

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

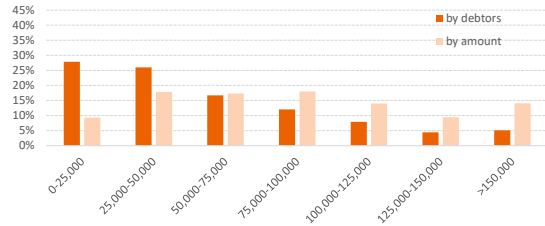
Amount and type of cover assets:		Outstanding value of covered bonds (nominal value incl. accrued interest)	3 779 629 139 €
Mortgage loans secured by residential property (nominal value incl. accrued interest)	4 181 379 877 €	Overcollateralization	10.72%
Substitute/liquid assets (fair value)	3 418 866 €		

MORTGAGE LOANS

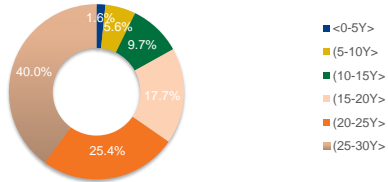
Mortgage loans:

Outstanding amount of mortgage loans	4 181 379 877 €
Average outstanding loan amount	48 177 €
Average original loan amount	59 051 €
Number of loans	86 792
Number of debtors	70 293
Percentage of loans more than 90 days past due	0.00%
Denomination	100% in EUR
Average maturity	21.76 years
Average utilization	3.72 years
Average LTV	60.31%
Weighted average interest rate	1.16%
Interest rate	100% with fixed interest rate
Typ of borrower	100% retail

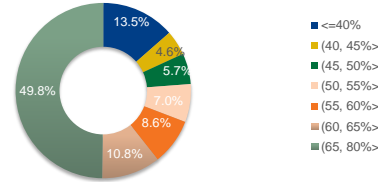
Current Outstanding Balance Distribution



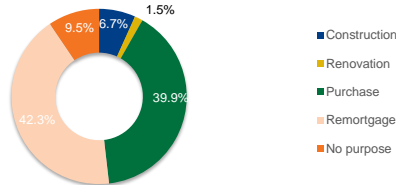
Residual Maturity Distribution



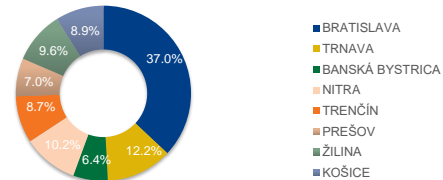
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



COVERED BONDS

Outstanding covered bonds:

Outstanding value	3 779 629 139 €
Number of issues	22
Average residual maturity	4.4 years
Denomination	100% EUR
Interest Rate	100% fix

Maturity structure of VUB Covered Bonds

