Komerční banka successfully placed three issues of European Covered Bonds (Premium) with a total volume of EUR 2 billion

Prague, 21 September 2026

Komerční banka announces that it has successfully completed three additional placements with a total volume of EUR 2,000,000,000 Mortgage Covered Bonds (European Covered Bonds Premium), issued under its EUR 5,000,000,000 Mortgage Covered Bond Programme. The bonds are rated AAA by Fitch, with 3 to 5-year tenors (soft bullet maturities with a one-year extension option).

The sole purchaser of the entire issued amount of 2 billion euros was Komerční banka's parent company Société Générale. The transactions were completed in line with prevailing market conditions, taking into account comparable covered bond transactions placed with external investors. The bonds were priced at mid-swap (MS)+18bps for the bond with a 3-year maturity (re-offer yield 3.687% and a coupon 3.625%), MS+24bps for the bond with a 4-year maturity (re-offer yield 3.770% and a coupon 3.750%) and MS+32bps for the bond with a 5-year maturity (re-offer yield 3.825% and a coupon 3.750%).

Société Générale acted as Sole Lead Manager.

The covered bonds will be listed on the regulated market of the Luxembourg Stock Exchange.

Bonds issued under the EUR 5bn Mortgage Covered Bond Programme (AAA rated by Fitch)

ISIN	Size (EURm)	Coupon	Re-offer Spread	Yield	Maturity
XS3512872683	750	3.625%	MS +18bp	3.687%	22 September 2029
XS3512872501	750	3.750%	MS +26bp	3.770%	22 September 2030
XS3512872410	500	3.750%	MS +32bp	3.825%	22 September 2031
XS3203038347	750	2.750%	MS +40bp	2.755%	15 October 2030
XS3328489334	750	3.250%	MS +40bp	3.254%	10 October 2031
XS3401900256	750	3.125%	MS +34bp	3.173%	9 June 2032
XS3401900173	750	3.125%	MS +37bp	3.242%	9 June 2033