

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – *as of 29/6/2018*

Version July 2018

updated quarterly

Prague



Cover Pool

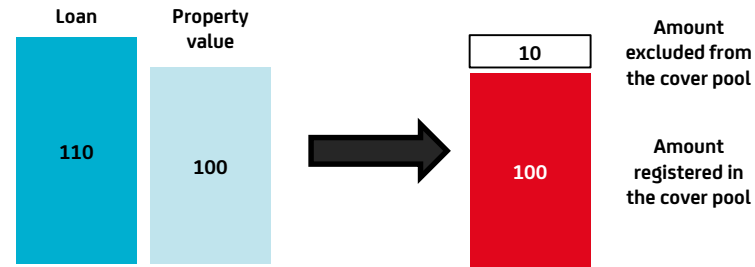
UCBCS's Cover Pool Features

ASSETS

- Retail residential mortgage loans secured by properties located in the Czech Republic and Slovakia, and commercial loans secured by properties located in the Czech Republic
- Since the merger with UCB Slovakia (December 2013) the Cover Pool has been enlarged by the Slovak assets then forming the regulatory Cover Pool of the former Slovak bank
- However, the Slovak loan portfolio consists of an additional volume of loans secured by residential properties, which do not qualify for the Slovak regulatory Cover Pool but the Czech legislation recognizes them as eligible. These loans have been also registered to the UCBCS's Cover Pool on the ongoing basis since June 2015

LTV

- UCBCS registers only loan amounts with up to 100% LTV in the Cover Pool, whereas the legal requirement only prescribes to comply with a portfolio with a LTV limit of 70%



Credit Quality

- Mortgage Loans, where debtors are past due for more than 90 days, are excluded from the Cover Pool



Cover Pool

UCBCS's Cover Pool Features

Cover Pool Overview

■ Total value of the Cover Pool as of 29 June 2018:	CZK 112,223 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 44,842 mln eq. (40.0%)
■ o/w in retail residential loans secured by SK properties:	CZK 31,301 mln eq. (27.9%)
■ o/w in commercial loans secured by CZ properties:	CZK 36,080 mln eq. (32.1%)
■ o/w denominated in CZK:	CZK 59,535 mln (53.1%)
■ o/w denominated in EUR:	CZK 52,688 mln eq. (46.9%)

