

**ISSUER**

<b>Issuer:</b> Group Controlling authority	Všeobecná úverová banka, a.s. Intesa Sanpaolo Group National Bank of Slovakia	<b>Rating:</b> Issuer Covered Bond	Moody's A2 Aa1
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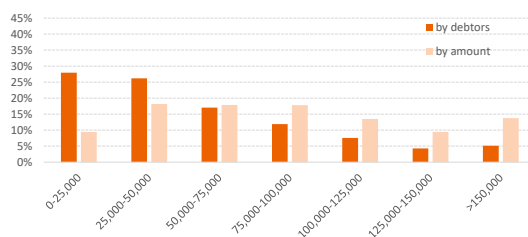
**COVER POOL**

<b>Amount and type of cover assets:</b> Mortgage loans secured by residential property (nominal value incl. accrued interest) Substitute/liquid assets (fair value)	4 184 514 793 € 2 208 433 €	Outstanding value of covered bonds (nominal value incl. accrued interest) Overcollateralization	3 781 335 015 € 10.72%
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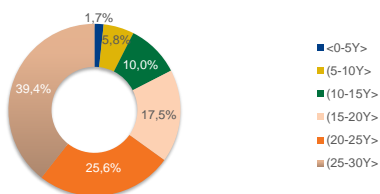
**MORTGAGE LOANS**

<b>Mortgage loans:</b> Outstanding amount of mortgage loans Average outstanding loan amount Average original loan amount Number of loans Number of debtors Percentage of loans more than 90 days past due Denomination Average maturity Average utilization Average LTV Weighted average interest rate Interest rate Typ of borrower	4 184 514 793 € 47 718 € 59 405 € 87 693 70 843 0.00% 100% in EUR 21.58 years 4.01 years 59.69% 1.11% 100% with fixed interest rate 100% retail
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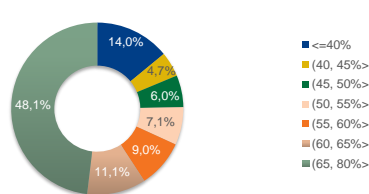
Current Outstanding Balance Distribution



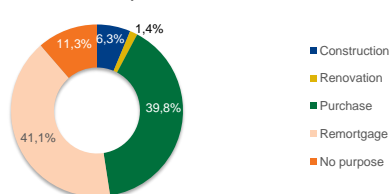
Residual Maturity Distribution



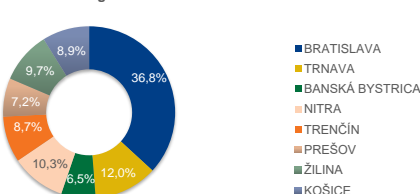
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



**COVERED BONDS**

<b>Outstanding covered bonds:</b> Outstanding value Number of issues Average residual maturity Denomination Interest Rate	3 781 335 015 € 22 3.9 years 100% EUR 100% fix
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Maturity structure of VUB Covered Bonds

