

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 dated 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 31 March 2026.

Key Facts

Debts	18 802 837 089
Covered Bonds Debts	18 618 974 589
Accessory Debts	183 862 500
Cover Assets	21 623 987 255
Mortgage Loans	20 322 069 665
Liquidity Buffer	1 250 000 000
Derivatives	51 917 590

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 (31 March 2026).

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%
Over-collateralisation target	15.00%
Over-collateralisation actual	15.00%
Mortgage Loans coverage limit (Statutory 85% Test)	85.00%
Mortgage Loans coverage actual	108.08%

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
XS3203038347	EUR	fixed	2.75%	750 000 000	9 493 151	18 618 974 589
Grand Total				750 000 000	9 493 151	18 618 974 589

Bond Maturity

ISIN	Maturity Date	Extended Maturity Date
XS3203038347	2030-10-15	2031-10-15

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 XS3203038347	EUR	7 500 000	183 862 500
Negative Market Value of CCS PRA-IRD-3468860			0
Grand Total			183 862 500

Cover Pool Loan Overview

Number of Mortgage Loans	9 944
Number of borrowers	9 802
Number of properties	13 192
Nominal Value of Mortgage Loans in CZK	21 405 022 946
Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	20 322 069 665
Mortgaged Property Value in CZK	40 416 038 838
Weighted Average of seasoning of Mortgage Loans	4.4 years
Weighted Average of remaining term of Mortgage Loans	22.9 years
Weighted Average of term to interest rate reset of Mortgage Loans	2.8 years
Weighted Average Life of Mortgage Loans	13.4 years
Weighted Average Life of Covered Bonds	4.5 years
Weighted Average of LTV of Mortgage Loans	61.97%
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	178 674 731
10 largest borrowers in % of total Adjusted Value of Mortgage Loans in CZK	0.88%
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 favor 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 (90+ days in arrears or defaulted 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 installment
- 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	Currency	Volume Outstanding	Volume Outstanding in CZK
CZ0001004469	06/2026	CZK	1 250 000 000	1 250 000 000
Grand Total		CZK	1 250 000 000	1 250 000 000

Cover Pool Swaps Overview

Counterparty	CCY	Amount	Rate	CCY	Amount	Rate	Market Value
SOCIETE GENERALE (SGIB)	EUR	750 000 000	2.75%	CZK	18 266 000 000	4.16%	51 917 590
Grand Total		EUR	750 000 000	CZK	18 266 000 000		51 917 590

Covered Block Cashflow Forecast (next 180 days)

Month	Mortgage Loans	Liquidity Buffer	Derivatives	Bonds Issued	Total
2026-04	131 245 546	0	0	0	131 245 546
2026-05	131 228 255	0	0	0	131 228 255
2026-06	131 215 626	1 262 500 000	0	0	1 393 715 626
2026-07	131 215 626	0	0	0	131 215 626
2026-08	131 224 167	0	0	0	131 224 167
2026-09	131 224 167	0	0	0	131 224 167
Grand Total	787 353 387	1 262 500 000	0	0	2 049 853 387

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	Number of Mortgage Loans	Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	%
Purchase	6 949	16 119 349 107	79.32%
Construction	353	559 813 947	2.75%
Reconstruction	250	171 574 912	0.84%
Refinancing	1 869	3 014 392 021	14.83%
Others	523	456 939 678	2.25%
Grand Total	9 944	20 322 069 665	100.00%

