

KB International Cover Pool

Komerční banka_HZL_EUR_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 2021.

Key Facts

Debts	13 072 500 000
Covered Bonds Debts	13 072 500 000
Accessory Debts	0
Cover Assets	16 341 113 966
Mortgage Loans	16 141 113 966
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 (31 March 2021).

Over-collateralisation statutory	2.00%
Over-collateralisation contractual	5.00%
Over-collateralisation target	25.00%
Over-collateralisation actual	25.00%

Bond List

ISIN	Maturity	CCY	Rate	Volume Outstanding	Volume Outstanding in CZK
XS2289128162	01/2026	EUR	0.01%	500 000 000	13 072 500 000
Grand Total		EUR		500 000 000	13 072 500 000

Cover Pool Loan Overview

Number of Mortgage Loans	12 412
Number of borrowers	12 151
Number of properties	12 660
Nominal Value of Mortgage Loans in CZK	16 575 320 136
Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	16 141 113 966
Mortgaged Property Value in CZK	29 901 819 617
Weighted Average of seasoning of Mortgage Loans	5.2 years
Weighted Average of remaining term of Mortgage Loans	20.9 years
Weighted Average of term to interest rate reset of Mortgage Loans	4.9 years
Weighted Average Life of Mortgage Loans	11.5 years
Weighted Average Life of Covered Bonds	4.8 years
Weighted Average of LTV of Mortgage Loans	63.29%
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	158 357 160
10 largest borrowers in % of total Adjusted Value of Mortgage Loans in CZK	0.98%
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
CZ0001002851	09/2021	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 SA	EUR	500 000 000	0.01%	CZK	13 080 000 000	1.09%	615 326 220

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

Loan Product range

Mortgage Loan Purpose	Number of Mortgage Loans	Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	%
Purchase	7 803	11 246 258 992	69.67%
Construction	549	875 789 230	5.43%
Reconstruction	886	672 777 403	4.17%
Refinancing	2 082	2 361 030 307	14.63%
Others	1 092	985 258 034	6.10%
Grand Total	12 412	16 141 113 966	100.00%

Impact of COVID-19 Moratorium on Loans

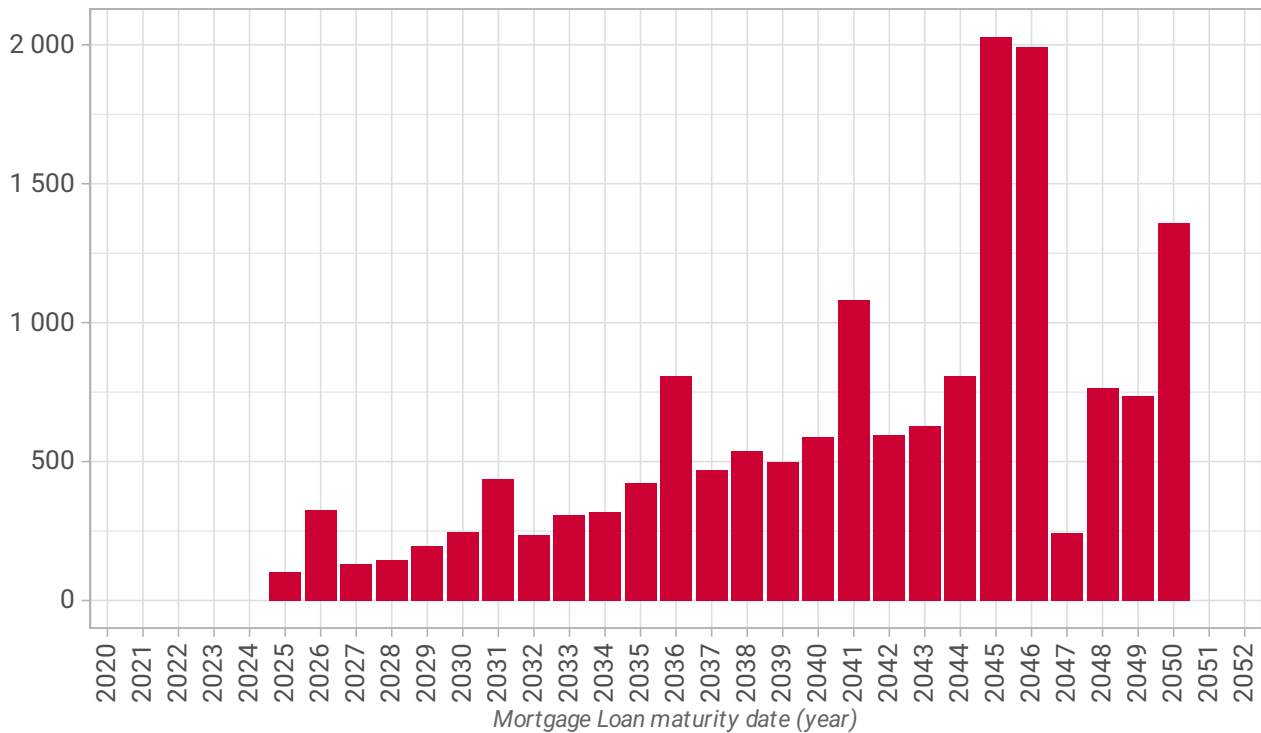
Loans in COVID-19 moratorium per Adjusted loan balance in CZK	0
Loans in COVID-19 moratorium as % of total	0.00%

