

UniCredit Bank Czech Republic and Slovakia, a.s.



Cover Pool Information – *as of 31/03/2017*

Version March 2017

updated quarterly

Prague

Welcome to
 **UniCredit Bank**

Cover Pool

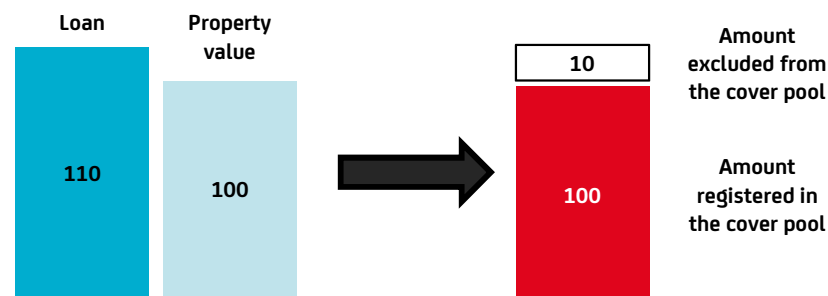
UCBCS's Cover Pool Features

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 5,000 mln eq. (EUR 185.0 mln) as of March 31, 2017
- 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 507.4 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 31 March 2017 :	CZK 97,970 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 37,160 mln eq. (37.9%)
■ o/w in retail residential loans secured by SK properties:	CZK 23,698 mln eq. (24.2%)
■ o/w in commercial loans secured by CZ properties:	CZK 37,112 mln eq. (37.9%)
■ o/w denominated in CZK:	CZK 53,406 mln (54.5%)
■ o/w denominated in EUR:	CZK 44,564 mln eq. (45.5%)

Covered Bonds Overview

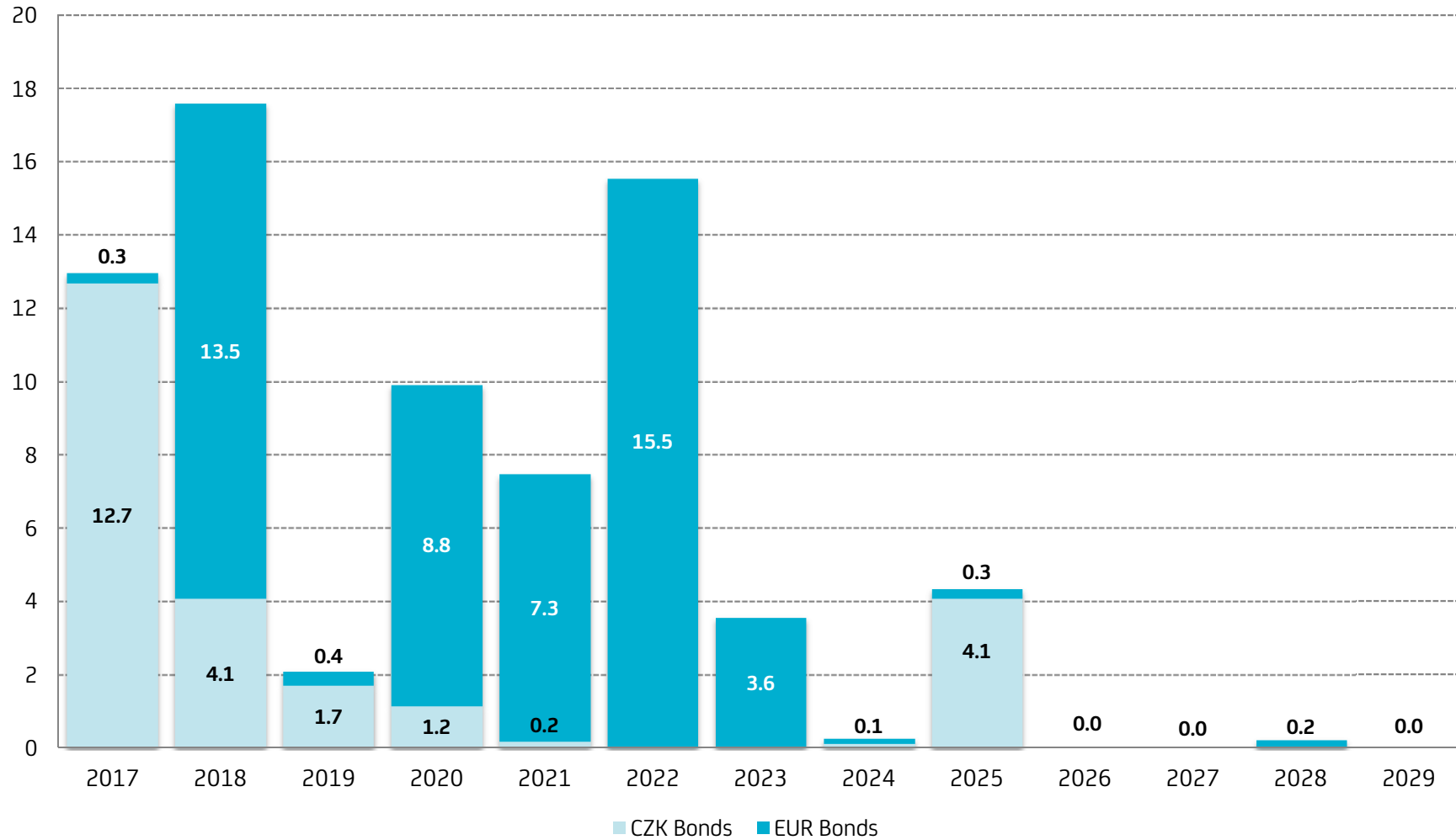
■ Total value of the outstanding Covered Bonds as of 31 March 2017 :	CZK 73,980 mln eq.
■ o/w denominated in CZK:	CZK 24,025 mln (32.5%)
■ o/w denominated in EUR:	CZK 49,955 mln eq. (67.5%)
■ Current Overcollateralization:	32.43%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



