

# UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – *as of 31/12/2019*

Version December 2019

*updated quarterly*

Prague



# Cover Pool

## UCBCS's Cover Pool Features

### AMENDMENT OF CZECH LEGAL FRAMEWORK

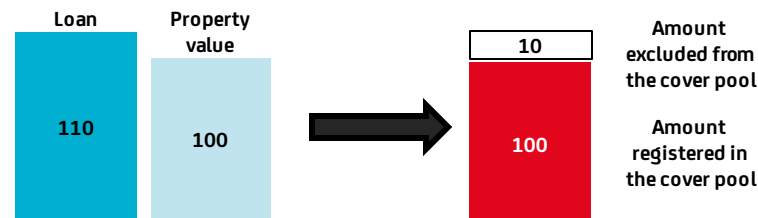
- From 4 January 2019 an amendment to the Act No. 190/2004 Coll., Bonds Act, came into effect and brought new regulation to the covered bonds issued after such date.

### 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:	<b>CZK 115,846 mln eq.</b>
■ o/w in retail residential loans secured by CZ properties:	CZK 49,039 mln eq. (42.3%)
■ o/w in retail residential loans secured by SK properties:	CZK 30,926 mln eq. (26.7%)
■ o/w in commercial loans secured by CZ properties:	CZK 35,881 mln eq. (31.0%)
■ o/w denominated in CZK:	CZK 66,832 mln (57.7%)
■ o/w denominated in EUR:	CZK 49,015 mln eq. (42.3%)

### Covered Bonds Overview

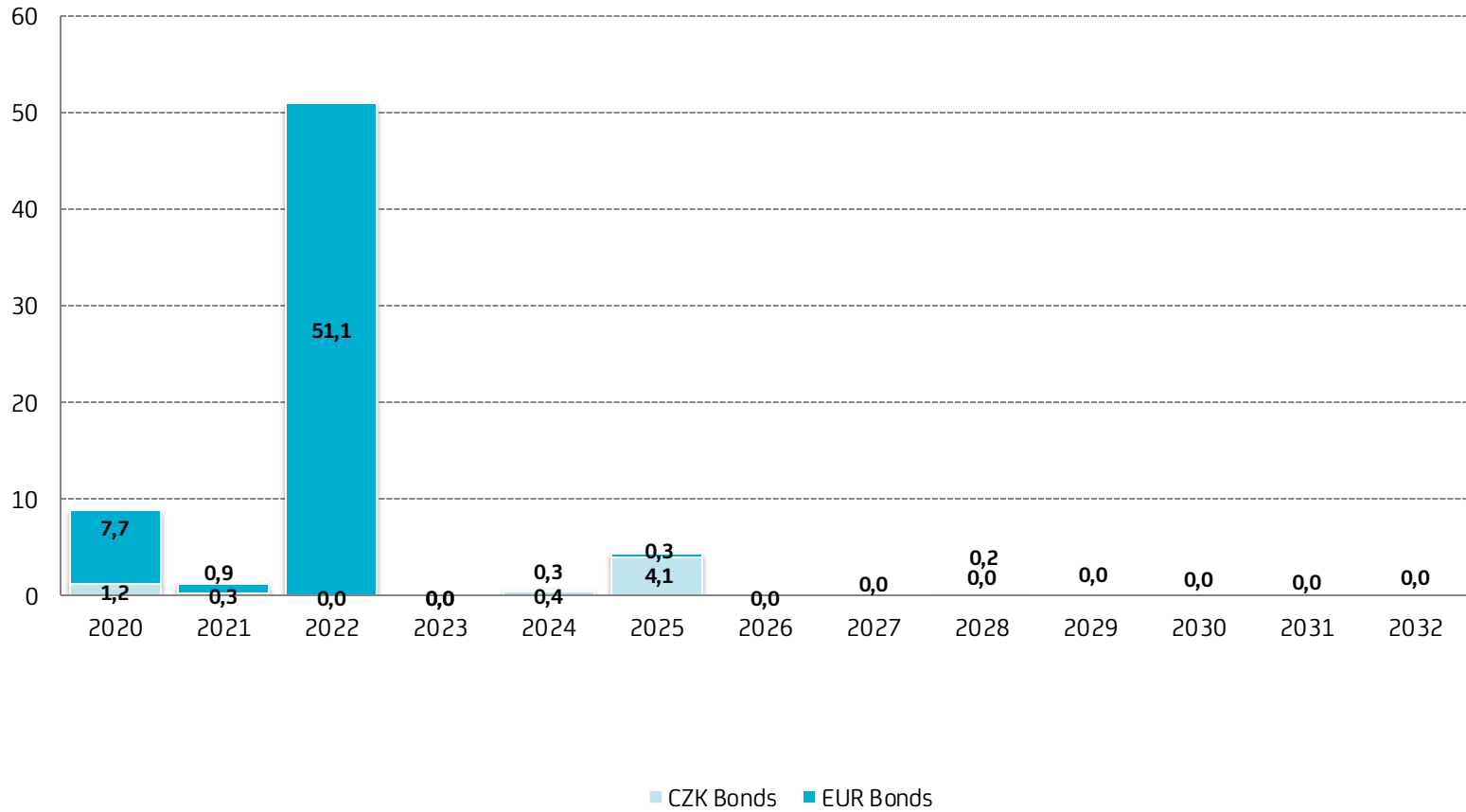
■ Total value of the outstanding Covered Bonds as of 31 December 2019 :	<b>CZK 66,468 mln eq.</b>
■ o/w denominated in CZK:	CZK 6,006 mln (9.0%)
■ o/w denominated in EUR:	CZK 60,462 mln eq. (91.0%)
■ Current Overcollateralization:	74.29%
■ Current rating:	Aa2 (Moody's), assigned 5th Dec 2019



