

Cover Pool Overview

September, 2021



Cover Pool Overview

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



Cover Pool Structure

Total cover pool volume (EUR mn)	2 377
Residential loan balance (EUR mn)	2 377
Substitution assets (EUR mn)	0,0
Number of loans	53 603
Number of borrowers	49 106
Currency	100% EUR
WA indexed LTV	56,3%
WA seasoning (years)	2,5
WA remaining term (years)	21,4
90+ days in arrears loans excluded	0%
Interest type	100% Fix
Principal payment type	100% Annuity

Covered Bonds

Total Volume of issues (EUR mn)	1 000
Total Volume in program (EUR mn)	1 500
Number of issues	2
Issue frequency	12-24 months
WAL CBs	5,5 years
Committed OC	--*
Over-collateralization	137,7%
Covered Bonds Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	100% EUR
Listings	LuxSE

* 5% legal minimum applies

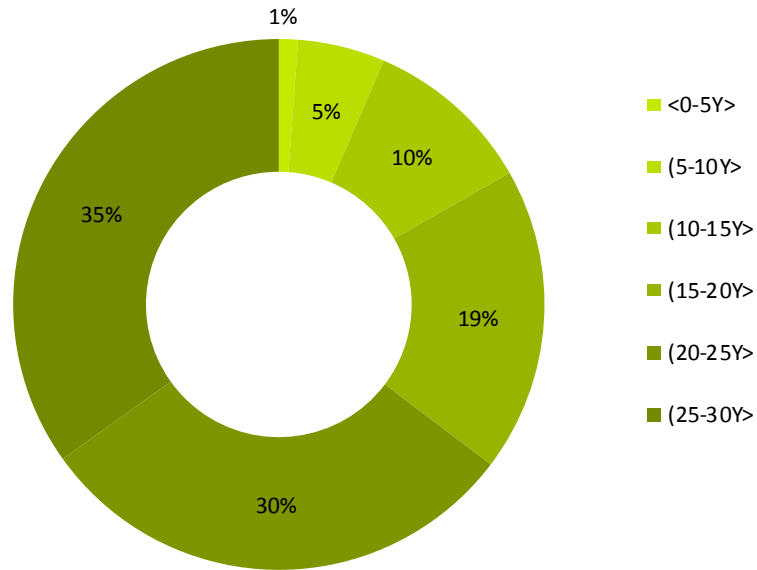
- Cover assets comprise of household housing loans only
- Cover pool consists purely from Prima banka housing loans, inherited ex-Sberbank housing loans are not and will not be included

- All existing mortgage bonds kept separately, not transferred into new covered bonds register
- Over-collateralization 137,7 %
- Covered bond rating - Aaa by Moody's

