

INFORMÁCIA O PRODUKTOVOM SKÓRE

Produktov finančných trhov

Každý investičný produkt (napr. dlhopisy, zmenky a podobne) ponúkaný klientom prostredníctvom Československej obchodnej banky, a.s., so sídlom Žižkova 11, 811 02 Bratislava, IČO: 36 854 140 (ďalej len „ČSOB“) má stanovené tzv. produktové skóre, ktoré vyjadruje rizikovosť produktu.

V rámci skupiny ČSOB/KBC pre účely hodnotenia rizík investičných produktov a následného stanovovania produktového skóre používa jednotná metodika. Táto metodika zohľadňuje okrem historickej premenlivosti hodnoty finančného produktu na trhu (tzv. volatilita), aj iné kľúčové faktory, ktoré majú vplyv na rizikovosť produktu.

Produktové skóre sa stanovuje ako vážený priemer nasledujúcich faktorov:

- **Pravdepodobnosť splatenia investovanej čiastky** (pôvodnej hodnoty investície)
- **Kreditné riziko** spojené s produktom (riziko emitenta či protistrany)
- **Diverzifikácia** (rozloženie peňazí v rámci produktu za účelom zníženia rizika)
- **Trhové riziko** (riziko zmeny ceny nástroja vplyvom zmeny trhových podmienok, napr. ekonomický cyklus, politické vplyvy, situácie konkrétnych firiem a pod.)
- **Menové riziko**
- **Likvidita** (ako rýchlo sa dá finančný produkt premeniť na hotovosť za prijateľnú cenu a v prijateľnom čase)
- **Súvisiace riziká** (zložitosť produktu, špecifické riziko konkrétnej krajiny a pod.)

Investičné produkty majú priradené **produktové skóre** na stupnici 1 až 7, pričom stupeň 1 znamená najnižšie (nie však žiadne) riziko, stupeň 7 potom riziko najvyššie.

Okrem informatívnych materiálov k investičným produktom je produktové skóre k dispozícii aj na internetovej stránke ČSOB (<https://www.csob.sk/pravne-informacie/mifid>) a tiež na vyžiadanie na pobočkách banky.

Ktorý produkt je považovaný za potenciálne vhodný pre investora?

Pre klientov, u ktorých sa pri nákupe investičného nástroja uplatňuje investičné poradenstvo formou **produktového prístupu**, sa porovnáva **produktové skóre** produktu s **investičným profilom** klienta, ktorý je stanovený na základe vyplnenia a následného vyhodnotenia ČSOB investičného dotazníka. Pre klientov, u ktorých sa pri nákupe investičného nástroja uplatňuje investičné poradenstvo formou **portfóliového prístupu**, sa porovnáva **priemerné produktové skóre** klientovho portfólia produktov s **investičným profilom** klienta, ktorý je stanovený na základe vyplnenia a následného vyhodnotenia ČSOB investičného dotazníka.

Nižšie je uvedený príklad grafického znázornenia potenciálnej vhodnosti investície pre jednotlivé skupiny klientov.

Produktové skóre



Vážení klienti,

Nižšie nájdete informácie o produktovom skóre investičných produktoch platných pre obdobie **16. október 2021 až 15. január 2022** a za predchádzajúci kvartál. Produkty, u ktorých došlo oproti minulému obdobiu k zmene produktového skóre smerom k vyššej rizikivosti, sú v poslednom stĺpci zvýraznené červenou farbou. Produkty, u ktorých sa produktové skóre oproti minulému obdobiu znížilo, sú zvýraznené zelenou.

Produktové skóre umožňuje porovnať spriacne a investičné produkty zo skupiny KBC. Berie do úvahy nielen kolísavosť investície, ale tiež ďalšie faktory (ochrana kapitálu, rating, alokáciu aktív, expozíciu voči cudzím menám a likviditu). V prípade otázok sa neváhajte obrátiť na svojho klientskeho pracovníka.

Pozn: V dokumente môžete vyhľadávať pomocou funkcie Ctrl + F.

