

Slovenská sporiteľňa, a.s.

Cover Pool

October 2018



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Cover Pool Overview

Structure of Cover Pool as per 30.9.2018

Structure of Cover Pool

Total volume	3 169.9m €
Number of loans	88 899
Number of borrowers	82 100
Average LTV	50.9%
Average seasoning	3.3 years
Average remaining life	19.8 years

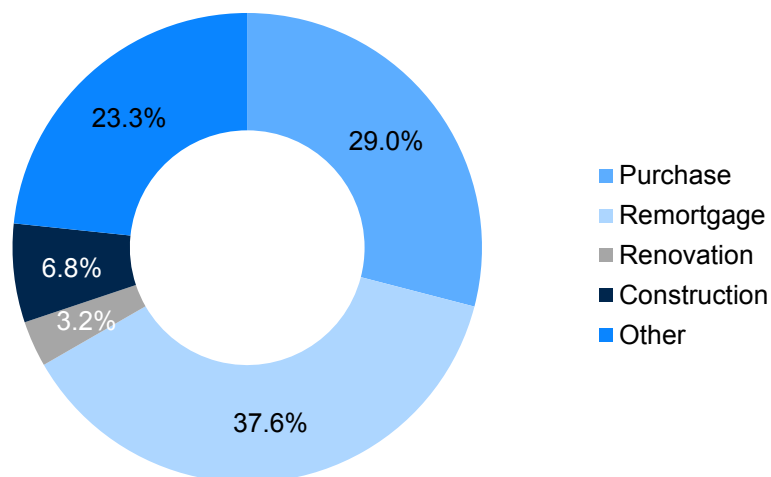
Covered bonds

	Issues	Cover Pool *
Total volume (m €)	1 324.6	3 279.9
Average maturity (yrs)	3.62	
Over-collateralisation	147.6%	
Covered Bond Rating (Moody's)	Aaa	

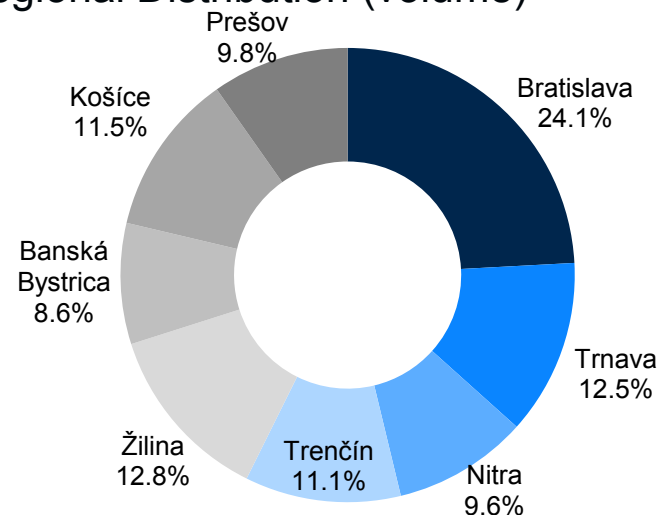
Note:

* incl. liquid/substitute assets of € 110 m - Slovak Government Bonds

Distribution by Loan Purpose (volume)



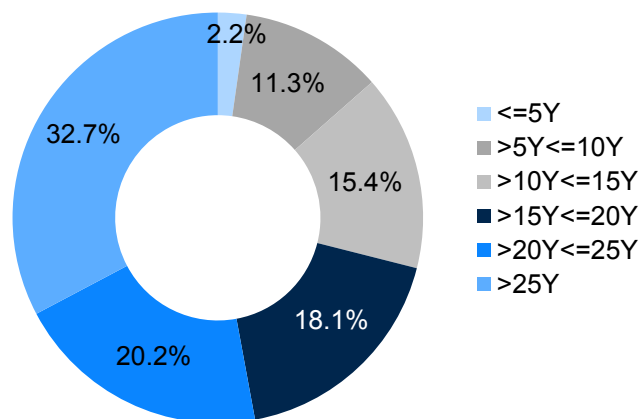
Regional Distribution (volume)



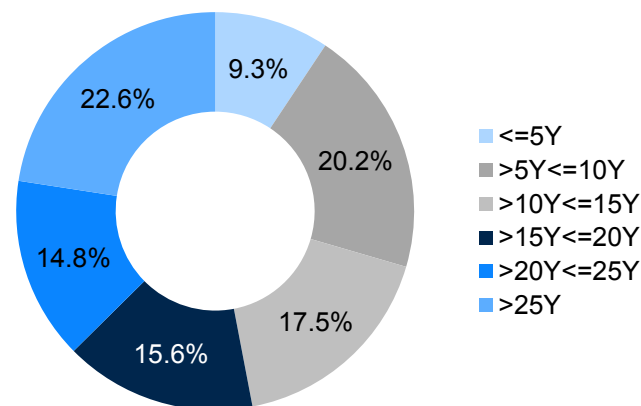
Cover Pool Overview (Cont'd)

Structure of Cover Pool per 30.9.2018

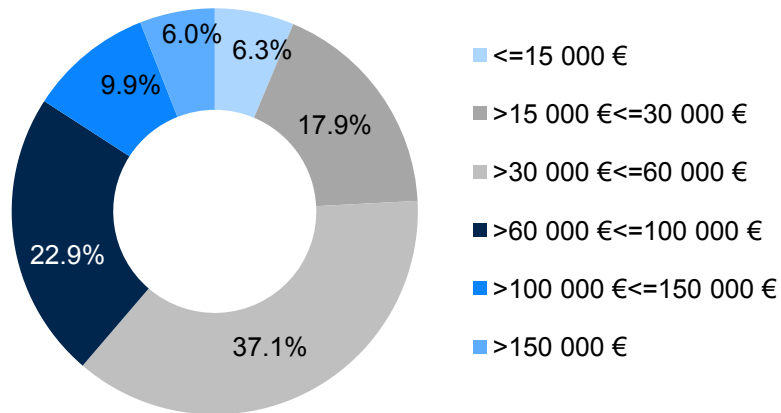
Distribution by Remaining Life (volume)



Distribution by Remaining Life (number of loans)



Distribution by Volume (volume)



Distribution by LTV (volume)

