

Report Date

1Q/2022

ISSUER

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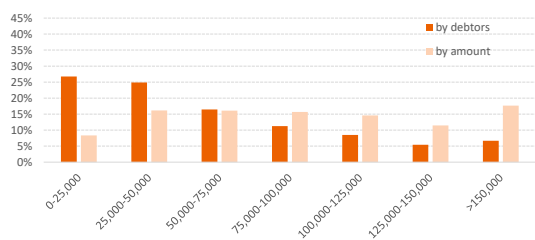
COVER POOL

Amount and type of cover assets: Mortgage loans secured by residential property (nominal value incl. accrued interest) Substitute/liquid assets (fair value)	4 725 642 459 € 286 554 277 €	Outstanding value of covered bonds (nominal value incl. accrued interest) Overcollateralization	4 275 385 109 € 17.23%
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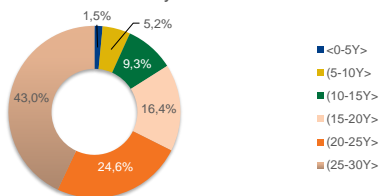
MORTGAGE LOANS

Mortgage loans: 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	4 725 642 459 € 51 762 € 63 567 € 91 295 74 197 0.00% 100% in EUR 22.15 years 3.74 years 60.65% 1.07% 100% with fixed interest rate 100% retail
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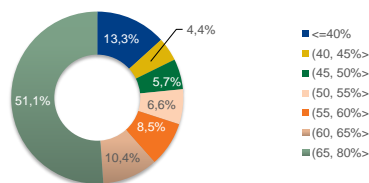
Current Outstanding Balance Distribution



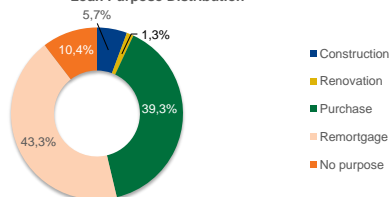
Residual Maturity Distribution



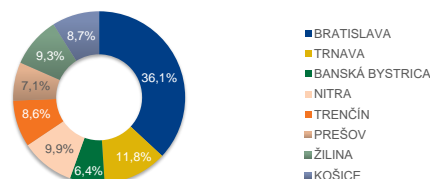
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



COVERED BONDS

Outstanding covered bonds: Outstanding value Number of issues Average residual maturity Denomination Interest Rate	4 275 385 109 € 23 3.8 years 100% EUR 100% fix
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Maturity structure of VUB covered bonds

