

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – as of 31/12/2014

Cover Pool

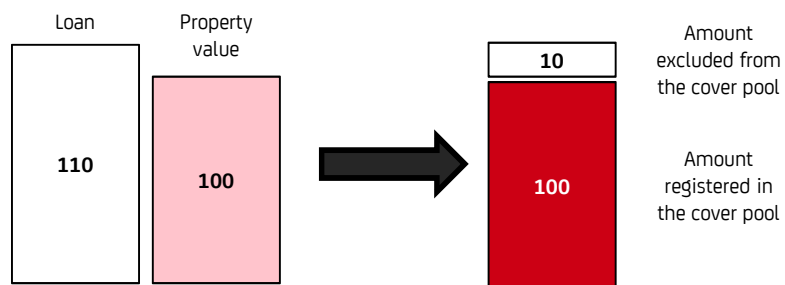
UCBCS Cover Pool Features

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 (approx. CZK 4,430 mln eq. as of Dec 2014)*
- Slovak loan portfolio consists of additional volume of loans secured by residential properties, which do not qualify for Slovak regulatory cover pool but Czech legislation recognizes them as eligible. These assets have not been included in the bank's cover pool yet but represent the potential for its future growth

LTV

- UCBCS registers only loan amounts up to 100% LTV in the cover pool, whereas the legal requirement prescribes to comply only with portfolio LTV limit of 70%



Credit Quality

- Debtors that are past due for more than 90 days are excluded from the cover pool

* equivalent of EUR 159.8 mln

Cover Pool

UCBCS Cover Pool Features

Cover Pool Overview

■ Total value of the cover pool as of 31 December 2014:	CZK 69,056 mln
■ o/w in retail residential loans secured by CZ properties:	CZK 27,915 mln (40.4%)
■ o/w in retail residential loans secured by SK properties:	CZK 4,430 mln (6.4%)
■ o/w in commercial loans secured by CZ properties:	CZK 36,711 mln (53.2%)
■ o/w denominated in CZK:	CZK 44,528 mln (64.5%)
■ o/w denominated in EUR:	CZK 24,493 mln (35.5%)
■ o/w denominated in other currencies:	CZK 35 mln (0.0%)

