

KB International Cover Pool

Komerční banka_EUR_HZL_0001

International Cover Pool means a part of the assets of the Issuer, which is recorded separately and which is composed of assets satisfying the relevant contractual and statutory eligibility criteria set out in the Trust Deed to cover the obligations of the Issuer arising from the Mortgage Covered Bonds (including, among other things, their aggregate nominal value and proportionate yield) with a cover pool identifier: *Komerční banka_HZL_EUR_0001*.

The Issuer operates two Cover Pools. The first is the International Cover Pool, which covers the Mortgage Covered Bonds issued under the €5,000,000,000 Mortgage Covered Bond Programme introduced 4 January 2021 (and certain other Accessory Debts).

The second is the Local Cover Pool, which covers the covered bonds issued under the Local Covered Bond Programme (and certain other debts).

All figures are current as of 30 September 2026.

Key Facts

Debts	124 734 589 574
Covered Bonds Debts	123 371 174 007
Accessory Debts	1 363 415 567
Cover Assets	149 685 291 609
Mortgage Loans	142 685 291 609
Liquidity Buffer	7 000 000 000
Derivatives	0

The amount of Mortgage Loans is calculated as total of balance of loans adjusted for the 80% LTV cap.

Debts denominated in EUR are expressed in CZK based on the Exchange Rate as of reporting date.

The reported figures may differ from reporting in the industry standard Covered Bond Label HTT (Harmonised Transparency Template) due to methodological differences.

OC limit statutory (Statutory Minimum OC Level Test)	2.00%
OC limit contractual (Contractual Minimum OC Level Test)	5.00%
Fitch's break-even over-collateralisation	18.00%
Over-collateralisation actual	20.00%
Mortgage Loans coverage limit (Statutory 85% Test)	85.00%
Mortgage Loans coverage actual	115.52%

For the purpose of the calculations in respect to the Statutory Minimum OC Level Test and the Statutory 85% Test the Nominal Value of the Mortgage Loan which exceeds 80% of the Mortgaged Property Value

is disregarded to such extent (i.e. issuer applies stricter treatment than the law requirement to disregard only the Nominal Value of the Mortgage Loan which exceeds 100% of the Mortgaged Property Value). Such stricter treatment leads to consistency among calculations of statutory and contractual tests while respecting contractual eligibility criterion that the Mortgage Loan receivables amount included in the International Cover Pool is capped at a maximum LTV Ratio of 80%.

Bond List

ISIN	CCY	Type	Current Rate	Nominal	Interest Accrued	Bond Debts in CZK
XS3512872683	EUR	fixed	3.625%	750 000 000	670 377	18 346 384 007
XS3512872501	EUR	fixed	3.750%	750 000 000	693 493	18 346 948 973
XS3203038347	EUR	fixed	2.750%	750 000 000	19 833 904	18 814 740 616
XS3512872410	EUR	fixed	3.750%	500 000 000	462 329	12 231 299 315
XS3328489334	EUR	fixed	3.250%	750 000 000	11 619 863	18 613 989 452
XS3401900256	EUR	fixed	3.125%	750 000 000	7 320 205	18 508 905 822
XS3401900173	EUR	fixed	3.125%	750 000 000	7 320 205	18 508 905 822
Grand Total				5 000 000 000	47 920 377	123 371 174 007

Bond Maturity

ISIN	Maturity Date	Extended Maturity Date
XS3512872683	22.09.2029	22.09.2030
XS3512872501	22.09.2030	22.09.2031
XS3203038347	15.10.2030	15.10.2031
XS3512872410	22.09.2031	22.09.2032
XS3328489334	10.10.2031	10.10.2032
XS3401900256	09.06.2032	09.06.2033
XS3401900173	09.06.2033	09.06.2034

Maturity extension trigger: If the Issuer fails to redeem all Mortgage Covered Bonds of a Series (the Relevant Series) in full on the Maturity Date or within 14 Business Days thereafter, the maturity of the principal amount outstanding of the Mortgage Covered Bonds of the Relevant Series will be automatically extended up to the Extended Maturity Date.

