

UniCredit Bank Czech Republic and Slovakia, a.s. ("UCBCS")

Cover Pool Information – *as of 31/03/2021*

Version March 2021

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

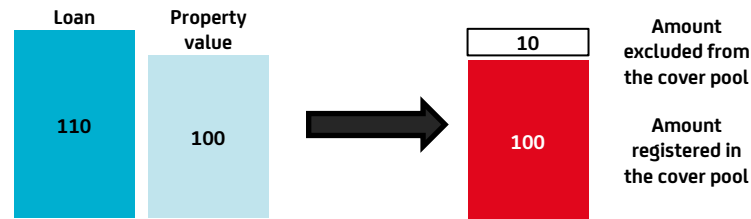
UCBCS's Cover Pool Features

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 31 March 2021:	CZK 131,701 mln eq.
■ o/w in retail residential loans secured by CZ properties:	CZK 48,783 mln eq. (37.0%)
■ o/w in retail residential loans secured by SK properties:	CZK 36,755 mln eq. (27.9%)
■ o/w in commercial loans secured by CZ&SK properties:	CZK 46,163 mln eq. (35.1%)
■ o/w denominated in CZK:	CZK 68,686 mln (52.2%)
■ o/w denominated in EUR:	CZK 63,015 mln eq. (47.8%)

Covered Bonds Overview

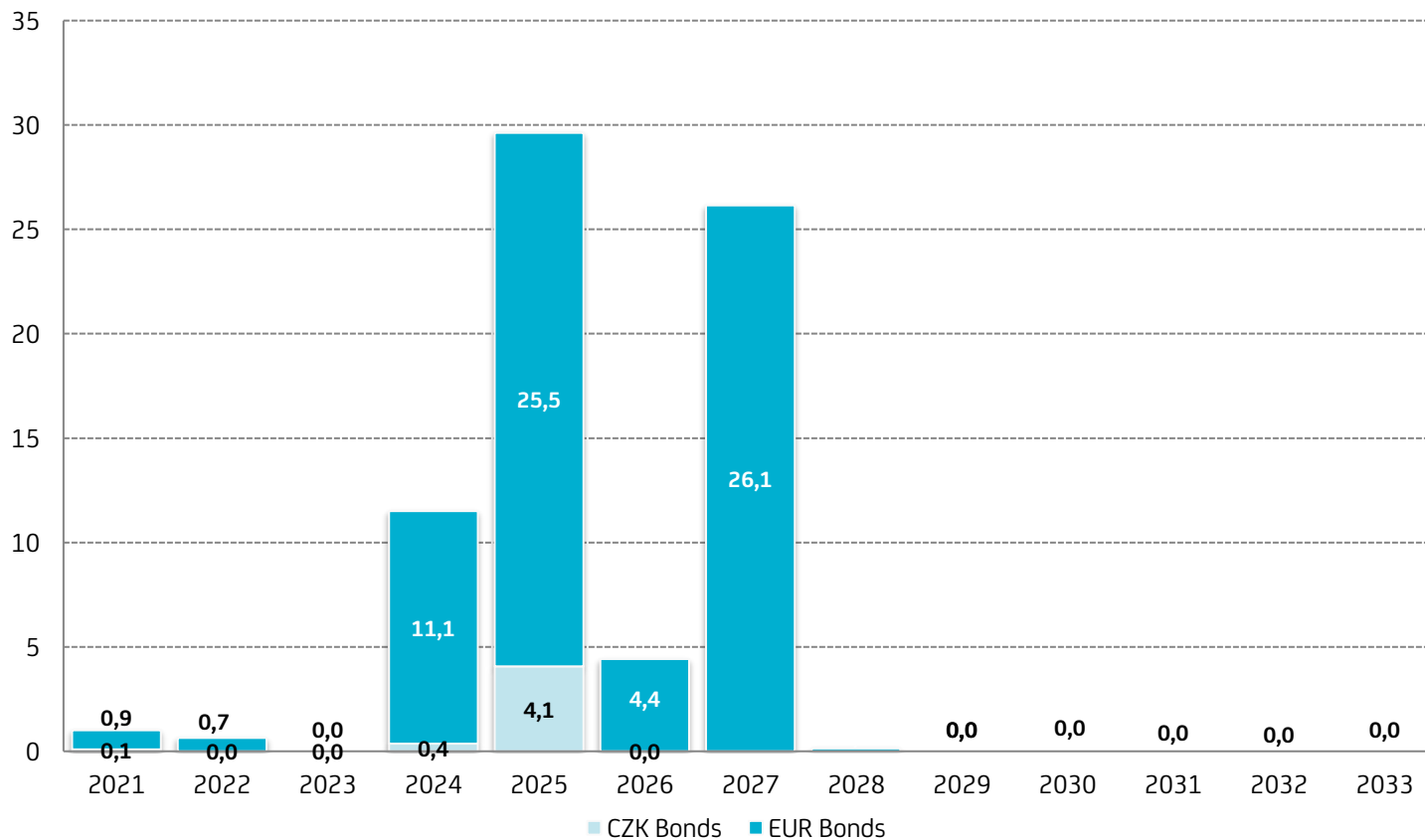
■ Total value of the outstanding Covered Bonds as of 31 March 2021 :	CZK 73,508 mln eq.
■ o/w denominated in CZK:	CZK 4,558 mln (6.2%)
■ o/w denominated in EUR:	CZK 68,950 mln eq. (93.8%)
■ Current over-collateralization:	79.17%
■ Rating (as of date of this report):	Aa3 (Moody's), assigned on 15th June 2020



