

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – as of 31/03/2015

updated quarterly

Cover Pool

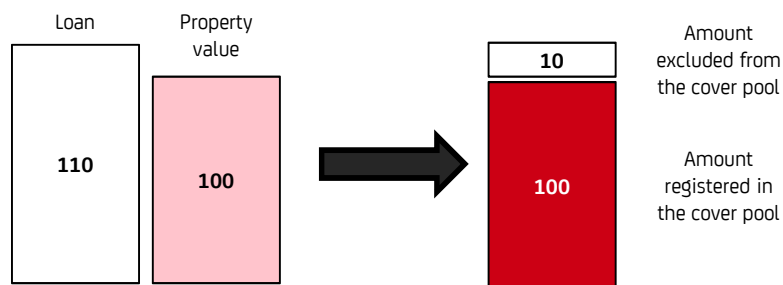
UCBCS Cover Pool Features

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 4,326 mln eq. as of Mar 2015)*
- 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

- Mortgage Loans, where debtors are past due for more than 90 days, are excluded from the cover pool

Cover Pool

UCBCS Cover Pool Features

Cover Pool Overview

■ Total value of the cover pool as of 31 March 2015:	CZK 66,560 mln
■ o/w in retail residential loans secured by CZ properties:	CZK 28,539 mln (42.9%)
■ o/w in retail residential loans secured by SK properties:	CZK 4,326 mln (6.5%)
■ o/w in commercial loans secured by CZ properties:	CZK 33,695 mln (50.6%)
■ o/w denominated in CZK:	CZK 45,095 mln (67.8%)
■ o/w denominated in EUR:	CZK 21,465 mln (32.2%)

