

UniCredit Bank Czech Republic and Slovakia, a.s.



Cover Pool Information – *as of 30/3/2018*

Version March 2018

updated quarterly

Prague

Welcome to
 **UniCredit Bank**

Cover Pool

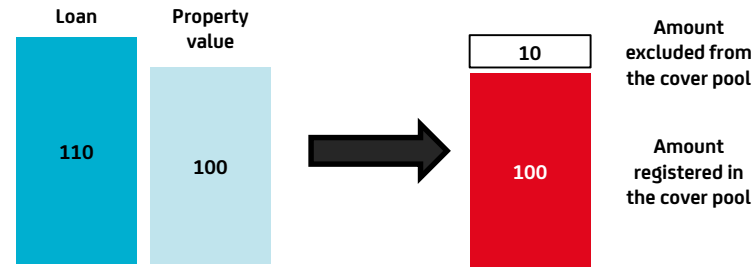
UCBCS's Cover Pool Features

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 Cover Pool has been enlarged by Slovak assets forming the regulatory Cover Pool of the former Slovak bank (approx. CZK 5,309 mln eq. (EUR 208.8 mln) as of March 30, 2018)
- 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 30 March 2018:	CZK 98,773 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 39,715 mln eq. (40.2%)
■ o/w in retail residential loans secured by SK properties:	CZK 24,390 mln eq. (24.7%)
■ o/w in commercial loans secured by CZ properties:	CZK 34,668 mln eq. (35.1%)
■ o/w denominated in CZK:	CZK 53,563 mln (54.2%)
■ o/w denominated in EUR:	CZK 45,210 mln eq. (45.8%)

Covered Bonds Overview

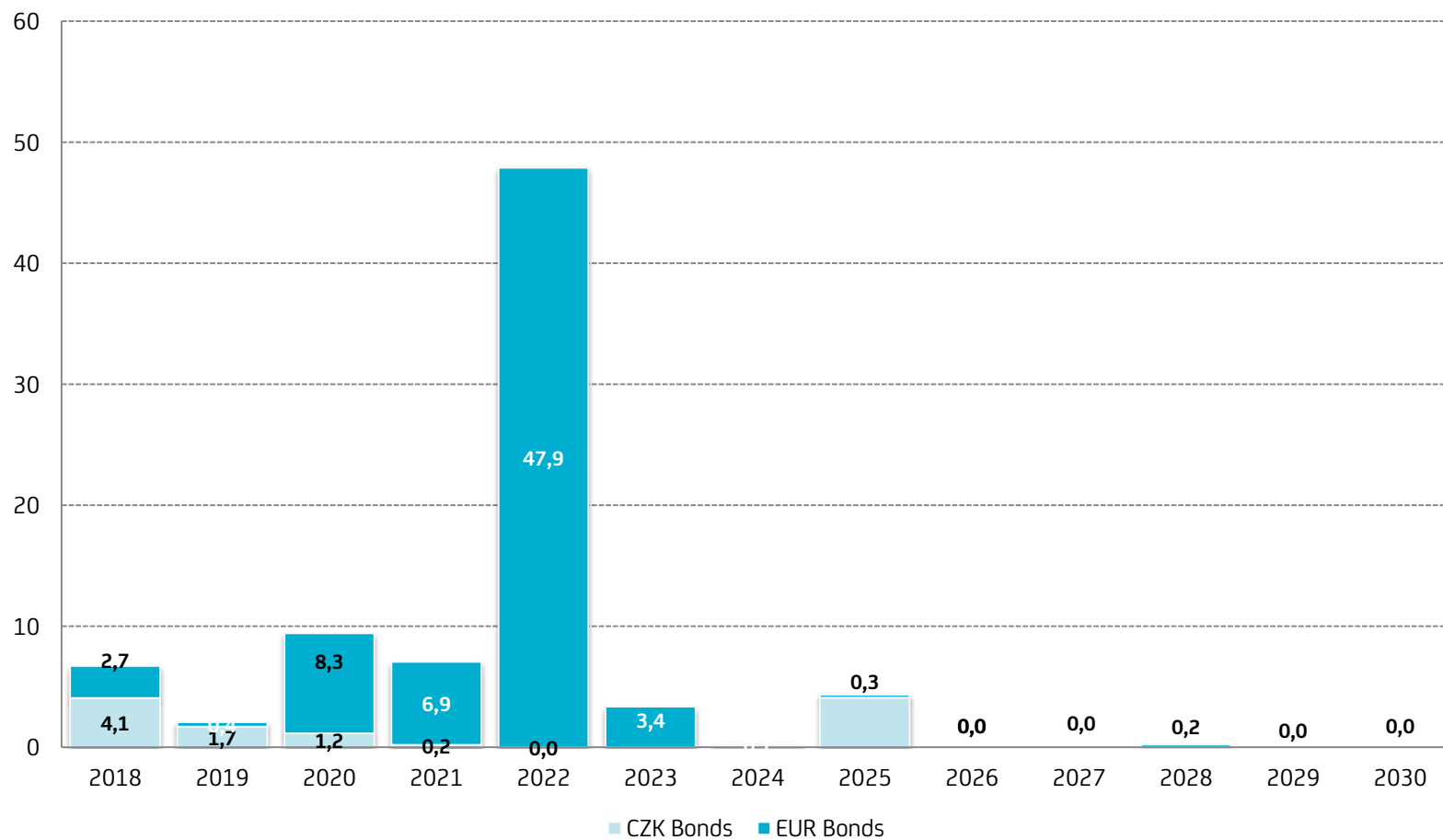
■ Total value of the outstanding Covered Bonds as of 30 March 2018:	CZK 80,266 mln eq.
■ o/w denominated in CZK:	CZK 11,331 mln (13.9%)
■ o/w denominated in EUR:	CZK 68,935 mln eq. (86.1%)
■ Current Overcollateralization:	23.06%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



