

**Slovenská sporiteľňa, a.s.**

**Cover Pool Overview as of 30.9.2022**

October, 2022

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# Cover Pool Overview as of 30.9.2022

## Cover Pool Structure

<b>Total cover pool volume</b>	<b>5 314.1m EUR</b>
Residential Loan balance	5 154.1m EUR
Liquidity buffer (liquid assets)	160.0m EUR
Number of loans	107 969
Number of borrowers	98 819
WA indexed LTV	45.02%
WA seasoning	4.1 years
WA remaining term	21.1 years

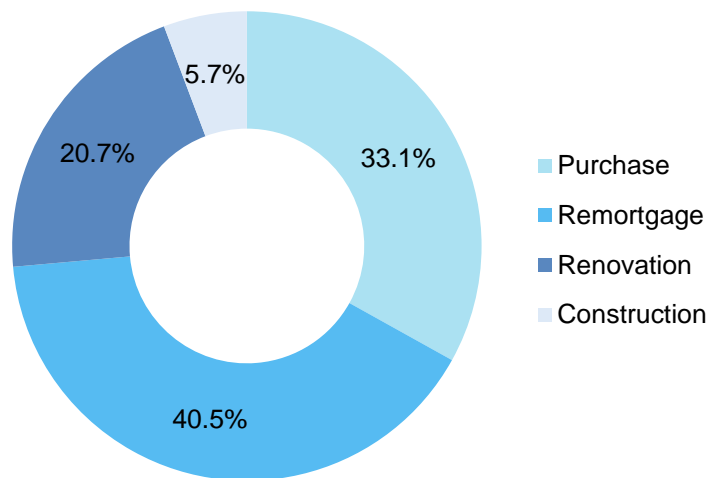
## Covered Bonds

<b>Total volume of issues</b>	<b>2 801.4m EUR</b>
WAL of outstanding CBs	4.02 years
Committed OC	7.5%
Over-collateralisation	89.70%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100.0%

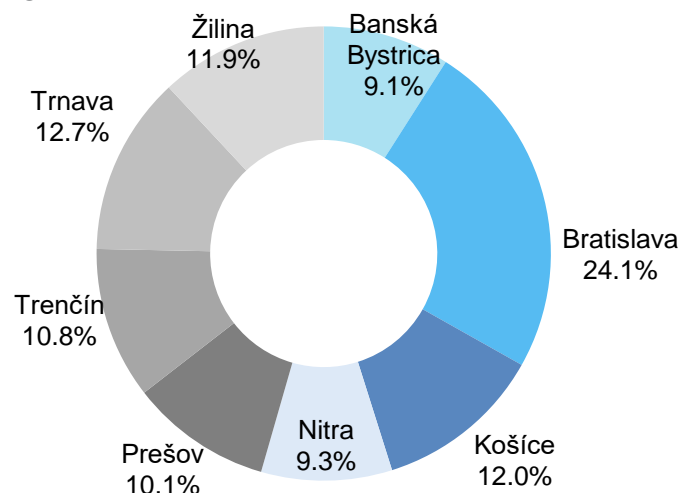
### Notes (Cover pool):

1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 88.40% fixed rate (Moody's methodology); Avg. interest rate: 1.29% p.a.; 3. Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Govt. Bonds; 6. Average loan volume: 47 737 EUR; 7. No. of pledged properties: 113 184; 8. Total volume of issues includes retained covered bonds (EUR 1bn).