Impact of COVID-19 Moratorium on Loans

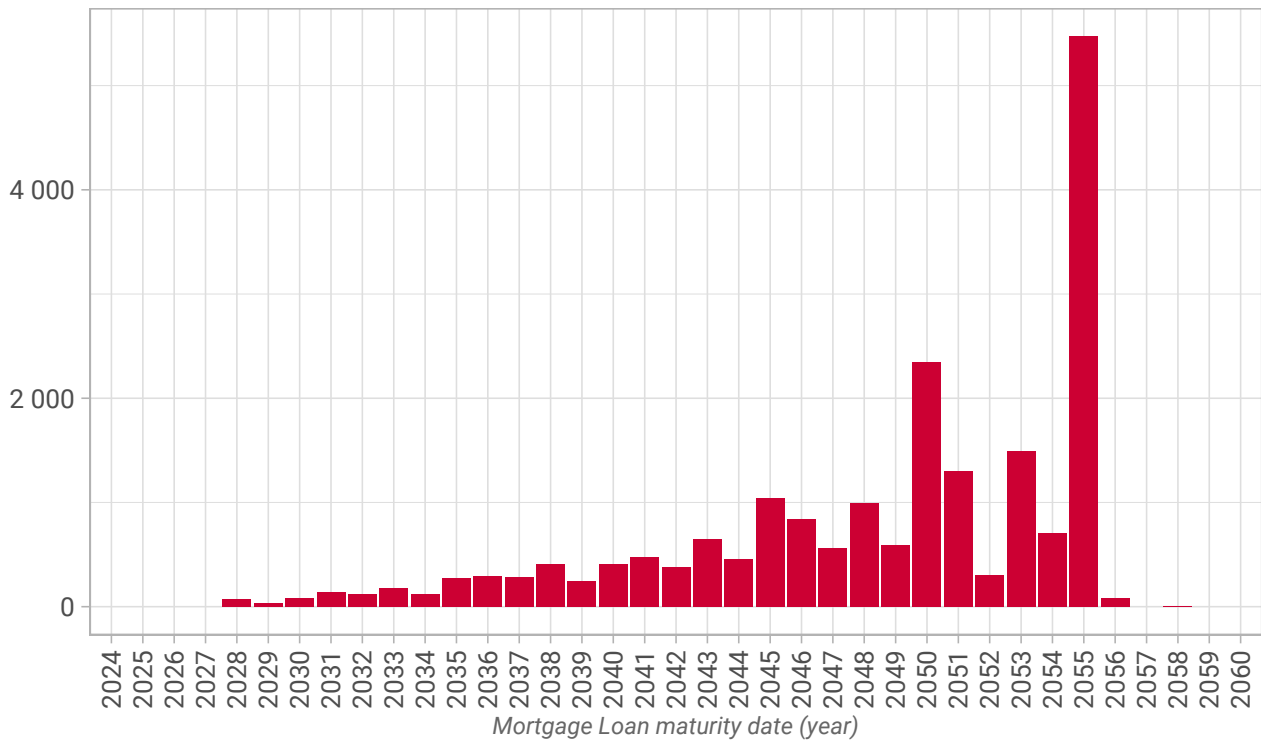
Loans in COVID-19 moratorium per Adjusted loan balance in CZK	0
Loans in COVID-19 moratorium as % of total	0.00%

Cover Pool Loan Detail

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

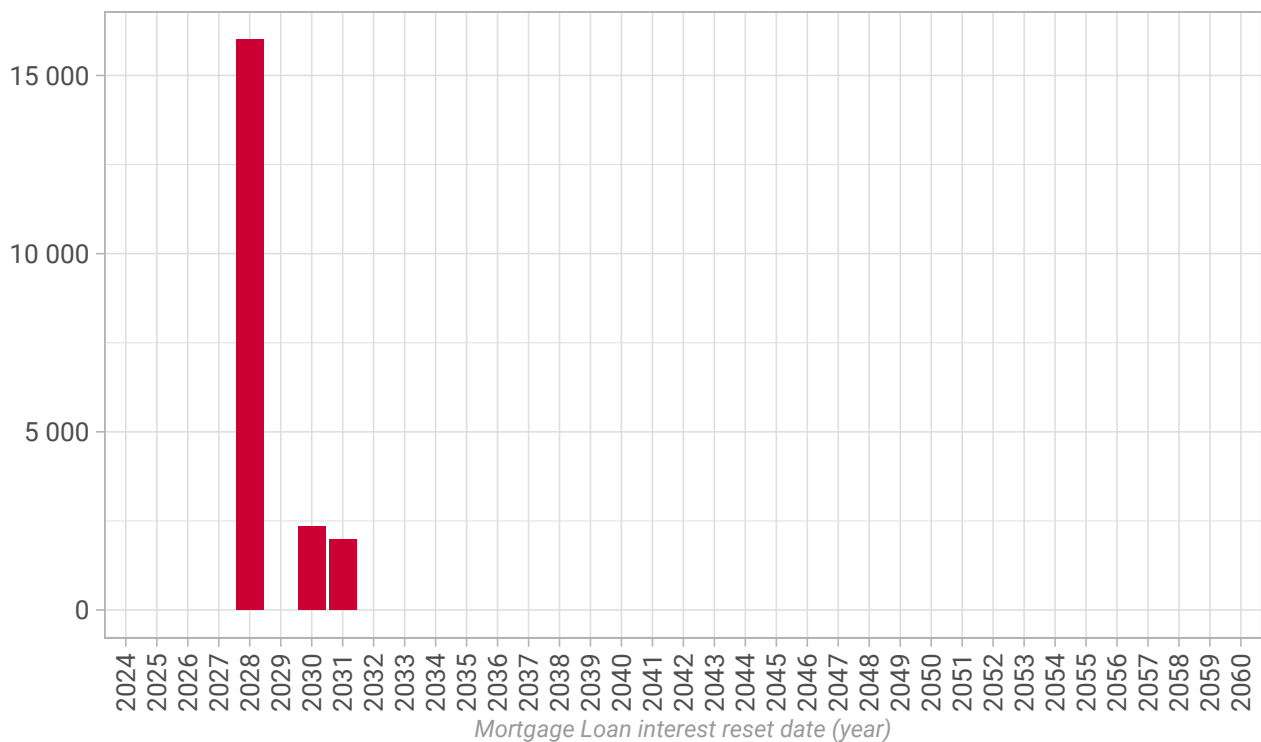
Mortgage Loans Contractual Maturity Profile

