



# Cover Pool Overview

## as of December 31, 2025

Long Term Funding  
Bratislava, March 2026

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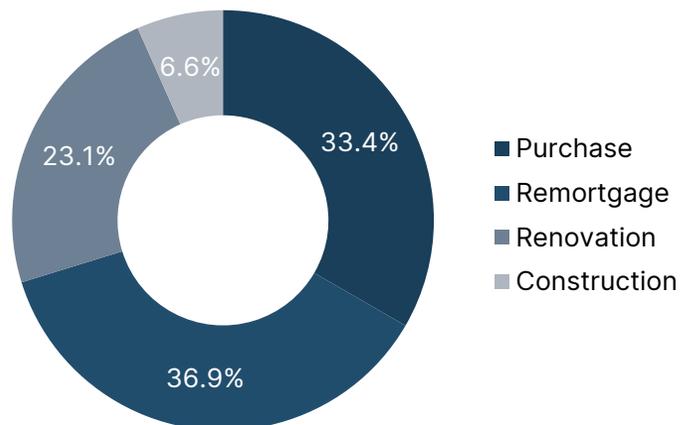
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# Covered Bond Programme Overview as of 31.12.2025

## Cover Pool Structure | Residential Loans only

|                                  |                     |
|----------------------------------|---------------------|
| <b>Total cover pool volume</b>   | <b>6 171.3m EUR</b> |
| Residential Loan balance         | 5 257.3m EUR        |
| Liquidity buffer (liquid assets) | 914.0m EUR          |
| Number of loans                  | 112 665             |
| Number of borrowers              | 99 753              |
| WA indexed LTV                   | 39.41%              |
| WA seasoning                     | 5.6 years           |
| WA remaining term                | 20.3 years          |

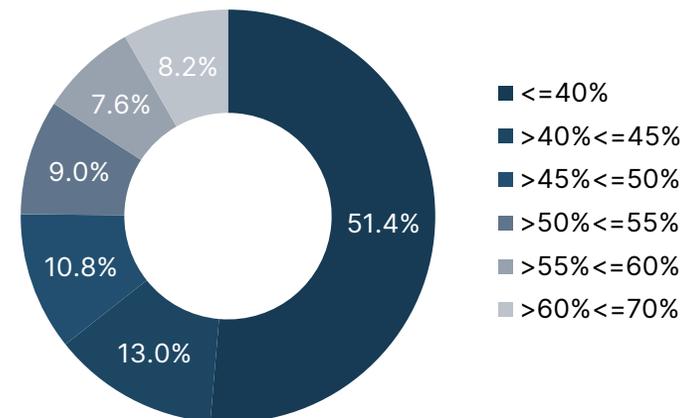
## Distribution by Loan Purpose (volume)



## Covered Bonds

|                               |                     |
|-------------------------------|---------------------|
| <b>Total volume of issues</b> | <b>4 537.0m EUR</b> |
| WAL of outstanding CBs        | 2.0 years           |
| Committed OC                  | 7.50%               |
| Over-collateralisation        | 36.02%              |
| Covered Bond Rating (Moody's) | Aaa                 |
| Maturity type                 | Soft Bullet         |
| Currency distribution         | EUR 100%            |
| Fixed rate CBs outstanding    | 100.0%              |

## Distribution by LTV (volume)

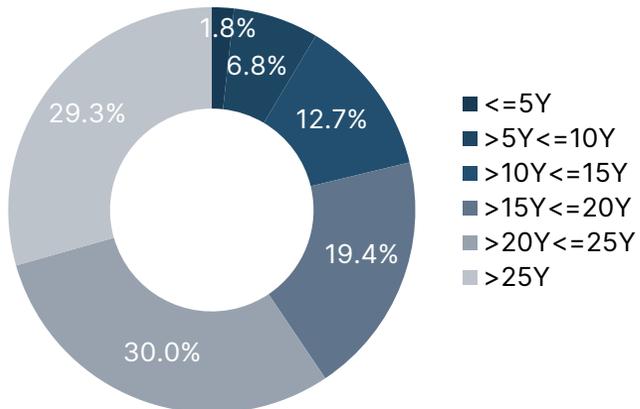


Notes:

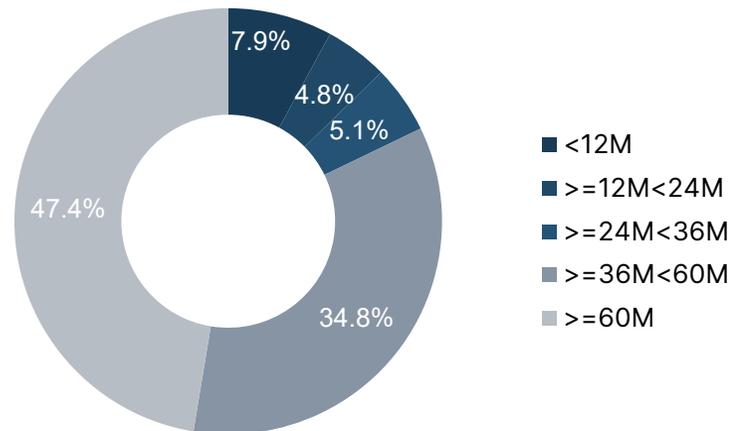
1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 75.7% fixed rate (Moody's methodology); Avg. interest rate: 2.76% p.a.; 3. Residential Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Government Bonds; 6. Average loan volume: 46 663 EUR; 7. No. of pledged properties: 110 433; 8. Total volume of issues includes Retained covered bonds of EUR 1bn and Green covered bond of EUR 500m.

# Cover Pool Overview as of 31.12.2025

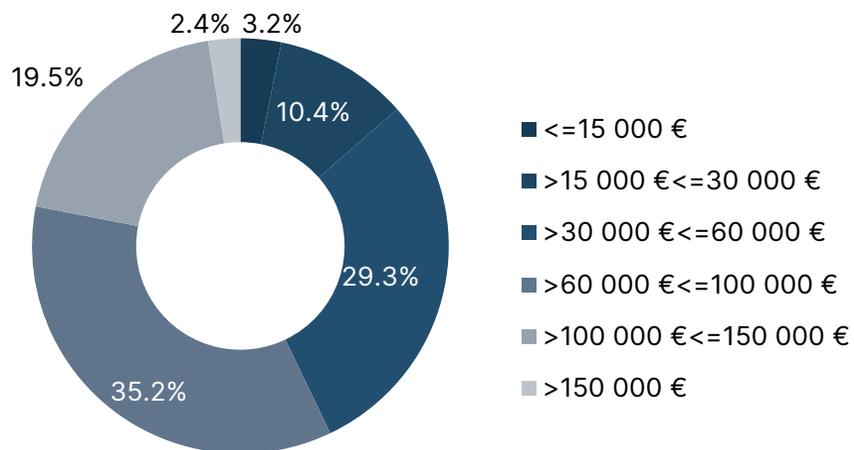
Distribution by Remaining Term (volume)



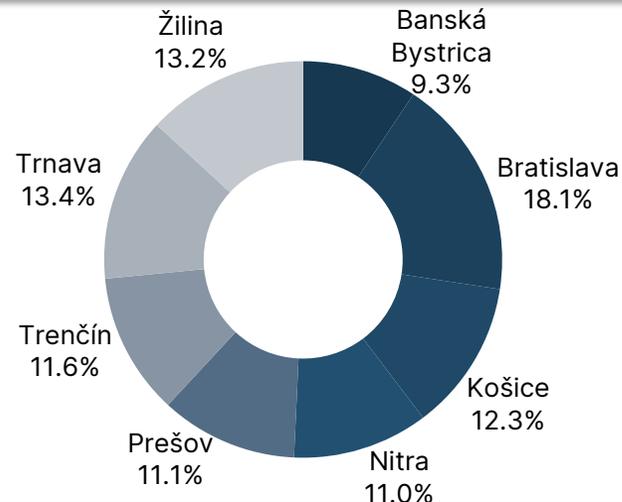
Seasoning in months (volume)



Distribution by Loan size (volume)



Regional distribution (volume)



