

**Česká spořitelna, a.s.**

**Report on Relations  
Between Related Parties  
Pursuant to Section 82 of Act No. 90/2012 Coll.,  
on Business Corporations**

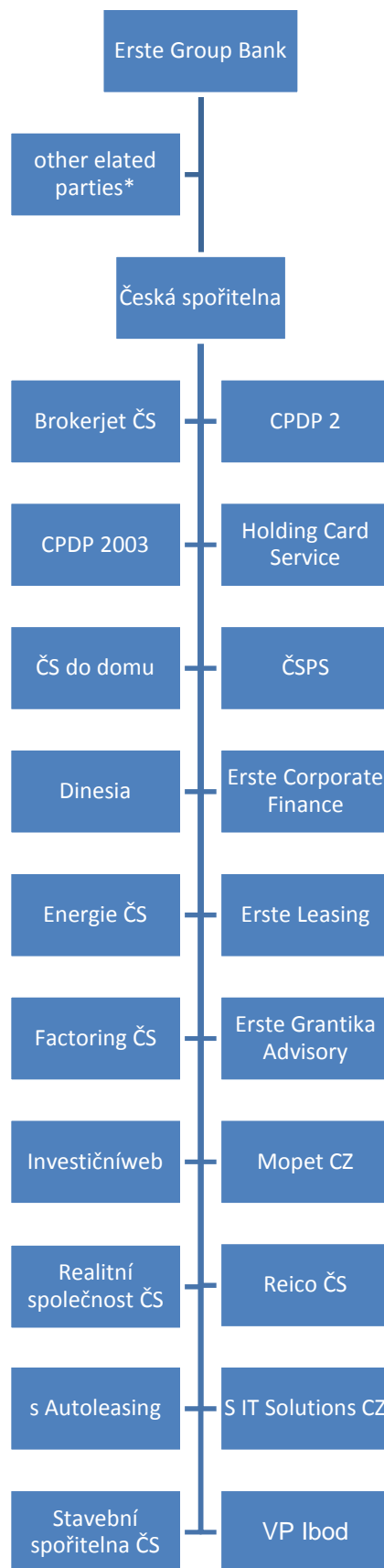
*For the Year Ended 31 December 2016*

**7 March 2017**

Česká spořitelna, a.s., a corporation with its registered seat in Prague 4, Olbrachtova 1929/62, post code 140 00, ID No.: 45244782, registered in the Commercial Register maintained by the Municipal Court in Prague, Section B, Entry 1171 (hereinafter referred to as “**Ceska sporitelna**” or the “**Author**”), is a member of a business group in which the following relationships exist between Ceska sporitelna and controlling parties, and between Ceska sporitelna and parties controlled by the same controlling parties (hereinafter referred to as “**Related Parties**”).

This Report on Relations between the parties listed below has been prepared in compliance with the provisions of Section 82 of Act No. 90/2012 Coll., on Business Corporations, as amended for the year ended 31 December 2016 (hereinafter the “**Reporting Period**”). The valid agreements set out below were made by and between Ceska sporitelna and the parties stated below, and the following legal acts and other factual measures were taken in that period. The Report on Relations features a financial expression of relationships with related parties for the reporting period from 1 January 2016 to 31 December 2016.

## A. CHART OF PARTIES WHOSE RELATIONSHIPS ARE DESCRIBED



\* Enterprises listed in Part C, Other related parties, Erste Group Bank

## **B. CONTROLLING PARTIES**

**Erste Group Bank AG**, Am Belvedere 1, Vienna, Austria ("Erste Group Bank")

## **C. OTHER RELATED PARTIES whose relationships are described**

### **OTHER RELATED PARTIES, Erste Group Bank**

**Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft** Promenade 11 – 13, Linz, Austria

**Banca Comerciala Romana s.a.**, Regina Elisabeta Blvd 5, Bucharest, Romania

**Bausparkasse der österreichischen Sparkassen AG**, Beatrixgasse 27, Vienna, Austria

**Epsilon Immorent s.r.o.** Budějovická 1518/13a, Prague 4, Czech Republic

**Erste Asset Management GmbH**, Am Belvedere 1, Vienna, Austria

**Erste Bank der oesterreichischen Sparkassen AG**, Am Belvedere 1, Vienna, Austria

**Erste Bank Hungary Zrt**, Népfürdő u. 24-26, Budapest, Hungary

**Erste Befektetési Zrt**, Népfürdő u. 24-26, Budapest, Hungary

**Erste Group Card Processor d.o.o.**, Radnička cesta 45, Zagreb, Croatia

**Erste Group Immorent ČR, s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**Erste Group IT HR d.o.o. Jurja Haulika 19a**, Bjelovar, Croatia

**Erste Group IT International, spol. s r.o.**, Tomášikova 48, Bratislava, Slovakia

**Erste Group Shared Services (EGSS), s.r.o.**, Národní třída 44, Hodonín, Czech Republic

**Erste-Sparinvest Kapitalanlagegesellschaft m.b.H.**, Am Belvedere 1, Vienna, Austria

**Erste Securities Polska S.A.**, Saski Crescent, Królewska 16, 00-103 Warsaw, Poland

**Erste & Steiermärkische bank d.d.**, Jadranski trg 3, Rijeka, Croatia

**Immorent Inprox Budweis s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**Immorent Jilská s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**Immorent Orange, s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**Immorent Orion, s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**Immorent PTC, s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**Immorent Vega, s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**Immobilia KIK s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**LogCap ČR s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**ÖCI – Unternehmensbeteiligungs-gesellschaft. m.b.H.**, Am Belvedere 1, Vienna, Austria

**Omega Immorent s.r.o.** Budějovická 1518/13a, Prague 4, Czech Republic

**Procurement Services CZ, s.r.o.**, Budějovická 1912/64b, Prague 4, Czech Republic

**Proxima Immorent, s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**s IT Solutions AT Spardat GmbH**, Geiselbergstrasse 21-25, Vienna, Austria