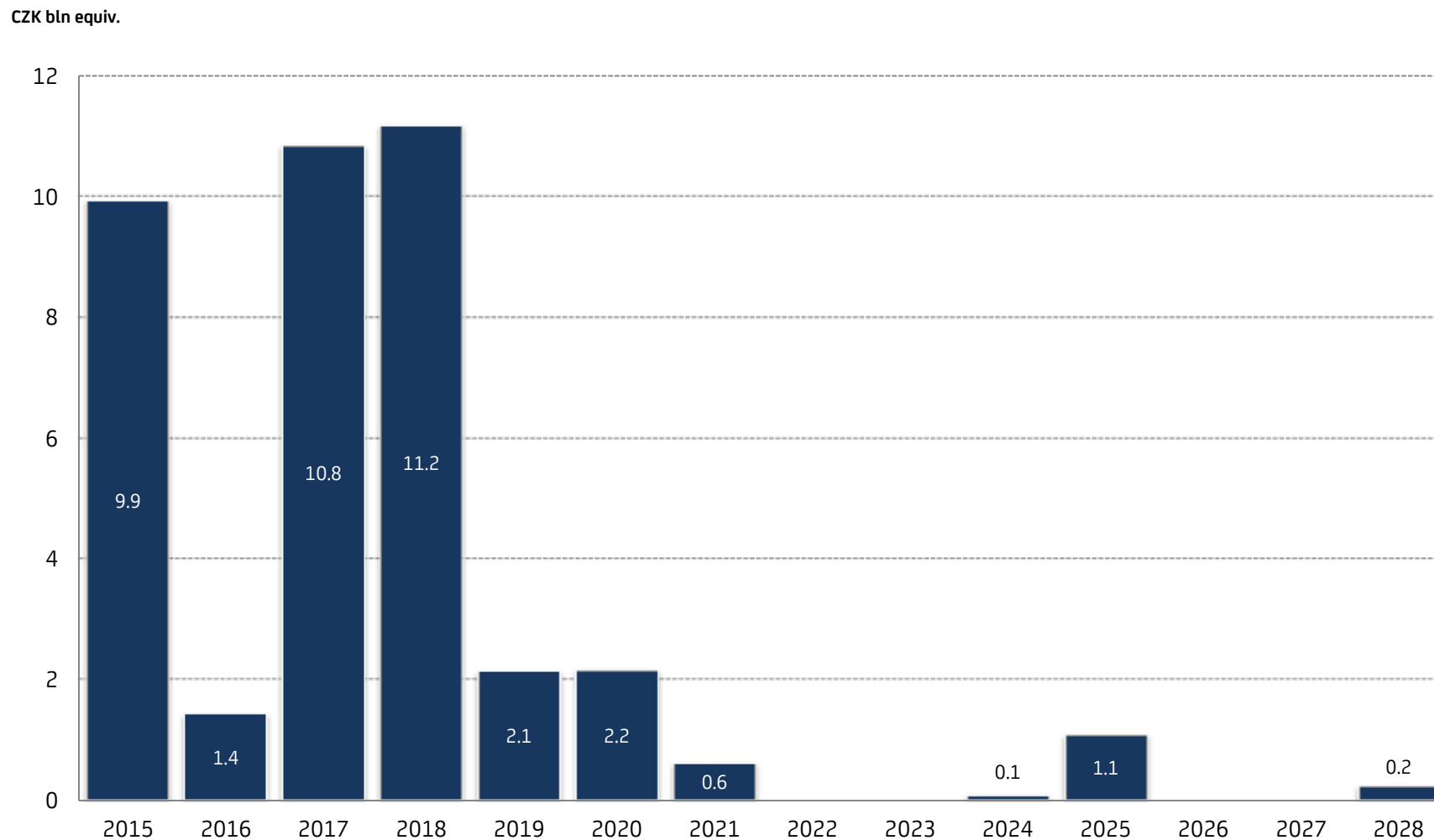
Covered Bonds Overview

■ Total value of the outstanding covered bonds as of 31 March 2015:	CZK 39,657 mln
■ o/w denominated in CZK:	CZK 26,897 mln (67.8%)
■ o/w denominated in EUR:	CZK 12,760 mln (32.2%)
■ Current Overcollateralization:	67.84%
■ Current rating:	A3 (Moody's), on review for upgrade