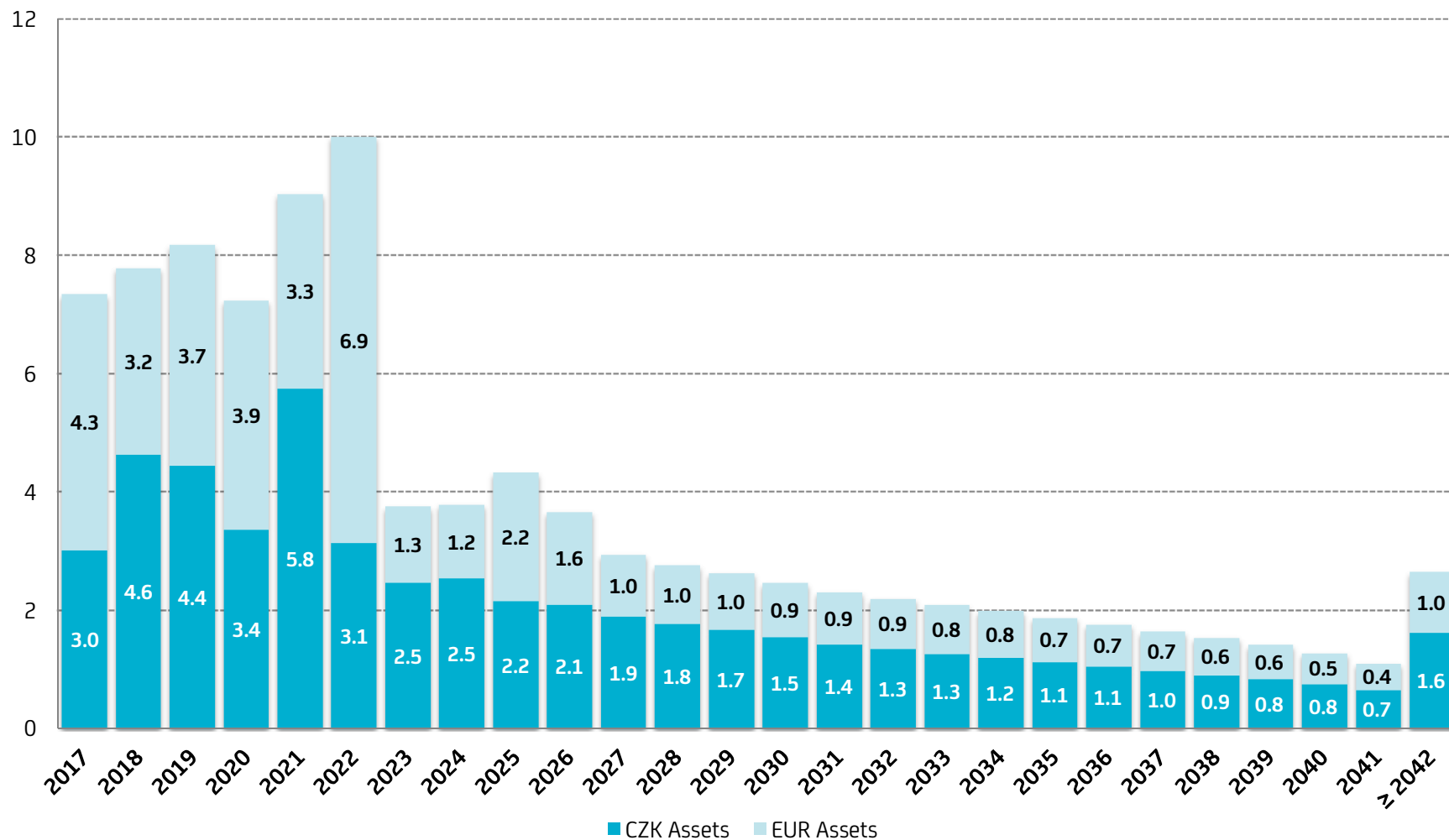
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 31, 2017
FX CZK/EUR = 27.030



