

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

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*Cover Pool Information – as of 31/12/2015*

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*updated quarterly*

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# Cover Pool

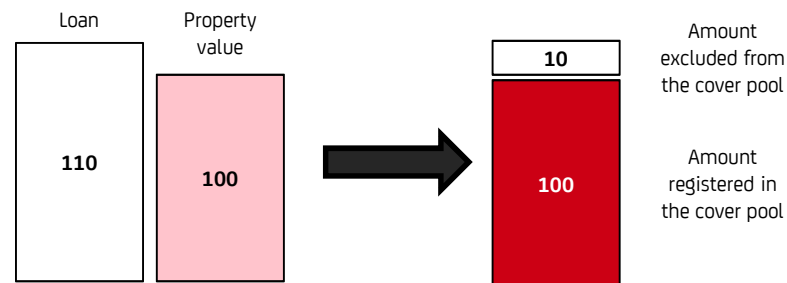
## UCBCS's Cover Pool Features

### 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 4,866 mln eq. (EUR 180.1 mln) as of December 31, 2015
- 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 507.5 mln) was registered to the Cover Pool. Loans secured by residential properties, which are 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 31 December 2015:	<b>CZK 85,553 mln eq.</b>
■ o/w in retail residential loans secured by CZ properties:	CZK 30,837 mln eq. (36.0%)
■ o/w in retail residential loans secured by SK properties:	CZK 20,709 mln eq. (24.2%)
■ o/w in commercial loans secured by CZ properties:	CZK 34,007 mln eq. (39.8%)
■ o/w denominated in CZK:	CZK 45,162 mln (52.8%)
■ o/w denominated in EUR:	CZK 40,391 mln eq. (47.2%)

### Covered Bonds Overview

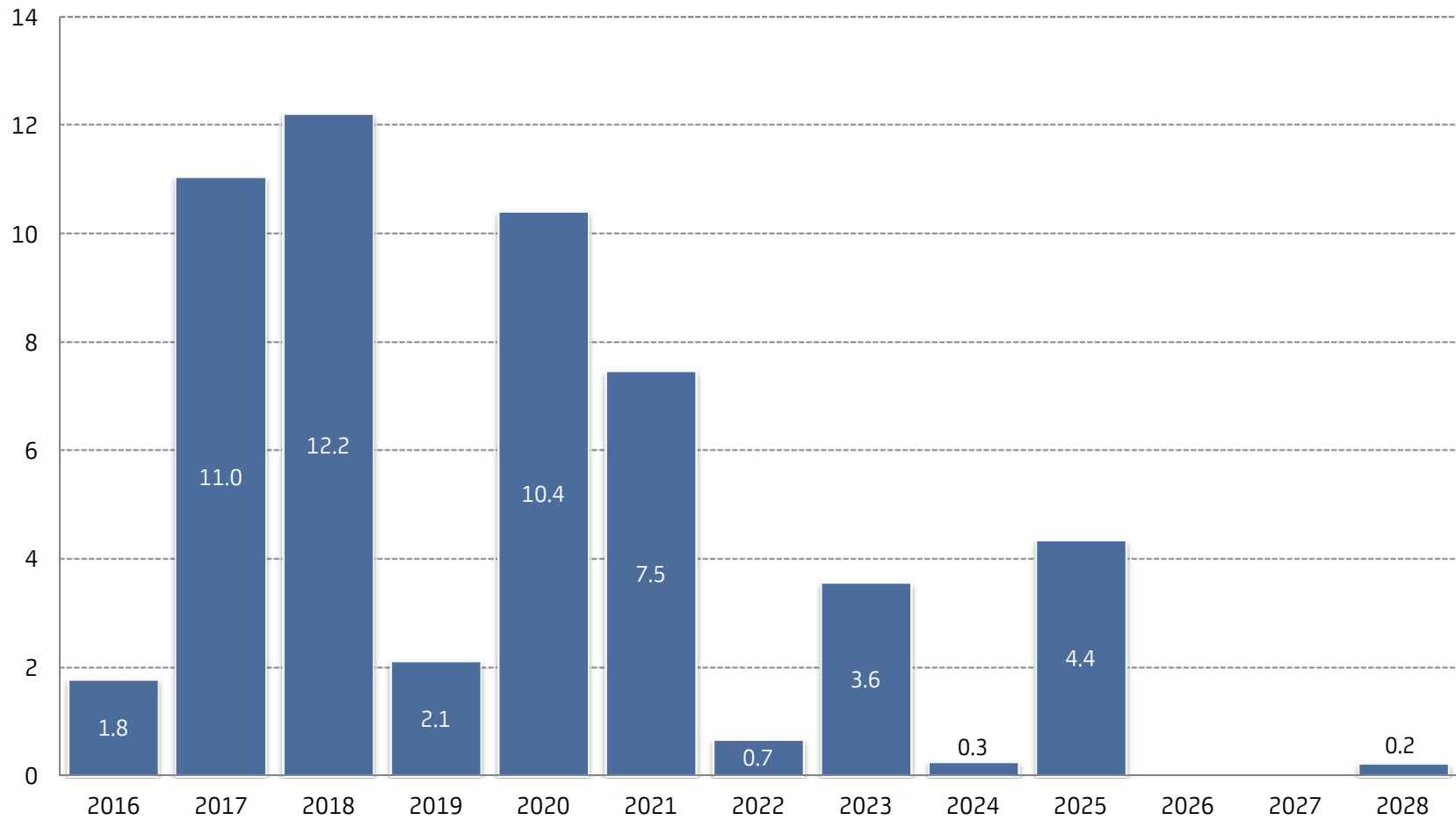
■ Total value of the outstanding Covered Bonds as of 31 December 2015:	<b>CZK 54,100 mln eq.</b>
■ o/w denominated in CZK:	CZK 23,944 mln (44.3%)
■ o/w denominated in EUR:	CZK 30,156 mln eq. (55.7%)
■ Current Overcollateralization:	58.14%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015

