

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – *as of 27/9/2018*

Version October 2018

updated quarterly

Prague



Cover Pool

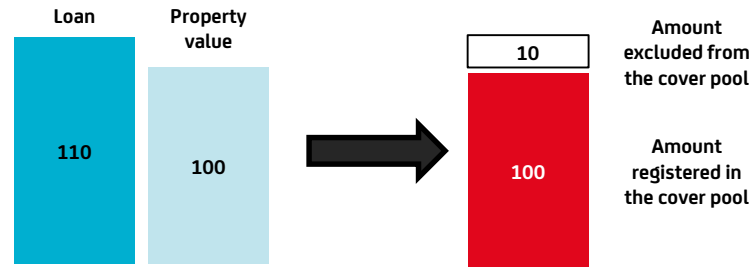
UCBCS's Cover Pool Features

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 27 September 2018:	CZK 117,357 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 46,384 mln eq. (39.5%)
■ o/w in retail residential loans secured by SK properties:	CZK 30,480 mln eq. (26.0%)
■ o/w in commercial loans secured by CZ properties:	CZK 40,493 mln eq. (34.5%)
■ o/w denominated in CZK:	CZK 64,266 mln (54.8%)
■ o/w denominated in EUR:	CZK 53,091 mln eq. (45.2%)

Covered Bonds Overview

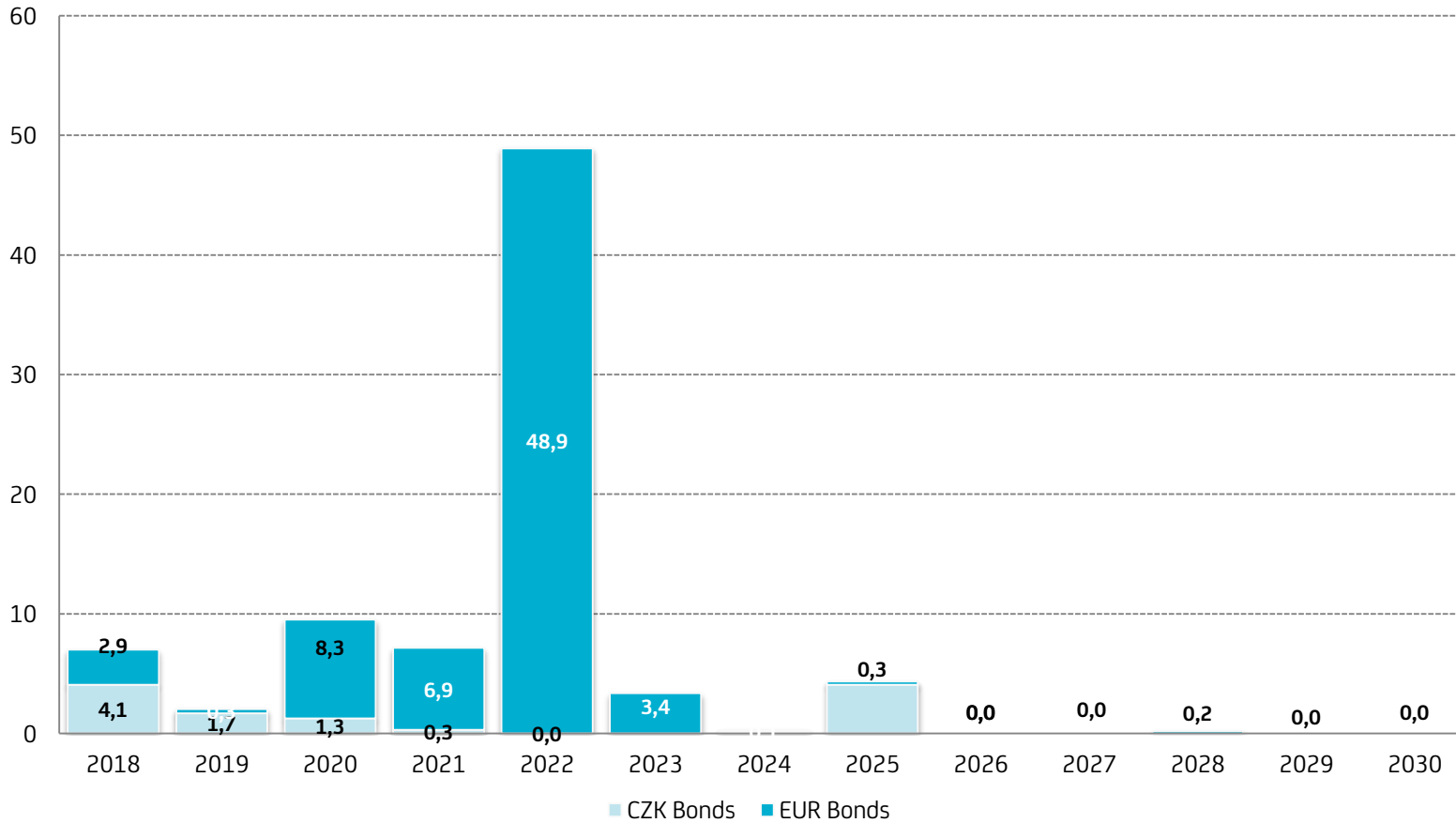
■ Total value of the outstanding Covered Bonds as of 27 September 2018:	CZK 78,714 mln eq.
■ o/w denominated in CZK:	CZK 8,255 mln (10.5%)
■ o/w denominated in EUR:	CZK 70,459 mln eq. (89.5%)
■ Current Overcollateralization:	49.09%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



