UniCredit Bank Czech Republic and Slovakia: Planned Covered Bond Issuance

Investor Presentation

Prague, September 2026

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Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Securities has led to the conclusion that: (i) the target market for the Securities 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 Securities to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Securities (a "distributor") should take into consideration the manufacturers' 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 Securities (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

Agenda

Executive Summary

Czech Republic and Slovakia

- Developed, high-income, export-oriented market economies located in the heart of Central Europe
- Members of European Union since 2004
- Slovakia part of Eurozone since 2009

UniCredit Group

- Pan European leading commercial bank providing best-in-class solutions and services across Italy, Germany, Austria, and CEE
- Over 20 million clients with primary relationship connected across Europe
- Clients of the Group can benefit from UniCredit's CEE network, in which the Group is the market leader
- Regular and experienced EUR Covered Bond issuer

UniCredit CZSK

- 4th largest bank in Czech Republic based on Total Assets (EUR 45.35 bln)[1]
- Well capitalized bank with CET1 ratio at 21.19%[1].
- Sound liquidity position with LCR 138%[1]
- Leading domestic bank in Corporate business

Transaction Summary

- Benchmark Covered Bond up to EUR 750mn
- Premium and ECBC label
- 5y Maturity

(1) Figures on stand-alone basis as of Jun 26

Indicative Terms

Issuer	UniCredit Bank Czech Republic and Slovakia, a.s.
Size	Benchmark Covered Bond up to EUR 750mn
Expected Issue Rating	Aa1 (Moody's)
Maturity	[•] September 2031 (soft bullet)
Type	EUR Mortgage Covered Bond (Premium), ECBC Label Compliant
Form	Regulation S, Bearer form, New Global Covered Bond ("NGCB")
Denomination/Increment	EUR 100,000 / EUR 100,000
Governing Law	German law. The Mortgage Covered Bonds, although otherwise governed by, and construed in accordance with, German law, will be subject to and will benefit from certain provision of Czech law applicable to mortgage covered bonds (in Czech, hypoteční zástavní listy)
Global Coordinator	UniCredit
Bookrunners / Joint Lead Managers	DZ BANK AG, Helaba, IMI – Intesa Sanpaolo, Norddeutsche Landesbank, Nordea, Raiffeisen Bank International and UniCredit Bank GmbH (B&D)
Listing	Luxembourg Stock Exchange, Regulated Market
CRR compliance	Yes (intended)
LCR level 1 compliance (EUR benchmark)	Yes (intended)
ECB and CNB repo eligibility	Yes (intended)
Taxation Procedure	The Issuer is required to withhold tax in respect of payments of principal and interest to Czech Tax Residents and Non-Qualifying Czech Tax Non-Residents. Certification relating to the identity and residency of beneficial owners will be required to be delivered through the clearing systems. See the Base Prospectus for further details. Further information on the certification process is also available on the website of the International Capital Market Services Association at www.icmsa.org
Clearing	Euroclear, Clearstream, Luxembourg

Source: UniCredit

Agenda

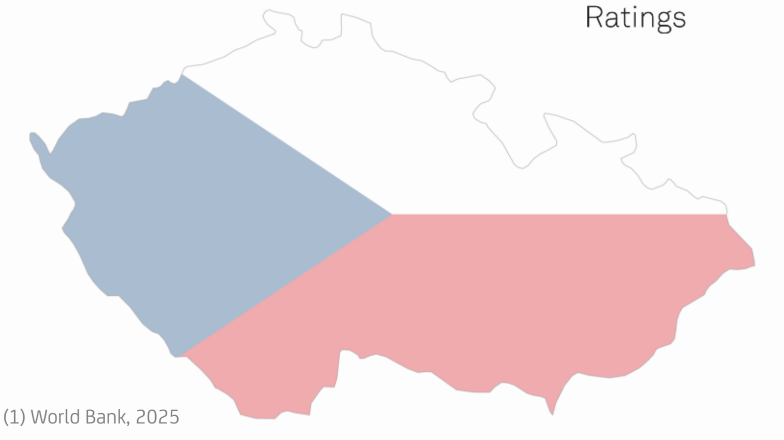
Czech Republic & Slovakia at a Glance

Key Figures

CZECH REPUBLIC

- Area: 78,871 km^2
- Population: 10.9 million
- Capital: Prague
- Currency: Czech koruna (CZK)
- GDP per capita[1]: $ 35,917
- Credit ratings:

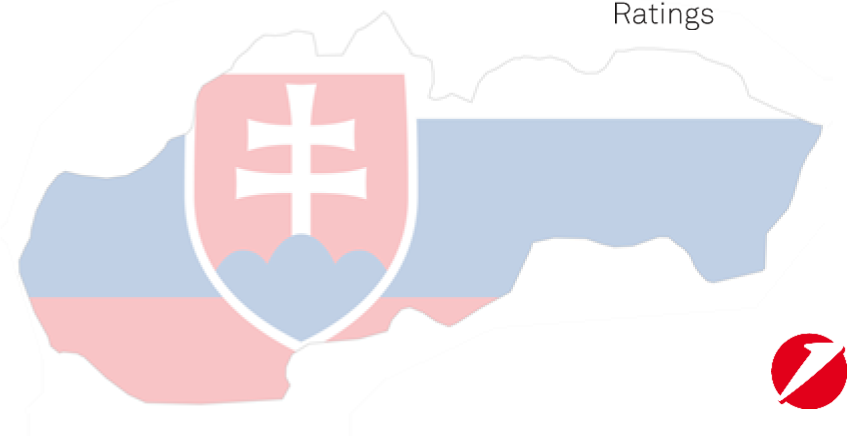
Fitch:	AA- (stable)
Moody's:	Aa3 (stable)
S&P:	AA- (stable)



SLOVAKIA

- Area: 49,035 km^2
- Population: 5.4 million
- Capital: Bratislava
- Currency: Euro (EUR)
- GDP per capita[1]: $ 28,544
- Credit ratings:

Fitch:	A- (stable)
Moody's:	A3 (stable)
S&P:	A (stable)



(1) World Bank, 2025

General economic and political development – Czech Republic

- **GDP** is seen to slow down to 1.9% this year, being affected by the Middle-East conflict. The projection is based on oil prices staying elevated over the rest of 2026. Risks and supply-chains tensions are expected to weigh on investment and foreign trade.
- **Inflation** is expected to accelerate to 2.7% by the year-end due to second-round price pressures.
- We expect the ČNB to raise **the repo rate** by 25bp to 4.00% in 4Q26 to face second-round inflationary pressures. By end-27, the repo rate is projected to drop back to 3.50%.
- Growth in **banks' profitability** is projected to slow due to weaker economic conditions, higher OPEX and LLPs.
- **Loan growth** is expected to moderate in 2026 on a higher base from 2025, as well as on worse economic conditions.
- **Deposit growth** is seen to moderate due to high base effect in government deposits, though corporate and retail deposits are gaining momentum.

