

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – *as of 29/03/2019*

Version April 2019

updated quarterly

Prague



Cover Pool

UCBCS's Cover Pool Features

AMENDMENT OF CZECH LEGAL FRAMEWORK

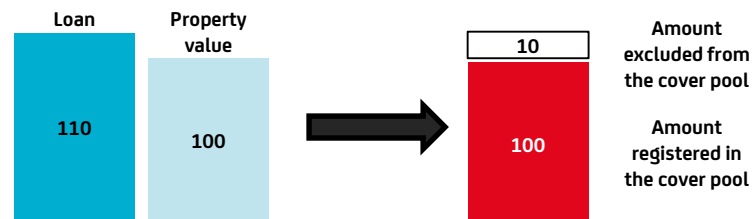
- From 4 January 2019 an amendment to the Act No. 190/2004 Coll., Bonds Act, came into effect and brought new regulation to the covered bonds issued after such date. Since UCBCS has not issued any covered bonds in Q1/2019, such amendment is not applicable to the covered bonds issued by UCB CS so far.

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
- 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 29 March 2019:	CZK 116,800 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 46,699 mln eq. (40.0%)
■ o/w in retail residential loans secured by SK properties:	CZK 32,273 mln eq. (27.6%)
■ o/w in commercial loans secured by CZ properties:	CZK 37,827 mln eq. (32.4%)
■ o/w denominated in CZK:	CZK 64,153 mln (54.9%)
■ o/w denominated in EUR:	CZK 52,646 mln eq. (45.1%)

