

# Cover Pool Overview

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June, 2021

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# Cover Pool Overview

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



## Cover Pool Structure

<b>Total cover pool volume</b> (EUR mn)	<b>2 212</b>
Residential loan balance (EUR mn)	<b>2 212</b>
Substitution assets (EUR mn)	0,0
Number of loans	50 865
Number of borrowers	46 592
Currency	100% EUR
WA indexed LTV	56,6%
WA seasoning (years)	2,5
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	5,3 years
Committed OC	--*
Over-collateralization	342,4%
Covered Bonds Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	100% EUR
Listings	LuxSE

\* 5% legal minimum applies

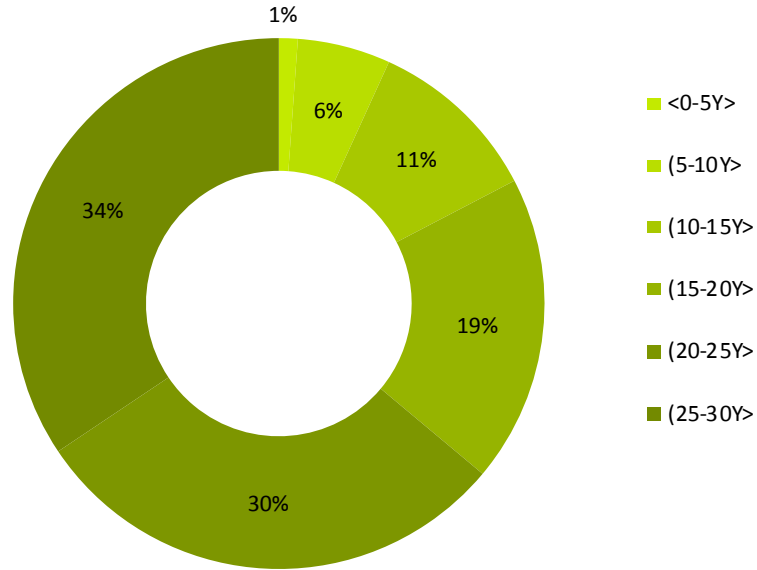
- Cover assets comprise of household housing loans only
- Cover pool consists purely from Prima banka housing loans, inherited ex-Sberbank housing loans are not and will not be included

- All existing mortgage bonds kept separately, not transferred into new covered bonds register
- Over-collateralization 342,4 %
- Covered bond rating - Aaa by Moody's

