

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – *as of 31/12/2018*

Version January 2019

updated quarterly

Prague



Cover Pool

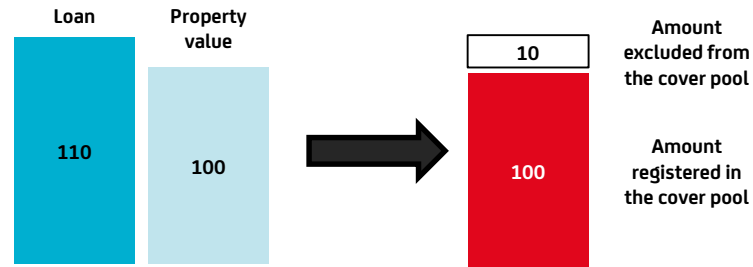
UCBCS's Cover Pool Features

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
- Since the merger with UCB Slovakia (December 2013) the Cover Pool has been enlarged by the Slovak assets then forming the regulatory Cover Pool of the former Slovak bank
- However, 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. These loans have been also registered to the UCBCS's Cover Pool on the ongoing basis since June 2015

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 2018:	CZK 115,859 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 46,626 mln eq. (40.2%)
■ o/w in retail residential loans secured by SK properties:	CZK 30,253 mln eq. (26.1%)
■ o/w in commercial loans secured by CZ properties:	CZK 38,980 mln eq. (33.6%)
■ o/w denominated in CZK:	CZK 64,092 mln (55.3%)
■ o/w denominated in EUR:	CZK 51,767 mln eq. (44.7%)

Covered Bonds Overview

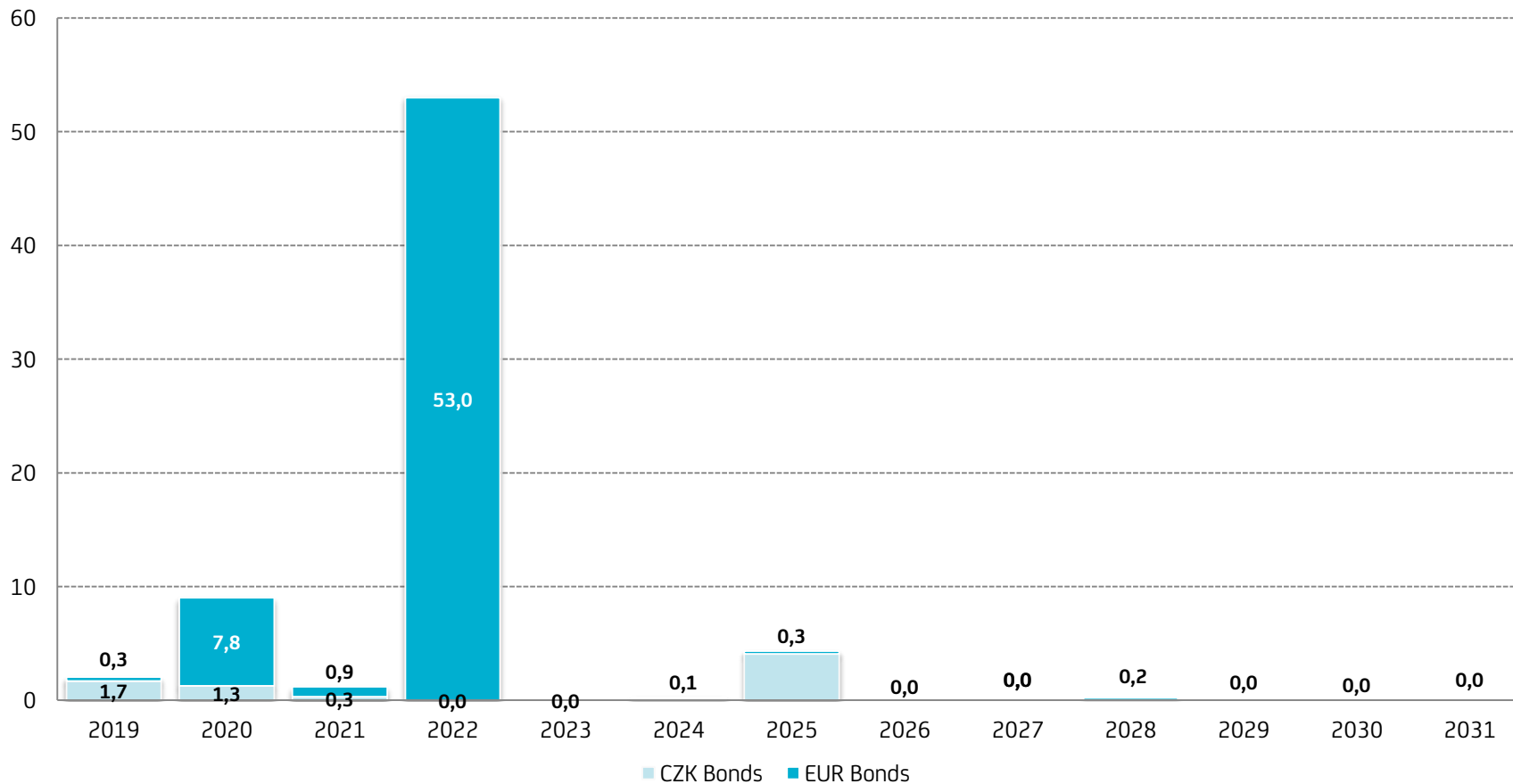
■ Total value of the outstanding Covered Bonds as of 31 December 2018:	CZK 70,513 mln eq.
■ o/w denominated in CZK:	CZK 7,458 mln (10.5%)
■ o/w denominated in EUR:	CZK 63,055 mln eq. (89.5%)
■ Current Overcollateralization:	64.31%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