Dlhopisy

| ISIN | Názov CP | 16/10/2021 - 15/01/2022 | 16/07/2021 - 15/10/2021 | Rozdiel |
|--------------|--------------------------|-------------------------------|-------------------------------|---------|
| AT0000A04967 | REPUBLIC OF AUSTRIA | 3 | 3 | 0 |
| AT0000A05CP8 | RAIFFEISEN CENTROBANK AG | 6 | 6 | 0 |
| AU3CB0198034 | EUROPEAN INVESTMENT BANK | 4 | 4 | 0 |

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|--------------|--------------------------|---|---|----|
| AU3CB0232296 | APPLE INC | 4 | 4 | 0 |
| AU3CB0234409 | INTEL CORP | 4 | 4 | 0 |
| AU3CB0235612 | EUROPEAN INVESTMENT BANK | 4 | 4 | 0 |
| BE0000325341 | BELGIUM KINGDOM | 1 | 2 | -1 |
| BE0000336454 | BELGIUM KINGDOM | 3 | 3 | 0 |
| BE0000343526 | BELGIUM KINGDOM | 3 | 3 | 0 |
| BE0000348574 | BELGIUM KINGDOM | 3 | 3 | 0 |
| BE0000349580 | BELGIUM KINGDOM | 2 | 2 | 0 |
| BE0000353624 | BELGIUM KINGDOM | 3 | 3 | 0 |
| BE0002258276 | VGP NV | 4 | 4 | 0 |
| BE0002272418 | KBC GROUP NV | 2 | 2 | 0 |
| BE0002281500 | KBC GROUP NV | 2 | 2 | 0 |
| BE0002287564 | VGP NV | 4 | 4 | 0 |
| BE0002463389 | KBC GROEP NV | 6 | 6 | 0 |
| BE0002611896 | VGP NV | 4 | 4 | 0 |
| BE0002677582 | VGP NV | 4 | 4 | 0 |
| BE0002681626 | KBC GROUP NV | 3 | 3 | 0 |
| CA34527ABV13 | FORD CREDIT CANADA CO | 5 | 5 | 0 |
| CA892329BJ12 | TOYOTA CREDIT CANADA INC | 4 | 4 | 0 |
| CZ0001001796 | CZECH REPUBLIC | 4 | 4 | 0 |
| CZ0001001945 | CZECH REPUBLIC | 4 | 4 | 0 |
| CZ0001003123 | CZECH REPUBLIC | 4 | 4 | 0 |
| CZ0001004105 | CZECH REPUBLIC | 4 | 4 | 0 |
| CZ0001004469 | CZECH REPUBLIC | 4 | 4 | 0 |
| CZ0001004600 | CZECH REPUBLIC | 4 | 4 | 0 |
| CZ0001005243 | CZECH REPUBLIC | 4 | 4 | 0 |
| CZ0003515405 | CZECHOSLOVAK GROUP | 5 | 5 | 0 |
| DE0001135226 | BUNDESREPUB. DEUTSCHLAND | 3 | 3 | 0 |
| DE0001135473 | BUNDESREPUB. DEUTSCHLAND | 1 | 1 | 0 |
| DE000A0PM5F0 | KFW | 2 | 2 | 0 |
| DE000A11QTF7 | KFW | 2 | 2 | 0 |
| DE000A181034 | JAB HOLDINGS BV | 3 | 3 | 0 |
| DE000A1R0RZ5 | EKOSEM-AGRAR GMBH | 5 | 5 | 0 |
| DE000A2AAL31 | DAIMLER AG | 3 | 3 | 0 |
| DE000DXA0QA2 | DEXIA KOMMUNALBANK AG | 6 | 6 | 0 |
| ES00000122E5 | BONOS Y OBLIG DEL ESTADO | 2 | 2 | 0 |
| ES0000012411 | BONOS Y OBLIG DEL ESTADO | 4 | 4 | 0 |
| EU000A3K4C42 | EUROPEAN UNION | 3 | - | - |

