

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

Cover Pool Information – *as of 30/06/2022*

Version June 2022

*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 June 2022:	<b>CZK 156,504 mln eq.</b>
• o/w in retail residential loans secured by CZ properties:	CZK 69,430 mln eq. (44.4%)
• o/w in retail residential loans secured by SK properties:	CZK 36,689 mln eq. (23.4%)
• o/w in commercial loans secured by CZ&SK properties:	CZK 50,385 mln eq. (32.2%)
• o/w denominated in CZK:	CZK 87,490 mln (55.9%)
• o/w denominated in EUR:	CZK 69,014 mln eq. (44.1%)

### Covered Bonds Overview

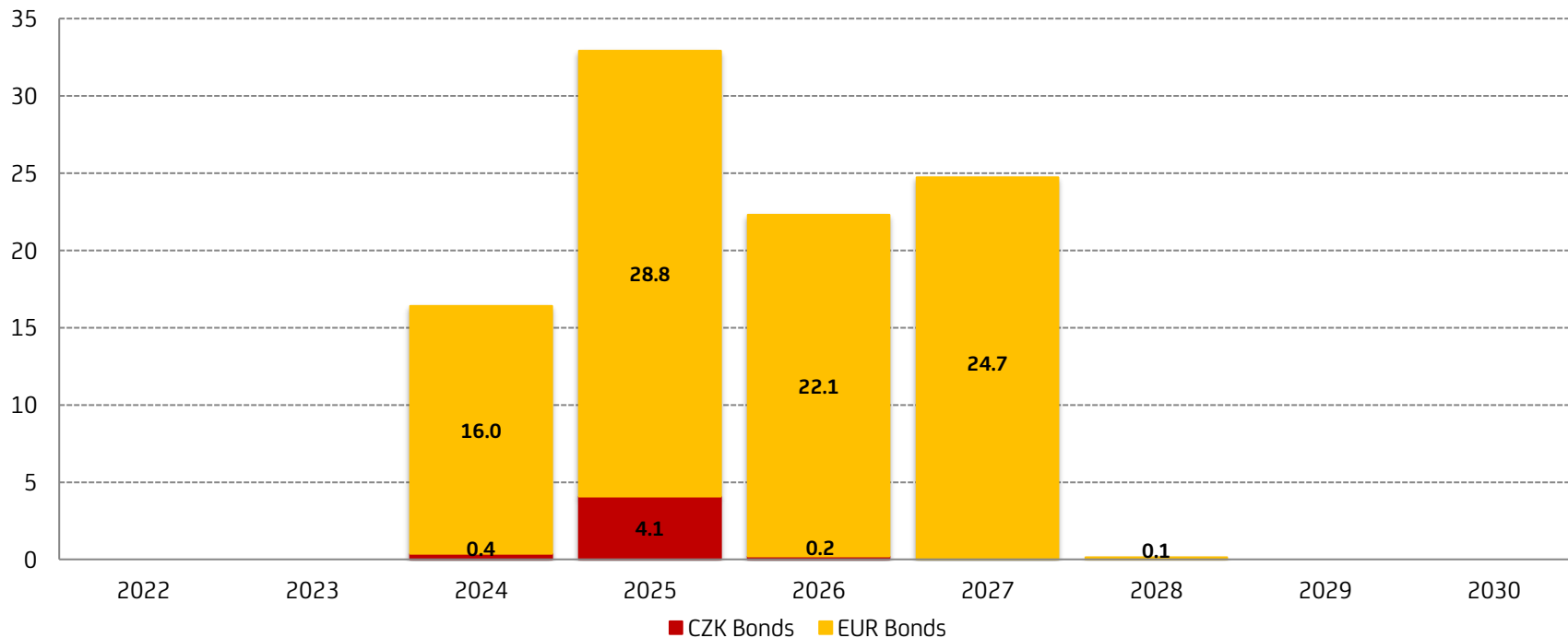
• Total value of the outstanding Covered Bonds as of 30 June 2022:	<b>CZK 96,515 mln eq.</b>
• o/w denominated in CZK:	CZK 4,656 mln (4.8%)
• o/w denominated in EUR:	CZK 91,859 mln eq. (95.2%)
• Current over-collateralization:	62.15%
• Rating (as of date of this report):	Aa3 (Moody's), assigned on 15th June 2020