Macroeconomic scenario	2024	2025	2026	2027
Real GDP, y/y % change	**1.3%**	**2.6%**	**1.9%**	**2.0%**
- Investment, y/y % change	-2.3%	3.1%	2.5%	3.5%
Inflation (CPI) y/y, eop	**3.0%**	**2.0%**	**2.7%**	**2.8%**
average	2.4%	2.4%	2.1%	3.0%
Monthly Wage nominal, avg. EUR	**1 817**	**1 971**	**2 141**	**2 261**
Central Bank Reference rate, eop	**4.0%**	**3.5%**	**4.0%**	**3.5%**
Interest rate eop	**3.9%**	**3.5%**	**4.1%**	**3.7%**
average	5.0%	3.6%	3.8%	3.9%
Current Account/GDP (%)	**1.7%**	**0.7%**	**-0.7%**	**-0.4%**
FX / EUR rates	**2024**	**2025**	**2026**	**2027**
eop	25.19	24.25	24.30	24.20
avg	25.12	24.69	24.30	24.25

 Notes: Macro scenario official update from July 2026

General economic and political development - Slovakia

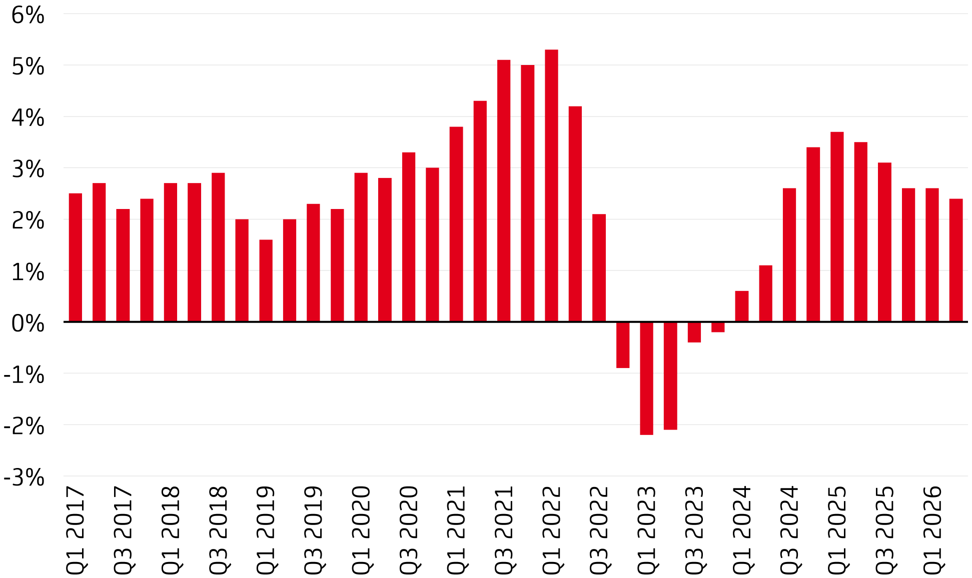
- **Economic growth** is expected to remain subdued, as fiscal drag and weak external demand will weigh on growth in 2026, followed by declining public investment (RRF) in 2027.
- **Consumer inflation** is expected to remain elevated at 3.7% in 2026, mainly due to policy measures and higher energy prices. Inflation should slow thereafter, but a re-acceleration in food inflation is likely to delay the return to lower inflation rates, with headline inflation reaching 2.6% in 2027.
- The **ECB** is still expected to raise key interest rates by an additional 25 bps in September amid persistent core inflation.
- **Banks' profitability** is expected to recover amid higher interest rates, while weak economic growth will continue to weigh on credit quality and LLPs.
- **Lending growth** is set to slow, as weak economic growth and elevated uncertainty dampen investment activity.
- **Deposit growth** is expected to stay broadly stable despite weak economic growth, supported by nominal income growth.

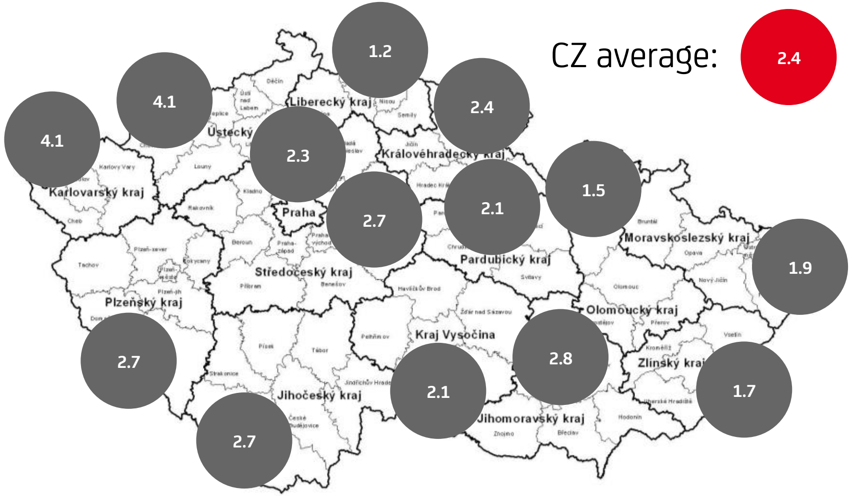
Macroeconomic scenario	2024	2025	2026	2027
Real GDP, yoy % change	**1.9%**	**0.8%**	**0.9%**	**1.5%**
- Investment, yoy % change	1.6%	2.2%	-2.0%	-6.7%
Inflation (CPI) yoy, eop	**2.9%**	**3.8%**	**3.9%**	**2.3%**
average	2.8%	4.0%	3.7%	2.6%
Monthly Wage Nominal, avg. Euro	**1 524**	**1 620**	**1 705**	**1 803**
Central Bank Reference rate, eop	**3.2%**	**2.2%**	**2.7%**	**2.4%**
Interest rate eop	**2.7%**	**2.0%**	**2.6%**	**2.3%**
average	3.6%	2.2%	2.3%	2.4%
Current Account/GDP (%)	**-4.6%**	**-3.6%**	**-3.8%**	**-1.8%**

 Notes: Macro scenario official update from July 2026

Czech Republic & Slovakia at a Glance

Residential Property Prices – Czech Republic



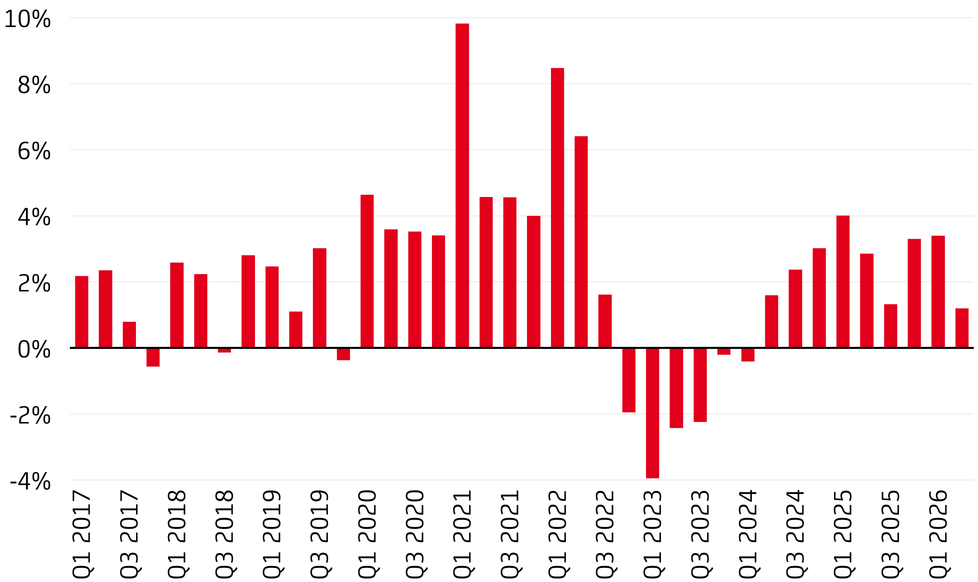


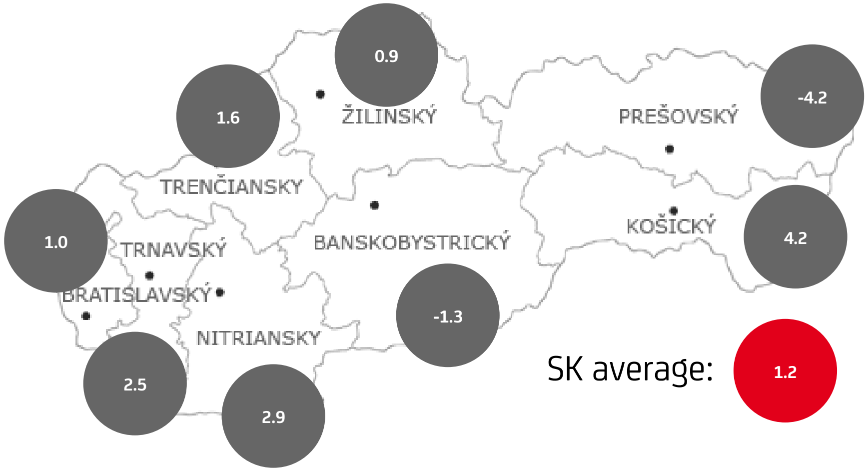
- Graphs above show quarterly changes in prices of residential apartments
- Price of residential apartments increased on average by 2.4% Q2/Q1 in CZ
- Prices of land plots for houses increased by 2.3 % Q2/Q1, price of houses including land plots increased by 1.9 % Q2/Q1
- Since Q2 2025, there has been a gradual trend of q-o-q moderate deceleration in positive growth of prices of residential apartments

