

Covered Bonds Programme Overview

Report as of: **31. 12. 2023**
 Issuer: **Tatra banka, a. s.**
 Group: **RBI Group**
 Supervision: **National Bank of Slovakia**

Rating: **Moody's**
 Issuer: **A3**
 Covered bonds: **Aaa¹⁾**

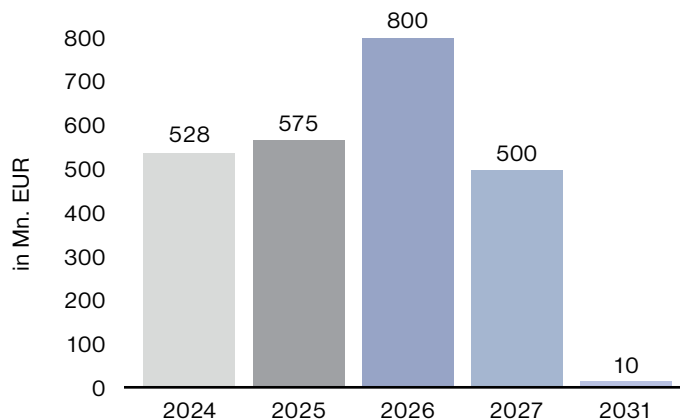
Covered Bonds

| | | |
|--------------------------|--------------------------------------|--------------------------|
| Currency | EUR | |
| Value of Outstanding CBs | Nominal Value of Outstanding Bonds | 2 413 000 000 EUR |
| | Nominal Value incl. Accrued Interest | 2 430 626 280 EUR |
| Average Residual Tenor | 1.83 Y | |
| Maturity Type | Soft Bullet²⁾ | |
| Number of Issues | 10 | |
| Governing Law | Slovak | |

List of Outstanding CBs

| ISIN | Outstanding Amount (Mn. EUR) | Currency | Issue Date | Maturity Date | Coupon Rate (% p.a.) |
|--------------|------------------------------|----------|--------------|---------------|----------------------|
| SK4120008137 | 10 | EUR | 14. 10. 2011 | 14. 10. 2031 | 5.00 |
| SK4120010711 | 50 | EUR | 29. 4. 2015 | 29. 4. 2025 | 1.11 |
| SK4120012238 | 50 | EUR | 16. 11. 2016 | 16. 11. 2026 | 1.00 |
| SK4120012576 | 28 | EUR | 10. 2. 2017 | 10. 2. 2024 | 0.90 |
| SK4000015525 | 250 | EUR | 1. 7. 2019 | 1. 7. 2026 | 0.125 |
| SK4000017406 | 500 | EUR | 9. 6. 2020 | 9. 6. 2027 | 0.125 |
| SK4000018628 | 500 | EUR | 5. 3. 2021 | 5. 3. 2024 | 0.125 |
| SK4000018636 | 500 | EUR | 5. 3. 2021 | 5. 3. 2025 | 0.125 |
| SK4000022430 | 500 | EUR | 31. 1. 2023 | 31. 1. 2026 | 3.375 |
| SK4000023925 | 25 | EUR | 3. 11. 2023 | 3. 11. 2025 | 0 |

Maturity Profile



Cover Pool Composition

Cover Assets

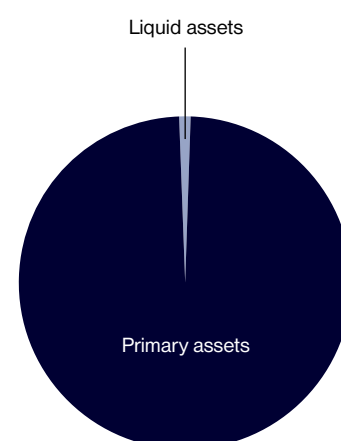
| | |
|--|-------------------|
| Primary assets (outstanding nominal value, w/o accrued interest) | 2 918 373 313 EUR |
| Substitution assets (min. of market or nominal value, w/o accrued interest) | 0 EUR |
| Liquid assets (min. of market or nominal value, w/o accrued interest) | 29 833 620 EUR |
| Derivatives | none |

Overcollateralisation

| | |
|------------------------|-------|
| Current (voluntary) OC | 21.3% |
| Legal Min. OC | 5% |
| Contractual OC | none |

Coverage

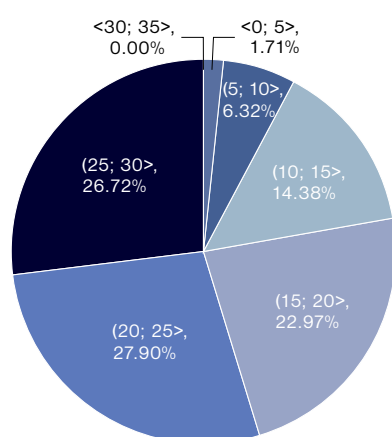
| | |
|------------------------------------|-------------------|
| Available (incl. accrued interest) | 2 953 053 315 EUR |
| Required | 2 552 181 849 EUR |



