

UniCredit Bank Czech Republic and Slovakia, a.s.

Cover Pool Information – *as of 31/03/2020*

Version March 2020

updated quarterly

Prague

Banking that matters. |  **UniCredit Bank**

Cover Pool

UCBCS's Cover Pool Features

AMENDMENT OF CZECH LEGAL FRAMEWORK

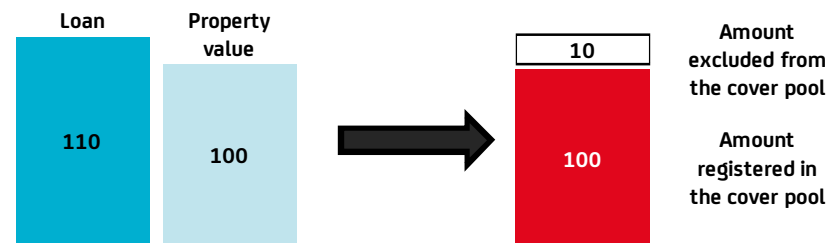
- From 4 January 2019 an amendment to the Act No. 190/2004 Coll., Bonds Act, came into effect and brought new regulation to the covered bonds issued after such date.

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 31 March 2020:	CZK 127,450 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 49,966 mln eq. (39.2%)
■ o/w in retail residential loans secured by SK properties:	CZK 32,926 mln eq. (25.8%)
■ o/w in commercial loans secured by CZ properties:	CZK 44,558 mln eq. (35.0%)
■ o/w denominated in CZK:	CZK 69,938 mln (54.9%)
■ o/w denominated in EUR:	CZK 57,512 mln eq. (45.1%)

Covered Bonds Overview

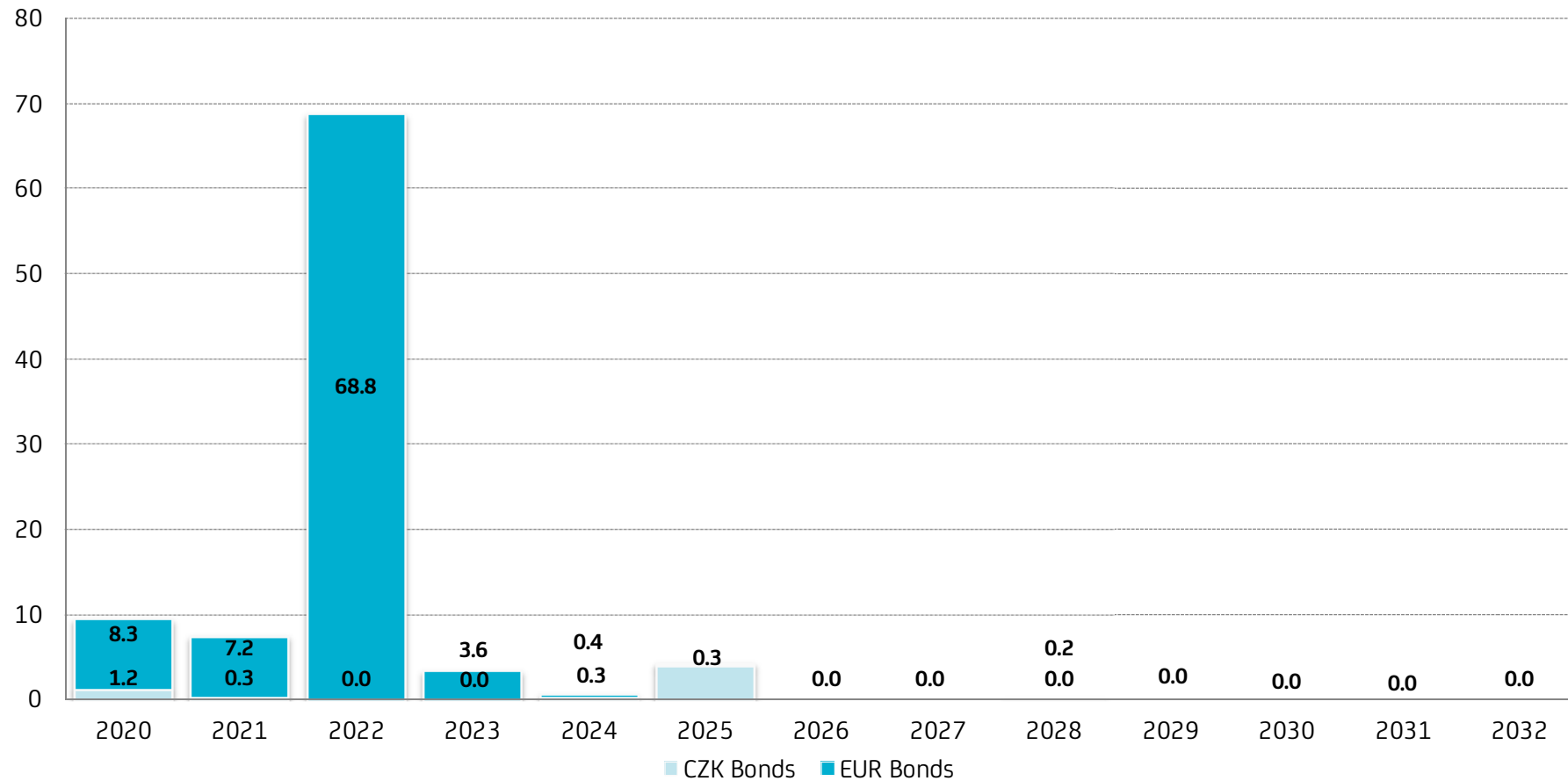
■ Total value of the outstanding Covered Bonds as of 31 March 2020 :	CZK 94,702 mln eq.
■ o/w denominated in CZK:	CZK 6,006 mln (6.3%)
■ o/w denominated in EUR:	CZK 88,695 mln eq. (93.7%)
■ Current Overcollateralization:	34.58%
■ Rating (as of date of this report):	Aa2 (Moody's), assigned on 5th Dec 2019



