

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

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*Cover Pool Information – as of 30/09/2016*

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*updated quarterly*

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## Cover Pool

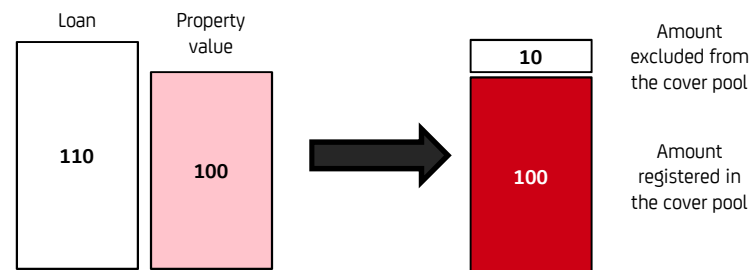
### UCBCS's Cover Pool Features

#### 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 4,978 mln eq. (EUR 184.3 mln) as of September 30, 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 30 September 2016:	<b>CZK 87,630 mln eq.</b>
■ o/w in retail residential loans secured by CZ properties:	CZK 34,942 mln eq. (39.9%)
■ o/w in retail residential loans secured by SK properties:	CZK 21,893 mln eq. (25.0%)
■ o/w in commercial loans secured by CZ properties:	CZK 30,795 mln eq. (35.1%)
■ o/w denominated in CZK:	CZK 48,828 mln (55.7%)
■ o/w denominated in EUR:	CZK 38,802 mln eq. (44.3%)

