

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	22 039 718 520
here of CZK denominated bonds:	10 021 020 000
here of EUR denominated bonds:	12 018 698 520

Overcollateralization

Current Overcollateralization:	85,1%
Overcollateralization consistent with current rating:	8,0%

Credit Ratings (Moody's)

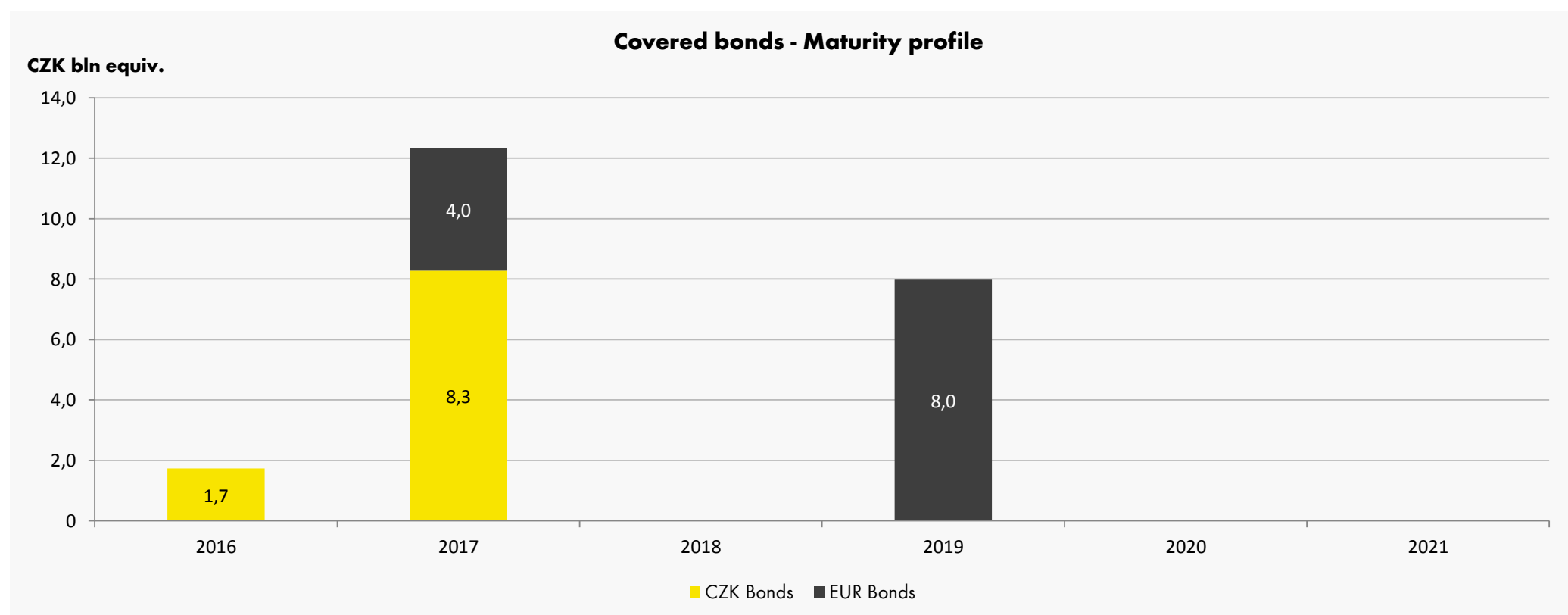
Issuer's Rating	[shadow rating]
CB Rating	A1

Cover Pool Key Facts

Asset balance [CZK] :	40 801 137 673
here of CZK denominated mortgages	40 801 137 673
Average loan balance :	1 692 220
Number of loans :	24 111
Number of borrowers :	22 897
Number of properties :	27 025
WA remaining term (in months) :	248
WA seasoning (in months) :	51