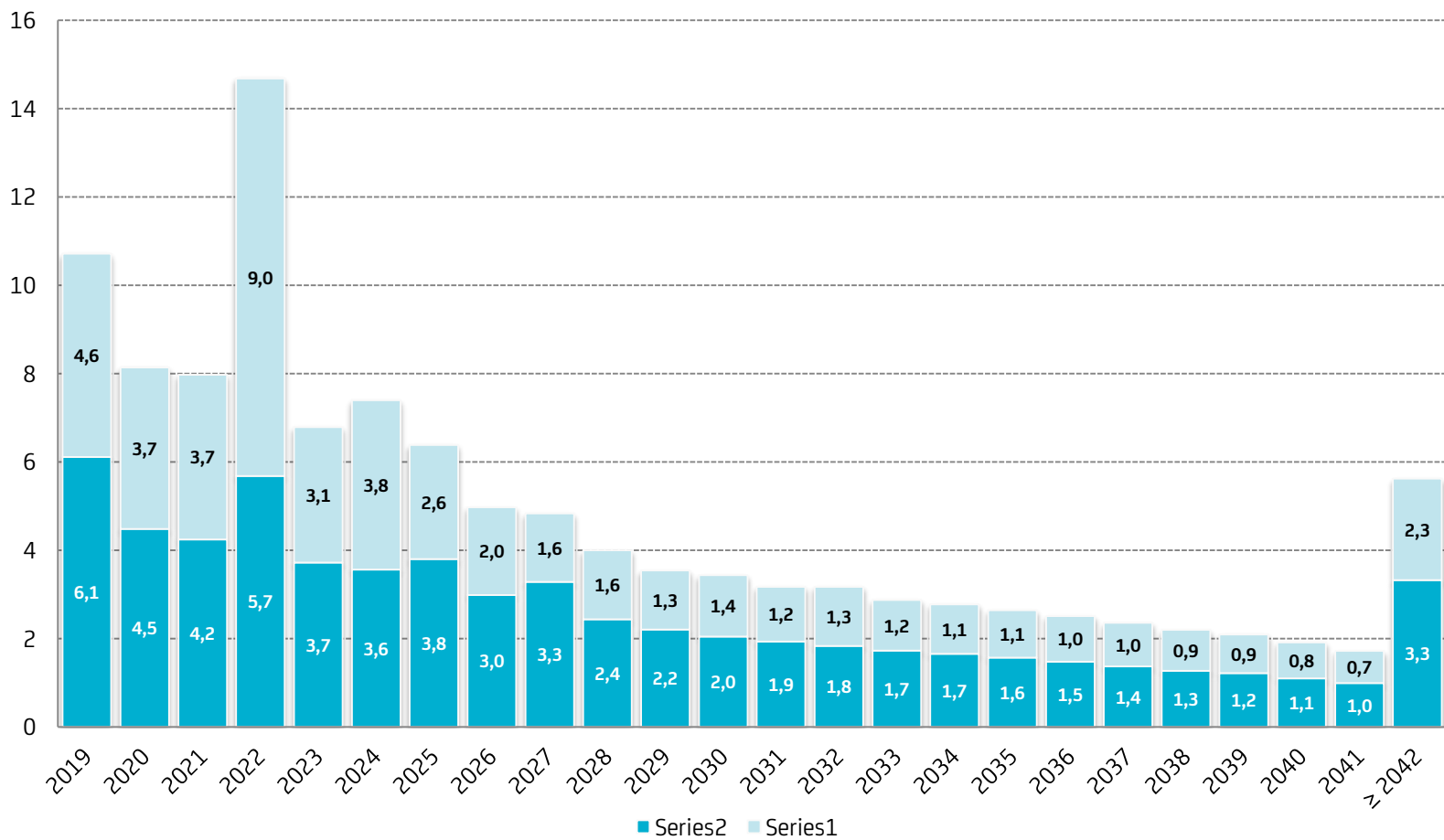
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of December 31, 2018
FX CZK/EUR = 25,725