Accessory Debts Overview

Debt	Currency Code	Original Amount	CZK Equivalent
1 % of nominal value of issue XS3512872683	EUR	7 500 000	183 300 000
1 % of nominal value of issue XS3512872501	EUR	7 500 000	183 300 000
1 % of nominal value of issue XS3203038347	EUR	7 500 000	183 300 000
1 % of nominal value of issue XS3512872410	EUR	5 000 000	122 200 000
1 % of nominal value of issue XS3328489334	EUR	7 500 000	183 300 000
1 % of nominal value of issue XS3401900256	EUR	7 500 000	183 300 000
1 % of nominal value of issue XS3401900173	EUR	7 500 000	183 300 000
Negative Market Value of derivatives			199 827 167
Collateral Posted under CSA			-58 411 600
Grand Total			1 363 415 567

Cover Pool Loan Overview

Number of Mortgage Loans	69 949
Number of borrowers	65 022
Number of properties	88 673
Nominal Value of Mortgage Loans in CZK	148 895 200 272
Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	142 685 291 609
Mortgaged Property Value in CZK	296 298 285 205
Weighted Average of seasoning of Mortgage Loans	5 years
Weighted Average of remaining term of Mortgage Loans	22.1 years
Weighted Average of term to interest rate reset of Mortgage Loans	2.2 years
Weighted Average Life of Mortgage Loans	12.9 years
Weighted Average Life of Covered Bonds	4.8 years
Weighted Average of LTV of Mortgage Loans	60.06%
Number of Mortgage Loans in Arrears >90 days	0
Loans in Arrears >90 days as % of all loans	0.00%
10 largest borrowers per Adjusted Value of Mortgage Loans in CZK	464 328 790
10 largest borrowers in % of total Adjusted Value of Mortgage Loans in CZK	0.33%
Loans to employees per Adjusted loan balance in CZK	0
Loans to employees as % of total	0.00%

Averages of remaining term, interest rate reset and LTV are weighted by the Adjusted Value of Mortgage Loans (LTV 80% cap) adjusted for the 80% LTV test.

For loans where future interest rate has been formally agreed (with bank customer forfeiting the option of early repayment) the interest reset date reflects the term of this forward rate agreement.

All loans meet the Statutory and Contractual Eligibility Criteria:

- There is a first ranking mortgage in favour of the Issuer securing repayment of the relevant Mortgage Loan, which is also not subject to any other security interest of the same or prior ranking or any prior restrictions on disposals unless they cease to exist as a result of repayment of the obligations secured by them from the proceeds of the relevant mortgage loan

- The mortgage loans are governed by Czech law
- The mortgaged property is real property
- The mortgaged property is located in the Czech Republic
- The mortgaged property is residential property
- The mortgage loans are not in default (under Art. 178 CRR)
- Under each mortgage loan, the maximum amount of secured receivables of the issuer is at least equal to the amount of receivables from that mortgage loan included in the cover pool
- The mortgage loan receivables amount included in the cover pool is capped at a maximum LTV ratio of 80%
- The mortgage loans are all denominated and payable by the relevant borrower in Czech Koruna
- The cover pool does not contain any asset-backed securities
- The relevant borrower has paid at least one instalment
- The mortgage loans are fully disbursed
- The mortgage loans are not subject to any state subsidy
- The mortgage loans have been granted to one or more individuals
- There are no employee mortgage loans

Liquidity Buffer Overview

ISIN	Maturity Date	Currency Code	Nominal Outstanding	Market Value in CZK
CZ0001005037	10.02.2027	CZK	7 000 000 000	6 920 171 233
Grand Total			7 000 000 000	6 920 171 233

Cover Pool Swaps Overview

Counterparty	Loan_CCY	Notional Delivered	Rate	Deposit_CCY	Notional Received	Rate	Market Value in CZK
Société Générale	EUR	750 000 000	2.750	CZK	18 266 000 000	4.160	-120 214 064
Société Générale	EUR	750 000 000	3.750	CZK	18 238 500 000	5.160	21 391 370
Société Générale	EUR	500 000 000	4.750	CZK	12 159 000 000	6.160	-16 724 408
Société Générale	EUR	750 000 000	5.750	CZK	18 238 500 000	7.160	-2 089 623
Société Générale	EUR	750 000 000	3.125	CZK	18 172 500 000	4.532	113 959 322
Société Générale	EUR	750 000 000	3.250	CZK	18 399 000 000	4.555	-60 799 072
Société Générale	EUR	750 000 000	3.125	CZK	18 172 500 000	4.520	128 317 644
Grand Total		5 000 000 000			121 646 000 000		63 841 170

