

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – as of 30/12/2016

updated quarterly

Cover Pool

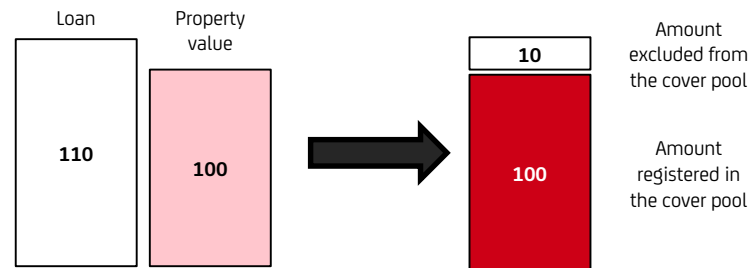
UCBCS's Cover Pool Features

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
- Merger with UCB Slovakia (Dec 2013) enlarged the bank's Cover Pool by Slovak assets forming the regulatory Cover Pool of the former Slovak bank of approx. CZK 4,992 mln eq. (EUR 184.7 mln) as of December 30, 2016
- 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. UCBCS's Cover Pool started to benefit from these loans in June 2015, when a volume of CZK 13,715 mln eq. (EUR 507.5 mln) was registered to the Cover Pool. Loans secured by residential properties, which are originated after June 2015 are registered to the Cover Pool on an ongoing basis

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 30 December 2016:	CZK 87,288 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 34,325 mln eq. (39.3%)
■ o/w in retail residential loans secured by SK properties:	CZK 23,046 mln eq. (26.4%)
■ o/w in commercial loans secured by CZ properties:	CZK 29,917 mln eq. (34.3%)
■ o/w denominated in CZK:	CZK 48,482 mln (55.5%)
■ o/w denominated in EUR:	CZK 38,806 mln eq. (44.5%)