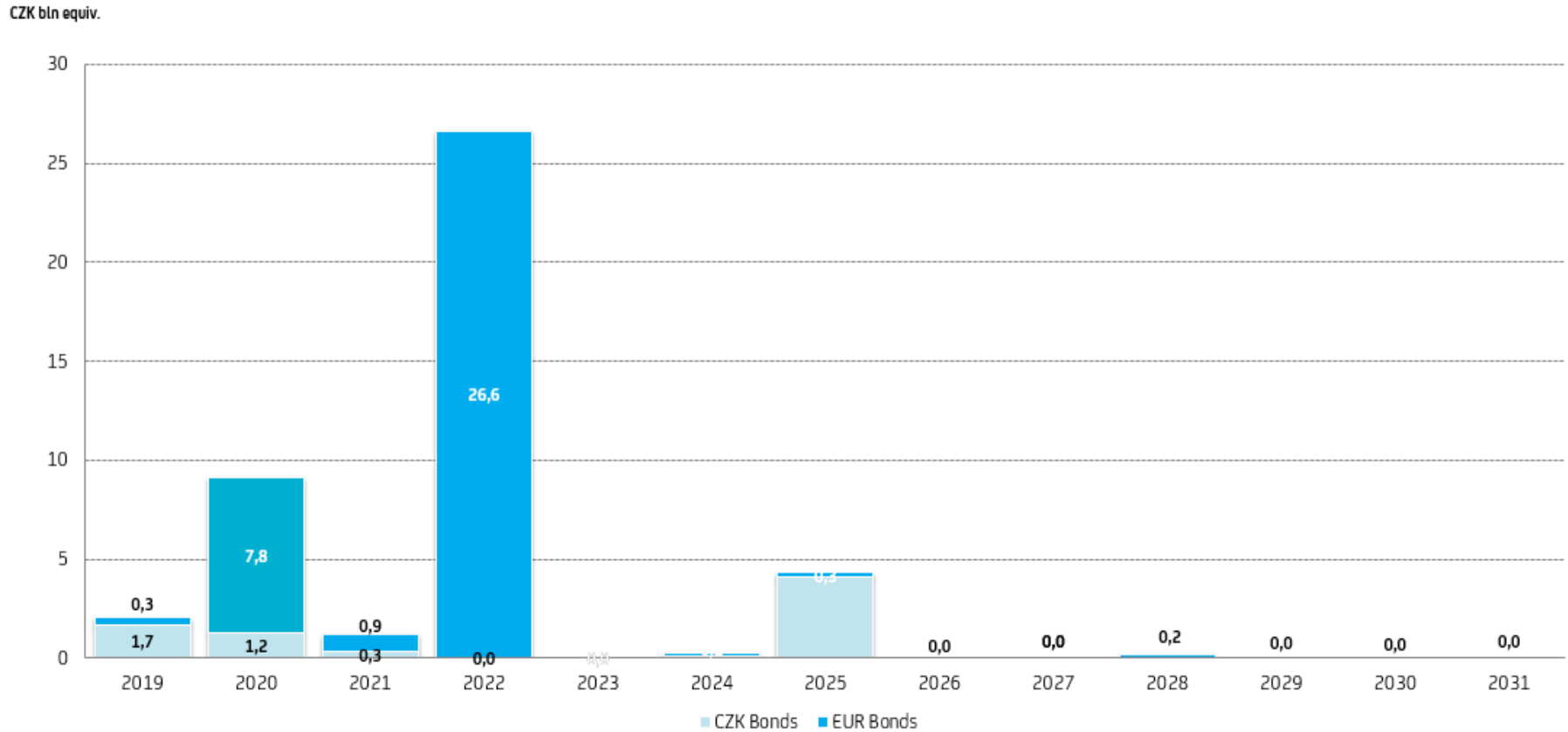
Covered Bonds Overview

■ Total value of the outstanding Covered Bonds as of 29 March 2019 :	CZK 43,428 mln eq.
■ o/w denominated in CZK:	CZK 7,184 mln (16.5%)
■ o/w denominated in EUR:	CZK 36,243 mln eq. (83.5%)
