

## Company profile

Česká spořitelna is a bank with the longest tradition in the Czech market. It has been one of the fundamental pillars of the Czech banking system over 193 years. Under the Česká spořitelna – Korporátní bankovníctví brand the Bank provides a comprehensive solution for entrepreneurs and companies. Česká spořitelna has grown into the position of the leading corporate lender in the Czech Republic. It is the market leader in the area of providing financial services to municipalities and public sector. Thanks to a wide range of foreign exchange, interest rate, commodity and money market products, Česká spořitelna occupies dominant position also in treasury and products for large, small and medium-sized businesses. Thanks to the strong backing of Erste Group Bank, the Bank is able to provide services to clients also on foreign markets.

## What we offer:

- **Transaction banking:** cash management, factoring, leasing, guarantees, documentary transactions
- **Financing:** operational financing, investment financing, acquisition financing, syndicated financing, export financing, project financing, bonds, specialized programs, real-estate financing
- **Financial markets:** market risks management, asset management, custody, depository, trading with electricity, market strategies
- **Advisory:** financial and strategic advisory, investment advisory for the Public sector, advisory related to subsidies, promotion of export activities, debt and rating advisory, advisory related to mergers and acquisitions

## Česká spořitelna is the market leader

- In corporate lending
- in financing of energy projects, including renewable resources
- in export financing
- in the use of preferential funds in cooperation with the European Investment Bank (EIB), Kreditanstalt für Wiederaufbau (KfW), and the European Investment Fund (EIF), as well as with national agencies such as ČMZRB (the Czech-Moravian Guarantee and Development Bank) and EGAP (the Export Guarantee and Insurance Company)
- in the provision of financial services to municipalities and to the public sector
- in asset management in the capital market
- the Bank has been maintaining and strengthening its position among leading arrangers of syndicated and club solutions
- is at the top in acquisition financing and debt recapitalisation of companies
- is one of the most active banks in the sphere of real estate financing, real estate investments, and mortgage transactions.
- is one of the most active CZK bond traders on the primary market and belongs to the most important primary dealers in government bonds in the Czech Republic

## News from corporate banking:

- we put strategic emphasis on the SME segment. In 2018, Česká spořitelna's regional corporate centres achieved their best-ever business results in terms of revenues, credit portfolio, as well as the client base.
- At the end of 2018, spořitelna agreed on another financing agreement with the European Investment bank, in the amount of 100 million euros, which will allow the bank to continue to provide loans with a preferential interest rate to its SME clients.
- Česká spořitelna was the first bank in Central and South-Eastern Europe to participate, within the framework of its cooperation with the European Investment Bank, in the Juncker Plan. Thanks to the new guarantee line from the EIB, Česká spořitelna can offer preferential investment loans to Czech companies
- In the Social Banking Program, Česká spořitelna offers not only advisory services and assistance with education, but also funding, investments, and subsidy consultancy.
- The volume of wholesale (Corporate and Group Markets) loans, excluding reverse repo operations, increased by 7.7% year-on-year to CZK 254.8 bn, due to strong growth in loans to large corporate customers (up by 11.4%) and to SMEs (up by 8.6%).

## Key managers in corporate banking



**Pavel Kráčmar**  
member of the Board of Directors  
responsible for corporate banking and financial markets



**Pavel Nejman**  
director of SME



**Filip Hradec**  
Tribe lead Daily Banking



**Patrik Pražák**  
director of Large Corporates



**Petr Vostrý**  
Tribe lead corporate engagement



**Milan Hašek**  
director of the Public and Non-profit sectors



**Roman Choc**  
Tribe lead wealth management



**Jan Seger**  
director of Financing and Advisory



**Petr Valenta**  
director of Financial markets – retail investments

## We serve customers

- In 15 regional corporate centers
- Digital channels
  - BUSINESS 24 (corporate internet banking),
  - FAKTURA 24 (distributing and accepting e-invoices)
  - PLATBA 24 (payment tool for e-shops)
  - ERSTE FX (application for advantageous currency conversions and market analysis)

## Daughter companies for corporate banking

**FACTORING**   
České spořitelny

**ERSTE**   
Leasing

**AUTOLEASING**

**ERSTE**   
Grantika Advisory

**Energie ČS** 

**ČESKÁ**   
spořitelna

### Česká spořitelna in a nutshell

**4.6** million customers



**10,115** employees



**501** branches



**ERSTE**   
Group

### Erste Group in a nutshell

**16.2** million customers



**47,700** employees



**2,507** branches



### Česká spořitelna market position

- No. 1 in the number of customers (4,6 mill.)
- No. 1 in mortgages (28-percent market share)
- No. 1 in total loans (21-percent market share)
- No. 1 in total deposits (22-percent market share)
- No. 1 in mutual funds (25-percent market share)
- No. 1 in corporate lending
- No. 1 in consumer lending

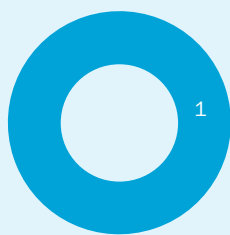
### Erste Group on the market

- A leading provider of financial services and products in the Eastern part of the EU
- A top 3 bank in key markets in the Czech Republic, Austria, Slovakia, Romania, Hungary and Croatia
- A leader in innovations for retail banking in its home market in Austria

### Shareholder structure

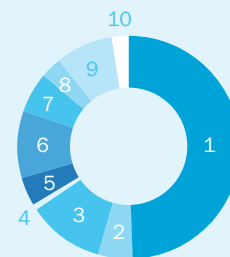
1 | Erste Group

100%



### Shareholder structure

1	Institutional investors	49.5 %
2	Retail investors Austria	5 %
3	Erste Foundation	11.3 %
4	Employees	0.8 %
5	BlackRock	4.1 %
6	CaixaBank	9.9 %
7	Savings banks	5.7 %
8	Other syndicated	3.1 %
9	Unidentified	8.4 %
10	Identified trading	2.3 %



### Credit rating (March 4, 2019)

	Long-term	Short-term	Outlook
S&P	A	A-1	Positive
Fitch	A	F1	Stable
Moody's	A1	Prime-1	Stable

### Credit rating (March 31, 2018)

	Long-term	Short-term	Outlook
S&P	A	A-1	Positive
Fitch	A	F1	Stable
Moody's	A2	P-1	Positive

### Up-to-date financial results (to Dec. 31, 2018)

- Consolidated net profit in 2018: CZK 15,4 bn (+ 5,1 percent YoY)
- Total assets: CZK 1 426,5 bn

### Up-to-date financial results (to Dec. 31, 2018)

- Net profit in 2018: EUR 1.8 bn (+ 36, percent YoY)
- Total assets: EUR 236,792 bn