 Source: Internal calculations

Czech Republic & Slovakia at a Glance

Residential Property Prices – Slovakia





- The prices of residential apartments have been growing since 2Q 2024 for nine quarters in a row. In the last quarter, prices increased by 1.20%, YoY change is 9.52%.
- Regionally, the development is different, from strong growth in KE (4.24%) to a decline in BB (-1.25%) and PO (-4.23%), which is more of a correction after a strong previous quarter than a new trend
- The number of offers recorded its first increase since 2023, rising by a modest 0.2%

 Source: Internal calculations

Agenda

Accelerating towards a decade of excellence

Unlimited confirms a step change

22

RECORD QUARTERS

The best 2Q and 1H **in our history**

UNLOCKED LAID THE FOUNDATIONS, UNLIMITED IS LEVERAGING THEM

Building on Unlocked, **Unlimited delivers acceleration**, with strong **quality market share gains** in **targeted segments and products**, coupled with **continued transformation**, leveraging **AI and new technologies**

STRONG TOP LINE ACCELERATION, POWERED BY CORE REVENUES

Quality Revenue and Net **Revenue growth** – **double-digit Fees & Net Insurance growth**, **NII accelerating** sequentially without sacrificing margins – **LLPs within target** and more **stable** across quarters

OPERATING AND CAPITAL EXCELLENCE DRIVING PROFITABILITY

Declining cost – **despite** accelerated **growth** and significant **investments** – **C/I ratio leadership** and **top-tier Net Revenue/RWA** lead to **record[1] GOP, NOP, Net Profit** and **RoTE**

UPGRADED NET PROFIT AT HIGH ROTE AMBITION

2026 Net Profit upgraded again to well above 11bn (c.11.5bn excl. Integration cost), translating into **better prospects for 2027-30, protected** by **unique lines of defence**

COMPELLING GROWTH AT HIGH ROTE AND DISTRIBUTION STORY

Double-digit EPS at **best-in-class RoTE** and **DPS growth boosted by disciplined deployment of capital,** both **organically** and **inorganically**

1. Based on adjusted metrics

Upgraded Ambition

Unlimited confirms a step change

c.11.5bn
FY26
Net Profit
excl. integration cost

22
Consecutive record quarters

c.15%
FY26
CET1r[1]

FY26
Net Profit
Well above
11bn

Upgraded 2028 & 2030 Net Profit ambition[1] ...

2028	**Well above** 13bn
2030	**Well above** 15bn

... without diluting RoTE

#1

Net Profit Growth at best-in-class RoTE | **Cost / Income** | **RoTE** | **OCG**

Strengthened Leadership across key metrics, **further protected by unique lines of defence**

Upgraded Ambition

1. Excluding potential impact from Commerzbank consolidation

Upgraded ambition translates into **better prospects for 2027-30**

2026 Group Funding Plan at 22bn+, with issuances out of main hubs

- Italy
- Germany
- Austria
- Central and Eastern Europe[1]

- **UniCredit S.p.A.** acts as the Group **Holding** as well as the Italian operating bank and is the **MREL issuer** under Single-Point-of-Entry (SPE)
- **Geographical footprint** and well-established name with recognition in domestic markets **provides for funding diversification**
- **2026-28 Funding plans at c. 25.5bn p.a. on average,** with flexibility to switch among years/products based on balance sheet development and actual needs. **2026 Group Funding Plan has reached more than 22bn**[2]:
  - 8.8bn of institutional unsecured funding, including capital instruments. Contained needs for the rest of the year, granting flexibility
  - 5.6bn of networks' issuances, expected to follow the usual linear pattern
  - 8bn of secured funding, with covered bonds issued out of Italy, Germany, Austria and Czeck Republic, strengthening a sound liquidity position. Contained needs for the rest of the year

2026-28 Funding Plans – Avg. Volumes (€/bn p.a.)

		Group		Italy		Germany		Austria		CEE	
	2025 Realized	2026-28 avg. plans	Already Issued[2]	2026-28 avg. plans	Already Issued[2]	2026-28 avg. plans	Already Issued[2]	2026-28 avg. plans	Already Issued[2]	2026-28 avg. plans	Already Issued[2]
Covered Bonds and Securitizations[3]	*4.3*	9 p.a.	~ 8.0	3 p.a.	2.5	4 p.a.	~ 3.1	1 p.a.	1.5	1 p.a.	~ 0.9
Instruments via networks[4]	*8.5*	8 p.a.	~ 5.6	6 p.a.	~ 4.5	0.7 p.a.	~ 0.7	1 p.a.	~ 0.3	0.2 p.a.	~ 0.1
Institutional Senior Pref. and Non-Pref.[5]	*7.2*	5.5 p.a.	~ 6.5	5 p.a.	~ 6.2	0.4 p.a.	~ 0.2	-	-	0.2 p.a.	~ 0.1
AT1 and T2	*2.0*	3 p.a.	~ 2.3	3 p.a.	~ 2.3	-	-	-	-	-	-
Total	*~ 22*	**25.5 p.a.**	**~ 22.4**	**17 p.a.**	**~ 15.5**	**5 p.a.**	**~ 4**	**2 pa.**	**~ 1.8**	**1.5 p.a.**	**~ 1.1**

1. Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Romania, Russia, Serbia, Slovakia and Slovenia
2. As of 10 July 2026
3. Other secured funding sources like supranational funding not included
4. Senior bonds and Structured Notes
5. Including private placements

Covered Bonds (CB) program

UniCredit is a **key mortgage provider and a leading Covered Bond issuer** in Italy, Germany Austria and Czech Republic

Low risk profile as collateral mainly in attractive regions and low >90days past due rate

High level of collaterisation, especially on the mortgage portfolio

		ITALY	GERMANY		AUSTRIA		CZECH REPUBLIC
		Mortgage	Mortgage	Public Sector	Mortgage	Public Sector	Mortgage
Program size (Euro)		35bn	50bn	50bn	40bn	40bn	10bn
Maturity (soft-bullet)		✓	✓[6]	✓[6]	✓[6]	✓[6]	✓
(hard-bullet)					✓	✓	✓
Rating (Moody's)		Aa2	Aaa	Aaa	Aaa	Aaa	Aa1
Key data[1]	CB outstanding	19.3bn	28.7bn	8.2bn	7.8bn	3.6bn	4.9bn
	Cover Pool outstanding	28.3Bn[5]	35.8bn	11.0bn	18.4bn	6.2bn	8.5bn[9]
	Overcollateralization	68.2%	24.7%	34.4%	136%	72%	73.0%
	Mix (resi / commercial)	99.5 / 0.5%	71.4% / 28.6%	n/a	81.5% / 18.5%	n/a	75.3% / 24.7%
	Weighted avg. cLTV	46,0%	51.2%[7]	n/a	50.1%	n/a	60.0%
	Residual Maturity[2]	8.4yrs	6.4yrs[8]	15.3yrs[8]	9.9yrs	8.1yrs	17.4yrs
	Interest rate (floating / fix)	32% / 68%	17% / 83%	11% / 89%	40% / 60%	37% / 63%	22% / 78%
	Portfolio >90days due	15bps	3bps	0bp	0bp	0bp	0bp
	ECB Eligibility[3]	✓	✓	✓	✓	✓	✓
	HQLA Eligibility[4]	✓ (Level 1)	✓ (Level 1)	✓ (Level 1)	✓ (Level 1)	✓ (Level 1)	✓ (Level 1)