Cover Pool Loan Detail

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

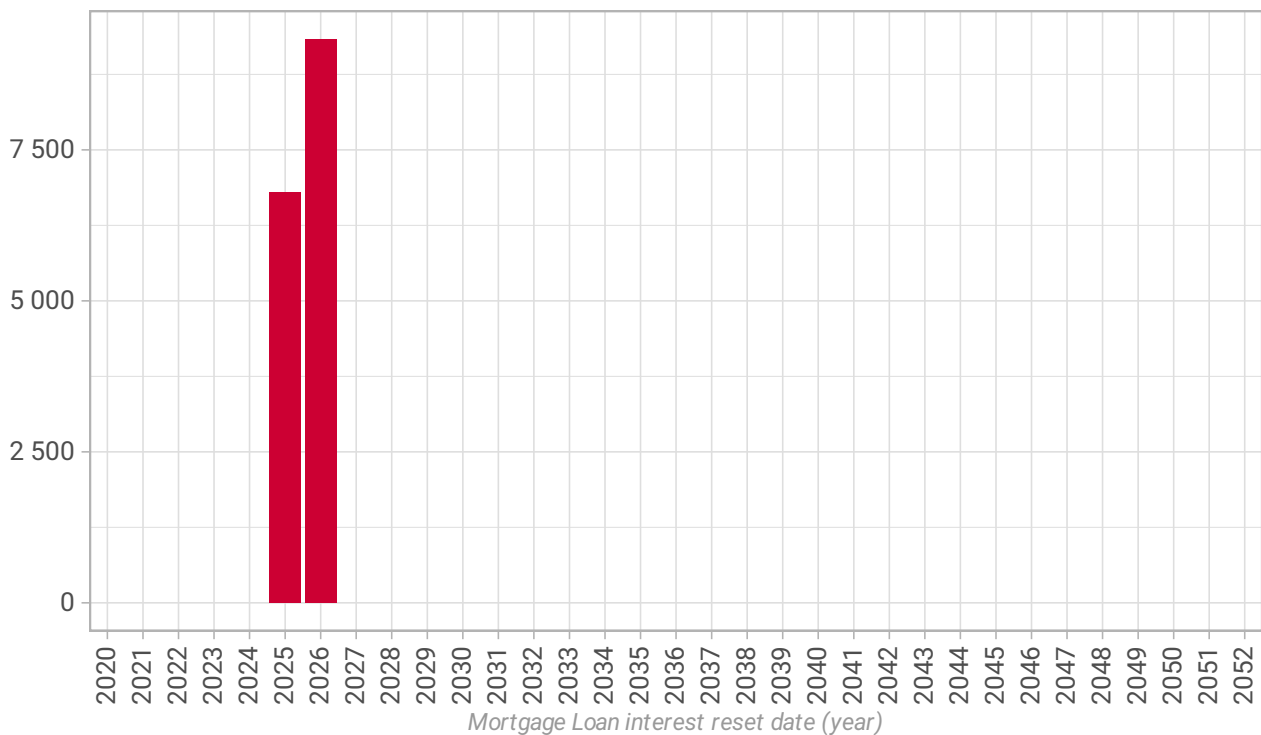
Mortgage Loans Contractual Maturity Profile

