

**Covered Bonds Key Facts**

<b>Total Outstanding [CZK eq.]:</b>	<b>32 981 192 980</b>
here of CZK denominated bonds:	8 284 940 000
here of EUR denominated bonds:	24 696 252 980

**Overcollateralization**

Current Overcollateralization:	25,6%
Overcollateralization consistent with current rating:	9,0%

**Credit Ratings (Moody's)**

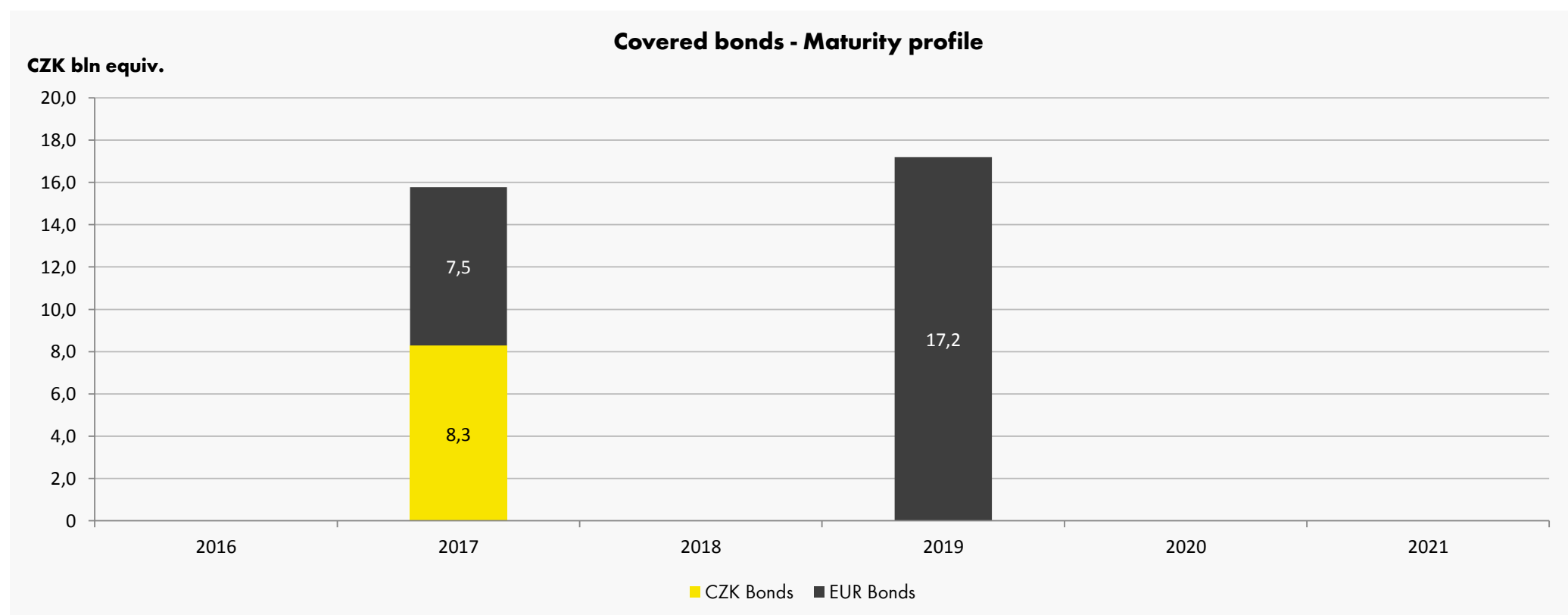
Issuer's Rating	[shadow rating]
CB Rating	A1

**Cover Pool Key Facts**

<b>Asset balance [CZK] :</b>	<b>41 421 392 957</b>
here of CZK denominated mortgages	41 421 392 957
Average loan balance :	1 680 585
Number of loans :	24 647
Number of borrowers :	23 424
Number of properties :	27 540
WA remaining term (in months) :	247
WA seasoning (in months) :	53

Loans to Employees	4%
Borrower concentration: 10 largest borrowers	1%
WA Margin on Fixed Rate Loans	1,92%
WA Interest Rate on Fixed Rate Loans	2,77%
Loans in Arrears > 90 days	0%
WA indexed LTV	57%