Loans to Employees	4%
Borrower concentration: 10 largest borrowers	1%
WA Margin on Fixed Rate Loans	1,97%
WA Interest Rate on Fixed Rate Loans	2,85%
Loans in Arrears > 90 days	0%
WA indexed LTV	56%

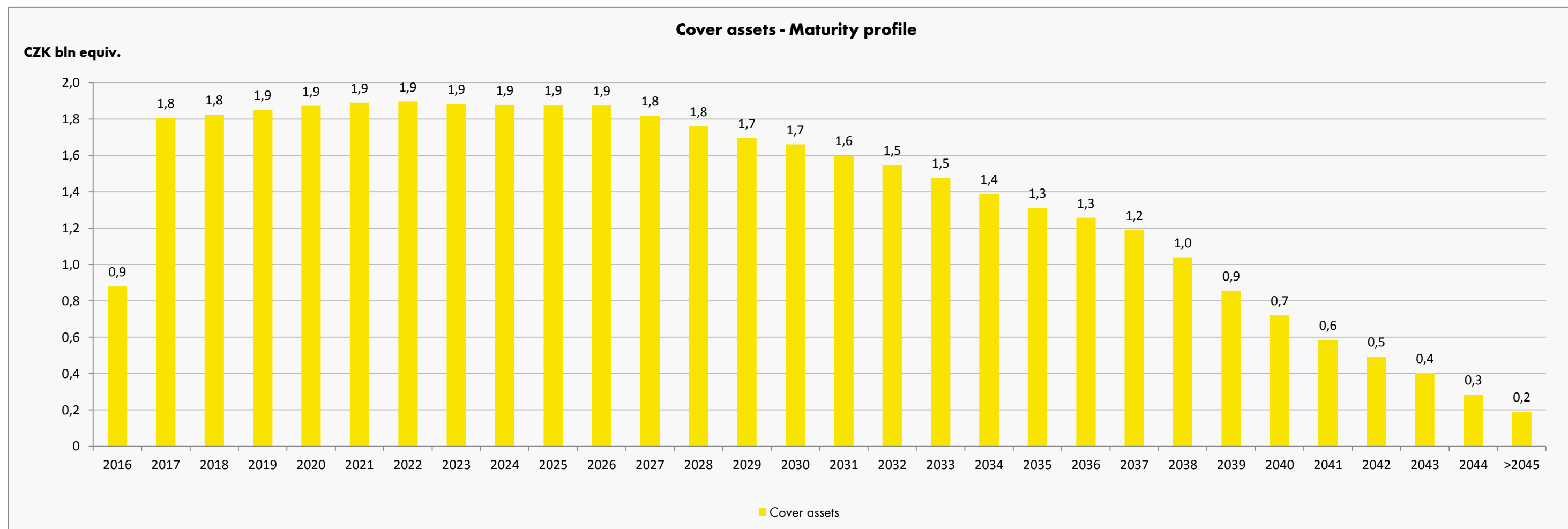
Covered Bonds Overview



Covered Bonds Detail

ISIN	Currency	Issue Date	Maturity Date	Issued Amount	Outstanding Amount	Retained Amount	Coupon	Interest Rate Type
XS0861195369	EUR	5.12.2012	5.12.2017	500 000 000	149 004 000	350 996 000	6M EURIBOR + 1,15%	Floating
XS1132335248	EUR	5.11.2014	5.11.2019	500 000 000	294 000 000	206 000 000	0,75%	Fixed
CZ0003702938	CZK	1.7.2011	1.7.2016	200 000 000	200 000 000	0	4,45%	Fixed
CZ0002002363	CZK	27.7.2011	27.7.2016	500 000 000	481 540 000	18 450 000	3,20%	Fixed
CZ0003702953	CZK	21.9.2011	21.9.2016	125 000 000	125 000 000	0	4,75%	Fixed
CZ0002002405	CZK	26.9.2011	26.9.2016	1 000 000 000	930 000 000	70 000 000	3,00%	Fixed
CZ0002002439	CZK	11.1.2012	11.1.2017	285 000 000	284 480 000	520 000	2,70%	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
CZ0002001928	CZK	20.12.2007	20.12.2017	2 000 000 000	2 000 000 000	0	5,50%	Fixed

