

UniCredit Bank Czech Republic and Slovakia, a.s.



Cover Pool Information – *as of 30/06/2017*

Version June 2017

updated quarterly

Prague

Welcome to
 **UniCredit Bank**

Cover Pool

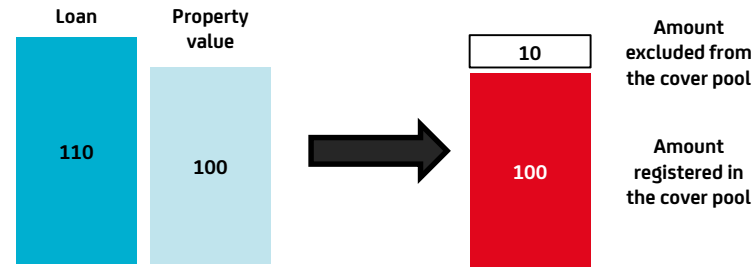
UCBCS's Cover Pool Features

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 5,846 mln eq. (EUR 223.2 mln) as of June 30, 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 523.6 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 30 June 2017 :	CZK 99,745 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 38,987 mln eq. (39.1%)
■ o/w in retail residential loans secured by SK properties:	CZK 24,828 mln eq. (24.9%)
■ o/w in commercial loans secured by CZ properties:	CZK 35,930 mln eq. (36.0%)
■ o/w denominated in CZK:	CZK 55,128 mln (55.3%)
■ o/w denominated in EUR:	CZK 44,617 mln eq. (44.7%)

Covered Bonds Overview

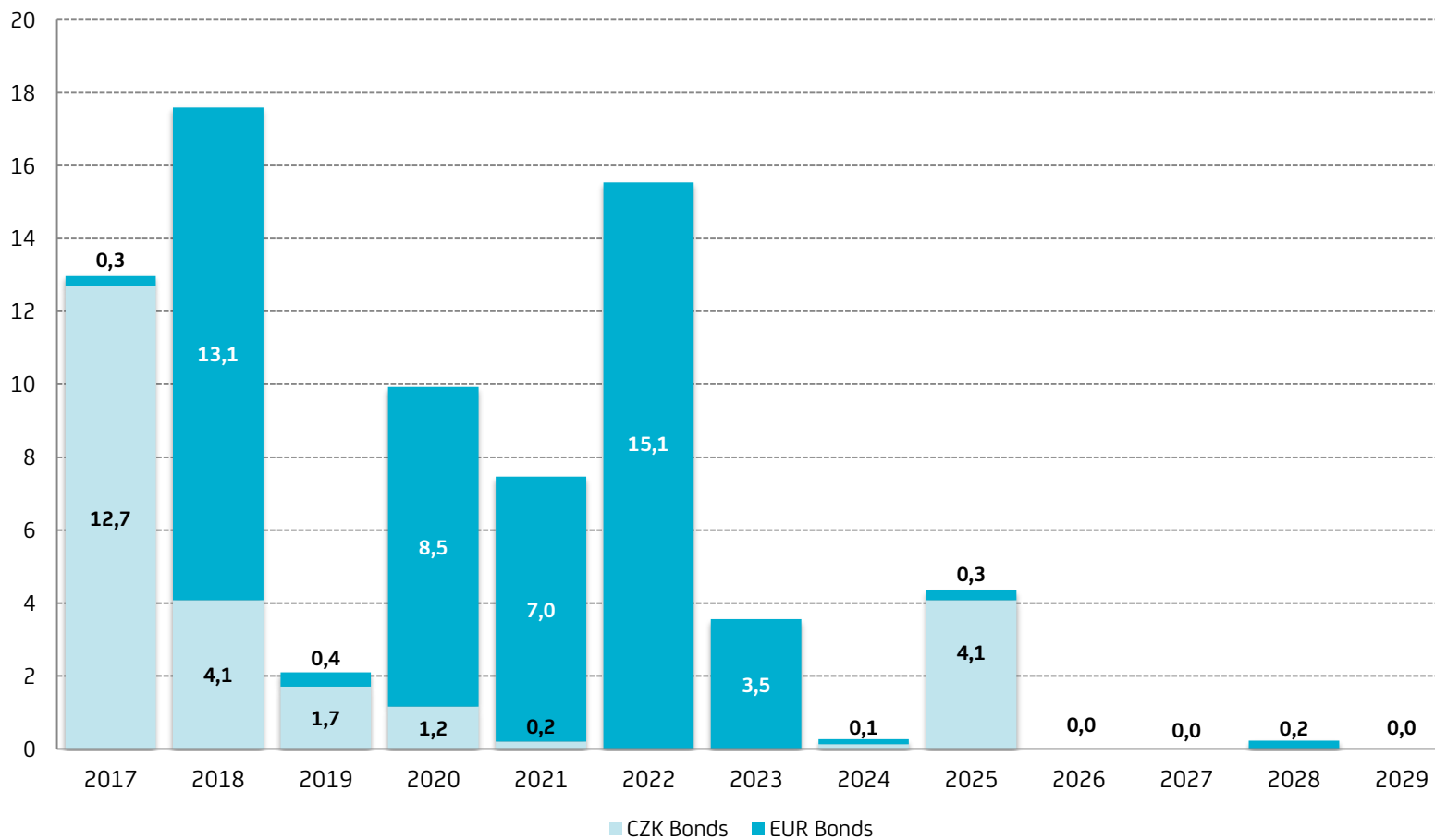
■ Total value of the outstanding Covered Bonds as of 30 June 2017 :	CZK 71,742 mln eq.
■ o/w denominated in CZK:	CZK 23,609 mln (32.9%)
■ o/w denominated in EUR:	CZK 48,134 mln eq. (67.1%)
■ Current Overcollateralization:	39.03%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