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|--------------|-------------------------|---|---|---|
| EU000A3KSXE1 | EUROPEAN UNION | 2 | 2 | 0 |
| EU000A3KWCF4 | EUROPEAN UNION | 2 | - | - |
| FR0011224963 | VEOLIA ENVIRONNEMENT SA | 3 | 3 | 0 |
| FR0011560077 | ORANGE SA | 2 | 2 | 0 |
| FR0012663169 | VEOLIA ENVIRONNEMENT SA | 4 | 4 | 0 |
| FR0013367778 | REGION OCCITANIE | 6 | 6 | 0 |
| GR0124035693 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0128010676 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0128011682 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0128012698 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0128013704 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0128014710 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0133006198 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0133007204 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0133008210 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0133009226 | HELLENIC REPUBLIC | 4 | 4 | 0 |
| GR0133010232 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138005716 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138006722 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138007738 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138008744 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138009759 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138010765 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138011771 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138012787 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138013793 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GR0138014809 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| GRR000000010 | HELLENIC REPUBLIC | 6 | 6 | 0 |
| CH0194405343 | RAIFFEISEN BANK INTL | 6 | 6 | 0 |
| CH0244100266 | UBS AG | 5 | 5 | 0 |
| CH0246199050 | KAZAKHSTAN TEMIR ZHOLY | 4 | 4 | 0 |
| CH0372831534 | BANCO SANTANDER SA | 4 | 4 | 0 |
| CH1104885954 | CELLNEX FINANCE CO SA | 5 | - | - |
| IE00B4TV0D44 | IRISH TSY 5.4% 2025 | 2 | 2 | 0 |
| NO0010730526 | OSLO KOMMUNE | 4 | 4 | 0 |
| PL0000102646 | POLAND GOVERNMENT BOND | 4 | 4 | 0 |
| PL0000105391 | POLAND GOVERNMENT BOND | 4 | 4 | 0 |
| PL0000107264 | POLAND GOVERNMENT BOND | 4 | 4 | 0 |

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|--------------|-----------------------------|---|---|---|
| SI0002103164 | REPUBLIKA SLOVENIJA | 2 | 2 | 0 |
| SK4000015525 | TATRA BANKA AS | 2 | 2 | 0 |
| SK4000015590 | HB REAVIS FINANCE VI | 5 | 5 | 0 |
| SK4000015624 | CESKO OBCH BANKA(SLOVAK) | 5 | 5 | 0 |
| SK4000016036 | CESKO OBCH BANKA(SLOVAK) | 5 | 5 | 0 |
| SK4000016044 | CESKO OBCH BANKA(SLOVAK) | 5 | 5 | 0 |
| SK4000016390 | RETAIL PROP FIN II | 5 | 5 | 0 |
| SK4000016465 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000016473 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000016580 | Pro Partners Holding, a. s. | 6 | 6 | 0 |
| SK4000016812 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000016820 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000016952 | HB REAVIS FINANCE VI | 6 | 6 | 0 |
| SK4000017059 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4000017158 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4000017166 | SLOVAKIA GOVERNMENT BOND | 3 | 3 | 0 |
| SK4000017380 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4000017398 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4000017711 | Dlhopis Dr. Max 46 | 6 | 6 | 0 |
| SK4000017927 | SLOVENSKA SPORITELNA AS | 2 | 2 | 0 |
| SK4000018040 | TATRA BANKA AS | 4 | 4 | 0 |
| SK4000018503 | CESKO OBCH BANKA(SLOVAK) | 7 | 7 | 0 |
| SK4000018511 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000018669 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000018677 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000018958 | SLOVAKIA GOVERNMENT BOND | 3 | 3 | 0 |
| SK4000019121 | CESKO OBCH BANKA(SLOVAK) | 5 | 5 | 0 |
| SK4000019139 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000019147 | CESKO OBCH BANKA(SLOVAK) | 6 | 6 | 0 |
| SK4000019576 | CESKO OBCH BANKA(SLOVAK) | 6 | - | - |
| SK4000019857 | SLOVAKIA GOVERNMENT BOND | 3 | - | - |
| SK4120004987 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120007543 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120008178 | CESKO OBCH BANKA(SLOVAK) | 5 | 5 | 0 |
| SK4120008640 | CESKO OBCH BANKA(SLOVAK) | 5 | 5 | 0 |
| SK4120008673 | SLOVAKIA GOVERNMENT BOND | 3 | 3 | 0 |
| SK4120008871 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120008939 | VSEOBECNA UVEROVA BANKA | 2 | 2 | 0 |

