

Information for covered bond holders

The issuer **Všeobecná úverová banka, a. s.**, with the registered office at Mlynské nivy 1, 829 90 Bratislava, CRN: 31 320 155, registered in the Business Register of District Court Bratislava I, section: Sa, file no. 341/B (hereinafter "VÚB, a. s.") in accordance with Section 122ye par. 2 of Act No. 483/2001 Coll. on banks as later amended (hereinafter "Act on Banks") announces that it has fulfilled the conditions in accordance with the Act on Banks valid and effective from 8.7.2022 for each of the covered bond issue listed below, and from 30.9.2022 these issues are considered covered bonds in accordance with the regulations in force from 8.7.2022, while their name remain and is not affected, and the rights and obligations associated with them remain and are not affected.

Issue Name	ISIN	Issue Date	Maturity Date
Mortgage bonds VÚB, a.s., XXX.	SK4120005547	05.09.2007	05.09.2032
Mortgage bonds VÚB, a.s., 31	SK4120005679	29.11.2007	29.11.2037
Mortgage bonds VÚB, a.s., 43	SK4120006271	26.09.2008	26.09.2025
Mortgage bonds VÚB, a.s., 67	SK4120008228	29.11.2011	29.11.2030
Mortgage bonds VÚB, a.s., 72	SK4120008608	21.06.2012	21.06.2027
Mortgage bonds VÚB, a.s., 74	SK4120008939	16.01.2013	15.12.2023
Mortgage bonds VÚB, a.s., 81	SK4120009887	27.03.2014	27.03.2024
Mortgage bonds VÚB, a.s., 85	SK4120010364	14.11.2014	14.11.2029
Mortgage bonds VÚB, a.s., 87	SK4120010794	09.06.2015	09.06.2025
Mortgage bonds VÚB, a.s., 89	SK4120011065	29.09.2015	29.09.2025
Mortgage bonds VÚB, a.s., 90	SK4120011149	29.10.2015	29.10.2030
Mortgage bonds VÚB, a.s., 91	SK4120011529	21.03.2016	21.03.2023
Mortgage bonds VÚB, a.s., 93	SK4120012469	18.01.2017	18.01.2024
Mortgage bonds VÚB, a.s., 94	SK4120012824	27.04.2017	27.04.2027
Covered bonds VÚB, a.s., 1	SK4120014168	26.06.2018	26.06.2023
Covered bonds VÚB, a.s., 2	SK4120014531	05.10.2018	15.12.2027

Covered bonds VÚB, a.s., 3	SK4120015108	26.03.2019	26.03.2024
Covered bonds VÚB, a.s., 4	SK4000015475	26.06.2019	26.06.2029
Covered bonds VÚB, a.s., 5	SK4000017455	23.06.2020	23.06.2025
Covered bonds VÚB, a.s., 6	SK4000018693	24.03.2021	24.03.2026
Covered bonds VÚB, a.s., 7	SK4000020491	22.03.2022	22.03.2027