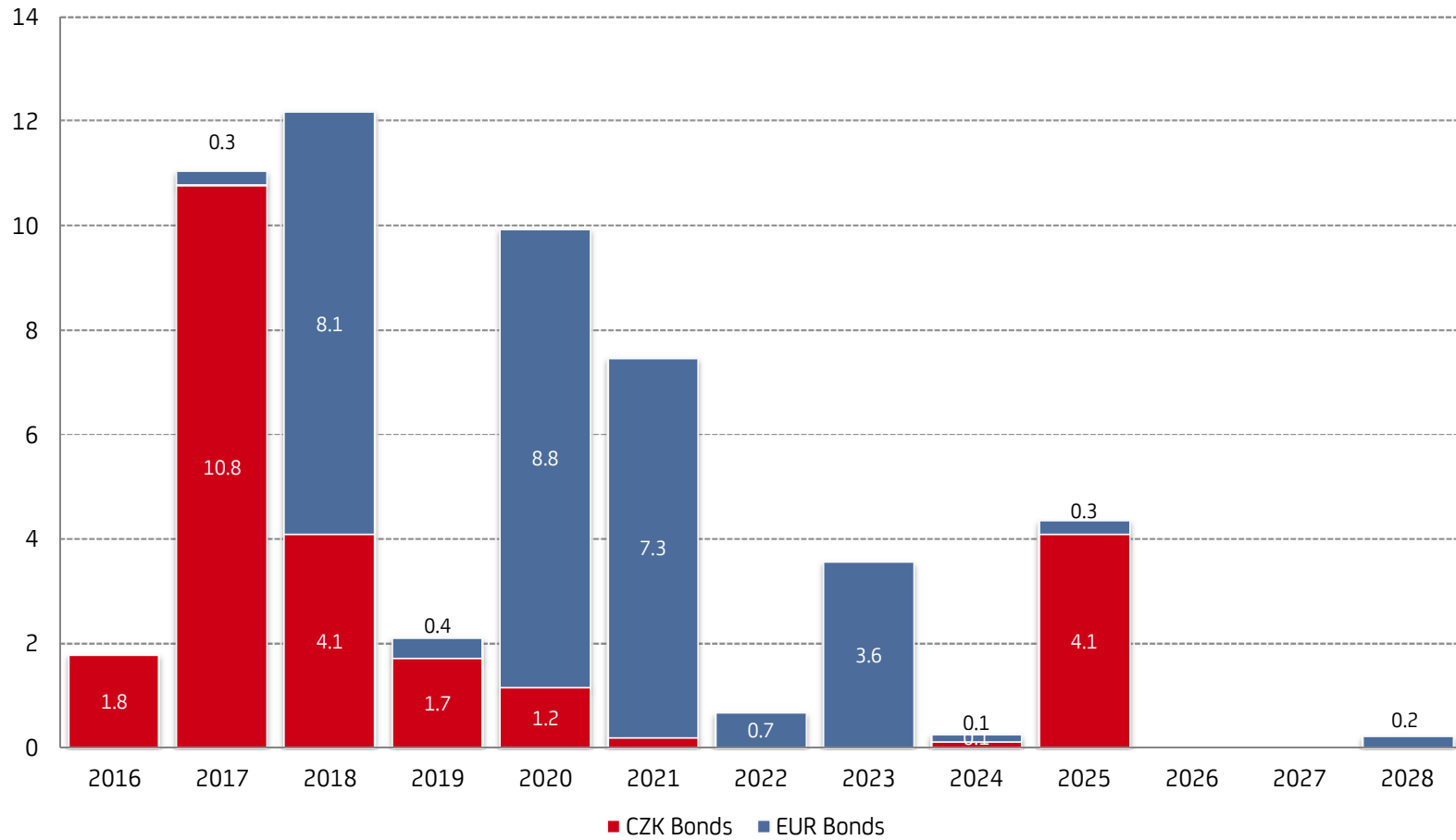
#### Covered Bonds Overview

■ Total value of the outstanding Covered Bonds as of 30 September 2016:	<b>CZK 53,589 mln eq.</b>
■ o/w denominated in CZK:	CZK 23,913 mln (44.6%)
■ o/w denominated in EUR:	CZK 29,676 mln eq. (55.4%)
■ Current Overcollateralization:	63.52%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015

