

## FINAL TERMS

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The Mortgage Covered Bonds are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the **EEA**). For these purposes, a **retail investor** means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, **MiFID II**); (ii) a customer within the meaning of Directive (EU) 2016/97 (the **Insurance Distribution Directive**), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the Prospectus Regulation (as defined below). Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the **PRIIPs Regulation**) for offering or selling the Mortgage Covered Bonds or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Mortgage Covered Bonds or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Mortgage Covered Bonds are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (**UK**). For these purposes, a **retail investor** means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**EUWA**); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently no disclosure document required by the FCA Product Disclosure Sourcebook (**DISC**) for offering, selling or distributing the Mortgage Covered Bonds or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Mortgage Covered Bonds or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

**MIFID II PRODUCT GOVERNANCE/PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET** – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Mortgage Covered Bonds has led to the conclusion that: (i) the target market for the Mortgage Covered Bonds is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Mortgage Covered Bonds to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Mortgage Covered Bonds (a **distributor**) should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Mortgage Covered Bonds (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

**UK MIFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET** – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Mortgage Covered Bonds has led to the conclusion that: (i) the target market for the Mortgage Covered Bonds is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (**COBS**), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MiFIR**); and (ii) all channels for distribution of the Mortgage Covered Bonds to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Mortgage Covered Bonds (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Mortgage Covered Bonds (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

18 September 2026

**Komerční banka, a.s.**

**Legal Entity Identifier (LEI): IYKCAVNFR8QGF00HV840**

**Issue of €750,000,000 3.625 per cent. Mortgage Covered Bonds (European Covered Bonds (Premium))  
(hypoteční zástavní listy) (evropské kryté dluhopisy (prémiové)) due 2029  
under the €5,000,000,000 Mortgage Covered Bond (hypoteční zástavní list) Programme**

**Mortgage Covered Bond Programme**

## **Part A – Contractual Terms**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus dated 3 October 2025 and the supplement to it dated 31 March 2026 (the **Base Prospectus**) which together constitute a base prospectus for the purposes of Regulation (EU) 2017/1129 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC (the **Prospectus Regulation**). This document constitutes the Final Terms of the Mortgage Covered Bonds described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information. The Base Prospectus has been published on the Luxembourg Stock Exchange's website ([www.luxse.com](http://www.luxse.com)). The Final Terms will also be published on the Luxembourg Stock Exchange's website ([www.luxse.com](http://www.luxse.com)).

- |    |     |                                                                                                                                                                                   |                                                             |
|----|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| 1. | (a) | Series Number:                                                                                                                                                                    | 6                                                           |
|    | (b) | Tranche Number:                                                                                                                                                                   | 1                                                           |
|    | (c) | Date on which the Mortgage Covered Bonds will be consolidated and form a single Series:                                                                                           | Not Applicable                                              |
| 2. |     | Specified Currency or Currencies:                                                                                                                                                 | €                                                           |
| 3. |     | Aggregate Nominal Amount:                                                                                                                                                         |                                                             |
|    | (a) | Series:                                                                                                                                                                           | €750,000,000                                                |
|    | (b) | Tranche:                                                                                                                                                                          | €750,000,000                                                |
| 4. |     | Issue Price:                                                                                                                                                                      | 99.827% of the Aggregate Nominal Amount                     |
| 5. | (a) | Specified Denominations:                                                                                                                                                          | €100,000 and integral multiples of €1,000 in excess thereof |
|    |     | (As referred to under Condition 1 (Form, Denomination and Title) (this means the minimum integral amount in which transfers can be made))                                         |                                                             |
|    | (b) | Calculation Amount:                                                                                                                                                               | €1,000                                                      |
|    |     | (As referred to under Condition 4.1 (Interest on Fixed Rate Mortgage Covered Bonds) and Condition 4.2(e) (Determination of Rate of Interest and calculation of Interest Amounts)) |                                                             |
| 6. | (a) | Issue Date:                                                                                                                                                                       | 22 September 2026                                           |

- (b) Trade Date: 16 September 2026
- (c) Interest Commencement Date:
- (As referred to under Condition 4.1 (Interest on Fixed Rate Mortgage Covered Bonds) and Condition (a) (Interest Payment Dates))
- (i) Period to Maturity Date: Issue Date
- (ii) Period from Maturity Date to Extended Maturity Date: Maturity Date
7. Maturity Date: 22 September 2029
8. Extended Maturity Date: The Extended Maturity Date is 22 September 2030.

