

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 December 2025.

Key Facts

Debts	31 878 464 120
Covered Bonds Debts	30 414 259 815
Accessory Debts	1 464 204 305
Cover Assets	36 664 935 923
Mortgage Loans	35 414 935 923
Liquidity Buffer	1 250 000 000

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 December 2025).

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	15.01%
Mortgage Loans coverage limit (Statutory 85% Test)	85.00%
Mortgage Loans coverage actual	111.09%

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	47 397	12 123 649 147
XS3203038347	EUR	fixed	2.75%	750 000 000	4 407 534	18 290 610 668
Grand Total				1 250 000 000	4 454 931	30 414 259 815

Bond Maturity

ISIN	Maturity Date	Extended Maturity Date
XS2289128162	2026-01-20	2027-01-20
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 XS2289128162	EUR	5 000 000	121 225 000
1 % of nominal value of issue XS3203038347	EUR	7 500 000	181 837 500
Negative Market Value of CCS PRA-IRD-6276			809 012 786
Negative Market Value of CCS PRA-IRD-3468860			352 129 018
Grand Total			1 464 204 305

Cover Pool Loan Overview

Number of Mortgage Loans	17 998
Number of borrowers	17 537
Number of properties	23 570
Nominal Value of Mortgage Loans in CZK	37 140 341 465
Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	35 414 935 923
Mortgaged Property Value in CZK	72 314 356 759
Weighted Average of seasoning of Mortgage Loans	4.8 years
Weighted Average of remaining term of Mortgage Loans	22.3 years
Weighted Average of term to interest rate reset of Mortgage Loans	2.5 years
Weighted Average Life of Mortgage Loans	13.0 years
Weighted Average Life of Covered Bonds	2.9 years
Weighted Average of LTV of Mortgage Loans	61.00%
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	236 742 908
10 largest borrowers in % of total Adjusted Value of Mortgage Loans in CZK	0.67%
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	500 000 000	0.01%	CZK	13 080 000 000	1.09%	-809 012 786
SOCIETE GENERALE (SGIB)	EUR	750 000 000	2.75%	CZK	18 266 000 000	4.16%	-352 129 018
Grand Total	EUR	1 250 000 000		CZK	31 346 000 000		-1 161 141 805

Covered Block Cashflow Forecast (next 6 months)

Month	Mortgage Loans	Liquidity Buffer	Derivatives	Bonds Issued	Total
2026-01	234 658 828	0	-141 359 750	-1 212 250	92 086 828
2026-02	234 644 401	0	0	0	234 644 401
2026-03	234 644 551	0	0	0	234 644 551
2026-04	234 644 551	0	0	0	234 644 551
2026-05	234 644 551	0	0	0	234 644 551
2026-06	234 644 551	1 262 500 000	0	0	1 497 144 551
Grand Total	1 407 881 434	1 262 500 000	-141 359 750	-1 212 250	2 527 809 434

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	12 051	27 597 641 864	77.93%
Construction	687	1 064 049 581	3.00%
Reconstruction	509	381 765 873	1.08%
Refinancing	3 697	5 386 518 997	15.21%
Others	1 054	984 959 608	2.78%
Grand Total	17 998	35 414 935 923	100.00%