Cover Pool

UCBCS's Covered Bonds Maturity Profile

CZK bln equiv.

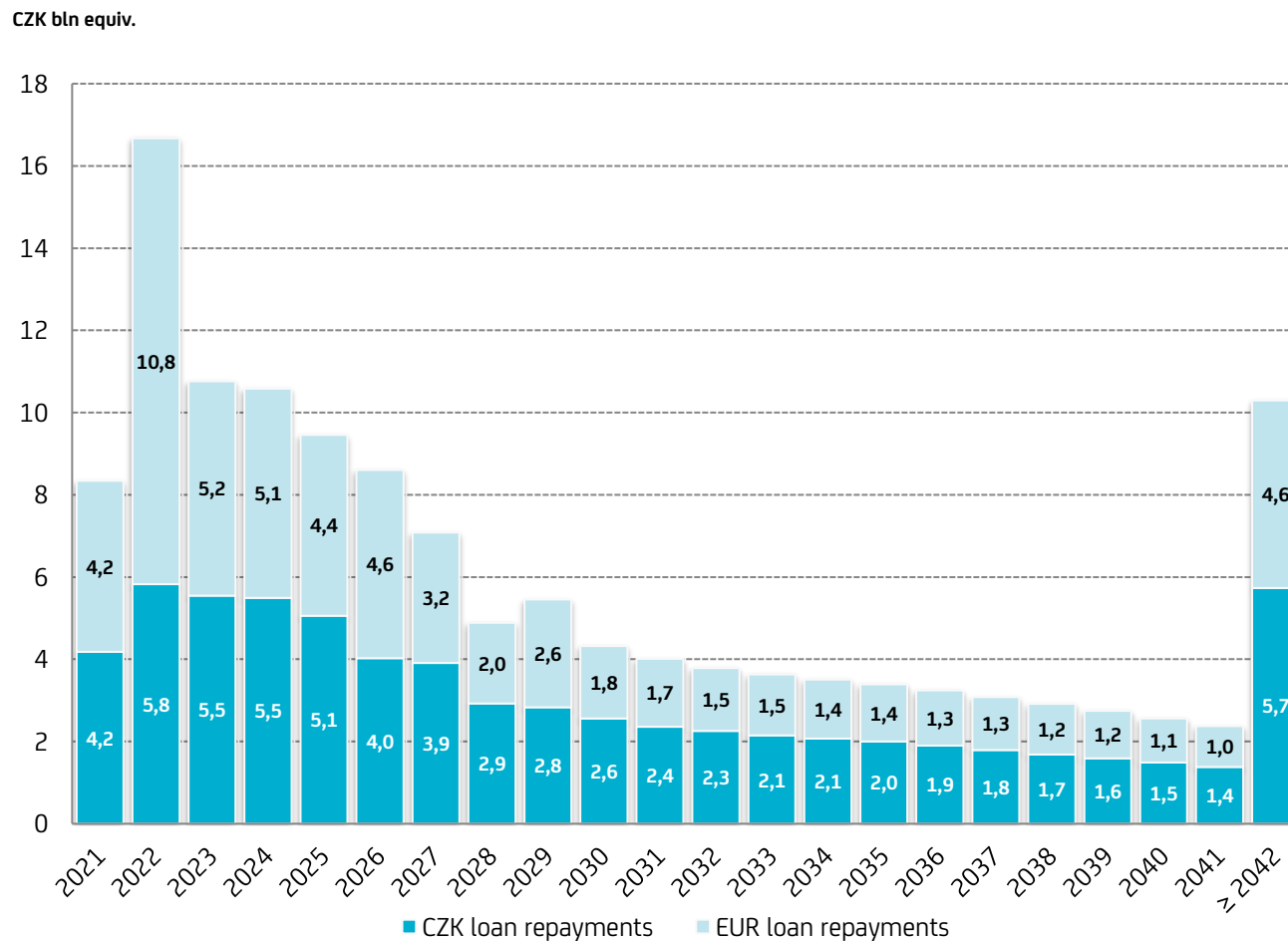


Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 31, 2021
FX CZK/EUR = 26,145



