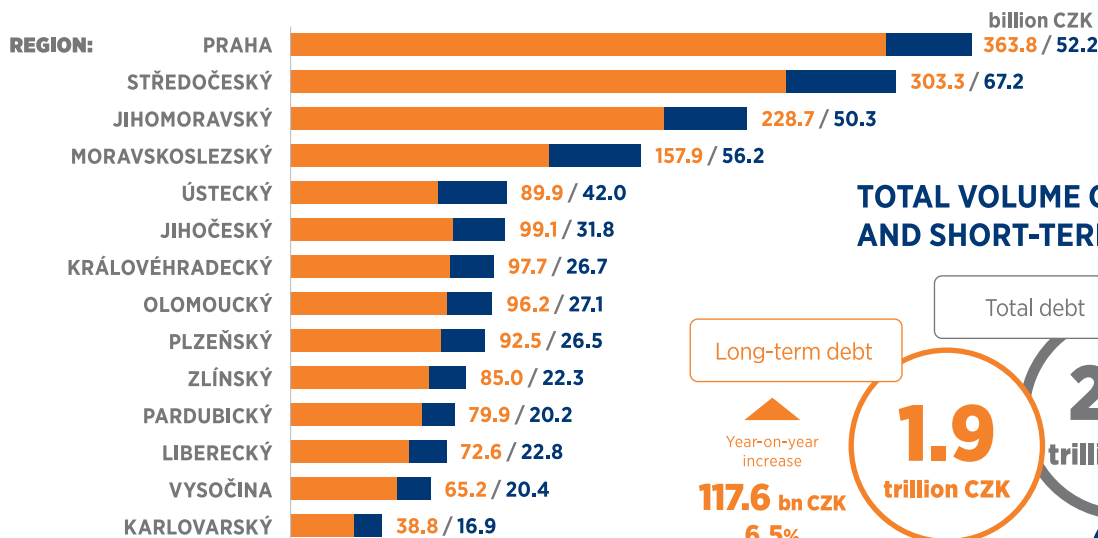


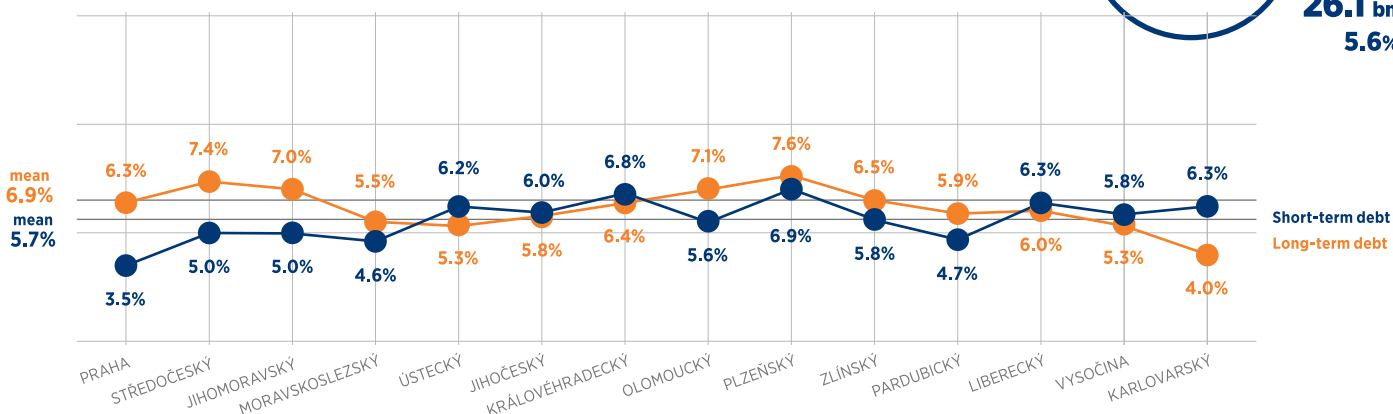
## VOLUME OF TOTAL DEBT OF INDIVIDUALS IN THE CZECH REPUBLIC (LONG-TERM / SHORT-TERM)



