

Prima banka Investor presentation

June 2026



1. Prima banka at a glance
2. Slovak Republic
3. Slovak Banking Market
4. Prima banka
5. Cover Pool
6. Covered Bonds Framework
7. Appendix

Prima banka at a glance

...fastest growing retail bank in Slovakia

31.03.2026 (EUR)

Total Assets	7 284mn
Net profit Q1	12.9mn (46.1mn FY 2025)
Total CAD/CET1	20.0%/18.8%
NPL ratio/coverage	0.59%/321%
Retail loans	5 546mn; YoY +12.0%
Mortgages	5 310mn; YoY +12.5%
Retail Deposits	3 711mn; YoY +8.8%
Branches/ATMs	117/274
ROE	9.9%
Cost/Income	42.6%
LCR/NSFR	398%/135%
Rating Deposit/Issuer	A3/Baa1 (Moody's)
Rating Covered bonds	Aaa (Moody's)

Central European private investment group Penta acquired the Bank in 2011 from Dexia. Since then the Bank is executing new strategy with focus on retail, simplicity & efficiency and also branch & ATM coverage.


- #1 Fastest growing retail bank
- #1 Housing Loans growth
- #1 Retail deposit growth
- #1 Main Bank Customers growth
- #1 Municipalities
- #1 Portfolio quality
- #2 Branch network
- #1 Only bank in each of 79 SK districts
- #3 Mobile application client penetration
- #3 Customer Satisfaction
- #1 Communication Awareness





Prima banka - History

...originally a municipal bank, currently an established and strongly growing retail bank


Entry of a new majority shareholder Franco-Belgian banking group Dexia in 2000. Later in 2003 the Bank was renamed to **Dexia banka Slovensko**.



In 2016 the majority shareholder Penta Investments acquired **Sberbank Slovensko**, which was merged into Prima banka as of 1.8.2017 with **no connections to the Sberbank Group**.



Prima banka designated as **locally systemically important bank** by National bank of Slovakia. In 2024 received MREL requirement fully effective from 1.1.2028 (with gradual transitional period).



A vertical timeline with a central green line and circular markers. To the left of the line are the years 2000, 2003, 2016, 2017, 2023, and 2024. To the right are the years 1993, 2011, 2012, 2019, and 2026. Each year is associated with a logo and a text description of a key event in the bank's history.

1993 
PRVÁ KOMUNÁLNA BANKA
In 1993 **Prvá Komunálna Banka** (First Municipal Bank) was established by group of 193 Slovak municipalities as a **municipal bank**. The Bank has specialized in providing services and financing to municipalities in the Slovak Republic.

2011 
2012
In 2011, Private investment group Penta Investments acquired majority of the Bank from Dexia. As of 1.1.2012 the Bank changed its business name to **Prima Banka Slovensko** and as a part of the new strategy, it started to focus predominantly on **retail clients with revised simplified products and services portfolio as well as on the expansion of the branch and ATM network**.

2019 
First Covered bond Issue Issued with Aaa rating by Moody's.
Historically first Inaugural Covered bond issue with negative yield.

2023 
2024
2026 
First time **Public rating by Moody's**
Deposit rating – **A3**
Issuer rating – **Baa1**

Penta Investments at a glance

...Central European investment group, focus on long-term investments

Investment Platforms

Retail	Healthcare	Financial Services	Media	Real Estate
Dr.Max (2004+)	Dôvera (2002+)	Prima banka (2011+)	News and Media Holding (2014+)	Bratislava (2005+)
Fortuna (2005+)	Penta Hospitals (2006+)	Pentabank (2007+)	MDS (2015+)	Prague (2005+)
Empik (since 2005)			United Classifieds	
			Vltava Labe Media (2015+)	
Enterprise Value	Enterprise Value	Equity Book Value	Enterprise Value	Asset Value
€5.6 billion	€1.0 billion	€659 million	€206 million	€1.9 billion
EBITDA	EBITDA	Net Income	EBITDA	Portfolio Profit
€587 million	€181 million	€57 million	€25 million	€82 million

- Penta is a **Central European private investment group** founded in **1994**, specializing in **long-term investments** in 5 key investment platforms
- Penta provides more than **60 000 jobs**
- Portfolio Profit amounted to €815 million (+14.8% YoY) and Net Income to €714 million (+14.9% YoY) in 2025. **ROE achieved 15,9%**
- Free cash flow is continuously reinvested to support both **organic and acquisition growth**

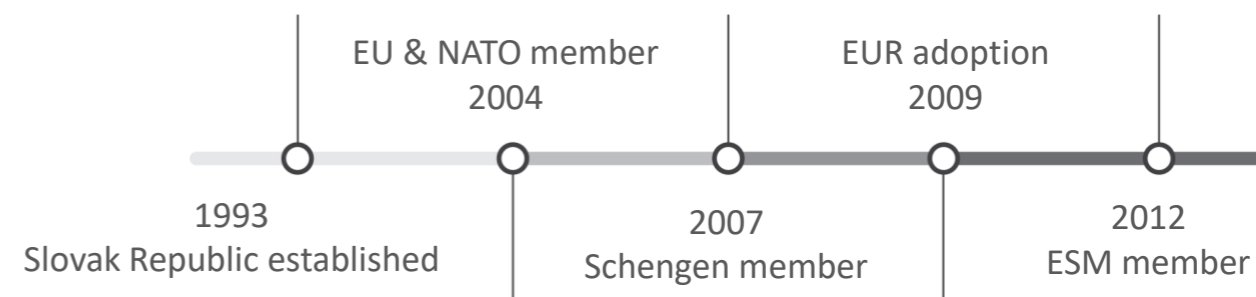
- **Dr.Max** the largest pharmacy chain in Europe in terms of number of pharmacies
- **Penta Hospitals** largest multi-national hospital chain in SK, CZ, PL
- **Dôvera** largest private health insurer in SK
- **Fortuna** largest CEE betting and gaming operator
- Leading **real estate developer** in SK and CZ

	2025	YoY	YoY%
Revenues	€12.1bn	+ €1.2bn	+ 11.0%
Adjusted EBITDA	€820mn	+ €163mn	+ 24.8%
Real Estate Assets Value	€1.9bn	+ €0.1bn	+ 5.6%
Portfolio Market Value	€6.0bn	+ €771mn	+ 14.8%
Total Capital Investments	€1.0bn	+ €0.2bn	+ 24.8%

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Slovak Republic

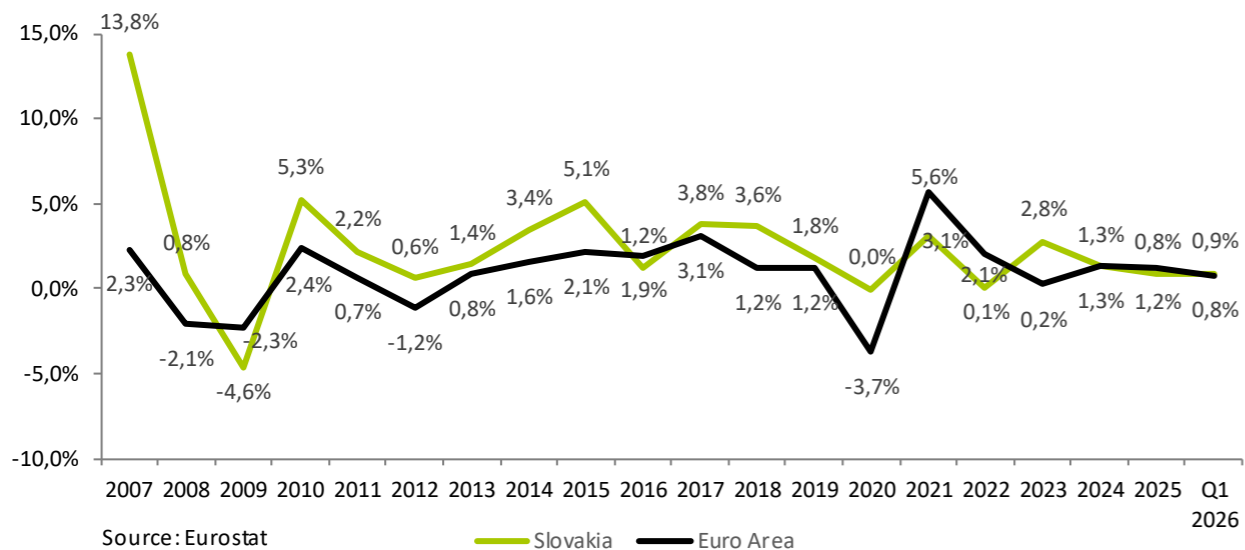
...stable and fast converging export-oriented economy



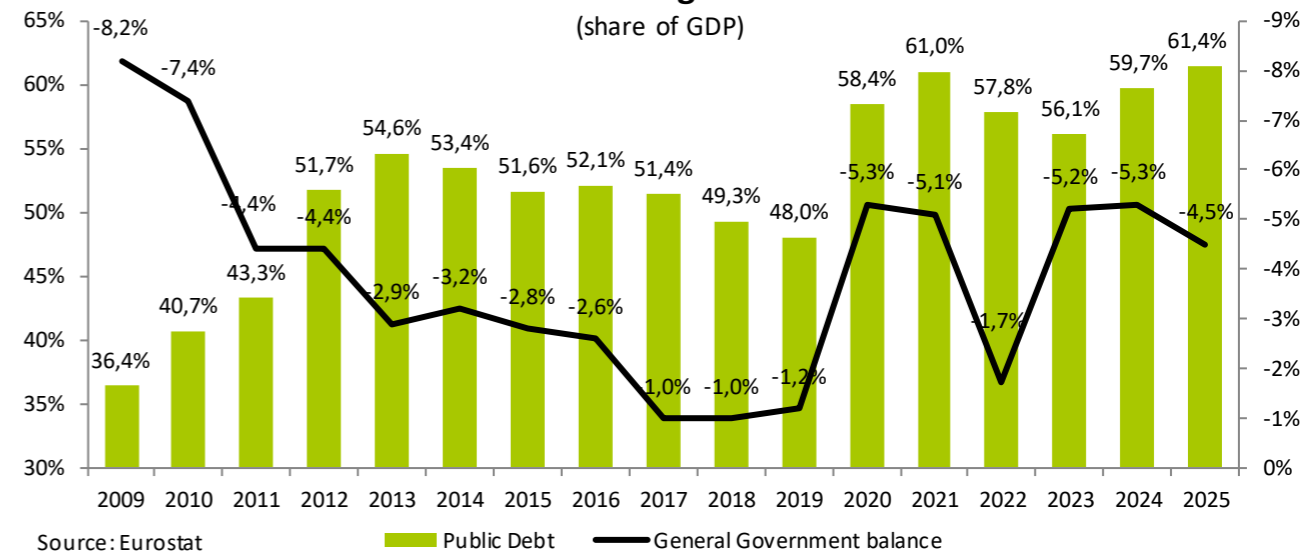
Population: 5.4 million
Area: 49 035 km²
Capital: Bratislava (478 tsd)
GDP per capita: 25,060 EUR (2025)

Credit ratings: A3 stable outlook (Moody's)
A stable outlook (S&P)
A- stable outlook (Fitch)

Real GDP Growth

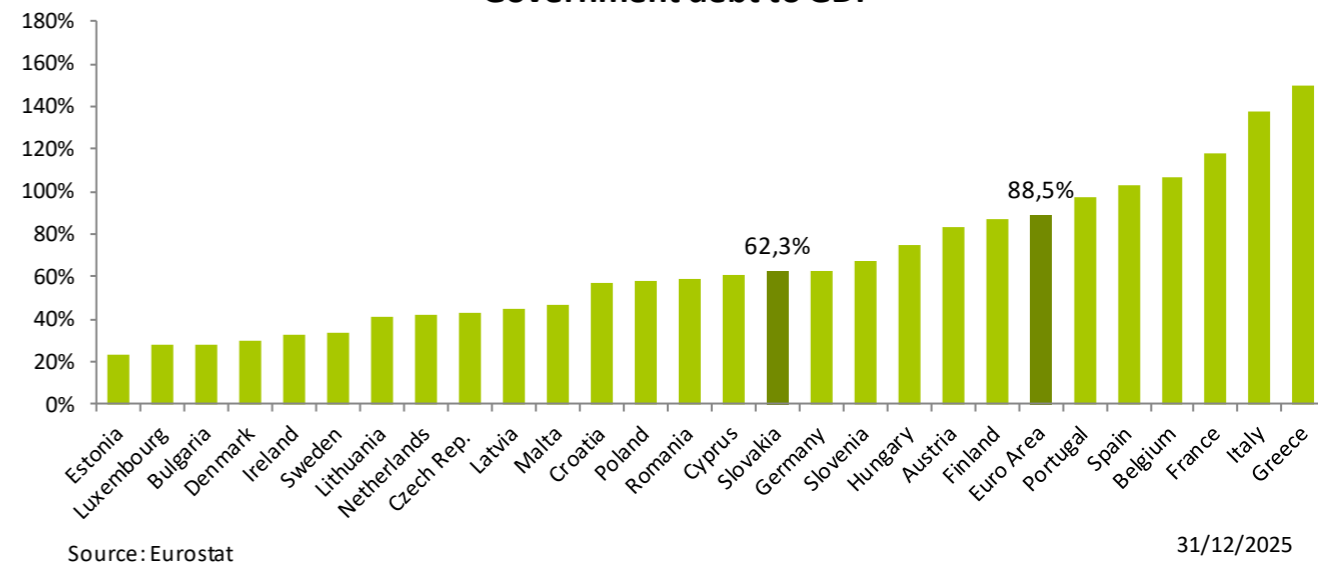


Public debt and govt. balance

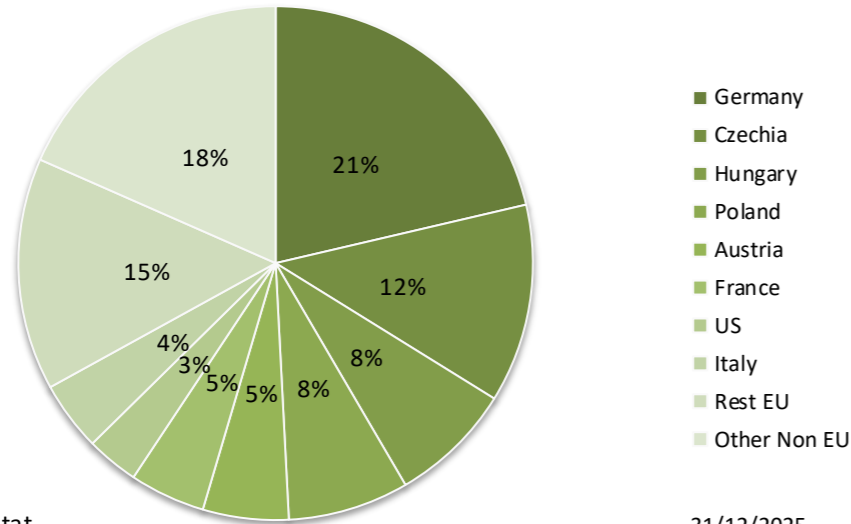


- Consistent **GDP growth comparable to Euro area average** affected by consolidation measures
- **Lower government indebtedness vs. Euro area average**
- Government implementing **fiscal measures to reduce fiscal deficit**
- Household consumption is main component in long term GDP growth
- Slovakia overall in a **decent shape**

Government debt to GDP



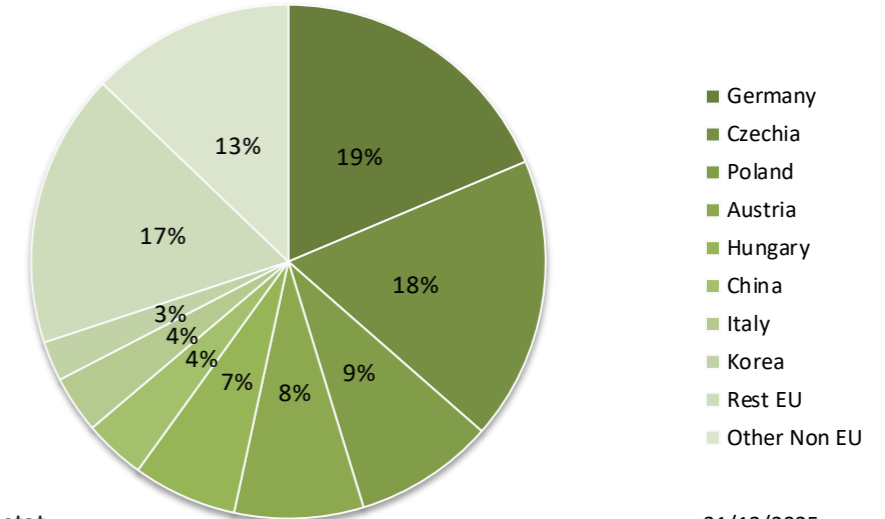
Slovak Export by Countries



Source: Eurostat

31/12/2025

Slovak Import by Countries

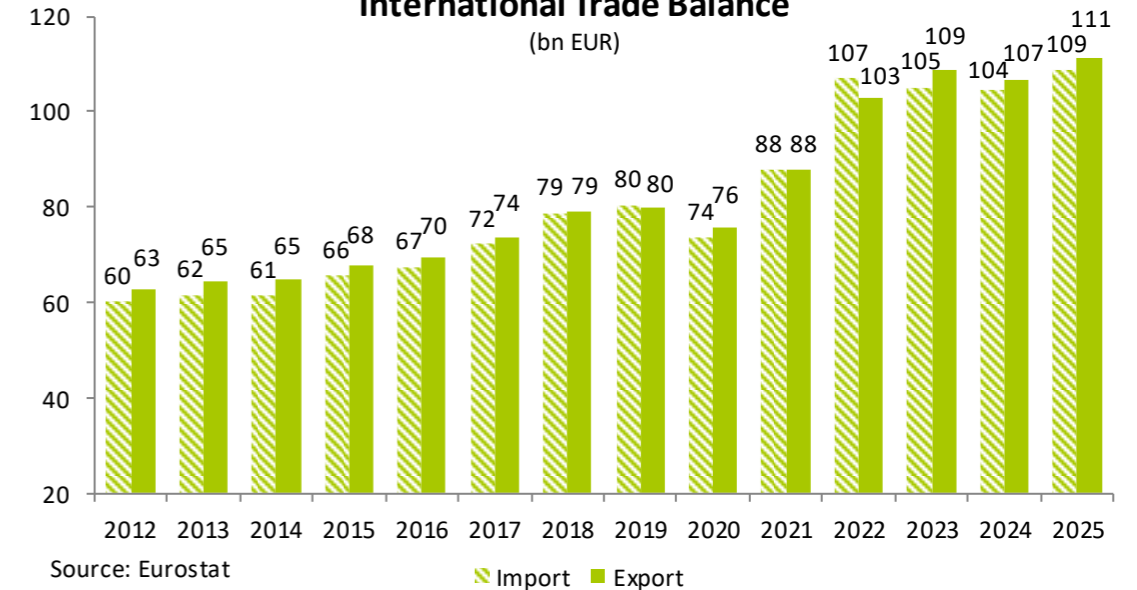


Source: Eurostat

31/12/2025

- Slovakia is an open export-oriented economy
- 78% of exports go to EU, mainly Germany and V4 countries, export to US at only 3%
- Structure of the Slovak economy is similar to the German one with a **strong emphasis on industry**, mainly **automotive**
- International trade volumes stable for last three years

International Trade Balance



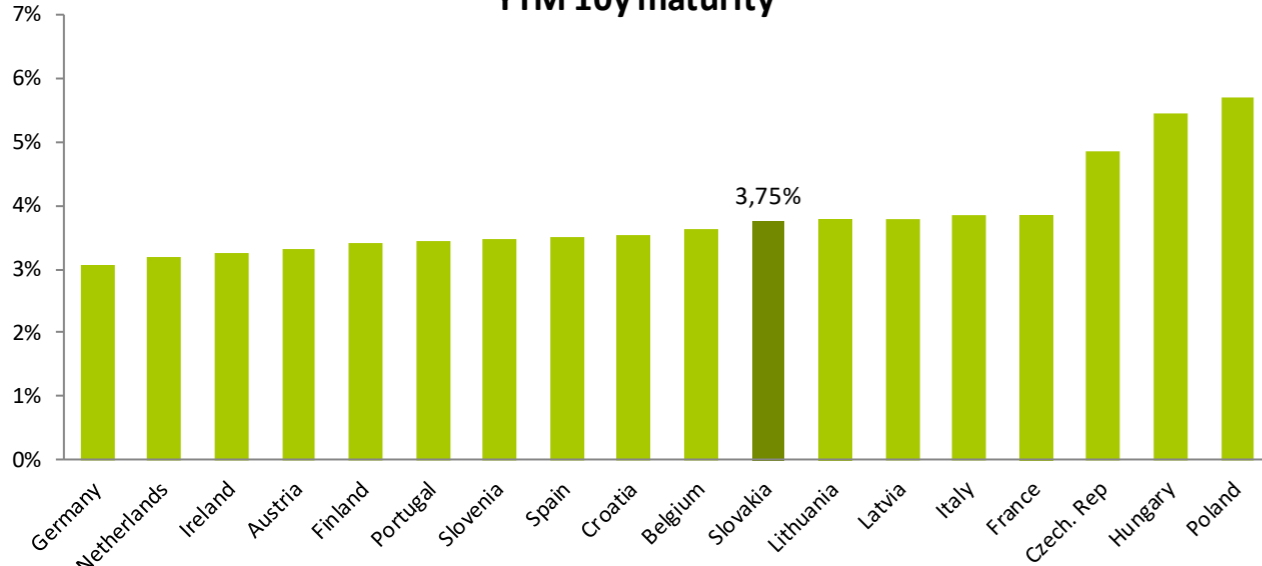
Source: Eurostat

■ Import ■ Export

Slovak Republic

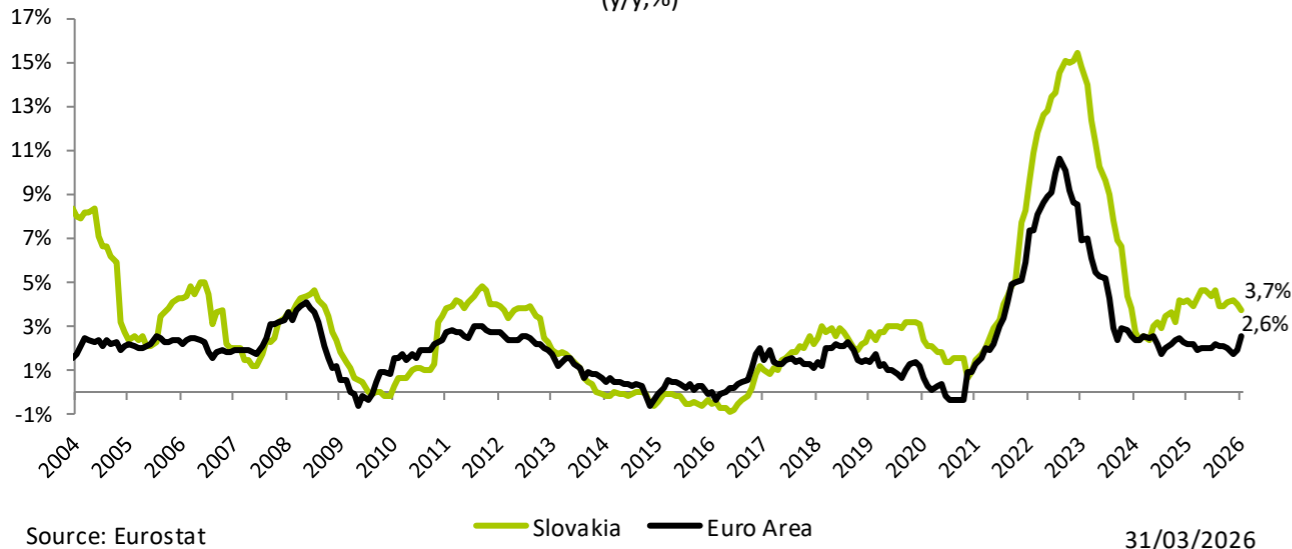
...elevated inflation, higher government yields