**Slovenská sporiteľňa, a.s.**, Tomášikova 48, Bratislava, Slovakia

**Theta Immorent, s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic

**Waldviertler Sparkasse Bank AG**, Sparkassenplatz 3, Zwettl, Austria

Zeta Immorent s.r.o., Budějovická 1518/13a, Prague 4, Czech Republic

## **OTHER RELATED PARTIES, Ceska sporitelna Group**

**Brokerjet České spořitelny, a.s.**, Budějovická 1518/13a, Prague 4, Czech Republic („Brokerjet ČS“)

**CEE Property Development B.V.** Naritaweg 165, Amsterdam, Netherlands

**CEE Property Development Portfolio 2 a.s.**, Budějovická 1912/64B, Prague 4, Czech Republic („CPDP 2“)

**CPP Lux S.A.R.L.** Avenue Charles de Gaulle 2-8, Luxembourg, Luxembourg

**CP Praha s.r.o., v likvidaci**, Pitterova 2855/13, Prague 3, Czech Republic

**CPDP Logistics Park Kladno I a.s.**, Budějovická 1912/64B, Prague 4, Czech Republic

**CPDP Logistics Park Kladno II a.s.**, Budějovická 1912/64B, Prague 4, Czech Republic

**CPDP Prievozská a.s.**, Prievozská 14, Bratislava, Slovak Republic

**CS Property Investment Limited**, Diomidous street 10, Nicosia, Cyprus

**CPDP 2003 s.r.o.**, Budějovická 1912/64B, Prague 4, Czech Republic („CPDP 2003“)

**Czech and Slovak Property Fund B.V.**, Prins Bernhardplein 200, Amsterdam, Netherlands

**Czech TOP Venture Fund B.V.**, Postweg 11, Groesbeek, Netherlands

**ČS do domu, a.s.**, Poláčkova 1976/2, Prague 4, Czech Republic (“ČS do domu”)

**Česká spořitelna-penzijní společnost, a.s.**, Poláčkova 1976/2, Prague 4, Czech Republic (“ČSPS”)

**Dinesia a.s.**, Střelnická 8, Prague 8, Czech Republic (“Dinesia”)

**Erste Corporate Finance, a.s.**, Budějovická 1518/13a, Prague 4, Czech Republic („Erste Corporate Finance“)

**Energie ČS, a.s.**, Budějovická 1518/13a, Prague 4, Czech Republic („Energie ČS“)

**Erste Grantika Advisory, a.s.**, Jánská 448/10, Brno, Czech Republic (“Erste Grantika”)

**Erste Leasing, a.s.**, Horní náměstí 264/18, Znojmo, Czech Republic (“Erste Leasing”)

**Euro Dotácie a.s., Na Šefranici 1280/8**, Žilina, Slovakia

**Factoring České spořitelny, a.s.**, Budějovická 1518/13B, Prague 4, Czech Republic (“Factoring ČS”)

**Holding Card Service s.r.o.** Olbrachtova 1929/62, Prague 4, Czech Republic (“Holding Card Service”)

**Investičníweb s.r.o.**, Budějovická 1518/13a, Prague 4, Czech Republic („Investičníweb“)

**Mopet CZ a.s.**, Vinohradská 180/1632, Prague 3, Czech Republic (“Mopet”)

**Realitní společnost České spořitelny, a.s.**, Vinohradská 180/1632, Prague 3, Czech Republic (“Realitní společnost ČS”)

**Reico investiční společnost České spořitelny, a.s.**, Antala Staška 2027/79, Prague 4, Czech Republic (“Reico ČS”)

**RVG Czech s.r.o.**, Budějovická 1912/64B, Prague 1, Czech Republic

**s Autoleasing, a.s.**, Budějovická 1912/64B, Prague 4, Czech Republic („s Autoleasing“)

**s Autoleasing SK, s.r.o.**, Vajnorská 100/A, Bratislava, Slovakia

**s IT Solutions CZ, s.r.o. v likvidaci**, Antala Staška 32/1292, Prague 4, Czech Republic („S IT Solutions CZ“)

**S SERVIS, s.r.o.**, Horní náměstí 3561/14, Znojmo, Czech Republic

**Stavební spořitelna České spořitelny, a.s.**, Vinohradská 180/1632, Prague 3, Czech Republic (“Stavební spořitelna ČS”)

**Trenčín Retail Park 1 a.s.**, in liquidation, Einsteinova 9, Bratislava, Slovak Republic

**Trenčín Retail Park 2 a.s.**, in liquidation, Einsteinova 9, Bratislava, Slovak Republic

**Věrnostní program Ibod, a.s.**, Olbrachtova 1929/62, Prague 4, Czech republic (“VP Ibod”)

## **D. STRUCTURE OF RELATIONS BETWEEN RELATED PARTIES, ROLE OF THE CONTROLLED PARTY, METHOD AND MEANS OF CONTROL**

Ceska sporitelna is a member of the Erste Group, with the group parent being Erste Group Bank AG. The Ceska sporitelna Financial Group (CSFG) is a business grouping of legal entities in which Ceska sporitelna is the managing party, within the meaning of the applicable provisions of Act No. 90/2012 Coll., on business corporations and cooperatives (the Corporations Act, and other members of CSFG are the managed parties. The CSFG is the group formed for the purpose of attaining long-term prosperity and stability. The structure of relations in the Erste Group and in the Ceska sporitelna Financial Group is graphically depicted in Sections A to C.

CSFG members apply a uniform group management system, whose goal is to ensure the influence of the managing party in advancing individual group policies and in the policy management of major components or activities in the group's business. The uniform group management system is embodied primarily in the Group standards. In addition to CSFG members, also entities that are not CSFG members can adopt the uniform group management system. Criteria for including a company into the CSFG are as follows:

- a) a comprehensive offer of financial services for target client segments,
- b) a high level of cooperation and synergies
- c) shared distribution and communication channels,
- d) use of business name and logo with a uniform group design,
- e) co-responsibility for CSFG's consolidated results
- f) shared services.

CSFG members form the foundation of the consolidated group unit that is characterized by group strategic goals, consolidated results and reports, consolidated risk management rules, regulatory restrictions, and consolidated supervision.

Relations with the related parties bring benefits for Ceska sporitelna in terms of the use of available resources (human, technical, material) in the field of sales and supporting activities, knowledge of background and the systems used, etc. Unified systems and processes then enable broad synergies across the related parties. Centralization of business support activities of CSFG members could involve a certain level of risk in exceptional situations; to that end, Ceska sporitelna has drawn up and tests Business Continuity Plans.

## **E. TRANSACTIONS WITH RELATED PARTIES**

Ceska sporitelna identified relationships with the related parties listed in Sections B and C and grouped them into the following categories.

### **Related Party Transactions Recorded on the Asset Side of Ceska sporitelna's Statement of Financial Position**

#### **Loans and Receivables to Credit Institutions**

Within approved general limits (see page 6), Ceska sporitelna provided funds to related parties that are credit institutions, on the basis of contracts for, inter alia, the provision of loans, term deposits, current account administration and overdraft facilities, under standard market conditions, in an aggregate amount of CZK 15,983 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

#### **Loans and Receivables to Customers**

Within approved general limits (see page 6), Ceska sporitelna provided funds to related parties that are not credit institutions, on the basis of contracts for, inter alia, the provision of loans and overdraft facilities, under standard market conditions, in an aggregate amount of CZK 17,126 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

#### **Financial Assets - Held for Trading**

Ceska sporitelna holds held-for-trading bonds and similar securities issued by related parties, which were purchased under standard market conditions in an aggregate amount of CZK 205 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

#### **Positive Fair Value of Derivative Transactions**

Ceska sporitelna entered into contracts for trading or hedging derivatives with related parties under standard market conditions, the positive fair value of which at the end of the accounting period was CZK 3,898 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

