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 June 2026.

Key Facts

Debts	**74 674 199 429**
Covered Bonds Debts	73 336 442 979
Accessory Debts	1 337 756 450
Cover Assets	**89 119 963 069**
Mortgage Loans	85 119 963 069
Liquidity Buffer	4 000 000 000
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	19.35%
Mortgage Loans coverage limit (Statutory 85% Test)	85.00%
Mortgage Loans coverage actual	115.11%

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	2.750%	750 000 000	14 635 274	18 550 051 747
XS3328489334	EUR	fixed	3.250%	750 000 000	5 476 027	18 327 848 425
XS3401900256	EUR	fixed	3.125%	750 000 000	1 412 671	18 229 271 404
XS3401900173	EUR	fixed	3.125%	750 000 000	1 412 671	18 229 271 404
Grand Total				**3 000 000 000**	**22 936 644**	**73 336 442 979**

Bond Maturity

ISIN	Maturity Date	Extended Maturity Date
XS3203038347	15.10.2030	15.10.2031
XS3328489334	10.10.2031	10.10.2032
XS3401900256	09.06.2032	09.06.2033
XS3401900173	09.06.2033	09.06.2034

Accessory Debts Overview

Debt	Currency Code	Original Amount	CZK Equivalent
1 % of nominal value of issue XS3203038347	EUR	7 500 000	181 950 000
1 % of nominal value of issue XS3328489334	EUR	7 500 000	181 950 000
1 % of nominal value of issue XS3401900256	EUR	7 500 000	181 950 000
1 % of nominal value of issue XS3401900173	EUR	7 500 000	181 950 000
Negative Market Value of derivatives			609 956 450
Grand Total			**1 337 756 450**

Cover Pool Loan Overview

Number of Mortgage Loans	41 079
Number of borrowers	39 062
Number of properties	53 181
Nominal Value of Mortgage Loans in CZK	89 104 637 291
Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	85 119 963 069
Mortgaged Property Value in CZK	172 116 236 330
Weighted Average of seasoning of Mortgage Loans	4.9 years
Weighted Average of remaining term of Mortgage Loans	22.4 years
Weighted Average of term to interest rate reset of Mortgage Loans	2.9 years
Weighted Average Life of Mortgage Loans	13.0 years
Weighted Average Life of Covered Bonds	5.6 years
Weighted Average of LTV of Mortgage Loans	60.83%
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	301 115 258
10 largest borrowers in % of total Adjusted Value of Mortgage Loans in CZK	0.35%
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	4 000 000 000	3 924 123 014
Grand Total			**4 000 000 000**	**3 924 123 014**

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	-263 967 493
Société Générale	EUR	750 000 000	3.125	CZK	18 172 500 000	4.532	-57 215 683
Société Générale	EUR	750 000 000	3.250	CZK	18 399 000 000	4.555	-223 878 980
Société Générale	EUR	750 000 000	3.125	CZK	18 172 500 000	4.520	-64 894 294
Grand Total		**3 000 000 000**			**73 010 000 000**		**-609 956 450**

Covered Block Cashflow Forecast (next 180 days)

Month	Mortgage Loans	Liquidity Buffer	Derivatives	Bonds Issued	Total
2026-07	547 755 043	0	0	0	547 755 043
2026-08	547 755 877	0	0	0	547 755 877
2026-09	547 754 347	0	0	0	547 754 347
2026-10	547 760 566	0	-506 240 050	-1 091 700 000	-1 050 179 484
2026-11	547 760 566	0	0	0	547 760 566
2026-12	547 737 764	0	0	0	547 737 764
	3 286 524 162	**0**	**-506 240 050**	**-1 091 700 000**	**1 688 584 112**

