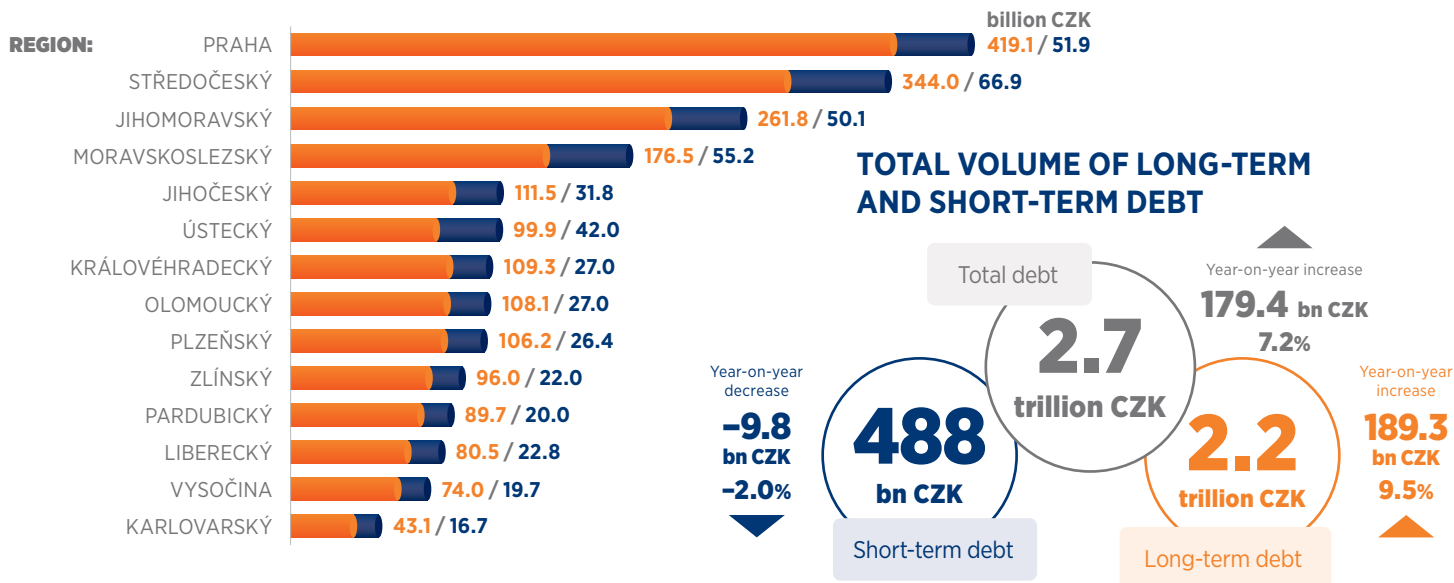
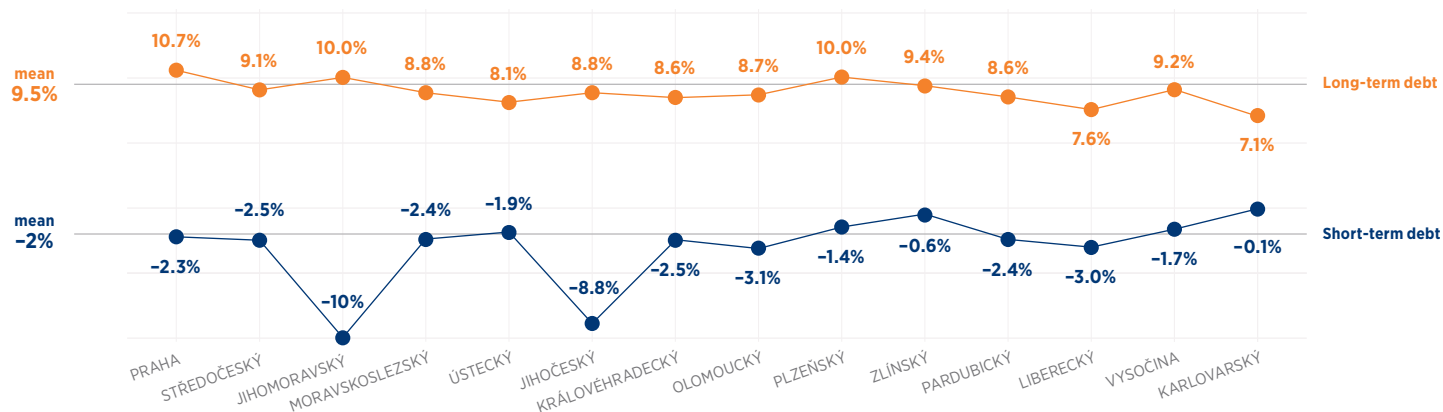


