

Slovenská sporiteľňa, a.s.

Cover Pool Overview as of 30.6.2022

July, 2022

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Cover Pool Overview as of 30.6.2022

Cover Pool Structure

Total cover pool volume	4 814.6m EUR
Residential Loan balance	4 654.6m EUR
Liquidity buffer (liquid assets)	160.0m EUR
Number of loans	101 377
Number of borrowers	93 022
WA indexed LTV	48.93%
WA seasoning	4.1 years
WA remaining term	20.8 years

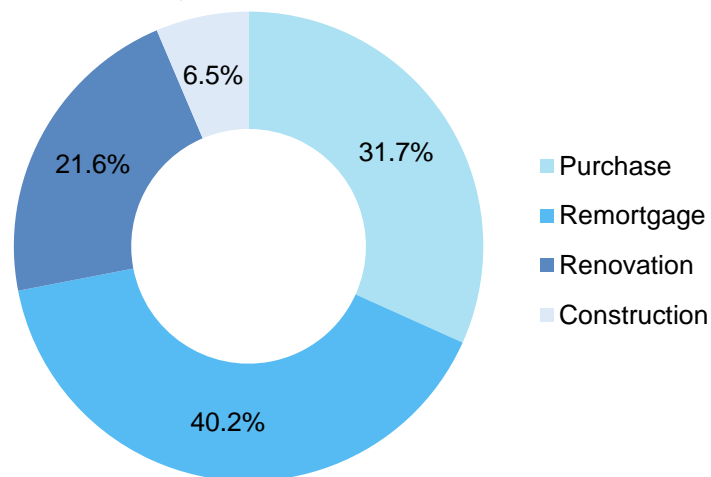
Covered Bonds

Total volume of issues	2 811.4m EUR
WAL of outstanding CBs	4.26 years
Committed OC (nominal)	7.5%
Over-collateralisation (nominal)	71.25%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100.0%

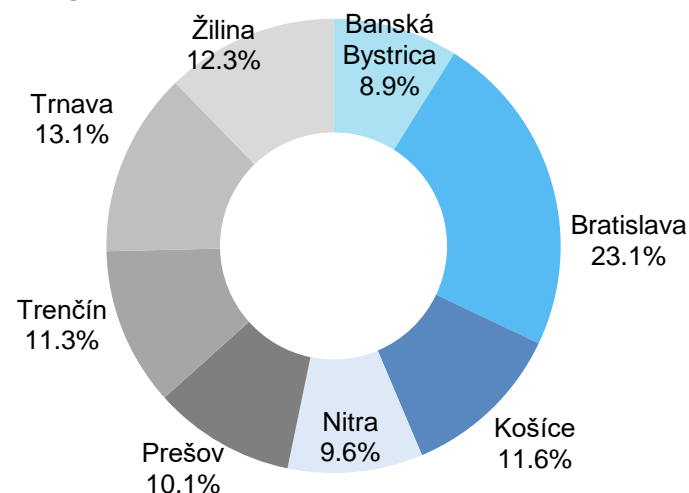
Notes (Cover pool):

1. Excluding non-eligible loans and loans 30+ days in arrears;
2. Interest rate type: 85.69% fixed rate (Moody's methodology); Avg. interest rate: 1.21% p.a.;
3. Loans in EUR only;
4. No derivatives in the Cover Pool;
5. Liquidity buffer – SK Govt. Bonds;
6. Average loan volume: 45 914 EUR;
7. No. of pledged properties: 107 352;
8. Total volume of issues includes retained covered bonds (EUR 1bn).

Distribution by Loan Purpose (volume)

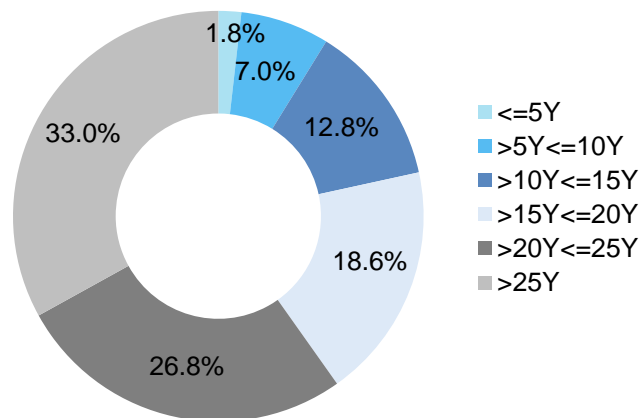


Regional Distribution (volume)

