COVERED BONDS PROGRAM OVERVIEW

Report as of:	30/9/2026
Issuer:	Československá obchodná banka, a.s.
Group:	KBC Group
Supervision:	National Bank of Slovakia
Rating:	Moody´s
Issuer:	A2 (negative)
Covered bond	Aaa[1]
Governing Law	Slovak

COVERED BONDS

Currency	EUR
Outstanding value	2,250,000,000
Average residual maturity	2.79 years
	6
Maturity type	Soft bullet[2]
Fixed rate CB outstanding	100%

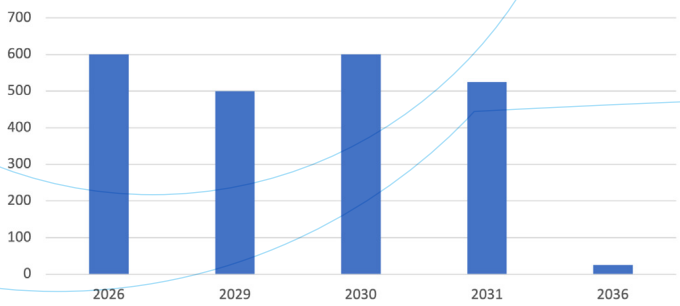
COVER POOL STRUCTURE

Total assets	2,763,875,832 €
Primary assets	2,763,875,832 €
Substitution assets	0€
Liquid assets	0€
Derivatives	0€

Overcollateralisation	
Current OC	22.2%
Legal minimum	5.0%
Contractual	0.0%

MATURITY PROFILE OF ISSUED COVERED BONDS

2026	600
2029	500
2030	600
2031	525
2036	25



[1] Regards only bonds issued after 1.1.2019

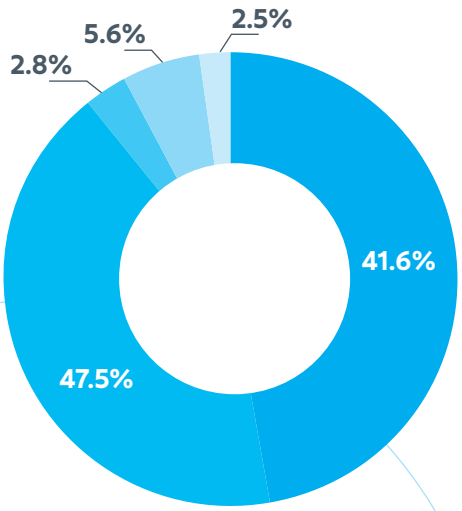
[2] The extension of CBs maturity would be based on specific notification of a competent administrator to the National bank of Slovakia and can only apply to banks that are in receivership or under an adjudication of bankruptcy, or if a proposal to commence resolution proceedings against a bank was submitted. 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.

PRIMARY ASSETS STRUCTURE

Type of primary assets	residential mortgage loans
Outstanding volume of loans	2,763,875,832 €
Number of loans	38,814
Number of borrowers	36,310
WA indexed LTV	56.82%
WA seasoning (months)	49.73
WA remaining term (months)	254.71
WA interest rate	2.74%
Loans more than 90 days past due	0.0%

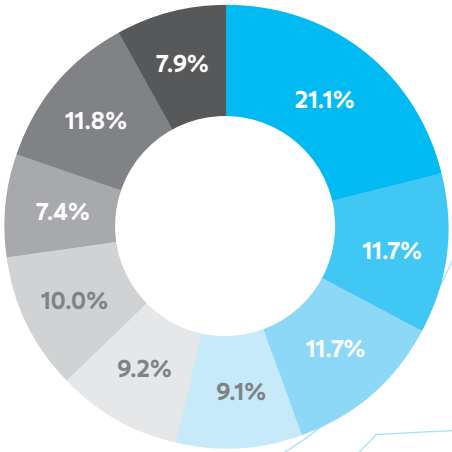
LOAN PURPOSE DISTRIBUTION

- Purchase
- Remortgage
- Renovation
- Under Construction
- Other



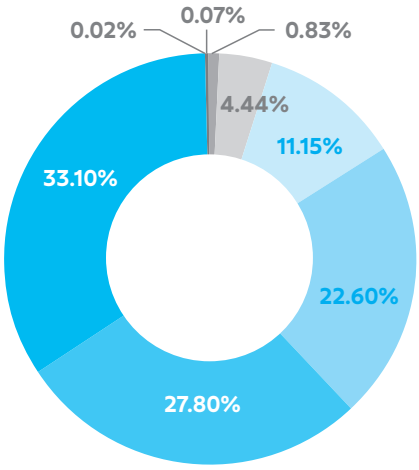
REGIONAL DISTRIBUTION

- Bratislava - city
- Bratislava
- Trnava
- Nitra
- Trenčín
- Žilina
- Banská Bystrica
- Košice
- Prešov



RESIDUAL MATURITY DISTRIBUTION

- <= 1Y
- >1Y ≤ 2Y
- >2Y ≤ 5Y
- >5Y ≤ 10Y
- >10Y ≤ 15Y
- >15Y ≤ 20Y
- >20Y ≤ 25Y
- >25Y ≤ 30Y



LTV DISTRIBUTION

- 0-≤40%
- >40%-≤50%
- >50%-≤60%
- >60%-≤70%
- >70%-≤80%

