

# COVERED BONDS PROGRAM OVERVIEW



Report as of:	31/12/2023
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	3.6 years
Number of issues	3
Maturity type	Soft bullet
Fixed rate CB outstanding	100%

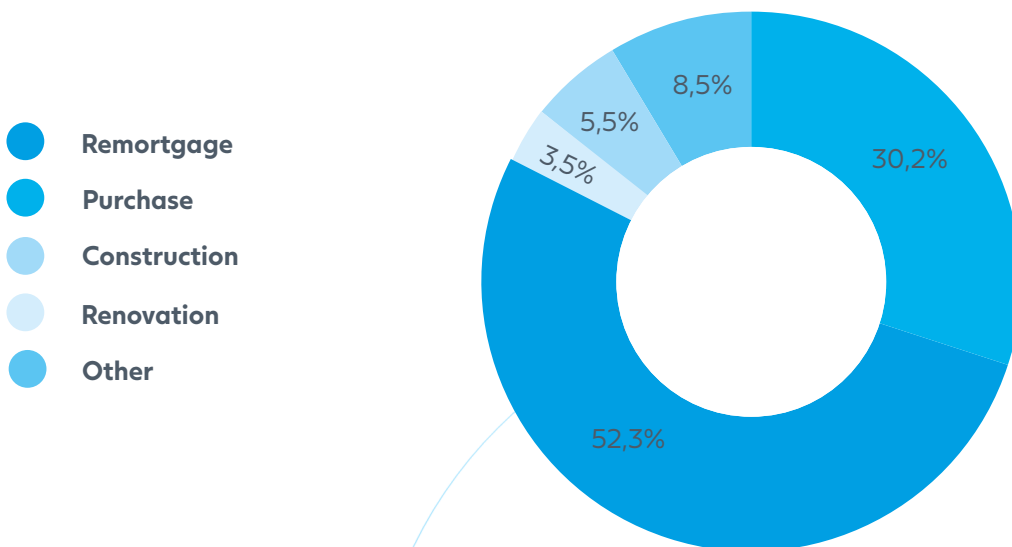
## COVER POOL STRUCTURE

<b>Total assets</b>	780 576 153 €
Primary assets	780 576 153 €
Substitution assets	0€
Liquid assets	0€
Derivatives	0€
<b>Overcollateralisation</b>	
Current OC	19.9%
Legal minimum	5.0%
Contractual	0.0%
<b>Coverage</b>	
Available	780 576 153 €
Required	682 500 000 €

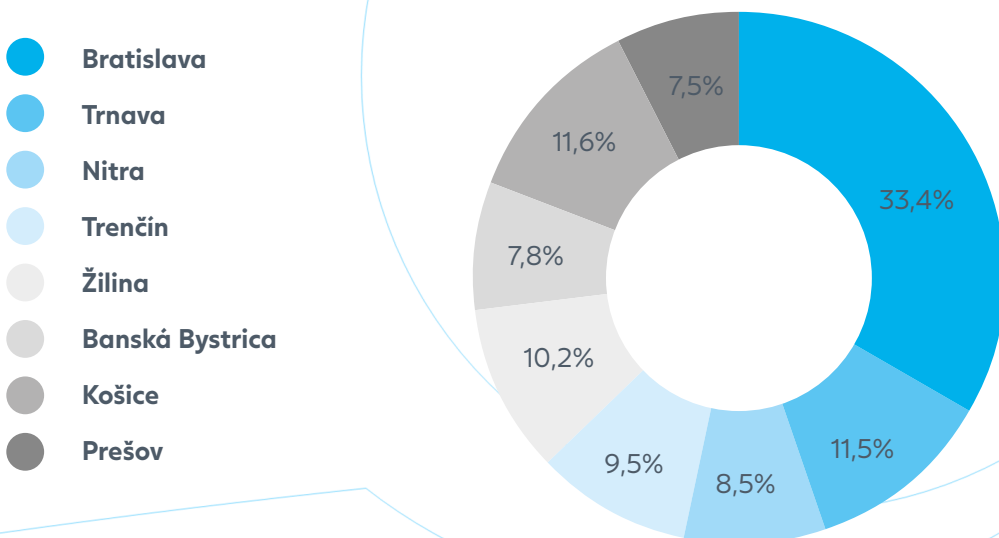
# PRIMARY ASSETS STRUCTURE

Type of primary assets	Residential mortgage loans
Outstanding volume of loans	780 576 153 €
Number of loans	13 553
Number of borrowers	13 240
WA indexed LTV	52.27
WA seasoning (months)	48.95
WA remaining term (months)	247
WA interest rate	1.58%
Loans more than 90 days past due	0.0%

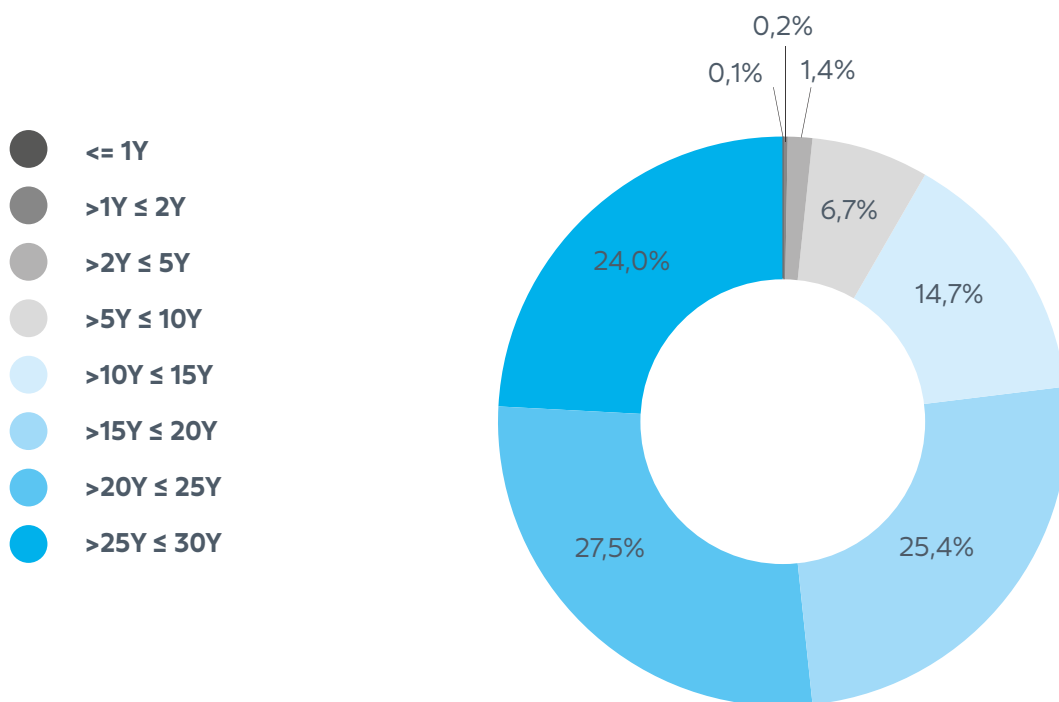
## LOAN PURPOSE DISTRIBUTION



## REGIONAL DISTRIBUTION



## RESIDUAL MATURITY DISTRIBUTION



## LTV DISTRIBUTION