# Cover Pool

## UCBCS's Covered Bonds Maturity Profile

Covered Bonds Maturity Profile

CZK bln equiv.



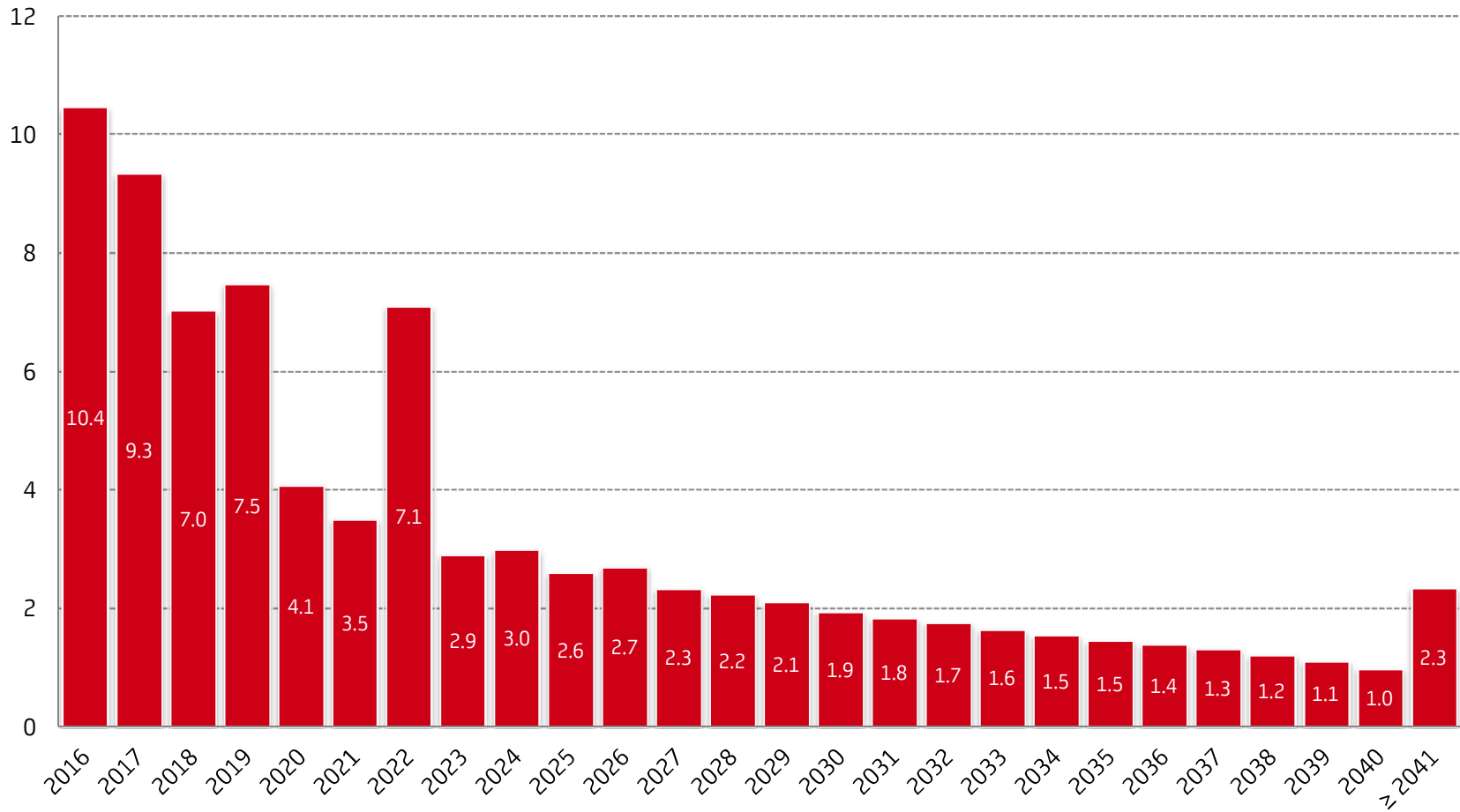
Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
Data as of December 31, 2015  
FX CZK/EUR = 27.025