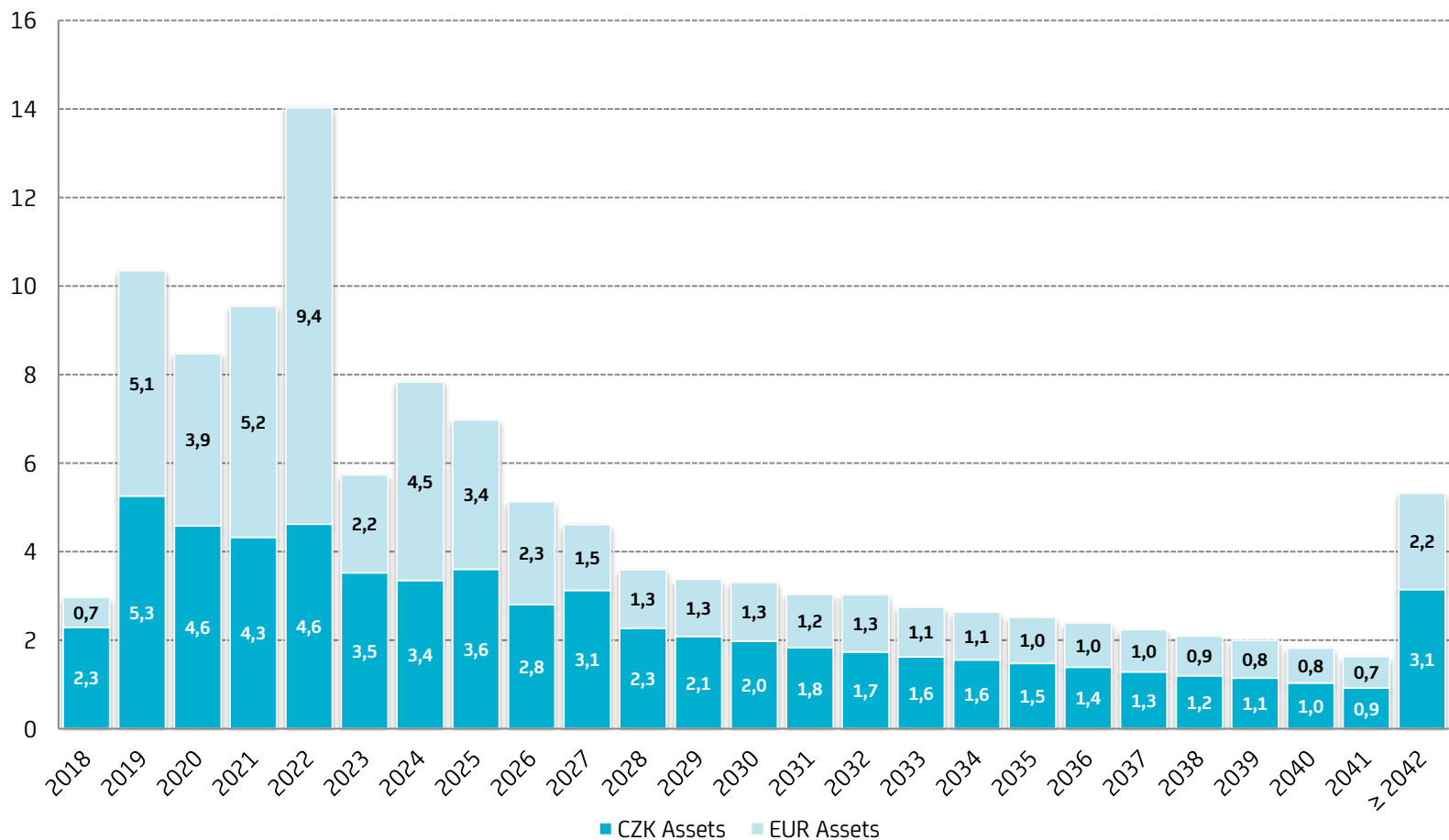
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 27, 2018
FX CZK/EUR = 25,715