Covered Bonds Overview

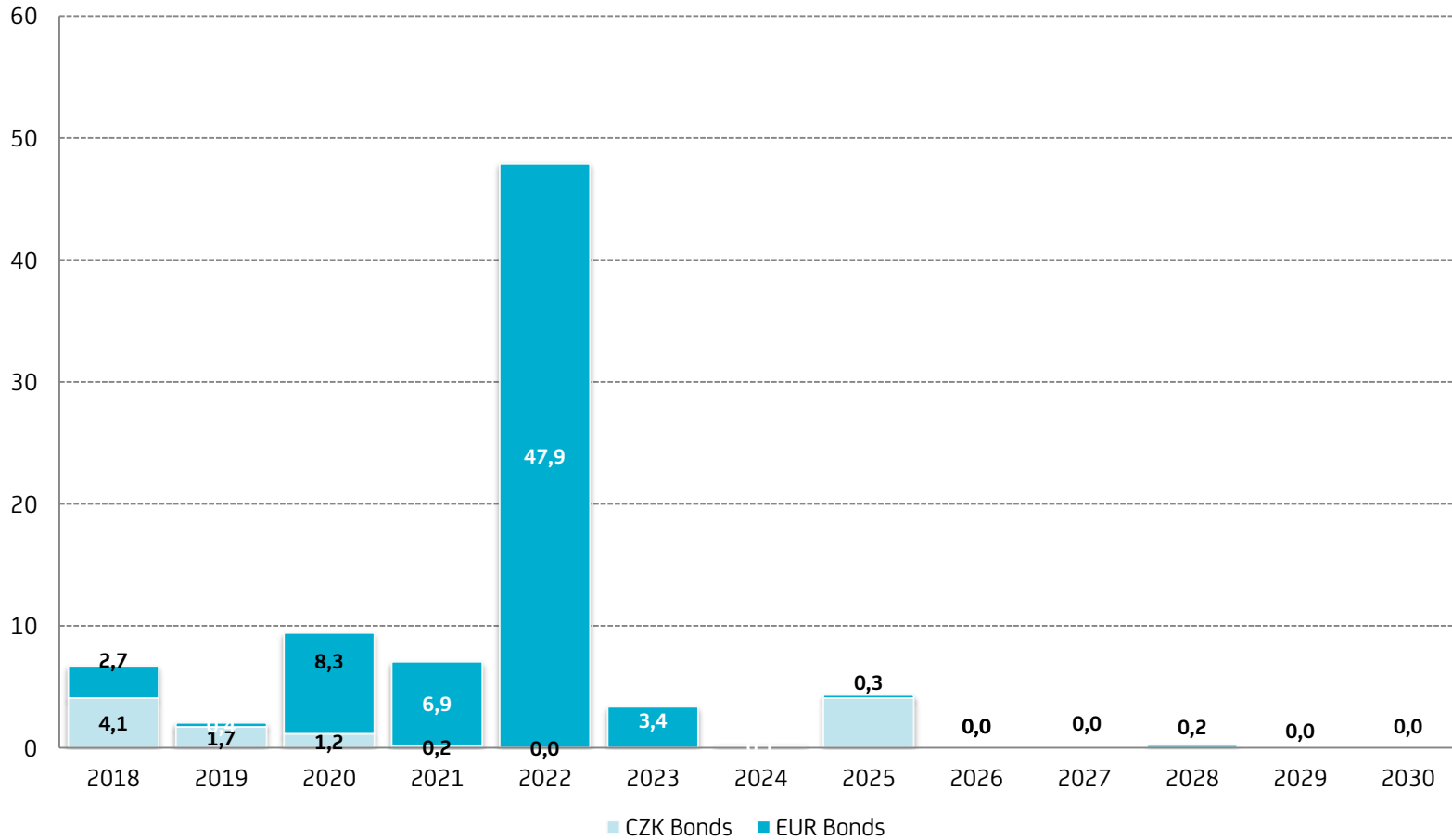
■ Total value of the outstanding Covered Bonds as of 29 June 2018:	CZK 80,266 mln eq.
■ o/w denominated in CZK:	CZK 11,331 mln (14.1%)
■ o/w denominated in EUR:	CZK 68,935 mln eq. (85.9%)
■ Current Overcollateralization:	39.81%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



