

**Slovenská sporiteľňa, a.s.**

**Cover Pool Overview as of 31.3.2019**

May 2019

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# Cover Pool Overview as of 31.3.2019

## Cover Pool Structure

<b>Total cover pool volume</b>	<b>3 341.3m EUR</b>
Residential Loan balance	3 231.3m EUR
Liquidity buffer (liquid assets)	110.0m EUR
Number of loans	91 400
Number of borrowers	83 793
WA indexed LTV	48.7%
WA seasoning	3.6 years
WA remaining term	19.6 years

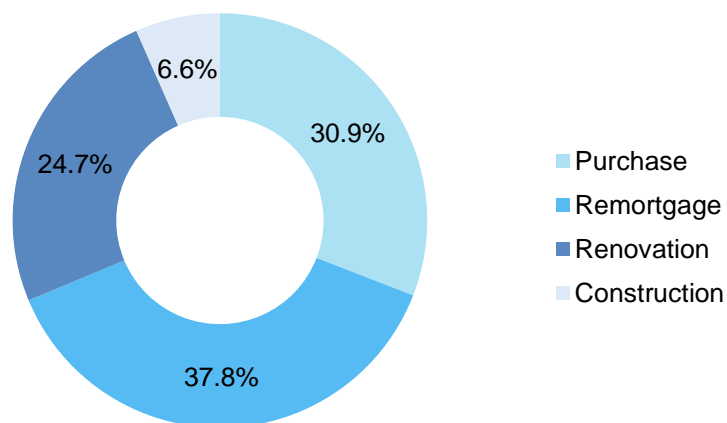
### Notes:

1. Excluding no-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 100% fixed rate; average interest rate: 1.78% p.a.; 3. Loans and Bonds in EUR only; 5. No hedging derivatives in the Cover Pool; 4. Liquidity buffer – Slovak Government Bonds; 5. Average loan volume: 35 353 EUR; 6. Number of pledged properties: 103 638.

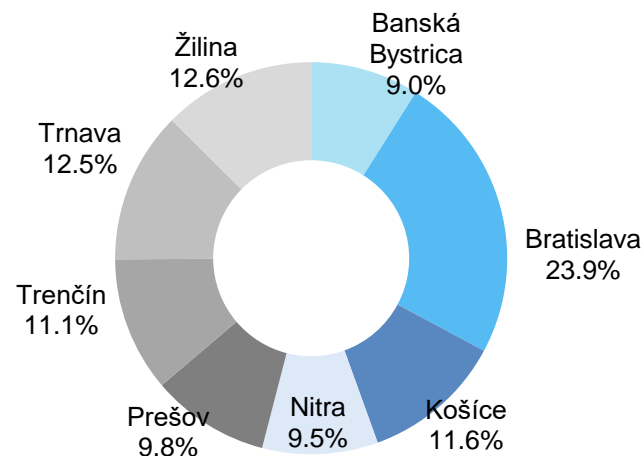
## Covered Bonds

<b>Total volume of issues</b>	<b>1 405.1m EUR</b>
WAL of outstanding CBs	4.0 years
Committed OC (nominal)	7.5%
Over-collateralisation (nominal)	137.8%
Covered Bonds Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	96.4%

