

Cover Pool Overview

Marec, 2022



Cover Pool Overview

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



Cover Pool Structure

Total cover pool volume (EUR mn)	2 625
Residential loan balance (EUR mn)	2 625
Substitution assets (EUR mn)	0,0
Number of loans	57 569
Number of borrowers	52 794
Currency	100% EUR
WA indexed LTV	55,7%
WA seasoning (years)	2,5
WA remaining term (years)	21,6
90+ days in arrears loans excluded	0%
Interest type	100% Fix
Principal payment type	100% Annuity

- 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

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 years
Committed OC	--*
Over-collateralization	162,5%
Covered Bonds Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	100% EUR
Listings	LuxSE

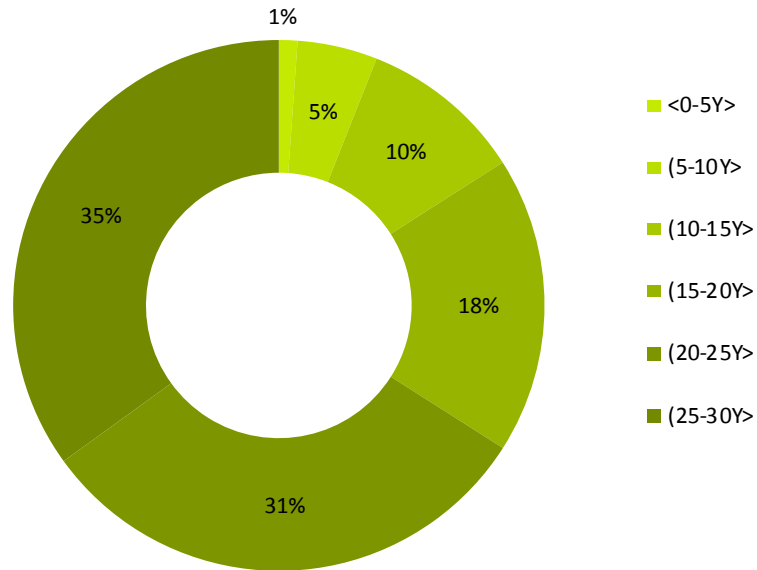
* 5% legal minimum applies

- Over-collateralization 162,5 %
- Covered bond rating - Aaa by Moody's

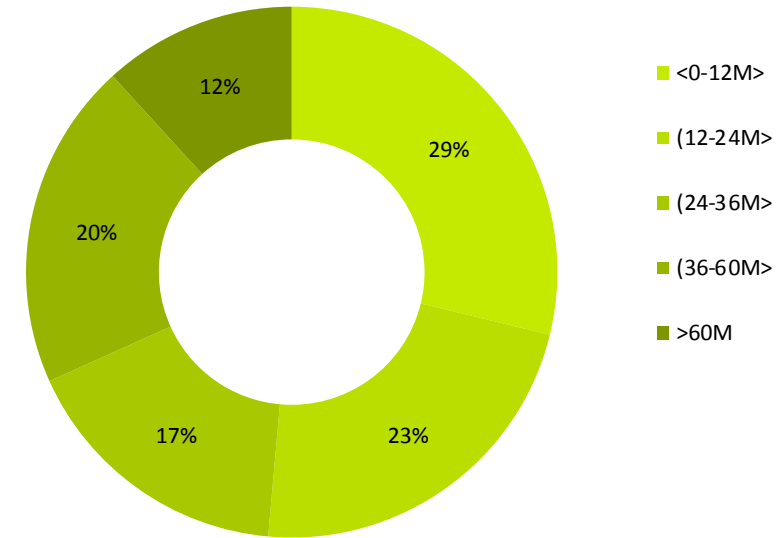
Cover Pool Overview

...Structure of Cover Pool as per 31.3.2022

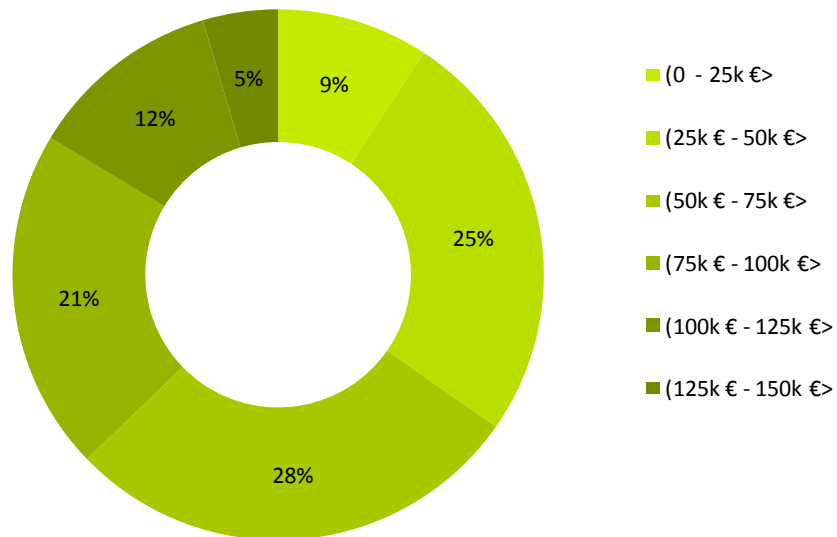
Distribution by Remaining Term (volume)



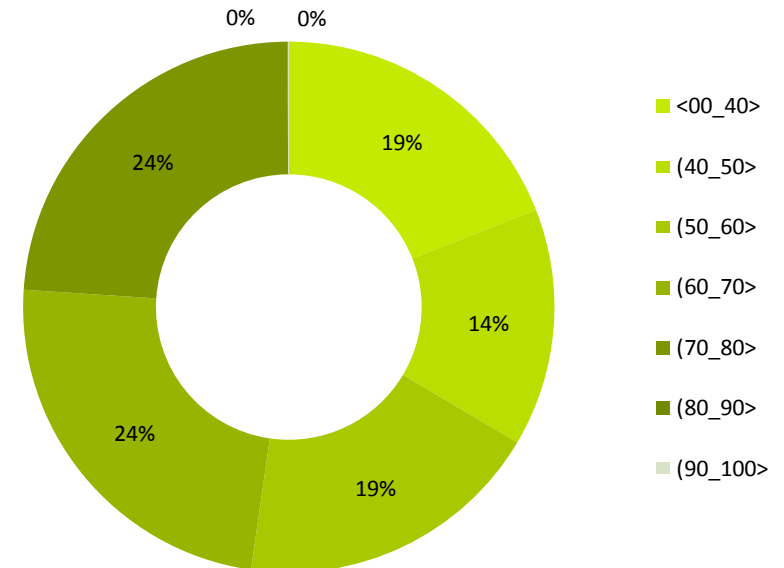
Distribution by Seasoning (volume)



Distribution by Volume (volume)



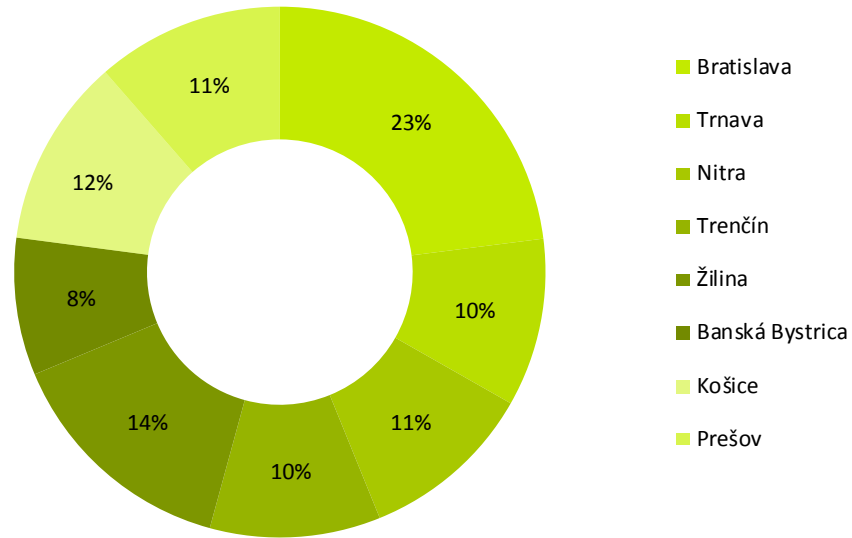
Distribution by LTV (volume)