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



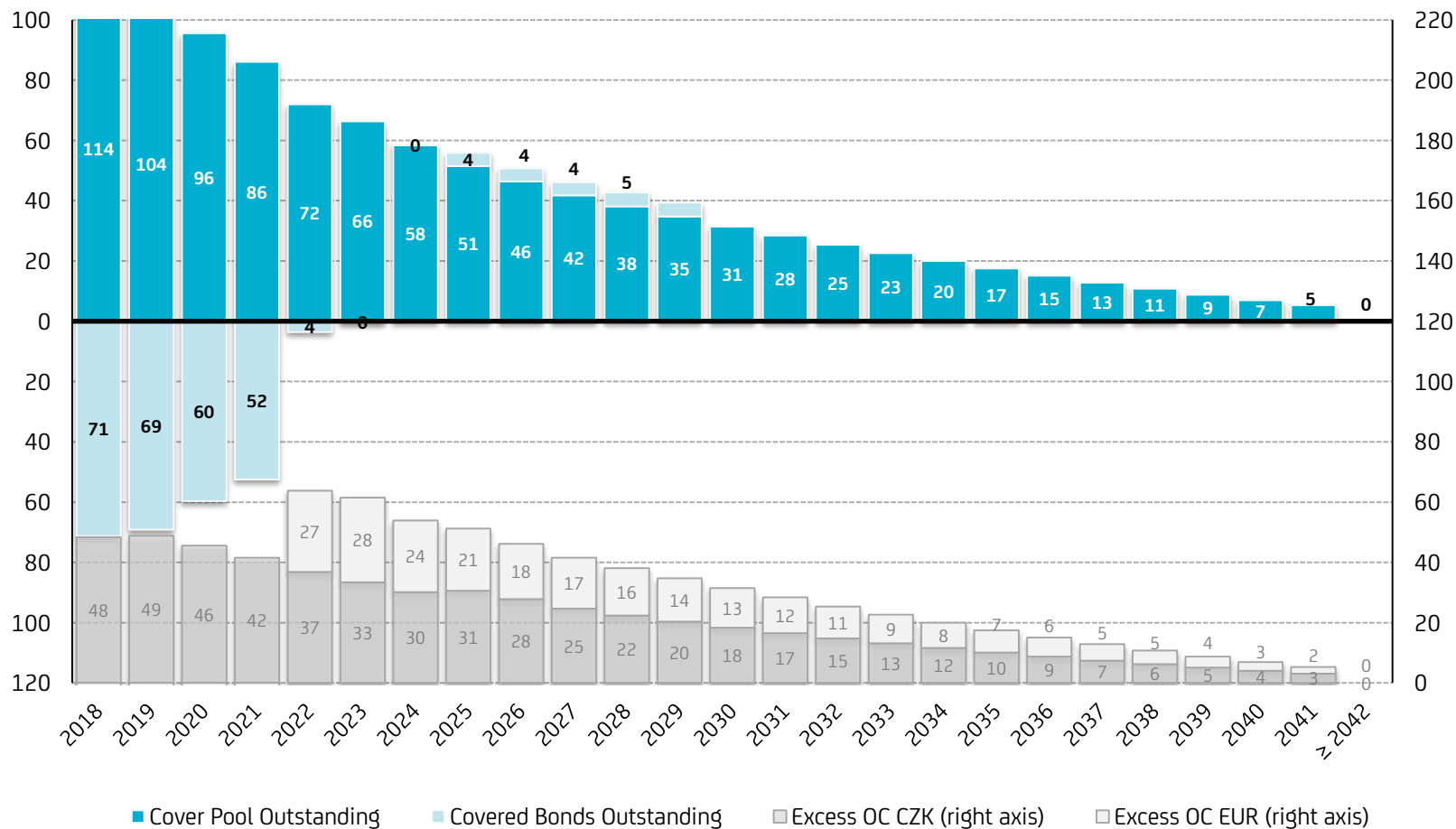
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of September 27, 2018
 FX CZK/EUR = 25,715