1. Program data as of 30.06.2026 **2.** Residual maturity corresponding to average weighted life maturity **3.** Generally valid except for specific instruments (e.g. Namenspfandbriefe) not complying with ECB eligibility criteria **4.** Generally valid for benchmark size, according to Liquidity Coverage Ratio (LCR) Delegated Act **5.** Including 0.8bn short term exposure to credit institutions in compliance with art. 129 par. 1 c) of reg. EU 575/2013 **6.** Possibility of maturity extension by the Cover Pool administrator, according to Article §30 of the German Pfandbrief Act and according to § 22 Austrian Pfandbriefgesetz **7.** Average loan-to-value ratio, weighted using the mortgage lending value according to section 28 para. 2 no. 3 of German Pfandbrief Act **8.** According to §28 of the German Pfandbrief Act **9.** Regional split of mortgages distribution: 70% Czech Republic and 30% Slovakia

Agenda

UniCredit CZSK at a Glance

General Information

Key information

- **Formed in 2007** through the integration of HVB and Živnostenská bank
- Since 2013, providing **services in Czech Republic and Slovakia** under a common business name
- Leading financial institution on both markets in **corporate business**
- Nearly 3,000 FTE and 104 branches in Czech Republic and Slovakia
- **Excellent capital base** (21.19% CET1 ratio) allowing business growth
- Comfortable liquidity position with **LCR[1] 138%**
- Deposit rating by **Moody's: A2** (stable)

Profit & Loss Development

- **Operating Income** growing YoY 5% mainly thanks to Customer Loans growth
- **Operating Expenses** under control growing 3% YoY
- Improved **value creation** as reflected by ROAC growth (+2.8 p.p.)

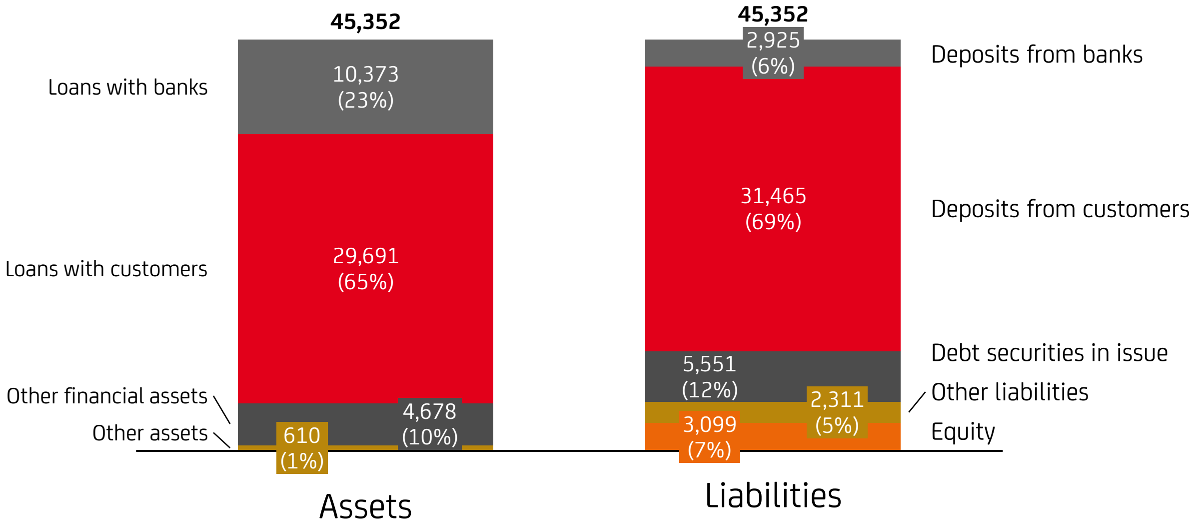
In EUR mln[2]	Jun 26	Y/Y
Total Assets	**45,351.6**	+1%
Customer Loans	**29,690.7**	+7%
Direct Funding [3]	**37,016.5**	-0%
Equity	**3,098.9**	-3%
CET1 capital ratio	**21.19%**	-250 bps
Cost of Risk	**-3 bps**	-11 bps
LCR[1]	**138%**	-1 p.p.
NSFR[1]	**133%**	-12 p.p.

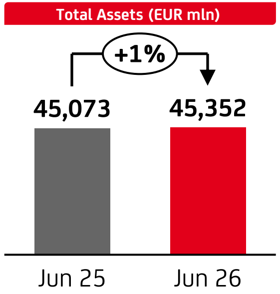
In EUR mln[4]	Jun 26 YTD	Y/Y
Operating Income	532.6	+5%
Operating Expenses	-211.3	+3%
Operating Profit	**321.3**	**+6%**
Impairment Losses	-2.2	-81%
Non-operating Items	1.1	+22%
Profit before Tax	**320.2**	**+9%**
Income Tax	-59.4	+1%
Net Profit	**260.7**	**+11%**
ROAC	**26.1 %**	**+2.8 p.p.**

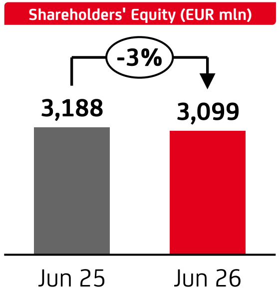
(1) Figures on stand-alone basis (2) FX EUR/CZK: Jun 26 = 24.26; Jun 25 = 24.75
(3) Deposits from Customers + Securities in Issue (4) FX EUR/CZK: Jun 26 = 24.313; Jun 25 YTD = 25.002

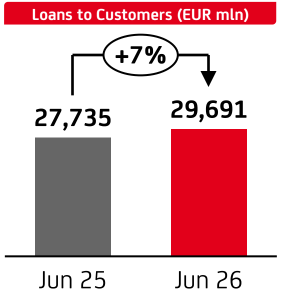
UniCredit CZSK at a Glance
Balance Sheet Structure

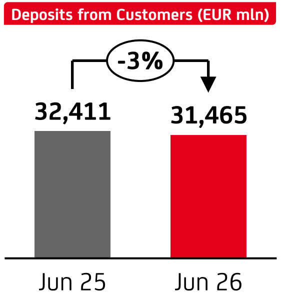
Balance Sheet as of Jun 26 (EUR mln)

