

# Covered Bonds Programme Overview

Report as of: **30. 9. 2023**  
 Issuer: **Tatra banka, a. s.**  
 Group: **RBI Group**  
 Supervision: **National Bank of Slovakia**

Rating: **Moody's**  
 Issuer: **A3**  
 Covered bonds: **Aaa<sup>1)</sup>**

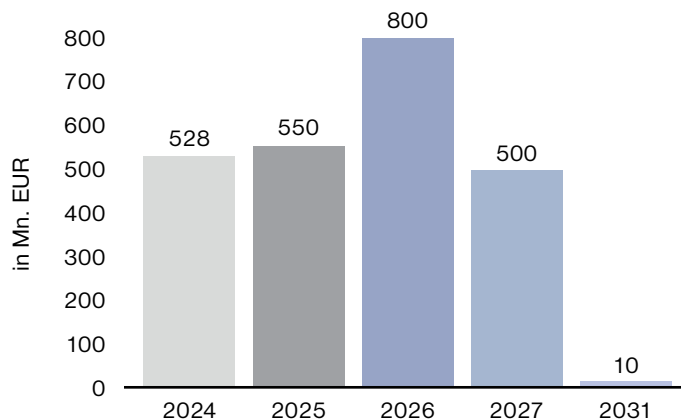
## Covered Bonds

Currency			<b>EUR</b>
Value of Outstanding CBs	Nominal Value of Outstanding Bonds	<b>2 388 000 000 EUR</b>	
	Nominal Value incl. Accrued Interest	<b>2 401 925 438 EUR</b>	
Average Residual Tenor			<b>2.08 Y</b>
Maturity Type			<b>Soft Bullet<sup>2)</sup></b>
Number of Issues			<b>9</b>
Governing Law			<b>Slovak</b>

### List of Outstanding CBs

ISIN	Outstanding Amount (Mn. EUR)	Currency	Issue Date	Maturity Date	Coupon Rate (% p.a.)
SK4120012576	28	EUR	10. 2. 2017	10. 2. 2024	0.90
SK4000018628	500	EUR	5. 3. 2021	5. 3. 2024	0.125
SK4000018636	500	EUR	5. 3. 2021	5. 3. 2025	0.125
SK4120010711	50	EUR	29. 4. 2015	29. 4. 2025	1.11
SK4000022430	500	EUR	31. 1. 2023	31. 1. 2026	3.375
SK4000015525	250	EUR	1. 7. 2019	1. 7. 2026	0.125
SK4120012238	50	EUR	16. 11. 2016	16. 11. 2026	1.00
SK4000017406	500	EUR	9. 6. 2020	9. 6. 2027	0.125
SK4120008137	10	EUR	14. 10. 2011	14. 10. 2031	5.00

### Maturity Profile



## Cover Pool Composition

### Cover Assets

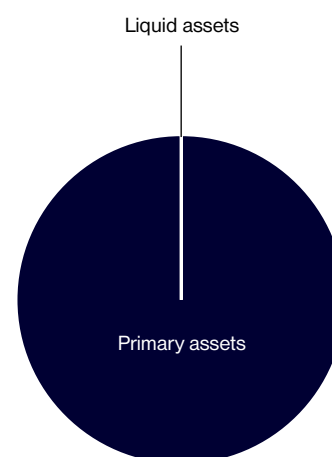
Primary assets (outstanding nominal value, w/o accrued interest)	2 882 690 847 EUR
Substitution assets (min. of market or nominal value, w/o accrued interest)	0 EUR
Liquid assets (min. of market or nominal value, w/o accrued interest)	1 718 180 EUR
Derivatives	none

### Overcollateralisation

Current (voluntary) OC	20.09%
Legal Min. OC	5%
Contractual OC	none

### Coverage

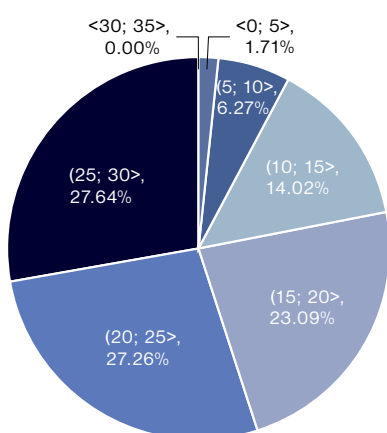
Available (incl. accrued interest)	2 888 243 153 EUR
Required	2 522 045 545 EUR