Cover Pool Detail (1)



Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	975	4,04%	1 430 099 139	3,51%
Fixed rate with reset >=2 but <5 years	11 298	46,86%	19 934 149 823	48,86%
Fixed rate with reset >=5 years	11 838	49,10%	19 436 888 711	47,64%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0-<=40%	4 899	20,32%	4 153 481 588	10,18%
>40%<=50%	2 508	10,40%	3 549 887 818	8,70%
>50%<=60%	2 973	12,33%	4 817 229 901	11,81%
>60%<=70%	4 792	19,87%	8 854 090 628	21,70%
>70%<=80%	3 637	15,08%	7 370 610 328	18,06%
>80%<=85%	2 085	8,65%	4 753 134 702	11,65%
>85%<=90%	2 340	9,71%	5 393 921 997	13,22%
>90%<=95%	482	2,00%	1 052 753 374	2,58%
>95%<=100%	263	1,09%	622 027 692	1,52%
>100%<=105%	49	0,20%	92 648 649	0,23%
>105%	83	0,34%	141 350 996	0,35%

Cover Pool Detail (2)

Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	2 032	8,43%	3 989 822 874	9,78%
>=12-<24	3 031	12,57%	5 986 964 905	14,67%
>=24-<36	3 031	12,57%	6 359 758 304	15,59%
>=36-<60	4 513	18,72%	8 850 040 043	21,69%
>=60	11 504	47,71%	15 614 551 548	38,27%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 023	12,54%	999 007 681	2,45%
500.000 <= 1.000.000	5 250	21,77%	3 947 378 020	9,67%
1.000.000 <= 1.500.000	4 750	19,70%	5 921 723 107	14,51%
1.500.000 <= 2.000.000	4 004	16,61%	6 980 175 729	17,11%
2.000.000 <= 2.500.000	2 648	10,98%	5 933 041 512	14,54%
2.500.000 <= 3.000.000	1 672	6,93%	4 565 436 564	11,19%
3.000.000 <= 5.000.000	2 149	8,91%	7 969 025 953	19,53%
5.000.000 <= 10.000.000	542	2,25%	3 449 537 729	8,45%
10.000.000 <= 50.000.000	73	0,30%	1 035 811 378	2,54%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Bullet	193	0,80%	183 543 555	0,45%
Monthly	23 733	98,43%	40 330 111 315	98,85%
Other	185	0,77%	287 482 803	0,70%

Geographical Distribution	Number of Loans	%	Current Balance	%
Hlavní město Praha	4 393	18,22%	10 751 355 123	26,35%
Jihomoravský kraj	2 673	11,09%	4 221 153 502	10,35%
Jihočeský kraj	1 628	6,75%	2 379 503 229	5,83%
Karlovarský kraj	558	2,31%	655 890 629	1,61%
Kraj Vysočina	641	2,66%	792 094 040	1,94%
Královéhradecký kraj	818	3,39%	1 216 814 567	2,98%
Liberecký kraj	1 156	4,79%	1 696 657 865	4,16%
Moravskoslezský kraj	2 470	10,24%	3 507 324 837	8,60%
Olomoucký kraj	1 090	4,52%	1 496 210 300	3,67%
Pardubický kraj	1 002	4,16%	1 396 239 899	3,42%
Plzeňský kraj	1 026	4,26%	1 376 340 045	3,37%
Středočeský kraj	4 388	18,20%	8 475 682 499	20,77%
Zlínský kraj	773	3,21%	1 018 079 830	2,50%
Ústecký kraj	1 495	6,20%	1 817 791 308	4,46%

Overcollateralization Detail