Impact of COVID-19 Moratorium on Loans

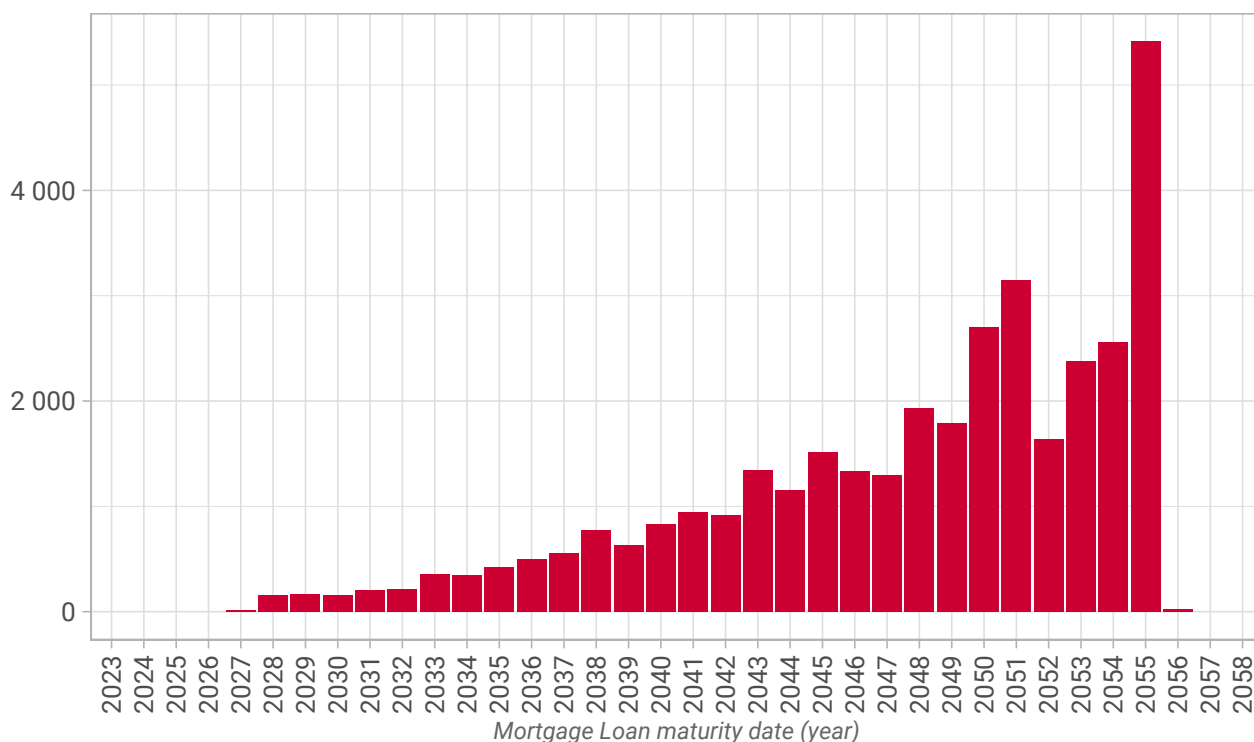
Loans in COVID-19 moratorium per Adjusted loan balance in CZK	0
Loans in COVID-19 moratorium as % of total	0.00%

Cover Pool Loan Detail

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

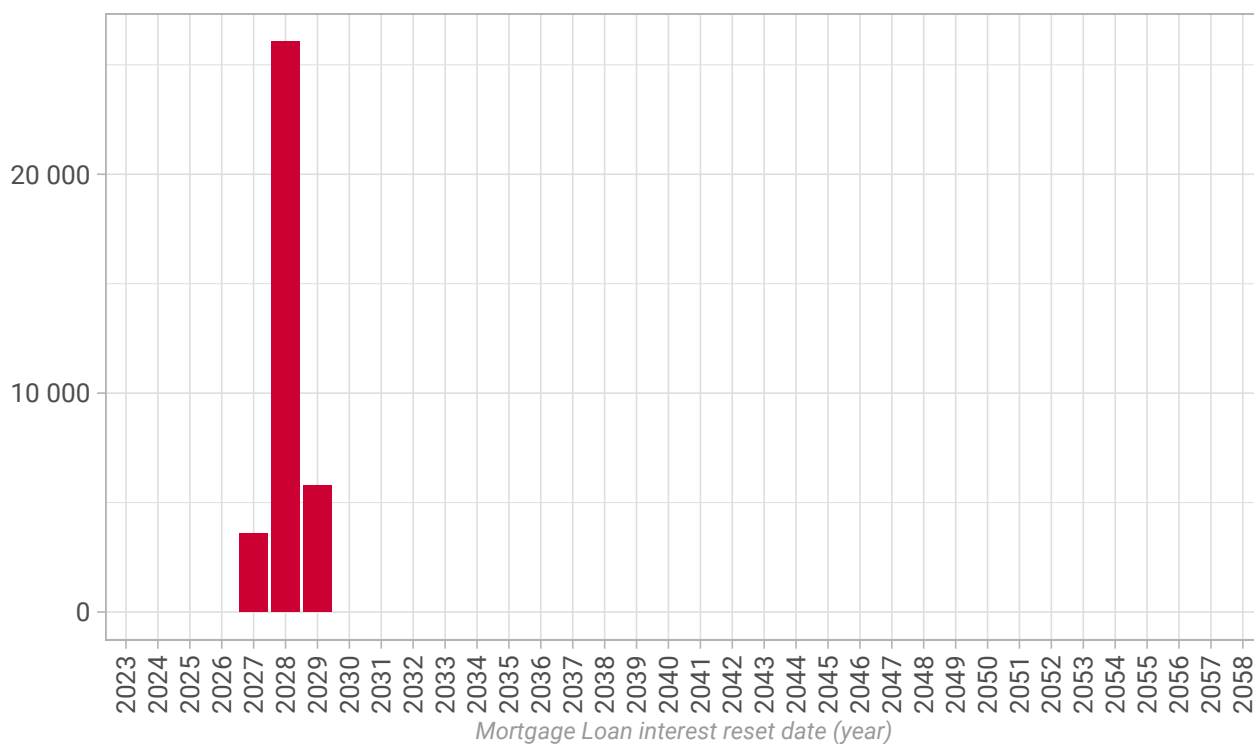
Mortgage Loans Contractual Maturity Profile