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



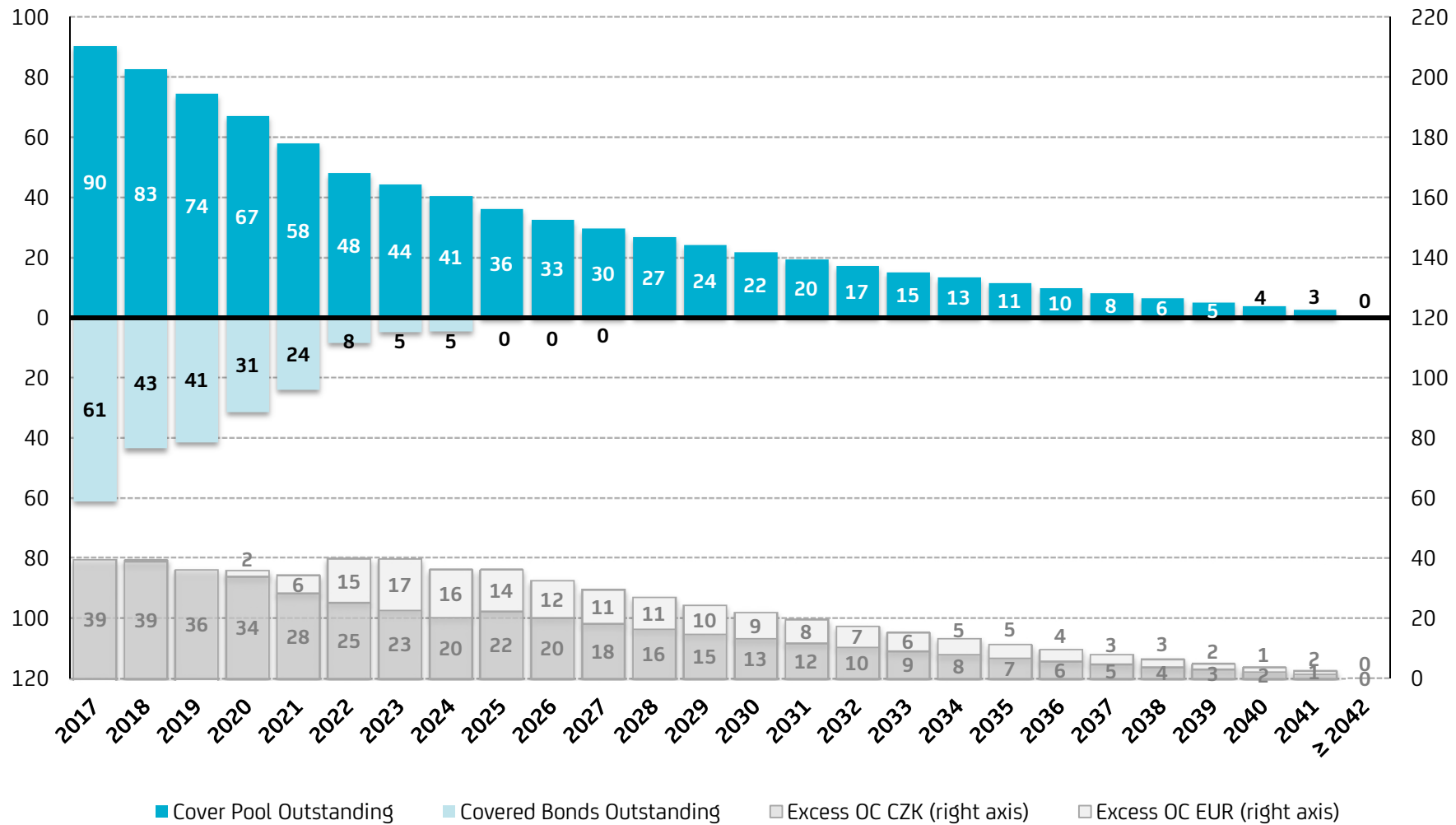
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of March 31, 2017
 FX CZK/EUR = 27.030



