

Legal base

Title of relevant act	Applicable provision (quote the text)	Remarks (if needed)
Act on Bonds (190/2004 coll.)	Sec. 28: "Mortgage bonds are bonds whose nominal value and proportionate yield (hereinafter "obligations arising from mortgage bonds") are fully covered (backed) by the receivables arising from mortgage loans or by a part of such receivables (proper coverage) and, in some cases, by an alternative method pursuant to this Act (alternative coverage). The designation "hypoteční zástavní list" is a part of the title of this bond. Other securities may not bear such designation."	