## Distribution by Loan Purpose (volume)

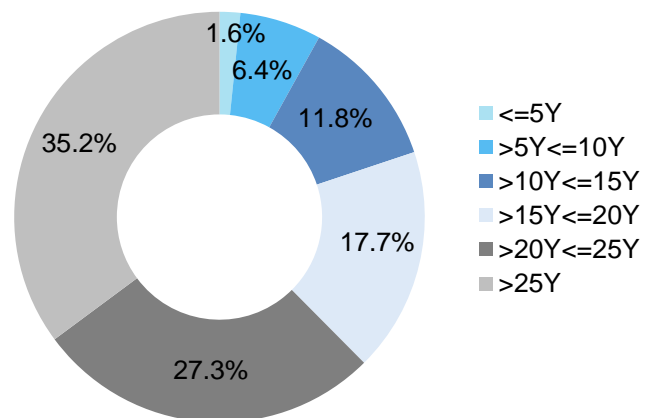


## Regional Distribution (volume)

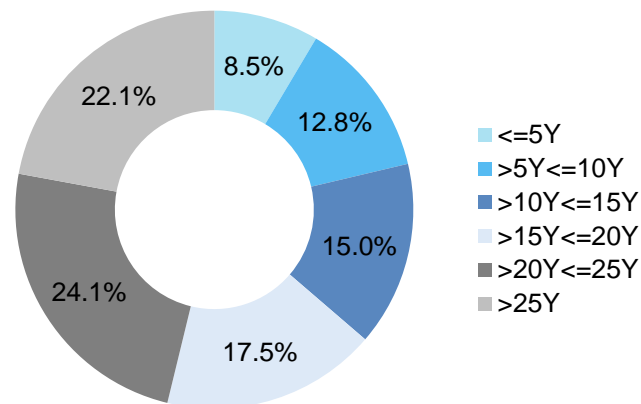


# Cover Pool Overview as of 30.9.2022 (Cont'd)

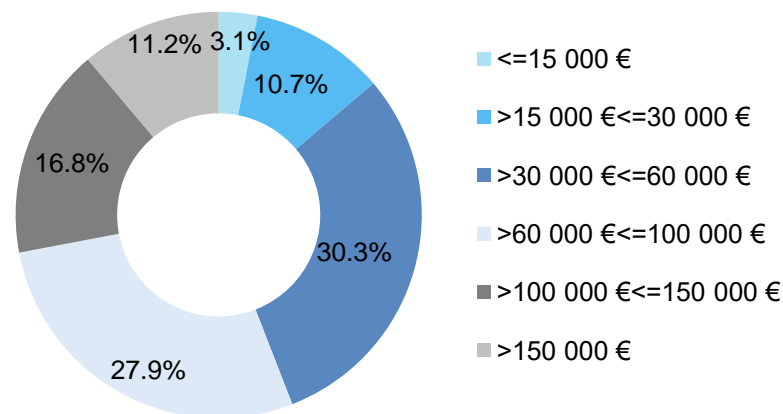
Distribution by Remaining Term (volume)



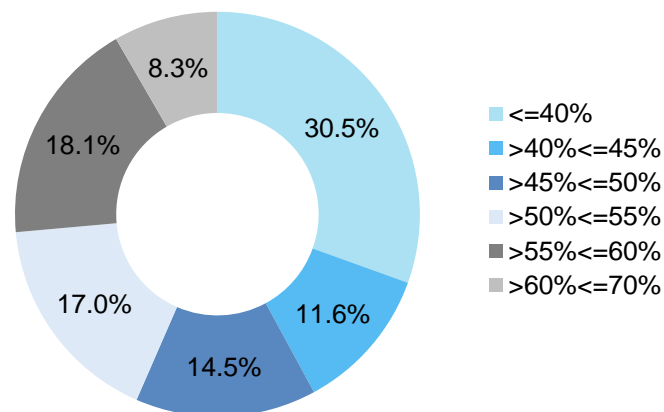
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)

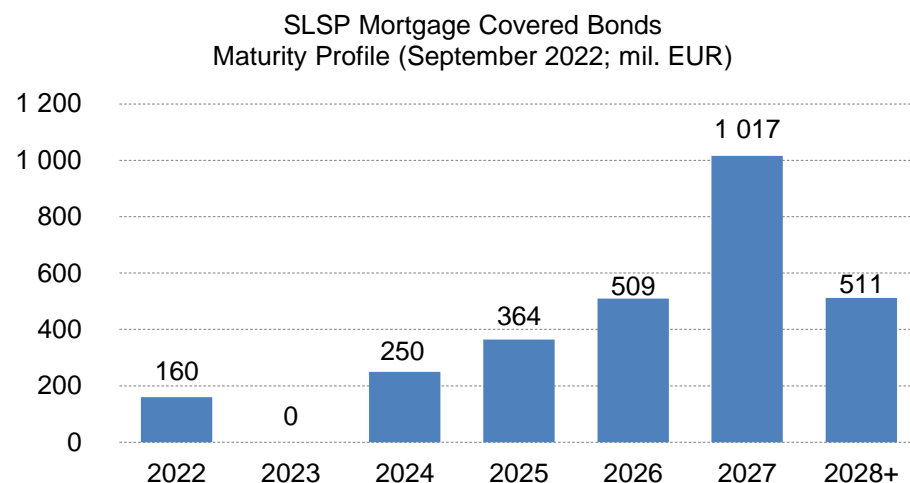


# Covered Bonds

## 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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