

# Cover Pool Overview

as of 30/9/2023

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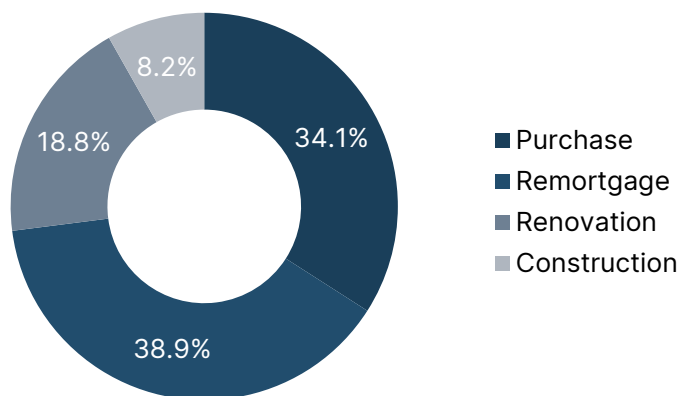
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# Cover Pool Overview as of 30.9.2023

## Cover Pool Structure

<b>Total cover pool volume</b>	<b>5 771.4m EUR</b>
Residential Loan balance	5 721.4m EUR
Liquidity buffer (liquid assets)	50.0m EUR
Number of loans	120 758
Number of borrowers	109 109
WA indexed LTV	41.88%
WA seasoning	4.4 years
WA remaining term	21.4 years

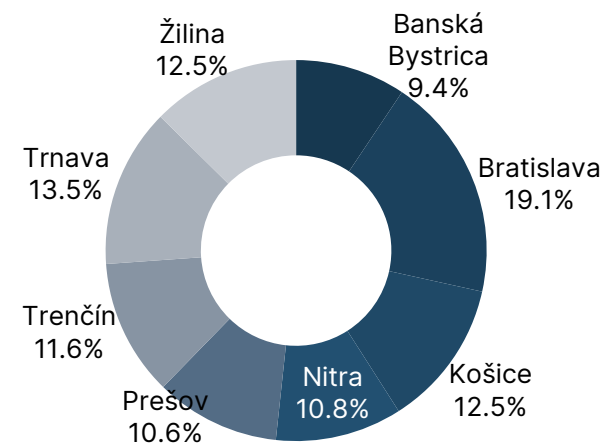
## Distribution by Loan Purpose (volume)



## Covered Bonds

<b>Total volume of issues</b>	<b>4 151.4m EUR</b>
WAL of outstanding CBs	3.4 years
Committed OC	7.5%
Over-collateralisation	39.02%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100.0%

## Regional Distribution (volume)

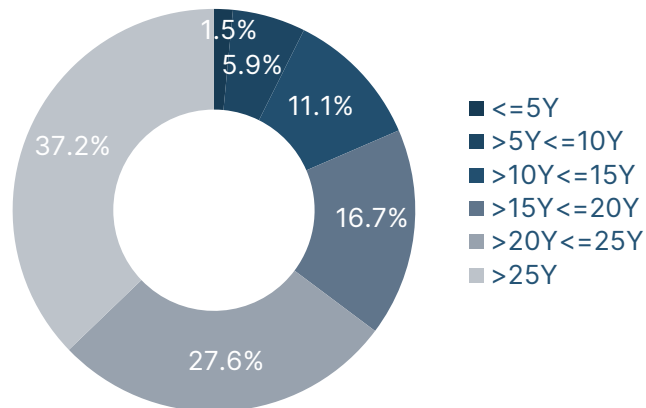


### Notes:

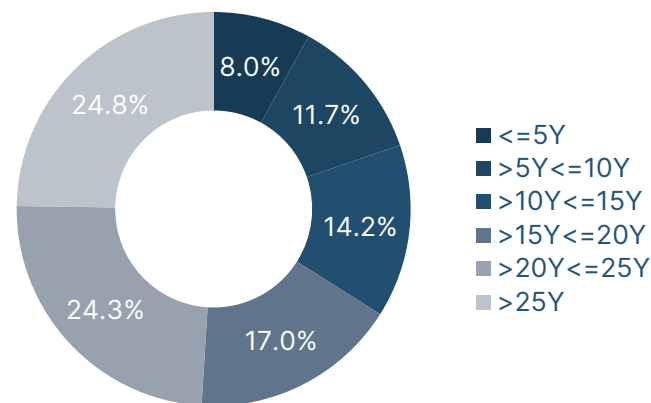
1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 85.57% fixed rate (Moody's methodology); Avg. interest rate: 1.66% p.a.; 3. Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Government Bonds; 6. Average loan volume: 47 379 EUR; 7. No. of pledged properties: 121 965; 8. Total volume of issues includes Retained covered bonds of EUR 1bn and Green covered bond of EUR 500m.