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

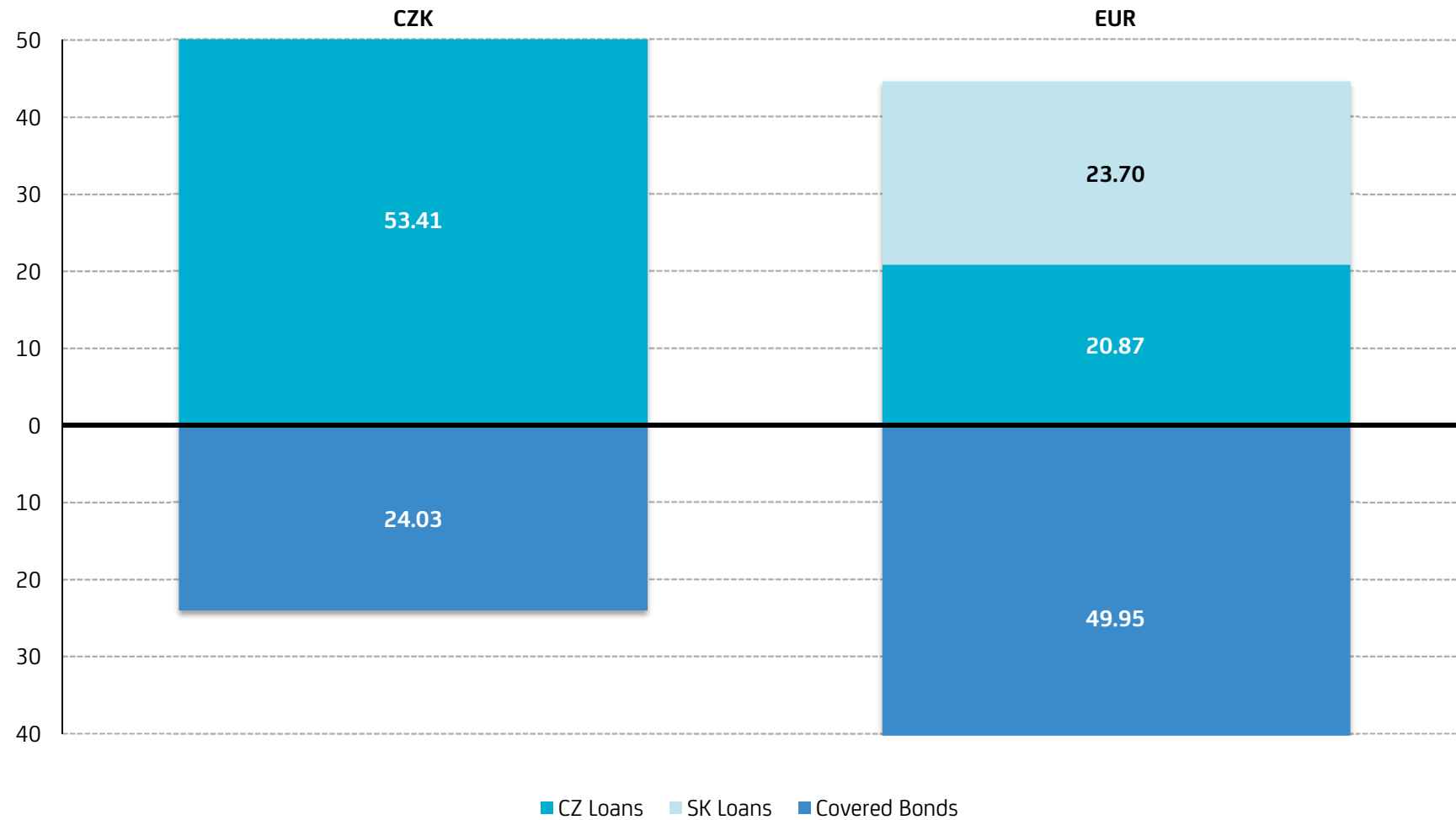
CZK bln equiv.



