

Česká spořitelna, a.s.

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

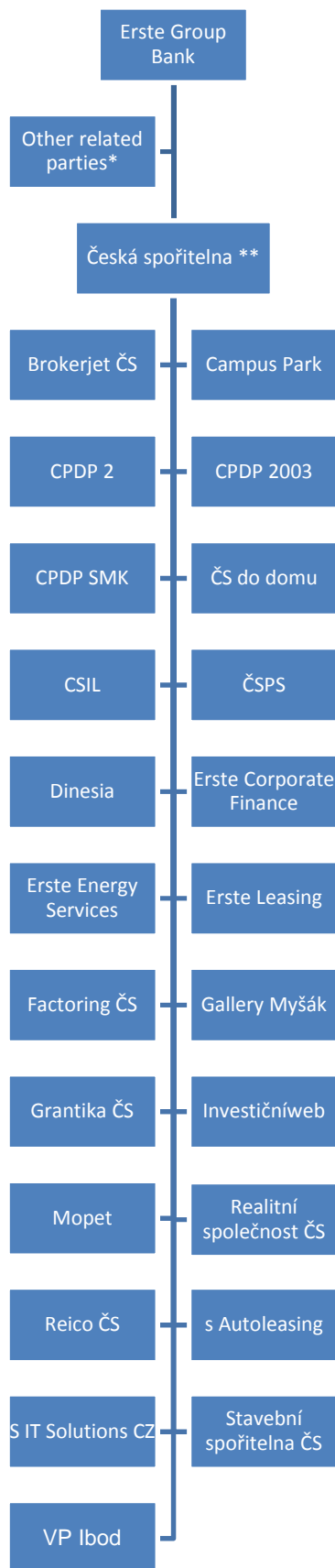
For the Year Ended 31 December 2015

1 March 2016

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 2015 (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 2015 to 31 December 2015.

A. CHART OF PARTIES WHOSE RELATIONSHIPS ARE DESCRIBED



** Enterprises listed in Part C, Other related parties, Ceska sporitelna Group

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

B. CONTROLLING PARTIES

Erste Group Bank AG, Am Graben 21, 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

Erste Asset Management GmbH Belvederegasse 1, 1040 Vienna, Austria

Erste Asset Management GmbH Czech Republic branch, Evropská 2690/17 ,Prague 6
Czech Republic

Erste Bank der oesterreichischen Sparkassen AG, Am Graben 21, Vienna, Austria

Erste Bank Hungary 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 International, spol. s r.o., Tomášikova 48, Bratislava, Slovakia

Erste Group IT SK, 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 & Steiermärkische bank d.d., Jadranski trg 3, Rijeka, Croatia

Grand Hotel Marienbad s.r.o., Budějovická 1518/13a, Prague 4, Czech Republic

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

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

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

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

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

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

Lambda Immorent 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 Graben 21, 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

S IT Solutions HR d.o.o., Preradoviceva b.b., Bjelovar, Croatia

S IT Solutions SK, s.r.o., Tomášikova 48, Bratislava, Slovakia

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

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

BECON s.r.o. Olbrachtova 1929/62, Prague 4 Czech Republic

BGA Czech, s.r.o. Vodičkova 710/31, Prague 1, Czech Republic

Brokerjet České spořitelny, a.s., Evropská 2690/17, Prague 6, Czech Republic ("Brokerjet ČS")

Campus Park a.s., Vodičkova 710/31, Prague 1, Czech Republic ("Campus Park")

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

CEE Property Development Portfolio 2 a.s., Olbrachtova 1929/62, 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., Pitterova 2855/13, Prague 3, Czech Republic

CPDP Logistics Park Kladno I a.s., Vodičkova 710/31, Prague 1, Czech Republic

CPDP Logistics Park Kladno II a.s., Vodičkova 710/31, Prague 1, Czech Republic

CPDP Prievozská a.s., Prievozská 74, Bratislava, Slovakia

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

CPDP 2003 s.r.o., Vodičkova 710/31, Prague 1, Czech Republic ("CPDP 2003")

