VÚB BANKA
Intesa Sanpaolo Group

VUB Investor Presentation

Bratislava, August 2026

Key Facts

Slovak Republic

- **Despite being small and very open, Slovak economy has grown faster than its peers** after major global shocks such as the pandemic and the Russian war on neighboring Ukraine and subsequent energy crisis in 2022-24
- In absolute and relative-to-GDP levels, public debt remains at acceptable levels
- The Slovak housing market remains in a healthy expansion phase

VUB Bank

- Member of the **Intesa Sanpaolo Group**
- Rated **A2 by Moody's**
- The **2nd largest banking group in Slovakia**
- **#2** in gross loans, in total assets, housing loans, deposits, asset management and **#1** in number of branches

Banking sector

- **Slovak banks are profitable; ROE holds above EU average** even as banks in Slovakia were hit in 2024 by a punitive special tax of 30% on gross profit. Healthy assets growth and primarily further gains in operational efficiency are the key to improving underlying ROE
- **Gross NPLs in Slovakia are comparable to EU average, CAR is above 20%**

Debt Issuance Programme

- Rated **Aa1 by Moody's**
- **Outstanding covered bonds of EUR 4.3bn**, primary assets consist of **mortgage loans pledged by Slovak residential property only**
- Regular issuer of covered bonds with continuous presence on the market

CONTENT

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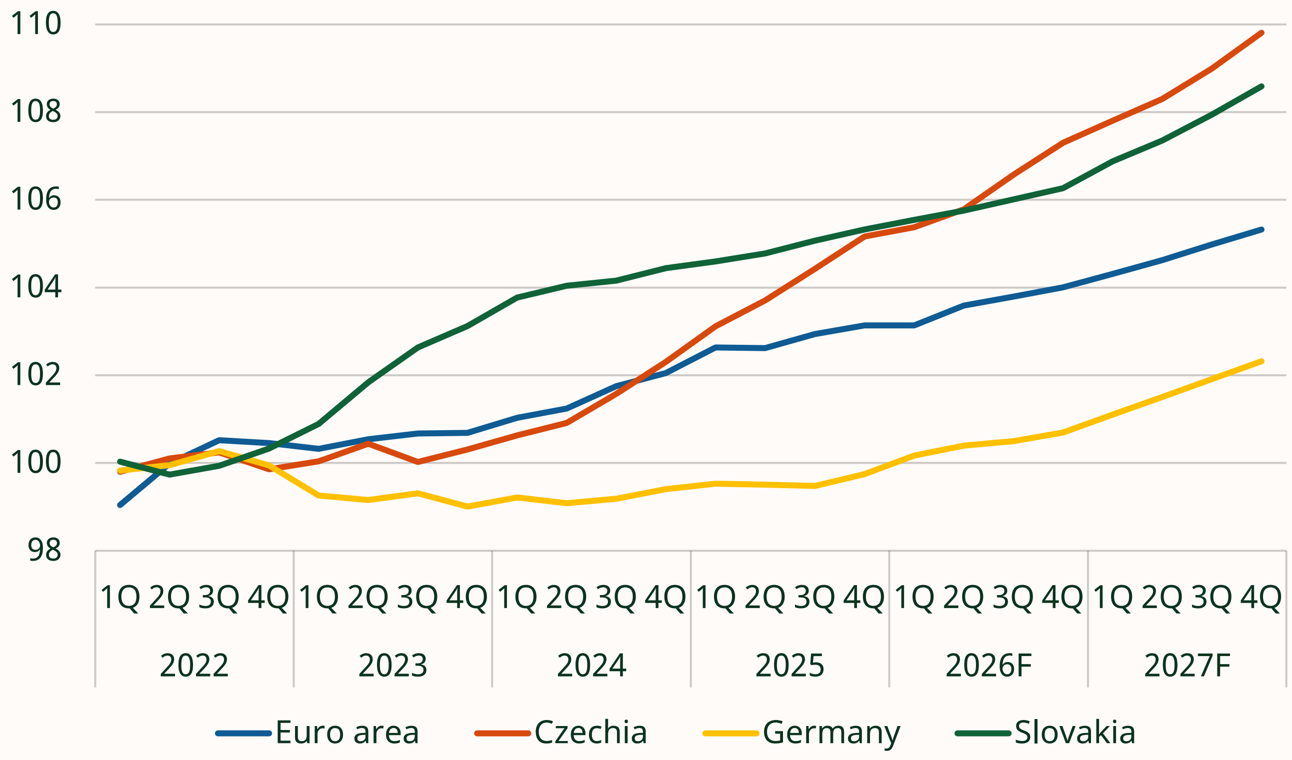
Slovakia at a Glance

Slovak economy remains resilient

GDP levels compared to post-pandemic (2022=100, s.a.)



Growth to remain positive

- Despite being small and very open, Slovak economy has grown faster than its peers after major global shocks such as the pandemic and the Russian war on neighboring Ukraine and subsequent energy crisis in 2022-24
- 2025 and 2026 brought growth deceleration as the country undergoes fiscal consolidation and restraint of domestic demand
- Ahead, a projected recovery of Slovakia's key trading partners, utilization of EU-funded investments, and relative easing of the fiscal restraint should provide for a cyclical uplift. Together with the demonstrated resilience, this gives hope to grounds for the local economy to reaccelerate from 2027 onward

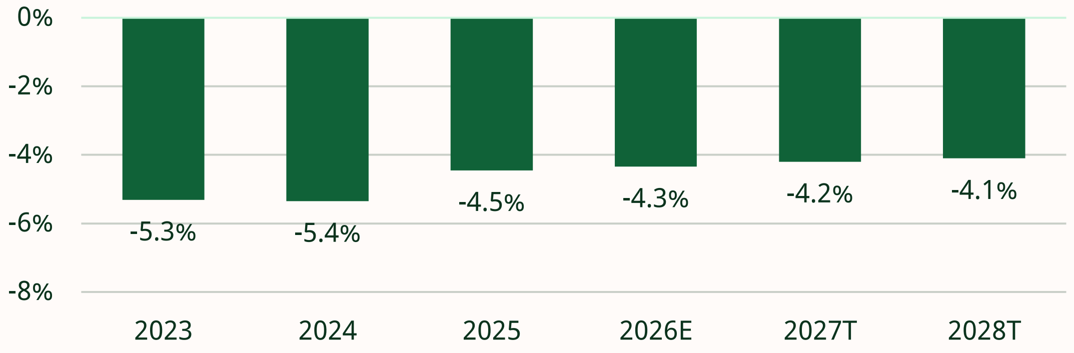
Source: Eurostat, ISP IRN June 2026 forecasts

Fiscal situation is challenging, but manageable

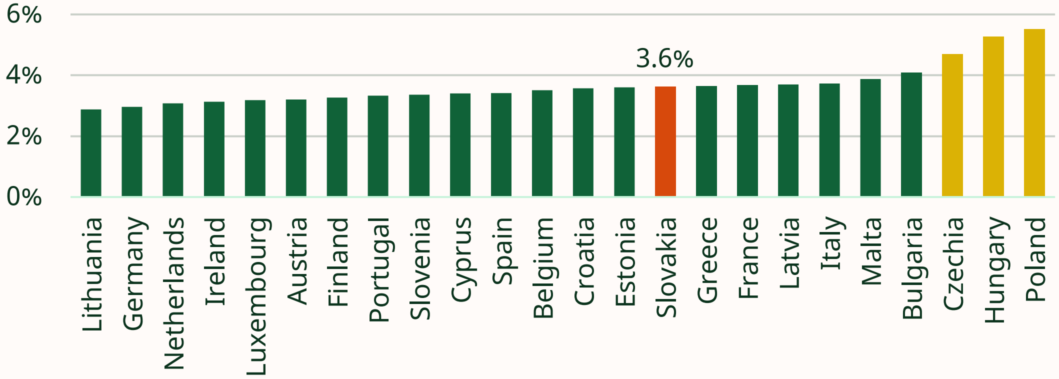
Debt ratio remains well below EU average

- Costs of the pandemic and energy crisis clearly swelled the government deficit. The Cabinet started consolidating with the 2025 budget and has pledged to bring the deficit below 3% of GDP by 2028
- In absolute and relative-to-GDP levels, public debt remains at acceptable levels
- Spreads, increased after the start of the Russian war against Ukraine, have declined since then, remaining way below non-euro CEE neighbors and also below some EMU member states

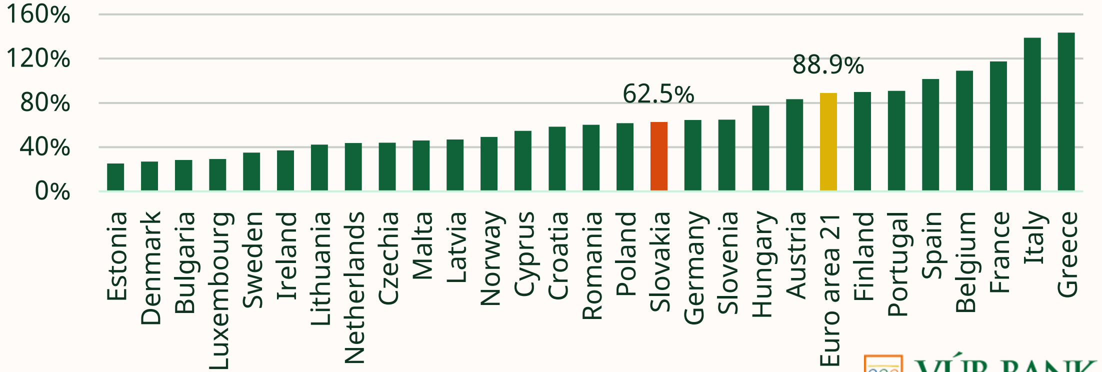
Public finance balance
(% of GDP, reality and targets)



Yields in comparison
(EMU convergence criterion 10Y bond yields, June 2026)



Public debt in comparison
(% GDP, as of 1Q 2026)



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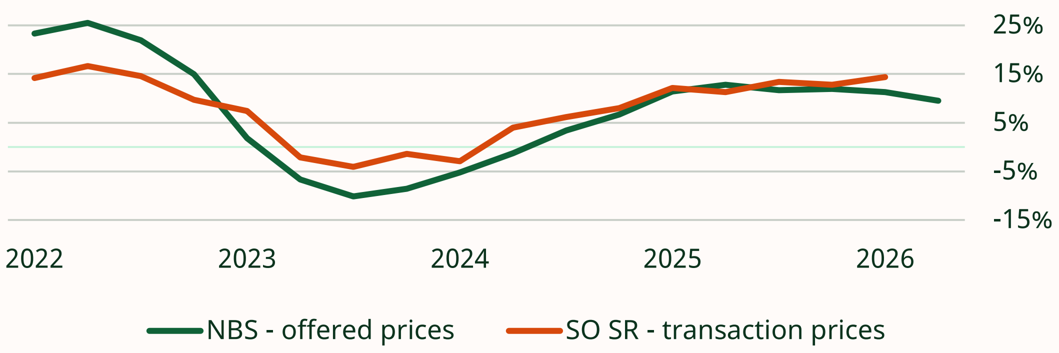
Source: Eurostat and government's budget proposal for 2026-28