# Cover Pool

## UCBCS's Covered Bonds Maturity Profile

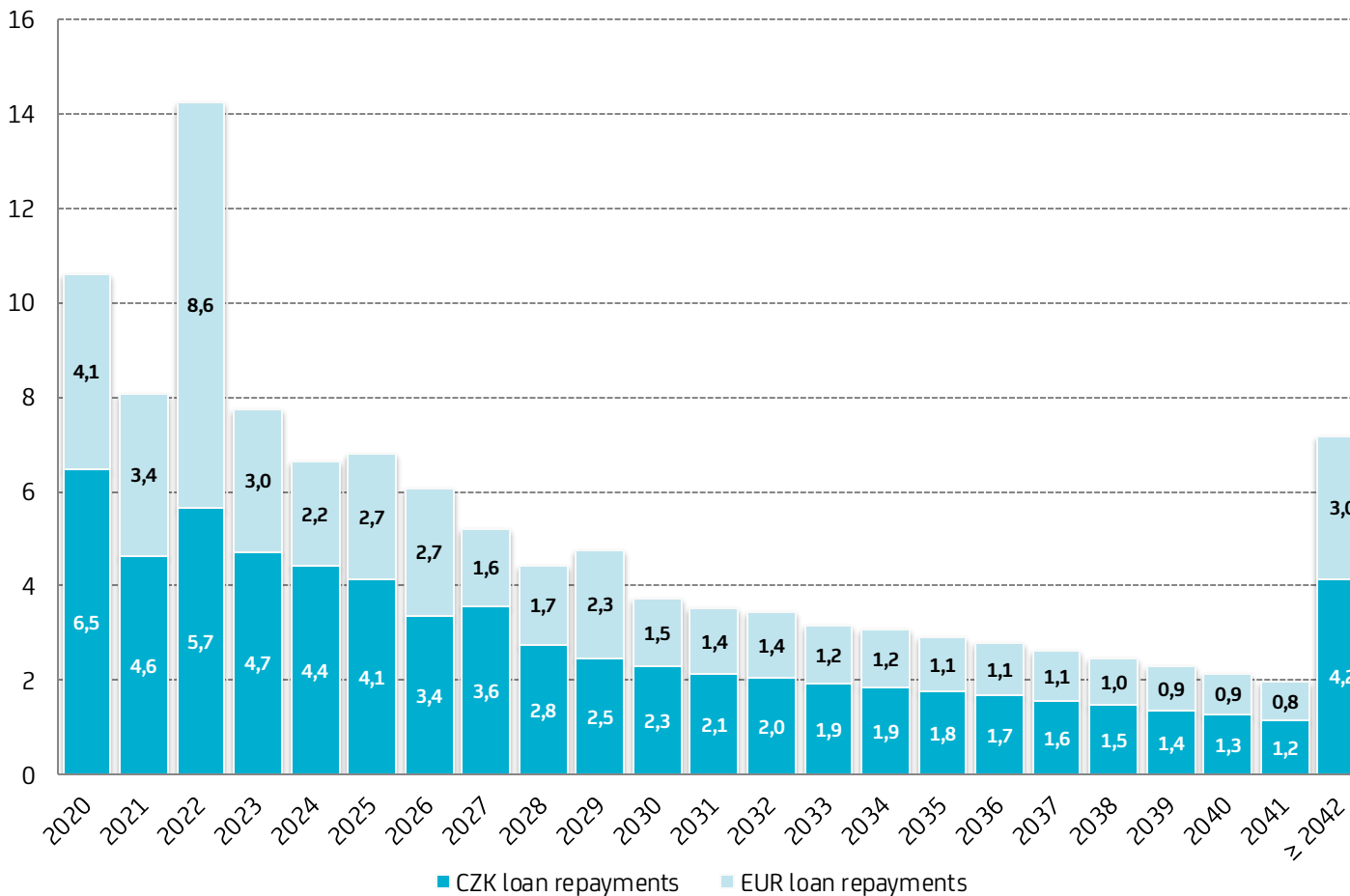
CZK bln equiv.



