

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – as of 31/03/2016

updated quarterly

Cover Pool

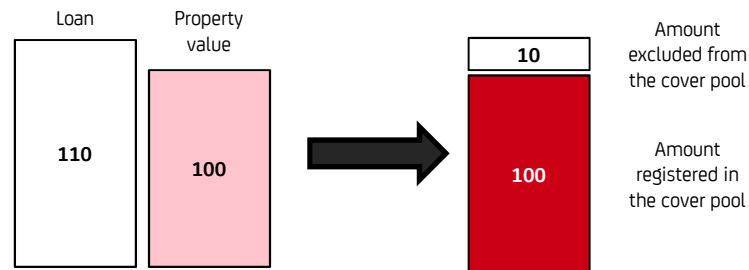
UCBCS's Cover Pool Features

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 4,979 mln eq. (EUR 184.0 mln) as of March 31, 2016
- 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 March 2016:	CZK 90,310 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 33,644 mln eq. (37.3%)
■ o/w in retail residential loans secured by SK properties:	CZK 21,716 mln eq. (24.0%)
■ o/w in commercial loans secured by CZ properties:	CZK 34,950 mln eq. (38.7%)
■ o/w denominated in CZK:	CZK 48,341 mln (53.5%)
■ o/w denominated in EUR:	CZK 41,969 mln eq. (46.5%)