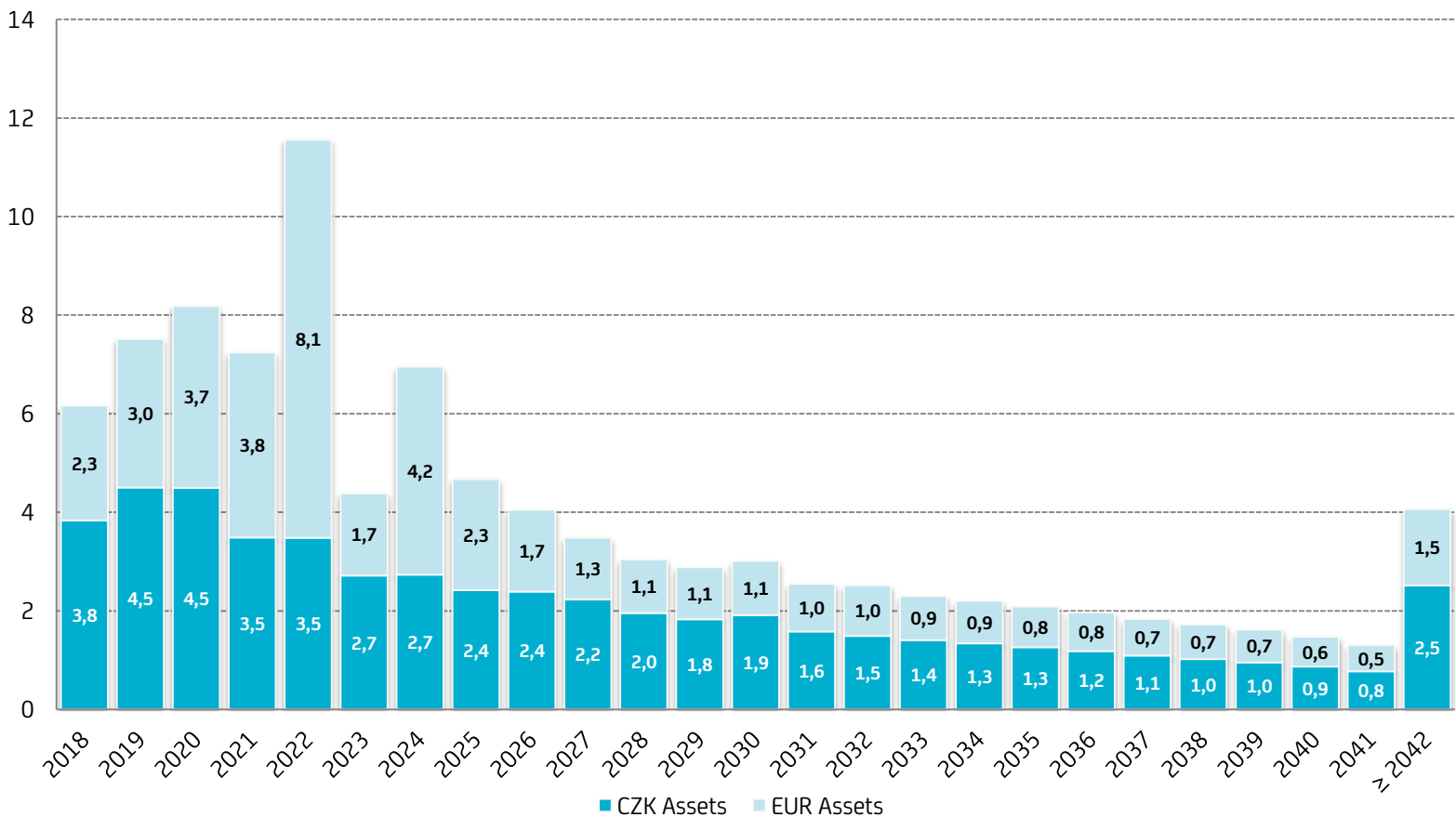
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 30, 2018
FX CZK/EUR = 25.43



