

# Covered Bonds Programme Overview

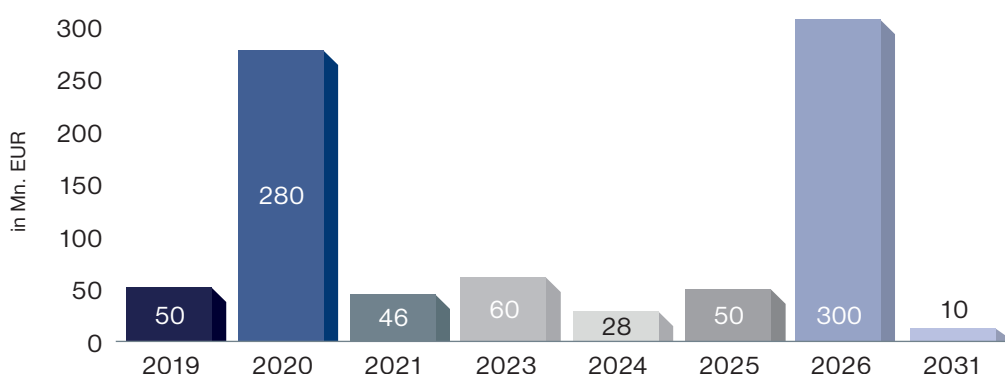
Report as of: **30. 9. 2019**  
Issuer: **Tatra banka, a. s.**  
Group: **Raiffeisen Bank International**  
Regulator: **National Bank of Slovakia**

Rating: **Moody's**  
Issuer: **Baa1**  
Covered bonds: **Aaa<sup>1)</sup>**

## Covered Bonds

Currency	EUR
Nominal Value of Outstanding Bonds	823 800 000 EUR <sup>2)</sup>
Average Residual Tenor	3.77 Y
Interest Rate Type	36% float, 64% fix
Number of Issues	10
Governing Law	Slovak

## Maturity Profile



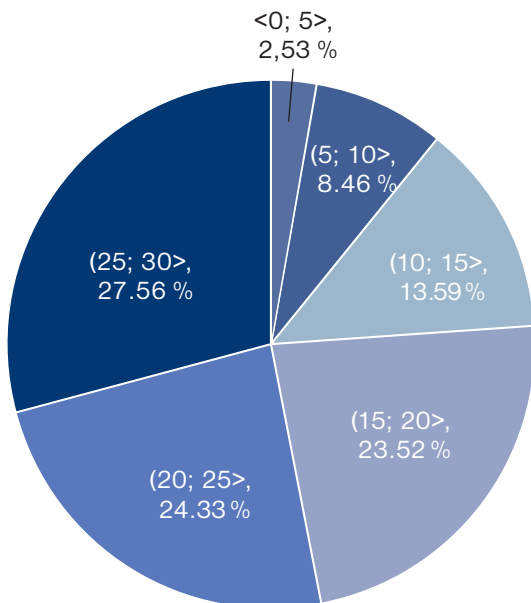
### Notes:

- 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.
- 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.

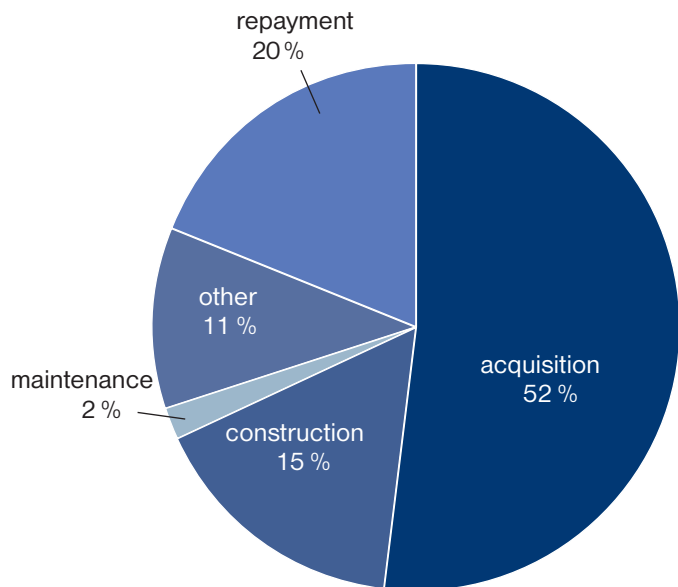
# Cover Pool Structure

<b>Total Assets</b> (incl. accrued interest), o/w:	<b>1 209 732 825 EUR</b>
Primary assets (outstanding nominal value)	1 157 024 055 EUR
Liquid assets (market value)	52 708 770 EUR
Substitution assets (market value)	0 EUR
Type of primary assets	Slovak residential mortgage loans
Average Residual Life of Loans (in years)	19.62
Number of Borrowers	24 931
Number of Loans	25 332
Currency of Loans	EUR
Interest Rate Type of Loans	administrated fixed rate
Average Time of Drawing (in years)	4.61
Average Actual LTV	51.03 %
Loans more than 90 days past due	0.00 %
Over-collateralisation (incl. liquid assets)	<b>46.53 %</b>

**Residual Life (in years)**

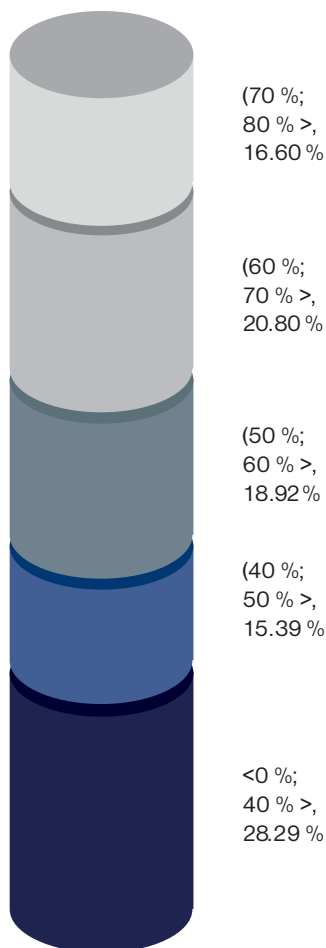


**Purpose of loans**

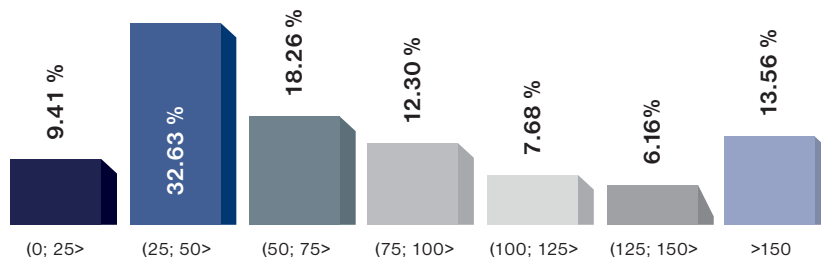


# Cover Pool Structure

Distribution by actual LTV



Size of Outstanding Loans (in ths. EUR)



Loans by Regions

