

UniCredit Bank Czech Republic and Slovakia, a.s.



Cover Pool Information – *as of 29/09/2017*

Version September 2017

updated quarterly

Prague

Welcome to
 **UniCredit Bank**

Cover Pool

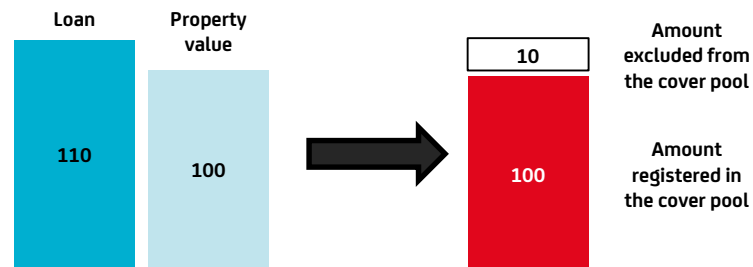
UCBCS's Cover Pool Features

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 5,606 mln eq. (EUR 215.8 mln) as of September 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 528.0 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 September 2017 :	CZK 96,970 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 40,142 mln eq. (41.4%)
■ o/w in retail residential loans secured by SK properties:	CZK 24,679 mln eq. (25.4%)
■ o/w in commercial loans secured by CZ properties:	CZK 32,149 mln eq. (33.2%)
■ o/w denominated in CZK:	CZK 56,897 mln (58.7%)
■ o/w denominated in EUR:	CZK 40,073 mln eq. (41.3%)

Covered Bonds Overview

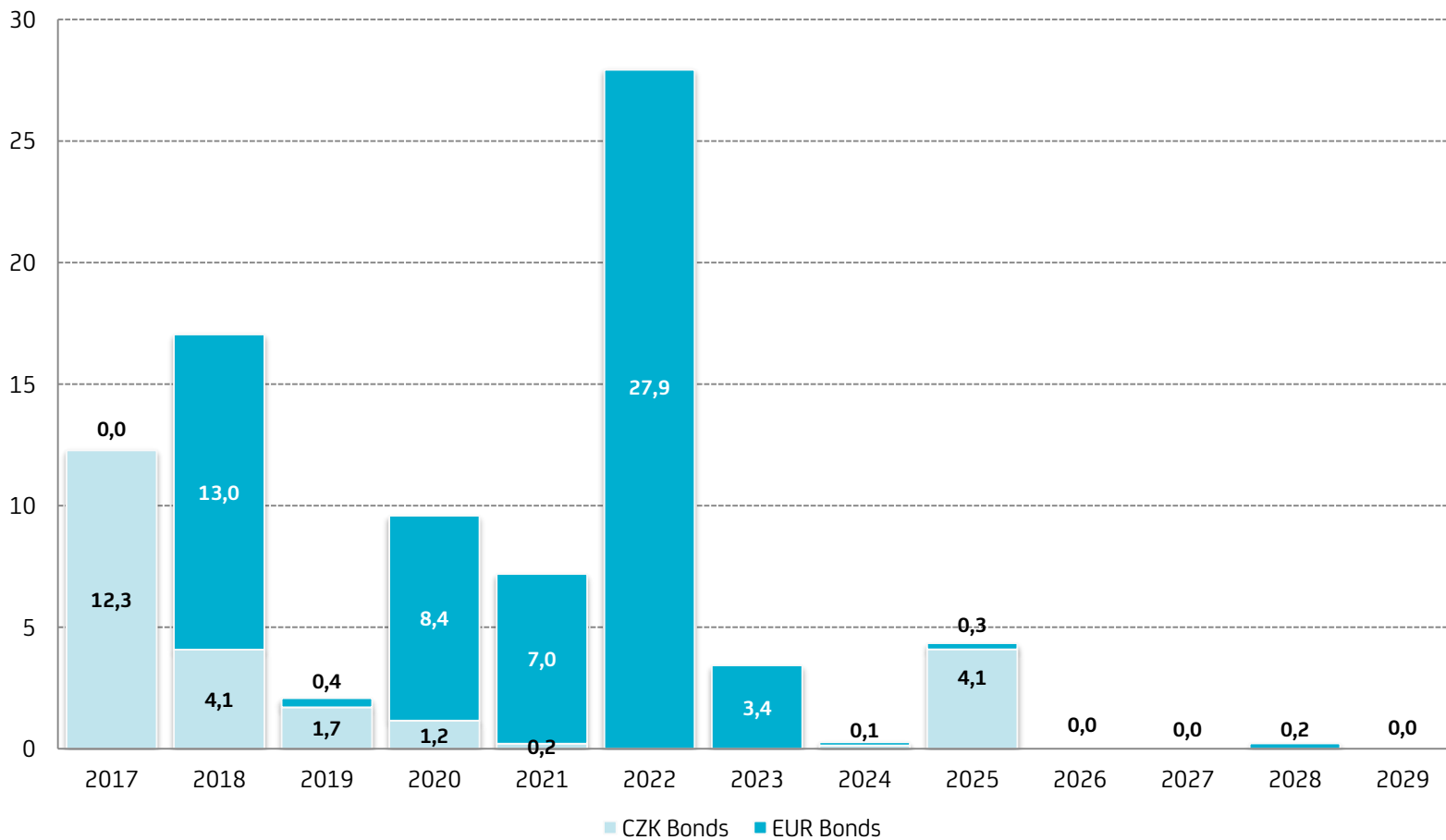
■ Total value of the outstanding Covered Bonds as of 29 September 2017 :	CZK 84,313 mln eq.
■ o/w denominated in CZK:	CZK 23,597 mln (28.0%)
■ o/w denominated in EUR:	CZK 60,716 mln eq. (72.0%)
■ Current Overcollateralization:	15.01%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



