Prague, 30 October 2025

Komerční banka Group

Consolidated unaudited results as of 30 September 2025

KB

Disclaimer

This document contains a number of forward-looking statements relating to the targets and strategies of the Komerční banka Group. These statements are based on a series of assumptions, both general and specific. As a result, there is a risk that these projections will not be met. Readers are therefore advised not to rely on these figures more than is justified as the Group's future results are liable to be affected by a number of factors and may therefore differ from current estimates.

Readers are advised to take into account factors of uncertainty and risk when basing their investment decisions on information provided in this document.

Results and ratios in this presentation are as of 30 September 2025, unless stated otherwise.

Komerční banka, a.s., public limited company with registered office: Prague 1, Na Příkopě 33/ 969; identification number: 45 31 70 54; registered in the Commercial Register maintained by the Municipal Court in Prague, Section B, file 1360

Agenda

KB in 9 months of 2025: Growth in revenues amid declining operating costs, excellent asset quality

Income statement

9M 2025

Group net income
CZK 13.6 billion
+8.3% YoY (recurring* +35.1% YoY)
CZK 71.93 per share

Cost / Income ratio
46.4% (46.1% IFRIC 21 linearised)

ROE
14.5% (14.6% IFRIC 21 linearised)

Q3 2025

Group net income
CZK 4.8 billion
-22.9% YoY (recurring* +28.6% YoY)
CZK 25.28 per share

Cost / Income ratio
43.4% (44.4% IFRIC 21 linearised)

ROE
15.9% (15.6% IFRIC 21 linearised)

** Excluding one-off gain from sale of HQ building in 3Q 2024*

Balance sheet & Capital

Total capital ratio
18.4%

Core Tier 1
17.6%

Loan/Deposit ratio
82.0% (excluding repo)

LCR
144%

NSFR
131%

Business performance

Gross loans (outstanding volume)
+3.6% YoY **+1.0%** QoQ Housing loan sales in 9M +48.2% YoY

Deposits
+0.1% YoY **+2.6%** QoQ Current account volumes +3.2% YoY

Other assets under management
+6.6% YoY **+0.7%** QoQ Mutual funds +9.6% YoY

Other highlights

Successful acquisition of new clients and migration of retail clients from legacy systems to KB+ new digital bank. As of 30 Sep 2025, 1,460,000 customers enrolled in KB+, of which 283,000 new customers

As of 25 September, Cécile Bartenieff has become member and chairperson of the Supervisory Board

Further renewal of the senior management team. Etienne Loulergue to become KB's Chief Financial Officer from 15 December 2025

KB ranked #1 in Czechia in Euromoney's Cash Management Survey 2025

Agenda

Distinct features of KB’s new digital bank proposition with KB+ application

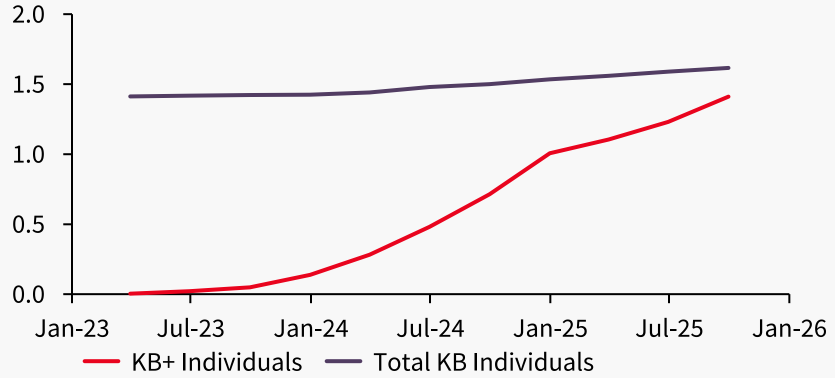
- **Significant simplification** of products and processes including **single navigation environment** in mobile app, desktop for clients as well as in dashboards for relationship managers
- Full functionality of the application for new clients authorized via BankID identity in **digital onboarding within 10 minutes**
- One **multicurrency current account** for up to 15 currencies comprising (depending on subscription plan):
  - **Instant outgoing and incoming payments** (CZK wire transfers), virtual payment cards
  - **Instant currency exchange with preferential rates** for premium subscribers
  - **Term and savings deposits** with dedication envelopes and preferential rates for premium subscribers, building savings
  - Domestic and international **ATM withdrawals and deposits free-of-charge**
  - Travel and injury **insurance**, insurance of personal belongings and payment cards
  - **Chat and videocall** button in the app, Ruby **virtual assistant**
  - Debit and credit **cards, overdraft, mortgages, consumer loan, loan consolidation**
  - **Pension savings, mutual funds** investment contracts
  - Periodic **cash-flow reviews** and outlook
- To arrive in 2026: **online brokerage**

- **Net Promoter Score at 38** (September, clients using KB+ 6 months and more)
- **No. 1 most downloaded banking app** in the Czech Republic in Apple’s App Store and Google Play
- **Rated 4.3 in App Store, 4.5 in Google Play**
- **99.8% vital process availability for KB+ customers**

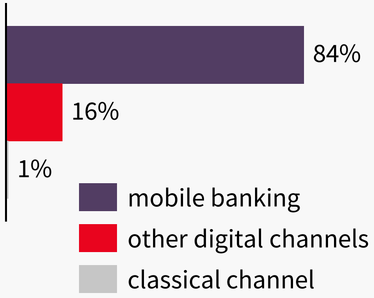
Limited edition payment cards with unique design

Successful digitalisation path

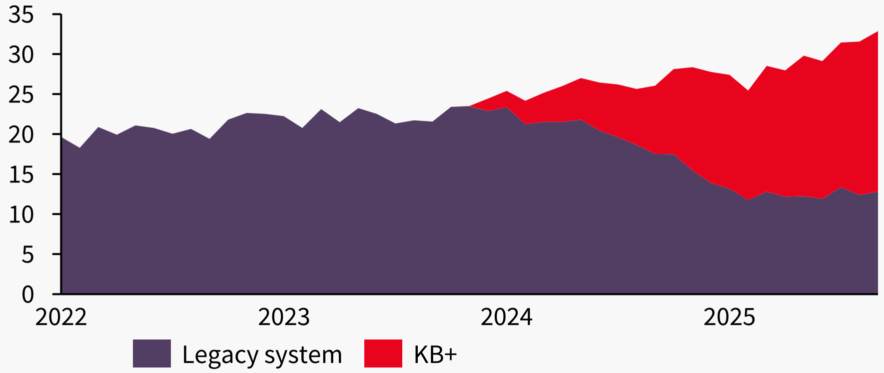
Fast switching of individual customers to KB+
(millions of KB individual customers)



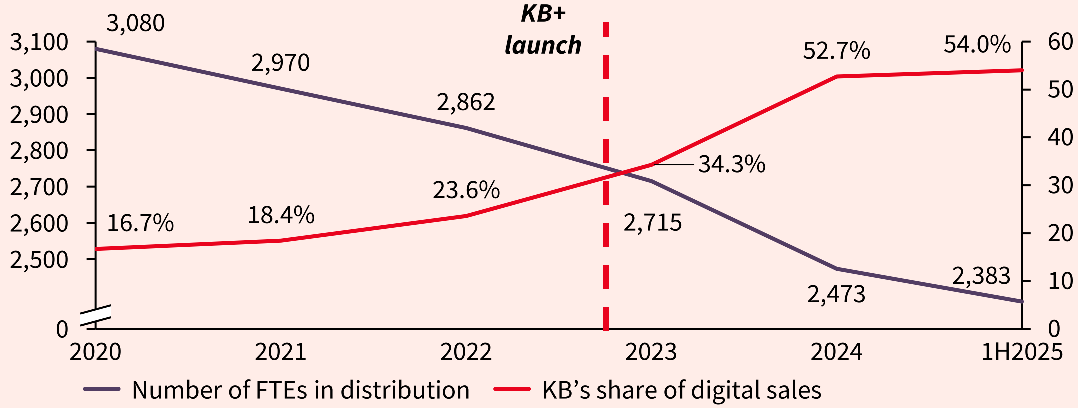
Predominant share of mobile banking transactions in KB+



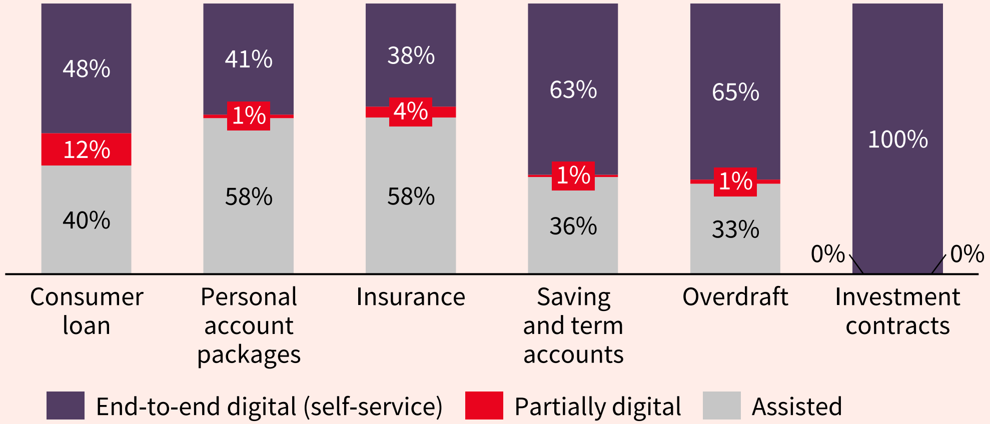
Increasing number of client interactions with the bank in KB+
Logins to KB's digital banking tools (mil.)