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



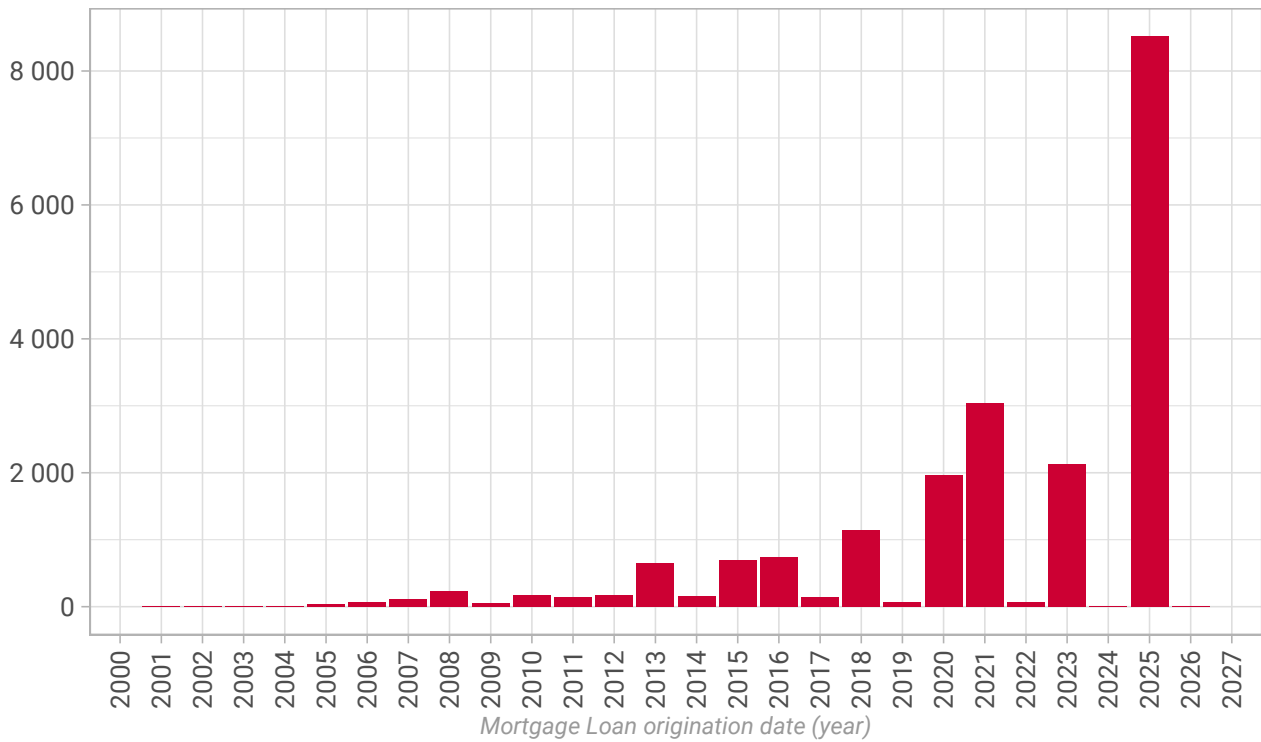
Mortgage Loans Interest Rate Reset Profile

