

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 30 September 2025.

Key Facts

Debts	12 886 437 922
Covered Bonds Debts	12 170 846 899
Accessory Debts	715 591 023
Cover Assets	15 465 434 944
Mortgage Loans	15 265 434 944
Liquidity Buffer	200 000 000

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 (30 September 2025).

OC limit statutory (Statutory Minimum OC Level Test)	2.00%
OC limit contractual (Contractual Minimum OC Level Test)	5.00%
Over-collateralisation target	20.00%
Over-collateralisation actual	20.01%
Mortgage Loans coverage limit (Statutory 85% Test)	85.00%
Mortgage Loans coverage actual	118.46%

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
XS2289128162	EUR	fixed	0.01%	500 000 000	34 795	12 170 846 899
Grand Total				500 000 000	34 795	12 170 846 899

Bond Maturity

ISIN	Maturity Date	Extended Maturity Date
XS2289128162	2026-01-20	2027-01-20

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.

Cover Pool Loan Overview

Number of Mortgage Loans	10 595
Number of borrowers	10 364
Number of properties	13 645
Nominal Value of Mortgage Loans in CZK	15 822 793 758
Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	15 265 434 944
Mortgaged Property Value in CZK	35 161 269 163
Weighted Average of seasoning of Mortgage Loans	7.3 years
Weighted Average of remaining term of Mortgage Loans	19.4 years
Weighted Average of term to interest rate reset of Mortgage Loans	0.4 years
Weighted Average Life of Mortgage Loans	10.8 years
Weighted Average Life of Covered Bonds	0.3 years
Weighted Average of LTV of Mortgage Loans	57.69%
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	240 356 806
10 largest borrowers in % of total Adjusted Value of Mortgage Loans in CZK	1.57%
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	200 000 000	200 000 000
Grand Total		CZK	200 000 000	200 000 000

Cover Pool Swaps Overview

Counterparty	CCY	Amount	Rate	CCY	Amount	Rate	Market Value
SOCIETE GENERALE (SGIB)	EUR	500 000 000	0.01%	CZK	13 080 000 000	1.09%	-715 591 023

Amount in CZK is based on actual Exchange Rate as of trade date (13 January 2021).

Covered Block Cashflow Forecast (next 6 months)

Month	Mortgage Loans	Liquidity Buffer	Derivatives	Bonds Issued	Total
2025-10	109 832 581	0	0	0	109 832 581
2025-11	109 133 378	0	0	0	109 133 378
2025-12	108 131 820	0	0	0	108 131 820
2026-01	107 191 296	0	-141 355 000	-1 216 167	-35 379 871
2026-02	106 297 915	0	0	0	106 297 915
2026-03	105 603 331	0	0	0	105 603 331
Grand Total	646 190 320	0	-141 355 000	-1 216 167	503 619 153

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 EUR cashflows is reported in CZK using current (30 September 2025) exchange rate
- projection of Liquidity Buffer cashflow considers only interest flows, as maturity of the instrument does not imply cash position change at the covered block level (principal received would remain in the covered block as cash)
- projection of Bonds Issued is done on the basis of Extended Maturity (i.e. not contractual maturity)

Loan Product Range

Mortgage Loan Purpose	Number of Mortgage Loans	Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	%
Purchase	6 504	10 661 886 258	69.84%
Construction	514	683 253 001	4.48%
Reconstruction	341	217 566 927	1.43%
Refinancing	2 252	2 960 297 252	19.39%
Others	984	742 431 507	4.86%
Grand Total	10 595	15 265 434 944	100.00%