Housing market under resilient demand

Property prices rose to new records amid strong mortgage demand and rather short housing supply

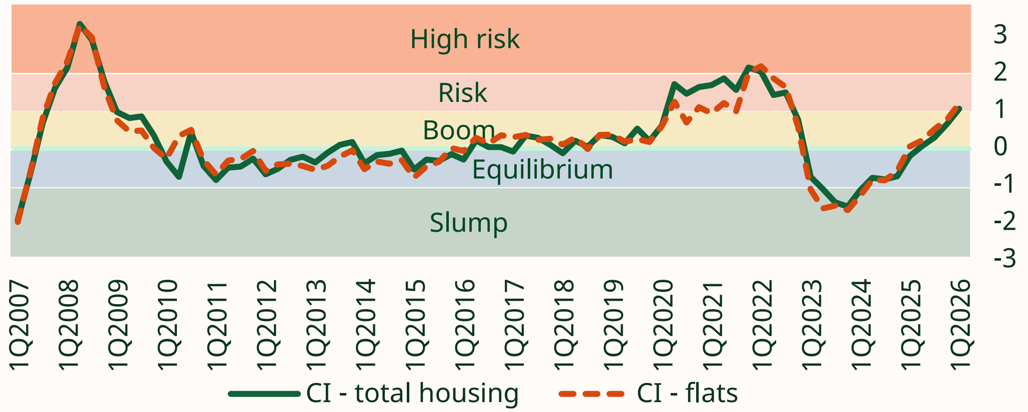
- The Slovak housing market remains in a healthy expansion phase. House price growth moderated to below 10% year-on-year in 2Q2026 from around 12% in 2025, reflecting a normalization after the strong post-tightening recovery. Prices remain at record highs and have fully recovered the correction seen in 2022-24
- Strong labor market conditions, rising incomes and limited housing supply continue to provide support to the market

Change in property prices
(% yoy, last observation 2Q2026)



Source: NBS, Statistics Office

NBS Composite Index of Housing development



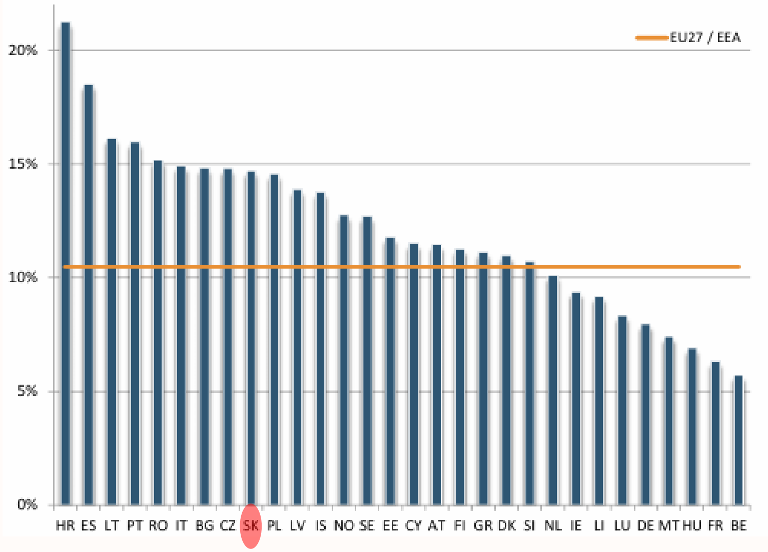
Source: NBS

Banking sector remains stable, well capitalized, efficient and profitable

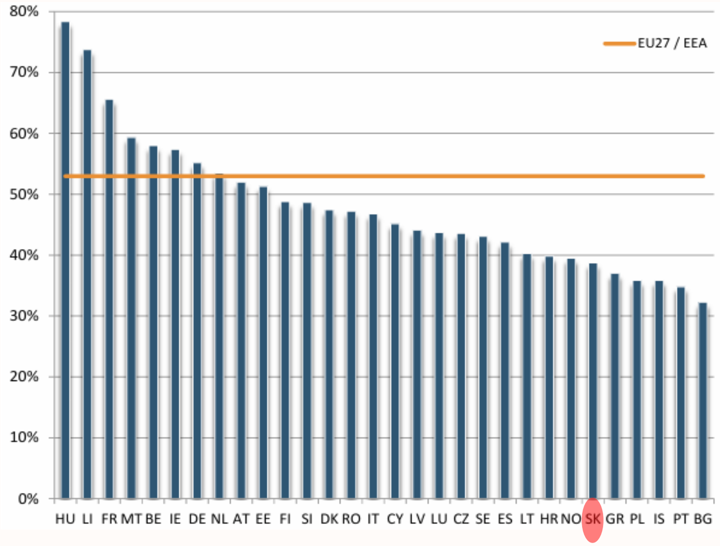
Banks improve further their operating efficiency to deliver healthy returns despite higher tax burden

- **Gross NPLs in Slovakia are comparable to EU average, CAR above 20%**
- Slovak banks are profitable; ROE holds above EU average even as banks in Slovakia were hit in 2024 by a punitive special tax of 30% on gross profit. Healthy assets growth and primarily further gains in operational efficiency are the key to improving underlying ROE. Besides, a sunset clause on the special tax, to be halved by 2027, will help too

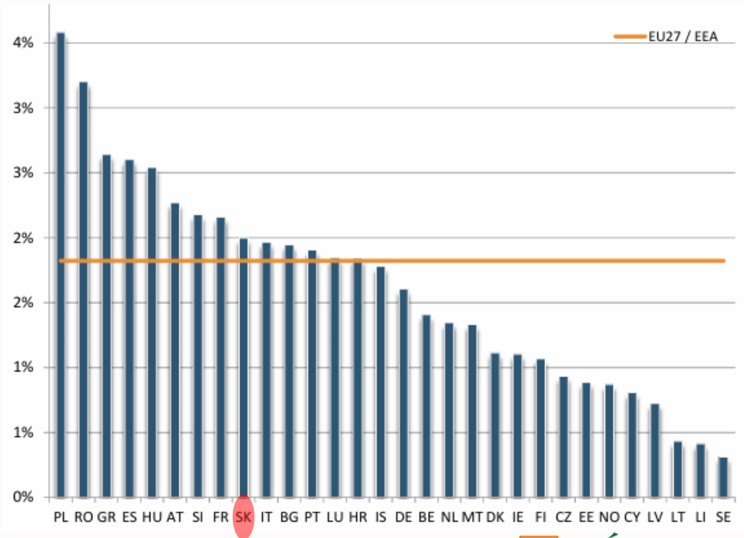
ROE
(%, as of 1Q 2026)



CIR ratio
(%, as of 1Q 2026)



NPL ratio
(%, as of 1Q 2026)



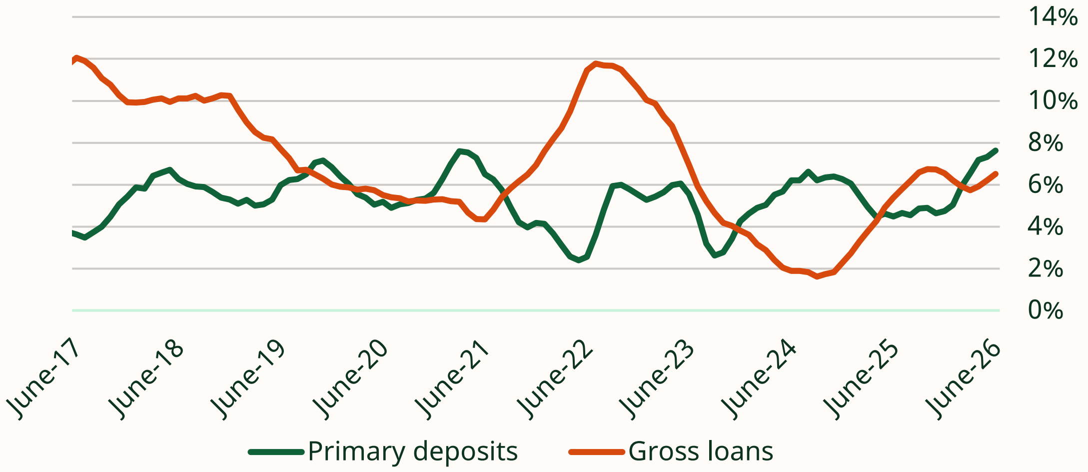
Source: EBA, Risk Dashboard

Banks' liquidity position has stabilized

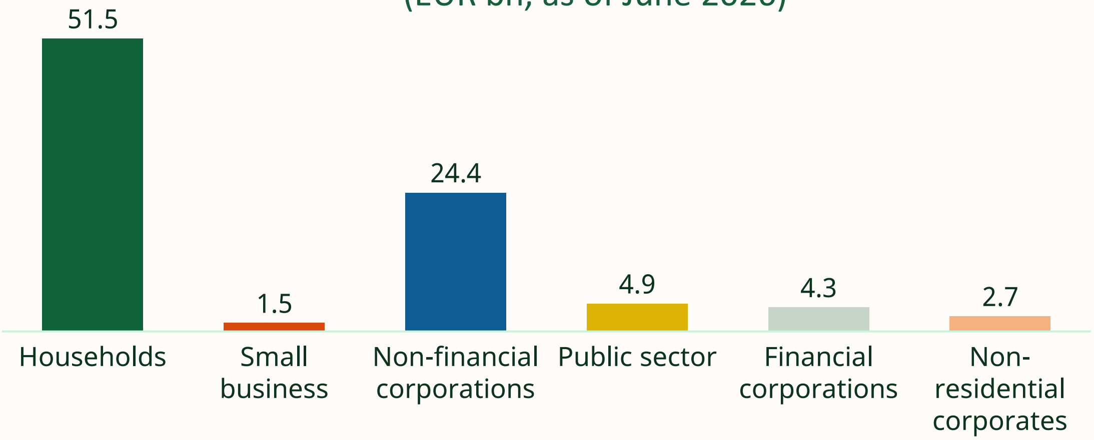
Slovak banks are now focusing on deposit growth – a prerequisite for loan growth