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



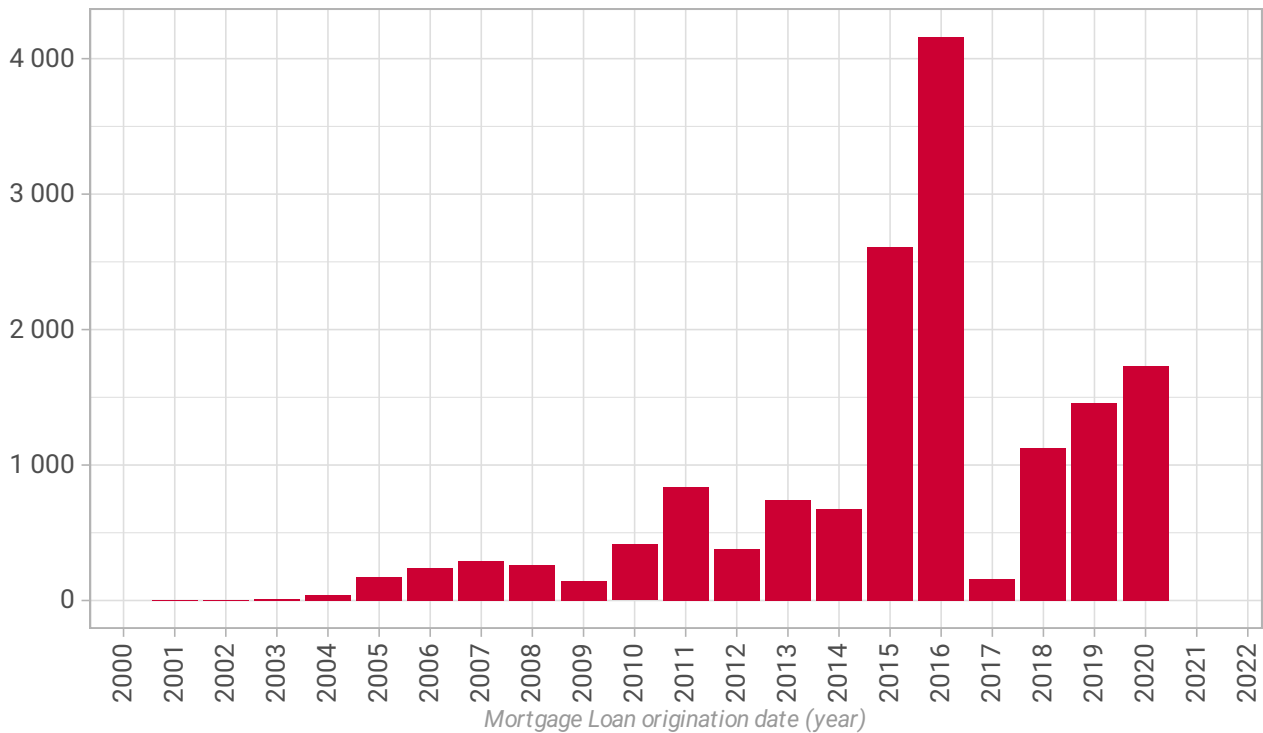
Mortgage Loans Interest Rate Reset Profile

