

UniCredit Bank Czech Republic and Slovakia, a.s.

("UCBCS")

Cover Pool Information – *as of 30/09/2020*

Version September 2020

updated quarterly

Prague

Cover Pool

UCBCS's Cover Pool Features – General Information on Legal Framework

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 mortgage covered bonds issued after such date (New Legal Framework)

OPT-IN INTO NEW LEGAL FRAMEWORK

- As of 15 June 2020 (Effective Date) UCBCS arranged so called „*opt-in*“ based on which all terms and conditions of all mortgage covered bonds issued before the Effective Date (Covered Bonds) have been harmonized with the New Legal Framework
- Since Effective Date the Covered Bonds, including all related rights and obligations of the bondholders, are completely governed by the New Legal Framework
- UCBCS maintains the only one Cover Pool which is a ring-fenced pool of assets designated by UCBCS to constitute cover in respect of the Covered Bonds

DECLARATION OF UCBCS IN RELATION TO COVER POOL

- UCBCS covenants to ensure over-collateralisation level at least equal to 10%, i. e. the aggregate nominal value of all cover assets included in the cover pool must represent at least 110% of the aggregate value of all debts covered by such cover pool (statutory minimum level is set on 102%)



Cover Pool

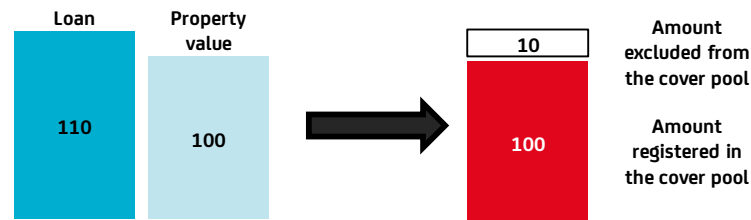
UCBCS's Cover Pool Features

ASSETS

- Retail residential mortgage loans secured by properties located in the Czech Republic and Slovakia
- Commercial loans secured by properties located in the Czech Republic and Slovakia
- 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 mortgage loan amounts with up to 100% LTV in Cover Pool; a part thereof which exceeds the limit is disregarded to such extent



Credit Quality

- Mortgage Loans where debtors are past due for more than 90 days are still included in the Cover Pool but deemed to be zero for purpose of the Cover Pool statutory test calculations



Cover Pool

UCBCS's Cover Pool Features

Cover Pool Overview

■ Total value of the Cover Pool as of 30 September 2020:	CZK 137,235 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 48,172 mln eq. (35.1%)
■ o/w in retail residential loans secured by SK properties:	CZK 40,004 mln eq. (29.1%)
■ o/w in commercial loans secured by CZ&SK properties:	CZK 49,060 mln eq. (35.7%)
■ o/w denominated in CZK:	CZK 68,411 mln (49.8%)
■ o/w denominated in EUR:	CZK 68,825 mln eq. (50.2%)

