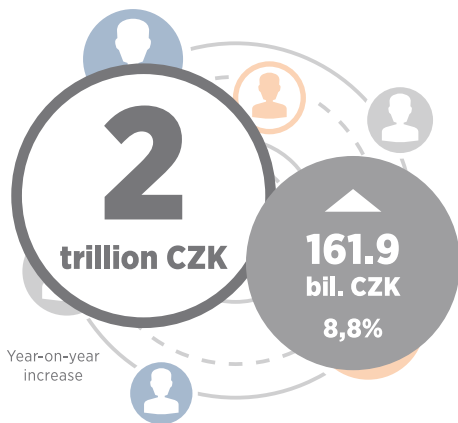


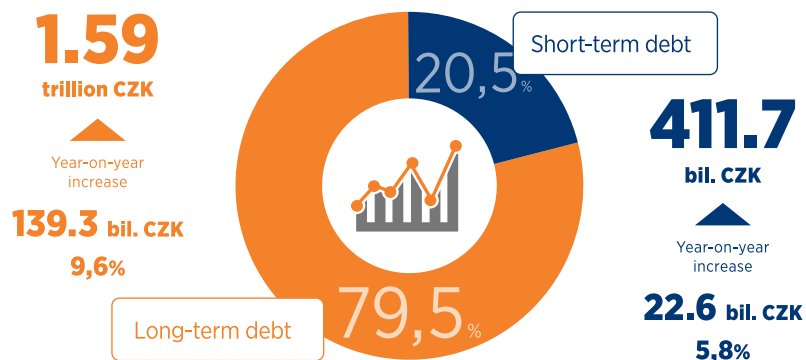
TOP INTERESTING TRENDS

VOLUME OF OVERALL DEBT
OF INDIVIDUALS INCREASED
AND REACHED 2 TRILLION



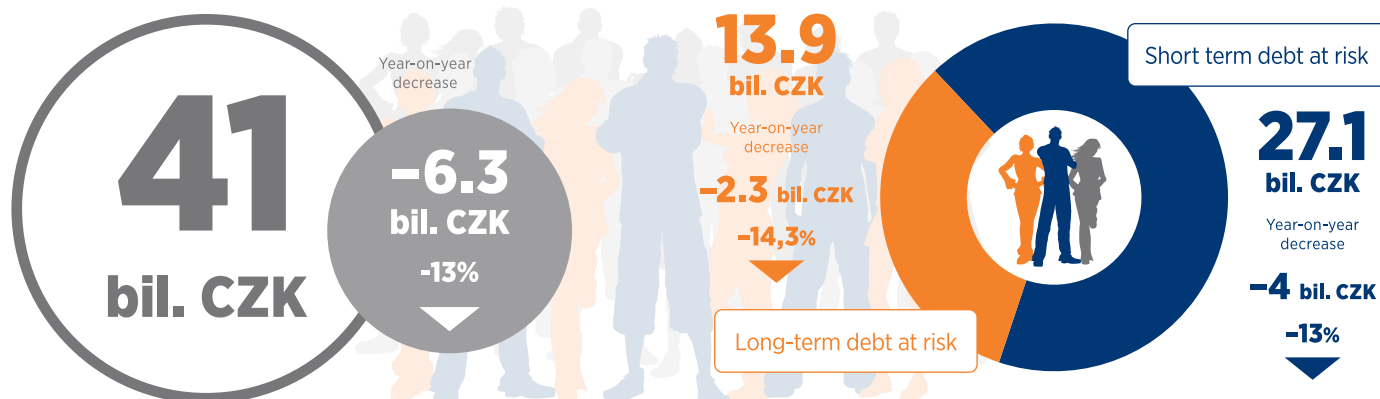
The total debt of the population was CZK 2 trillion which was CZK 161.9 billion (or 8,8%) more than in the previous year.

VOLUME OF LONG-TERM DEBT INCREASED BY 9,6%
AND SHORT-TERM DEBT BY 5,8%



Long-term debt represented 79,5% of the total, while short-term debt was accounted for 20,5%. The volume of long-term debt was CZK 1.59 trillion, which was CZK 139.3 billion (or 9,6%) more than in the previous year. The volume of short-term debt was CZK 411.7 billion, which was CZK 22.6 billion (or 5,8%) more than in the previous year.