■ Current Overcollateralization:	68.95%
■ Current rating:	Aa3 (Moody's), assigned 5th Aug 2015



Cover Pool

UCBCS's Covered Bonds Maturity Profile



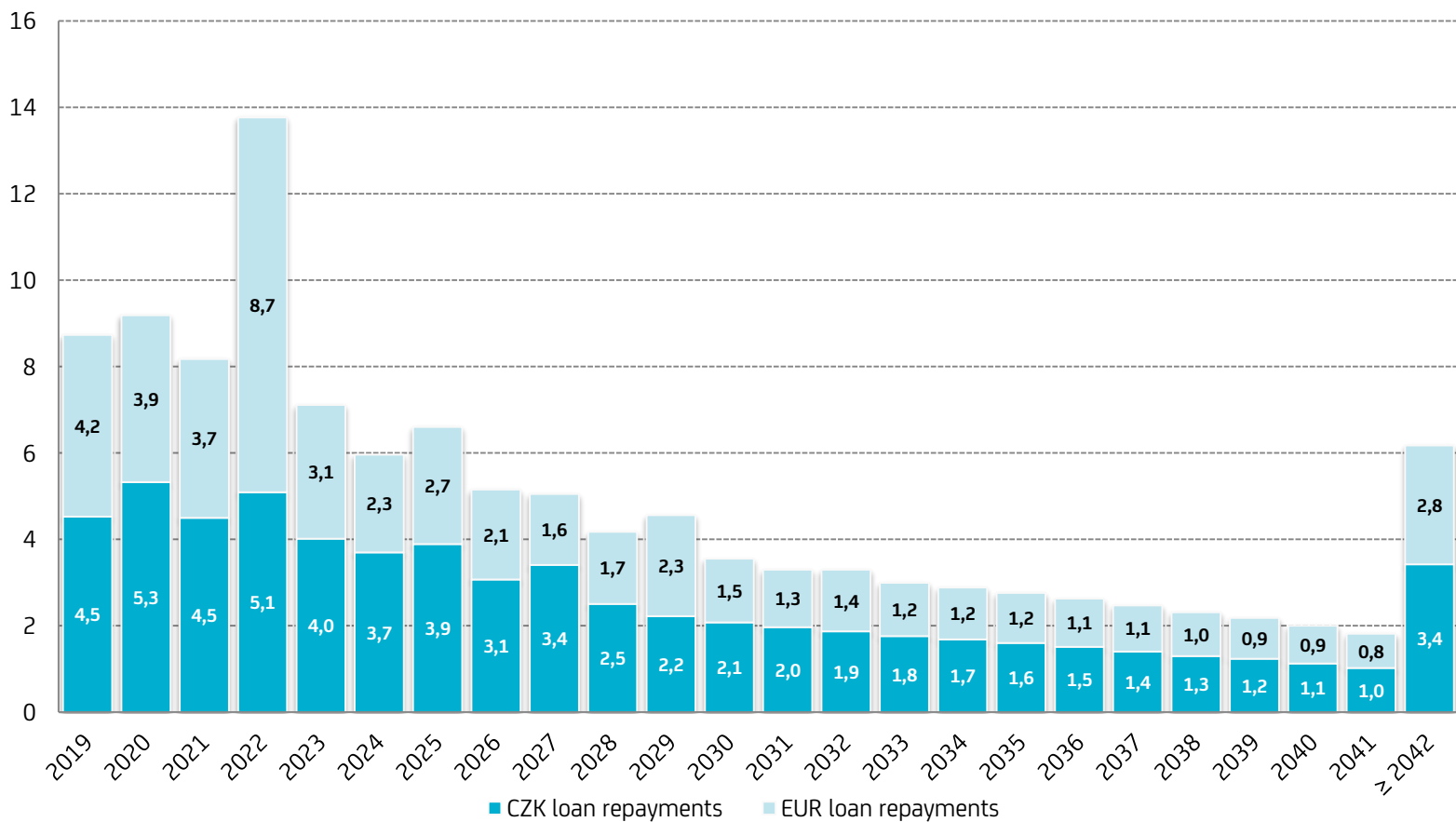
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 29, 2019
FX CZK/EUR = 25,800