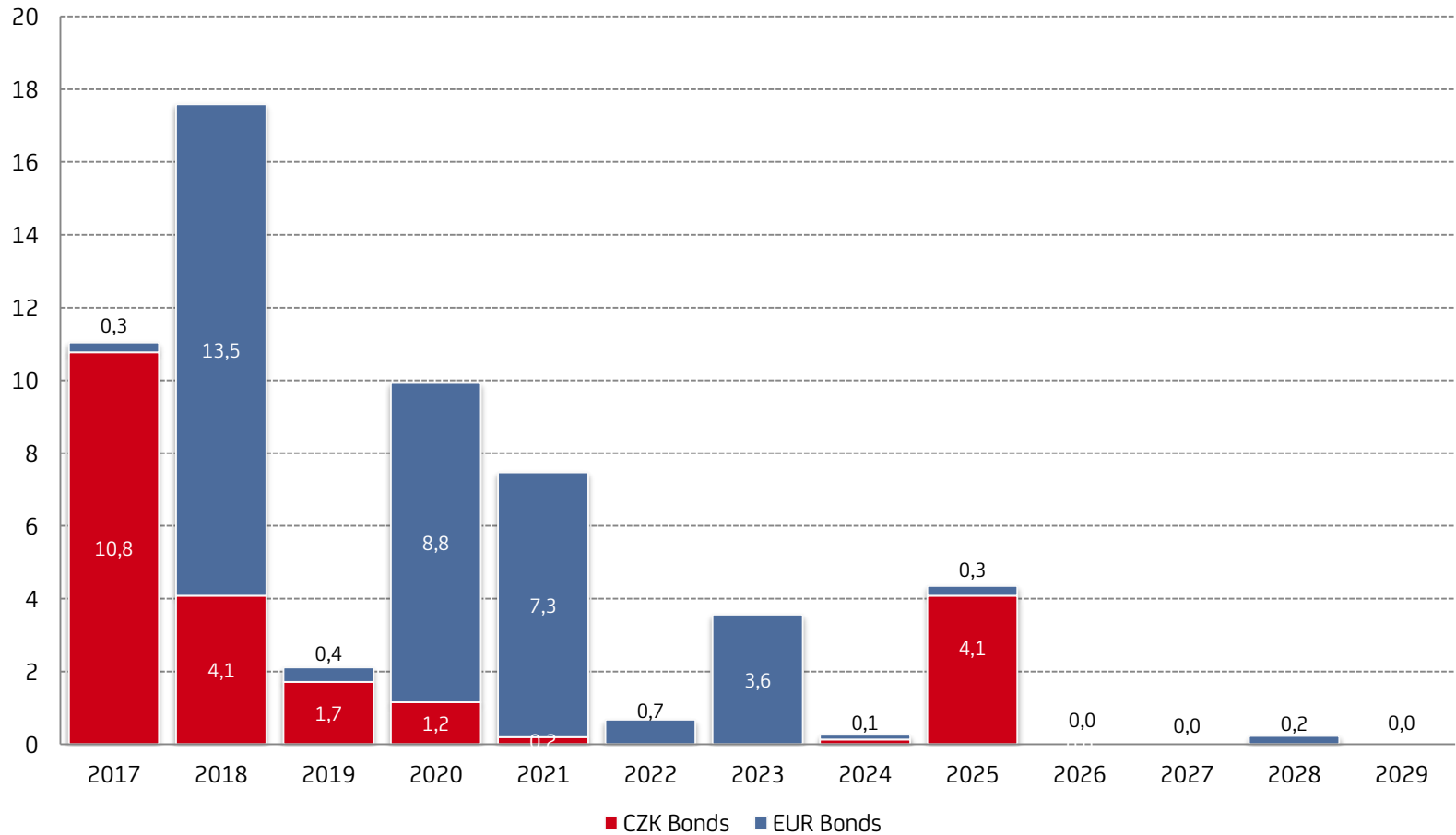
Covered Bonds Overview

■ Total value of the outstanding Covered Bonds as of 30 December 2016:	CZK 57,210 mln eq.
■ o/w denominated in CZK:	CZK 22,130 mln (38.7%)
■ o/w denominated in EUR:	CZK 35,080 mln eq. (61.3%)
■ Current Overcollateralization:	52.57%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015