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



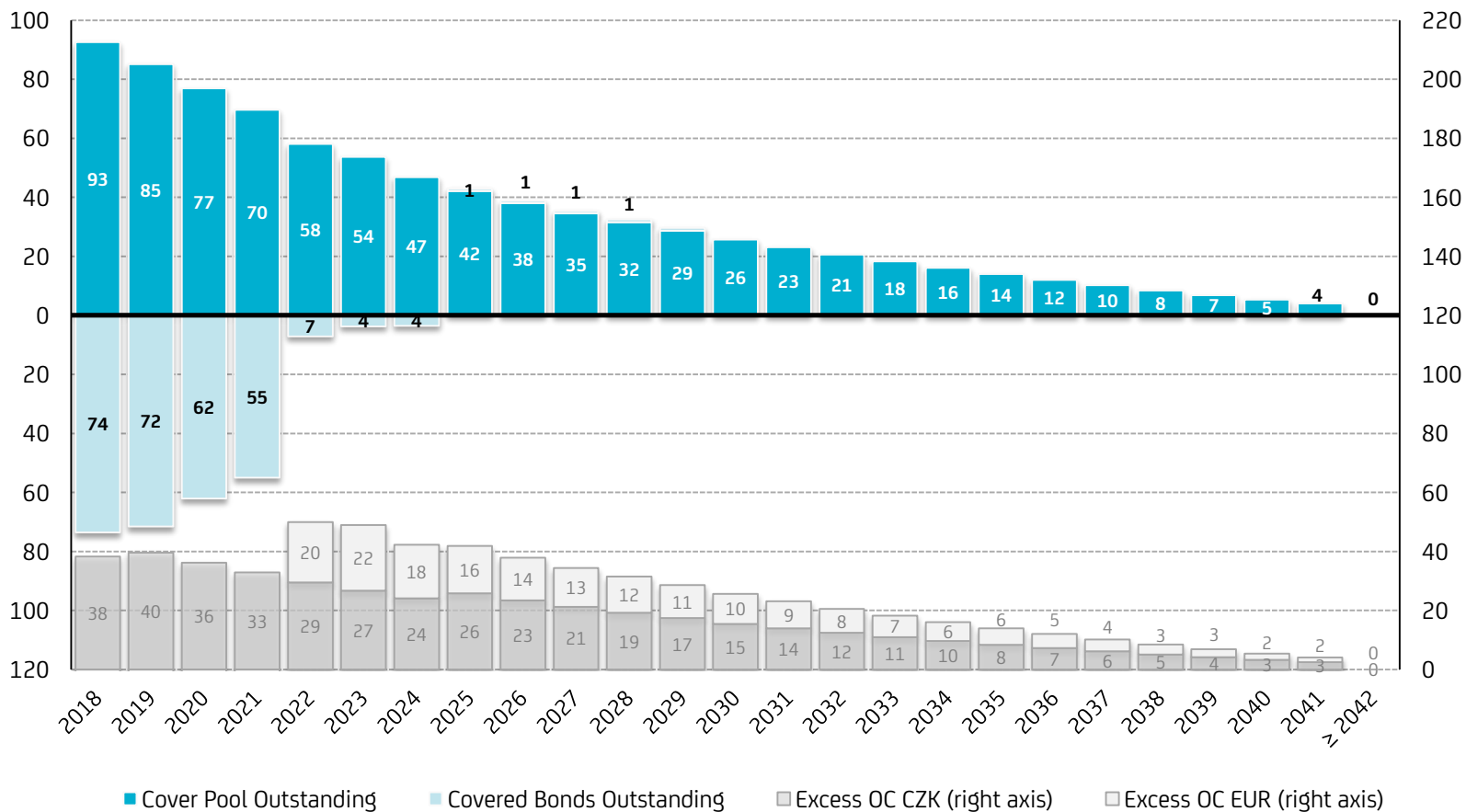
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of March 30, 2018
 FX CZK/EUR = 25.43