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



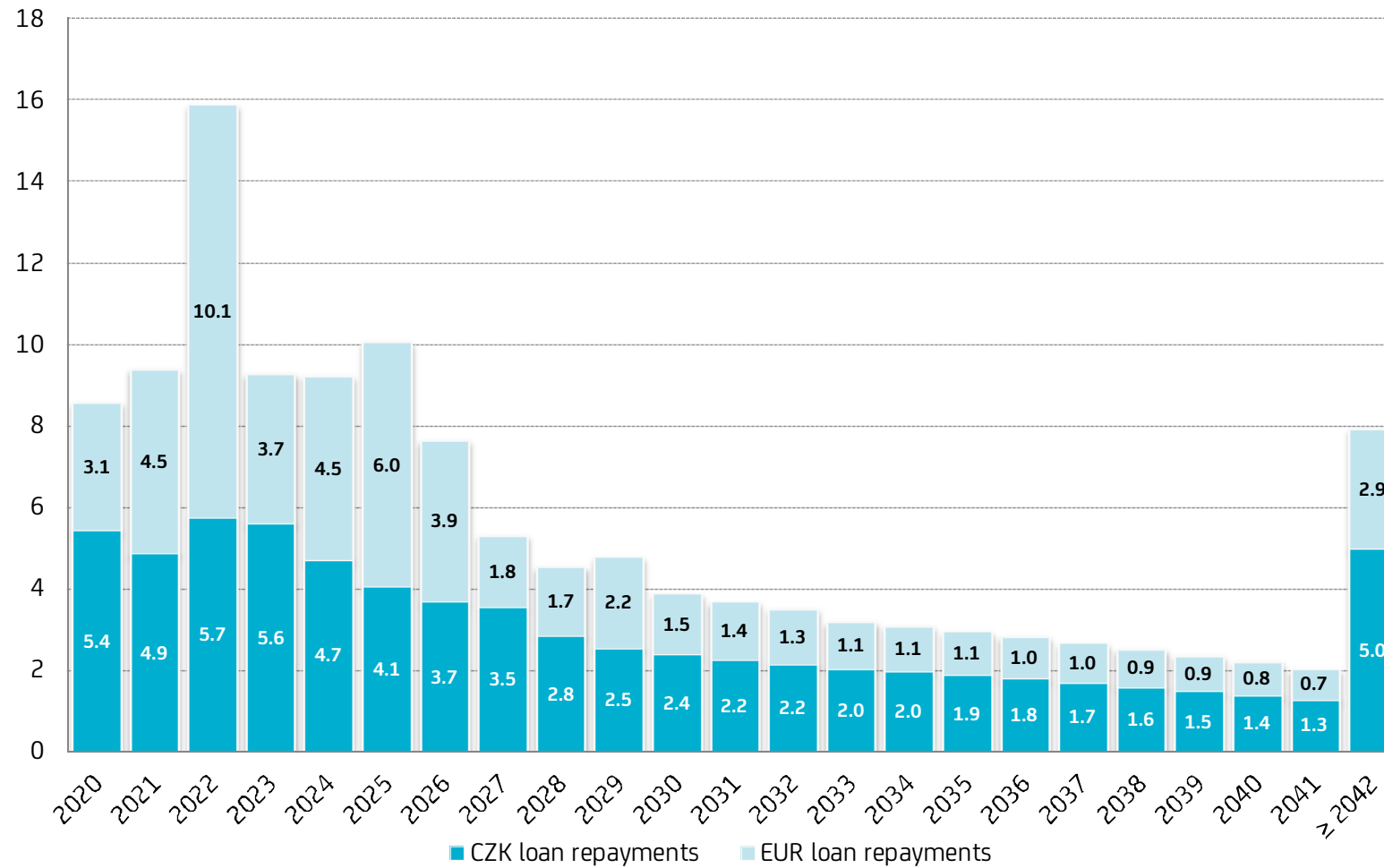
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 31, 2020
FX CZK/EUR = 27,325