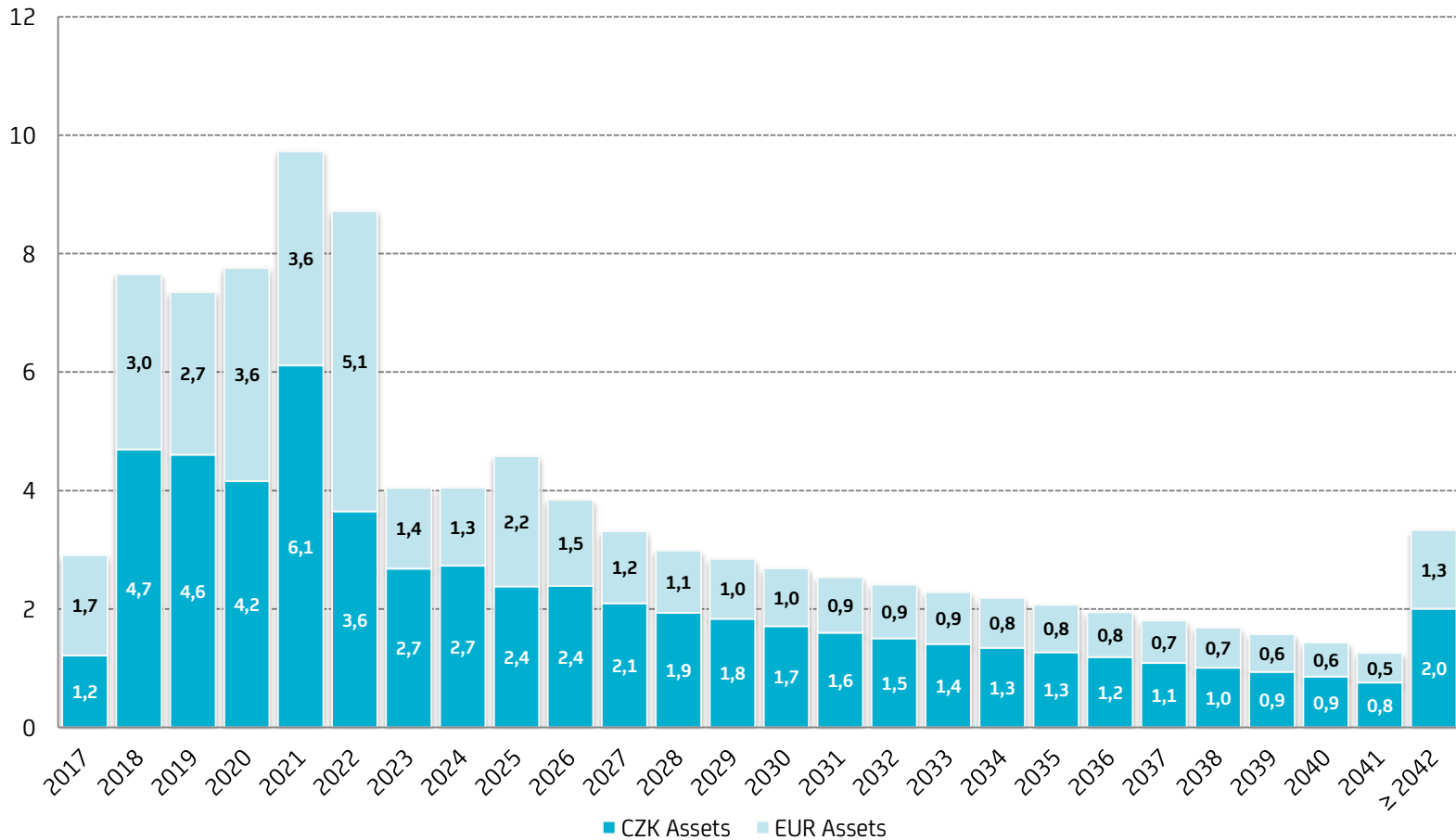
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 29, 2017
FX CZK/EUR = 25.975