# Cover Pool Overview as of 30.9.2023

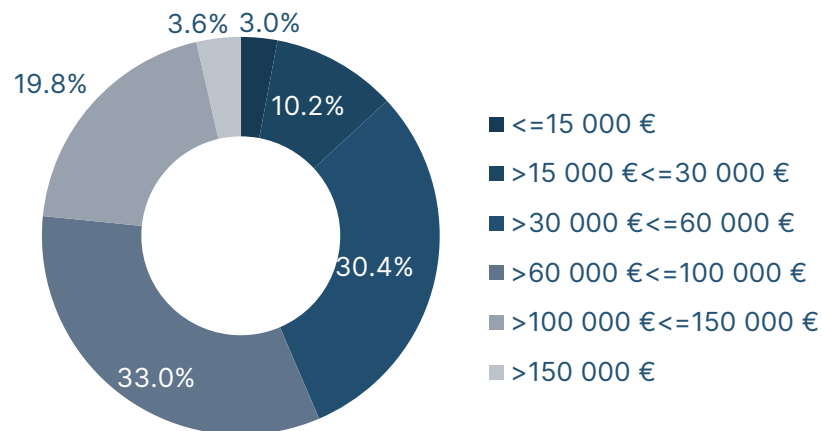
Distribution by Remaining Term (volume)



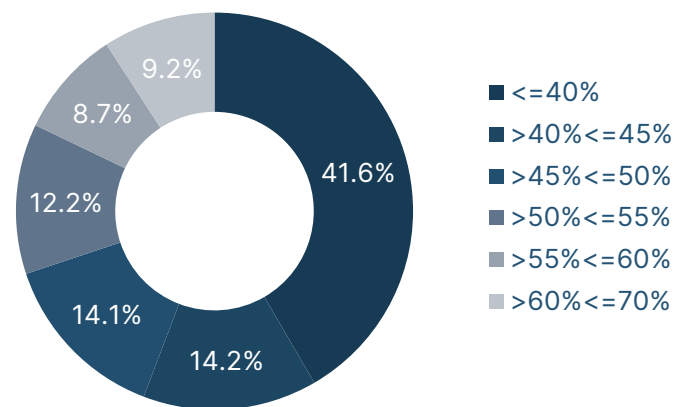
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



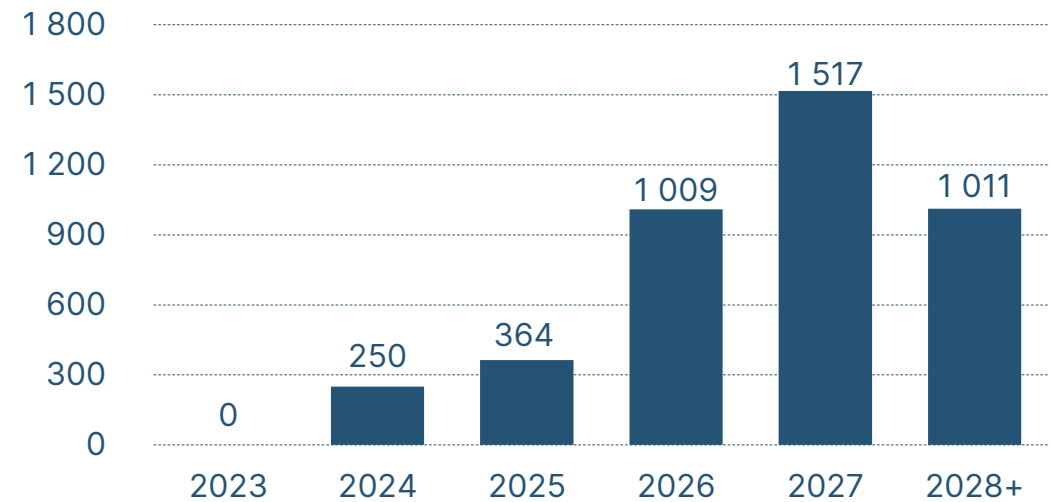
Distribution by LTV (volume)



# 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% 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 (September 2023; mil. EUR)



Note: Volumes in 2027 and 2028 including retained covered bonds

# Investor Relations Details

## **Slovenská sporiteľňa, a. s.**

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