



# Cover Pool Overview

as of 31/3/2024

Long Term Funding  
Bratislava, April 2024

## Cautionary Note Regarding Forward- Looking Statements

THE INFORMATION CONTAINED IN THIS DOCUMENT HAS NOT BEEN INDEPENDENTLY VERIFIED AND NO REPRESENTATION OR WARRANTY EXPRESSED OR IMPLIED IS MADE AS TO, AND NO RELIANCE SHOULD BE PLACED ON, THE FAIRNESS, ACCURACY, COMPLETENESS OR CORRECTNESS OF THIS INFORMATION OR OPINIONS CONTAINED HEREIN.

CERTAIN STATEMENTS CONTAINED IN THIS DOCUMENT MAY BE STATEMENTS OF FUTURE EXPECTATIONS AND OTHER FORWARD-LOOKING STATEMENTS THAT ARE BASED ON MANAGEMENT'S CURRENT VIEWS AND ASSUMPTIONS AND INVOLVE KNOWN AND UNKNOWN RISKS AND UNCERTAINTIES THAT COULD CAUSE ACTUAL RESULTS, PERFORMANCE OR EVENTS TO DIFFER MATERIALLY FROM THOSE EXPRESSED OR IMPLIED IN SUCH STATEMENTS.

NONE OF SLOVENSKÁ SPORITELŇA, ERSTE GROUP OR ANY OF ITS AFFILIATES, ADVISORS OR REPRESENTATIVES SHALL HAVE ANY LIABILITY WHATSOEVER (IN NEGLIGENCE OR OTHERWISE) FOR ANY LOSS HOWSOEVER ARISING FROM ANY USE OF THIS DOCUMENT OR ITS CONTENT OR OTHERWISE ARISING IN CONNECTION WITH THIS DOCUMENT.

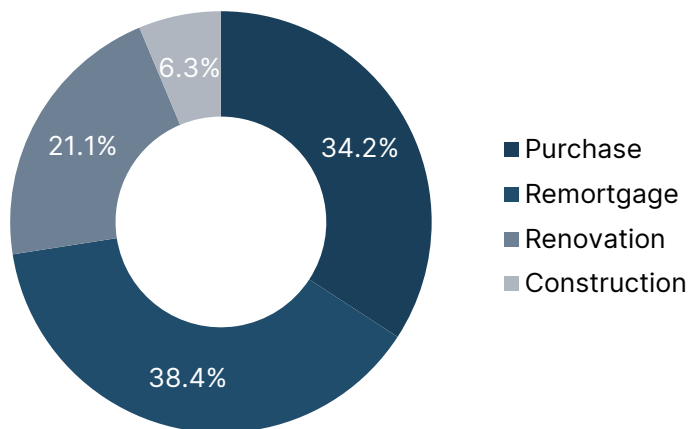
THIS DOCUMENT DOES NOT CONSTITUTE AN OFFER OR INVITATION TO PURCHASE OR SUBSCRIBE FOR ANY SHARES OR DEBT SECURITIES AND NEITHER IT NOR ANY PART OF IT SHALL FORM THE BASIS OF OR BE RELIED UPON IN CONNECTION WITH ANY CONTRACT OR COMMITMENT WHATSOEVER.

# Cover Pool Overview as of 31.3.2024

## Cover Pool Structure

<b>Total cover pool volume</b>	<b>5 772.0m EUR</b>
Residential Loan balance	5 722.0m EUR
Liquidity buffer (liquid assets)	50.0m EUR
Number of loans	120 157
Number of borrowers	108 216
WA indexed LTV	42.09%
WA seasoning	4.7 years
WA remaining term	21.2 years