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



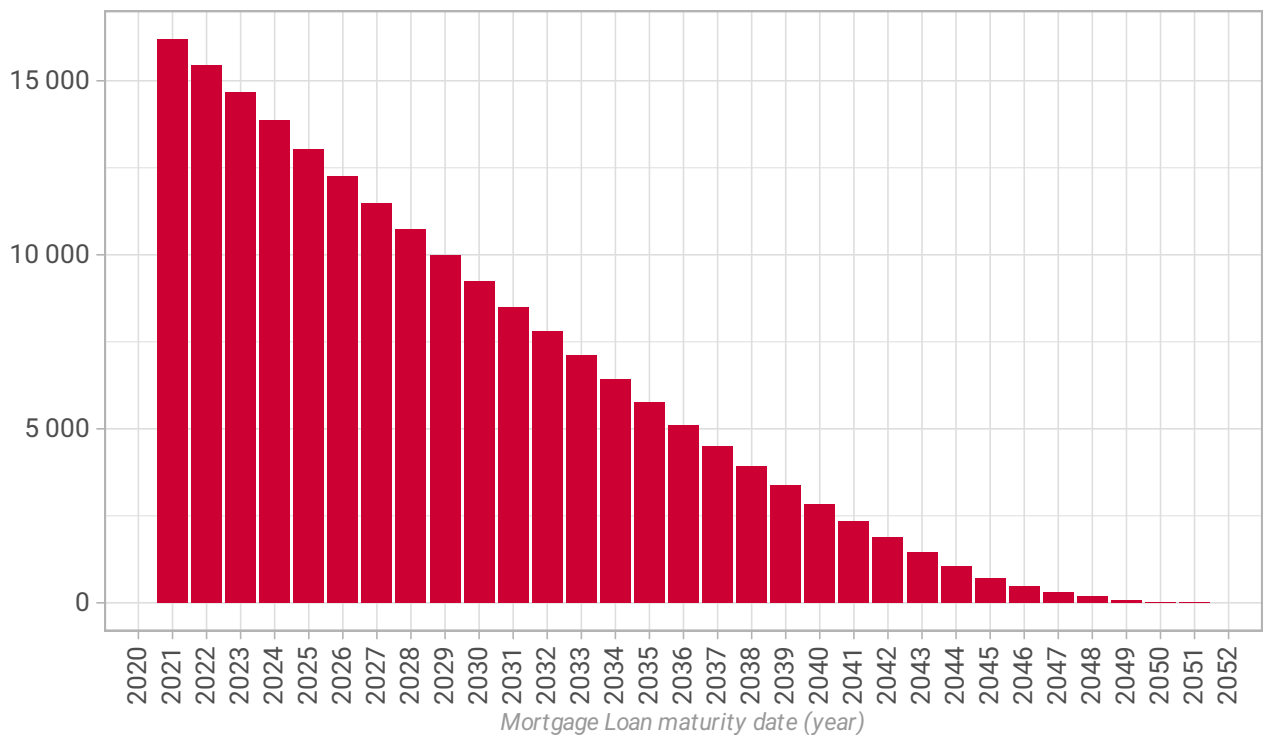
Mortgage Loans Seasoning Profile

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%	3 789	5 659 581 718	35.06%
2% – 3%	7 873	9 765 647 728	60.50%
3% – 5%	736	704 819 258	4.37%
5% – 7%	14	11 065 262	0.07%
Grand Total	12 412	16 141 113 966	100.00%

LTV range	Number of loans	Balance	%
0% - 40%	3 035	2 165 346 691	13.42%
40% – 50%	1 362	1 576 923 720	9.77%
50% – 60%	1 442	1 892 815 557	11.73%
60% – 70%	1 871	2 751 147 169	17.04%
70% – 80%	4 702	7 754 880 828	48.04%
Grand Total	12 412	16 141 113 966	100.00%

Nominal balance range	Number of loans	Balance	%
0 – 1 000 000	6 134	3 521 783 246	21.82%
1 000 000 – 2 000 000	3 990	5 528 845 387	34.25%
2 000 000 – 3 000 000	1 394	3 306 561 056	20.49%
more	894	3 783 924 277	23.44%
Grand Total	12 412	16 141 113 966	100.00%