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



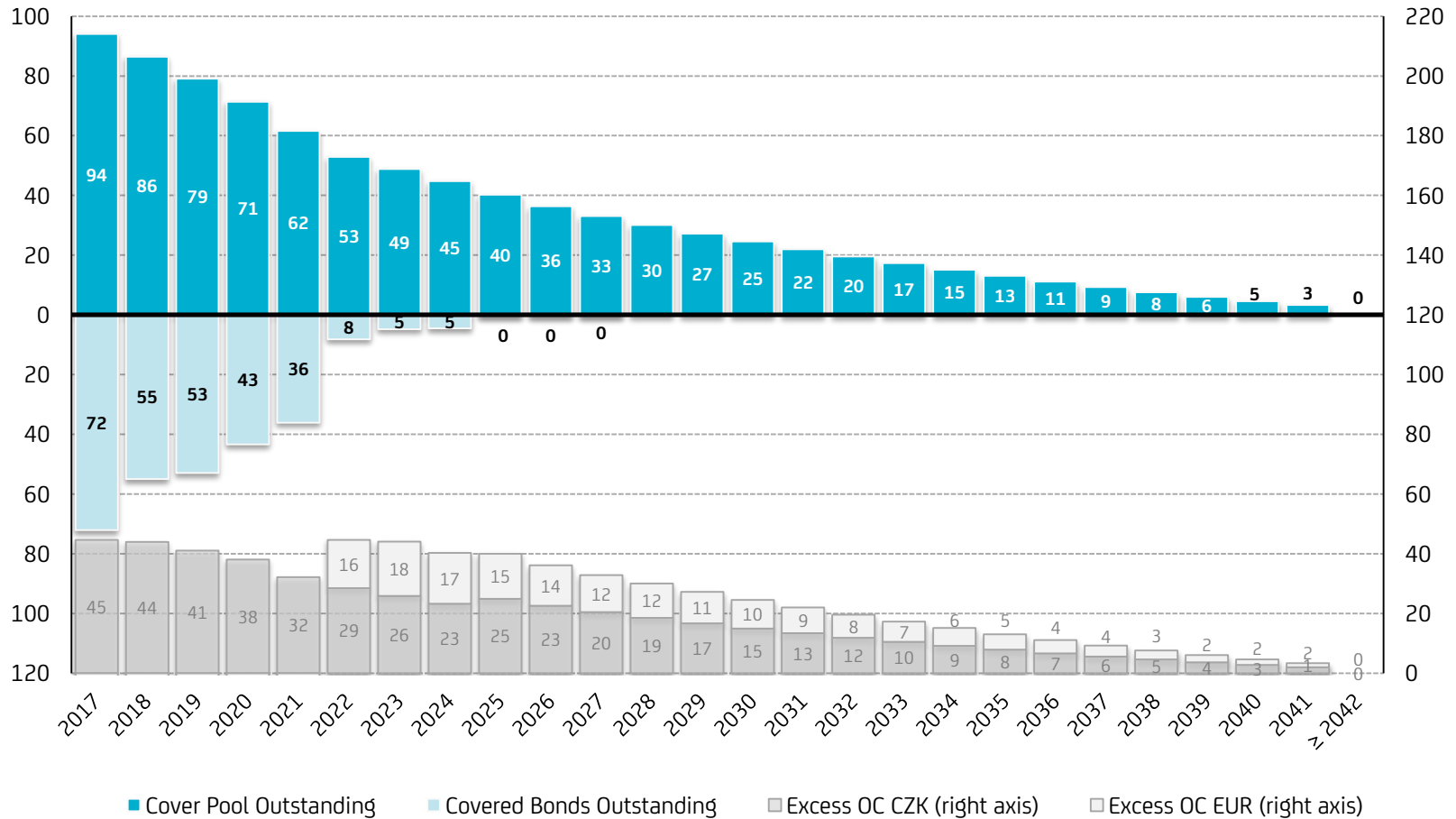
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of September 29, 2017
 FX CZK/EUR = 25.975