YTM 10y maturity



Source: Bloomberg

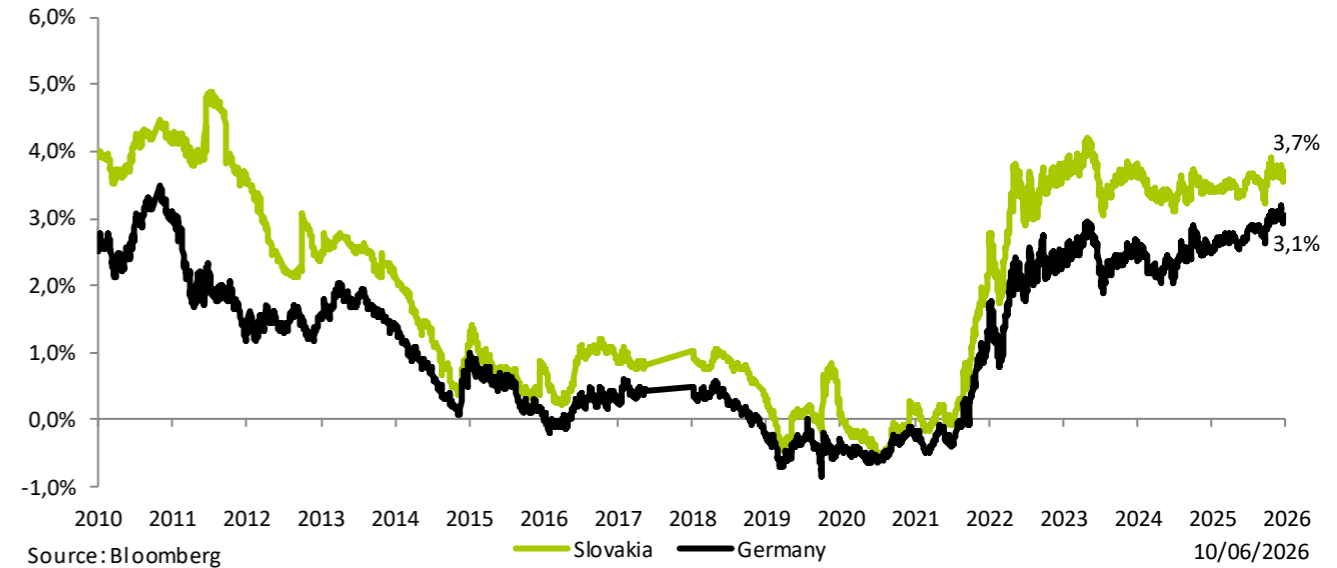
Inflation (y/y,%)



Source: Eurostat

31/03/2026

10Y Government bond yield

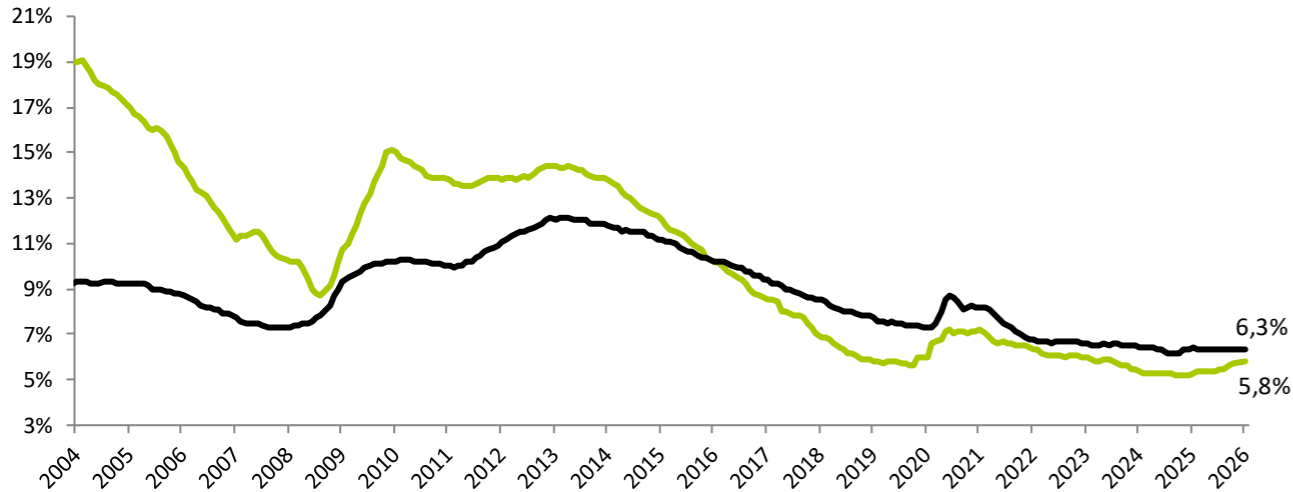


Source: Bloomberg

10/06/2026

- Consistent spreads of 10Y SVK bonds vs GER Bonds
- 10Y government bonds **yield** reflecting monetary policy of ECB and end of asset purchase programs since 2022
- Inflation elevated following fiscal consolidation measures at 3,7% well above EU average
- Bond yields reflecting elevated Swap rates and global inflation expectations.

Unemployment



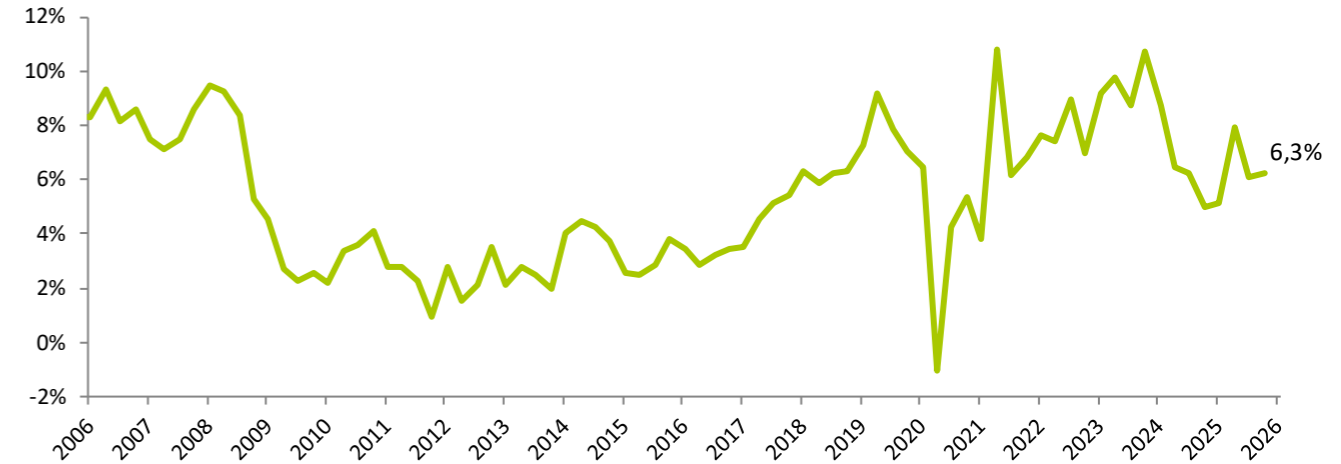
Source: Eurostat

— Slovakia — Euro Area

31/03/2026

Disposable income

(y/y, nominal)



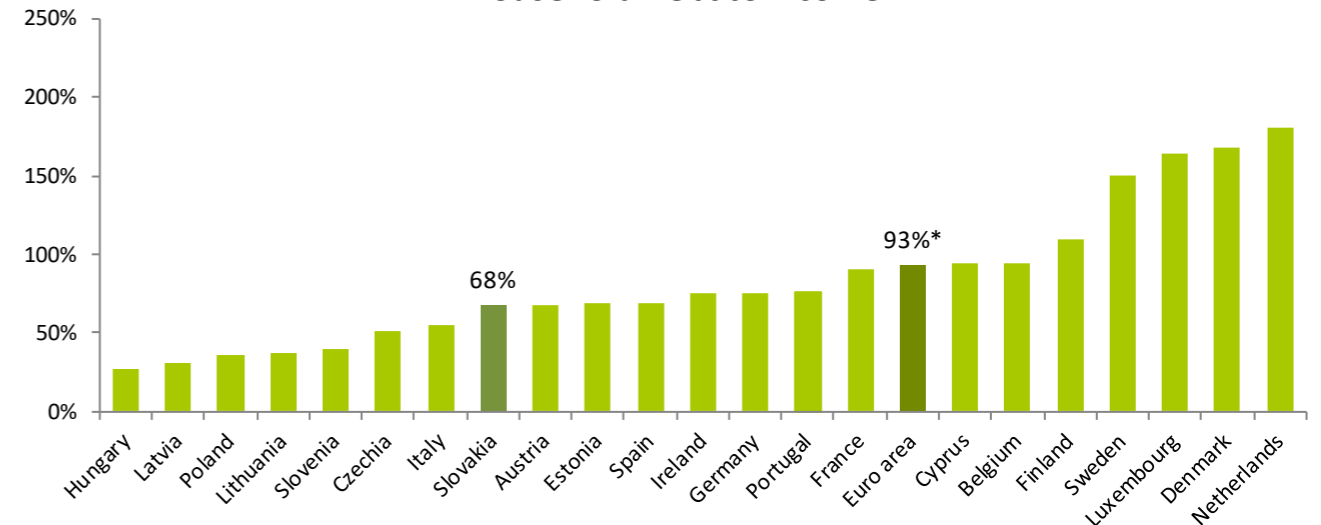
Source: NBS

— Slovakia

31/03/2026

- **Healthy labor market and Unemployment below Euro area average**
- **Labor market strength supports disposable income**
- **Unemployment rate declined further** after pandemic but affected by consolidation measures in recent period
- **Household Debt to Income in Slovakia still comfortably lower than most of the EU countries.**

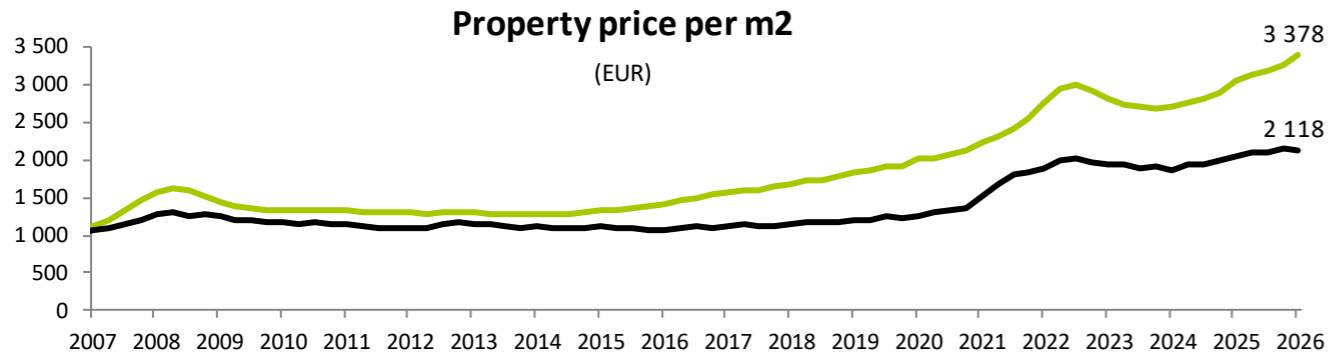
Household Debt to Income



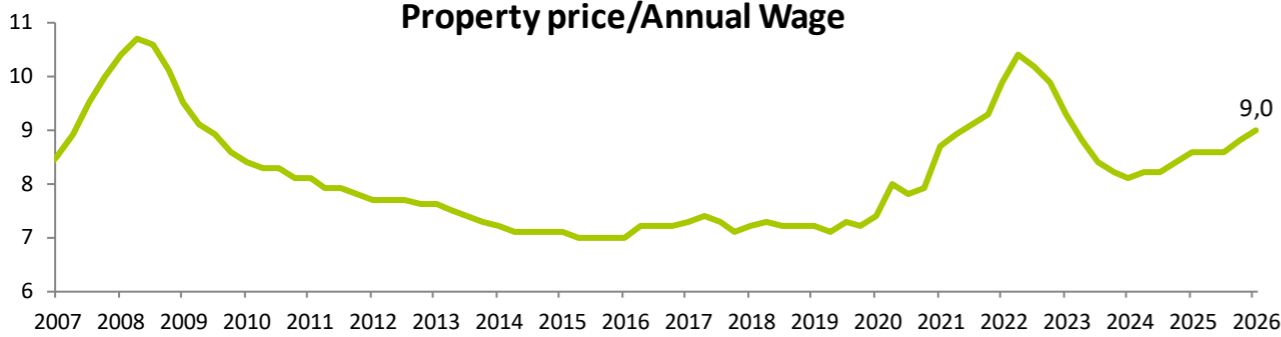
Source: Eurostat

31/12/2024

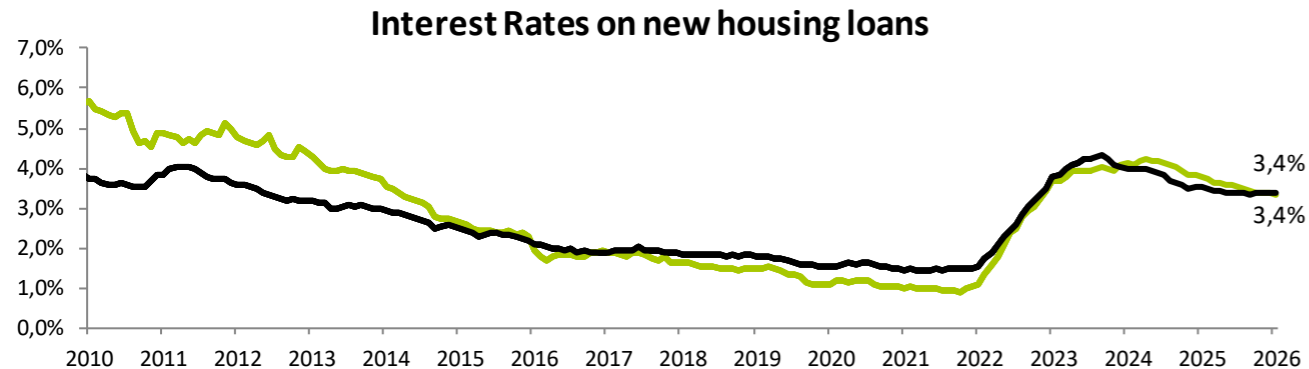
*31/12/2022



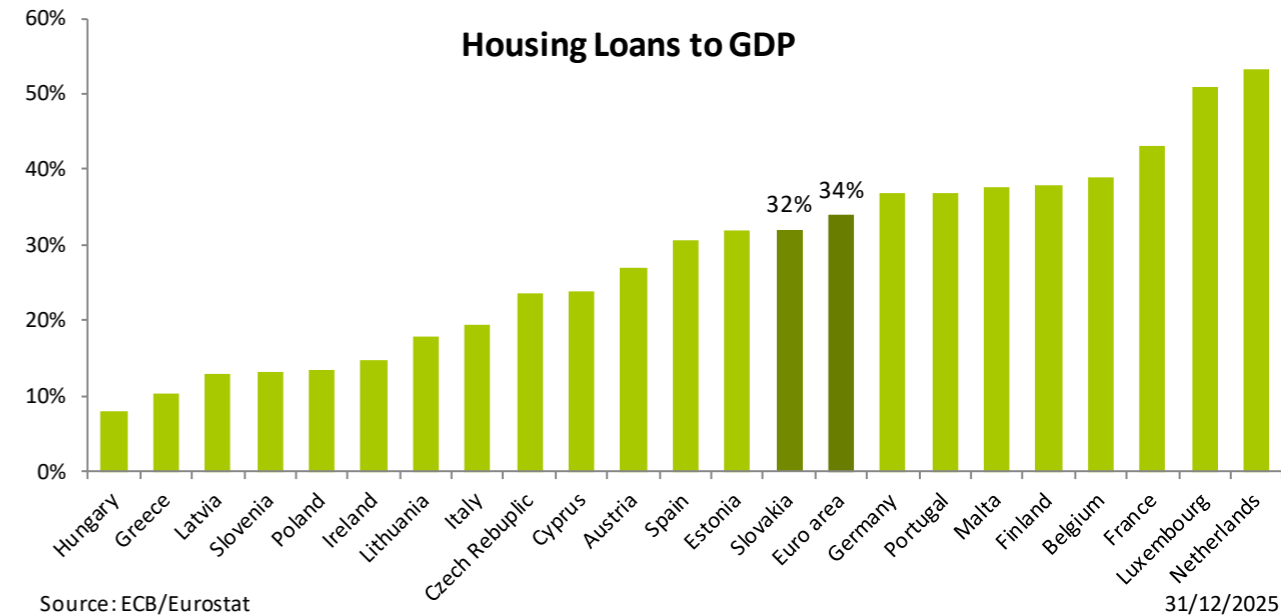
Source: NBS 31/03/2026



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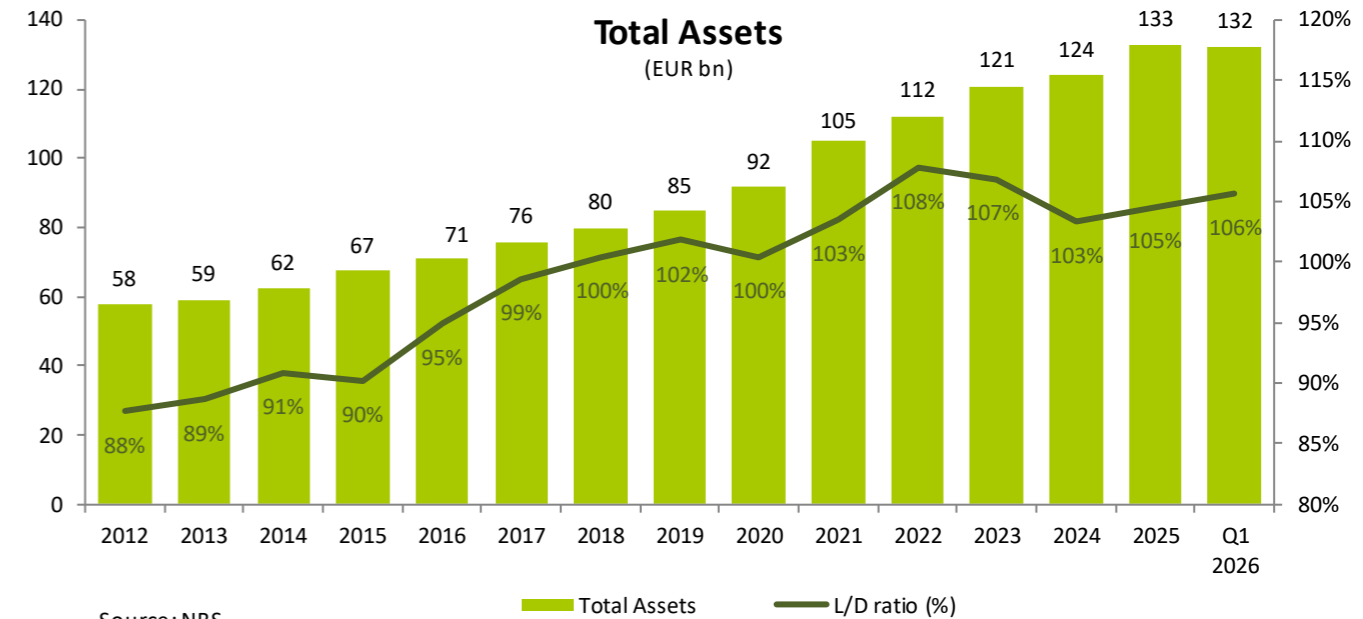
- **Disposable income growth with manageable interest rates** is increasing demand which drives property prices up
- **Affordability** affected by increasing property prices but offset by increasing annual wages
- Despite strong growth in past years, **housing loans to GDP remain below Euro area average**
- **High level of home ownership** (over 93%)

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Slovak Banking Market

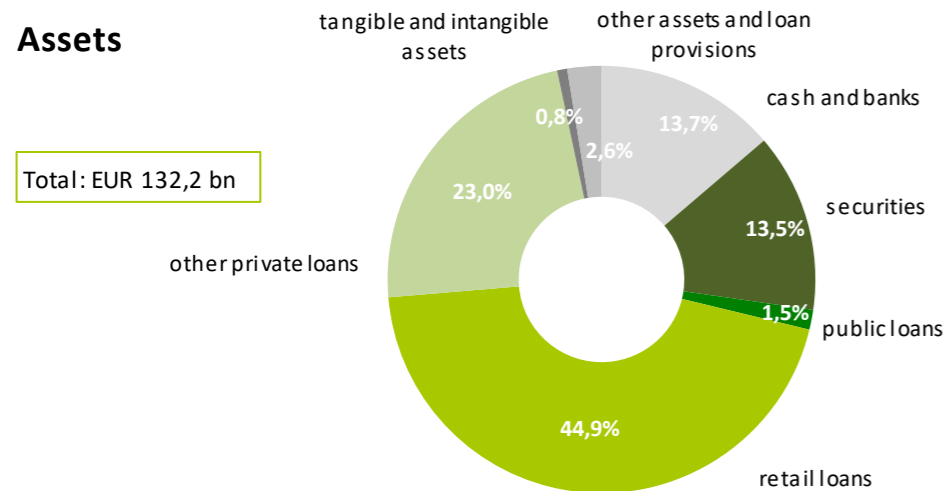
...stable, well capitalized and profitable banking sector

