

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – *as of 30/09/2019*

Version September 2019

updated quarterly

Prague



Cover Pool

UCBCS's Cover Pool Features

AMENDMENT OF CZECH LEGAL FRAMEWORK

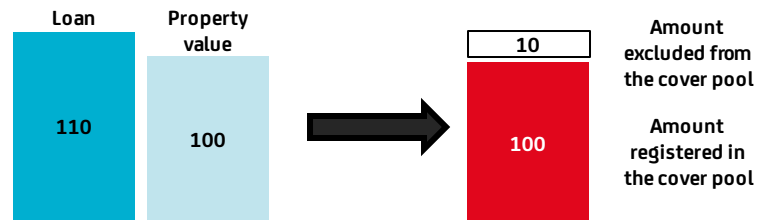
- From 4 January 2019 an amendment to the Act No. 190/2004 Coll., Bonds Act, came into effect and brought new regulation to the covered bonds issued after such date.

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 30 September 2019:	CZK 117,509 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 48,424 mln eq. (41.2%)
■ o/w in retail residential loans secured by SK properties:	CZK 32,474 mln eq. (27.6%)
■ o/w in commercial loans secured by CZ properties:	CZK 36,611 mln eq. (31.2%)
■ o/w denominated in CZK:	CZK 66,566 mln (56.6%)
■ o/w denominated in EUR:	CZK 50,943 mln eq. (43.4%)

Covered Bonds Overview

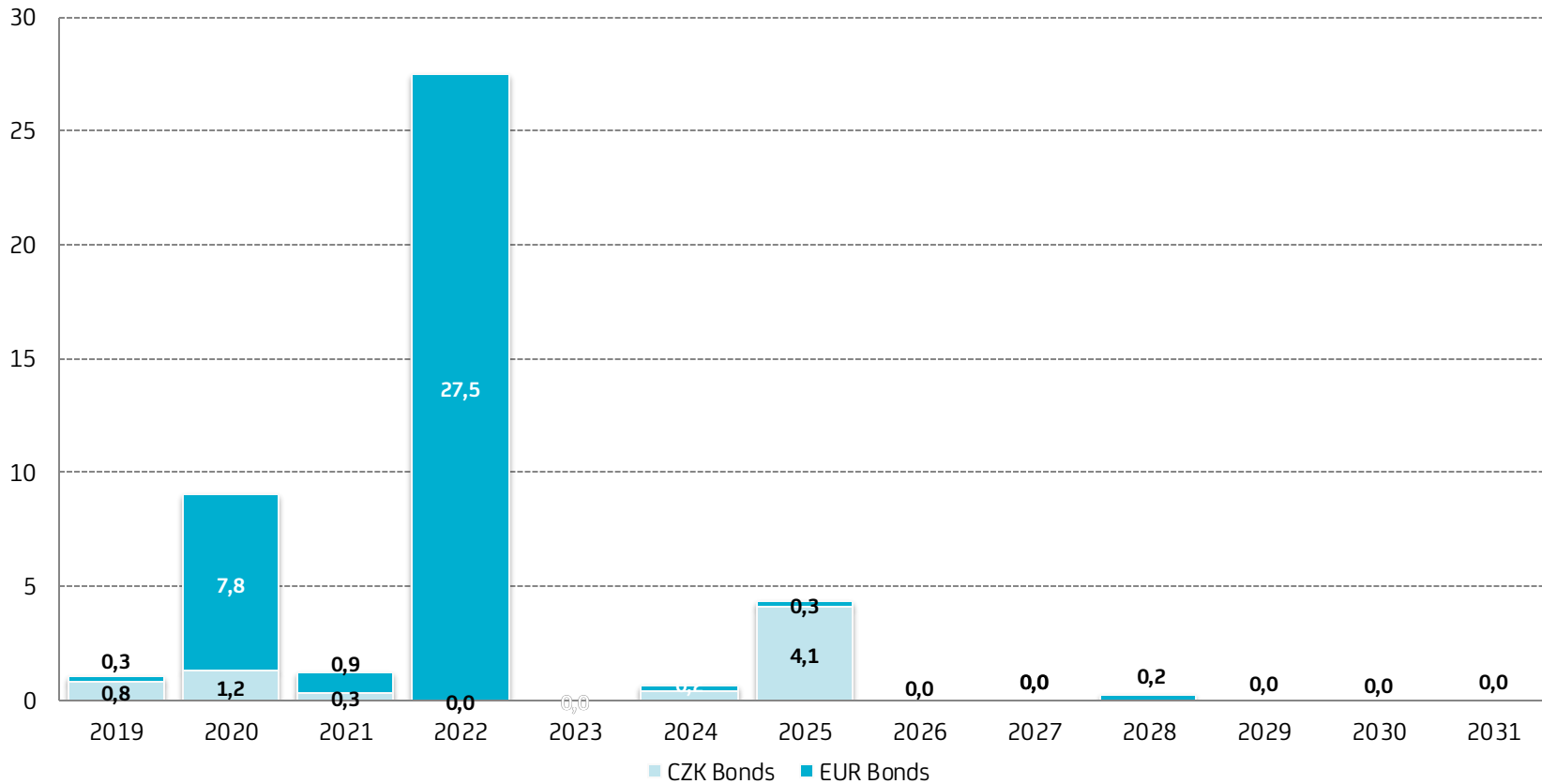
■ Total value of the outstanding Covered Bonds as of 30 September 2019 :	CZK 43,849 mln eq.
■ o/w denominated in CZK:	CZK 6,624 mln (15.1%)
■ o/w denominated in EUR:	CZK 37,225 mln eq. (84.9%)
■ Current Overcollateralization:	167.99%
■ Current rating:	Aa2 (Moody's), assigned 5th Dec 2019