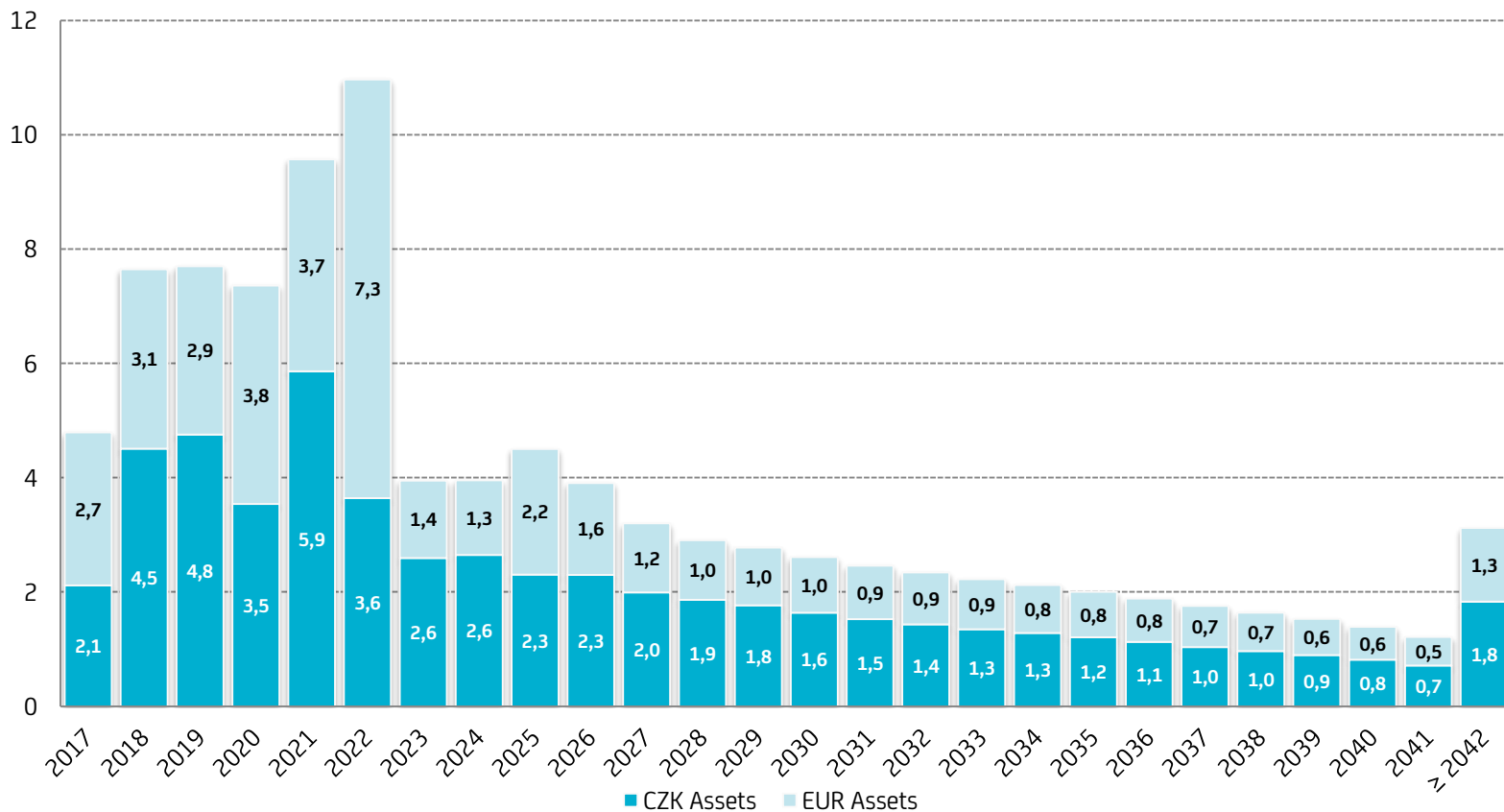
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of June 30, 2017
FX CZK/EUR = 26.195