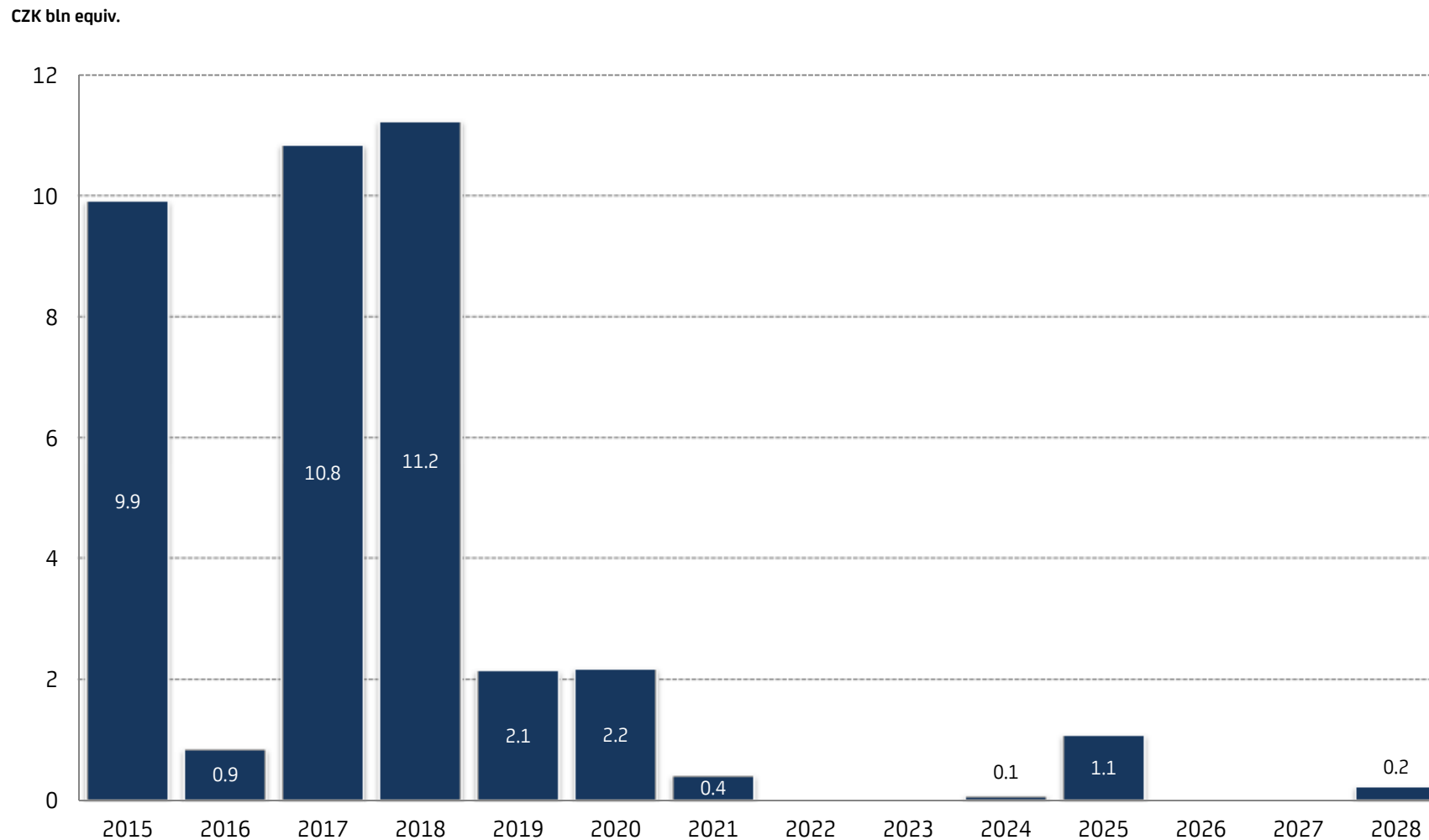
Covered Bonds Overview

■ Total value of the outstanding covered bonds as of 31 December 2014:	CZK 38,997 mln
■ o/w denominated in CZK:	CZK 26,127 mln (67.0%)
■ o/w denominated in EUR:	CZK 12,870 mln (33.0%)
■ Current Overcollateralization:	77.08%
■ Current rating:	A3 (Moody's)

