FINAL TERMS

In case of Mortgage Covered Bonds admitted to trading on the regulated market of the Luxembourg Stock Exchange, the Final Terms will be displayed on the website of the Luxembourg Stock Exchange (www.luxse.com).

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 (as amended, 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. 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 (the **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 of the UK 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 the DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024, as applicable.

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, each as defined in Directive 2014/65/EU (as amended, **MiFID II**); and (ii) all channels for distribution of the Mortgage Covered Bonds 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, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

Final Terms

dated 8 September 2026

UniCredit Bank Czech Republic and Slovakia, a.s.

Legal Entity Identifier: KR6LSKV3BTSJRD41IF75

Issue of EUR 750,000,000 3.500 per cent. Mortgage Covered Bonds due 10 September 2031
(the **Mortgage Covered Bonds**)

Issue Price: 99.734 per cent.

Series number 2026-2

Tranche number 1

Trade Date: 3 September 2026

under the

EUR 12,000,000,000 Mortgage Covered Bond Programme of UniCredit Bank Czech Republic and Slovakia, a.s.

This document constitutes the Final Terms for the Mortgage Covered Bonds described herein for the purposes of Article 8 para. 2 of the Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 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, as amended (the ***Prospectus Regulation****), in connection with the Commission Delegated Regulation (EU) 2019/980 of 14 March 2019 supplementing Regulation (EU) 2017/1129 of the European Parliament and of the Council as regards the format, content, scrutiny and approval of the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Commission Regulation (EC) No 809/2004. In order to get full information, the Final Terms are to be read together with the information contained in the base prospectus dated 26 August 2026 (the* ***Base Prospectus****).*

The aforementioned documents are available on the website www.unicreditbank.cz, section "Debt Investor Relations", sub-section "UniCredit Bank Czech Republic and Slovakia, a.s. International €12 bln Covered Bond Programme".

Part I

§ 1
Series, Form of Mortgage Covered Bonds, Issuance of Additional Mortgage Covered Bonds

Issue Date:	10 September 2026
Specified Currency:	Euro (**EUR**)
Label:	European Covered Bond (Premium)
Application of tax gross-up obligation (§ 6):	Yes
Person Related Through Capital exception from a gross-up obligation	Yes
Aggregate Principal Amount:	
(i) Series:	EUR 750,000,000
(ii) Tranche:	EUR 750,000,000
Specified Denomination:	EUR 100,000
Form of Mortgage Covered Bonds:	
■ Temporary Global Note – Exchange (TEFRA D)	
☐ Permanent Global Note (TEFRA C)	

☐ Permanent Global Note (neither TEFRA D nor TEFRA C Rules)

Clearing System:

■ Clearstream Banking, S.A., Luxembourg
42 Avenue JF Kennedy
L-1855 Luxembourg

■ Euroclear Bank SA/NV
Boulevard du Roi Albert II
B-1210 Brussels

☐ Clearstream Europe AG, Frankfurt am Main
Mergenthalerallee 61
D-65760 Eschborn

Classical Global Note or New Global Note:

☐ Classical Global Note

■ New Global Note

§ 2
Interest

Option I: Fixed Rate Mortgage Covered Bonds

Interest Commencement Date:	10 September 2026
Step-up or Step-down Mortgage Covered Bonds:	No
Interest Rate:	
■ To Maturity Date:	3.500 per cent. *per annum* (Actual/Actual (ICMA))
■ From Maturity Date up to Extended Maturity Date:	1-month Euribor +0.32 per cent. *per annum* (Actual/360)
Interest Payment Date(s):	
■ To Maturity Date:	10 September of each year up to and including the Maturity Date
■ From Maturity Date up to Extended Maturity Date:	10th day of each month up to and including the Extended Maturity Date, beginning on 10 October 2031.
First Interest Payment Date	10 September 2027
Initial Broken Amount (per Specified Denomination) (in the case of a first [short] [long] coupon):	Not applicable
Initial Broken Amount (per Aggregate Principal Amount of [Series][Tranche]) (in the case of a first [short][long] coupon):	Not applicable

Final Broken Amount (per Specified Denomination) (in the case of a last [short][long] coupon):

☐	To Maturity Date:	Not applicable
☐	From Maturity Date up to Extended Maturity Date:	Not applicable

Final Broken Amount (per Aggregate Principal Amount of [Series][Tranche]) (in the case of a last [short][long] coupon):

☐	To Maturity Date:	Not applicable
☐	From Maturity Date up to Extended Maturity Date:	Not applicable

Day Count Fraction:

■	Actual/Actual (ICMA)	For the Fixed Interest Term
☐	Actual/Actual (ISDA)	
☐	Actual/365 (fixed)	
■	Actual/360	For the Floating Interest Term
☐	30/360, 360/360 or Bond Basis (ISDA 2000)	
☐	30/360, 360/360 or Bond Basis (ISDA 2021)	
☐	30E/360 or Eurobond Basis (ISDA 2000)	
☐	30E/360 or Eurobond Basis (ISDA 2021)	
☐	30E/360 (ISDA)	

§ 3
Maturity, Redemption Amount, Redemption for tax reasons, Redemption due to illegality or invalidity, Extended Maturity Date

Maturity Date:	10 September 2031
Extended Maturity Date:	Applicable The extended maturity date is 10 September 2032.