Cover Pool

UCBCS's Covered Bonds Maturity Profile

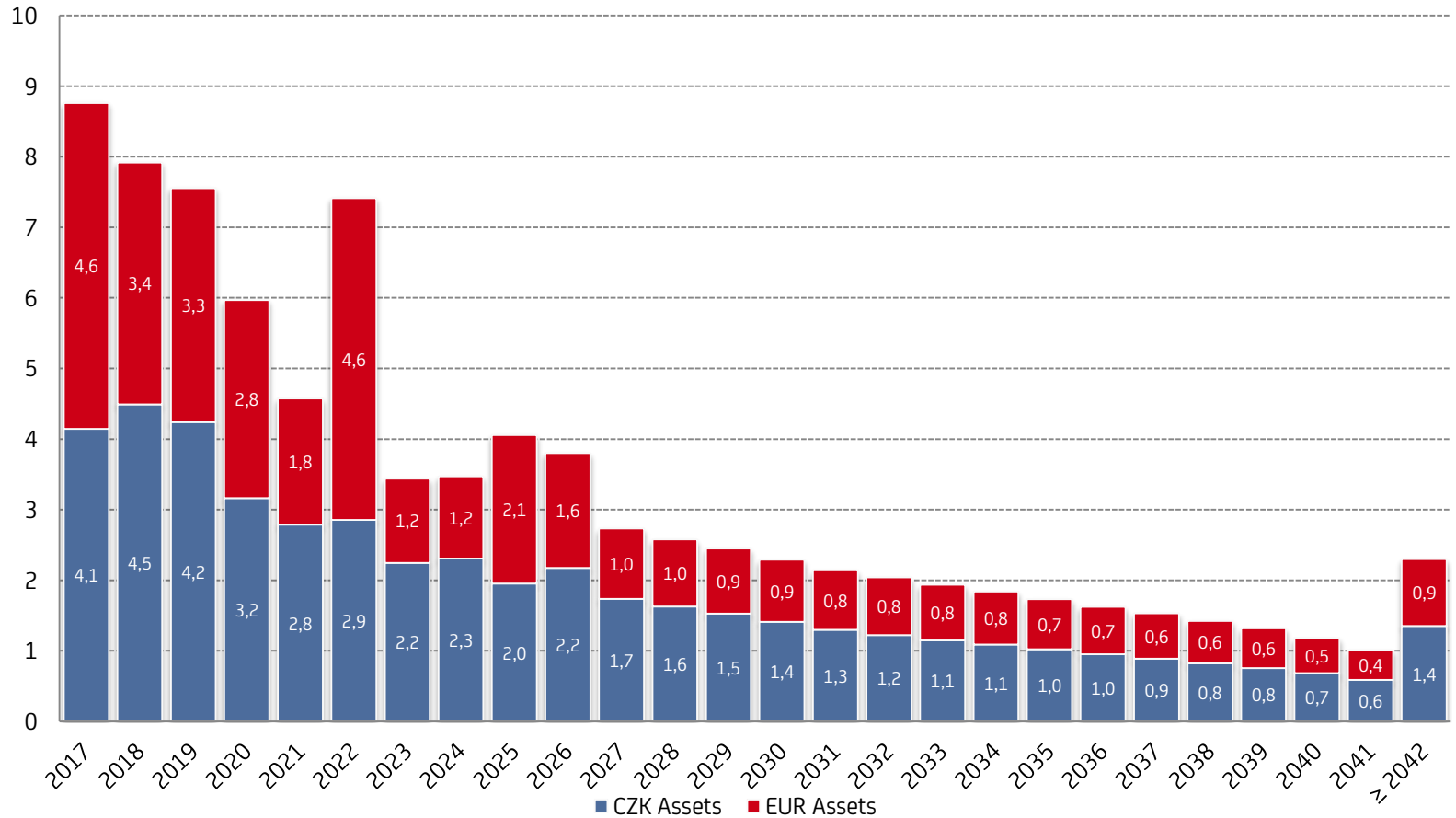
CZK bln equiv.