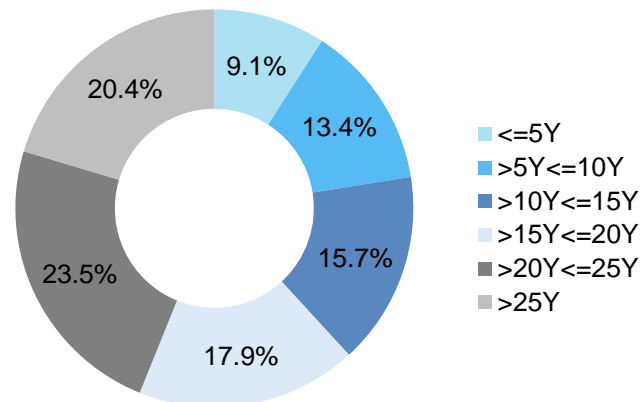


Cover Pool Overview as of 30.6.2022 (Cont'd)

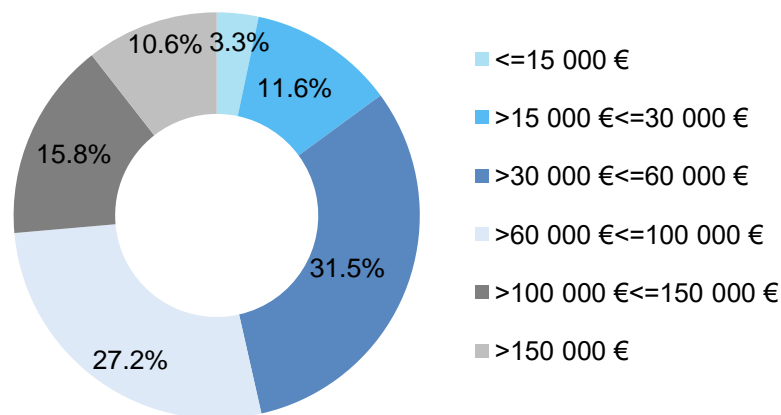
Distribution by Remaining Term (volume)



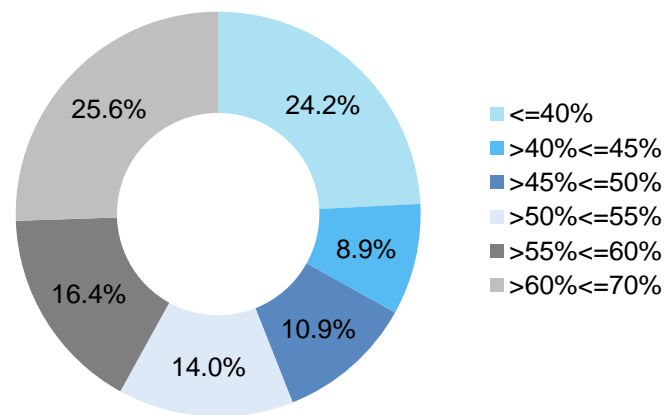
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)

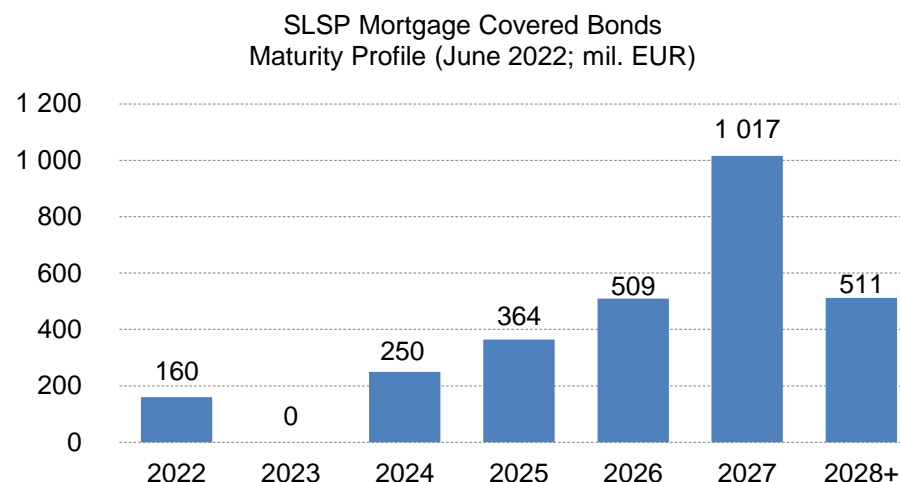


Covered Bonds

Programme Summary

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 loan
OC:	Legal OC of 5.0% 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

Maturity Profile



Note: Volumes in 2027 and 2028 including retained covered bonds

Investor Relations Details

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