Cover Pool

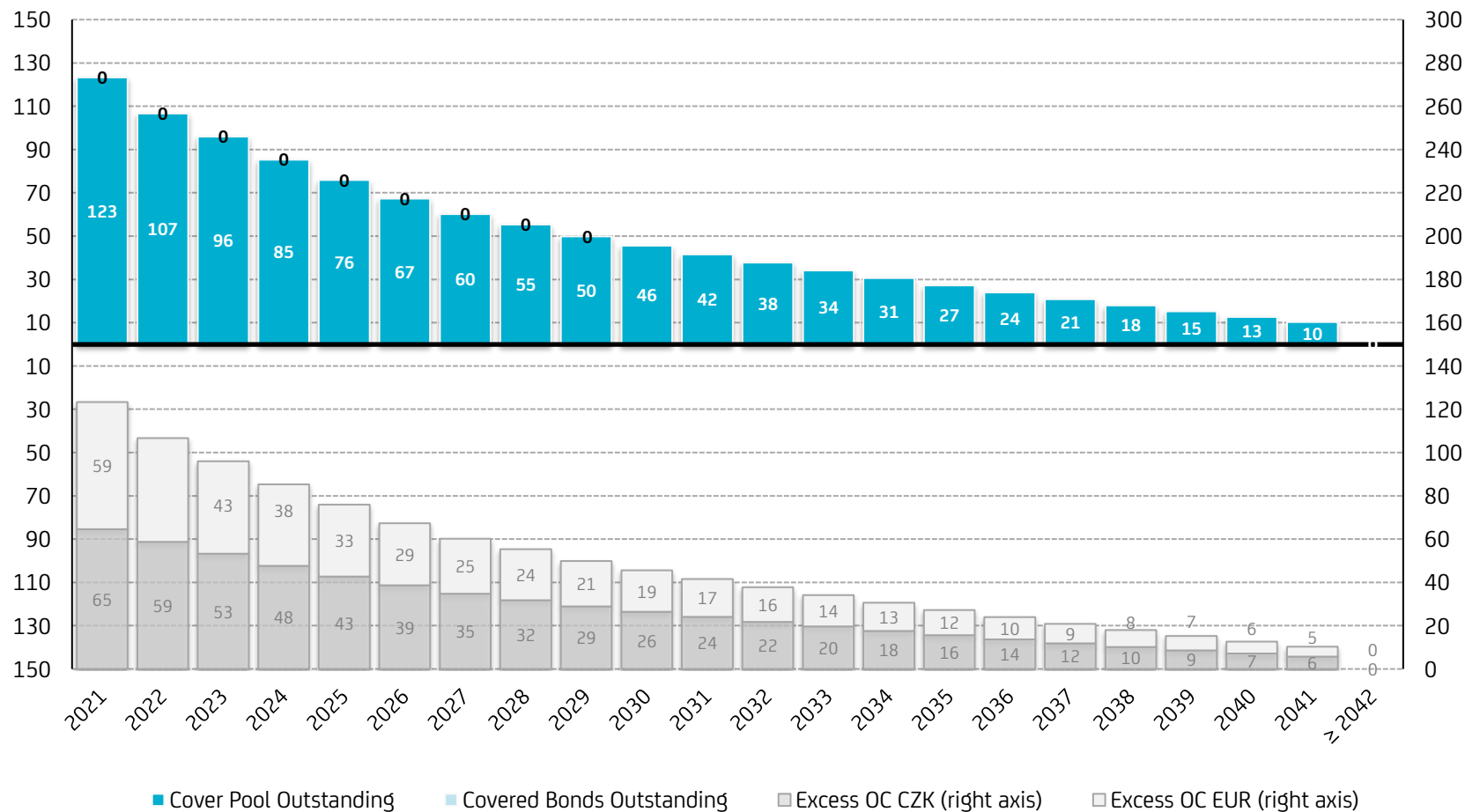
UCBCS's Cover Pool Maturity Profile



Cover Pool

UCBCS's Cover Pool & Covered Bonds Outstanding

CZK bln equiv.