Productivity of distribution network supported by **rising share of digital sales**



Digital sales in KB+



KB Group’s transformation: success stories of efficiency improvement and synergy enhancements

OneGroup

- Unifying marketing communication under the KB brand
- Simplifying the product portfolio, offering consistent solutions to customer needs
- Sharing the distribution networks. Expanding product and service offer of the Group network (KB Poradenství)
- Harmonising cooperation with third parties while deepening expertise
- Harmonising the IT environment, converging all subsidiaries to high KB’s technology standards, merging systems and applications
- Centralisation expert and support functions (including risk, compliance, legal, HR, finance, comms, sourcing, payroll, facility services)
- Bringing KB Group’s head office teams together from multiple locations into a state-of-the art office centre in Prague-Stodůlky

KB PORADENSTVÍ

Modrá pyramida

- Full responsibility for development, processing and administration of housing loans for KB Group
- New fully digital housing loans product factory merged two product lines in one while improving significantly efficiency of all housing-loan related processes, increasing processing capacity and shortening time-to-market

Modrá pyramida

Člen skupiny KB

SGEF
Czech Republic and Slovakia

- Acquisition of the remaining stake in the domestic leader in asset-based corporate financing complementing the bank loan financing
- Unlocking potential for further operational and commercial synergies

SOCIETE GENERALE Equipment Finance

Upvest

- Online investment platform for debt and equity structuring and financing of real estate
- High standard of diligence and risk management for all investment opportunities brokered
- High sales efficiency underpinned by fully online onboarding of new clients based on BankID authentication. The volume of newly brokered financing increased 29-fold between 2020 and 2024

upvest | KB

Agenda

Economy underpinned by domestic consumption

GDP in 2Q 2025[1)] up by 0.5% QoQ and up by 2.6% YoY. YoY growth supported by domestic demand, mainly household consumption

Industrial production -4.2% YoY, construction output +17.1% YoY in August 2025

Wages in 2Q 2025 up +7.8% YoY nominal and +5.3% YoY real

Unemployment rate at 3.2% in August 2025[2)]

Consumer price inflation at 2.3% YoY in September (-0.6% MoM). Core inflation at 2.8% YoY. HICP (Eurostat) at 2.0% YoY in September

As of 30 September 2025, EUR/CZK at 24.34, CZK stronger by 1.7% QoQ and by 3.3% YoY; USD/CZK was at 20.73, CZK stronger by 1.9% QoQ and by 7.9% YoY

CNB 2W repo rate at 3.5% (-50 bps Ytd)

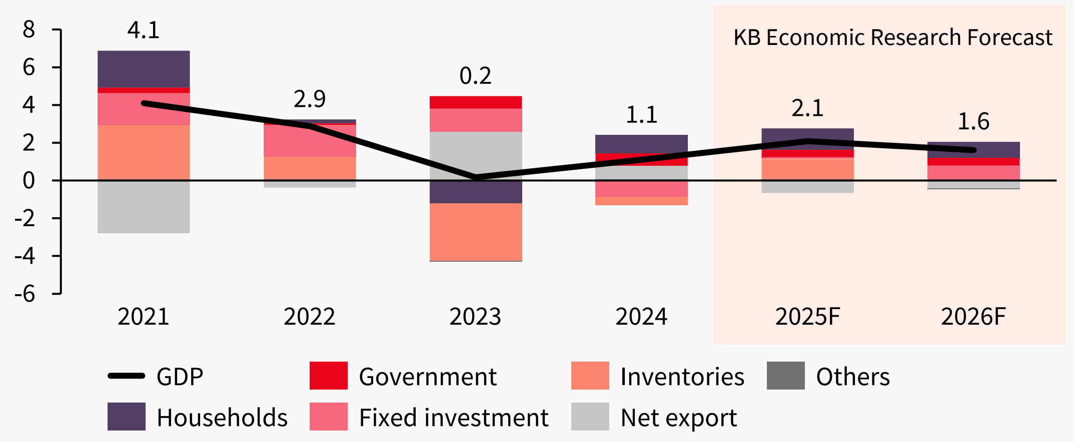
As of 30 September 2025, 3M PRIBOR was 3.51% (-41bps Ytd). 10Y IRS was at 4.17% (+36bps Ytd), 5Y IRS at 3.92% (+26bps Ytd) and 10Y CZGB at 4.56% (+34bps Ytd)

Notes: Source of indicators Czech Statistical Office, CNB, unless stated otherwise.

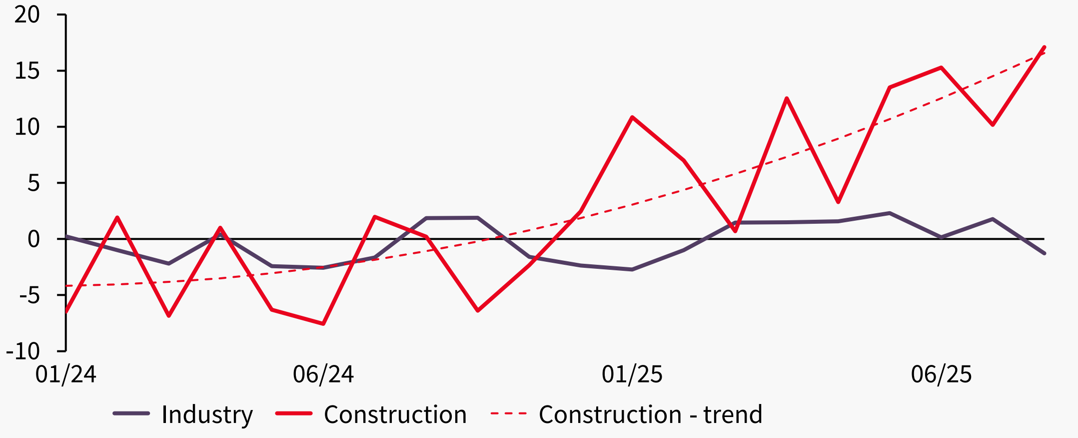
1) According to final estimate of Czech Statistical Office from 30 September 2025

2) According to Eurostat, seasonally adjusted

Czech GDP development (% year-on-year)



Stagnating industrial production offset by dynamic construction (% year-on-year, working day adjusted)



Agenda

Gross loans to clients up 3.6%

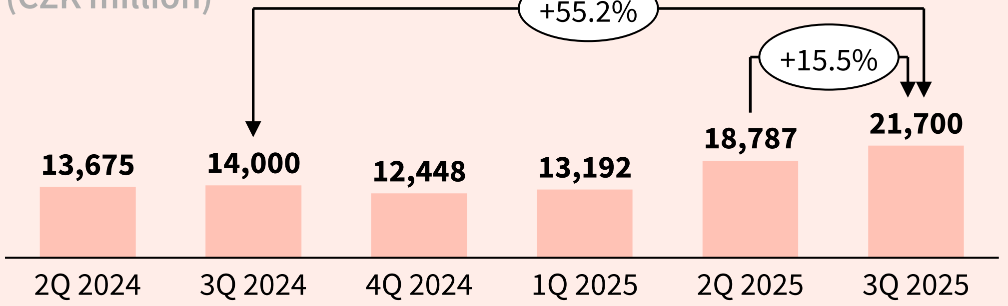
Net loans to deposits ratio at 82.0%

Liquidity coverage ratio 144%. Net stable funding ratio 131%

Development of additional consumer finance products in KB+ banking app

New sales of housing loans in 9M25 up by 48.2% YoY. Quarterly sales in Q3 the highest since 2021

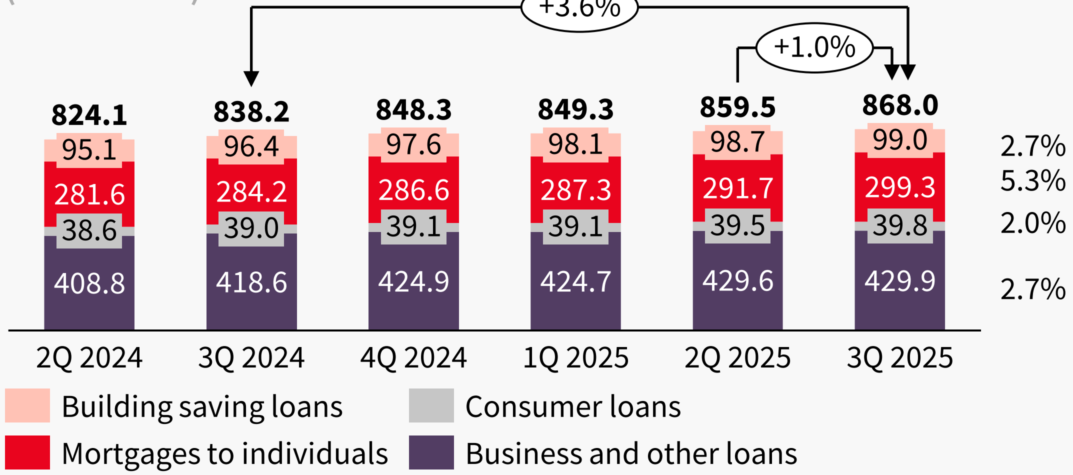
Sales volume of housing loans (KB mortgages + MPSS loans) (CZK million)



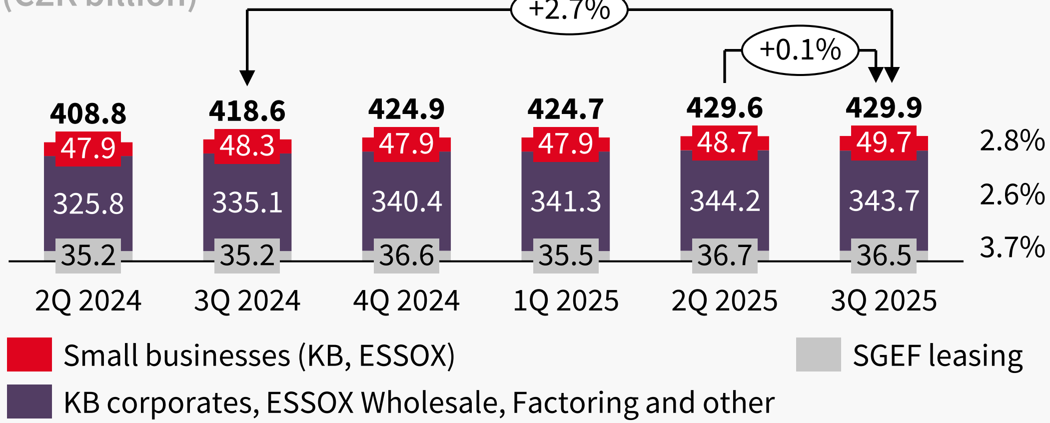
Business lending growth faster in working capital financing, while demand for investment lending affected by global economic uncertainty and increased corporate clients' bond issuance

Negative contribution from 3.3% YoY appreciation of CZK v. EUR represents 1.1% of total lending. Negative contribution from 1.7% QoQ appreciation of CZK v. EUR represents 0.4% of total lending.