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

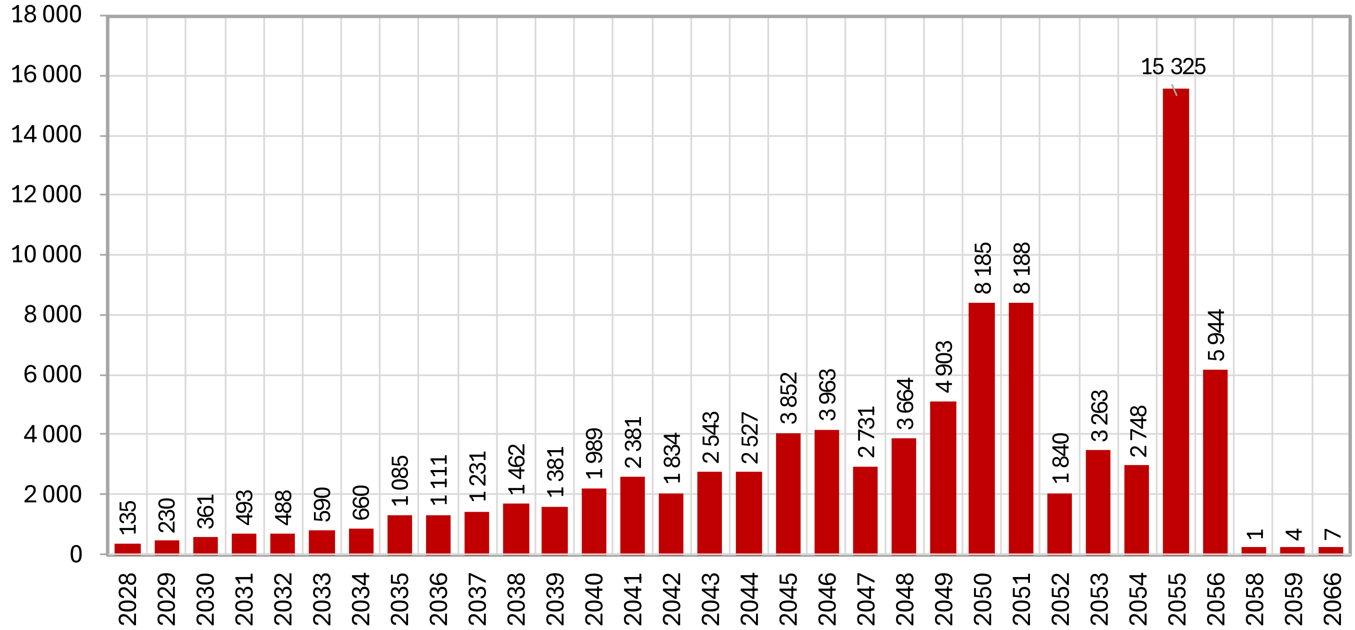
Mortgage Loan Purpose	Adjusted Value of Mortgage Loans (LTV 80% cap) in CZK	Number of Mortgage Loans	%
Purchase	66 085 352 504	29 272	77.64%
Construction	2 676 673 033	1 600	3.14%
Reconstruction	846 566 823	1 108	0.99%
Refinancing	14 519 671 508	8 567	17.06%
Others	991 699 200	532	1.17%
Grand Total	**85 119 963 069**	**41 079**	**100.00%**