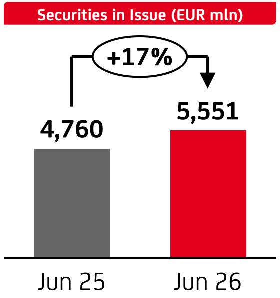








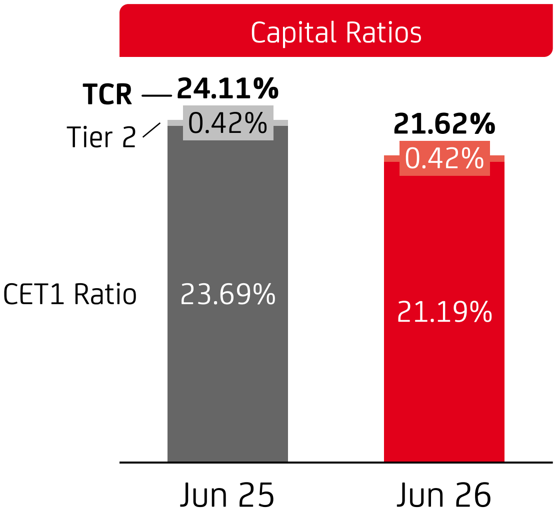


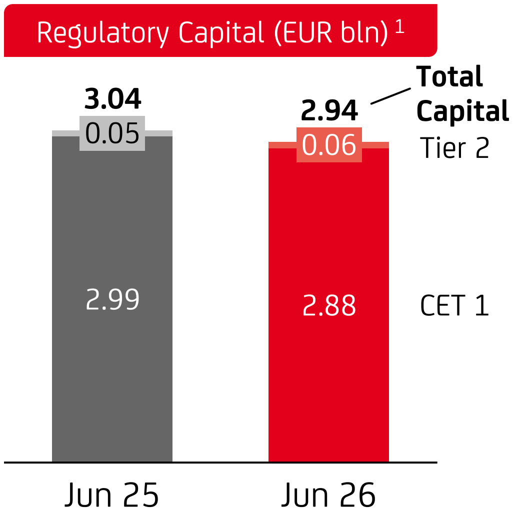


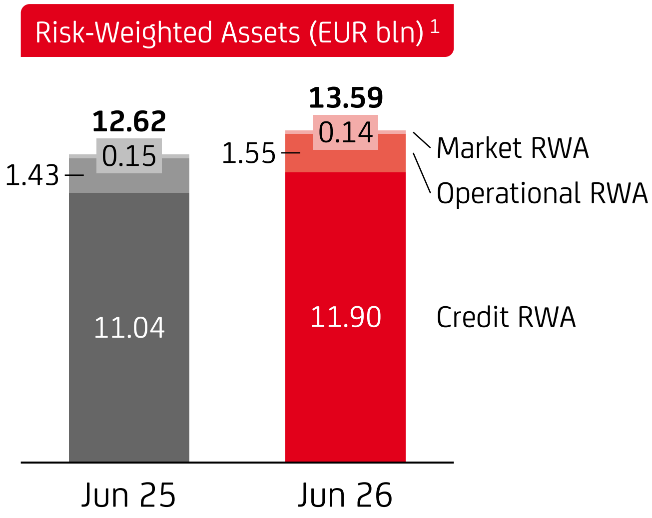
- **Balance sheet** reflects a classical commercial bank with large shares of loans and deposits
- **Steady growth of Loans to Customers** in both Corporate and Retail segment
- Increase of **Securities in Issue** driven by new iMREL and covered bonds issuances

FX EUR/CZK: Jun 26 = 24.26; Jun 25 = 24.75

Capital and RWA



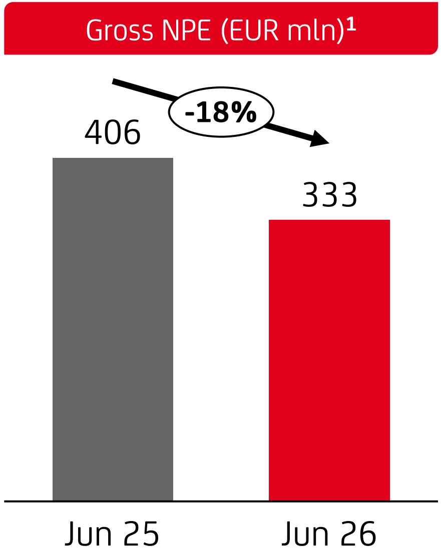


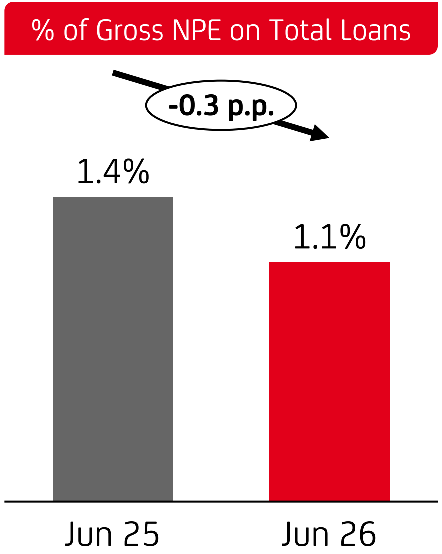


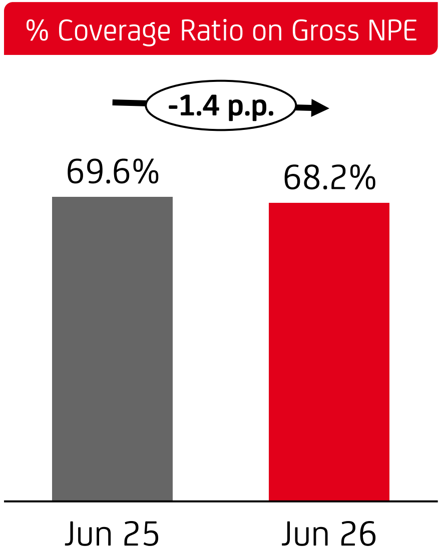
- **CET1 ratio** at 21.19%
- **Total Capital Ratio** at 21.62%, YoY drop driven both by RWA increase and slight CET1 decrease
- **Total RWA** growing YoY mainly due to Credit RWA driven by business growth

FX EUR/CZK: Jun 26 = 24.26; Jun 25 = 24.75

UniCredit CZSK at a Glance
Asset Quality







- **NPE stock** decreasing significantly YoY
- **Non-performing exposure ratio** improving in line with NPE development
- **Coverage ratio** remains high

FX EUR/CZK: Jun 26 = 24.26; Jun 25 = 24.75

Agenda

UniCredit CZSK Cover Pool
Summary

ASSETS

- Retail residential mortgage loans secured by properties located in the Czech Republic and Slovakia
- Commercial loans secured by properties located in the Czech Republic and Slovakia
- Slovak loan portfolio consists of an additional volume of loans secured by residential properties which do not qualify for the Slovak regulatory Cover Pool but the Czech legislation recognizes them as eligible. These loans have been also registered in the UCBCS's Cover Pool on the ongoing basis since June 2015

LTV

- The LTV Ratio of the CRR Residential Mortgage Loan does not exceed 80% and if it exceeds such threshold, the part of the Nominal Value of such CRR Residential Mortgage Loan exceeding the LTV Ratio of 80% is disregarded to such extent
- The LTV Ratio of the CRR Commercial Mortgage Loan does not exceed 60% and if it exceeds such threshold, the part of the Nominal Value of such CRR Commercial Mortgage Loan exceeding the LTV Ratio of 60% is disregarded to such extent

CREDIT QUALITY

- Mortgage Loans where debtors are past due for more than 90 days are still included in the Cover Pool but deemed to be zero for the purpose of the Cover Pool statutory test calculations

RATING

- Aa1 (Moody's), last update from August 2025

General Information on Legal Framework 1/2

AMENDMENT OF CZECH LEGAL FRAMEWORK (2019)

- On 4 January 2019 an amendment to the Act No. 190/2004 Coll., Bonds Act, came into effect and brought new regulation to the mortgage covered bonds issued after this date (New Legal Framework)

OPT-IN INTO NEW LEGAL FRAMEWORK

- As of 15 June 2020 (Effective Date) UCBCS arranged so called „*opt-in*“ based on which all terms and conditions of all mortgage covered bonds issued before the Effective Date (Covered Bonds) have been harmonized with the New Legal Framework
- Since Effective Date the Covered Bonds, including all related rights and obligations of the bondholders, are completely governed by the New Legal Framework
- UCBCS maintains a single Cover Pool which is a ring-fenced pool of assets designated by UCBCS to constitute cover in respect of the Covered Bonds

DECLARATION OF UCBCS IN RELATION TO COVER POOL

- UCBCS covenants to ensure over-collateralisation level of at least 10%, i. e. the aggregate nominal value of all cover assets included in the cover pool must represent at least 110% of the aggregate value of all debts covered by such cover pool (statutory minimum level is set at 102%)

General Information on Legal Framework 2/2

AMENDMENT OF CZECH LEGAL FRAMEWORK (2022)

On 29 May 2022, a bill amending the Czech Act No.190/2004 Coll., on Bonds, as amended (the Czech Act on Bonds) entered into force in Czech Republic. The amendment introduces some of the mandatory as well as some of the optional features of the "Covered Bond Directive" (Directive (EU) 2019/2162) and harmonizes CZ with the EU legislation. Among others, the main changes in the legislation are listed below.