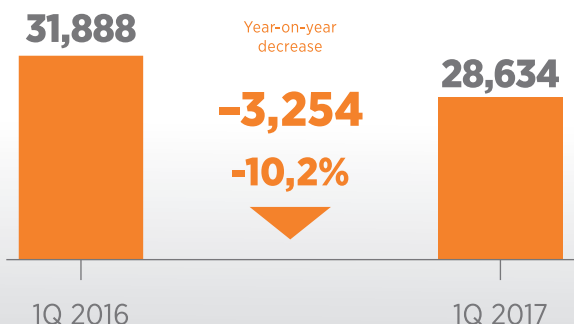
VOLUME OF LOANS AT RISK DECREASED SIGNIFICANTLY



The total volume of debt at risk reached CZK 41 billion, which was CZK 6.3 billion (or 13%) less than in the previous year. The volume of long-term debt at risk reached CZK 13.9 billion, which was CZK 2.3 billion (or 14,3%) less than in the previous year. Short term debt at risk equaled CZK 27.1 billion, which was CZK 4 billion (or 13%) less.

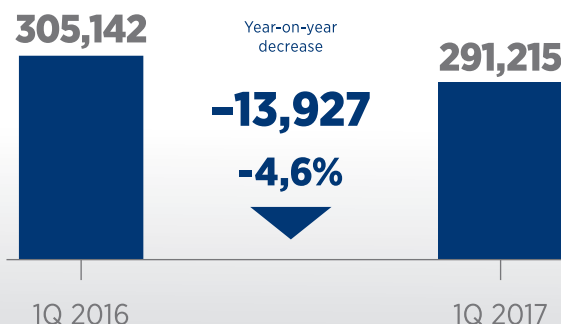
NUMBER OF CLIENTS WITH LONG-TERM DEBT AND WITH SHORT-TERM DEBT AT RISK DECREASED

The number of clients with long-term debt at risk



The number of clients with long-term debt at risk was 28,634, which is 3,254 (or 10,2%) fewer year-on-year.

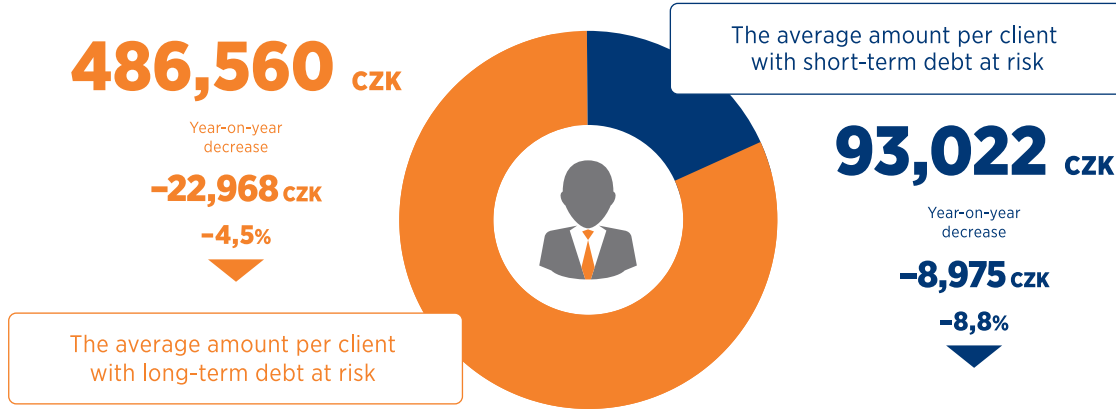
The number of clients with short-term debt at risk



The number of clients with short-term debt at risk was 291,215, which is 13,927 (or 4,6%) fewer year-on-year.

INTERESTING TRENDS

AMOUNT OWED PER CLIENT WITH LONG-TERM AT RISK AND SHORT-TERM DEBT AT RISK DECREASED



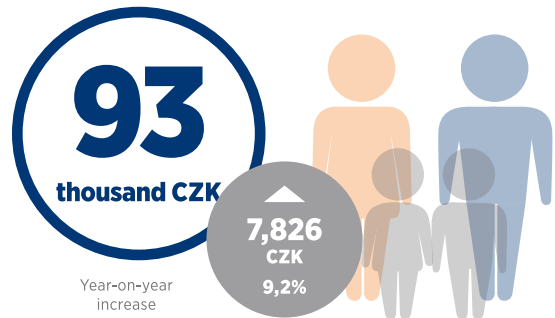
The average amount per client with long-term debt at risk reached CZK 486,560, which was CZK 22,968 (or 4,5%) less than in previous year. The average amount per client with short-term debt at risk reached CZK 93,022, which was CZK 8,975 (or 8,8%) less than in the previous year.

AVERAGE AMOUNT PER CONTRACT FOR LONG-TERM DEBT INCREASED



The amount per contract reached CZK 1.17 million for long-term debt, having increased by CZK 82,291, or 7,5% year-on-year.