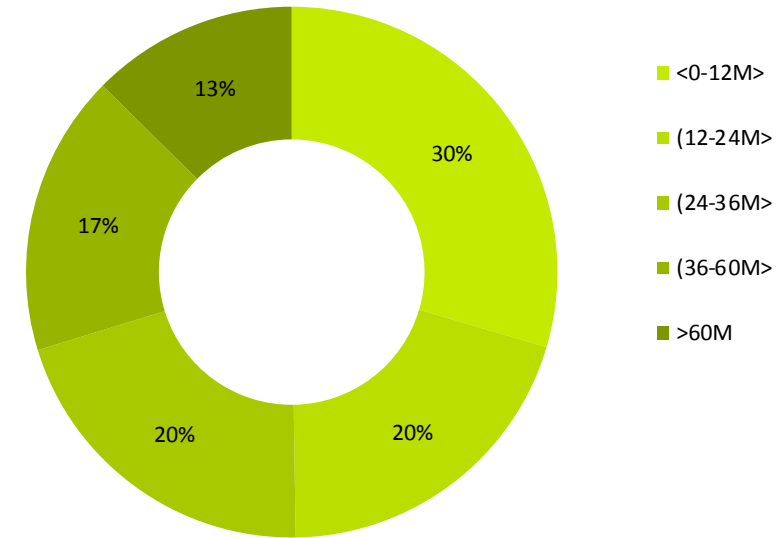
Cover Pool Overview

...Structure of Cover Pool as per 30.9.2021

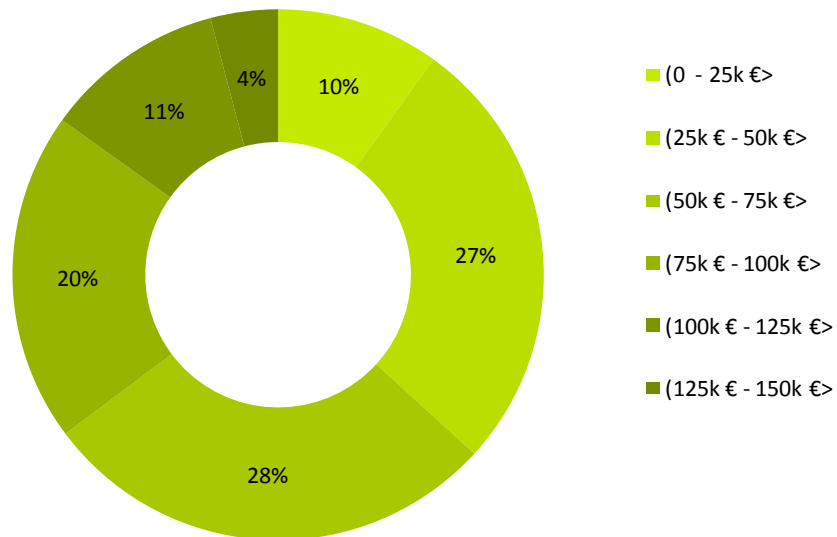
Distribution by Remaining Term (volume)



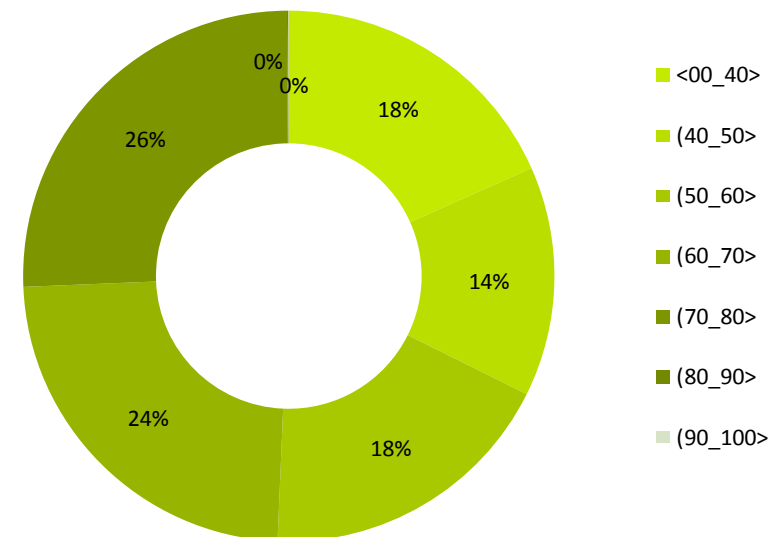
Distribution by Seasoning (volume)



Distribution by Volume (volume)



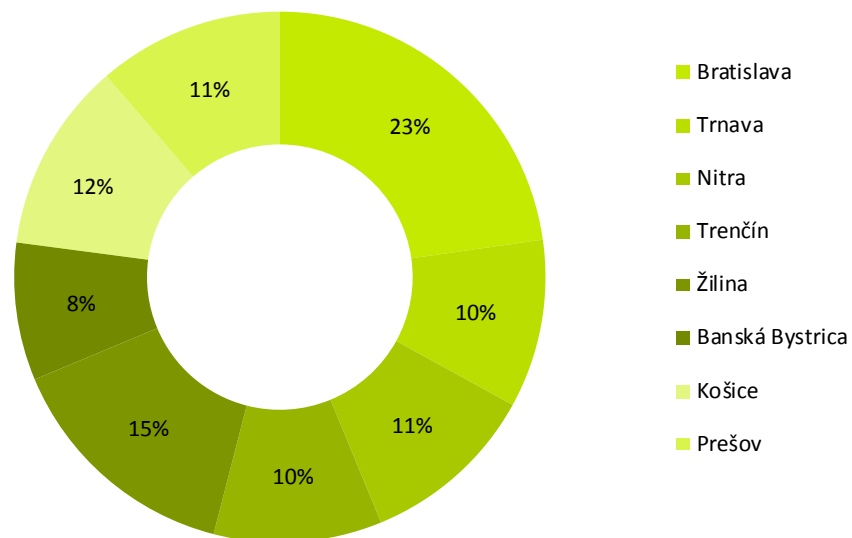
Distribution by LTV (volume)



