

Additional Information Related to Česká spořitelna's ("The Bank") Exposures to Assets that are Subject to Forbearance Measures and to Česká spořitelna's ("The Bank") share in MOPET CZ a.s.

Forborne exposures - quantitative information on the level of forbearance activity as of 31 December 2013

In addition to the qualitative information in respect of Forbearance presented on page 201 within Note 41.1 Credit Risk in the 'Restructuring' subsection of Annual Report 2013 The Bank decided to provide users with the following quantitative data in respect of Forborne exposures.

1. Analysis of Exposures with forbearance measures as required by IFRS 7 including level of impairment and collateral

CZK million As of 31 December 2013	Outstanding				Provisions	Collateral
	Neither past due no impaired	Past due but not impaired	Impaired	Total forborne		
Central governments	11	0	27	38	9	21
Households	649	262	2,502	3,413	1,253	1,275
Non-financial corporation	1,184	24	3,494	4,702	1,434	3,054
Total	1,844	286	6,023	8,153	2,696	4,350

2. Disaggregation of the forborne financial assets by type of forbearance measure

All forbearance measures are reported as a modification of the previous terms and conditions.

3. When original forborne assets have been derecognised during the reporting period, carrying amount of the newly recognised assets arising from the forbearance measures has to be quantified and disclosed.

The bank does not report such data.

4. The carrying amount of forborne assets in comparison with other assets remaining the portfolio

CZK million As of 31 December 2013	Total portfolio	Forborne portfolio	Share on total portfolio
General governments	19,386	38	0.2%
Credit institutions	49,384	0	0.0%
Other financial corporations	27,936	0	0.0%
Non-financial corporation	181,783	4,702	2.6%
Households	227,103	3,413	1.5%
Total	505,592	8,153	1.6%

5. Level of the collective and specific impairment allowance held against forborne assets

CZK million As of 31 December 2013	Specific allowances	Collective allowances	Total
Central governments	0	9	9
Households	1,199	55	1,254
Non-financial corporation	1,340	94	1,434
Total	2,539	158	2,697

6. Reconciliation from the opening balance to the closing balance of forboren assets

CZK million As of 31 December 2013	Central governments	Non-financial corporation	Households	Total
Opening balance (1 January 2013)	20	5,174	3,532	8,726
Inflow (+)	42	2,258	2,186	4,486
Outflow (-)	(8)	(1,996)	(1,165)	(3,169)
Changes in outstanding (+/-)	(16)	(734)	(1,140)	(1,890)
Closing balance (31 December 2013)	38	4,702	3,413	8,153

7. Loss from the forboren exposures

CZK million As of 31 December 2013	Loss	Direct write-offs
Central governments	7	0
Non-financial corporations	336	0
Households	349	0
Total	692	0

Additional information in respect of The Bank's share in MOPET CZ a.s. as of 31 December 2013 published on pages 181 and 182 of Annual Report 2013

In December 2013 based on the Share transfer contract Česká spořitelna, a.s. increased the share capital of MOPET CZ a.s. by CZK 40 million, this change in the MOPET CZ a.s. share capital was acknowledged by the Commercial Register on 2 January 2014.

The Bank interest of shareholders' equity in MOPET CZ a.s. as of 31 December 2013 was 87.5% and represented the share capital of MOPET CZ a.s. held by The Bank registered by Commercial Register as of 31 December 2013.