

Covered Bonds Programme Overview

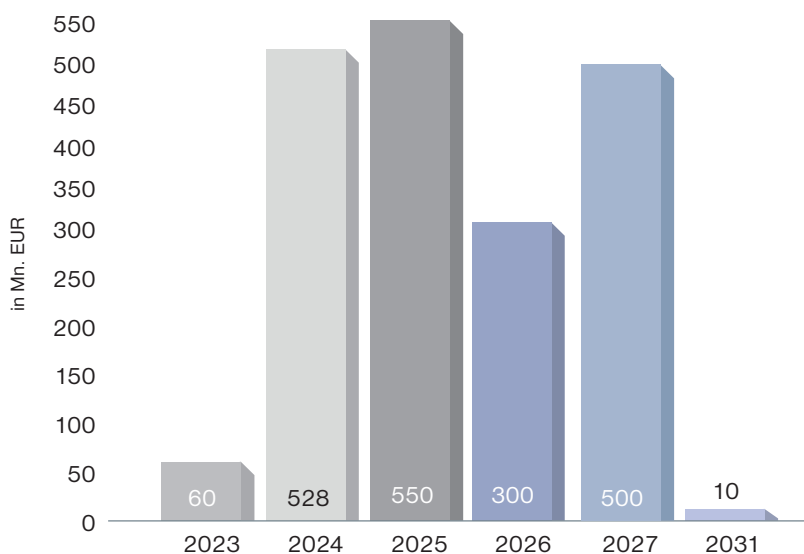
Report as of: **31. 12. 2021**
Issuer: **Tatra banka, a. s.**
Group: **RBI Group**
Regulator: **National Bank of Slovakia**

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

Covered Bonds

Currency	EUR
Nominal Value of Outstanding Bonds	1 948 000 000 EUR ²⁾
Average Residual Tenor	3.7 Y
Interest Rate Type	100 % fix
Number of Issues	9
Governing Law	Slovak

Maturity Profile



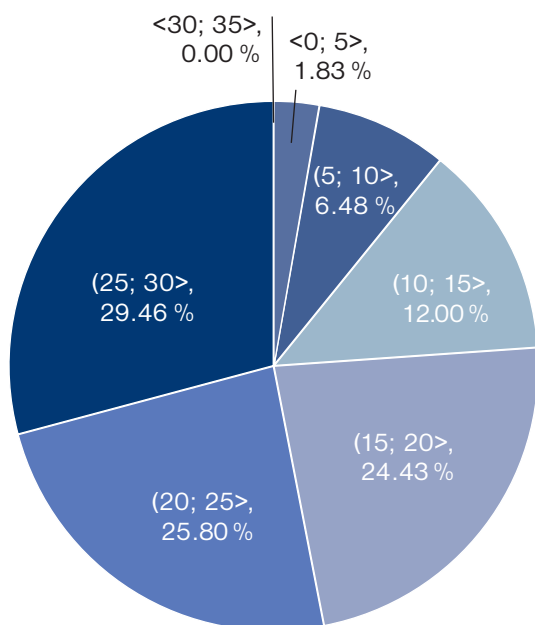
Notes:

- 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.

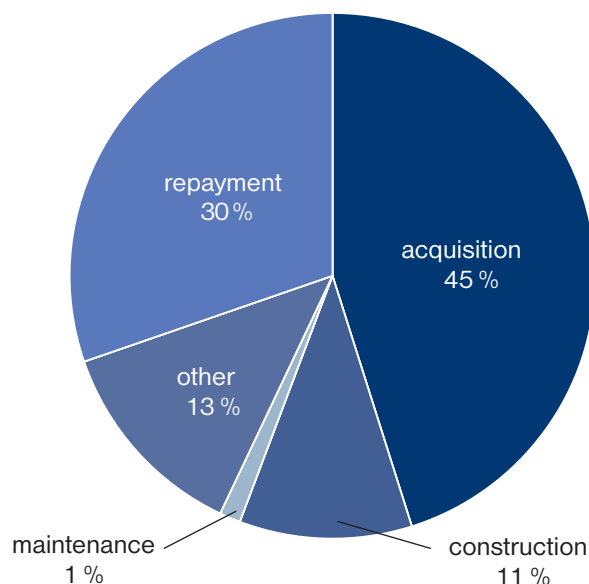
Cover Pool Structure

Total Assets (incl. accrued interest), o/w:	2 734 430 471 EUR
Primary assets (outstanding nominal value)	2 732 062 391 EUR
Liquid assets (market value)	2 368 080 EUR
Substitution assets (market value)	0 EUR
Type of primary assets	Slovak residential mortgage loans
Average Residual Life of Loans (in years)	20.31
Number of Borrowers	42 437
Number of Loans	43 993
Currency of Loans	EUR
Interest Rate Type of Loans	administrated fixed rate
Average Time of Drawing (in years)	4.38
Average Actual LTV	55.83 %
Loans more than 90 days past due	0.00 %
Over-collateralisation (incl. liquid assets)	40.18 %

Residual Life (in years)

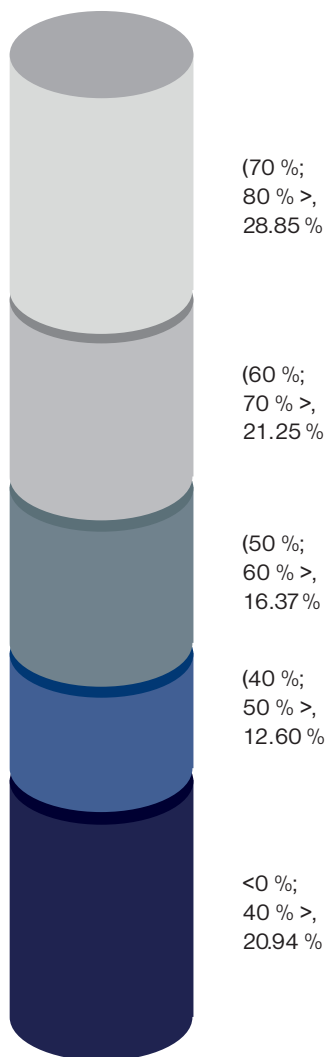


Purpose of loans

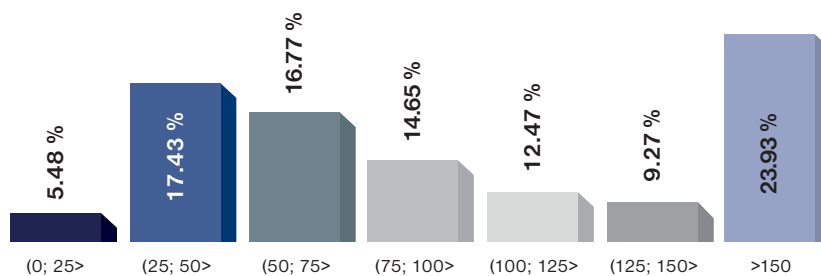


Cover Pool Structure

Distribution by actual LTV



Size of Outstanding Loans (in ths. EUR)



Loans by Regions

