

**Slovenská sporiteľňa, a.s.**

**Cover Pool Overview as of 30.9.2020**

October 2020

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# Cover Pool Overview as of 30.9.2020

## Cover Pool Structure

<b>Total cover pool volume</b>	<b>3 540.7m EUR</b>
Residential Loan balance	3 430.7m EUR
Liquidity buffer (liquid assets)	110.0m EUR
Number of loans	86 288
Number of borrowers	78 647
WA indexed LTV	46.94%
WA seasoning	4.0 years
WA remaining term	20.0 years

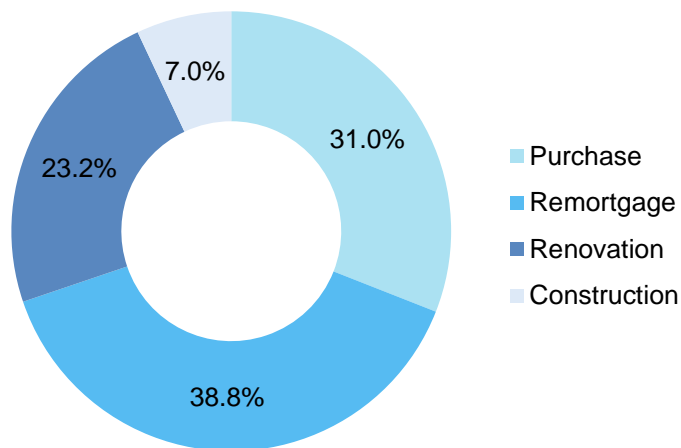
## Covered Bonds

<b>Total volume of issues</b>	<b>2 237.2m EUR</b>
WAL of outstanding CBs	4.5 years
Committed OC (nominal)	7.5%
Over-collateralisation (nominal)	58.26%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	97.8%

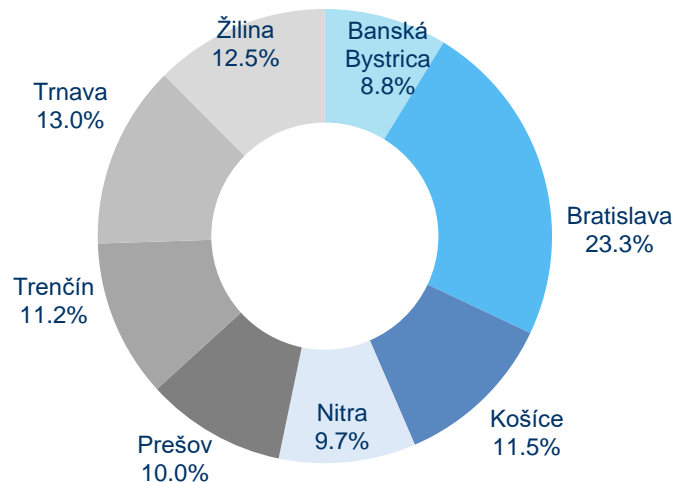
### Notes (Cover pool):

1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 83.4% fixed rate (Moody's methodology); Avg. interest rate: 1.47% p.a.; 3. Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Govt. Bonds; 6. Average loan volume: 39 759 EUR; 7. No. of pledged properties: 94 190; 8. Loans payment moratorium (COVID-19): 9.62%; 9. Total volume of issues includes retained covered bonds (EUR 500m).