# Cover Pool

## UCBCS's Covered Bonds Maturity Profile

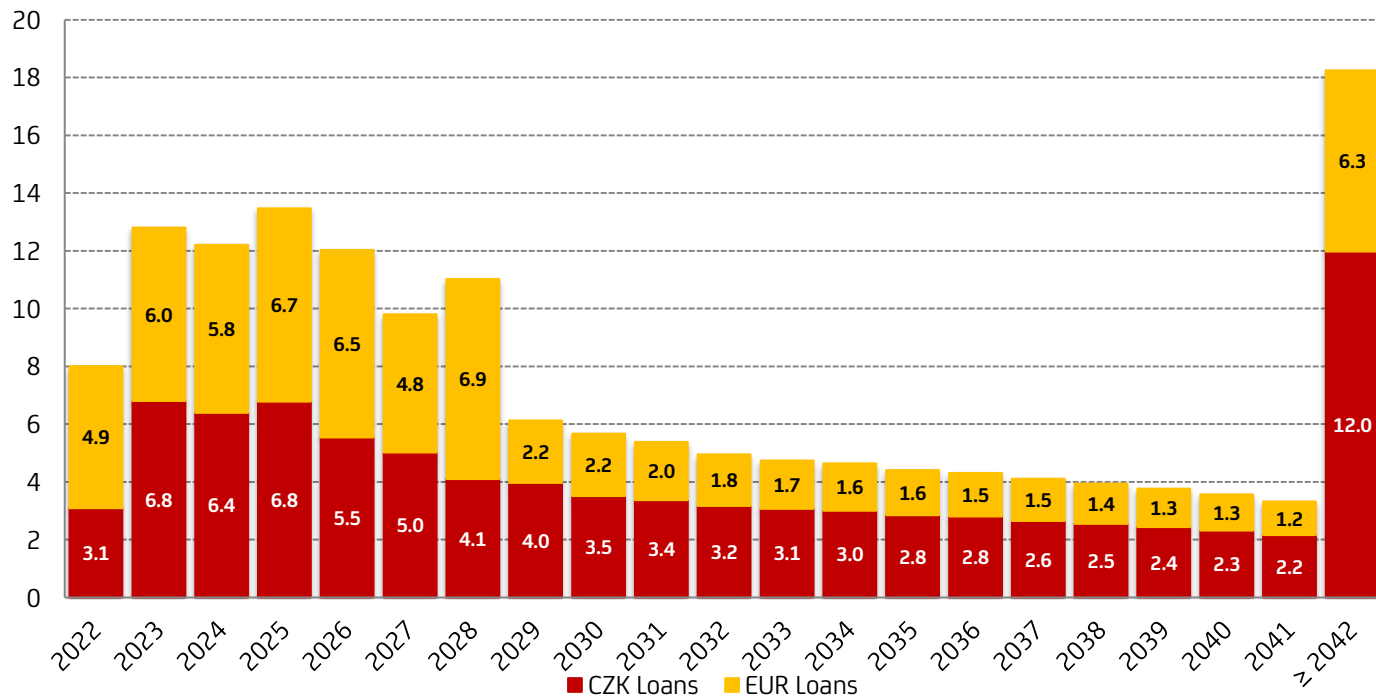
CZK bln equiv.