- **Funding** of Slovak banks dominated by retail and corporate deposits
- L/D ratio still at comfortable level
- Banks looking for other funding sources
- Potential for covered bonds as only 11% of bank funding are bonds.
- **Housing loans growth recovered** after slow down during peak interest rates
- Almost solely **Euro denominated loans**



Source: NBS

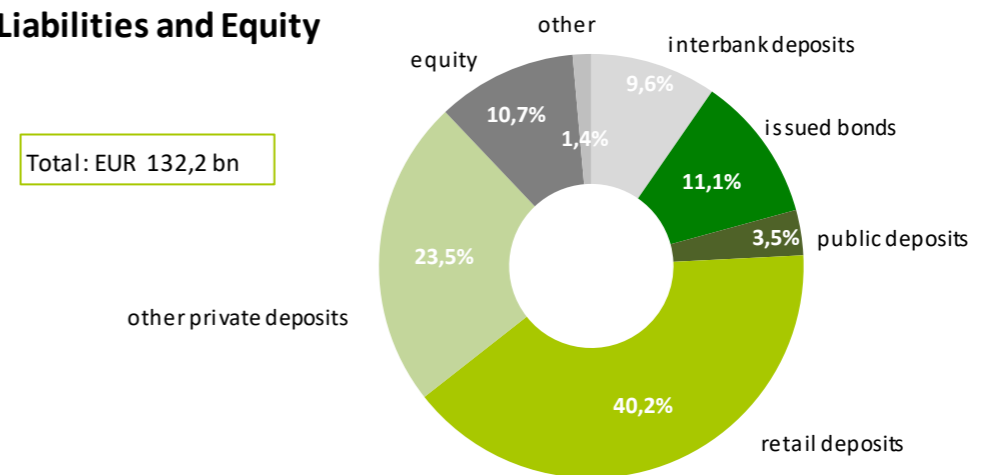
Assets



Source: NBS

31/03/2026

Liabilities and Equity

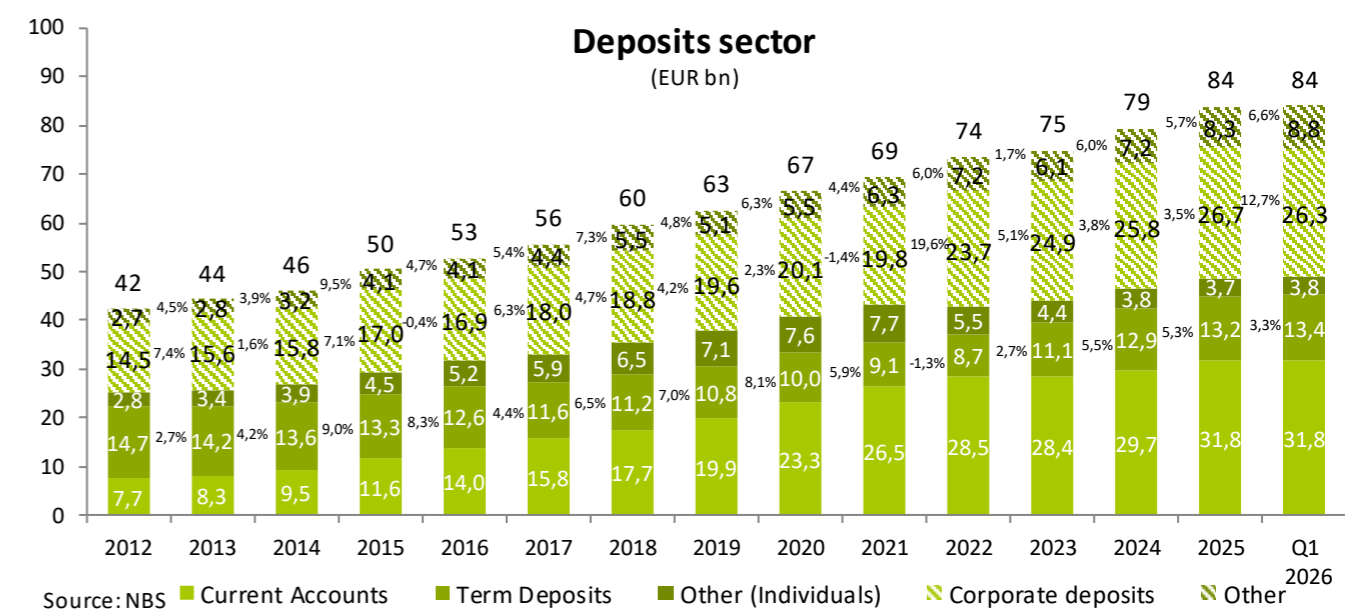
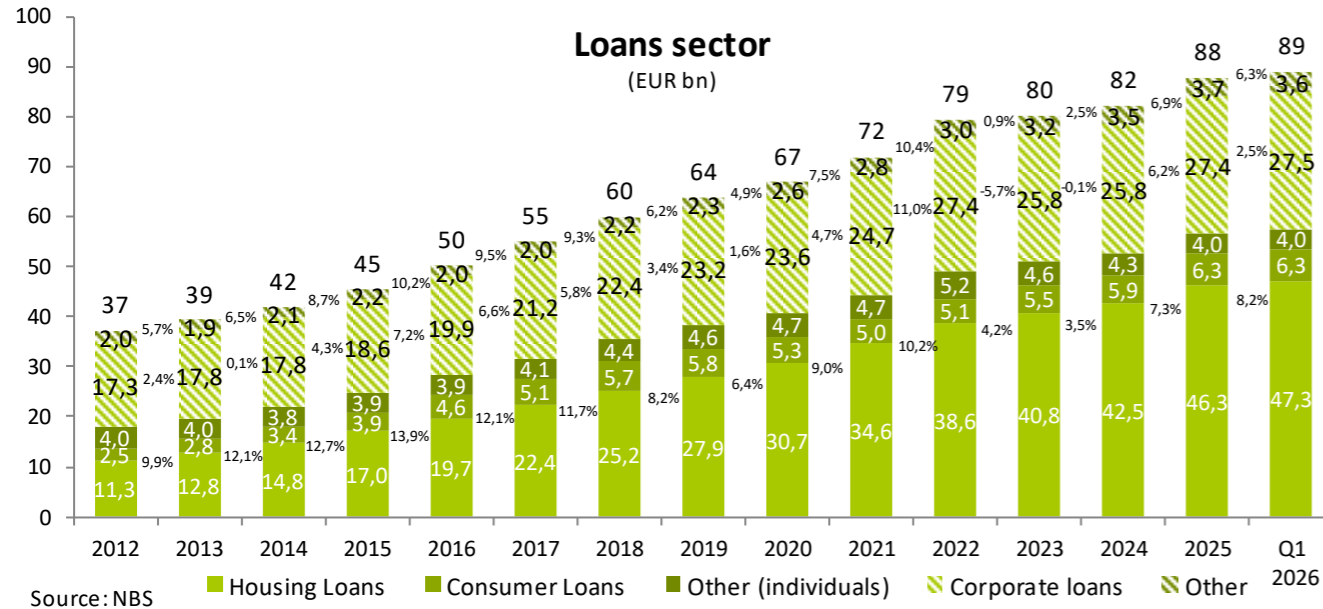


Source: NBS

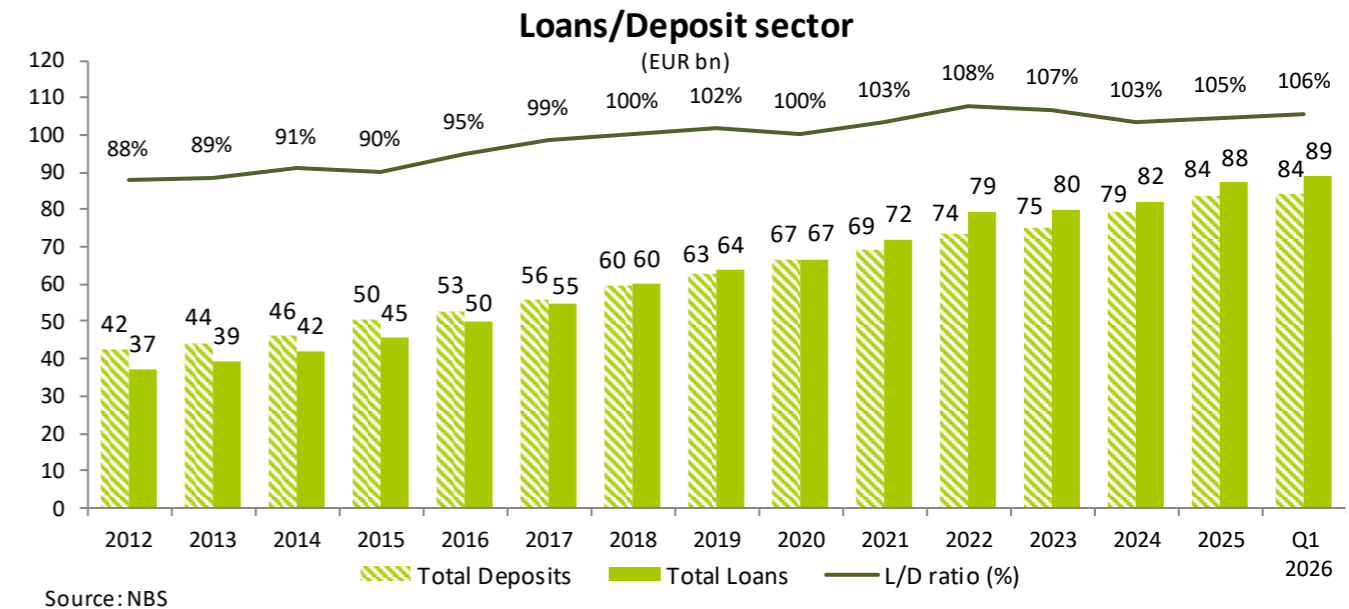
31/03/2026

Sector balance sheet development...

...loans higher than deposits, reasonably well balanced



- Massive **balance sheet growth** over last 10years driven by loans, mainly mortgages supported by low interest rates
- **Loans growth** correlated with interest rates moves, lower rates drive higher demand
- **Positive deposit development** however not keeping pace with loans growth, market funding used more often
- Loan/Deposit ratio above 100%, market funding more relevant with covered and MREL bonds
- Liquidity still relevant topic in following years

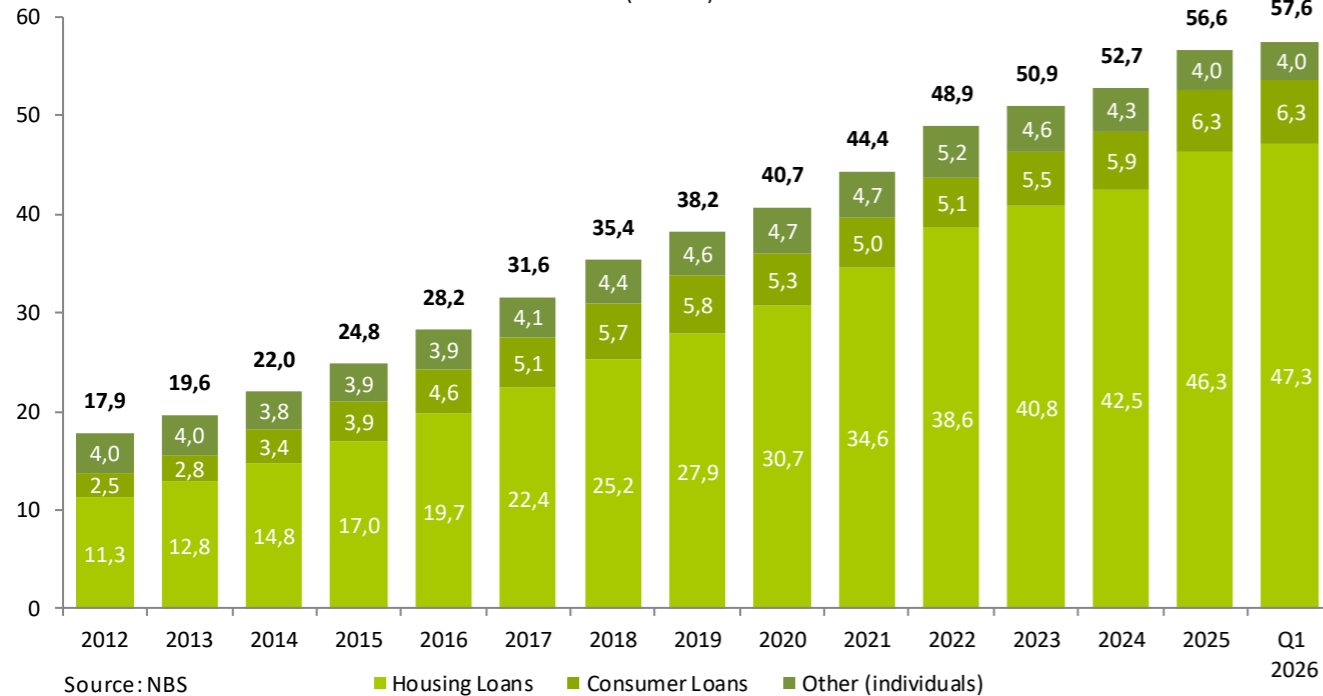


Slovak Banking Market

...lending to individuals funded historically mainly by customer deposits

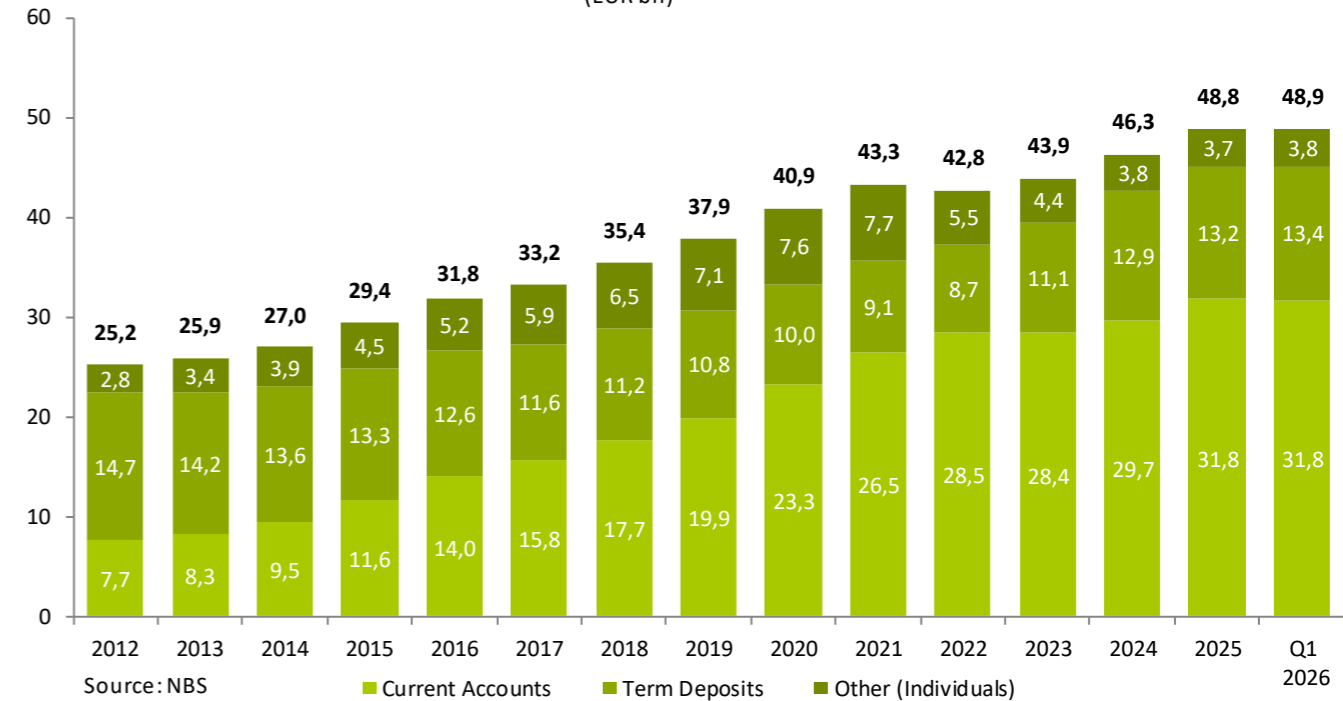
Loans to Individuals

(EUR bn)



Deposits of Individuals

(EUR bn)



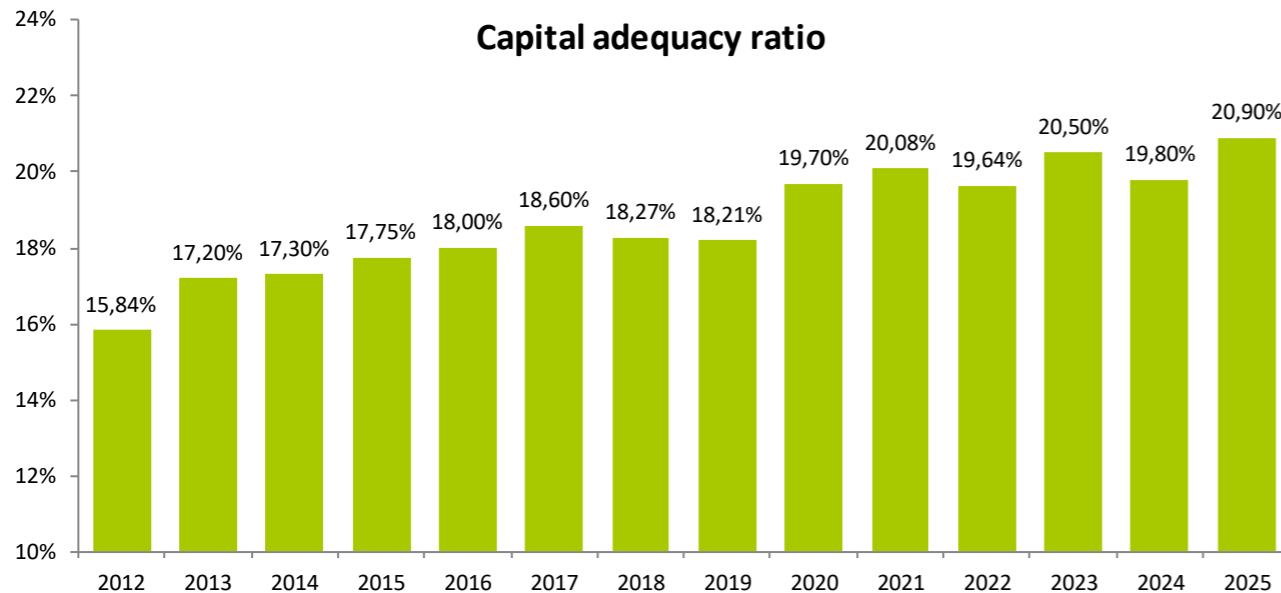
- **Stronger lending growth in 2025 and Q1 2026** compared to moderate growth during 2023 and 2024
- **Housing loans** annual growth **above 8%**
- **Consumer loans** increase almost **6% YoY** after several years of stagnation
- **Strict regulation still in place** (DTI, DSTI, LTV restrictions, rate cap etc.)