Group lending (excl. repo, incl. client bonds) (CZK billion)



Group business and other loans (excl. repo, incl. client bonds) (CZK billion)

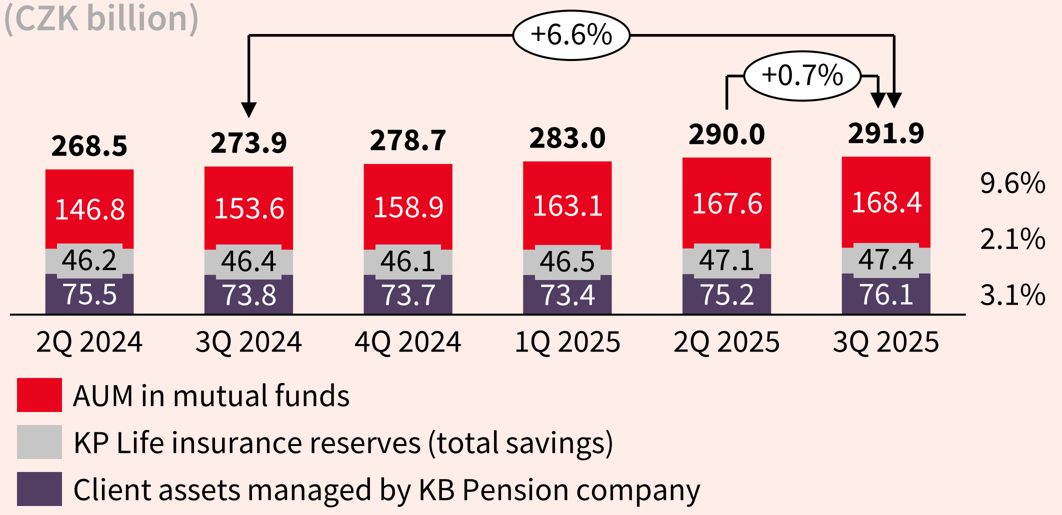


Selected corporate deals 3Q 2025

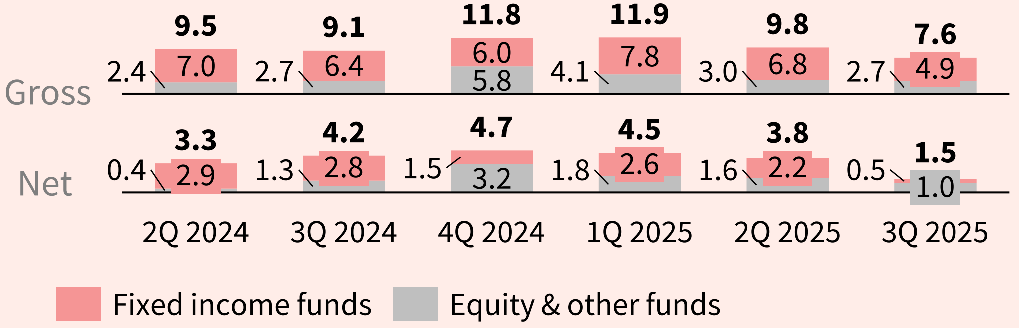
Elektrárna Dukovany II, a.s.	Syndicated Financing	**undisclosed**	Bookrunner, Underwriter, Agent	2025	Czech Republic
CTP N.V.	Syndicated Financing - SLL	**EUR 500,000,000**	Lender	2025	Czech Republic
Bytové družstvo KASKÁDY XXI	Real Estate Financing	**CZK 775,000,000**	Lender	2025	Czech Republic
Accolade Finco Czech 2,s.r.o.	Reg S, Senior 6,875% Fixed Rate Green Bonds secured by Guarantee of Accolade Holding a.s. Due April 2031	**CZK 2,500,000,000**	Bookrunner, Joint Lead Manager	2025	Czech Republic
Město Štětí	Investment Loan	**CZK 180,000,000**	Lender	2025	Czech Republic
Dopravní společnost Zlín-Otrokovice, s.r.o.	Municipal Revolving and Investment Loan	**CZK 450,000,000**	Sole Lender	2025	Czech Republic
EUROVEA, a.s. EUROVEA 2, s.r.o.	Real Estate Financing	**EUR 380,000,000**	Lender	2025	Slovak Republic

Client deposits stable, other AUM up +6.6%

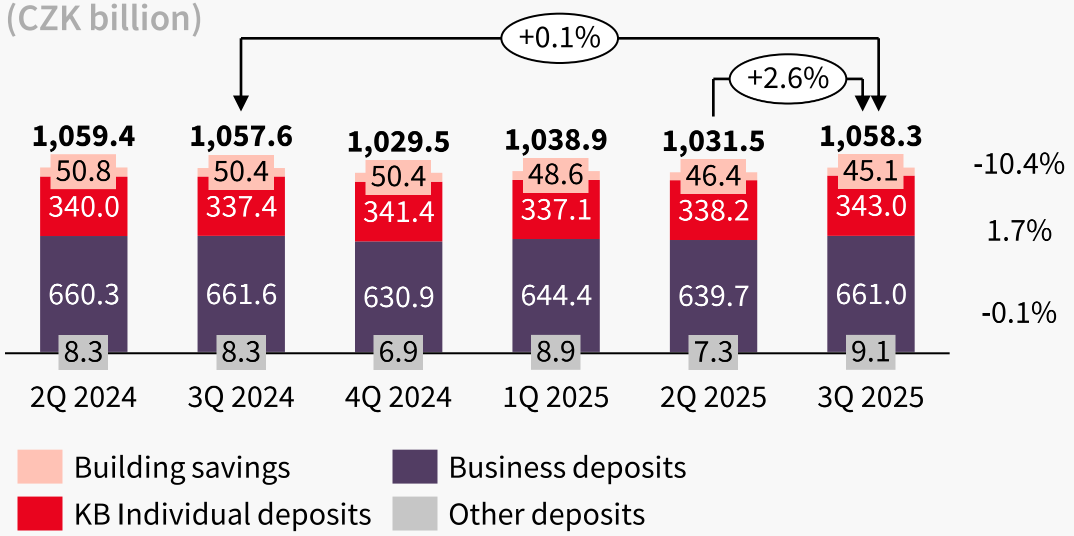
Non-deposit assets under management (CZK billion)

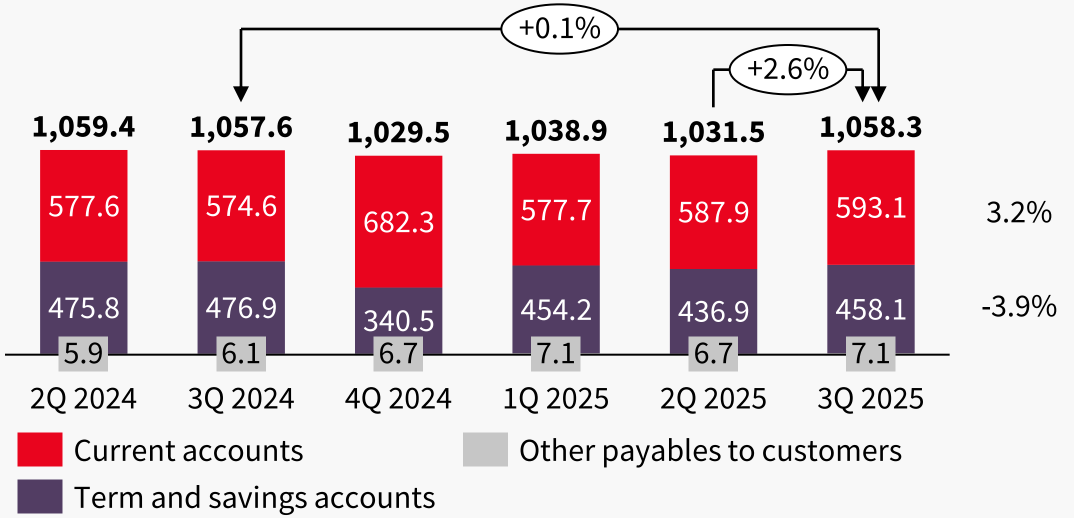


Sales of mutual funds (CZK billion)



Group deposits (excluding repo operations) (CZK billion)

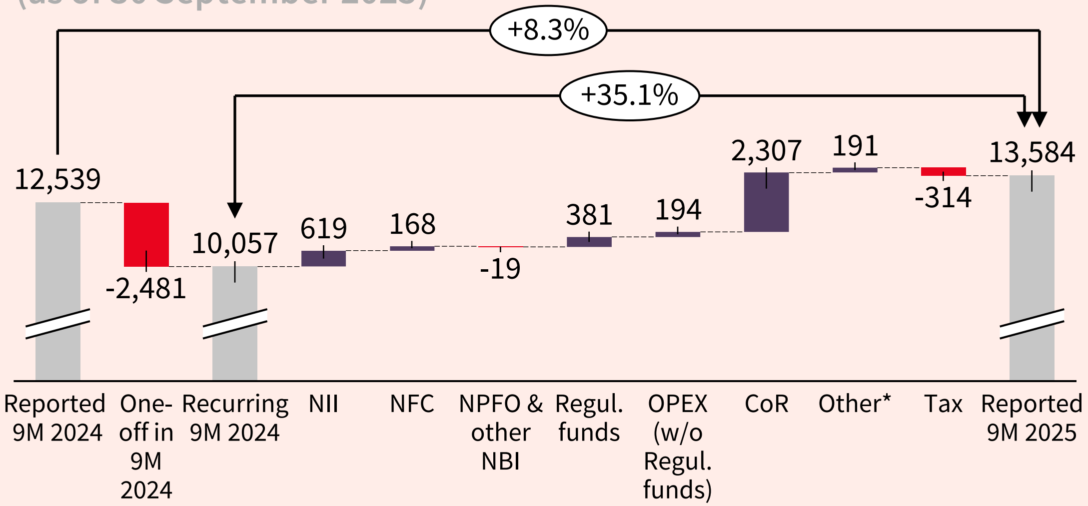




Agenda

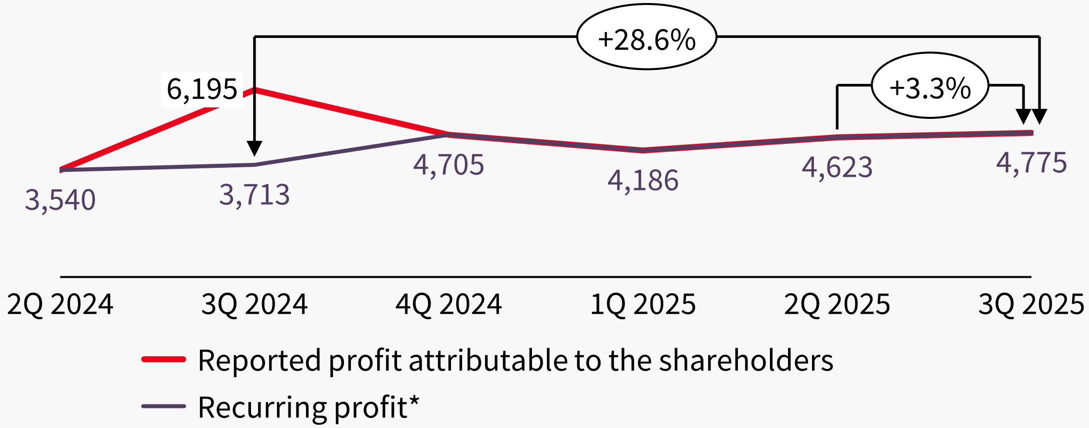
Dynamic net profit growth despite material one-off gain in the comparative base