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|--------------|--------------------------|---|---|---|
| SK4120008954 | SLOVAKIA GOVERNMENT BOND | 3 | 3 | 0 |
| SK4120009044 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120009762 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120009887 | VSEOBECNA UVEROVA BANKA | 2 | 2 | 0 |
| SK4120010364 | VSEOBECNA UVEROVA BANKA | 2 | 2 | 0 |
| SK4120010430 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120010950 | SLOVENSKA SPORITELNA AS | 2 | 2 | 0 |
| SK4120010968 | SLOVENSKA SPORITELNA AS | 2 | 2 | 0 |
| SK4120011065 | VSEOBECNA UVEROVA BANKA | 2 | 2 | 0 |
| SK4120011149 | VSEOBECNA UVEROVA BANKA | 2 | 2 | 0 |
| SK4120011420 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120011636 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120011859 | IDC HOLDING AS | 4 | 4 | 0 |
| SK4120012089 | SLOVENSKA SPORITELNA AS | 2 | 2 | 0 |
| SK4120012220 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120012238 | TATRA BANKA AS | 3 | 3 | 0 |
| SK4120012303 | SLOVENSKA SPORITELNA AS | 2 | 2 | 0 |
| SK4120012311 | HB REAVIS FINANCE SK III | 4 | 4 | 0 |
| SK4120012352 | CSOB LEASING AS | 5 | 5 | 0 |
| SK4120012360 | CSOB LEASING AS | 5 | 5 | 0 |
| SK4120012576 | TATRA BANKA AS | 2 | 2 | 0 |
| SK4120012634 | HB REAVIS FINANCE SK III | 4 | - | - |
| SK4120012691 | SLOVAKIA GOVERNMENT BOND | 3 | 3 | 0 |
| SK4120012808 | CESKO OBCH BANKA(SLOVAK) | 3 | 3 | 0 |
| SK4120012915 | HB REAVIS FINANCE SK III | 4 | 4 | 0 |
| SK4120013020 | SLOVENSKA SPORITELNA AS | 2 | 2 | 0 |
| SK4120013053 | CESKO OBCH BANKA(SLOVAK) | 3 | 3 | 0 |
| SK4120013244 | HB REAVIS FINANCE SK IV | 4 | 4 | 0 |
| SK4120013384 | HB REAVIS FINANCE SK III | 4 | 4 | 0 |
| SK4120013400 | SLOVAKIA GOVERNMENT BOND | 3 | 3 | 0 |
| SK4120013483 | CESKO OBCH BANKA(SLOVAK) | 3 | 3 | 0 |
| SK4120014010 | PENTA FUNDING | 6 | 6 | 0 |
| SK4120014150 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK4120014168 | VSEOBECNA UVEROVA BANKA | 2 | 2 | 0 |
| SK4120014184 | SLOVAKIA GOVERNMENT BOND | 3 | 3 | 0 |
| SK4120014317 | SLOVENKA | 4 | 4 | 0 |
| SK4120014325 | Dlhopis Churchill 01 | 5 | 5 | 0 |
| SK4120014374 | Dlhopis Penta 82 | 6 | 6 | 0 |

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|--------------|--------------------------|---|---|---|
| SK4120014689 | Dlhopis Dr. Max 24 | 6 | 6 | 0 |
| SK4120014804 | CSOB LEASING AS | 5 | 5 | 0 |
| SK4120014879 | Dlhopis Fortbet EUR 08 | 6 | 6 | 0 |
| SK4120015173 | SLOVAKIA GOVERNMENT BOND | 2 | 2 | 0 |
| SK5120000149 | CESKO OBCH BANKA(SLOVAK) | 4 | 4 | 0 |
| SK5120000156 | CESKO OBCH BANKA(SLOVAK) | 5 | 5 | 0 |
| US023135AN60 | AMAZON.COM INC | 4 | 4 | 0 |
| US445545AL04 | HUNGARY | 4 | 4 | 0 |
| US58933YAF25 | MERCK & CO INC | 4 | 4 | 0 |
| US60937GAB23 | MONGOLIA INTL BOND | 5 | 5 | 0 |
| US731011AT95 | REPUBLIC OF POLAND | 5 | 5 | 0 |
| US803865AA25 | SASOL FINANCING INT | 5 | 5 | 0 |
| US857524AB80 | REPUBLIC OF POLAND | 4 | 4 | 0 |
| US912803AY96 | STRIP PRINC | 4 | 4 | 0 |
| USG4673GAB17 | HUTCH WHAMPOA INT 11 LTD | 4 | 4 | 0 |
| XS0114288789 | RUSSIAN FEDERATION | 5 | 5 | 0 |
| XS0181816652 | VODAFONE GROUP PLC | 4 | 4 | 0 |
| XS0213101073 | PETROLEOS MEXICANOS | 4 | 4 | 0 |
| XS0214240482 | REPUBLIC OF SERBIA | 6 | 6 | 0 |
| XS0214398199 | BARCLAYS BANK PLC | 7 | 7 | 0 |
| XS0229567440 | GENERAL ELECTRIC CO | 4 | 4 | 0 |
| XS0273718840 | CITIGROUP INC | 4 | 4 | 0 |
| XS0282701514 | REPUBLIC OF POLAND | 2 | 2 | 0 |
| XS0318345971 | EUROPEAN INVESTMENT BANK | 4 | 4 | 0 |
| XS0449487619 | SOCIETE GENERALE | 7 | 7 | 0 |
| XS0452187916 | ENEL FINANCE INTL NV | 2 | 2 | 0 |
| XS0479333311 | REPUBLIC OF POLAND | 2 | 2 | 0 |
| XS0545428285 | TELIA CO AB | 3 | 3 | 0 |
| XS0593606121 | TENNET HOLDING BV | 2 | 2 | 0 |
| XS0616936372 | SRLEV NV | 7 | 7 | 0 |
| XS0629626663 | OMV AG | 7 | 7 | 0 |
| XS0750894577 | CZECH REPUBLIC | 1 | 1 | 0 |
| XS0782720402 | SLOVAK REPUBLIC | 4 | 4 | 0 |
| XS0794399674 | REPUBLIC OF POLAND | 2 | 2 | 0 |
| XS0805570354 | GAZPROM (GAZ CAPITAL SA) | 4 | 4 | 0 |
| XS0810596832 | VTB BANK (VTB EURASIA) | 7 | 7 | 0 |
| XS0823975585 | VOLKSWAGEN LEASING GMBH | 2 | 2 | 0 |
| XS0835890350 | PETROBRAS GLOBAL FINANCE | 4 | 4 | 0 |