Cover Pool

UCBCS's Cover Pool Maturity Profile

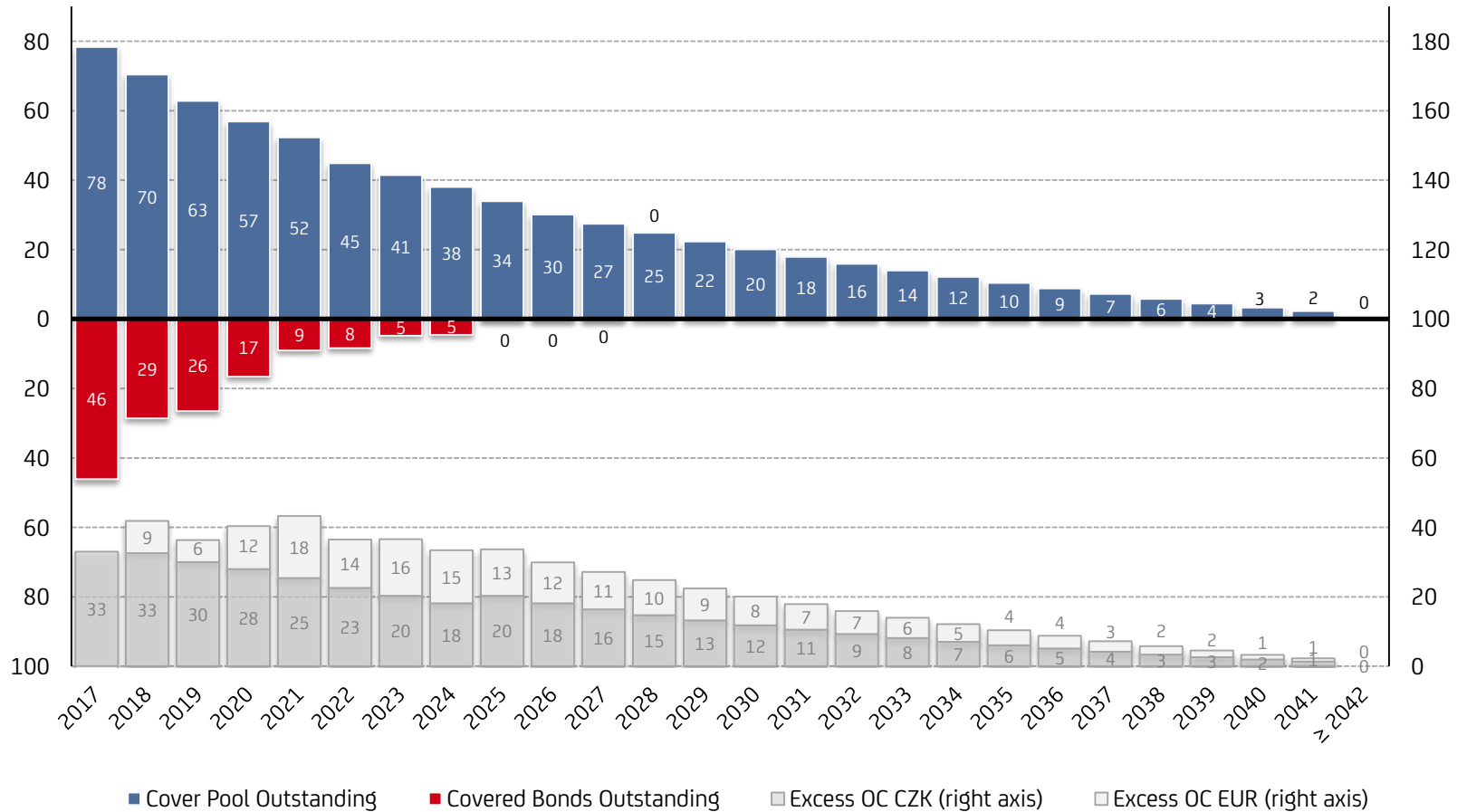
CZK bln equiv.