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



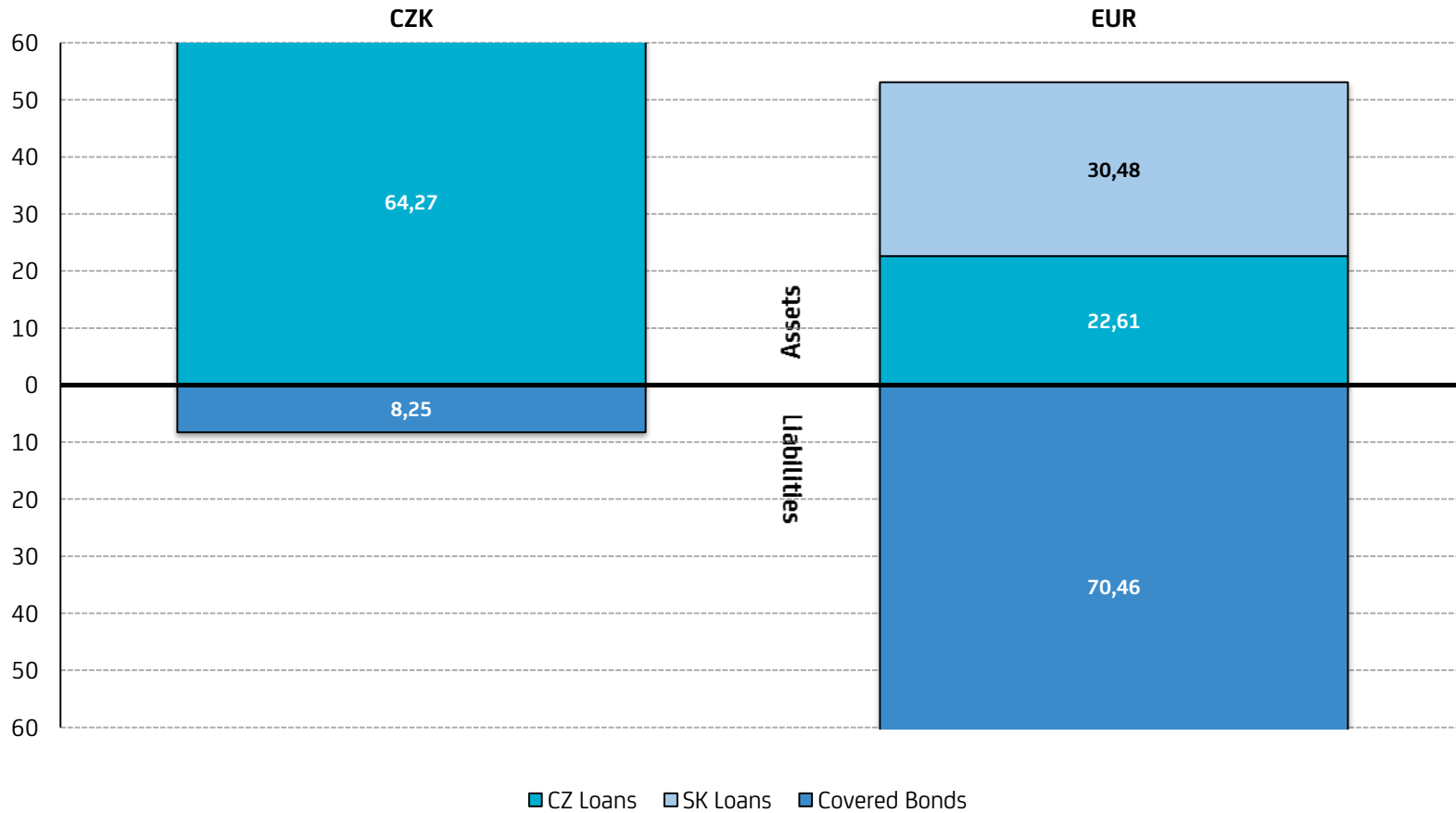
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of September 27, 2018
 FX CZK/EUR = 25,715



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 September 27, 2018
FX CZK/EUR = 25,715



Cover Pool

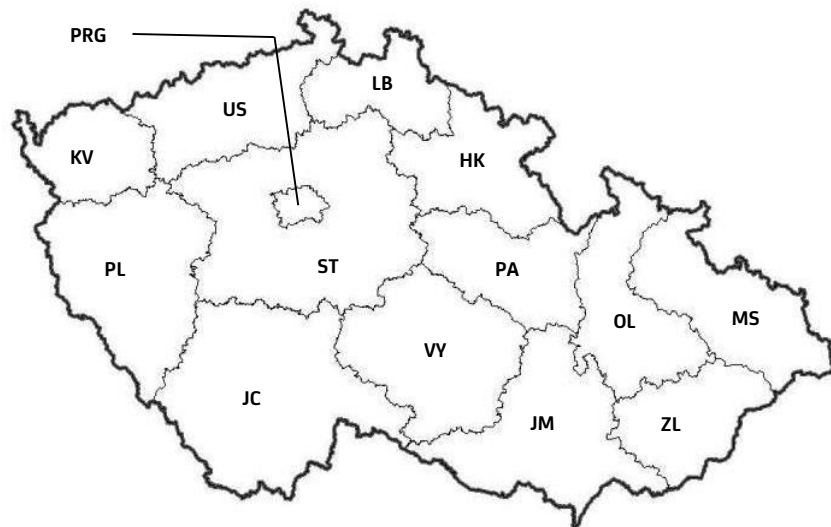
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	46 383 777 763
Average Loan Balance (in CZK)	1 331 452
Total Number of Loans	34 837
Total Number of Debtors	31 380
Total Number of Properties	31 992
Weighted Average Seasoning (in years)	4,0
Contracted Weighted Average Remaining Term (in years)	20,3
Weighted Average LTV	68%
Stake of Fixed Interest Rate Loans	89%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