Cover Pool Loan Detail

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

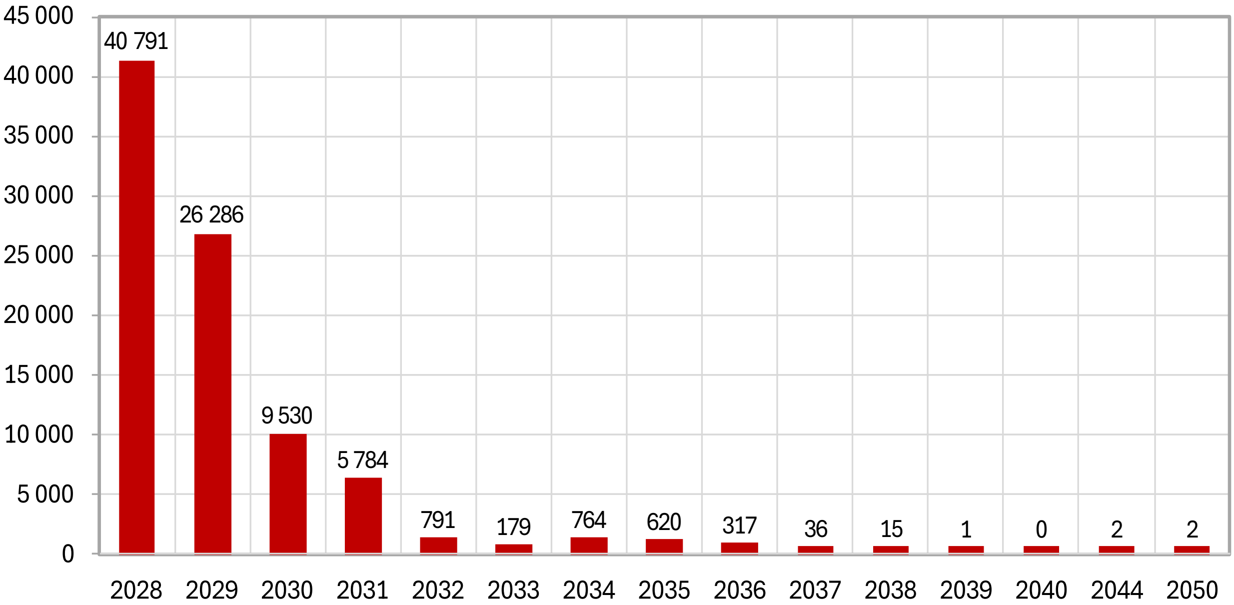
Mortgage Loans Contractual Maturity Profile

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



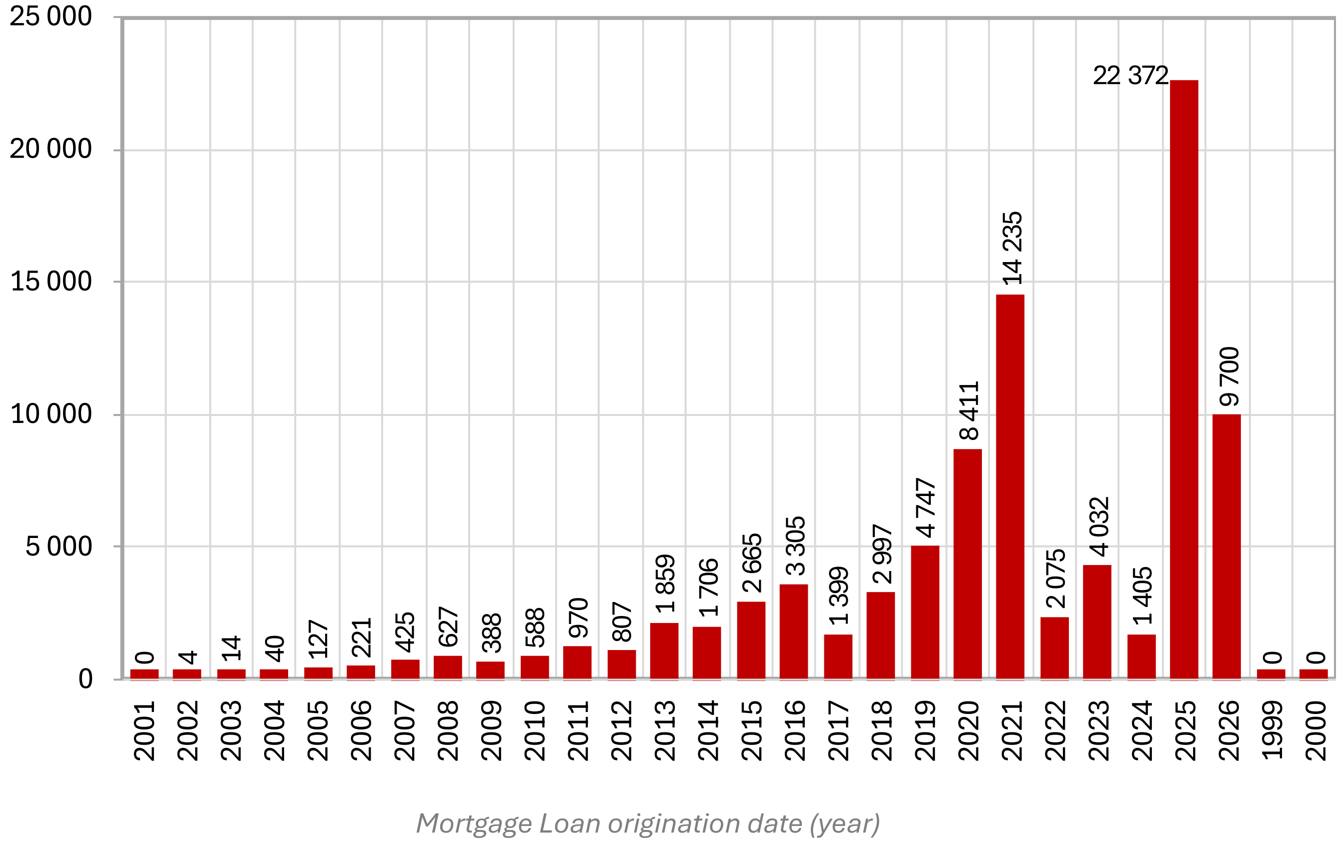
Mortgage Loans Interest Rate Reset Profile