- **Recovery of deposit growth since 2024** driven mainly by wages, but under pressure again in Q1 2026
- **Retail loans above retail deposits** since 2021
- Consistently **strong retail self-funding** ability
- With higher interest rates deposit transition from CA to Term deposits step by step

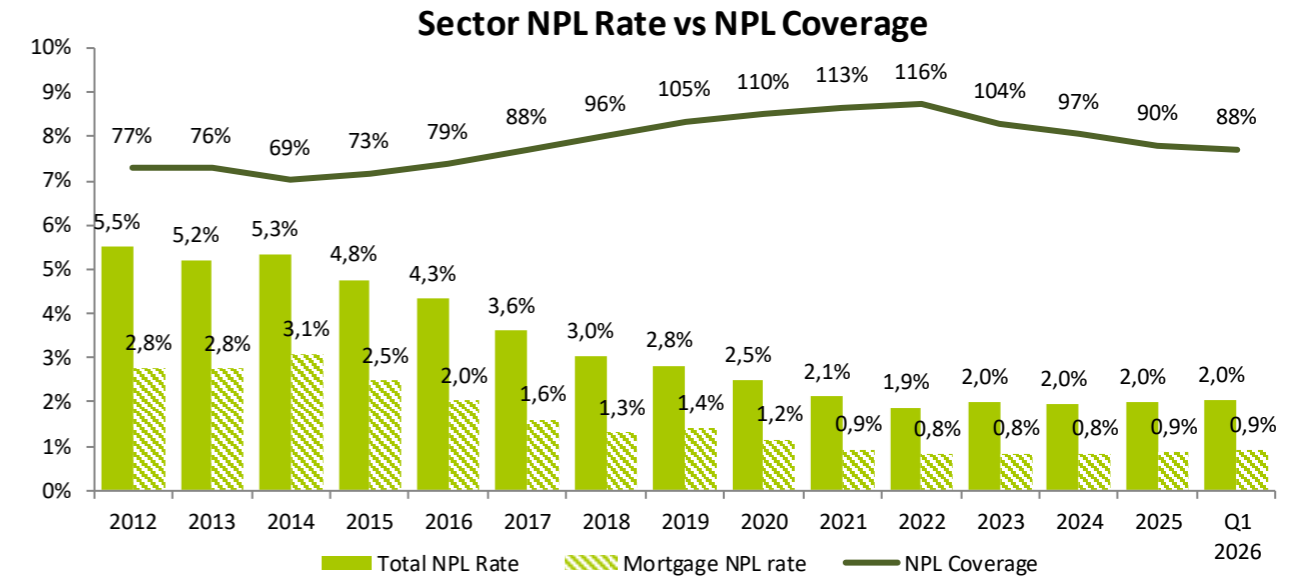
Slovak Banking Market

...low NPLs and provisions support profitability

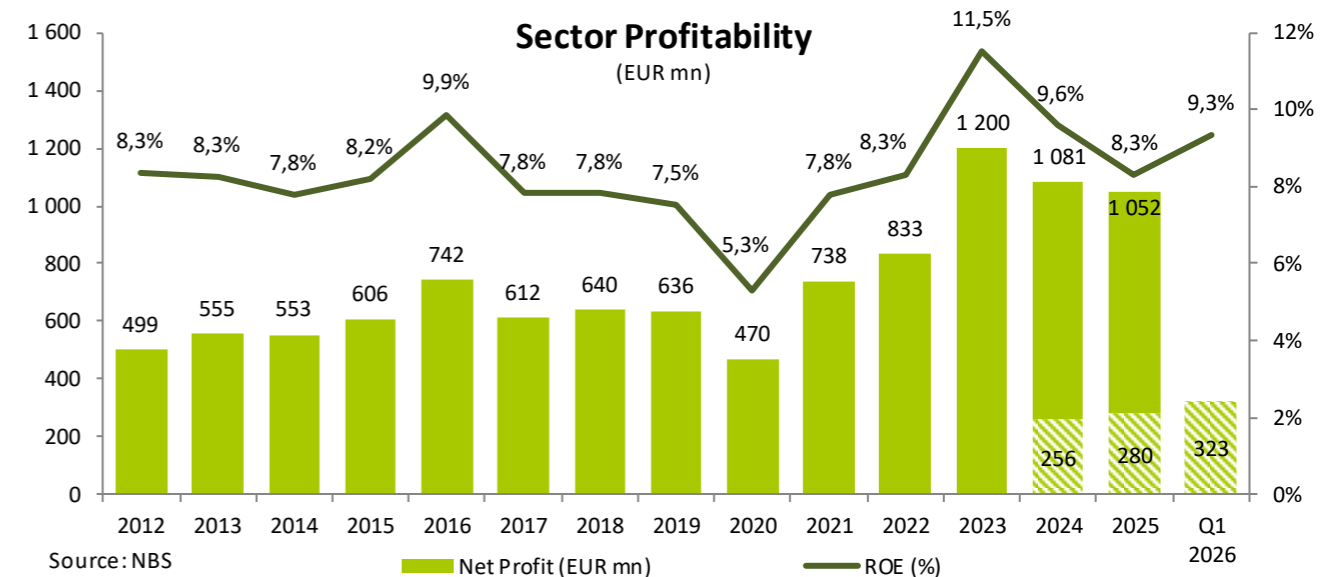
- Very **strong capital ratios** above 20% and well above regulatory requirements
- **NPLs at low levels** long-term with **mortgages at 0,9%**
- Strong overall **NPL Coverage** however declining over last few years
- **Solid profitability** due to higher NII, higher Fees and low Provisions, however affected by **bank levy** (2024 – 30%, 2025 – 25%, 2026 – 20%, of Gross Income)



Source: NBS



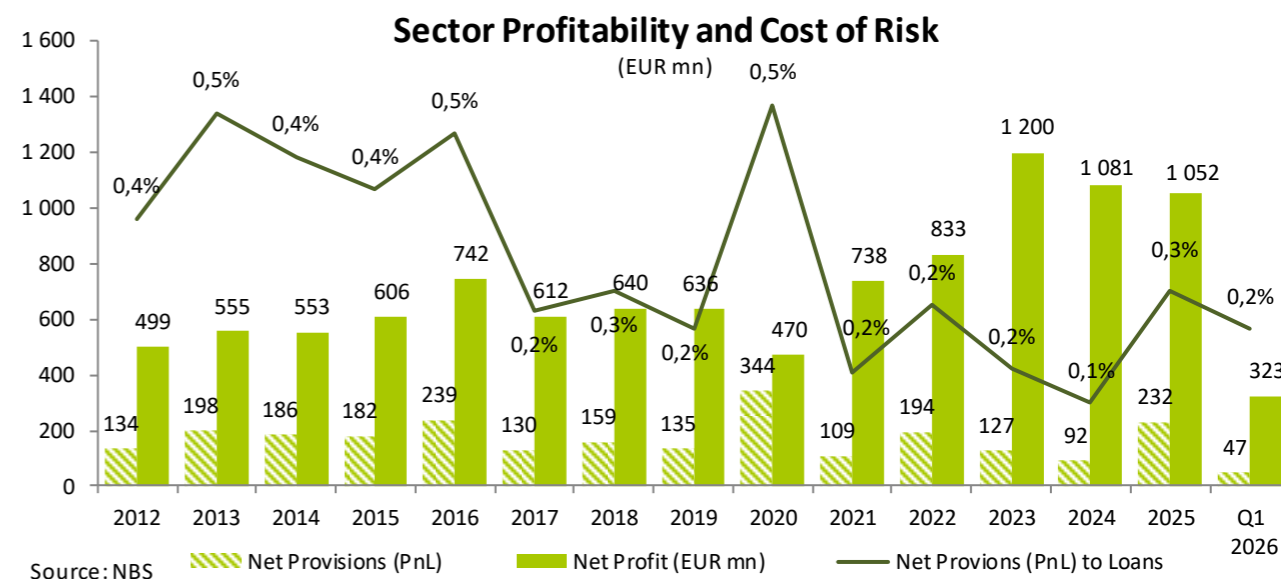
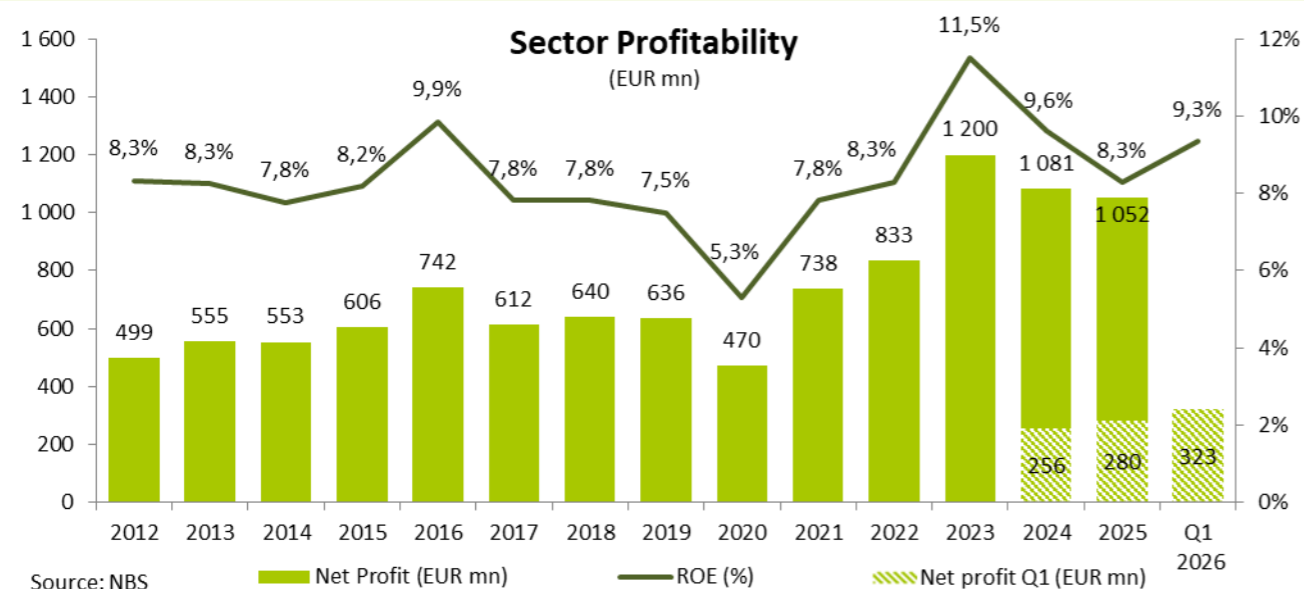
Source: NBS



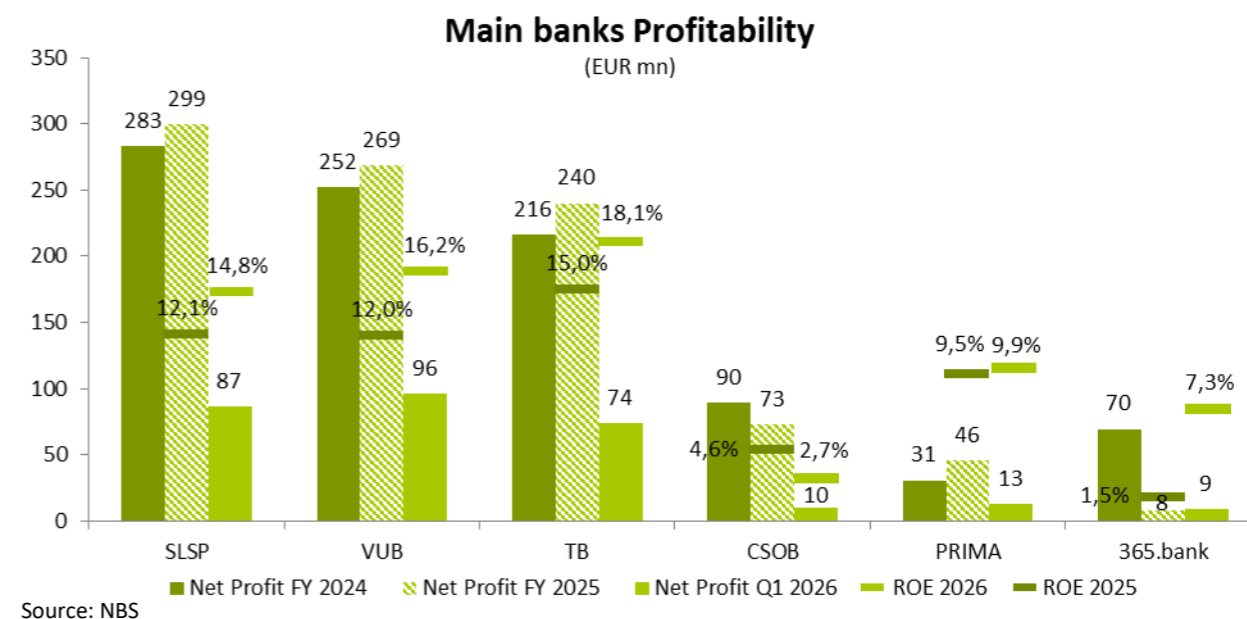
Source: NBS

Sector profitability and Main banks

...solid profitability supported by loss provisions, decent ROE

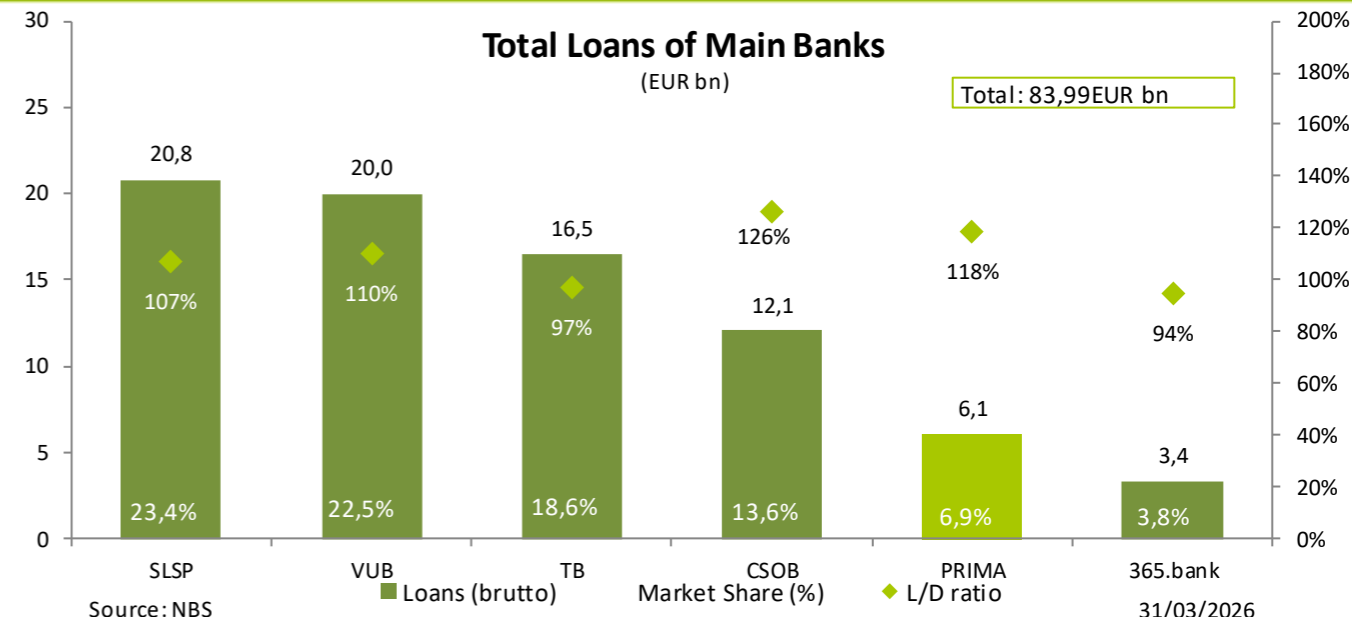
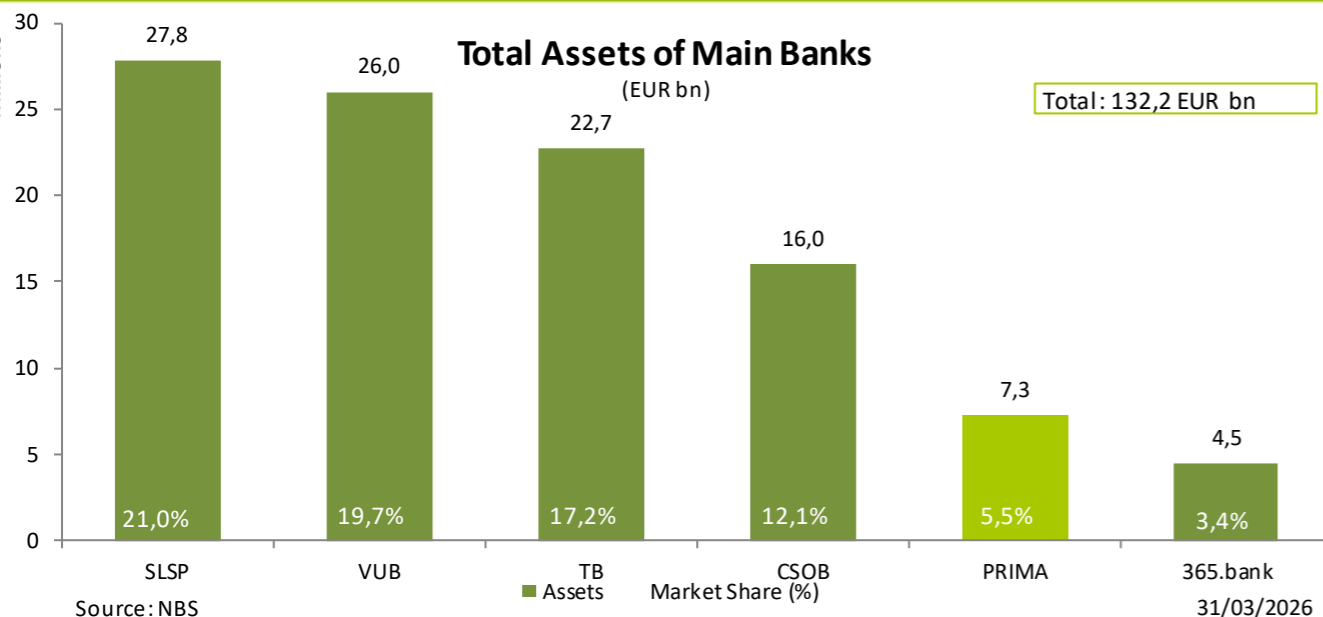


- **Stable and consistent profitability** still slightly lower compared to EU average
- **Low NPLs and provisions** supporting profitability
- **Higher regulatory capital requirements** and **MREL** putting more pressure on ROE
- Larger banks with higher ROE driven by scale and IRB models, and thus lower risk weight
- Financing cost increasing with higher interest rates, asset pricing and repricing structure a key driver
- Negative impact of **bank levy** on profitability

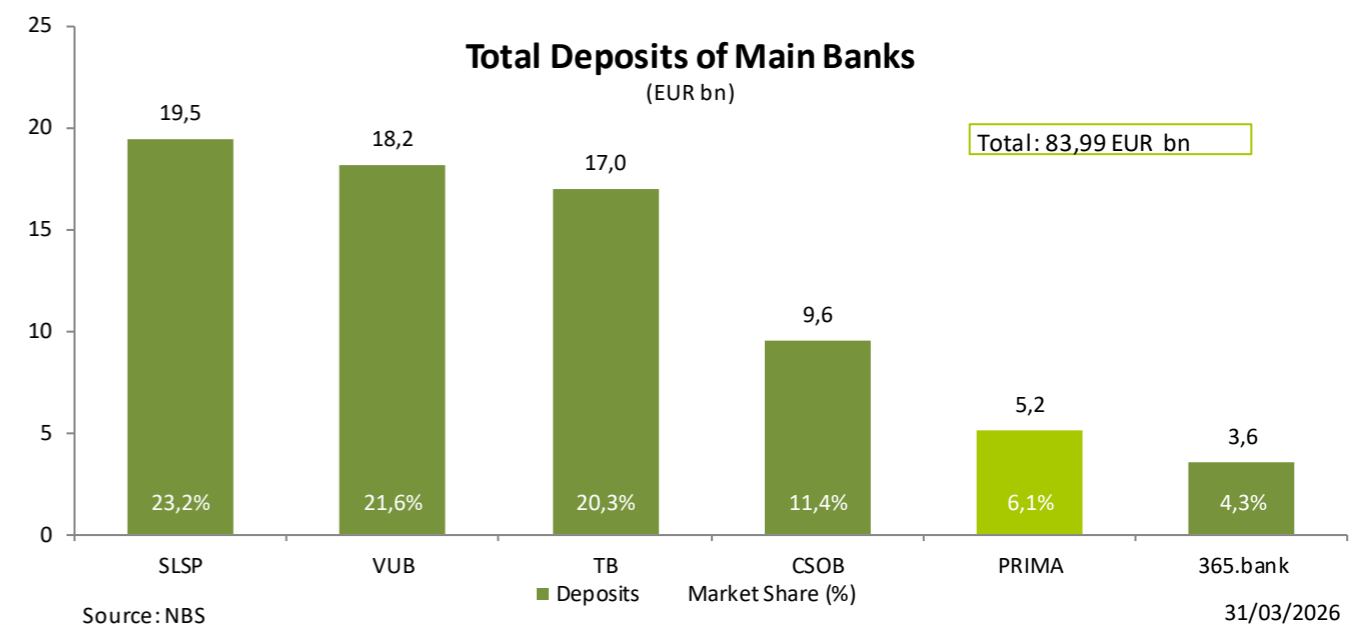


Main banks assets, loans and deposits

...mainly international groups & former state-owned banks



- 22 banks in total in the banking market
- Sector dominated by subsidiaries of **international banking groups** (SLSP - Erste, VUB - Intesa SanPaolo, TB - Raiffeisen, ČSOB - KBC)
- SLSP, VUB and CSOB operated as state owned banks before 1989, privatized in 1999-2001
- KBC acquired 365.bank in the beginning of 2026
- **Prima banka consistently gaining share** over the more than 10 years, mainly in retail



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- #3 Customer Satisfaction
- #1 Communication Awareness



Long-Term Plan & Strategy

...clear direction, consistency, execution, grow value

Long-Term Plan & Strategy

...clear direction, succeed through consistency & execution

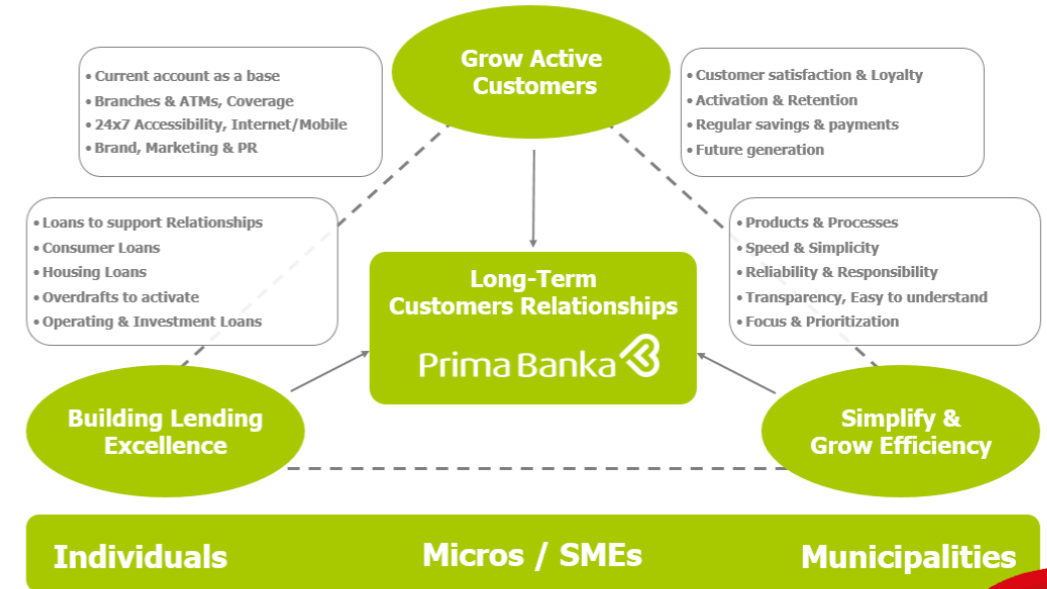


Build strong **retail-focused** bank, with **sustainable business model** & distinctive **competitive strength** that transform step by step into improved market position and financials.