Cover Pool

UCBCS Covered Bonds Maturity Profile

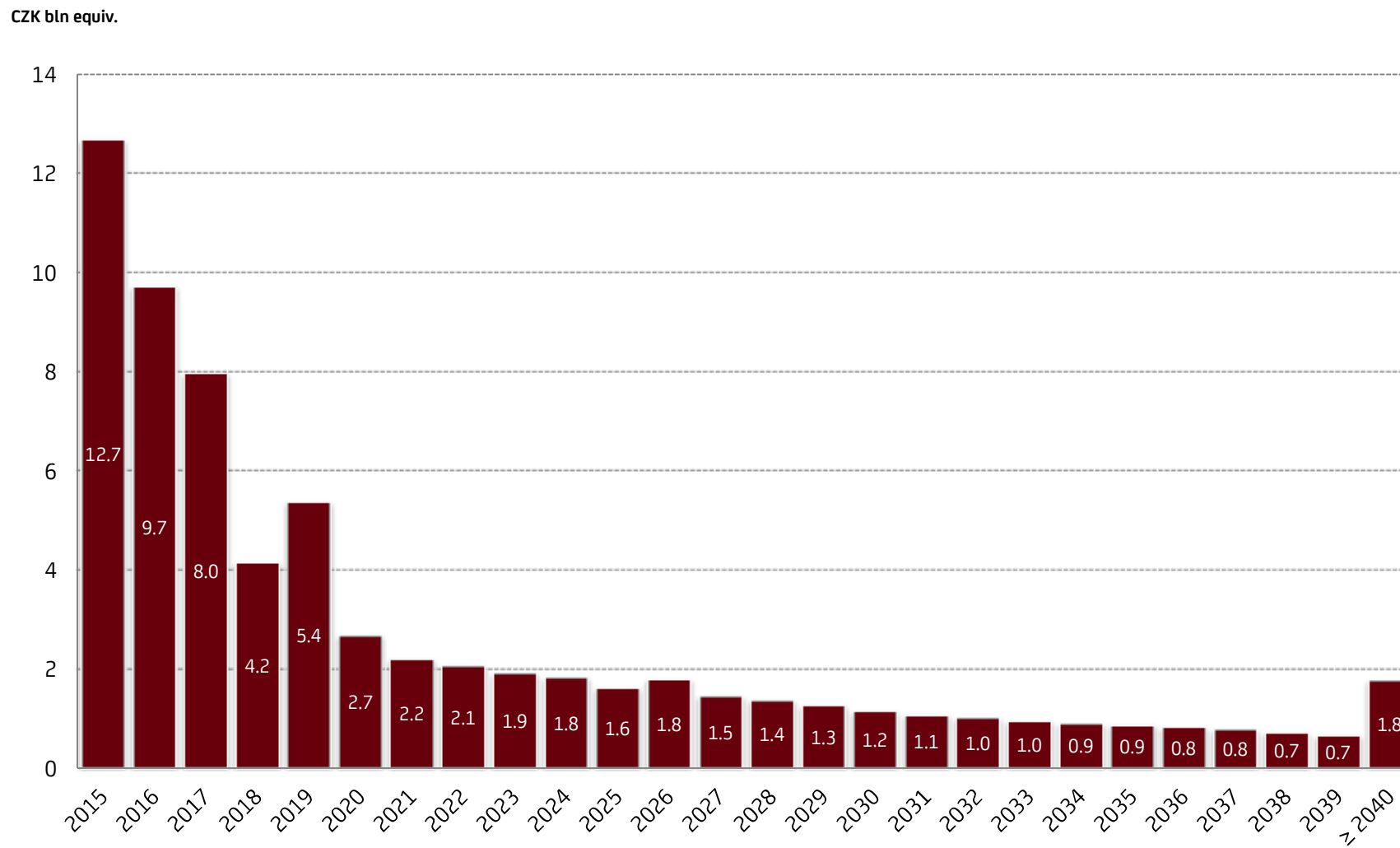
Covered Bonds Maturity Profile



Cover Pool

UCBCS Cover Pool Maturity Profile

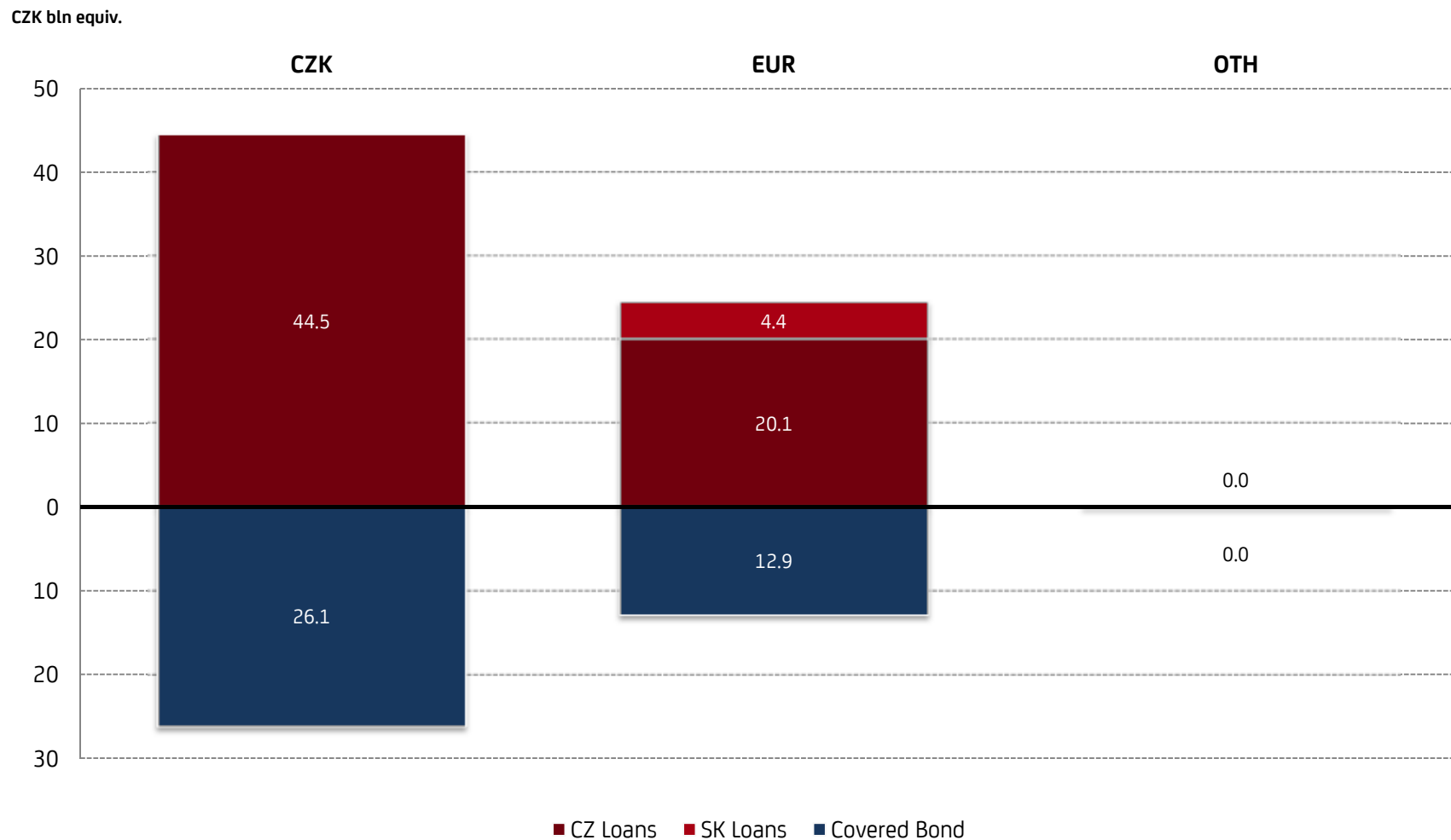
Cover Pool Maturity Profile



Cover Pool

UCBCS Cover Pool & Covered Bonds - Currency Breakdown

Currency Distribution of Assets & Liabilities

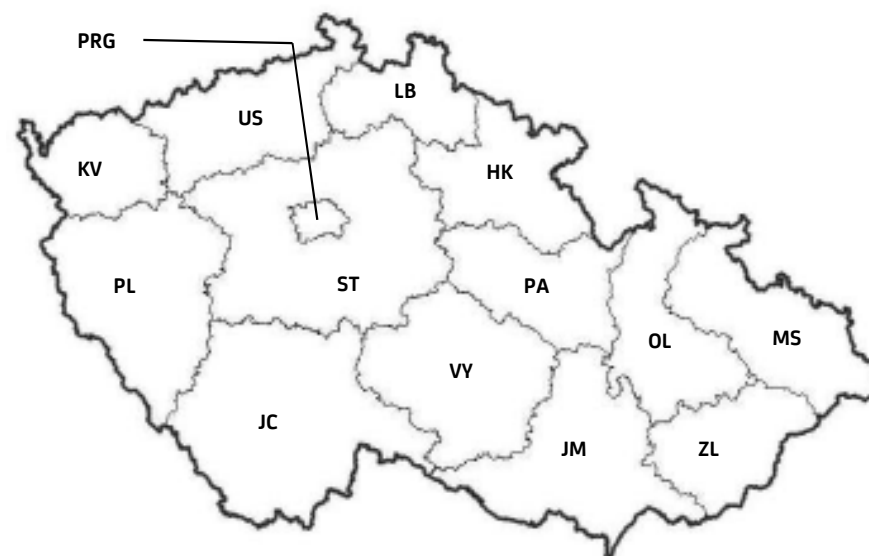


Cover Pool

UCBCS Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic	
Total Loan Balance (in CZK)	27 914 854 520
Average Loan Balance (in CZK)	1 400 294
Total Number of Loans	19 935
Total Number of Debtors	18 159
Total Number of Properties	19 601
Weighted Average Seasoning (in years)	3.4
Contracted Weighted Average Remaining Term (in years)	20.7
Weighted Average LTV	69%
Stake of Fixed Interest Rate Loans	47%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	29%
ST Středočeský kraj excl. Prague -East & Prague-West	20%
JM Jihomoravský kraj	13%
MS Moravskoslezský kraj	6%
OL Olomoucký kraj	5%
US Ústecký kraj	4%
LB Liberecký kraj	4%
JC Jihočeský kraj	4%
HK Královéhradecký kraj	3%
ZL Zlínský kraj	3%
PL Plzeňský kraj	3%
PA Pardubický kraj	3%
VY Kraj Vysočina	2%
KV Karlovarský kraj	1%



Cover Pool

UCBCS Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia	
Total Loan Balance (in CZK)	4 429 515 411
Average Loan Balance (in CZK)	825 017
