

Disclaimer – Cautionary Note Regarding Forward-Looking Statements

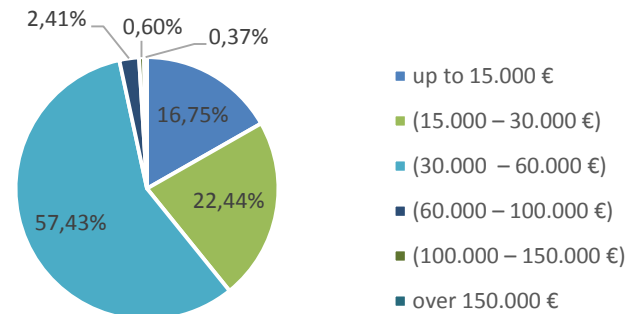
- THE INFORMATION CONTAINED IN THIS DOCUMENT HAS NOT BEEN INDEPENDENTLY VERIFIED AND NO REPRESENTATION OR WARRANTY EXPRESSED OR IMPLIED IS MADE AS TO, AND NO RELIANCE SHOULD BE PLACED ON, THE FAIRNESS, ACCURACY, COMPLETENESS OR CORRECTNESS OF THIS INFORMATION OR OPINIONS CONTAINED HEREIN. CERTAIN DATA IN THIS DOCUMENT MAY INCLUDE ALSO MORTGAGE BONDS ALREADY PROVIDED BY ČESKOSLOVENSKÁ OBCHODNÁ BANKA, HOWEVER, RESPECTIVE LIENS MAY NOT BE YET REGISTERED IN THE LAND REGISTER; THE DATA MAY ALSO DIFFER FROM DATA REPORTED TO THE NATIONAL BANK OF SLOVAKIA.
- CERTAIN STATEMENTS CONTAINED IN THIS DOCUMENT MAY BE STATEMENTS OF FUTURE EXPECTATIONS AND OTHER FORWARD-LOOKING STATEMENTS THAT ARE BASED ON MANAGEMENT'S CURRENT VIEWS AND ASSUMPTIONS AND INVOLVE KNOWN AND UNKNOWN RISKS AND UNCERTAINTIES THAT COULD CAUSE ACTUAL RESULTS, PERFORMANCE OR EVENTS TO DIFFER MATERIALLY FROM THOSE EXPRESSED OR IMPLIED IN SUCH STATEMENTS.
- NONE OF ČESKOSLOVENSKÁ OBCHODNÁ BANKA, KBC GROUP OR ANY OF ITS AFFILIATES, ADVISORS OR REPRESENTATIVES SHALL HAVE ANY LIABILITY WHATSOEVER (IN NEGLIGENCE OR OTHERWISE) FOR ANY LOSS HOWSOEVER ARISING FROM ANY USE OF THIS DOCUMENT OR ITS CONTENT OR OTHERWISE ARISING IN CONNECTION WITH THIS DOCUMENT.
- THIS DOCUMENT DOES NOT CONSTITUTE AN OFFER OR INVITATION TO PURCHASE OR SUBSCRIBE FOR ANY SHARES OR DEBT SECURITIES AND NEITHER IT NOR ANY PART OF IT SHALL FORM THE BASIS OF OR BE RELIED UPON IN CONNECTION WITH ANY CONTRACT OR COMMITMENT WHATSOEVER.

Overview of Mortgage Cover Pool

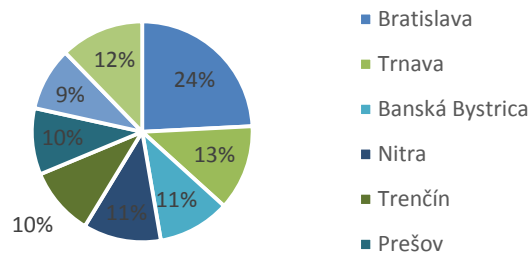
Report Date 30.06.2016

Outstanding Nominal Value of Mortgage Loans: **529 110 892 €**
 Number of Loans: **15 046**
 Number of Borrowers: **14 649**
 Average Residual Tenor of Loans (in years): **13,82**
 Currency of Loans: **EUR**
 Interest Rate Type of Loans: **Fixed Rate**
 Average Actual LTV: **61,66%**
 The percentage of Loans more than 90 days past due: **1,11%**

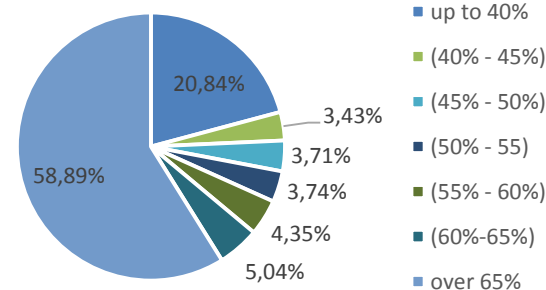
Break-down by Volume



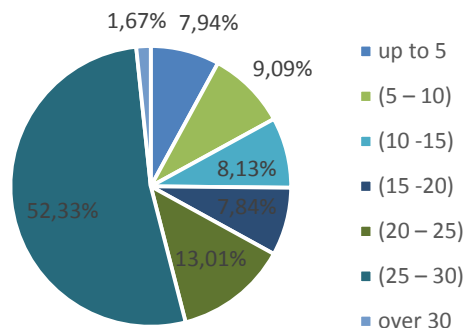
Break-down by Region



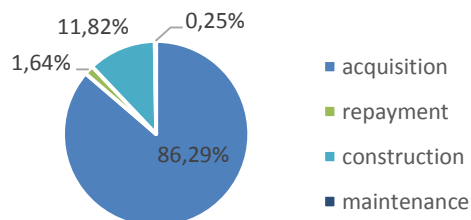
Break-down by LTV



Break-down by Maturity of Loans (in years)



Break-down by purpose of Loans



Overview of Mortgage Bonds

Report Date 30.06.2016

Nominal Value of Mortgage Bonds: **459 316 000 €**
Currency: **EUR**
Average Residual Tenor (in years): **3,9**
Interest rate type: **4,35% float; 95,65% fix**
Number of Issues: **12**