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



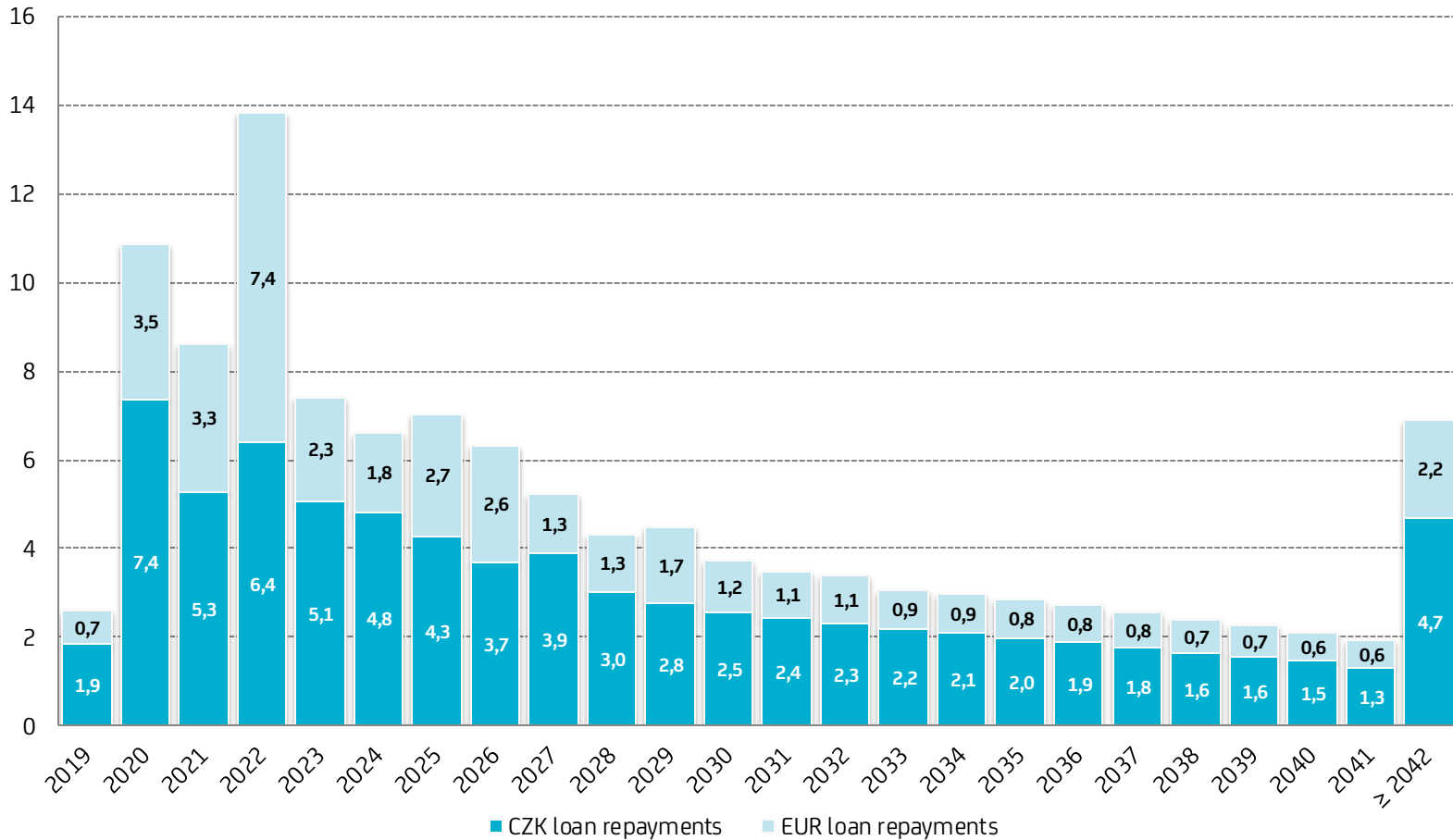
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 30, 2019
FX CZK/EUR = 25,815



