Cover Pool Information as of 30/09/2026

UniCredit Bank Czech Republic and Slovakia, a.s. (UCBCS)

Version November 2026

Empowering Communities to Progress.

UniCredit

UCBCS's Cover Pool Features – General Information on Legal Framework

AMENDMENT OF CZECH LEGAL FRAMEWORK

- From 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 such 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 the only one Cover Pool which is a ring-fenced pool of assets designated by UCBCS to constitute cover in respect of the Covered Bonds

IMPLEMENTATION OF THE EU COVERED BOND DIRECTIVE INTO CZECH REGULATORY FRAMEWORK

- From 29 May 2022 an amendment to the Act No. 190/2004 Coll., Bonds Act, came into effect implementing the EU Covered Bond Directive into Czech covered bond regulatory framework. New requirements including the obligation for the covered block regulatory permission were set into Czech legal framework
- UCBCS obtained the regulatory permission for its covered block and cover pool from the Czech National Bank on 23rd September 2022

DECLARATION OF UCBCS IN RELATION TO COVER POOL

- UCBCS covenants to ensure over-collateralisation level at least equal to 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 on 102%)

UCBCS's Cover Pool Features

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
- The amount of Covered assets is calculated as total of balance of mortgage loans adjusted by the applicable LTV cap according to the type of the mortgage loan

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 in default or past due for more than 90 days are not included in the Cover Pool

UCBCS's Cover Pool Features

Cover Pool Overview	
• Total value of the Cover Pool as of 30 September 2026:	**CZK 211,213 mln eq**.
• o/w in retail residential loans secured by CZ properties:	CZK 102,698 mln eq. (48.62%)
• o/w in retail residential loans secured by SK properties:	CZK 55,080 mln eq. (26.08%)
• o/w in commercial loans secured by CZ&SK properties:	CZK 53,434 mln eq. (25.30%)
• o/w denominated in CZK:	CZK 117,072 mln (55.43%)
• o/w denominated in EUR:	CZK 94,141 mln eq. (44.57%)
• share of defaulted loans (including 90 days past due loans)	CZK 0 mln eq. (0.00%)

Covered Bonds Overview	
• Total nominal value of the outstanding Covered Bonds as of 30 September 2026:	**CZK 140,232 mln eq.**
• o/w denominated in CZK:	CZK 3,076 mln (2.19%)
• o/w denominated in EUR:	CZK 137,156 mln eq. (97.81%)
• Minimum required Cover Pool (10% over-collateralization):	CZK 154,255 mln eq.
• Current over-collateralization:	50.62%
• Rating (as of date of this report):	Aa1 (Moody's), assigned on 20th August 2025

Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 30, 2026
FX CZK/EUR = 24.440