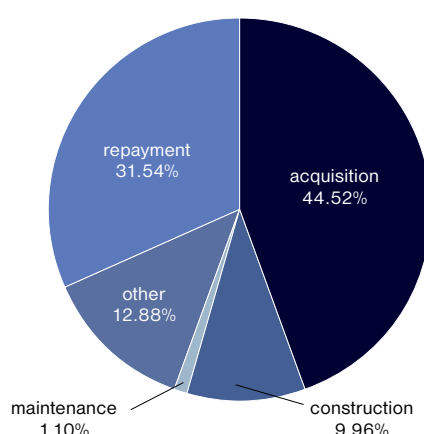
Primary Assets Structure

| | |
|---|---|
| Type of primary assets | Slovak residential mortgage loans ³⁾ |
| Average Residual Life of Loans (in years) | 19.96 |
| Number of Borrowers | 41 441 |
| Number of Loans | 43 449 |
| Currency of Loans | EUR |
| Interest Rate Type of Loans | administrated fixed rate |
| Average Time of Drawing (in years) | 5.14 |
| Average Actual LTV | 52.78% |
| Loans more than 90 days past due | 0.00% |

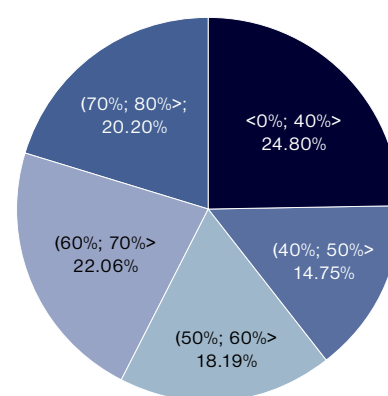
Residual Life (in years)



Purpose of loans



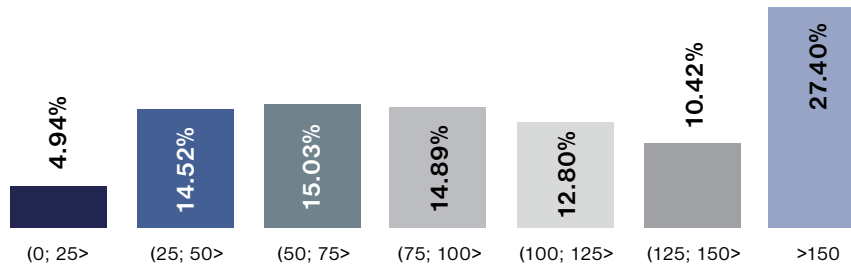
Distribution by actual LTV



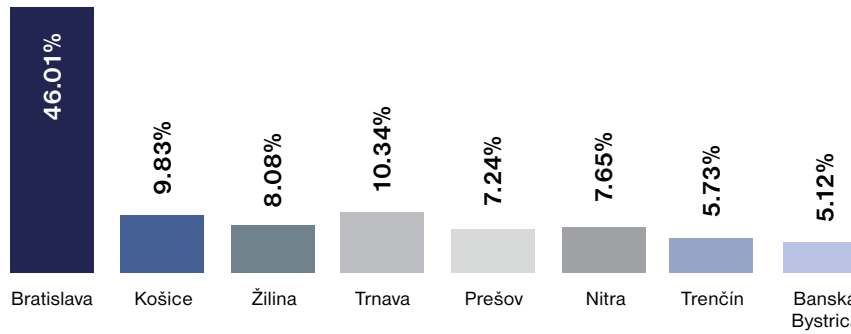
Notes:

- 1) Regards only bonds issued after 1. 1. 2019, except ISIN: SK4000023925.
- 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)



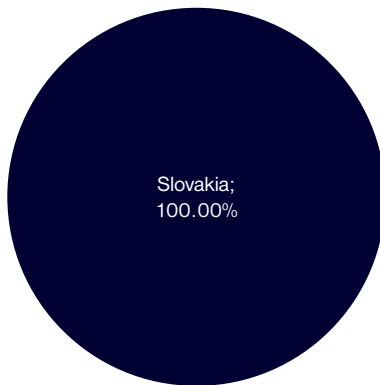
Loans by Regions



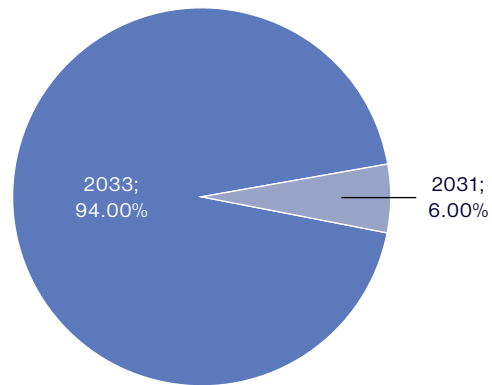
Liquid Assets Structure

| 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](#)