

MiFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET – Solely for the purposes of the manufacturers' product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**"); and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (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 Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

These Final Terms have been prepared for the purpose of Article 8(5) of Regulation (EU) 2017/1129 of the European Parliament and of the Council of June 14, 2017, as amended or superseded and must be read together with the Prospectus and its supplements, if any. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus dated June 27, 2025, including any supplements thereto, if any (the "Prospectus"). The validity of the Prospectus will expire on June 27, 2026. These Final Terms and the Prospectus have been or will be published, as the case may be, on the website of the Issuer (www.sparkasse-koelnbonn.de).

20 February 2026

Final Terms

EUR 10,000,000 3.21 per cent. Senior Preferred Notes due 2033

issued pursuant to the

**Euro 4,000,000,000
Debt Issuance Programme
of**

Sparkasse KölnBonn

dated June 27, 2025

Issue Price: 100 per cent.

Issue Date: 24 February 2026

Trade Date: 10 February 2026

Series No.: 1004

Tranche No.: 1

PART I
TEIL I

CURRENCY, DENOMINATION, FORM, CERTAIN DEFINITIONS (§ 1)
WÄHRUNG, STÜCKELUNG, UMSTELLUNG, FORM, DEFINITIONEN (§ 1)

Currency and Denomination
Währung und Stückelung

Specified Currency <i>Festgelegte Währung</i>	Euro (" EUR ") <i>Euro ("EUR")</i>
Aggregate Principal Amount <i>Gesamtnennbetrag</i>	EUR 10,000,000 <i>EUR 10.000.000</i>
Specified Denomination <i>Festgelegte Stückelung</i>	EUR 100,000 <i>EUR 100.000</i>
Number of Notes to be issued in each Specified Denomination <i>Zahl der in jeder festgelegten Stückelung auszugebenden Schuldverschreibungen</i>	100 100
Bearer Notes <i>Inhaberschuldverschreibungen</i>	

TEFRA C
TEFRA C

Classical Global Note
Classical Global Note

Certain Definitions
Definitionen

Clearing System
Clearing System

Clearstream Banking AG, Frankfurt am Main

STATUS (§ 2)
STATUS (§ 2)

Unsubordinated (<i>preferred</i>) <i>Nicht-nachrangig (preferred)</i>	MREL Eligibility <i>MREL-Fähigkeit</i>
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INTEREST (§ 3)
ZINSEN (§ 3)

(A)

Fixed Rate Notes
Festverzinsliche Schuldverschreibungen

Rate of Interest and Interest Payment Dates
Zinssatz und Zinszahlungstage

Rate of Interest <i>Zinssatz</i>	3.21 per cent. per annum <i>3,21 % per annum</i>
Interest Commencement Date <i>Verzinsungsbeginn</i>	24 February 2026 <i>24. Februar 2026</i>
Fixed Interest Date(s) <i>Festzinstermine</i>	24 February in each year <i>24. Februar eines jeden Jahres</i>
First Interest Payment Date <i>Erster Zinszahlungstag</i>	24 February 2027 <i>24. Februar 2027</i>
Determination Date(s): <i>Feststellungstermin(e)</i>	one in each year <i>einer in jedem Jahr</i>

Day Count Fraction
Zinstagequotient¹

Actual/ Actual (ICMA)

PAYMENTS (§ 4)
ZAHLUNGEN (§ 4)

Payment Business Day
Zahlungstag

Relevant Financial Centre(s) (specify all) <i>Relevante(s) Finanzzentren(um) (alle angeben)</i>	T2 T2
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REDEMPTION (§ 5)
RÜCKZAHLUNG (§ 5)

Final Redemption
Rückzahlung bei Endfälligkeit

Maturity Date <i>Fälligkeitstag</i>	24 February 2033 <i>24. Februar 2033</i>
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Final Redemption Amount
Rückzahlungsbetrag

Principal Amount
Nennbetrag

FISCAL AGENT AND PAYING AGENT (§ 6)
EMISSIONSSTELLE UND ZAHLSTELLE (§ 6)

Fiscal Agent <i>Emissionsstelle</i>	Landesbank Hessen-Thüringen Girozentrale <i>Landesbank Hessen-Thüringen Girozentrale</i>
Paying Agent(s) <i>Zahlstellen</i>	Landesbank Hessen-Thüringen Girozentrale <i>Landesbank Hessen-Thüringen</i>

Girozentrale

ACCELERATION (§ 9)
KÜNDIGUNG (§ 9)

NO
NEIN

NOTICES (§ 10)
MITTEILUNGEN (§ 10)

Place and medium of publication
Ort und Medium der Bekanntmachung

Germany (Federal Gazette)
Deutschland (Bundesanzeiger)

LANGUAGE (§ 12)
SPRACHE (§ 12)

German with an English convenience translation
Deutsch mit einer unverbindlichen englischen Übersetzung

PART II
TEIL II

ECB Eligibility

Classical Global Note

Intended to be held in a manner which could allow ECB eligibility

Yes. Note that if this item is applicable it simply means that the Classical Global Note is intended to be deposited directly with Clearstream Banking AG, Frankfurt which does not necessarily mean that the Notes 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 satisfaction of the Eurosystem eligibility criteria (ECB eligibility).

Listing(s)

Dusseldorf

Trading

Other (insert details)

Freiverkehr

First trading date

24 February 2026

Costs in connection with the listing and trading of the Notes

EUR 600

Prohibition of sales to EEA Retail Investors

Not Applicable

Prohibition of sales to UK Retail Investors

Not Applicable

Management Details

Management Group or Dealer

Erste Group Bank AG
Am Belvedere 1
1100 Wien

Interest of natural and legal persons involved in the issue (including a description of any interest, including conflicting ones, that is material to the issue, detailing the persons involved and the nature of interest)

None

Securities Identification Numbers

Common Code

330274115

ISIN Code

DE000SKB09E7

German Securities Code

SKB09E

Third Party Information

Reasons for the offer and use of proceeds

Not applicable

General financing requirements

Sparkasse KölnBonn

Nicole Blum (Abteilungsleitung)

Christian Rensing (Teamleiter)