UCBCS's Covered Bonds Overview

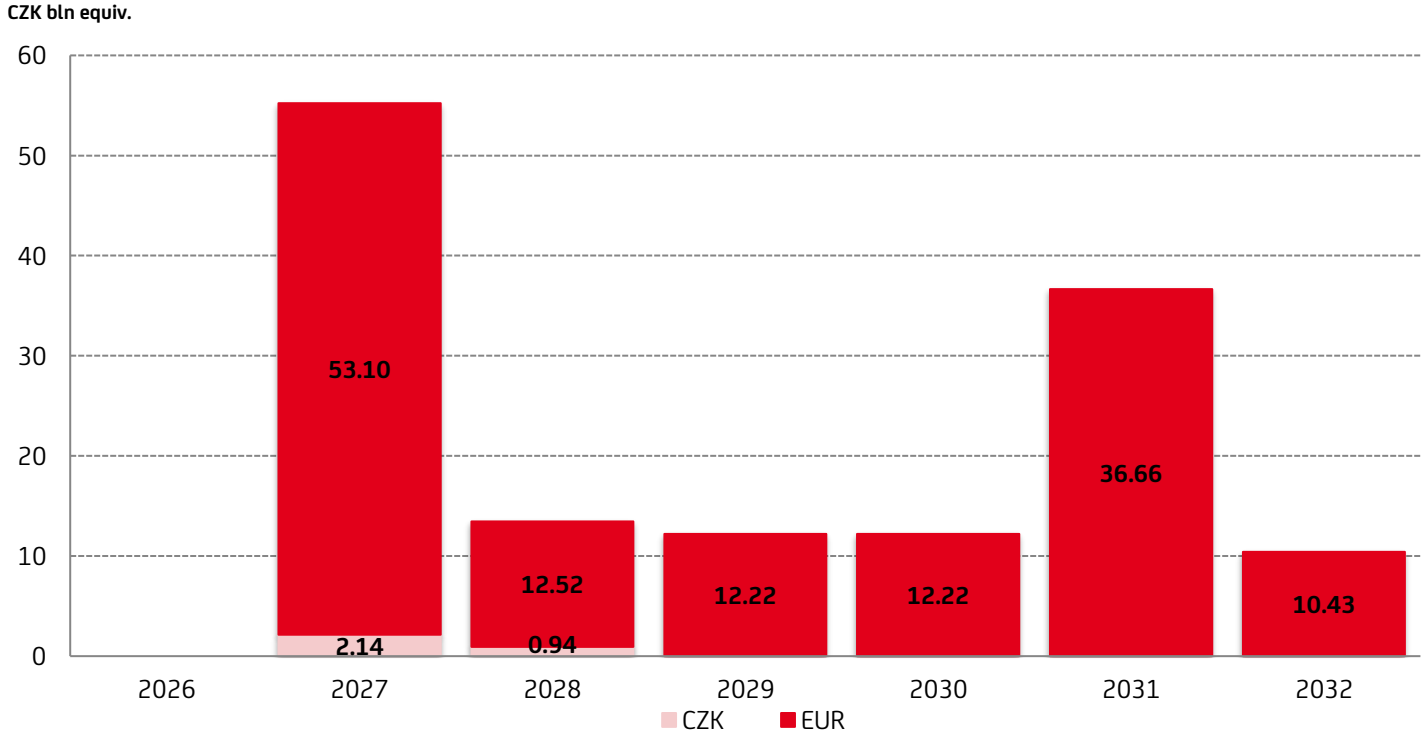
Covered Bonds Overview as of 30 September 2026

ISIN	Currency	Outstanding Amount	Date of issuance	Expected Maturity	Extended Maturity	Interest Rate Type	Coupon	Type of Structure	Ratained / 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/N	Floating rate	2W PRIBOR - 11 bps	Hard bullet	Market
CZ0002003114	EUR	5 500 000	07/06/2013	07/06/2028	N/A	Fixed rate	3.04%	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
XS3499982463	EUR	750 000 000	10/09/2026	10/09/2031	10/09/2032	Fixed rate	3.500%	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.

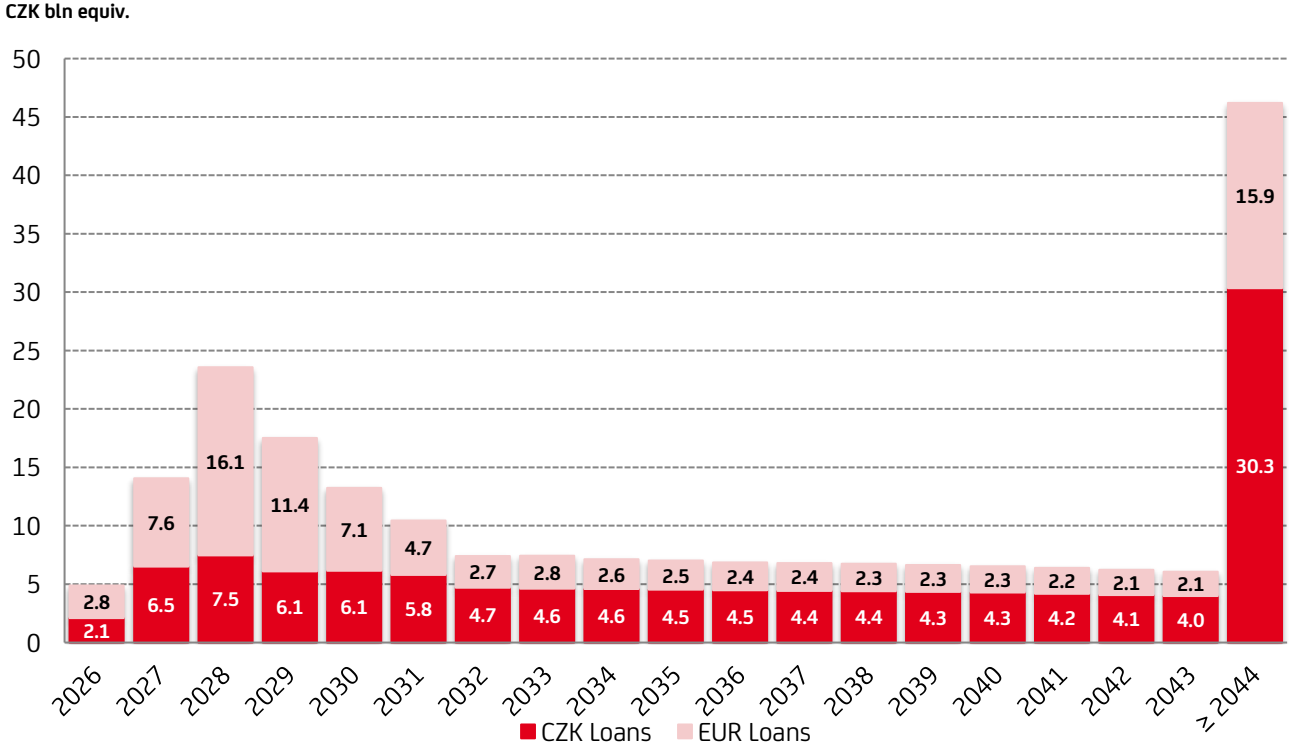
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 30, 2026
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UCBCS's Covered Bonds Maturity Profile