# Covered Bonds Overview as of 31.12.2025

## List of all issuances

| ISIN                | Outstanding amount | Issuance date     | Maturity date     | Coupon        |
|---------------------|--------------------|-------------------|-------------------|---------------|
| SK4000022398        | 500 000 000        | 30/01/2023        | 12/01/2026        | 3.250%        |
| SK4120011586        | 9 000 000          | 23/03/2016        | 23/03/2026        | 1.000%        |
| SK4000015400        | 500 000 000        | 12/06/2019        | 12/06/2026        | 0.125%        |
| SK4000020673        | 500 000 000        | 12/04/2022        | 12/04/2027        | 1.125%        |
| SK4120005505        | 16 596 960         | 27/07/2007        | 27/07/2027        | 4.950%        |
| SK4000023636        | 500 000 000        | 30/08/2023        | 30/09/2027        | 3.875%        |
| SK4000017190        | 500 000 000        | 15/05/2020        | 15/11/2027        | 0.125%        |
| <b>SK4000021820</b> | <b>500 000 000</b> | <b>05/10/2022</b> | <b>05/04/2028</b> | <b>3.500%</b> |
| SK4120009218        | 6 600 000          | 05/06/2013        | 05/06/2028        | 3.000%        |
| SK4000021119        | 500 000 000        | 08/06/2022        | 08/06/2028        | 2.000%        |
| SK4000026787        | 500 000 000        | 30/01/2025        | 30/01/2029        | 2.750%        |
| SK4120009804        | 4 850 000          | 21/02/2014        | 21/02/2029        | 2.800%        |
| SK4000027876        | 500 000 000        | 10/09/2025        | 10/09/2030        | 2.750%        |

## Additional information on issuances

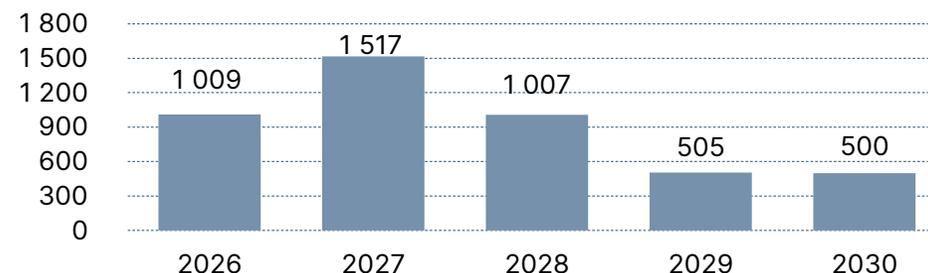
- Total outstanding amount: EUR 4.537 bn including retained CBs of EUR 1bn;
- **Green CB: EUR 500m, ISIN SK4000021820;**
- Retained CBs: EUR 1bn, ISIN(s) SK4000017190 and SK4000021119;
- Interest Rate Type: 100% Fixed Rate Covered Bonds;
- Number of all issuances: 13;
- Weighted average life of outstanding covered bonds: 1.98 years;
- Currency: only in EUR;
- Principal Payment: Soft Bullet;
- Covered Bonds legal extended maturity: max. 24 months;
- No structured features such as put/call options, structured coupons etc.

## Main Features

| Indicator                | Description                            |
|--------------------------|--|
| Issuer's Rating:         | A2 stable, Moody's                     |
| Covered bonds rating:    | Aaa, Moody's                           |
| Covered bonds label:     | European Covered Bond Premium          |
| Legal OC   Committed OC  | 5.0%   7.5%                            |
| Cover Pool Loans:        | only Slovak residential mortgage loans |
| Loans residual maturity: | max. 30 years (legal requirement)      |
| Maximum LTV:             | 70% internal limit   80% legal limit   |
| Governing Law:           | Slovak                                 |
| Listing:                 | Bratislava Stock Exchange              |
| Language:                | Slovak and English                     |
| Compliance:              | UCITS, CRR Art. 129 and Solvency II    |
| Eligibility:             | LCR, ECB and CBPP2                     |
| Liquidity buffer:        | Yes, 180 days, SK Gov Bonds            |

## Maturity profile

30 September 2025 (EUR mil.)



# Investor Relations Details

## Slovenská sporiteľňa, a. s.

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