Drivers for year-on-year change in attributable net profit
(as of 30 September 2025)



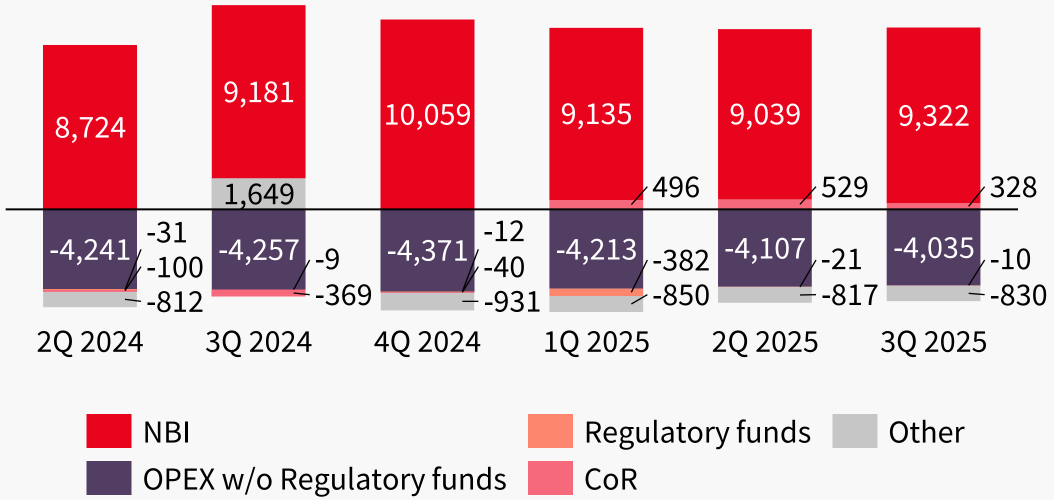
****Other** includes: Income from share of associated companies, Net profit/(loss) on subsidiaries and associates, Net profits on other assets and Profit attributable to the Non-controlling owners*

Development of quarterly net profit… (CZK million)



** Excluding one-off gain from sale of HQ building in 3Q 2024*

… and its drivers (CZK million)

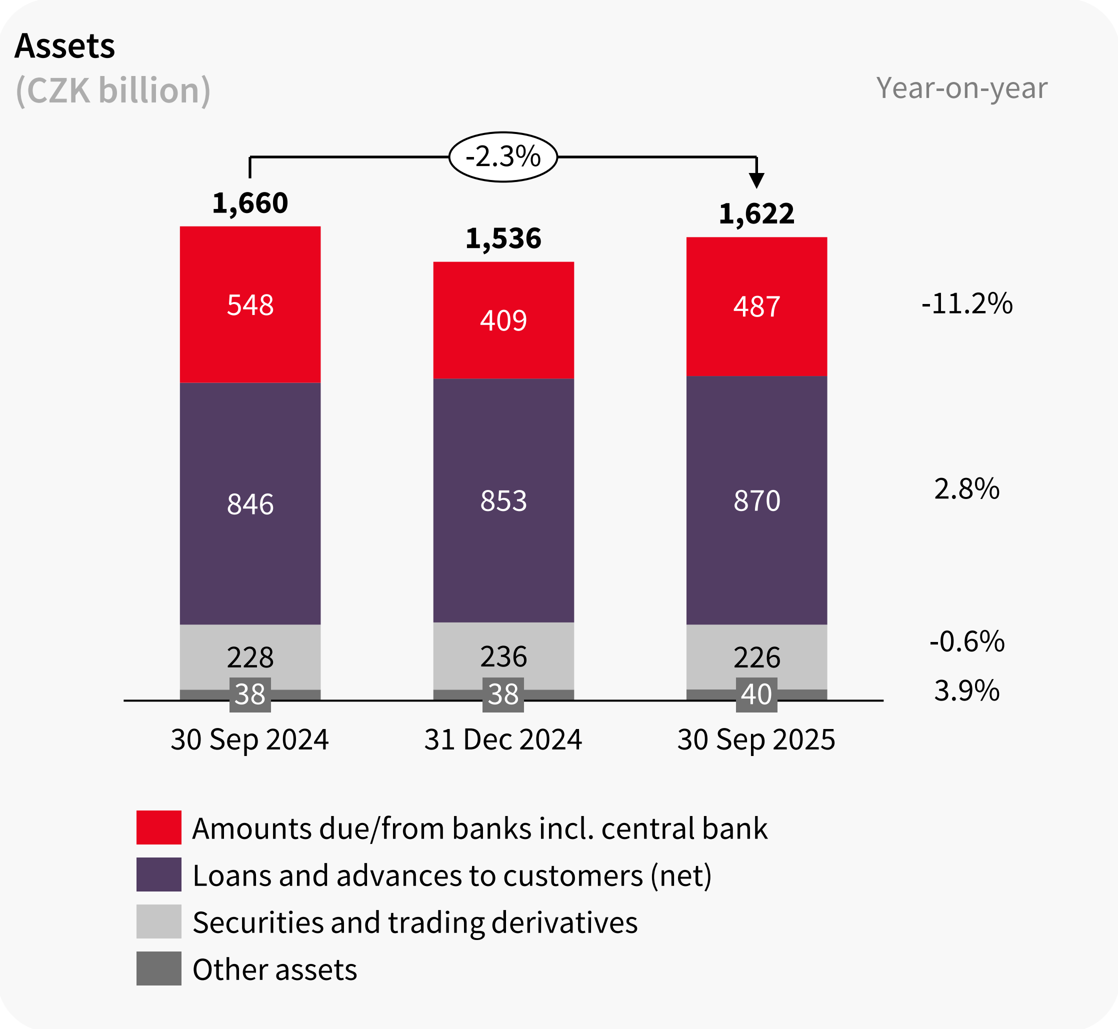


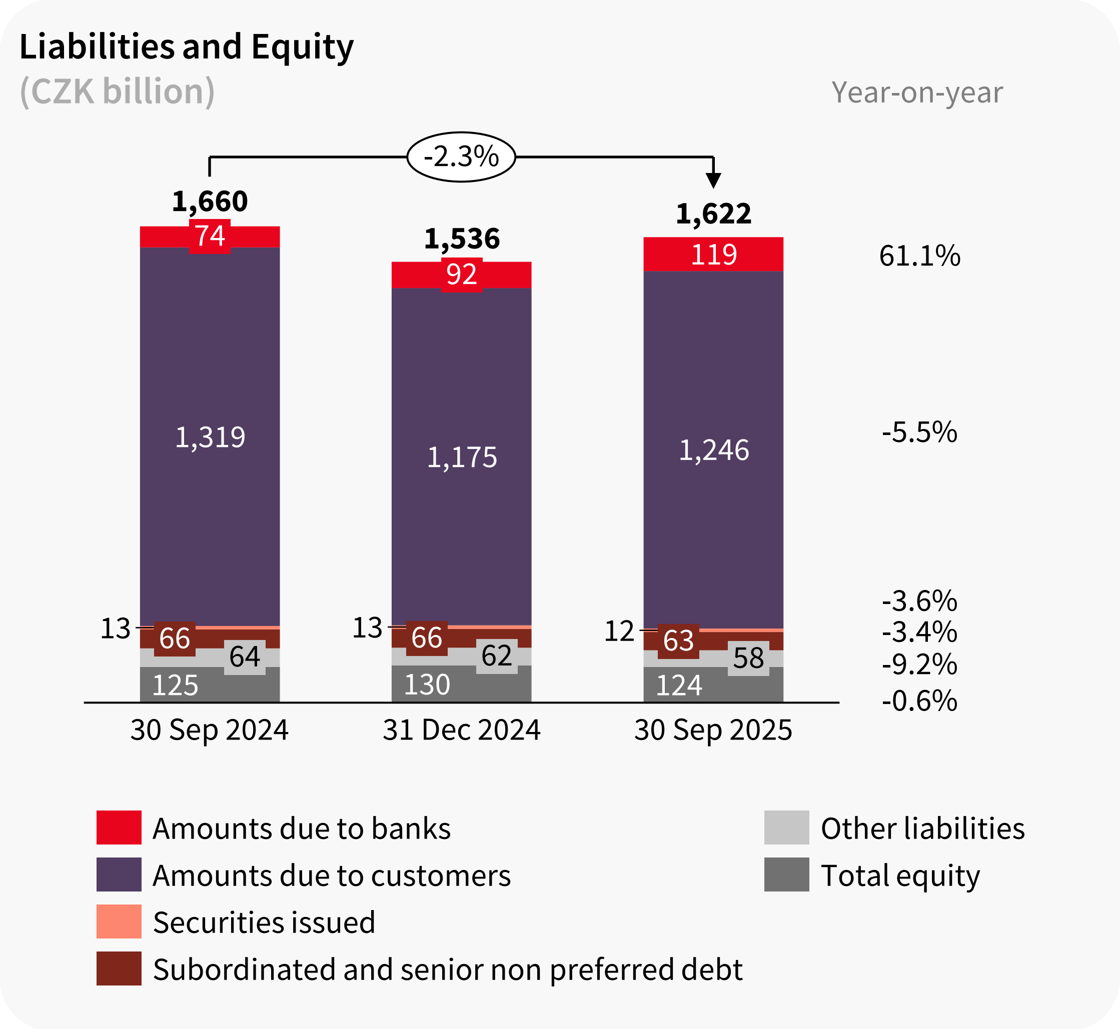
Profitability indicators for 9M 2025 (annualised)

