

# COVERED BONDS PROGRAM OVERVIEW



Report as of:	31/12/2025
Issuer:	Československá obchodná banka, a.s.
Group:	KBC Group
Supervision:	National Bank of Slovakia
Rating:	Moody's
Issuer:	A2 (positive)
Covered bond	Aaa <sup>1)</sup>
Governing Law	Slovak

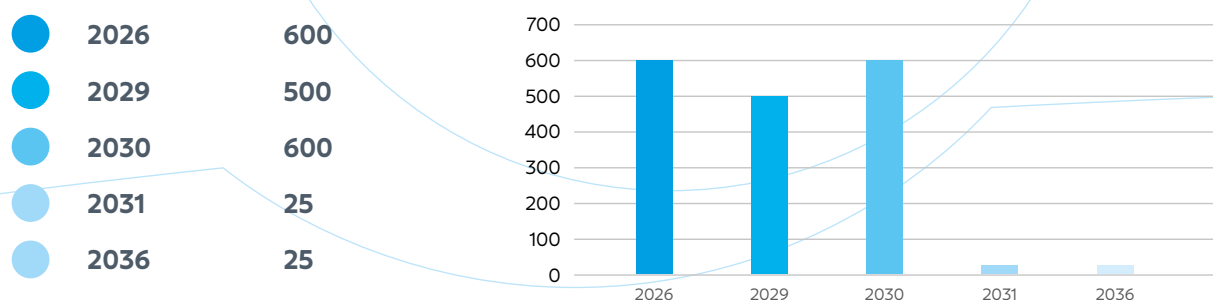
## COVERED BONDS

Currency	EUR
Outstanding value	1 750 000 000
Average residual maturity	3.01 years
	5
Maturity type	Soft bullet <sup>2)</sup>
Fixed rate CB outstanding	100%

## COVER POOL STRUCTURE

Total assets	2 137 478 314€
Primary assets	2 137 478 314€
Substitution assets	0€
Liquid assets	0€
Derivatives	0€
Overcollateralisation	
Current OC	21.49%
Legal minimum	5.0%
Contractual	0.0%

## MATURITY PROFILE OF ISSUED COVERED BONDS



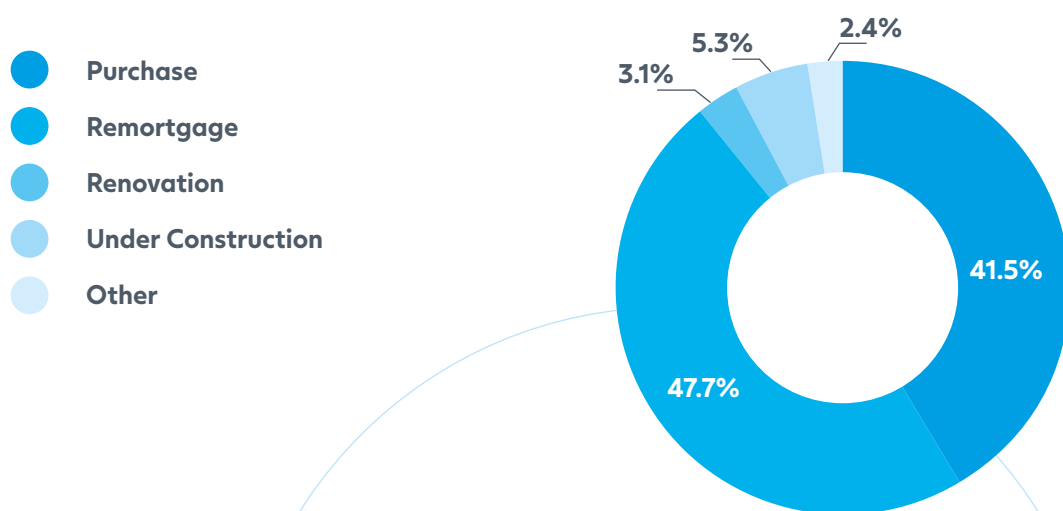
<sup>1)</sup> Regards only bonds issued after 1.1.2019

<sup>2)</sup> 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.

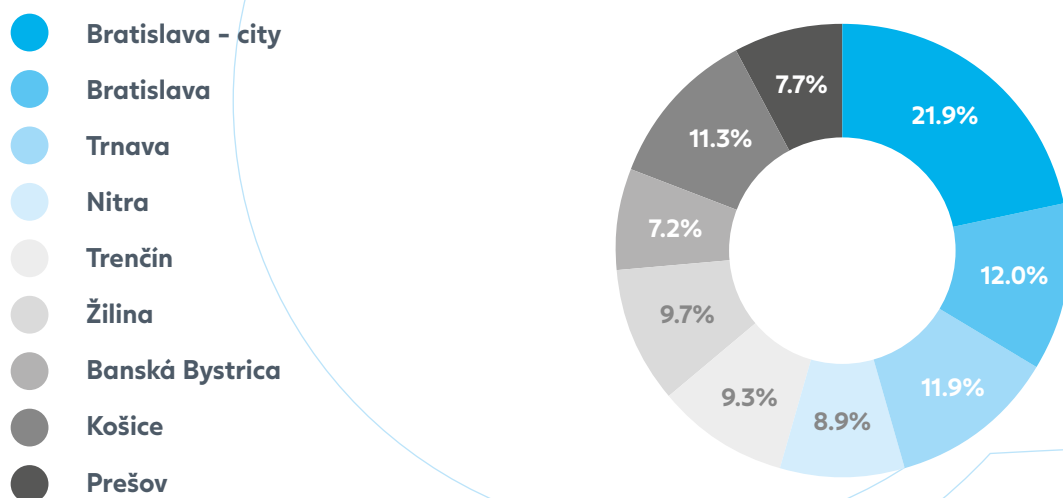
# PRIMARY ASSETS STRUCTURE

Type of primary assets	residential mortgage loans
Outstanding volume of loans	2 137 478 314€
Number of loans	32 694
Number of borrowers	30 641
WA indexed LTV	56.35%
WA seasoning (months)	51.11
WA remaining term (months)	248.42
WA interest rate	2.64%
Loans more than 90 days past due	0.0%

## LOAN PURPOSE DISTRIBUTION

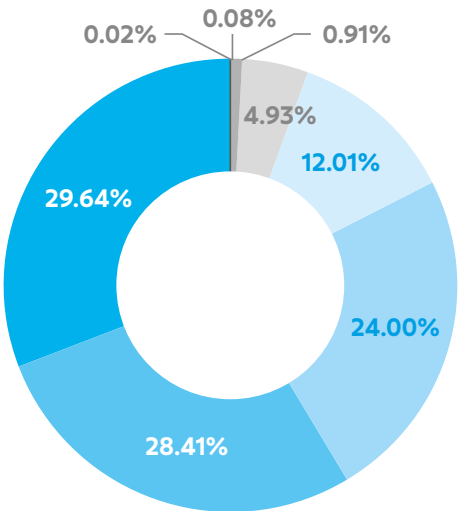


## REGIONAL DISTRIBUTION



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%