# Cover Pool

## UCBCS's Cover Pool Maturity Profile

Cover Pool Maturity Profile

CZK bln equiv.

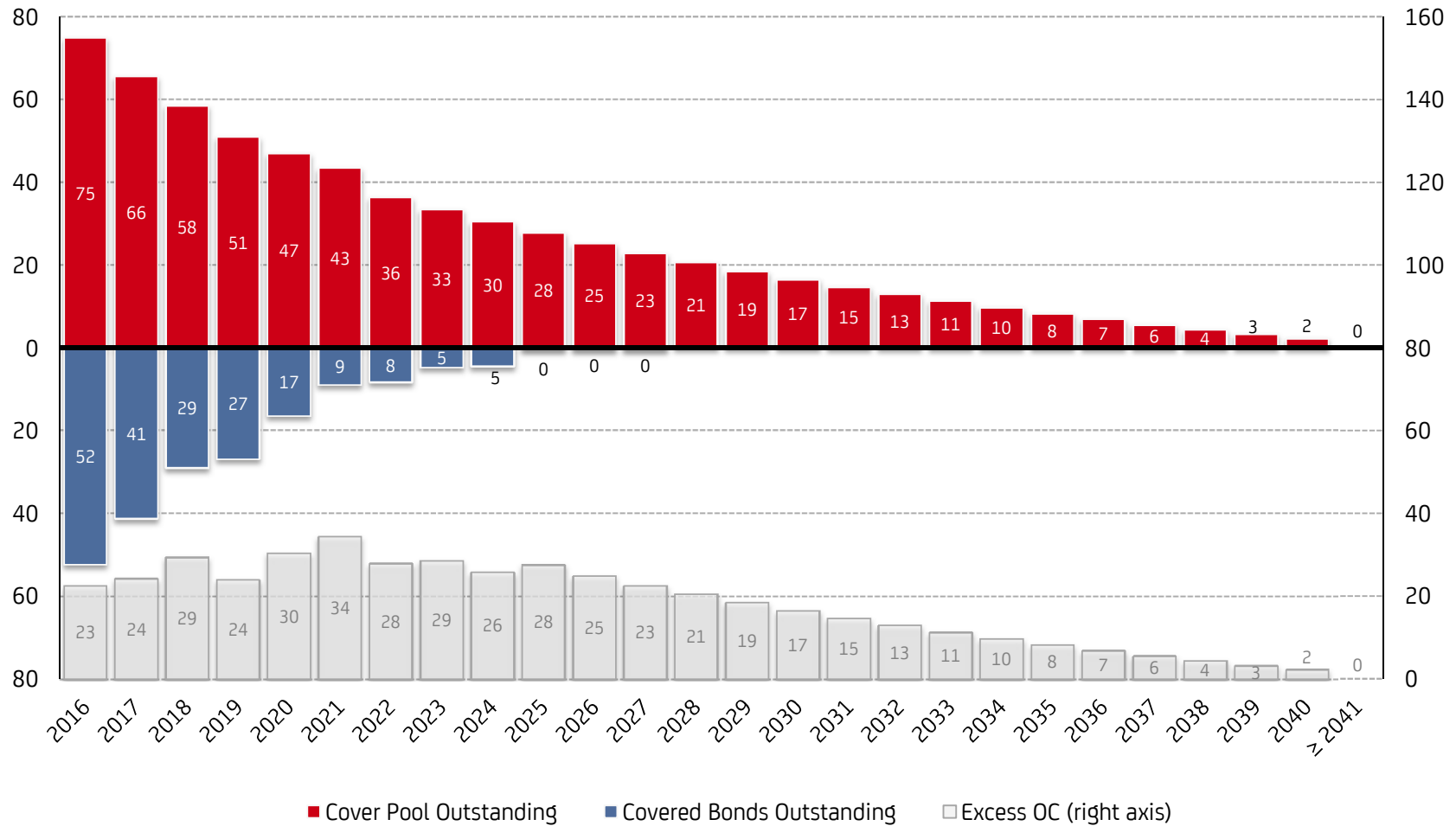


# Cover Pool

## UCBCS's Cover Pool & Covered Bonds Outstanding

Cover Pool & Covered Bonds Outstanding

CZK bln equiv.