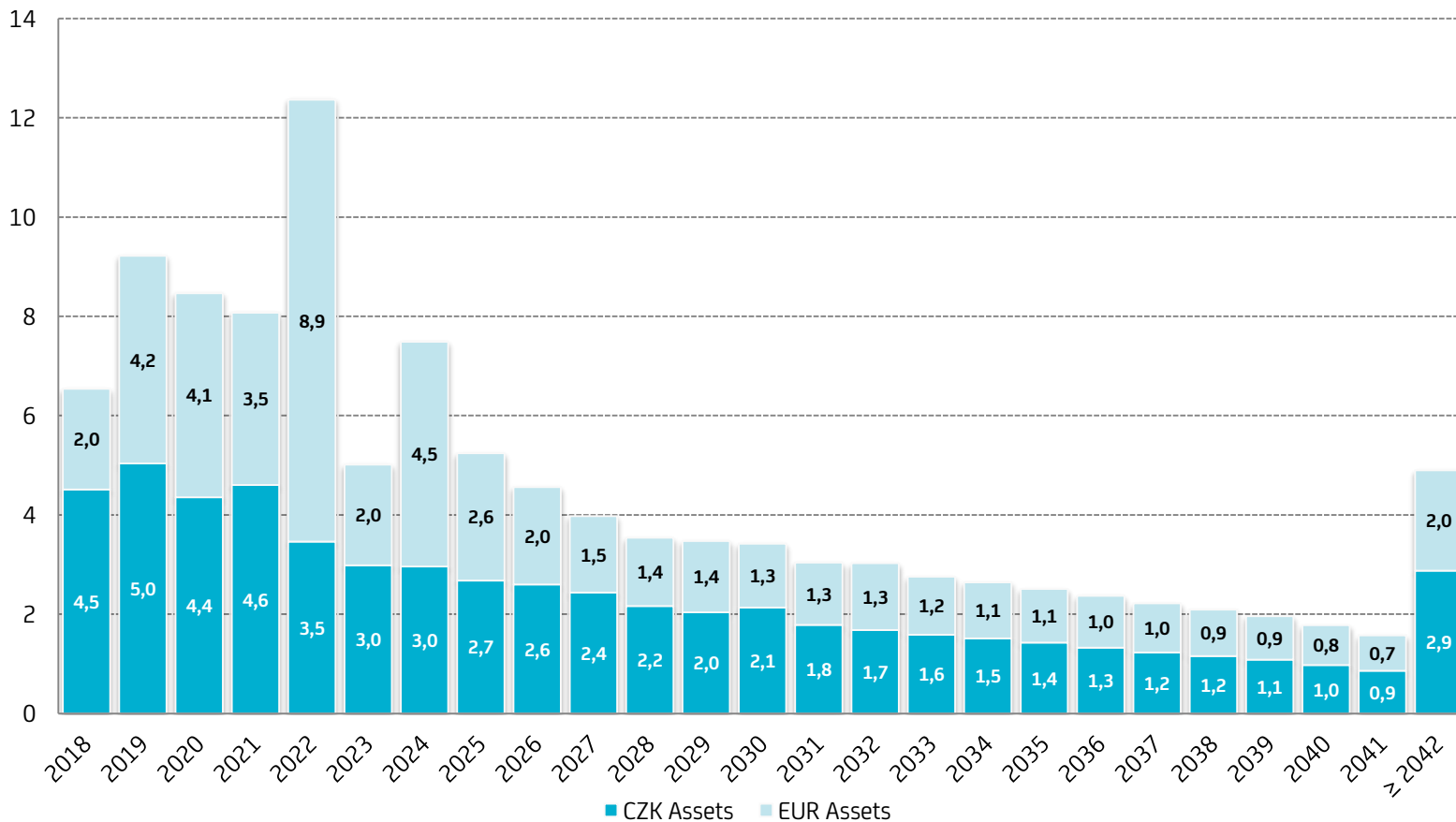
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of June 29, 2018
FX CZK/EUR = 26.02



