



Cover Pool Overview

as of 30/6/2024

Long Term Funding
Bratislava, July 2024

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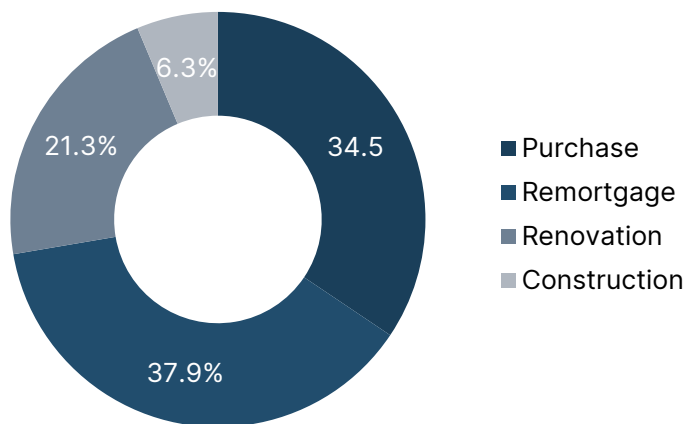
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Cover Pool Overview as of 30.6.2024

Cover Pool Structure

Total cover pool volume	5 771.8m EUR
Residential Loan balance	5 671.8m EUR
Liquidity buffer (liquid assets)	100.0m EUR
Number of loans	120 435
Number of borrowers	108 254
WA indexed LTV	41.97%
WA seasoning	4.9 years
WA remaining term	21.0 years

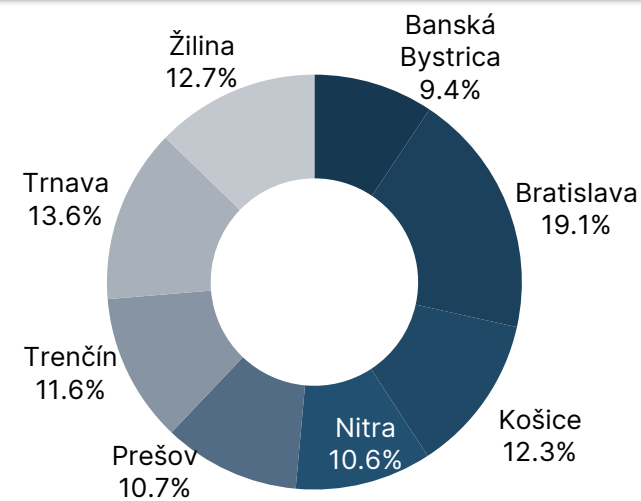
Distribution by Loan Purpose (volume)



Covered Bonds

Total volume of issues	4 151.4m EUR
WAL of outstanding CBs	2.6 years
Committed OC	7.50%
Over-collateralisation	39.03%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100.0%

Regional Distribution (volume)

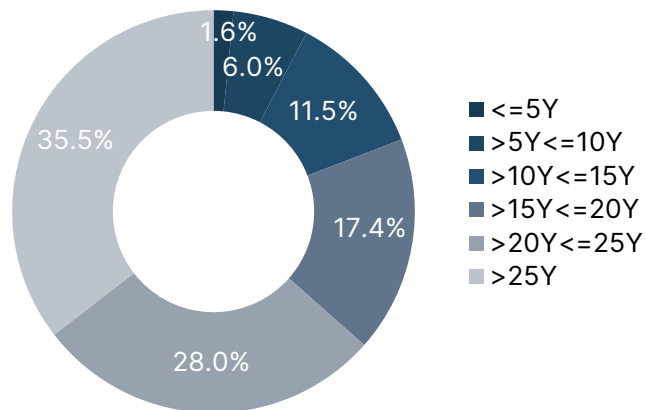


Notes:

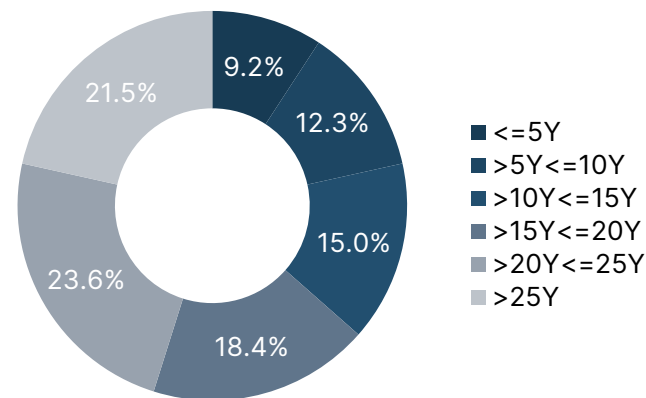
1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 78.47% fixed rate (Moody's methodology); Avg. interest rate: 2.04% p.a.; 3. Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Government Bonds; 6. Average loan volume: 47 095 EUR; 7. No. of pledged properties: 121 671; 8.Total volume of issues includes Retained covered bonds of EUR 1bn and Green covered bond of EUR 500m.