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



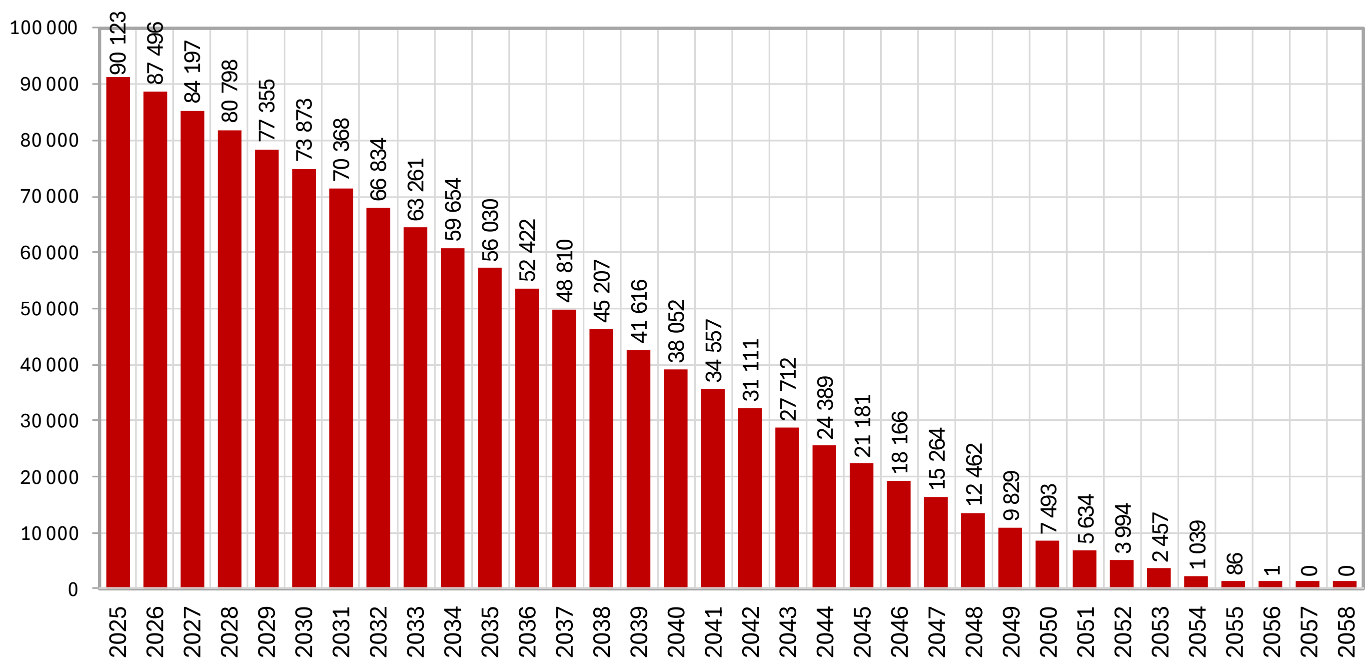
Mortgage Loans Seasoning Profile

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%	3 058	6 659 686 604	7.82%
2% - 3%	11 154	20 621 279 258	24.23%
3% - 5%	21 404	52 877 476 235	62.12%
5% - 7%	5 445	4 949 093 967	5.81%
more	18	12 427 005	0.01%
Grand Total	**41 079**	**85 119 963 069**	**100.00%**

