



Press Release

Martina Lambert
Head of Marketing and
Communications
LBBW Bank CZ a.s.
Telephone +420 233 231 444
Telefax +420 233 231 923
martina.lambert@LBBW.cz
www.LBBW.cz

August 31th, 2010

LBBW Bank continues with the campaign for support of mortgages for housing purposes

Interest rate only 3.99% p.a.!

LBBW Bank continues with the special offer of the mortgages, which lasts from September 1st to October 30th, 2010. This campaign follows the successful campaign from June and July. The special offer consist of the advantageous interest rate, this time with 4-year fixation period for any type of mortgage for housing purposes including mortgage re-financing.

Special interest rate 3.99% p.a. is destined to any type of mortgage for housing purposes up to maximum 70% of the appraised real estate value (LTV) in the minimum amount of 1 million CZK and with 4 year fixing period. For mortgages with higher LTV then 70% a special advantageous interest rate 4.29% is applicable. To obtain these special interest rates, the product 5 for 50 Account is to be opened and the net income of the household should exceed 25,000 CZK.

This special offer follows the campaign which took place in June and July with very positive feedback. Results of the campaign exceeded the bank's expectations. The sale of other banking products such as product packages or bank overdrafts also increased thanks to the campaign, the web page visits increased – when compared to the same period of the last year the web page visits soared by 60%, the time spent viewing the web pages rose as well.

Page 2

Press Release

„We have been positively surprised with the success of our campaign and the interest in the special offer of LBBW Bank. One of the key elements behind this success is the fixed special interest rates – if client fulfilled the conditions of the mortgage regarding the fixing period, LTV, amount and minimal household income, there was no problem obtaining the guaranteed interest rate. The same principles are also applied this time. I believe that the success of the campaign is the signal of the stabilization of the mortgage market and also a signal of possible revival of the economy as well as readiness of households to invest and spend their funds. I am curious to see whether this trend will be confirmed by this campaign,” says Henrik Pregel, Member of the Board of Directors of LBBW Bank CZ in charge of Individual Banking division.

More information about mortgages can be obtained at tel. 800 700 800 or at any [LBBW Bank](#) branch.

Note for editors

LBBW Bank CZ a.s. has been present on the Czech banking market since 1991, and over the years it has established a firm position as a modern and universal commercial bank. From September 1, 2008 Landesbank Baden-Württemberg (LBBW) has been its 100% shareholder. LBBW Bank CZ a.s. provides top-class services in the area of corporate, retail, investment and international banking as well as on the financial markets. LBBW Bank was selected and awarded by experts as the **Third Most Dynamic Bank of the Year 2008.**



In the past, the bank has changed both its shareholder and its name. Under the name of LBBW Bank CZ a.s. it has been known as of September 17, 2008.

Page 3

Press Release

Until this time the bank was active on the Czech market under the name of BAWAG Bank CZ a.s.

Landesbank Baden-Württemberg (LBBW) is both a commercial bank and the central bank of the savings banks in Baden-Württemberg, Saxony and Rhineland-Palatinate. With total assets of EUR 412 billion and more than 13,000 employees (as of 31 Dec. 2009), LBBW is one of the largest banks in Germany, and in its core market Baden-Württemberg it is by far the most important one. Its core activities are the private customer business and the business with corporate customers, in particular small and medium-sized enterprises, as well as savings banks. A further focus is placed on real-estate financing and the customer-oriented capital market business with banks, savings banks and institutional investors. Together with its regional customer banks Baden-Württembergische Bank (BW-Bank), Rheinland-Pfalz Bank and Sachsen Bank, LBBW services more than one million private customers and 27,000 corporate customers in more than 200 branch offices – for many of these customers, they have been the main banker for many years. LBBW is one of the largest banks in Germany. LBBW's head offices are located in Stuttgart, Karlsruhe, Mannheim and Mainz.