- Slovakia has made an impressive journey in loan growth over the past decade, especially on the retail side, utilizing in full strong domestic demand for financial intermediation and traditionally ample volumes of bank deposits
- This growth nonetheless had run its course recently, especially during post-pandemic years, marked by very high inflation and declining household saving ratio, which thinned bank deposits in the sector
- Banks have successfully turned to covered bonds and market financing to fund new loans, yet also refocused on attracting new household deposits as manifested in their turnaround in 2024 and further acceleration close to 8%yoy growth through mid-2026

Growth dynamics of Slovak loans and deposits (% y/y, 3-month moving average)



Composition of bank deposits (EUR bn, as of June 2026)



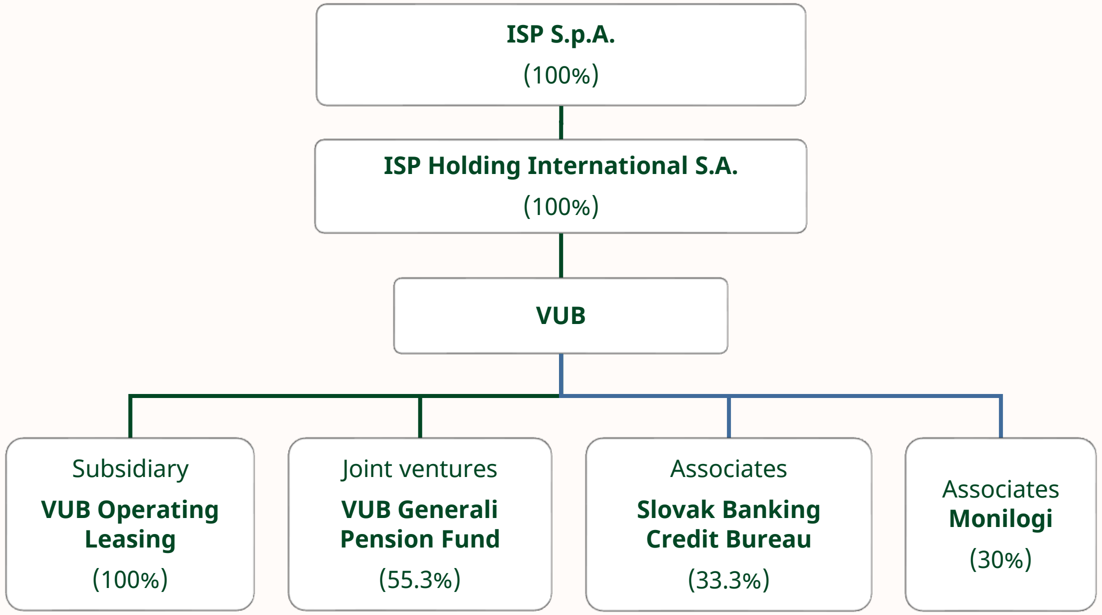
Source: NBS, VUB

VUB at a Glance

VUB at a Glance

VUB Group

- Total Assets: **EUR 27.4bn**
- Revenues: **EUR 395.2mn**
- Net Profit: **EUR 170.0mn**
- Clients: **≈ 1.39mn**



VUB Bank (1)

- Total Assets: **EUR 27.3bn**
- NII: **EUR 275.0mn**
- Net Profit: **EUR 167.4mn**
- ROE: **15.4%**
- NPL: **1.7%**

Strong Credit Rating **A2 by Moody's**

Market position and ranking in Slovakia (2)

#2	Total Assets:	18.7%
#2	Gross Loans:	20.4%
#2	Housing Loans:	21.8%
#2	Deposits:	18.3%
#2	Asset Management:	22.7%
#1	Branches:	19.4%

Source: (1) Individual financial statements as of 30 June 2026 ; (2) NBS, excluding VUB Prague branch, Slovak Association of Asset Management Companies
Figures as of 30 June 2026

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Second largest bank in Slovakia

	Shareholder structure	Total Assets (EUR bn)	Market Share (%)	CAR (%)	CET1 (%)
Slovenská sporiteľňa	Erste Group Bank AG 100%	27.6	20.5	20.3	15.3
VÚB	**Intesa Sanpaolo 100%**	**25.2***	**18.7**	**19.6**	**18.3**
Tatra banka	Raiffeisen CEE Region Holding 89.1%	23.1	17.2	17.5	16.0
ČSOB	KBC Bank 100%	16.9	12.6	18.2	17.9
Prima banka	Penta Investments 99.6%	7.6	5.7	19.5	18.3
365.Bank	KBC Bank 98.5%	4.6	3.4	22.6	22.5
PSS	Erste Group Bank AG 25.02%, Raiffeisen Bausparkassen Holding GmbH 32.5%, Bausparkasse Schwäbisch Hall AG 32.5%, Slovenská sporiteľňa 9.98%	2.8	2.4	-	-

Figures as of 30 June 2026
Source: NBS for Banking sector, Individual financial statements for banks
* VÚB Total assets excl. VÚB CZ – to correctly calculate Market Share (consistent with banking sector data and peers' data)

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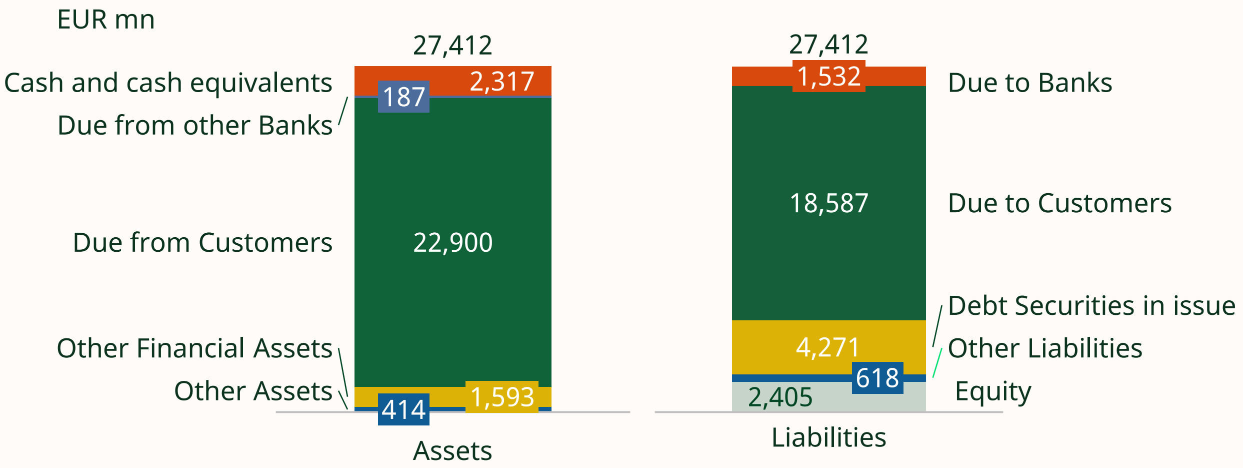
Financial Figures

Balance Sheet Structure

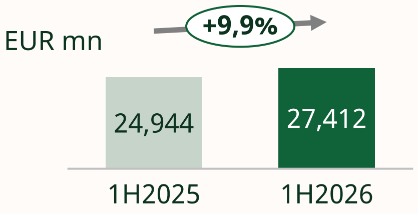
Consolidated Balance Sheet as of 1H2026



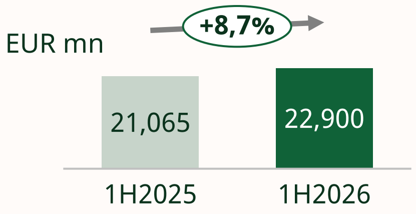
- Balance Sheet is showing stable performance in commercial and sales area supporting the growth in Loans and Client Deposits
- Cash and Cash equivalent consist mainly of free liquidity deposited at NBS/CNB
- Due from Customers is driven primarily by retail lending (especially mortgages), followed by corporate lending
- Due to Customers is driven by decrease in Corporate, partially compensated by growth in Retail deposits
- Financial Assets consist mainly of Slovak and other EU state and bank covered bonds
- Due to Banks comprise primarily of Senior non preferred (MREL) and Subordinated debt from the parent company ISP and to some extent of long-term funding from EIB and EBRD
- Debt Securities in issue represent issued Covered Bonds

Development

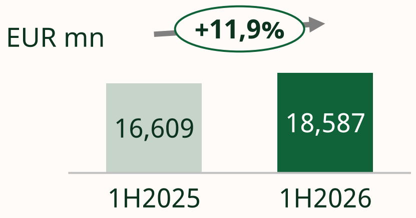
Balance Sheet



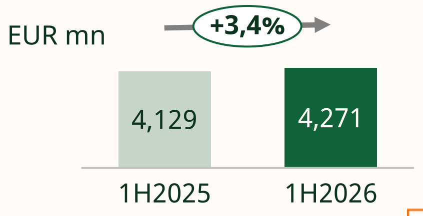
Due from Customers



Due to Customers



Debt Securities in issue



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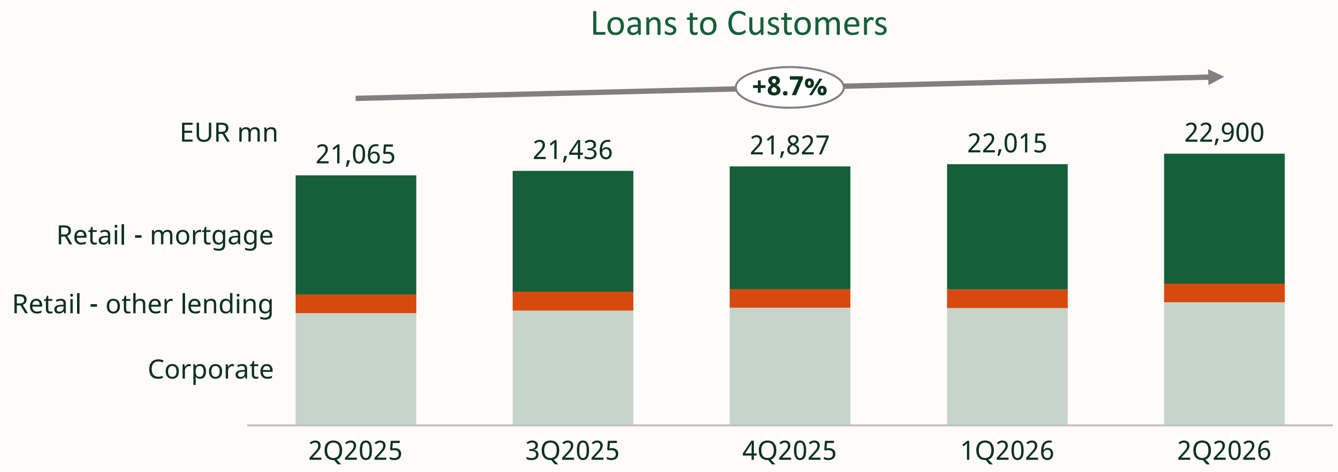
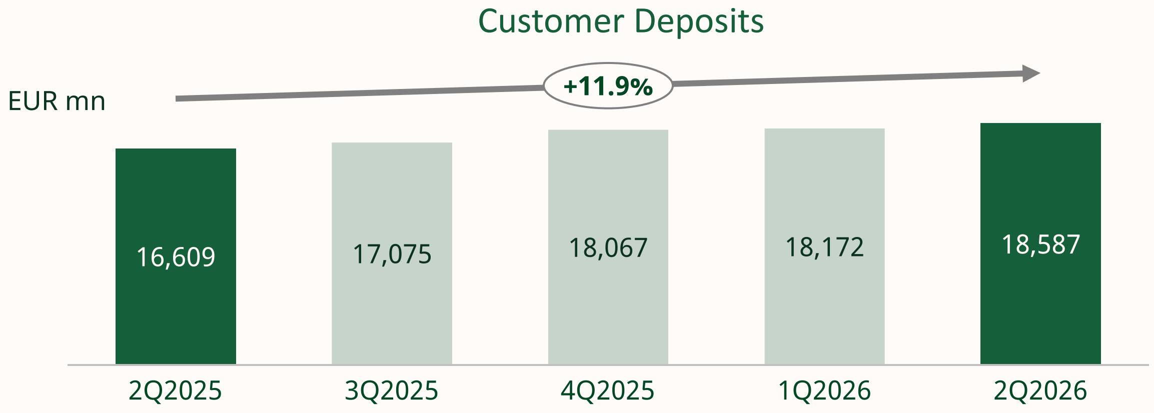
Figures as of 30 June 2026, based on consolidated basis

