VÚB BANKA
Intesa Sanpaolo Group

Report PKD 1 - Hypo_CRR for covered bond programme

consisting of assets pursuant to Section 70, Par. 1, Letter b) of the Act No. 486/2001 Coll. on Banks

Information as of: ***30.6.2026***

Table 1.A Overview of issued Covered Bonds

Line No.	ISIN	Covered Bond Type	Sustainability	Outstanding Nominal Value	Currency	Issue Date	Maturity Date	Coupon in %	Coupon Payment Frequency	Covered Bond Rating	Liquidity Quality Level	Legal o/C in %	Retained Covered Bonds Value	Maturity Extension
a	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	SK4120005547	European CB Premium	NO_ESG	33 193 920	EUR	05.09.2007	05.09.2032	5.00%	Annually	Aa1	N/A	5.00%	0	Y
2	SK4120005679	European CB Premium	NO_ESG	19 916 352	EUR	29.11.2007	29.11.2037	4.90%	Annually	Aa1	N/A	5.00%	0	Y
3	SK4120008228	European CB Premium	NO_ESG	15 000 000	EUR	29.11.2011	29.11.2030	5.35%	Annually	Aa1	N/A	5.00%	0	Y
4	SK4120008608	European CB Premium	NO_ESG	25 000 000	EUR	21.06.2012	21.06.2027	4.70%	Annually	Aa1	N/A	5.00%	0	Y
5	SK4120010364	European CB Premium	NO_ESG	50 000 000	EUR	14.11.2014	14.11.2029	2.25%	Annually	Aa1	N/A	5.00%	0	Y
6	SK4120011149	European CB Premium	NO_ESG	100 000 000	EUR	29.10.2015	29.10.2030	1.60%	Annually	Aa1	N/A	5.00%	0	Y
7	SK4120012824	European CB Premium	NO_ESG	250 000 000	EUR	27.04.2017	27.04.2027	1.05%	Annually	Aa1	2A	5.00%	0	Y
8	SK4120014531	European CB Premium	NO_ESG	50 000 000	EUR	05.10.2018	15.12.2027	1.50%	Annually	Aa1	N/A	5.00%	0	Y
9	SK4000015475	European CB Premium	NO_ESG	500 000 000	EUR	26.06.2019	26.06.2029	0.50%	Annually	Aa1	1	5.00%	0	Y
10	SK4000020491	European CB Premium	NO_ESG	500 000 000	EUR	22.03.2022	22.03.2027	0.88%	Annually	Aa1	1	5.00%	0	Y
11	SK4000022828	European CB Premium	NO_ESG	500 000 000	EUR	13.04.2023	13.10.2026	3.50%	Annually	Aa1	1	5.00%	0	Y
12	SK4000023685	European CB Premium	NO_ESG	500 000 000	EUR	05.09.2023	05.09.2028	3.88%	Annually	Aa1	1	5.00%	0	Y
13	SK4000024923	European CB Premium	NO_ESG	500 000 000	EUR	20.03.2024	20.03.2031	3.25%	Annually	Aa1	1	5.00%	0	Y
14	SK4000027355	European CB Premium	NO_ESG	500 000 000	EUR	20.05.2025	20.05.2032	3.00%	Annually	Aa1	1	5.00%	0	Y
15	SK4000029237	European CB Premium	NO_ESG	750 000 000	EUR	14.04.2026	14.10.2030	3.25%	Annually	Aa1	1	5.00%	0	Y

Table 1.B Covered Bonds Programme Overview

Line No.	Covered Bonds Programme Overview	Tota Value in EUR	Accrued Interest / o/C Value in %	Value based on Currency				
				EUR	USD	GBP	CZK	Other
a	b	1	2	3	4	5	6	7
1	Volume of issued Covered Bonds	4 293 110 272	46 283 308	4 293 110 272	0	0	0	0
2	*thereof: retained*	0	0	0	0	0	0	0
3	Estimated Costs	1 029 840						
4	Number of Issues	15		15	0	0	0	0
5	Cover Pool	5 025 772 045		5 025 772 045	0	0	0	0
6	Overcollateralization (o/C)	685 348 625	15.79%	685 348 625	0	0	0	0
7	thereof: legal (o/C)	217 021 171	5.00%	217 021 171	0	0	0	0
8	commited (o/C)	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 1.C Overview of the Cover Pool Assets

Line No.	Cover Pool Asset Structure	Total Value in EUR	Share on the Cover Pool in %	Value based on Currency				
				EUR	USD	GBP	CZK	Other
a	b	1	2	3	4	5	6	7
9	Underlying Assets: ML - Residential Buildings	4 579 004 796	91.11	4 579 004 796	0	0	0	0
10	Underlying Assets: ML - Commercial Buildings	0	0.00	0	0	0	0	0
11	Substitute Assets	0	0.00	0	0	0	0	0
12	Hedging Derivatives	0	0.00	0	0	0	0	0
13	Liquidity Buffer for 180 days	446 767 249	8.89	446 767 249	0	0	0	0
14	Defaulted and Loans removed from the Cover Pool	7 171 974	0.14	7 171 974	0	0	0	0
15	Loans in Arrears over 90 days	0	0.00	0	0	0	0	0