Cover Pool

UCBCS Covered Bonds Maturity Profile

Covered Bonds Maturity Profile

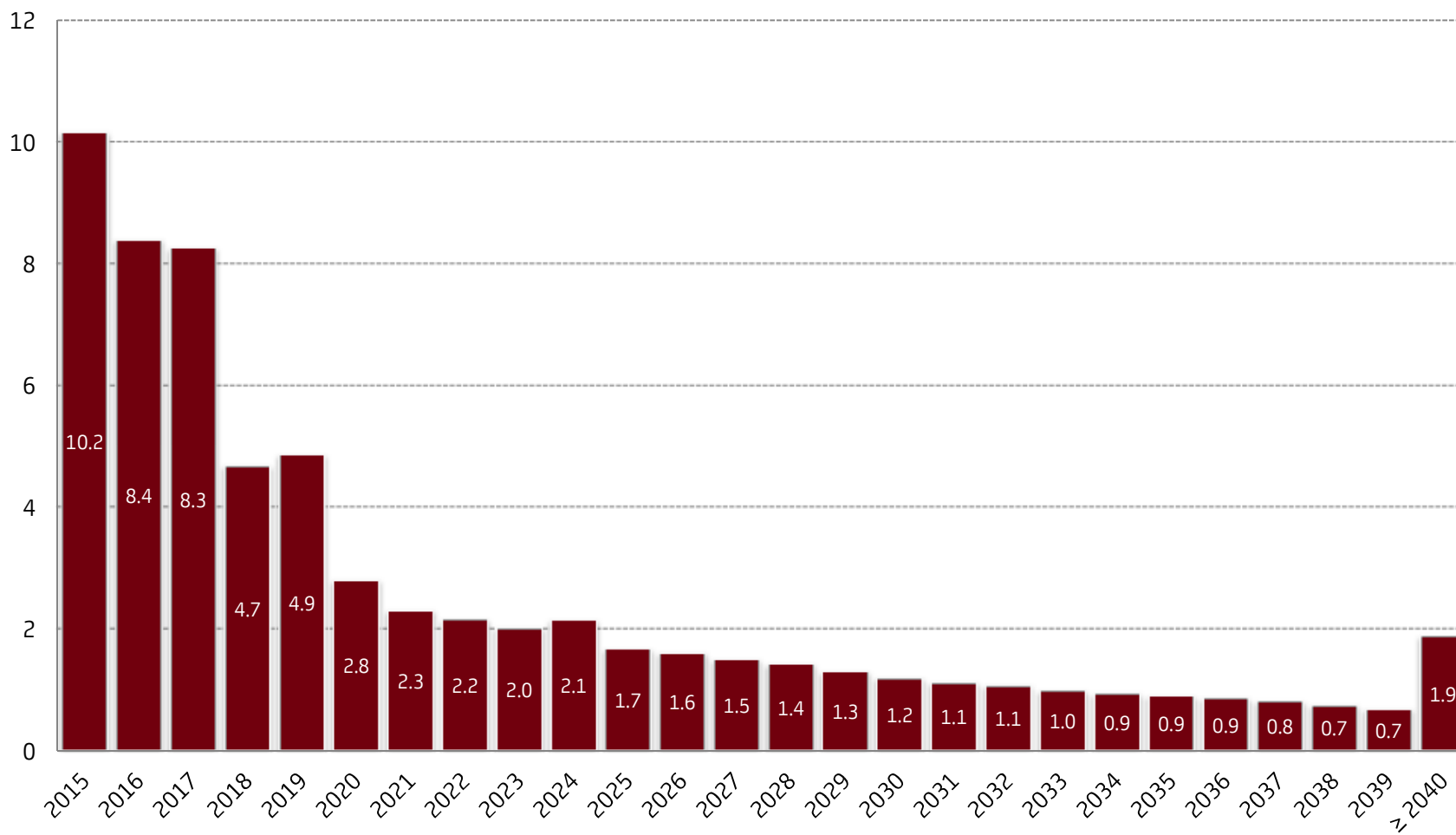


Cover Pool

UCBCS Cover Pool Maturity Profile

Cover Pool Maturity Profile

CZK bln equiv.