Financial Figures

Business Development





- Strong growth in Retail lending is driven by active participation on the Mortgage lending, which even strengthened in first half of 2026 and resulted into significant increase in market share
- Corporate lending – VUB with strong performance over the year, yet below the market growth

- VUB increased the base of customers deposits (YoY +11.9%) and holds strong liquidity position. To support further growth of loans, VUB remains focused on the solid deposits from retail as well as corporate in the upcoming period. This allows the VUB Group to focus on further improvement of the main services to customers such as loans to households, companies and municipalities

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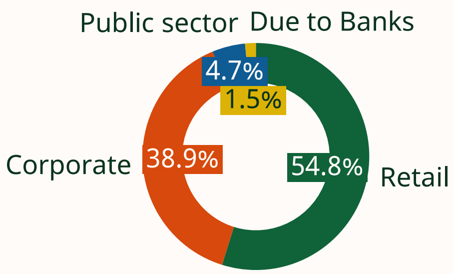
Figures as of 30 June 2026, based on consolidated basis

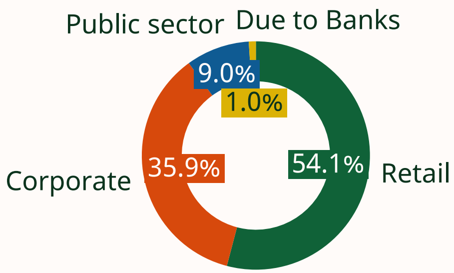
Financial Figures

Loans Portfolio

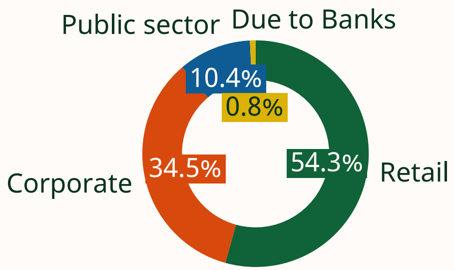
Loans portfolio by segment (as of EOY2024)



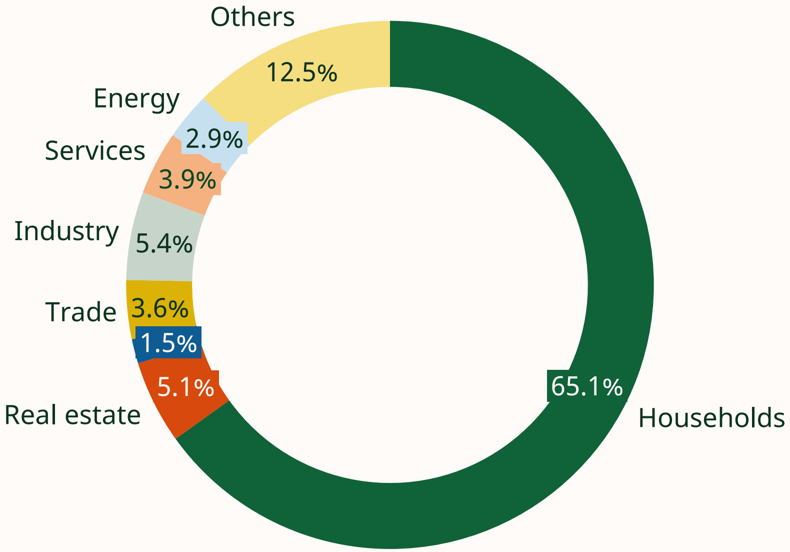
Loans portfolio by segment (as of EOY2025)



Loans portfolio by segment (as of 1H2026)



Loans portfolio by sector – NSF methodology (New Sectorial Framework) in % to total portfolio* (as of 1H2026)

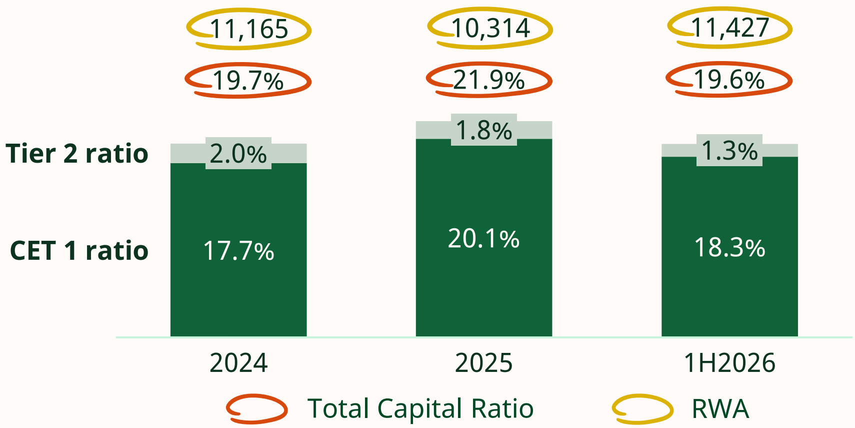


Source: Consolidated financial statements as of 31 December 2024, 2025 and 30 June 2026, internal reporting, based on consolidated basis
* excluding Leasing, Factoring and Debt Securities

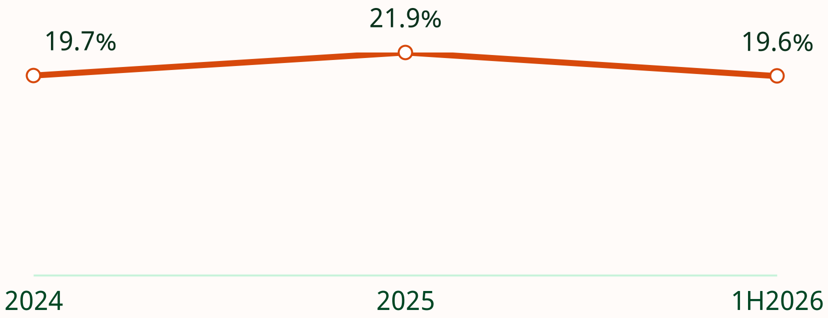
Capital Structure and Liquidity Position

Capital Structure

- CET1 ratio reached 18.3%



- Capital Adequacy Ratio (CAR) at 19.6%



Liquidity Position

- Liquidity Coverage Ratio (LCR):
  - well above Basel 3 requirements (set to 100%) and
  - above recommendation of National Bank of Slovakia (buffer set to 120%)
- Net Stable Funding Ratio (NSFR):
  - well above Basel 3 requirements (set to 100%)

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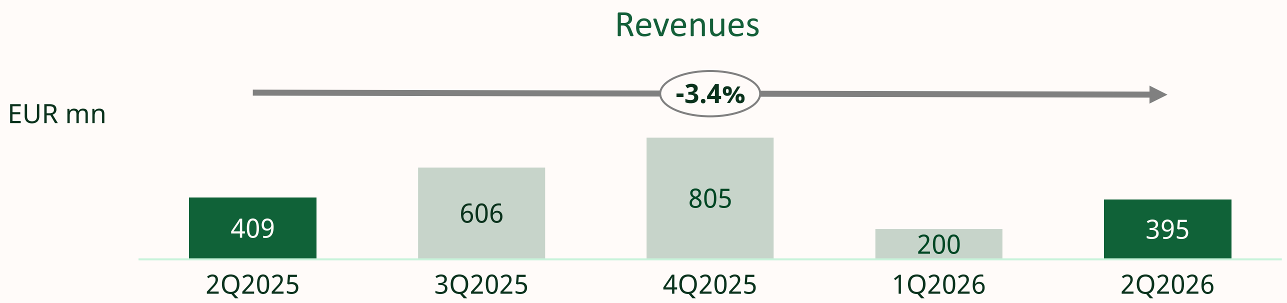
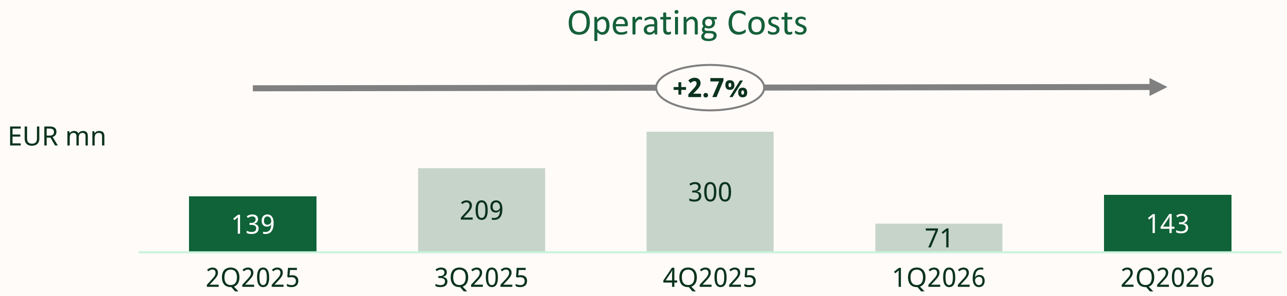
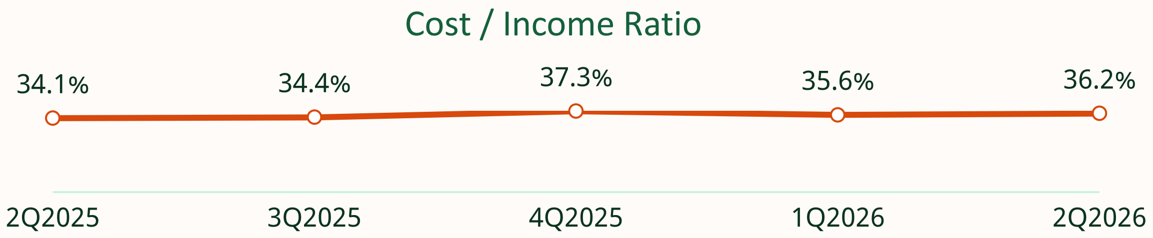
Figures as of 31 December 2024, 2025 and 30 June 2026, based on consolidated basis