# Cover Pool

## UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



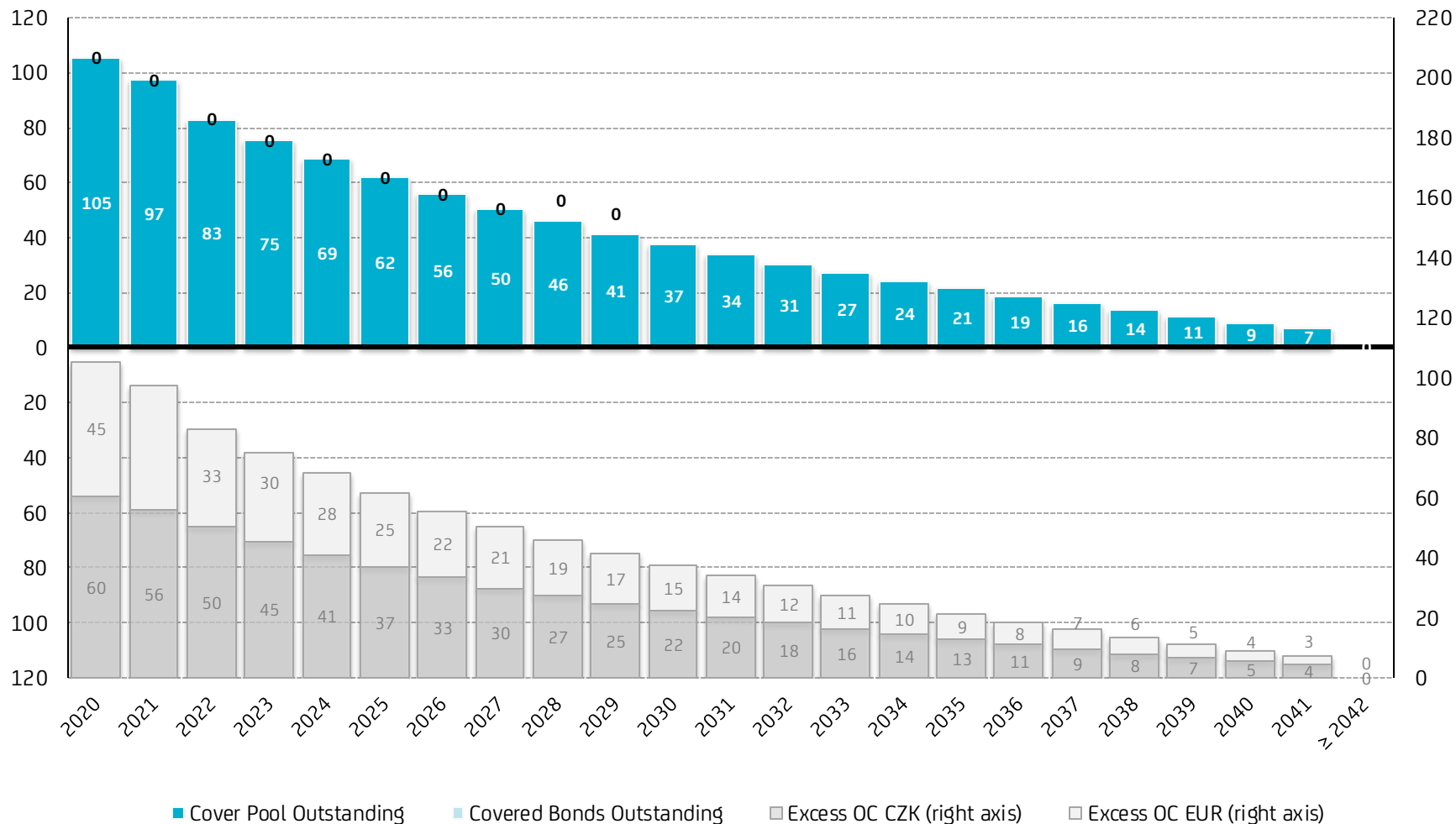
Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
 Data as of December 31, 2019  
 FX CZK/EUR = 25,410