Covered Bonds Overview

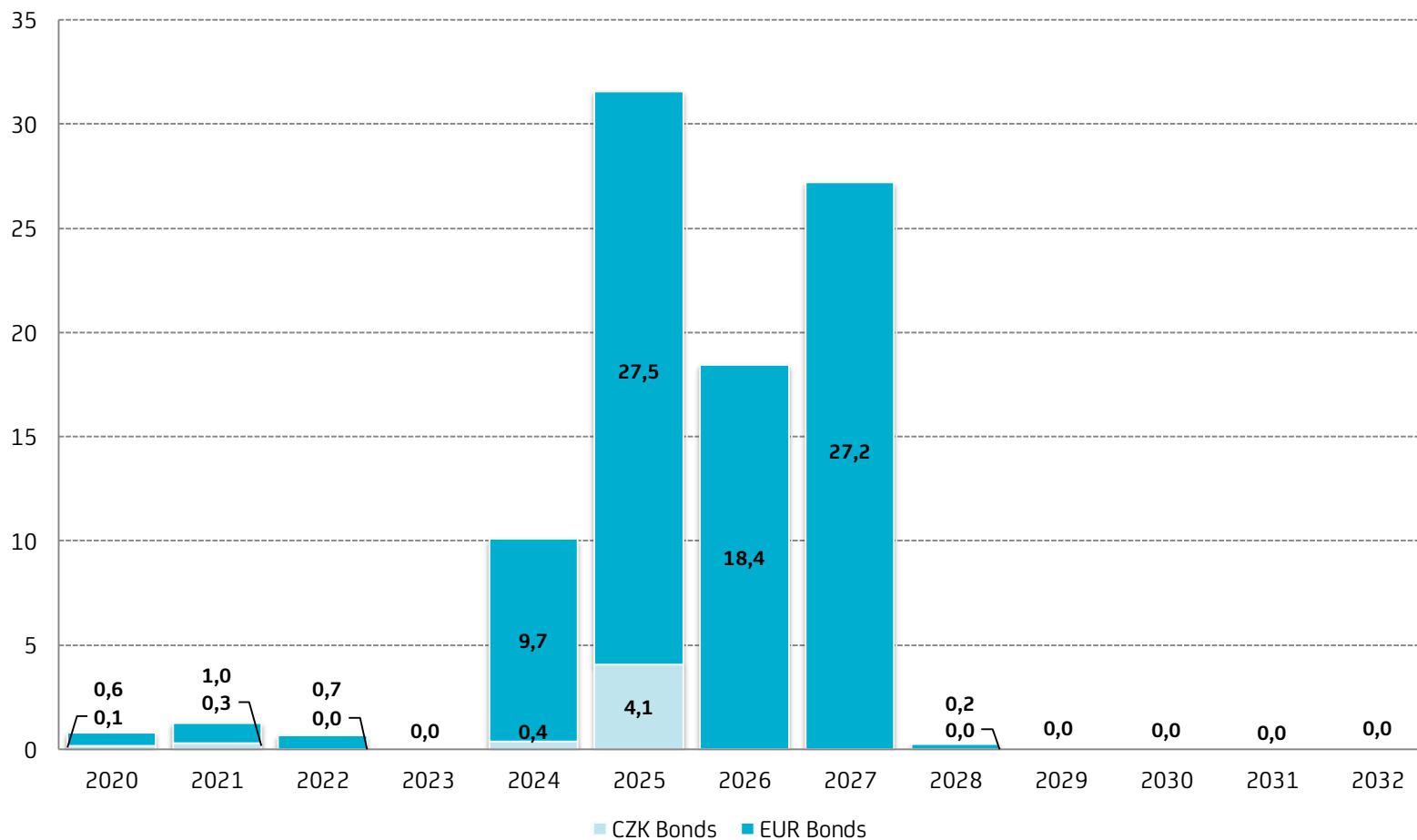
■ Total value of the outstanding Covered Bonds as of 30 September 2020 :	CZK 89,740 mln eq.
■ o/w denominated in CZK:	CZK 4,907 mln (5.5%)
■ o/w denominated in EUR:	CZK 84,832 mln eq. (94.5%)
■ Current over-collateralization:	52.93%
■ Rating (as of date of this report):	Aa3 (Moody's), assigned on 15th June 2020



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.