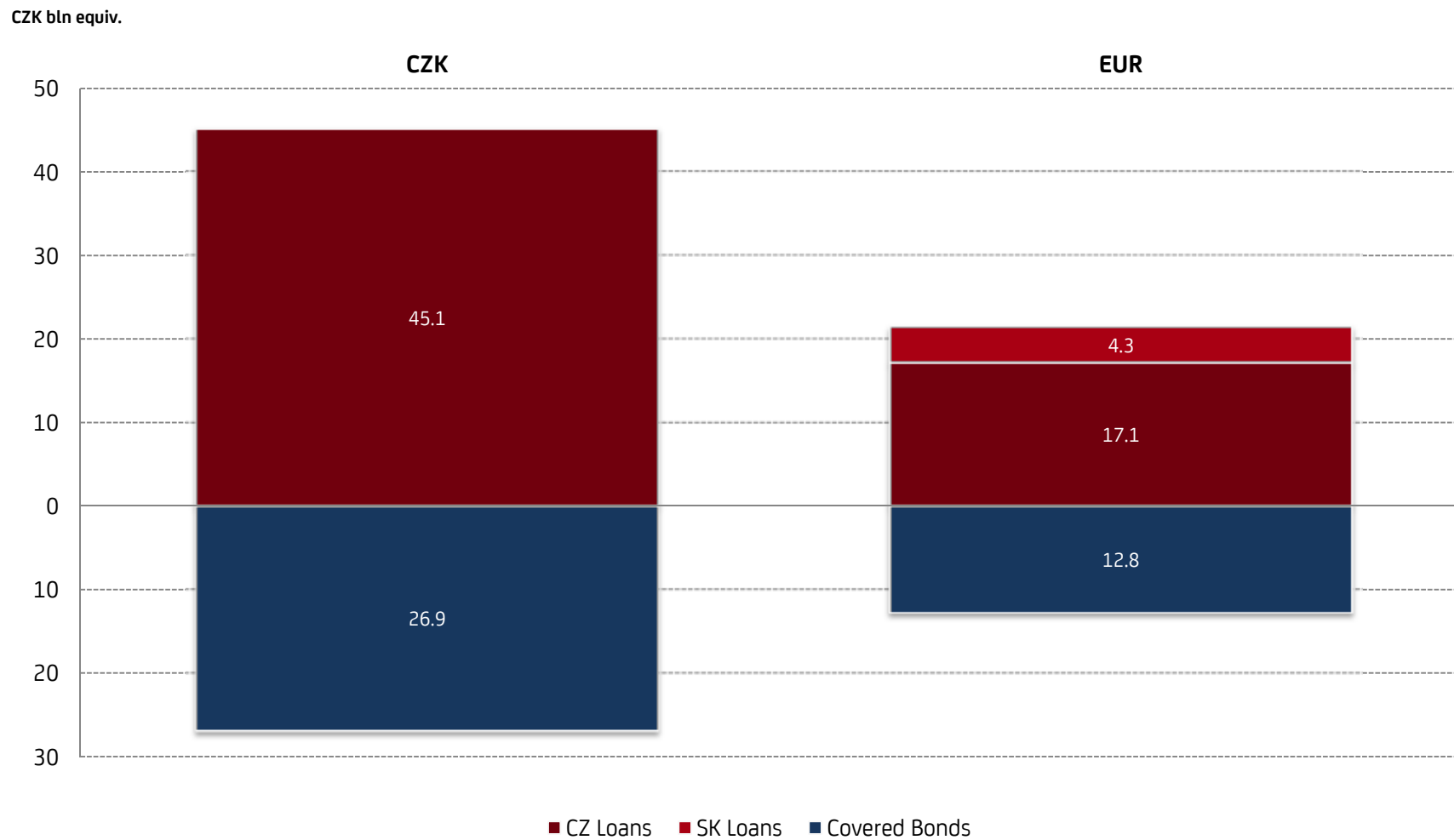


Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 31, 2015

Cover Pool

UCBCS Cover Pool & Covered Bonds - Currency Breakdown

Currency Distribution of Loans & Bonds

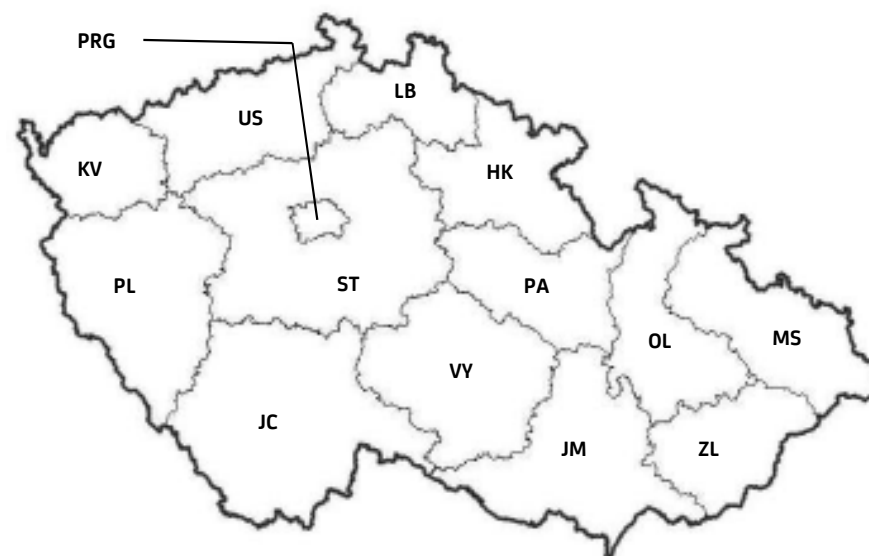


Cover Pool

UCBCS Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic	
Total Loan Balance (in CZK)	28 539 244 845
Average Loan Balance (in CZK)	1 374 657
Total Number of Loans	20 761
Total Number of Debtors	18 679
Total Number of Properties	20 139
Weighted Average Seasoning (in years)	3.5
Contracted Weighted Average Remaining Term (in years)	20.6
Weighted Average LTV	69%
Stake of Fixed Interest Rate Loans	49%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	28%
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%
JC Jihočeský kraj	4%
LB Liberecký kraj	4%
HK Královéhradecký kraj	4%
ZL Zlínský kraj	4%
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)	4 326 087 692
Average Loan Balance (in CZK)	816 551
Total Number of Loans	5 298
Total Number of Debtors	5 291
Total Number of Properties	5 469
Weighted Average Seasoning (in years)	4.2
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	19%
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):	33 694 441 147
Average Loan Balance (in CZK):	32 586 500
Total Number of Loans:	1 034
Total Number of Debtors:	857
Total Number of Properties:	1 089
Weighted Average Seasoning (in years):	3.6
Contracted Weighted Average Remaining Term (in years):	4.2
Weighted Average LTV:	66%
Stake of Fixed Interest Rate Loans:	24%
Stake of 10 Biggest Loans:	37%
Stake of Bullet Loans:	3%

Regional Distribution - Czech Republic	
PRG Prague-East & Prague-West	35%
JM Jihomoravský kraj	13%
US Ústecký kraj	12%
MS Moravskoslezský kraj	11%
ST Středočeský kraj excl. Prague -East & Prague-West	8%
LB Liberecký kraj	6%
PL Plzeňský kraj	4%
JC Jihočeský kraj	3%
OL Olomoucký kraj	2%
HK Královéhradecký kraj	2%
PA Pardubický kraj	1%
KV Karlovarský kraj	1%
ZL Zlínský kraj	1%
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