

# UniCredit Bank Czech Republic and Slovakia, a.s.



Cover Pool Information – *as of 29/12/2017*

Version December 2017

*updated quarterly*

Prague

Welcome to  
 **UniCredit Bank**

# Cover Pool

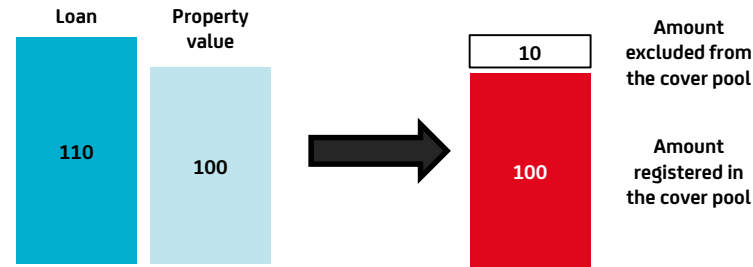
## UCBCS's Cover Pool Features

### 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
- Since the merger with UCB Slovakia (Dec 2013) the bank's Cover Pool has been enlarged by Slovak assets forming the regulatory Cover Pool of the former Slovak bank of approx. CZK 5,430 mln eq. (EUR 212.6 mln) as of December 29, 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 537.0 mln) was registered to the Cover Pool. Loans secured by residential properties which have been 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 29 December 2017 :	<b>CZK 97,986 mln eq.</b>
■ o/w in retail residential loans secured by CZ properties:	CZK 40,696 mln eq. (41.5%)
■ o/w in retail residential loans secured by SK properties:	CZK 24,237 mln eq. (24.7%)
■ o/w in commercial loans secured by CZ properties:	CZK 33,054 mln eq. (33.7%)
■ o/w denominated in CZK:	CZK 54,931 mln (56.1%)
■ o/w denominated in EUR:	CZK 43,055 mln eq. (43.9%)

### Covered Bonds Overview

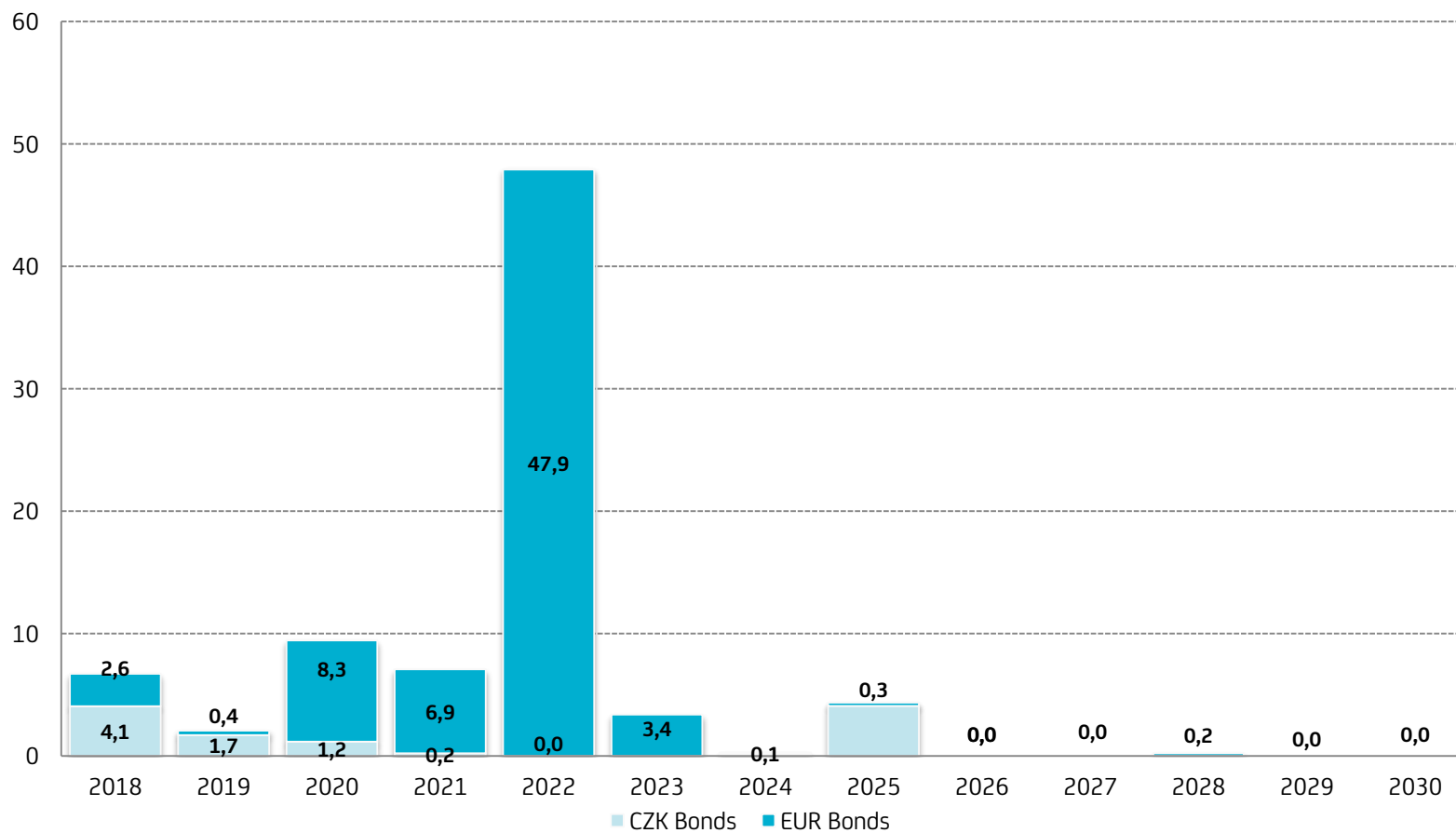
■ Total value of the outstanding Covered Bonds as of 29 December 2017 :	<b>CZK 81,346 mln eq.</b>
■ o/w denominated in CZK:	CZK 11,331 mln (13.9%)
■ o/w denominated in EUR:	CZK 70,016 mln eq. (86.1%)
■ Current Overcollateralization:	20.46%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



