

ISSUER

Issuer: Group Controlling authority	Všeobecná úverová banka, a.s. Intesa Sanpaolo Group National Bank of Slovakia	Rating: Issuer Covered Bond	Moody's A2 Aa1
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COVER POOL

Amount and type of cover assets:

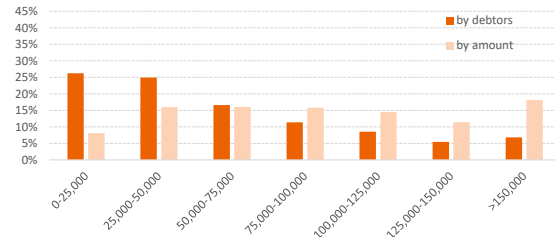
Mortgage loans secured by residential property (nominal value incl. accrued interest)	4 525 608 163 €	Outstanding value of covered bonds (nominal value incl. accrued interest)	4 266 832 850 €
Substitute/liquid assets (fair value)	285 787 185 €	Overcollateralization	12.76%

MORTGAGE LOANS

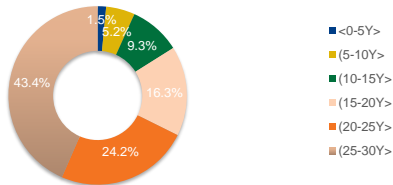
Mortgage loans:

Outstanding amount of mortgage loans	4 525 608 163 €
Average outstanding loan amount	52 527 €
Average original loan amount	64 553 €
Number of loans	86 158
Number of debtors	70 334
Percentage of loans more than 90 days past due	0.00%
Denomination	100% in EUR
Average maturity	22.23 years
Average utilization	3.74 years
Average LTV	60.55%
Weighted average interest rate	1.08%
Interest rate	100% with fixed interest rate
Typ of borrower	100% retail

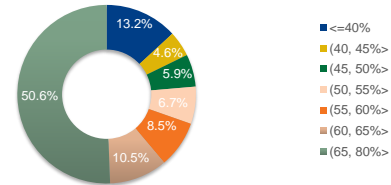
Current Outstanding Balance Distribution



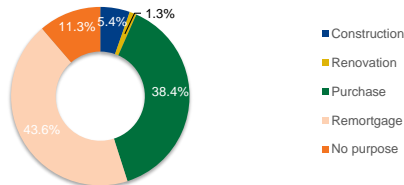
Residual Maturity Distribution



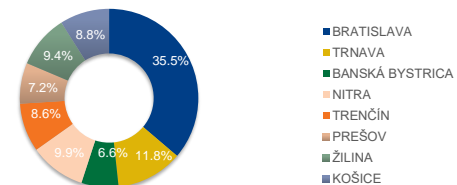
Residual LTV Distribution



Loan Purpose Distribution



Regional Distribution



COVERED BONDS

Outstanding covered bonds:

Outstanding value	4 266 832 850 €
Number of issues	23
Average residual maturity	3.6 years
Denomination	100% EUR
Interest Rate	100% fix