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



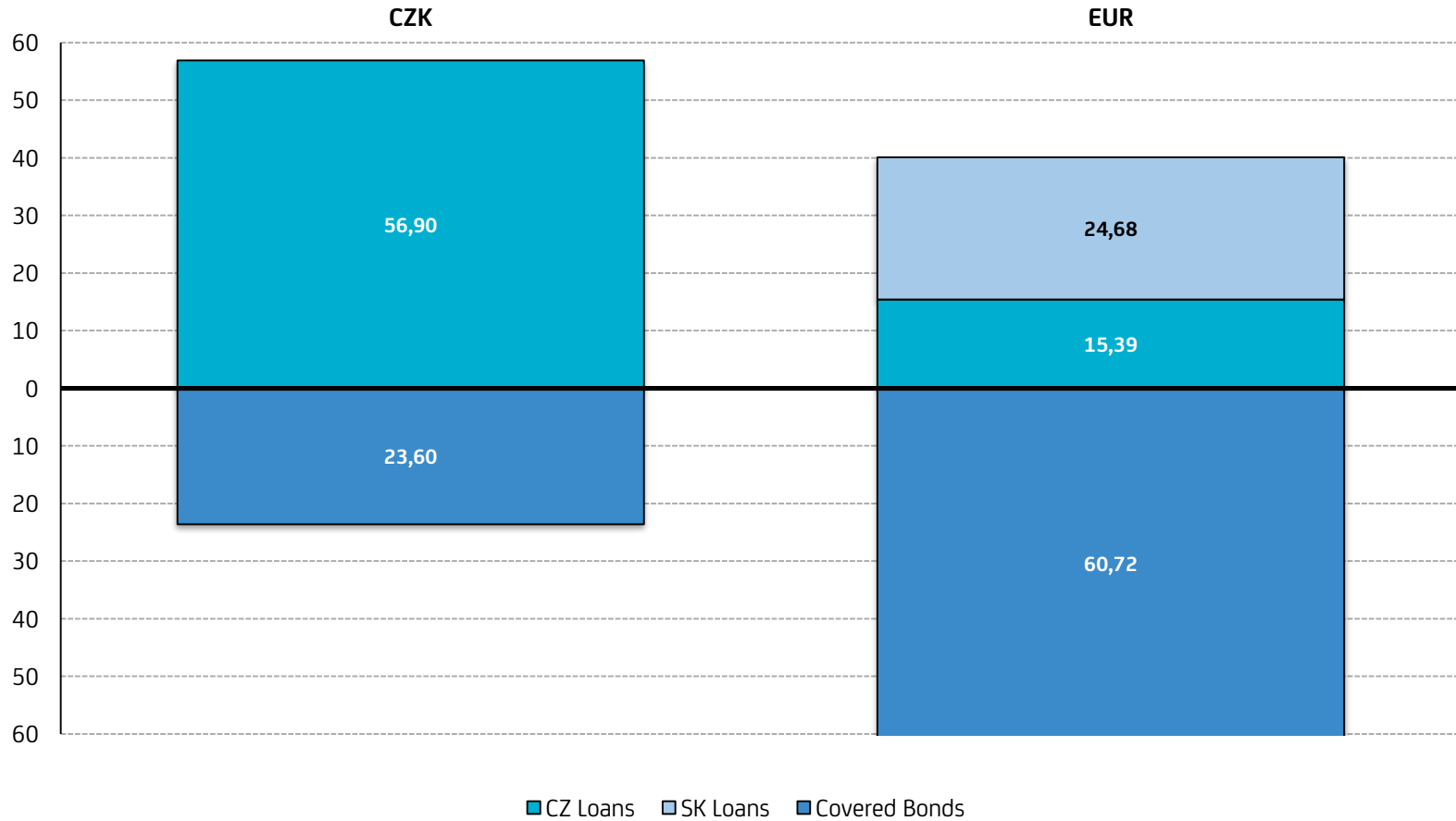
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of September 29, 2017
 FX CZK/EUR = 25.975