# Cover Pool

## UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



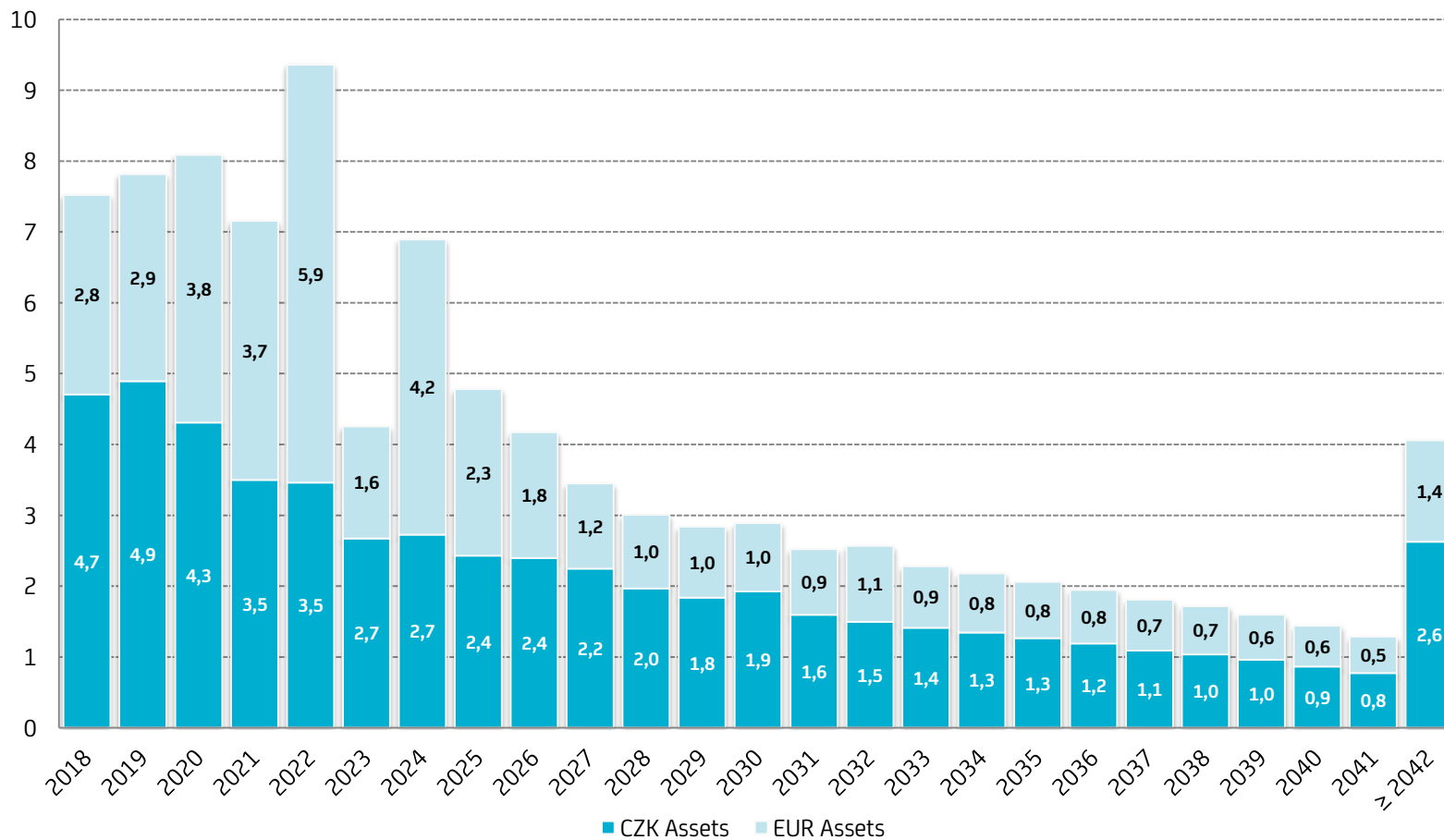
Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
Data as of December 29, 2017  
FX CZK/EUR = 25.54