### TOTAL VOLUME OF LONG-TERM AND SHORT-TERM DEBT

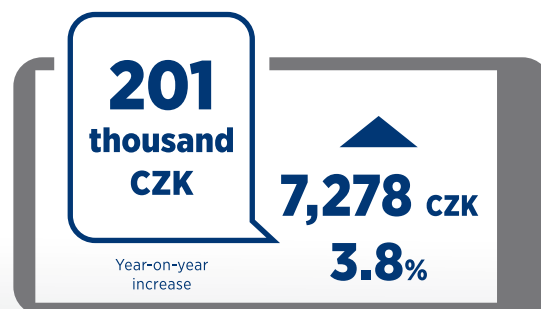
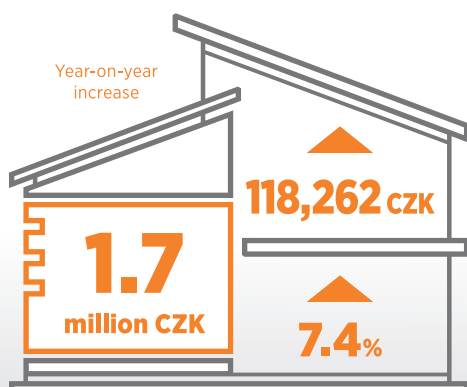


## DYNAMICS OF THE YEAR-ON-YEAR INCREASE OF DEBT BY REGIONS



The total volume of debt reached 2.41 trillion CZK, which represents a year-on-year increase of 143.7 billion CZK (+6.3%). The largest share of long-term debt was found in Středočeský kraj (13.6%). The fastest growing year-on-year long-term debt was found among the individuals of Plzeňský kraj (+7.6%). The lowest dynamics was found among the individuals of Karlovarský kraj (+4.0%). The largest share of short-term debt was found in Středočeský kraj (13.7%). The lowest share of short-term debt was found in Karlovarský kraj (3.4%). The fastest year-on-year growth in the short-term debt was found in Plzeňský kraj (+6.9%). The lowest dynamics was recorded in Praha (+3.5%).

## AVERAGE AMOUNTS OF LONG-TERM AND SHORT-TERM DEBT PER CLIENT



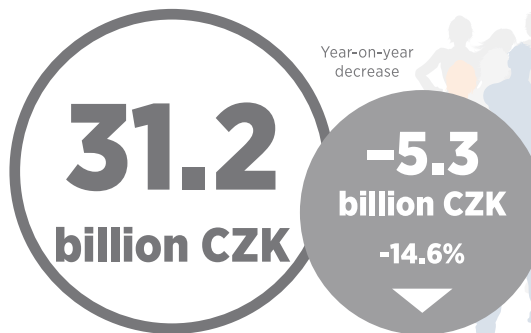
The average amount of short-term debt was 200,777 CZK, which represents a year-on-year increase of 7,278 (+3.8%).

On average, the amount of long-term debt reached 1,725,206 CZK, which represents a year-on-year increase of 118,262 CZK (+7.4%).

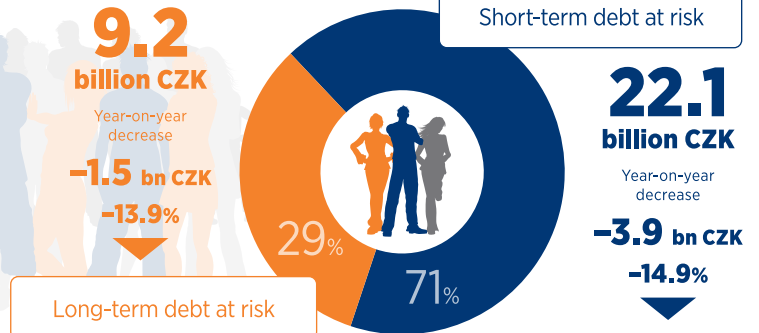
Source: Client Information Bank Register and Non-Banking Client Information Register

Explanations:  
Long-term debt - mortgage loans and building savings loans  
Short-term debt - consumption loans