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|--------------|--------------------------|---|---|----|
| XS0840062979 | ERSTE GROUP BANK AG | 6 | 6 | 0 |
| XS0841073793 | REPUBLIC OF POLAND | 2 | 2 | 0 |
| XS0846486040 | LONDON STOCK EXCHANGE PL | 4 | 4 | 0 |
| XS0861981180 | ROSNEFT(ROSNEFT INT FIN) | 4 | 4 | 0 |
| XS0863484035 | HETA ASSET RESOLUTION AG | 6 | 6 | 0 |
| XS0893212398 | VNESHECONOMBANK(VEB FIN) | 3 | 3 | 0 |
| XS0906949523 | GAZPROM (GAZ CAPITAL SA) | 3 | 3 | 0 |
| XS0919504562 | LUKOIL INTL FINANCE BV | 4 | 4 | 0 |
| XS0922885362 | MICROSOFT CORP | 4 | 4 | 0 |
| XS0935311240 | SBERBANK (SB CAP SA) | 6 | 6 | 0 |
| XS0940293763 | CEZ AS | 3 | 3 | 0 |
| XS0943724962 | HLAVNI MESTO PRAHA | 2 | 2 | 0 |
| XS0951216166 | ORACLE CORP | 3 | 3 | 0 |
| XS0957135212 | CREDIT SUISSE AG | 5 | 5 | 0 |
| XS0979598462 | ZAPADOSLOVENSKA ENRG AS | 2 | 2 | 0 |
| XS0987169637 | BAWAG P.S.K. | 3 | 3 | 0 |
| XS0988446786 | GRANVIA A.S. | 5 | 5 | 0 |
| XS0997941355 | K+S AG | 4 | 4 | 0 |
| XS1001668950 | RAIFFEISEN BANK INTL | 4 | 4 | 0 |
| XS1020300288 | REPUBLIC OF LITHUANIA | 2 | 2 | 0 |
| XS1028953989 | CROATIA | 4 | 4 | 0 |
| XS1041815116 | RUSSIAN RAIL(RZD CAP) | 3 | 3 | 0 |
| XS1046224884 | UNICREDIT SPA | 6 | 6 | 0 |
| XS1050842423 | GLENCORE FINANCE EUROPE | 4 | 4 | 0 |
| XS1060842975 | ROMANIA | 3 | 3 | 0 |
| XS1063399536 | REPUBLIC OF LATVIA | 2 | 2 | 0 |
| XS1066312395 | PHILIP MORRIS INTL INC | 2 | 2 | 0 |
| XS1077882394 | EMIRATES TELECOM CORP | 2 | 2 | 0 |
| XS1083844503 | BULGARIA | 2 | 3 | -1 |
| XS1085735899 | REPUBLIC OF PORTUGAL | 4 | 4 | 0 |
| XS1090107159 | REPUBLIC OF SOUTH AFRICA | 4 | 4 | 0 |
| XS1115498260 | ORANGE SA | 6 | 6 | 0 |
| XS1115502988 | ORANGE SA | 7 | 7 | 0 |
| XS1116480697 | BARCLAYS PLC | 2 | 2 | 0 |
| XS1117298916 | CROATIA | 4 | 4 | 0 |
| XS1129788524 | ROMANIA | 3 | 3 | 0 |
| XS1130139667 | REPUBLIC OF LITHUANIA | 2 | 2 | 0 |
| XS1143486865 | ASTRAZENECA PLC | 2 | 2 | 0 |