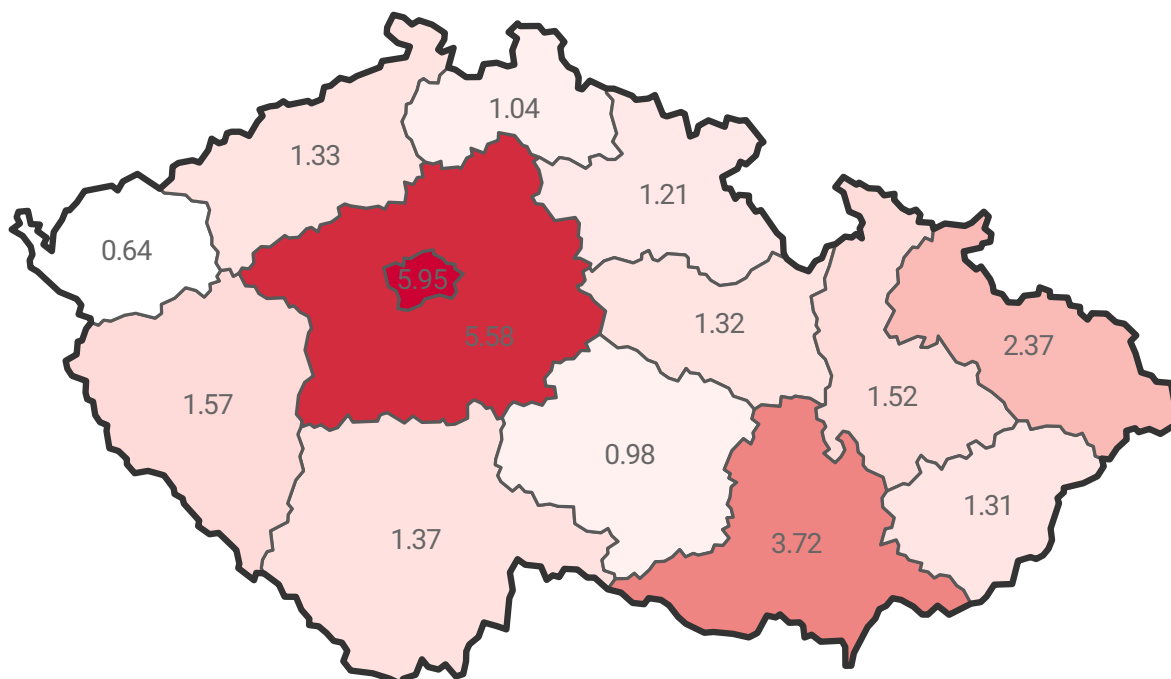
Loan seasoning	Number of loans	Balance	%
up to 12 months	1 061	2 388 141 111	14.80%
12 to 24 months	482	959 031 143	5.94%
24 to 36 months	897	1 585 145 224	9.82%
36 to 60 months	2 199	2 932 078 801	18.17%
≥ 60 months	7 773	8 276 717 687	51.28%
Grand Total	12 412	16 141 113 966	100.00%

Residual life	Number of loans	Balance	%
4 to 5 years	453	195 816 450	1.21%
5 to 10 years	1 651	1 074 761 159	6.66%
10+ years	10 308	14 870 536 357	92.13%
Grand Total	12 412	16 141 113 966	100.00%

Arrears	Number of loans	Balance	%
paid to term	12 372	16 094 972 280	99.71%
1 to 30 days	33	35 584 883	0.22%
30 to 60 days	7	10 556 803	0.07%
Grand Total	12 412	16 141 113 966	100.00%

Geographical concentration

Region	Number of properties	Mortgaged Property Value	%
Hlavní město Praha	1 480	5 952 903 560	19.91%
Jihočeský kraj	678	1 369 219 338	4.58%
Jihomoravský kraj	1 436	3 715 381 224	12.43%
Karlovarský kraj	427	639 226 686	2.14%
Kraj Vysočina	532	984 029 747	3.29%
Královéhradecký kraj	678	1 209 404 895	4.04%
Liberecký kraj	527	1 036 830 389	3.47%
Moravskoslezský kraj	1 271	2 372 404 813	7.93%
Olomoucký kraj	816	1 523 615 563	5.10%
Pardubický kraj	710	1 316 100 501	4.40%
Plzeňský kraj	773	1 567 990 058	5.24%
Středočeský kraj	2 025	5 578 478 369	18.66%
Ústecký kraj	871	1 326 986 988	4.44%
Zlínský kraj	667	1 309 247 487	4.38%
Grand Total	12 891	29 901 819 617	100.00%



Total assessed value per region in CZK bln.

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.