## **Other Assets**

Other assets and other financial assets include other trade receivables of Ceska sporitelna from related parties recorded on the asset side of Ceska sporitelna's statement of financial position in an aggregate amount of CZK 145 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

## **Related Party Transactions Recorded on the Liability Side of Ceska sporitelna's Statement of Financial Position**

### **Deposits from Banks**

During the reporting period, Ceska sporitelna provided related parties that are credit institutions with monetary services associated, inter alia, with the administration of current and term accounts, received loans and loro accounts based on contracts for the opening and administration of accounts under standard market conditions with an aggregate volume of balances at the end of the accounting period of CZK 81,733 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### **Deposits from Customers**

During the reporting period, Ceska sporitelna provided related parties that are not credit institutions with monetary services associated, inter alia, with the administration of current and term accounts, loans received, and credit balances on overdraft facilities, based on contracts for the opening and administration of accounts under standard market conditions with an aggregate volume of balances at the end of the accounting period of CZK 2,277 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### **Debt Securities Issued**

Related parties hold bonds and similar securities issued by Ceska sporitelna, which were purchased under standard market conditions in an aggregate amount of CZK 9,686 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### **Negative Fair Value of Derivative Transactions**

Ceska sporitelna entered into contracts for trading or hedging financial derivatives under standard market conditions with related parties, the negative fair value of which at the end of the accounting period was CZK 4,527 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### **Other Liabilities**

Other liabilities includes other trade payables of Ceska sporitelna from related parties recorded on the liability side of Ceska sporitelna's statement of financial position in an aggregate amount of CZK 428 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

## **Related Party Transactions Impacting Ceska sporitelna's Income Statement**

### **Interest Income**

During the reporting period, Ceska sporitelna generated total interest income of CZK 1,172 million from transactions with related parties executed under ordinary market terms. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### **Interest Expense**

During the reporting period, Ceska sporitelna incurred a total interest expense of CZK 570 million from transactions with related parties executed under ordinary market terms. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### **Fee and Commission Income**

During the reporting period, Ceska sporitelna received fee and commission income, primarily comprising fees and commissions for asset management, depository services, and the sale of subsidiaries' products, in an aggregate amount of CZK 1,098 million, as a part of transactions with related parties executed under ordinary market terms. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### **Fee and Commission Expense**

During the reporting period, Ceska sporitelna incurred fee and commission expenses, primarily comprising transaction fees and payments for the loyalty programme, in an aggregate amount of CZK 403 million, as a part of transactions with related parties enacted under ordinary market terms. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### **Dividend Income**

Ceska sporitelna received dividends in an aggregate amount of CZK 379 million from related parties of which Ceska sporitelna is a shareholder. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### Net Trading and Fair Value Result

During the reporting period, Ceska sporitelna incurred a net profit of CZK 23 million from securities transactions, foreign currency transactions and similar transactions with related parties, enacted under ordinary market terms. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### Rental Income from Investment Properties & Other Operating Leases

During the reporting period, Ceska sporitelna received income amounting to CZK 37 million from related parties from leasing executed under standard market conditions. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### General Administrative Expenses

During the reporting period, Ceska sporitelna incurred CZK 1,607 million in general administrative expenses in respect of related parties, in particular for the purchase of goods, materials, insurance and advisory, professional, consulting or maintenance services under ordinary market terms. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### Other Income / Expenses

During the reporting period, Ceska sporitelna reported a positive balance of other income and expenses in an aggregate amount of CZK 116 million as part of other transactions with related parties, in particular the provision of outsourcing services and client center services, etc., all executed under ordinary market terms. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

## Other Banking and Trading Relationships with Related Parties

### General Limits

Ceska sporitelna has instituted approved general limits for related party transactions; these apply to current and term deposits, loans, repurchase transactions, own securities, letters of credit and guarantees provided and received in an aggregate amount of CZK 108,462 million. Under these limits, the total exposure to related parties was CZK 50,017 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### Guarantees Provided and Received

Ceska sporitelna provided related parties with guarantees based on guarantee contracts entered into under ordinary market terms. Guarantees provided totalled CZK 5,530 million. Ceska sporitelna received guarantees totalling CZK 977 million from related parties based on guarantee contracts entered into under ordinary market terms. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### Fixed-term Contracts

During the reporting period, Ceska sporitelna entered into fixed-term contracts with related parties under ordinary market terms. The nominal value of fixed-term contracts was 259,040 million at the end of 2016. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### Equity Transactions with Related Parties

During the reporting period, Ceska sporitelna, as a market maker, purchased and sold shares of related parties under standard market conditions with an aggregate turnover of CZK 3,474 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

### Dividends Paid

Based on a 22 April 2016 General Meeting decision, Ceska sporitelna paid dividends totalling CZK 13,292 million to related parties in the reporting period. Ceska sporitelna incurred no detriment as a result of the execution of this decision.

## F. NON-BANKING CONTRACTUAL RELATIONSHIPS

In prior years, Ceska sporitelna entered into contracts with related parties listed in Sections B and C pertaining to non-banking relations, the financial details of which are presented in Section E for the reporting period. A list of valid contracts and agreements with the related parties discussed in Sections B and C of a non-banking nature is presented below. Contracts of a similar nature entered into with a particular related party are grouped.

Name	Contractual party	Description	Date	Detriment
Outsourcing services agreement	brokerjet ĀS, a.s.	Provision of selected outsourcing services	2016	None incurred
Agreement on the transfer of information	brokerjet ĀS, a.s.	Agreement on the transfer of information on deposit insurance	2016	None incurred