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



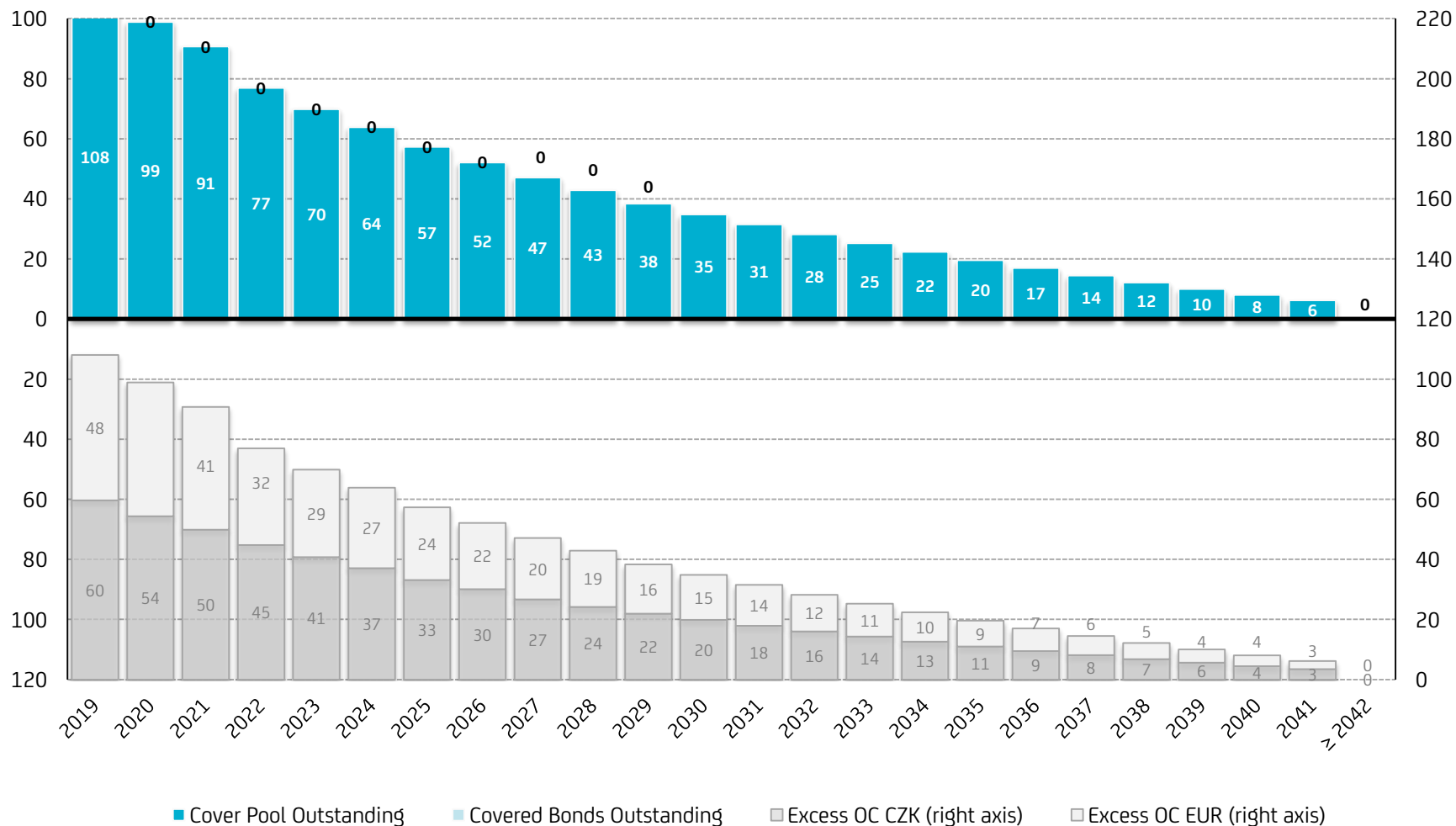
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of March 29, 2019
 FX CZK/EUR = 25,800



