

# Cover Pool Overview

---

Jún, 2020

---



# Cover Pool Overview

...100% residential mortgages for individuals, new Covered Bond Program



## Cover Pool Structure

<b>Total cover pool volume</b> (EUR mn)	<b>1 768</b>
Residential loan balance (EUR mn)	<b>1 768</b>
Substitution assets (EUR mn)	0,0
Number of loans	43 219
Number of borrowers	39 522
Currency	100% EUR
WA indexed LTV	58,3%
WA seasoning (years)	2,4
WA remaining term (years)	21,3
90+ days in arrears loans excluded	0%
Interest type	100% Fix
Principal payment type	100% Annuity

## Covered Bonds

<b>Total Volume of issues</b> (EUR mn)	<b>500</b>
<b>Total Volume in program</b> (EUR mn)	<b>1 500</b>
Number of issues	1
Issue frequency	12-24 months
WAL CBs	6,3 years
Committed OC	--*
Over-collateralization	253,6%
Covered Bonds Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	100% EUR
Listings	LuxSE

\* 5% legal minimum applies

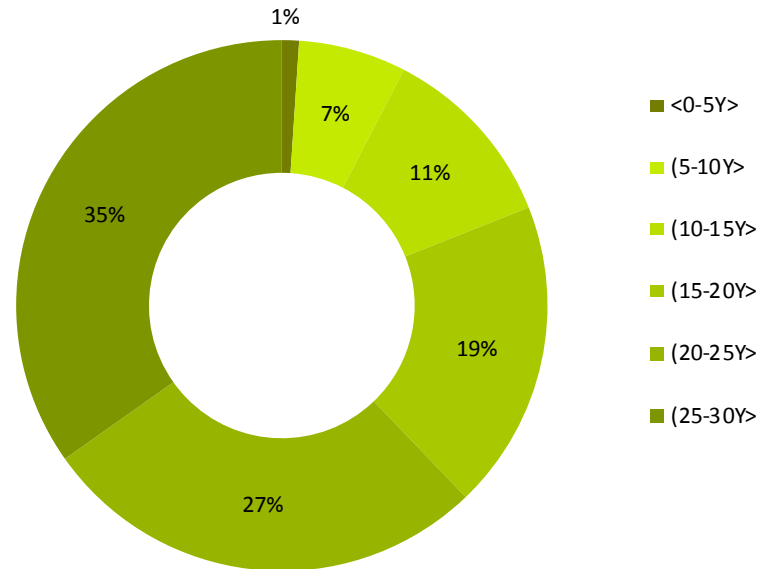
- Cover assets comprise of household housing loans only
- Cover pool consists purely from Prima banka housing loans, inherited ex-Sberbank housing loans are not and will not be included

- All existing mortgage bonds kept separately, not transferred into new covered bonds register
- Over-collateralization 253,6%
- Issuer rating Aaa by Moody's