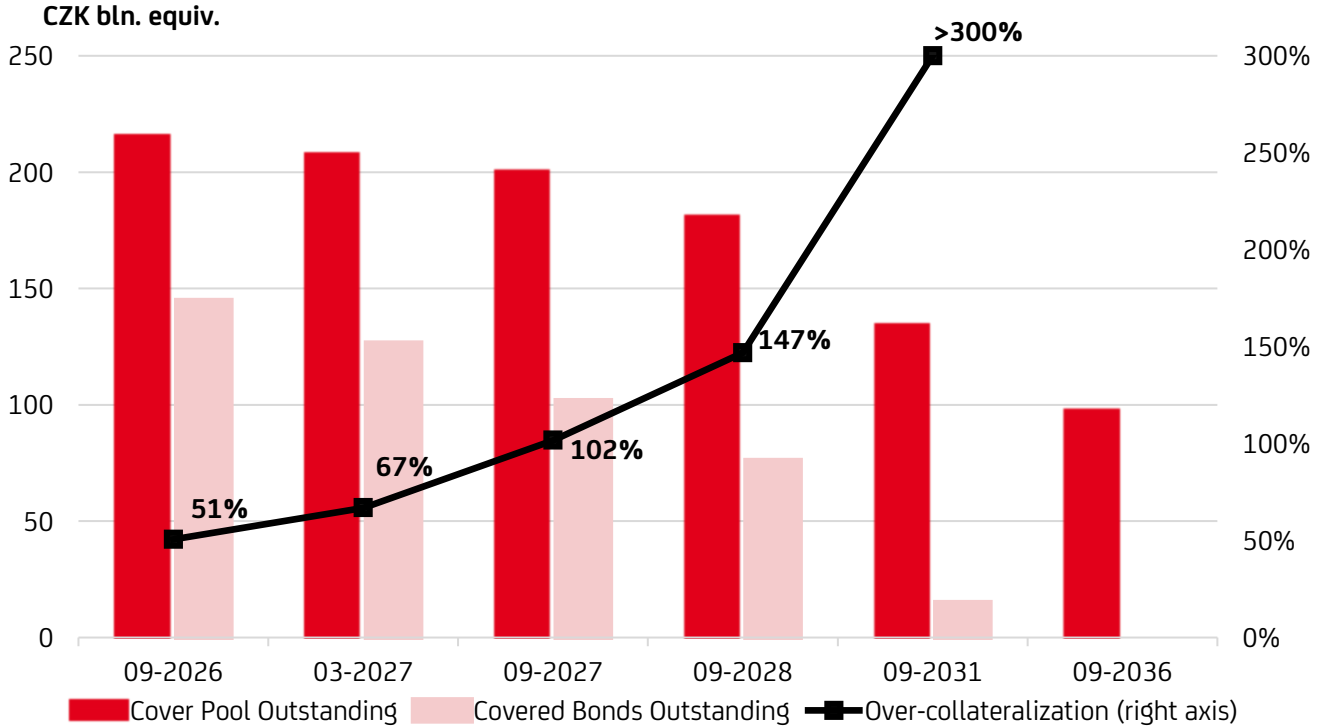
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UCBCS's Cover Pool Maturity Profile



