

Covered Bonds Programme Overview

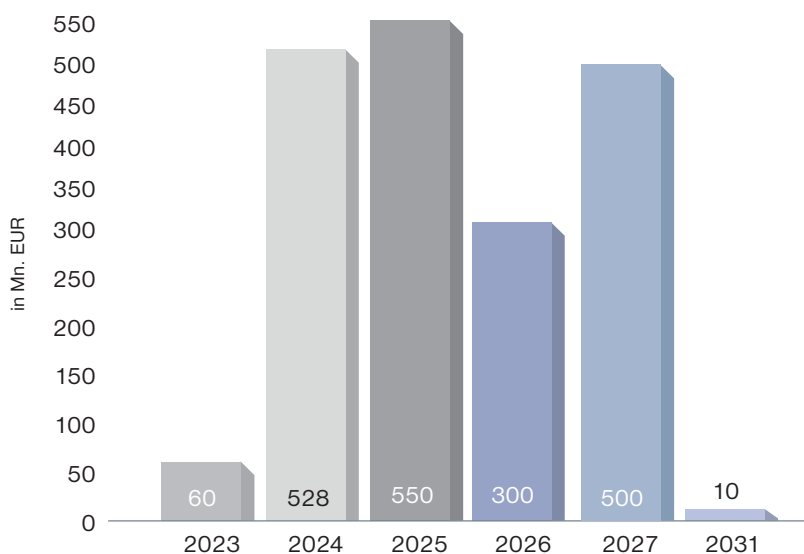
Report as of: **30. 09. 2021**
Issuer: **Tatra banka, a. s.**
Group: **Raiffeisen Bank International**
Regulator: **National Bank of Slovakia**

Rating: **Moody's**
Issuer: **Baa1**
Covered bonds: **Aaa¹⁾**

Covered Bonds

| | |
|------------------------------------|---------------------------------|
| Currency | EUR |
| Nominal Value of Outstanding Bonds | 1 948 000 000 EUR ²⁾ |
| Average Residual Tenor | 3.9 Y |
| Interest Rate Type | 100 % fix |
| Number of Issues | 9 |
| Governing Law | Slovak |

Maturity Profile



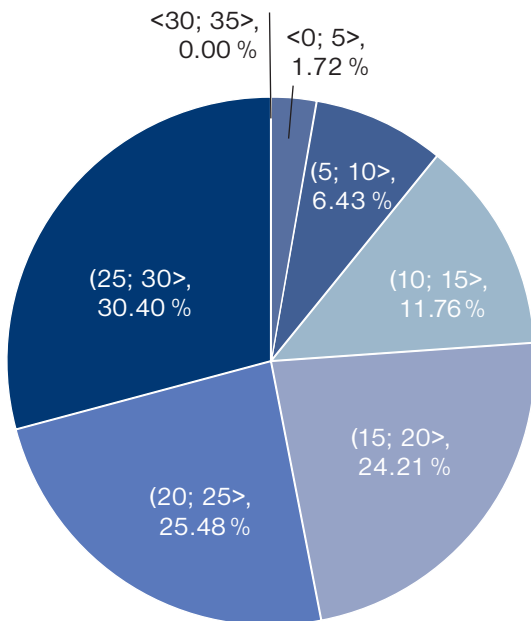
Notes:

- 1) Regards only bonds issued after 1. 1. 2019.
- 2) Mortgage bonds issued by 31.12.2017 were reregistered in the covered bonds registry as of 14 December 2018 and are deemed as the covered bonds.
Bonds retained by issuer: 1 500 000 000 EUR.
- 3) CRR eligibility:
Covered Bonds issued by Tatra banka are subject to preferential treatment according to Article 129 of CRR. Bonds are collateralised by loans per Art.129(1)(d)(i).
This report is based on Art.129(7) and is published on quarterly basis. 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.