Agreement on safekeeping and administration of investment instruments	brokerjet ČS, a.s.	Safekeeping and administration of investment instruments	2016	None incurred
Agreement on management of securities	brokerjet ČS, a.s.	Management of securities	2006	None incurred
Agreement on the sub-lease of non-residential premises and lease of chattel properties	brokerjet ČS, a.s.	Sublease of non-residential premises and lease of chattel properties	2016	None incurred
12x Current account agreement	brokerjet ČS, a.s.	Agreement on maintaining current account	2016	None incurred
Agreement on the provision of the Multicash service	brokerjet ČS, a.s.	Electronic data interchange via MultiCash service	2009	None incurred
4x Agreement on the investment blocking account	brokerjet ČS, a.s.	Agreement on the investment blocking account	2016	None incurred
Agreement on the provision of IT, telephony and data services	brokerjet ČS, a.s.	Provision of IT services	2015	None incurred
Outsourcing agreement	CEE Property Development Portfolio 2 a.s.	Provision of selected outsourcing services	2015	None incurred
Agreement on the lease of non-residential premises	CEE Property Development Portfolio 2 a.s.	Agreement on the lease of non-residential premises	2015	None incurred
2014-8670-003 CPDP, IPT	CEE Property Development Portfolio B.V.	Agreement on the provision of telephony and data services to CPDP	2014	None incurred
Agreement on management of investment instruments	Česká spořitelna - penzijní společnost, a.s.	Client asset management	2016	None incurred
Agreement on the lease of non-residential premises and chattel properties	Česká spořitelna - penzijní společnost, a.s.	Lease of the building at Poláčkova 1976/2, Prague	2012	None incurred
Agreement on the lease vault boxes	Česká spořitelna - penzijní společnost, a.s.	Lease of 2 vault boxes	2003	None incurred
Agreement on the protection of confidential information	Česká spořitelna - penzijní společnost, a.s.	Protection of confidential information among partners	2003	None incurred
Service agreement	Česká spořitelna - penzijní společnost, a.s.	Mailing of tax certificates and confirmation letters	2003	None incurred
Agreement on access to the ČS Intranet	Česká spořitelna - penzijní společnost, a.s.	Access to Intranet for ZC ČSPS	2003	None incurred
Agreement on the lease of non-residential premises	Česká spořitelna - penzijní společnost, a.s.	Lease of office space in Přerov	2005	None incurred
Agreement on the lease of non-residential premises	Česká spořitelna - penzijní společnost, a.s.	Lease of archive space at Olbrachtova, Prague	2006	None incurred
Cooperation agreement	Česká spořitelna - penzijní společnost, a.s.	Agreement on the ČS Client Center services for ČSPS	2005	None incurred
Agreement on exchange of information	Česká spořitelna - penzijní společnost, a.s.	Use of the Klient application service	2009	None incurred
Cooperation agreement	Česká spořitelna - penzijní společnost, a.s.	Participation in the financing of the Pension Solution 2 campaign	2011	None incurred
Agreement on the provision of IT activities	Česká spořitelna - penzijní společnost, a.s.	Outsourcing of IT activities	2012	None incurred
Agreement on cooperation in the Partner24 service operation	Česká spořitelna - penzijní společnost, a.s.	Provision of certain services pertaining to the Partner24 service operation	2012	None incurred
Outsourcing services agreement	Česká spořitelna - penzijní společnost, a.s.	Outsourcing of selected activities	2014	None incurred
Sales representation agreement	Česká spořitelna - penzijní společnost, a.s.	Sales representation for external distribution network	2012	None incurred



Sales representation agreement	Česká spořitelna - penzijní společnost, a.s.	Sales representation for branch network	2016	None incurred
Framework agreement on trading in financial markets	Česká spořitelna - penzijní společnost, a.s.	Trading in financial markets	2016	None incurred
Outsourcing services agreement	Česká spořitelna - penzijní společnost, a.s.	Outsourcing of selected activities	2013	None incurred
Outsourcing services agreement	Česká spořitelna - penzijní společnost, a.s.	Outsourcing of selected activities	2016	None incurred
Agreement on the provision of outsourcing services for processing of co-action requests and distress warrants	Česká spořitelna - penzijní společnost, a.s.	Outsourcing of selected activities	2014	None incurred
3x Agreement on the lease of business premises	Česká spořitelna - penzijní společnost, a.s.	Lease of non-residential premises	2014	None incurred
Agreement on the provision of the @FAKTURA 24 service	Česká spořitelna - penzijní společnost, a.s.	Provision of the @FAKTURA service	2014	None incurred
2x Cooperation agreement	Česká spořitelna - penzijní společnost, a.s.	Agreement on cooperation in the provision of post warranty service	2011	None incurred
Agreement on the provision of services	ČS do domu, a.s.	Agreement on the provision of IT and telephony services to ČSdD including amendments to the agreement	2015	None incurred
Agreement on exchange of information through special access to software application	ČS do domu, a.s.	Agreement on exchange of information	2009	None incurred
Agreement on the assignment of a right	ČS do domu, a.s.	Agreement on the assignment of a right to use the CS logo	2009	None incurred
Agreement on the right to use a logo	ČS do domu, a.s.	Agreement on the right to use the CS logo	2009	None incurred
Agreement on the sub-lease of non-residential premises	ČS do domu, a.s.	Agreement on the lease of non-residential premises, including three rent modifications	2013	None incurred
Outsourcing agreement	ČS do domu, a.s.	Provision of selected outsourcing services	2016	None incurred
Outsourcing services agreement	ČS do domu, a.s.	Providing outsourcing services for the processing and payment of commissions to external partners and ensuring activity in managing external partners	2009	None incurred
Outsourcing services agreement	Energie ČS, a.s.	Outsourcing services for financial accounting, controlling, asset management, human resources, internal audit, corporate communications, IS/IT security, fire protection, occupational safety and health	2016	None incurred
6x Current account agreement	Energie ČS, a.s.	Maintaining current accounts	2013	None incurred
Framework agreement on trading in financial markets	Energie ČS, a.s.	Financial market transactions	2014	None incurred
Agreement on the provision of bank guarantees	Energie ČS, a.s.	Provision of bank guarantees	2013	None incurred
Overdraft facility agreement	Energie ČS, a.s.	Arranging an overdraft facility credit limit	2013	None incurred
Agreement on the provision of the BUSINESS 24 service	Energie ČS, a.s.	Utilization of a higher security type of service	2014	None incurred
Cooperation agreement	Energie ČS, a.s.	Collection from client accounts of ČS's clients	2015	None incurred
Agreement on the provision of Cash Pooling	Energie ČS, a.s.	Optimization of cash flow, interest expense and income	2015	None incurred
Agreement on cooperation on the MZF project and related programs	Energie ČS, a.s.	Sale of energy to Bank's clients through ČSDD	2015	None incurred
Outsourcing services agreement	Energie ČS, a.s.	The subject matter of the agreement includes provision of outsourcing services by Česká spořitelna in favor of Erste Energy	2016	None incurred

Services in selected areas.