Financial Figures

- **The Revenues** decreased by 3.4% YoY due to lower NII, yet partially compensated by higher NFCI and Trading result
- **Operating costs** increased in line with expectations (by 2.7% YoY) due to both higher PEREX and administrative costs
- **Cost / Income Ratio** increased slightly over the year, yet VÚB still remains the most efficient bank in the market







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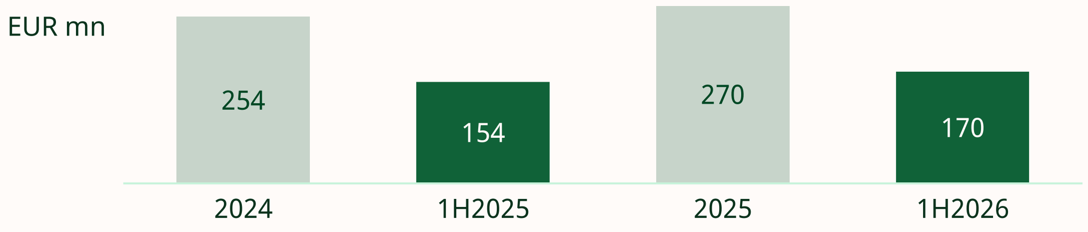
Figures as of 30 June, 30 September and 31 December 2025 and 31 March, 30 June 2026, based on consolidated basis

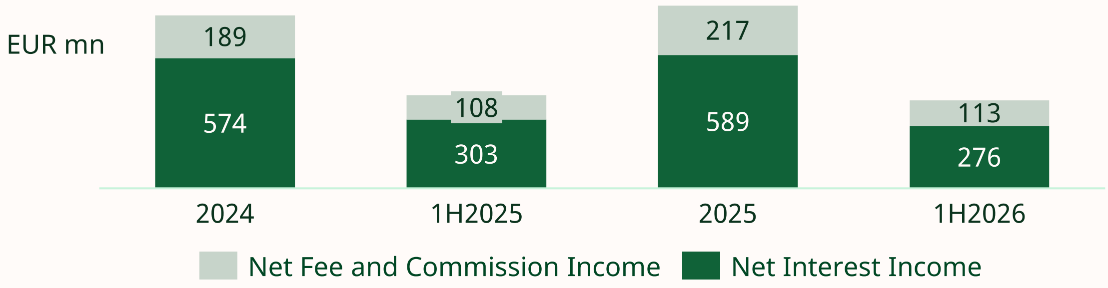
Financial Figures

- Prudent risk approach and focus on complex fee-based business, together with emphasis on operating efficiency had a **positive impact on profitability**

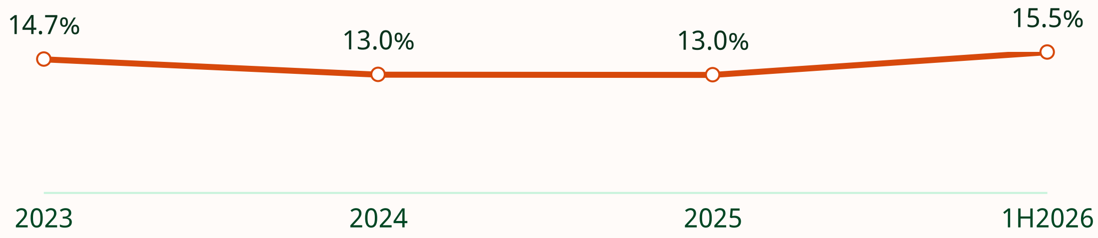
Profit after Tax



Net Interest Income and Net Fee Income



ROE *



Source: Consolidated financial statements as of 31 December 2024, 2025 and 30 June 2026
* Return on equity is a profitability measure which compares net profit for the year to average between beginning and end of year equity without profit, as such it is an alternative performance measure and not a measure defined according to IFRS. It is calculated as the division of net profit for the year to average equity without profit. The average between beginning and end of year equity without profit is calculated as an average of equity without profit (year end balance) for calculated year and previous year

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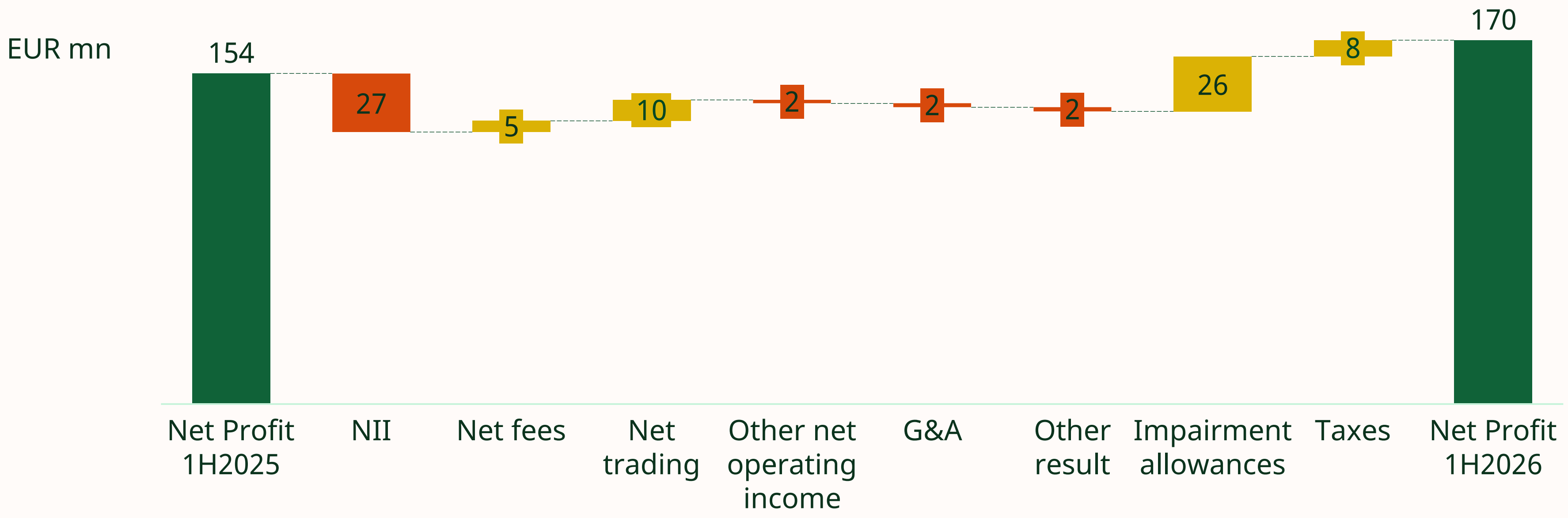
Financial Figures

- **Main drivers in the YoY increase in Net Profit** were **NFCI, Trading result** and **Impairment allowances**

Profit & Loss Bridge



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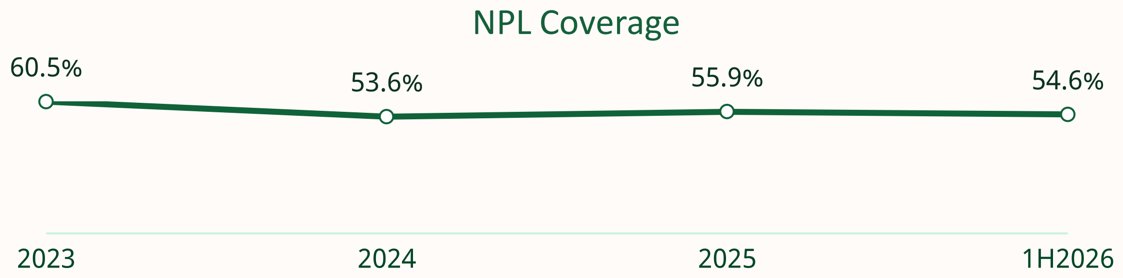
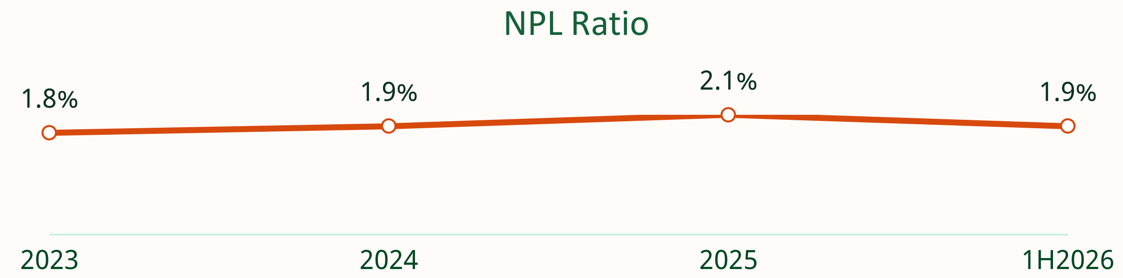
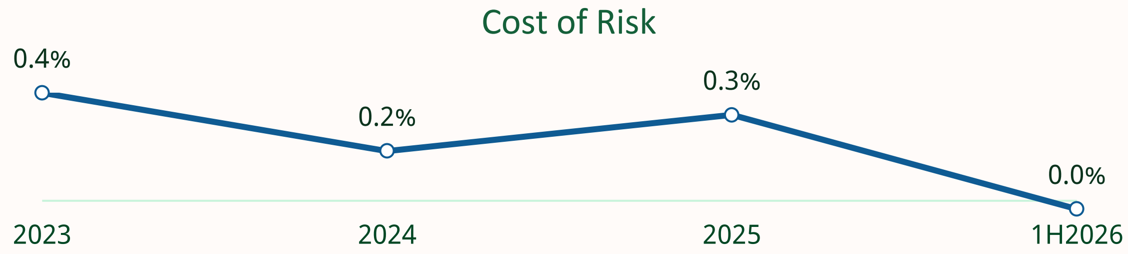
Source: Consolidated financial statements as of 30 June 2026

Financial Figures

Risk Management







- **VUB has always put a great focus on portfolio quality,** which is visible on the development of NPL ratio, which remained at very prudent levels

Source: Consolidated financial statements as of 31 December 2024, 2025 and 30 June 2026, NBS

