

Cover Pool Overview

June, 2022



Cover Pool Overview

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



Cover Pool Structure

Total cover pool volume (EUR mn)	2 798
Residential loan balance (EUR mn)	2 798
Substitution assets (EUR mn)	0,0
Number of loans	60 082
Number of borrowers	55 205
Currency	100% EUR
WA indexed LTV	55,3%
WA seasoning (years)	2,5
WA remaining term (years)	21,6
90+ days in arrears loans excluded	0%
Interest type	Fix
Principal payment type	100% Annuity

Covered Bonds

Total Volume of issues (EUR mn)	1 500
Total Volume in program (EUR mn)	1 500
Number of issues	3
Issue frequency	12-24 months
WAL CBs	5 years
Committed OC	--*
Over-collateralization	86,5%
Covered Bonds Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	100% EUR
Listings	LuxSE

* 5% legal minimum applies

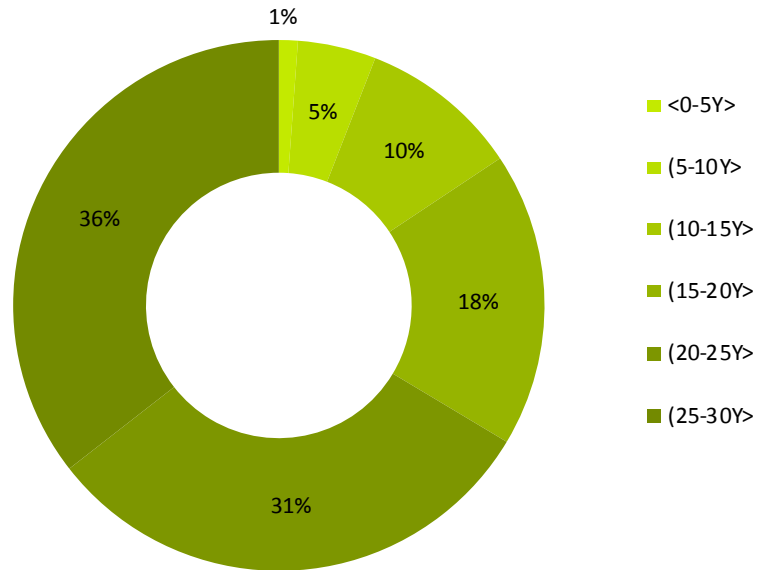
- Cover assets comprise of household housing loans only