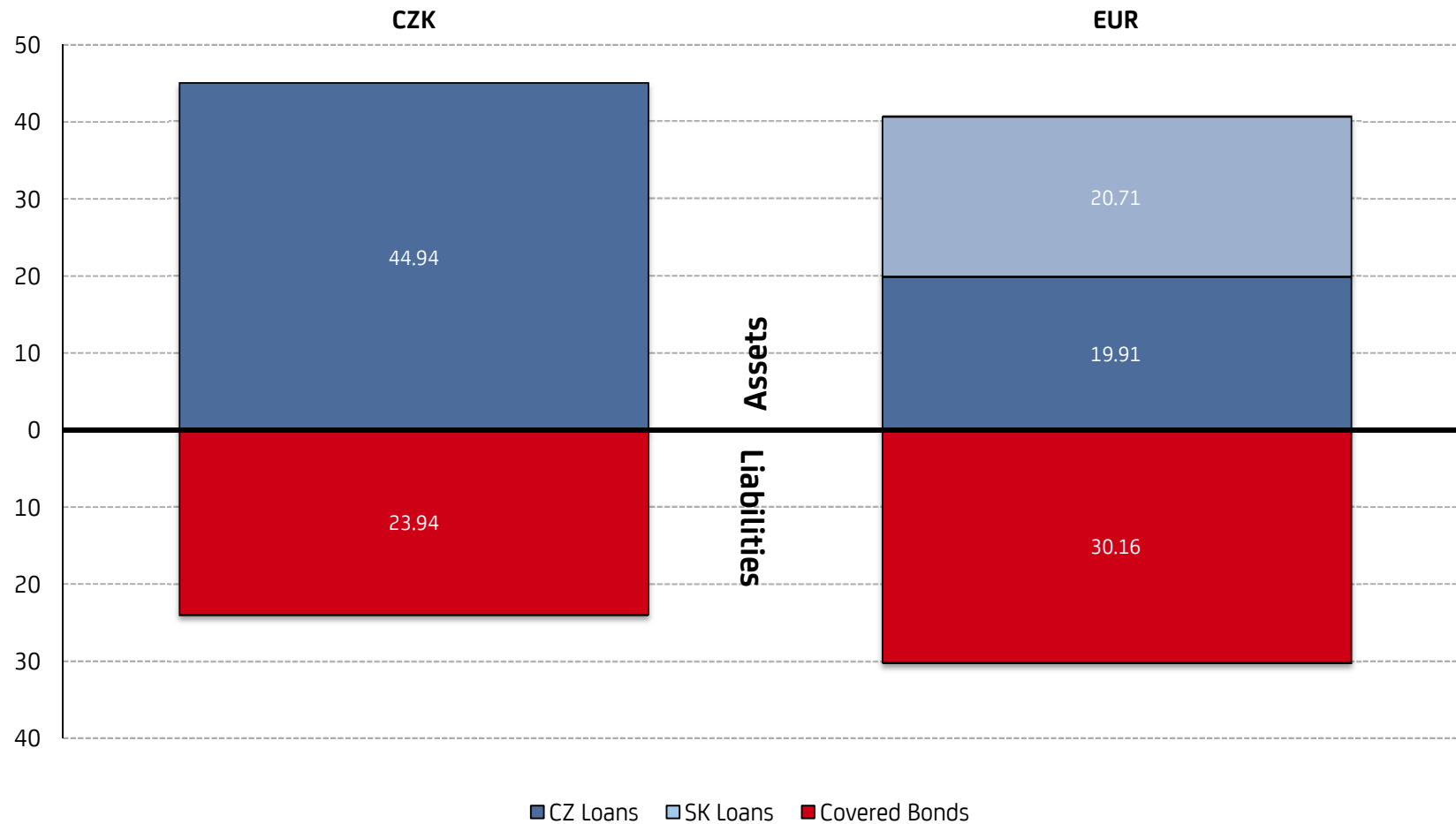


# Cover Pool

## UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

Currency Distribution of Assets & Liabilities

CZK bln equiv.