In accordance with the Conditions, if (i) the Issuer or the Covered Block Administrator fails, not at its discretion, to redeem all Mortgage Covered Bonds of the Relevant Series in full on the Maturity Date or within 14 Business Days thereafter; or (ii) any circumstance set out in Section 32a(1)(a) to 32a(1)(d) (inclusive) of the Czech Bonds Act occurs in relation to the Issuer; or (iii) a crisis resolution measure (*opatření k řešení krize*) is imposed in respect of the Issuer or a write down or conversion of eligible capital instruments and eligible intragroup liabilities (*odpis nebo konverze odepisovatelných kapitálových nástrojů a vnitroskupinových závazků*) is adopted against the Issuer in accordance with the applicable law relating to recovery and resolution in the financial markets; or (iv) any circumstance set out in Article 54(1)(a)(i) or Article 54(1)(a)(ii) of the CRR occurs in relation to the Issuer; or (v) the Issuer does not meet the liquidity cover pool buffer requirements set out in Section 28aa of the Czech Bonds Act or it would, as a result of redeeming all of the Mortgage Covered Bonds in full on the Maturity Date, fail to comply with the liquidity requirements set out in the directly applicable EU act, the maturity of the principal amount outstanding of the Mortgage Covered Bonds of the Relevant Series will automatically be extended up to the Extended Maturity Date and such extension shall constitute an Issuer Event of Default (as defined in Condition 9.1 (Issuer Events of Default)), but it shall not give any Mortgage Covered Bondholder any right to receive any payment of interest, principal or otherwise on the

relevant Mortgage Covered Bonds other than as expressly set out in the Conditions and, for the avoidance of doubt, shall not itself constitute a breach of the Conditions by the Issuer or give any Mortgage Covered Bondholder any right to seek damages from the Issuer or any other person. In that event, the interest rate payable on, and the interest periods and Interest Payment Dates, in respect of the Mortgage Covered Bonds, will change from those that applied up to the Maturity Date and the Issuer may and, if the CNB has appointed the Covered Block Administrator and to the extent there are sufficient monies available in the International Covered Block and it is permitted by the applicable law, the Covered Block Administrator shall, redeem all or part of the principal amount outstanding of those Mortgage Covered Bonds on an Interest Payment Date falling after the Maturity Date up to and including the Extended Maturity Date, all in accordance with the Conditions. See Conditions 4.4 (Interest Rate and Payments from the Maturity Date in the Event of Extension of Maturity of the Mortgage Covered Bonds up to the Extended Maturity Date) and 6.9 (Extension of Maturity up to Extended Maturity Date).

9. Interest Basis:  
(As referred to under Condition 4 (Interest))
  - (a) Period to (and including) Maturity Date: 3.625% Fixed Rate per annum  
(further particulars specified below)
  - (b) Period from (but excluding) Maturity Date up to (and including) Extended Maturity Date: 1 month EURIBOR + 0.18% per annum Floating Rate  
(further particulars specified below)
10. Redemption Basis:  
(As referred to under Condition 6 (Redemption and Purchase))
 

Subject to any purchase and cancellation or early redemption, the Mortgage Covered Bonds will be redeemed on the Maturity Date (or, if applicable, the Extended Maturity Date) at 100% of their nominal amount
11. Change of Interest Basis:  
(As referred to under Condition 4 (Interest))
 

If the maturity of the principal amount outstanding of the Mortgage Covered Bonds is extended beyond the Maturity Date up to the Extended Maturity Date in accordance with Condition 6.9 (Extension of Maturity up to Extended Maturity Date), the interest rate payable on, and the

interest periods and Interest Payment Dates, in respect of the Mortgage Covered Bonds, will change from those that applied up to the Maturity Date and be made in accordance with the Floating Rate Mortgage Covered Bond Provisions. See paragraph 9 above and refer to paragraphs 13 and 14 below for further particulars.