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Cover Pool

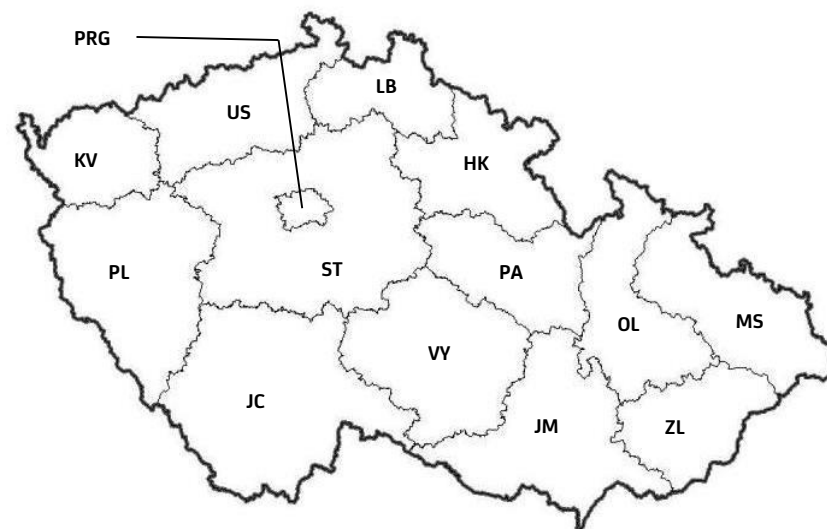
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	40,141,709,579
Average Loan Balance (in CZK)	1,348,395
Total Number of Loans	29,770
Total Number of Debtors	27,608
Total Number of Properties	29,214
Weighted Average Seasoning (in years)	3.6
Contracted Weighted Average Remaining Term (in years)	20.9
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	Praha-East & Praha-West	23.8%
ST	Středočeský kraj excl. Praha -East & Praha-West	18.8%
JM	Jihomoravský kraj	14.2%
MS	Moravskoslezský kraj	7.0%
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	3.7%
LB	Liberecký kraj	3.6%
PA	Pardubický kraj	3.5%
VV	Kraj Vysočina	2.7%
KV	Karlovarský kraj	1.2%



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	24,679,692,769
Average Loan Balance (in CZK)	910,925
Total Number of Loans	27,093
Total Number of Debtors	20,806
Total Number of Properties	21,622
Weighted Average Seasoning (in years)	3.6
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	32.2%
TT Trnavský kraj	17.0%
ZA Žilinský kraj	10.2%
NR Nitriansky kraj	9.8%
KE Košický kraj	9.0%
BB Banskobystrický kraj	8.0%
TN Trenčiansky kraj	7.1%
PO Prešovský kraj	6.6%



Cover Pool

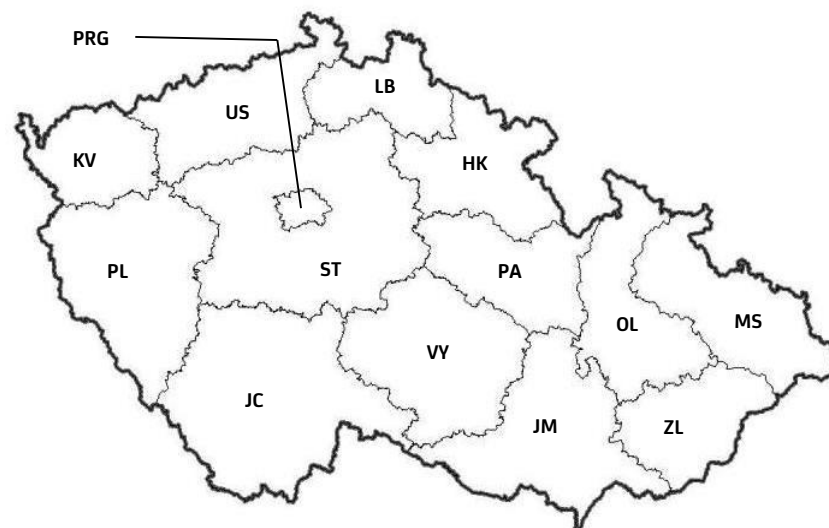
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	32,148,804,876
Average Loan Balance (in CZK):	28,936,818
Total Number of Loans:	1,111
Total Number of Debtors:	954
Total Number of Properties:	1,185
Weighted Average Seasoning (in years):	2.6
Contracted Weighted Average Remaining Term (in years):	5.0
Weighted Average LTV:	67%
Stake of Fixed Interest Rate Loans:	28%
Stake of 10 Biggest Loans:	38%
Stake of Bullet Loans:	10%