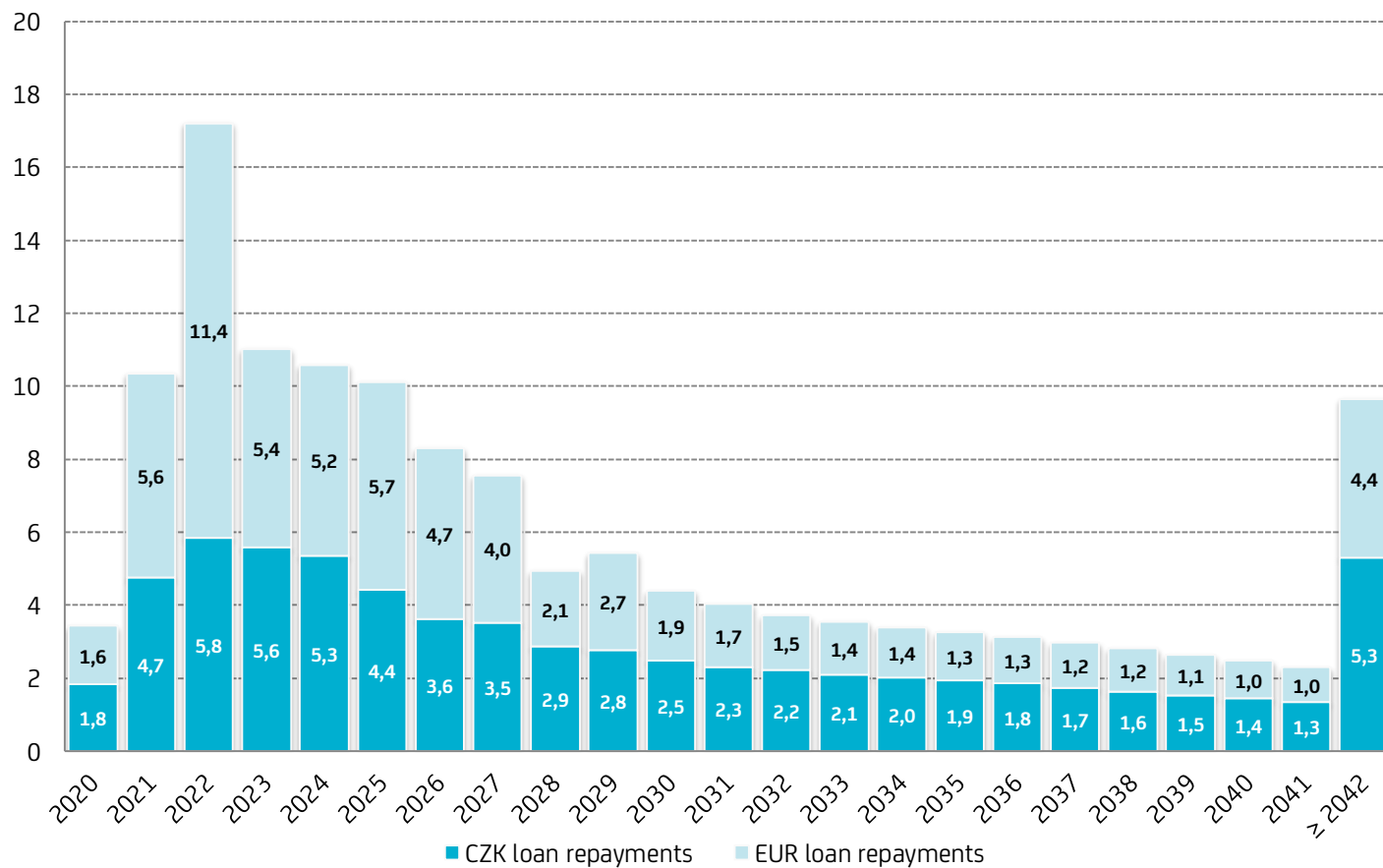
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 30, 2020
FX CZK/EUR = 27,210



