



SUPPLEMENT NO. 2
TO THE BASE PROSPECTUS DATED 26 AUGUST 2025
Československá obchodná banka, a. s.
EUR 5,500,000,000 Debt Securities Issuance Programme

This document constitutes a supplement (the **Supplement**) prepared pursuant to Article 23 of 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 (the **Prospectus Regulation**), to the base prospectus dated 26 August 2025 approved by the National Bank of Slovakia by its decision No. 100-000-959-437 to file No. NBS1-000-113-121 dated 27 August 2025 which became legally valid and effective on 27 August 2025 (the **Prospectus**), as updated by supplement no. 1 dated 17 April 2026, approved by the National Bank of Slovakia by its decision No. 100-001-101-370 to file No. NBS1-000-120-921 dated 22 April 2026 which became legally valid and effective on 22 April 2026.

The Prospectus was prepared by the issuer, Československá obchodná banka, a. s., with its registered seat at Žižkova 11, 811 02 Bratislava, Slovak Republic, Identification No.: 36 854 140, registered in the Commercial Register of the Municipal Court Bratislava III, Section: Sa, File No. 4314/B, LEI: 52990096Q5LMCH1WU462 (the **Issuer**), in respect of its EUR 5,500,000,000 debt securities issuance programme (the **Programme**) under which it may continuously or repeatedly issue covered notes (in Slovak: *kryté dlhopisy*) and preferred unsubordinated and unsecured notes (jointly the **Notes**).

This Supplement constitutes a part of the Prospectus and shall be read together and in connection with the Prospectus. Terms with capital letters not defined in this Supplement shall have the meaning given in the Prospectus.

The purpose of this Supplement is to update clauses 4.4 of the Prospectus “Credit rating” and 4.15 of the Prospectus “Administrative, managing and supervising bodies” due to a change in the credit rating and the composition of the Board of Directors of the Issuer.

This Supplement is subject to approval by the National Bank of Slovakia and subsequent disclosure under the Prospectus Regulation.

This Supplement will be available in Slovak and English language in electronic form in a separate section on the Issuer’s website <https://www.csob.sk/o-nas/cenne-papiere/kryte-dlhopisy> as long as the Prospectus remains valid.

The date of this Supplement is 27 April 2026.

The Prospectus is hereby amended and supplemented as follows:

1. CHANGES IN CLAUSE 4.4 OF THE PROSPECTUS “CREDIT RATING”

The text in the first paragraph and in the table titled “**Credit rating assigned by credit rating agency Moody’s**” shall be replaced together with the title of the table as follows:

“The following table shows the Issuer's rating valid as of 21 April 2026 and assigned by the Moody’s rating agency registered under the CRA Regulation. Moody’s provides the Issuer with a regular solicited rating.

Credit rating assigned by credit rating agency Moody’s:

Long-term rating of deposits	A1 (outlook: negative)
Short-term rating of deposits	Prime-1
Long-term rating of the issuer	A2 (outlook: negative)
Baseline Credit Assessment (BCA)	baa3
Modified BCA	baa1
Outlook	negative
Long-term Counterparty Risk Rating	A1
Short-term Counterparty Risk Rating	P-1
Long-term Counterparty Risk Assessment	A2(cr)
Short-term Counterparty Risk Assessment	P-1(cr)

”

2. CHANGES IN CLAUSE 4.15 OF THE PROSPECTUS “ADMINISTRATIVE, MANAGING AND SUPERVISING BODIES”

2.1 The text in the table with the title „**Members of the Board of Directors of the Issuer**” shall be replaced together with the title of the table as follows:

“Members of the Board of Directors of the Issuer”

Name and surname	Position
Ing. Daniel Kollár	Chairman
Ing. Branislav Straka, PhD.	Member
JUDr. Euboš Ondrejko	Member
Ing. Juraj Ebringer	Member
Ing. Marcela Výbohová	Member
Ladislav Korec	Member

*Mr. Ladislav Korec, MBA, FCCA has been appointed to the position of member of the Board of Directors and CFO with the approval of the ECB, effective as of 8 April 2026. Mr. Ladislav Korec was registered as a member of the Board of Directors in the Commercial Register with effect as of 21 April 2026.”

Prominent statement concerning the right of withdrawal:

- (a) **a right of withdrawal is only granted to those investors who had already agreed to purchase or subscribe for the Notes before this Supplement was published and where the Notes had not yet been delivered to the investors at the time when the significant new factor, such as the information included in this Supplement, arose;**
- (b) **based on the above and in accordance with Article 23(2) of the Prospectus Regulation, the period in which investors can exercise their right of withdrawal in respect of all issues of the Notes before this Supplement was published has lapsed because all offers of the Notes have been closed and all relevant Notes delivered to the investors before this Supplement was published; consequently, no investor has any right of withdrawal in connection with this Supplement; and**
- (c) **in connection with the right of withdrawal or any other queries, the investors may contact the Issuer at its registered office.**

Issuer's Declaration

The Issuer declares that it is solely responsible for the information provided in this Supplement.

The Issuer hereby declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of the knowledge of the Issuer, in accordance with the facts and contains no omission likely to affect its import.

In Bratislava, on 27 April 2026.

Československá obchodná banka, a.s.