

### ☆ 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 199 years. Česká spořitelna 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 including cross-border liquidity management solutions, efficient cash collection, 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 risk management, asset management, custody, market strategies, securities depository services
- **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 (the volume of wholesale operations, increased by 11.6 % year-on-year to CZK 379,1 bn in 2023)
- in the provision of financial services to municipalities and to the public sector
- in asset management in the capital market

### 🌐 Česká spořitelna is active

- 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 CMZRB (the Czech-Moravian Guarantee and Development Bank) and EGAP (the Export Guarantee and Insurance Company)
- in arranging syndicated and club solutions
- in acquisition financing and debt recapitalisation of companies
- in real estate financing, real estate investments, and mortgage transactions
- in CZK bond trading on the primary market and it belongs to the most important primary dealers in government bonds in the Czech Republic

### 📰 News from corporate banking

- Česká spořitelna has formulated a strategy to transform itself from a traditional bank to a “financial health company” guiding customers to financial health through a differentiating personalized advisory concept. Česká spořitelna aims to increase competitiveness, sustainability and prosperity of the country’s economy via:
  - active monitoring and improvement of financial health of its clients
  - guiding Czech companies through the “green transformation”
  - guiding Czech companies towards a higher added value products and services
  - support of establishment of new prosperous entrepreneurs and businesses
- clients from the SME segment can arrange their first fully digital loan in BUSINESS 24 online banking
- API Banking – the bank’s contractual partner can offer its clients a connection to the banking API of Česká spořitelna (for automatic matching of incoming transactions, or sending bulk payments) without the need for a PSD2 license from the ČNB

### Key managers in corporate banking



**Pavel Kráčmar**  
member of the Board of Directors  
responsible for Corporate banking a Financial markets



**Roman Choc**  
Tribe lead wealth management



**Pavel Nejman**  
Head of Corporate centers



**Patrik Pražák**  
Head of Large Corporates



**Jan Seger**  
Head of Financing and Advisory



**Filip Hradec**  
Tribe lead Daily Banking



**Petr Valenta**  
Head of Financial markets and Financial institutions



**Milan Hašek**  
Head of the Public sector and Real Estate trading

### We serve customers

- In 15 regional corporate centers
- Digital channels
  - BUSINESS 24 (corporate internet banking)
  - MultiCash (direct banking)
  - Databanking B24 (interface for automated download of passive payment information and integration into accounting systems)
  - GEORGE (internet banking)
  - GEORGE Key (Bank ID verification)
  - 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

**LEASING**   
České spořitelny

**GRANTIKA** 

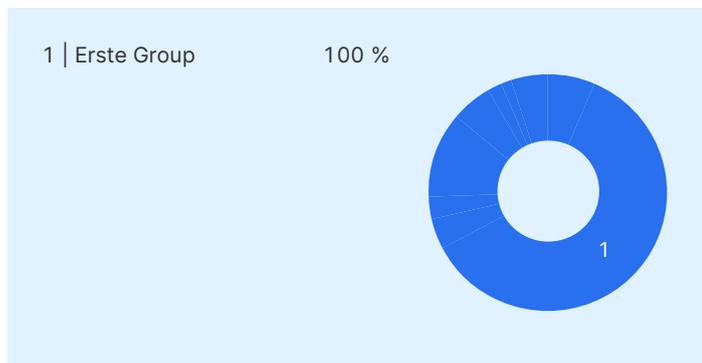
**Česká spořitelna in a nutshell** (to April 30, 2024)



**Česká spořitelna market shares** (December 2023)

Total assets	<b>18%</b>
Total loans	<b>23%</b>
Mortgages	<b>30%</b>
Consumer loans (including credit cards)	<b>28%</b>
Total deposits	<b>20%</b>
Mutual funds	<b>26%</b>

**Shareholder structure**



**Credit rating** (as at April 30, 2024)

	Dlouhodobý	Krátkodobý	Výhled
S&P	A+	A-1	stable
Fitch	A	F1	stable
Moody's	A1	P-1	stable

**Up-to-date financial results** (to Dec. 31, 2023)

- Consolidated profit in 2023: **18.614 bn Kč** (-7.7 % Y/Y)
- Total assets: **1,797.8 bn Kč**

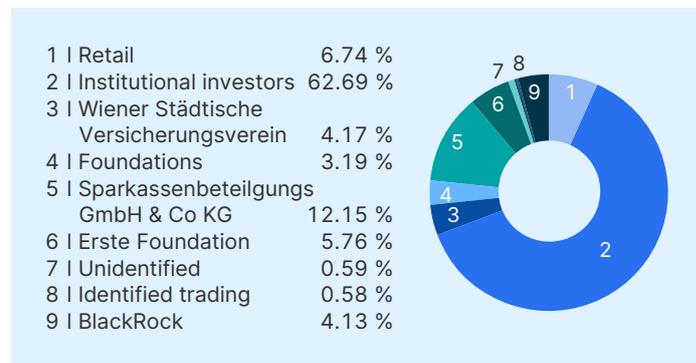
**Erste Group in a nutshell** (to Dec. 31, 2023)



**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** (to Feb. 24, 2024)



**Credit rating** (to Jan 9, 2024)

	Dlouhodobý	Krátkodobý	Výhled
S&P	A+	A-1	stable
Fitch	A	F1	stable
Moody's	A1	P-1	stable

**Up-to-date financial results** (to Dec. 31, 2023)

- Net profit in 2023: **2.99 bn EUR**
- Total assets: **337 bn EUR**