Covered Block Cashflow Forecast (next 180 days)

Month	Mortgage Loans	Liquidity Buffer	Derivatives	Bonds Issued	Total
2026-10	953 282 970	0	-498 140 050	-1 099 800 000	-644 657 080
2026-11	953 289 004	0	0	0	953 289 004
2026-12	953 315 886	0	0	0	953 315 886
2027-01	953 311 974	0	0	0	953 311 974
2027-02	953 334 615	7 017 500 000	0	0	7 970 834 615
2027-03	953 304 419	0	0	0	953 304 419
	5 719 838 866	7 017 500 000	-498 140 050	-1 099 800 000	11 139 398 816

The projection is based on the following assumptions:

- projection of Mortgage Loans cashflow is done on the basis of contractual cashflows (annuity payments)
- projection of Bond issued cashflow is done on the basis of Extended Maturity (i.e. not contractual maturity) and takes into account cashflows from hedging derivative included in the covered block
- cashflow from liquidity buffer (coupon and principal) is included

Loan Product Range

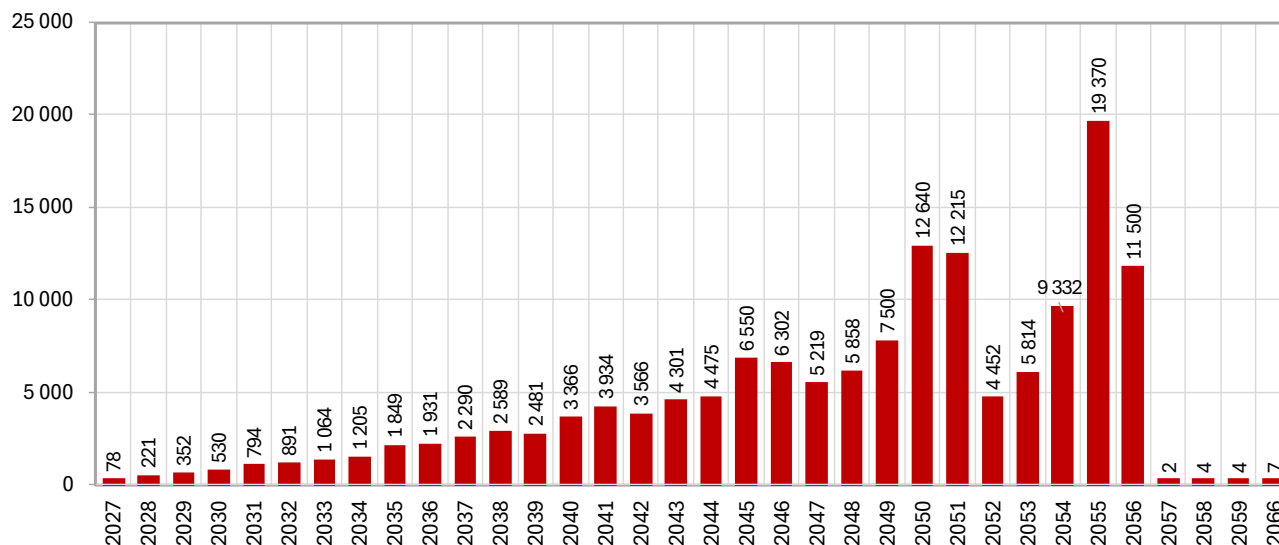
Mortgage Loan Purpose	Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	Number of Mortgage Loans	%
Purchase	110 502 289 905	49 818	77.44%
Construction	4 497 573 033	2 783	3.15%
Reconstruction	1 520 560 788	1 947	1.07%
Refinancing	24 498 390 594	14 502	17.17%
Others	1 666 477 289	899	1.17%
Grand Total	142 685 291 609	69 949	100.00%

Cover Pool Loan Detail

Loan Assets only; overview of Liquid Assets is given separately.