## TOTAL VOLUME OF DEBT AT RISK

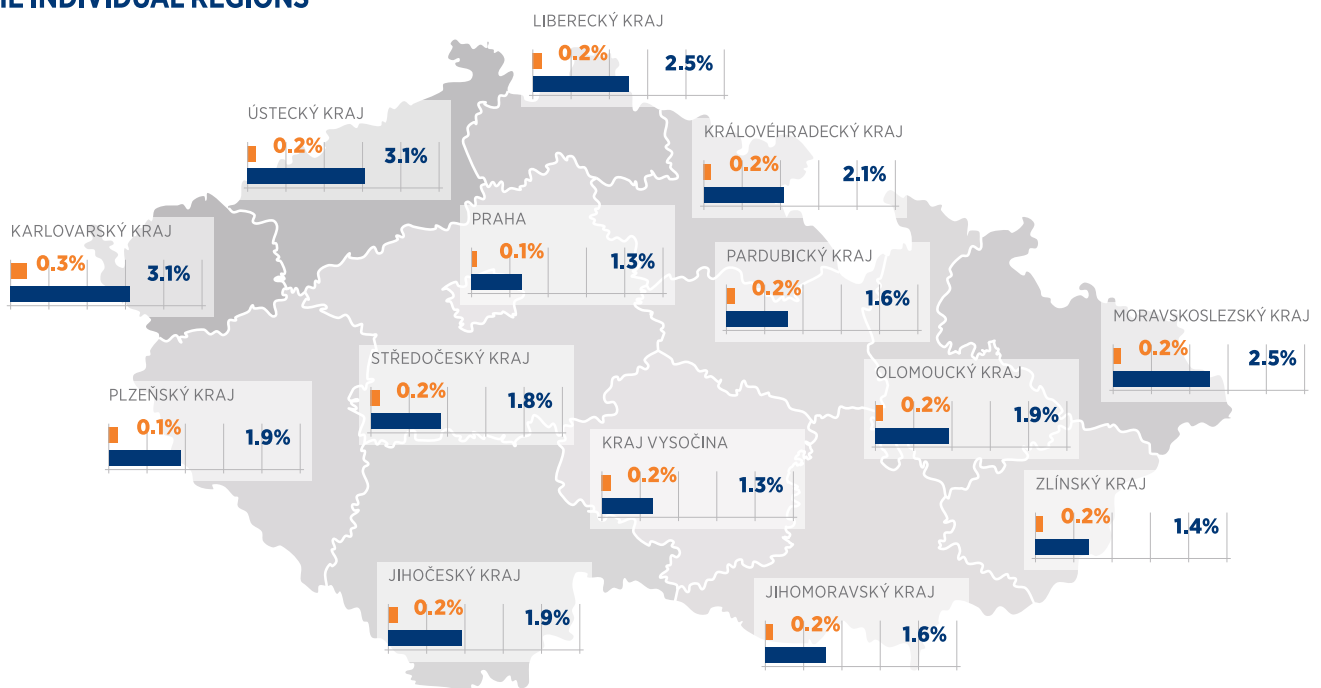


## DEBT SHARE



The total volume of debt at risk reached 31.2 billion CZK, which represents a year-on-year decrease of 5.3 billion CZK (-14.6%). Of the total volume of debt at risk, long-term debt amounted 9.2 billion CZK, which represents a year-on-year decrease of 1.5 billion CZK (-13.9%). Short-term debt at risk equaled 22.1 billion CZK, which represents year-on-year decrease of 3.9 billion CZK (-14.9%).

## SHARE OF CLIENTS WITH A LONG-TERM AND SHORT-TERM DEBT AT RISK WITHIN THE NUMBER OF INDIVIDUALS IN THE INDIVIDUAL REGIONS



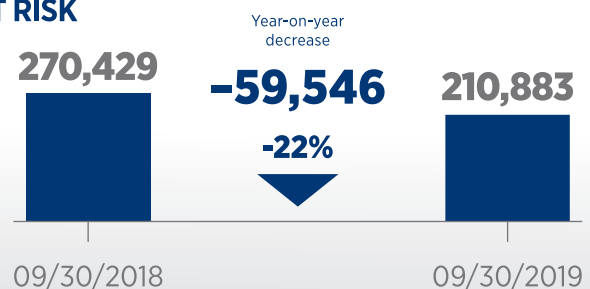
The highest share of clients with long-term debt at risk within the population was recorded in the Karlovarský kraj (0.3%). The lowest share of clients with long-term debt at risk within the population was recorded in Praha and Plzeňský kraj (0.1%). The highest share of clients with short-term debt at risk within the population was recorded in Karlovarský kraj and Ústecký kraj (3.1%). The lowest share of clients with short-term debt at risk within the population was recorded in Praha and kraj Vysočina (1.3%).

## NUMBER OF CLIENTS WITH LONG-TERM DEBT AT RISK



The number of clients with long-term debt at risk stood at 17,837, which was down by 4,415 (-19.8%) year-on-year.