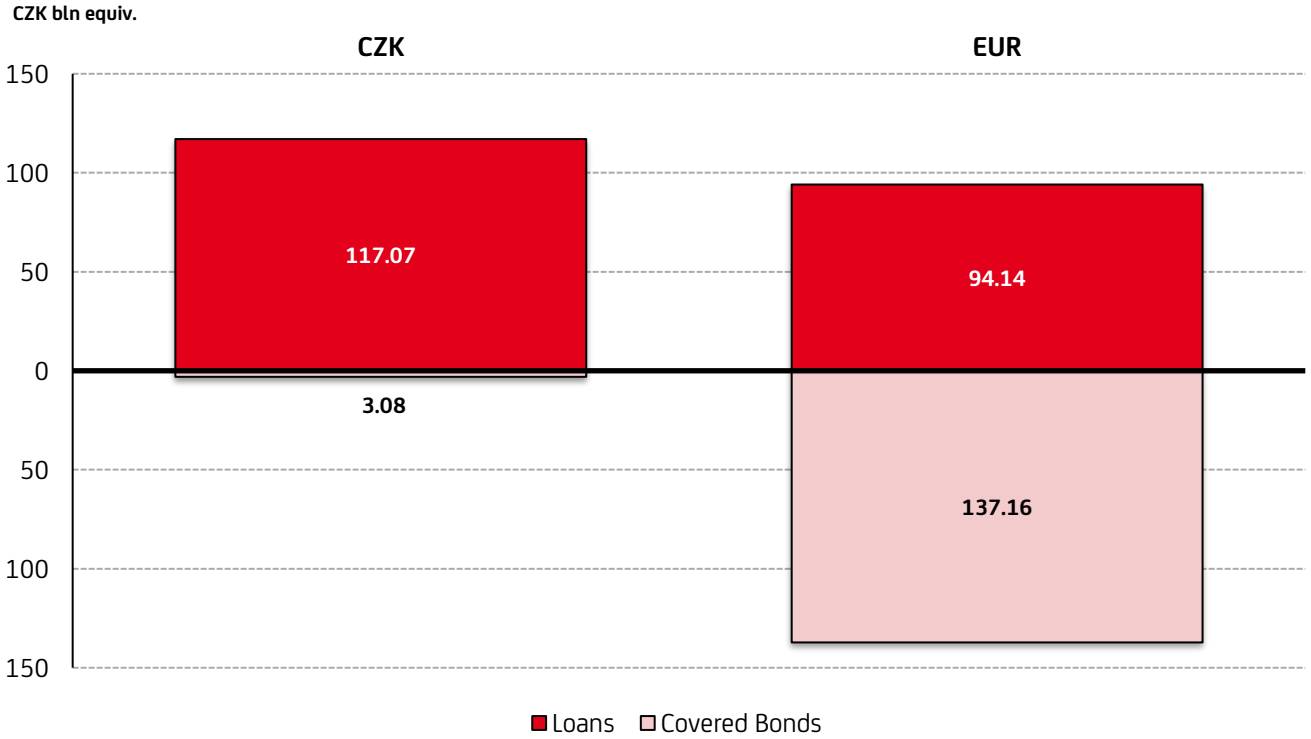
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 30, 2026
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UCBCS's Cover Pool & Covered Bonds Outstanding / Over-collateralization