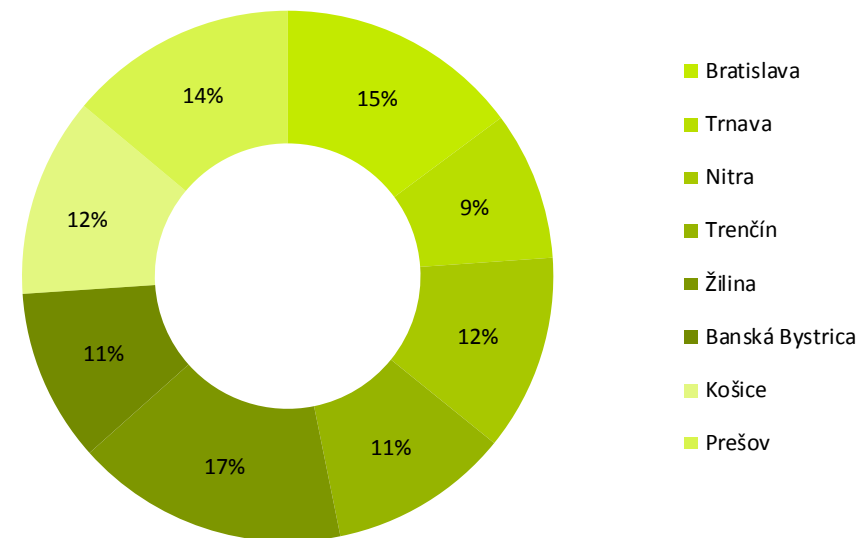
Cover Pool Overview

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

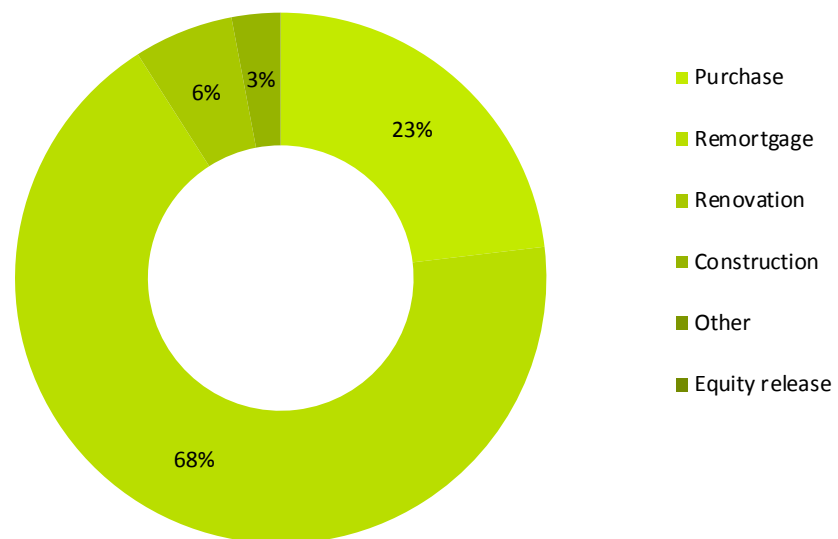
Regional Distribution (volume)



Regional Distribution (number of loans)



Distribution by Loan Purpose (volume)



Covered Bonds