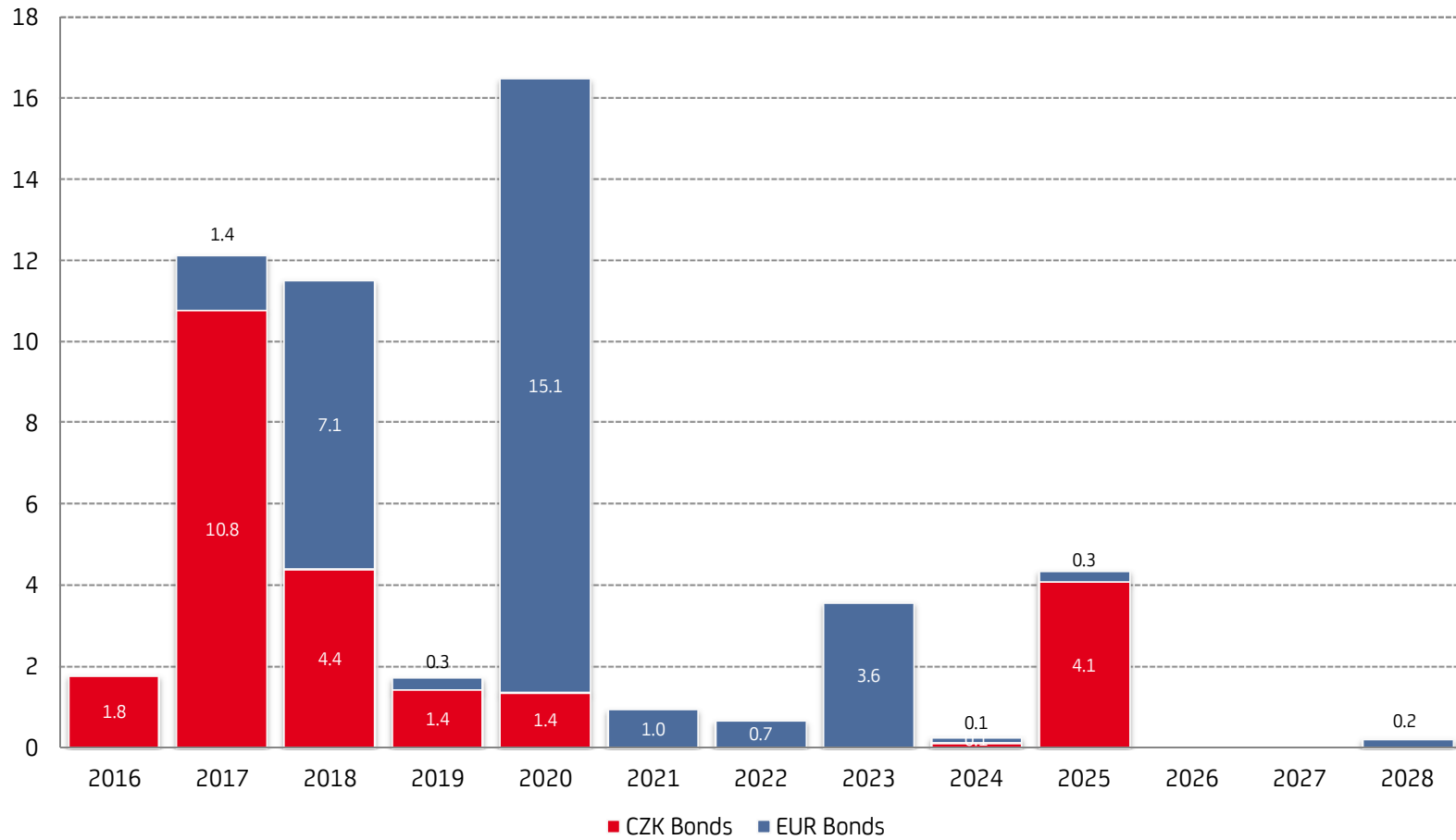
Covered Bonds Overview

■ Total value of the outstanding Covered Bonds as of 31 March 2016:	CZK 53,657 mln eq.
■ o/w denominated in CZK:	CZK 23,937 mln (44.6%)
■ o/w denominated in EUR:	CZK 29,720 mln eq. (55.4%)
