

Slovenská sporiteľňa, a.s.

Cover Pool Overview as of 30.9.2021

November 2021

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Cover Pool Overview as of 30.9.2021

Cover Pool Structure

Total cover pool volume	3 557.3m EUR
Residential Loan balance	3 447.3m EUR
Liquidity buffer (liquid assets)	110.0m EUR
Number of loans	86 425
Number of borrowers	79 085
WA indexed LTV	44.33%
WA seasoning	4.4 years
WA remaining term	19.7 years

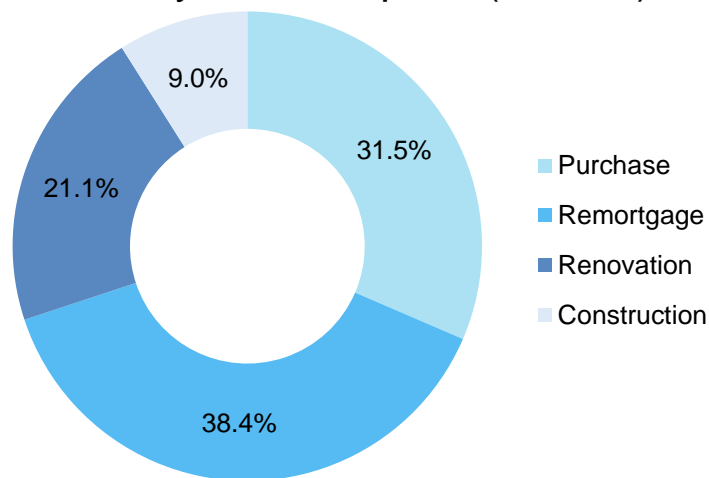
Covered Bonds

Total volume of issues	1 993.7m EUR
WAL of outstanding CBs	4.01 years
Committed OC (nominal)	7.5%
Over-collateralisation (nominal)	78.43%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100.0%

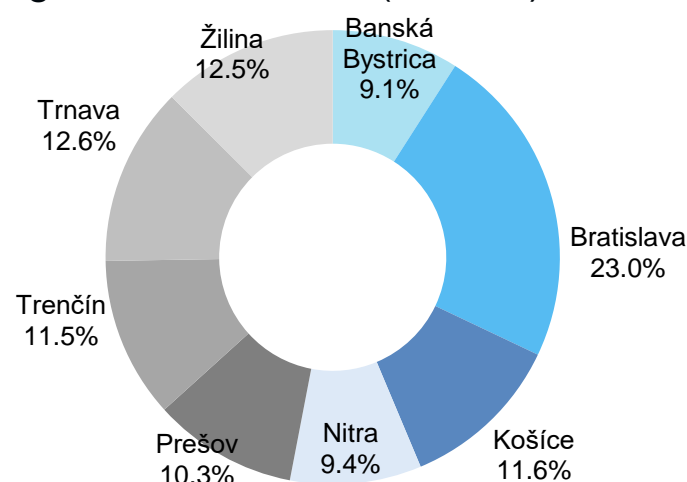
Notes (Cover pool):

1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 76.63% fixed rate (Moody's methodology); Avg. interest rate: 1.32% p.a.; 3. Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Govt. Bonds; 6. Average loan volume: 39 888 EUR; 7. No. of pledged properties: 93 101; 8. Total volume of issues includes retained covered bonds (EUR 500m).

Distribution by Loan Purpose (volume)

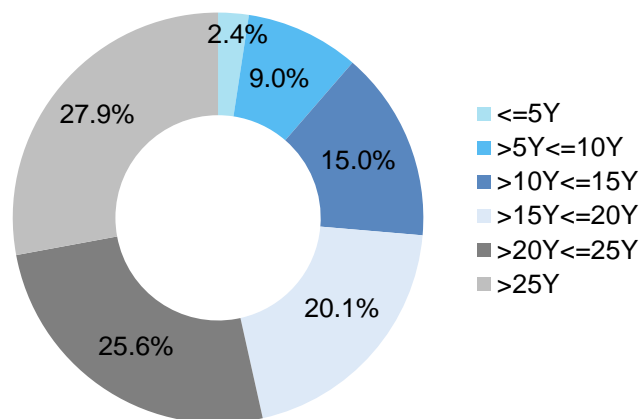


Regional Distribution (volume)