CS Investment Limited, Ogier House, St Julian's Avenue, St Peter Port, Guernsey ("CSIL")

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., Střelničná 8, Prague 8, Czech Republic ("Dinesia")

Erste Corporate Finance, a.s., Evropská 2690/17, Prague 6, Czech Republic ("Erste Corporate Finance")

Erste Energy Services, a.s., Evropská 2690/17, Prague 6, Czech Republic ("Erste Energy Services")

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")

Gallery Myšák a.s., Vodičkova 710/31, Prague 1, Czech Republic ("Gallery Myšák")

Holding Card Service s.r.o. Olbrachtova 1929/62, Prague 4, Czech Republic

Investičníweb s.r.o., Evropská 2690/17, Prague 6, Czech Republic ("Investičníweb")

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

Nové Butovice Development s.r.o., Olbrachtova 1929/62, Prague 4, Czech Republic

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., Vodičkova 710/31, Prague 1, Czech Republic

s Autoleasing, a.s., Budějovická 1518/13a, Prague 4, Czech Republic ("s Autoleasing")

s Autoleasing SK, s.r.o., Tomášikova 48, Bratislava, Slovakia

S IT Solutions CZ, s.r.o., 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., Einsteinova 9, Bratislava, Slovakia

Trenčín Retail Park 2 a.s., Einsteinova 9, Bratislava, Slovakia

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 Česká spořitelna 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

Česká spořitelna 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 28,133 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 16,962 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 499 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 4 075 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 163 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 56 131 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 2,156 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 12 826 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 4 107 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 Česká spořitelna's statement of financial position in an aggregate amount of CZK 304 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 760 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 354 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 1,081 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 463 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 600 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 35 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 1,512 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 90 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 123,374 million. Under these limits, the total exposure to related parties was CZK 64,433 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 5,366 million. 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 239,416 million at the end of 2015. 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 3,550 million. Ceska sporitelna incurred no detriment as a result of these transactions during the current reporting period.