Cover Pool

UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



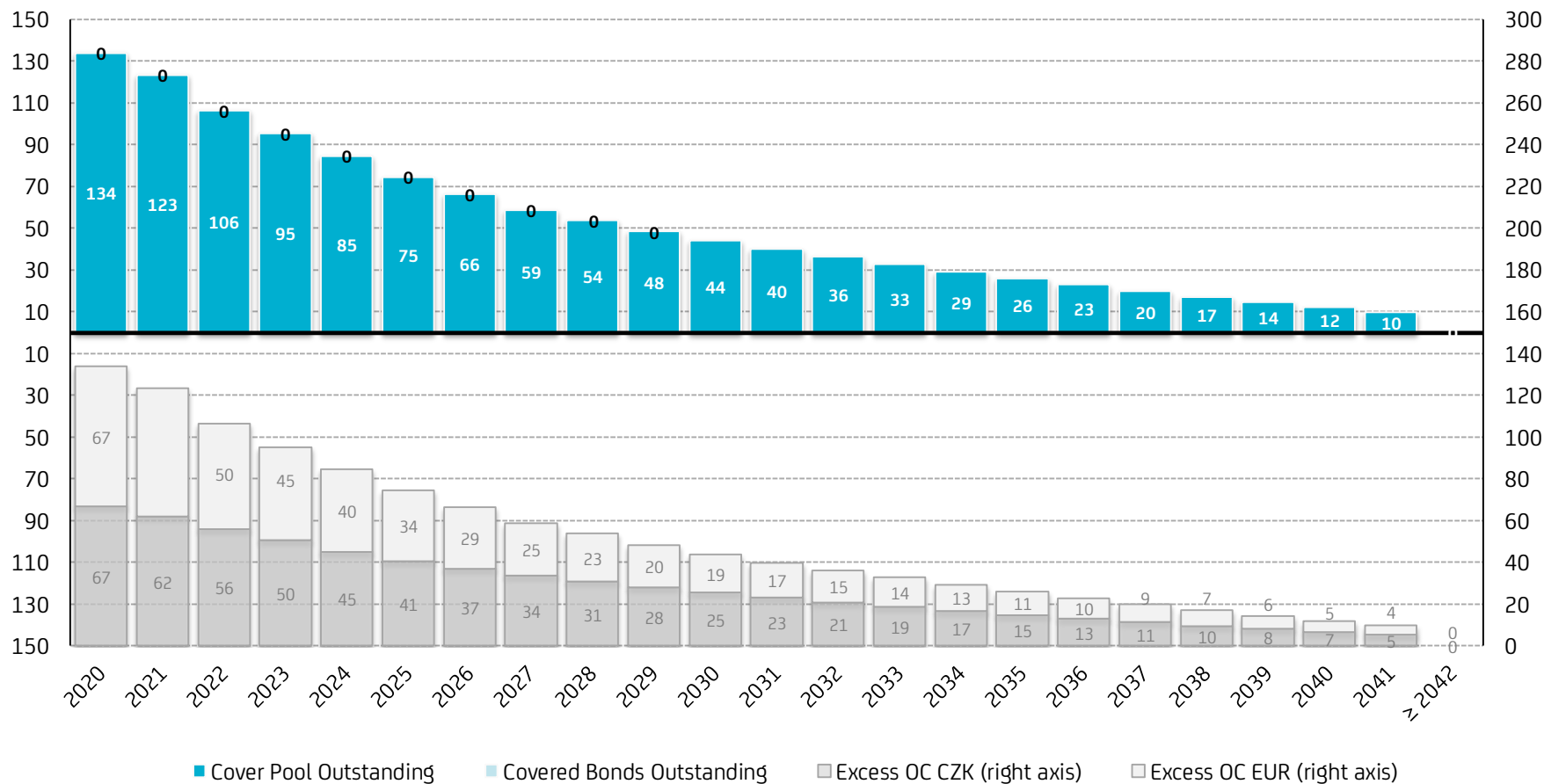
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 30, 2020
FX CZK/EUR = 27,210