## Covered Bonds Overview

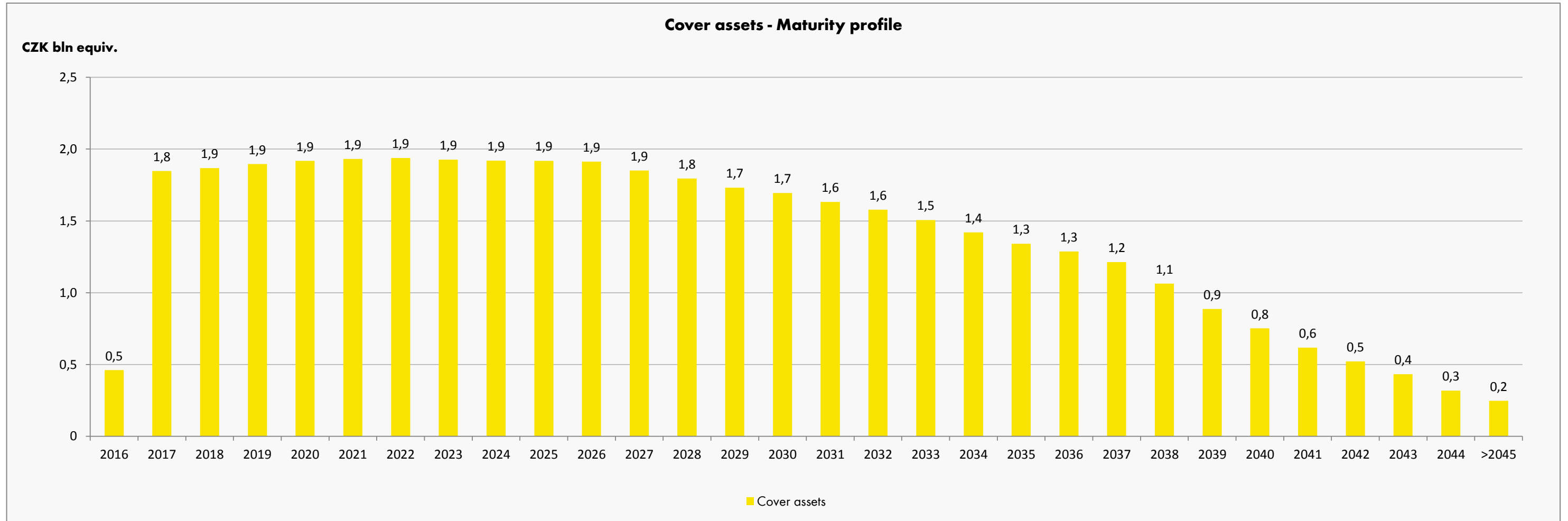


## Covered Bonds Detail

ISIN	Currency	Issue Date	Maturity Date	Issued Amount	Outstanding Amount	Retained Amount	Coupon	Interest Rate Type
XS0861195369	EUR	5.12.2012	5.12.2017	500 000 000	277 255 000	222 745 000	6M EURIBOR + 1,15%	Floating
XS1132335248	EUR	5.11.2014	5.11.2019	700 000 000	636 744 000	63 256 000	0,75%	Fixed
CZ0002002439	CZK	11.1.2012	11.1.2017	285 000 000	284 940 000	60 000	4,45%	Fixed
CZ0002001670	CZK	12.12.2007	12.12.2017	5 500 000 000	5 500 000 000	0	3,20%	Fixed
CZ0002001696	CZK	12.12.2007	12.12.2017	500 000 000	500 000 000	0	4,75%	Fixed
CZ0002001928	CZK	20.12.2007	20.12.2017	2 000 000 000	2 000 000 000	0	3,00%	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	976	3,96%	1 388 146 399	3,35%
Fixed rate with reset >=2 but <5 years	11 206	45,47%	19 663 152 588	47,47%
Fixed rate with reset >=5 years	12 465	50,57%	20 370 093 971	49,18%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	5 112	20,74%	4 452 093 655	10,75%
>40% <= 50%	2 535	10,29%	3 543 135 316	8,55%
>50% <= 60%	2 990	12,13%	4 793 034 354	11,57%
>60% <= 70%	4 871	19,76%	8 919 200 568	21,53%
>70% <= 80%	3 638	14,76%	7 290 741 686	17,60%
>80% <= 85%	2 091	8,48%	4 712 036 830	11,38%
>85% <= 90%	2 484	10,08%	5 670 661 536	13,69%
>90% <= 95%	498	2,02%	1 092 203 420	2,64%
>95% <= 100%	295	1,20%	705 600 936	1,70%
>100% <= 105%	46	0,19%	86 713 111	0,21%
>105%	87	0,35%	155 971 545	0,38%

## Cover Pool Detail (2)

Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	1 935	7,85%	3 678 834 934	8,88%
>=12 < 24	3 332	13,52%	6 507 884 315	15,71%
>=24 < 36	2 904	11,78%	5 926 300 415	14,31%
>=36 < 60	4 688	19,02%	9 422 628 194	22,75%
>=60	11 788	47,83%	15 885 745 099	38,35%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 150	12,78%	1 046 066 145	2,53%
>500.000 <= 1.000.000	5 357	21,73%	4 022 739 316	9,71%
>1.000.000 <= 1.500.000	4 837	19,63%	6 032 224 852	14,56%
>1.500.000 <= 2.000.000	4 124	16,73%	7 183 306 304	17,34%
>2.000.000 <= 2.500.000	2 748	11,15%	6 154 121 111	14,86%
>2.500.000 <= 3.000.000	1 671	6,78%	4 568 458 725	11,03%
>3.000.000 <= 5.000.000	2 154	8,74%	7 980 071 819	19,27%
>5.000.000 <= 10.000.000	535	2,17%	3 415 399 602	8,25%
>10.000.000 <= 50.000.000	71	0,29%	1 019 005 085	2,46%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	24 240	98,35%	40 909 417 316	98,76%
Bullet	195	0,79%	183 454 805	0,44%
Other	212	0,86%	328 520 836	0,79%

Geographical Distribution	Number of Loans	%	Current Balance	%
Hlavní město Praha	4 463	18,11%	10 840 375 152	26,17%
Jihomoravský kraj	2 744	11,13%	4 315 049 040	10,42%
Jihočeský kraj	1 674	6,79%	2 433 520 964	5,88%
Karlovarský kraj	563	2,28%	649 484 259	1,57%
Kraj Vysočina	661	2,68%	811 438 607	1,96%
Královéhradecký kraj	843	3,42%	1 238 052 163	2,99%
Liberecký kraj	1 187	4,82%	1 716 452 210	4,14%
Moravskoslezský kraj	2 493	10,11%	3 529 883 511	8,52%
Olomoucký kraj	1 118	4,54%	1 537 185 200	3,71%
Pardubický kraj	1 032	4,19%	1 451 560 872	3,50%
Plzeňský kraj	1 073	4,35%	1 424 900 129	3,44%
Středočeský kraj	4 484	18,19%	8 594 338 916	20,75%
Zlínský kraj	785	3,18%	1 030 981 188	2,49%
Ústecký kraj	1 527	6,20%	1 848 170 749	4,46%

**Overcollateralization Detail**