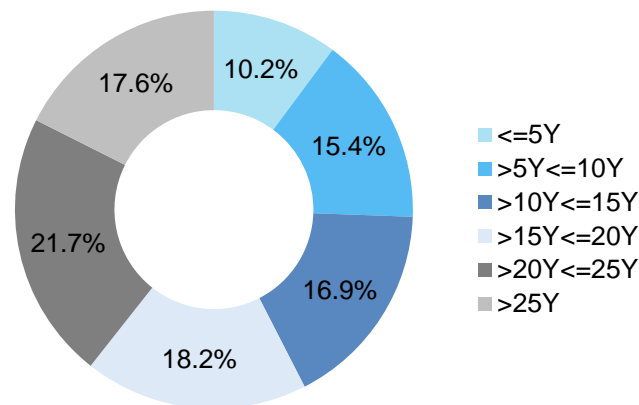


Cover Pool Overview as of 30.9.2021 (Cont'd)

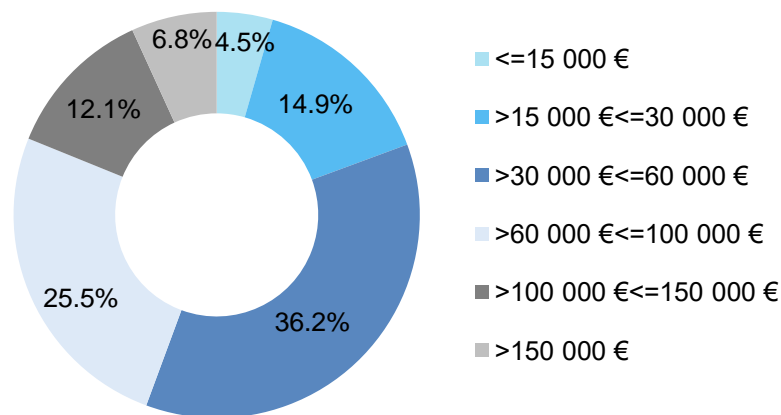
Distribution by Remaining Term (volume)



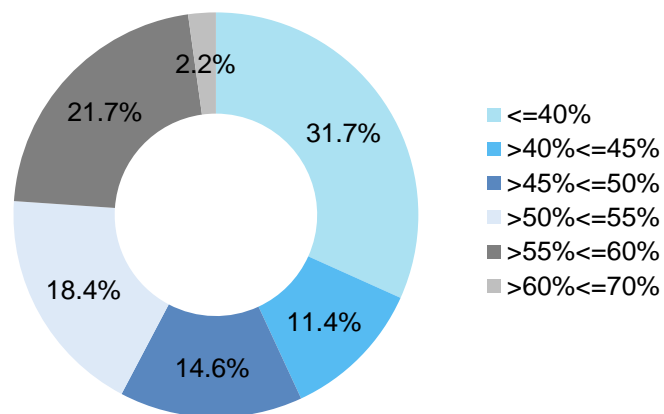
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)



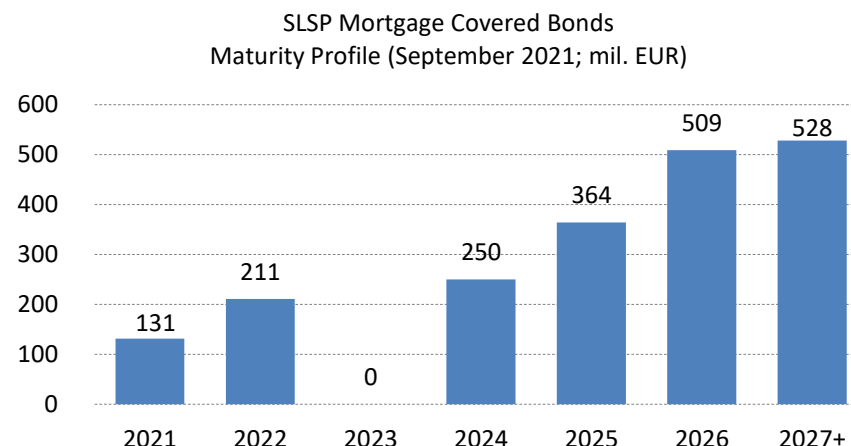
Covered Bonds

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

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