Impact of COVID-19 Moratorium on Loans

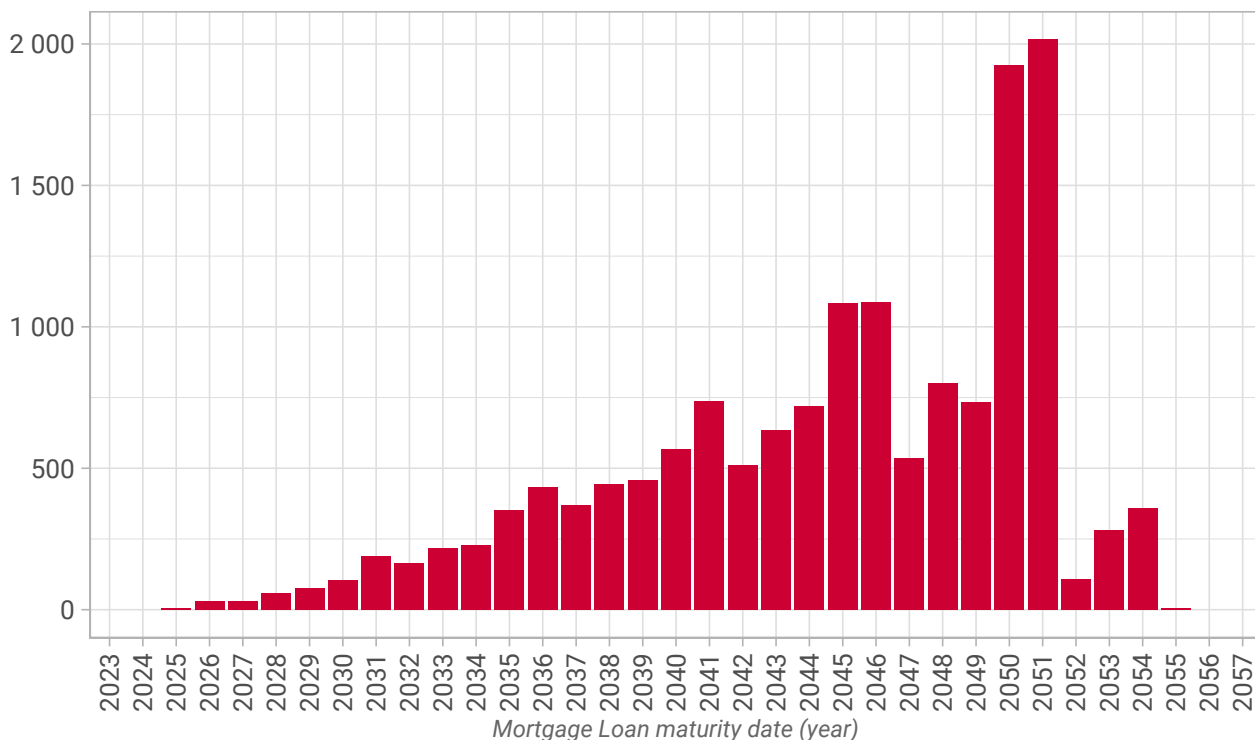
Loans in COVID-19 moratorium per Adjusted loan balance in CZK	0
Loans in COVID-19 moratorium as % of total	0.00%

Cover Pool Loan Detail

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

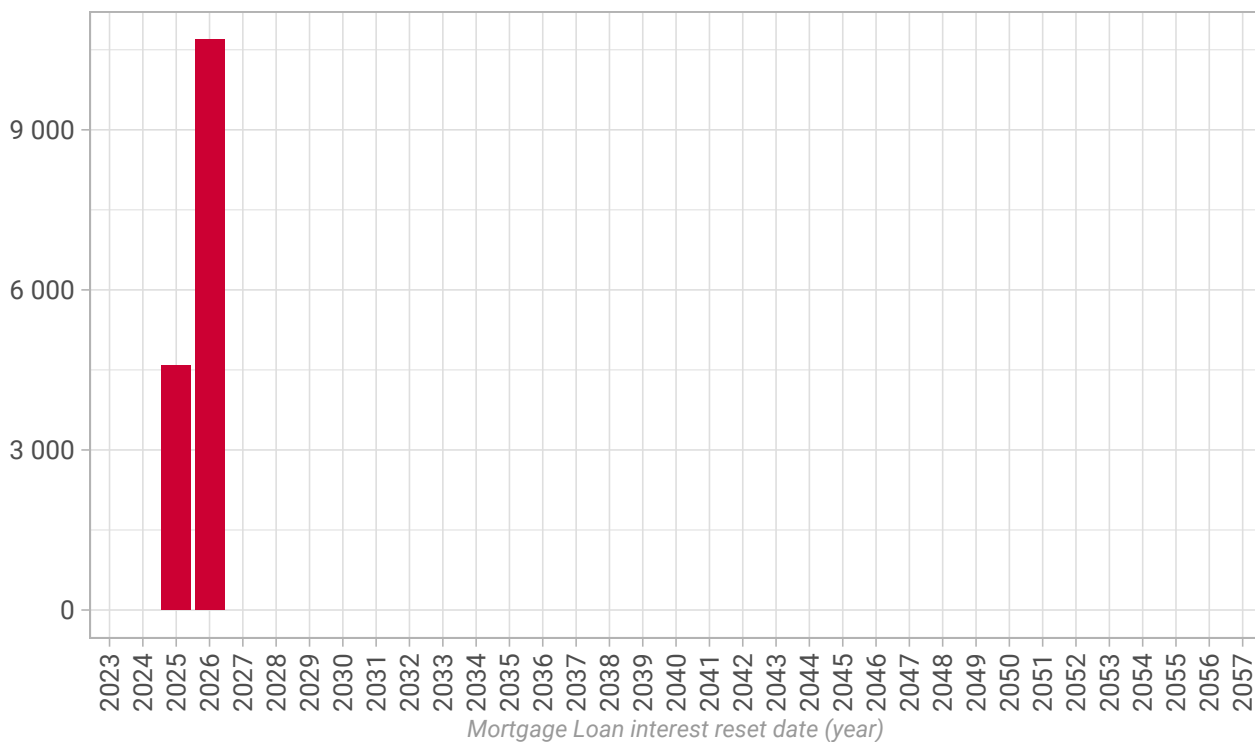
Mortgage Loans Contractual Maturity Profile

