

COVERED BONDS PROGRAM OVERVIEW



Report as of:	30/09/2025
Issuer:	Československá obchodná banka, a.s.
Group:	KBC Group
Supervision:	National Bank of Slovakia
Rating:	Moody's
Issuer:	A2 (positive)
Covered bond	Aaa ¹⁾
Governing Law	Slovak

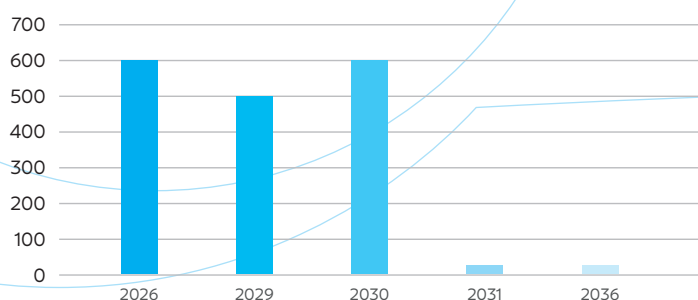
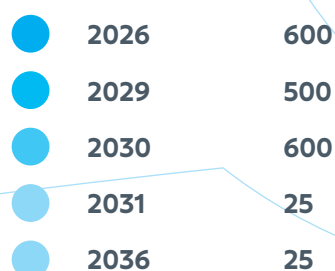
COVERED BONDS

Currency	EUR
Outstanding value	1 750 000 000
Average residual maturity	3.26 years
	5
Maturity type	Soft bullet ²⁾
Fixed rate CB outstanding	100%

COVER POOL STRUCTURE

Total assets	2 137 261 549 €
Primary assets	2 137 261 549 €
Substitution assets	0€
Liquid assets	0€
Derivatives	0€
Overcollateralisation	
Current OC	21.73%
Legal minimum	5.0%
Contractual	0.0%

MATURITY PROFILE OF ISSUED COVERED BONDS



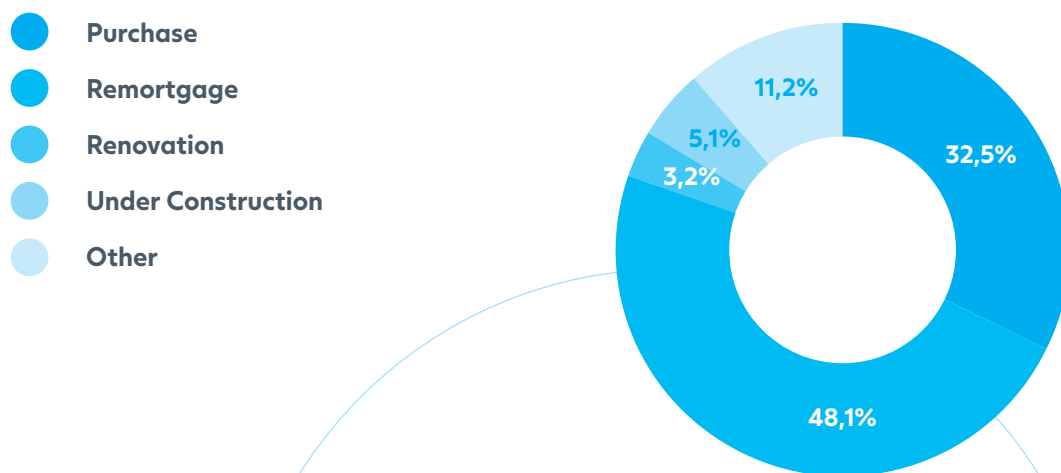
¹⁾ Regards only bonds issued after 1.1.2019

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.

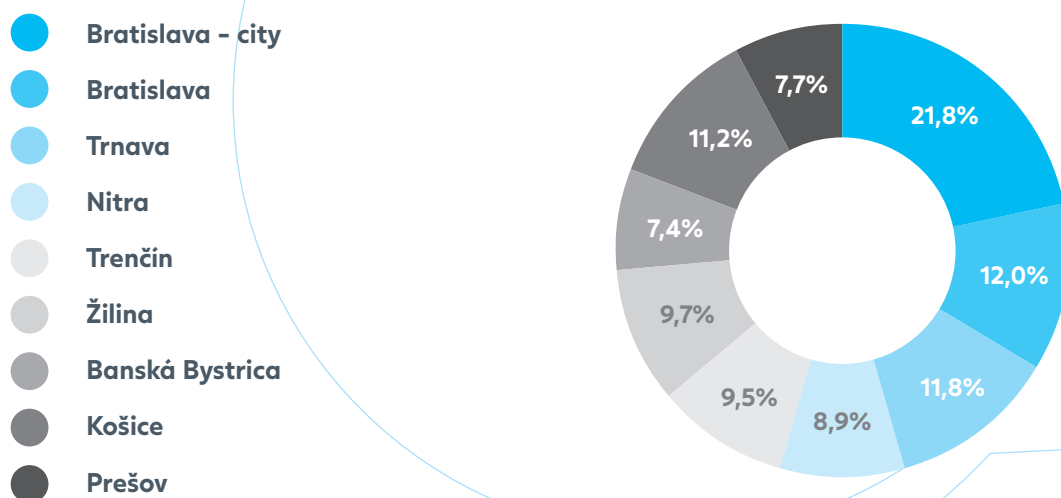
PRIMARY ASSETS STRUCTURE

Type of primary assets	residential mortgage loans
Outstanding volume of loans	2 137 261 549 €
Number of loans	33 141
Number of borrowers	31 065
WA indexed LTV	55,80%
WA seasoning (months)	49,81
WA remaining term (months)	249,72
WA interest rate	2,65%
Loans more than 90 days past due	0.0%

LOAN PURPOSE DISTRIBUTION

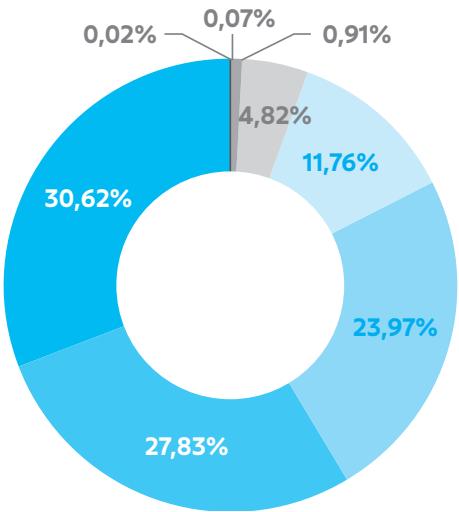


REGIONAL DISTRIBUTION



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%