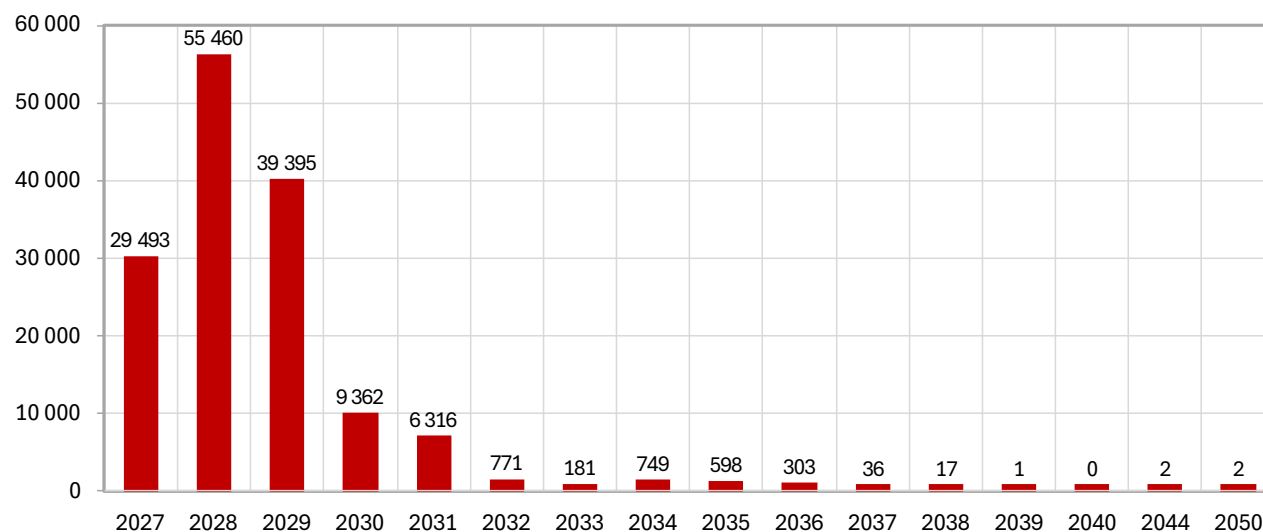
Mortgage Loans Contractual Maturity Profile

Adjusted loan balance (LTV 80% cap) in CZK mln.



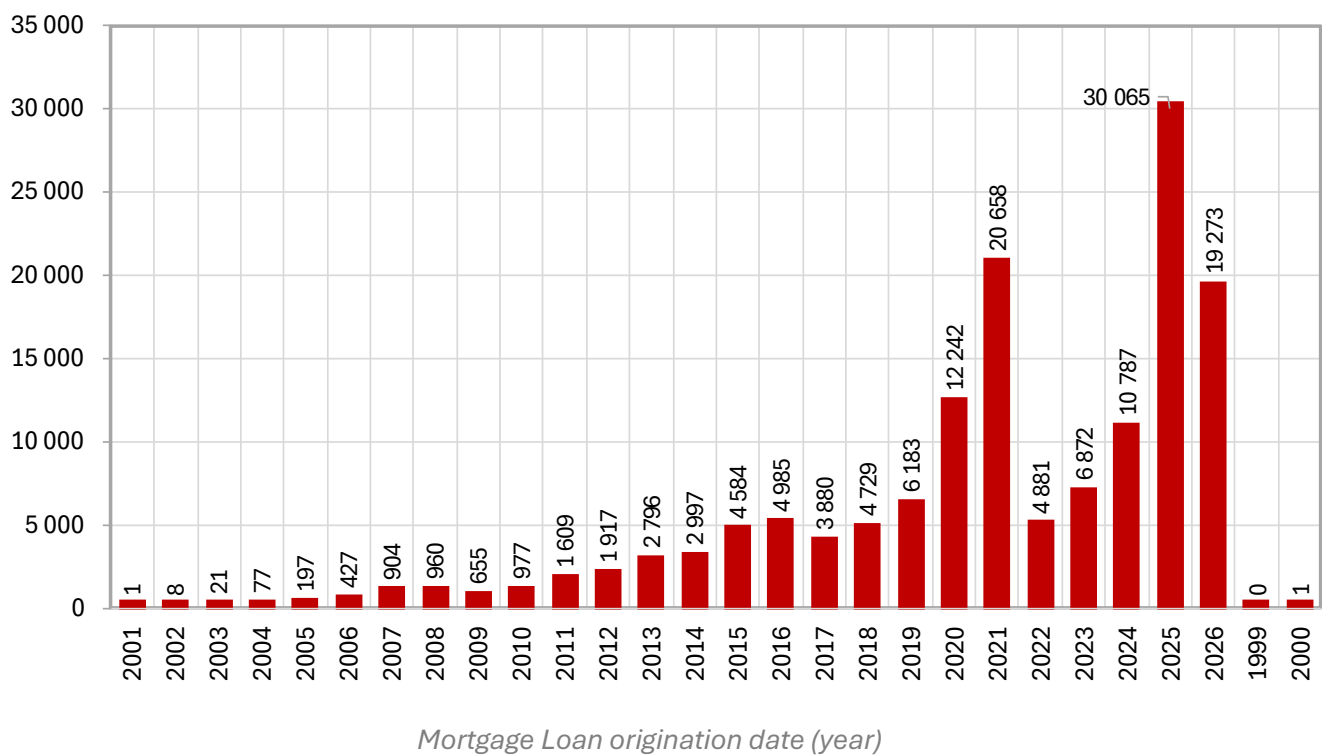
Mortgage Loans Interest Rate Reset Profile