# Cover Pool

## UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



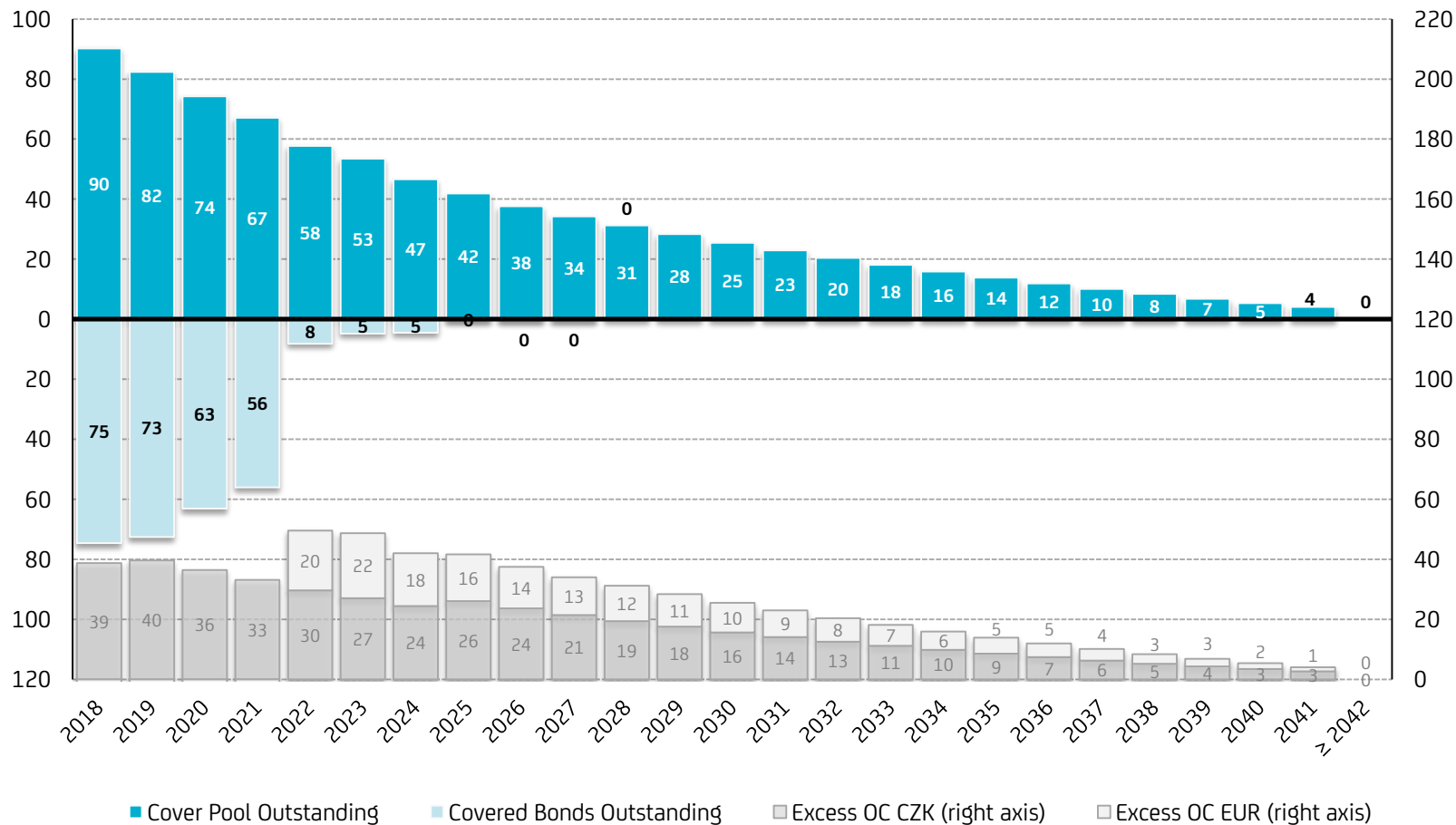
Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
 Data as of December 29, 2017  
 FX CZK/EUR = 25.54