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



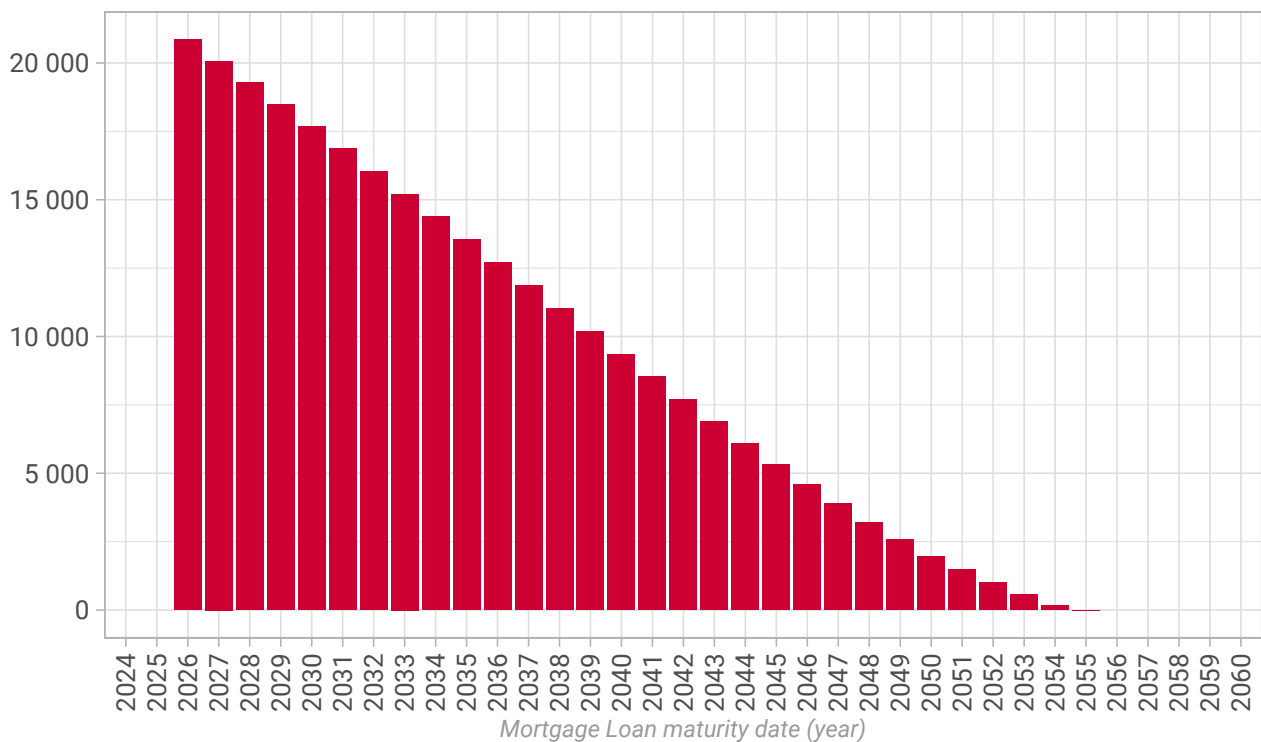
Mortgage Loans Seasoning Profile

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%	1 225	2 959 986 595	14.57%
2% - 3%	1 920	3 199 395 497	15.74%
3% - 5%	5 017	12 025 865 600	59.18%
5% - 7%	1 776	2 132 108 932	10.49%
more	6	4 713 041	0.02%
Grand Total	9 944	20 322 069 665	100.00%

LTV range	Number of loans	Balance	%
0% - 40%	2 931	2 875 979 270	14.15%
40% - 50%	1 299	2 244 849 303	11.05%
50% - 60%	1 456	3 084 242 503	15.18%
60% - 70%	1 543	3 590 614 293	17.67%
70% - 80%	2 715	8 526 384 296	41.96%
Grand Total	9 944	20 322 069 665	100.00%

Nominal balance range	Number of loans	Balance	%
0 - 1 000 000	3 646	1 974 191 174	9.71%
1 000 000 - 2 000 000	2 310	3 337 992 672	16.43%
2 000 000 - 3 000 000	1 558	3 741 860 458	18.41%
3 000 000 - 4 000 000	977	3 239 478 912	15.94%
4 000 000 - 5 000 000	600	2 497 097 487	12.29%
more	853	5 531 448 963	27.22%
Grand Total	9 944	20 322 069 665	100.00%

Loan seasoning	Number of loans	Balance	%
up to 12 months	2 307	8 516 544 082	41.91%
12 to 24 months	3	3 414 025	0.02%
24 to 36 months	842	2 132 938 100	10.50%
36 to 60 months	462	1 370 376 935	6.74%
60 months and more	6 330	8 298 796 523	40.84%
Grand Total	9 944	20 322 069 665	100.00%