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



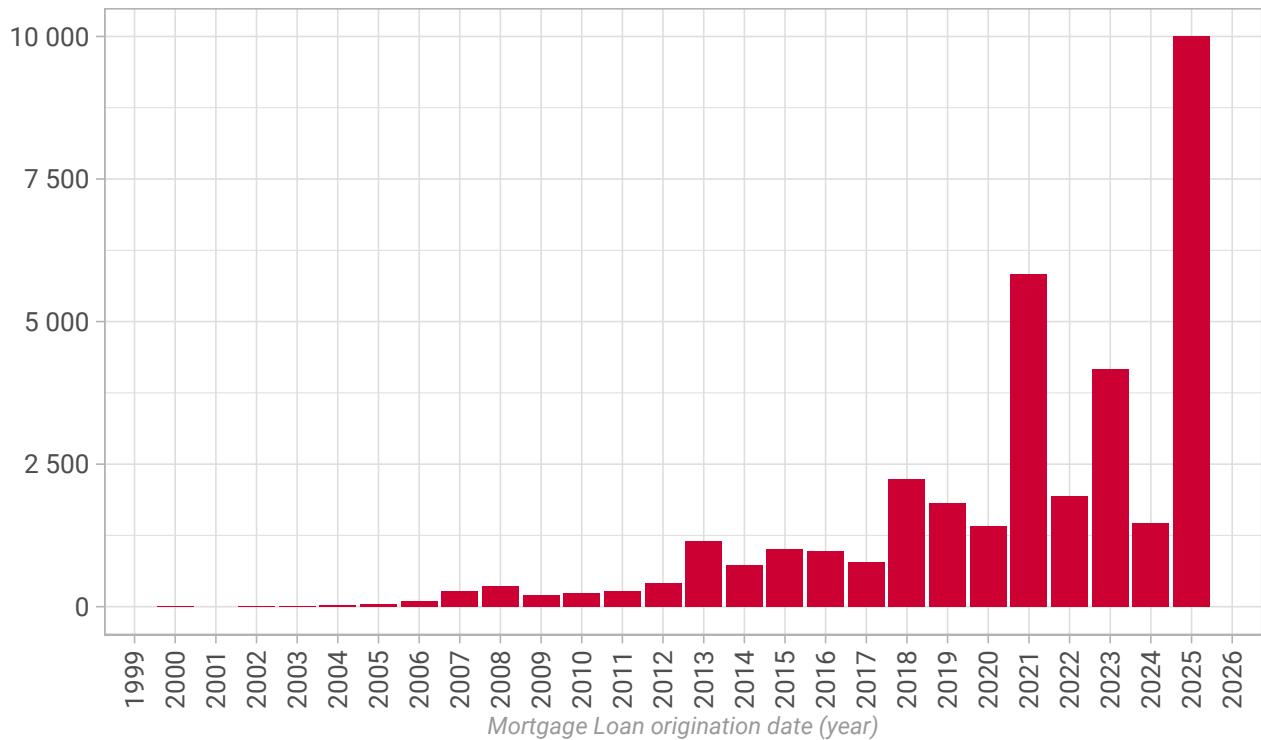
Mortgage Loans Interest Rate Reset Profile

