

COVERED BONDS PROGRAM OVERVIEW



Report as of:	31/3/2024
Issuer:	Československá obchodná banka, a.s.
Group:	KBC Group
Supervision:	National Bank of Slovakia
Rating:	Moody's
Issuer:	A2 (positive)
Covered bond	Aaa
Governing Law	Slovak

COVERED BONDS

Currency	EUR
Outstanding value	650 000 000
Average residual maturity	3.26 years
Number of issues	3
Maturity type	Soft bullet
Fixed rate CB outstanding	100%

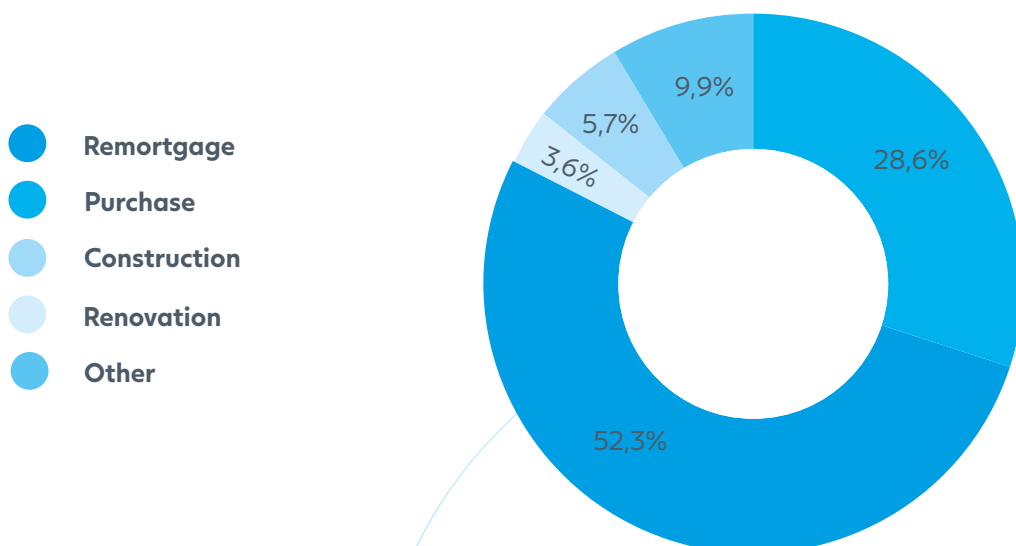
COVER POOL STRUCTURE

Total assets	784 830 903 €
Primary assets	784 830 903 €
Substitution assets	0€
Liquid assets	0€
Derivatives	0€
Overcollateralisation	
Current OC	20.8%
Legal minimum	5.0%
Contractual	0.0%
Coverage	
Available	784 830 903 €
Required	648 807 501 €

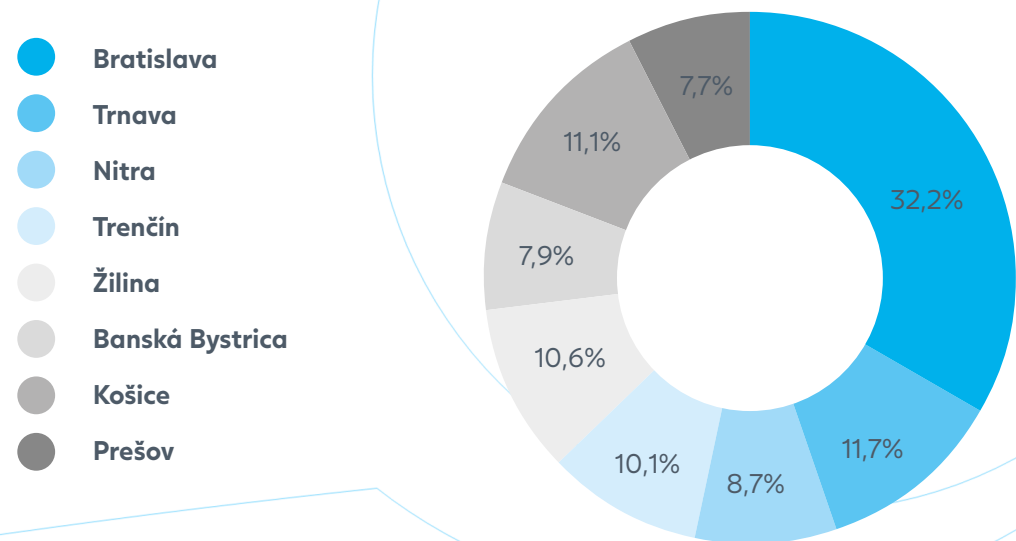
PRIMARY ASSETS STRUCTURE

Type of primary assets	Residential mortgage loans
Outstanding volume of loans	784 830 903 €
Number of loans	13 558
Number of borrowers	13 187
WA indexed LTV	51.96%
WA seasoning (months)	49.16
WA remaining term (months)	246
WA interest rate	1.72%
Loans more than 90 days past due	0.0%

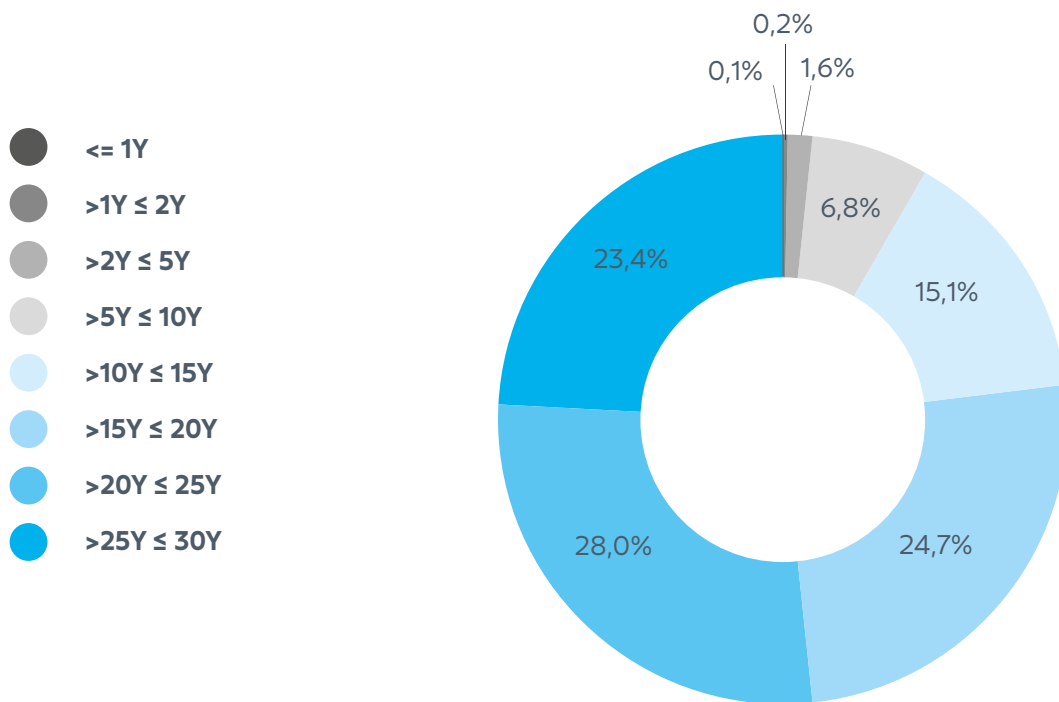
LOAN PURPOSE DISTRIBUTION



REGIONAL DISTRIBUTION



RESIDUAL MATURITY DISTRIBUTION



LTV DISTRIBUTION