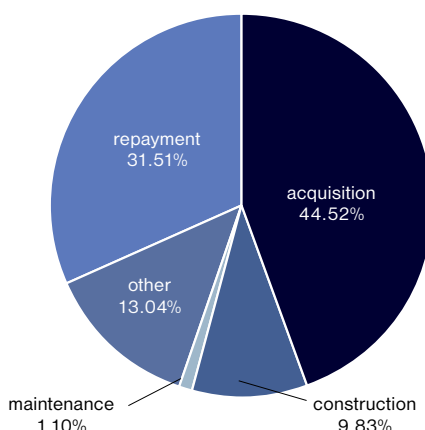
## Primary Assets Structure

Type of primary assets	Slovak residential mortgage loans <sup>3)</sup>
Average Residual Life of Loans (in years)	20.06
Number of Borrowers	41 205
Number of Loans	42 931
Currency of Loans	EUR
Interest Rate Type of Loans	administrated fixed rate
Average Time of Drawing (in years)	4.98
Average Actual LTV	53.28%
Loans more than 90 days past due	0.00%

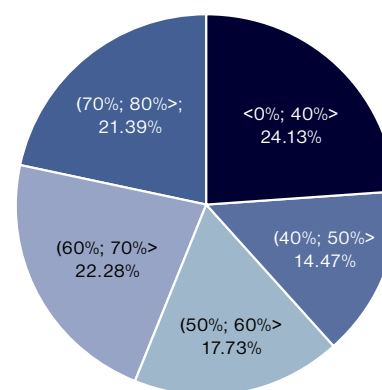
Residual Life (in years)



Purpose of loans



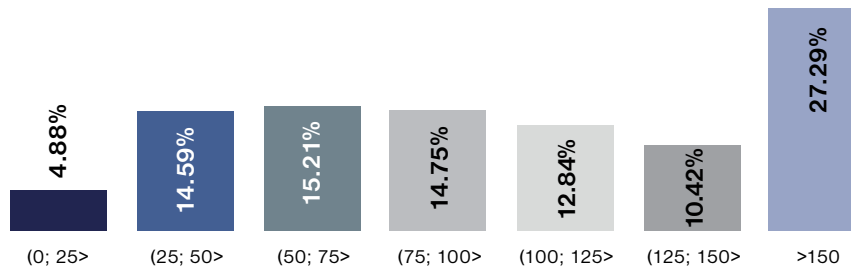
Distribution by actual LTV



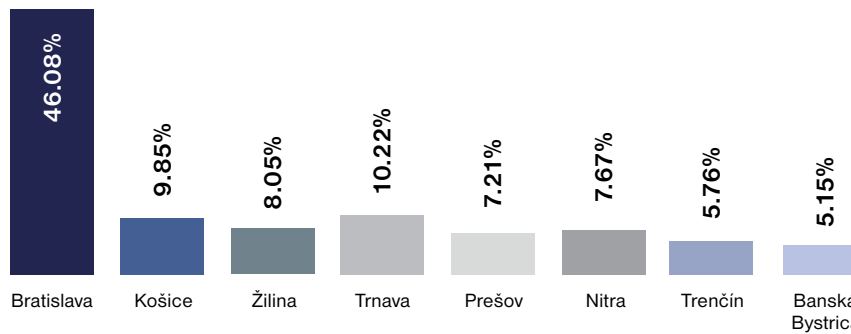
### Notes:

- 1) Regards only bonds issued after 1. 1. 2019.
- 2) The extension of CBs maturity would be based on specific notification of a competent administrator to the National bank of Slovakia and can only apply to banks that are in receivership or under an adjudication of bankruptcy, or if a proposal to commence resolution proceedings against a bank was submitted. The maturity of CBs may be extended by 12 months (max. twice). Maturity extensions must not invert the sequencing of the CBs programme's original maturity schedule.
- 3) Requirements on valuation of mortgaged properties per Art.208 and Art.229(1) of CRR are ensured by internal procedures of Issuer; value of residential real estate is monitored and revaluated with annual frequency

### Size of Outstanding Loans (in ths. EUR)



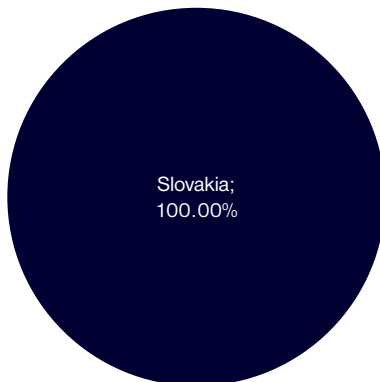
### Loans by Regions



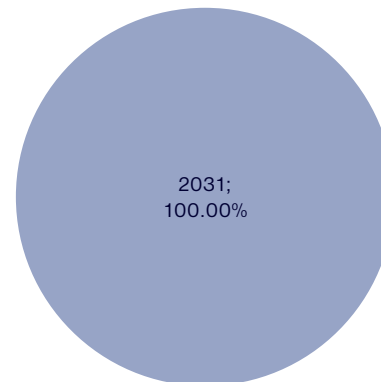
### Liquid Assets Structure

Type of Liquid Assets	Government bonds
Currency	EUR

### Geographical distribution



### Maturity profile



Issuer manages risks related to covered bonds on its banking book level.

**Additional information in accordance with Act No. 483/2001 on Banks and amending certain laws can be viewed at:**

[Economic results | Tatra banka](#)