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

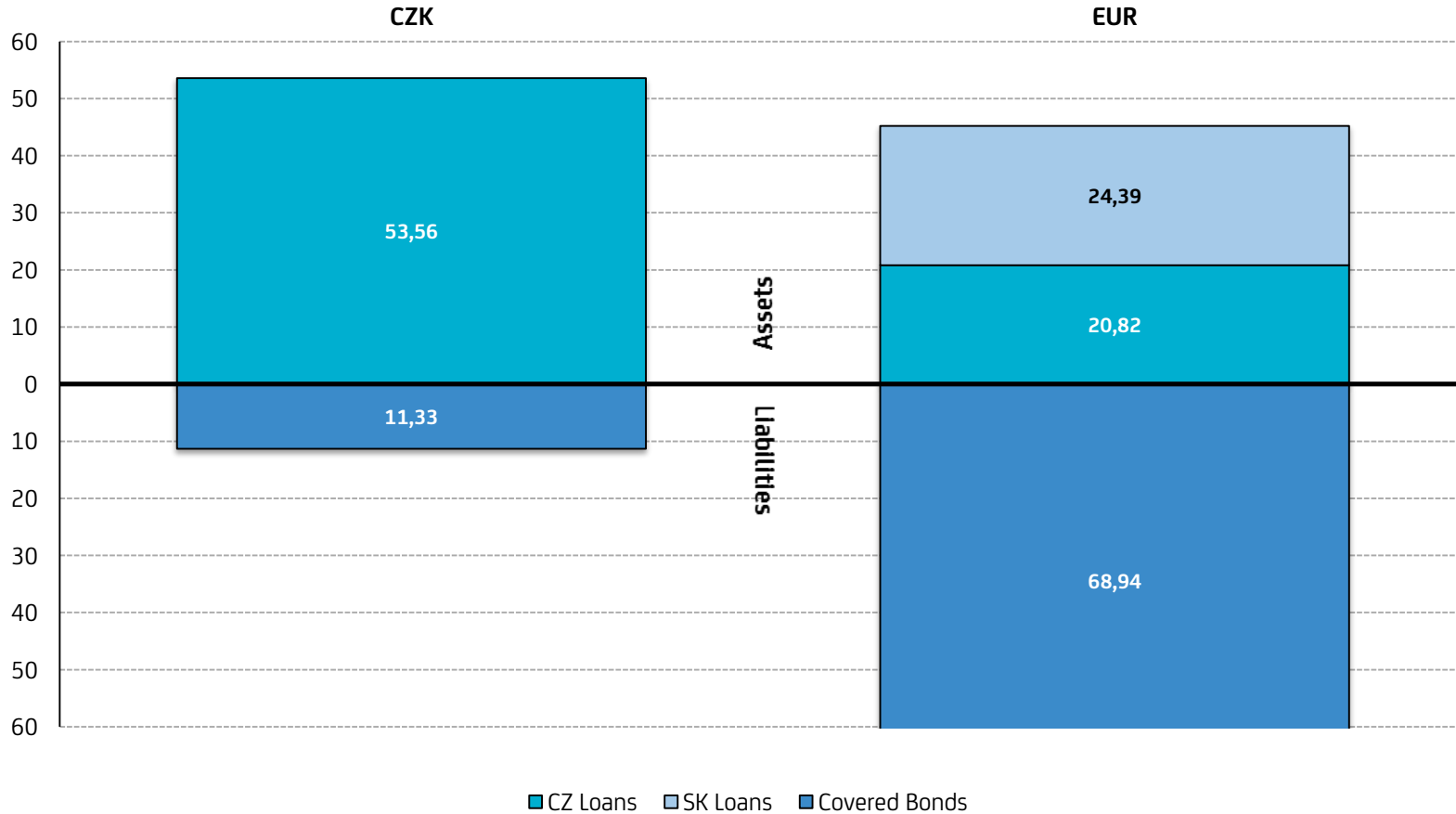
CZK bln equiv.



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 30, 2018
FX CZK/EUR = 25.43



Cover Pool

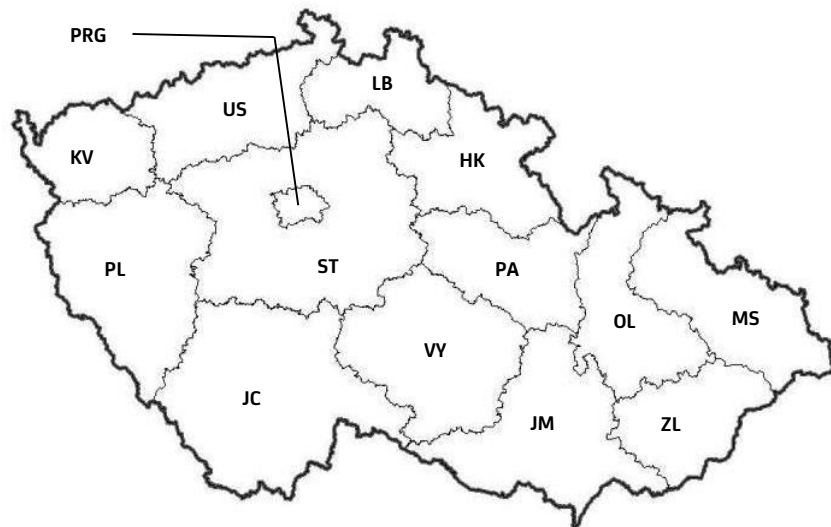
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	39 715 359 744
Average Loan Balance (in CZK)	1 343 278
Total Number of Loans	29 566
Total Number of Debtors	27 051
Total Number of Properties	27 540
Weighted Average Seasoning (in years)	3,9
Contracted Weighted Average Remaining Term (in years)	20,3
Weighted Average LTV	68%
Stake of Fixed Interest Rate Loans	90%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

