

Cover Pool Overview

September, 2020



Cover Pool Overview

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



Cover Pool Structure

| | |
|---|--------------|
| Total cover pool volume (EUR mn) | 1 835 |
| Residential loan balance (EUR mn) | 1 835 |
| Substitution assets (EUR mn) | 0,0 |
| Number of loans | 44 589 |
| Number of borrowers | 40 747 |
| Currency | 100% EUR |
| WA indexed LTV | 57,5% |
| WA seasoning (years) | 2,5 |
| WA remaining term (years) | 21,2 |
| 90+ days in arrears loans excluded | 0% |
| Interest type | 100% Fix |
| Principal payment type | 100% Annuity |

Covered Bonds

| | |
|---|--------------|
| Total Volume of issues (EUR mn) | 500 |
| Total Volume in program (EUR mn) | 1 500 |
| Number of issues | 1 |
| Issue frequency | 12-24 months |
| WAL CBs | 6 years |
| Committed OC | --* |
| Over-collateralization | 267,0% |
| Covered Bonds Rating (Moody's) | Aaa |
| Maturity type | Soft Bullet |
| Currency distribution | 100% EUR |
| Listings | LuxSE |

* 5% legal minimum applies

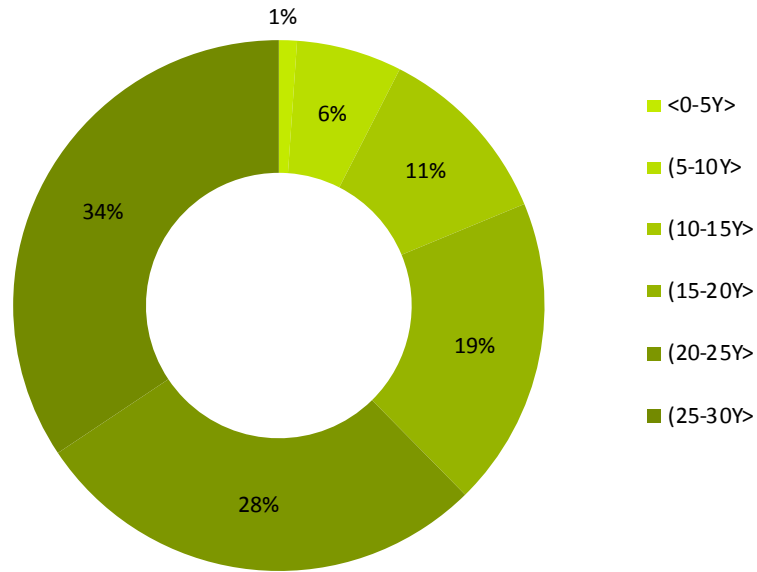
- Cover assets comprise of household housing loans only
- Cover pool consists purely from Prima banka housing loans, inherited ex-Sberbank housing loans are not and will not be included

- All existing mortgage bonds kept separately, not transferred into new covered bonds register
- Over-collateralization 267 %
- Issuer rating Aaa by Moody's