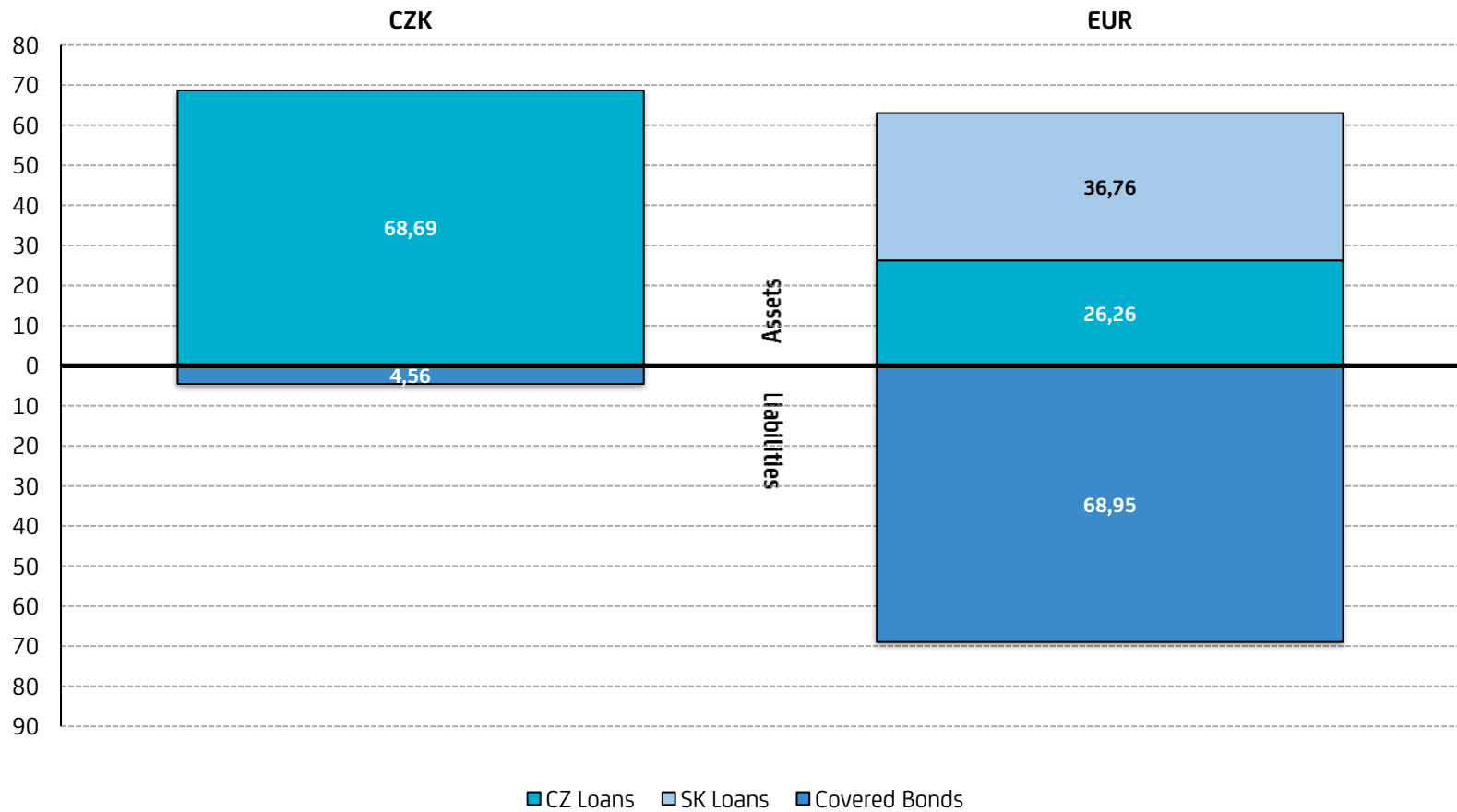
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of March 31, 2021
FX CZK/EUR = 26,145



Cover Pool

UCBCS's Cover Pool & Covered Bonds - Currency Breakdown

CZK bln equiv.



Cover Pool

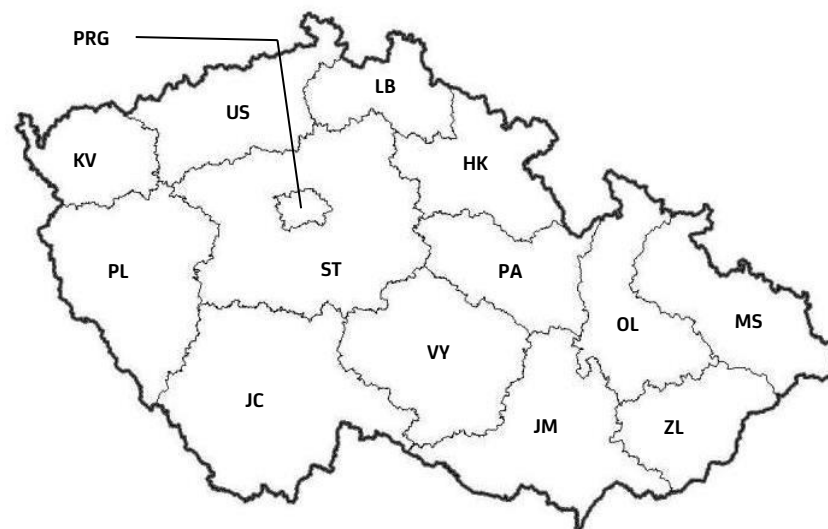
UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	48783169449,411
Average Loan Balance (in CZK)	1352308,295
Total Number of Loans	36074,0
Total Number of Debtors	32661,0
Total Number of Properties	38319,0
Weighted Average Seasoning (in years)	5,1
Contracted Weighted Average Remaining Term (in years)	19,9
Weighted Average LTV	64%
Stake of Fixed Interest Rate Loans	98%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic

PRG	Praque-East & Prague-West	21,6%
JM	Jihomoravský kraj	15,6%
PA	Pardubický kraj	3,7%
MS	Moravskoslezský kraj	7,0%
ST	Středočeský kraj excl. Prague -East & Prague-West	18,5%
VY	Kraj Vysočina	3,2%
OL	Olomoucký kraj	5,2%
PL	Plzeňský kraj	3,5%
HK	Královéhradecký kraj	4,2%
JC	Jihočeský kraj	4,3%
LB	Liberecký kraj	3,2%
US	Ústecký kraj	4,3%
ZL	Zlínský kraj	4,4%
KV	Karlovarský kraj	1,3%



Cover Pool

UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	36755111662,245
Average Loan Balance (in CZK)	1191220,602
Total Number of Loans	30855,0
Total Number of Debtors	26136,0
Total Number of Properties	32246,0
Weighted Average Seasoning (in years)	4,1
Contracted Weighted Average Remaining Term (in years)	21,6
Weighted Average LTV	71%
Stake of Fixed Interest Rate Loans	97%
Stake of 10 Biggest Loans	0%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia

BB	Banskobystrický kraj	6,8%
BA	Bratislavský kraj	29,4%
KE	Košický kraj	8,9%
NR	Nitriansky kraj	10,5%
PO	Prešovský kraj	6,8%
TN	Trenčiansky kraj	7,2%
TT	Trnavský kraj	19,4%
ZA	Žilinský kraj	10,9%



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):	46162734009,70	PRG	Praha-East & Praha-West 44,8%
Average Loan Balance (in CZK):	34945294,481	JM	Jihomoravský kraj 9,9%
Total Number of Loans:	1321,0	PA	Pardubický kraj 1,3%
Total Number of Debtors:	1082,0	MS	Moravskoslezský kraj 4,0%
Total Number of Properties:	1113,0	ST	Středočeský kraj excl. Praha-East & Praha-West 6,0%
Weighted Average Seasoning (in years):	6,1	VY	Kraj Vysočina 3,0%
Contracted Weighted Average Remaining Term (in years):	4,4	OL	Olomoucký kraj 1,2%
Weighted Average LTV:	69%	PL	Plzeňský kraj 4,7%
Stake of Fixed Interest Rate Loans:	28%	HK	Královéhradecký kraj 1,4%
Stake of 10 Biggest Loans:	28%	JC	Jihočeský kraj 3,5%
Stake of Bullet Loans:	10%	LB	Liberecký kraj 4,4%
		US	Ústecký kraj 1,8%
		ZL	Zlínský kraj 3,8%
		KV	Karlovarský kraj 2,1%
		Regional Distribution - Slovakia	
		BB	Banskobystrický kraj 0,4%
		BA	Bratislavský kraj 2,7%
		KE	Košický kraj 1,0%
		NR	Nitriansky kraj 0,5%
		PO	Prešovský kraj 0,6%
		TN	Trenčiansky kraj 0,5%
		TT	Trnavský kraj 2,1%
		ZA	Žilinský kraj 0,4%



Disclaimer

This presentation is just informative and it does not represent individual investment advice or investment recommendation considering individual situation of an investor, mainly in terms of his specific knowledge and experience in the area of investment, or even his financial situation, investment objectives or his risk tolerance. This presentation cannot be considered as contract proposal.

The information in this presentation is based on carefully selected sources believed to be reliable. However, we do not make any representation as to its accuracy or completeness. We specifically disclaim any liability for any loss, claim or damage suffered by you or any third party resulting directly or indirectly from any use of or reliance on the information provided without limitation.