# Cover Pool

## UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



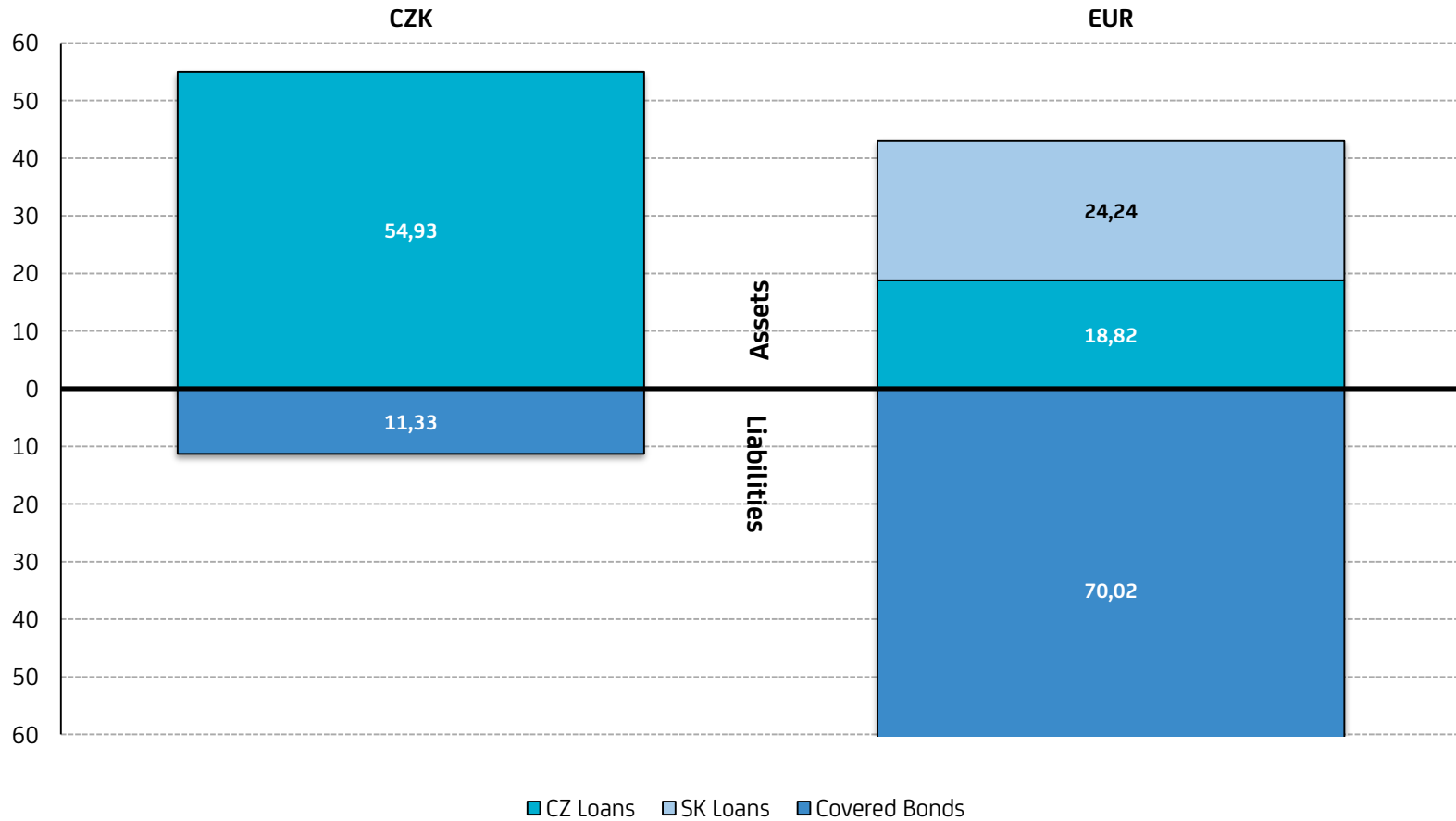
Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
 Data as of December 29, 2017  
 FX CZK/EUR = 25.54



