

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	29 540 282 880
here of CZK denominated bonds:	8 282 460 000
here of EUR denominated bonds:	21 257 822 880

Overcollateralization

Current Overcollateralization:	42,7%
Overcollateralization consistent with current rating:	9,0%

Credit Ratings (Moody's)

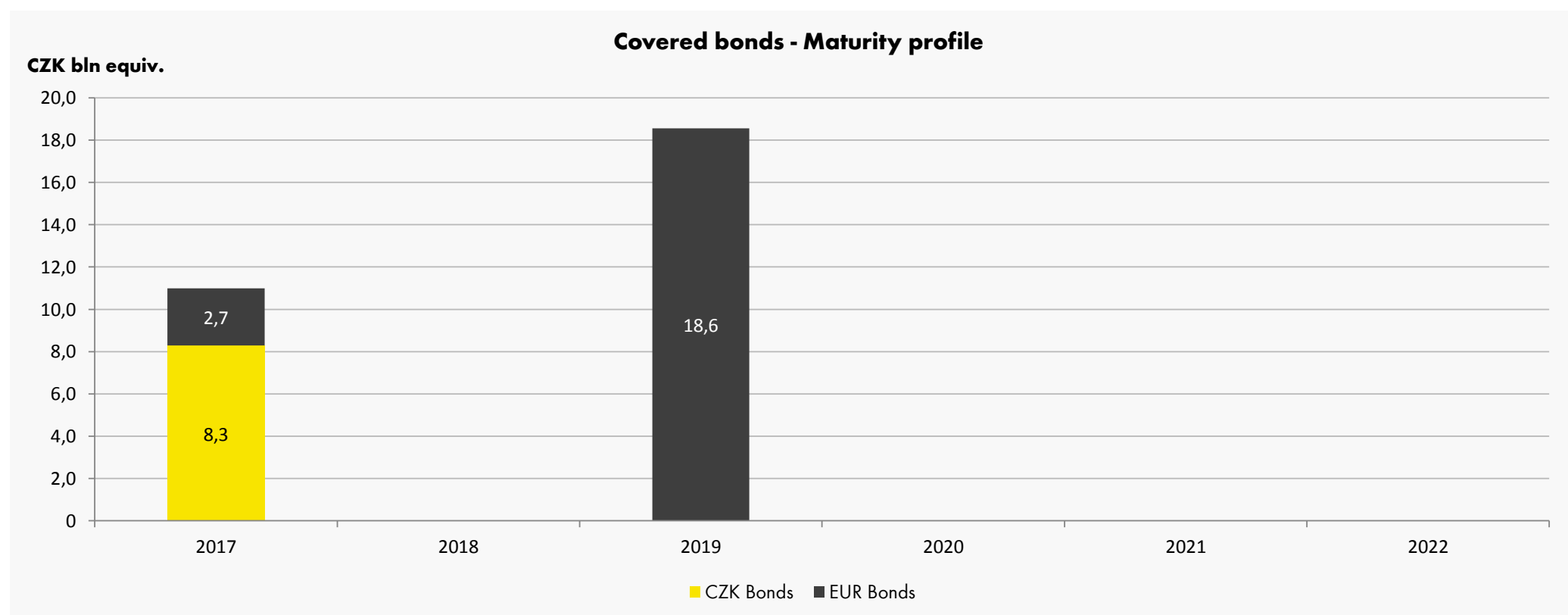
Issuer's Rating	[shadow rating]
CB Rating	A1

Cover Pool Key Facts

Asset balance [CZK] :	42 148 987 330
here of CZK denominated mortgages	42 148 987 330
Average loan balance :	1 680 585
Number of loans :	25 119
Number of borrowers :	23 875
Number of properties :	27 980
WA remaining term (in months) :	250
WA seasoning (in months) :	53

Loans to Employees	4%
Borrower concentration: 10 largest borrowers	1%
WA Margin on Fixed Rate Loans	1,88%
WA Interest Rate on Fixed Rate Loans	2,67%
Loans in Arrears > 90 days	0%
WA indexed LTV	57%