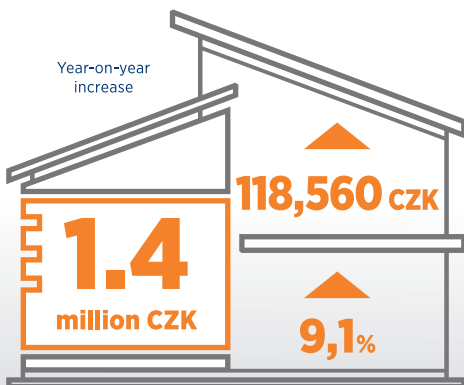
AVERAGE AMOUNT PER CONTRACT FOR SHORT-TERM DEBT INCREASED



The amount per contract reached CZK 93,242 for short-term debt, having increased by CZK 7,826, or 9,2% year-on-year.

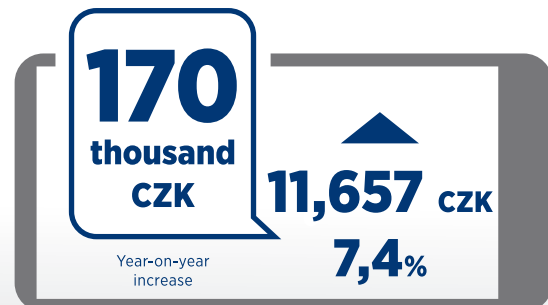
AVERAGE DEBT PER CLIENT INCREASED

The average amount of long-term debt per client



The average amount of long-term debt per client was CZK 1,43 million. Compared to the previous year, it increased by CZK 118,560 (or 9,1%).

The average amount of short-term debt per client



The average amount of short-term debt was CZK 170 thousand. Compared to the previous year, it increased by CZK 11,657 (or 7,4%).

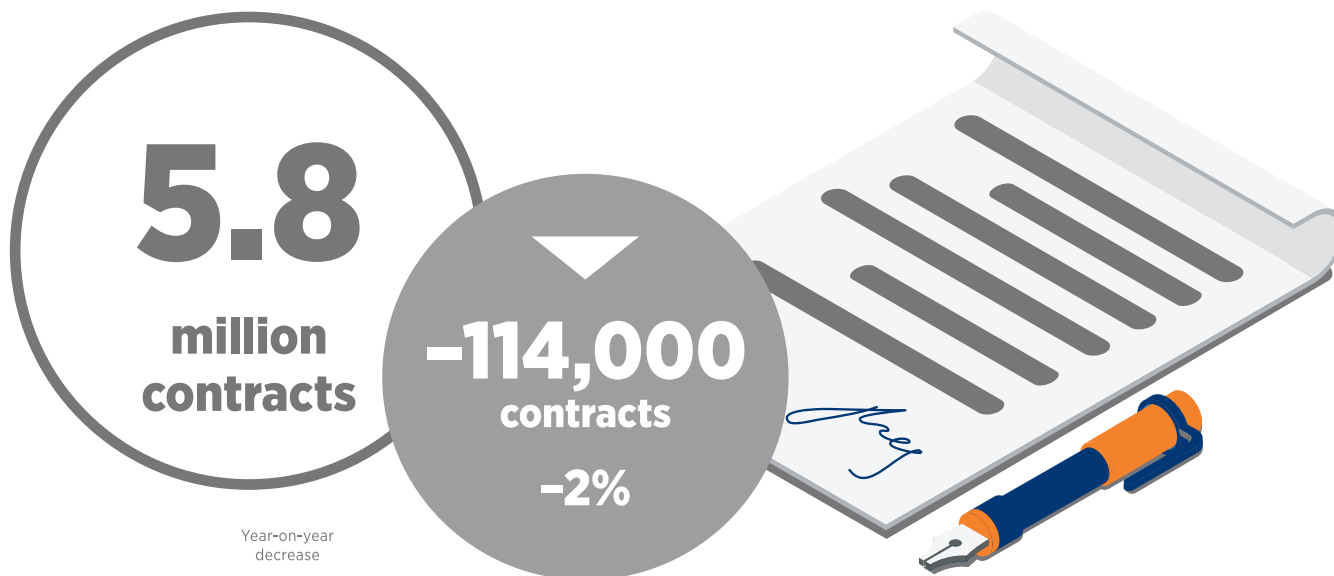
OTHER TRENDS

NUMBER OF INDEBTED INDIVIDUALS REMAINED ALMOST UNCHANGED



The number of indebted persons was 3,034,510, and their number decreased by 27,455 persons year-on-year. The number of indebted persons with only long-term debt was 615,445, which is 7,771 persons (or 1,3%) more year-on-year. The number of persons with only short-term debt was 1,916,653, which is 32,656 persons (or 1,7%) fewer year-on-year. 502,412 persons had both types of debt, which are 2,570 persons fewer year-on-years.

NUMBER OF CONTRACTS IN CIBR AND CINBR SLIGHTLY INCREASED



The Client Information Bank and Non-Bank register recorded 5.8 million open contracts. The number decreased by 114 thousand contracts (or 2%) year-on-year.