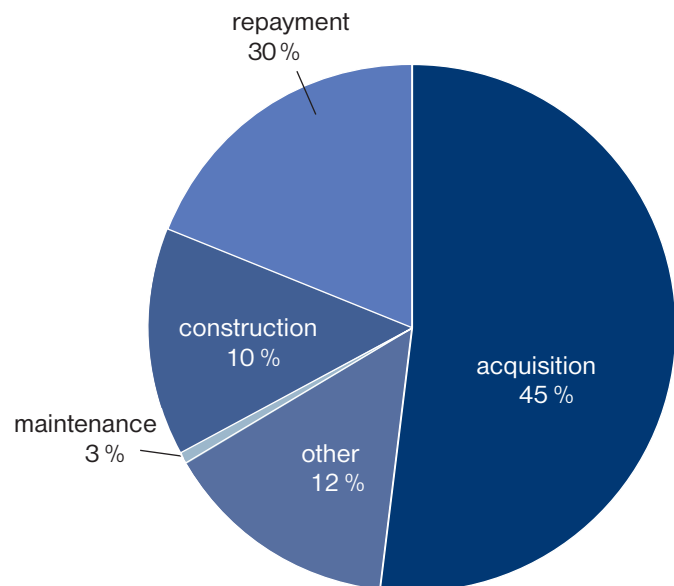
Cover Pool Structure

| | |
|--|-----------------------------------|
| Total Assets (incl. accrued interest), o/w: | 2 734 399 097 EUR |
| Primary assets (outstanding nominal value) | 2 732 052 207 EUR |
| Liquid assets (market value) | 2 346 890 EUR |
| Substitution assets (market value) | 0 EUR |
| Type of primary assets | Slovak residential mortgage loans |
| Average Residual Life of Loans (in years) | 20.47 |
| Number of Borrowers | 42 540 |
| Number of Loans | 44 084 |
| Currency of Loans | EUR |
| Interest Rate Type of Loans | administrated fixed rate |
| Average Time of Drawing (in years) | 4.22 |
| Average Actual LTV | 56.33 % |
| Loans more than 90 days past due | 0.00 % |
| Over-collateralisation (incl. liquid assets) | 40.15 % |

Residual Life (in years)

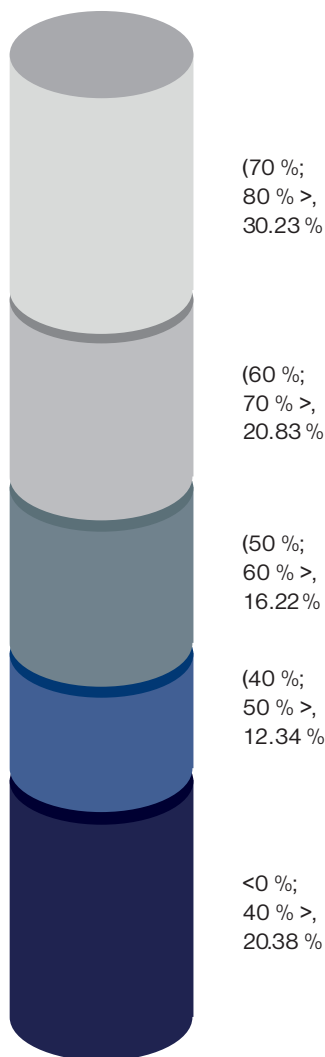


Purpose of loans

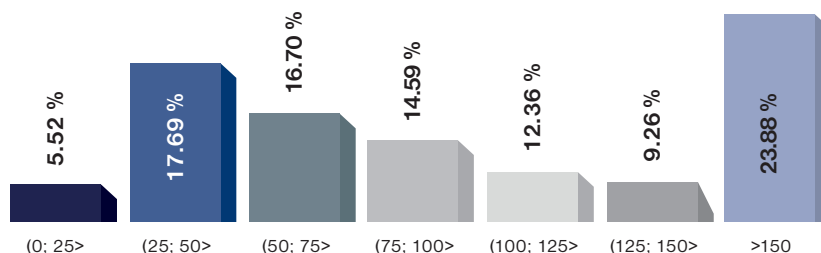


Cover Pool Structure

Distribution by actual LTV



Size of Outstanding Loans (in ths. EUR)



Loans by Regions