## Distribution by Loan Purpose (volume)

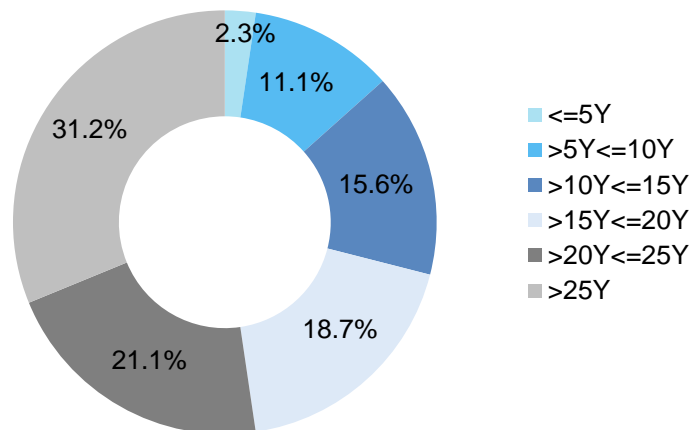


## Regional Distribution (volume)

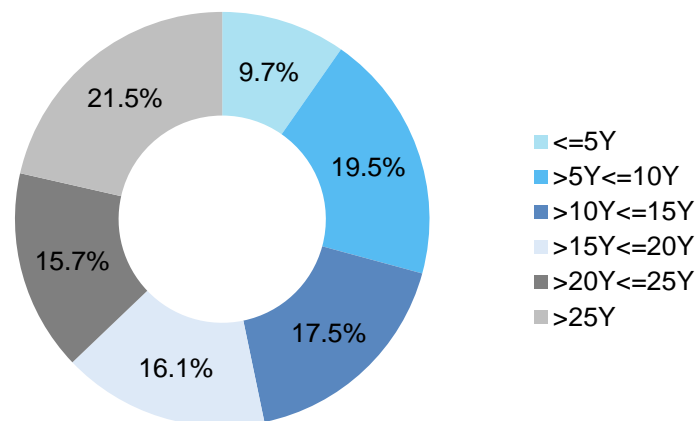


# Cover Pool Overview as of 31.3.2019 (Cont'd)

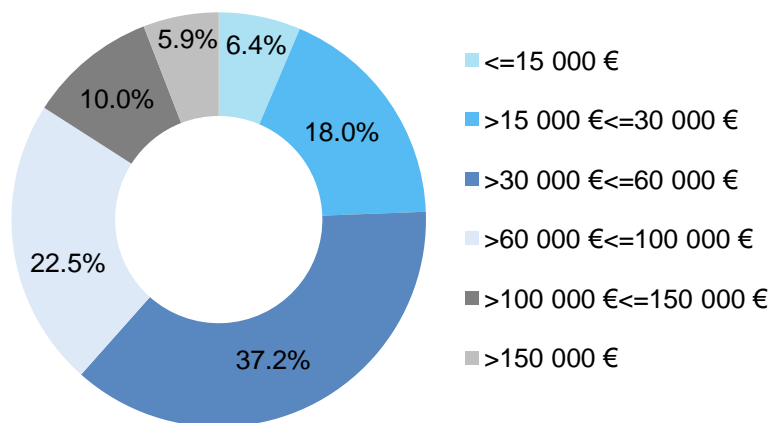
Distribution by Remaining Term (volume)



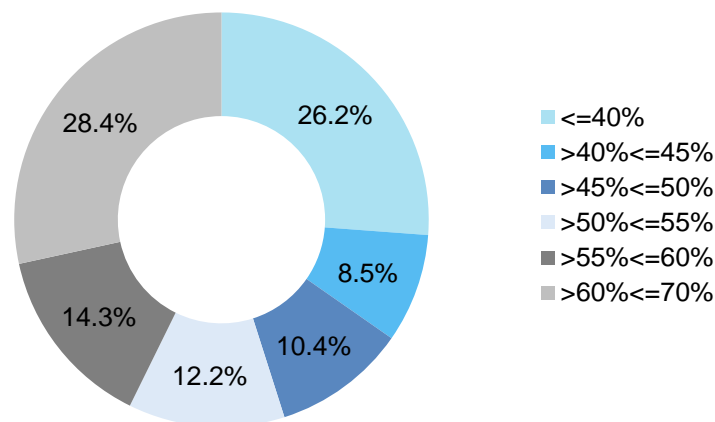
Distribution by Remaining Term (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)



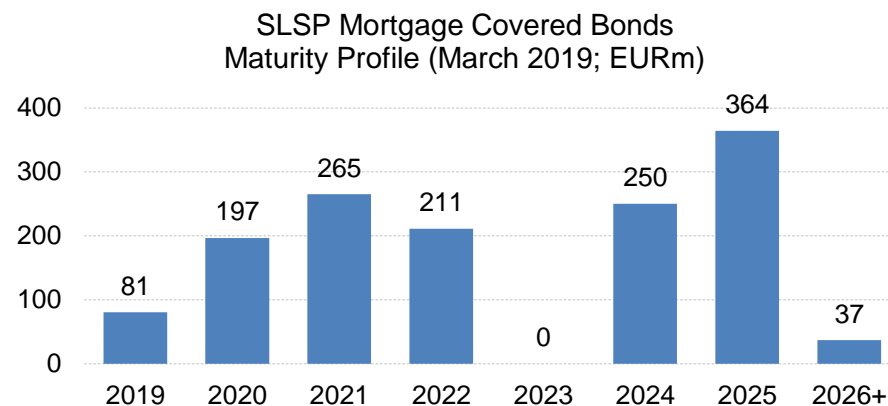
# Covered Bonds

## Programme Summary

Issuer:	Slovenská sporiteľňa, a. s.
Issuer's Rating:	A2 stable, Moody's
Programme Size:	EUR 5,000,000,000
Covered Bonds Rating:	Aaa, Moody's
Cover Pool:	Slovak residential mortgage loans
OC:	Legal OC of 5.0% Committed OC of 7.5%
Max. loan maturity:	30 years (legal requirement)
Max. LTV:	70% (internal limit)
Governing Law:	Slovak
Listing:	Bratislava Stock Exchange and/or Vienna Stock Exchange
Language:	Slovak and English

UCITS, CRR Art.129 and Solvency II compliance, LCR and ECB CBPP3 eligibility

## Maturity Profile



# Investor Relations Details

## **Slovenská sporiteľňa, a. s.**

Tomášikova 48, 832 37 Bratislava

Slovak Republic

[www.slsp.sk](http://www.slsp.sk)

<https://www.slsp.sk/en/personal/saving/mortgage-bonds>

<https://www.slsp.sk/en/information-about-bank/investors/ratings>

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