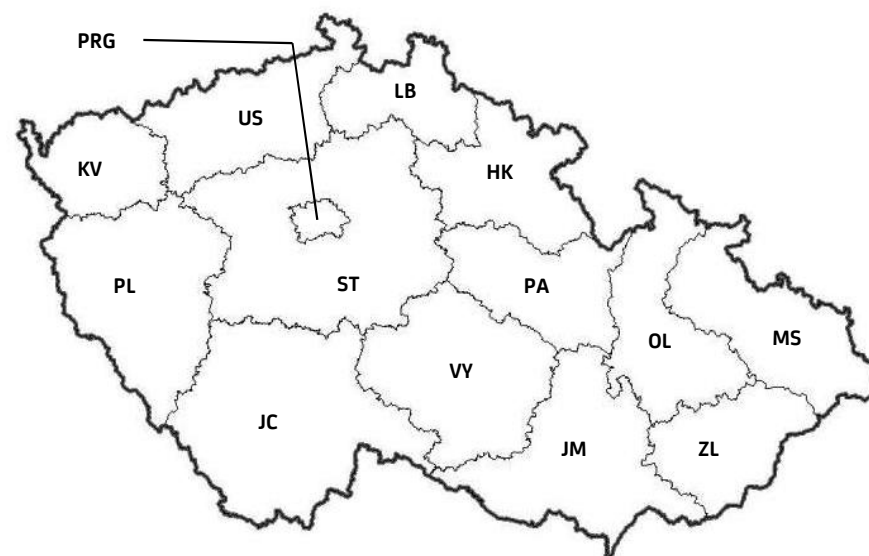


# Cover Pool

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

Residential Portfolio - Czech Republic	
Total Loan Balance (in CZK)	30,837,022,582
Average Loan Balance (in CZK)	1,320,530
Total Number of Loans	23,352
Total Number of Debtors	21,363
Total Number of Properties	22,609
Weighted Average Seasoning (in years)	3.6
Contracted Weighted Average Remaining Term (in years)	20.6
Weighted Average LTV	70%
Stake of Fixed Interest Rate Loans	63%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	26%
ST Středočeský kraj excl. Prague -East & Prague-West	19%
JM Jihomoravský kraj	14%
MS Moravskoslezský kraj	7%
OL Olomoucký kraj	5%
US Ústecký kraj	4%
JC Jihočeský kraj	4%
HK Královéhradecký kraj	4%
ZL Zlínský kraj	4%
LB Liberecký kraj	4%
PL Plzeňský kraj	4%
PA Pardubický kraj	3%
VY Kraj Vysočina	2%
KV Karlovarský kraj	1%





## Cover Pool

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

Residential Portfolio - Slovakia	
Total Loan Balance (in CZK)	20,708,930,901
Average Loan Balance (in CZK)	924,382
Total Number of Loans	22,403
Total Number of Debtors	17,683
Total Number of Properties	18,401
Weighted Average Seasoning (in years)	3.2
Contracted Weighted Average Remaining Term (in years)	21.4
Weighted Average LTV	69%
Stake of Fixed Interest Rate Loans	79%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia		
BA	Bratislavský kraj	34%
TT	Trnavský kraj	17%
ZA	Žilinský kraj	10%
NR	Nitriansky kraj	9%
KE	Košický kraj	9%
BB	Banskobystrický kraj	8%
TN	Trenčiansky kraj	7%
PO	Prešovský kraj	6%



# Cover Pool

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

Commercial Portfolio - Czech Republic	
Total Loan Balance (in CZK):	34,007,250,887
Average Loan Balance (in CZK):	32,825,532
Total Number of Loans:	1,036
Total Number of Debtors:	887
Total Number of Properties:	1,066
Weighted Average Seasoning (in years):	2.9
Contracted Weighted Average Remaining Term (in years):	4.6
Weighted Average LTV:	71%
Stake of Fixed Interest Rate Loans:	24%
Stake of 10 Biggest Loans:	38%
Stake of Bullet Loans:	1%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	40%
US Ústecký kraj	12%
JM Jihomoravský kraj	9%
OL Olomoucký kraj	8%
ST Středočeský kraj excl. Prague -East & Prague-West	7%
MS Moravskoslezský kraj	6%
PL Plzeňský kraj	4%
JC Jihočeský kraj	3%
LB Liberecký kraj	3%
PA Pardubický kraj	2%
HK Královéhradecký kraj	2%
KV Karlovarský kraj	1%
ZL Zlínský kraj	1%
VY Kraj Vysočina	1%