Total Number of Loans	5 369
Total Number of Debtors	5 362
Total Number of Properties	5 538
Weighted Average Seasoning (in years)	4.1
Contracted Weighted Average Remaining Term (in years)	23.0
Weighted Average LTV	60%
Stake of Fixed Interest Rate Loans	71%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia	
BA Bratislavský kraj	30%
TT Trnavský kraj	18%
ZA Žilinský kraj	12%
KE Košický kraj	9%
BB Banskobystrický kraj	9%
NR Nitriansky kraj	8%
TN Trenčiansky kraj	7%
PO Prešovský kraj	7%



Cover Pool

UCBCS Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic	
Total Loan Balance (in CZK):	36 711 600 270
Average Loan Balance (in CZK):	35 231 862
Total Number of Loans:	1 042
Total Number of Debtors:	874
Total Number of Properties:	1 110
Weighted Average Seasoning (in years):	3.4
Contracted Weighted Average Remaining Term (in years):	4.1
Weighted Average LTV:	66%
Stake of Fixed Interest Rate Loans:	17%
Stake of 10 Biggest Loans:	37%
Stake of Bullet Loans:	4%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	34%
JM Jihomoravský kraj	14%
US Ústecký kraj	14%
MS Moravskoslezský kraj	10%
ST Středočeský kraj excl. Prague -East & Prague-West	7%
LB Liberecký kraj	5%
PL Plzeňský kraj	4%
JC Jihočeský kraj	3%
OL Olomoucký kraj	2%
HK Královéhradecký kraj	2%
KV Karlovarský kraj	1%
PA Pardubický kraj	1%
VY Kraj Vysočina	1%
ZL Zlínský kraj	1%