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



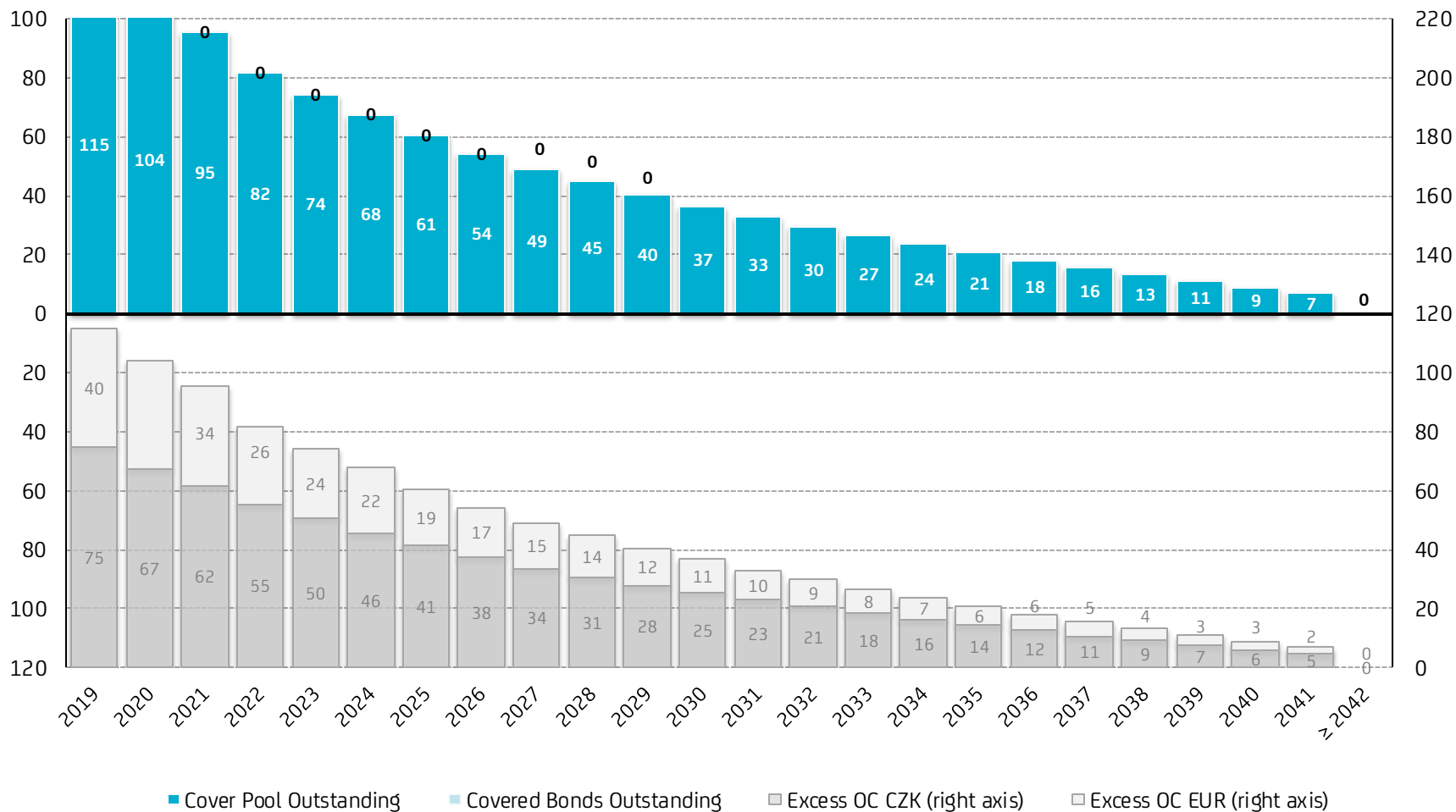
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of September 30, 2019
 FX CZK/EUR = 25,815