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.

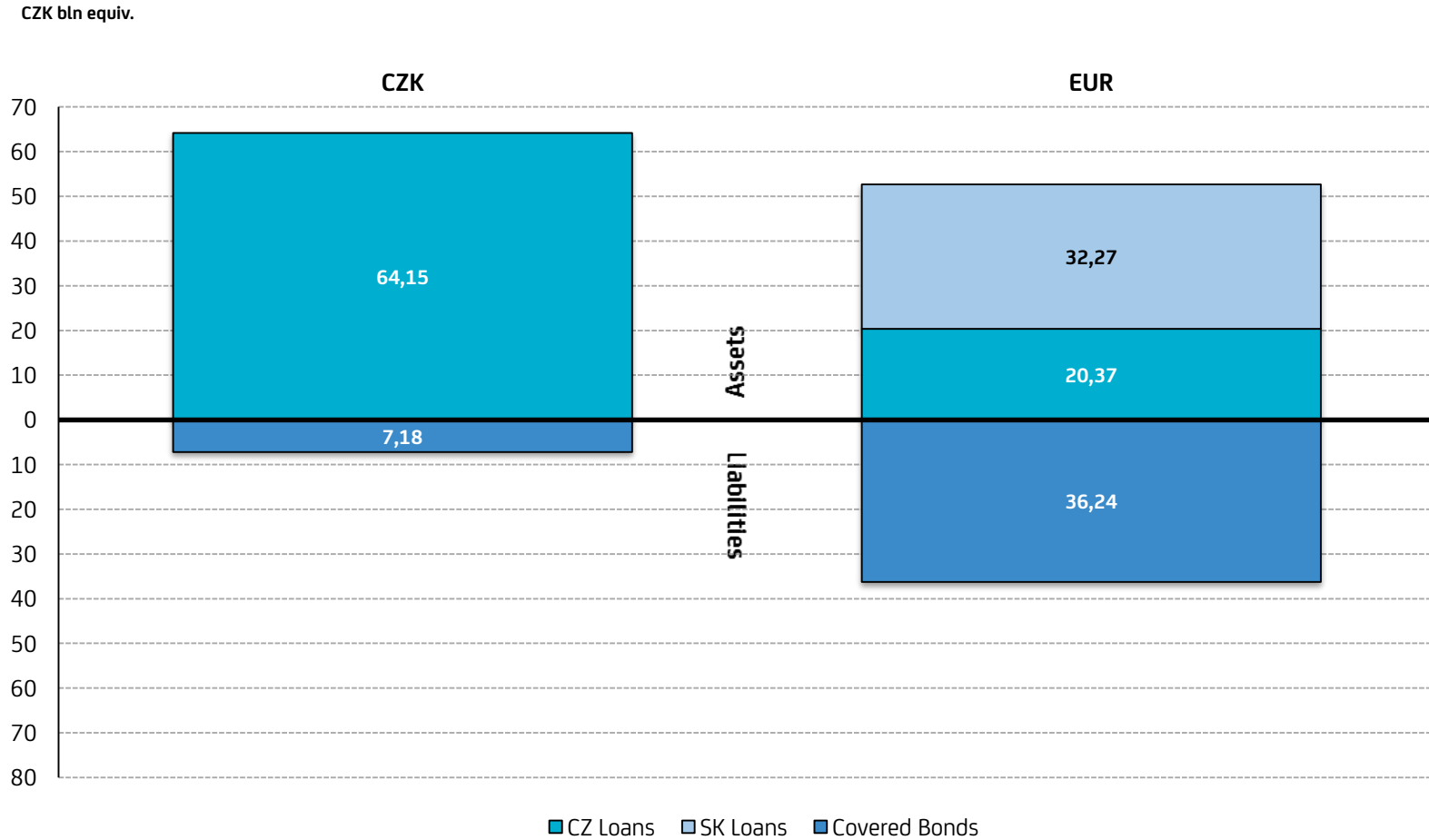


Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of March 29, 2019
 FX CZK/EUR = 25,800



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown



Cover Pool

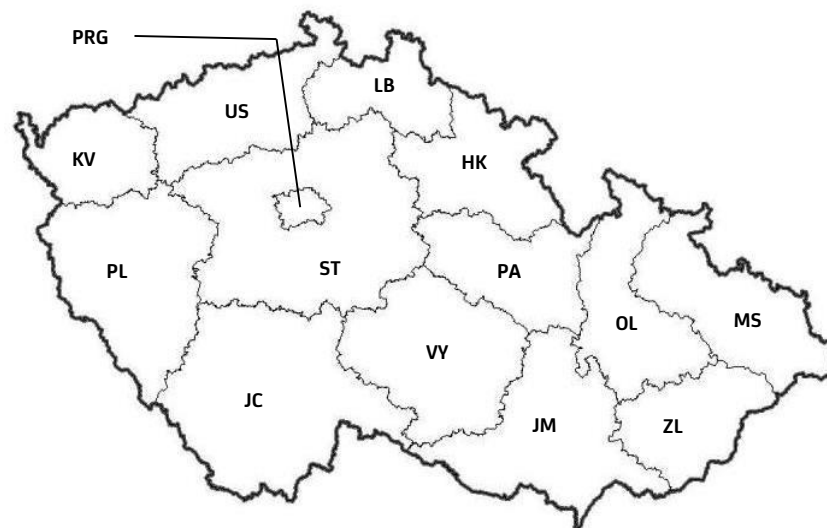
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	46,699,485,786
Average Loan Balance (in CZK)	1,318,636
Total Number of Loans	35,415
Total Number of Debtors	31,907
Total Number of Properties	37,641
Weighted Average Seasoning (in years)	4,3
Contracted Weighted Average Remaining Term (in years)	20,2
Weighted Average LTV	67%
Stake of Fixed Interest Rate Loans	95%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