	Return on avg. equity (ROAE)	Return on avg. Tier 1 capital (RoT1)	Return on avg. tangible equity (ROTE)	Return on avg. assets (ROAA)
Reported	14.5%	18.2%	16.4%	1.1%
Adj. for IFRIC 21*	14.6%	18.3%	16.5%	1.2%

** Assuming linear accrual of regulatory funds charges over the whole year (IFRIC 21 linearisation)*

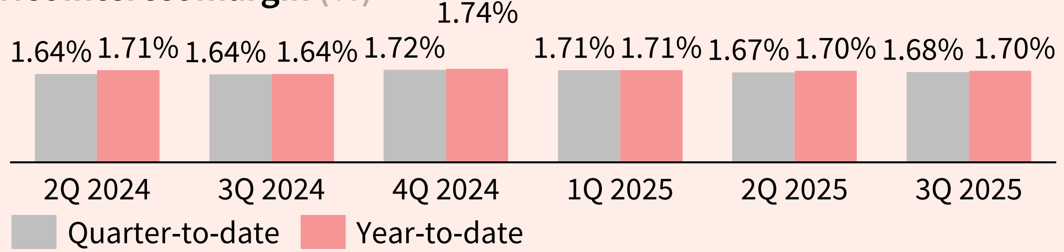
Balance sheet down by 2.3% year-on-year





NIM marginally higher upon improved deposit mix, stable loan spreads

Net interest margin (%)

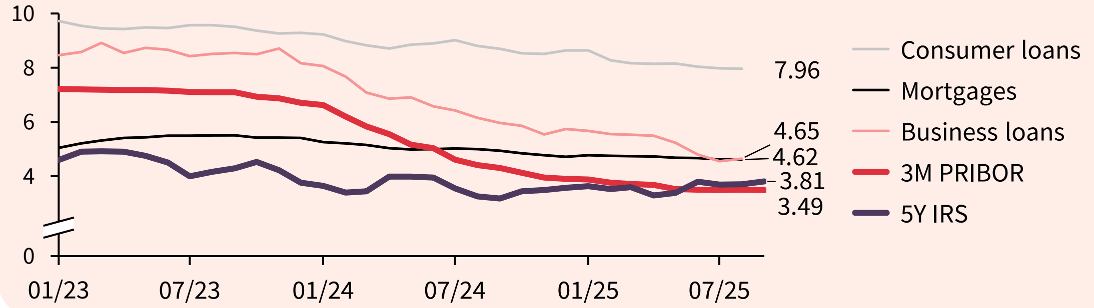


NII from deposits – supported by higher share of current accounts on total deposits. Non-interest-bearing mandatory reserve requirement doubled (to 4%) from January

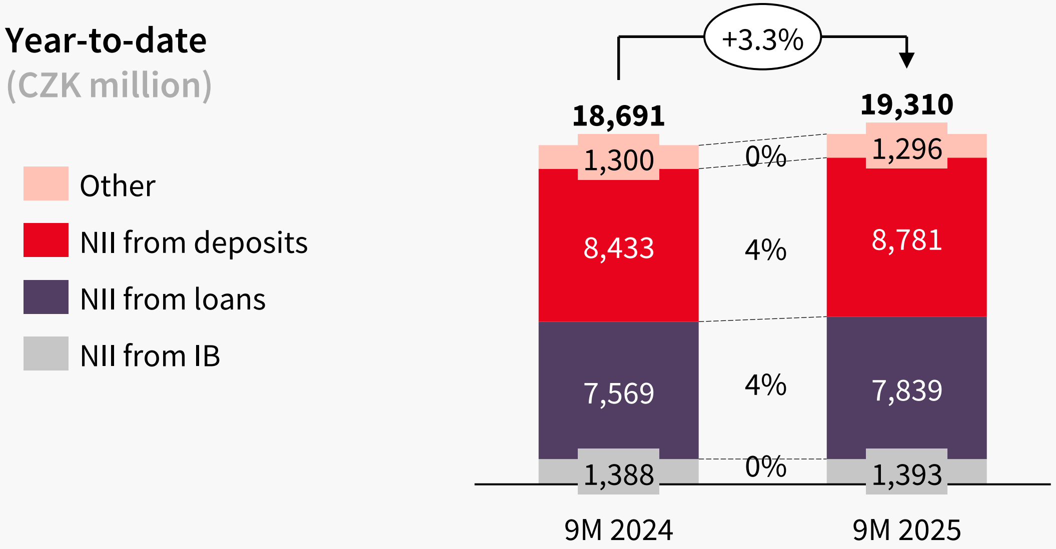
NII from loans – overall lending spreads stable, except slightly declining consumer and large corporate loan spreads

Other NII – dividend payout in late May, profit accrual, rates development

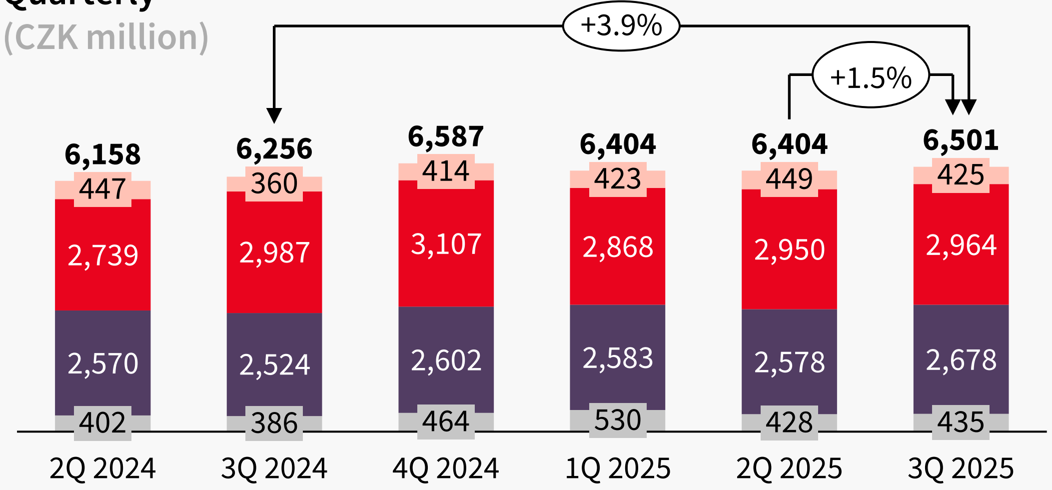
Average market rates on new CZK loans (%, until Aug/Sep 2025)



Year-to-date (CZK million)



Quarterly (CZK million)



Fee income driven by cross-selling, services for corporates. Inflection in deposit product fees

Transaction fees

Financial trajectory driven by gradual migration of clients to KB+ new digital bank and inclusion of wire transfers in KB+ subscription plans. Total number of transactions up driven by card and other non-cash payments. In 2Q25, one-time settlement with a card association

Deposit product fees

Clients are moving to new KB+ offer and gradually upgrading to higher subscription plans within KB+. Lower fees for building savings accounts

Loan fees

Stable income from retail business loans and consumer loans. Lower housing loan, credit card and overdraft fees

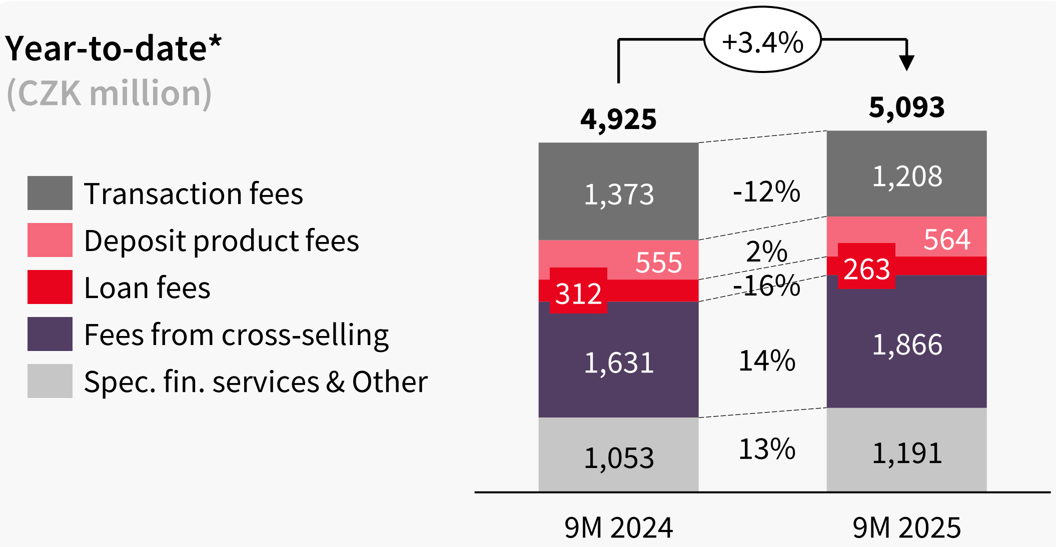
Fees from cross-selling

Better income from mutual funds, insurance, card acquiring

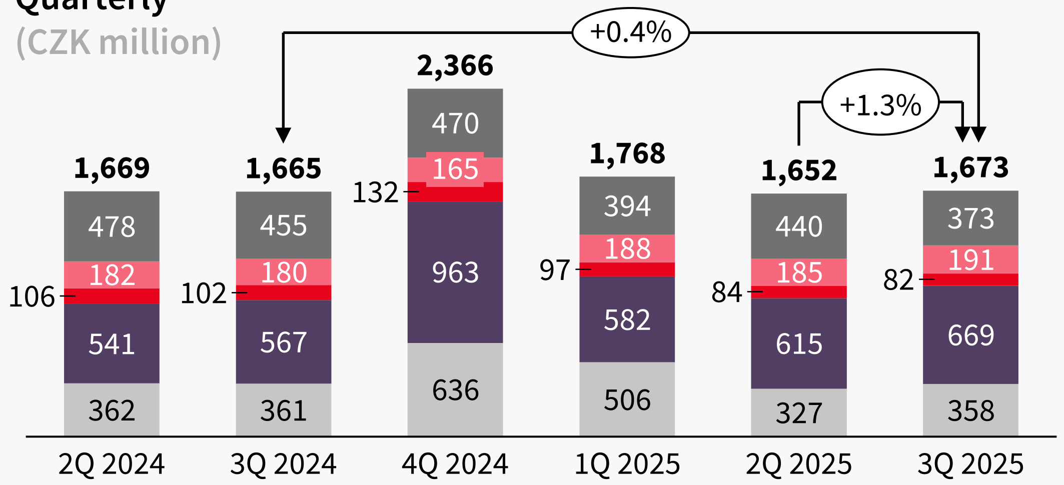
Specialised financial services and other fees

Strong contribution from loan syndications and private banking mainly in 4Q24 and 1Q25. Positive trend also in DCM services, custody

Year-to-date*
(CZK million)



Quarterly*
(CZK million)



** Structure of fees and commissions adjusted in 2025 to better reflect the advances in transformation of retail banking.*

Healthy FX flows despite softer hedging demand from stronger Koruna

Sales activity

Client activity influenced by global economic news flow, seasonal patterns.