LTV range	Number of loans	Balance	%
0% - 40%	12 735	12 931 636 919	15.19%
40% - 50%	5 492	9 783 204 449	11.49%
50% - 60%	6 070	13 238 714 363	15.55%
60% - 70%	6 857	17 334 417 005	20.36%
70% - 80%	9 925	31 831 990 332	37.40%
Grand Total	**41 079**	**85 119 963 069**	**100.00%**

Nominal balance range	Number of loans	Balance	%
0 - 1 000 000	14 945	8 110 781 628	9.53%
1 000 000 - 2 000 000	9 766	14 113 891 918	16.58%
2 000 000 - 3 000 000	6 276	15 087 795 338	17.73%
3 000 000 - 4 000 000	4 060	13 504 698 078	15.87%
4 000 000 - 5 000 000	2 375	10 032 129 984	11.79%
more	3 657	24 270 666 122	28.51%
Grand Total	**41 079**	**85 119 963 069**	**100.00%**

Loan seasoning	Number of loans	Balance	%
up to 12 months	6 508	25 549 759 576	30.02%
12 to 24 months	1 909	6 654 744 165	7.82%
24 to 36 months	1 165	3 181 986 803	3.74%
36 to 60 months	3 353	9 582 593 232	11.26%
60 months and more	28 144	40 150 879 293	47.17%
Grand Total	**41 079**	**85 119 963 069**	**100.00%**

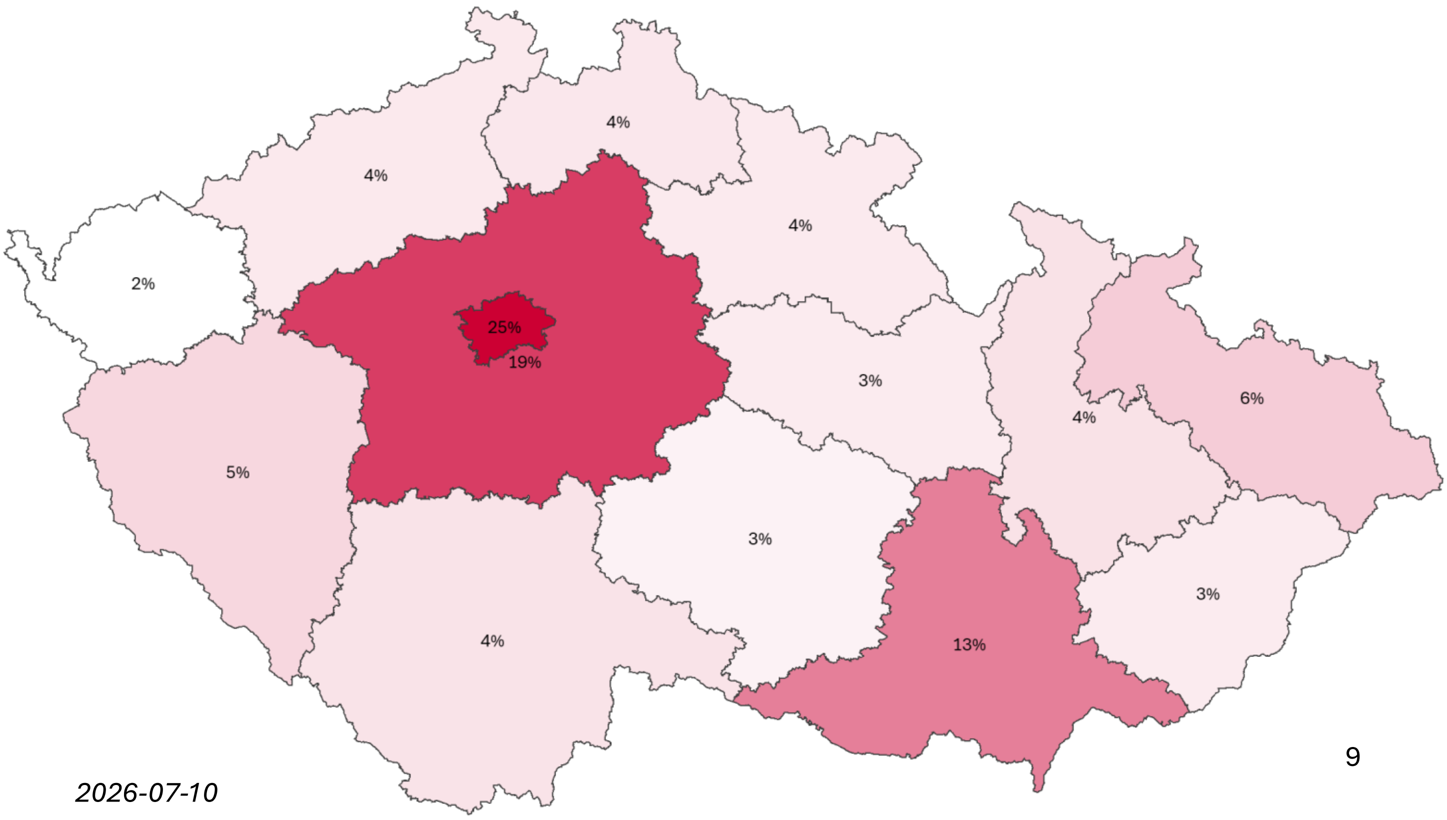
Residual life	Number of loans	Balance	%
1 to 2 years	171	38 536 434	0.05%
2 to 3 years	762	188 712 357	0.22%
3 to 4 years	854	288 086 605	0.34%
4 to 5 years	1 004	459 270 688	0.54%
5 to 10 years	4 987	3 631 656 113	4.27%
10 to 20 years	15 327	22 145 038 642	26.02%
20+ years	17 974	58 368 662 229	68.57%
Grand Total	**41 079**	**85 119 963 069**	**100.00%**