12. Issuer Call: Not Applicable

(As referred to under Condition 6.4 (Redemption at the Option of the Issuer (Issuer Call)))

**Provisions Relating to Interest (if any) Payable**

13. Fixed Rate Mortgage Covered Bond Provisions Applicable as set out below

(As referred to under Condition 4.1 (Interest on Fixed Rate Mortgage Covered Bonds))

(a) To Maturity Date: Applicable

(b) From Maturity Date up to Extended Maturity Date: Not Applicable

(i) Rate(s) of Interest:

(A) To Maturity Date: 3.625% per annum payable in arrear on each Interest Payment Date

(B) From Maturity Date up to Extended Maturity Date: Not Applicable

(ii) Interest Payment Date(s):

(A) To Maturity Date: 22 September in each year, commencing on 22 September 2027, up to and including the Maturity Date

(B) From Maturity Date up to Extended Maturity Date: Not Applicable

(iii) Fixed Coupon Amount(s):

(A) To Maturity Date: €36.25 per Calculation Amount

(B) From Maturity Date up to Extended Maturity Date: Not Applicable

(iv) Broken Amount(s):

(A) To Maturity Date: Not Applicable

(B) From Maturity Date up to Extended Maturity Date: Not Applicable

(v) Day Count Fraction:

(A) To Maturity Date: Actual/Actual (ICMA)

|     |       |                                                                                         |                                                                                                                                                                                                              |
|-----|-------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     | (B)   | From Maturity Date up to Extended Maturity Date:                                        | Not Applicable                                                                                                                                                                                               |
|     | (vi)  | Determination Date(s):                                                                  |                                                                                                                                                                                                              |
|     | (A)   | To Maturity Date:                                                                       | 22 September in each year                                                                                                                                                                                    |
|     | (B)   | From Maturity Date up to Extended Maturity Date:                                        | Not Applicable                                                                                                                                                                                               |
| 14. |       | Floating Rate Mortgage Covered Bond Provisions                                          | Applicable as set out below                                                                                                                                                                                  |
|     |       | (As referred to under Condition 4.2 (Interest on Floating Rate Mortgage Covered Bonds)) |                                                                                                                                                                                                              |
|     | (a)   | To Maturity Date:                                                                       | Not Applicable                                                                                                                                                                                               |
|     | (b)   | From Maturity Date up to Extended Maturity Date:                                        | Applicable                                                                                                                                                                                                   |
|     | (i)   | Specified Period(s)/Specified Interest Payment Dates:                                   |                                                                                                                                                                                                              |
|     | (A)   | To Maturity Date:                                                                       | Not Applicable                                                                                                                                                                                               |
|     | (B)   | From Maturity Date up to Extended Maturity Date:                                        | 22 <sup>nd</sup> day in each month, commencing on 22 October 2029 up to and including the Extended Maturity Date, subject to adjustment in accordance with the Business Day Convention set out in (ii) below |
|     | (ii)  | Business Day Convention:                                                                |                                                                                                                                                                                                              |
|     | (A)   | To Maturity Date:                                                                       | Not Applicable                                                                                                                                                                                               |
|     | (B)   | From Maturity Date up to Extended Maturity Date:                                        | Modified Following Business Day Convention                                                                                                                                                                   |
|     | (iii) | Additional Business Centre(s):                                                          |                                                                                                                                                                                                              |
|     | (A)   | To Maturity Date:                                                                       | Not Applicable                                                                                                                                                                                               |
|     | (B)   | From Maturity Date up to Extended Maturity Date:                                        | T2                                                                                                                                                                                                           |
|     | (iv)  | Manner in which the Rate of Interest and Interest Amount is to be determined:           |                                                                                                                                                                                                              |
|     | (A)   | To Maturity Date:                                                                       | Not Applicable                                                                                                                                                                                               |
|     | (B)   | From Maturity Date up to Extended Maturity Date:                                        | Screen Rate Determination                                                                                                                                                                                    |
|     | (v)   | Party responsible for calculating the Rate(s) of Interest and Interest Amount(s):       | The Bank of New York Mellon, London Branch (the <b>Calculation Agent</b> )                                                                                                                                   |