Agreement to provide an extra payment in excess of registered capital	Energie ČS, a.s.	Pursuant to the shareholder's decision exercising the powers of the Company's General Meeting dated 16 February 2016, an extra payment of CZK 100,000,000 was made in excess of registered capital.	2016	None incurred
2016_ITFSCS_01_ErES Agreement on the provision of IT services	Energie ČS, a.s.	IT services including application support	2016	None incurred
Sub-lease agreement	Energie ČS, a.s.	The subject matter of the agreement includes sublease of space in the Trianon building.	2016	None incurred
Agreement on the lease of jobs and lease of chattel properties	Energie ČS, a.s.	Lease of premises for Back Office in Nový Jičín and Ostrava branches	2016	None incurred
Contact for document storage	Erste Asset Management GmbH	Storage of documents	2016	None incurred
2013-8690-036 ISČS, IT	Erste Asset Management GmbH, CR branch	Agreement on the provision of IT services to ISČS, including two amendments to the agreement	2013 – 2014	None incurred
Agreement on payment for the use of a logo and trade name	Erste Asset Management GmbH, CR branch	Use of Sporitelna's name in commercial and other activities	2001	None incurred
Agreement on the assignment of the right to use a logo	Erste Asset Management GmbH, CR branch	Right to use the ISČS logo, which qualifies as an original copyrighted work	2001	None incurred
Implementation agreement to the basic cooperation agreement	Erste Asset Management GmbH, CR branch	Use of the ČS Client Center for the provision of information to clients	2001	None incurred
Agreement on the provision of back-office activities	Erste Asset Management GmbH, CR branch	Provision of back-office activities	2009	None incurred
Agreement on the administration of employee benefits in the Benefit Plus system	Erste Asset Management GmbH, CR branch	Agreement on the administration of employee benefits	2013	None incurred
Agreement on the lease of non-residential premises	Erste Asset Management GmbH, CR branch	Agreement on the lease of non-residential premises including amendments	2008 – 2015	None incurred
Outsourcing agreement	Erste Asset Management GmbH, CR branch	Provision of selected outsourcing services including one amendment to the agreement	2016	None incurred
Agreement on co-action	Erste Asset Management GmbH, CR branch	Cooperation in risk management	2016	None incurred
Outsourcing agreement	Erste Corporate Finance, a.s.	Provision of selected outsourcing services	2016	None incurred
Outsourcing agreement	Erste Grantika Advisory, a.s.	Provision of selected outsourcing services	2016	None incurred
Agreement on provision of IT services	Erste Grantika Advisory, a.s.	Provision of selected services	2016	None incurred
3x Contract for work	Erste Group Bank AG	Contracts for work in software development	2014	None incurred
Agreement on the use of the Calypso system	Erste Group Bank AG	Agreement on services related to the use of the Calypso system	2010	None incurred
Service Level Agreement	Erste Group Bank AG	Sales support in the large corporate segment	2014	None incurred
4x Cost cooperation agreement	Erste Group Bank AG	Cost sharing agreements for centralized services	2016	None incurred
Master Agreement on the Provision of Services	Erste Group Bank AG	Master agreement on the provision of Erste Group Bank services to Česká spořitelna	2014	None incurred
2x Group Capital Markets Web Portal	Erste Group Bank AG	Agreement on the operation of a web portal, including two amendments to agreements	2014	None incurred
ARIS SLA	Erste Group Bank AG	Process documentation and process performance management, including amendments to the agreement	2015	None incurred

Trademark License Agreement	Erste Group Bank AG	Trademark use agreement	2002	None incurred
Cost sharing agreement	Erste Group Bank AG	Agreement on cost sharing in the sector of IT applications	2015	None incurred
11x Agreement on project cooperation in IT	Erste Group Bank AG	Project cooperation in IT sector	2016	None incurred
Master agreement on cooperation in the sphere of services	Erste Group Bank AG	Agreement on advisory services for various projects	2003	None incurred
GEORGE License Agreement	Erste Group Bank AG	License agreement	2016	None incurred
Card Processing Services Agreement	Erste Group Card Processor d.o.o.	Provision of services	2016	None incurred
Implementation Agreement	Erste Group Card Processor d.o.o.	Provision of services	2016	None incurred
37x Agreement on IT services and solutions	Erste Group IT International, spol. s r.o.	Provision of services pertaining to IT solutions	2016	None incurred
Project cooperation agreement	Erste Group Immorent CR, s.r.o.	Project cooperation agreement	2014	None incurred
Outsourcing agreement	Erste Group Immorent CR, s.r.o.	Provision of selected outsourcing services	2016	None incurred
2014-8670-013 EG Immorent, IPT	Erste Group Immorent CR, s.r.o.	Agreement on the provision of IPT services	2014	None incurred
Agreement No. 2012/2310/1436	Erste Group Immorent CR, s.r.o.	Agreement on the sub-lease of non-residential premises	2012	None incurred
Agreement No. 2012/2310/760	Erste Group Immorent CR, s.r.o.	Agreement on renting advertisement space	2012	None incurred
Agreement on the sub-lease of non-residential premises	Erste Group Immorent CR, s.r.o.	Agreement on the lease of non-residential premises	2013	None incurred
Service agreement on the processing of foreign payments	Erste Group Shared Services, s.r.o.	Provision of services	2015	None incurred
Service agreement on the processing of domestic payments	Erste Group Shared Services, s.r.o.	Provision of services	2015	None incurred
Outsourcing services agreement	Erste Group Shared Services, s.r.o.	Provision of services	2016	None incurred
Agreement on the lease of non-residential premises	Erste Group Shared Services, s.r.o.	Lease of non-residential premises	2016	None incurred
Loan commitment agreement	Erste Group Shared Services, s.r.o.	Agreement on loan commitment	2016	None incurred
Credit limit agreement	Erste Group Shared Services, s.r.o.	Agreement on credit limit	2016	None incurred
Outsourcing services agreement	Erste Leasing, a.s.	The subject matter of the agreement includes provision of outsourcing services in selected areas.	2016	None incurred
2013-8690-018 Erste leasing, CRM	Erste Leasing, a.s.	Agreement on the provision of software to Erste Leasing	2013	None incurred
Lease agreement – Znojmo	Erste Leasing, a.s.	Agreement on the lease of non-residential premises and furnishings, including two rent modifications and hand-over protocol	2013	None incurred
Agreement on the lease of non-residential premises and lease of chattel properties	Erste Leasing, a.s.	Agreement on the lease of non-residential premises and furnishings	2013	None incurred
Business cooperation agreement	Erste Leasing, a.s.	Agreement on cooperation on business agreements and participation in the risks arising therefrom	2014	None incurred
Service agreement	Factoring České spořitelny, a.s.	Assignment of the right to use the company logo	2002	None incurred
Purchase agreement	Factoring České spořitelny, a.s.	Sale of motor vehicle	2016	None incurred
Agreement on sub-participation	Factoring České spořitelny, a.s.	Fee for client participation – Sladovny Soufflet	2005	None incurred
Agreement on sub-participation	Factoring České spořitelny, a.s.	Fee for client participation – Montix, Hella customer	2016	None incurred