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



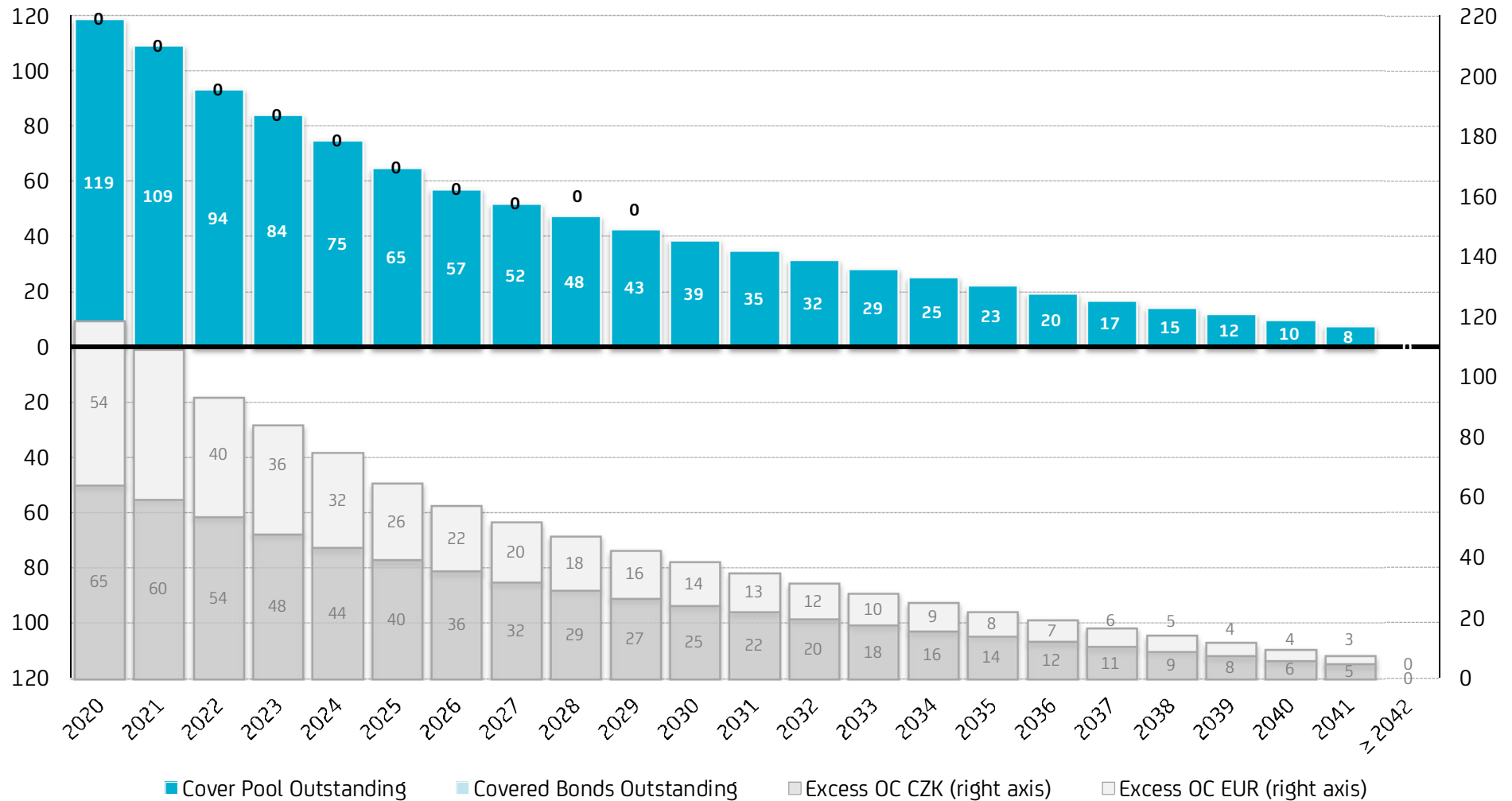
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of March 31, 2020
 FX CZK/EUR = 27,325



