

COVERED BONDS PROGRAM OVERVIEW



Report as of:	30/09/2024
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

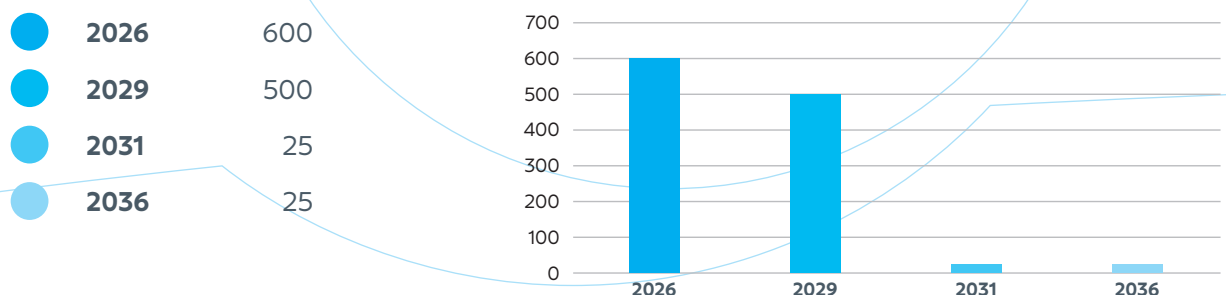
COVERED BONDS

Currency	EUR
Outstanding value	1 150 000 000
Average residual maturity	3.63 years
Number of issues	4
Maturity type	Soft bullet ²⁾
Fixed rate CB outstanding	100%

COVER POOL STRUCTURE

Total assets	1 391 494 807 €
Primary assets	1 391 494 807 €
Substitution assets	0€
Liquid assets	0€
Derivatives	0€
Overcollateralisation	
Current OC	20.40%
Legal minimum	5.0%
Contractual	0.0%

MATURITY PROFILE OF ISSUED COVERED BONDS



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

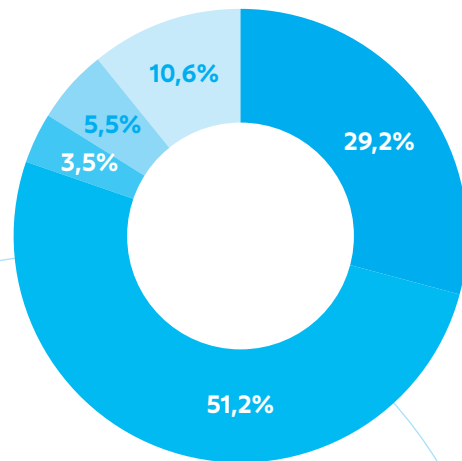
²⁾ The extension of CBs maturity would be based on specific notification of a competent administrator to the National bank of Slovakia and can only apply to banks that are in receivership or under an adjudication of bankruptcy, or if a proposal to commence resolution proceedings against a bank was submitted. 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	1 391 494 807 €
Number of loans	23 521
Number of borrowers	22 353
WA indexed LTV	52.21%
WA seasoning (months)	50.21
WA remaining term (months)	246
WA interest rate	2.13%
Loans more than 90 days past due	0.0%

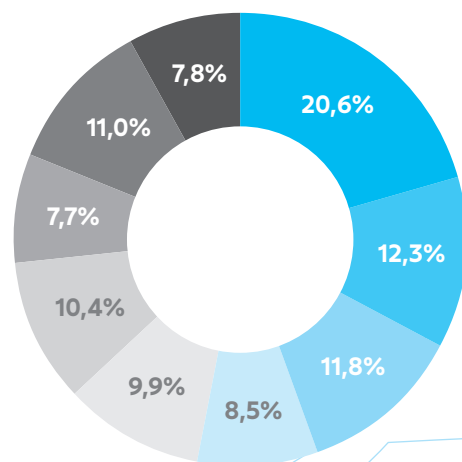
LOAN PURPOSE DISTRIBUTION

- Purchase
- Remortgage
- Renovation
- Construction
- Other

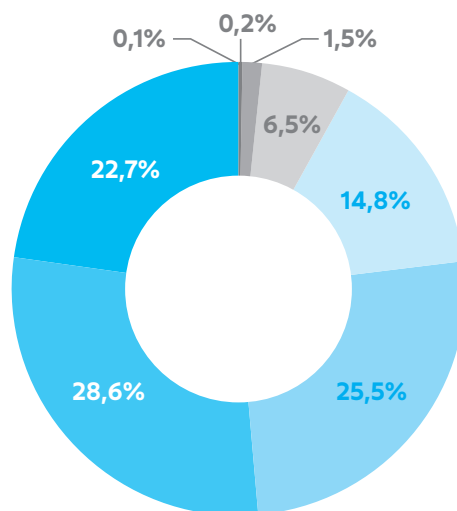


REGIONAL DISTRIBUTION

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



RESIDUAL MATURITY DISTRIBUTION



LTV DISTRIBUTION