Lease agreement	Factoring České spořitelny, a.s.	Lease of safe-deposit box	2009	None incurred
Cooperation agreement	Factoring České spořitelny, a.s.	Addressing defaulted debts	2009	None incurred
Cooperation agreement	Factoring České spořitelny, a.s.	Exchange of information through the KLIENT application	2009	None incurred
Agreement on the provision of services	Factoring České spořitelny, a.s.	Agreement on the use, development, support and operation of the ISIR_CS application	2009	None incurred
Agreement on the provision of services	Factoring České spořitelny, a.s.	System environment of the Linux server farm for operation of the eFactoring application	2010	None incurred
Cooperation agreement	Factoring České spořitelny, a.s.	Phone verification – pledged invoice verification; monitoring, verification and evaluation of clients/pledgers “clients monitoring”	2015	None incurred
Lease agreement	Factoring České spořitelny, a.s.	Sublease of non-residential premises – Trianon	2014	None incurred
Lease agreement	Factoring České spořitelny, a.s.	Lease of premises used for business – Antala Staška	2014	None incurred
Agreement on the provision of services	Factoring České spořitelny, a.s.	IT services – telephony	2014	None incurred
Outsourcing services agreement	Factoring České spořitelny, a.s.	The subject matter of the agreement includes provision of outsourcing services in selected areas.	2016	None incurred
Agreement on the provision of non-monetary and monetary contribution	Holding Card Service, s.r.o.	Provision of non-monetary and monetary contribution	2016	None incurred
Agreement on the sub-lease of non-residential premises	Investičníweb s.r.o.	Agreement on the sub-lease of non-residential premises	2015	None incurred
Agreement on the protection of confidential information	Mopet CZ, a.s.	Agreement on the protection of confidential information, including one amendment	2011	None incurred
Agreement on the provision of services	Mopet CZ, a.s.	Agreement on IT services arrangement for Mopet CZ	2015	None incurred
2014-8670-16 MOPET ULA	Mopet CZ, a.s.	Agreement on the arrangement of software user licenses for Mopet CZ	2014	None incurred
2x Outsourcing agreement	Mopet CZ, a.s.	Provision of selected outsourcing services	2016	None incurred
Agreement on the provision of services	Procurement Services CZ, s.r.o.	Outsourcing of procurement services	2012	None incurred
Agreement	Procurement Services CZ, s.r.o.	Agreement on the division of powers	2012	None incurred
Provision of IT services	Procurement Services CZ, s.r.o.	Operation and support of IT services	2013	None incurred
Agreement on the provision of services	Procurement Services CZ, s.r.o.	Outsourcing of services in the area of financial accounting, asset management, procurement support, human resources, internal audit and IS/IT security	2015	None incurred
Lease agreement	Procurement Services CZ, s.r.o.	Lease of parking lots in the Trianon building	2015	None incurred
Agreement on the lease of non-residential premises	Procurement Services CZ, s.r.o.	Lease of non-residential premises	2015	None incurred
Outsourcing agreement	Procurement Services CZ, s.r.o.	Provision of selected outsourcing services	2016	None incurred
Framework agreement on opening and maintaining bank accounts	Realitní společnost České spořitelny, a.s.	Interest income from depositing cash in a current account (CZK)	2003	None incurred
Sales representation agreement – TIPAR	Realitní společnost České spořitelny, a.s.	Sale of banking products (mortgages)	2013	None incurred
Order of services	Realitní společnost České spořitelny, a.s.	Provision of real estate advisory services pertaining to the lease of selected immovable property owned by ČS	2013	None incurred

Master sales representation agreement	Realitní společnost České spořitelny, a.s.	Mediation of the sale of selected products and services provided by ČS, a.s.	2015	None incurred
Purchase agreement	Realitní společnost České spořitelny, a.s.	Purchase of used assets – vehicle	2015	None incurred
Purchase agreement	Realitní společnost České spořitelny, a.s.	Purchase of used assets – MT	2016	None incurred
Framework agreement on opening and maintaining bank accounts	Realitní společnost České spořitelny, a.s.	Bank charges relating to opening and maintaining bank accounts	2003	None incurred
Agreement on the assignment of the right to use a logo	Realitní společnost České spořitelny, a.s.	Contractual rights and obligations related to the use of the ČS logo	2004	None incurred
Outsourcing agreement	Realitní společnost České spořitelny, a.s.	Provision of outsourcing services in the area of financial accounting, human resources, marketing, corporate communications, IS/IT security, compliance and contractual documentation	2016	None incurred
Agreement on the provision of the MultiCash direct banking service	Realitní společnost České spořitelny, a.s.	International multi-banking system	2009	None incurred
Agreement on the protection of confidential information	Realitní společnost České spořitelny, a.s.	Protection of confidential information	2005	None incurred
Agreement on the provision of IT services to RSČS	Realitní společnost České spořitelny, a.s.	Access to Google Apps services	2016	None incurred
Commission contract for the purchase or sale of domestic and foreign securities including amendments	Reico investiční společnost ČS, a.s.	Provision of services relating to the purchase or sale of domestic and foreign securities	2007	None incurred
Agreement on trading in financial markets	Reico investiční společnost ČS, a.s.	Provision of services pertaining to trading in financial markets	2007	None incurred
Credit line agreement, including amendments	Reico investiční společnost ČS, a.s.	Provision of bank guarantee	2007	None incurred
Agreement on safekeeping foreign securities and settlement of related trades	Reico investiční společnost ČS, a.s.	Safekeeping of foreign securities and settlement of related trades	2007	None incurred
Agreement on safekeeping domestic securities and settlement of related trades including amendments	Reico investiční společnost ČS, a.s.	Safekeeping of domestic securities and settlement of related trades	2007	None incurred
Agreement on access to the ČS Intranet	Reico investiční společnost ČS, a.s.	Providing employees with access to the ČS Intranet	2007	None incurred
Agreement on the distribution of unit certificates and related activities including amendments	Reico investiční společnost ČS, a.s.	Provision of services related to the distribution of managed funds unit certificates	2007	None incurred
Agreement on mediating client's participation in the Current bond system organized by CNB	Reico investiční společnost ČS, a.s.	Mediation of client's participation in the Current bond system organized by CNB	2008	None incurred
Agreement on the provision of back-office activities including amendments	Reico investiční společnost ČS, a.s.	Provision of back-office activities	2009	None incurred
Agreement on keeping separate records of book-entered collective investment securities and related activities	Reico investiční společnost ČS, a.s.	Keeping separate records of book-entered securities of funds and provision of related activities	2010	None incurred
Agreement on the purchase and sale of securities issued by undertakings for collective investment	Reico investiční společnost ČS, a.s.	Provision of services relating to the purchase or sale of securities issued by undertakings for collective investment	2011	None incurred
Agreement on the provision of daily calculation of PL capital and PL current values as well as of current values of investment fund shares, and keeping of funds' accounting records and related activities including amendments	Reico investiční společnost ČS, a.s.	Provision of daily calculation of PL capital and PL current values as well as of current values of investment fund shares, and keeping of funds' accounting records and related activities	2012	None incurred
Agreement on cooperation in risk management	Reico investiční společnost ČS, a.s.	Supporting activities pertaining to risk management of funds	2014	None incurred