Dividends Paid

Based on a 24 April 2015 General Meeting decision, Ceska sporitelna paid dividends totalling CZK 11 267 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
2013-8690-035 BJ, IPT SLA - Agreement for the use of the ISIR_CS application	brokerjet České spořitelny, a.s.	Agreement for the provision of IPT services to Brokerjet	2013	None incurred
Agreement for cooperation in connection with the provision of Client Center services	brokerjet České spořitelny, a.s.	Agreement for the use of the ISIR_CS application	2009	None incurred
Agreement for data transfer to DWH	brokerjet České spořitelny, a.s.	Agreement for cooperation in connection with the provision of services	2009	None incurred
Agreement for data transfer and processing	brokerjet České spořitelny, a.s.	Agreement for the provision of data to data storage	2011	None incurred
Agreement for the lease of non-residential premises	brokerjet České spořitelny, a.s.	Agreement for data transfer and processing	2013	None incurred
Outsourcing agreement	brokerjet České spořitelny, a.s.	Agreement for the lease of a real property, including two rent modifications	2008 - 2013	None incurred
Contract for transfer of ownership interest	brokerjet České spořitelny	Provision of selected outsourcing services	2015	None incurred
Agreement for provision of IT services	brokerjet České spořitelny, a.s.	Acquisition of Investičníweb s.r.o.	2015	None incurred
Outsourcing agreement	CEE Property Development Portfolio 2 a.s.	Provision of IT services	2015	None incurred
Agreement for the lease of non-residential premises	CEE Property Development Portfolio 2 a.s.	Provision of selected outsourcing services	2015	None incurred
2014-8670-003 CPDP, IPT	CEE Property Development Portfolio B.V.	Agreement on the lease of non-residential premises including one amendment to agreement	2015	None incurred
Agreement for the lease of non-residential premises	Česká spořitelna - penzijní společnost, a.s.	Agreement for the provision of telephony and data services to CPDP	2014	None incurred
Outsourcing agreement	Česká spořitelna - penzijní společnost, a.s.	Agreement for the lease of non-residential premises including 1 amendment to agreement and 3 rent modifications	2013	None incurred
Agreement for the provision of services	ČS do domu, a.s.	Provision of selected outsourcing services	2014	None incurred
Agreement for exchange of information through special access to software application	ČS do domu, a.s.	Agreement for the provision of IT and telephony services to ČSdD including amendments to agreement	2015	None incurred
Agreement for the assignment of a right	ČS do domu, a.s.	Agreement for exchange of information	2009	None incurred
Agreement for the right to use a logo	ČS do domu, a.s.	Agreement for the assignment of a right to use the CS logo	2009	None incurred
Agreement for the sub-lease of non-residential premises	ČS do domu, a.s.	Agreement for the right to use the CS logo	2009	None incurred
Outsourcing agreement	ČS do domu, a.s.	Agreement for the lease of non-residential premises, including three rent modifications	2013	None incurred
Contract for outsourcing services	ČS do domu, a.s.	Provision of selected outsourcing services	2015	None incurred
Contact for document storage	Erste Asset Management GmbH	Providing outsourcing services for the processing and payment of commissions to external partners and ensuring activity in managing external partners	2009	None incurred
Outsourcing agreement	Erste Corporate Finance, a.s.	Storage of documents	2015	None incurred
3x Agreement for the assignment of rights and take-over of obligations from a lease agreement	Erste Corporate Finance, a.s.	Provision of selected outsourcing services	2015	None incurred
Outsourcing agreement	Erste Energy Services, a.s.	Agreements for the assignment of rights and take-over of obligations from a car lease agreement with s Autoleasing, a.s. by Erste Corporate Finance	2012	None incurred
		Provision of selected outsourcing services	2015	None incurred