## Cover Pool

### UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.

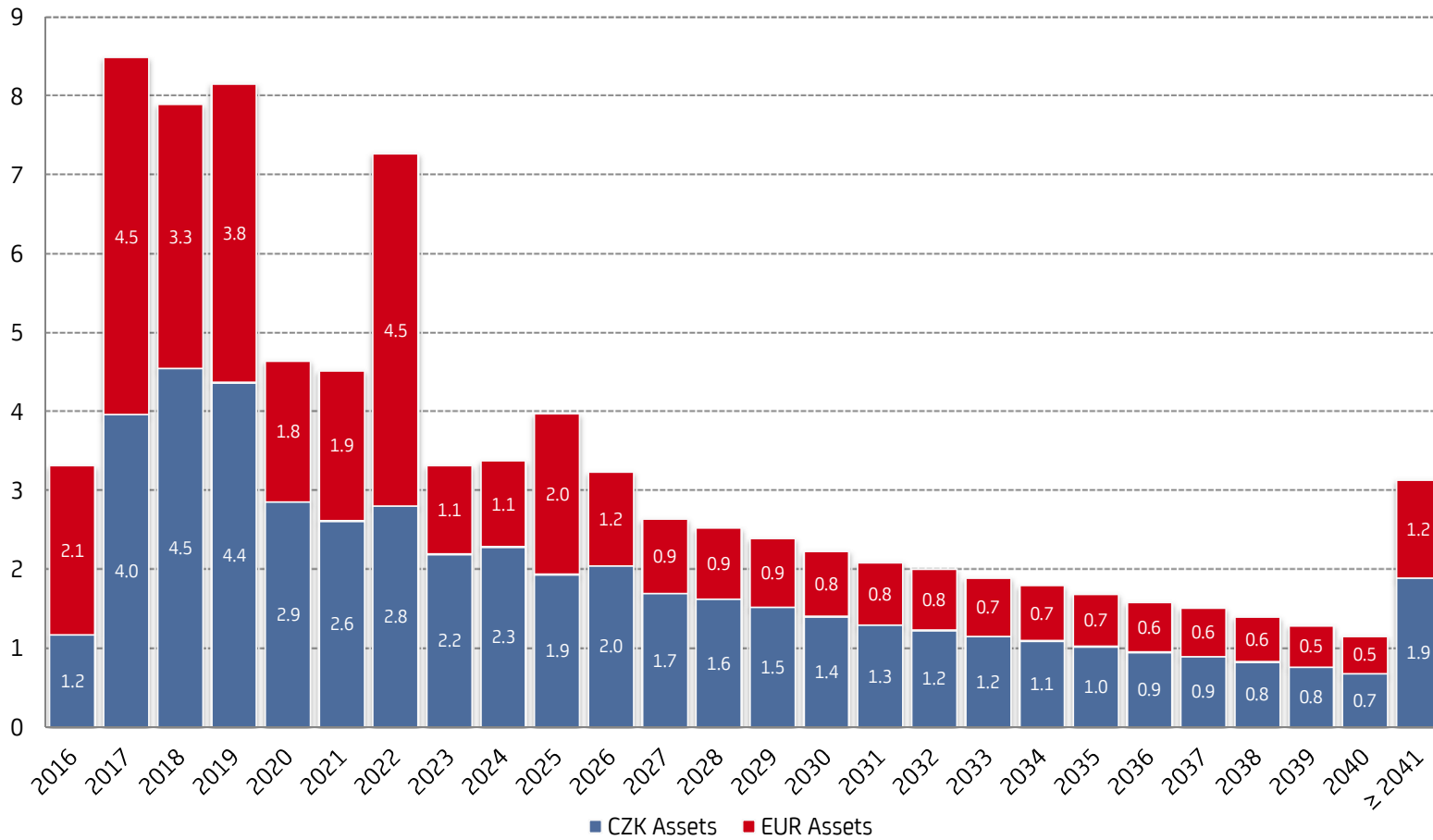


Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
Data as of September 30, 2016  
FX CZK/EUR = 27.020

# Cover Pool

## UCBCS's Cover Pool Maturity Profile

CZK bln equiv.

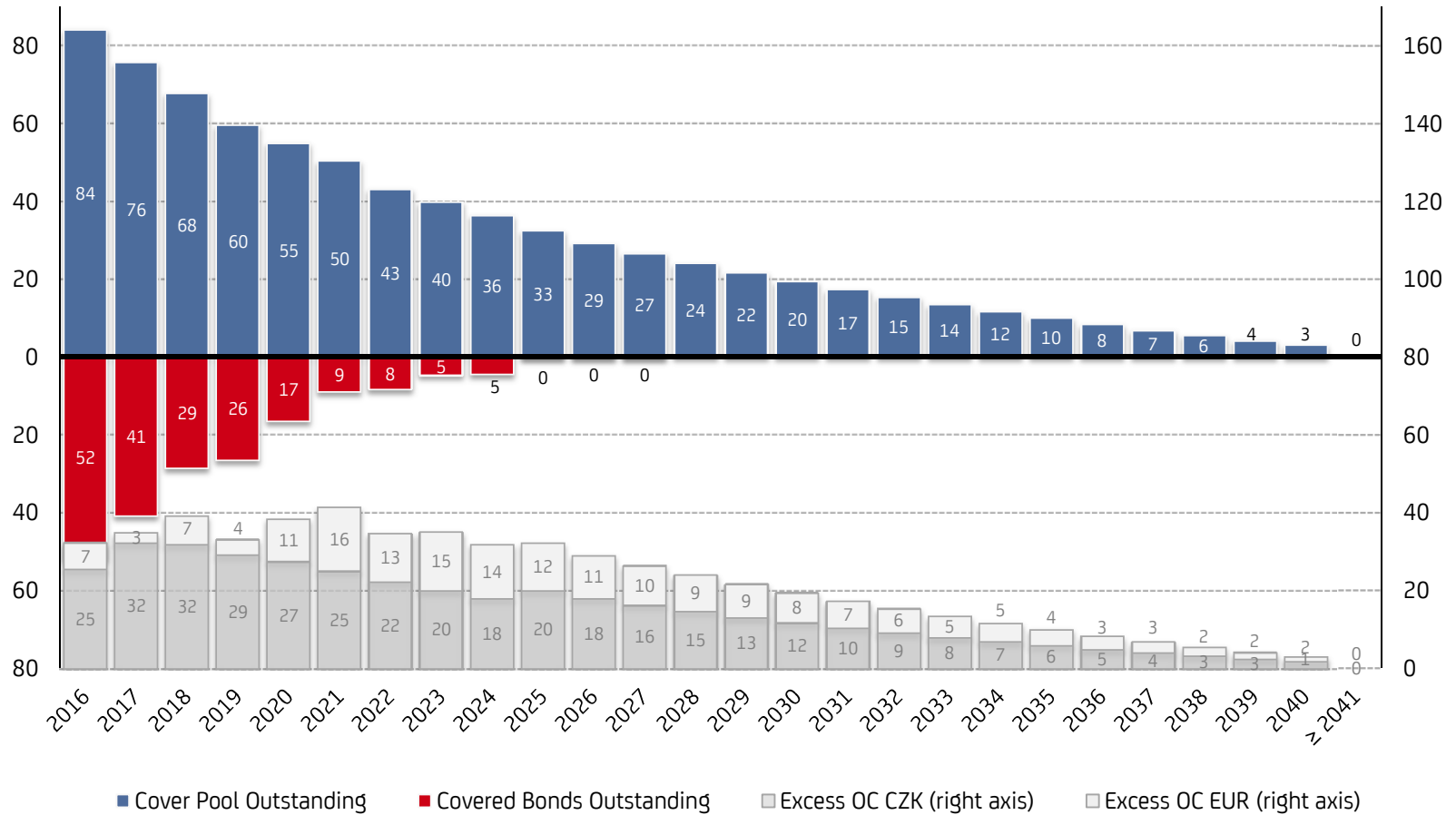


Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
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# Cover Pool