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



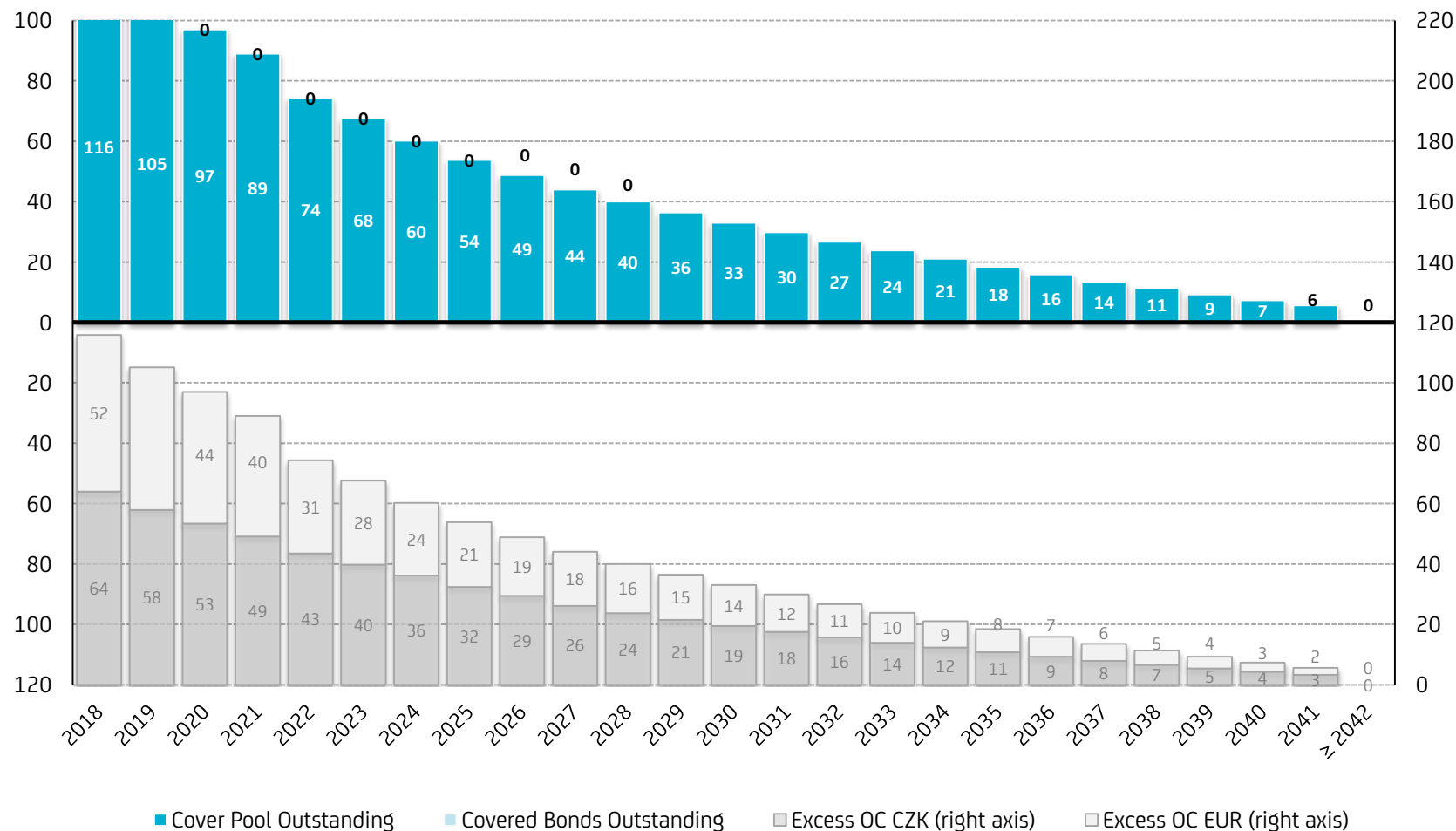
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of December 31, 2018
 FX CZK/EUR = 25,725



