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).

Terms used in the final terms below (the **Final Terms**) shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Mortgage Covered Bonds set forth in the Base Prospectus (and the supplements thereto, if any) (the **Terms and Conditions**).

MiFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES 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 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 including investment advice, portfolio management, non-advised sales and pure execution services. 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 MiFID II 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, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

Final Terms

dated 4 November 2025

UniCredit Bank Czech Republic and Slovakia, a.s.

Legal Entity Identifier: KR6LSKV3BTSJRD41IF75

Issue of EUR 2,000,000,000 Floating Rate Mortgage Covered Bonds due 6 November 2032
(the **Mortgage Covered Bonds**)

Issue Price: 99.9975 per cent.

Series number 2025-2

Tranche number 1

Trade Date: 30 October 2025

under the

EUR 10,000,000,000

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 25 August 2025 (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 €10 bln Covered Bond Programme".

Part I

The applicable and legally binding Conditions are as set out below in the English language version.

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

Issue Date:	6 November 2025
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 2,000,000,000
(ii) Tranche:	EUR 2,000,000,000
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 Banking 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 II: Floating Rate Mortgage Covered Bonds

Interest Commencement Date:	6 November 2025
Fixed to Floating Rate Mortgage Covered Bonds:	No
■ specified Interest Payment Date(s):	
■ To Maturity Date:	6 February, 6 May, 6 August and 6 November of each year up to and including the Maturity Date
■ From Maturity Date up to Extended Maturity Date:	6th day of each month up to and including the Extended Maturity Date, commencing on 6 December 2032
☐ specified Interest Period(s):	
☐ To Maturity Date:	
☐ From Maturity Date up to Extended Maturity Date:	
First Interest Payment Date:	6 February 2026
■ Screen Rate Determination:	
■ To Maturity Date:	
■ Floating Rate Mortgage Covered Bonds where interest is linked to the Euro Interbank Offered Rate (Euribor)®	
■ Euribor (Brussels time / T2 Banking Day / Interbank market in the Euro-Zone)	3 months Euribor + 54 bps (Margin)
Screen page:	Reuters screen page EURIBOR01 or any successor screen page
☐ SONIA (London time / London Banking Day)	
Screen page:	
Calculation by:	
Number of London Banking Days “p”	

EMEA 158380914

- SOFR (New York time / US Government Securities Banking Day)

  Screen page:

  Calculation by:

  Number of US Government Securities Banking Days “p”

- €STR (Brussels time / T2 Banking Day)

  Screen page:

  Calculation by:

  Number of T2 Banking Days “p”

- Pribor (Prague time / Prague Banking Day)

  Screen page:

  Calculation by:

  Number of Prague Banking Days “p”

  Interest Rate applicable following a Discontinuation Event:

  Interpolation

- Floating Rate Mortgage Covered Bonds where interest is linked to a Constant Maturity Swap Rate:

  Number of years:

  Screen page:

  Number of quotations from Reference Banks:

  Reference Rate Time:

  Interest Rate applicable following a Discontinuation Event:

  Factor:

  Margin

  Interest Determination Date:

■ From Maturity Date up to Extended Maturity Date:

  ■ Floating Rate Mortgage Covered Bonds where interest is linked to the

	Euro Interbank Offered Rate (Euribor)®	
■	Euribor (Brussels time / T2 Banking Day / Interbank market in the Euro-Zone)	1 month Euribor + 54 bps (Margin)
	Screen page:	Reuters screen page EURIBOR01 or any successor screen page

☐ SONIA (London time / London Banking Day)

Screen page:

Calculation by:

Number of London Banking Days “p”

☐ SOFR (New York time / US Government Securities Banking Day)

Screen page:

Calculation by:

Number of US Government Securities Banking Days “p”

☐ €STR (Brussels time / T2 Banking Day)

Screen page:

Calculation by:

Number of T2 Banking Days “p”

☐ Pribor (Prague time / Prague Banking Day)

Screen page:

Calculation by:

Number of Prague Banking Days “p”

Interest Rate applicable following a Discontinuation Event:

Interpolation:

☐ Floating Rate Mortgage Covered Bonds where interest is linked to a Constant Maturity Swap Rate:

Number of years:

Screen page:

Number of quotations from Reference Banks:

Reference Rate Time:

Interest Rate applicable following a Discontinuation Event:

Factor:

Margin

☐ plus

☐ minus

Interest Determination Date:

☐ ISDA Determination:

To Maturity Date:

Floating Rate Option:

Designated Maturity:

Reset Date:

Factor:

Margin

☐ plus

☐ minus

☐ From Maturity Date up to Extended Maturity Date:

Floating Rate Option:

Designated Maturity:

Reset Date:

Factor:

Margin:

☐ plus

☐ minus

Minimum Interest Rate:

■ Minimum Interest Rate:

■ To Maturity Date: 0.00 per cent. *per annum*

■ From Maturity Date up to Extended Maturity Date:	0.00 per cent. *per annum*

☐ Maximum Interest Rate:

☐ To Maturity Date:

☐ From Maturity Date up to Extended Maturity Date:

Day Count Fraction:

☐ Actual/Actual (ICMA)

☐ Actual/Actual (ISDA)

☐ Actual/365 (fixed)

■ Actual/360

☐ 30/360, 360/360 or Bond Basis

☐ 30/360, 360/360 or Bond Basis

☐ 30E/360 or Eurobond Basis (ISDA 2000)

☐ 30E/360 or Eurobond Basis (ISDA 2006)

☐ 30E/360 (ISDA)

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

Maturity Date:	6 November 2032
Extended Maturity Date:	Applicable The extended maturity date is 6 November 2033.

Redemption Amount:

■ Specified Denomination

☐ Other amount

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

EMEA 158380914

☐ 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

☐ Floating Rate Convention

■ Modified Following Business Day Convention

☐ Preceding Business Day Convention

Adjustment:	Yes
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:	Website of the 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:	322400365
ISIN Code:	XS3224003650
German Securities Code (WKN):	A4EKD5

Yield

Yield on issue price:	Not applicable. The yield of the Mortgage Covered Bonds cannot be calculated.

Method of Distribution

■ Non-Syndicated

☐ Syndicated

Management Details

Dealer/Management Group:	UniCredit Bank GmbH

Commissions

Management/Underwriting Commission:	Not applicable
Selling Concession:	Not applicable

Listing Commission:	Not applicable
Estimate of the total expenses related to admission to trading:	EUR 5,675
Stabilising Manager:	Not applicable
Estimated net proceeds:	EUR 1,999,950,000
Listing(s) and admission to trading	**Yes, with effect from 6 November 2025**

■ Luxembourg Stock Exchange

■ Regulated Market

☐ EuroMTF

☐ Other:

☐ **Rating** — The Mortgage Covered Bonds to be issued are expected to be rated Aa1[1] by Moody's Investors Service España, S.A.

Moody's Investors Service España, S.A. is established in the European Community and is registered or has applied for registration 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**).

[1] Obligations rated Aa are judged to be of high quality and are subject to very low credit risk. Moody's appends numerical modifiers 1,2 and 3 to each generic rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category.

UniCredit Bank Czech Republic and Slovakia, a.s.

Name: Roman Šťastný
Title: Debt Capital Markets

Name: Vilém Antas
Title: Debt Capital Markets