

Cover Pool Overview

September, 2019



Cover Pool Overview

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



Cover Pool Structure

Total cover pool volume (EUR mn)	1 406
Residential loan balance (EUR mn)	1 406
Substitution assets (EUR mn)	0,0
Number of loans	35 953
Number of borrowers	33 127
Currency	100% EUR
WA indexed LTV	57,5%
WA seasoning (years)	2,2
WA remaining term (years)	21,1
90+ days in arrears loans excluded	0%
Interest type	100% Fix
Principal payment type	100% Annuity

Covered Bonds (expected)

Total Volume of issues (EUR mn)	500
Total Volume in program (EUR mn)	1 500
Number of issues	1
Issue frequency	12-24 months
WAL expected CBs	7-10 years
Committed OC	--*
Over-collateralization	181,1%
Covered Bonds Rating (Moody's)	(P)Aaa
Maturity type	Soft Bullet
Currency distribution	100% EUR
Listings	LuxSE

* 5% legal minimum applies

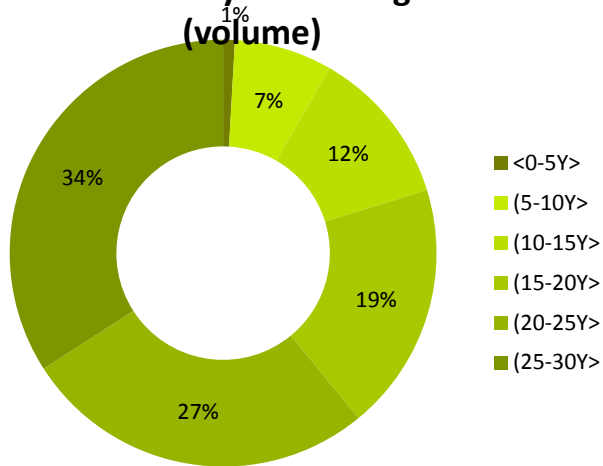
- Cover assets comprise of household housing loans only
- Cover pool consists purely from Prima banka housing loans, inherited ex-Sberbank housing loans are not and will not be included

- All existing mortgage bonds kept separately, not transferred into new covered bonds register
- Old mortgage bonds are in negligible amount of EUR 1.5 mn and maturity in 2021
- Issuer rating unpublished

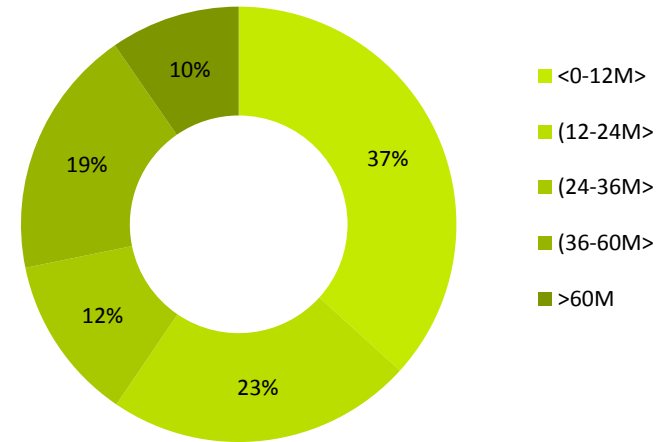
Cover Pool Overview

...Structure of Cover Pool as per 31.7.2019

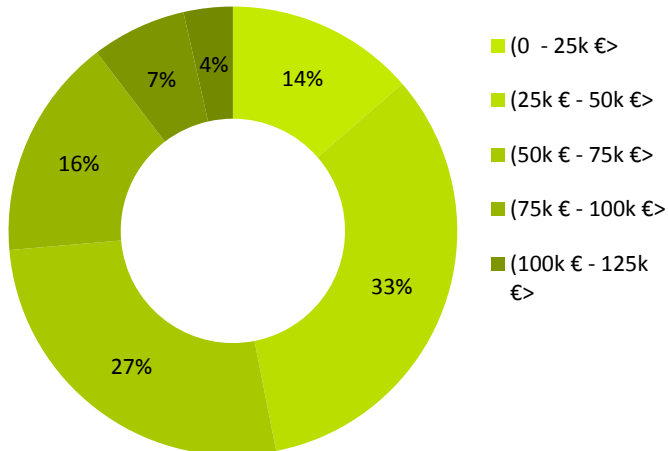
Distribution by Remaining Term (volume)



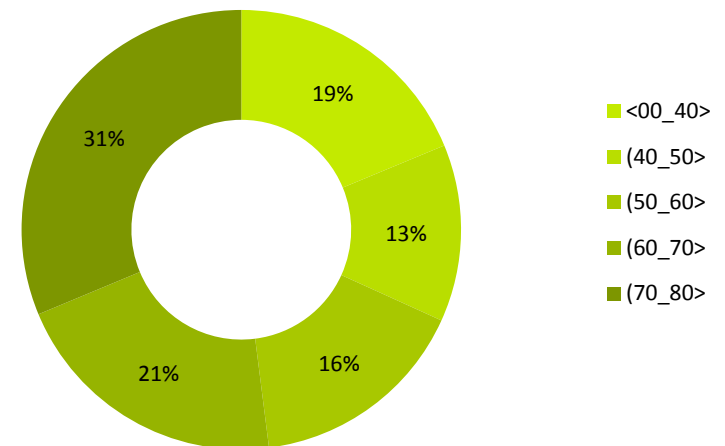
Distribution by Seasoning (volume)



