

# Cover Pool Overview as of 31/12/2022

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# Cover Pool Overview as of 31.12.2022

## Cover Pool Structure

|                                  |                     |
|----------------------------------|---------------------|
| <b>Total cover pool volume</b>   | <b>5 518.5m EUR</b> |
| Residential Loan balance         | 5 468.5m EUR        |
| Liquidity buffer (liquid assets) | 50.0m EUR           |
| Number of loans                  | 115 386             |
| Number of borrowers              | 105 338             |
| WA indexed LTV                   | 46.49%              |
| WA seasoning                     | 4.1 years           |
| WA remaining term                | 21.3 years          |

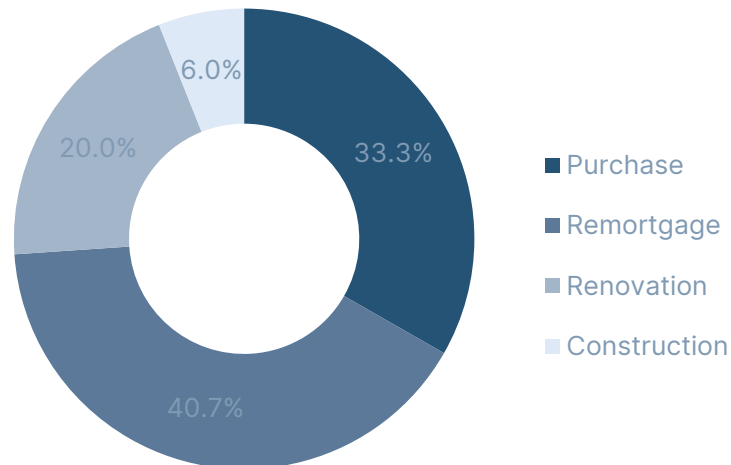
## Covered Bonds

|                               |                     |
|-------------------------------|---------------------|
| <b>Total volume of issues</b> | <b>3 151.4m EUR</b> |
| WAL of outstanding CBs        | 4.2 years           |
| Committed OC                  | 7.5%                |
| Over-collateralisation        | 75.11%              |
| Covered Bond Rating (Moody's) | Aaa                 |
| Maturity type                 | Soft Bullet         |
| Currency distribution         | EUR 100%            |
| Fixed rate CBs outstanding    | 100.0%              |

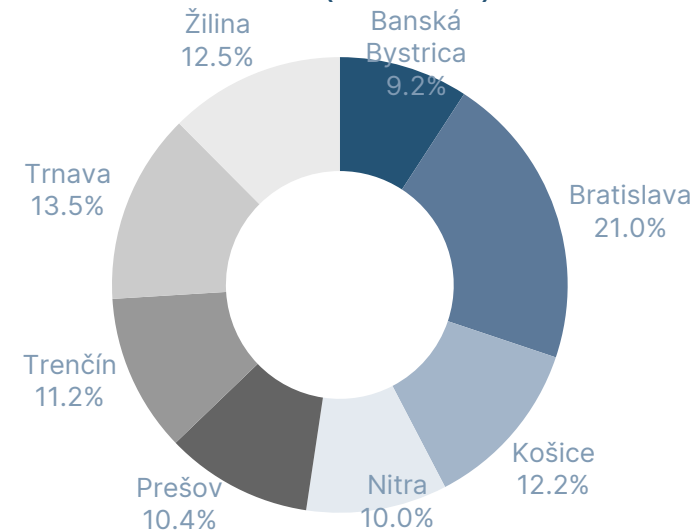
### Notes:

1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 89.59% fixed rate (Moody's methodology); Avg. interest rate: 1.39% p.a.;
3. Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Government Bonds; 6. Average loan volume: 47 393 EUR; 7. No. of pledged properties: 119 033; 8. Total volume of issues includes Retained covered bonds of EUR 1bn and Green covered bond of EUR 500m.