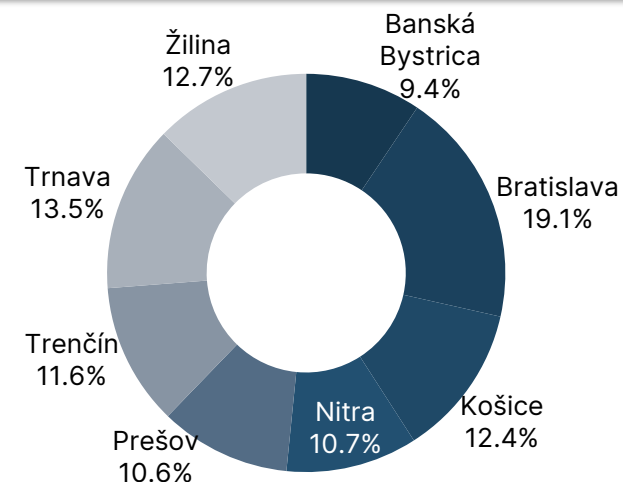
## Distribution by Loan Purpose (volume)



## Covered Bonds

<b>Total volume of issues</b>	<b>4 151.4m EUR</b>
WAL of outstanding CBs	2.9 years
Committed OC	7.5%
Over-collateralisation	39.04%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100.0%

## Regional Distribution (volume)

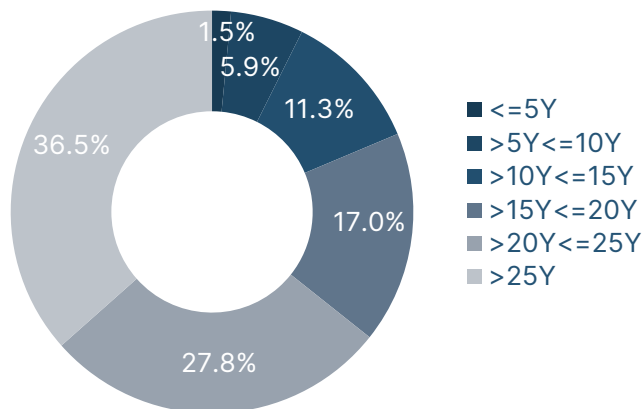


Notes:

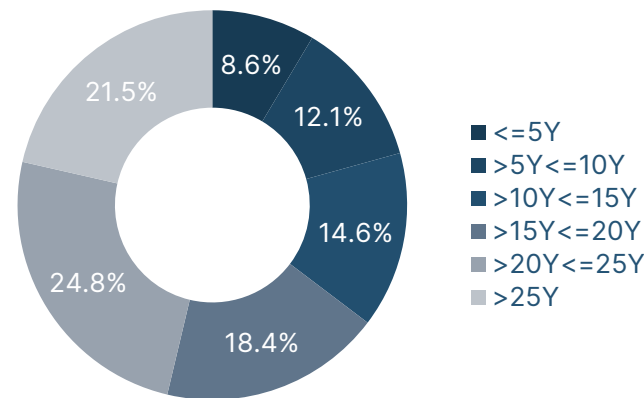
1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 80.25% fixed rate (Moody's methodology); Avg. interest rate: 1.89% p.a.; 3. Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Government Bonds; 6. Average loan volume: 47 621 EUR; 7. No. of pledged properties: 120 666; 8.Total volume of issues includes Retained covered bonds of EUR 1bn and Green covered bond of EUR 500m.

# Cover Pool Overview as of 31.3.2024

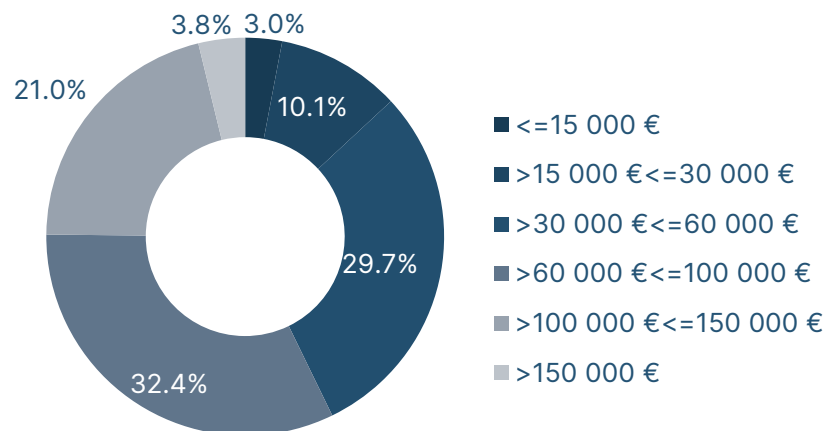
Distribution by Remaining Term (volume)