## Distribution by Loan Purpose (volume)

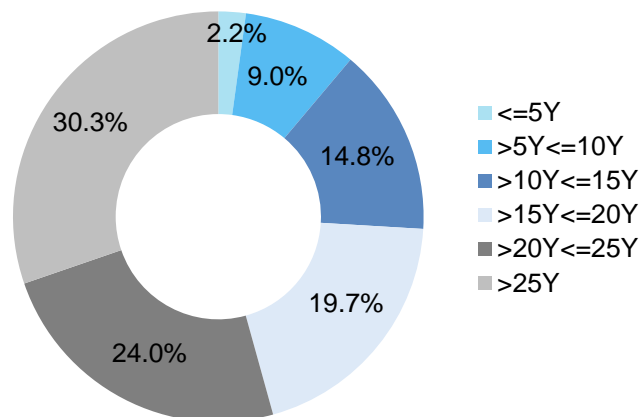


## Regional Distribution (volume)

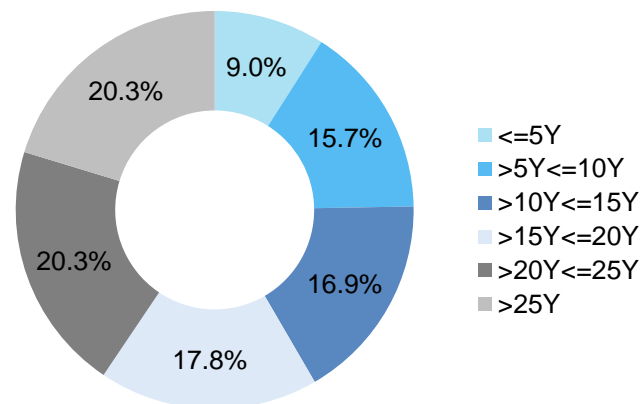


# Cover Pool Overview as of 30.9.2020 (Cont'd)

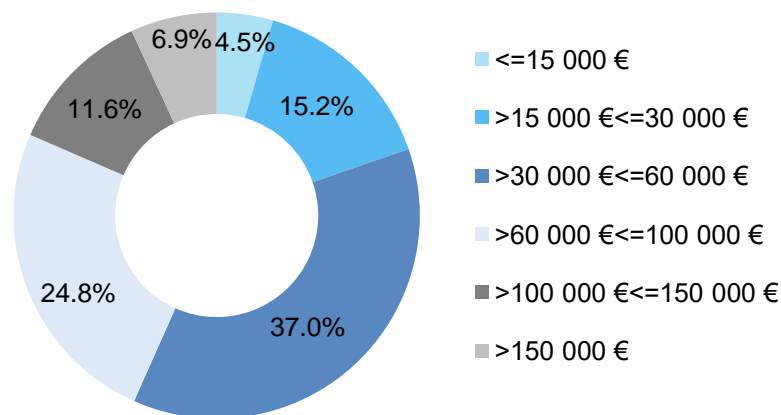
Distribution by Remaining Term (volume)



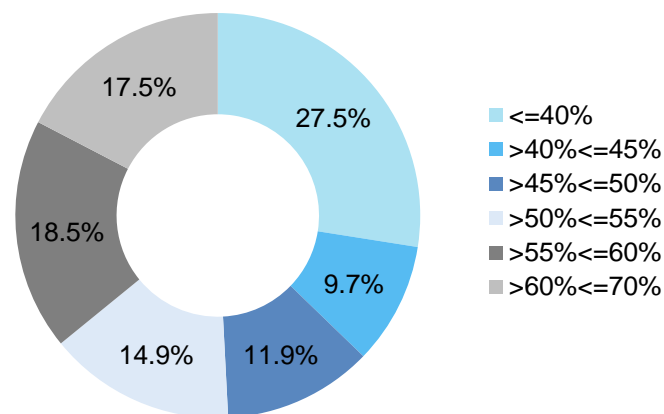
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)



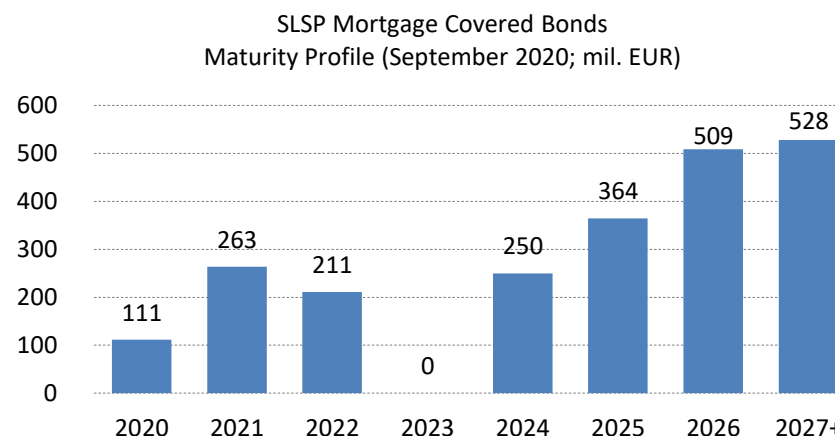
# Covered Bonds

## 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 loans
OC:	Legal OC of 5.0% Committed OC of 7.5%
Max. loan maturity:	30 years (legal requirement)
Max. LTV:	70% (internal limit)
Governing Law:	Slovak
Listing:	Bratislava Stock Exchange and/or Vienna Stock Exchange
Language:	Slovak and English

UCITS, CRR Art.129 and Solvency II compliance  
LCR, ECB and CBPP3 eligibility

## Maturity Profile



# Investor Relations Details

## **Slovenská sporiteľňa, a. s.**

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