

Additional Information Related to Česká spořitelna Group's Exposures to Assets that are Subject to Forbearance Measures and to The Group's 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 127 within Note 44.1 Credit Risk in the 'Restructuring' subsection of Annual Report 2013 The Group 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	-	27	38	9	21
Households	694	277	2,779	3,749	1,377	1,379
Non-financial corporation	1,184	24	3,494	4,702	1,434	3,054
Total	1,889	301	6,300	8,489	2,820	4,454

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

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

3. When original forborn 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.

At the moment The Group does not report such data.

4. The carrying amount of forborn 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	19,400	38	0.2%
Credit institutions	75,348	-	-
Other financial corporations	23,827	-	-
Non-financial corporation	182,137	4,702	2.6%
Households	263,830	3,749	1.4%
Total	564,542	8,489	1.5%

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	-	9	9
Households	1,318	59	1,377
Non-financial corporation	1,340	94	1,434
Total	2,658	162	2,820

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	3,901	9,095
Inflow (+)	42	2,258	2,513	4,813
Outflow (-)	(8)	(1,996)	(1,288)	(3,292)
Changes in outstanding (+/-)	(16)	(734)	(1,377)	(2,127)
Closing balance (31 December 2013)	38	4,702	3,749	8,489

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	401	0
Total	744	0

Additional information in respect of The Group's share in MOPET CZ a.s. as of 31 December 2013 published on pages 94 and 95 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 Group 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 Group registered by Commercial Register as of 31 December 2013.