PRG	Praque-East & Praque-West	22,2%
JM	Jihomoravský kraj	15,0%
PA	Pardubický kraj	3,5%
MS	Moravskoslezský kraj	7,4%
ST	Středočeský kraj excl. Praque -East & Praque-West	18,5%
VY	Kraj Vysočina	2,8%
OL	Olomoucký kraj	5,3%
PL	Plzeňský kraj	3,6%
HK	Královéhradecký kraj	4,2%
JC	Jihočeský kraj	4,2%
LB	Liberecký kraj	3,5%
US	Ústecký kraj	4,3%
ZL	Zlínský kraj	4,2%
KV	Karlovarský kraj	1,2%



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	32,273,242,133
Average Loan Balance (in CZK)	1,039,028
Total Number of Loans	31,061
Total Number of Debtors	24,749
Total Number of Properties	32,453
Weighted Average Seasoning (in years)	3,9
Contracted Weighted Average Remaining Term (in years)	21,6
Weighted Average LTV	75%
Stake of Fixed Interest Rate Loans	93%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BB	Banskobystrický kraj	7,3%
BA	Bratislavský kraj	31,0%
KE	Košický kraj	8,8%
NR	Nitriansky kraj	10,4%
PO	Prešovský kraj	6,6%
TN	Trenčiansky kraj	7,1%
TT	Trnavský kraj	18,5%
ZA	Žilinský kraj	10,4%



Cover Pool

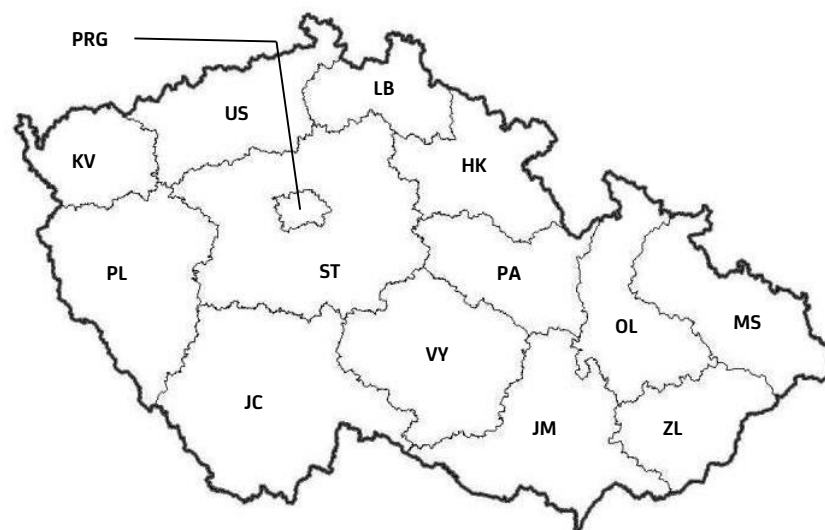
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	37,826,859,246
Average Loan Balance (in CZK):	34,232,452
Total Number of Loans:	1,105
Total Number of Debtors:	889
Total Number of Properties:	936
Weighted Average Seasoning (in years):	5,2
Contracted Weighted Average Remaining Term (in years):	5,0
Weighted Average LTV:	73%
Stake of Fixed Interest Rate Loans:	29%
Stake of 10 Biggest Loans:	36%
Stake of Bullet Loans:	15%

Regional Distribution - Czech Republic

PRG	Praha-East & Praha-West	46,4%
JM	Jihomoravský kraj	8,9%
PA	Pardubický kraj	1,6%
MS	Moravskoslezský kraj	7,1%
ST	Středočeský kraj excl. Praha -East & Praha-West	6,2%
VY	Kraj Vysočina	2,8%
OL	Olomoucký kraj	2,9%
PL	Plzeňský kraj	2,0%
HK	Královéhradecký kraj	1,9%
JC	Jihočeský kraj	3,8%
LB	Liberecký kraj	4,8%
US	Ústecký kraj	3,2%
ZL	Zlínský kraj	4,2%
KV	Karlovarský kraj	4,1%



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