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



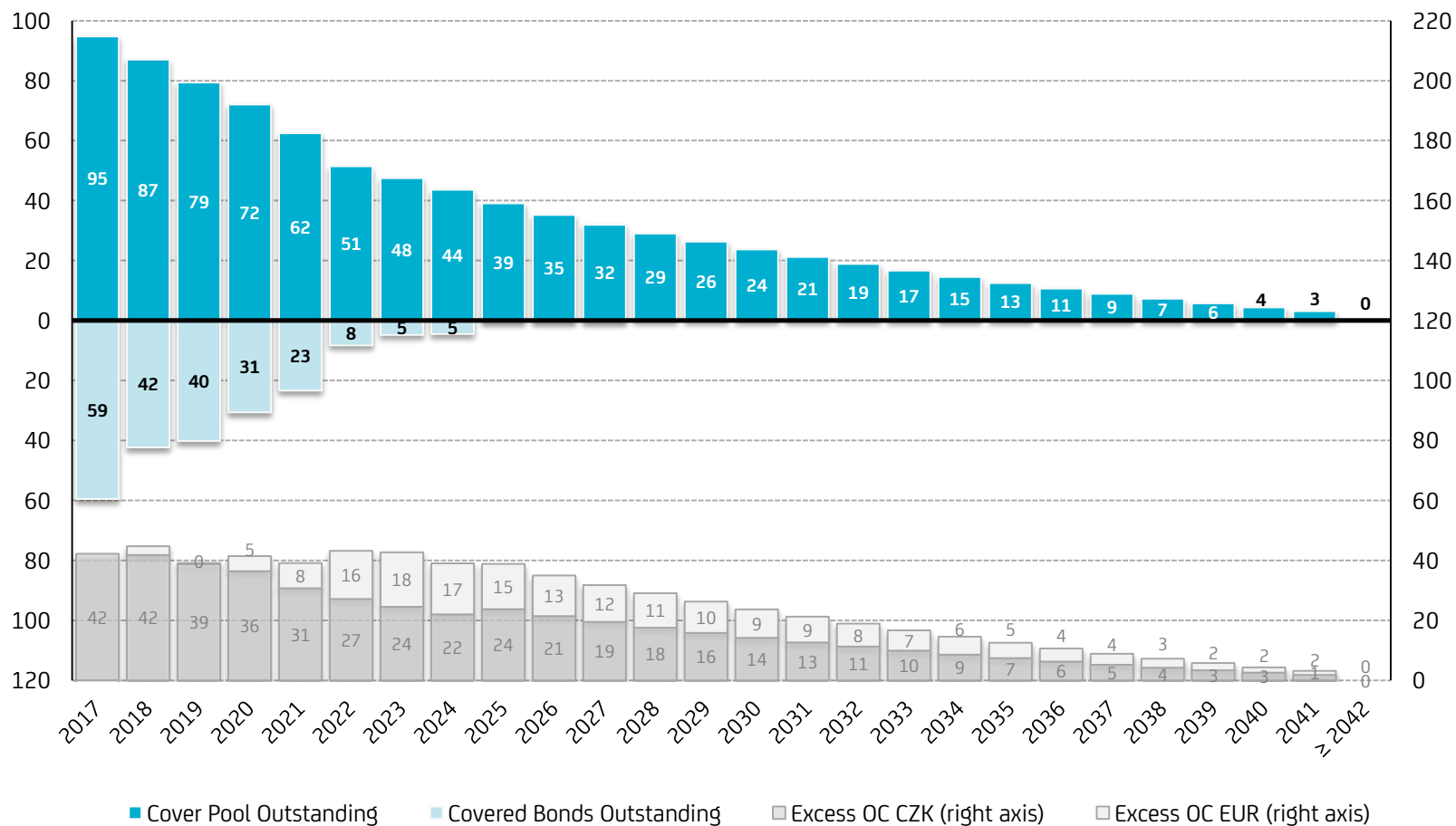
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of June 30, 2017
 FX CZK/EUR = 26.195