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Source: UniCredit Bank Czech Republic and Slovakia, a.s.
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Cover Pool

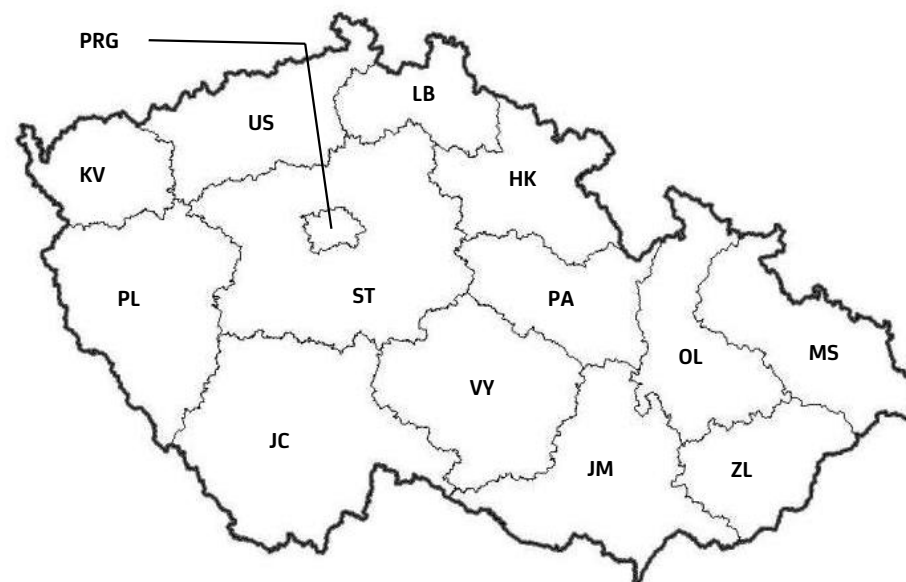
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	37,160,409,393
Average Loan Balance (in CZK)	1,338,921
Total Number of Loans	27,754
Total Number of Debtors	25,649
Total Number of Properties	27,136
Weighted Average Seasoning (in years)	3.6
Contracted Weighted Average Remaining Term (in years)	20.8
Weighted Average LTV	70%
Stake of Fixed Interest Rate Loans	85%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

PRG	Praque-East & Praque-West	24.4%
ST	Středočeský kraj excl. Praque -East & Praque-West	19.1%
JM	Jihomoravský kraj	14.2%
MS	Moravskoslezský kraj	6.8%
OL	Olomoucký kraj	5.1%
US	Ústecký kraj	4.4%
ZL	Zlínský kraj	4.0%
HK	Královéhradecký kraj	4.0%
JC	Jihočeský kraj	3.8%
LB	Liberecký kraj	3.7%
PL	Plzeňský kraj	3.6%
PA	Pardubický kraj	3.3%
VY	Kraj Vysočina	2.6%
KV	Karlovarský kraj	1.2%



Source: UniCredit Bank Czech Republic and Slovakia, a.s.