Table 1.D Maturity Structure of Assets in the Cover Pool *(value in EUR)*

Line No.	Maturity Buckets	Value of Underlying Assets			Value of Substitute Assets	Value of Liquid Assets	Value of Hedging Derivatives
		Total Value	ML - Residential Buildings	ML - Commercial Buildings			
a	b	1	2	3	4	5	6
16	from 0 - to 1 year including	1 635 382	1 635 382	0	0	0	0
17	above 1 - to 2 years including	5 069 188	5 069 188	0	0	42 526 069	0
18	above 2 - to 5 years including	44 499 740	44 499 740	0	0	22 025 000	0
19	above 5 - to 10 years including	201 338 641	201 338 641	0	0	382 216 180	0
20	above 10 - to 15 years including	424 061 841	424 061 841	0	0	0	0
21	above 15 - to 20 years including	771 157 219	771 157 219	0	0	0	0
22	above 20 - to 25 years including	1 281 654 343	1 281 654 343	0	0	0	0
23	above 25 - to 30 years including	1 849 588 442	1 849 588 442	0	0	0	0
24	**Weighted Average Maturity in Years**	22	22	0	0		
25	**Weighted Average Interest Rate**	2.98%	2.98%	0.00%	0.00%		

Table 1.E Overview of regional Distribution of Assets based on Collateral Location *(value in EUR)*

Line No.	Collateral Location	Residential Buildings			Commercial Buildings		
		Collateral Value	Underlying Asset Value	Weighted Average LTV	Collateral Value	Underlying Asset Value	Weighted Average LTV
a	b	1	2	3	4	5	6
26	Bratislava - city	2 951 852 458	1 138 150 637		0	0	
27	Banskobystrický region	783 347 276	323 628 233		0	0	
28	Bratislavský region (w/o Bratislava - city)	1 213 679 806	470 934 448		0	0	
29	Košický region	1 078 551 789	444 584 507		0	0	
30	Nitriansky region	1 131 199 800	471 274 063		0	0	
31	Prešovský region	876 955 592	351 126 851		0	0	
32	Trenčiansky region	1 051 075 556	411 203 239		0	0	
33	Trnavský region	1 306 341 153	528 402 661		0	0	
34	Žilinský region	1 141 982 411	439 700 157		0	0	
35	**SR - Total**			53.23%			0.00%

Table 1.F Additional Information on the Covered Bonds Programme

Line No.	Indicator	Description
a	b	1
36	Assets Valuation Method	The Bank values real estate that represents the security of mortgage loans for housing in the cover pool, based on internal regulations, which are primarily based on the Decree of the NBS of 13 December 2016 No. 10/2016 (hereinafter referred to as the "Decree"). When securing a housing loan with real estate that is the subject of purchase, the value of the security is the lowest of the values: the purchase price, the price determined by an expert appraisal and the price based on the internal valuation according to the Decree. At the same time, all three values must always be available. When securing a housing loan with real estate under construction, the value of the security is the lower of the values: the estimate of the future general value and the price of the real estate according to the contract. For other types of loans (primary refinancing loans and non-purpose housing loans), the value of the security is determined by an expert appraisal. The Bank regularly revalues real estate based on a statistical model pursuant to the Decree. Securities used as liquid or substitute assets are valued at current market prices from Bloomberg, in the case of Slovak bonds, the SK market maker model is used.
37	Market and Interest Rate Risk	Investors in covered bonds are exposed to the risk of adverse developments in the market prices of these securities in the event of their sale before their final maturity date. Market risk increases with increasing maturity and is mainly affected by movements in interest rates, currency fluctuations, credit risk, and liquidity risk. Since the Bank does not manage risk at the level of the covered bond program, but at the level of the banking book, no hedging derivatives are included in the cover pool. The Bank is exposed to interest rate risk at any time due to possible changes in the overall level of interest rates, changes in the relationships between major market rates, changes in the slope and shape of the yield curve, changes in the liquidity of key financial markets or the volatility of market rates in different currencies, consolidation of exposures based on different correlations between currencies, and pressure on behavioral models. Although the Bank applies policies to hedge and mitigate interest rate risk, interest rates are highly sensitive to many factors beyond the Bank's control, and fluctuations in interest rates may have a negative impact on its net interest income.
38	Currency Risk	The Bank pays principal and interest on covered bonds in the currency of issue. If investors' financial activities are primarily denominated i a currency other than the currency of issue, they may be exposed to certain currency conversion risks, the risk of significant changes in exchange rates and the risk that authorities having jurisdiction over the investor's currency may impose or change exchange controls that could have an adverse effect on the relevant exchange rate. As a result, investors may receive lower returns or principal than they expected.
39	Credit Risk	The Bank faces credit risk (the risk of default) due to economic conditions or regulatory interventions leading to counterparties not fulfilling their obligations to the Bank. Bonds carry the risk of the Bank's credit spread as an issuer, which may increase during the life of the bonds, resulting in a decrease in the market price of the bonds. The main factors affecting the credit spread are, among others, the issuer's creditworthiness and rating, the issuer's probability of default and the remaining maturity of the bonds. The overall economic situation, market liquidity, the general level o interest rates, the overall economic development and the currency in which the bonds are denominated are also factors with a positive or negative impact on the issuer's credit spread risk.
40	Other important changes in the Cover Pool	During the 2nd quarter of 2026, one issuance of covered bonds was issued in the amount of EUR 750mn.

Notes:

European CB Premium	*a covered bond fulfilling the obligation of Act No. 483/2001 Coll. on Banks, secured only by mortgage loans pledged by real estate for housing according to Article 129, Letter d) of CRR*
ESG	*a bond meeting sustainability conditions (Environmental, Social, Governance)*
NO_ESG	*a bond, without sustainability features (Environmental, Social, Governance)*
A /N	*A/N - Yes/No indicates the possible extension of the maturity of the covered bond by a maximum of two years according to conditions of Section 82 of Act No. 483/2001 Coll. on Banks*
LTV	*loan to value*
o/C	*overcollateralization*