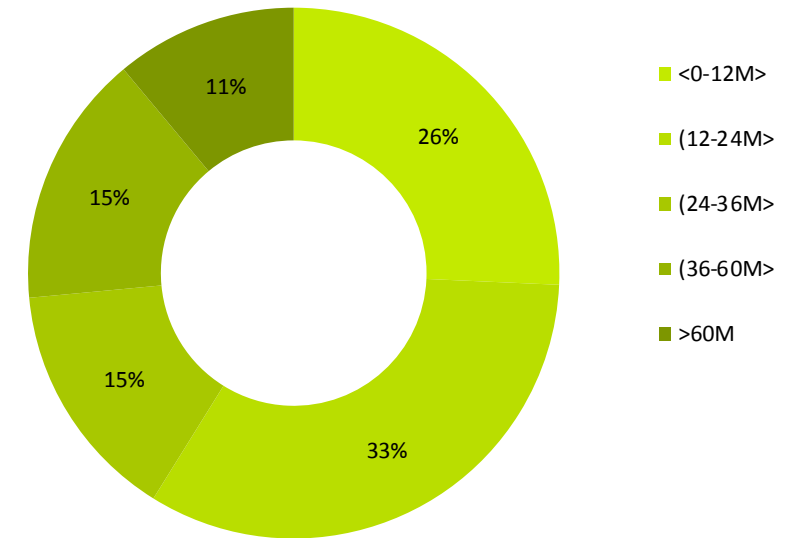
# Cover Pool Overview

...Structure of Cover Pool as per 30.06.2020

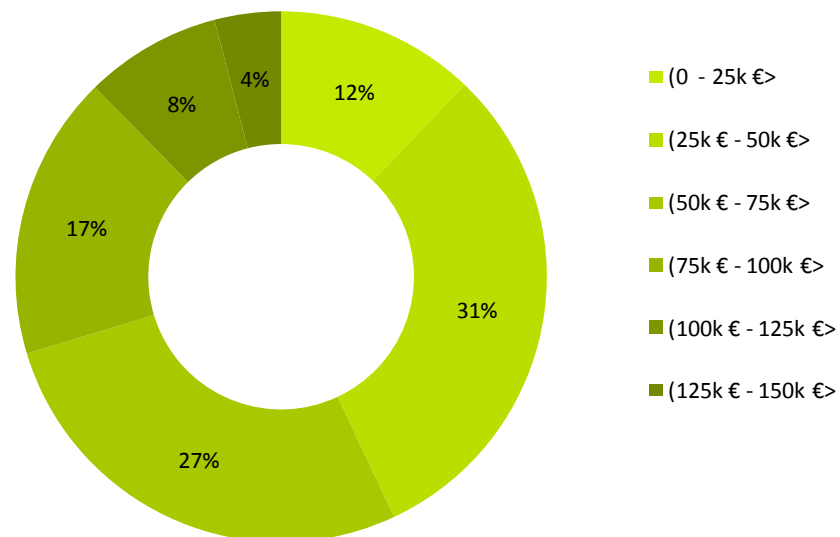
## Distribution by Remaining Term (volume)



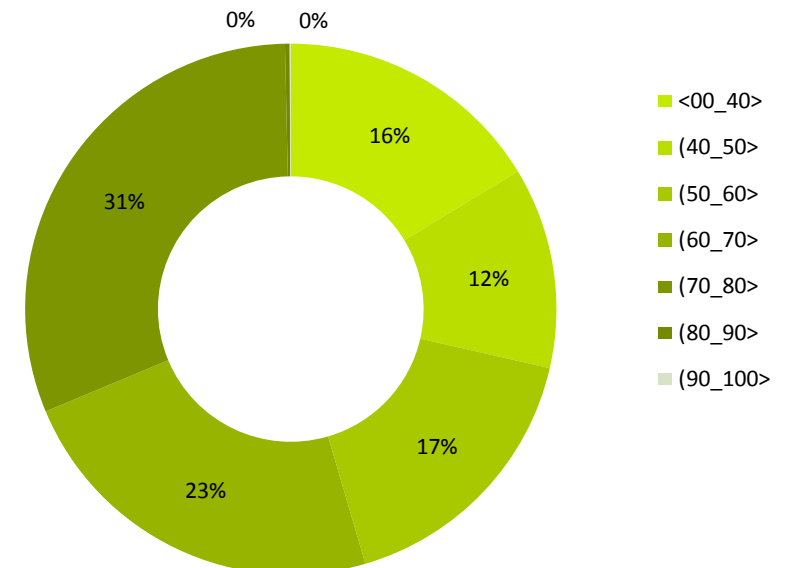
## Distribution by Seasoning (volume)