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

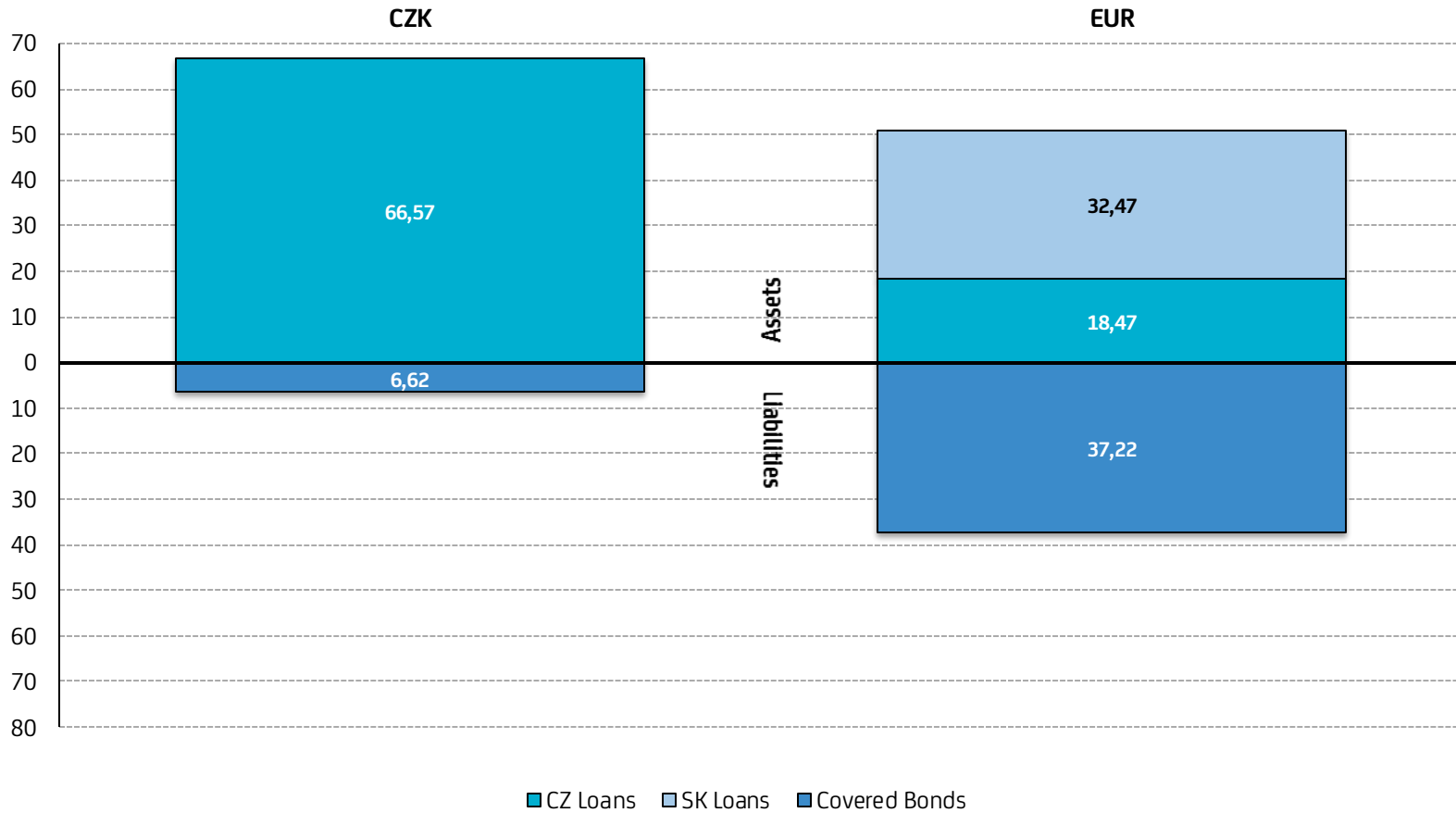
CZK bln equiv.