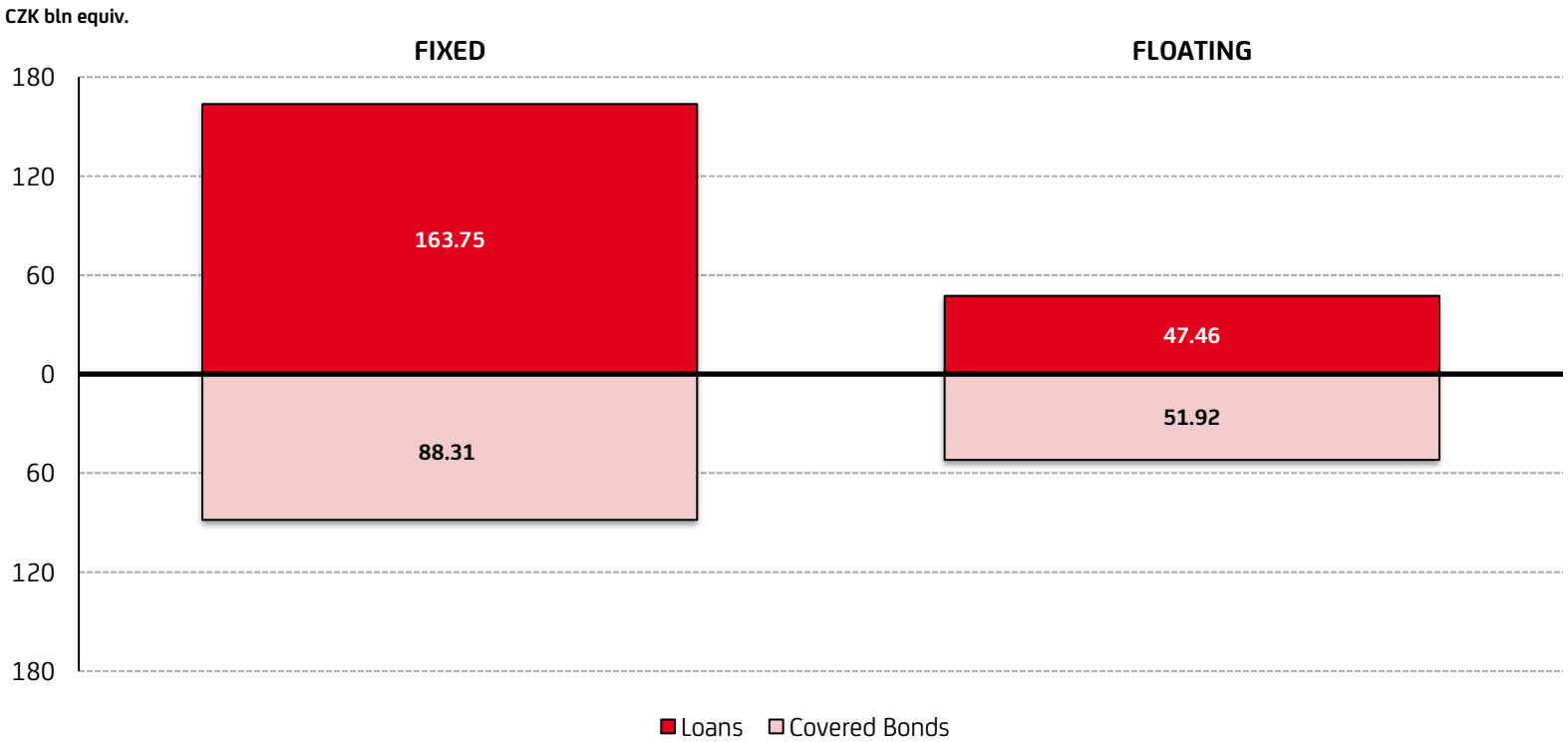
Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 30, 2026
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UCBCS's Cover Pool & Covered Bonds - Currency Breakdown



Source: UniCredit Bank Czech Republic and Slovakia, a.s.
Data as of September 30, 2026
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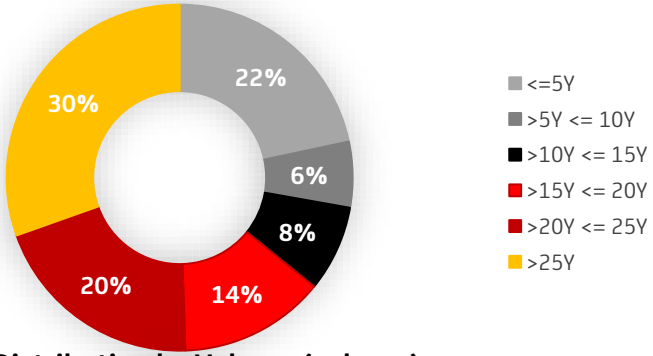
UCBCS's Cover Pool & Covered Bonds – Interest Rate Breakdown



