

**ISSUER**

|  |   |  |                      |
|--|---|--|----------------------|
| <b>Issuer:</b><br>Group<br>Controlling authority | Všeobecná úverová banka, a.s.<br>Intesa Sanpaolo Group<br>National Bank of Slovakia | <b>Rating:</b><br>Issuer<br>Covered Bond | Moody's<br>A2<br>Aa2 |
|--|---|--|----------------------|

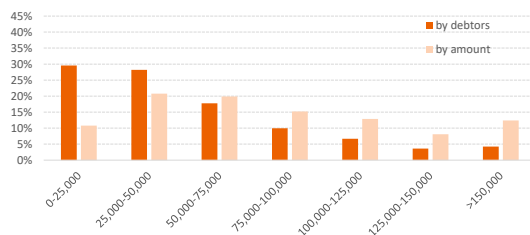
**COVER POOL**

|  |                                 |   |                           |
|--|---------------------------------|---|---------------------------|
| <b>Amount and type of cover assets:</b><br>Mortgage loans secured by residential property<br>(nominal value incl. accrued interest)<br>Substitute/liquid assets (fair value) | 3 684 971 712 €<br>50 225 504 € | Outstanding value of covered bonds (nominal value<br>incl. accrued interest)<br>Overcollateralization | 3 329 915 354 €<br>12.17% |
|--|---------------------------------|---|---------------------------|

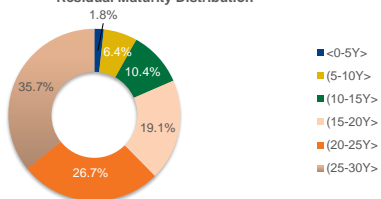
**MORTGAGE LOANS**

|   |   |
|---|---|
| <b>Mortgage loans:</b><br>Outstanding amount of mortgage loans<br>Average outstanding loan amount<br>Average original loan amount<br>Number of loans<br>Number of debtors<br>Percentage of loans more than 90 days past due<br>Denomination<br>Average maturity<br>Average utilization<br>Average LTV<br>Weighted average interest rate<br>Interest rate<br>Typ of borrower | 3 684 971 712 €<br>43 951 €<br>54 352 €<br>83 842<br>67 026<br>0.00%<br>100% in EUR<br>21.14 years<br>3.89 years<br>59.44%<br>1.25%<br>100% with fixed interest rate<br>100% retail |
|---|---|

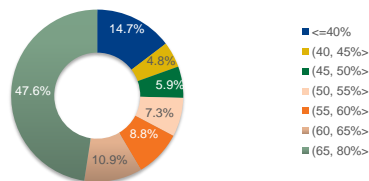
Current Outstanding Balance Distribution



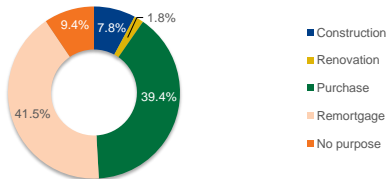
Residual Maturity Distribution



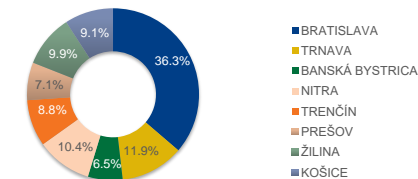
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



**COVERED BONDS**

|  |  |
|--|--|
| <b>Outstanding covered bonds:</b><br>Outstanding value<br>Number of issues<br>Average residual maturity<br>Denomination<br>Interest Rate | 3 329 915 354 €<br>23<br>4.8 years<br>100% EUR<br>100% fix |
|--|--|

EUR mln Maturity structure of VUB Covered Bonds