Arrears	Number of loans	Balance	%
no arrears	40 885	84 821 086 200	99.65%
1 to 30 days	168	255 431 201	0.30%
30 to 60 days	19	32 078 894	0.04%
60 to 90 days	7	11 366 774	0.01%
Grand Total	**41 079**	**85 119 963 069**	**100.00%**

Geographical Concentration

Region	Number of properties	Mortgaged Property Value	%
Hlavní město Praha	9 231	43 088 187 341	25.03%
Jihočeský kraj	2 495	7 234 442 327	4.20%
Jihomoravský kraj	6 827	22 931 349 655	13.32%
Karlovarský kraj	1 386	2 752 022 652	1.60%
Kraj Vysočina	1 829	4 731 601 657	2.75%
Královéhradecký kraj	2 430	6 074 993 669	3.53%
Liberecký kraj	2 228	6 483 617 106	3.77%
Moravskoslezský kraj	4 386	10 752 296 365	6.25%
Olomoucký kraj	2 818	7 413 410 204	4.31%
Pardubický kraj	2 380	5 991 157 145	3.48%
Plzeňský kraj	3 391	9 026 740 467	5.24%
Středočeský kraj	8 657	33 416 983 128	19.42%
Ústecký kraj	2 983	6 286 438 485	3.65%
Zlínský kraj	2 140	5 932 996 129	3.45%
Grand Total	**53 181**	**172 116 236 330**	**100.00%**

Mortgaged Property Value in CZK bln.



Appraisal Methods

Region	Number of properties	Mortgaged Property Value	%
Usual price - internal valuation	35 683	106 639 701 231	61.96%
Usual price - external valuation	16 426	62 481 978 217	36.30%
Usual price - DTS	449	2 060 144 356	1.20%
Model price (LuxPi)	339	671 462 524	0.39%
Preliminary valuation	12	48 290 000	0.03%
Other internal valuation	272	214 660 002	0.12%
Grand Total	**53 181**	**172 116 236 330**	**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.