PRG	Praha - East & West	22,3%
ST	Středočeský kraj excl. Praha - East & West	18,6%
JM	Jihomoravský kraj	14,8%
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	4,1%
PL	Plzeňský kraj	3,5%
PA	Pardubický kraj	3,5%
LB	Liberecký kraj	3,5%
VV	Kraj Vysočina	3,1%
KV	Karlovarský kraj	1,2%



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	30 479 660 490
Average Loan Balance (in CZK)	1 003 512
Total Number of Loans	30 373
Total Number of Debtors	23 809
Total Number of Properties	24 449
Weighted Average Seasoning (in years)	3,9
Contracted Weighted Average Remaining Term (in years)	21,5
Weighted Average LTV	75%
Stake of Fixed Interest Rate Loans	94%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BA Bratislavský kraj	32,2%
TT Trnavský kraj	18,0%
NR Nitriansky kraj	10,3%
ZA Žilinský kraj	10,2%
KE Košický kraj	8,7%
BB Banskobystrický kraj	7,3%
TN Trenčiansky kraj	7,0%
PO Prešovský kraj	6,5%



Cover Pool

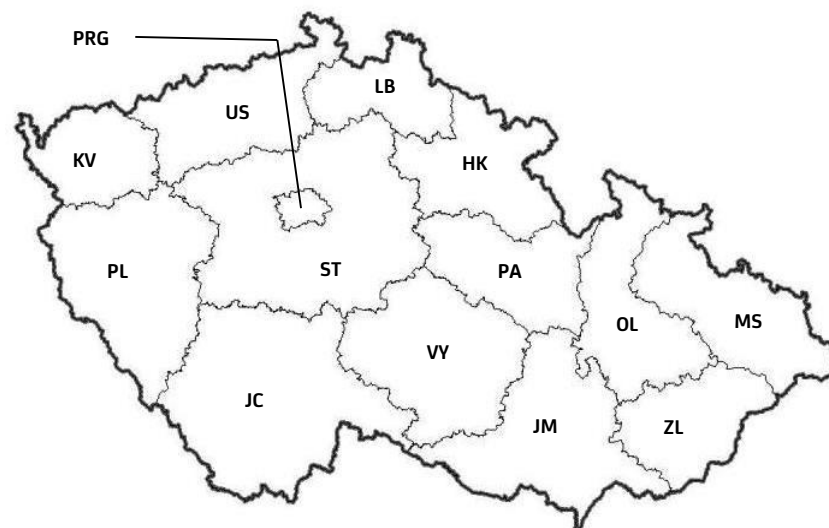
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	40 493 348 826
Average Loan Balance (in CZK):	40 251 838
Total Number of Loans:	1 006
Total Number of Debtors:	820
Total Number of Properties:	857
Weighted Average Seasoning (in years):	4,4
Contracted Weighted Average Remaining Term (in years):	5,0
Weighted Average LTV:	76%
Stake of Fixed Interest Rate Loans:	18%
Stake of 10 Biggest Loans:	35%
Stake of Bullet Loans:	7%

Regional Distribution - Czech Republic

PRG	Praha-East & Praha-West	43,6%
OL	Olomoucký kraj	11,3%
JM	Jihomoravský kraj	8,3%
ST	Středočeský kraj excl. Praha -East & Praha-West	5,1%
MS	Moravskoslezský kraj	4,3%
LB	Liberecký kraj	4,1%
ZL	Zlínský kraj	3,8%
US	Ústecký kraj	3,6%
KV	Karlovarský kraj	3,6%
VY	Kraj Vysočina	3,4%
JC	Jihočeský kraj	3,0%
PL	Plzeňský kraj	2,3%
HK	Královéhradecký kraj	2,3%
PA	Pardubický kraj	1,3%



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