

Daniela Pešková and Pavel Kráčmar to Join CS Leadership from 1 February 2016

Two new managers will join Ceska sporitelna's executive team. The Czech National Bank as well as the Supervisory Board of Ceska sporitelna have confirmed Daniela Pešková and Pavel Kráčmar as the Board Member responsible for retail banking, and the Board Member responsible for corporate banking and financial markets, respectively. The changes will apply from 1 February 2016. Up to this point, Daniela Pešková has managed the bank's branch network and external sales, and Pavel Kráčmar has managed Ceska sporitelna's retail investments in financial markets.

Daniela Pešková (41) is a graduate of the Prague University of Economics, Faculty of International Relations & Marketing. She began her banking career in 1998 at GE Capital Bank, as an early collections team leader. Over the next five years at that bank she worked on management positions, primarily in early collections and operations. In September 2003, she accepted an offer to work abroad, within the GE Money financial group, to be the mortgage division director in Budapest Bank in Hungary. Starting in October 2004, she then worked at the Slovak Tatrabanka, part of the Raiffeisen International financial group, as director of project, process and organizational department. In December 2007, she began working for Erste Group in Ceska sporitelna, starting as a director of retail operations. From April 2012, she led the entire operations, and from January 2015, she worked as the director of the branch distribution network and external sales. As part of her professional growth, Ms. Pešková has successfully completed, among other programmes, the Leadership Program at the Katz Graduate School of Business in Pittsburgh, the McKinsey Lean Academy in Santiago de Chile, and Green Belt certification in project management quality based on the Six Sigma methodology.



Pavel Kráčmar (49) graduated from the Nuclear Science and Physical Engineering Faculty of the Czech Technical University of Prague. Over the years, he completed internships and training courses at major financial institutions (The World Bank, Bank of England, EBRD, J.P. Morgan, UBS...). He began his banking career in 1991, in the Czechoslovak State Bank, where, over 7 years, he held several positions, primarily in the management of foreign reserves and operations for financial markets. At the same time, he lectured on professional topics at the Banking Institute in Prague. In 1998, he joined GE Capital Bank as director of

the Treasury. In 2000-2001, he served as CEO of Savings Investment Company, and since 2001, he has worked at Ceska sporitelna, where he successively managed financial markets trading, the sale of financial market products for corporate and institutional clients, relationships with financial institutions, the balance of the financial group, and subsequently investment products for retail. From 1 February 2016, Mr. Kráčmar will be the Member of the Board of Directors of CS responsible for financial markets and corporate banking.

As at 1 February 2016, Ceska sporitelna's Board of Directors will operate in the following configuration:

Tomáš Salomon – Chairman of the Board of Directors, responsible for staff functions, operations, and IT

Wolfgang Schopf – Vice-Chairman of the Board of Directors, responsible for financial management

Karel Mourek – Member of the Board of Directors responsible for risk management

Daniela Pešková – Member of the Board of Directors responsible for retail banking

Pavel Kráčmar – Member of the Board of Directors responsible for corporate banking and financial markets

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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%.