- **Consistent execution of a long-term strategy** is driven by **simplicity, transparency** and attractiveness of the products and services as well as the swiftness and simplicity of related processes
- Accessibility through **country-wide branch and ATM network**, together with strong **online channels** to support successful growth

Strategy

...grow value, core pillars to drive everything we do



- **Core client base:** individual clients, self-employed, small and medium enterprises and municipalities
- **Prima banka significantly strengthened its position since 2012** mainly in retail banking, in which it is the **fastest growing bank over the period**

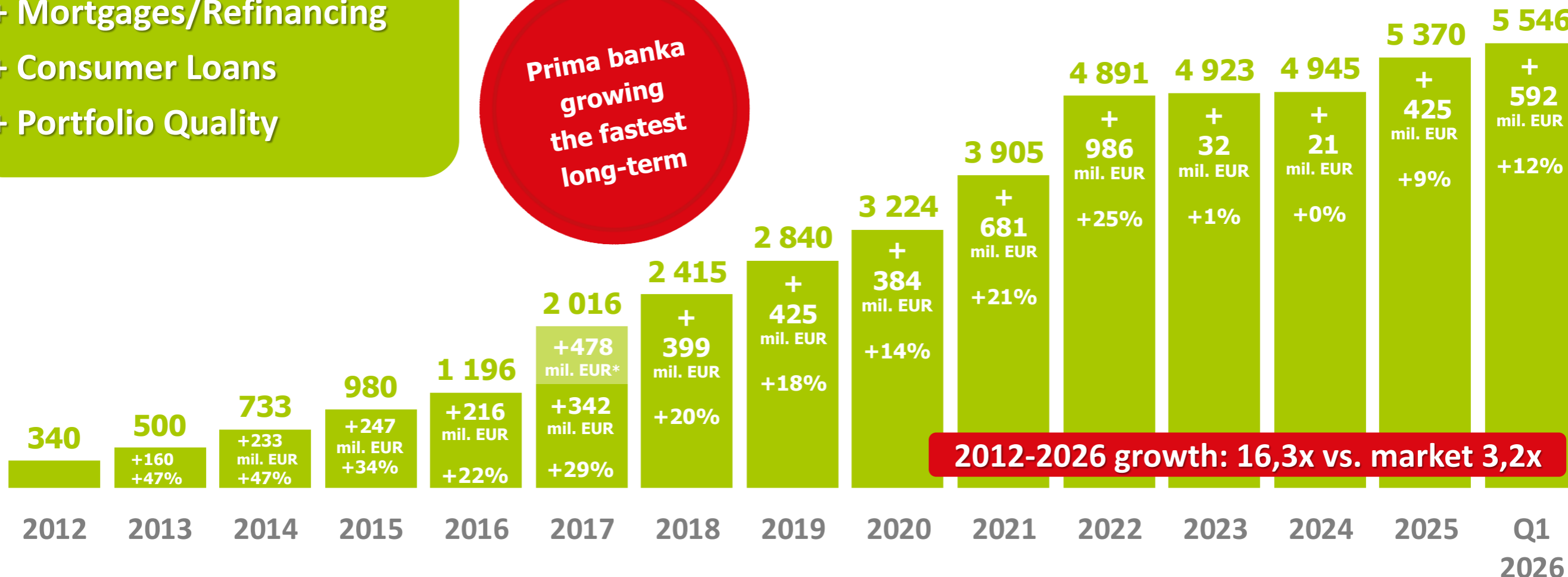
Main Values:
Speed and Simplicity
Transparency
Expertise and
Credibility

Loans to Individuals – consistent strong growth

...mortgages, consumer loans, refinancing, speed, simplicity, quality

- + Mortgages/Refinancing
- + Consumer Loans
- + Portfolio Quality

Prima banka
growing
the fastest
long-term



Fastest growing retail bank

Retail Deposits – significant growth

...very successful deposit campaign in 2024 & strengthening further...

- + Current account as a base
- + Term deposits and Savings
- + Focus on longer-term maturities

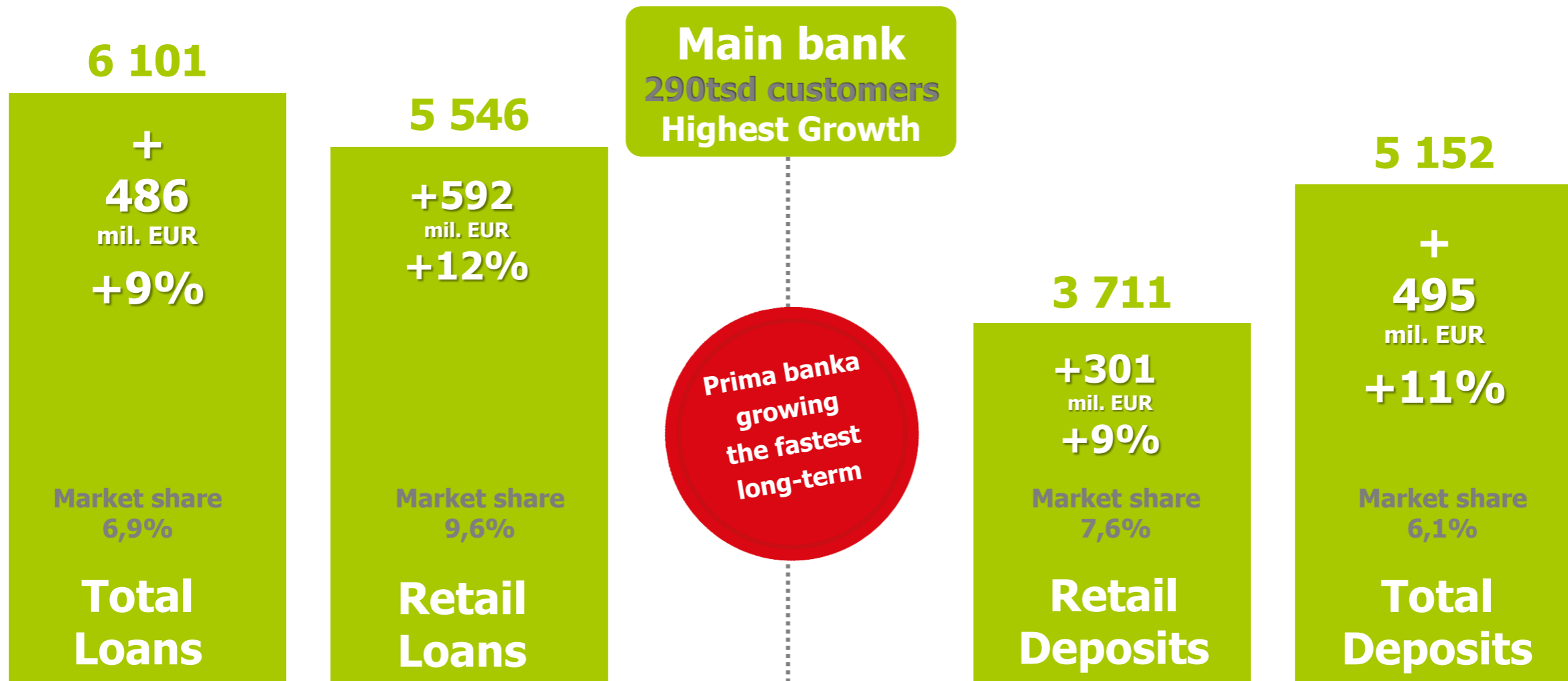
Prima banka growing the fastest long-term



Fastest growing retail bank

Loans stable, Growing Deposits & Activity










...strengthening deposit base to support further growth



Fastest growing retail bank

Main Bank Customers...

...bigger banks under pressure, Prima banka strengthening long-term

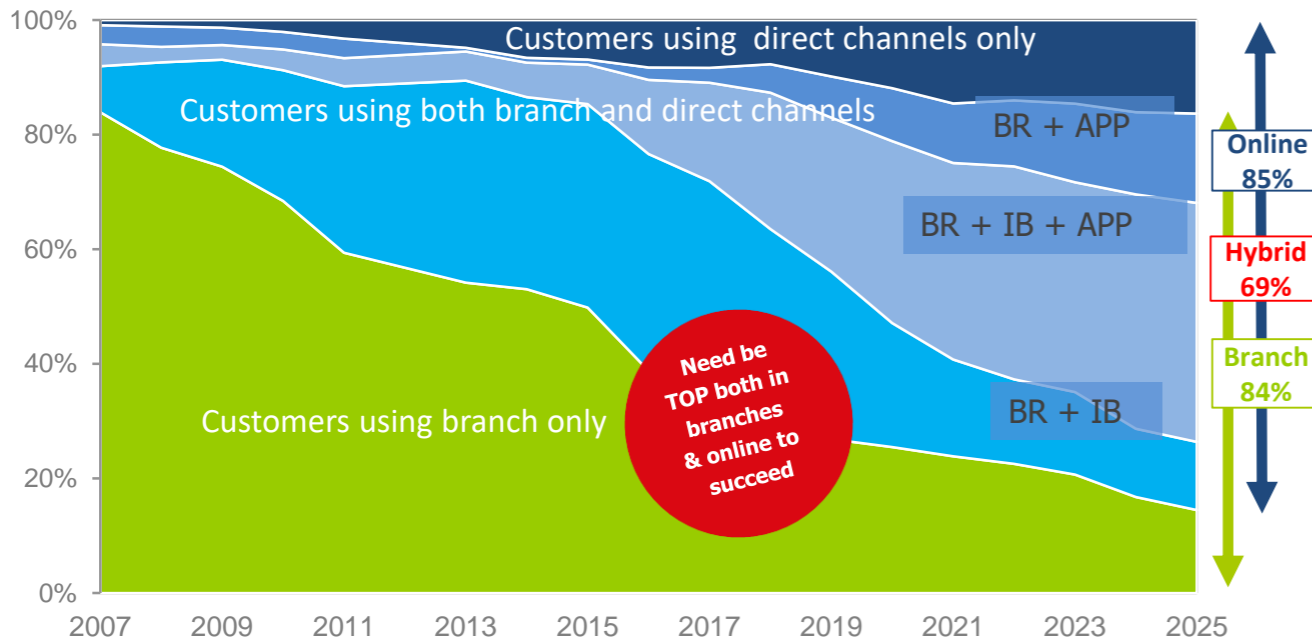
	Main Bank Share	Main Bank Clients ^(tsd)	Branches	ATMs
	27,5%	1 200	130	620
	15,8%	690	112	484
	12,9%	560	66	274
	9,1%	395	87	367
	6,7%	290	117	274
	5,8%	250		
	4,1%	180	46	134
	3,8%	165	54	
	3,2%	140	53	178
Total	88,9%	3 870	665	2 331

290 tsd. Customers consider Prima banka their main bank

- Population age 15-79 **4,4 mil.** in total, **96% use banks**
- Banks **closing branches** to reduce costs, mainly the bigger ones
- **Prima banka** with an overall **more efficient branch operating model**
- **Prima banka strengthening long-term**, branch coverage definitely a factor

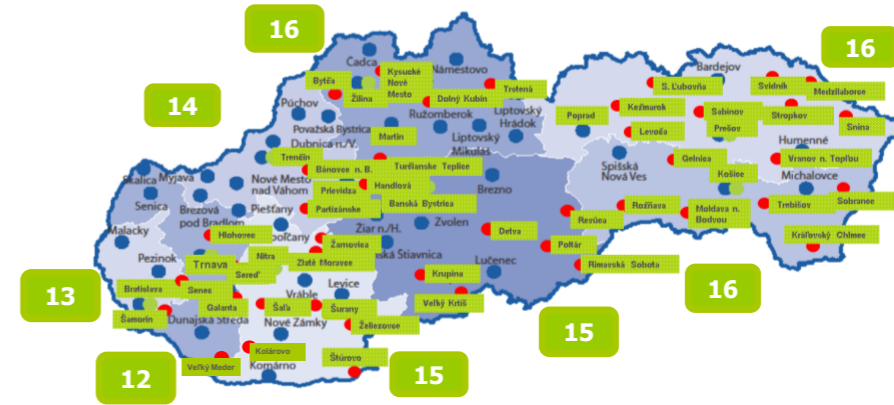
Branch network & Online channels...

...building a strong competitive advantage



- Branches still critical for customer acquisition, growing role of direct channels, mainly mobile
- Customers using both branches & online channels being the biggest customer group
- Prima banka with 2nd largest retail branch network + the only bank with branches in each of the 79 Slovak districts
- Strong branch & ATM expansion since 2012
- One of the Mobile banking application leaders

117 branches & 274 ATMs



TOP 3 - network size & coverage



Mobile Application Penetration

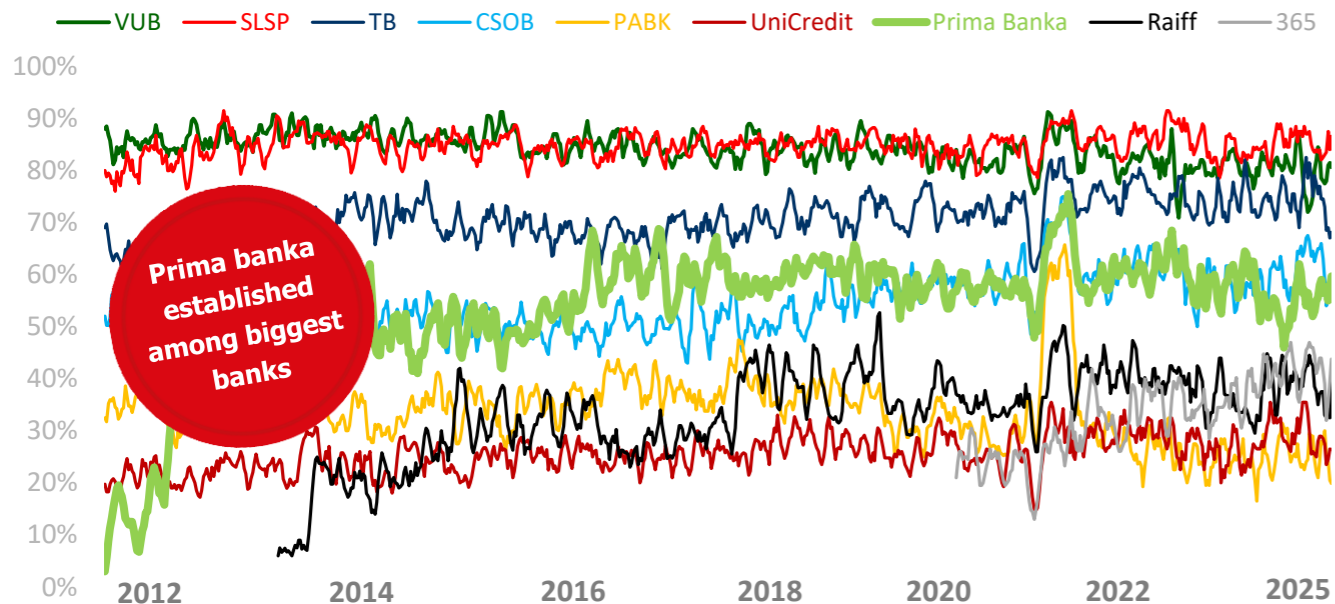
(within own customer base)*

ČSOB	81%
Tatra banka	80%
Prima banka	80%
VUB	66%
SLSP	61%
365.bank	59%

Long-term in TOP 3 in mobile application penetration

Brand awareness & Customer satisfaction...

...both critical to support new customer acquisition



- **Need to be known to be considered**
- **Strongest brand awareness growth**
- Not far behind the TOP 3 banks, **ahead** of a number of longer established bank **brands**
- Consistently **leading** in **Communication awareness**
- **Consistently strong customer perception** for mortgage and mortgage refinance value

Customer Satisfaction*

1.	Tatra banka	89%/89%
2.	SLSP	84%/85%
3.	Prima banka	84%/85%
4.	ČSOB	82%/84%
5.	VUB	81%/80%
6.	Unicredit	81%/84%
7.	365.bank	79%/81%

Long-term strong Customer satisfaction

*Overall satisfaction with branch/products and services of the bank, share of very satisfied and rather satisfied customers

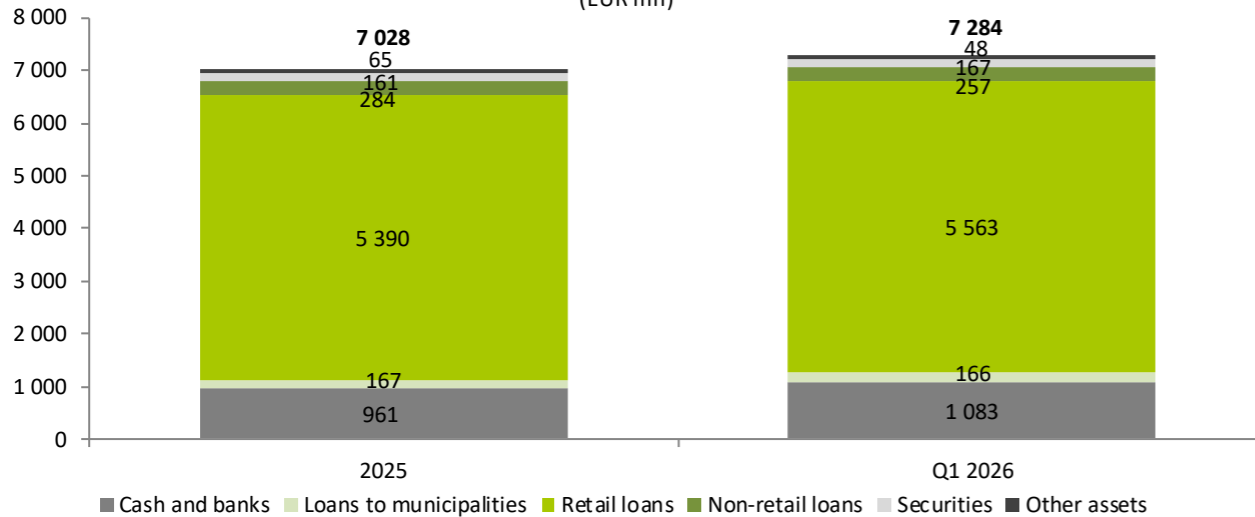
- **Positive referrals** supporting new customer acquisition
- **Consistently high customer satisfaction** and loyalty
- **Strong customer focus** of the whole organization a strategic priority to drive further growth
- **Fairness & transparency** a key part of the effort

Balance sheet structure

...healthy and well balanced, consistently improving, growing retail share

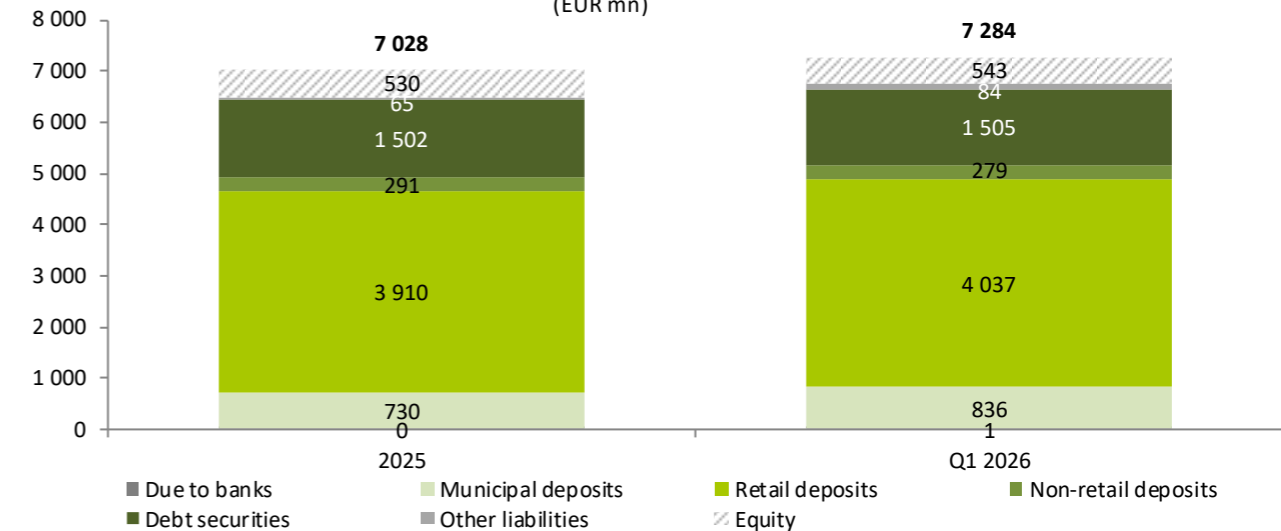
Assets structure

(EUR mn)



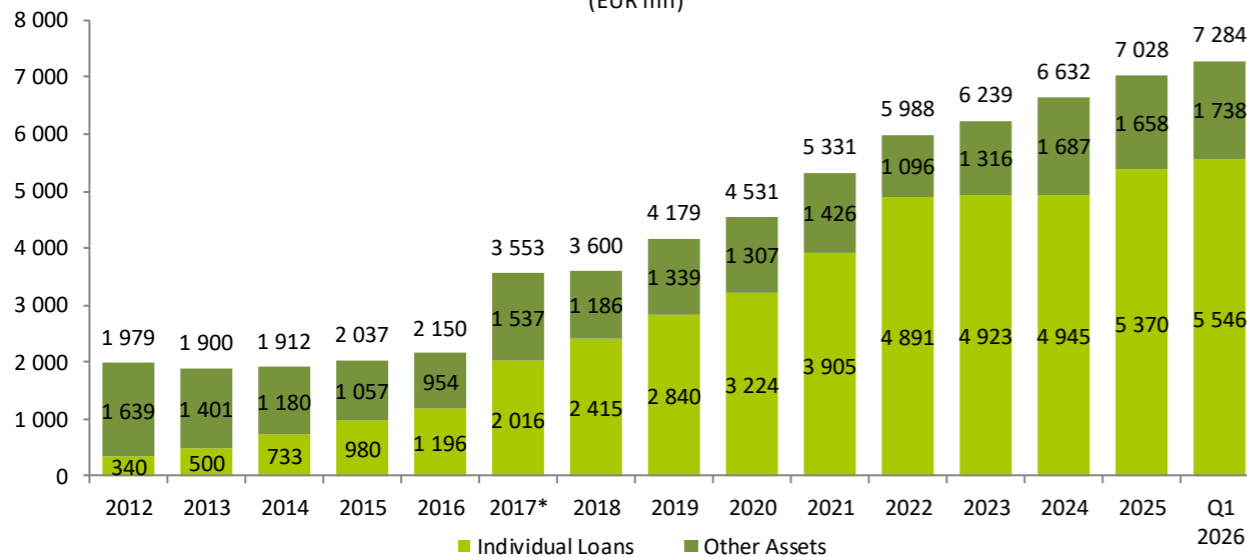
Liabilities structure

(EUR mn)



Total assets

(EUR mn)



- Prima banka holds market share of **6.9% in loans** and **6.1% in deposits**, higher share in retail (9.6%/7.6%)
- **Diversified funding profile**, predominantly customer deposits (70% of liabilities)
- Over 79% of the deposits from retail, which is granular, stable and consistently growing
- Building a healthy and **long-term sustainable business and balance sheet structure**, focus on lower-risk assets
- Covered bonds funding (21% of liabilities)

