and Other Investors: Ceska Sporitelna Offers the ŠANCE 1 Premium Bond

- ⇒ **The premium bond has an attractive yield potential of up to 25% over 7 years**
- ⇒ **The return of at least 100% of the nominal value of the premium bond at its maturity**
- ⇒ **The security can be sold at any point at the market price stated in the CS exchange rate list**

Ceska sporitelna began offering a new seven-year premium bond – ŠANCE 1 – at its branches last week. Its yield is derived from the development of the finances of esteemed global corporations that have a long track record of paying high dividends. They are represented by the global stock index STOXX® GlobalSelect Dividend 100, which includes one hundred companies from North America, Europe, Asia, and Australia. The portfolio includes companies such as Allianz, Intel, E.ON, TOTAL, Merck&Co., ROYAL DUTCH SHELL, ZURICH INSURANCE GROUP, GLAXOSMITHKLINE, Kimberly-Clark, and others.

“Responsibility is an integral part of all human activity. This rule applies twice as much in the management of our own finances. That is why it is not very responsible to leave our funds sitting in savings accounts, given the present low interest rates. An optimal conservative investment combines low market risk and the possibility of an interesting yield, as does the ŠANCE 1 Premium Bond. It will be of interest to all investors who want to multiply their savings as best they can, yet in the most conservative way possible,” said Jaroslav Kropáček, a financial market and investment specialist at Ceska sporitelna.

The ŠANCE 1 premium bond may bring a yield of up to 25% over the course of its term, with a return of at least 100% of the nominal value of the premium bond as at its maturity date, regardless of market developments. Clients will also certainly appreciate that their money is readily available – the bond can be sold at any point (i.e., even prior to its maturity) for the market price listed in the Ceska sporitelna exchange rate list. The ŠANCE 1 premium bonds have a nominal value of CZK 10,000 and the minimum investment is the purchase of one security. Clients can obtain detailed information at Ceska sporitelna branches, by calling 800 INVEST (800 468 378), and on our website, here.

Another alternative for investors who are not satisfied with the yield on deposit banking products, and realise that small market risks have to be taken to achieve better appreciation, is the mixed OPTIMUM mutual fund. The bank introduced it in early October. Read more about the fund here.

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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.*

Erste Corporate Banking – an exceptionally strong partner in corporate and investment banking and financial markets

The largest provider of loans to corporations in terms of the aggregate loan amount • Major arranger of syndicated, club, acquisition, and project financing solutions • A leader in arranging domestic and foreign bond issues for local as well as international clients • A major advisor on mergers and acquisitions • The largest trader on capital markets in the Czech Republic, measured in terms of the number of stocks issued (IPOs and SPOs) and their volume • One of the most important partners of the European Investment Bank in Central Europe • A leading M&A consultant for local and regional clients from the business and public sectors • The largest EUR/CZK trader and a leading provider of Treasury services to corporate and public sector clients • The largest asset manager for corporate and institutional clients • *For additional interesting information about Ceska sporitelna's corporate banking, 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%.