

Report Date

3Q/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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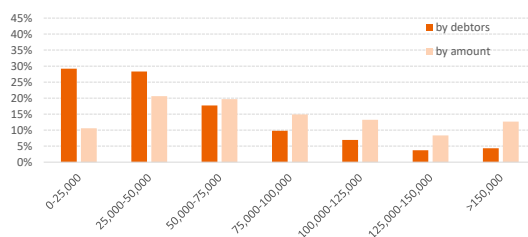
COVER POOL

Amount and type of cover assets: Mortgage loans secured by residential property (nominal value incl. accrued interest) Substitute/liquid assets (fair value)	3 682 864 079 € 51 728 985 €	Outstanding value of covered bonds (nominal value incl. accrued interest) Overcollateralization	3 317 005 192 € 12.59%
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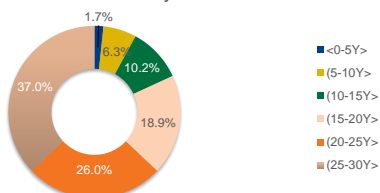
MORTGAGE LOANS

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	3 682 864 079 € 44 362 € 54 308 € 83 019 66 358 0,00% 100% in EUR 21,32 years 3,7 years 59,88% 1,28% 100% with fixed interest rate 100% retail
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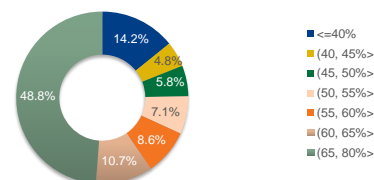
Current Outstanding Balance Distribution



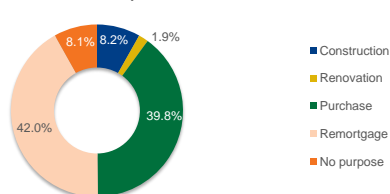
Residual Maturity Distribution



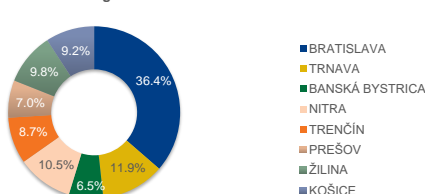
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



COVERED BONDS

Outstanding covered bonds: Outstanding value Number of issues Average residual maturity Denomination Interest Rate	3 317 005 192 € 24 5,1 years 100% EUR 100% fix
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