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



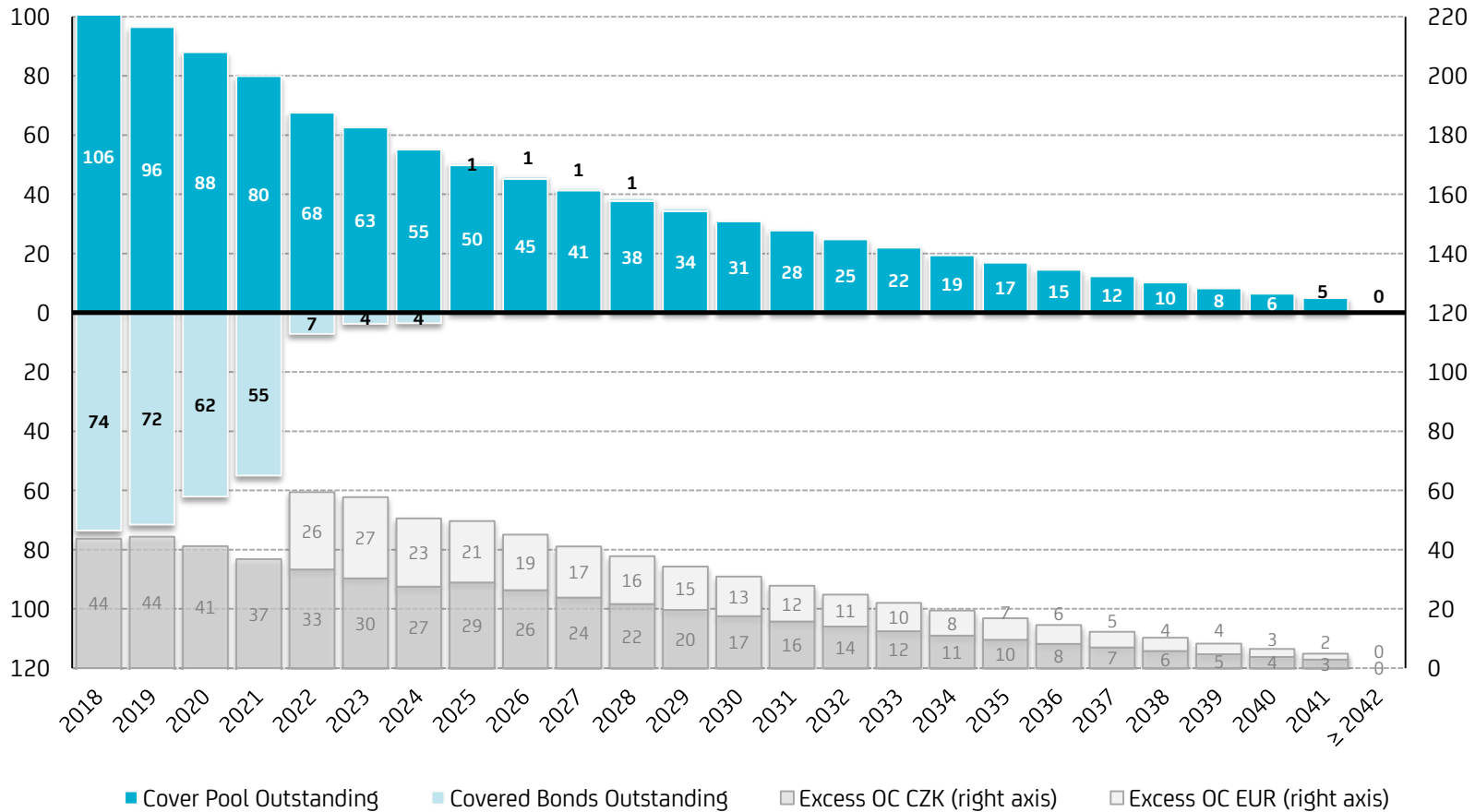
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of June 29, 2018
 FX CZK/EUR = 26.02