New statutory liquidity buffer FULFILLED

- The credit institution must at any time maintain a cover pool liquidity buffer, which covers the cumulative net liquidity outflows from the cover pool over the next 180 days.

Permission from the Czech National Bank FULFILLED

- Each credit institution, which issues covered bonds, is obligated to obtain permission for a cover pool granted by the Czech National Bank.

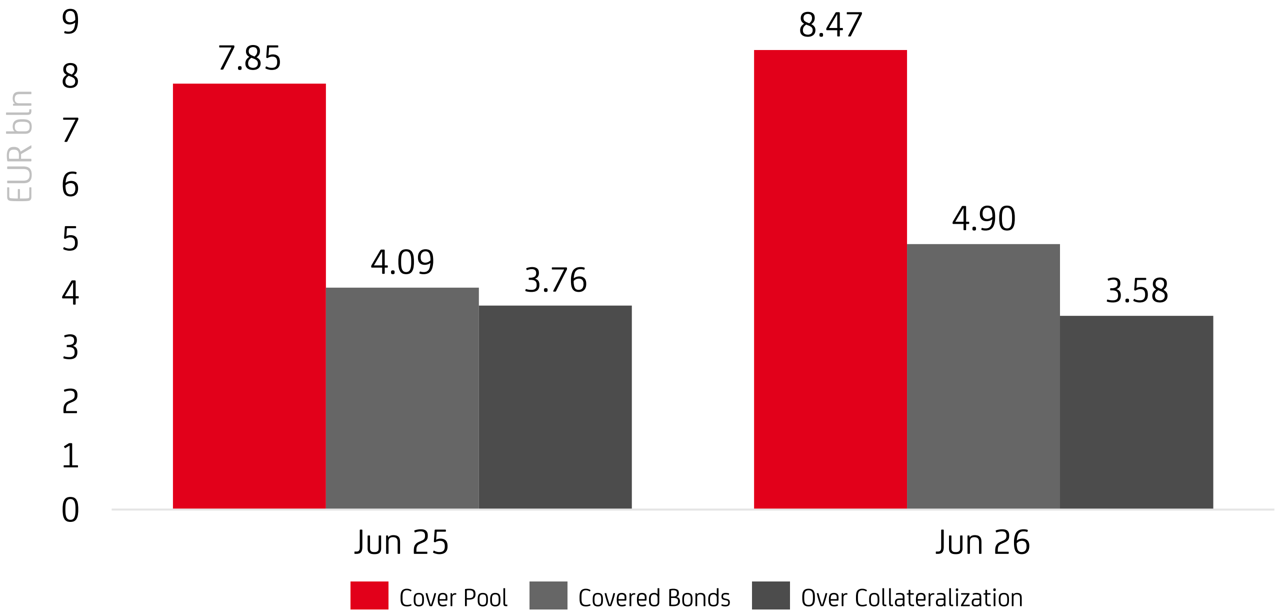
Change of minimum overcollateralization level FULFILLED

- The issuer must maintain an overcollateralization of at least 2% of the nominal amount of the Covered Bonds issued at all times.

Mandatory information for investors FULFILLED

- The issuers are obliged to publish information about their cover pools so that the investors can assess the risks and profile of a respective cover pool

UniCredit CZSK Cover Pool
Yearly Development



- Cover Pool volume growing year-on-year
- The over-collaterallization nearly 73 % as of June 26

FX EUR/CZK: Jun 26 = 24.26; Jun 25 = 24.75

Parameters of Cover Pool

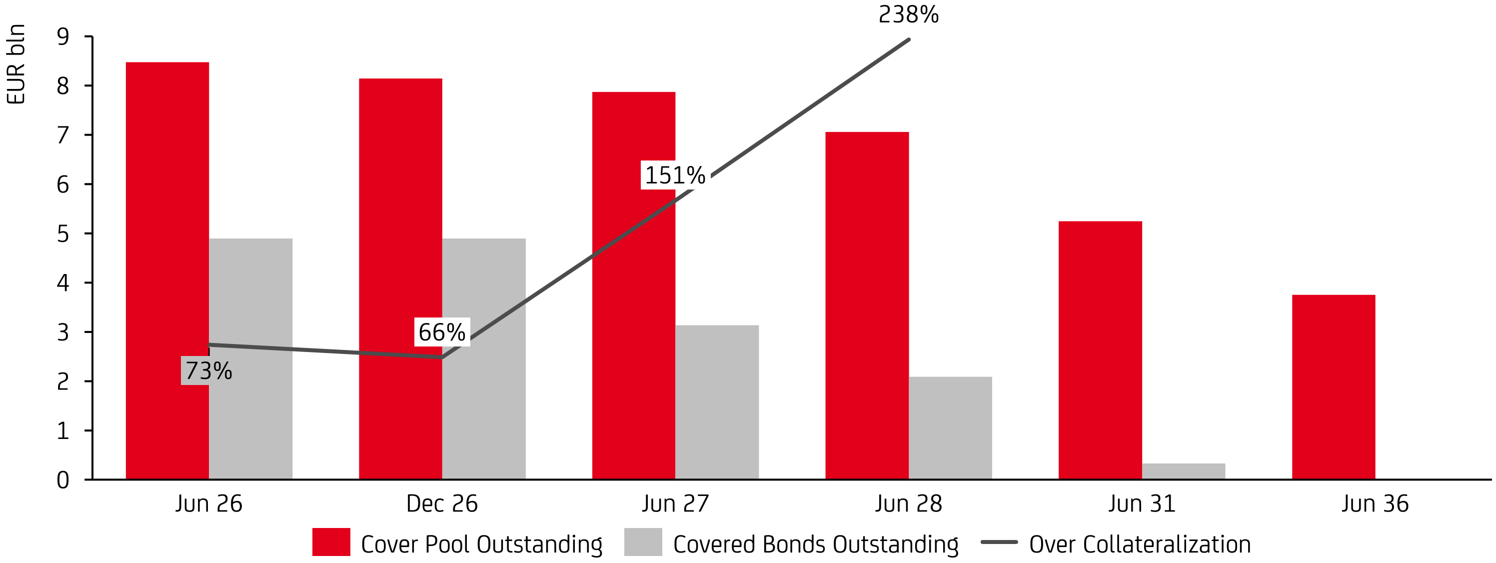
	Total	Commercial CZ	Commercial SK	Residential CZ	Residential SK
Total Loan Balance (in EUR mln):	8,473	1,734	356	4,172	2,210
Average Loan Balance (in EUR):	95,120	1,638,516	1,491,207	78,772	63,499
Total Number of Loans:	89,073	1,058	239	52,969	34,807
Total Number of Debtors:	78,826	827	225	47,953	29,821
Total Number of Properties:	98,092	880	230	57,752	39,230
Weighted Average Seasoning (in years):	5.1	5.0	6.4	5.3	4.7
Contracted Weighted Average Remaining Term (in years):	17.4	3.7	3.1	21.7	22.3
Weighted Average LTV:	60%	51%	50%	61%	65%
Share of Fixed Interest Rate Loans:	78%	13%	10%	100%	100%
Share of 10 Biggest Loans:	9%	31%	69%	0%	0%
Share of Bullet Loans:	2%	9%	12%	0%	0%