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



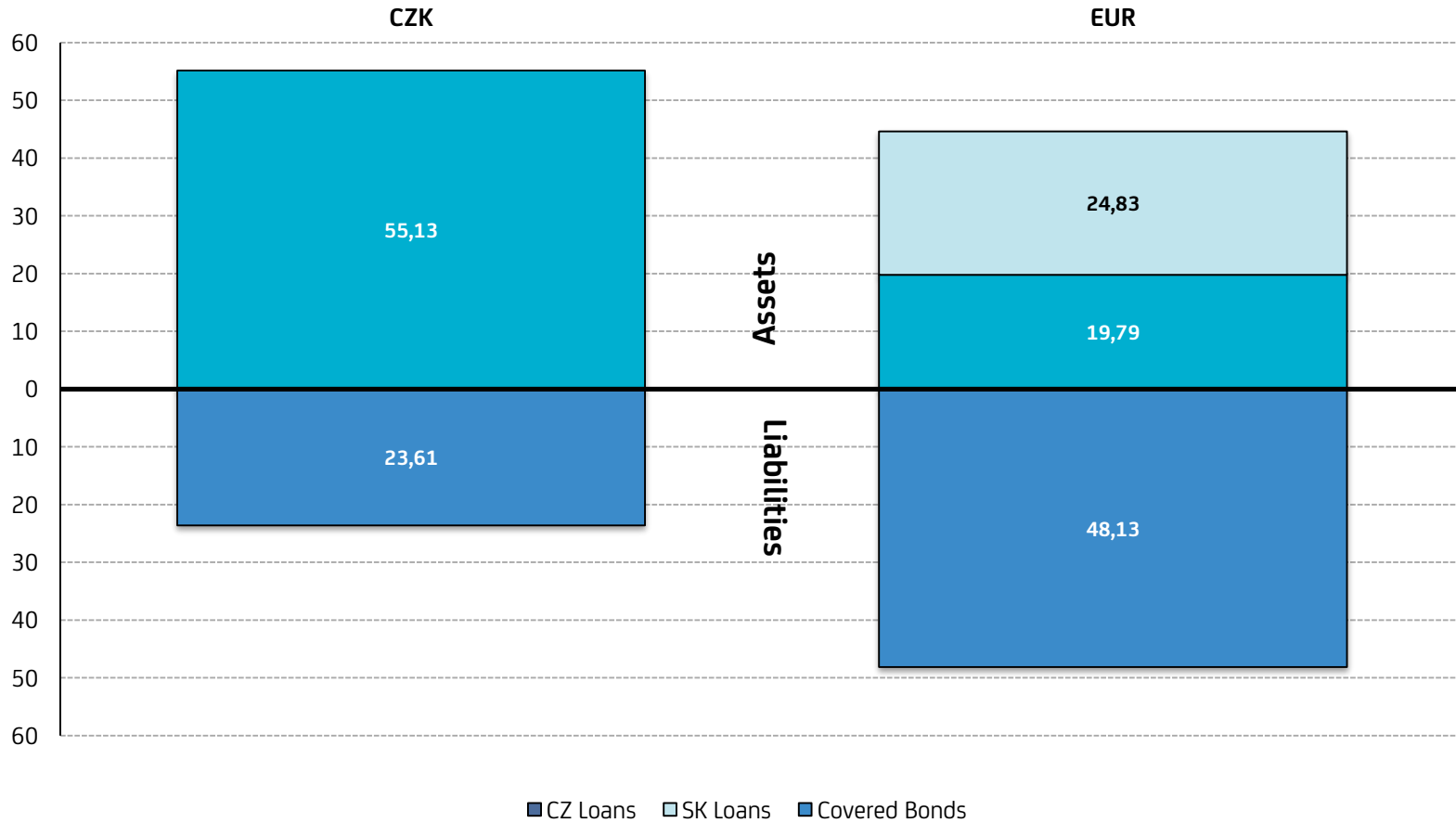
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of June 30, 2017
 FX CZK/EUR = 26.195



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 June 30, 2017
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Cover Pool

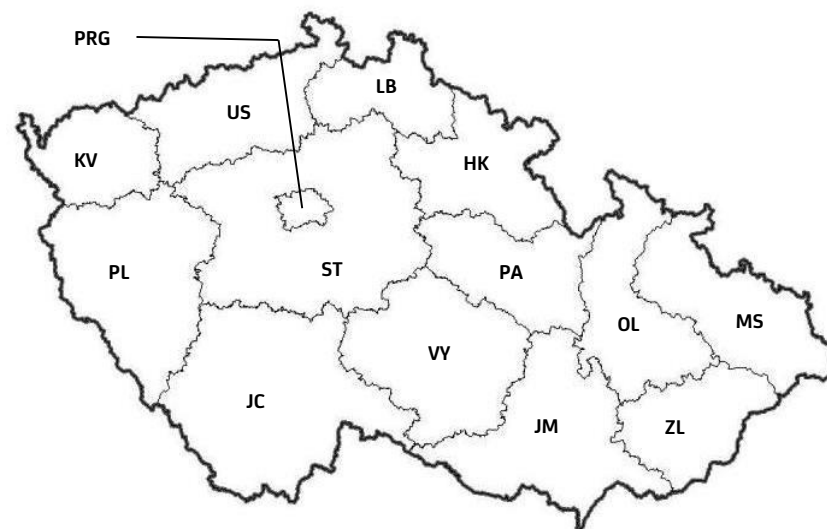
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	38,986,770,256
Average Loan Balance (in CZK)	1,348,697
Total Number of Loans	28,907
Total Number of Debtors	26,776
Total Number of Properties	28,329
Weighted Average Seasoning (in years)	3.6
Contracted Weighted Average Remaining Term (in years)	20.9
Weighted Average LTV	70%
Stake of Fixed Interest Rate Loans	87%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