**VOLUME OF TOTAL DEBT OF INDIVIDUALS IN THE CZECH REPUBLIC (LONG-TERM / SHORT-TERM)**

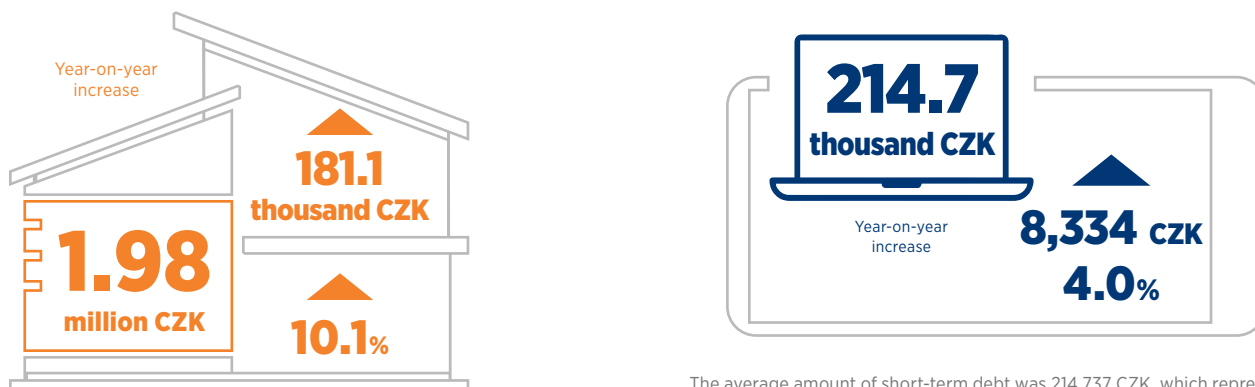


**DYNAMICS OF THE YEAR-ON-YEAR CHANGE OF DEBT BY REGIONS**



The total volume of debt reached 2.7 trillion CZK, which represents a year-on-year increase of 179.4 billion CZK (+7.2%). The largest share of long-term debt was found in Středočeský kraj (13.9%), the lowest share of long-term debt was found in Karlovarský kraj (2.8%). The fastest growing year-on-year long-term debt was found among the individuals of Praha (+10.7%). The lowest dynamics was found among the individuals of Karlovarský kraj (+7.1%). 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 decrease in the short-term debt was found Olomoucký kraj (+3.1%). The only region with year-on-year increase of short-term debt was Jihočeský kraj (+0.3%).

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



The average amount of long-term debt reached 1,978,283 CZK, which represents a year-on-year increase of 181,142 CZK (+10.1%).

The average amount of short-term debt was 214,737 CZK, which represents a year-on-year increase of 8,334 (+4.0%).

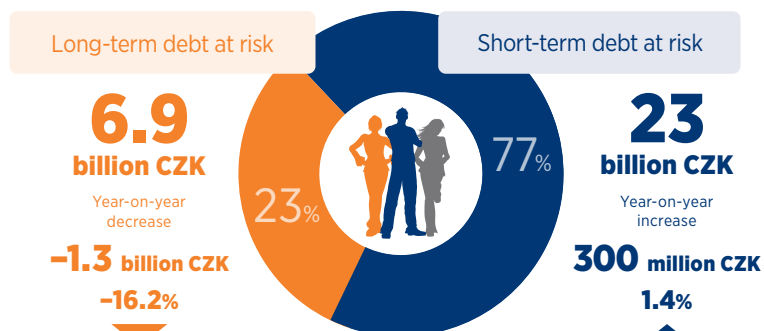
Source: Client Information Bank Register and Non-Banking Client Information Register