Agreement on the provision of outsourcing services pertaining to filing/archiving services and documentation of the company	Reico investiční společnost ČS, a.s.	Activities associated with the management of the company archive	2014	None incurred
Agreement on the lease of business premises no. 2014/2310_02/1357	Reico investiční společnost ČS, a.s.	Sublease of non-residential premises for alternate workplace	2014	None incurred
Agreement on the provision of outsourcing services (compliance, AML, fraud management)	Reico investiční společnost ČS, a.s.	Supporting activities in compliance, AML, fraud management	2014	None incurred
Depository agreement (CS nemovitostní fond)	Reico investiční společnost ČS, a.s.	Provision of depository services	2015	None incurred
Agreement on the provision of IT activities	Reico investiční společnost ČS, a.s.	Provision of services in IT sector	2015	None incurred
Agreements on current accounts	Reico investiční společnost ČS, a.s.	Maintaining of accounts	2016	None incurred
Outsourcing services agreement	Reico investiční společnost ČS, a.s.	The subject matter of the agreement includes provision of outsourcing services by Česká spořitelna in favor of REICO investiční společnosti ČS in selected areas.	2016	None incurred
Outsourcing services agreement	s Autoleasing, a.s.	The subject matter of the agreement includes provision of outsourcing services by Česká spořitelna in favor of sAutoleasing in selected areas.	2016	None incurred
Lease contracts	s Autoleasing, a.s.	Lease of transportation machinery and technology	2012	None incurred
Framework management agreement	s Autoleasing, a.s.	Framework agreement on vehicle fleet management	2008	None incurred
Current account agreements	s Autoleasing, a.s.	Maintaining of a current account	2004	None incurred
Business cooperation agreement	s Autoleasing, a.s.	Commission	2006	None incurred
Agreements on the provision of bank guarantees	s Autoleasing, a.s.	Bank guarantees for provided bank loans	2006	None incurred
General mandate agreement pertaining to the receivable portfolio	s Autoleasing, a.s.	Receivable portfolio management	2006	None incurred
Agreement on cooperation in securing funds	s Autoleasing, a.s.	Letter of intent	2007	None incurred
Business cooperation agreement	s Autoleasing, a.s.	Risk participation	2006	None incurred
Credit line agreement no. 1048/04/LCD	s Autoleasing, a.s.	Loan provision	2004	None incurred
Credit line agreement no. 839/09/LCD	s Autoleasing, a.s.	Loan provision	2009	None incurred
Agreement on the sub-lease of non-residential premises	s Autoleasing, a.s.	Sublease of non-residential premises at Budějovická 13B, Prague 4, Trianon	2014	None incurred
Agreement on the lease of safe-deposit box	s Autoleasing, a.s.	Lease of safe-deposit boxes	2015	None incurred
Agreement on the lease of non-residential premises	s Autoleasing, a.s.	Lease of non-residential premises – Brno Jánská	2012	None incurred
Agreement on exchange of information through special access to the KLIENT application	s Autoleasing, a.s.	Use of the KLIENT application	2008	None incurred
Agreement on the lease of premises used for business	s Autoleasing, a.s.	Lease of non-residential premises in Prague 4, Antala Staška	2014	None incurred
Agreement on the provision of IT services	s Autoleasing, a.s.	Provision of HW and SW infrastructure	2014	None incurred
General mandate agreement pertaining to the portfolio of receivables	s Autoleasing, a.s.	Receivable portfolio management	2014	None incurred
Agreement on the lease of premises used for business	s Autoleasing, a.s.	Lease of non-residential premises at Budějovická 1912/64b	2016	None incurred
29x Contract for work	s IT Solutions AT Spardat GmbH	Contract for work in IT, including two amendments	2014	None incurred
13x Service agreement	s IT Solutions AT Spardat GmbH	Agreements on IT services, including one amendment	2013 – 2014	None incurred
5x Agreement on application operation and maintenance	s IT Solutions AT Spardat GmbH	Administration and maintenance of applications (software).	2015	None incurred
RRC Agreement	s IT Solutions AT Spardat GmbH	Agreement on risk management services	2014	None incurred

Master Agreement on the provision of IT services for ČS	s IT Solutions CZ, s.r.o. v likvidaci	Master Agreement on the provision of IT services to Česká spořitelna, including one amendment to the agreement	2011 – 2013	None incurred
Agreement on the lease of non-residential premises	s IT Solutions CZ, s.r.o. v likvidaci	Agreement on the lease of non-residential premises	2015	None incurred
Outsourcing agreement	s IT Solutions CZ, s.r.o. v likvidaci	Provision of selected outsourcing services	2016	None incurred
Agreement on the lease of non-residential premises	Slovenská sporiteľňa, a. s.	General agreement on non-residential premises	2015	None incurred
Agreement on the cooperation in the management of secured loans to private individuals and to manage the mortgage business regions and external sales after the running out of credit	Slovenská sporiteľňa, a. s.	Agreement on cooperation in the field of credit management	2014	None incurred
Shareholders agreement	Slovenská sporiteľňa, a. s.	The agreement stipulates conditions applicable to Holding Card Service, s.r.o.	2016	None incurred
Agreement on the protection of confidential information and personal data	Slovenská sporiteľňa, a. s.	Protection of confidential information and personal data	2016	None incurred
5x Agreement on IT services	Slovenská sporiteľňa, a.s.	Service agreement on the operation of selected IT applications and other IT services	2016	None incurred
Agreement on the assignment of the right to use a logo	Stavební spořitelna České spořitelny, a.s.	Assignment of the right to use a logo and trade name	2001	None incurred
Consignment agreement on the administration of securities and settlement of related trades	Stavební spořitelna České spořitelny, a.s.	Maintenance of a securities account and collection of proceeds	2006	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Contractual rights and obligations related to the provision of client center services	2010	None incurred
Agreement on data processing	Stavební spořitelna České spořitelny, a.s.	Data processing, printing of forms, personalization, completion of shipments, putting in envelopes and handing over to Czech Post for mailing	2005	None incurred
6x Sales representation agreement	Stavební spořitelna České spořitelny, a.s.	Activities aimed at entering into building savings scheme contracts	2016	None incurred
Cooperation agreement – client checks	Stavební spořitelna České spořitelny, a.s.	Check of clients in the Client database against sanctioned persons	2008	None incurred
Outsourcing services agreement	Stavební spořitelna České spořitelny, a.s.	Provision of outsourcing services	2016	None incurred
Agreement on cooperation in IT	Stavební spořitelna České spořitelny, a.s.	Co-action of SCS and ČS in executing the agreement on outsourcing of selected activities	2016	None incurred
Agreement on the provision of filing/archiving services and shredding of product documentation	Stavební spořitelna České spořitelny, a.s.	Filing/archiving services and product documentation shredding services	2008	None incurred
Agreement on methodical support in internal audit	Stavební spořitelna České spořitelny, a.s.	Provision of methodical support in internal audit	2016	None incurred
3x Agreement on opening and maintaining current account	Stavební spořitelna České spořitelny, a.s.	Opening and maintaining of a current account	2009	None incurred
2x Contract for extraordinary commission	Stavební spořitelna České spořitelny, a.s.	Mediation and support of sale of Company's products and services	2016	None incurred
Agreement on the agency of payments	Stavební spořitelna České spořitelny, a.s.	Agency of payments	2013	None incurred
Agreement on cooperation in operating the REV module	Stavební spořitelna České spořitelny, a.s.	Contractual rights and obligations of parties pertaining to use of the module for credit products	2013	None incurred
Agreement on mediating client's participation in the current bond market	Stavební spořitelna České spořitelny, a.s.	Mediation of client's participation in the current bond market	1995	None incurred
2x Agreement on the protection of	Stavební spořitelna	Protection of confidential	2003	None incurred