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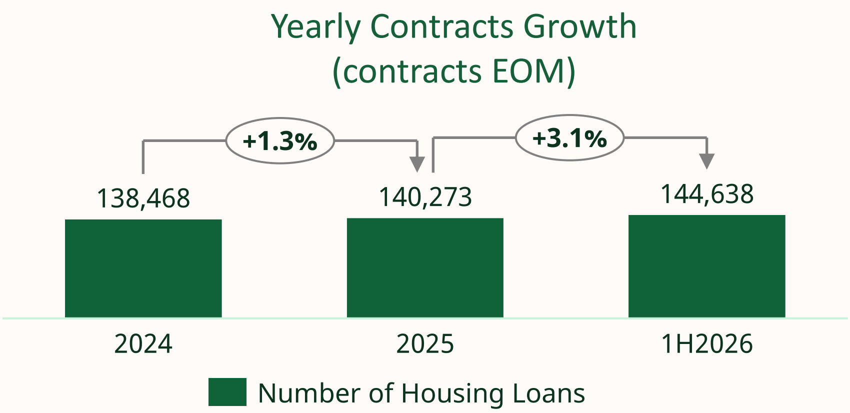
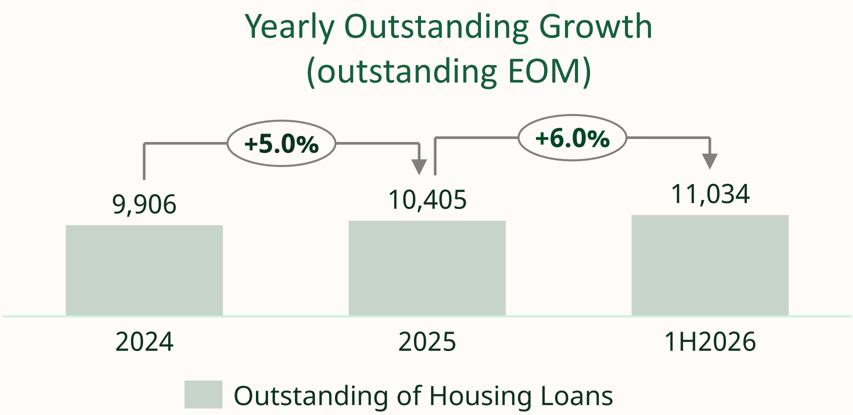
Mortgage business

- The mortgage market has been recovering since 02/2024. Property prices continued to increase in 1H 2026, although the pace of growth has started to moderate. After declining during 2024 and 2025, mortgage interest rates started to rise again in 2026





- **NBS introduced macro prudential rules in order to slow down the trend in development of overall indebtedness of Slovak households and mitigate unfavorable development on real estate market values, in 2017. Current NBS limits set-up for newly originated loans:**
  - LTV (loan-to-value) should not exceed 80%, only 20% of new bookings within LTV 80-90% is allowed. No LTV above 90% is allowed since 07/2019. Net refinancing mortgage loans production is not limited, but current production of new net refinancing mortgages is without contracts with LTV>90%
  - DSTI (debt-service-to-income) should not exceed 60% of net income reduced by the subsistence minimum since 01/2020. Exceptions are allowed (5% of new loans + additional 5% for loans with maturity <= 5), but with maximum DSTI equal to 70%
  - DTI (debt-to-income) should not exceed 8. The maximum share of new loans with DTI above 8 is set to 5% (+ 5% if additional conditions related to young applicants are met) since 3Q2019
  - In addition, from 01/2023, the maximum DTI is reduced by 0.25x for each year of client above the age of 40, but only for clients who exceed the age of 65 at the time of loan maturity
- **Between 01/2024 and 12/2025, the state compensated 75% (max. 150 EUR) of the repayment increase at the time of IR refixation if several conditions were met: Clients with gross income lower than 2083€, the subsidy applied only to one mortgage per client, and the property had to be intended for housing (not for rent).** This state support ended in December 2025. Since May 2026, a similar support scheme has been provided directly by participating banks on a voluntary basis, generally maintaining the same compensation parameters (75% of the repayment increase, up to EUR 150 per month) for eligible clients.

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Source: VUB, Figures as of 31 December 2024, 2025 and 30 June 2026

Sustainability approach of VUB

VUB aims to transition to sustainability, by:

- accelerating own sustainable behavior – both in operation of own buildings, and in procuring the goods and services
- motivating the employees towards ESG values and goals
- setting an example for others and help our customers make the transition to sustainability through green financing, investment and advice
- delivering innovative solutions "in sustainable banking"
- transforming sustainability principles into all activities with prudent management of new risks

VÚB has been awarded by Global Finance magazine as the Best Bank for Sustainable Finance in Slovakia for four consecutive years (2023-2026). In addition, VÚB received the CEE award for Support for the Circular Economy in the Sustainable Finance Awards 2026

VUB's strategic documents and policies governing its ESG transition:

- Code of Ethics
- ISP Group Internal Code of Conduct
- Environmental and Energy Policy
- Green Banking Procurement Rules
- Guidelines for the Governance of ESG Risks
- Rules for the Classification of Sustainable Credit Products and Operations
- Equator Principles
- Rules on biodiversity and nature
- Guidelines for the Governance of Social Activities
- Rules for Voluntary Carbon Market (new in 2026)
- Circular Economy Rules (new in 2026)

Climate Change Objectives & Activities

Own emissions

- **Purchasing 100% of electricity from renewable sources** for 60 operations in ownership (since January 2025), and 22 rented premises (from 2026), with objective to cover all 113 operations by 2030
- **Producing own renewable electricity from solar energy** (1 PV plant installed in 2025, 2 more are in preparation to be launched in 2026)
- **Reducing the overall energy consumption** and especially dependence on fossil fuels for the Group's buildings
- **Electrification of the company car fleet**, both through hybrid and electric vehicles (85 of 327 vehicles in the company fleet are hybrid or full electric) with the consequent installation of charging stations (3 already in operation)

Financed emissions

- Specific **exposure limits to the Coal Mining and Oil & Gas sectors** (financing phased out in 2025)
- **The monitoring of energy performance classes (EPC) of residential properties** taken as collateral to mortgage loans
- **ESG & Reputational Risk Clearing process**, utilizes the ESG profile and score of the counterparty

	Climate change metrics	2024	2025
CO_2	Own emissions	5,713 tCO2e	5,902 tCO2e
	Financed emissions	3,497,365 tCO2e	2,432,483 tCO2e
	Financed emissions Slovakia	2,137,167 tCO_2e	1,298,796 tCO_2e
	Financed emissions other countries	1,360,198 tCO_2e	1,133,687 tCO_2e
	Total emissions (location based)	**3,503,078 tCO_2e**	**2,438,385 tCO_2e**
	Total emissions (market based)	**3,504,920 tCO_2e**	**2,438,483 tCO_2e**
	Emissions intensity (location based)	2,763 tCO_2e/mn EUR	2,000 tCO_2e/mn EUR
	Emissions intensity (market based)	2,764 tCO_2e/mn EUR	2,000 tCO_2e/mn EUR
GAR	**Total environmentally sustainable assets**	**1,534 mn EUR**	**1,766 mn EUR**
	Green Asset Ratio (turnover based)	**10.39%**	**11.42%**
	Green Asset Ratio (CapEx based)	**11.98%**	**12.54%**
	Coverage of total assets	**58.60%**	**57.91%**

Source: VUB CSRD report as of 31 December 2024 and 2025

VÚB BANKA
Intesa Sanpaolo Group

Sustainable Finance

Corporate & SME

VUB provides medium and long-term production lending, structured finance and leasing with preferential interest rates in order to support its clients in transition to sustainability

VUB sustainable financing products for Companies and Municipalities – VÚB TERRA

- TERRA ENVIRO - loans for environmental solutions
- TERRA SOCIAL - loans for social solutions and services
- TERRA GOVERNANCE - loans for transparent and responsible management solutions

Type of Funding	Disbursed Amount (in EUR mn)	
	2024	2025
Financing in the field of environmental sustainability	187.4	306.9
Financing in the field of social sustainability	7.6	22.9
Financing falling under the category „other sustainability"	233.2	158.9
Total amount disbursed	428.3	488.7

Source: VUB CSRD report as of 31 December 2024 and 2025

VÚB BANKA
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Sustainable Finance

Individuals & Small businesses

In 2025, the VUB Group continued its commitment to retail customers, both individuals and small business, through the provision of mortgages and loans with ESG purposes:

Environmentally sustainable loans

- **Green loan for individuals** is a financial solution with incentive for clients who want to improve energy efficiency of a house through, for example, the replacement of windows and high-yield boilers, insulation and the installation of solar and photovoltaic panels. Introduced also for small businesses in 2025
- **Green mortgage for individuals** is a loan with a preferential interest rate for financing a purchase of a house or flat in a building with high energy performance standard (class „A“). Introduced also for small businesses in 2025
- **Green car** loan is a loan for purchase of a full electric vehicles. Introduced both for individuals and small businesses in 2025

Social lending

- **Mama Loan** offers favorable interest rates and fee structures to support parents facing increased childcare expenses when returning to work
- **Mortgage for the Young** for clients up to 35 years of age who benefit from reduced interest rates in the initial repayment period
- **Good Angel debit card** - every year, VÚB contributes 0.2% of client payments to the non-profit organization Good Angel

Type of Funding	Disbursed Amount (in EUR mn)	
	2024	2025
Financing in the field of environmental sustainability	599.2	712.3
Financing in the field of social sustainability	182.7	267.5
Total amount disbursed	781.9	979.8

Source: VUB CSRD report as of 31 December 2024 and 2025

Support for Clients

Events and tools to support the transition to sustainability

Awareness raising of sustainable solutions and supporting the products:

- Credit cards without plastic (digital card)
- Energy saving online calculator
- Sustainable e-shop (in cooperation with Heureka.sk)
- ATLAS Forum (conference) and ATLAS Talks (panel discussions)
- ESG e-book
- Real Estate Simulator (online building reconstruction simulator)

Partnership and cooperation with professional organizations:

- **International Sustainable Finance Institute, Prague** (Climate Week Prague 2026)
- **Slovak Green Building Council** (Green Building Academy, Green Building Summit, Green Building Week)
- **Institute for Passive Houses** (School of Sustainable Architecture)
- **Manifest 2020** (Study Tour of New European Bauhaus best practices)
- **International Climate Adaptation Research Institute** (Climate Resilient Cities conference)
- **Circular Slovakia** (Circular Summit conference)
- **BROZ - environmentalists' association** (Living Country project, and Living Farm award)

Community Support

VUB Foundation & Partnerships

VUB Foundation widely supports community projects focused on mitigating the environmental impact of climate changes, protection and preservation of natural heritage of Slovakia, and supporting education via:

- **Enviro Grants** - a unique grant program in Slovakia, supporting initiatives in the field of nature protection and the green economy
- **ATLAS enviro award** - an award for active individuals and non-profits who protect Slovak nature
- **Treasures of Slovakia** - a grant program supporting reconstruction/saving of small historical and artistic installations, objects in Slovakia
- **The Painting –** a prestigious competition for young Slovak artists, helping them to break through at home and abroad
- **Gothic Road –** partnership supporting restoration and revitalization of important medieval heritage in Gemer and Malohont regions in Slovakia

Partnerships and cooperation

- **For better future of the Earth –** e-learning for schools (4 environmental editions, 1 mental health edition)
- **Lifbee Academy -** a platform to interconnect talent from all universities and young professionals from various fields and develop innovations in health science and environmental sectors
- **Bear Design –** education table games on biodiversity Biodio – continental European forest biome, Mediterranean marine biome
- **Inspiring Girls –** motivating girls for STEM education and career by meetings with inspirational women from the practice

VUB's Covered Bonds

VÚB BANKA
Intesa Sanpaolo Group

VUB Covered Bond Programme

Key Statistics

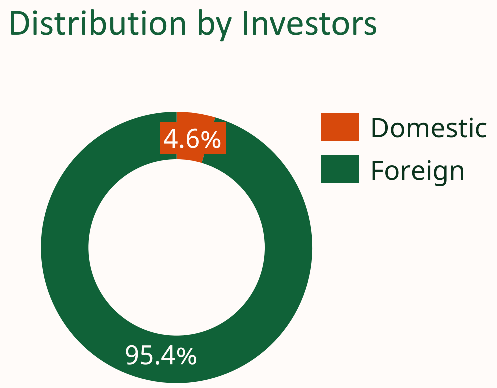
Issuer	**Všeobecná úverová banka, a.s.**
Rating	**Aa1 (Moody’s)**
Programme size	**EUR 7,000,000,000**
Total Cover Assets	**EUR 5,025,772,045**
Total CB Outstanding (nominal)	**EUR 4,293,110,272**
Base Assets	**Prime mortgage loans pledged by Slovak residential property only**
Overcollateralization*	**15.8% (the legal minimum is 5%)**
Governing Law	**Slovak**
Maturity type	**12/24 months soft-bullet feature**
Paying Agent	**Všeobecná úverová banka, a.s.**
Programme Monitor	**Independent party appointed by the NBS**
Listing	**Bratislava Stock Exchange, Luxembourg Stock Exchange**
Clearing	**Slovak CSD/Euroclear/Clearstream**

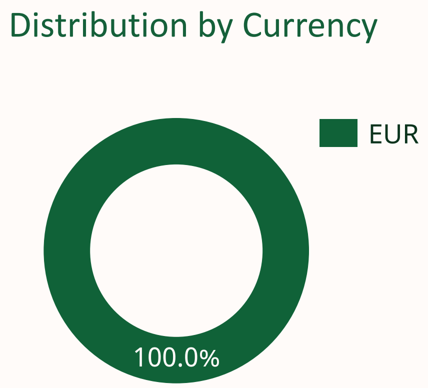
Figures as of 30 June 2026
* O/C calculation based on the definition set out in Slovak legislation

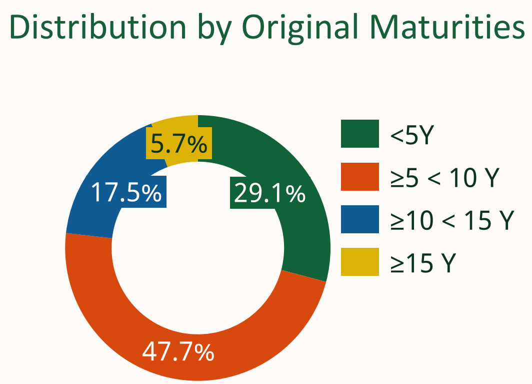
VÚB BANKA
Intesa Sanpaolo Group

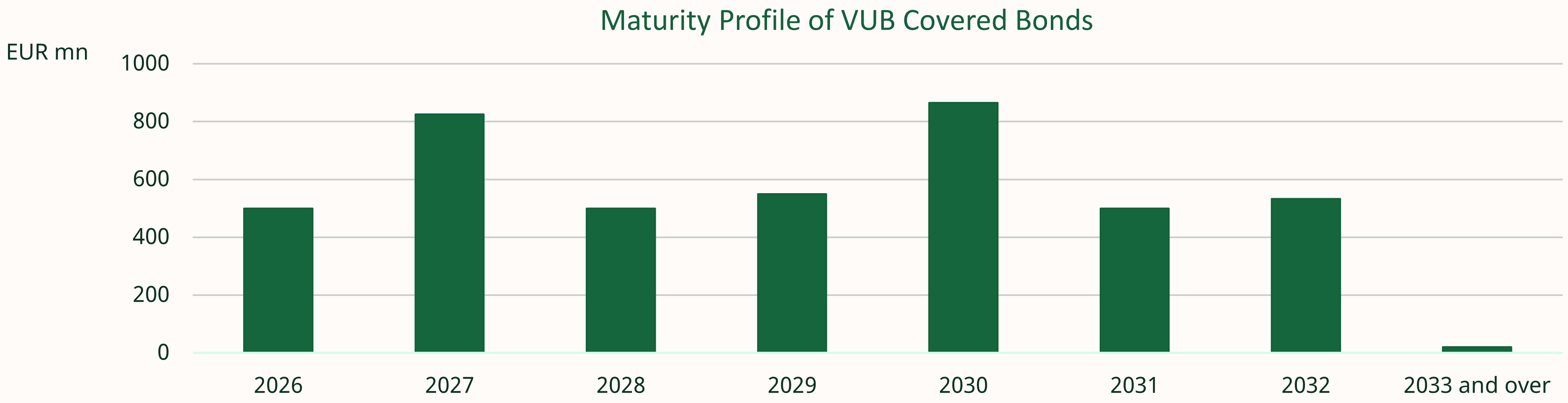
VUB Covered Bonds Overview

EUR 4.3bn of outstanding covered bonds









Figures as of 30 June 2026

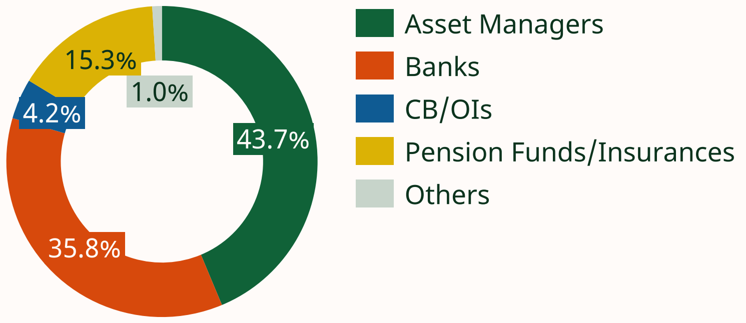
VUB Covered Bonds Overview

Since 2019 VUB issued 10 syndicated deals each of EUR 500mn or above

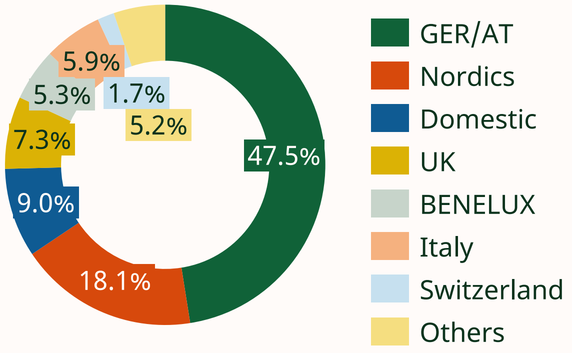
- **Foreign investors took 91%** out of these issues, the biggest bulk from DACH region followed by Nordics
- Total **ECB participation** (through the National Bank of Slovakia) was **5%**

	Date of Issue	Maturity	Issue Size	ISIN
VUBSK 0.25 26/03/2024	March 2019	5y	EUR 500mn	SK4120015108
VUBSK 0.50 26/06/2029	June 2019	10y	EUR 500mn	SK4000015475
VUBSK 0.01 23/06/2025	June 2020	5y	EUR 500mn	SK4000017455
VUBSK 0.01 24/03/2026	March 2021	5y	EUR 500mn	SK4000018693
VUBSK 0.875 22/03/2027	March 2022	5y	EUR 500mn	SK4000020491
VUBSK 3.50 13/10/2026	April 2023	3.5y	EUR 500mn	SK4000022828
VUBSK 3.875 05/09/2028	September 2023	5y	EUR 500mn	SK4000023685
VUBSK 3.25 20/03/2031	March 2024	7y	EUR 500mn	SK4000024923
VUBSK 3.00 20/05/2032	May 2025	7y	EUR 500mn	SK4000027355
VUBSK 3.25 14/10/2030	April 2026	4.5y	EUR 750mn	SK4000029237

Distribution by Investor Type



Distribution by Regions



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Source: VUB

Cover Pool Base Assets

Key Statistics

Originator	**Všeobecná úverová banka, a.s.**
Number of loans	**70,281**
Number of debtors	**59,895**
Total Current Balance (nominal)	**EUR 4,579,004,796**
Average Current Balance (by loan)	**EUR 65,153**
Average Current Balance (by debtor)	**EUR 76,451**
WA current LTV	**53.2%**
WA Residual life	**22.0 years**
WA Seasoning	**4.8 years**
Rate type	**100% fixed rate loans**
Property type	**100% residential**
Loans currency denomination	**100% Euro**
WA interest rate	**3.0%**
Principal Payment Type	**100% annuity**