■ Current Overcollateralization:	68.31%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015

Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.

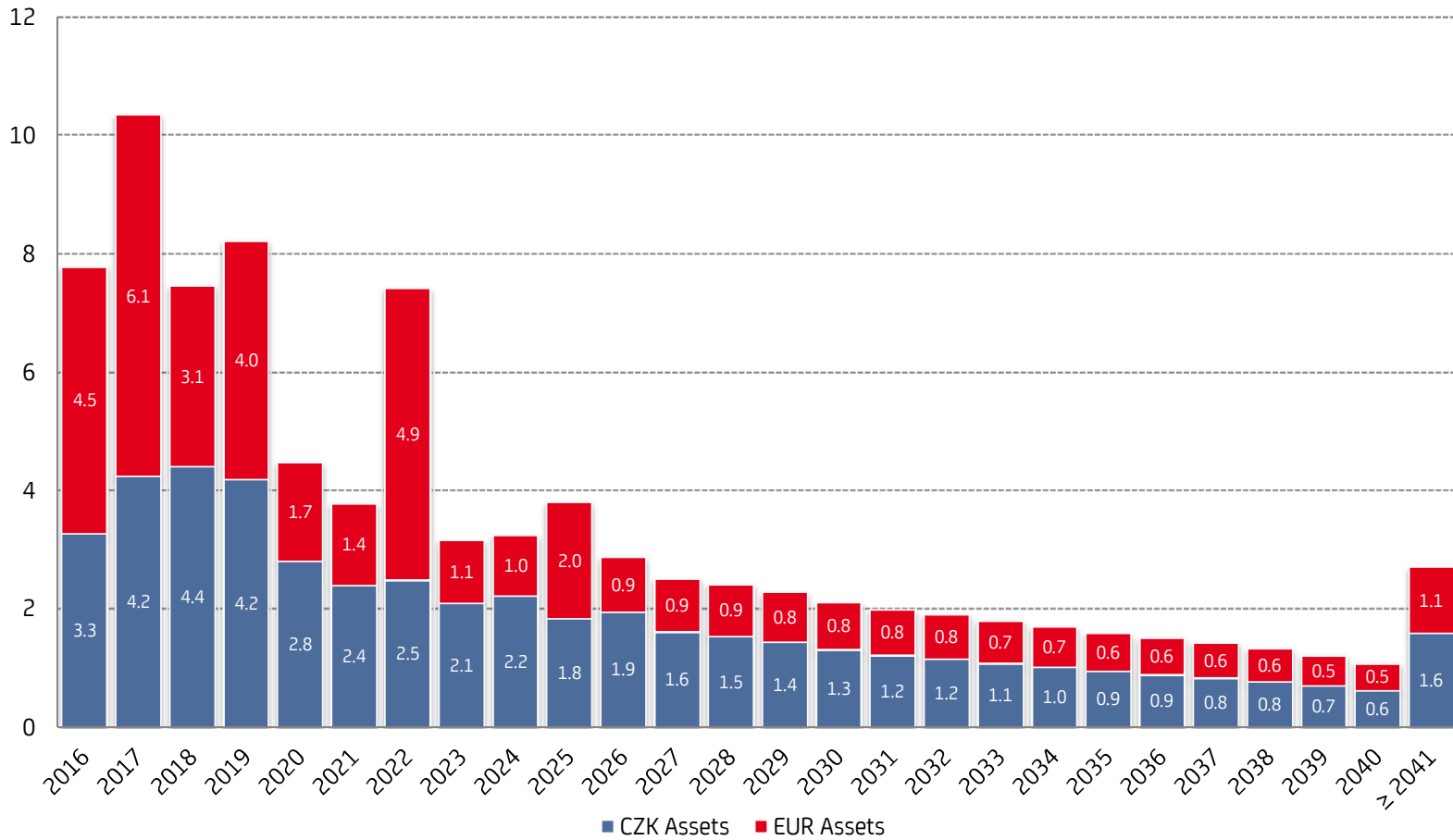


Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 31, 2016
FX CZK/EUR = 27.055

Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.