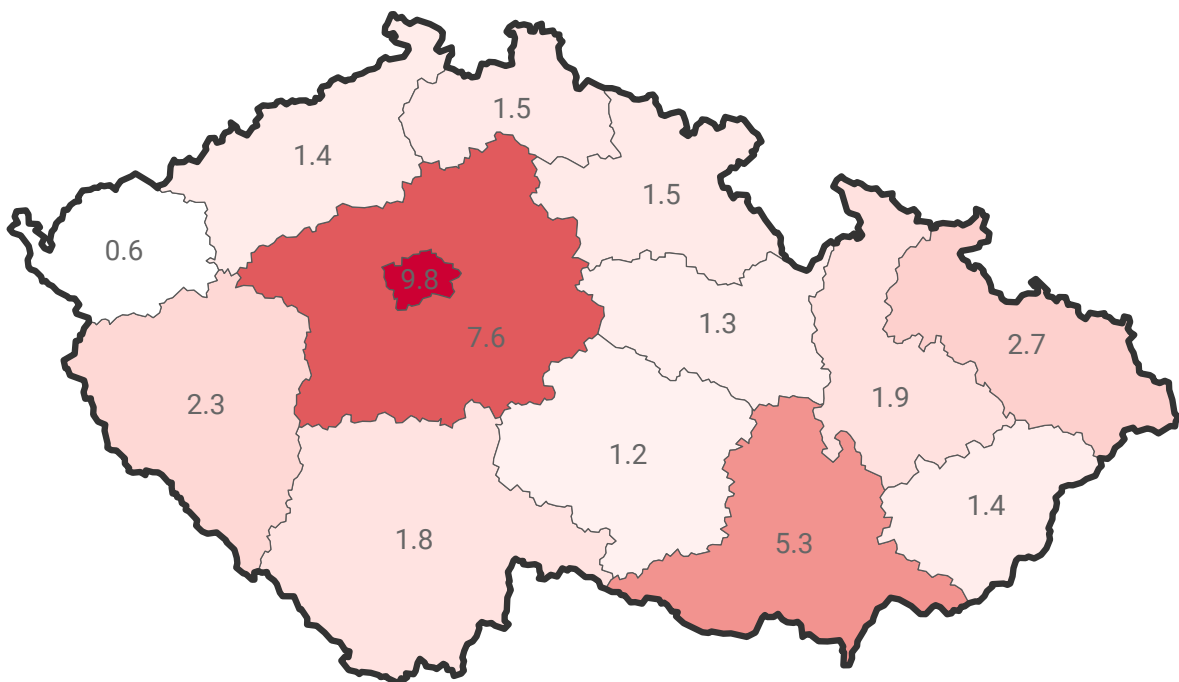
Residual life	Number of loans	Balance	%
2 to 3 years	309	79 030 119	0.39%
3 to 4 years	103	36 304 316	0.18%
4 to 5 years	263	121 766 953	0.60%
5 to 10 years	1 210	879 729 628	4.33%
10 to 20 years	3 512	4 763 480 587	23.44%
20+ years	4 547	14 441 758 062	71.06%
Grand Total	9 944	20 322 069 665	100.00%

Arrears	Number of loans	Balance	%
no arrears	9 895	20 254 524 570	99.67%
1 to 30 days	47	63 965 419	0.31%
30 to 60 days	2	3 579 676	0.02%
Grand Total	9 944	20 322 069 665	100.00%

Geographical Concentration

Region	Number of properties	Mortgaged Property Value	%
Hlavní město Praha	2 203	9 752 176 846	24.13%
Jihomoravský kraj	1 709	5 314 780 997	13.15%
Jihočeský kraj	636	1 819 412 600	4.50%
Karlovarský kraj	341	602 372 675	1.49%
Kraj Vysočina	466	1 205 433 963	2.98%
Královéhradecký kraj	614	1 521 883 802	3.77%
Liberecký kraj	544	1 544 417 308	3.82%
Moravskoslezský kraj	1 111	2 672 108 079	6.61%
Olomoucký kraj	748	1 896 723 862	4.69%
Pardubický kraj	538	1 342 858 293	3.32%
Plzeňský kraj	876	2 298 387 802	5.69%
Středočeský kraj	2 138	7 628 458 384	18.87%
Zlínský kraj	513	1 376 303 021	3.41%
Ústecký kraj	755	1 440 721 207	3.56%
Grand Total	13 192	40 416 038 838	100.00%

Mortgaged Property Value in CZK bln.



Appraisal Methods

Method	Number of properties	Mortgaged Property Value	%
Usual price - internal valuation	8 746	24 648 826 606	60.99%
Usual price - external valuation	4 148	14 992 662 255	37.10%
Usual price - DTS	123	548 473 100	1.36%
Model price (LuxPi)	86	144 218 327	0.357%
Other internal valuation	87	68 108 551	0.169%
Preliminary valuation	2	13 750 000	0.034%
Grand Total	13 192	40 416 038 838	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 favor 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(7) 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.