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



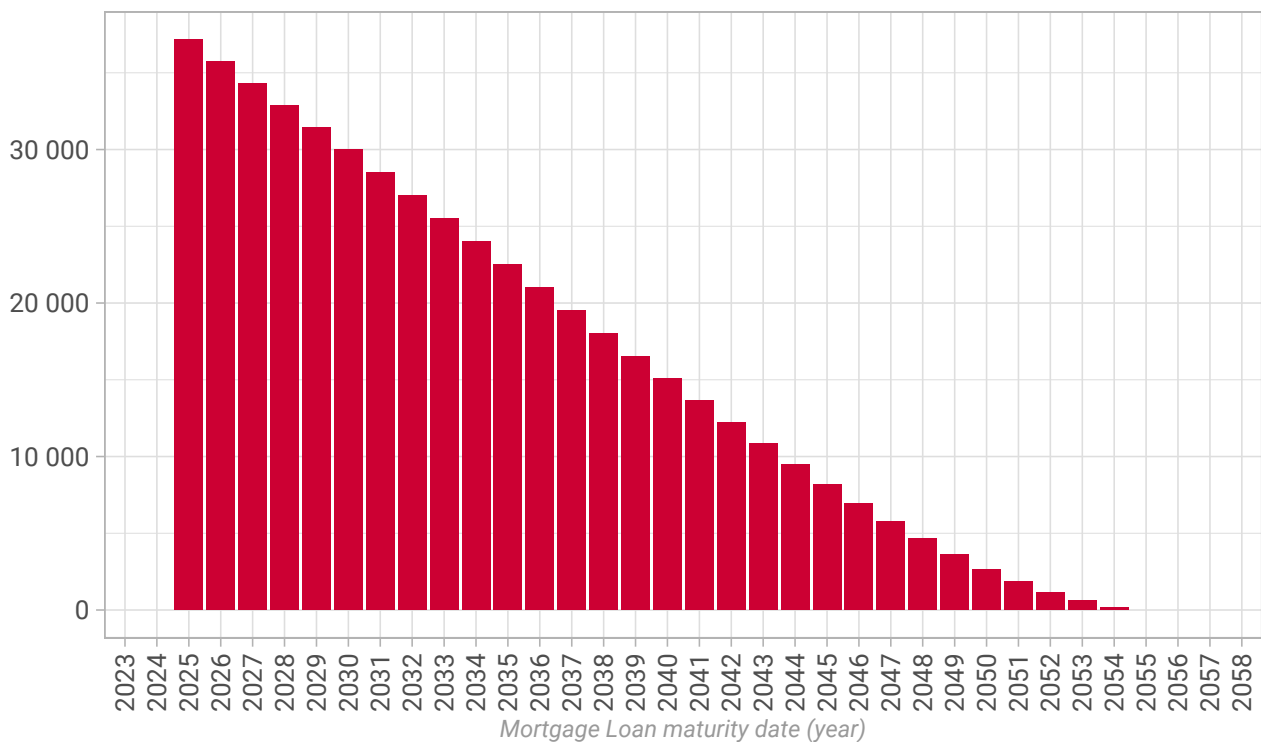
Mortgage Loans Seasoning Profile

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%	2 003	4 529 864 223	12.79%
2% - 3%	4 353	7 189 179 467	20.30%
3% - 5%	7 423	18 703 979 872	52.81%
5% - 7%	4 190	4 971 781 992	14.04%
more	29	20 130 369	0.06%
Grand Total	17 998	35 414 935 923	100.00%

LTV range	Number of loans	Balance	%
0% - 40%	5 672	5 393 354 487	15.23%
40% - 50%	2 358	4 035 804 493	11.40%
50% - 60%	2 615	5 330 294 507	15.05%
60% - 70%	2 764	6 734 703 807	19.02%
70% - 80%	4 589	13 920 778 629	39.31%
Grand Total	17 998	35 414 935 923	100.00%

Nominal balance range	Number of loans	Balance	%
0 - 1 000 000	6 634	3 550 231 324	10.02%
1 000 000 - 2 000 000	4 545	6 543 912 408	18.48%
2 000 000 - 3 000 000	2 791	6 722 780 525	18.98%
3 000 000 - 4 000 000	1 700	5 645 253 518	15.94%
4 000 000 - 5 000 000	939	3 920 232 286	11.07%
more	1 389	9 032 525 862	25.50%
Grand Total	17 998	35 414 935 923	100.00%

Loan seasoning	Number of loans	Balance	%
up to 12 months	2 781	9 998 526 189	28.23%
12 to 24 months	476	1 469 706 434	4.15%
24 to 36 months	1 644	4 168 966 284	11.77%
36 to 60 months	2 613	7 766 953 575	21.93%
60 months and more	10 484	12 010 783 442	33.91%
Grand Total	17 998	35 414 935 923	100.00%