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



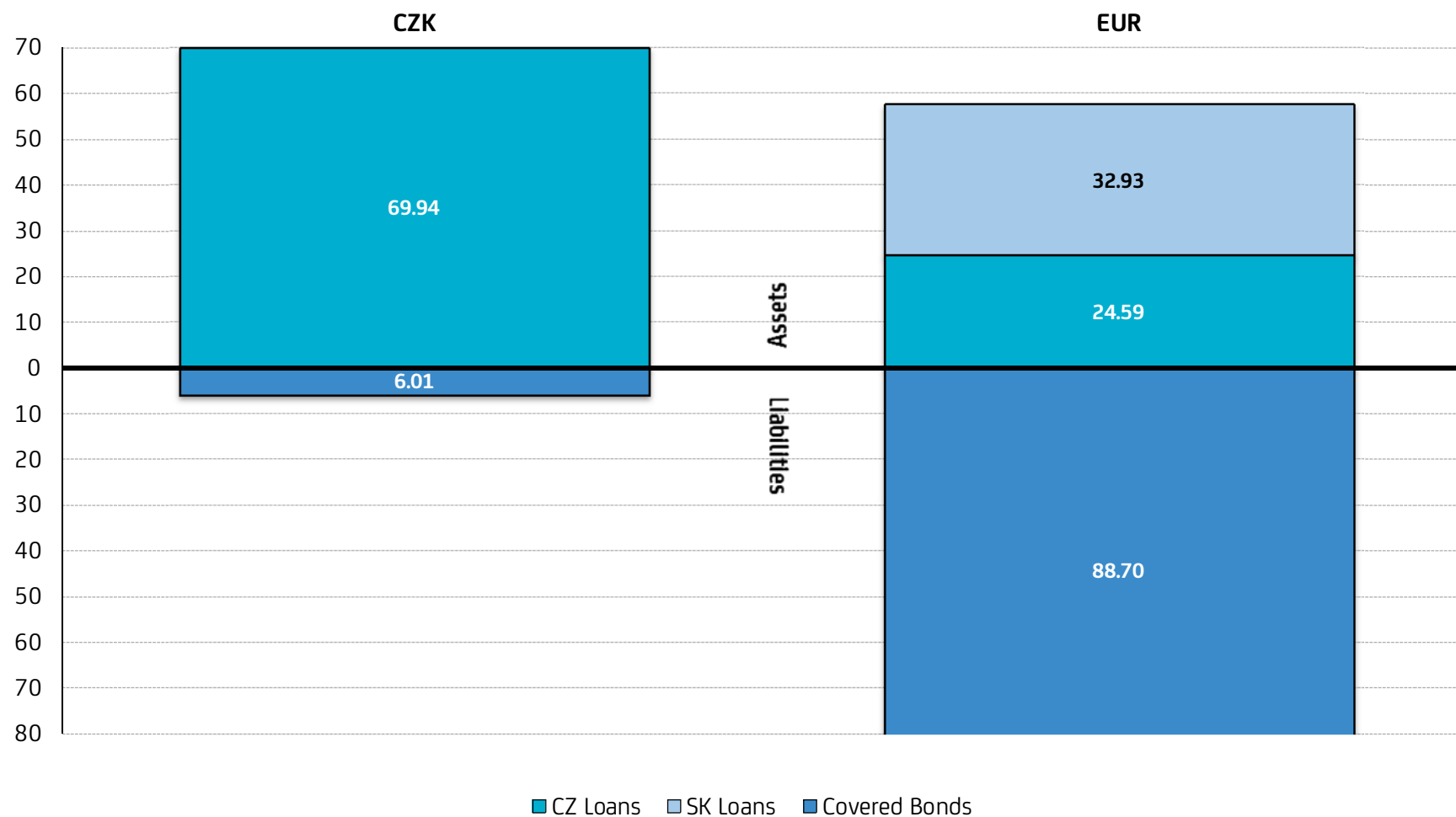
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
 Data as of March 31, 2020
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Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Cover Pool