## Distribution by Loan Purpose (volume)

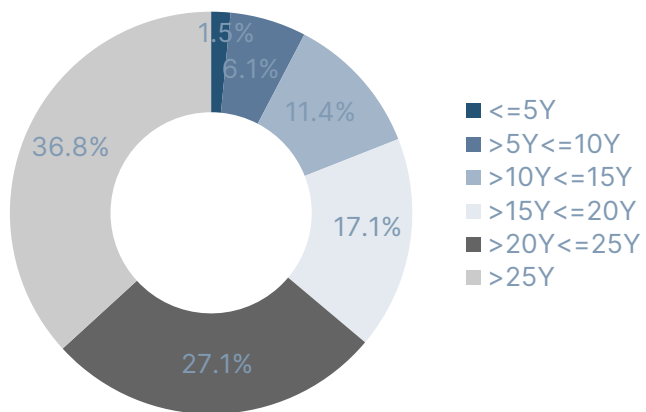


## Regional Distribution (volume)

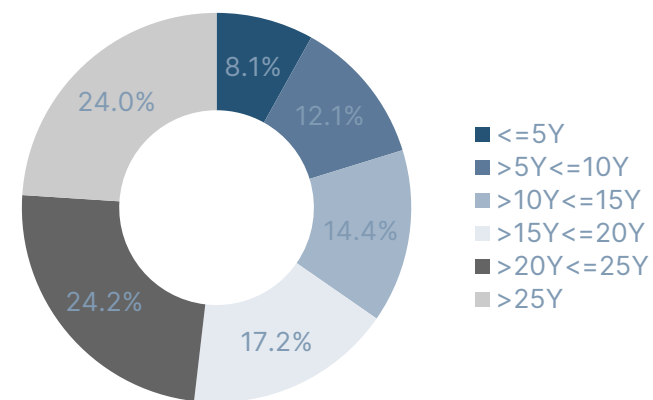


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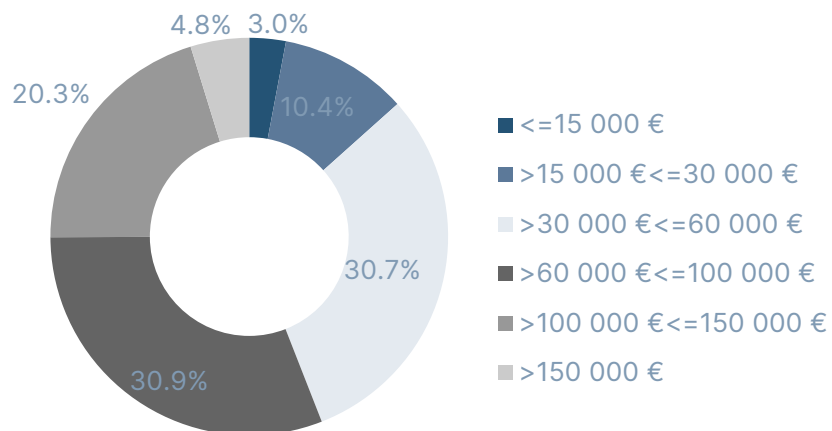
Distribution by Remaining Term (volume)



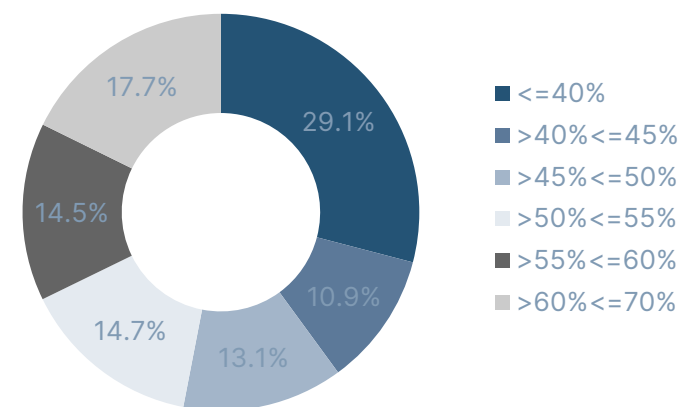
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



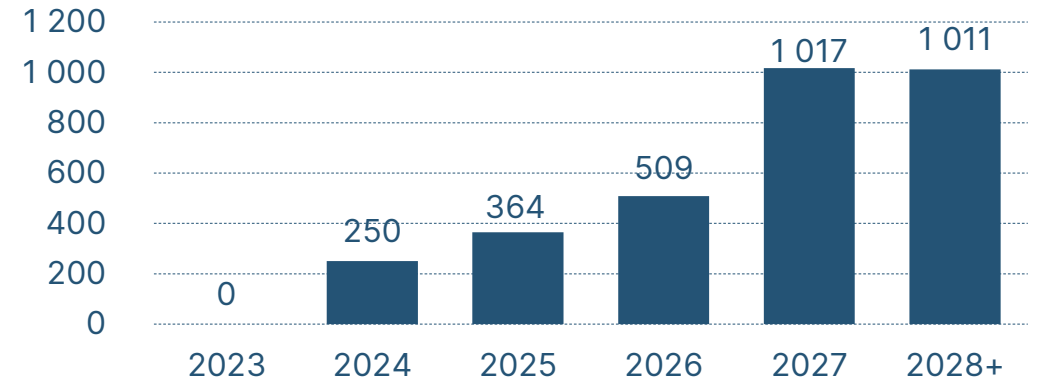
Distribution by LTV (volume)



# Covered Bonds

|                          |  |
|--------------------------|--|
| Issuer:                  | Slovenská sporiteľňa, a. s.              |
| Issuer's Rating:         | A2 stable, Moody's                       |
| Programme Size:          | EUR 5,000,000,000                        |
| Covered Bonds Rating:    | Aaa, Moody's                             |
| Cover Pool:              | Slovak residential mortgage loans        |
| OC:                      | Legal OC of 5.0%<br>Committed OC of 7.5% |
| Max. loan res. 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                       |

SLSP Mortgage Covered Bonds  
Maturity Profile (December 2022; mil. EUR)



Note: Volumes in 2027 and 2028 including retained covered bonds

# Investor Relations Details

## **Slovenská sporiteľňa, a. s.**

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

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