Continued competitive pressure on pricing/spread levels

Solid FX flow business, clients' FX hedging activity impacted by CZK appreciation

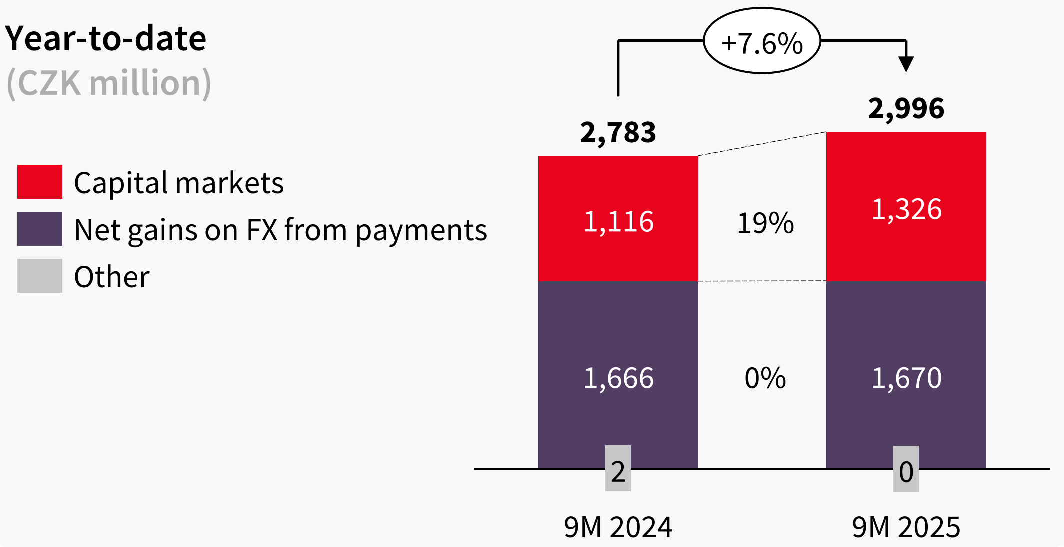
Decent IR hedging activity reflecting new financing volumes and rates shifts

Net gains on FX from payments

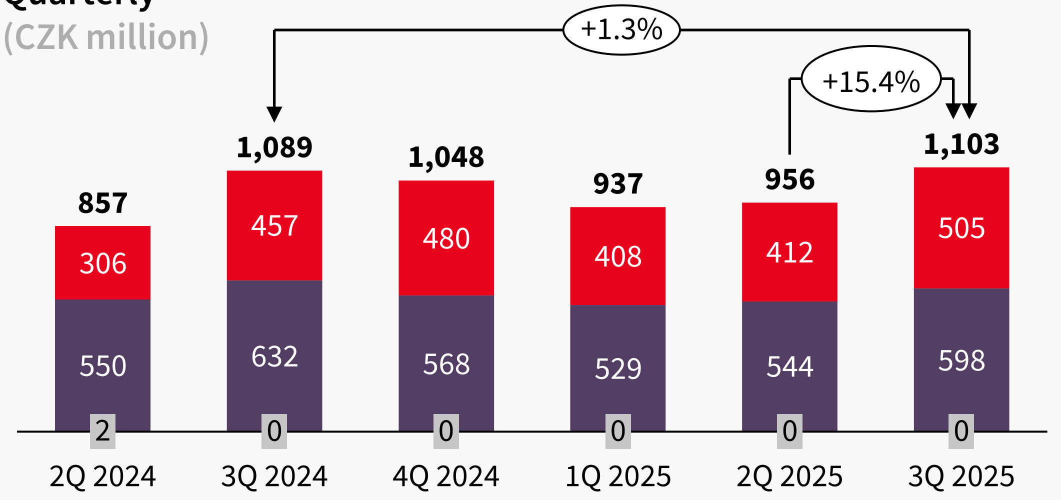
Seasonally strong FX conversions activity related to travelling in Q3

Overall higher number of FX transactions YoY, adjusted spreads

Year-to-date
(CZK million)



Quarterly
(CZK million)



Reduction in operating costs, benefiting from ongoing digitalisation and optimisation

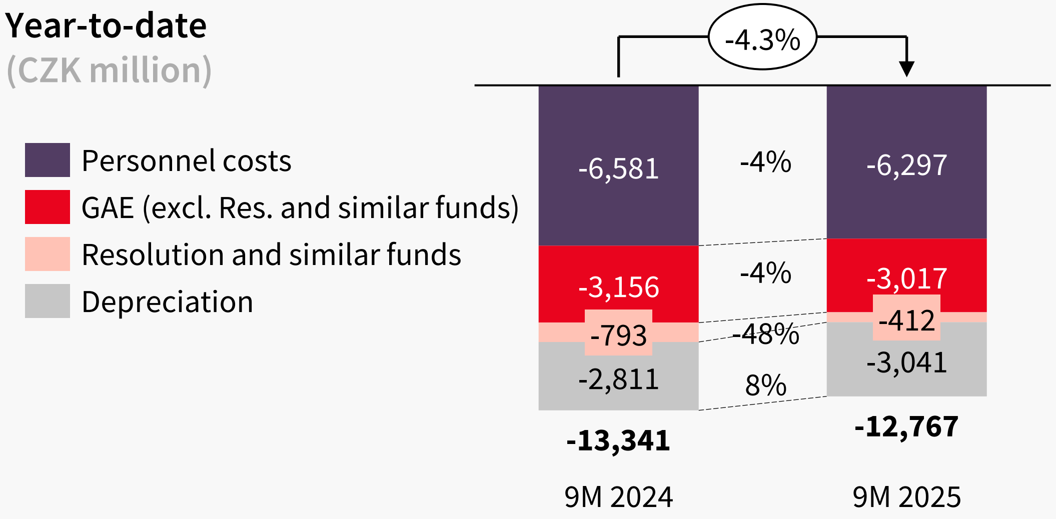
Personnel expenses – average number of employees (FTE) in 9M25 decreased by -5.5% YoY to 7,064

Administrative costs – savings across all main categories

Regulatory funds – lower 2025 charge for Resolution Fund due to achieving the target volume of the Fund and yield on Fund's assets

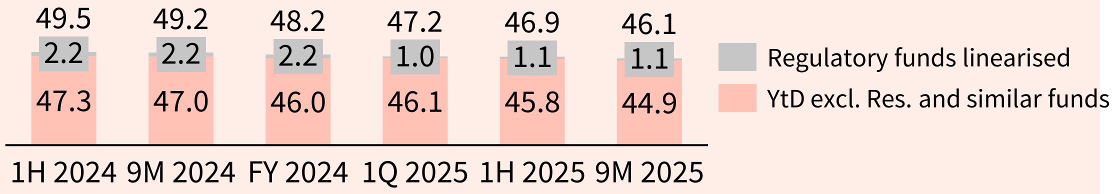
D&A – still reflecting mainly investments in digitalisation, some impact from reduction of branch premises

Year-to-date
(CZK million)

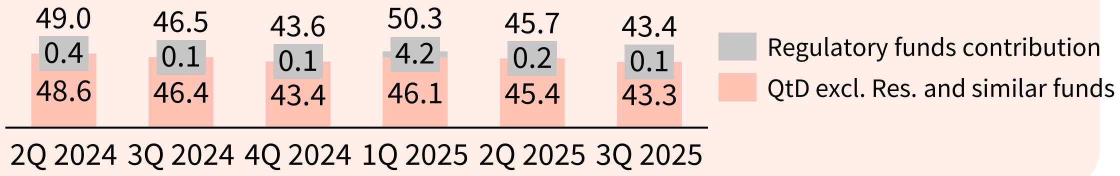


Cost to Income ratio (%)

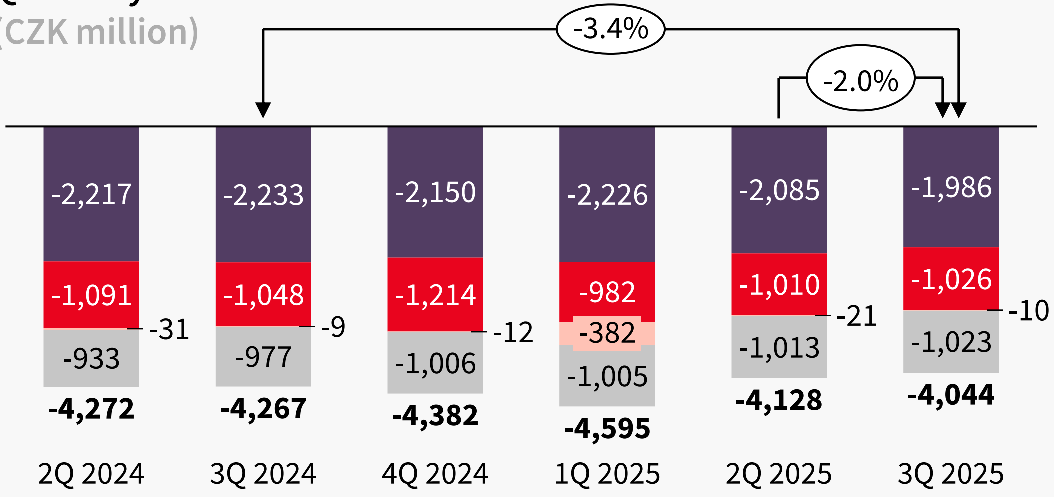
Year-to-date (IFRIC linearised)