# 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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FX CZK/EUR = 25.54



# Cover Pool

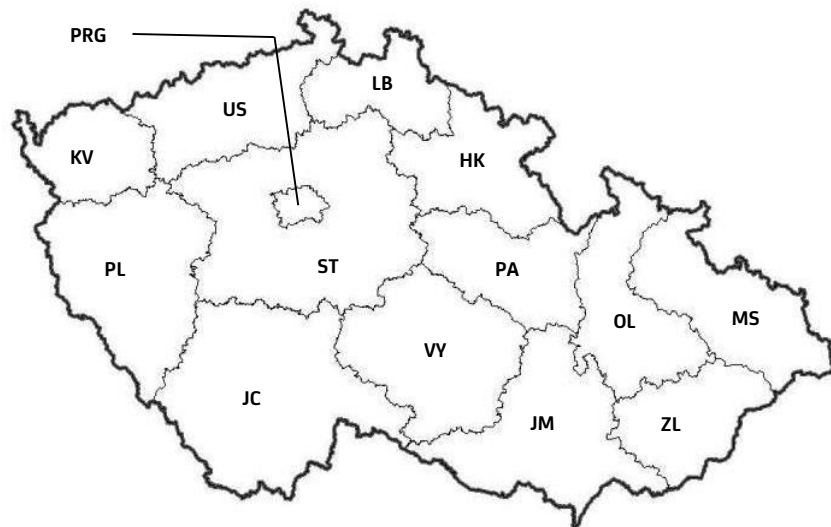
## UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

### Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	40 695 666 379
Average Loan Balance (in CZK)	1 354 400
Total Number of Loans	30 047
Total Number of Debtors	27 450
Total Number of Properties	27 970
Weighted Average Seasoning (in years)	3,8
Contracted Weighted Average Remaining Term (in year)	20,5
Weighted Average LTV	69%
Stake of Fixed Interest Rate Loans	89%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

