

COVERED BONDS PROGRAM OVERVIEW



Report as of:	31/03/2025
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

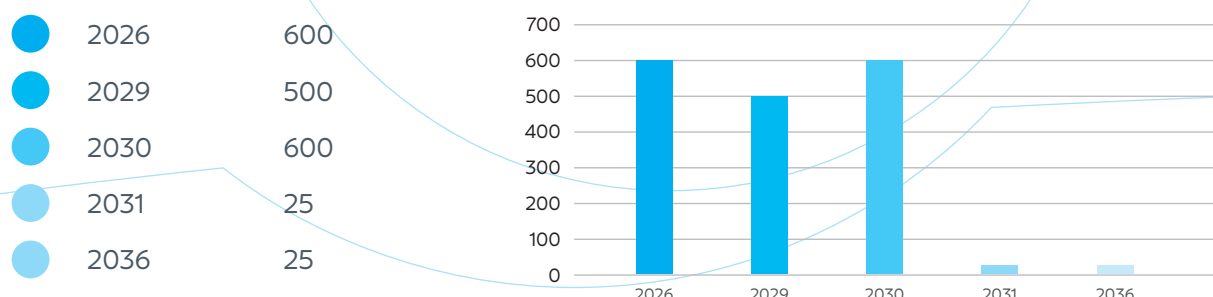
COVERED BONDS

Currency	EUR
Outstanding value	1 750 000 000
Average residual maturity	3.76 years
Number of issues	5
Maturity type	Soft bullet ²⁾
Fixed rate CB outstanding	100 %

COVER POOL STRUCTURE

Total assets	2 137 915 645 €
Primary assets	2 132 677 011 €
Substitution assets	0 €
Liquid assets	5 238 634 €
Derivatives	0 €
Overcollateralisation	
Current OC	21.19 %
Legal minimum	5.0 %
Contractual	0.0 %

MATURITY PROFILE OF ISSUED COVERED BONDS



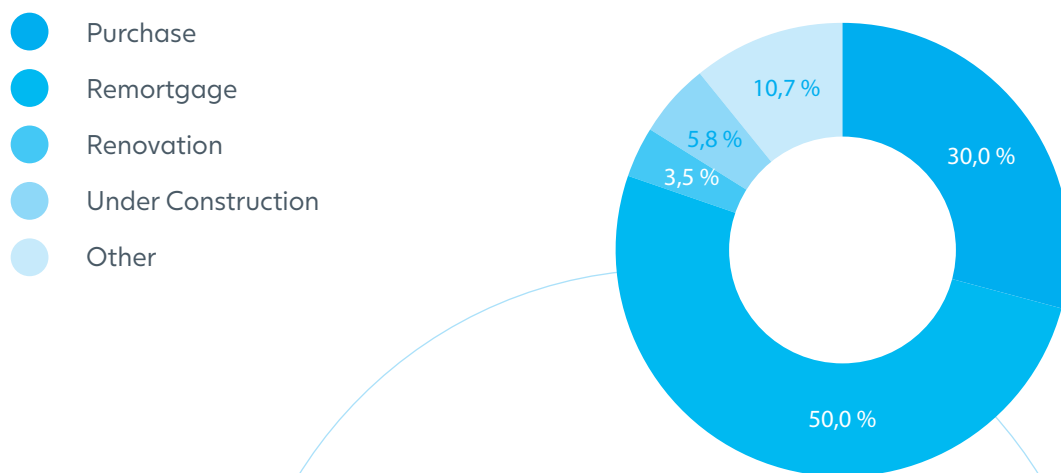
¹⁾ Regards only bonds issued after 01/01/2019

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.

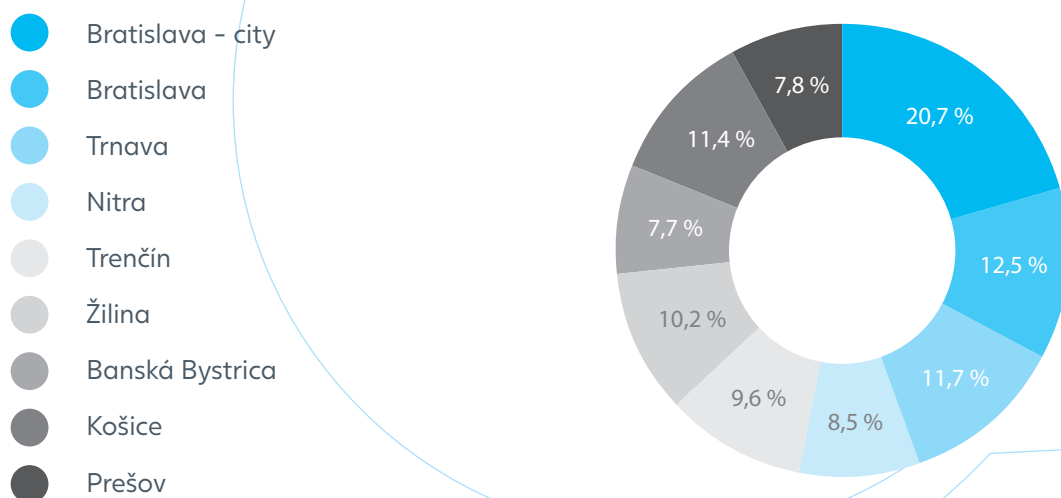
PRIMARY ASSETS STRUCTURE

Type of primary assets	residential mortgage loans
Outstanding volume of loans	2 132 677 011 €
Number of loans	35 115
Number of borrowers	32 557
WA indexed LTV	52.54 %
WA seasoning (months)	51.11
WA remaining term (months)	246.18
WA interest rate	2.51 %
Loans more than 90 days past due	0.0 %

LOAN PURPOSE DISTRIBUTION

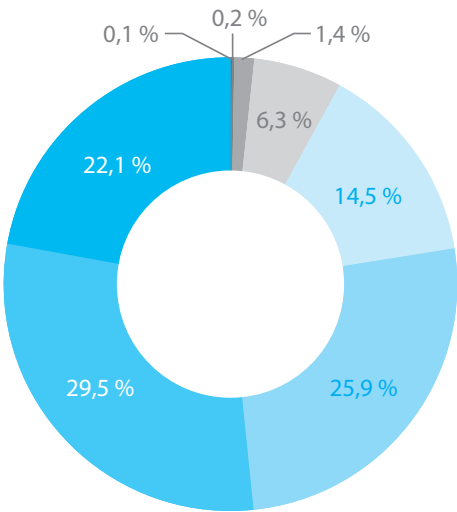


REGIONAL DISTRIBUTION



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%