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



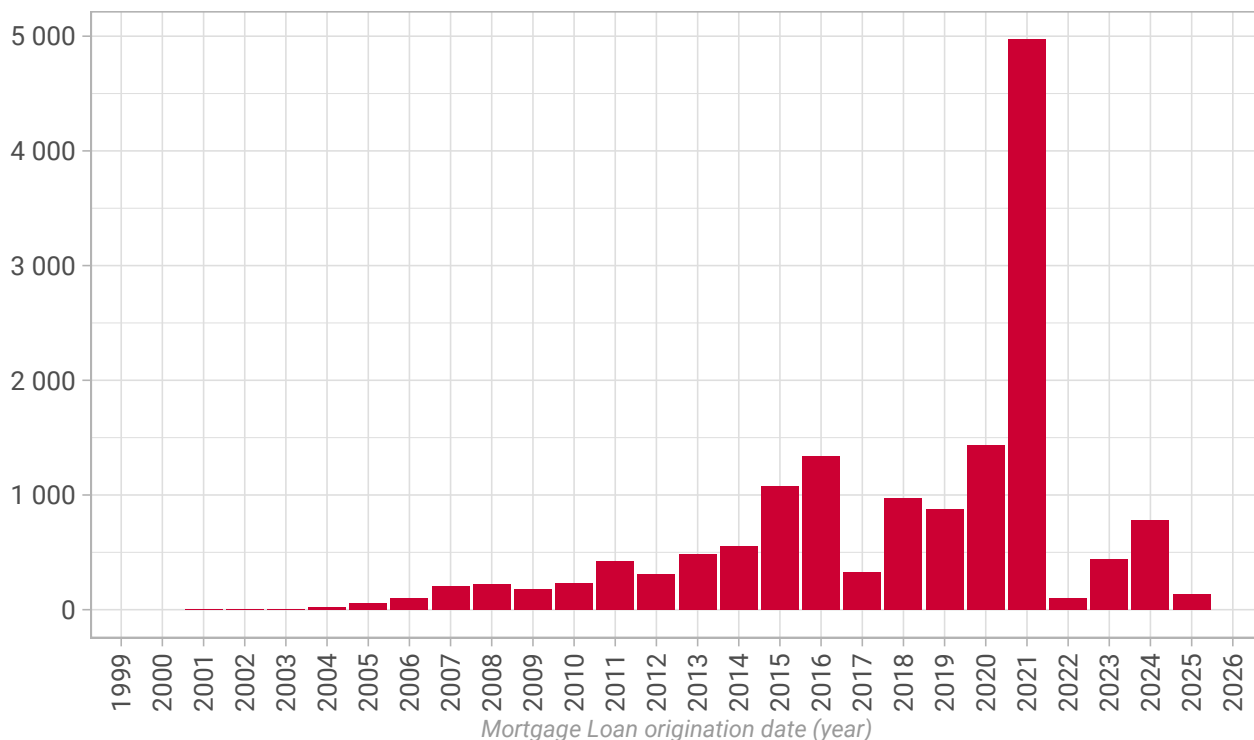
Mortgage Loans Interest Rate Reset Profile