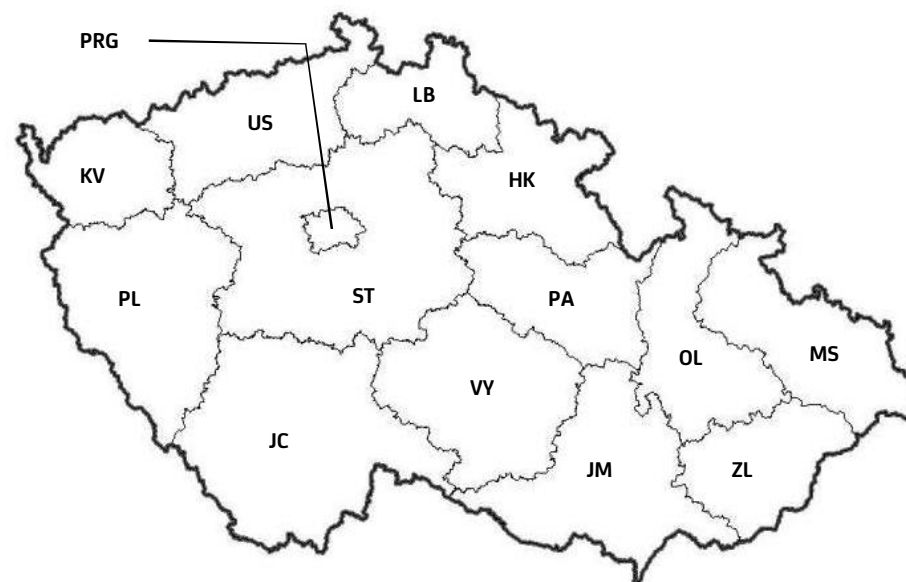
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	49,965,910,936
Average Loan Balance (in CZK)	1,347,480
Total Number of Loans	37,081
Total Number of Debtors	33,363
Total Number of Properties	39,448
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	21,9%
JM	Jihomoravský kraj	15,2%
PA	Pardubický kraj	3,6%
MS	Moravskoslezský kraj	7,1%
ST	Středočeský kraj excl. Praque -East & Praque-West	18,6%
VY	Kraj Vysočina	3,3%
OL	Olomoucký kraj	5,3%
PL	Plzeňský kraj	3,6%
HK	Královéhradecký kraj	4,1%
JC	Jihočeský kraj	4,2%
LB	Liberecký kraj	3,3%
US	Ústecký kraj	4,3%
ZL	Zlínský kraj	4,3%
KV	Karlovarský kraj	1,3%



Source: UniCredit Bank Czech Republic and Slovakia, a.s.