|        |                                                  |                                                                               |
|--------|--------------------------------------------------|-------------------------------------------------------------------------------|
| (vi)   | Screen Rate Determination:                       | Applicable                                                                    |
| (A)    | To Maturity Date:                                | Not Applicable                                                                |
| (B)    | From Maturity Date up to Extended Maturity Date: | Applicable                                                                    |
|        | • Reference Rate:                                | 1 month EURIBOR                                                               |
|        | • Term Rate:                                     | Applicable                                                                    |
|        | • Overnight Rate:                                | Not Applicable                                                                |
|        | • Index Determination:                           | Not Applicable                                                                |
|        | • D                                              | Not Applicable                                                                |
|        | • Observation Method                             | Not Applicable                                                                |
|        | • Lag Period:                                    | Not Applicable                                                                |
|        | • Observation Shift Period:                      | Not Applicable                                                                |
|        | • Interest Determination Date(s):                | The second day on which T2 is open prior to the start of each Interest Period |
|        | • Relevant Screen Page:                          | Reuters page EURIBOR01                                                        |
| (vii)  | ISDA Determination:                              | Not Applicable                                                                |
| (viii) | Linear Interpolation:                            | Not Applicable                                                                |
| (ix)   | Margin(s):                                       |                                                                               |
| (A)    | To Maturity Date:                                | Not Applicable                                                                |
| (B)    | From Maturity Date up to Extended Maturity Date: | + 0.18% per annum                                                             |
| (x)    | Minimum Rate of Interest:                        |                                                                               |
| (A)    | To Maturity Date:                                | Not Applicable                                                                |
| (B)    | From Maturity Date up to Extended Maturity Date: | Zero                                                                          |
| (xi)   | Maximum Rate of Interest:                        |                                                                               |
| (A)    | To Maturity Date:                                | Not Applicable                                                                |
| (B)    | From Maturity Date up to Extended Maturity Date: | Not Applicable                                                                |

|                                                      |                                                                                                                             |                               |
|------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| (xii) Day Count Fraction:                            |                                                                                                                             |                               |
| (A) To Maturity Date:                                |                                                                                                                             | Not Applicable                |
| (B) From Maturity Date up to Extended Maturity Date: |                                                                                                                             | Actual/360                    |
| 15.                                                  | Zero Coupon Mortgage Covered Bond Provisions                                                                                | Not Applicable                |
| <b>Provisions Relating to Redemption</b>             |                                                                                                                             |                               |
| 16.                                                  | Notice periods for Condition 6.2                                                                                            | Minimum period: 5 days        |
|                                                      | (Redemption for Tax Reasons):                                                                                               | Maximum period: 30 days       |
| 17.                                                  | Notice periods for Condition 6.3                                                                                            | Minimum period: 5 days        |
|                                                      | (Redemption Due to Illegality or Invalidity):                                                                               | Maximum period: 30 days       |
| 18.                                                  | Issuer Call:                                                                                                                | Not Applicable                |
|                                                      | (As referred to under Condition 6.4 (Redemption at the Option of the Issuer (Issuer Call)))                                 |                               |
| 19.                                                  | Final Redemption Amount:                                                                                                    | €1,000 per Calculation Amount |
|                                                      | (As referred to under Condition 6.1 (Redemption at Maturity))                                                               |                               |
| 20.                                                  | Early Redemption Amount payable on redemption for taxation reasons, due to illegality or invalidity or on event of default: | €1,000 per Calculation Amount |
|                                                      | (As referred to under Condition 6.5 (Early Redemption Amounts))                                                             |                               |
| 21.                                                  | Taxation:                                                                                                                   |                               |
|                                                      | (a) Standard Refund Procedure fixed amount                                                                                  | €1,000                        |

#### **General Provisions Applicable to the Mortgage Covered Bonds**

|     |                                                    |                                                                                                                                                                             |
|-----|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 22. | Form of Mortgage Covered Bonds:                    |                                                                                                                                                                             |
|     | Form:                                              | Registered Mortgage Covered Bonds:                                                                                                                                          |
|     |                                                    | Registered Global Mortgage Covered Bond (€750,000,000 nominal amount) registered in the name of a nominee for a common safekeeper for Euroclear and Clearstream, Luxembourg |
|     | New Safekeeping Structure:                         | Yes                                                                                                                                                                         |
| 23. | Additional Financial Centre(s):                    | London and Prague                                                                                                                                                           |
|     | (As referred to under Condition 5.5 (Payment Day)) |                                                                                                                                                                             |

## PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for issue and admission to trading on Luxembourg Stock Exchange's regulated market and for listing on the Official List of the Luxembourg Stock Exchange of the Mortgage Covered Bonds described herein.