Adjusted loan balance (LTV 80% cap) in CZK mln.



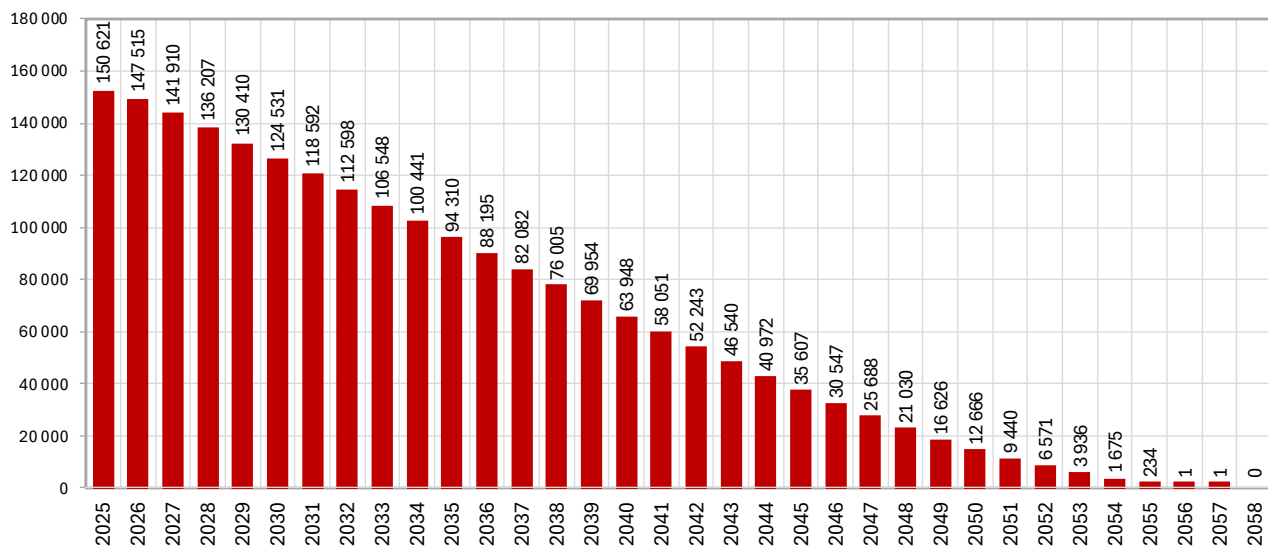
Mortgage Loans Seasoning Profile

Adjusted loan balance (LTV 80% cap) in CZK mln.



Mortgage Loans Contractual Amortization Profile

Projected End of Year Mortgage Loan balance in CZK mln.



Interest rate range	Number of loans	Balance	%
0% - 2%	5 087	10 861 698 469	7.61%
2% - 3%	14 829	24 856 820 072	17.42%
3% - 5%	41 044	97 843 117 178	68.57%
5% - 7%	8 950	9 095 465 080	6.37%
more	39	28 190 810	0.02%
Grand Total	69 949	142 685 291 609	100.00%

LTV range	Number of loans	Balance	%
0% - 40%	23 158	23 540 136 420	16.50%
40% - 50%	9 358	16 942 849 504	11.87%
50% - 60%	10 203	22 018 782 569	15.43%
60% - 70%	11 060	28 401 374 441	19.90%
70% - 80%	16 170	51 782 148 675	36.29%
Grand Total	69 949	142 685 291 609	100.00%