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

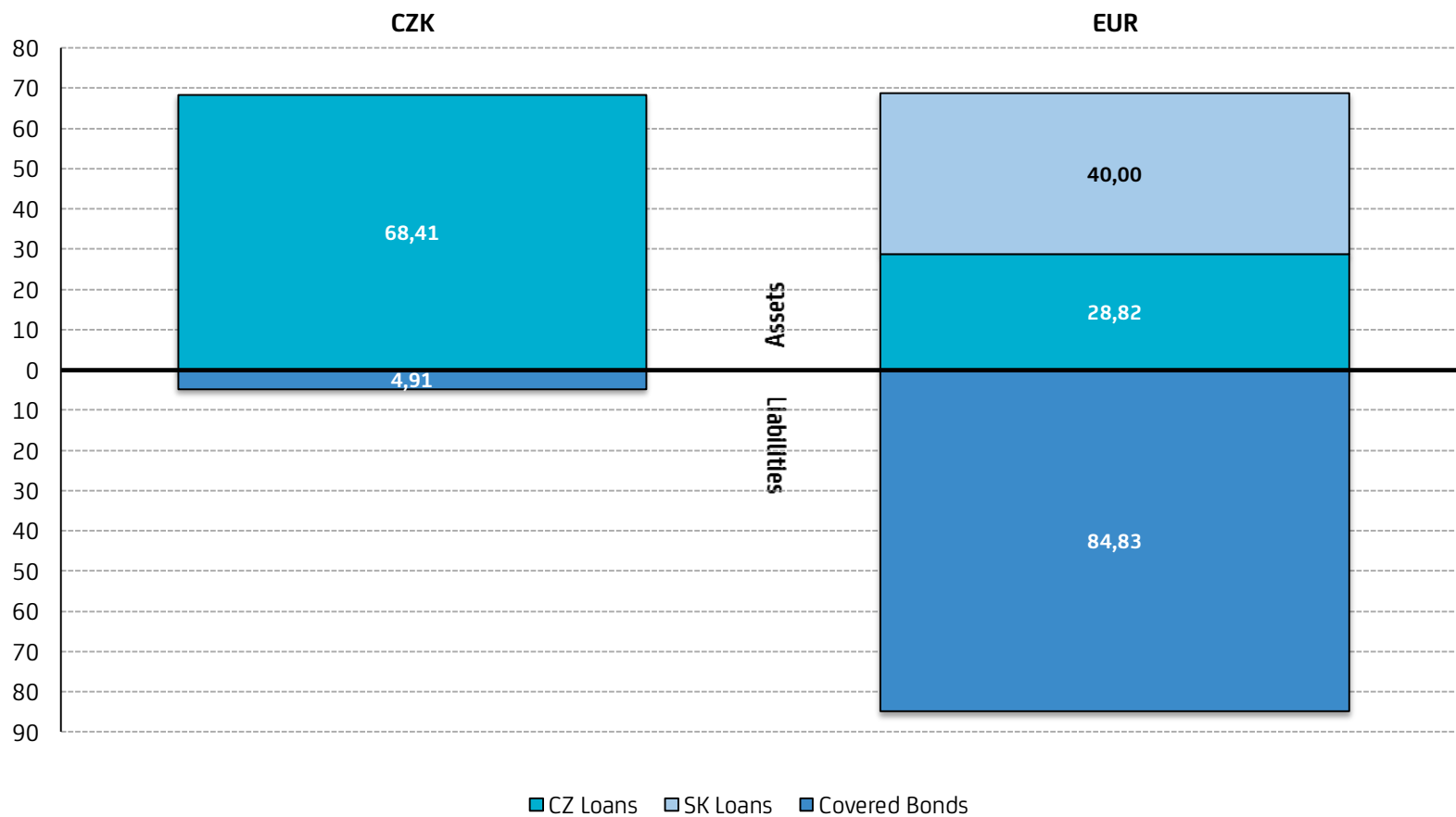
CZK bln equiv.