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|--------------|--------------------------|---|---|---|
| XS1143974159 | MFINANCE FRANCE SA | 3 | 3 | 0 |
| XS1185941850 | SPP INFRASTRUCTURE FIN | 3 | 3 | 0 |
| XS1190987427 | DANSKE BANK A/S | 6 | 6 | 0 |
| XS1198102052 | UNITED MEXICAN STATES | 2 | 2 | 0 |
| XS1203856072 | YORKSHIRE BUILDING SOC | 2 | 2 | 0 |
| XS1206541366 | VOLKSWAGEN INTL FIN NV | 6 | 6 | 0 |
| XS1207058733 | REPSOL INTL FINANCE | 6 | 6 | 0 |
| XS1222422856 | ACHMEA BANK NV | 2 | 2 | 0 |
| XS1227593933 | EUROPEAN INVESTMENT BANK | 4 | 4 | 0 |
| XS1236685613 | REPUBLIC OF CHILE | 2 | 2 | 0 |
| XS1265805090 | GOLDMAN SACHS GROUP INC | 2 | 2 | 0 |
| XS1303929894 | UKRAINE GOVERNMENT | 6 | 6 | 0 |
| XS1312891549 | ROMANIA | 3 | 3 | 0 |
| XS1313004928 | ROMANIA | 5 | 5 | 0 |
| XS1346201616 | REPUBLIC OF POLAND | 2 | 2 | 0 |
| XS1382784509 | COOPERATIEVE RABOBANK UA | 2 | 2 | 0 |
| XS1382791975 | DEUTSCHE TELEKOM INT FIN | 3 | 3 | 0 |
| XS1405781425 | AMERICAN INTL GROUP | 4 | 3 | 1 |
| XS1415366720 | CESKE DRAHY | 3 | 3 | 0 |
| XS1420357318 | ROMANIA | 3 | 3 | 0 |
| XS1496010155 | TOYOTA MOTOR CREDIT CORP | 4 | 4 | 0 |
| XS1513744091 | TURKIYE GARANTI BANKASI | 5 | 5 | 0 |
| XS1551347393 | JAGUAR LAND ROVER AUTOMO | 4 | 4 | 0 |
| XS1551761569 | BANK OF CYPRUS PCL | 6 | 6 | 0 |
| XS1555330999 | EUROPEAN INVESTMENT BANK | 4 | 4 | 0 |
| XS1580125026 | BNP PARIBAS | 4 | 4 | 0 |
| XS1617830721 | WELLS FARGO & COMPANY | 2 | 2 | 0 |
| XS1628865849 | BK NEDERLANDSE GEMEENTEN | 4 | 4 | 0 |
| XS1631414932 | IVORY COAST | 4 | 4 | 0 |
| XS1634361833 | BNP PARIBAS | 4 | 4 | 0 |
| XS1713475306 | CROATIA | 4 | 4 | 0 |
| XS1782806357 | ZAPADOSLOVENSKA ENRG AS | 3 | 3 | 0 |
| XS1823246712 | BMW FINANCE NV | 2 | 2 | 0 |
| XS1968814332 | BAWAG GROUP AG | 4 | 4 | 0 |
| XS1971935223 | VOLVO CAR AB | 4 | 4 | 0 |
| XS2010030752 | HUNGARIAN DEVELOPMENT BA | 3 | 3 | 0 |
| XS2010037849 | JAGUAR LAND ROVER AUTOMO | 5 | 5 | 0 |
| XS2083139837 | FORD MOTOR CREDIT CO LLC | 5 | 5 | 0 |

| | | | | |
|--------------|--------------------------|---|---|----|
| XS2190979489 | EUSTREAM AS | 4 | 4 | 0 |
| XS2193733842 | CZECH GAS NETWORKS INV | 4 | 5 | -1 |
| XS2289128162 | KOMERCNI BANKA AS | 2 | 2 | 0 |
| XS2289133915 | UNICREDIT SPA | 3 | 3 | 0 |
| XS2338004497 | EUROPEAN INVESTMENT BANK | 4 | 4 | 0 |