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



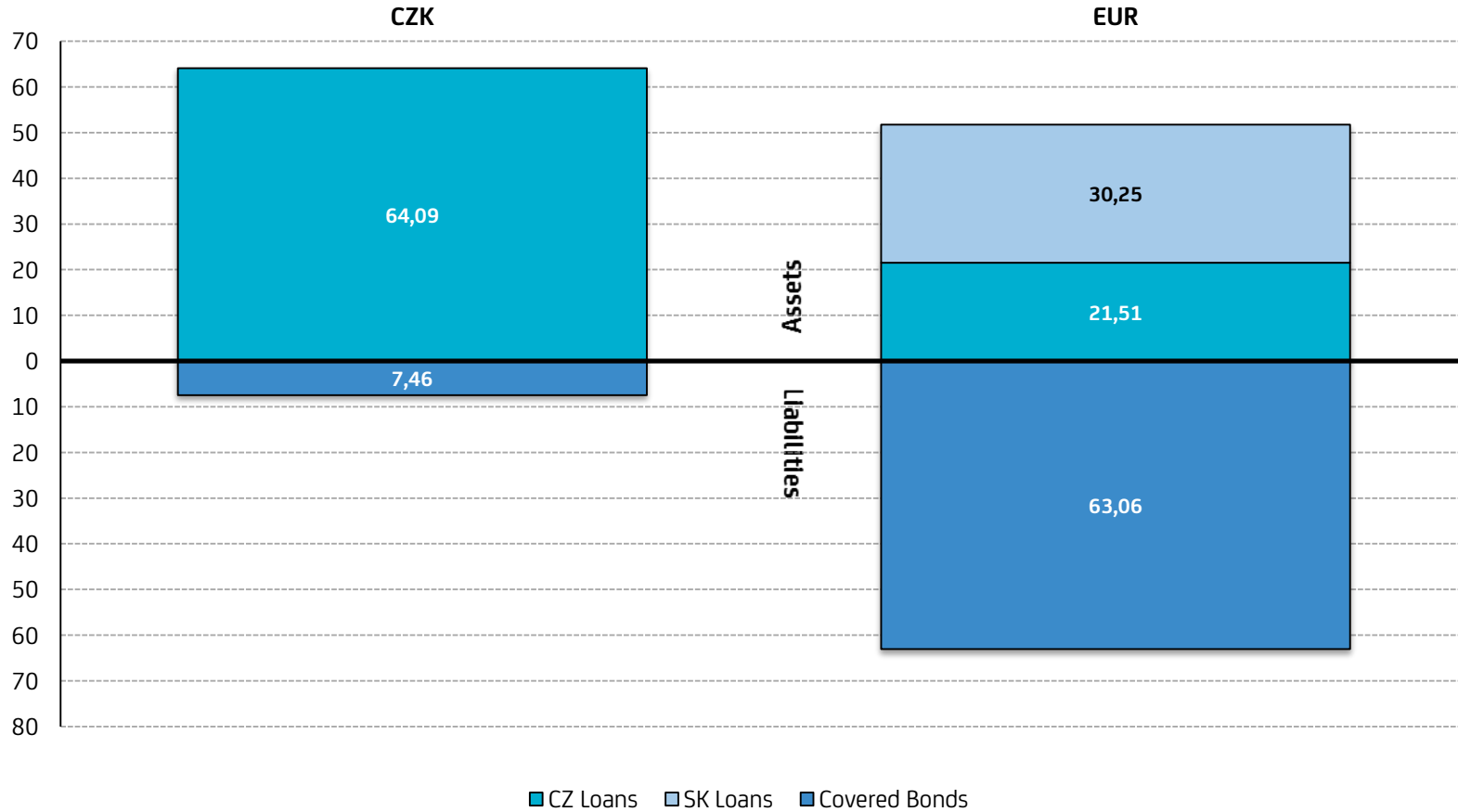
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of December 31, 2018
 FX CZK/EUR = 25,725



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Cover Pool

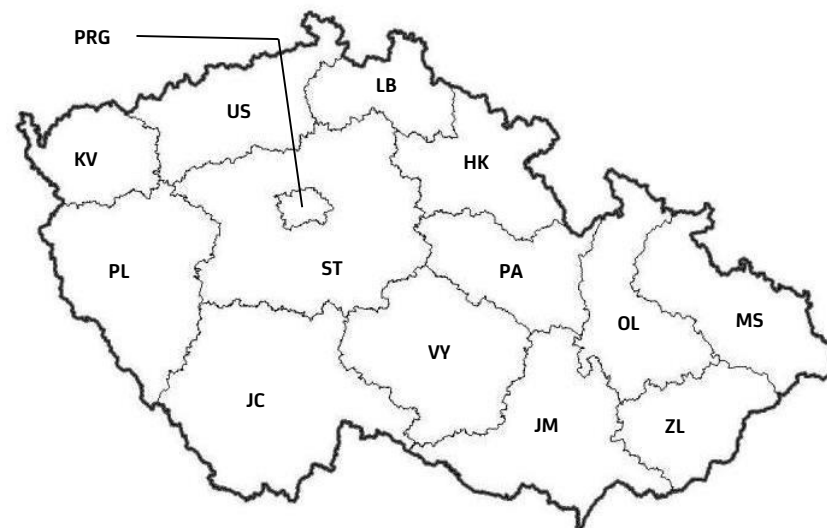
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	46 626 339 112
Average Loan Balance (in CZK)	1 325 629
Total Number of Loans	35 173
Total Number of Debtors	31 639
Total Number of Properties	32 363
Weighted Average Seasoning (in years)	4,2
Contracted Weighted Average Remaining Term (in years)	20,3
Weighted Average LTV	68%
Stake of Fixed Interest Rate Loans	94%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