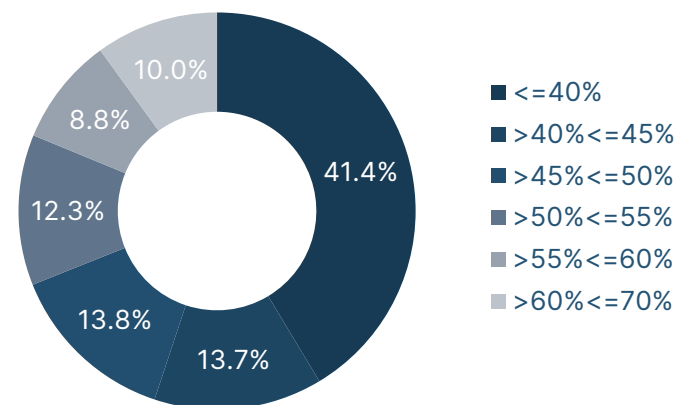
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



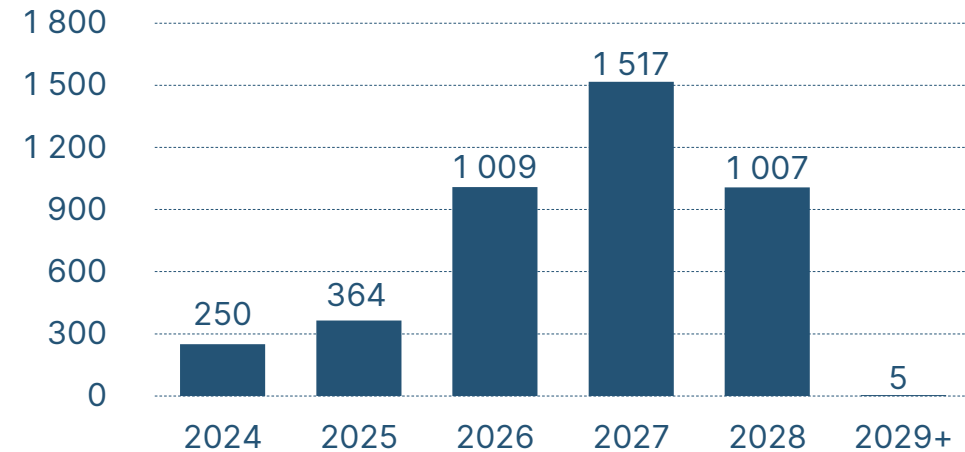
Distribution by LTV (volume)



# 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 (March 2024; mil. EUR)



Note: Volumes in 2027 and 2028 including retained covered bonds

# Investor Relations Details

## Slovenská sporiteľňa, a. s.

Tomášikova 48, 832 37 Bratislava

Slovak Republic

[www.slsp.sk](http://www.slsp.sk)

<https://www.slsp.sk/en/investors/bonds>

## Investor Relations

Mária Valachyová

Tel: +421 2 4862 4185

e-mail: [valachyova.maria@slsp.sk](mailto:valachyova.maria@slsp.sk)

## Balance Sheet Management / Long Term Funding

Richard Košecký

Tel: +421 2 4862 5382

e-mail: [kosecky.richard@slsp.sk](mailto:kosecky.richard@slsp.sk)

Robert Herbec

Tel: +421 2 4862 5432

e-mail: [herbec.robert@slsp.sk](mailto:herbec.robert@slsp.sk)