

# COVERED BONDS PROGRAM OVERVIEW



Report as of:	30/6/2024
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

<b>Currency</b>	EUR
<b>Outstanding value</b>	650 000 000
<b>Average residual maturity</b>	3.01 years
<b>Number of issues</b>	3
<b>Maturity type</b>	Soft bullet
<b>Fixed rate CB outstanding</b>	100%

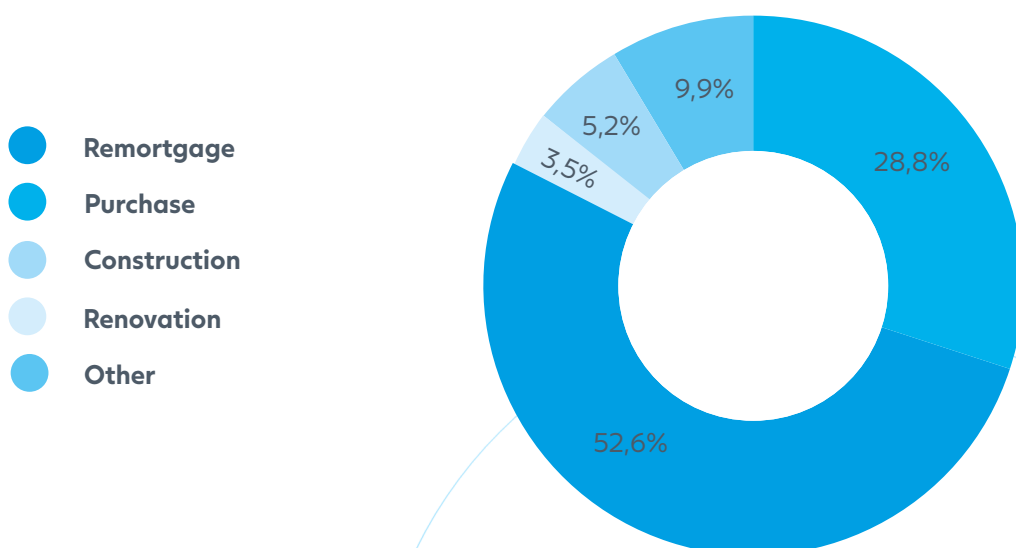
## COVER POOL STRUCTURE

<b>Total assets</b>	786 360 818 €
Primary assets	786 360 818 €
Substitution assets	0€
Liquid assets	0€
Derivatives	0€
<b>Overcollateralisation</b>	
Current OC	20.6%
Legal minimum	5.0%
Contractual	0.0%
<b>Coverage</b>	
Available	786 360 818 €
Required	650 174 072 €

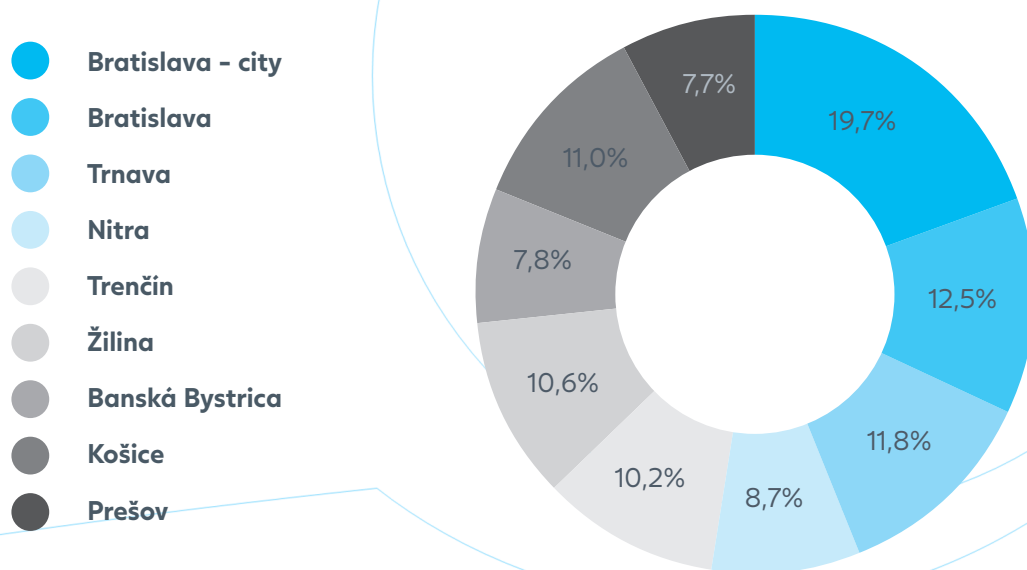
# PRIMARY ASSETS STRUCTURE

Type of primary assets	Residential mortgage loans
Outstanding volume of loans	786 360 818 €
Number of loans	13 417
Number of borrowers	13 055
WA indexed LTV	52.09%
WA seasoning (months)	50.01
WA remaining term (months)	246
WA interest rate	1.85%
Loans more than 90 days past due	0.0%

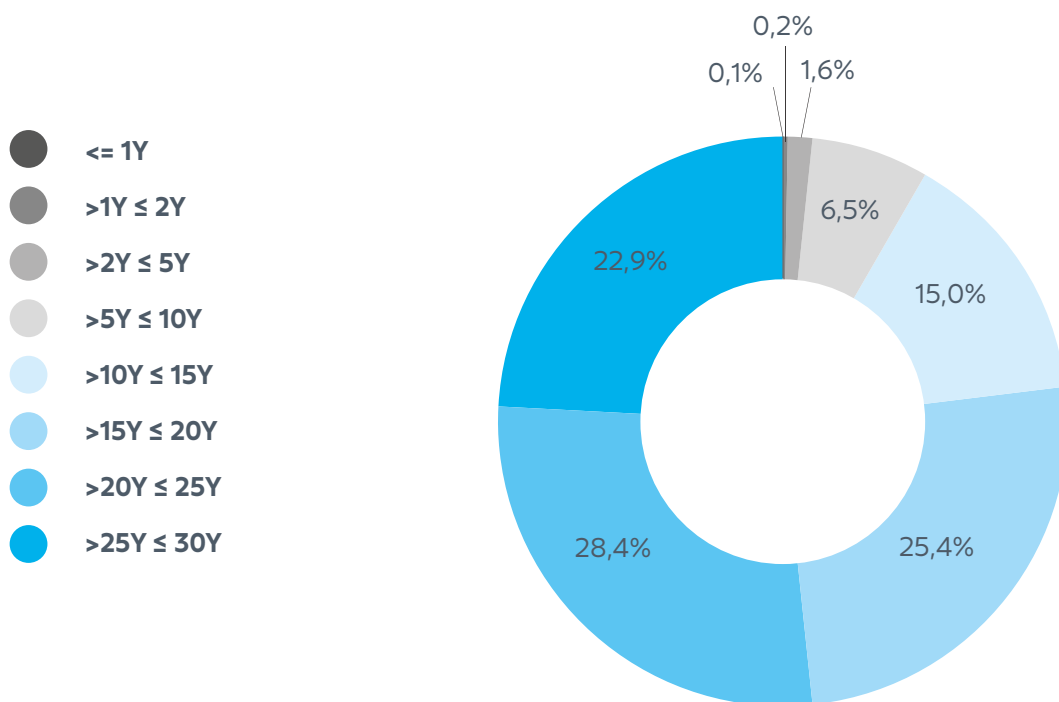
## LOAN PURPOSE DISTRIBUTION



## REGIONAL DISTRIBUTION



## RESIDUAL MATURITY DISTRIBUTION



## LTV DISTRIBUTION

