

ISSUER

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

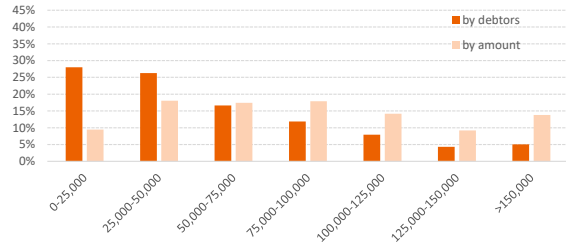
COVER POOL

Amount and type of cover assets:			
Mortgage loans secured by residential property (nominal value incl. accrued interest)	4 183 136 517 €	Outstanding value of covered bonds (nominal value incl. accrued interest)	3 781 696 516 €
Substitute/liquid assets (fair value)	1 662 008 €	Overcollateralization	10.66%

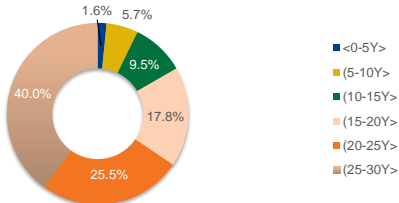
MORTGAGE LOANS

Mortgage loans:	
Outstanding amount of mortgage loans	4 183 136 517 €
Average outstanding loan amount	47 655 €
Average original loan amount	58 181 €
Number of loans	87 779
Number of debtors	70 850
Percentage of loans more than 90 days past due	0.00%
Denomination	100% in EUR
Average maturity	21.74 years
Average utilization	3.66 years
Average LTV	60.52%
Weighted average interest rate	1.19%
Interest rate	100% with fixed interest rate
Typ of borrower	100% retail

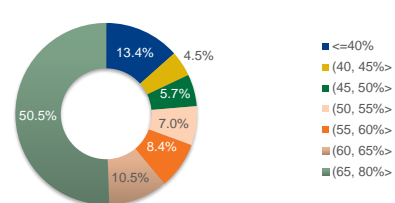
Current Outstanding Balance Distribution



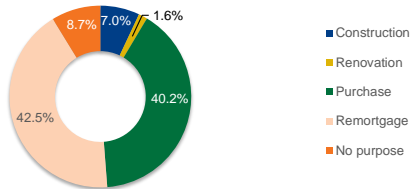
Residual Maturity Distribution



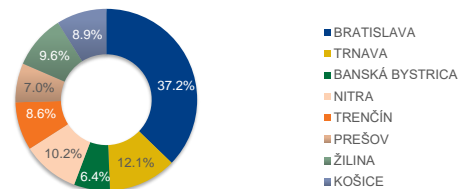
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



COVERED BONDS

Outstanding covered bonds:	
Outstanding value	3 781 696 516 €
Number of issues	22
Average residual maturity	4.7 years
Denomination	100% EUR
Interest Rate	100% fix

Maturity structure of VUB Covered bonds