- Well-seasoned & highly granular cover-pool with stable LTV ratios
- Total Value of the Cover Pool as of Jun 26 (EUR equivalent): **8,473 mln**
  - thereof:
    - EUR 2,090 mln commercial portfolio
    - EUR 6,383 mln residential portfolio
  - thereof:
    - EUR 5,906 mln in Czech Republic
    - EUR 2,567 mln in Slovakia

As of 30/6/2026; FX EUR/CZK: Jun 26 = 24.26

Maturity Structure of Cover Pool and Issues

	Actual	6M	1Y	2Y	5Y	10Y
	Jun 26	Dec 26	Jun 27	Jun 28	Jun 31	Jun 36
Cover Pool Outstanding	8.47	8.14	7.87	7.06	5.24	3.75
Covered Bonds Outstanding	4.90	4.90	3.13	2.09	0.33	0
Over Collateralization	73%	66%	151%	238%		



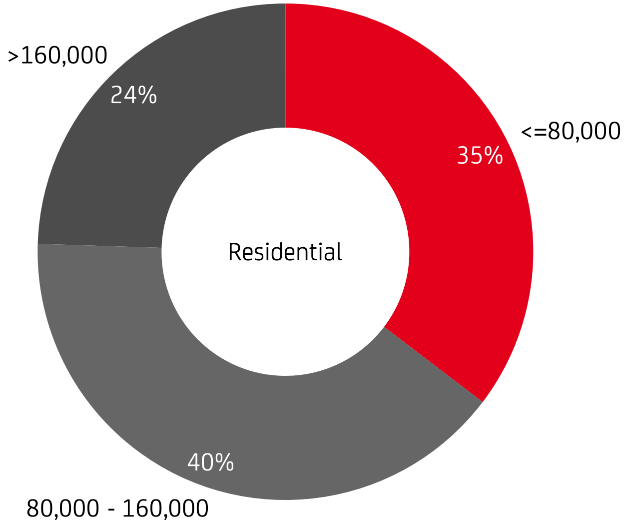
 As of 30/6/2026; FX EUR/CZK: Jun 26 = 24.26

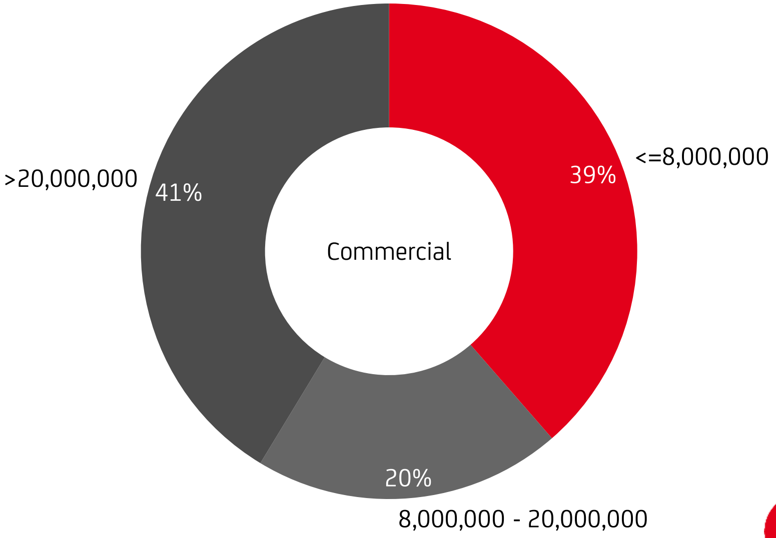
UniCredit CZSK Cover Pool

Breakdown by Loan Volume

Residential Loan Volume (EUR)	EUR mln	Number
<=80,000	2,256	57,800
80,000 - 160,000	2,563	23,196
>160,000	1,563	6,780
10 Biggest Loans	17	
1 Biggest Loan	3	

Commercial Loan Volume (EUR)	EUR mln	Number
<=8,000,000	807	1,241
8,000,000 - 20,000,000	419	34
>20,000,000	864	22
10 Biggest Loans	565	
1 Biggest Loan	179	



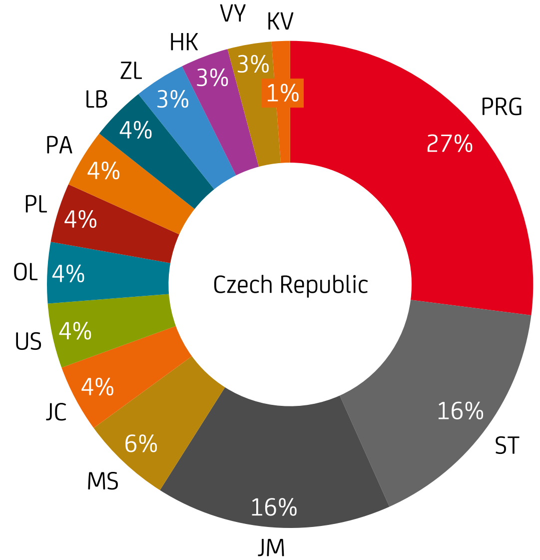


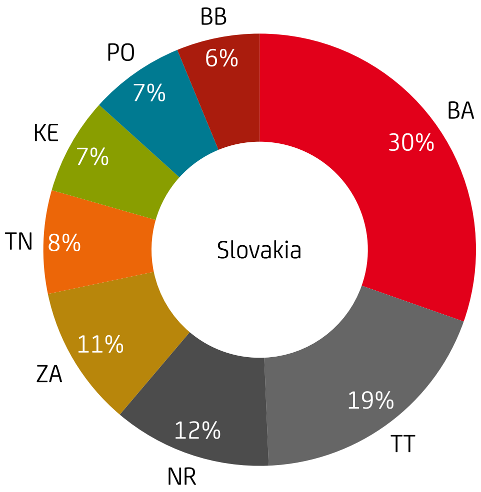
 As of 30/6/2026; FX EUR/CZK: Jun 26 = 24.26

Regional Breakdown

Czech Republic	EUR Mln	%
Hlavní město Praha	1 592	27%
Středočeský kraj	959	16%
Jihomoravský kraj	925	16%
Moravskoslezský kraj	352	6%
Jihočeský kraj	264	4%
Ústecký kraj	253	4%
Olomoucký kraj	239	4%
Plzeňský kraj	232	4%
Pardubický kraj	229	4%
Liberecký kraj	215	4%
Zlínský kraj	200	3%
Královéhradecký kraj	188	3%
Vysočinu	172	3%
Karlovarský kraj	72	1%

Slovakia	EUR Mln	%
Bratislavský	784	30%
Trnavský	489	19%
Nitriansky	306	12%
Žilinský	272	11%
Trenčiansky	199	8%
Košický	187	7%
Prešovský	183	7%
Banskobystrický	160	6%