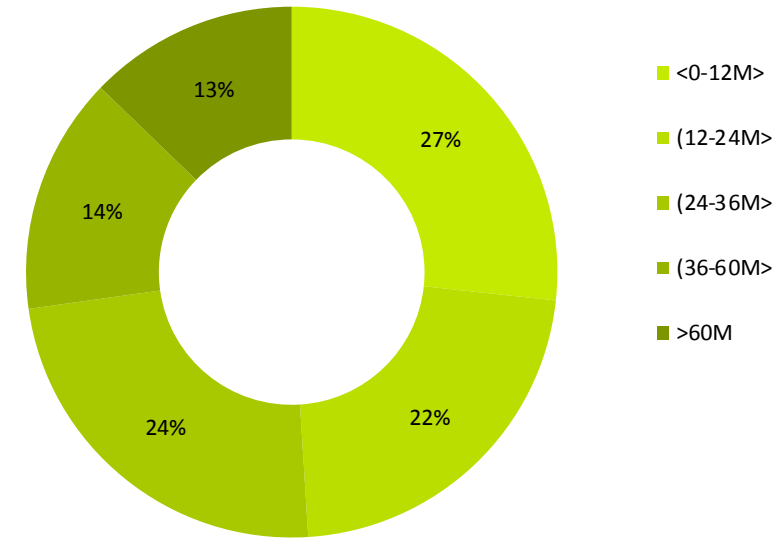
# Cover Pool Overview

...Structure of Cover Pool as per 30.6.2021

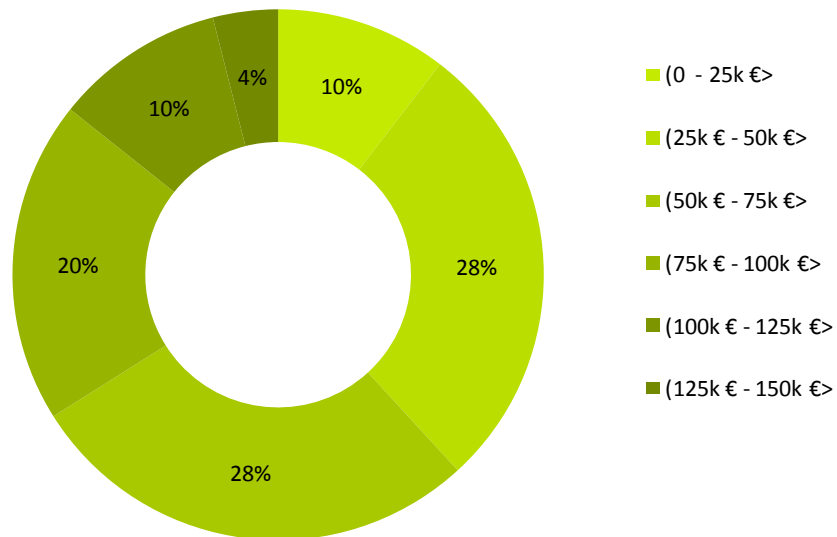
**Distribution by Remaining Term (volume)**