Cover Pool

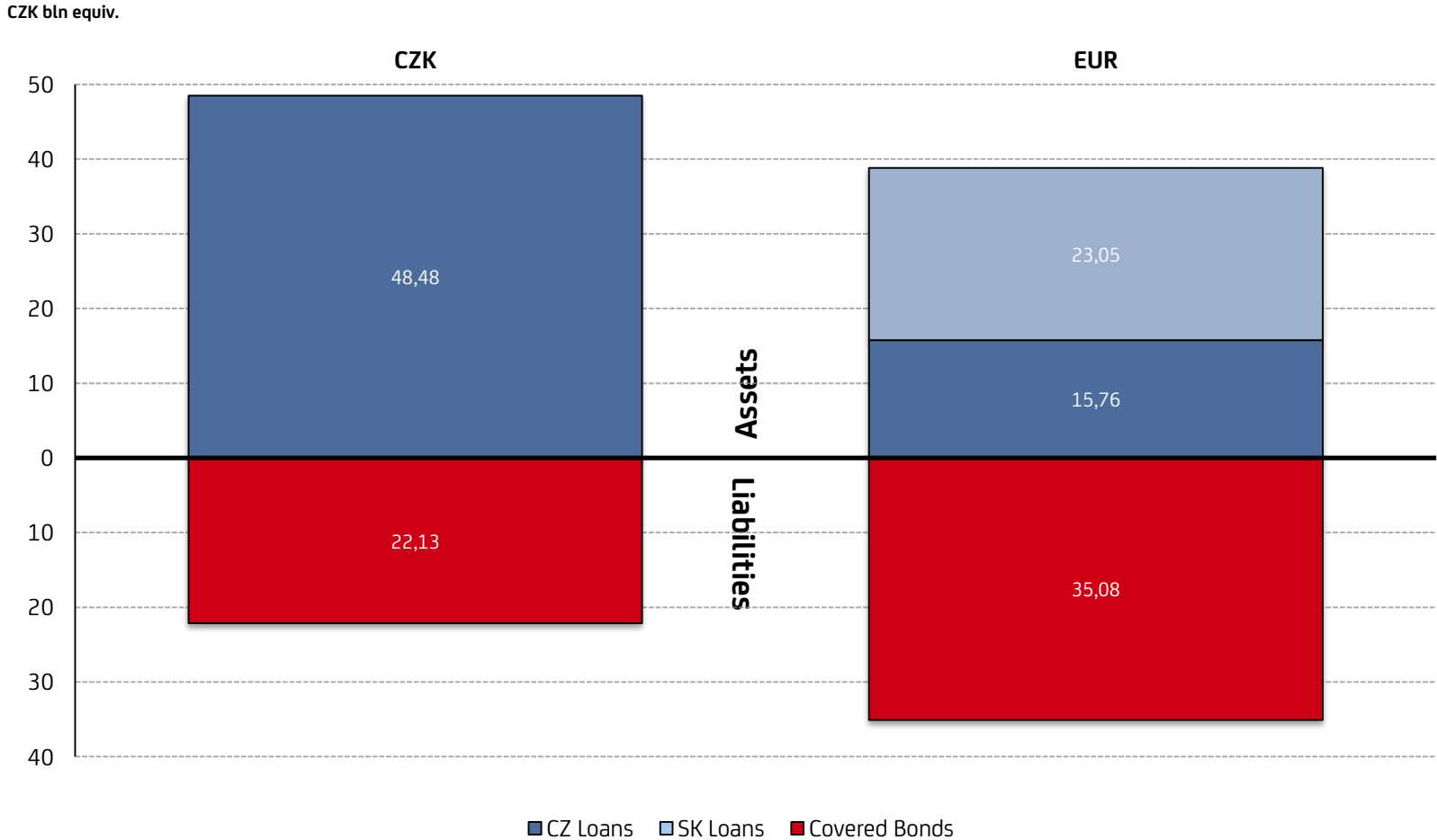
UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