PRG	Praque-East & Praque-West	24.2%
ST	Středočeský kraj excl. Praque -East & Praque-West	18.9%
JM	Jihomoravský kraj	14.1%
MS	Moravskoslezský kraj	6.9%
OL	Olomoucký kraj	5.3%
US	Ústecký kraj	4.3%
ZL	Zlínský kraj	4.1%
HK	Královéhradecký kraj	4.0%
JC	Jihočeský kraj	3.8%
PL	Plzeňský kraj	3.6%
LB	Liberecký kraj	3.6%
PA	Pardubický kraj	3.4%
VY	Kraj Vysočina	2.6%
KV	Karlovarský kraj	1.2%



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	24,828,661,878
Average Loan Balance (in CZK)	915,477
Total Number of Loans	27,121
Total Number of Debtors	20,826
Total Number of Properties	21,642
Weighted Average Seasoning (in years)	3.5
Contracted Weighted Average Remaining Term (in years)	21.5
Weighted Average LTV	71%
Stake of Fixed Interest Rate Loans	89%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BA Bratislavský kraj	32.1%
TT Trnavský kraj	17.1%
ZA Žilinský kraj	10.1%
NR Nitriansky kraj	9.8%
KE Košický kraj	9.0%
BB Banskobystrický kraj	8.1%
TN Trenčiansky kraj	7.2%
PO Prešovský kraj	6.6%



Cover Pool

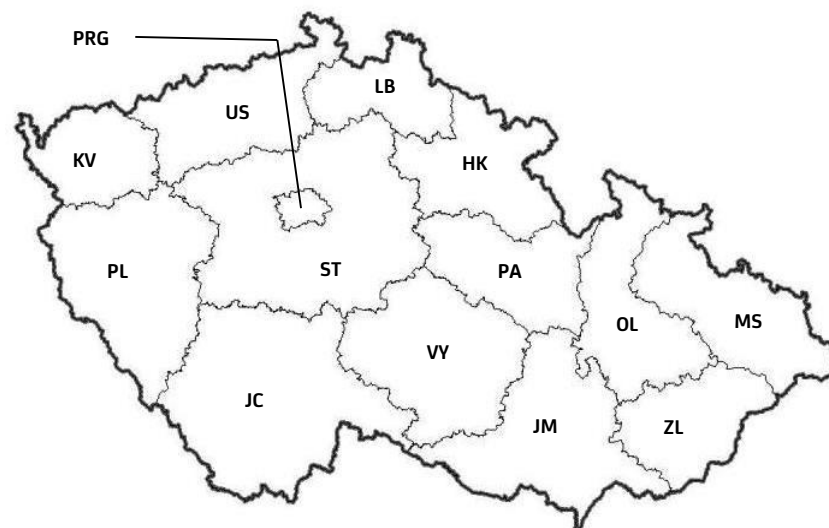
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	35,929,779,297
Average Loan Balance (in CZK):	32,281,922
Total Number of Loans:	1,113
Total Number of Debtors:	948
Total Number of Properties:	1,193
Weighted Average Seasoning (in years):	2.5
Contracted Weighted Average Remaining Term (in years):	5.1
Weighted Average LTV:	69%
Stake of Fixed Interest Rate Loans:	25%
Stake of 10 Biggest Loans:	43%
Stake of Bullet Loans:	8%

Regional Distribution - Czech Republic

PRG	Praque-East & Praque-West	35.6%
MS	Moravskoslezský kraj	14.7%
OL	Olomoucký kraj	12.1%
JM	Jihomoravský kraj	9.9%
ST	Středočeský kraj excl. Praque -East & Praque-West	7.4%
US	Ústecký kraj	4.3%
PL	Plzeňský kraj	3.6%
JC	Jihočeský kraj	3.1%
HK	Královéhradecký kraj	2.3%
KV	Karlovarský kraj	2.2%
LB	Liberecký kraj	1.4%
PA	Pardubický kraj	1.3%
VY	Kraj Vysočina	1.2%
ZL	Zlínský kraj	0.9%



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