Agreement for the sub-lease of premises used for business	Erste Energy Services, a.s.	Agreement for the sub-lease	2015	None incurred
Agreement No. 2012/2310/1409	Erste Grantika Advisory, a.s.	Agreement for the lease of non-residential premises, including two rent modifications and hand-over protocol	2012 – 2013	None incurred
Outsourcing agreement	Erste Grantika Advisory, a.s.	Provision of selected outsourcing services	2015	None incurred
Agreement for an internal audit	Erste Grantika Advisory, a.s.	Agreement for an audit of information systems	2014	None incurred
Master agreement	Erste Grantika Advisory, a.s.	Master agreement for the provision of electronic auction operator services	2013	None incurred
Order agreement	Erste Grantika Advisory, a.s.	Agreement for cooperation in the field of tender documents	2014	None incurred
3x Agreement for work	Erste Group Bank AG	Agreements for work in software development	2014	None incurred
Agreement for the use of the Calypso system	Erste Group Bank AG	Agreement for 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
3x Cost cooperation agreement	Erste Group Bank AG	Cost sharing agreements for centralized services	2014	None incurred
Master Agreement for the Provision of Services	Erste Group Bank AG	Master agreement for the provision of Erste Group Bank services to Ceska sporitelna	2014	None incurred
2x Group Capital Markets Web Portal	Erste Group Bank AG	Agreement for 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 appendices 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 for cost sharing in the sector of IT applications	2015	None incurred
10x Agreement for project cooperation in IT sector	Erste Group Bank AG	Project cooperation in IT sector	2015	None incurred
Master agreement for cooperation in the sphere of services	Erste Group Bank AG	Agreement for advisory services for various projects	2003	None incurred
Project cooperation agreement	Erste Group Immorent ČR, s.r.o.	Project cooperation agreement	2014	None incurred
Outsourcing agreement	Erste Group Immorent ČR, s.r.o.	Provision of selected outsourcing services	2015	None incurred
2014-8670-013 EG Immorent, IPT	Erste Group Immorent ČR, s.r.o.	Agreement for the provision of IPT services	2014	None incurred
Agreement No. 2012/2310/1436	Erste Group Immorent ČR, s.r.o.	Agreement for the sub-lease of non-residential premises	2012	None incurred
Agreement No. 2012/2310/760	Erste Group Immorent ČR, s.r.o.	Agreement for renting advertisement space	2012	None incurred
Agreement for the sub-lease of non-residential premises	Erste Group Immorent ČR, s.r.o.	Agreement for the lease of non-residential premises	2013	None incurred
3x Agreement for work	Erste Group IT International, spol. s r.o.	Agreements for work for the supply of software, including three appendices to the agreements	2014	None incurred
Lease agreement	Erste Group IT International, spol. s r.o.	Agreement for the lease of a vehicle	2015	None incurred
SunGard	Erste Group IT SK, spol. s r.o.	Agreement for work in IT	2014	None incurred
2x Agreement for IT services	Erste Group IT SK, spol. s r.o.	Agreement for IT services	2015	None incurred
Master agreement with appendices	Erste Group IT SK, spol. s r.o.	Agreement for IT services provided for Ceska sporitelna employees in Bratislava	2014	None incurred
Agreement for the lease of non-residential premises	Erste Group Shared Services, s.r.o.	Agreement for the lease of a real property, including one rent modification and one amendment to the agreement	2010 – 2013	None incurred
Outsourcing agreement	Erste Group Shared Services, s.r.o.	Provision of selected outsourcing services	2015	None incurred
Service Level Agreement (data line)	Erste Group Shared Services, s.r.o.	Agreement for the provision of services	2010	None incurred
Service agreement for the processing of foreign payments	Erste Group Shared Services, s.r.o.	Agreement for services in the processing of foreign payments	2010	None incurred