Redemption Amount:

- ■ Specified Denomination
- ☐ Other amount

Interest from Maturity Date to Extended Maturity Date:	1-month Euribor +0.32 per cent. *per annum* (Actual/360)

Optional Redemption at the Option of the Issuer (Call Option):	No
Right to redeem the Mortgage Covered Bonds in part:	No
Notice period:	
Optional Redemption Amount(s):	
☐ Specified Denomination	
☐ Other amount	
Redemption for tax reasons (§ 3(2)):	Applicable (including the additional call-option redemption due to illegality or invalidity)
Notice period for condition § 3(2) (*Redemption for tax reasons*):	Minimum period: 30 days Maximum period: 90 days
Early Redemption Amount payable on redemption for taxation reasons or on event of default	Nominal Amount

§ 4
Payments

Rounding of payable amounts:	upwards
Dual currency Mortgage Covered Bonds:	No
Business Day Convention:	
■ Following Business Day Convention	For the Fixed Interest Term
☐ Floating Rate Convention	
■ Modified Following Business Day Convention	For the Floating Interest Term
☐ Preceding Business Day Convention	
Adjustment:	No (for the Fixed Interest Term) Yes (for the Floating Interest Term)
Banking Day:	T2

§ 5
Principal Paying Agent, Paying Agent, Calculation Agent

Principal Paying Agent:	Citibank, N.A., London Branch, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, United Kingdom
Additional Paying Agent(s):	Not Applicable
Calculation Agent:	Citibank, N.A., London Branch, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, United Kingdom

§ 11
Notices

Notices may be given by means of electronic publication on the website of the relevant stock exchange:	Yes
Newspaper authorised by the stock exchange	Not applicable
Publication in another authorised newspaper if no longer possible:	No
Website:	Luxembourg Stock Exchange: www.luxse.com
Banking Day:	T2

§ 15
Language

Language of Terms and Conditions:

☐ English and German (English binding)
(Whereas the translation into the German language will not be part of these Final Terms.)

☐ German and English (German binding)
(Whereas the translation into the English language will not be part of these Final Terms.)

■ only English

§ 16
(Amendments to the Terms and Conditions)

Meeting of Mortgage Covered Bondholders:

☐ with a physical meeting

■ without a physical meeting

Limited liability of the common representative of the Mortgage Covered Bondholders:	Not applicable

Part II

Material Interest

Interest of natural and legal persons involved in the issue/offer	As set out in the Base Prospectus
Reasons for the Offer and Use of Proceeds	As set out in the Base Prospectus

Classical Global Note or New Global Note:

☐ Classical Global Note

☐ Intended to be held in a manner which would allow ECB eligibility

■ New Global Note

Intended to be held in a manner which would allow ECB eligibility:	*Yes. Note the designation "yes" simply means that the Mortgage Covered Bonds are intended upon issue to be deposited with one of the international central securities depositaries (ICSDs) 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.*

Securities Identification Numbers

Common Code:	349998246
ISIN Code:	XS3499982463
German Securities Code (WKN):	A4E0L5

Yield

Yield on issue price:	3.559 per cent. *per annum*

Method of Distribution

☐ Non-Syndicated

■ Syndicated

Management Details

Dealer/Management Group:	DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main Intesa Sanpaolo S.p.A. Landesbank Hessen-Thüringen Girozentrale Norddeutsche Landesbank – Girozentrale -

	Nordea Bank Abp
	Raiffeisen Bank International AG
	UniCredit Bank GmbH
Commissions	
Management/Underwriting Commission:	0.30 per cent. of the Aggregate Principal Amount
Selling Concession:	Not applicable
Listing Commission:	Not applicable
Estimate of the total expenses related to admission to trading:	EUR 4,075
Stabilising Manager:	Not applicable
Estimated net proceeds:	EUR 745,755,000
Listing(s) and Admission to Trading	**Yes, with effect from 10 September 2026**

■ Luxembourg Stock Exchange

- ■ Regulated Market
- ☐ EuroMTF

☐ Other:

■ Rating	The Mortgage Covered Bonds to be issued are expected to be rated Aa1 by Moody's Investors Service España, S.A.

Moody's Investors Service España, S.A. is established in the European Community and is registered pursuant to Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies, as amended (the **CRA Regulation**).

The European Securities and Markets Authority (**ESMA**) publishes on its website (https://www.esma.europa.eu/credit-rating-agencies/cra-authorisation) a list of credit rating agencies registered in accordance with the CRA Regulation. That list is updated within five working days following the adoption of a decision under Article 16, 17 or 20 CRA Regulation. The European Commission shall publish that updated list in the Official Journal of the European Union within 30 days following such update.

Amounts payable under the Mortgage Covered Bonds will be calculated by reference to EURIBOR®, which is currently provided by European Money Markets Institute (EMMI). As at the date of these Final Terms, EMMI does appear on the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority (**ESMA**) pursuant to Article 36 of the Regulation (EU) 2016/1011, as amended (the **Benchmarks Regulation**).

Third Party Information	Not applicable

UniCredit Bank Czech Republic and Slovakia, a.s.

Name: Roman Šťastný	Name: Vilém Antas
Title: Debt Capital Markets	Title: Debt Capital Markets

[*Signature page to the Final Terms*]