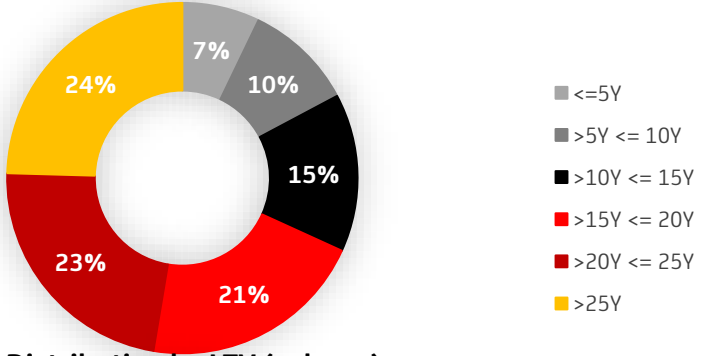
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UCBCS's Cover Pool Overview

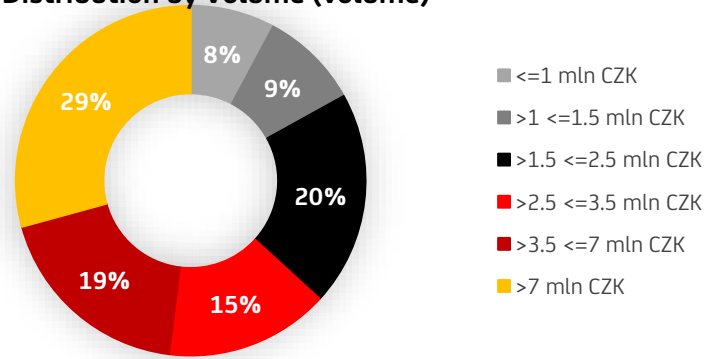
Distribution by Remaining Term (volume)



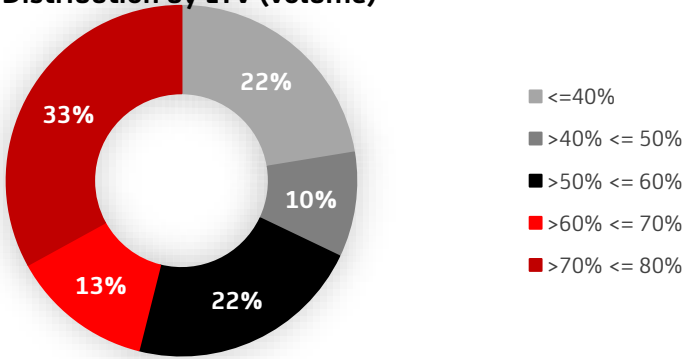
Distribution by Remaining Term (number of Loans)



Distribution by Volume (volume)



Distribution by LTV (volume)

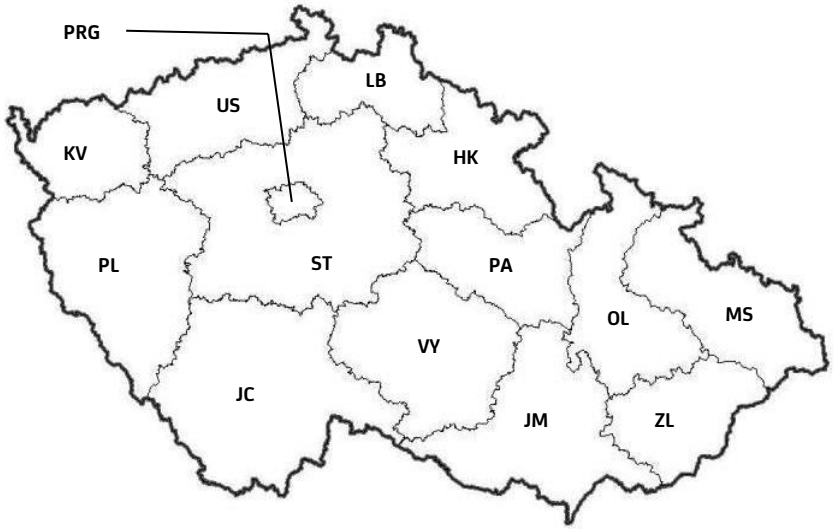


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Data as of September 30, 2026
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UCBCS's Cover Pool Features - CZ Retail Residential Portfolio