Service agreement for the processing of domestic payments	Erste Group Shared Services, s.r.o.	Agreement for services in the processing of domestic payments	2014	None incurred
2013-8690-020 EGSS, IT	Erste Group Shared Services, s.r.o.	Agreement for the provision of IT services to EGSS	2013	None incurred
2013-8690-018 Erste leasing, CRM	Erste Leasing, a.s.	Agreement for the provision of software to Erste leasing	2013	None incurred
Lease Agreement – Znojmo	Erste Leasing, a.s.	Agreement for the lease of non-residential premises and furnishings, including two rent modifications and hand-over protocol	2013	None incurred
Agreement for the lease of non-residential premises and lease of chattel properties	Erste Leasing, a.s.	Agreement for the lease of non-residential premises and furnishings	2013	None incurred
Outsourcing agreement	Erste Leasing, a.s.	Provision of selected outsourcing services	2014	None incurred
Agreement to provide an extra payment in excess of registered capital	Erste Leasing, a.s.	Provision of an extra payment in excess of registered capital	2014	None incurred
Cooperation agreement	Erste Leasing, a.s.	Agreement for cooperation on business agreements and participation in the risks arising therefrom	2014	None incurred
2014-8670-007 Factoring, IPT	Factoring České spořitelny, a.s.	Agreement for the provision of IT services to Factoring	2014	None incurred
Agreement for the lease of non-residential premises	Factoring České spořitelny, a.s.	Agreement for the lease of a real property	2014	None incurred
Agreement for the sub-lease of non-residential premises	Factoring České spořitelny, a.s.	Agreement for the lease of non-residential premises	2014	None incurred
Outsourcing agreement	Factoring České spořitelny, a.s.	Provision of selected outsourcing services	2015	None incurred
Cooperation agreement	Factoring České spořitelny, a.s.	Cooperation on pledged invoice verification	2015	None incurred
Agreement to provide an extra payment in excess of registered capital	Factoring České spořitelny, a.s.	Provision of an extra payment in excess of registered capital	2014	None incurred
2013-8690-036 ISČS, IT	Management GmbH, pobočka ČR	Agreement for the provision of IT services to ISČS, including two amendments to the agreement	2013 – 2014	None incurred
Agreement for payment for the use of a logo and trade name	Management GmbH, pobočka ČR.	Use of Sporitelna's name in commercial and other activities	2001	None incurred
Agreement for the assignment of the right to use a logo	Management GmbH, pobočka ČR.	Right to use the ISČS logo, which qualifies as an original copyrighted work	2001	None incurred
Implementation agreement for basic cooperation agreement	Management GmbH, pobočka ČR.	Use of the CS Client Center for the provision of information to clients	2001	None incurred
Agreement for the provision of back-office activities	Management GmbH, pobočka ČR	Provision of back-office activities	2009	None incurred
Agreement for the administration of employee benefits in the Benefit Plus system	Management GmbH, pobočka ČR.	Agreement for the administration of employee benefits	2013	None incurred
Agreement for the lease of non-residential premises	Management GmbH, pobočka ČR.	Agreement for the lease of non-residential premises including amendments	2008 – 2015	None incurred
Outsourcing agreement	Management GmbH, pobočka ČR	Provision of selected outsourcing services including 1 amendment to agreement	2015	None incurred
Risk management agreement	Management GmbH, pobočka ČR	Agreement for risk management valid through to 03/2014, including five amendments to the agreement	2006 – 2013	None incurred
Risk management agreement	Management GmbH, pobočka ČR, a.s.	Risk management agreement	2014	None incurred
Agreement for the sub-lease of non-residential premises	Investičníweb s.r.o.	Agreement for the sub-lease of non-residential premises	2015	None incurred
Share subscription agreement	Mopet CZ, a.s.	Subscription of shares in the increase of the registered capital of Mopet CZ a.s.	2015	None incurred
Agreement for the protection of confidential information	Mopet CZ, a.s.	Agreement for the protection of confidential information, including one amendment	2011	None incurred