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Cover Pool

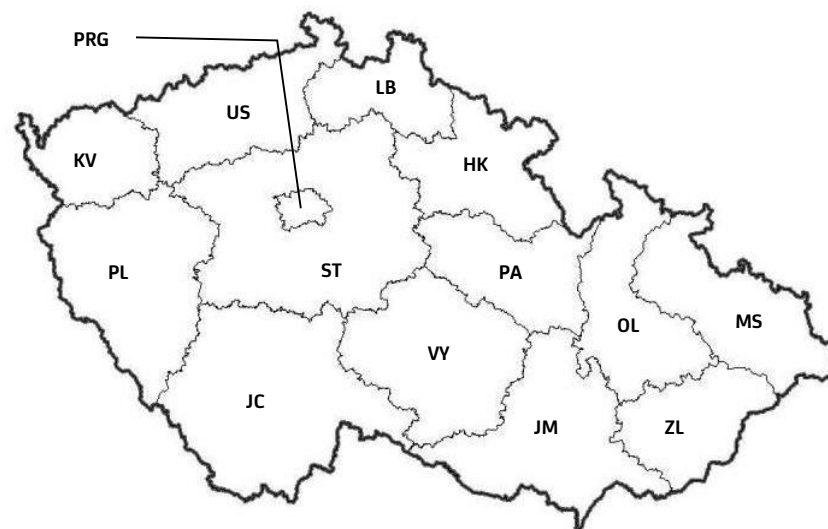
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	48,171,778,993
Average Loan Balance (in CZK)	1,340,600
Total Number of Loans	35,933
Total Number of Debtors	32,412
Total Number of Properties	38,207
Weighted Average Seasoning (in years)	4,9
Contracted Weighted Average Remaining Term (in years)	19,9
Weighted Average LTV	65%
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 & Prague-West	22,0%
JM	Jihomoravský kraj	15,3%
PA	Pardubický kraj	3,6%
MS	Moravskoslezský kraj	7,1%
ST	Středočeský kraj excl. Prague -East & Prague-West	18,6%
VV	Kraj Vysočina	3,2%
OL	Olomoucký kraj	5,3%
PL	Plzeňský kraj	3,6%
HK	Královéhradecký kraj	4,2%
JC	Jihočeský kraj	4,1%
LB	Liberecký kraj	3,3%
US	Ústecký kraj	4,2%
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)	40,003,626,511
Average Loan Balance (in CZK)	1,241,423
Total Number of Loans	32,224
Total Number of Debtors	27,081
Total Number of Properties	33,692
Weighted Average Seasoning (in years)	3,8
Contracted Weighted Average Remaining Term (in years)	21,9
Weighted Average LTV	72%
Stake of Fixed Interest Rate Loans	96%
Stake of 10 Biggest Loans	0%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia	
BB Banskobystrický kraj	7,0%
BA Bratislavský kraj	34,0%
KE Košický kraj	9,1%
NR Nitriansky kraj	9,8%
PO Prešovský kraj	6,8%
TN Trenčiansky kraj	7,0%
TT Trnavský kraj	15,9%
ZA Žilinský kraj	10,5%



Cover Pool

UCBCS's Cover Pool Features – CZ&SK Commercial Portfolio

Commercial Portfolio - CZ and SK		Regional Distribution - Czech Republic	
Total Loan Balance (in CZK):	49,059,923,250	PRG	Praha-East & Praha-West 49,2%
Average Loan Balance (in CZK):	36,367,623	JM	Jihomoravský kraj 9,4%
Total Number of Loans:	1,349	PA	Pardubický kraj 1,1%
Total Number of Debtors:	1,097	MS	Moravskoslezský kraj 5,4%
Total Number of Properties:	1,122	ST	Středočeský kraj excl. Praha-East & Praha-West 5,4%
Weighted Average Seasoning (in years):	5,9	VY	Kraj Vysočina 2,2%
Contracted Weighted Average Remaining Term (in years):	5,0	OL	Olomoucký kraj 1,6%
Weighted Average LTV:	73%	PL	Plzeňský kraj 1,5%
Stake of Fixed Interest Rate Loans:	29%	HK	Královéhradecký kraj 1,5%
Stake of 10 Biggest Loans:	30%	JC	Jihočeský kraj 3,6%
Stake of Bullet Loans:	12%	LB	Liberecký kraj 4,5%
		US	Ústecký kraj 1,6%
		ZL	Zlínský kraj 3,4%
		KV	Karlovarský kraj 2,0%
		Regional Distribution - Slovakia	
		BB	Banskobystrický kraj 0,4%
		BA	Bratislavský kraj 4,0%
		KE	Košický kraj 0,8%
		NR	Nitriansky kraj 0,4%
		PO	Prešovský kraj 0,5%
		TN	Trenčiansky kraj 0,3%
		TT	Trnavský kraj 0,6%
		ZA	Žilinský kraj 0,6%



Disclaimer

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