Residential Portfolio - Czech Republic	
Total Loan Balance (in CZK)	102,698,441,101
Average Loan Balance (in CZK)	1,942,251
Total Number of Loans	52,876
Total Number of Debtors	47,760
Total Number of Properties	57,527
Weighted Average Seasoning (in years)	5.26
Contracted Weighted Average Remaining Term (in years)	21.70
Weighted Average LTV	61%
Stake of Fixed Interest Rate Loans	100%
Stake of 10 Biggest Loans	0%
Stake of Bullet Loans	0%

Regional Distribution - Czech Republic		
PRG	Prague-East & Prague-West	18.0%
JM	Jihomoravský kraj	17.7%
PA	Pardubický kraj	4.6%
MS	Moravskoslezský kraj	6.7%
ST	Středočeský kraj excl. Prague -East & Prague-West	19.0%
VY	Kraj Vysočina	3.3%
OL	Olomoucký kraj	5.0%
PL	Plzeňský kraj	3.4%
HK	Královéhradecký kraj	4.2%
JC	Jihočeský kraj	4.2%
LB	Liberecký kraj	3.6%
US	Ústecký kraj	4.7%
ZL	Zlínský kraj	4.4%
KV	Karlovarský kraj	1.4%



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UCBCS's Cover Pool Features - SK Retail Residential Portfolio

Residential Portfolio - Slovakia	
Total Loan Balance (in CZK)	55,080,032,293
Average Loan Balance (in CZK)	1,572,008
Total Number of Loans	35038,0
Total Number of Debtors	32,529
Total Number of Properties	39,468
Weighted Average Seasoning (in years)	4.7
Contracted Weighted Average Remaining Term (in years)	22.2
Weighted Average LTV	65%
Stake of Fixed Interest Rate Loans	100%
Stake of 10 Biggest Loans	0%
Stake of Bullet Loans	0%

Regional Distribution - Slovakia		
BB	Banskobystrický kraj	7.0%
BA	Bratislavský kraj	24.6%
KE	Košický kraj	8.3%
NR	Nitriansky kraj	11.3%
PO	Prešovský kraj	7.9%
TN	Trenčiansky kraj	8.5%
TT	Trnavský kraj	21.2%
ZA	Žilinský kraj	11.2%



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UCBCS's Cover Pool Features – CZ&SK Commercial Portfolio

Commercial Portfolio - CZ and SK	
Total Loan Balance (in CZK):	53,434,041,248
Average Loan Balance (in CZK):	41,421,737
Total Number of Loans:	1,290
Total Number of Debtors:	1059,0
Total Number of Properties:	1,111
Weighted Average Seasoning (in years):	5.2
Contracted Weighted Average Remaining Term (in years):	3.6
Weighted Average LTV:	51%
Stake of Fixed Interest Rate Loans:	12%
Stake of 10 Biggest Loans:	26%
Stake of Bullet Loans:	12%



Regional Distribution - Czech Republic		
PRG	Prague-East & Prague-West	41.0%
JM	Jihomoravský kraj	9.0%
PA	Pardubický kraj	1.8%
MS	Moravskoslezský kraj	3.2%
ST	Středočeský kraj excl. Prague -East & Prague-West	9.1%
VY	Kraj Vysočina	1.9%
OL	Olomoucký kraj	1.2%
PL	Plzeňský kraj	4.8%
HK	Královéhradecký kraj	0.6%
JC	Jihočeský kraj	4.3%
LB	Liberecký kraj	2.9%
US	Ústecký kraj	2.5%
ZL	Zlínský kraj	0.8%
KV	Karlovarský kraj	0.6%

Regional Distribution - Slovakia		
BB	Banskobystrický kraj	0.2%
BA	Bratislavský kraj	10.6%
KE	Košický kraj	0.1%
NR	Nitriansky kraj	2.5%
PO	Prešovský kraj	0.4%
TN	Trenčiansky kraj	0.5%
TT	Trnavský kraj	1.2%
ZA	Žilinský kraj	1.0%

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