## NUMBER OF CLIENTS WITH SHORT-TERM DEBT AT RISK

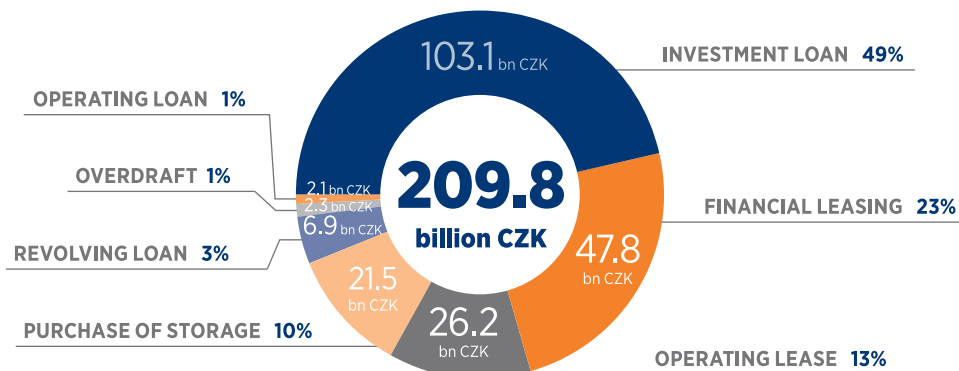


The number of clients with short-term debt at risk stood at 210,883, which represents a year-on-year decrease of 59,546 people (-22%).

Source: Client Information Bank Register and Non-Banking Client Information Register

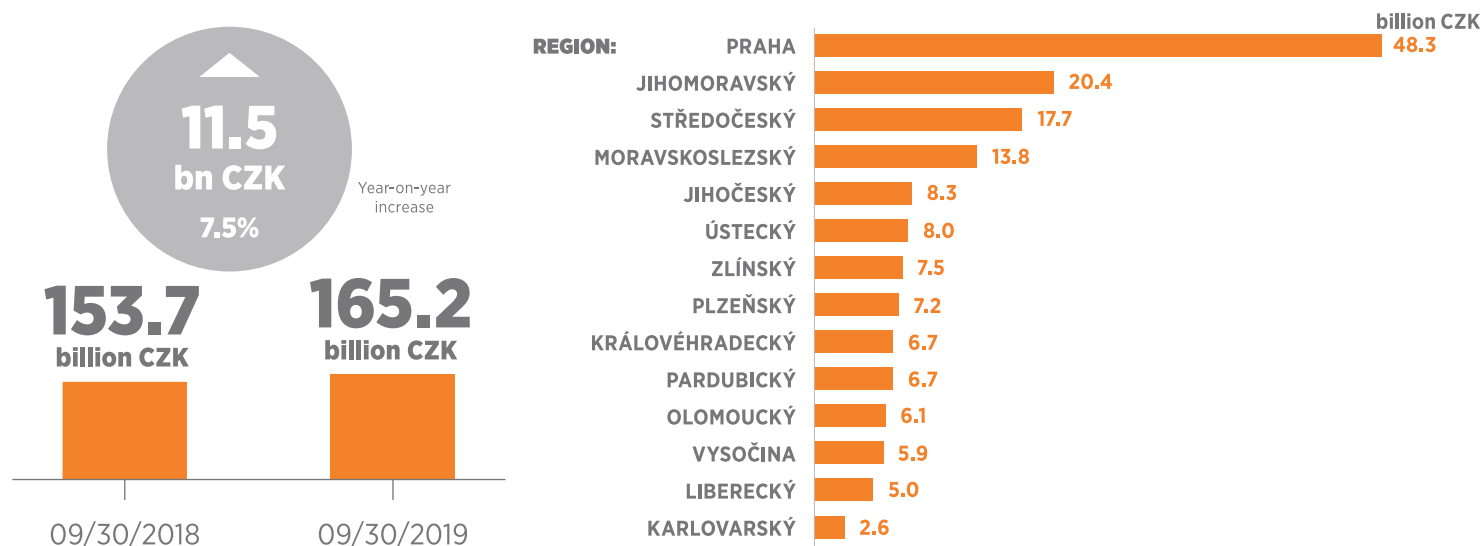
Explanations:  
Long-term debt - mortgage loans and building savings loans  
Short-term debt - consumption loans

## TOTAL VOLUME OF DEBT OF COMMERCIAL COMPANIES IN CIBR AND NBCIR – DISTRIBUTION BY INSTRUMENTS



The debt of commercial companies in CIBR and NBCIR reached 209.8 billion CZK at the end of the third quarter of 2019.

## THE VOLUME OF DEBT OF COMMERCIAL COMPANIES IN NBCIR BY REGIONS



The debt of commercial companies registered in NBCIR reached 165.2 billion CZK at the end of the third quarter of 2019, which represents a year-on-year increase of 11.5 billion CZK (+ 7.5%).

## DEBT AT RISK OF COMMERCIAL COMPANIES IN NBCIR BY REGIONS



Volume of debt at risk in NBCIR reached 1.1 billion CZK at the end of the third quarter of 2019, which represents a year-on-year decrease of 129 million CZK (- 10.4%).