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Cover Pool

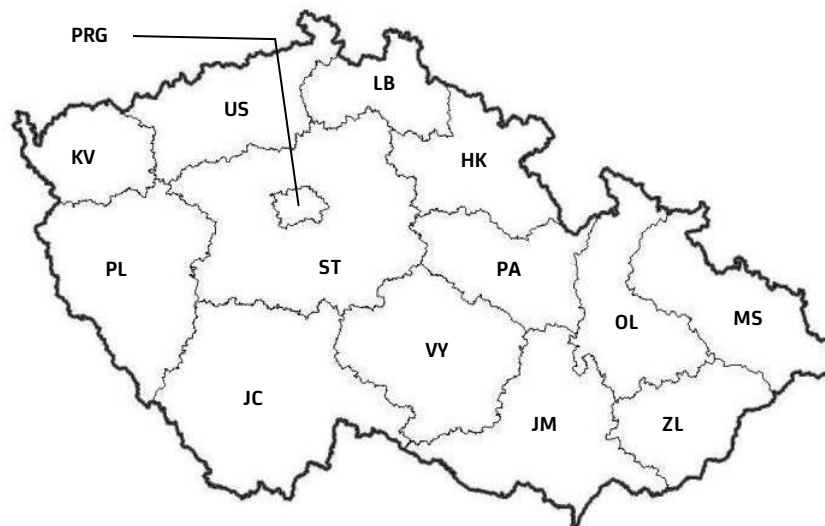
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	48,423,945,865
Average Loan Balance (in CZK)	1,330,219
Total Number of Loans	36,403
Total Number of Debtors	32,661
Total Number of Properties	38,726
Weighted Average Seasoning (in years)	4,5
Contracted Weighted Average Remaining Term (in years)	20,1
Weighted Average LTV	67%
Stake of Fixed Interest Rate Loans	96%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

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



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	32,474,106,081
Average Loan Balance (in CZK)	1,054,183
Total Number of Loans	30,805
Total Number of Debtors	24,789
Total Number of Properties	32,206
Weighted Average Seasoning (in years)	4,1
Contracted Weighted Average Remaining Term (in years)	21,6
Weighted Average LTV	74%
Stake of Fixed Interest Rate Loans	95%
Stake of 10 Biggest Loans	0%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BB	Banskobystrický kraj	7,2%
BA	Bratislavský kraj	25,4%
KE	Košický kraj	8,8%
NR	Nitriansky kraj	10,4%
PO	Prešovský kraj	6,7%
TN	Trenčiansky kraj	7,0%
TT	Trnavský kraj	24,0%
ZA	Žilinský kraj	10,5%



Cover Pool

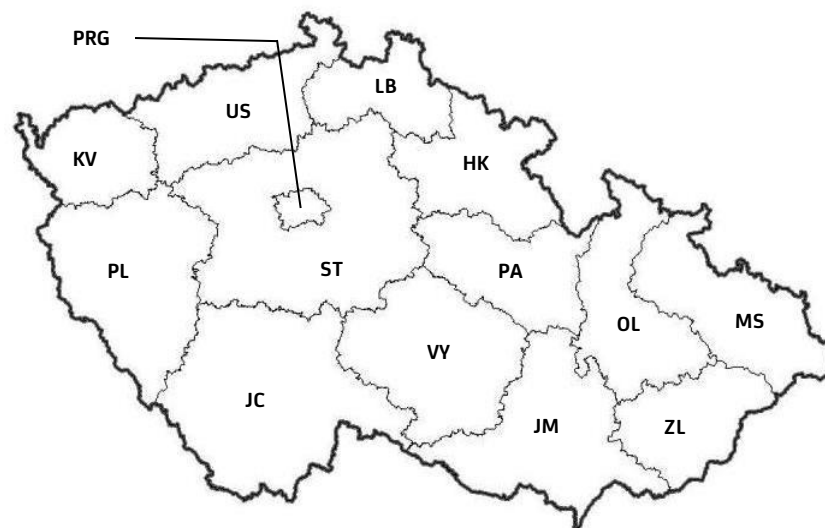
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	36,611,130,474
Average Loan Balance (in CZK):	33,496,002
Total Number of Loans:	1,093
Total Number of Debtors:	876
Total Number of Properties:	923
Weighted Average Seasoning (in years):	5,6
Contracted Weighted Average Remaining Term (in years):	5,1
Weighted Average LTV:	72%
Stake of Fixed Interest Rate Loans:	29%
Stake of 10 Biggest Loans:	35%
Stake of Bullet Loans:	12%

Regional Distribution - Czech Republic

PRG	Praha-East & Praha-West	48,5%
JM	Jihomoravský kraj	9,4%
PA	Pardubický kraj	1,5%
MS	Moravskoslezský kraj	7,3%
ST	Středočeský kraj excl. Praha -East & Praha-West	6,8%
VY	Kraj Vysočina	2,7%
OL	Olomoucký kraj	1,8%
PL	Plzeňský kraj	1,9%
HK	Královéhradecký kraj	2,2%
JC	Jihočeský kraj	3,9%
LB	Liberecký kraj	4,9%
US	Ústecký kraj	2,3%
ZL	Zlínský kraj	4,2%
KV	Karlovarský kraj	2,7%



Disclaimer

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