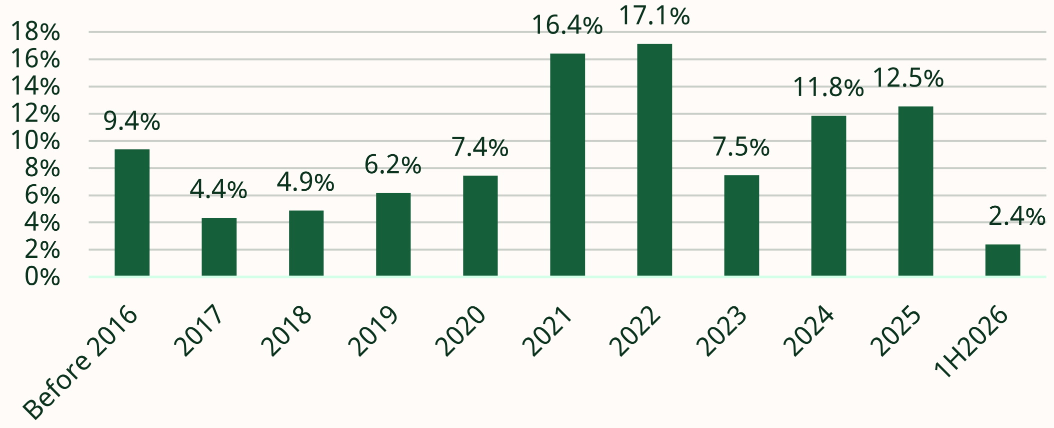
VÚB BANKA
Intesa Sanpaolo Group

Figures as of 30 June 2026

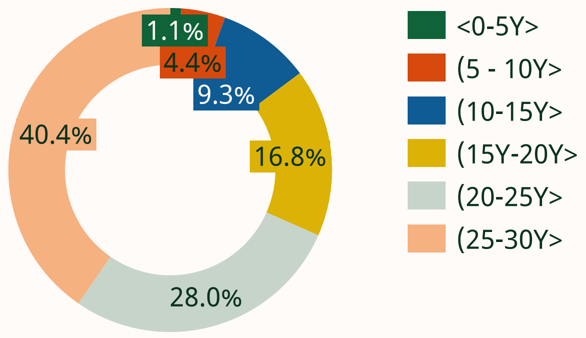
Cover Pool Base Assets

Key Features (1/3)

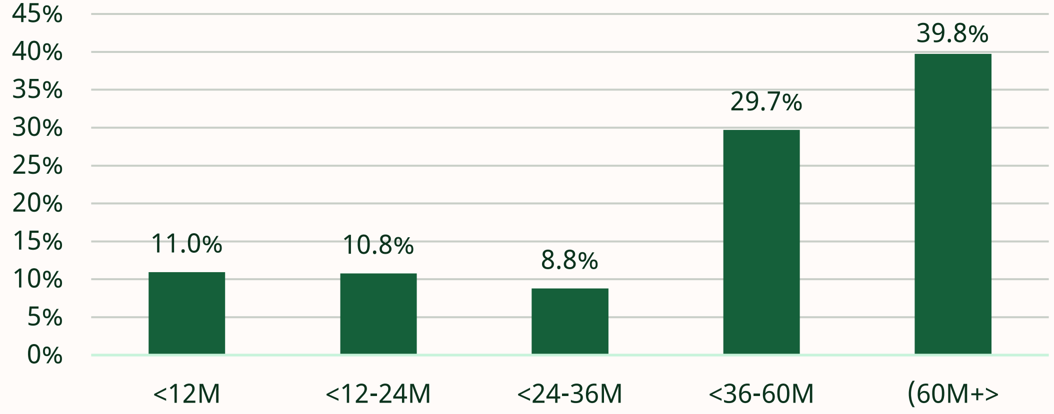
Origination Year Distribution



Residual Maturity Distribution



Seasoning (months)



Arrears Distribution

Days in Arrears	Current Balance (in EUR)	%
0	4 516 825 872	98.6%
1-30	52 243 283	1.1%
30-60	7 601 837	0.2%
60-90	2 333 804	0.1%

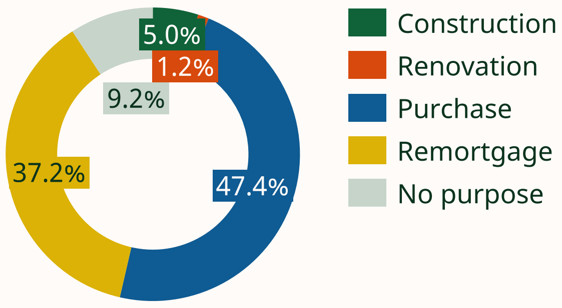
Figures as of 30 June 2026

VÚB BANKA
Intesa Sanpaolo Group

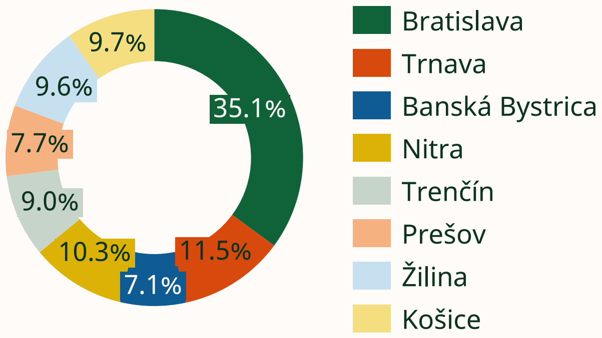
Cover Pool Base Assets

Key Features (2/3)

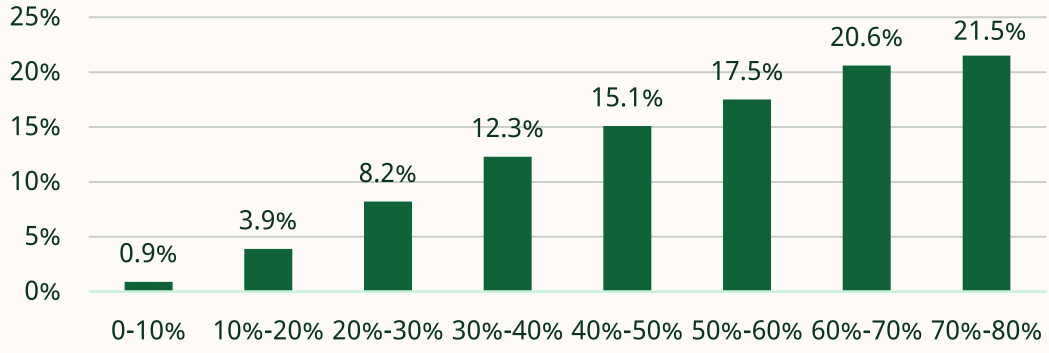
Loan Purpose Distribution



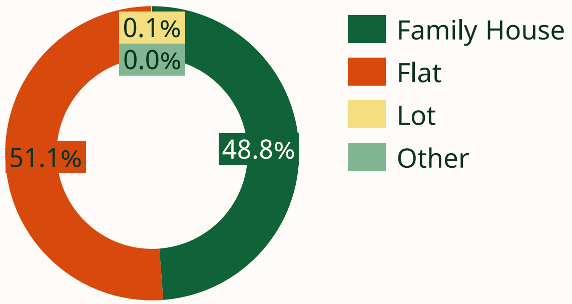
Regional Distribution



Current LTV Distribution



Property Type Distribution



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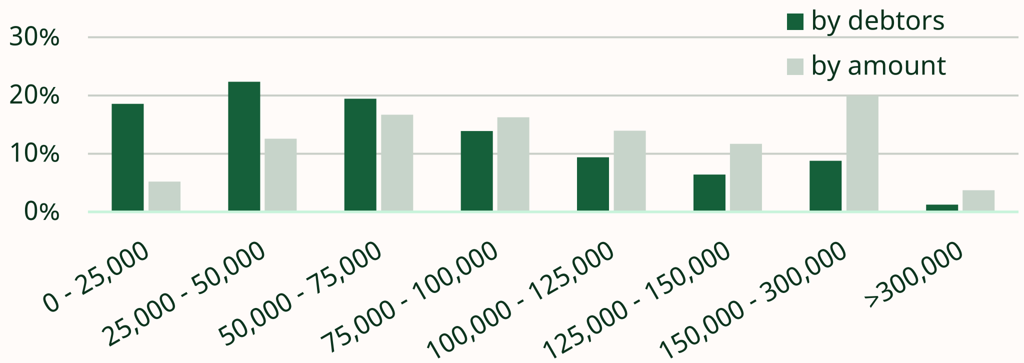
Figures as of 30 June 2026

Cover Pool Base Assets

Key Features (3/3)

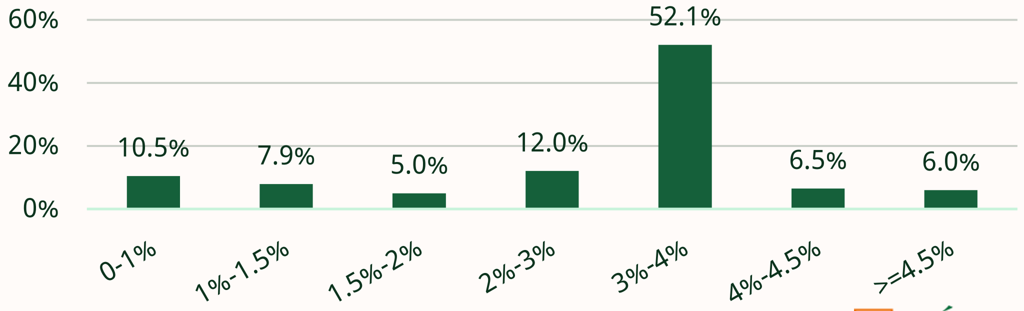
Current Outstanding Balance Distribution

Range (in EUR)	Debtors	%	EUR	%
0 - 25,000	11 117	18.6%	237 567 229	5.2%
25,000 - 50,000	13 388	22.4%	575 079 578	12.6%
50,000 - 75,000	11 628	19.4%	763 731 429	16.7%
75,000 - 100,000	8 328	13.9%	744 720 066	16.3%
100,000 - 125,000	5 614	9.4%	638 358 556	13.9%
125,000 - 150,000	3 826	6.4%	536 156 642	11.7%
150,000 – 300,000	5 262	8.8%	914 138 878	20.0%
>300,000	732	1.2%	169 252 419	3.7%



Interest Rate Distribution

Range (in %)	Current Balance (in EUR)	%
0 - 1%	478 611 631	10.5%
1% - 1.5%	363 518 616	7.9%
1.5% - 2%	229 876 424	5.0%
2% - 3%	551 533 290	12.0%
3% - 4%	2 383 676 162	52.1%
4% - 4.5%	297 453 166	6.5%
>=4.5%	274 335 506	6.0%



Figures as of 30 June 2026

VÚB BANKA
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Slovak Covered Bond Legislation

- Covered Bond Directive is implemented into Slovak legislation and effective from 8th of July 2022
- **Minimum legal over-collateralization is set to 5%**
- **Maximum LTV is 80%**
- **Liquidity buffer of 180 days**
- **Soft-bullet feature based on legal triggers only**

- **Base assets in the cover pool of VUB** consist of **mortgage loans pledged by residential property only**
- **All VUB outstanding covered bonds** are considered as **European Covered Bonds (Premium)**
- HTT report is available

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Information for investors

- Prospectuses, Rating, Financial Reports, HTT report, Covered Bonds issued within the Offering Programme and other information is available here: https://www.vub.sk/en/people/information-service/vub-bonds/vub-covered-bonds/
- HTT report is available also here: https://www.coveredbondlabel.com/issuer/258-vseobecna-uverova-banka-a-s
- Bloomberg page: **VUBB – VUB Covered Bonds**

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