Data as of March 31, 2017

FX CZK/EUR = 27.030



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	23,697,764,790
Average Loan Balance (in CZK)	949,544
Total Number of Loans	24,957
Total Number of Debtors	19,636
Total Number of Properties	20,425
Weighted Average Seasoning (in years)	3.5
Contracted Weighted Average Remaining Term (in years)	21.3
Weighted Average LTV	70%
Stake of Fixed Interest Rate Loans	88%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BA Bratislavský kraj	32.7%
TT Trnavský kraj	16.9%
ZA Žilinský kraj	10.1%
NR Nitriansky kraj	9.8%
KE Košický kraj	8.8%
BB Banskobystrický kraj	8.1%
TN Trenčiansky kraj	7.2%
PO Prešovský kraj	6.5%



Cover Pool

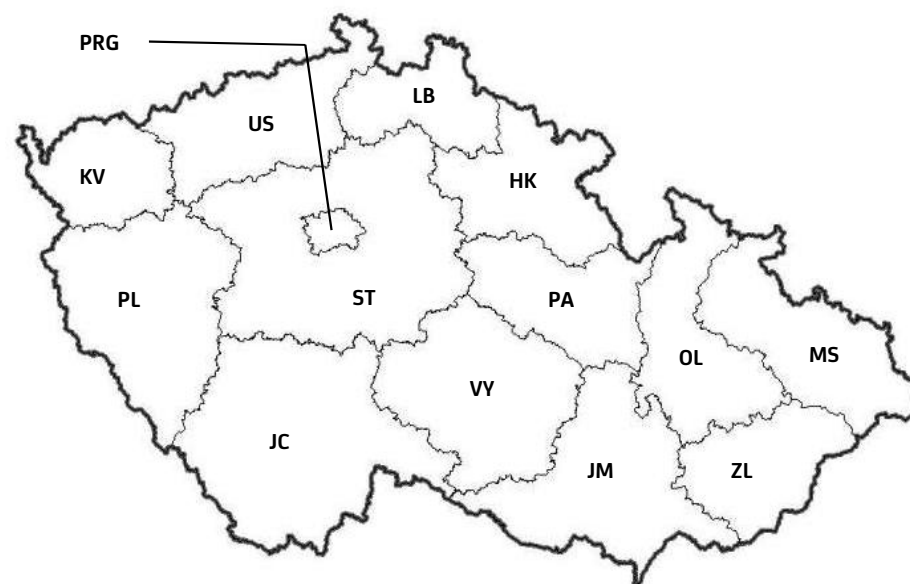
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	37,111,683,145
Average Loan Balance (in CZK):	34,426,422
Total Number of Loans:	1,078
Total Number of Debtors:	923
Total Number of Properties:	1,167
Weighted Average Seasoning (in years):	2.5
Contracted Weighted Average Remaining Term (in years):	4.9
Weighted Average LTV:	72%
Stake of Fixed Interest Rate Loans:	39%
Stake of 10 Biggest Loans:	39%
Stake of Bullet Loans:	8%

Regional Distribution - Czech Republic

PRG	Praque-East & Prague-West	37.9%
MS	Moravskoslezský kraj	13.0%
JM	Jihomoravský kraj	9.3%
OL	Olomoucký kraj	8.8%
ST	Středočeský kraj excl. Prague -East & Prague-West	6.8%
US	Ústecký kraj	6.0%
PL	Plzeňský kraj	4.5%
JC	Jihočeský kraj	3.0%
HK	Královéhradecký kraj	2.3%
LB	Liberecký kraj	2.2%
KV	Karlovarský kraj	2.1%
VY	Kraj Vysočina	1.7%
PA	Pardubický kraj	1.7%
ZL	Zlínský kraj	0.7%



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