Covered Bonds Overview

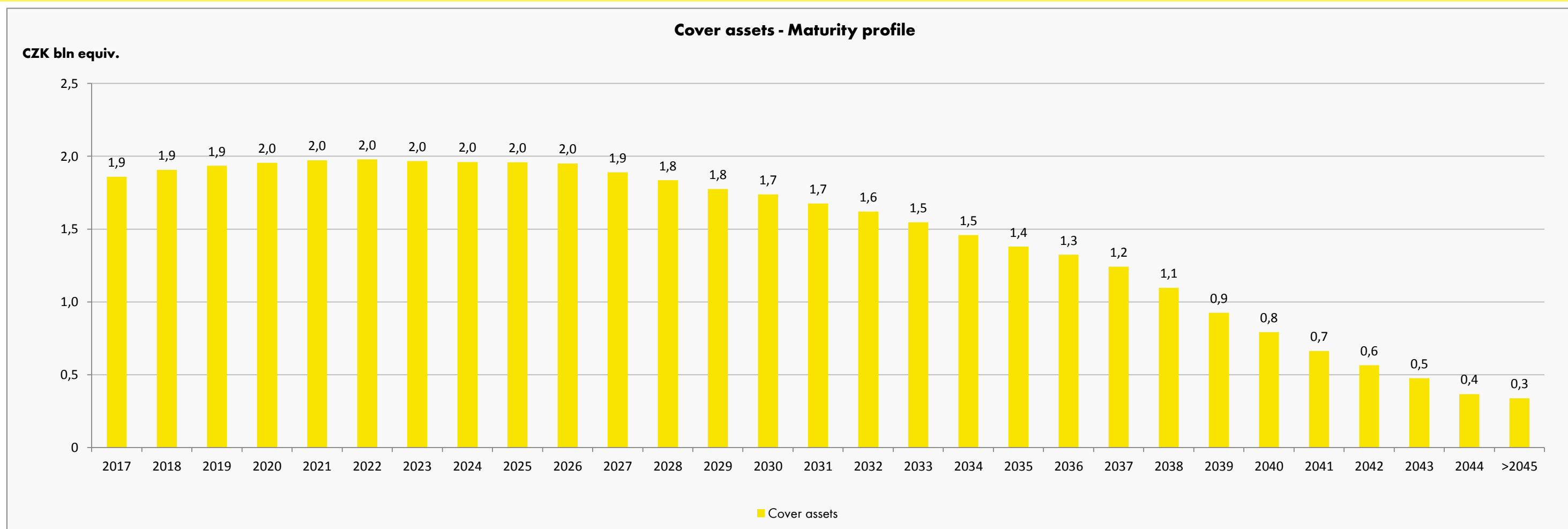


Covered Bonds Detail

ISIN	Currency	Issue Date	Maturity Date	Issued Amount	Outstanding Amount	Retained Amount	Coupon	Interest Rate Type
XS1132335248	EUR	5.11.2014	5.11.2019	700 000 000	686 744 000	13 256 000	0,75%	Fixed
XS0861195369	EUR	5.12.2012	5.12.2017	500 000 000	100 000 000	400 000 000	6M EURIBOR + 1,15%	Floating
CZ0002002439	CZK	11.1.2012	11.1.2017	285 000 000	282 460 000	2 540 000	2,70%	Fixed
CZ0002001928	CZK	20.12.2007	20.12.2017	2 000 000 000	2 000 000 000	0	5,50%	Fixed
CZ0002001696	CZK	12.12.2007	12.12.2017	500 000 000	500 000 000	0	6,00%	Fixed
CZ0002001670	CZK	12.12.2007	12.12.2017	5 500 000 000	5 500 000 000	0	5,10%	Fixed

* ISIN XS1132335248 tapped by EUR 200 mio in 2016/07

Cover Pool Detail (1)



Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	660	2,63%	723 296 281	1,72%
Fixed rate with reset >=2 but <5 years	11 218	44,66%	19 621 510 371	46,55%
Fixed rate with reset >=5 years	13 034	51,89%	21 343 495 344	50,64%
Floating rate	207	0,82%	460 685 334	1,09%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	5 384	21,43%	4 744 206 621	11,26%
>40% <= 50%	2 623	10,44%	3 646 547 219	8,65%
>50% <= 60%	3 117	12,41%	5 047 078 029	11,97%
>60% <= 70%	5 031	20,03%	9 244 585 810	21,93%
>70% <= 80%	3 631	14,46%	7 383 763 778	17,52%
>80% <= 85%	2 171	8,64%	4 976 745 363	11,81%
>85% <= 90%	2 381	9,48%	5 363 447 098	12,72%
>90% <= 95%	413	1,64%	921 548 492	2,19%
>95% <= 100%	236	0,94%	591 903 207	1,40%
>100% <= 105%	38	0,15%	73 943 262	0,18%
>105%	94	0,37%	155 218 449	0,37%

Cover Pool Detail (2)

Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	1 848	7,36%	3 545 832 276	8,41%
>=12 < 24	3 533	14,07%	6 955 142 089	16,50%
>=24 < 36	3 083	12,27%	5 976 744 392	14,18%
>=36 < 60	4 472	17,80%	9 205 069 344	21,84%
>=60	12 183	48,50%	16 466 199 228	39,07%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 214	12,80%	1 065 046 298	2,53%
>500.000 <= 1.000.000	5 486	21,84%	4 120 236 358	9,78%
>1.000.000 <= 1.500.000	4 987	19,85%	6 229 007 378	14,78%
>1.500.000 <= 2.000.000	4 134	16,46%	7 204 972 961	17,09%
>2.000.000 <= 2.500.000	2 794	11,12%	6 257 893 631	14,85%
>2.500.000 <= 3.000.000	1 684	6,70%	4 606 652 579	10,93%
>3.000.000 <= 5.000.000	2 207	8,79%	8 167 835 664	19,38%
>5.000.000 <= 10.000.000	539	2,15%	3 445 038 405	8,17%
>10.000.000 <= 50.000.000	74	0,29%	1 052 304 056	2,50%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	24 914	99,18%	41 951 729 101	99,53%
Bullet	191	0,76%	179 413 397	0,43%
Other	14	0,06%	17 844 831	0,04%

Geographical Distribution	Number of Loans	%	Current Balance	%
Hlavní město Praha	4 524	18,01%	11 002 560 517	26,10%
Jihomoravský kraj	2 825	11,25%	4 422 074 008	10,49%
Jihočeský kraj	1 710	6,81%	2 470 761 979	5,86%
Karlovarský kraj	574	2,29%	671 707 758	1,59%
Kraj Vysočina	661	2,63%	803 135 141	1,91%
Královéhradecký kraj	858	3,42%	1 257 145 261	2,98%
Liberecký kraj	1 227	4,88%	1 776 860 589	4,22%
Moravskoslezský kraj	2 523	10,04%	3 591 096 810	8,52%
Olomoucký kraj	1 155	4,60%	1 588 306 729	3,77%
Pardubický kraj	1 056	4,20%	1 477 070 654	3,50%
Plzeňský kraj	1 105	4,40%	1 465 302 105	3,48%
Středočeský kraj	4 552	18,12%	8 695 901 905	20,63%
Zlínský kraj	810	3,22%	1 070 187 910	2,54%
Ústecký kraj	1 539	6,13%	1 856 875 964	4,41%

Overcollateralization Detail