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



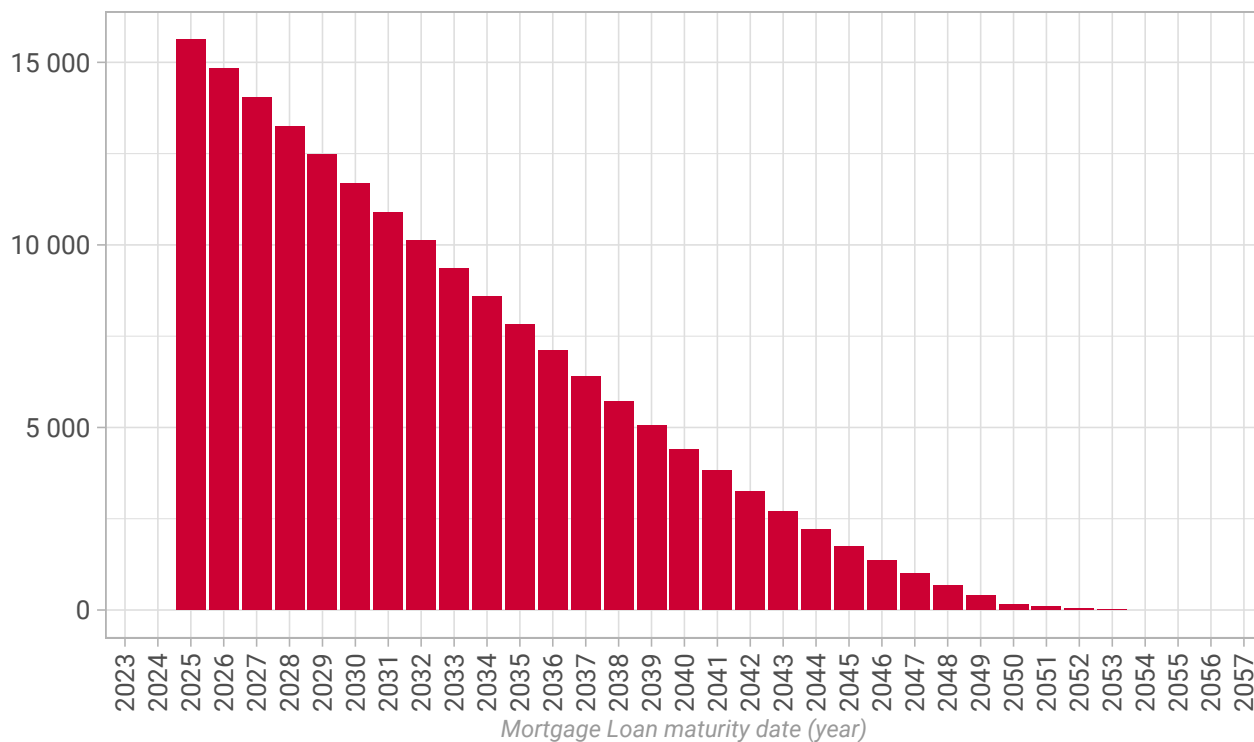
Mortgage Loans Seasoning Profile

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%	2 597	5 434 282 000	35.60%
2% - 3%	4 538	5 511 761 699	36.11%
3% - 5%	1 014	1 825 276 760	11.96%
5% - 7%	2 408	2 469 648 126	16.18%
more	38	24 466 360	0.16%
Grand Total	10 595	15 265 434 944	100.00%

LTV range	Number of loans	Balance	%
0% - 40%	4 145	2 851 525 131	18.68%
40% - 50%	1 342	1 938 419 425	12.70%
50% - 60%	1 512	2 610 533 894	17.10%
60% - 70%	1 702	3 568 024 398	23.37%
70% - 80%	1 894	4 296 932 096	28.15%
Grand Total	10 595	15 265 434 944	100.00%

Nominal balance range	Number of loans	Balance	%
0 - 1 000 000	5 307	2 525 027 009	16.54%
1 000 000 - 2 000 000	2 709	3 812 944 987	24.98%
2 000 000 - 3 000 000	1 266	2 993 795 481	19.61%
3 000 000 - 4 000 000	604	1 980 317 822	12.97%
4 000 000 - 5 000 000	308	1 295 802 796	8.49%
more	401	2 657 546 849	17.41%
Grand Total	10 595	15 265 434 944	100.00%

Loan seasoning	Number of loans	Balance	%
up to 12 months	31	200 288 006	1.31%
12 to 24 months	250	722 472 881	4.73%
24 to 36 months	213	475 526 856	3.12%
36 to 60 months	2 485	6 358 867 029	41.66%
60 months and more	7 616	7 508 280 172	49.18%
Grand Total	10 595	15 265 434 944	100.00%