Quarter-to-date (as reported)



Quarterly
(CZK million)



Agenda

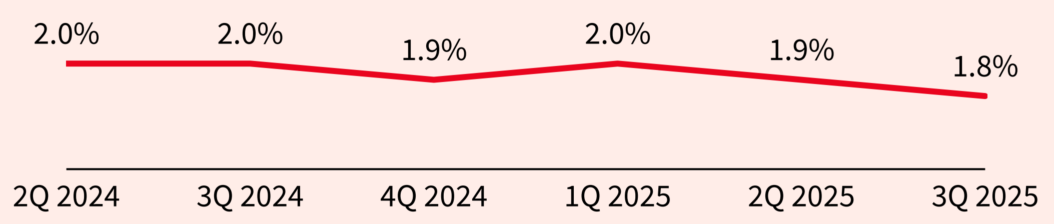
Asset quality

Loan portfolio up by 3.6% YoY and by 1% QoQ

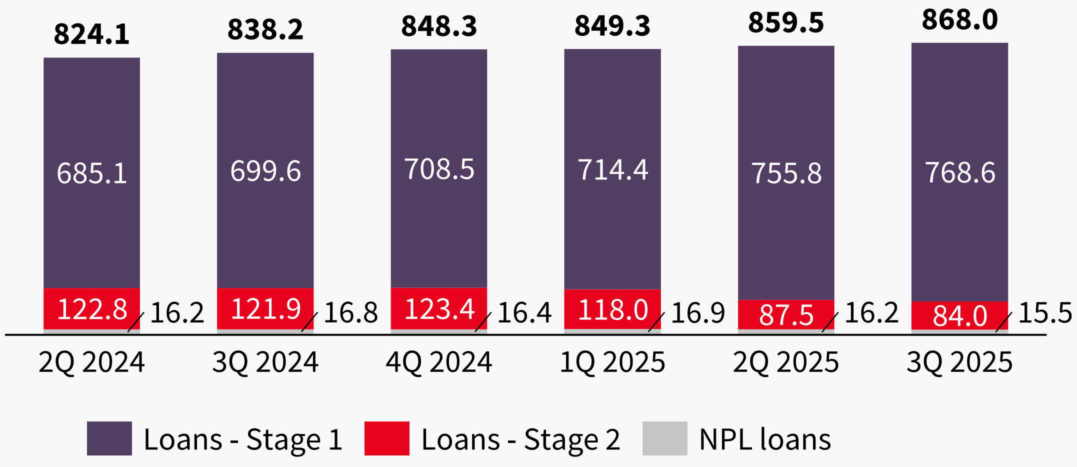
Stable credit risk profile

- Stage 2 share down to 9.7% (vs. 10.2% in 2Q 2025), driven by post-inflation reserve release on small business segment
- NPL share at 1.8% (vs. 1.9% in 2Q 2025)
- NPL provision coverage ratio up to 47.8% (vs. 46.3% in 2Q 2025)

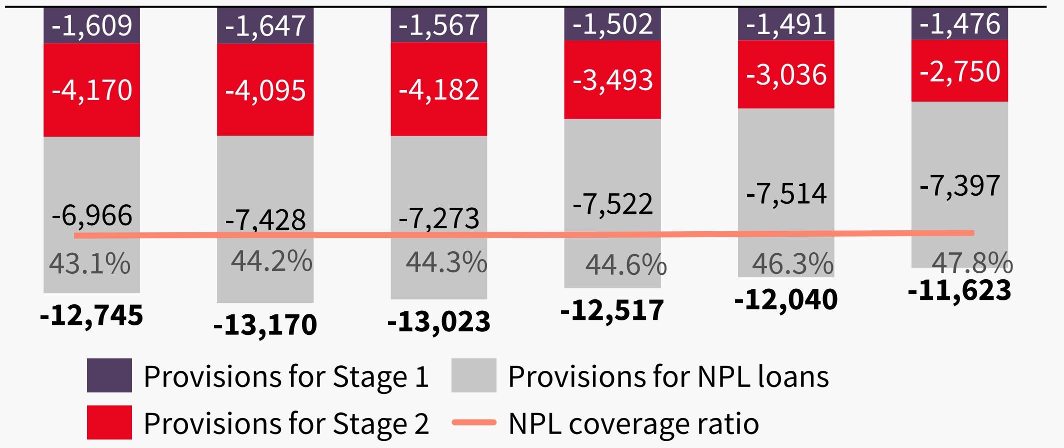
NPL ratio evolution



Group lending (CZK billion)



Provision coverage (CZK billion)



Cost of risk development

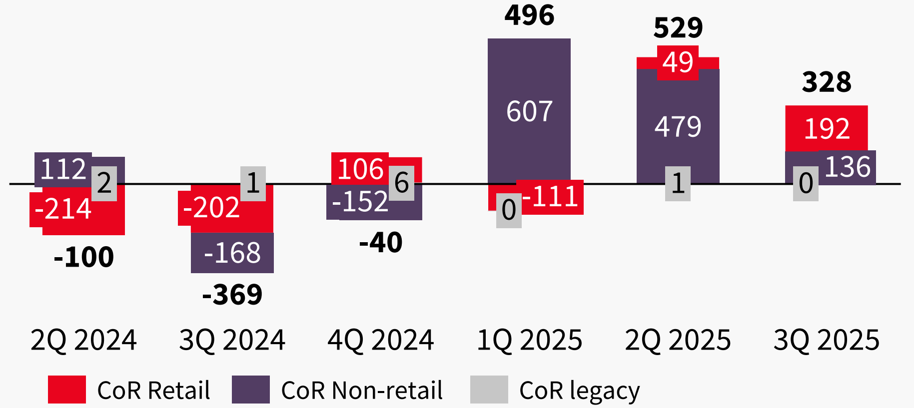
3Q 2025 CoR net release at CZK 328 million

- CZK 136 million in net release on non-retail exposures driven by the successful resolution of a few NPL corporate client situations
- CZK 192 million in net release on retail exposures driven by the release of post-inflation reserve on small business segment

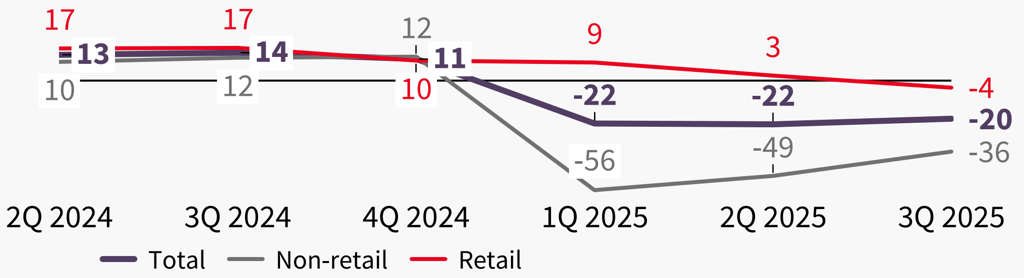
9M 2025 CoR at -20 bps

- Non-retail CoR at -36 bps driven by the (i) successful resolution of one watch-listed corporate client situation, (ii) successful resolution of a few NPL corporate client situations
- Retail CoR at -4 bps reflecting (i) YoY lower inflows into default for small business and consumer lending exposures, (ii) the release of post-inflation reserve on mortgage loan exposures and small business segment

Total Cost of risk (CZK million)



Total Cost of risk (Year-to-date, in basis points)



Segment and stage contribution to 9M 2025 CoR	-20 bps
Non-retail NPL portfolio	-4 bps
Non-retail performing portfolio (Stage 1 & 2)	-14 bps
Retail NPL portfolio	1 bps
Retail performing portfolio (Stage 1 & 2)	-3 bps

Agenda

Capital remains strong

Total capital adequacy at 18.4% over the Overall Capital Requirement of 16.6%

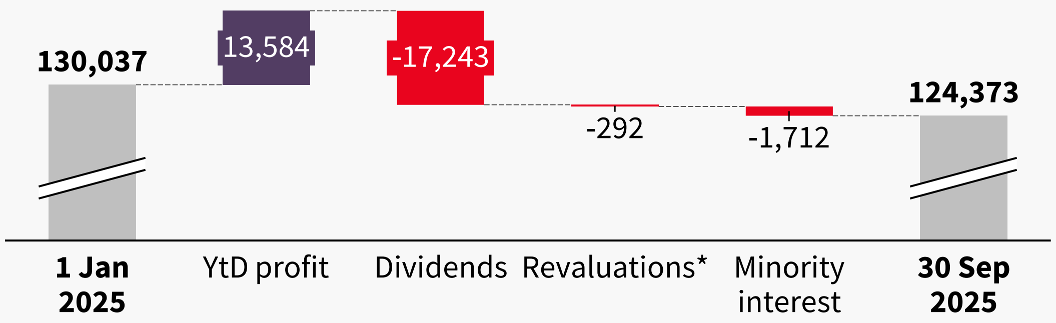
CET 1 ratio at 17.6% over the required 12.0% (minimum T1 at 14.0%) as from 1 Jan 25

Tier 2 capital represented 0.8% of RWA

KB has taken EUR 2.4 billion of senior non-preferred loans to meet MREL

MREL adequacy at 28.8% vis-à-vis 20.8% MREL requirement, 27.1% total (MREL+CBR) requirement as from 11 August 2025

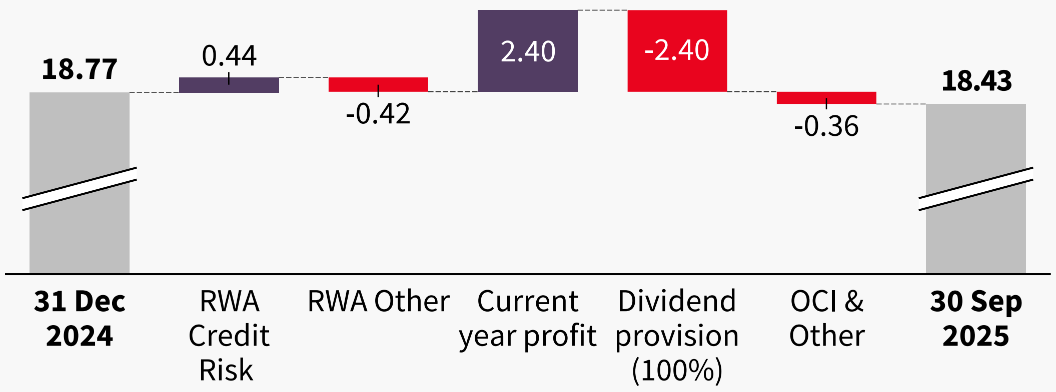
Contributions to shareholders' equity in 9M 2025 (CZK million)