## Distribution by Volume (volume)



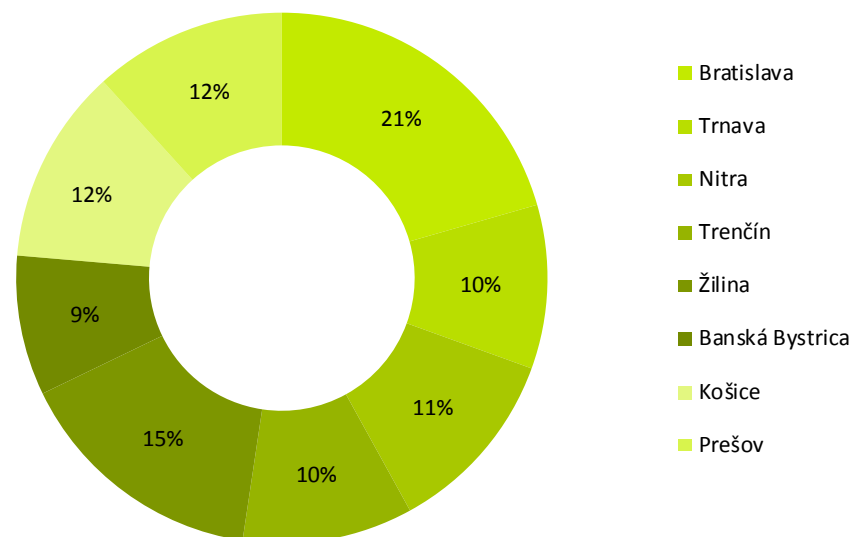
## Distribution by LTV (volume)



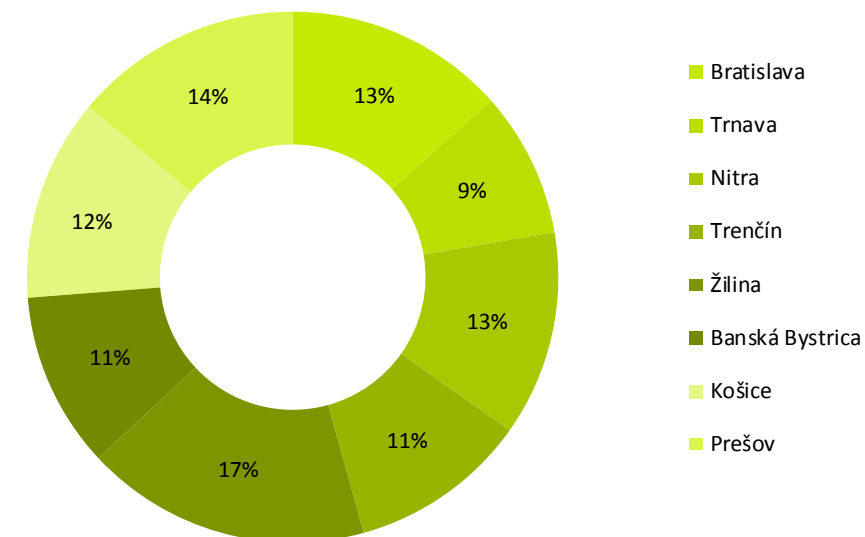
# Cover Pool Overview

... Country-wide network reflected in homogenous regional distribution

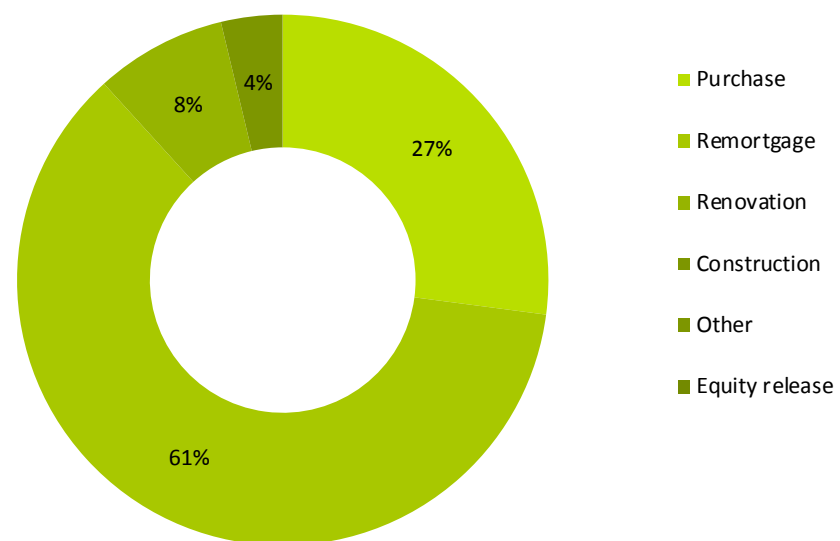
## Regional Distribution (volume)



## Regional Distribution (number of loans)



## Distribution by Loan Purpose (volume)



## Covered Bonds