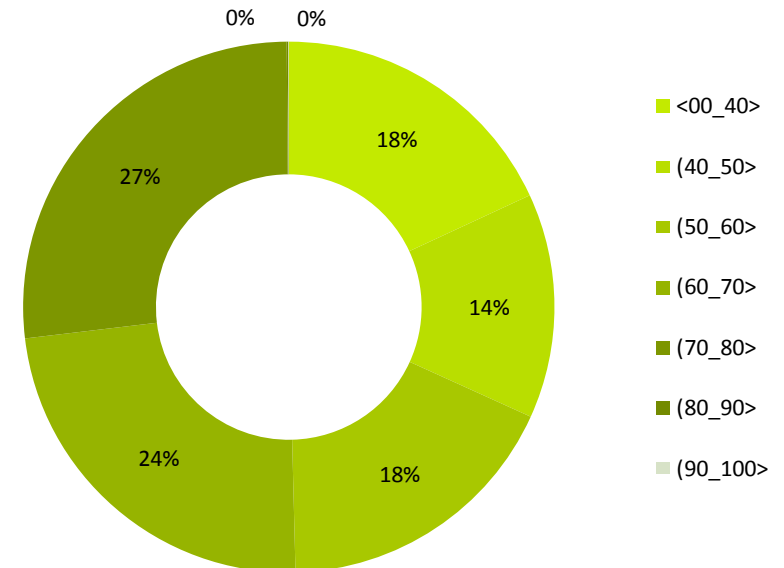
**Distribution by Seasoning (volume)**



**Distribution by Volume (volume)**



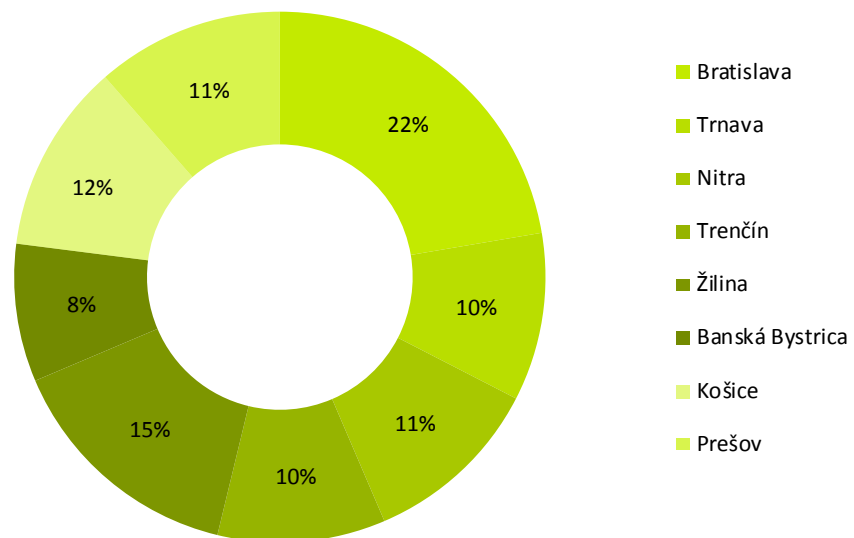
**Distribution by LTV (volume)**



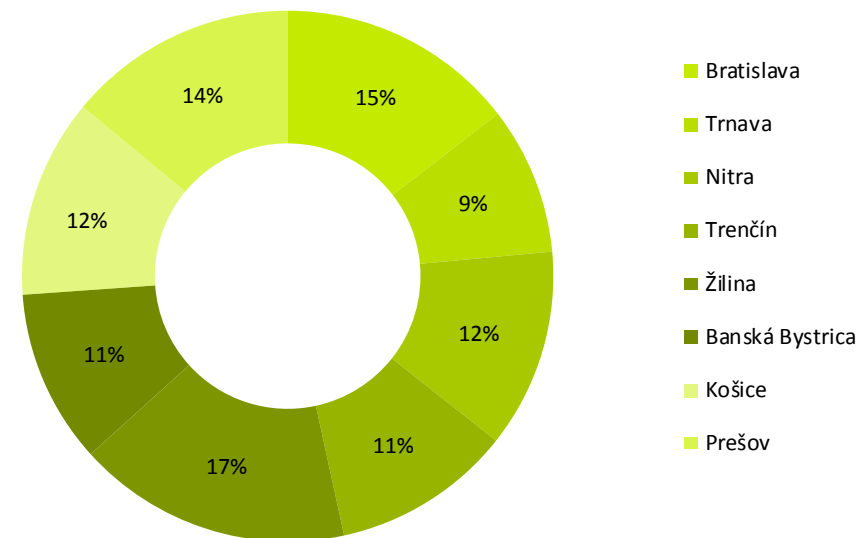
# Cover Pool Overview

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

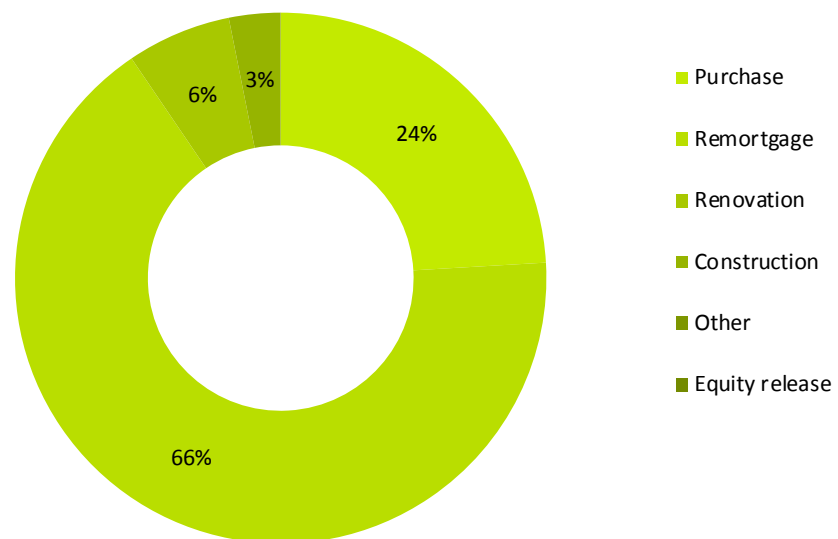
**Regional Distribution (volume)**



**Regional Distribution (number of loans)**



**Distribution by Loan Purpose (volume)**



**Covered Bonds**