Agreement for the provision of services	Mopet CZ, a.s.	Agreement for IT service arrangement for Mopet CZ	2015	None incurred
2014-8670-16 MOPET ULA	Mopet CZ, a.s.	Agreement for the arrangements of software user licenses for Mopet CZ	2014	None incurred
Outsourcing agreement	Mopet CZ, a.s.	Provision of selected outsourcing services including 1 amendment to agreement	2015	None incurred
2013-8690-029 EGP, IT	Procurement Services CZ, s.r.o.	Agreement for IT services for Procurement Services	2013	None incurred
Agreement for the lease	Procurement Services CZ, s.r.o.	Agreement for the lease of non-residential premises	2015	None incurred
Outsourcing agreement	Procurement Services CZ, s.r.o.	Provision of selected outsourcing services	2015	None incurred
Agreement for the provision of services	Procurement Services CZ, s.r.o.	Agreement for the provision of services	2013	None incurred
Agreement for the provisions of services in purchasing	Procurement Services CZ, s.r.o.	Services in the field of purchasing	2012	None incurred
Master sales representation agreement	Realitní společnost České spořitelny, a.s.	Agreement for cooperation in the sale of products	2013	None incurred
Agreement for the assignment of the right to use a logo	Realitní společnost České spořitelny, a.s.	Agreement for the assignment of the right to use a logo	2004	None incurred
Outsourcing agreement	Realitní společnost České spořitelny, a.s.	Provision of selected outsourcing services	2015	None incurred
2x Agreement for provision of IT services	Realitní společnost České spořitelny, a.s.	Provision of IT services	2015	None incurred
Lease agreement	Reico investiční společnost České spořitelny, a.s.	Agreement for the lease of non-residential premises	2015	None incurred
Agreement for risk management activities	Reico investiční společnost České spořitelny, a.s.	Agreement for the management of risks arising from financial instruments, including amendments to the agreement	2014	None incurred
Agreement for the distribution of unit certificates and related activities	Reico investiční společnost České spořitelny, a.s.	Agreement for the distribution of unit certificates and related activities, including one amendment	2007 – 2009	None incurred
3x Outsourcing agreement	Reico investiční společnost České spořitelny, a.s.	Provision of selected outsourcing services	2014 – 2015	None incurred
Agreement for IT services	Reico investiční společnost České spořitelny, a.s.	Provision of services in IT sector	2015	None incurred
Agreement for the provision of IT services	s Autoleasing, a.s.	Agreements for the provision of licenses and IT services	2013 – 2014	None incurred
Agreement No. 2012/2310/1033	s Autoleasing, a.s.	Agreement for the lease of a real property, including three rent modifications and hand-over protocol	2012 – 2013	None incurred
2x Agreement for the sub-lease of non-residential premises	s Autoleasing, a.s.	Agreement for the lease of a real property, including one rent modification	2013	None incurred
2x Agreement on sales cooperation	s Autoleasing, a.s.	Agreements for cooperation (in risk management)	2014	None incurred
General mandate agreement pertaining to the portfolio of receivables	s Autoleasing, a.s.	Agreement for the administration of receivable portfolio	2014	None incurred
General mandate agreement pertaining to the receivable portfolio	s Autoleasing, a.s.	Agreement for the administration of receivable portfolio	2014	None incurred
Agreement for the lease of premises used for business	s Autoleasing, a.s.	Agreement for the lease of a real property for business	2015	None incurred
Agreement to provide an extra payment in excess of registered capital	s Autoleasing, a.s.	Provision of an extra payment in excess of registered capital	2014	None incurred
Master fleet management agreement	s Autoleasing, a.s.	Master fleet management agreement – administrative, servicing, and assistance services	2008	None incurred
Service agreement	s Autoleasing, a.s.	Service agreement to the Master fleet management agreement – administrative, servicing, and assistance services	2008	None incurred
Master operating lease agreement	s Autoleasing, a.s.	Master car lease agreement	2012	None incurred