PRG	Prague-East & Prague-West	23,3%
ST	Středočeský kraj excl. Prague -East & Prague-West	18,6%
JM	Jihomoravský kraj	14,5%
MS	Moravskoslezský kraj	7,2%
OL	Olomoucký kraj	5,3%
US	Ústecký kraj	4,2%
ZL	Zlínský kraj	4,1%
HK	Královéhradecký kraj	4,0%
JC	Jihočeský kraj	3,9%
PA	Pardubický kraj	3,6%
PL	Plzeňský kraj	3,6%
LB	Liberecký 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)	24 389 945 679
Average Loan Balance (in CZK)	904 571
Total Number of Loans	26 963
Total Number of Debtors	20 575
Total Number of Properties	21 013
Weighted Average Seasoning (in years)	3,9
Contracted Weighted Average Remaining Term (in years)	21,3
Weighted Average LTV	72%
Stake of Fixed Interest Rate Loans	90%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BA Bratislavský kraj	32,7%
TT Trnavský kraj	17,2%
NR Nitriansky kraj	10,4%
ZA Žilinský kraj	10,1%
KE Košický kraj	8,9%
BB Banskobystrický kraj	7,3%
TN Trenčiansky kraj	7,1%
PO Prešovský kraj	6,4%



Cover Pool

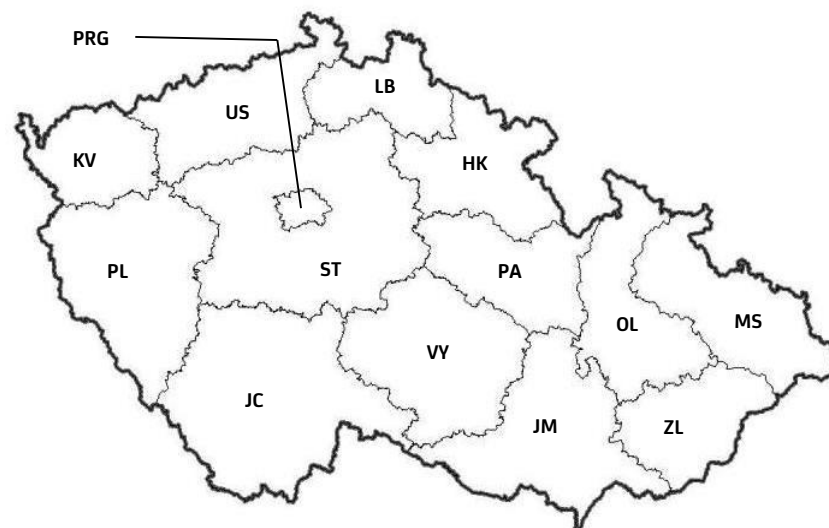
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	34 667 999 608
Average Loan Balance (in CZK):	37 560 130
Total Number of Loans:	923
Total Number of Debtors:	780
Total Number of Properties:	817
Weighted Average Seasoning (in years):	4,4
Contracted Weighted Average Remaining Term (in years):	5,3
Weighted Average LTV:	74%
Stake of Fixed Interest Rate Loans:	21%
Stake of 10 Biggest Loans:	40%
Stake of Bullet Loans:	8%

Regional Distribution - Czech Republic

PRG	Praha - East & West	48,6%
OL	Olomoucký kraj	13,5%
JM	Jihomoravský kraj	8,3%
ST	Středočeský kraj excl. Praha - East & West	6,7%
KV	Karlovarský kraj	3,3%
JC	Jihočeský kraj	3,2%
US	Ústecký kraj	3,2%
MS	Moravskoslezský kraj	2,8%
PL	Plzeňský kraj	2,7%
HK	Královéhradecký kraj	2,6%
LB	Liberecký kraj	2,1%
PA	Pardubický kraj	1,6%
VY	Kraj Vysočina	0,8%
ZL	Zlínský kraj	0,7%



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