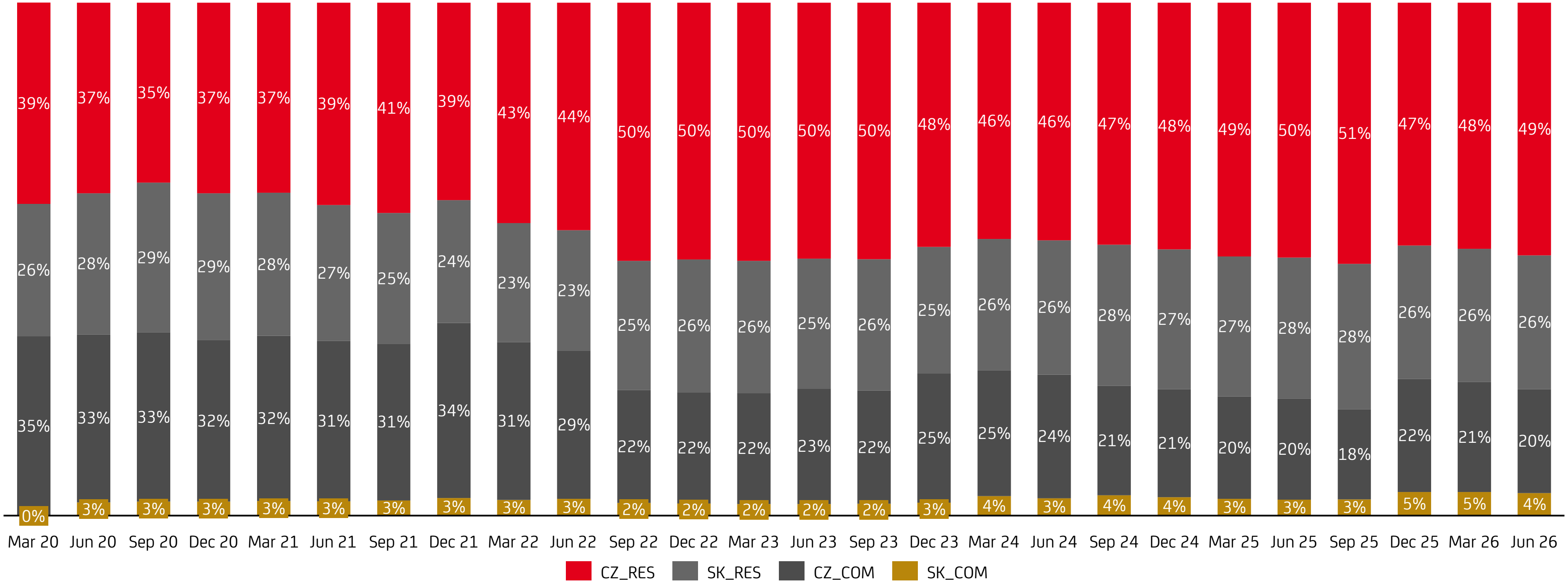




As of 30/6/2026; FX EUR/CZK: Jun 26 = 24.26

UniCredit CZSK Cover Pool

Breakdown by Type of Use

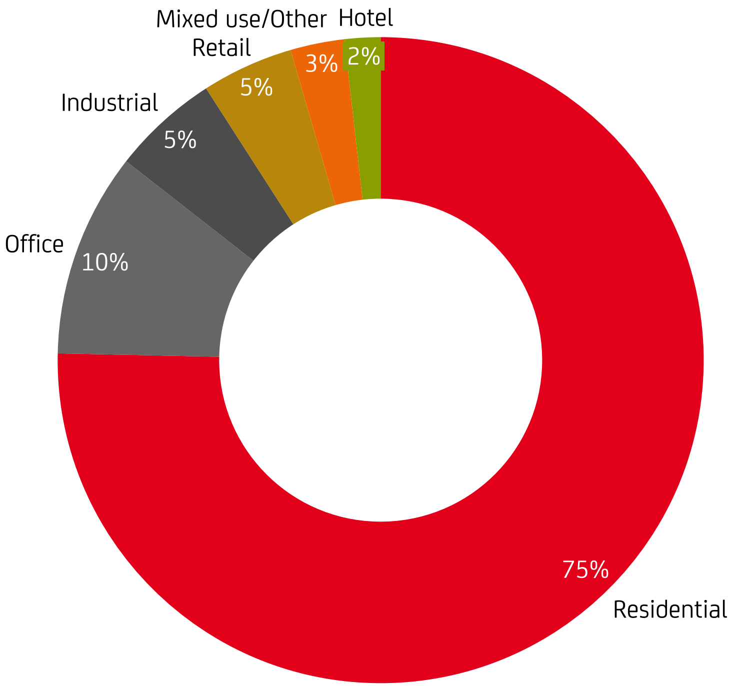


- More than three quarters of loan volume consist of Residential mortgages
- Commercial mortgages mainly in Czech Republic

UniCredit CZSK Cover Pool
Breakdown by Building Type

Breakdown by Building Type	EUR mln	Number
Residential	**6,383**	**87,776**
Commercial	**2,090**	**1,297**
o/w Office	866	182
o/w Industrial	453	540
o/w Retail	389	102
o/w Mixed use/Other	230	402
o/w Hotel	151	71
Total	**8,473**	**89,073**

- Cover pool consists primarily of Residential real estate (75%)
- Commercial real estate (25%) is well diversified across property types:
  - Office 10%
  - Industrial 5%
  - Retail 5%
  - Mixed use/Other 3%
  - Hotel 2%



As of 30/6/2026; FX EUR/CZK: Jun 26 = 24.26

Agenda

Overview of outstanding Covered Bonds

Covered Bonds Overview as of 30 June 2026

ISIN	Currency	Outstanding Amount	Date of issuance	Expected Maturity	Extended Maturity	Interest Rate Type	Coupon	Type of Structure	Retained / Market
XS2764457078	EUR	750 000 000	14.02.2024	14.02.2027	14.02.2028	Floating rate	3M EURIBOR + 71 bps	Soft bullet*	Market
CZ0002009707	CZK	2 136 222 395	06.06.2025	11.06.2027	N/A	Zero coupon bond	N/A	Hard bullet	Market
XS2188802404	EUR	1 000 000 000	15.06.2020	15.06.2027	N/A	Floating rate	3M EURIBOR + 44 bps	Hard bullet	Partially Retained
XS2541314584	EUR	500 000 000	11.10.2022	11.10.2027	11.10.2028	Fixed rate	3.125%	Soft bullet*	Market
CZ0002009566	CZK	3 000 000 000	11.02.2025	11.02.2028	N/A	Floating rate	2W PRIBOR - 11 bps	Hard bullet	Market
CZ0002003114	EUR	5 500 000	07.06.2013	07.06.2028	N/A	Fixed rate	3.040%	Hard bullet	Market
XS2637445276	EUR	500 000 000	20.06.2023	20.06.2028	20.06.2029	Fixed rate	3.750%	Soft bullet*	Market
CZ0002010010	CZK	500 000 000	21.06.2026	21.06.2028	N/A	Fixed rate	4.480%	Hard bullet	Market
CZ0002008832	EUR	7 408 000	14.07.2023	14.07.2028	N/A	Floating rate	Structured (Equity linked)	Hard bullet	Market
XS2907249457	EUR	500 000 000	25.09.2024	25.03.2029	25.03.2030	Fixed rate	2.875%	Soft bullet*	Market
XS3168205659	EUR	500 000 000	03.09.2025	03.03.2030	03.03.2031	Fixed rate	2.625%	Soft bullet*	Market
XS3300299354	EUR	750 000 000	24.02.2026	24.02.2031	24.02.2032	Fixed rate	2.750%	Soft bullet*	Market
XS3224003650	EUR	2 000 000 000	06.11.2025	06.11.2032	06.11.2033	Floating rate	3M EURIBOR + 54 bps	Soft bullet*	Retained

* Maturity extension trigger: If the Issuer or an involuntary covered block administrator fails, not at its discretion, to redeem the relevant Mortgage Covered Bonds in full on the Maturity Date or within two Business Days thereafter, the maturity of the principal amount outstanding of the Mortgage Covered Bonds not redeemed will automatically extend on a monthly basis up to, but not later than, the Extended Maturity Date.

Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of June 30, 2026
FX CZK/EUR = 24.26

Rating Overview

Rating Overview			Moody's	S&P Global Ratings	Fitch Ratings
Sovereign	Czech Republic	Credit Rating	Aa3 (stable)	AA- (stable)	AA- (stable)
	Slovakia		A3 (stable)	A (stable)	A- (stable)
UniCredit SpA	Italy	LT Counterparty Credit Rating	A3 (under review)	A- (positive)	A- (stable)
UniCredit Bank CZSK	CZ/SK	LT Deposits rating	A2 (stable)	-	-
Cover Pool	CZ/SK		Aa1	-	-