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

### TOTAL VOLUME OF DEBT AT RISK

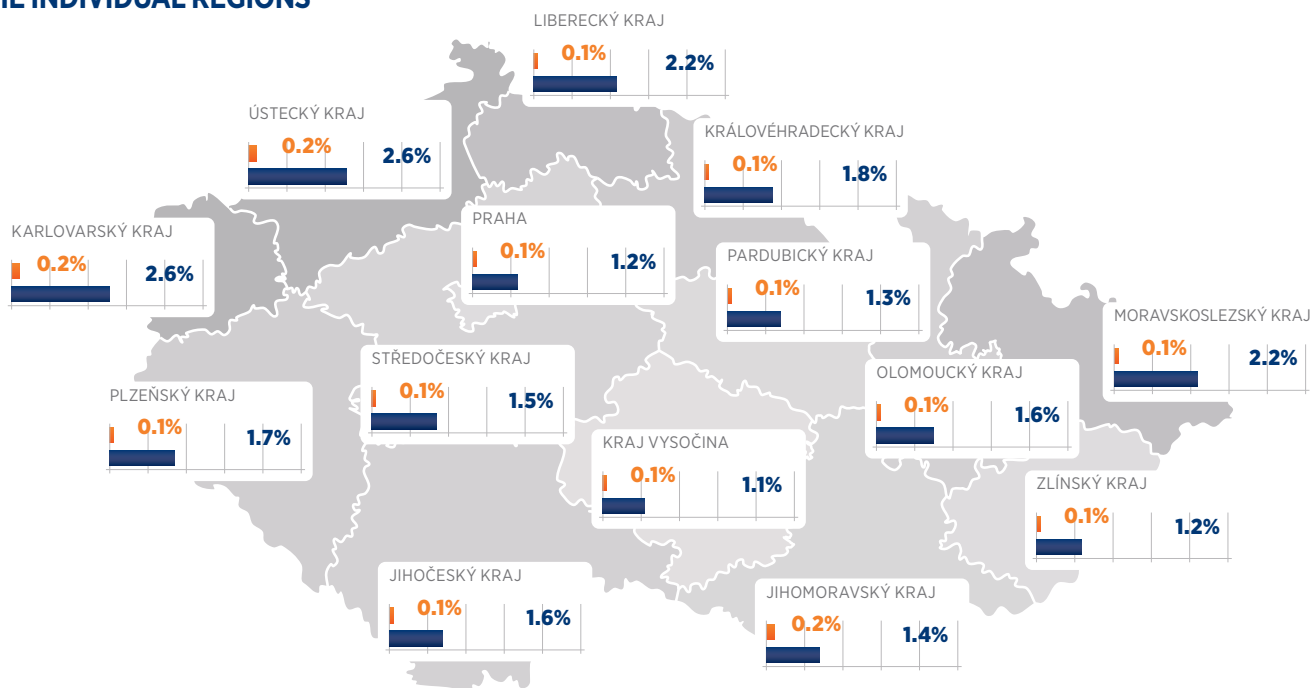


### DEBT SHARE



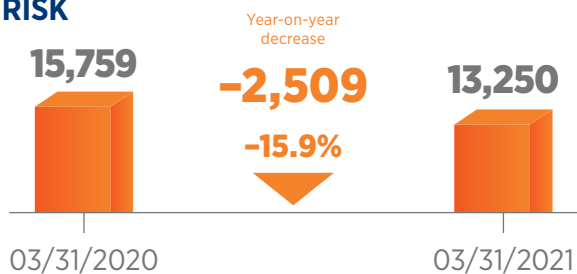
The total volume of debt at risk reached 29.8 billion CZK, which represents a year-on-year decrease of 1 billion CZK (-3.3%). Of the total volume of debt at risk, long-term debt amounted 6.9 billion CZK, which represents a year-on-year decrease of 1.3 billion CZK (-16.2%). Short-term debt at risk equaled 23 billion CZK, which represents year-on-year increase of 300 million CZK (1.4%).