PRG	Praha - East & West	22,3%
ST	Středočeský kraj excl. Praha - East & West	18,6%
JM	Jihomoravský kraj	14,8%
MS	Moravskoslezský kraj	7,4%
OL	Olomoucký kraj	5,4%
US	Ústecký kraj	4,3%
ZL	Zlínský kraj	4,2%
HK	Královéhradecký kraj	4,1%
JC	Jihočeský kraj	4,1%
PL	Plzeňský kraj	3,5%
PA	Pardubický kraj	3,5%
LB	Liberecký kraj	3,5%
VV	Kraj Vysočina	3,1%
KV	Karlovarský kraj	1,2%



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

Data as of December 31, 2018

FX CZK/EUR = 25,725



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	30 252 917 059
Average Loan Balance (in CZK)	1 007 390
Total Number of Loans	30 031
Total Number of Debtors	23 646
Total Number of Properties	24 348
Weighted Average Seasoning (in years)	4,0
Contracted Weighted Average Remaining Term (in years)	21,4
Weighted Average LTV	74%
Stake of Fixed Interest Rate Loans	92%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BA Bratislavský kraj	31,9%
TT Trnavský kraj	18,1%
NR Nitriansky kraj	10,4%
ZA Žilinský kraj	10,3%
KE Košický kraj	8,7%
BB Banskobystrický kraj	7,2%
TN Trenčiansky kraj	6,9%
PO Prešovský kraj	6,5%



Cover Pool

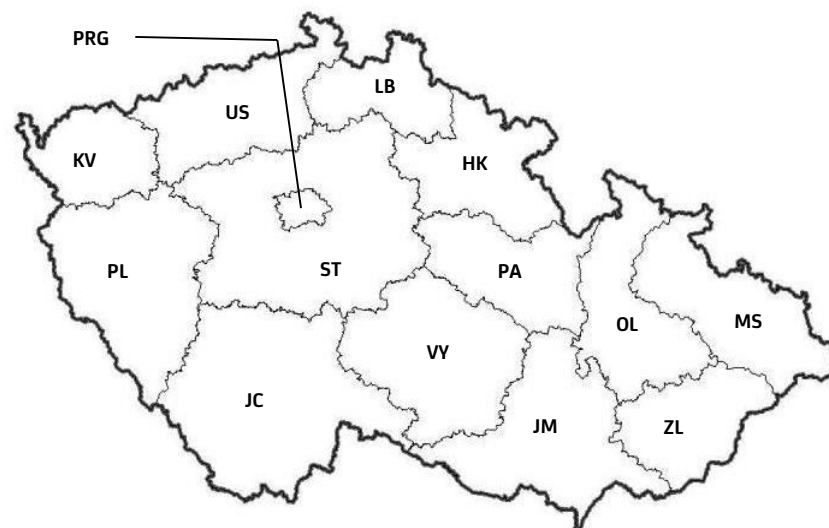
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	38 979 859 744
Average Loan Balance (in CZK):	38 441 676
Total Number of Loans:	1 014
Total Number of Debtors:	831
Total Number of Properties:	857
Weighted Average Seasoning (in years):	4,9
Contracted Weighted Average Remaining Term (in years):	5,1
Weighted Average LTV:	76%
Stake of Fixed Interest Rate Loans:	25%
Stake of 10 Biggest Loans:	38%
Stake of Bullet Loans:	10%

Regional Distribution - Czech Republic

PRG Prague-East & Prague-West	45,0%
JM Jihomoravský kraj	8,8%
PA Pardubický kraj	1,4%
MS Moravskoslezský kraj	6,9%
ST Středočeský kraj excl. Prague -East & Prague-West	6,2%
VY Kraj Vysočina	2,1%
OL Olomoucký kraj	8,8%
PL Plzeňský kraj	1,9%
HK Královéhradecký kraj	1,3%
JC Jihočeský kraj	3,0%
LB Liberecký kraj	4,4%
US Ústecký kraj	3,1%
ZL Zlínský kraj	4,1%
KV Karlovarský kraj	3,1%



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