

**Slovenská sporiteľňa, a.s.**

**Cover pool overview as of 31.12.2018**

Apríl 2019

**ERSTE**   
Group

**SLOVENSKÁ**   
sporiteľňa

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# Cover Pool Overview

## Structure of Cover Pool as of 31.12.2018

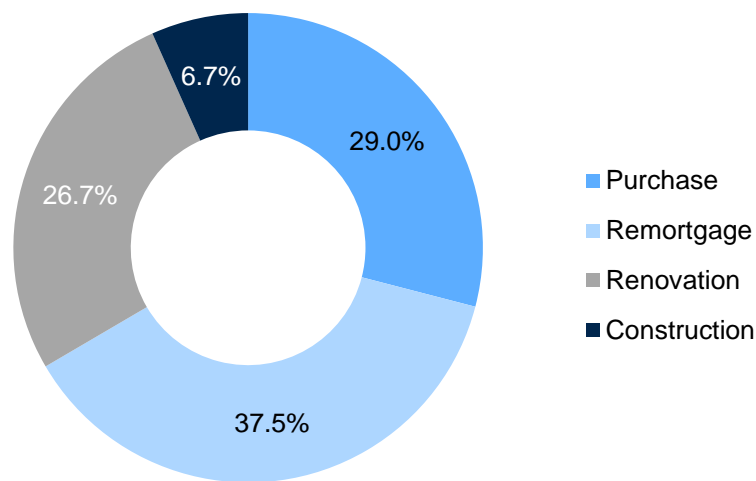
### Structure of Cover Pool

<b>Total cover pool volume</b>	<b>3 336.0</b> m €
Residential Loan balance	3 226.0 m €
Liquidity buffer (liquid assets)	110.0 m €
Number of loans	89 574
Number of borrowers	82 569
WA indexed LTV	51.0%
WA seasoning	3.3 years
WA remaining term	19.8 years

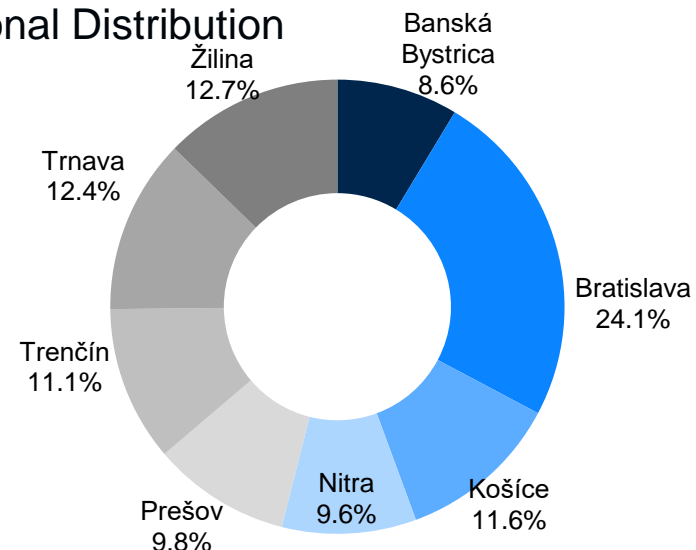
### Covered bonds

<b>Total volume of issues</b>	<b>1 471.2</b> m €
WAL of outstanding CBs	4.1 years
Committed OC (nominal)	7.5%
Over-collateralisation (nominal)	126.8%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	92.8%

### Distribution by Loan Purpose



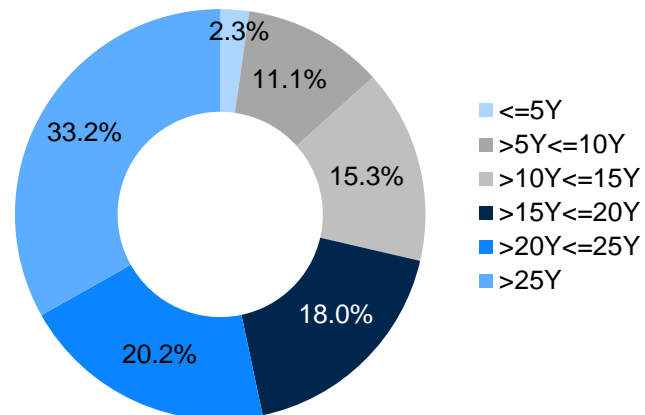
### Regional Distribution



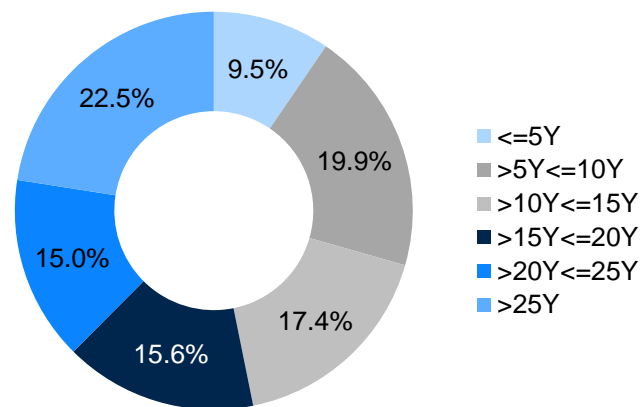
# Cover Pool Overview (Cont'd)

## Structure of Cover pool loans as of 31.12.2018

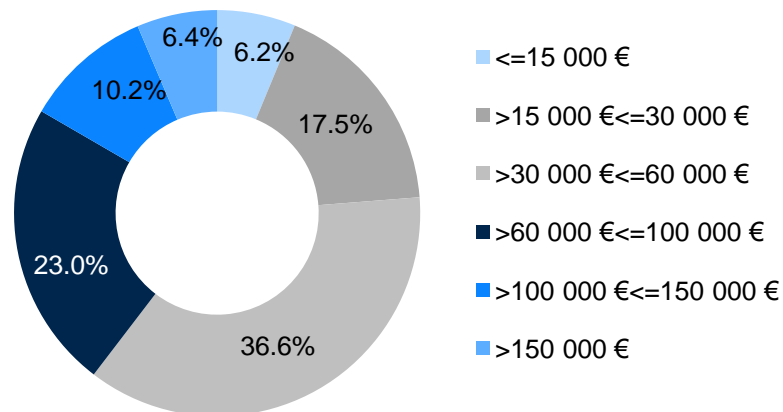
Distribution by Remaining term  
(volume)



Distribution by Remaining term  
(number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)