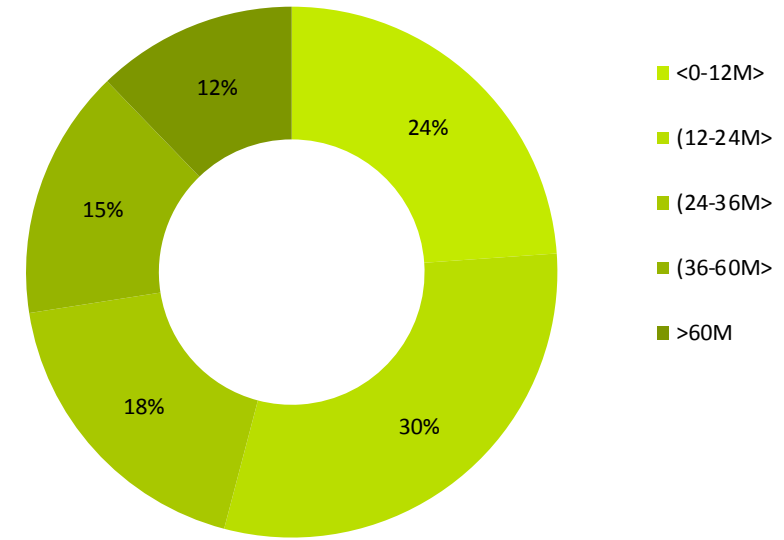
Cover Pool Overview

...Structure of Cover Pool as per 30.09.2020

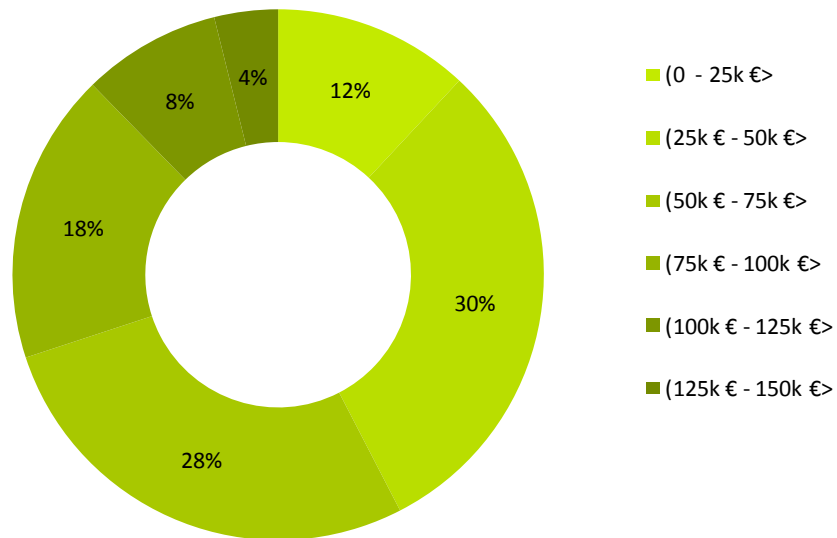
Distribution by Remaining Term (volume)



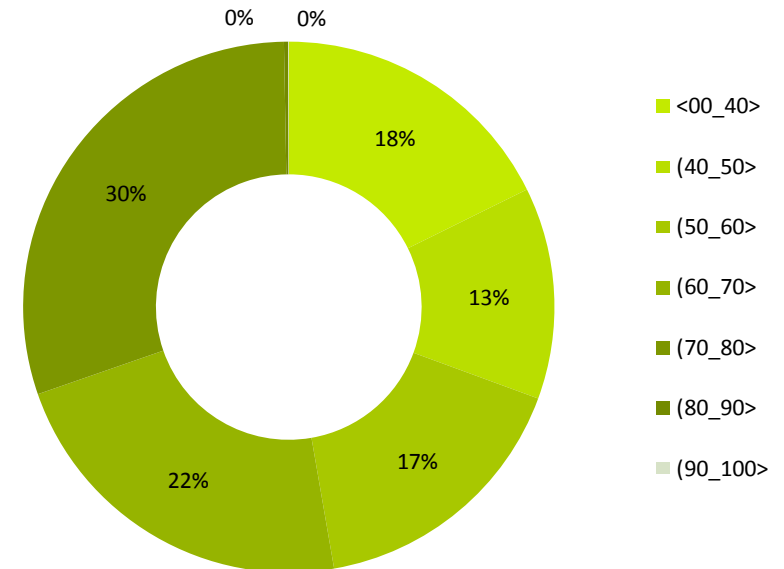
Distribution by Seasoning (volume)



Distribution by Volume (volume)