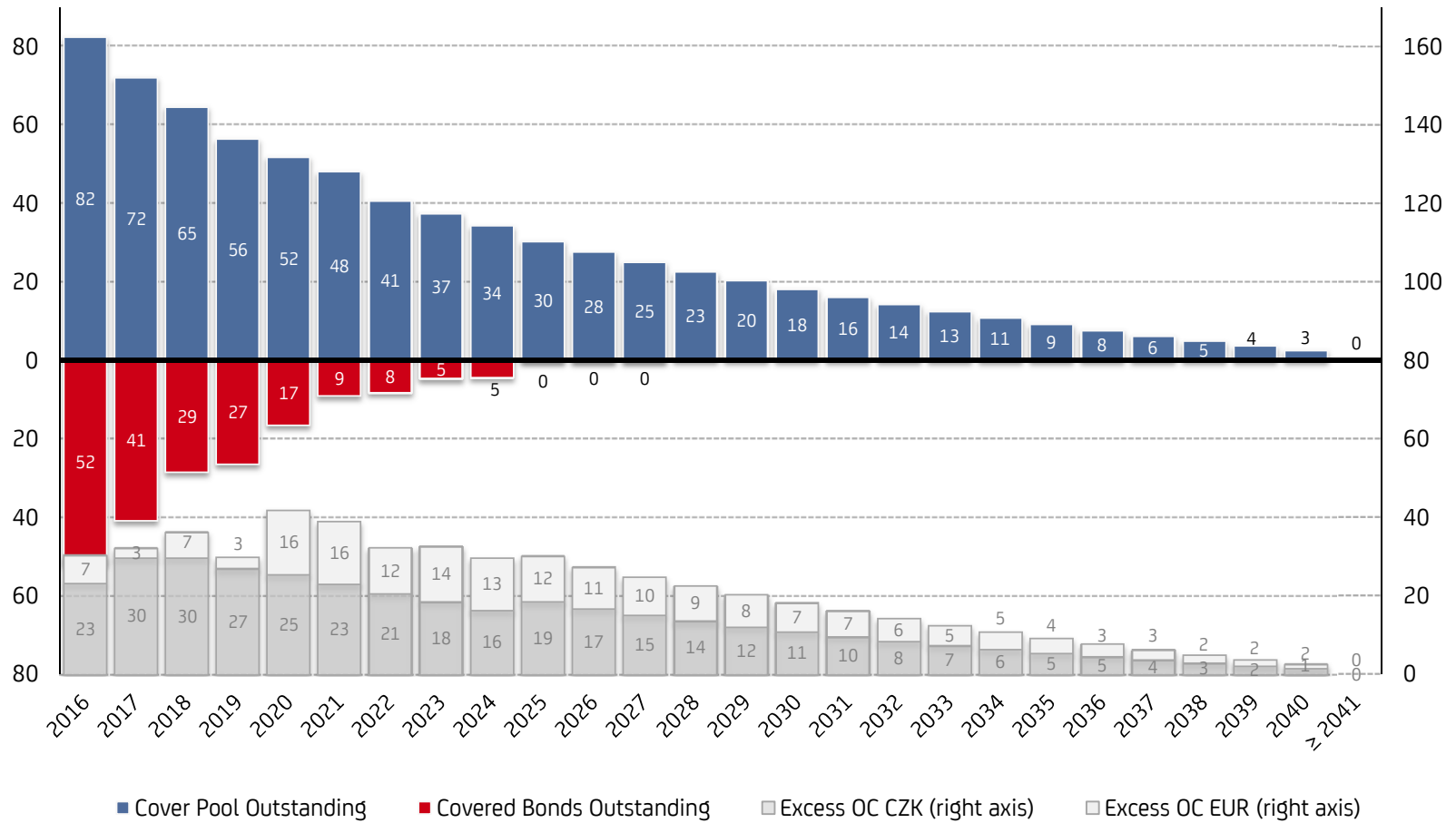


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Cover Pool

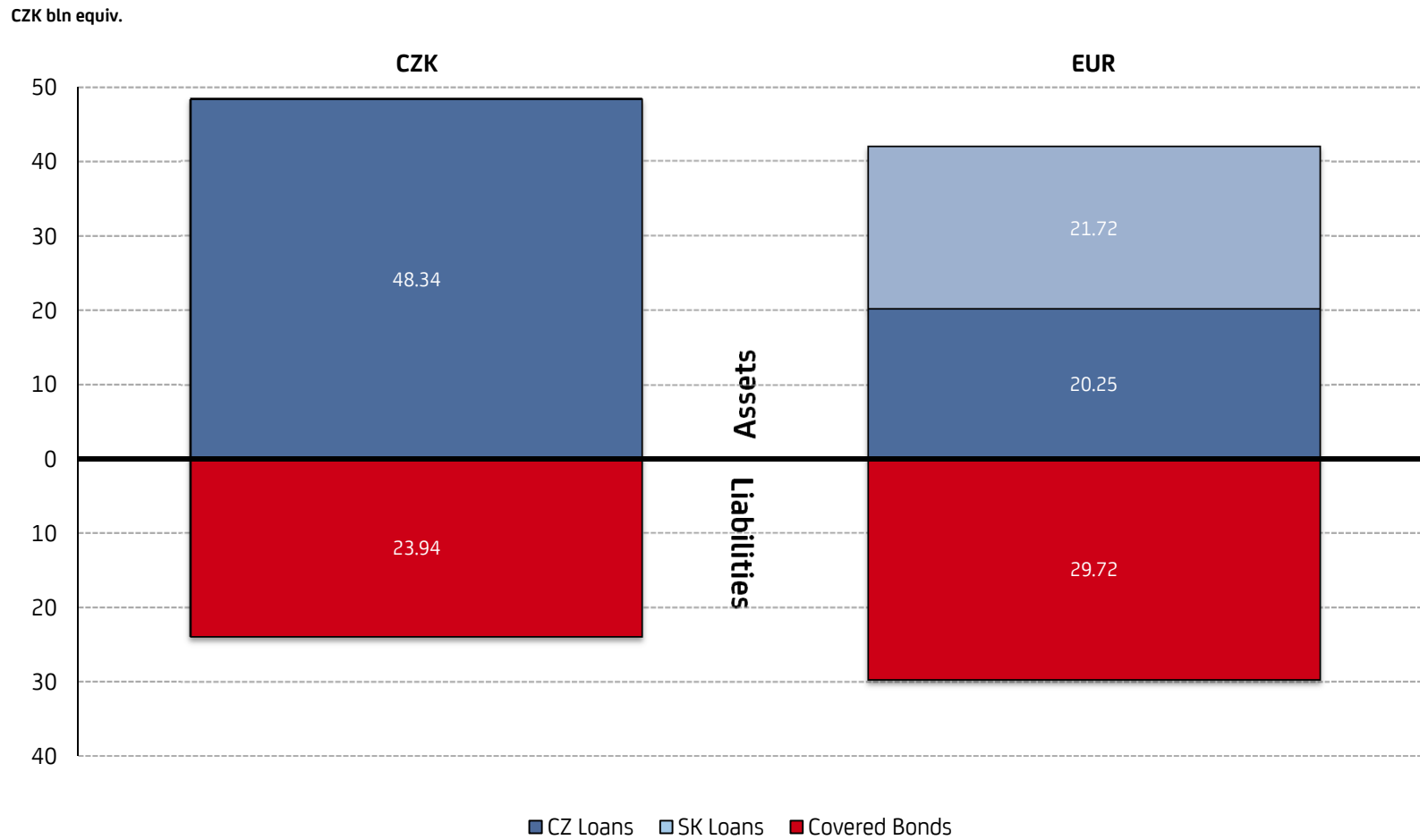
UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown



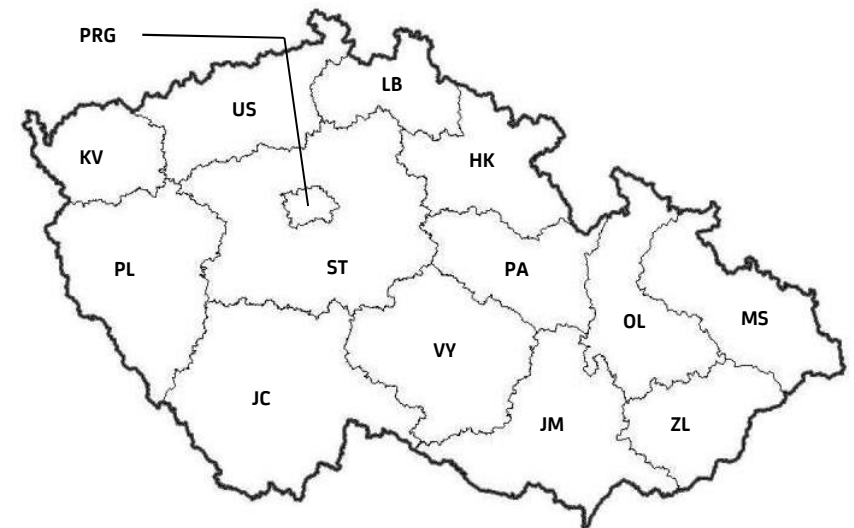
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
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Cover Pool

UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic	
Total Loan Balance (in CZK)	33,644,331,195
Average Loan Balance (in CZK)	1,327,036
Total Number of Loans	25,353
Total Number of Debtors	23,291
Total Number of Properties	24,649
Weighted Average Seasoning (in years)	3.5
Contracted Weighted Average Remaining Term (in years)	20.7
Weighted Average LTV	70%
Stake of Fixed Interest Rate Loans	69%
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%
ZL Zlínský kraj	4%
JC Jihočeský kraj	4%
HK Královéhradecký 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)	21,715,698,799
Average Loan Balance (in CZK)	931,045
Total Number of Loans	23,324
Total Number of Debtors	18,390
Total Number of Properties	19,146
Weighted Average Seasoning (in years)	3.3
Contracted Weighted Average Remaining Term (in years)	21.3
Weighted Average LTV	69%
Stake of Fixed Interest Rate Loans	81%
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	10%
KE	Košický kraj	9%
BB	Banskobystrický kraj	8%
TN	Trenčiansky kraj	7%
PO	Prešovský kraj	6%

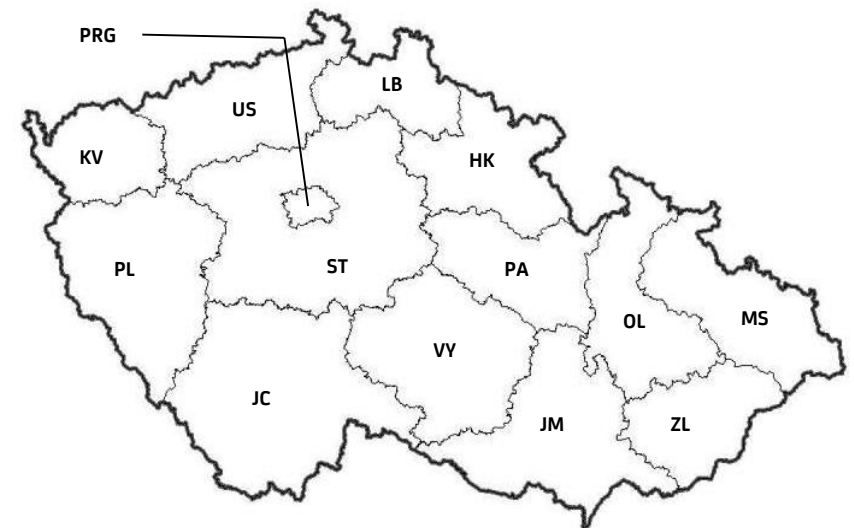


Cover Pool

UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic	
Total Loan Balance (in CZK):	34,950,326,375
Average Loan Balance (in CZK):	33,128,271
Total Number of Loans:	1,055
Total Number of Debtors:	891
Total Number of Properties:	1,097
Weighted Average Seasoning (in years):	2.8
Contracted Weighted Average Remaining Term (in years):	4.8
Weighted Average LTV:	71%
Stake of Fixed Interest Rate Loans:	29%
Stake of 10 Biggest Loans:	37%
Stake of Bullet Loans:	2%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	42%
US Ústecký kraj	11%
JM Jihomoravský kraj	8%
OL Olomoucký kraj	8%
ST Středočeský kraj excl. Prague -East & Prague-West	7%
MS Moravskoslezský kraj	7%
PL Plzeňský kraj	4%
JC Jihočeský kraj	3%
LB Liberecký kraj	3%
PA Pardubický kraj	2%
HK Královéhradecký kraj	2%
VY Kraj Vysočina	1%
ZL Zlínský kraj	1%
KV Karlovarský kraj	1%



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