# Cover Pool

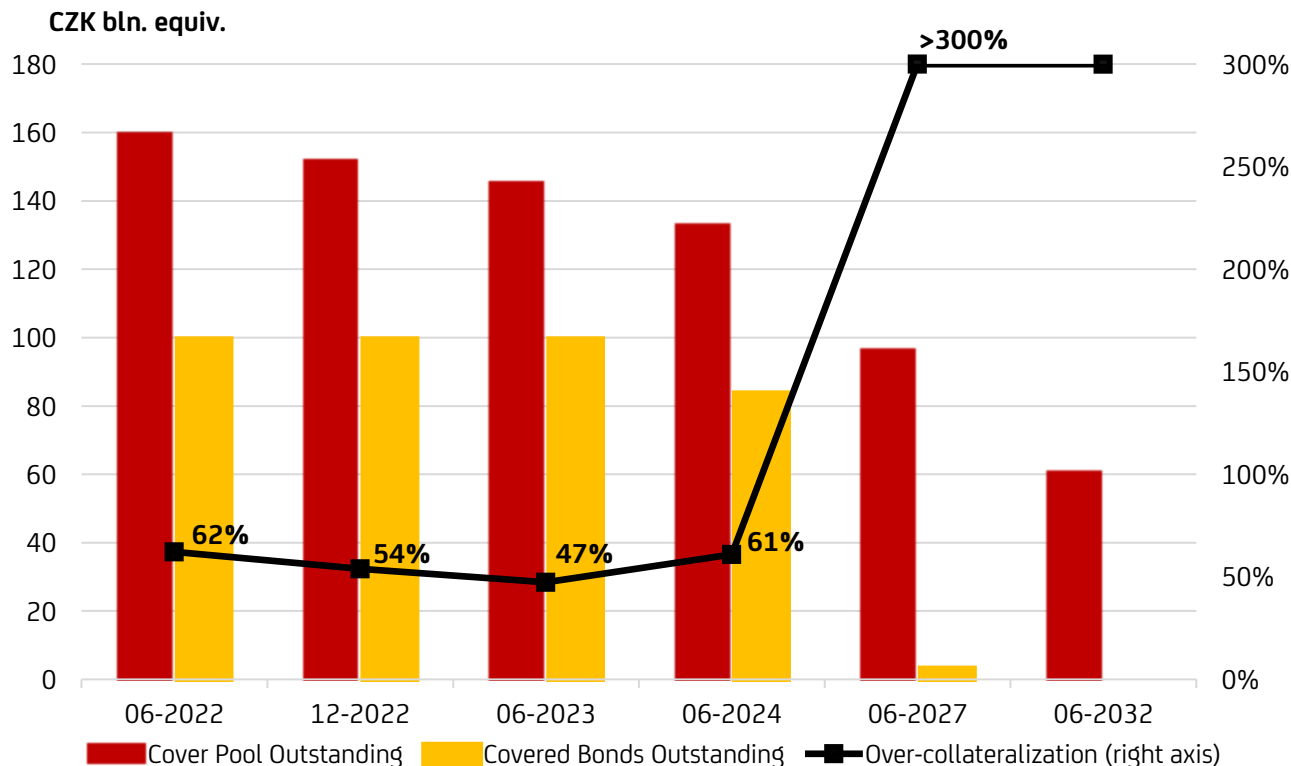
## UCBCS's Cover Pool Maturity Profile

CZK bln equiv.