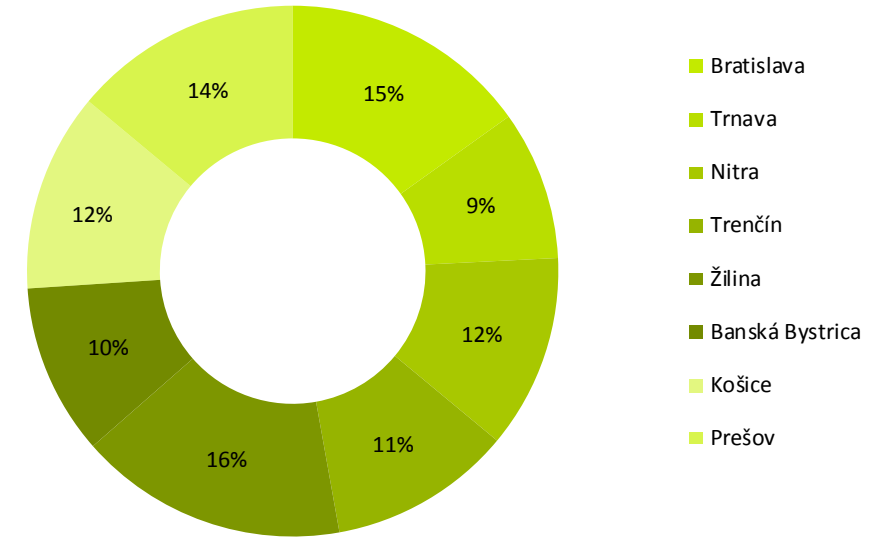
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... Country-wide network reflected in homogenous regional distribution

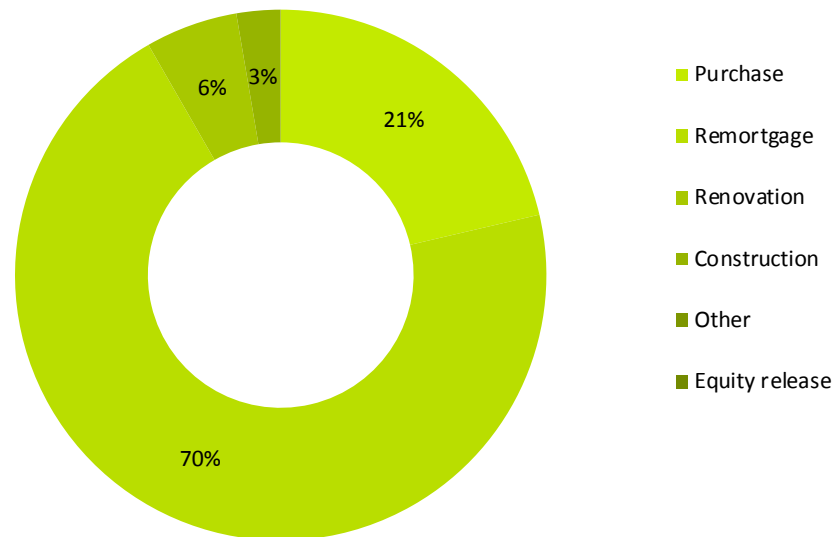
Regional Distribution (volume)



Regional Distribution (number of loans)



Distribution by Loan Purpose (volume)



Covered Bonds

