

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 196 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 _nancing, investment _nancing, acquisition _nancing, syndicated financing, export _nancing, project _nancing, bonds, specialized programs, real-estate _nancing
- **Financial markets:** market risks management, asset management, custody, depository, 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 (the volume of wholesale operations, increased by 1.4% year-on-year to CZK 260.7 bn in the year 2020)
- 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 CMZRB (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:

Česká spořitelna began offering help to entrepreneurs and companies shortly after the Covid-19 pandemic broke out:

- Česká spořitelna was the first to offer postponement of instalments by three to six months also to entrepreneurs and companies.
- Česká spořitelna plays active role in preparation and implementation of financing programmes with state guarantees.
- Česká spořitelna launched together with its partner company Global Payments a new application that makes it possible to turn a mobile phone into a payment terminal for accepting payment cards. Czech businessmen were the first in Europe to receive this option.
- Česká spořitelna became a pioneer in joining the unique digital blockchain platform we.trade. The platform will help trading partners increase the security and transparency of business transactions.

Key managers in corporate banking



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



Roman Choc
Tribe lead wealth management



Petr Vostrý
Tribe lead corporate engagement



Patrik Pražák
Head of Large Corporates



Pavel Nejman
Head of Corporate centers



Filip Hradec
Tribe lead Daily Banking



Jan Seger
Head of Financing and Advisory



Milan Hašek
Head of the Public sector and Real Estate trading



Petr Valenta
Head of Financial markets and Financial institutions

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

PENZIŇNÍ
České spořitelny

REICO
České spořitelny

STAVEBNÍ
spořitelna České spořitelny

AUTOLEASING
České spořitelny

FACTORING
České spořitelny

ERSTE
Grantika Advisory

REALITNÍ
České spořitelny

ERSTE
Corporate Finance

LEASING
České spořitelny



Česká spořitelna in a nutshell

4.5 million customers



9,820 employees



438 branches



Erste Group in a nutshell

16.1 million customers



42 854 employees



2,193 branches in **7** countries



Česká spořitelna market position

- No. 1 in the number of customers (4.5 m)
- No. 1 in total mortgages (28-percent market share)
- No. 1 in consumer loans including credit cards (28-percent market share)
- No. 1 in mutual funds (28-percent market share)
- No. 1 in corporate lending (21.5-percent market share)
- No. 1 in consumer lending (23.5-percent market share)
- No. 1 in total deposits (21-percent market share)

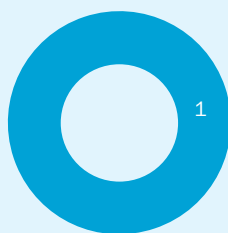
Erste Group on the market

- 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 (as of Nov. 6, 2018)

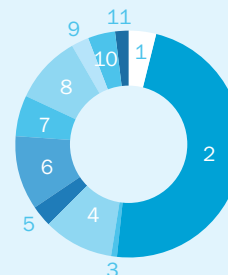
1 | Erste Group

100%



Shareholder structure (to Jan. 1, 2021)

1 Retail investors Austria	4 %
2 Institutional investors	47.9 %
3 Employees	0.8 %
4 CaixaBank	9.9 %
5 Other syndicated	3.1 %
6 Savings banks	10.6 %
7 Erste Foundation	5.9 %
8 Unidentified	9.6 %
9 Identified trading	2.5 %
10 T.Rowe Price Group	4.1 %
11 Savings Banks' Foundation	1.7 %



Credit rating (to Feb. 26, 2021)

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

Credit rating (to Feb. 26, 2021)

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

Up-to-date financial results (to Dec. 31, 2020)

- Consolidated net profit in 2020: CZK 10 bn (- 43,6 percent YoY)
- Total assets: CZK 1 537.8 bn

Up-to-date financial results (to Dec. 31, 2020)

- Net profit in 2020: EUR 783 mil (- 46.7 % YoY)
- Total assets: EUR 277,4 bn