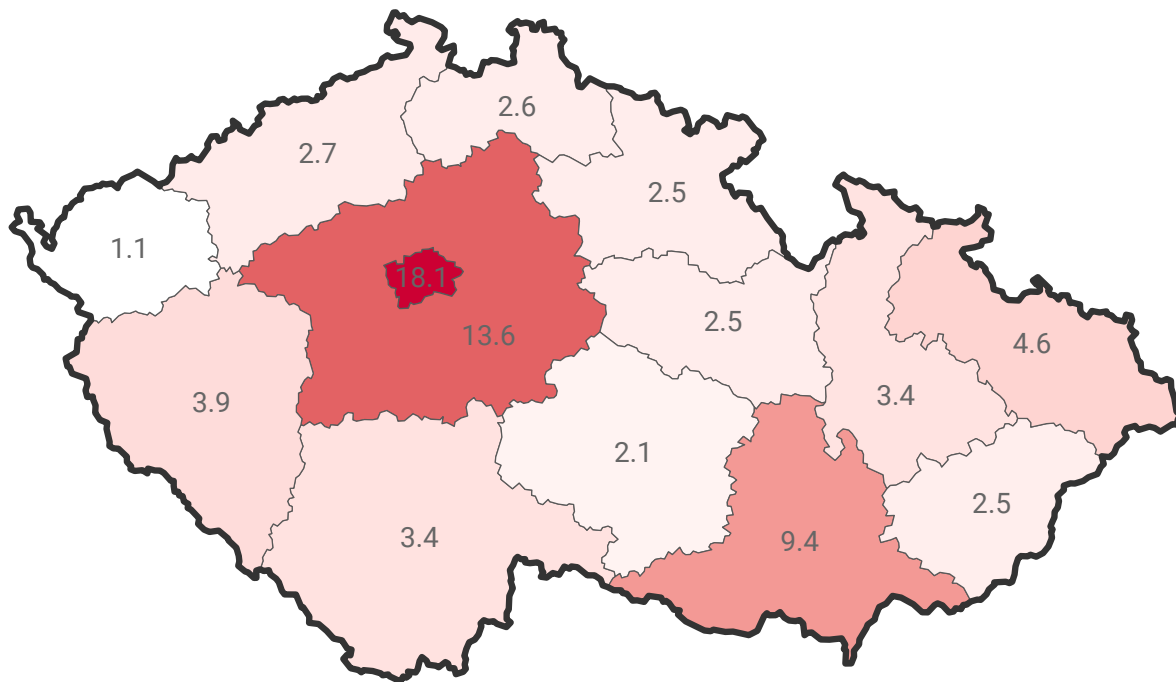
Residual life	Number of loans	Balance	%
1 to 2 years	75	16 087 443	0.05%
2 to 3 years	594	152 679 466	0.43%
3 to 4 years	498	167 654 606	0.47%
4 to 5 years	321	157 409 500	0.44%
5 to 10 years	2 098	1 541 471 128	4.35%
10 to 20 years	6 381	9 166 416 991	25.88%
20+ years	8 031	24 213 216 789	68.37%
Grand Total	17 998	35 414 935 923	100.00%

Arrears	Number of loans	Balance	%
no arrears	17 893	35 266 410 648	99.58%
1 to 30 days	97	138 335 511	0.39%
30 to 60 days	7	9 162 602	0.03%
60 to 90 days	1	1 027 163	0.00%
Grand Total	17 998	35 414 935 923	100.00%

Geographical Concentration

Region	Number of properties	Mortgaged Property Value	%
Hlavní město Praha	4 016	18 073 153 234	24.99%
Jihomoravský kraj	2 970	9 362 647 519	12.95%
Jihočeský kraj	1 241	3 414 567 395	4.72%
Karlovarský kraj	597	1 106 020 765	1.53%
Kraj Vysočina	849	2 100 253 807	2.90%
Královéhradecký kraj	1 043	2 522 146 370	3.49%
Liberecký kraj	905	2 554 330 802	3.53%
Moravskoslezský kraj	1 949	4 601 847 572	6.36%
Olomoucký kraj	1 389	3 388 886 136	4.69%
Pardubický kraj	1 069	2 547 588 302	3.52%
Plzeňský kraj	1 539	3 903 490 577	5.40%
Středočeský kraj	3 763	13 562 923 003	18.76%
Zlínský kraj	937	2 484 859 080	3.44%
Ústecký kraj	1 303	2 691 642 197	3.72%
Grand Total	23 570	72 314 356 759	100.00%

Mortgaged Property Value in CZK bln.



Appraisal Methods

Method	Number of properties	Mortgaged Property Value	%
Usual price - internal valuation	16 604	48 808 712 420	67.50%
Usual price - external valuation	6 469	22 248 597 085	30.77%
Usual price - DTS	231	915 034 745	1.27%
Model price (LuxPi)	123	217 868 647	0.301%
Other internal valuation	136	99 703 862	0.138%
Preliminary valuation	7	24 440 000	0.0338%
Grand Total	23 570	72 314 356 759	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.