# Cover Pool

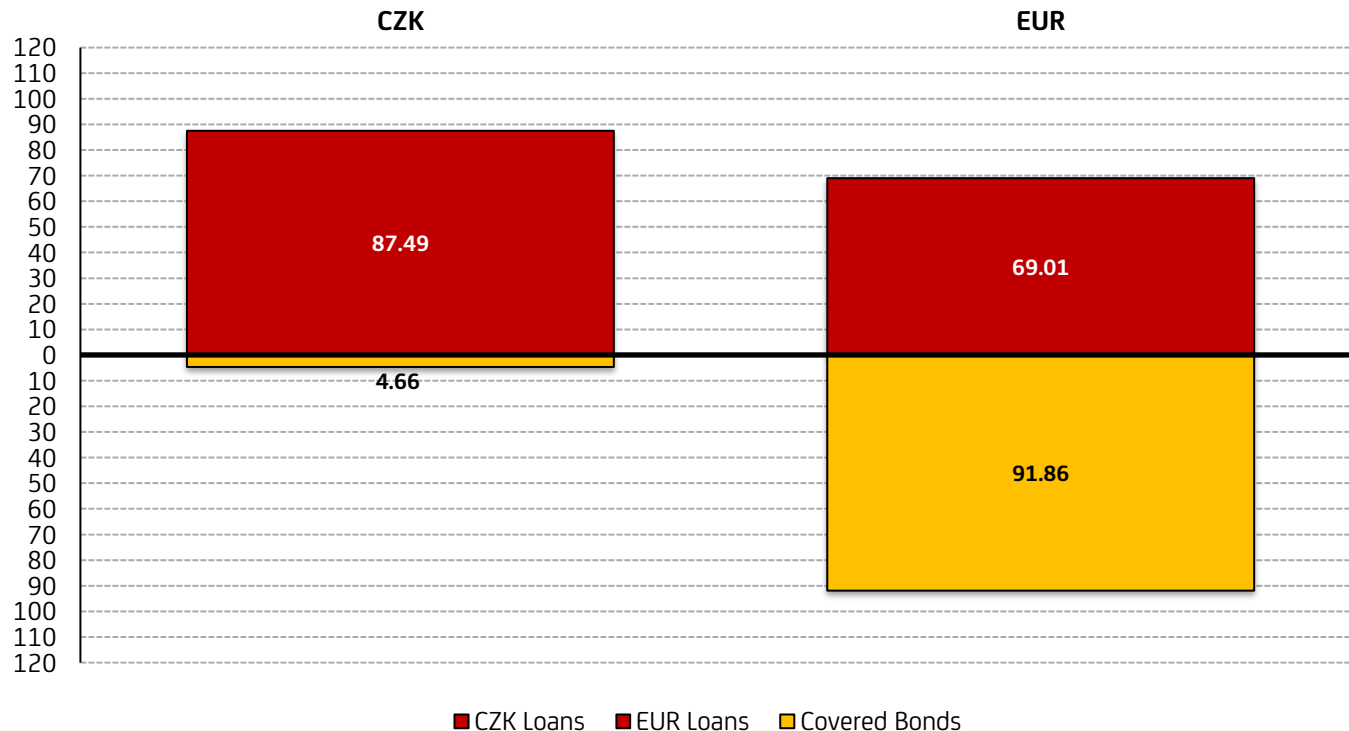
## UCBCS's Cover Pool & Covered Bonds Outstanding / Over-collateralization



# Cover Pool

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

CZK bln equiv.





# Cover Pool

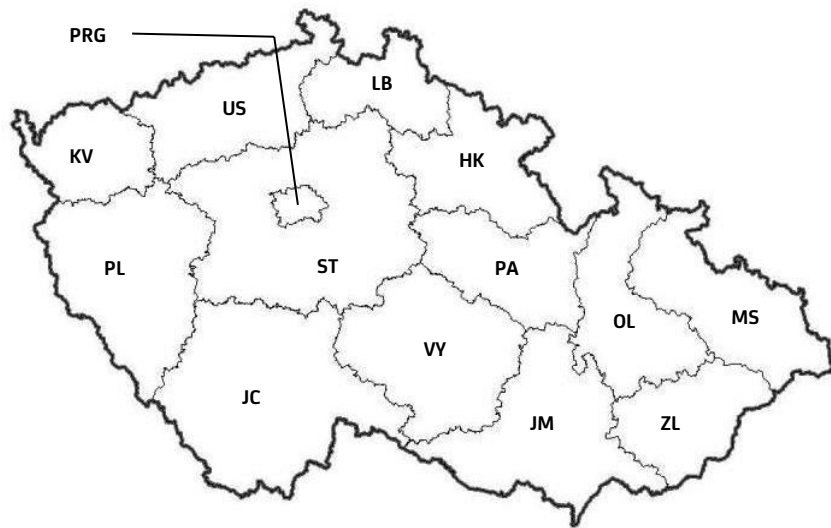
## UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