Cover Pool Overview as of 30.6.2024

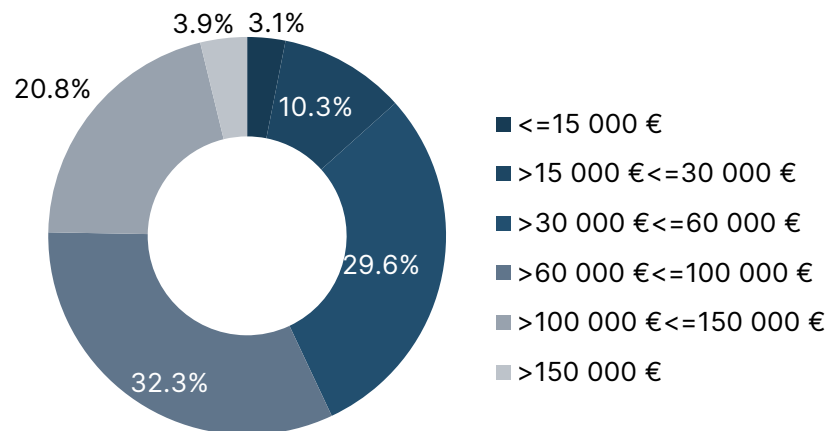
Distribution by Remaining Term (volume)



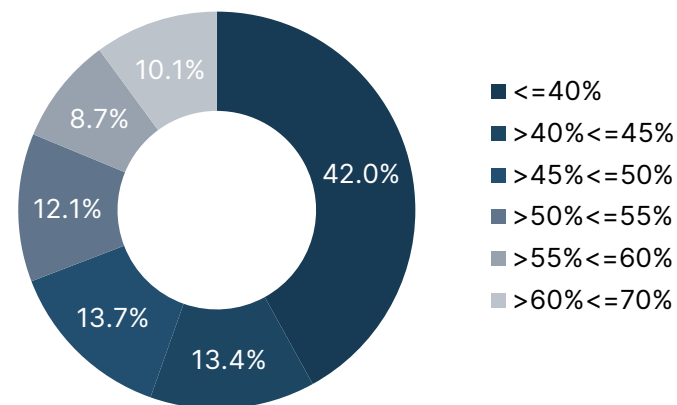
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



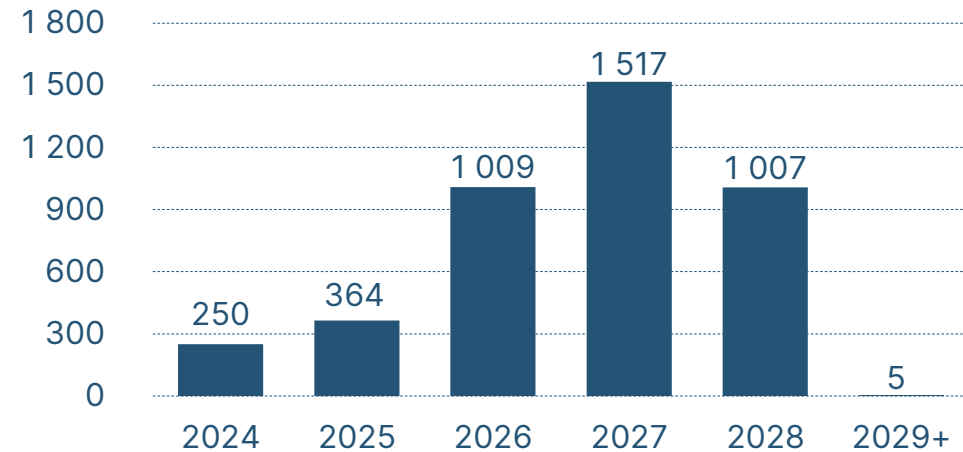
Distribution by LTV (volume)



Covered Bonds

Issuer:	Slovenská sporiteľňa, a. s.
Issuer's Rating:	A2 stable, Moody's
Covered Bonds Rating:	Aaa, Moody's
Cover Pool:	Slovak residential mortgage loans
OC:	Legal OC of 5.0% Committed OC of 7.5%
Max. loan resid. maturity:	30 years (legal requirement)
Max. LTV:	70% (internal limit)
Governing Law:	Slovak
Listing:	Bratislava Stock Exchange
Language:	Slovak and English
Compliance:	UCITS, CRR Art.129 and Solvency II
Eligibility:	LCR, ECB and CBPP3

Maturity profile (June 2024; mil. EUR)



Note: Volumes in 2027 and 2028 including retained covered bonds

Investor Relations Details

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