

Report Date

2Q/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 |
|--|---|--|----------------------|

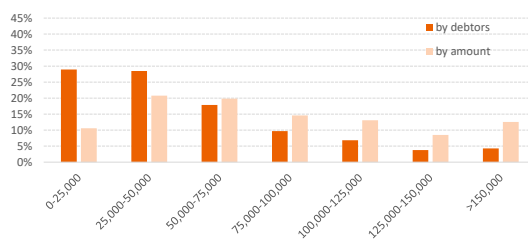
COVER POOL

| | | | |
|--|-------------------------------------|---|-------------------------------|
| Amount and type of cover assets: Mortgage loans secured by residential property (nominal value incl. accrued interest) Substitute/liquid assets (fair value) | 3 773 240 892 € 76 323 556 € | Outstanding value of covered bonds (nominal value incl. accrued interest) Overcollateralization | 3 411 301 698 € 12.85% |
|--|-------------------------------------|---|-------------------------------|

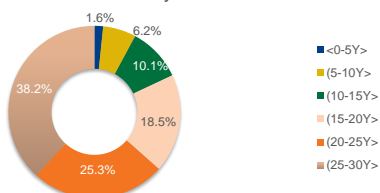
MORTGAGE LOANS

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|---|---|
| Mortgage loans: Outstanding amount of mortgage loans Average outstanding loan amount Average original loan amount Number of loans Number of debtors Percentage of loans more than 90 days past due Denomination Average maturity Average utilization Average LTV Weighted average interest rate Interest rate Typ of borrower | 3 773 240 892 € 44 280 € 53 905 € 85 213 67 947 0.00% 100% in EUR 21.47 years 3.56 years 60.03% 1.32% 100% with fixed interest rate 100% retail |
|---|---|

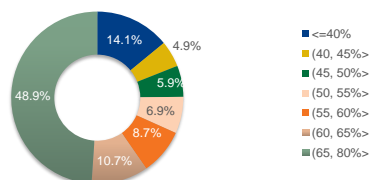
Current Outstanding Balance Distribution



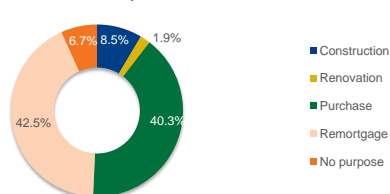
Residual Maturity Distribution



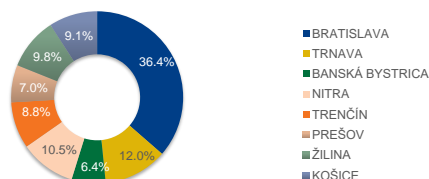
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



COVERED BONDS

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|--|--|
| Outstanding covered bonds: Outstanding value Number of issues Average residual maturity Denomination Interest Rate | 3 411 301 698 € 26 5.2 years 100% EUR 100% fix |
|--|--|

Maturity structure of VUB Covered Bonds

