



## Awards in 2005

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| <p>Zlata koruna 2005</p>                       | <p>CSOB,<br/>CSOB PF Progres,<br/>Hypotecni banka,<br/>CMSS</p>           | <p>Best Financial Products of the Year: CSOB Group awarded 6 out of 15 awards</p>  |    |
| <p>World's Best Foreign Exchange Bank 2005</p> | <p>CSOB</p>   | <p>Global Finance Magazine Award: CSOB awarded the best FX provider for its corporate clients in the Czech Republic</p>                  |    |
| <p>MasterCard Corporate Client Bank 2005</p>   | <p>CSOB</p>   | <p>CSOB awarded as the best bank providing services for its corporate clients</p>  |   |
| <p>Zlaty Mesec 2005</p>                        | <p>CSOB,<br/>CSOB Pojistovna,<br/>CMSS,<br/>CSOB Leasing,<br/>CSOB IS</p> | <p>Gold: CMSS and CSOB IS; silver: CSOB and CSOB Leasing; bronze: CSOB Pojistovna. A public poll of the financial server Mesec.cz.</p>   |  |
| <p>World's Best Sub-Custodian 2005</p>         | <p>CSOB</p>   | <p>Global Finance Magazine Award: CSOB awarded the best provider of the sub-custodian services for its clients in the Czech Republic</p> |  |
| <p>RHODOS 2005</p>                             | <p>CSOB Pojistovna</p>  | <p>Rhodos Award For the Most Impressive Image for the Year 2005: CSOB Pojistovna awarded 3rd place in category "Insurance"</p>           |  |
| <p>Financial Product of the Year 2005</p>      | <p>Postal Savings Bank</p>  | <p>Industry magazine Osobni finance: Postal Savings Bank one out of three awarded companies with its Postziro/Handycap products</p>      |  |

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| <b>MasterCard Bank of the Year 2005</b> | <b>CSOB,<br/>Hypotecni banka,<br/>PF Progres,<br/>CMSS</b> | Gold: Hypotecni banka (The Mortgage of the Year);<br>bronze: CSOB (The Most Trusted Bank - a public poll),<br>CMSS (The Building Society of the Year), PF Progres (The Pension Fund of the Year). | <br><b>Hypotéka roku<br/>2005</b> |
| <b>2007 WebTop100</b>                   | <b>Hypotecni banka</b>                                     | WebTop100 Awards measuring the quality of Czech web sites: Hypotecni banka number 1 in the finance industry.  |                                   |