# Cover Pool

## UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



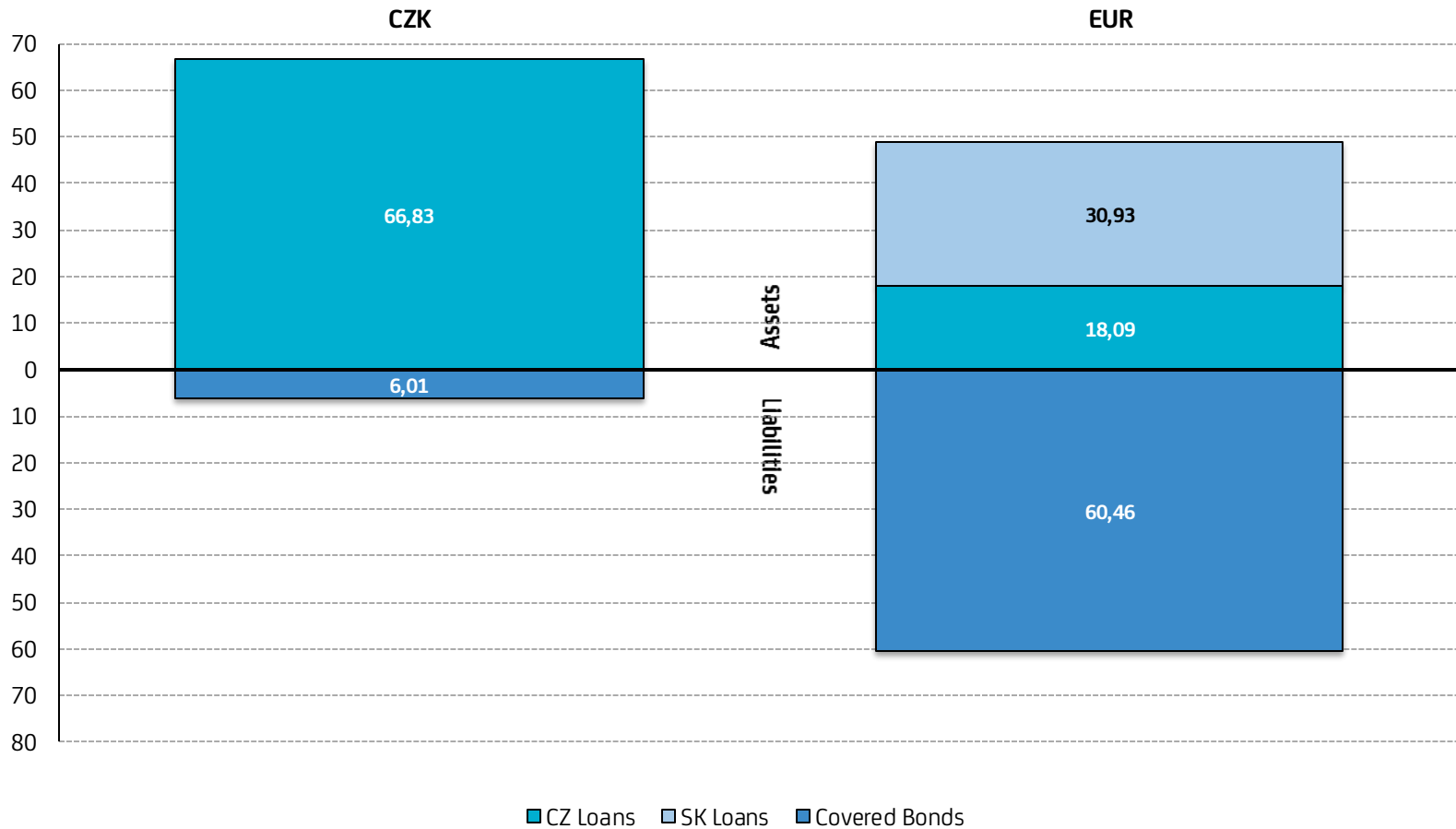
Source: UniCredit Bank Czech Republic and Slovakia, a.s.  
 Data as of December 31, 2019  
 FX CZK/EUR = 25,410



# Cover Pool

## UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



# Cover Pool

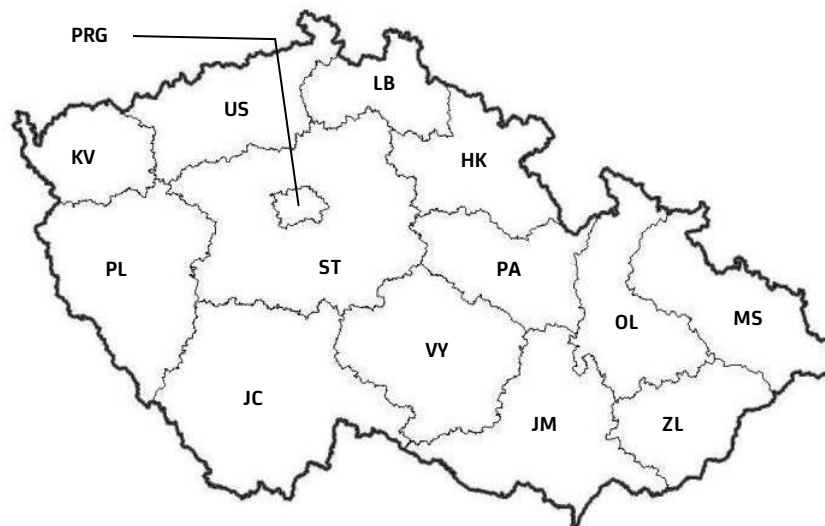
## UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

### Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	49,039,231,765
Average Loan Balance (in CZK)	1,336,802
Total Number of Loans	36,684
Total Number of Debtors	32,946
Total Number of Properties	39,021
Weighted Average Seasoning (in years)	4,6
Contracted Weighted Average Remaining Term (in years)	20,1
Weighted Average LTV	66%
Stake of Fixed Interest Rate Loans	97%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

### Regional Distribution - Czech Republic

PRG	Praque-East & Praque-West	22,1%
JM	Jihomoravský kraj	15,0%
PA	Pardubický kraj	3,6%
MS	Moravskoslezský kraj	7,2%
ST	Středočeský kraj excl. Praque -East & Praque-West	18,5%
VV	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)	30,926,163,226
Average Loan Balance (in CZK)	1,033,974
Total Number of Loans	29,910
Total Number of Debtors	24,112
Total Number of Properties	31,280
Weighted Average Seasoning (in years)	4,3
Contracted Weighted Average Remaining Term (in years)	21,4
Weighted Average LTV	73%
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	32,6%
KE	Košický kraj	8,8%
NR	Nitriansky kraj	10,4%
PO	Prešovský kraj	6,8%
TN	Trenčiansky kraj	7,1%
TT	Trnavský kraj	16,4%
ZA	Žilinský kraj	10,7%



# Cover Pool

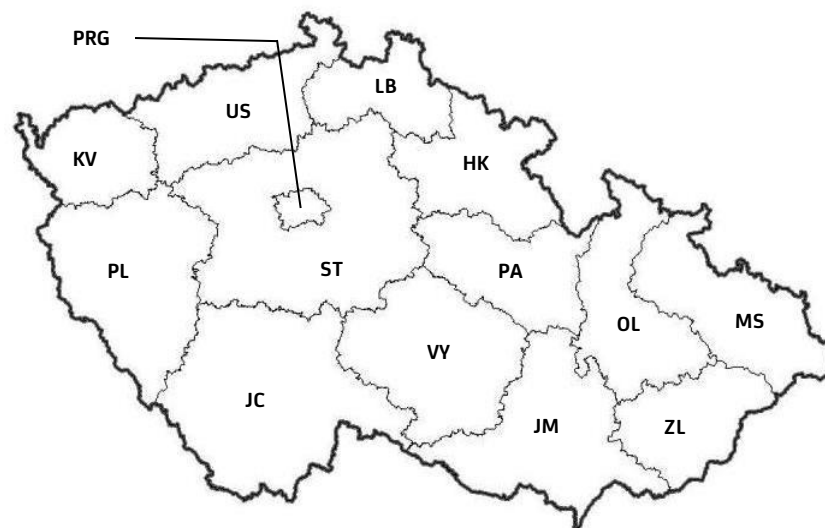
## UCBCS's Cover Pool Features - CZ Commercial Portfolio

### Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	35,880,928,442
Average Loan Balance (in CZK):	32,412,763
Total Number of Loans:	1,107
Total Number of Debtors:	879
Total Number of Properties:	918
Weighted Average Seasoning (in years):	5,6
Contracted Weighted Average Remaining Term (in years):	4,9
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 & West	48,1%
JM	Jihomoravský kraj	9,8%
PA	Pardubický kraj	1,5%
MS	Moravskoslezský kraj	7,3%
ST	Středočeský kraj excl. Praha - East & West	6,6%
VY	Kraj Vysočina	2,7%
OL	Olomoucký kraj	1,7%
PL	Plzeňský kraj	1,8%
HK	Královéhradecký kraj	2,3%
JC	Jihočeský kraj	4,0%
LB	Liberecký kraj	4,9%
US	Ústecký kraj	2,3%
ZL	Zlínský kraj	4,4%
KV	Karlovarský kraj	2,5%



# Disclaimer

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