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



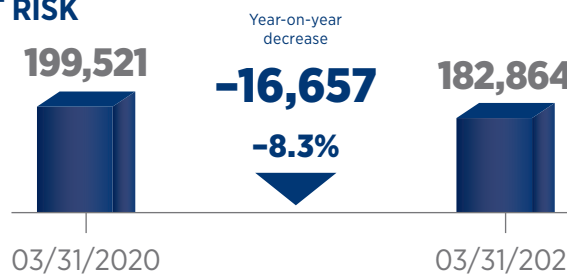
The highest share of clients with long-term debt at risk within the population was recorded in the Karlovarský kraj (0.21%). The lowest share of clients with long-term debt at risk within the population was recorded in Praha (0.07%). The highest share of clients with short-term debt at risk within the population was recorded in Karlovarský kraj (2.63%). The lowest share of clients with short-term debt at risk within the population was recorded in kraj Vysočina (1.12%).

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



The number of clients with long-term debt at risk stood at 13,250, which was down by 2,509 (-15.9%) year-on-year.

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

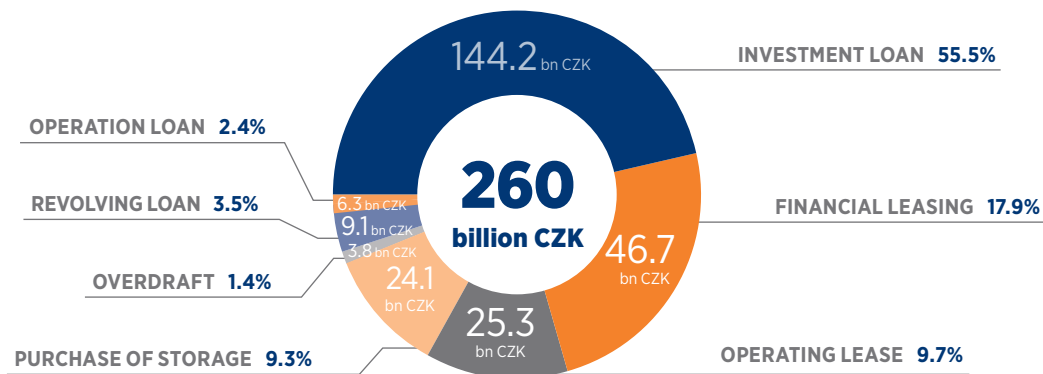


The number of clients with short-term debt at risk stood at 182,864, which represents a year-on-year decrease of 16,657 people (-8.3%).

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

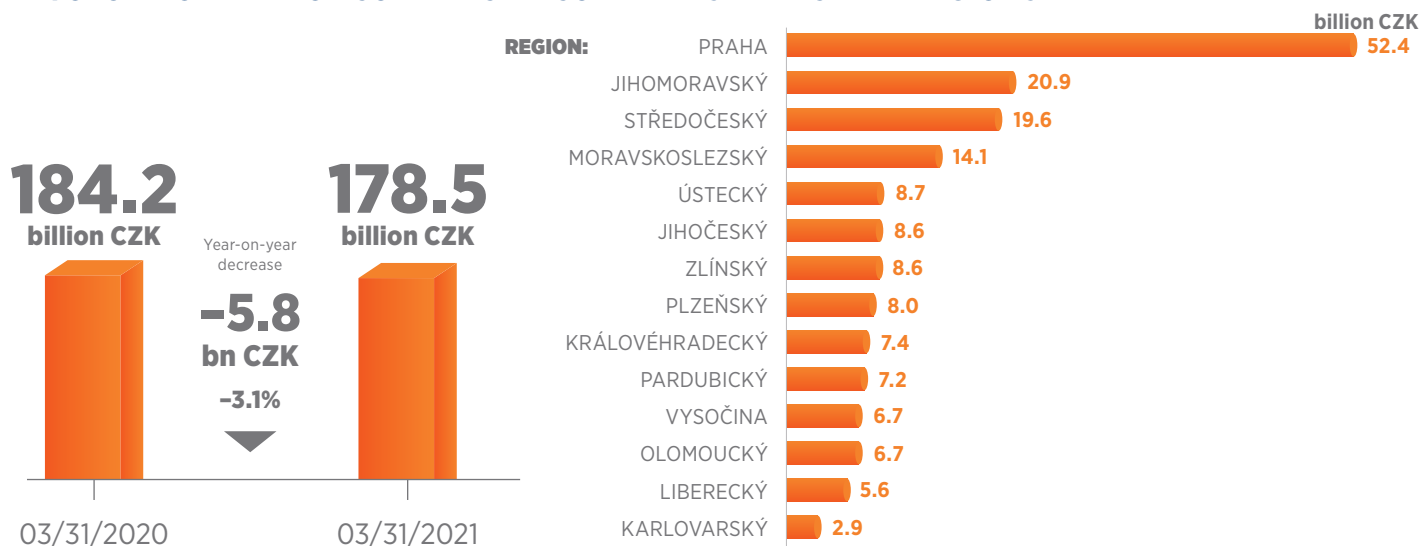
Explanations:  
 Long-term debt - mortgage loans and building savings loans  
 Short-term debt - consumption loans