- Over-collateralization 86,5 %
- Covered bond rating - Aaa by Moody's

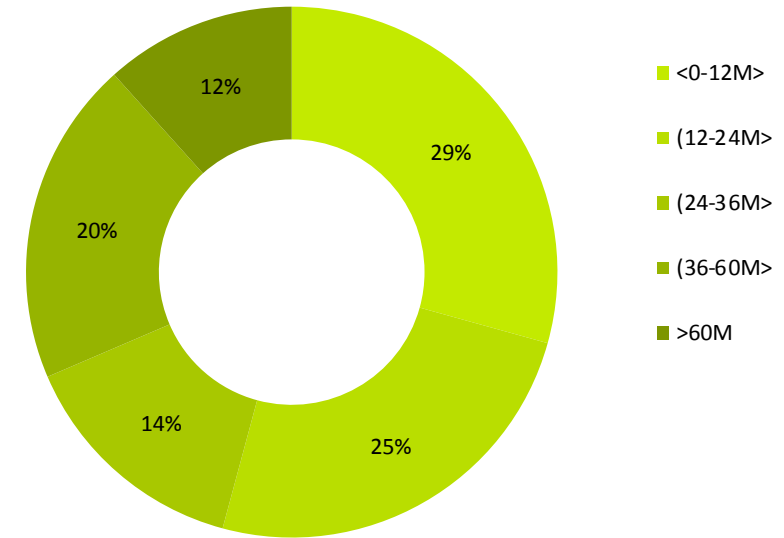
Cover Pool Overview

...Structure of Cover Pool as per 30.6.2022

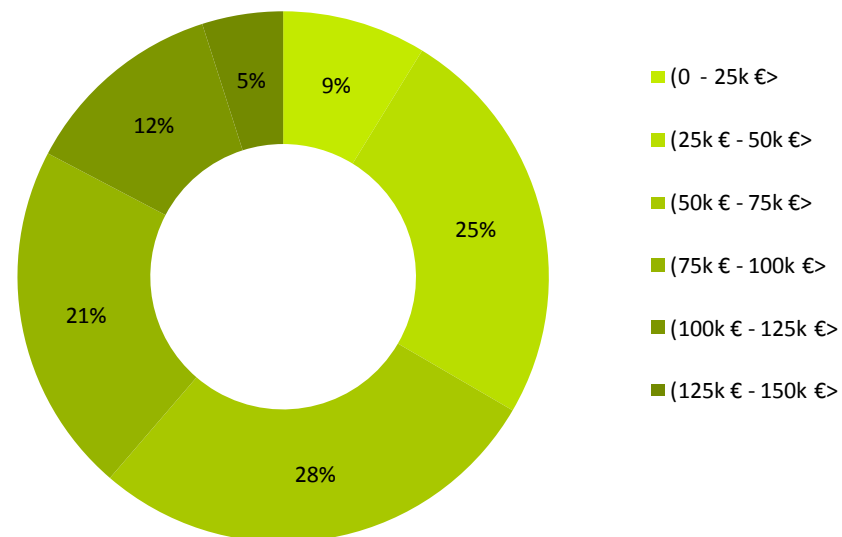
Distribution by Remaining Term (volume)



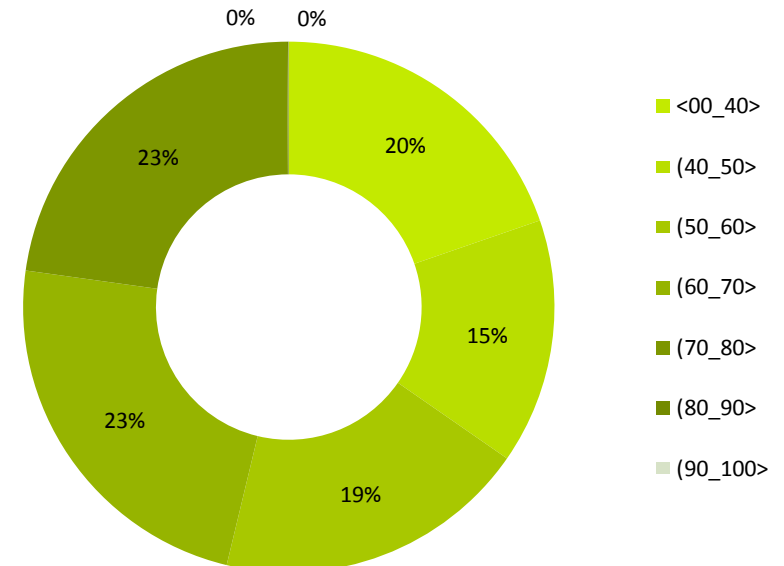
Distribution by Seasoning (volume)



Distribution by Volume (volume)



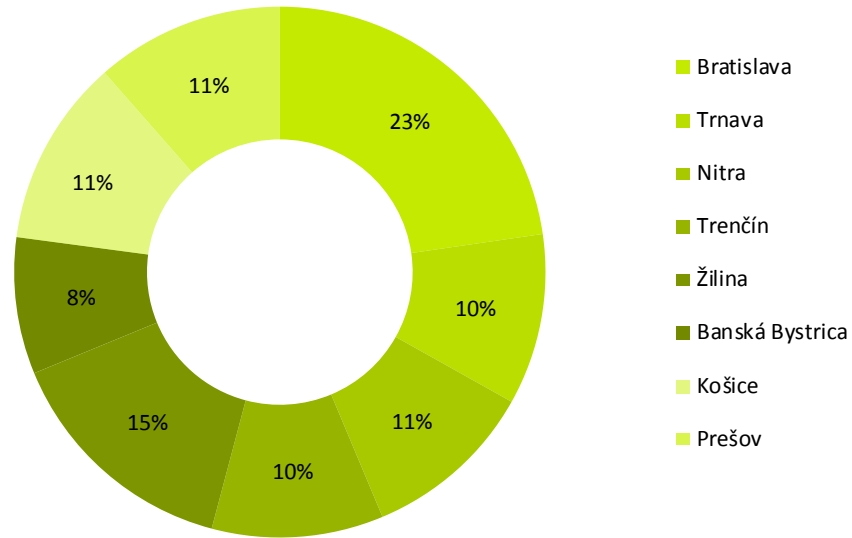
Distribution by LTV (volume)