Distribution by Volume (volume)



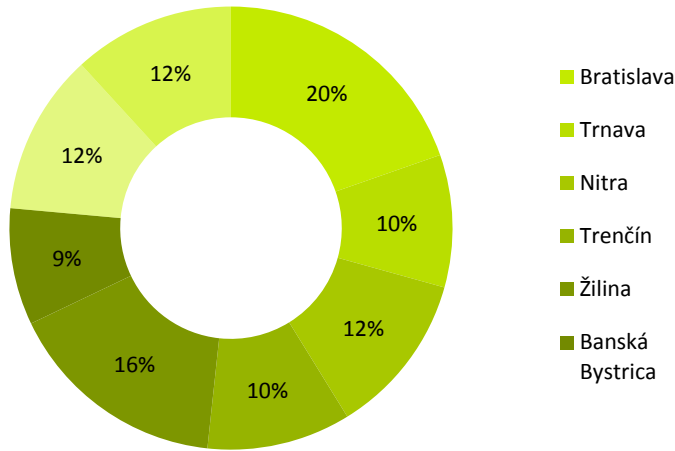
Distribution by LTV (volume)



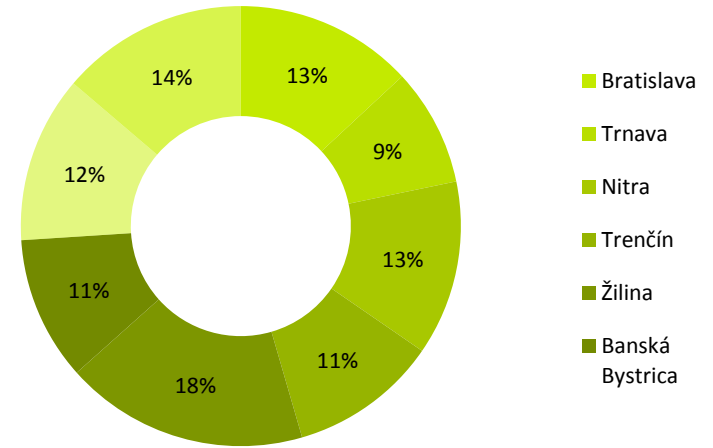
Cover Pool Overview

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

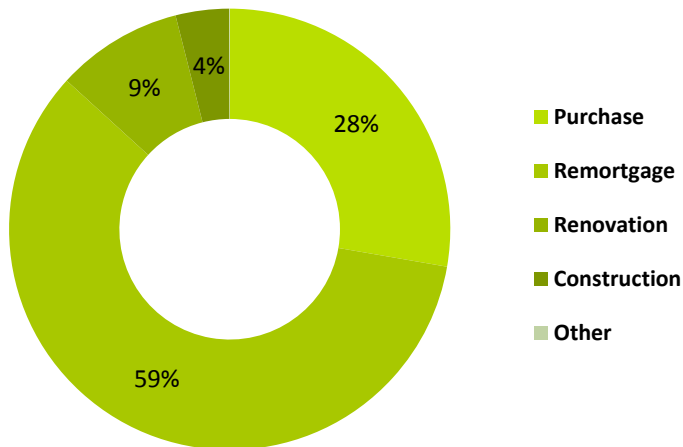
Regional Distribution (volume)



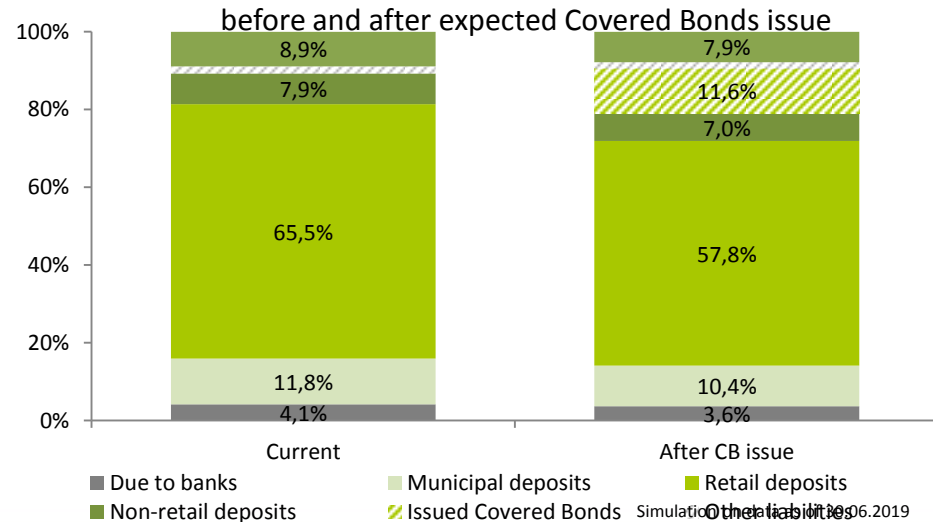
Regional Distribution (number of loans)



Distribution by Loan Purpose (volume)



Liabilities structure



- The Cover Pool in strictly legal sense has not been established by way of registration of the assets in the covered bonds register as Prima banka, a.s. has not issued any covered bonds to this date. This information is not regulatory disclosure pursuant to relevant provisions of the Act No.483/2001 Coll. on Banks as amended and other relevant laws.