### Residential Portfolio - Czech Republic

Total Loan Balance (in CZK)	69,430,244,159
Average Loan Balance (in CZK)	1,567,770
Total Number of Loans	44,286
Total Number of Debtors	40,153
Total Number of Properties	47,227
Weighted Average Seasoning (in years)	4.4
Contracted Weighted Average Remaining Term (in years)	21.1
Weighted Average LTV	64%
Stake of Fixed Interest Rate Loans	99%
Stake of 10 Biggest Loans	1%
Stake of Bullet Loans	0%

### Regional Distribution - Czech Republic

PRG	Praque-East & Prague-West	21.3%
JM	Jihomoravský kraj	16.6%
PA	Pardubický kraj	3.9%
MS	Moravskoslezský kraj	7.0%
ST	Středočeský kraj excl. Prague -East & Prague-West	18.5%
VY	Kraj Vysočina	2.9%
OL	Olomoucký kraj	5.1%
PL	Plzeňský kraj	3.4%
HK	Královéhradecký kraj	4.0%
JC	Jihočeský kraj	4.2%
LB	Liberecký kraj	3.1%
US	Ústecký kraj	4.2%
ZL	Zlínský kraj	4.5%
KV	Karlovarský kraj	1.2%



# Cover Pool

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

### Residential Portfolio - Slovakia

Total Loan Balance (in CZK)	36,688,766,244
Average Loan Balance (in CZK)	1,216,834
Total Number of Loans	30,151
Total Number of Debtors	26,226
Total Number of Properties	31,441
Weighted Average Seasoning (in years)	4.1
Contracted Weighted Average Remaining Term (in years)	21.8
Weighted Average LTV	69%
Stake of Fixed Interest Rate Loans	98%
Stake of 10 Biggest Loans	0%
Stake of Bullet Loans	0%

### Regional Distribution - Slovakia

BB	Banskobystrický kraj	6.9%
BA	Bratislavský kraj	27.5%
KE	Košický kraj	8.8%
NR	Nitriansky kraj	10.8%
PO	Prešovský kraj	6.7%
TN	Trenčiansky kraj	7.7%
TT	Trnavský kraj	20.1%
ZA	Žilinský kraj	11.4%



# Cover Pool

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

### Commercial Portfolio - CZ and SK

Total Loan Balance (in CZK):	50,385,285,432
Average Loan Balance (in CZK):	41,299,414
Total Number of Loans:	1,220
Total Number of Debtors:	998
Total Number of Properties:	1,033
Weighted Average Seasoning (in years):	5.3
Contracted Weighted Average Remaining Term (in years):	4.5
Weighted Average LTV:	71%
Stake of Fixed Interest Rate Loans:	26%
Stake of 10 Biggest Loans:	32%
Stake of Bullet Loans:	7%



### Regional Distribution - Czech Republic

PRG	Praque-East & Prague-West	45.3%
JM	Jihomoravský kraj	8.7%
PA	Pardubický kraj	3.4%
MS	Moravskoslezský kraj	4.2%
ST	Středočeský kraj excl. Prague -East & Prague-West	5.5%
VY	Kraj Vysočina	2.1%
OL	Olomoucký kraj	2.0%
PL	Plzeňský kraj	5.1%
HK	Královéhradecký kraj	2.2%
JC	Jihočeský kraj	3.3%
LB	Liberecký kraj	4.3%
US	Ústecký kraj	1.7%
ZL	Zlínský kraj	1.1%
KV	Karlovarský kraj	1.0%

### Regional Distribution - Slovakia

BB	Banskobystrický kraj	0.4%
BA	Bratislavský kraj	5.0%
KE	Košický kraj	0.4%
NR	Nitriansky kraj	0.5%
PO	Prešovský kraj	1.1%
TN	Trenčiansky kraj	0.5%
TT	Trnavský kraj	1.8%
ZA	Žilinský kraj	0.4%



# Disclaimer

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