

Report Date

3Q/2021

**ISSUER**

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

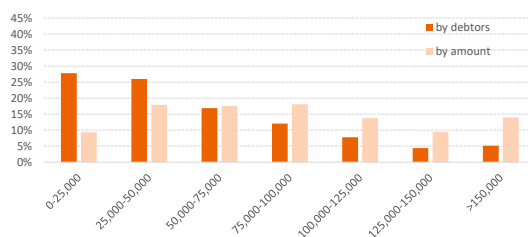
**COVER POOL**

<b>Amount and type of cover assets:</b>		Outstanding value of covered bonds (nominal value incl. accrued interest)	3 779 736 697 €
Mortgage loans secured by residential property (nominal value incl. accrued interest)	4 180 965 226 €	Overcollateralization	10.69%
Substitute/liquid assets (fair value)	2 700 504 €		

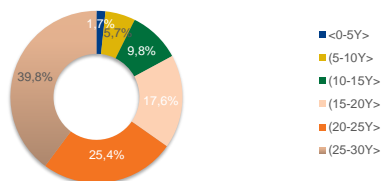
**MORTGAGE LOANS**

<b>Mortgage loans:</b>	
Outstanding amount of mortgage loans	4 180 965 226 €
Average outstanding loan amount	48 192 €
Average original loan amount	59 422 €
Number of loans	86 757
Number of debtors	70 281
Percentage of loans more than 90 days past due	0,00%
Denomination	100% in EUR
Average maturity	21.69 years
Average utilization	3.85 years
Average LTV	60.02%
Weighted average interest rate	1.13%
Interest rate	100% with fixed interest rate
Typ of borrower	100% retail

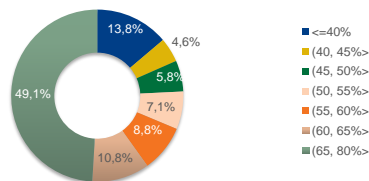
Current Outstanding Balance Distribution



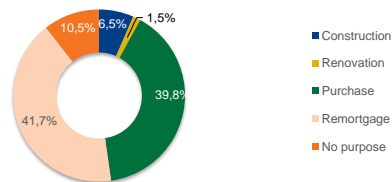
Residual Maturity Distribution



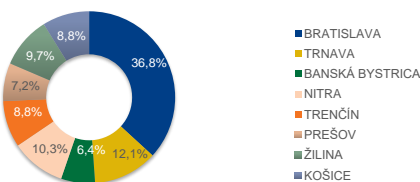
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



**COVERED BONDS**

<b>Outstanding covered bonds:</b>	
Outstanding value	3 779 736 697 €
Number of issues	22
Average residual maturity	4.2 years
Denomination	100% EUR
Interest Rate	100% fix

Maturity structure of VUB Covered Bonds