Outsourcing agreement	s Autoleasing, a.s.	Provision of selected outsourcing services, including two amendments to the agreement	2015	None incurred
29x Agreement for work	s IT Solutions AT Spardat GmbH	Agreements for work in IT, including two amendments	2014	None incurred
13x Service agreement	s IT Solutions AT Spardat GmbH	Agreements for IT services, including 1 amendment	2013 – 2014	None incurred
5x Agreement for 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 for risk management services	2014	None incurred
Master Agreement for the provision of IT services for ČS	s IT Solutions CZ, s.r.o.	Master Agreement for the provision of IT services to Ceska sporitelna, including one amendment to agreement	2011 – 2013	None incurred
Agreement for the lease of non-residential premises	s IT Solutions CZ, s.r.o.	Master Agreement for the lease of non-residential premises	2015	None incurred
2x Contract of sale	s IT Solutions CZ, s.r.o.	Kupní smlouva prodej hmotného majetku	2015	None incurred
3x Outsourcing agreement	s IT Solutions CZ, s.r.o.	Provision of selected outsourcing services	2015	None incurred
PDS – Performance and Development System	s IT Solutions HR d.o.o.	Agreement for IT services	2014	None incurred
2012-8690-043 Master Agreement	s IT Solutions SK, s.r.o.	Master cooperation agreement	2012	None incurred
Agreement for the lease of non-residential premises	Slovenská sporiteľňa, a. s.	General agreement on non-residential premises	2015	None incurred
Agreement for 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 for cooperation in the field of credit management	2014	None incurred
Agreement for 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
2x Agreement for IT services	Slovenská sporiteľňa, a.s.	Service agreement for the operation of selected IT applications and other IT services	2015	None incurred
7x Agreement for cooperation	Stavební spořitelna České spořitelny, a.s.	Agreement for cooperation in the fields of services and software applications	2010 - 2013	None incurred
Outsourcing agreement	Stavební spořitelna České spořitelny, a.s.	Provision of selected outsourcing services including 2 addenda to the Agreement	2015	None incurred
Agreement for the provision of services	Stavební spořitelna České spořitelny, a.s.	Agreement for methodical support in internal audit	2014	None incurred
Agreement for liaison in terminating construction savings contracts	Stavební spořitelna České spořitelny, a.s.	Agreement for liaison between Česká spořitelna and Stavební spořitelna České spořitelny in terminating construction savings contracts including 1 addendum	2013	None incurred
Agreement for cooperation in service operation	Stavební spořitelna České spořitelny, a.s.	Agreement for cooperation in direct banking service operation	2010	None incurred
Contract for an internal audit	Stavební spořitelna České spořitelny, a.s.	Contract for an audit of credit risk management system	2014	None incurred
Cooperation agreement	Stavební spořitelna České spořitelny, a.s.	Agreement for services of client center	2010	None incurred
Agreement for data processing	Stavební spořitelna České spořitelny, a.s.	Agreement for data and printed forms processing	2005	None incurred
Sales representation agreement	Stavební spořitelna České spořitelny, a.s.	Agreement for liaison in entering into construction savings contracts	2007	None incurred
Cooperation agreement – client checks	Stavební spořitelna České spořitelny, a.s.	Agreement for checks of clients in the client database – sanctioned persons	2007	None incurred
Agreement for the provision of services for product documentation file and shredding service	Stavební spořitelna České spořitelny, a.s.	Agreement for the provision of services for product documentation file and shredding service	2008	None incurred
Agreement for the protection of confidential information	Stavební spořitelna České spořitelny, a.s.	Contact for protection of confidential information	2003	None incurred

Agreement for a uniform risk management system	Stavební spořitelna České spořitelny, a.s.	Agreement for a uniform risk management system	2003	None incurred
Agreement governing conditions for using the Klient application service	Stavební spořitelna České spořitelny, a.s.	Contract for setting of conditions for using the software application service	2008	None incurred
Service Level Agreement	Stavební spořitelna České spořitelny, a.s.	Agreement for certification services	2009	None incurred
Agreement for transfer of data to DWH	Stavební spořitelna České spořitelny, a.s.	Agreement for transfer of data to data warehouse	2015	None incurred
Power of attorney	Stavební spořitelna České spořitelny, a.s.	Power of attorney to enter into an "Agreement for the processing of tasks related to building savings through SERVIS 24 direct banking services"	2006	None incurred
Agreement for access to the Intranet	Stavební spořitelna České spořitelny, a.s.	Employees' access to the Ceska sporitelna Intranet	2006	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
Donation agreement	Stavební spořitelna České spořitelny, a.s.	Donation agreement for providing services and operating of advisory center for people in financial distress	2014	None incurred
Agreement for an internal audit	Stavební spořitelna České spořitelny, a.s.	Periodical assessment of quality of internal audit at Stavební spořitelna České spořitelny, a.s.	2015	None incurred
Agreement for the provision of IP telephony services	Stavební spořitelna České spořitelny, a.s.	Provision of IP telephony services	2015	None incurred
Secondment agreement	Stavební spořitelna České spořitelny, a.s.	Temporary secondment of an employee	2015	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
Agreement for participation in the IBOD loyalty programme	IBOD, a.s. loyalty program	Implementation agreement for participation in the IBOD loyalty programme	2013	None incurred
2x Agreement for IT services	IBOD, a.s. loyalty program	Provision of IT services	2015	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 2015 is 9.77%.

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 2015 to the benefit or at the initiative of individual related parties, including the controlling party.

Prague, 1 March 2016

Tomáš Salomon
Chairman of the Management Board

Wolfgang Schopf
Vice-Chairman of the Management Board