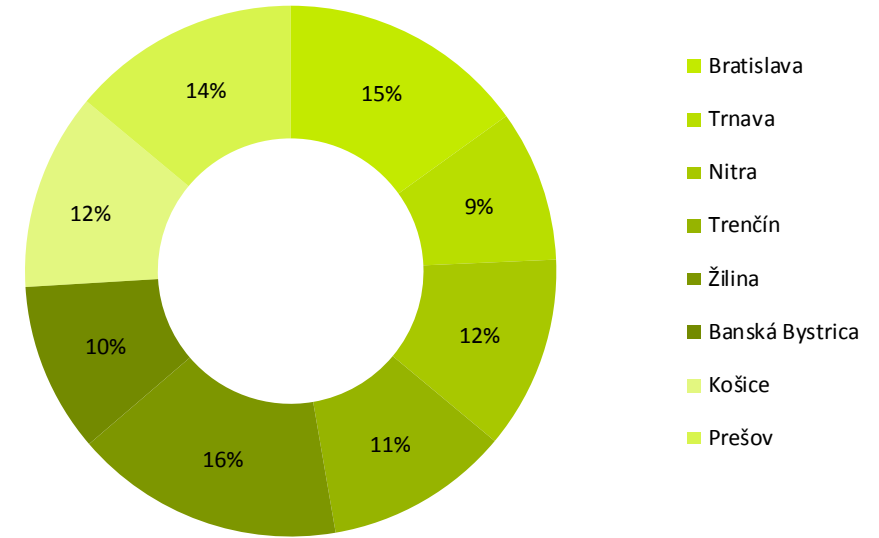
Cover Pool Overview

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

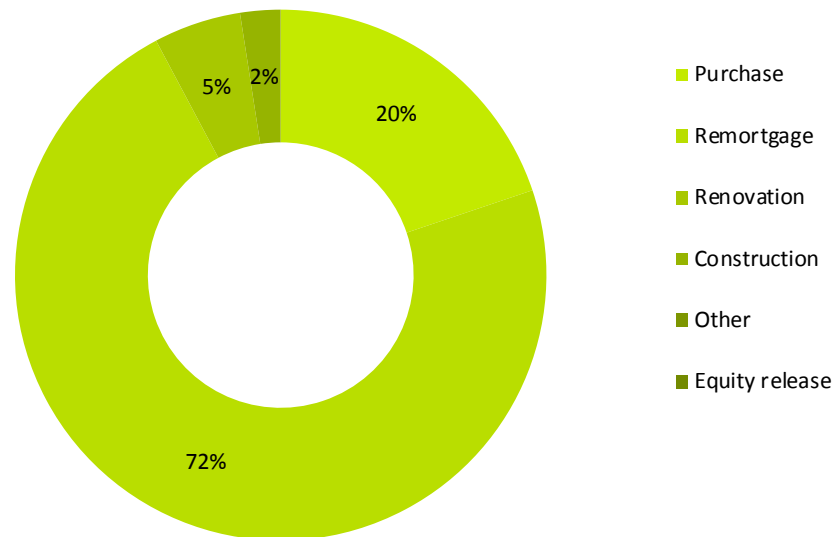
Regional Distribution (volume)



Regional Distribution (number of loans)



Distribution by Loan Purpose (volume)



Covered Bonds