Regional Distribution - Czech Republic

PRG	Prague-East & Prague-West	42.1%
MS	Moravskoslezský kraj	13.3%
JM	Jihomoravský kraj	10.8%
ST	Středočeský kraj excl. Prague -East & Prague-West	8.0%
US	Ústecký kraj	4.7%
JC	Jihočeský kraj	3.8%
PL	Plzeňský kraj	3.5%
KV	Karlovarský kraj	3.2%
HK	Královéhradecký kraj	3.0%
OL	Olomoucký kraj	2.5%
PA	Pardubický kraj	1.6%
LB	Liberecký kraj	1.4%
ZL	Zlínský kraj	1.0%
VY	Kraj Vysočina	1.0%



Disclaimer

The information in this presentation is based on carefully selected sources believed to be reliable. However, we do not make any representation as to its accuracy or completeness. Any opinions herein reflect our judgment at the date hereof and are subject to change without notice. Any investments presented in this presentation may be unsuitable for the investor depending on his or her specific investment objectives and financial position. Any reports provided herein are provided for general information purposes only and cannot substitute the obtaining of independent financial advice. Private investors should obtain the advice of their banker/broker about any investments concerned prior to making them. Nothing in this publication is intended to create contractual obligations.

We specifically disclaim any liability for any loss, claim or damage suffered by you or any third party resulting directly or indirectly from any use of or reliance on the information provided without limitation. We may have an existing position in instruments or currencies stated herein and may also provide banking or other advisory services to issuers.

Without prejudice to the above, this presentation is not a prospectus for the purposes of EU Directive 2003/71/EC (such Directive, as amended, together with any applicable implementing measures in the relevant home member state under such Directive, the “Prospectus Directive”). This presentation is made available to you on the basis, and by obtaining access to this presentation you will be deemed to have represented, that you are a “qualified investor” within the meaning of Article 2(1)(e) of the Prospectus Directive (“Qualified Investor”) or any relevant implementing legislation of a European Economic Area (“EEA”) member state which has implemented the Prospectus Directive, or that your access to this presentation is obtained in other circumstances which do not require the production of a prospectus under Article 3 of the Prospectus Directive or any relevant implementing legislation of an EEA member state which has implemented the Prospectus Directive. By being in receipt of this presentation you undertake that you will only offer or sell any securities which may be described in this presentation in circumstances which do not require the production of a prospectus under Article 3 of the Prospectus Directive or any relevant implementing legislation of an EEA member state which has implemented the Prospectus Directive.

Equally, this information is not for distribution or forwarding directly or indirectly in or into the United States, United Kingdom, Italy, Canada, Japan, Australia or South Africa or to any other jurisdiction where distribution or forwarding would be prohibited by applicable law. It is not intended for distribution into any jurisdiction where such distribution is restricted by law or regulation and recipients into whose possession this document comes should inform themselves about, and observe any such restrictions.

Any forward-looking statements contained herein are based on historical hypothetical performance under specified conditions. Any opinion, plan, forecast, or other statement of a forward-looking nature reflects our judgment based on information available at the time of the preparation of this document and are subject to change without notice. These forward-looking statements are subject to certain risks and uncertainties that could cause the actual results to differ materially from those stated or implied. Any forward or future performance figures shown are based on past performance, and are not a reliable indicator for future performance and should not be used as such in any circumstance.

This information is confidential and may not be passed on or reproduced in whole or part under any circumstances without express written consent. UniCredit Bank Czech Republic and Slovakia, a.s is registered in the Czech Republic and is authorised and regulated by the Czech National Bank.