**Signed** on behalf of Komerční banka, a.s.:

By:



*Duly authorised*

By:



*Duly authorised*

## Part B – Other Information

### 1. Listing and Admission to Trading

- |     |                                                             |                                                                                                                                                                                                                                                                                            |
|-----|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (a) | Listing and Admission to trading:                           | Application has been made by the Issuer (or on its behalf) for the Mortgage Covered Bonds to be admitted to trading on the Regulated Market of the Luxembourg Stock Exchange and listing on the Official List of the Luxembourg Stock Exchange with effect on or around 22 September 2026. |
| (b) | Estimate of total expenses related to admission to trading: | €3,500                                                                                                                                                                                                                                                                                     |

### 2. Ratings

- |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ratings: | <p>The Mortgage Covered Bonds to be issued are expected to be rated AAA by Fitch Rating Ireland Limited (<b>Fitch</b> or the <b>Rating Agency</b>). Fitch's long-term credit ratings are set up along a scale from AAA, AA, A, BBB, BB, B, CCC, CC, C, RD down to D, with an additional +/- for AA through CCC levels indicating relative differences of probability of default or recovery for issues. A security rating is not a recommendation to buy, sell or hold securities and may be subject to suspension, reduction or withdrawal at any time by the assigning rating agency. As a result, there is no guarantee that the above rating will be maintained following the date of these Final Terms. Up-to-date information should always be sought by direct reference to the Rating Agency.</p> <p>Fitch is established in the European Union and is registered under Regulation (EC) No. 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies (as amended) (the <b>CRA Regulation</b>). The list of registered and certified rating agencies is published by the European Securities and Markets Authority on its website (<a href="https://www.esma.europa.eu/credit-rating-agencies/cra-authorisation">https://www.esma.europa.eu/credit-rating-agencies/cra-authorisation</a>) in accordance with the CRA Regulation.</p> |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### 3. Interests of Natural and Legal Persons involved in the Issue

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the issue of the Mortgage Covered Bonds has an interest material to the offer. The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### 4. Reasons for the Offer, Estimated Net Proceeds and Total Expenses

- |     |                           |                                                  |
|-----|---------------------------|--------------------------------------------------|
| (a) | Reasons for the offer:    | See “Use of Proceeds” wording in Base Prospectus |
| (b) | Estimated net proceeds:   | € 748,702,500                                    |
| (c) | Estimated total expenses: | Information not required                         |

|    |                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----|------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5. | <b>Yield</b> ( <i>Fixed Rate Mortgage Covered Bonds Only</i> )                                                         | Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|    | Indication of yield:                                                                                                   | 3.687 per cent. per annum                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 6. | <b>Historic Interest Rates</b> ( <i>Floating Rate Mortgage Covered Bonds Only</i> )                                    | Details of historic EURIBOR rates can be obtained from Reuters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7. | <b>Operational Information</b>                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | (a) ISIN:                                                                                                              | XS3512872683                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|    | (b) Common Code:                                                                                                       | 351287268                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|    | (c) CFI:                                                                                                               | DAFNFR, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|    | (d) FISN:                                                                                                              | KOMERCNI BANKA/3.626EMTN 20290922, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|    | (e) Any clearing system(s) other than Euroclear and Clearstream, Luxembourg and the relevant identification number(s): | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | (f) Delivery:                                                                                                          | Delivery against payment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|    | (g) Names and addresses of additional Paying Agent(s) (if any):                                                        | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | (h) Intended to be held in a manner which would allow Eurosystem eligibility:                                          | Yes. Note that the designation “yes” simply means that the Mortgage Covered Bonds are intended upon issue to be deposited with either Euroclear or Clearstream, Luxembourg (together the <b>ICSDs</b> ) as one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Mortgage Covered Bonds will be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met. |
| 8. | <b>Distribution</b>                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    | (a) If syndicated, names of Managers:                                                                                  | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | (b) Date of Subscription Agreement:                                                                                    | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|    | (c) If non-syndicated, name of relevant Dealer:                                                                        | Société Générale                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|    | (d) U.S. Selling Restrictions:                                                                                         | Reg. S Compliance Category 2; TEFRA not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

|    |              |                                 |
|----|--------------|---------------------------------|
| 9. | <b>Label</b> | European Covered Bond (Premium) |
|----|--------------|---------------------------------|