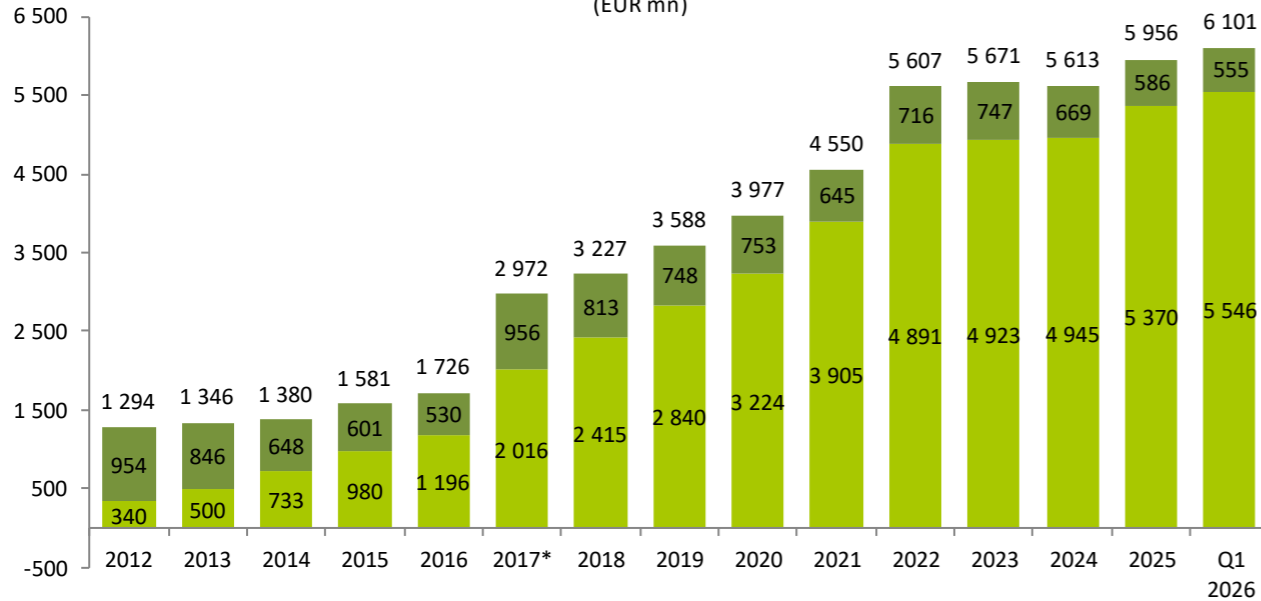
* Total assets of Sberbank as of 31/7/2017: 1 369m EUR (source: Closing Financial Statements of Sberbank Slovensko, a.s. as of 31/7/2017)

Long term organic growth

...improving structure, growing share of retail

Gross customer loans

(EUR mn)

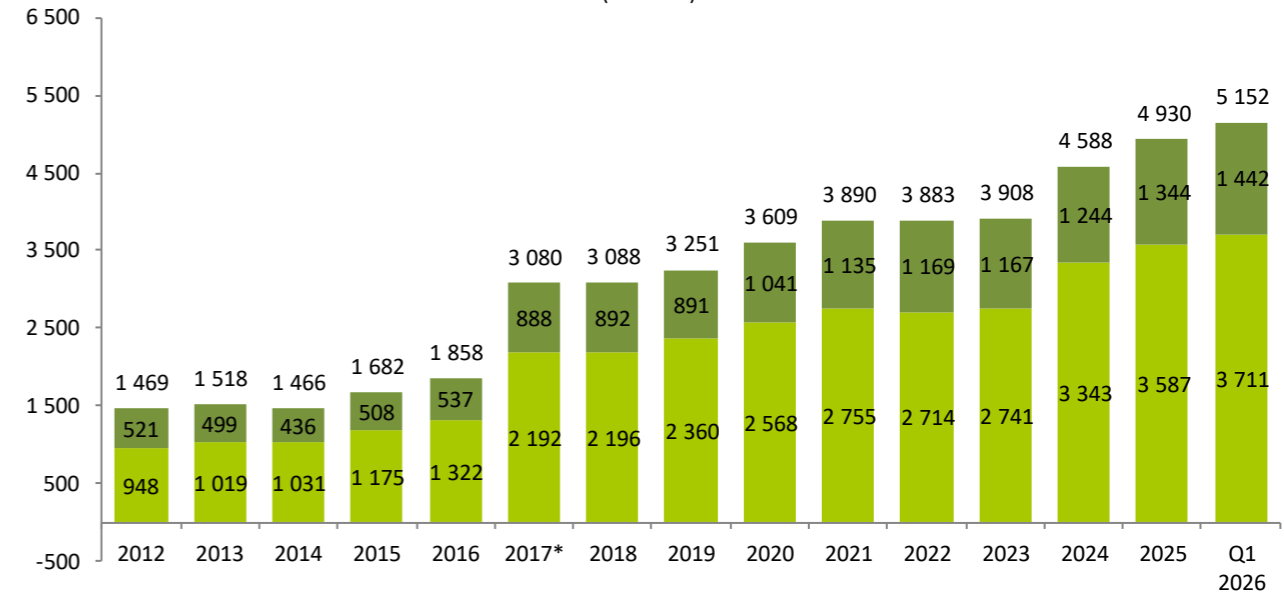


■ Individual Loans ■ Other Loans

- Long-term **organic growth** driven mainly by housing loans
- **Growing share of retail lending**, focus on quality and lower risk to support long-term sustainability
- **Housing loans** the **biggest share**, contribute to **building long-term customer relationships**
- Other lower risk areas include e.g. municipalities or flat owners associations

Customer deposits

(EUR mn)

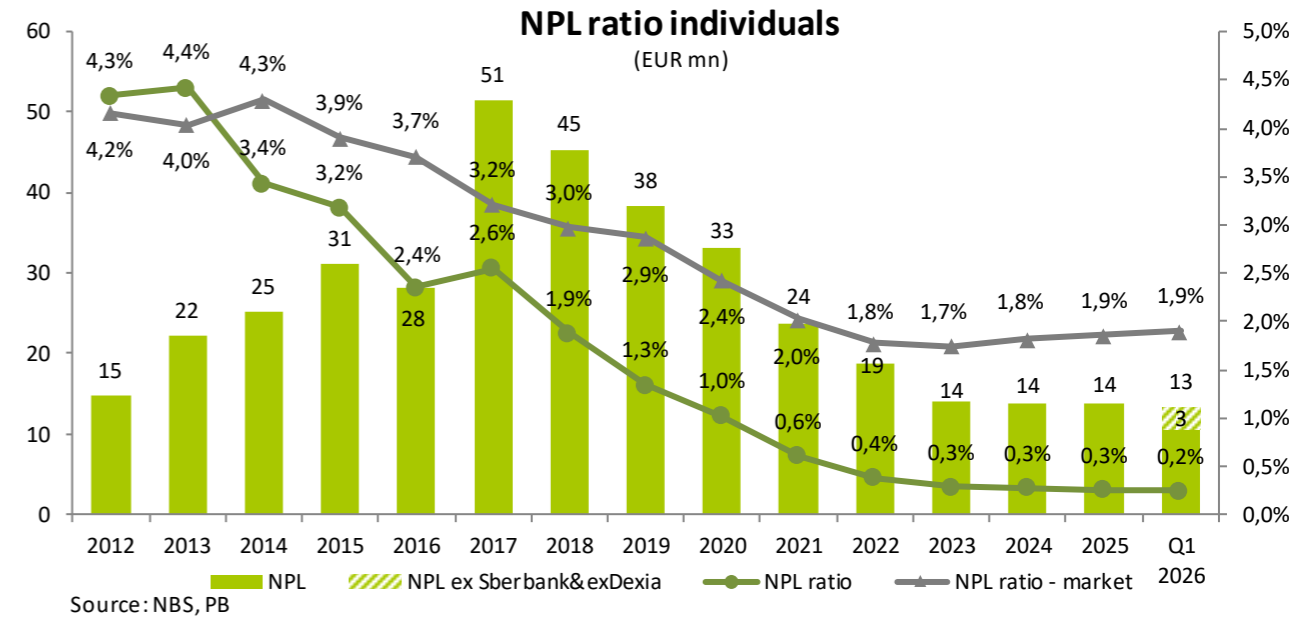
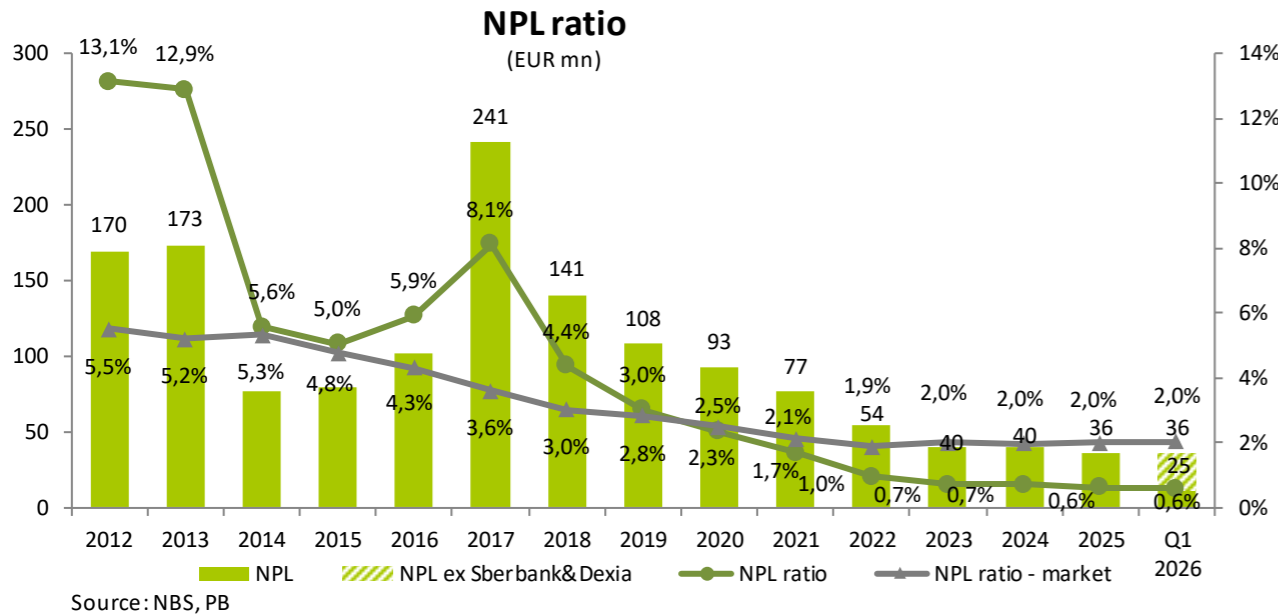


■ Individual Deposits ■ Other Deposits

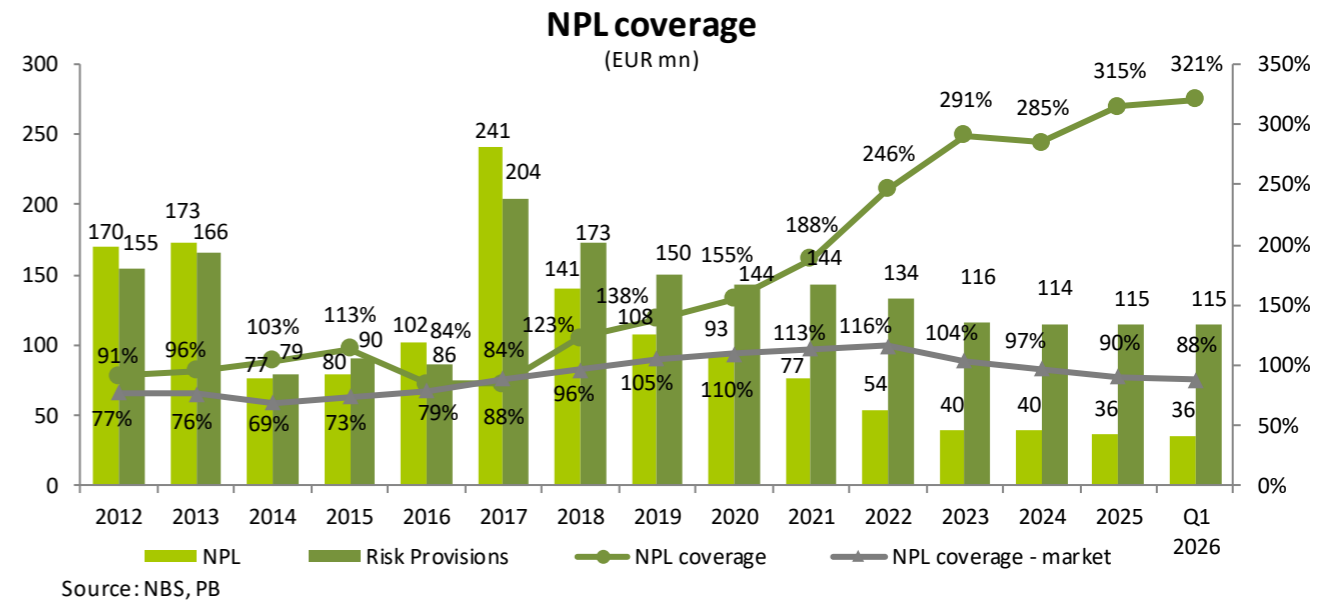
- **Improving overall structure and mix** step by step
- **Building balances through main bank customer relationships and active banking**
- No interest in interest rate tourists
- **Very good mix of current accounts and mid-term deposits**
- Significant **organic growth in retail deposits** since 2024, growing faster than rest of the market long-term

Low NPL ratio & strong coverage

...market best portfolio quality, business model generating low NPL levels

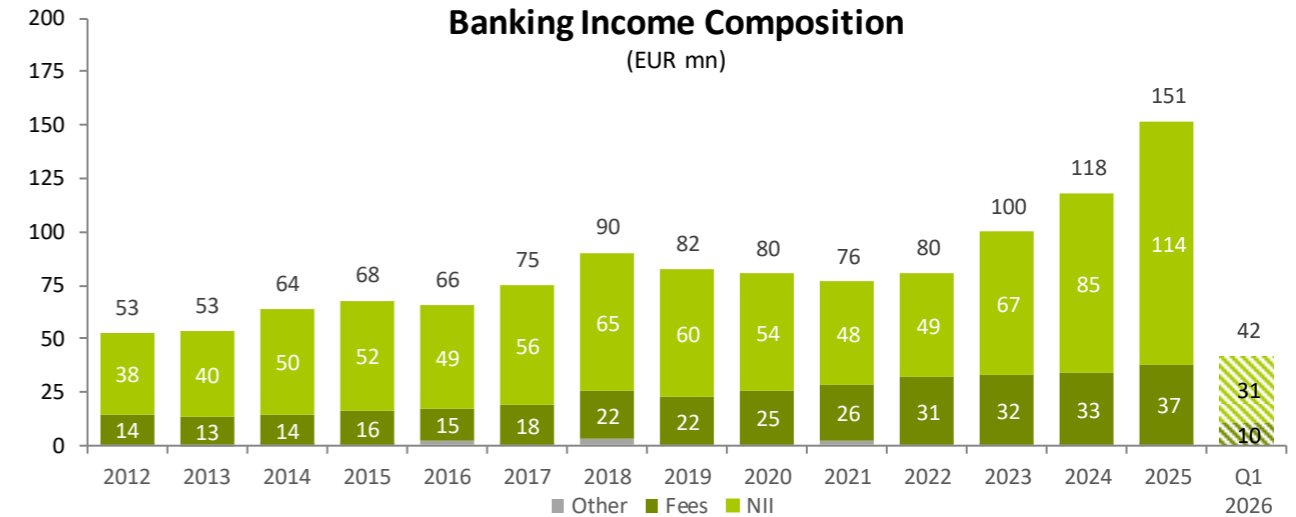
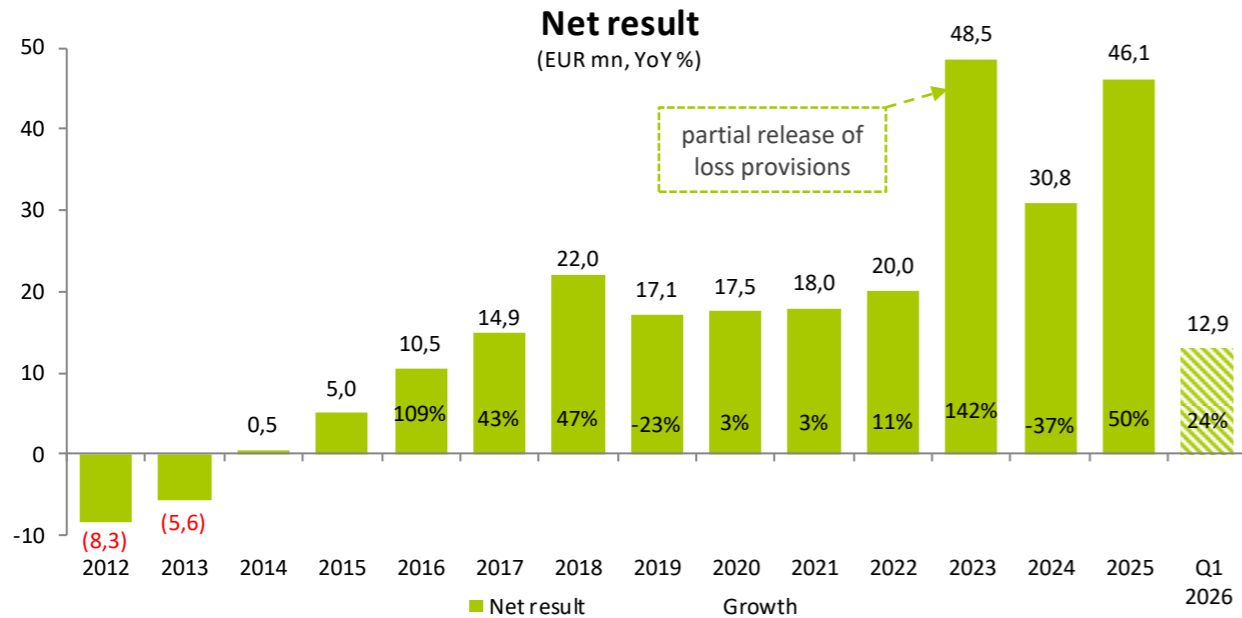


- NPLs improving further while market worsening slightly
- Retail NPL ratio market best
- NPL ratio for portfolio originated by Prima banka business model low and market best
- NPL coverage market best and improving while overall market NPL coverage declining
- Business model and lower risk lending generates lower NPLs, conservative approach to loss provisioning, focus on sustainability

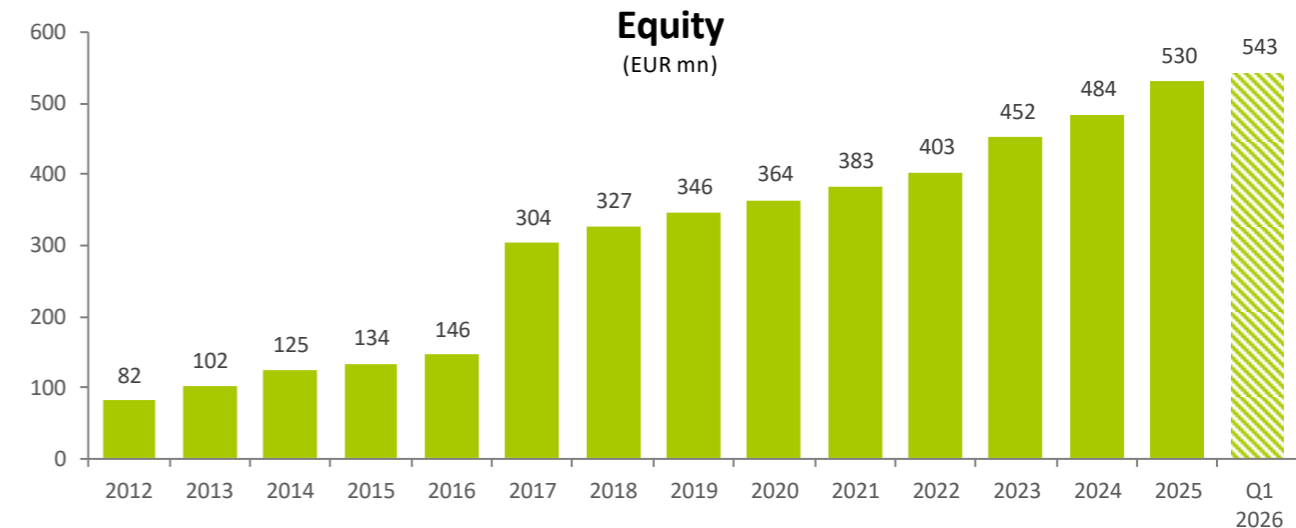


Profitability

...improving results, retained profit supporting growth



- Continuously improving result driven by consistent strategy execution and bank growth
- Prioritizing growth over short-term profit chasing
- Strong shareholder support with no dividends paid out in 15 years to support growth
- Focus on essential revenue streams – Net Interest income and Fees without risky trading activities
- All profits retained in equity and regulatory capital so far