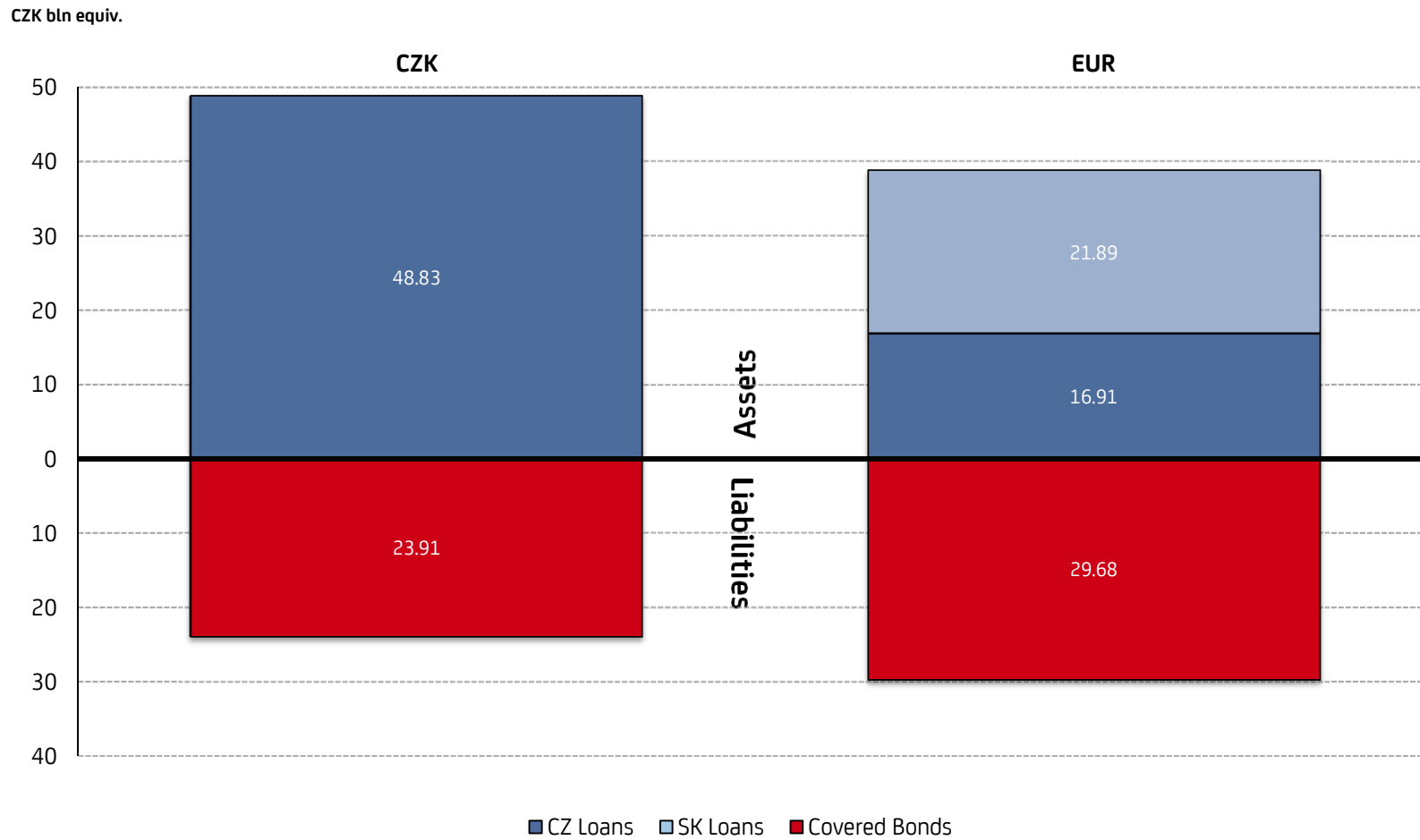
## UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