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



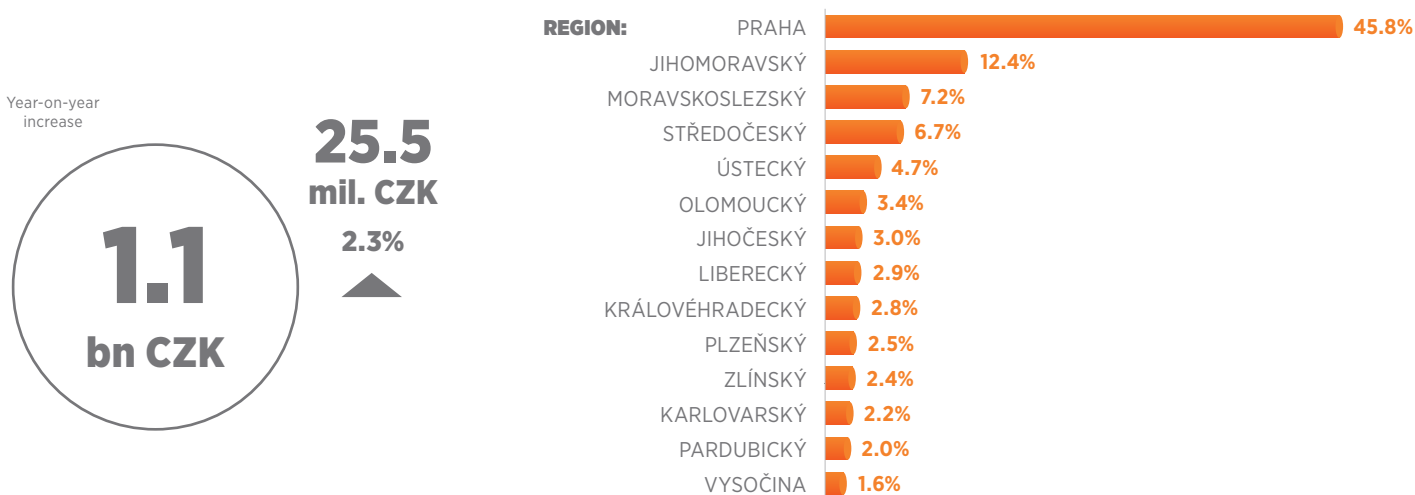
The debt of commercial companies in CIBR and NBCIR reached 260 billion CZK at the end of first quarter 2021.

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



The debt of commercial companies registered in NBCIR reached 178.5 billion CZK, which represents a year-on-year decrease of 5.8 billion CZK (-3.1%).

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



Volume of debt at risk in NBCIR reached 1.1 billion CZK, which represents a year-on-year increase of 25.5 million CZK (2.3%).