

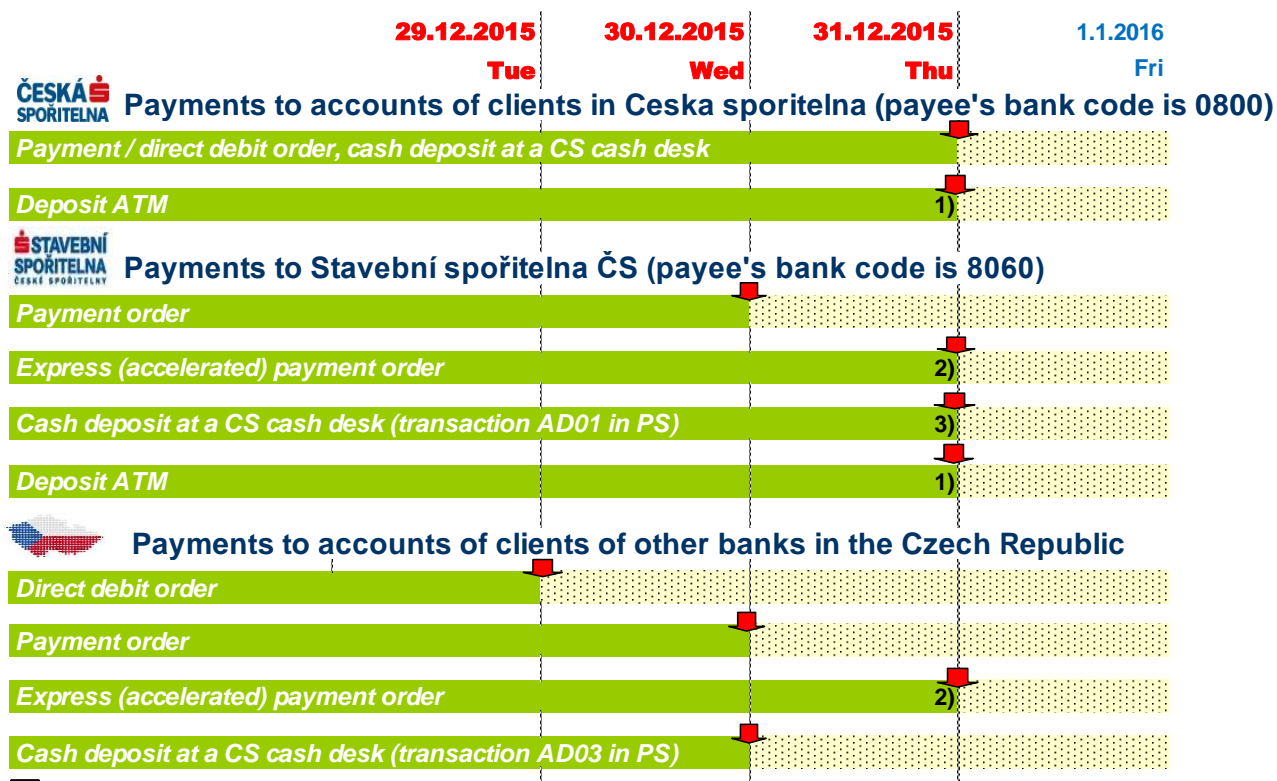
Ceska Sporitelna's Branch Opening Hours and Payment Periods at the End of 2015

Ceska sporitelna has set its payment periods at the end of 2015, which determine the ultimate dates for submitting transactions if they are to be processed and credited to the payee's account this year. On the last day of 2015, all Ceska sporitelna branches will be open until 12:00 Noon. The 800 207 207 information line and the SERVIS 24 service operate without interruption throughout the Christmas and New Year's holidays.

Payment orders at the end of 2015 - information for clients

↓ The day recommended for submitting a payment order, in order for the payee to receive the payment in 2015 or for a direct debit amount to be credited to the account in 2015. On the day shown, orders can be submitted during the standard operating hours, depending on the method of submission. On 31 December 2015, branches are open until 12:00 Noon (including shopping centre branches).

Domestic payments



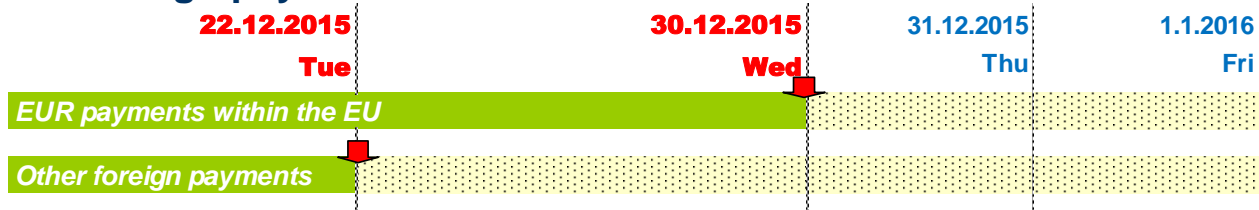
1) Deposits can be made until 11:00 p.m.

2) Payment orders can be entered until 12:00 Noon at a branch or until 2:00 p.m. through SERVIS 24 Internetbanking / Telebanking, Business 24, or MultiCash services

3) Deposits can be made until 12:00 Noon.



Foreign payments



Opening hours of Ceska sporitelna branches at the end of 2015	
23 December 2015	Standard opening hours
24 – 26 December 2015	Closed*
27 – 30 December 2015	Standard opening hours
31 December 2015	Open until 12:00 Noon (including branches at shopping centres)
1 January 2016	Closed (including branches at shopping centres)
2 January – 3 January 2016	Standard opening hours of branches operating on weekends
from 4 January 2016	Standard opening hours of all branches

* with the exception of branches at the following shopping centres: Vaňkovka Brno, OC Olympia Brno, Pilsen - OC Tesco Rokycanská, OC Olympia Pilsen, OC Letňany, which are open throughout the opening hours of the respective shopping centre

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 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**%.