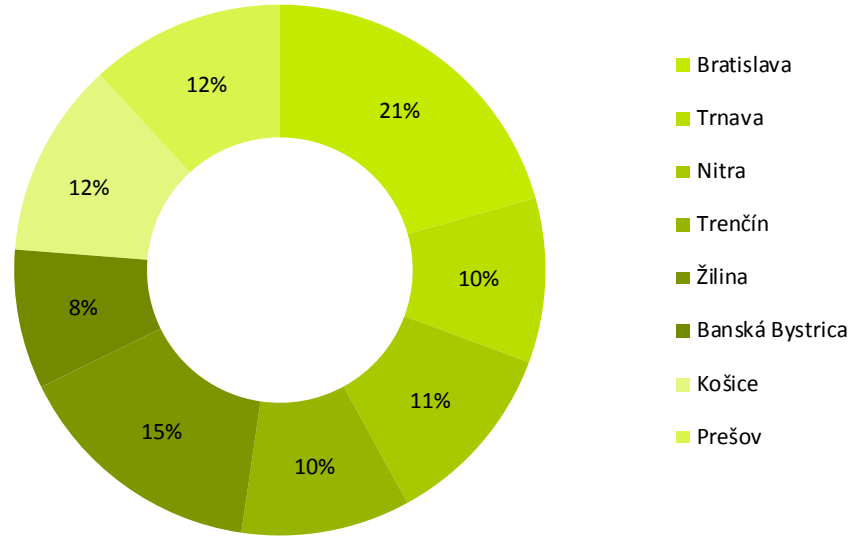
Distribution by LTV (volume)



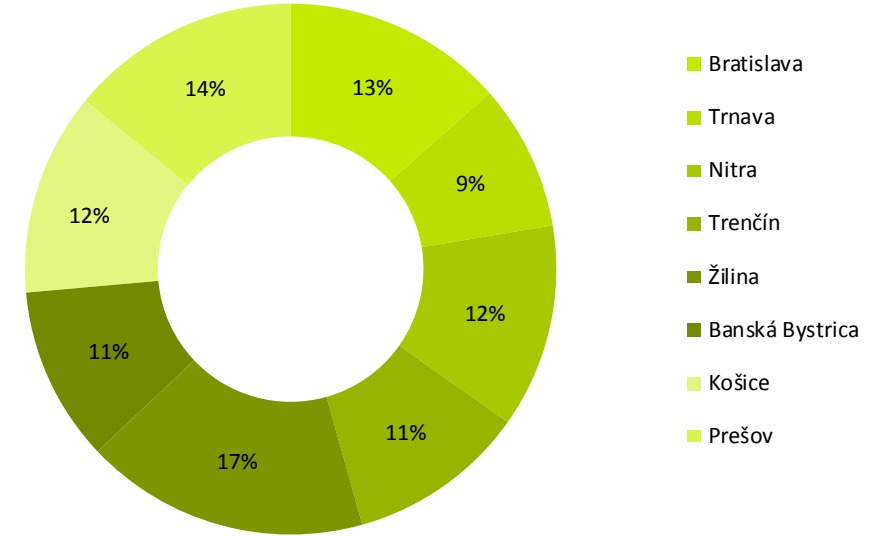
Cover Pool Overview

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

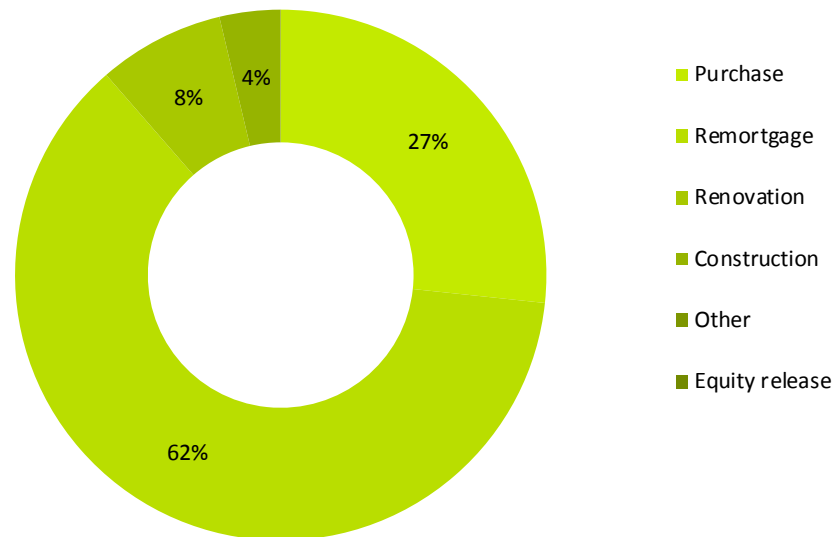
Regional Distribution (volume)



Regional Distribution (number of loans)



Distribution by Loan Purpose (volume)



Covered Bonds