## Cover Pool

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



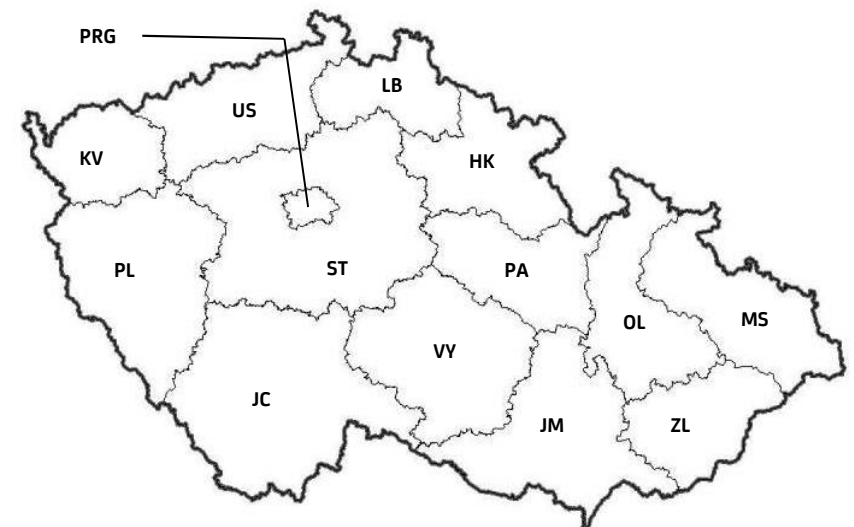
Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
Data as of September 30, 2016  
FX CZK/EUR = 27.020

## Cover Pool

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

Residential Portfolio - Czech Republic	
Total Loan Balance (in CZK)	34,941,636,471
Average Loan Balance (in CZK)	1,322,195
Total Number of Loans	26,427
Total Number of Debtors	24,338
Total Number of Properties	25,761
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	79%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	25.0%
ST Středočeský kraj excl. Prague -East & Prague-West	19.1%
JM Jihomoravský kraj	13.9%
MS Moravskoslezský kraj	6.7%
OL Olomoucký kraj	5.1%
US Ústecký kraj	4.3%
JC Jihočeský kraj	3.9%
ZL Zlínský kraj	3.9%
HK Královéhradecký kraj	3.9%
LB Liberecký kraj	3.8%
PL Plzeňský kraj	3.6%
PA Pardubický kraj	3.1%
VY Kraj Vysočina	2.4%
KV Karlovarský kraj	1.1%





## Cover Pool

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

Residential Portfolio - Slovakia	
Total Loan Balance (in CZK)	21,892,994,014
Average Loan Balance (in CZK)	928,811
Total Number of Loans	23,571
Total Number of Debtors	18,482
Total Number of Properties	19,240
Weighted Average Seasoning (in years)	3.4
Contracted Weighted Average Remaining Term (in years)	21.3
Weighted Average LTV	69%
Stake of Fixed Interest Rate Loans	84%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia		
BA	Bratislavský kraj	33.3%
TT	Trnavský kraj	16.7%
ZA	Žilinský kraj	9.9%
NR	Nitriansky kraj	9.8%
KE	Košický kraj	8.8%
BB	Banskobystrický kraj	8.1%
TN	Trenčiansky kraj	6.9%
PO	Prešovský kraj	6.4%



## Cover Pool

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

Commercial Portfolio - Czech Republic	
Total Loan Balance (in CZK):	30,795,014,984
Average Loan Balance (in CZK):	29,024,519
Total Number of Loans:	1,061
Total Number of Debtors:	918
Total Number of Properties:	1,142
Weighted Average Seasoning (in years):	3.0
Contracted Weighted Average Remaining Term (in years):	4.8
Weighted Average LTV:	69%
Stake of Fixed Interest Rate Loans:	30%
Stake of 10 Biggest Loans:	35%
Stake of Bullet Loans:	2%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	40.4%
JM Jihomoravský kraj	11.3%
ST Středočeský kraj excl. Prague -East & Prague-West	7.5%
MS Moravskoslezský kraj	7.3%
US Ústecký kraj	7.3%
OL Olomoucký kraj	6.2%
PL Plzeňský kraj	4.8%
JC Jihočeský kraj	3.6%
HK Královéhradecký kraj	3.0%
LB Liberecký kraj	2.7%
PA Pardubický kraj	1.9%
KV Karlovarský kraj	1.6%
VY Kraj Vysočina	1.2%
ZL Zlínský kraj	1.1%