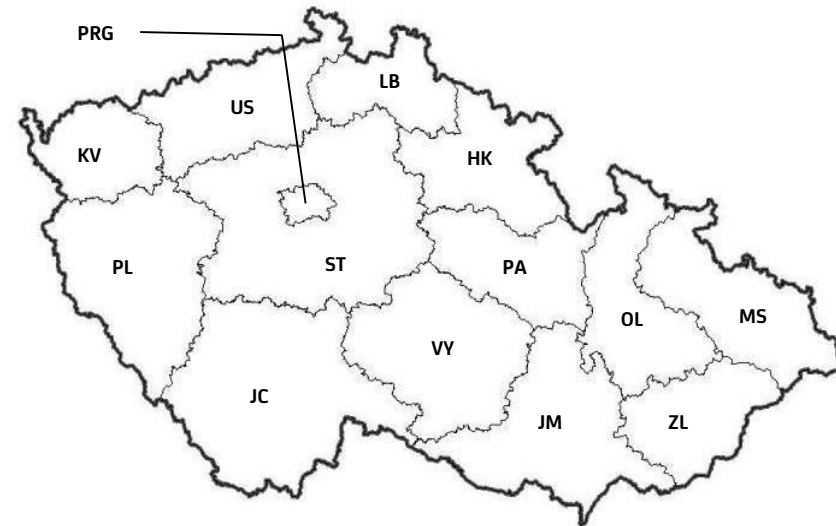


Cover Pool

UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic	
Total Loan Balance (in CZK)	34,324,844,528
Average Loan Balance (in CZK)	1,323,036
Total Number of Loans	25,944
Total Number of Debtors	23,990
Total Number of Properties	25,366
Weighted Average Seasoning (in years)	3.6
Contracted Weighted Average Remaining Term (in years)	20.7
Weighted Average LTV	70%
Stake of Fixed Interest Rate Loans	82%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic		
PRG	Praque-East & Praque-West	24.9%
ST	Středočeský kraj excl. Praque -East & Praque-West	19.0%
JM	Jihomoravský kraj	14.0%
MS	Moravskoslezský kraj	6.7%
OL	Olomoucký kraj	5.1%
US	Ústecký kraj	4.5%
ZL	Zlínský kraj	4.0%
HK	Královéhradecký kraj	4.0%
JC	Jihočeský kraj	3.8%
LB	Liberecký kraj	3.8%
PL	Plzeňský kraj	3.6%
PA	Pardubický kraj	3.2%
VY	Kraj Vysočina	2.6%
KV	Karlovarský kraj	1.1%



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia	
Total Loan Balance (in CZK)	23,046,432,792
Average Loan Balance (in CZK)	942,209
Total Number of Loans	24,460
Total Number of Debtors	19,256
Total Number of Properties	20,030
Weighted Average Seasoning (in years)	3.4
Contracted Weighted Average Remaining Term (in years)	21.2
Weighted Average LTV	69%
Stake of Fixed Interest Rate Loans	86%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia		
BA	Bratislavský kraj	32.8%
TT	Trnavský kraj	16.8%
ZA	Žilinský kraj	10.1%
NR	Nitriansky kraj	9.8%
KE	Košický kraj	8.7%
BB	Banskobystrický kraj	8.1%
TN	Trenčiansky kraj	7.1%
PO	Prešovský kraj	6.5%

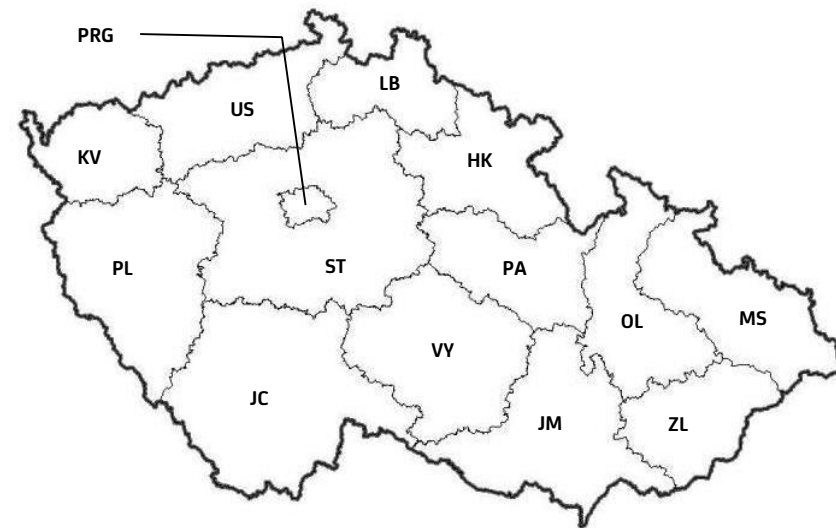


Cover Pool

UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic	
Total Loan Balance (in CZK):	29,917,012,788
Average Loan Balance (in CZK):	28,601,351
Total Number of Loans:	1,046
Total Number of Debtors:	898
Total Number of Properties:	1,137
Weighted Average Seasoning (in years):	2.9
Contracted Weighted Average Remaining Term (in years):	5.1
Weighted Average LTV:	70%
Stake of Fixed Interest Rate Loans:	33%
Stake of 10 Biggest Loans:	36%
Stake of Bullet Loans:	3%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	39.5%
JM Jihomoravský kraj	11.4%
ST Středočeský kraj excl. Prague -East & Prague-West	8.3%
MS Moravskoslezský kraj	7.4%
US Ústecký kraj	7.3%
OL Olomoucký kraj	6.7%
PL Plzeňský kraj	5.6%
HK Královéhradecký kraj	3.0%
JC Jihočeský kraj	2.8%
LB Liberecký kraj	2.6%
PA Pardubický kraj	1.9%
KV Karlovarský kraj	1.4%
VY Kraj Vysočina	1.2%
ZL Zlínský kraj	1.0%



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