confidential information	České spořitelny, a.s.	information		
Agreement on a uniform risk management system	Stavební spořitelna České spořitelny, a.s.	Uniform risk management system and exchange of data on credit transactions	2003	None incurred
Agreement governing conditions for using the Klient application service	Stavební spořitelna České spořitelny, a.s.	Determination of terms and conditions for using the Klient application service	2008	None incurred
Service Level Agreement	Stavební spořitelna České spořitelny, a.s.	Provision of services – certificates and certification services	2009	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Cooperation in debt collection	2010	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Cooperation in operating the SERVIS 24 service and SIS 24 module	2011	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Agreement on cooperation in operating the Partner 24 system – contractual rights and obligations related to the system operation and use	2013	None incurred
Agreement on transfer of data to DWH	Stavební spořitelna České spořitelny, a.s.	Stipulation of contractual rights and obligations related to transfer of data on transactions and clients	2007	None incurred
Power of attorney	Stavební spořitelna České spořitelny, a.s.	Power of attorney to enter into an "Agreement on the processing of tasks related to building savings scheme through SERVIS 24 direct banking services"	2006	None incurred
Service agreement	Stavební spořitelna České spořitelny, a.s.	Provision of the Home Banking direct banking service	2006	None incurred
Agreement on Intranet access	Stavební spořitelna České spořitelny, a.s.	Employees' access to the Česká spořitelna Intranet	2006	None incurred
Framework agreement on trading in financial markets	Stavební spořitelna České spořitelny, a.s.	Trading in financial markets	2016	None incurred
Agreement on administration of securities	Stavební spořitelna České spořitelny, a.s.	Administration of securities and settlement of related trades	2005	None incurred
Agreement on conditions of access	Stavební spořitelna České spořitelny, a.s.	Regulation of the conditions of granting access to customer files	2003	None incurred
Lease agreement	Stavební spořitelna České spořitelny, a.s.	Lease of safe-deposit box	2002	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Cooperation in data transfer from XEF templates	2004	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Cooperation in the processing of the SSČS's secured loans	2011	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Cooperation in operating the application aimed at supporting credit trading approval process	2014	None incurred
Agreement on the sublease of office space and two parking lots	Stavební spořitelna České spořitelny, a.s.	Lease of office space and parking lots	2016	None incurred
Agreement on the transfer of the client base and the takeover of other rights and obligations	Stavební spořitelna České spořitelny, a.s.	Transfer of the client base and the takeover of other rights	2016	None incurred
Agreement on the account contract assignment	Stavební spořitelna České spořitelny, a.s.	Assignment of the account contract	2016	None incurred
Agreement on the lease of non-residential premises	Stavební spořitelna České spořitelny, a.s.	Lease of non-residential premises	2006	None incurred
Donation agreement	Stavební spořitelna České spořitelny, a.s.	Donation agreement for providing services and operating of advisory center for people in financial distress in 2016	2016	None incurred



Agreement on transfer of data to DWH	Stavební spořitelna České spořitelny, a.s.	Stipulation of contractual rights and obligations related to Risk Data and SSČS Data and manipulation with it	2015	None incurred
Agreement on the provision of IP telephony services	Stavební spořitelna České spořitelny, a.s.	Provision of IP telephony services for the operation of telephone services and infrastructure	2015	None incurred
Agreement on the provision of the @FAKTURA 24 service	Stavební spořitelna České spořitelny, a.s.	Contractual rights and obligations relating to the provision of the @ FAKTURA 24 service as stipulated in the Terms and conditions of ČS's @ FAKTURA 24; transfer of documents into electronic banking applications and other services specified in the conditions	2015	None incurred
Secondment agreement	Stavební spořitelna České spořitelny, a.s.	Temporary secondment of an employee	2016	None incurred
Agreement on extraordinary commissions	Stavební spořitelna České spořitelny, a.s.	Organization of an event aimed at brokering and supporting the sale of products	2016	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Cooperation pertaining to insurance contracts with Kooperativa, a.s.	2014	None incurred
Agreement on the lease of a vehicle	IBOD, a.s. loyalty program	Lease of a vehicle	2016	None incurred
Agreement on the protection of information	IBOD, a.s. loyalty program	Protection of information	2016	None incurred
Master agreement on the development of the IBOD programme	IBOD, a.s. loyalty program	Master agreement on the development of the IBOD programme – development of SW IBOD	2013	None incurred
Lease agreement	IBOD, a.s. loyalty program	Agreement for cost settlement	2015	None incurred
2x Agreement on IT services	IBOD, a.s. loyalty program	Provision of IT services	2015	None incurred
Agreement on participation in the IBOD loyalty programme	IBOD, a.s. loyalty program	Implementation agreement on participation in the IBOD loyalty programme	2013	None incurred

## G. OVERVIEW OF ACTIONS PERFORMED AT THE INITIATIVE OF THE CONTROLLING PARTY

During the reporting period, the author of this report did not engage in any act at the direct initiative of its controlling party pertaining to assets in excess of 10% of its registered capital, within the meaning of Section 82 (2) (d) of Act No. 90/2012 Coll., the Corporations Act. The dividend payment referred to in Section E may be considered to constitute an action undertaken at the direct initiative of the controlling party (by means of exercising its shareholder's rights at the general meeting). The ratio of the dividend paid and total equity of Česká spořitelna as at 31 December 2016 is 11.46%.

## H. OTHER LEGAL ACTS

During the accounting period, the author of this report neither adopted nor enacted any other legal acts to the benefit or at the initiative of related parties.

## I. OTHER DE FACTO MEASURES

Within Erste Group Bank, Ceska sporitelna takes part in group projects whose common aim is to fully exploit the business potential of Central European markets in all segments as well as economies of scale and cost synergies, the concentration of support activities within the group and performance measurement transparency and comparability. These projects cover, for example, information technology, risk management, and service activity. Ceska sporitelna incurred no detriment as a result of its involvement in the foregoing group projects.

## **J. CONCLUSION**

It is clear from our review of the legal relationships between Ceska sporitelna and its related parties, including the controlling party, that Ceska sporitelna incurred no detriment as a result of contracts, other legal acts or other measures executed, effected or adopted by Ceska sporitelna during the year ended 31 December 2016 to the benefit or at the initiative of individual related parties, including the controlling party.

Prague, 7 March 2017

Tomáš Salomon  
Chairman of the Management Board

Wolfgang Schopf  
Vice-Chairman of the Management Board