Data as of March 31, 2020

FX CZK/EUR = 27,325



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia	
Total Loan Balance (in CZK)	32,926,224,828
Average Loan Balance (in CZK)	1,115,878
Total Number of Loans	29,507
Total Number of Debtors	23,949
Total Number of Properties	30,841
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	7,3%
BA Bratislavský kraj	33,5%
KE Košický kraj	8,8%
NR Nitriansky kraj	9,9%
PO Prešovský kraj	6,9%
TN Trenčiansky kraj	7,0%
TT Trnavský kraj	15,8%
ZA Žilinský kraj	10,8%



Cover Pool

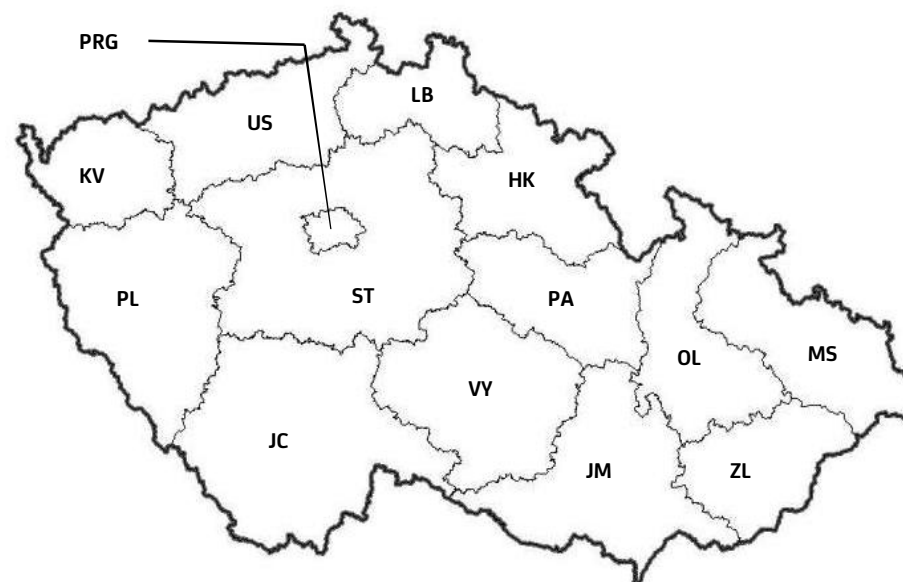
UCBCS's Cover Pool Features - CZ Commercial Portfolio

Commercial Portfolio - Czech Republic

Total Loan Balance (in CZK):	44,557,984,136
Average Loan Balance (in CZK):	38,445,198
Total Number of Loans:	1,159
Total Number of Debtors:	924
Total Number of Properties:	943
Weighted Average Seasoning (in years):	6,0
Contracted Weighted Average Remaining Term (in years):	4,8
Weighted Average LTV:	73%
Stake of Fixed Interest Rate Loans:	29%
Stake of 10 Biggest Loans:	33%
Stake of Bullet Loans:	11%

Regional Distribution - Czech Republic

PRG	Praha - East & West	55,0%
JM	Jihomoravský kraj	9,9%
PA	Pardubický kraj	1,2%
MS	Moravskoslezský kraj	6,0%
ST	Středočeský kraj excl. Praha - East & West	5,2%
VY	Kraj Vysočina	2,6%
OL	Olomoucký kraj	1,7%
PL	Plzeňský kraj	1,4%
HK	Královéhradecký kraj	1,7%
JC	Jihočeský kraj	3,8%
LB	Liberecký kraj	3,9%
US	Ústecký kraj	1,6%
ZL	Zlínský kraj	3,6%
KV	Karlovarský kraj	2,4%



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