

Report Date

1Q/2020

ISSUER

Issuer: Group Controlling authority	Všeobecná úverová banka, a.s. Intesa Sanpaolo Group National Bank of Slovakia	Rating: Issuer Covered Bond	Moody's A2 Aa2
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COVER POOL

Amount and type of cover assets:

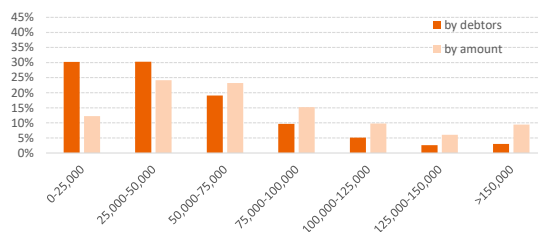
Mortgage loans secured by residential property (nominal value incl. accrued interest)	3 330 439 661 €	Outstanding nominal value of covered bonds (nominal value)	3 013 154 309 €
Substitute/Liquid assets (fair value)	171 360 318 €	Overcollateralization	16.22%

MORTGAGE LOANS

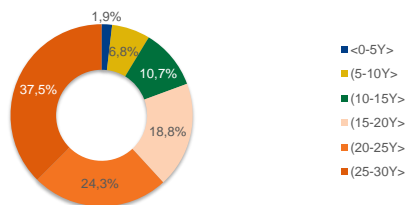
Mortgage loans:

Outstanding amount of mortgage loans	3 330 439 661 €
Average outstanding loan amount	40 019 €
Average original loan amount	49 343 €
Number of loans	83 221
Number of debtors	65 704
Percentage of loans more than 90 days past due	0.00%
Denomination	100% in EUR
Average maturity	21.2 years
Average utilization	3.72 years
Average LTV	58.6%
Average weighted interest rate	1.41%
Interest rate	100% with fixed interest rate
Typ of borrower	100% retail

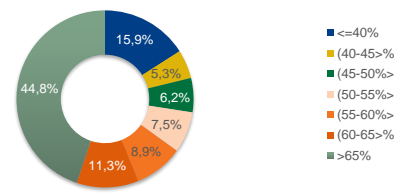
Current outstanding balance distribution



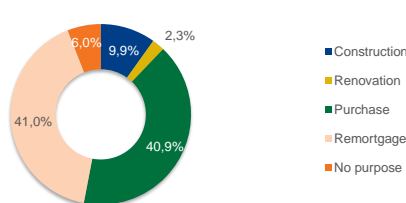
Residual Maturity Distribution



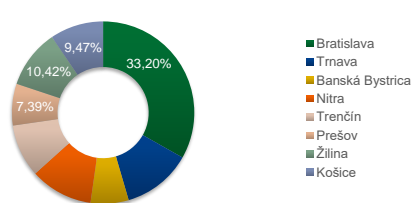
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



COVERED BONDS

Outstanding covered bonds:

Outstanding value of covered bonds	3 013 154 309 €
Number of issues	26
Average residual maturity	5.3 years
Denomination	100% EUR
Interest Rate	100% fix

Maturity structure of VUB covered bonds