Nominal balance range	Number of loans	Balance	%
0 - 1 000 000	25 722	13 703 843 118	9.60%
1 000 000 - 2 000 000	16 930	24 417 613 387	17.11%
2 000 000 - 3 000 000	10 766	25 907 717 945	18.16%
3 000 000 - 4 000 000	6 651	22 117 881 410	15.50%
4 000 000 - 5 000 000	3 897	16 527 529 977	11.58%
more	5 983	40 010 705 772	28.04%
Grand Total	69 949	142 685 291 609	100.00%

Loan seasoning	Number of loans	Balance	%
up to 12 months	7 208	28 895 947 605	20.25%
12 to 24 months	6 513	23 119 125 470	16.20%
24 to 36 months	2 896	8 939 086 657	6.26%
36 to 60 months	5 464	14 055 708 285	9.85%
60 months and more	47 868	67 675 423 592	47.43%
Grand Total	69 949	142 685 291 609	100.00%

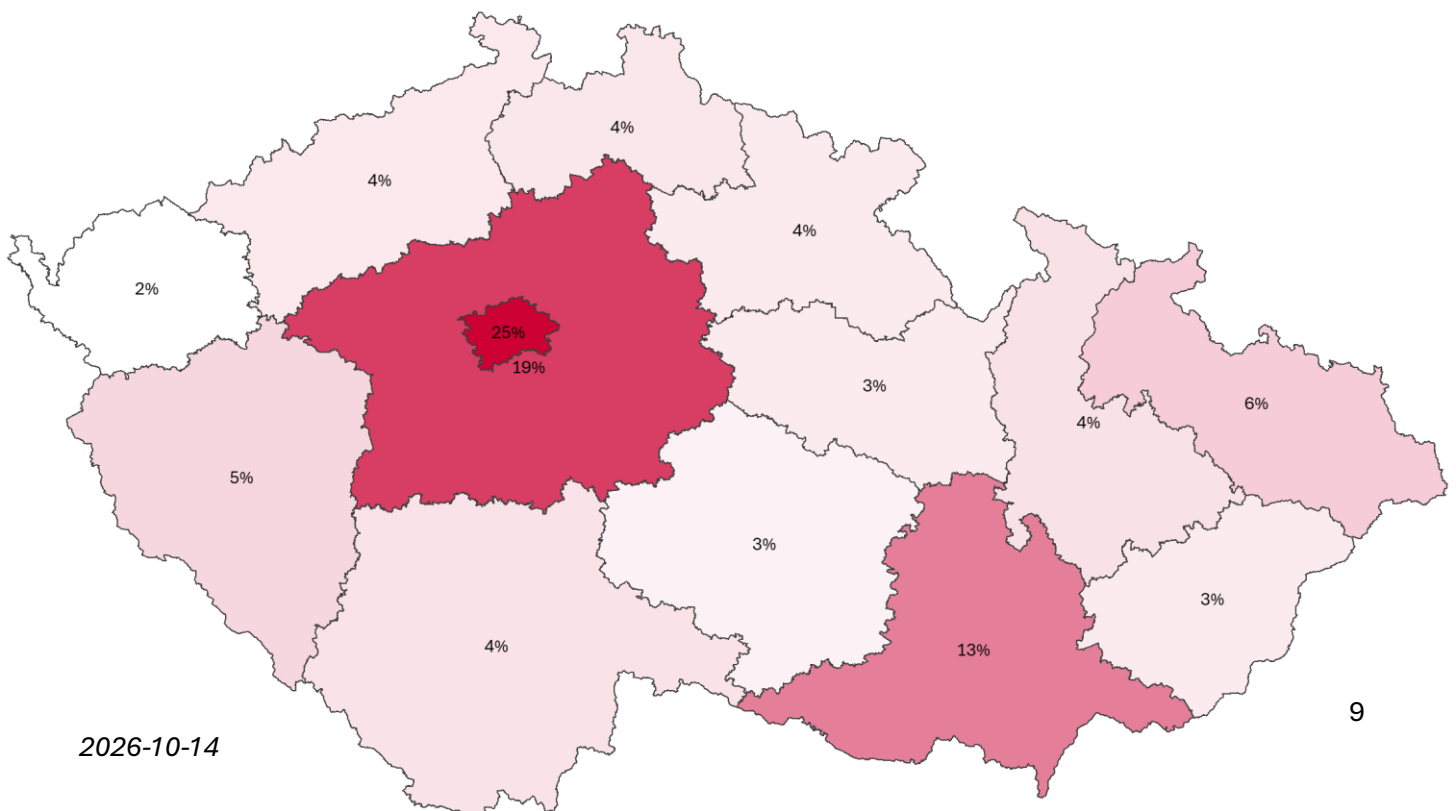
Residual life	Number of loans	Balance	%
0 to 1 years	442	43 222 799	0.03%
1 to 2 years	1 098	189 849 389	0.13%
2 to 3 years	1 131	308 635 577	0.22%
3 to 4 years	1 344	486 677 941	0.34%
4 to 5 years	1 518	729 743 084	0.51%
5 to 10 years	8 699	6 690 466 700	4.69%
10 to 20 years	26 279	39 118 162 917	27.42%
20+ years	29 438	95 118 533 202	66.66%
Grand Total	69 949	142 685 291 609	100.00%