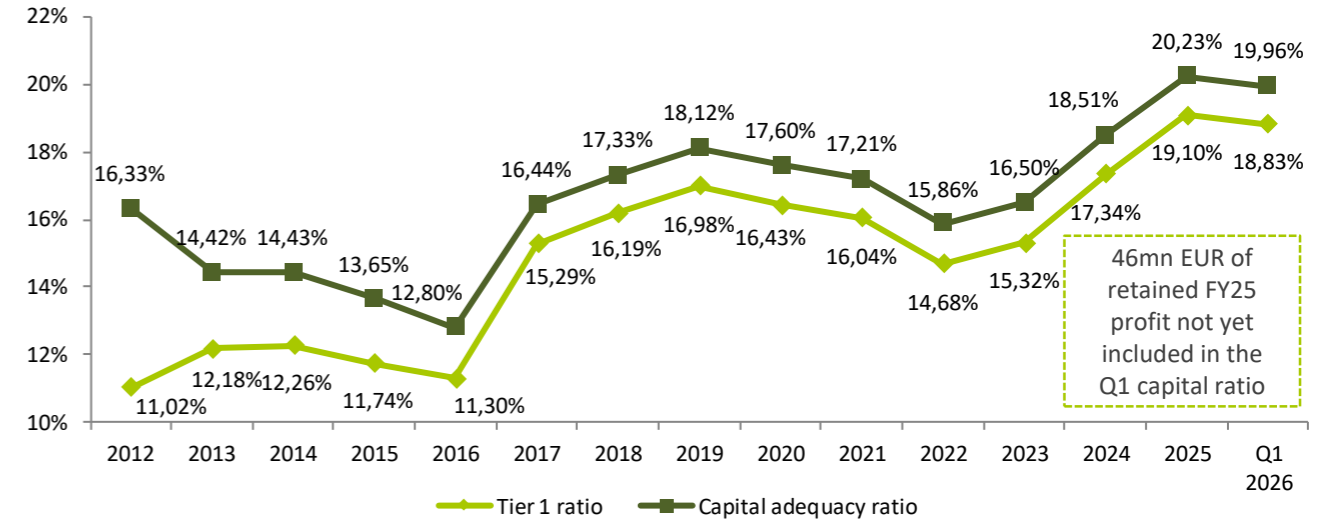


Strong capital ratios

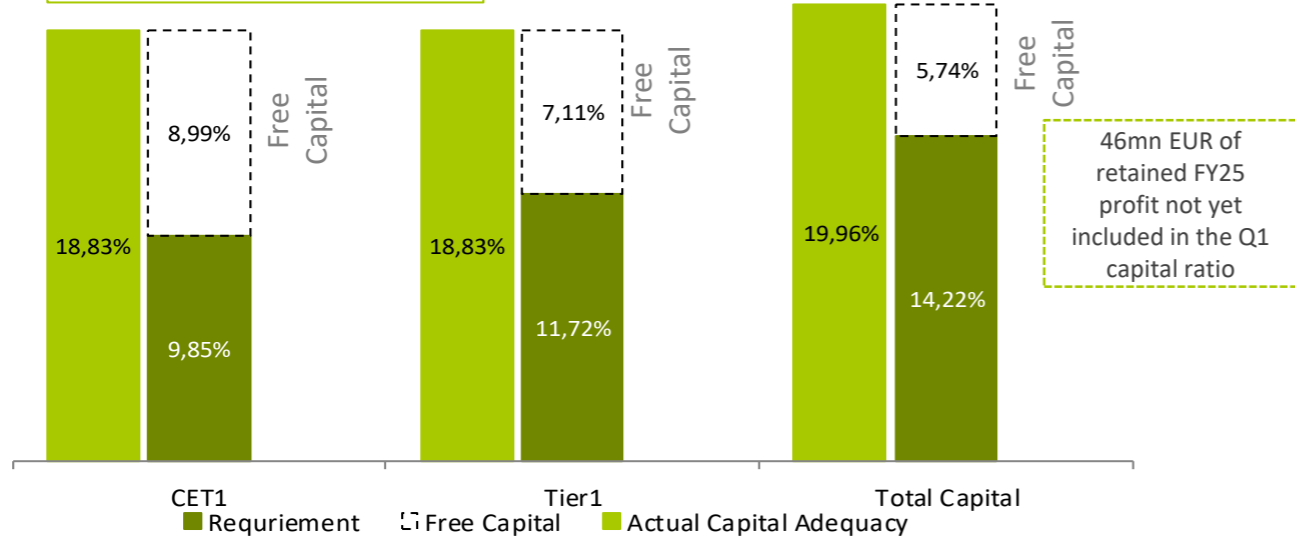
...improving results, strong capital ratios

- All result retained in capital, no dividends paid out to support growth
- **Substantial cushion at 574bp** above CAD requirement
- Assets mainly in lower risk retail mortgages (Standardized RWA approach)
- Locally systemically important bank since 2023
- **Full MREL** requirement effective from 1.1.2028 (incl. CBR, w/o subordination) with gradual transitional period
- **Q1 MREL ratio at 19,96%**, no MREL instruments issued so far

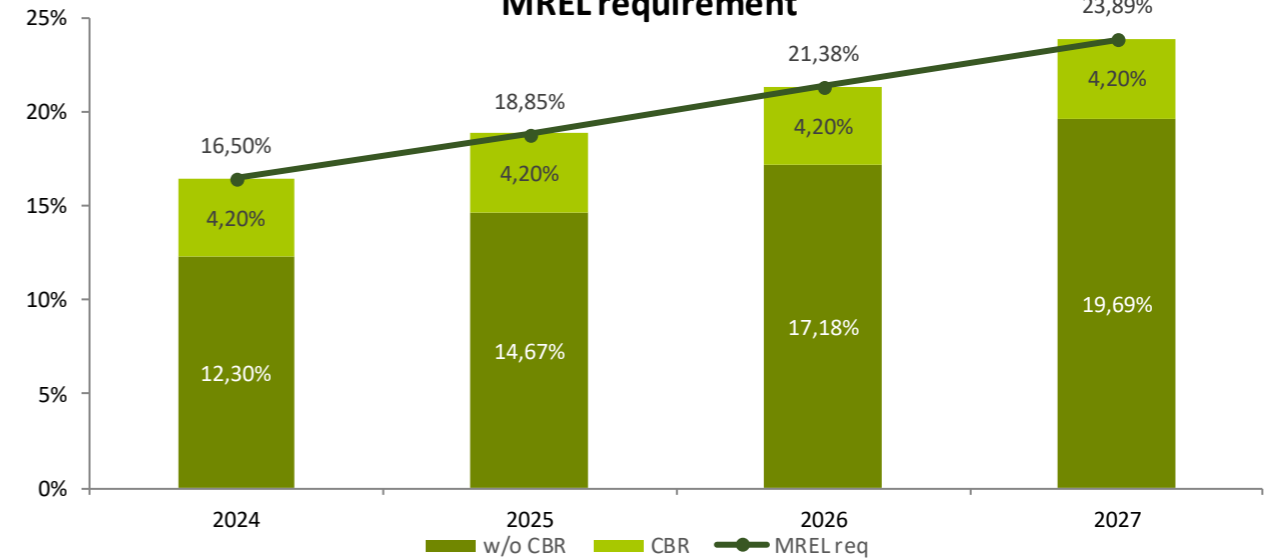
Tier 1 and Capital adequacy ratio



Total own funds as of 03/2026 - 511,4m EUR



MREL requirement

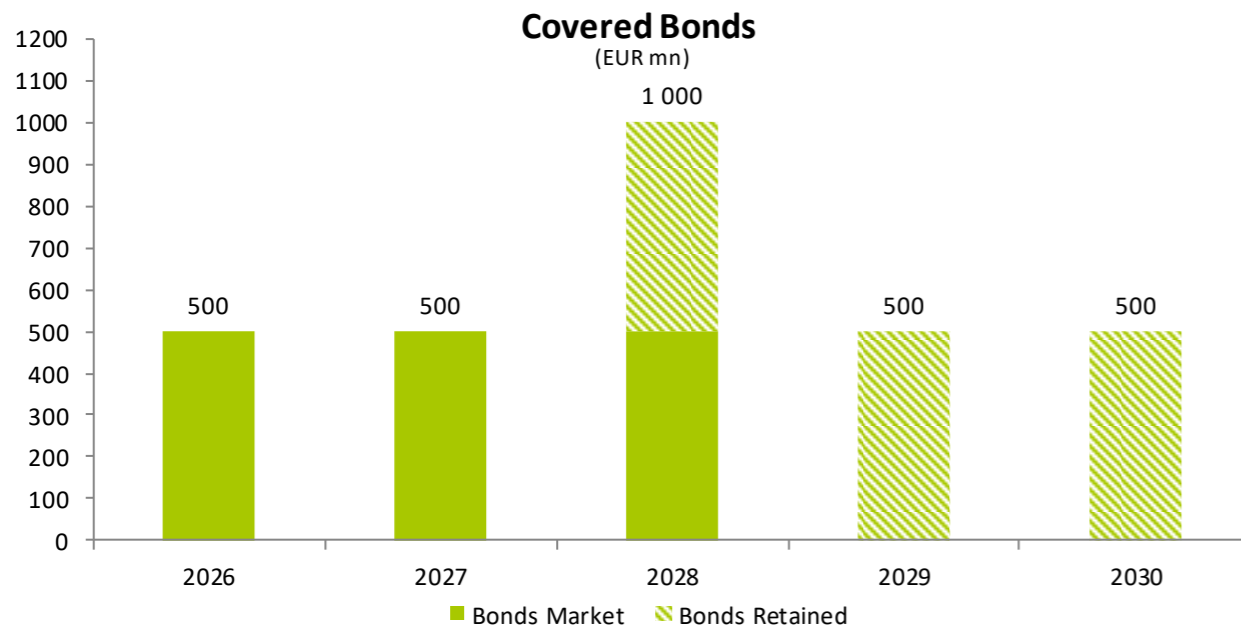


Funding Plan

...issuing Covered bonds since 2019

Bond	Bond Type	Amount (EUR tsd)	Maturity
KD PBS 1	Covered Bond	500 000	10/2026
KD PBS 2	Covered Bond	500 000	09/2027
KD PBS 7	Covered Bond	500 000	10/2028

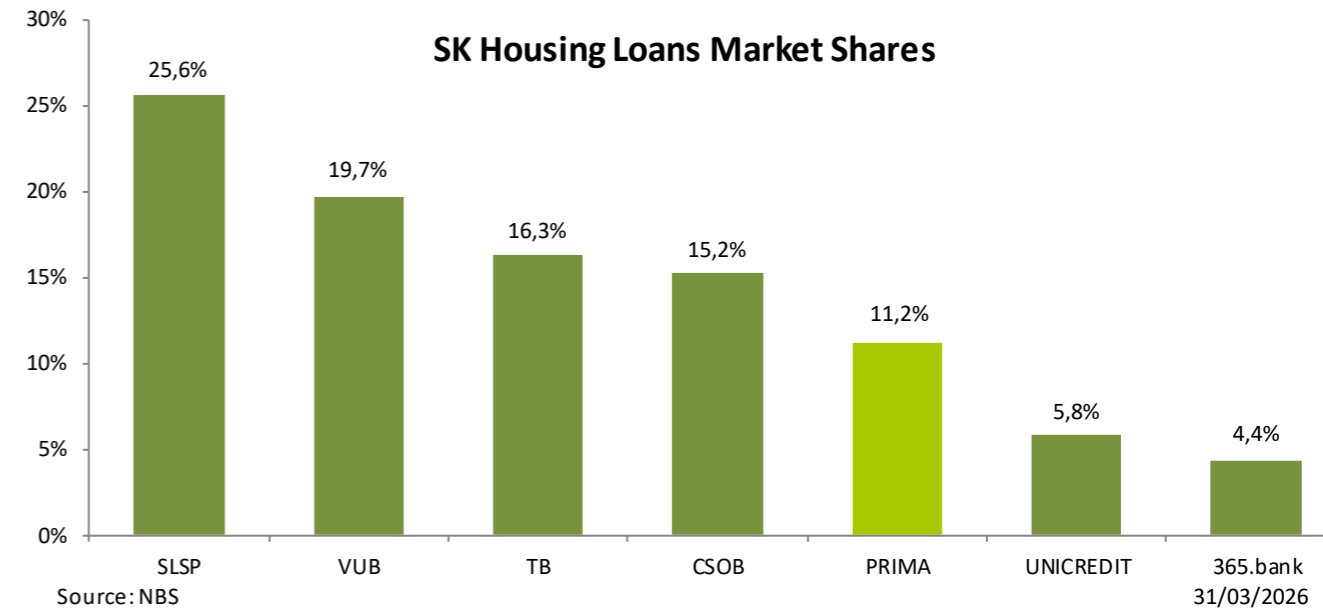
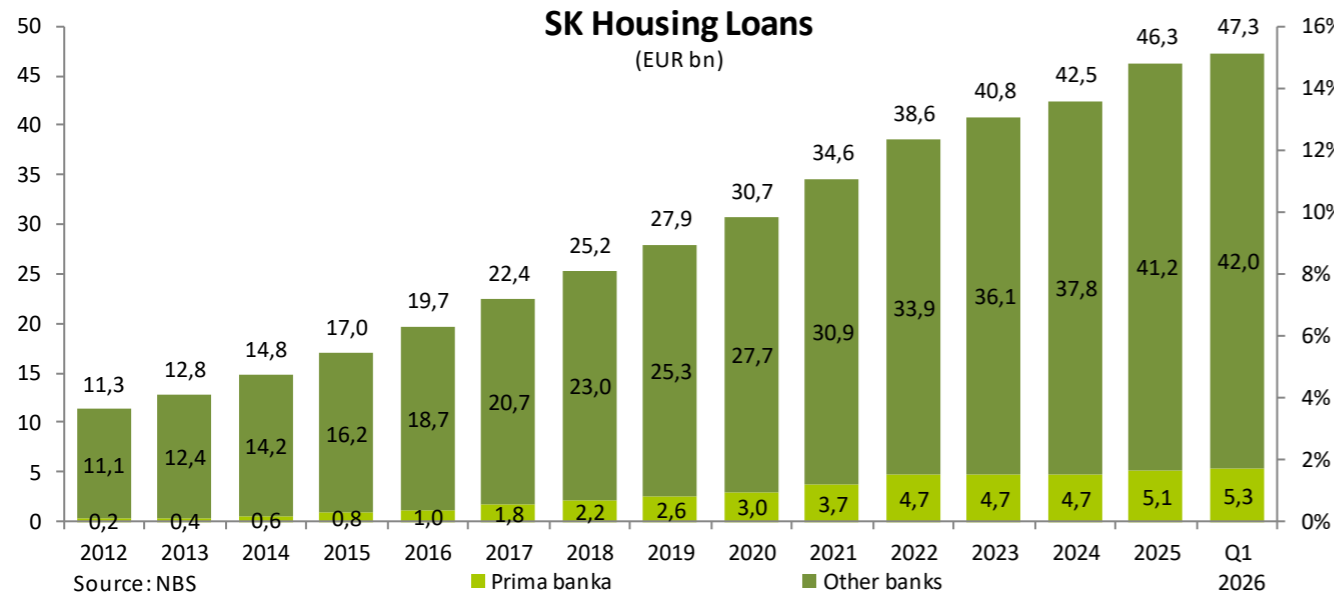
Funding Plan	Covered Bonds (EUR tsd)	Senior/MREL (EUR tsd)
2026	500 000 - 1 000 000	100 000 - 200 000
2027	500 000 - 1 000 000	100 000 - 200 000



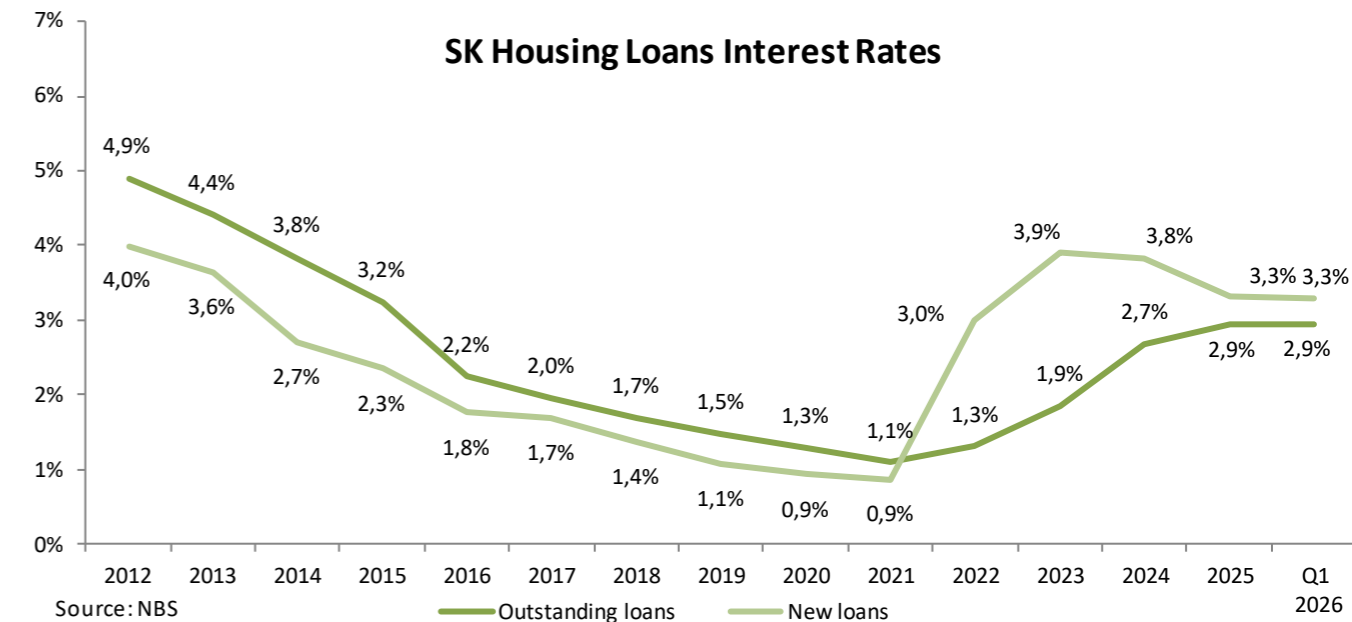
- Prima banka with 4 successful covered bond market issues so far
- **New MREL requirement** will be supported by **strong capital ratios** and **senior bond issues**
- **Full MREL** requirement effective from 1.1.2028 with gradual transitional period

Housing Loans

...fastest growing Prima banka now an established market player



- Strong market growth driven by **competition** and **interest rates**
- **Prima banka** clearly the fastest growing player long term, while sticking to **high underwriting standards** (stricter than market ones and also regulatory requirements) reflected in market best NPL levels
- **Prima banka** leader in **refinancing** which still offers additional growth opportunities



Housing loans a key growth driver

...speed, simplicity, transparency, focus on quality and sustainability



HYPOTÉKA JEDNODUCHO A VÝHODNE

3,4% PRE KAŽDÉHO

- Rovnaká úroková sadzba pre každého
- Výhodnejšie prefinancovanie hypotéky z inej banky
- 5 Osobným účtom Hypotéka bez poplatku za poskytnutie

Příklad Hypotéky	Mesačná splátka
30 000 €	77 €
40 000 €	102 €
50 000 €	127 €

- Market leadership in **refinancing** of mortgage loans from other banks and **also standard process very fast and simple**, being a **key competitive advantage**
- Focus on **diversification**, no hunt for big ticket mortgages which represent higher risk, **number of customers strategically more important than pure volumes**
- Going for **acceptable risk**, easy to prove income and simple purpose, limiting or **avoiding more complex or risky income structures and purposes** e.g construction
- **Same rate for everybody**, making the sales much easier and more **transparent**
- This enables **significant process simplification and automation**, each banker can sell a mortgage, no need for specialists only, **mortgage easy to sell & easy to buy**
- **Underwriting standards consistently stricter vs. market**, also quality requirements for bankers and external partners tougher compared to market standards



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5. **Cover Pool**
6. Covered Bonds Framework
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Cover Pool Overview

...100% residential mortgages for individuals, already established Covered Bond Program

Cover Pool Structure

Total cover pool volume (EUR mn)	4 262
Residential loan balance (EUR mn)	4 262
Substitution/Liquidity assets (EUR mn)	0
Number of loans	81 690
Number of borrowers	74 058
Currency	100% EUR
WA indexed LTV	51,1%
WA seasoning (years)	3,9
WA remaining term (years)	21,6
90+ days in arrears loans excluded	0%
Interest type	100% Fix
Principal payment type	100% Annuity

- Cover assets composed of **residential housing loans only** (no commercial loans)
- **All assets in EUR** currency
- **All properties** are located in **Slovakia**
- Well diversified portfolio with average size of 52k EUR without big tickets
- TOP overall housing loans portfolio quality, NPLs 0,19%

Covered Bonds

Total Volume of issues (EUR mn)	3 000
Total Volume in program (EUR mn)	4 000
Number of issues	6
Issue frequency	12-24 months
WAL CBs	2,3 years
Committed OC	--*
Over-collateralization	42,1%
Covered Bonds Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	100% EUR
Listings	LuxSE

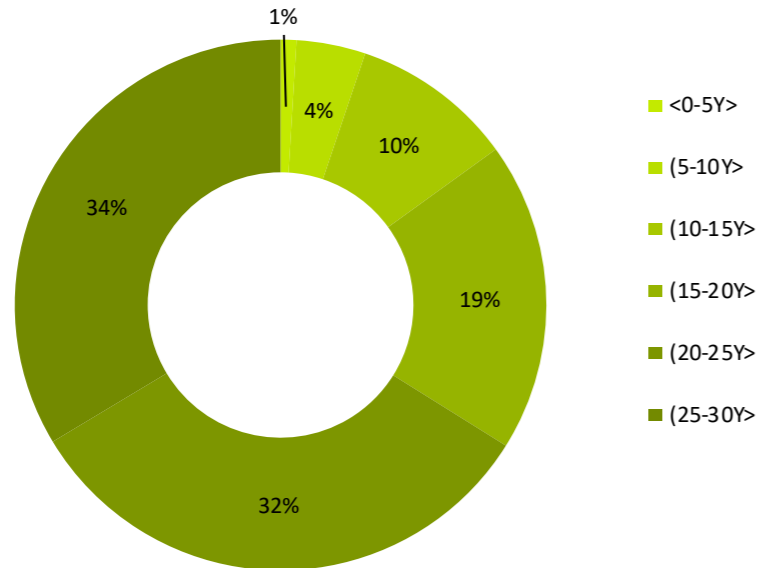
* 5% legal minimum applies

- Cover Pool rating **Aaa by Moody's**
- All issues at benchmark size, 3 market issues and 3 retained
- Minimum legal OC – 5%
- LCR, CRR compliant
- All covered bonds are labeled as European covered bond premium