Ostatné CP s ISIN-om

| ISIN | Názov CP | 16/10/2021 - 15/01/2022 | 16/07/2021 - 15/10/2021 | Rozdiel |
|--------------|--------------------------|-------------------------------|-------------------------------|---------|
| AT0000A19XY7 | RAIFFEISEN CENTROBANK AG | 7 | 7 | 0 |
| CS0009004452 | SLOVNAFT | 7 | 7 | 0 |
| CS0009006754 | CHEMOLAK | 7 | 7 | 0 |
| CS0009013453 | BIOTIKA | 7 | 7 | 0 |
| CS0009016951 | SMRECINA | 7 | 7 | 0 |
| CZ0005112300 | CEZ | 7 | 7 | 0 |
| CZ0008019106 | KOMERCNI BANKA | 7 | 7 | 0 |
| CZ0009093209 | O2 | 7 | 7 | 0 |
| DE0001954907 | REPUBLIC OF ARGENTINA | 7 | 7 | 0 |
| DE0002635273 | ISHARES DIVDAX | 7 | 7 | 0 |
| DE0006286560 | OVH HOLDING AG | 7 | 7 | 0 |
| DE000A161234 | Ekotechnika AG | 7 | 7 | 0 |
| DE000A1YCMM2 | SOLARWORLD | 7 | 7 | 0 |
| DE000AB100B4 | AIR BERLIN PLC | 7 | 7 | 0 |
| ES0178430E18 | TELEFONICA | 7 | 7 | 0 |
| JE00B3DCF752 | ATRIUM | 7 | 7 | 0 |
| LU0210526637 | JP MORGAN FD CHINA | 7 | 7 | 0 |
| SK1000022246 | DIAGNOSTIKO-TERAP. | 7 | 7 | 0 |
| SK1110000579 | TAZKE STROJARSTVO | 7 | 7 | 0 |
| SK1110002054 | JESENIUS | 7 | 7 | 0 |
| SK1110004746 | FK ZTS, a.s. | 7 | 7 | 0 |
| SK1110007467 | TREN.MINER.VODY | 7 | 7 | 0 |
| SK1110009067 | VILLA R2 | 7 | 7 | 0 |
| SK1110015171 | FC NITRA | 7 | 7 | 0 |
| SK1110019207 | SPOJENA NITR. PEKAREN | 7 | 7 | 0 |
| SK1110019215 | RADIOLOGIA ZOBOR | 7 | 7 | 0 |
| SK1110019298 | DIAGNOSTICA MEDICA, A.S. | 7 | 7 | 0 |
| SK1120004439 | ZENTIVA | 7 | 7 | 0 |

| | | | | |
|--------------|-------------------------|---|---|---|
| SK1120005105 | BHP | 7 | 7 | 0 |
| SK1120007853 | Petit Press, a.s. | 7 | 7 | 0 |
| SK1120007879 | Petit Press, a.s. | 7 | 7 | 0 |
| SK1120008539 | Petit Press, a.s. | 7 | 7 | 0 |
| SK1120010881 | CHEMKOSTAV | 7 | - | - |
| SK1120010899 | CHEMKOSTAV | 7 | - | - |
| SK4000019568 | LOAN MANAGEMENT II | 7 | - | - |
| SK4120004854 | CI HOLDING | 7 | 7 | 0 |
| SK4120005158 | CI HOLDING | 7 | 7 | 0 |
| US0139043055 | ALCATEL-LUCENT | 7 | 7 | 0 |
| US040114AH34 | REPUBLIC OF ARGENTINA | 7 | 7 | 0 |
| US2948216088 | ERICSSON | 7 | 7 | 0 |
| US3682872078 | OAD GAZPROM ADR | 7 | 7 | 0 |
| US9112681005 | UNITED ONLINE | 7 | 7 | 0 |
| US9220428588 | VANGUARD EMERG. MARKETS | 7 | 7 | 0 |
| USP17625AD98 | REPUBLIC OF VENEZUELA | 7 | 7 | 0 |
| USP97475AD26 | REPUBLIC OF VENEZUELA | 7 | 7 | 0 |
| XS0245772529 | KBC BAKER STREET | 7 | 7 | 0 |
| XS0246319403 | KBC IFIMA SA | 7 | 7 | 0 |
| XS0246320328 | KBC IFIMA SA | 7 | 7 | 0 |
| XS0257939271 | KBC IFIMA SA | 7 | 7 | 0 |
| XS0271579715 | KBC IFIMA SA | 7 | 7 | 0 |
| XS0273632454 | KBC IFIMA NV | 7 | 7 | 0 |
| XS0287825193 | KBC IFIMA NV | 7 | - | - |
| XS0287825359 | KBC IFIMA NV | 7 | - | - |
| XS0290393213 | KBC IFIMA SA | 7 | - | - |
| XS0290393304 | KBC IFIMA SA | 7 | - | - |
| XS0290482826 | KBC IFIMA SA | 7 | - | - |
| XS0290483394 | KBC IFIMA SA | 7 | - | - |
| XS0290483477 | KBC IFIMA NV | 7 | - | - |
| XS0290483550 | KBC IFIMA NV | 7 | - | - |
| XS0298381947 | KBC IFIMA NV | 7 | - | - |
| XS0298382085 | KBC IFIMA NV | 7 | - | - |
| XS0298382168 | KBC IFIMA NV | 7 | - | - |
| XS0303500499 | KBC IFIMA NV | 7 | - | - |
| XS0303501117 | KBC IFIMA NV | 7 | - | - |
| XS0312226300 | KBC IFIMA SA | 7 | 7 | 0 |
| XS0312227290 | KBC IFIMA SA | 7 | 7 | 0 |
| XS1107303148 | NEW WORLD RESOURCES NV | 7 | 7 | 0 |