### Regional Distribution - Czech Republic

PRG	Prague-East & Prague-West	23,5%
ST	Středočeský kraj excl. Prague -East & Prague-West	18,7%
JM	Jihomoravský kraj	14,4%
MS	Moravskoslezský kraj	7,2%
OL	Olomoucký kraj	5,3%
US	Ústecký kraj	4,3%
ZL	Zlínský kraj	4,1%
HK	Královéhradecký kraj	4,0%
JC	Jihočeský kraj	3,9%
PL	Plzeňský kraj	3,6%
LB	Liberecký kraj	3,6%
PA	Pardubický kraj	3,6%
VV	Kraj Vysočina	2,8%
KV	Karlovarský kraj	1,2%





# Cover Pool

## UCBCS's Cover Pool Features - SK Retail Residential Portfolio

### Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	24 236 633 190
Average Loan Balance (in CZK)	898 952
Total Number of Loans	26 961
Total Number of Debtors	20 519
Total Number of Properties	20 928
Weighted Average Seasoning (in years)	3,7
Contracted Weighted Average Remaining Term (in years)	21,4
Weighted Average LTV	71%
Stake of Fixed Interest Rate Loans	90%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

### Regional Distribution - Slovakia

BA	Bratislavský kraj	31,8%
TT	Trnavský kraj	17,2%
NR	Nitriansky kraj	10,4%
ZA	Žilinský kraj	10,2%
KE	Košický kraj	9,1%
BB	Banskobystrický kraj	7,5%
TN	Trenčiansky kraj	7,2%
PO	Prešovský kraj	6,5%



# Cover Pool

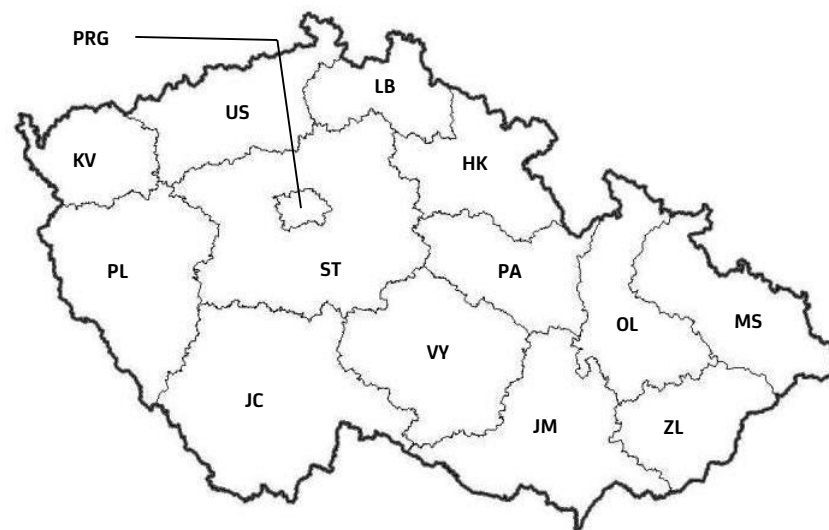
## UCBCS's Cover Pool Features - CZ Commercial Portfolio

### Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	33 053 915 265
Average Loan Balance (in CZK):	34 111 368
Total Number of Loans:	969
Total Number of Debtors:	825
Total Number of Properties:	863
Weighted Average Seasoning (in years):	2,7
Contracted Weighted Average Remaining Term (in year):	5,5
Weighted Average LTV:	73%
Stake of Fixed Interest Rate Loans:	27%
Stake of 10 Biggest Loans:	37%
Stake of Bullet Loans:	9%

### Regional Distribution - Czech Republic

PRG	Prague-East & Prague-West	44,6%
OL	Olomoucký kraj	14,4%
JM	Jihomoravský kraj	8,7%
ST	Středočeský kraj excl. Prague -East & Prague-West	6,5%
JC	Jihočeský kraj	3,7%
US	Ústecký kraj	3,6%
MS	Moravskoslezský kraj	3,5%
KV	Karlovarský kraj	3,5%
HK	Královéhradecký kraj	3,0%
PL	Plzeňský kraj	2,8%
LB	Liberecký kraj	2,2%
PA	Pardubický kraj	1,5%
VY	Kraj Vysočina	1,2%
ZL	Zlínský kraj	0,8%



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