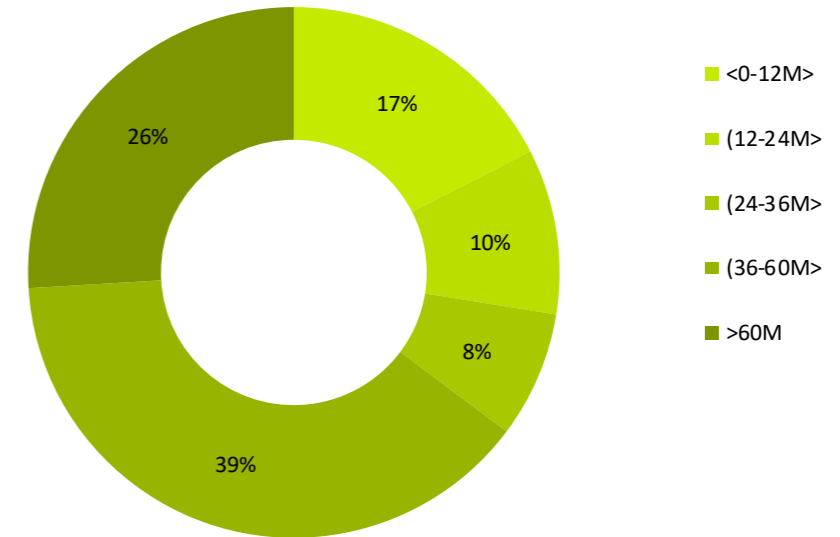
Cover Pool Overview

...structure of Cover Pool as per 31.03.2026

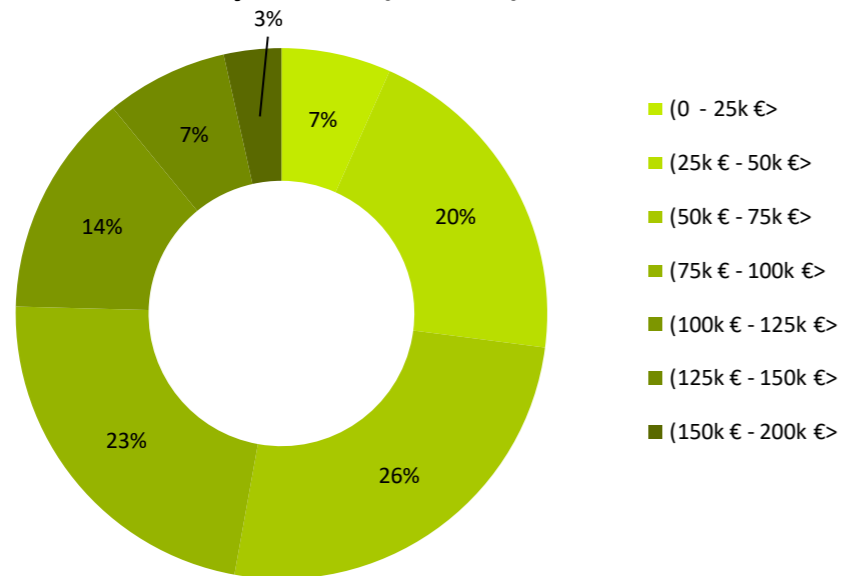
Distribution by Remaining Term (volume)



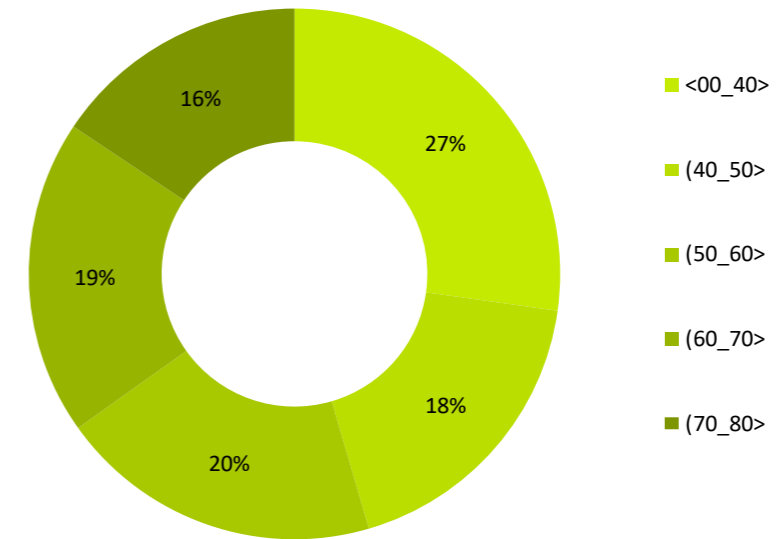
Distribution by Seasoning (volume)



Distribution by Volume (volume)



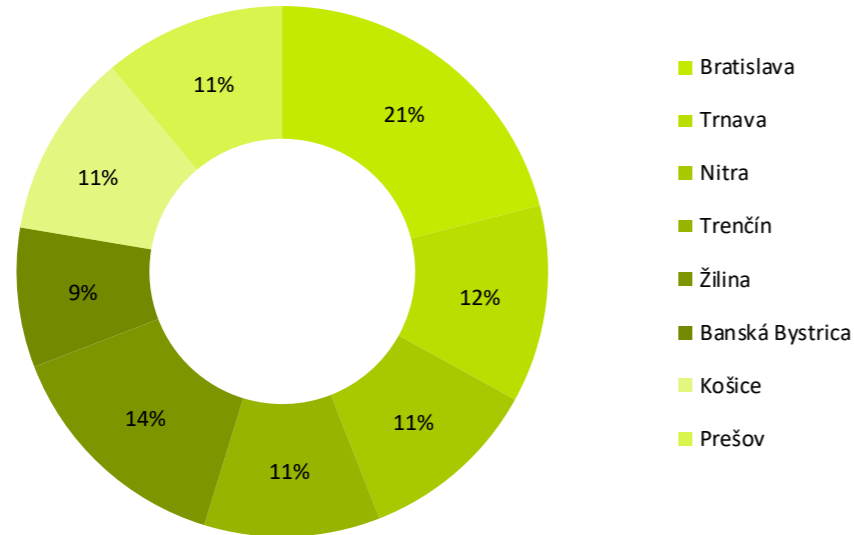
Distribution by LTV (volume)



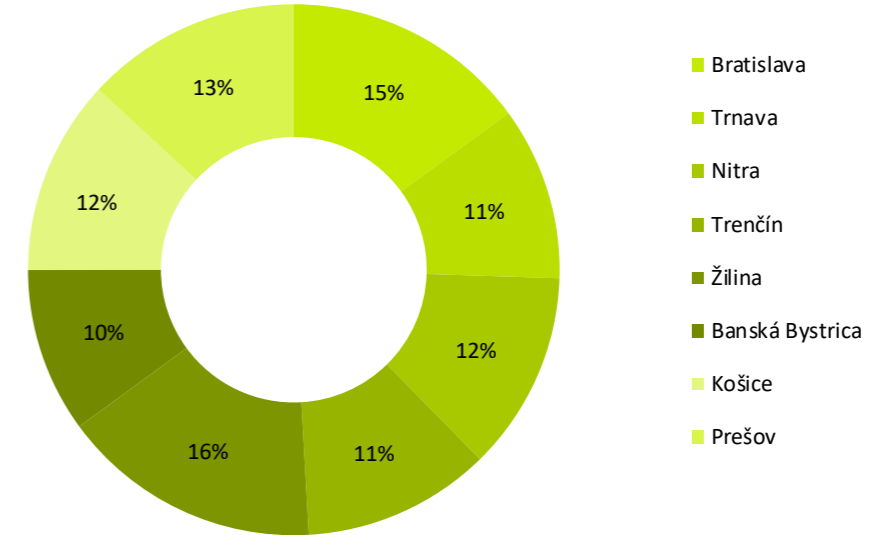
Cover Pool Overview

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

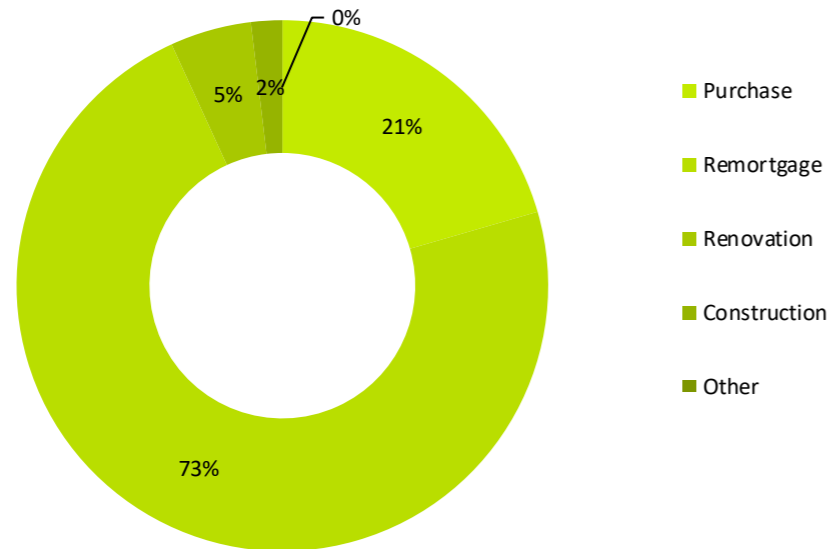
Regional Distribution (volume)



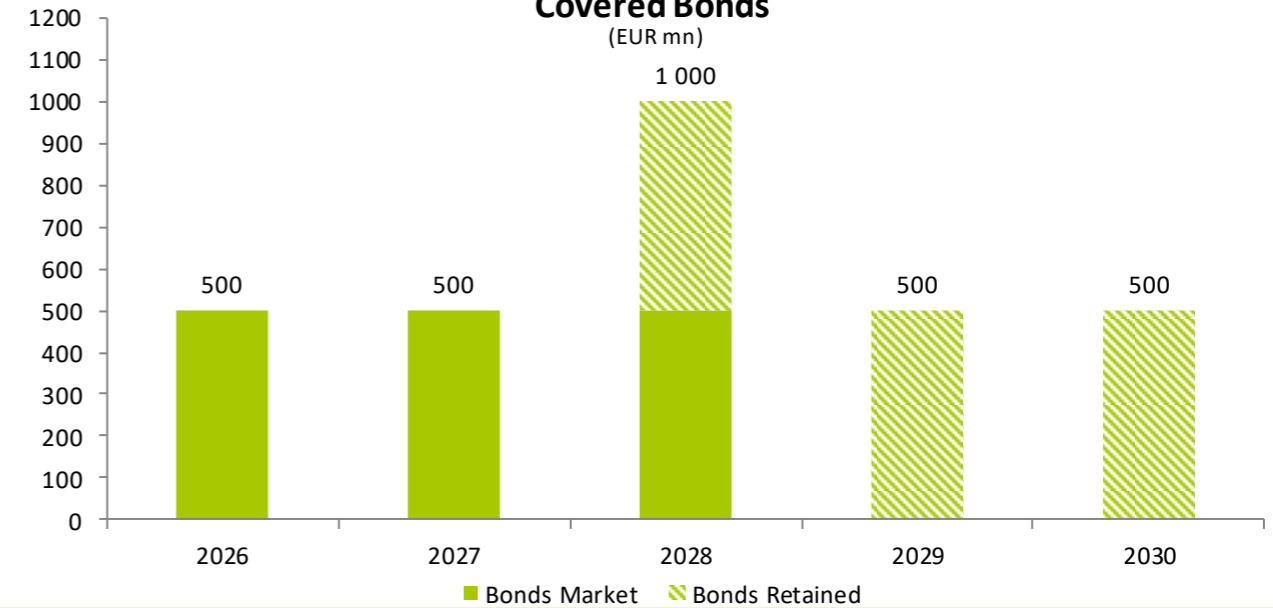
Regional Distribution (number of loans)



Distribution by Loan Purpose (volume)



Covered Bonds



Cover Pool Overview

...Cover Pool Development

	09/2019	12/2019	12/2020	12/2021	12/2022	12/2023	12/2024	12/2025	01/2026	02/2026	03/2026
Cover Pool											
Total cover pool volume (mn EUR)	1 478	1 553	1 906	2 486	3 664	3 877	3 961	4 092	4 144	4 204	4 262
Residential loan balance (mn EUR)	1 478	1 553	1 906	2 486	3 664	3 877	3 961	4 092	4 144	4 204	4 262
Liquidity buffer (liquid assets, mn EUR)	0	0	0	0	0	0	0	0	0	0	0
Number of loans	37 461	39 036	46 035	55 389	72 502	76 912	78 982	80 008	80 534	81 180	81 690
Number of borrowers	34 455	35 812	42 033	50 745	66 497	70 412	72 158	72 544	73 010	73 581	74 058
Avg loan amount (EUR)	39 441	39 765	41 375	44 870	50 539	50 412	50 153	51 141	51 462	51 791	52 172
Currency	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR
Avg LTV (%)	57,5	58,0	57,3	56,0	54,5	52,7	51,7	51,1	51,1	51,1	51,1
Avg seasoning (years)	2,3	2,3	2,6	2,5	2,4	3,0	3,7	4,0	4,0	3,9	3,9
Avg remaining term (years)	21,2	21,2	21,2	21,4	22,3	21,9	21,6	21,5	21,5	21,6	21,6
Interest type	100% Fix	100% Fix	100% Fix	100% Fix	100% Fix	100% Fix	100% Fix	100% Fix	100% Fix	100% Fix	100% Fix
Covered Bonds											
Total volume of issues (EUR mn)	500	500	500	1 000	2 000	3 000	3 000	3 000	3 000	3 000	3 000
Total volume in programme (EUR mn)	1 500	1 500	1 500	1 500	3 000	3 000	3 000	4 000	4 000	4 000	4 000
Number of issues	1	1	1	2	4	6	6	6	6	6	6
WAL of outstanding CBs (years)	7	6,8	5,8	5,2	5,1	4,0	3,0	2,5	2,4	2,4	2,3
Over-collateralisation	195,6%	210,6%	281,2%	148,6%	83,2%	29,2%	32,0%	36,4%	38,1%	40,1%	42,1%
Committed over-collateralisation	-- ¹	-- ¹	-- ¹	-- ¹	-- ¹	-- ¹	-- ¹	-- ¹	-- ¹	-- ¹	-- ¹
Covered bond rating	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa
Rating agency	Moody's	Moody's	Moody's	Moody's	Moody's	Moody's	Moody's	Moody's	Moody's	Moody's	Moody's
Currency distribution	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR	100% EUR
Interest type	100% Fix	100% Fix	100% Fix	100% Fix	50% Fix 50% Float	50% Fix 50% Float	50% Fix 50% Float	50% Fix 50% Float	50% Fix 50% Float	50% Fix 50% Float	50% Fix 50% Float
Maturity type	Soft bullet ²	Soft bullet ²	Soft bullet ²	Soft bullet ²	Soft bullet ²	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet	Soft bullet
Moody's Rating Ratios											
Collateral Score	7,8%	8,1%	8,1%	8,6%	8,7%	4,6%	4,4%	4,3%	4,3%	4,3%	4,3%
Collateral Risk	5,2%	5,4%	5,4%	5,7%	5,8%	3,1%	3,0%	2,9%	2,9%	2,9%	2,9%
Market Risk	21,2%	21,1%	20,3%	8,3%	13,3%	13,2%	12,6%	16,8%	16,8%	16,8%	16,8%
Required over-collateralisation	29,0%	29,0%	27,5%	12,5%	17,5%	14,0%	12,5%	13,0%	13,0%	13,0%	13,0%
TPI	Probable	Probable	Probable	Probable	Probable	Probable	Probable	Probable	Probable	Probable	Probable
TPI leeway	Unpublished	Unpublished	Unpublished	Unpublished	Unpublished	Unpublished	Unpublished	2	2	2	2

¹ 5% legal minimum applies

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Regulated by the Slovak Banking Act since 2018 and fully aligned with **EU Covered Bond Directive (CBD) since July 2022**

- Over-collateralization of min. 5%
- Roles and responsibilities of the covered bonds program (**CB program**) administrator and his deputy
- Stress testing (at least once a year)
- Supervision and reporting to the NBS (both by bank and by the CB program administrator)
- Transferability of the whole CB program
- All Prima banka's outstanding covered bonds qualify as **European Covered Bonds (Premium)**
- **Soft bullet structure** - maturity can be extended by max 12/24 months in case of a transfer
- General **insolvency trustee** operates the CB program under NBS supervision separately from the general estate of the issuer

Base Assets

- At least 90% of the cover pool
- Residential mortgage loans provided to consumers¹
- Residential mortgage loans secured by mortgaged property located in Slovakia
- LTV max. 80%
- Max. maturity of 30 years

Substitute Assets

- Max. 10% of the cover pool
- Cash or deposits with NBS, ECB, EU member state central bank, government bonds in line with CRR

Liquid Assets

- Required to cover the maximum liquidity gap within the CB program over next 180 days
- Tier 1 and Tier 2A assets²
- Value of liquid assets is part of coverage ratio

Hedging Derivatives

- Only if needed to mitigate currency or interest risk of CB – none used by Prima banka

¹ Regulated by special legislation. Prima banka does not use commercial mortgage loans/property in the cover pool

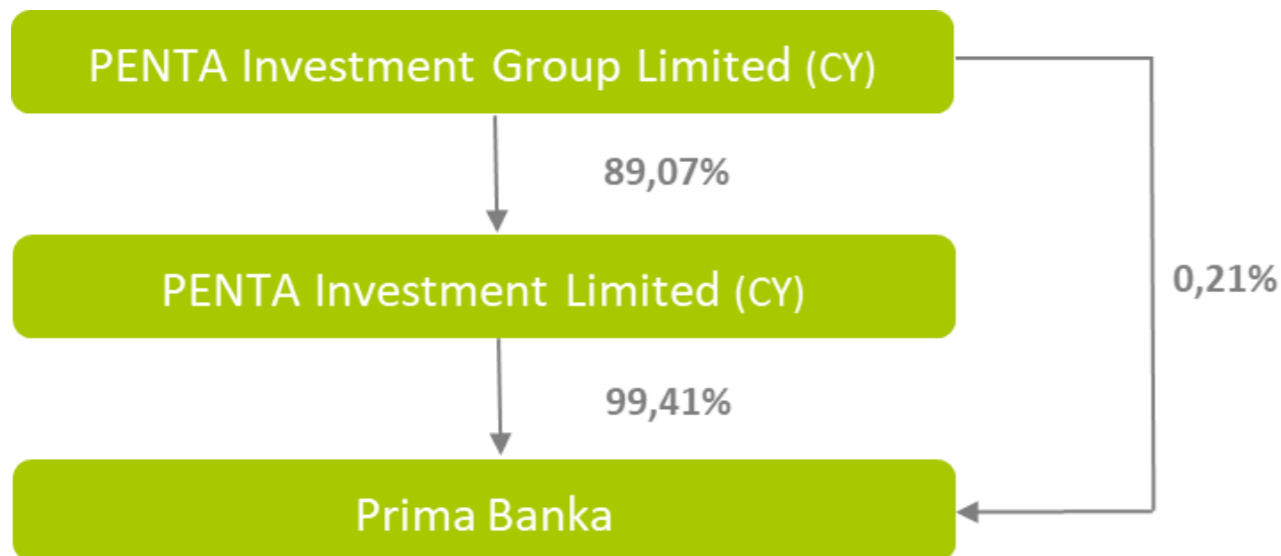
² Articles 10 and 11 of Regulation (EU) 2015/61

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Prima banka, shareholder structure

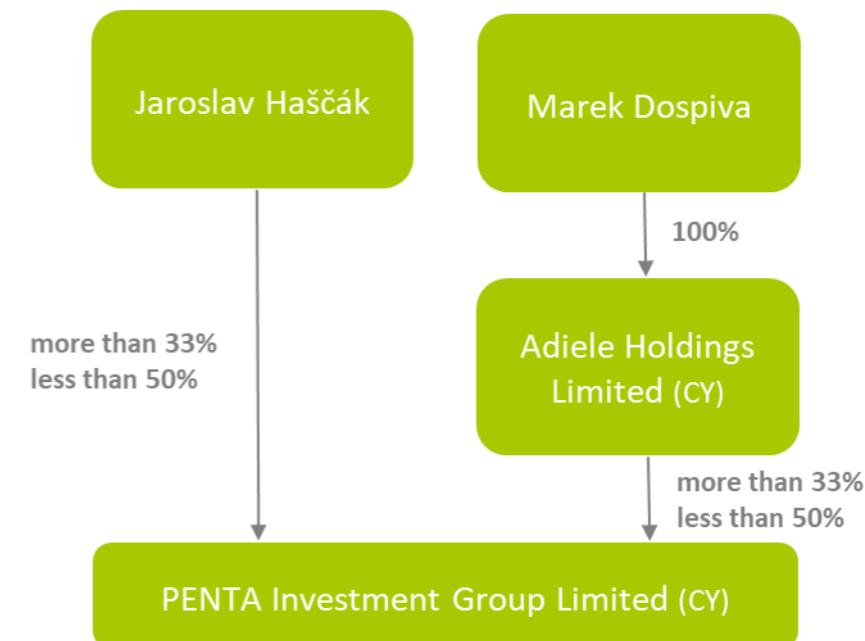
...Central European private investment group PENTA as a major shareholder

Shareholder structure



- Penta Investment Limited is a majority shareholder with more than **99% share**, less than 1% owned by minority shareholders
- Prima banka owned by Penta since 2011
- Penta owns two banks – **Prima banka** and **Penta bank** (former Privatbanka)

Ultimate Beneficial Owners



- Central European Private Investment Group with long term investment strategy across Europe.
- Investments in Health care, Pharmacy, Real Estate, Banking, Media and Entertainment sectors
- **Penta portfolio** market value at **6bn EUR**

- **Prima banka financials:** Financial Statements 2012 – Q1 2026, Annual Reports 2012 – 2025
- **Slovak market and Slovak Banks financials and market shares:** NBS
- **Prima banka number of retail branches and ATMs:** www.primabanka.sk , March 2026
- **Slovak banks number of retail branch and ATM locations:** websites of the respective banks, March 2026
- **Customer Mobile application penetration:** Go4insight s.r.o.(formerGfK), December 2025, Retail Banking Monitor
- **Customer Satisfaction:** Go4insight s.r.o.(formerGfK), December 2025, Retail Banking Monitor
- **Brand and Communication awareness:** 2muse, s.r.o., Marcom - continuous measurement of communication performance and bank brands, December 2025
- **Number of Main bank clients:** Major bank shares are based on Retail Banking Monitor (RBM) conducted by Go4insight s.r.o. (former GfK) annually on a sample of 3,000 respondents in 6 waves representative of the population of Slovakia aged 15-79 years, December 2025
- **Cover Pool Overview:** Covered bond Label, Prima banka Slovensko, a.s. [Prima banka Slovensko, a.s. :: Covered Bond Label](#)
Moody's ,Prima banka Slovensko, a.s. – Mortgage Covered Bonds, [Performance Overview report 03/2026](#)
- For further information: <https://www.primabanka.sk//o-banke/pre-investorov/pre-investorov?loc=en>
- Contact: Erik Chudy, Erik.Chudy@primabanka.sk, +421914 343 345

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