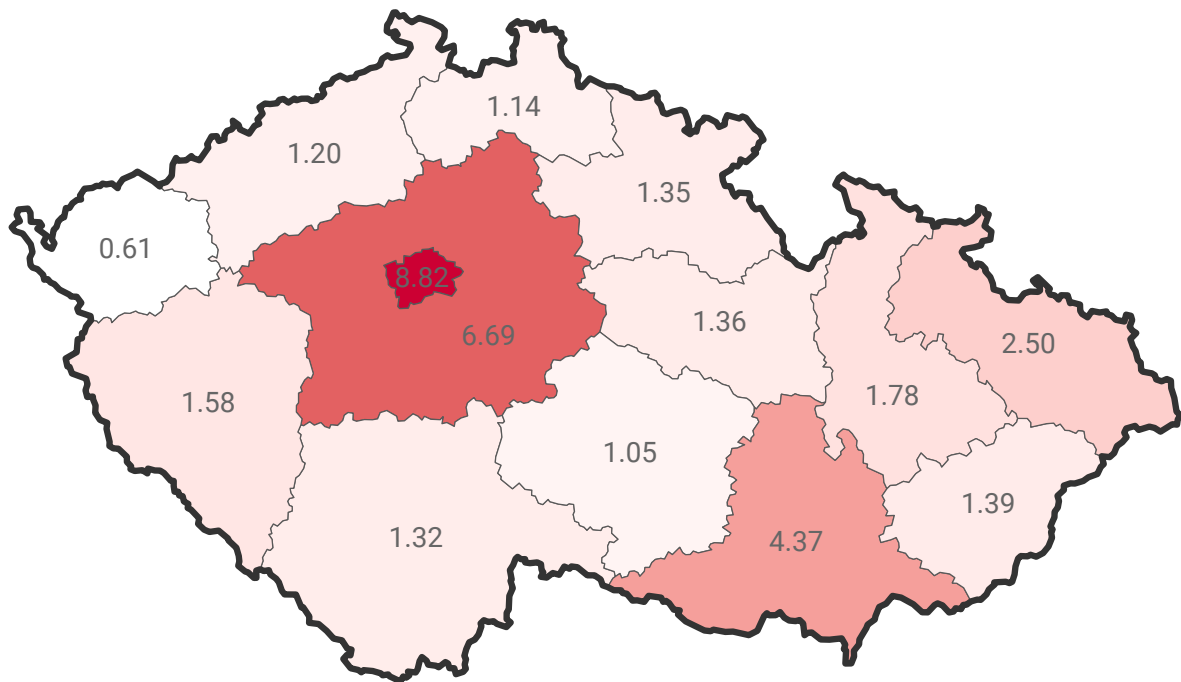
Residual life	Number of loans	Balance	%
0 to 1 years	769	31 528 745	0.21%
1 to 2 years	155	26 748 596	0.18%
2 to 3 years	162	51 744 704	0.34%
3 to 4 years	178	71 598 515	0.47%
4 to 5 years	202	89 353 983	0.59%
5 to 10 years	1 504	1 075 103 497	7.04%
10 to 20 years	4 247	5 645 306 288	36.98%
20+ years	3 378	8 274 050 618	54.20%
Grand Total	10 595	15 265 434 944	100.00%

Arrears	Number of loans	Balance	%
no arrears	10 529	15 197 358 233	99.55%
1 to 30 days	60	63 084 171	0.41%
30 to 60 days	5	3 989 135	0.03%
60 to 90 days	1	1 003 405	0.01%
Grand Total	10 595	15 265 434 944	100.00%

Geographical Concentration

Region	Number of properties	Mortgaged Property Value	%
Hlavní město Praha	2 349	8 819 386 693	25.08%
Jihomoravský kraj	1 627	4 368 539 147	12.42%
Jihočeský kraj	560	1 322 457 225	3.76%
Karlovarský kraj	386	611 530 839	1.74%
Kraj Vysočina	514	1 045 140 450	2.97%
Královéhradecký kraj	679	1 350 199 647	3.84%
Liberecký kraj	505	1 143 538 986	3.25%
Moravskoslezský kraj	1 269	2 503 267 491	7.12%
Olomoucký kraj	814	1 778 061 006	5.06%
Pardubický kraj	666	1 360 471 553	3.87%
Plzeňský kraj	768	1 577 834 770	4.49%
Středočeský kraj	2 173	6 689 344 407	19.02%
Zlínský kraj	610	1 391 636 854	3.96%
Ústecký kraj	725	1 199 860 097	3.41%
Grand Total	13 645	35 161 269 163	100.00%

Mortgaged Property Value in CZK bln.



Appraisal Methods

Method	Number of properties	Mortgaged Property Value	%
Usual price - internal valuation	10 283	27 286 641 390	77.60%
Usual price - external valuation	3 189	7 681 743 729	21.85%
Other internal valuation	124	74 536 079	0.212%
Usual price - DTS	15	58 311 783	0.166%
Usual price - interal valuation	22	44 372 742	0.126%
Model price (LuxPi)	11	15 663 439	0.0445%
Preliminary valuation	1	0	0.00%
Grand Total	13 645	35 161 269 163	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.