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



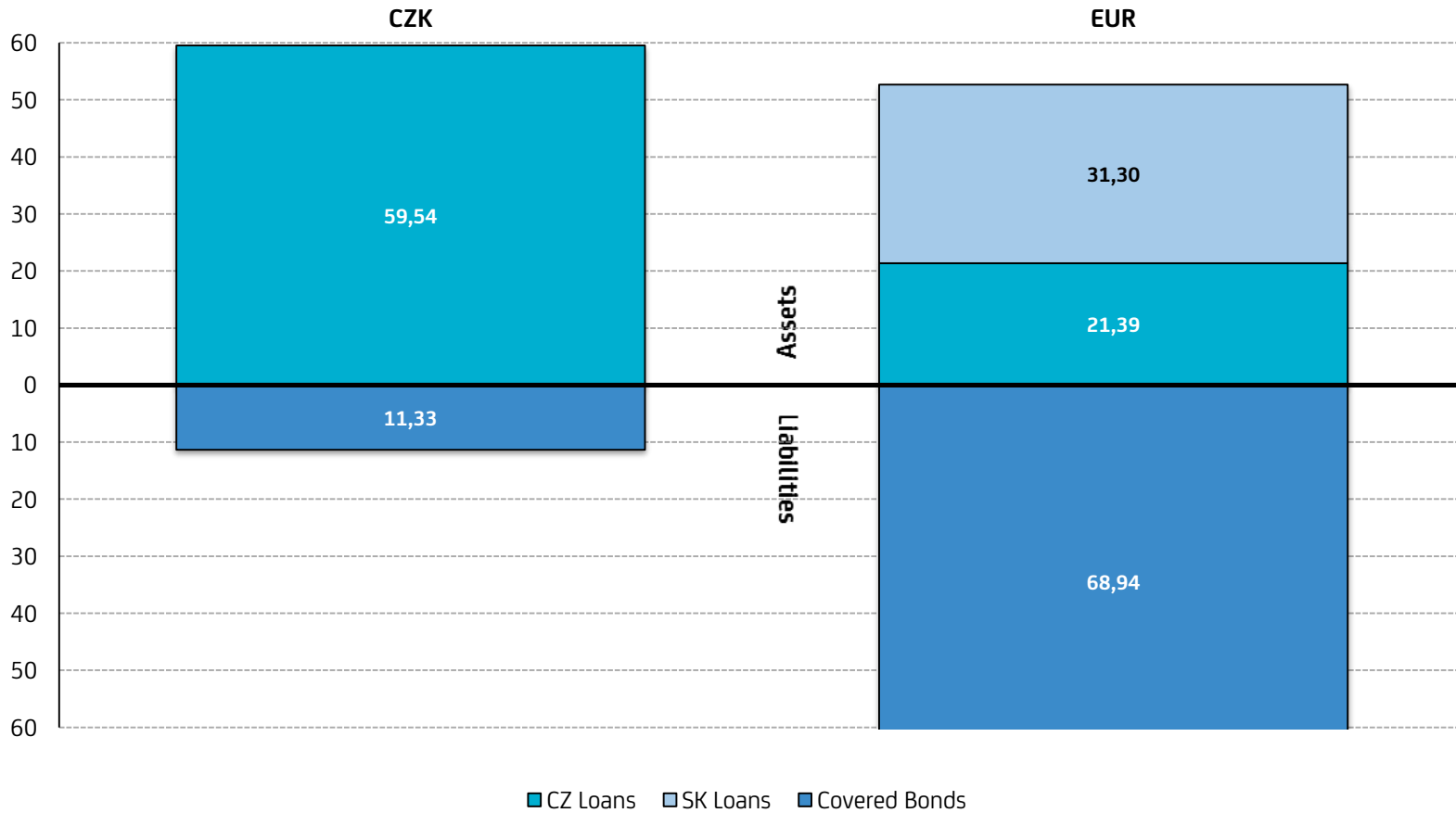
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of June 29, 2018
 FX CZK/EUR = 26.02



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of June 29, 2018
FX CZK/EUR = 26.02



Cover Pool

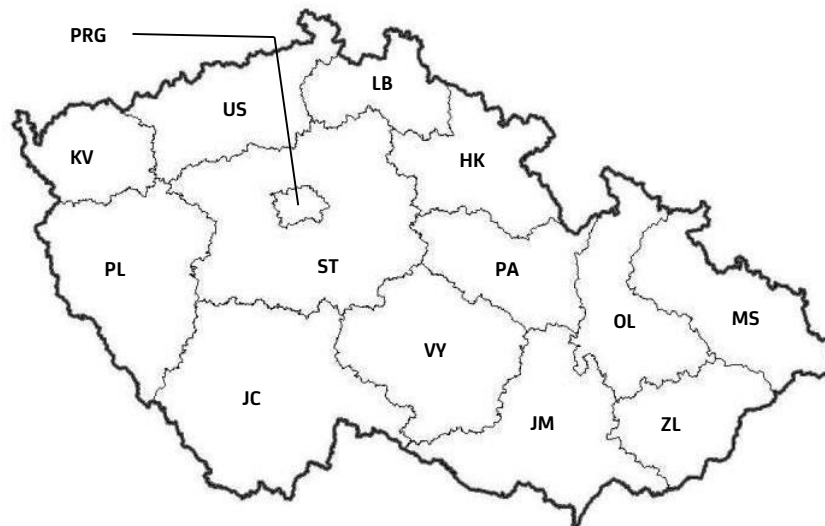
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	44 842 327 095
Average Loan Balance (in CZK)	1 338 457
Total Number of Loans	33 503
Total Number of Debtors	30 015
Total Number of Properties	30 784
Weighted Average Seasoning (in years)	3,9
Contracted Weighted Average Remaining Term (in years)	20,4
Weighted Average LTV	68%
Stake of Fixed Interest Rate Loans	92%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