| | | | | |
|--------------|--------------------------|---|---|---|
| XS1107304625 | NEW WORLD RESOURCES NV | 7 | 7 | 0 |
| XS1107305192 | NEW WORLD RESOURCES NV | 7 | 7 | 0 |
| XS1107307487 | NEW WORLD RESOURCES NV | 7 | 7 | 0 |
| XS1346263137 | KAUPTHING | 7 | 7 | 0 |
| XS1574789746 | NYRSTAR NETHERLANDS HOLD | 7 | 7 | 0 |
| XS1778385275 | SG ISSUER | 7 | 7 | 0 |
| XS1816400490 | SG ISSUER | 7 | 7 | 0 |

Ostatné produkty finančných trhov

| Názov | 16/10/2021 - 15/01/2022 | 16/07/2021 - 15/10/2021 | Rozdiel |
|--|-------------------------------|-------------------------------|---------|
| Zmenka ČSOB v EUR | 2 | 2 | 0 |
| Zmenka ČSOB Basket 1 | 3 | 3 | 0 |
| Zmenka ČSOB Basket 2 | 4 | 4 | 0 |
| Zmenka ČSOB Basket 3 | 4 | 4 | 0 |
| Štruktúrované depozitum, 100% garancia istiny v EUR | 2 | 2 | 0 |
| Štruktúrované depozitum, 100% garancia istiny Basket 1 | 2 | 2 | 0 |
| Štruktúrované depozitum, 100% garancia istiny Basket 2 | 2 | 2 | 0 |
| Štruktúrované depozitum, 100% garancia istiny Basket 3 | 2 | 2 | 0 |
| Výnosový termínovaný vklad v EUR | 4 | 4 | 0 |
| Výnosový termínovaný vklad Basket 1 | 4 | 4 | 0 |
| Výnosový termínovaný vklad Basket 2 | 4 | 4 | 0 |
| Výnosový termínovaný vklad Basket 3 | 4 | 4 | 0 |
| Výnosová depozitná zmenka v EUR | 5 | 5 | 0 |
| Výnosová depozitná zmenka Basket 1 | 5 | 5 | 0 |
| Výnosová depozitná zmenka Basket 2 | 5 | 5 | 0 |
| Výnosová depozitná zmenka Basket 3 | 5 | 5 | 0 |
| Štruktúrovaná zmenka, 100% garancia istiny v EUR | 3 | 3 | 0 |
| Štruktúrovaná zmenka, 100% garancia istiny, Basket 1 | 3 | 3 | 0 |
| Štruktúrovaná zmenka, 100% garancia istiny, Basket 2 | 3 | 3 | 0 |
| Štruktúrovaná zmenka, 100% garancia istiny, Basket 3 | 3 | 3 | 0 |
| Zlato | 5 | 5 | 0 |

Pričom jednotlivé meny sú do basketov zaradené podľa nasledujúcej tabuľky:

| | |
|-------------|---|
| BAS1 | BGN; CHF; CZK; DKK; RON; SEK |
| BAS2 | AUD; CAD; CNY; GBP; HUF; JPY; NOK; PLN; RUB; USD |
| BAS3 | BRL; TRY |