Arrears	Number of loans	Balance	%
no arrears	69 608	142 110 690 160	99.60%
1 to 30 days	305	505 720 159	0.35%
30 to 60 days	32	63 142 125	0.04%
60 to 90 days	4	5 739 165	0.00%
Grand Total	69 949	142 685 291 609	100.00%

Geographical Concentration

Region	Number of properties	Mortgaged Property Value	%
Hlavní město Praha	15 318	73 187 584 373	24.70%
Jihočeský kraj	4 138	12 480 850 014	4.21%
Jihomoravský kraj	11 255	39 116 195 196	13.20%
Karlovarský kraj	2 297	4 733 524 932	1.60%
Kraj Vysočina	3 142	8 511 745 614	2.87%
Královéhradecký kraj	3 979	10 371 798 085	3.50%
Liberecký kraj	3 566	10 801 852 926	3.65%
Moravskoslezský kraj	7 548	19 088 990 630	6.44%
Olomoucký kraj	4 972	13 600 993 882	4.59%
Pardubický kraj	3 944	10 274 552 587	3.47%
Plzeňský kraj	5 597	15 650 839 365	5.28%
Středočeský kraj	14 367	57 281 921 936	19.33%
Ústecký kraj	4 743	10 397 849 478	3.51%
Zlínský kraj	3 807	10 799 586 186	3.64%
Grand Total	88 673	296 298 285 205	100.00%

Mortgaged Property Value in CZK bln.



Appraisal Methods

Region	Number of properties	Mortgaged Property Value	%
Usual price - internal valuation	59 015	181 510 958 638	61.26%
Usual price - external valuation	27 808	109 491 623 372	36.95%
Usual price - DTS	833	3 758 173 018	1.27%
Model price (LuxPi)	525	1 137 580 640	0.38%
Preliminary valuation	18	50 310 000	0.02%
Other internal valuation	474	349 639 537	0.12%
Grand Total	88 673	296 298 285 205	100.00%

Usual Price (legally defined in Czech as *cena obvyklá*) is a price for which the same or a comparable property would be sold on the day of the valuation in the inland under standard business terms and conditions. Factors, risks known as of the date of the appraisal with impact on the price are considered, but no impacts of exceptional market factors, personal background of the buyer or the seller, nor any special favor are reflected in the price.

Exceptional market factors are for example distress of buyer or seller, unpredictable impacts of nature or other force majeure. Personal background means namely: property relationships, family or other personal relationships between seller and buyer. Special favour means: extraordinary value seen in a property arising from personal relation to the property. The CZ legislation covers specifically the definition of Usual Price, which requests taking into account all circumstances which have an impact on the price.

In praxis, the Usual Price is estimated with special respect to legal state of the property, existence of encumbrances or other burdens, real estate location, usage and technical condition, agreements connected to the valuated property, local real estate market condition, revenues attainable by a third person upon due management of the real estate. Usual Price excludes the use of disclaimers, which are commonly used in international valuations. In the process of the Usual Price estimation, following usual parameters are used, entering the valuation: usual level of lease, usual costs, usual vacancy, usual sales, etc.

Regulatory Treatment

UCITS 52(4), CRR Art. 129, ECB repo eligibility, LCR Level 1

Disclaimer

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129 of the Capital Requirements Regulation (EU) 648/2012.

It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.