PRG	Praha-East & Praha-West	22,9%
ST	Středočeský kraj excl. Praha -East & Praha-West	18,6%
JM	Jihomoravský kraj	14,4%
MS	Moravskoslezský kraj	7,4%
OL	Olomoucký kraj	5,4%
US	Ústecký kraj	4,3%
ZL	Zlínský kraj	4,2%
HK	Královéhradecký kraj	4,1%
JC	Jihočeský kraj	3,9%
PA	Pardubický kraj	3,6%
PL	Plzeňský kraj	3,6%
LB	Liberecký kraj	3,5%
VY	Kraj Vysočina	2,9%
KV	Karlovarský kraj	1,2%



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	31 301 201 983
Average Loan Balance (in CZK)	1 015 119
Total Number of Loans	30 835
Total Number of Debtors	24 130
Total Number of Properties	24 791
Weighted Average Seasoning (in years)	3,8
Contracted Weighted Average Remaining Term (in years)	21,6
Weighted Average LTV	75%
Stake of Fixed Interest Rate Loans	92%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BA Bratislavský kraj	32,4%
TT Trnavský kraj	17,8%
NR Nitriansky kraj	10,4%
ZA Žilinský kraj	10,0%
KE Košický kraj	8,7%
BB Banskobystrický kraj	7,3%
TN Trenčiansky kraj	7,0%
PO Prešovský kraj	6,4%



Cover Pool

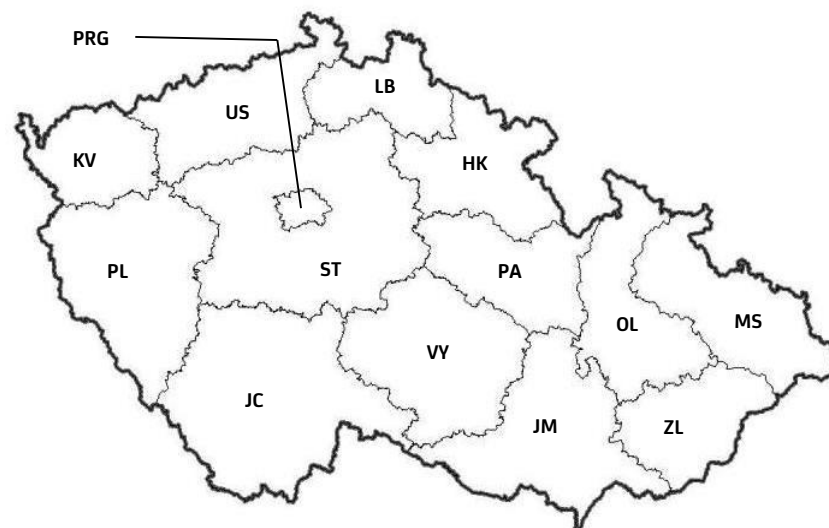
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	36 079 639 226
Average Loan Balance (in CZK):	36 333 977
Total Number of Loans:	993
Total Number of Debtors:	815
Total Number of Properties:	852
Weighted Average Seasoning (in years):	4,3
Contracted Weighted Average Remaining Term (in years):	5,2
Weighted Average LTV:	76%
Stake of Fixed Interest Rate Loans:	20%
Stake of 10 Biggest Loans:	39%
Stake of Bullet Loans:	8%

Regional Distribution - Czech Republic

PRG	Praha - East & West	45,0%
MS	Moravskoslezský kraj	12,9%
OL	Olomoucký kraj	9,6%
JC	Jihočeský kraj	6,6%
ST	Středočeský kraj excl. Praha - East & West	4,9%
ZL	Zlínský kraj	4,5%
PL	Plzeňský kraj	3,4%
PA	Pardubický kraj	3,1%
KV	Karlovarský kraj	2,7%
HK	Královéhradecký kraj	2,5%
LB	Liberecký kraj	2,0%
JM	Jihomoravský kraj	1,5%
US	Ústecký kraj	0,7%
VY	Kraj Vysočina	0,6%



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