* Re-measurement of securities, cash flow hedges, FX positions, pension benefits and equity stakes in associates

	30-Sep-24	31-Dec-24	30-Sep-25
Total capital adequacy	**19.0%**	**18.8%**	**18.4%**
Core Tier 1 ratio	**17.9%**	**17.6%**	**17.6%**
Total capital (CZK billion)	106.4	106.3	104.3
CET1 capital (CZK billion)	99.9	99.9	99.6
Total RWA (CZK billion)	558.7	566.3	565.7
Credit RWA (CZK billion)	448.7	462.2	448.5
RWA / Total assets	33.7%	36.9%	34.9%

Contributions to capital adequacy ratio in 9M 2025 (%)



Agenda

Assumptions and outlook for 2025

The text below updates and replaces outlook for 2025 first presented alongside release of KB's full year 2024 results on 6 February 2025 and updated with 1st quarter 2025 results on 30 April 2025 and with 2nd quarter results on 31 July 2025. Investors are advised to consider high level of uncertainty and risks when formulating their investment decisions based on expectations provided below.

Macro-economic assumptions

- Czech economy expected to accelerate marginally in full 2025 and to stagnate in its second half. The growth of GDP should be driven predominantly by gradually recovering domestic demand
- Inflation should remain within the CNB's 1-3% tolerance band, on average just slightly above its midpoint

Banking market assumptions

- Lending market to grow at a mid-single-digit pace, unsecured consumer lending to maintain high-single-digit pace, housing loans to accelerate to higher mid-single-digits. Corporate lending to grow more slowly than retail loans
- Bank deposits market should grow at mid-single-digits pace overall, relatively slightly faster in retail

KB business outlook

- Group's lending should grow at a mid-single-digit rate. Housing loans should grow at mid- single-digits supported by improved sales volumes and lower interest rates. Consumer lending to increase at low- to mid-single-digits. Corporate lending should expand also at a mid-single digit rate
- Total deposits expected to expand at a low- to-mid-single-digit pace. Share of current accounts expected to increase marginally
- Continuation of strategic transformation, including completion of migration of individual clients to the new digital bank (NDB), commencing transition of entrepreneurs and small business clients into the NDB

KB financial outlook

- Revenues should improve at a low- to mid-single-digit rate year on year, supported by a mid-single-digit growth of NII and NPFO, while NFC may retreat slightly
- OPEX to be reduced by a mid-single-digit rate. Continuing overall simplification, optimisation of branch network, decrease in staff number by approx. 500 (FTE), lower contributions to Resolution Fund, growing amortisation charge reflecting digitalisation investments
- Credit risk profile expected to remain resilient despite the geopolitical and macroeconomic uncertainties, with a full year 2025 cost of risk expected to record a net release at the level of low-teens bps, primarily supported by the release of provisions booked on non-defaulted loan exposures

Potential risks

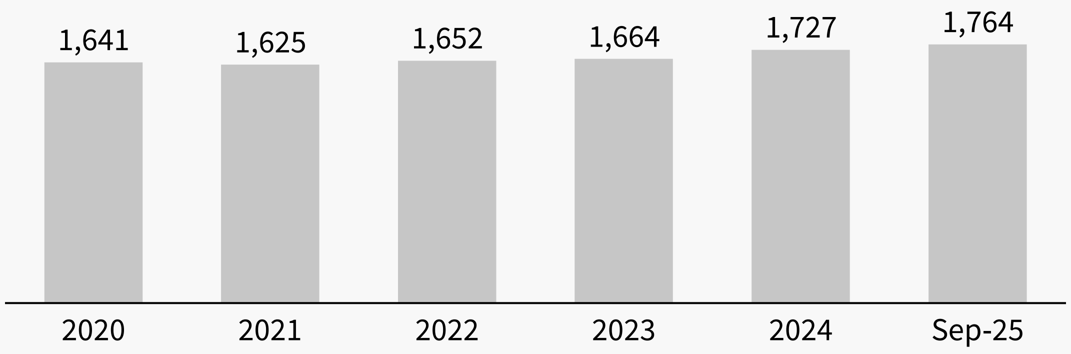
- Geopolitical conflicts, weak external demand, disruption of international trade due to protectionism, sharp changes in interest or FX rates, monetary or fiscal policy

Agenda

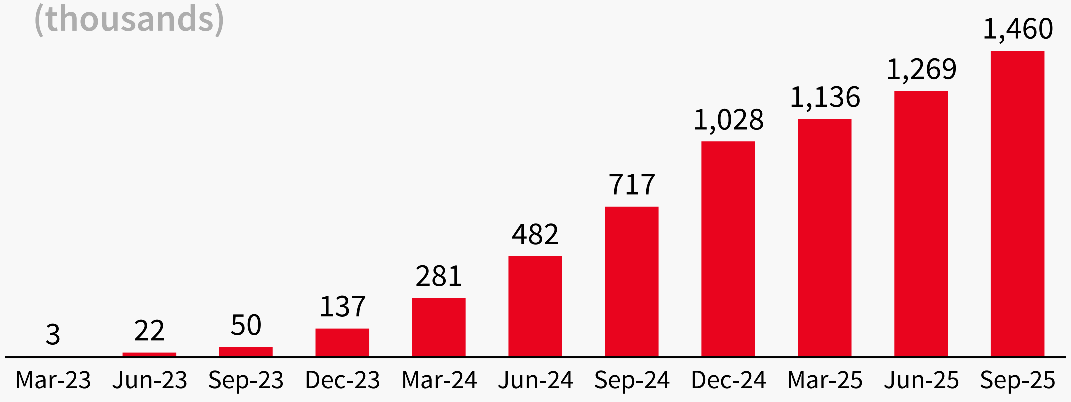
Number of clients and distribution network

	30-Sep-24	30-Sep-25	YoY
Number of clients			
KB Group's clients	2,184,000	2,171,000	-13,000
Komerční banka	1,709,000	1,764,000	55,000
– Individual clients	1,467,000	1,523,000	56,000
– KB+ users	717,000	1,460,000	743,000
Modrá pyramida	399,000	354,000	-44,000
KB Penzijní společnost	431,000	400,000	-31,000
ESSOX (Group)	112,000	100,000	-12,000
Distribution network			
KB Retail branches	205	187	-18
KB Poradenství outlets	188	195	7
ATMs (KB network)	791	759	-32
ATMs (Total shared network)	1,980	1,941	-39
Number of active debit cards	1,577,000	1,638,000	61,000
Number of active credit cards	226,000	232,000	6,000

Number of bank clients
(thousands, CZ)



KB+ users
(thousands)



Income statement – reported

(CZK million, unaudited)	Year-to-date 9M 2024	9M 2025	YoY	Quarter-to-date 3Q 2024	2Q 2025	3Q 2025	YoY	QoQ
Net interest income	18,691	19,310	3.3%	6,256	6,404	6,501	3.9%	1.5%
Net fee & commission income	4,925	5,093	3.4%	1,666	1,652	1,673	0.5%	1.3%
Net profit of financial operations	2,783	2,996	7.6%	1,089	956	1,103	1.3%	15.4%
Dividend and other income	329	97	-70.5%	170	27	44	-74.2%	61.4%
Net banking income	**26,728**	**27,495**	**2.9%**	**9,181**	**9,039**	**9,322**	**1.5%**	**3.1%**
Personnel expenses	-6,581	-6,297	-4.3%	-2,233	-2,085	-1,986	-11.0%	-4.7%
General admin. expenses (excl. regulatory funds)	-3,156	-3,017	-4.4%	-1,048	-1,010	-1,026	-2.1%	1.6%
Resolution and similar funds	-793	-412	-48.0%	-9	-21	-10	5.4%	-53.4%
Depreciation, amortisation and impairment of operating assets	-2,811	-3,041	8.1%	-977	-1,013	-1,023	4.7%	1.0%
Total operating expenses	**-13,342**	**-12,767**	**-4.3%**	**-4,266**	**-4,128**	**-4,044**	**-5.2%**	**-2.0%**
Operating profit	**13,385**	**14,728**	**10.0%**	**4,915**	**4,911**	**5,277**	**7.4%**	**7.5%**
Cost of risk	-954	1,353	+/-	-369	529	328	+/-	-38.0%
Net operating income	**12,431**	**16,081**	**29.4%**	**4,546**	**5,440**	**5,605**	**23.3%**	**3.0%**
Income from share of associated companies	191	267	40.1%	58	92	99	70.2%	7.0%
Net profit/(loss) on subsidiaries and associates	-54	0	+/-	0	0	0	n.a.	n.a.
Net profits on other assets	2,368	22	-99.1%	2,401	-4	11	-99.6%	+/-
Profit before income taxes	**14,937**	**16,371**	**9.6%**	**7,005**	**5,528**	**5,715**	**-18.4%**	**3.4%**
Income taxes	-2,296	-2,697	17.5%	-819	-887	-919	12.2%	3.6%
Net profit	**12,641**	**13,673**	**8.2%**	**6,186**	**4,642**	**4,796**	**-22.5%**	**3.3%**
Profit attributable to the Non-controlling owners	102	89	-12.5%	-8	18	21	+/-	17.3%
Profit attributable to the Group’s equity holders	**12,539**	**13,584**	**8.3%**	**6,195**	**4,623**	**4,775**	**-22.9%**	**3.3%**

Income statement – recurring*

(CZK million, unaudited)	Year-to-date 9M 2024	9M 2025	YoY	Quarter-to-date 3Q 2024	2Q 2025	3Q 2025	YoY	QoQ
Net interest income	18,691	19,310	3.3%	6,256	6,404	6,501	3.9%	1.5%
Net fee & commission income	4,925	5,093	3.4%	1,666	1,652	1,673	0.5%	1.3%
Net profit of financial operations	2,783	2,996	7.6%	1,089	956	1,103	1.3%	15.4%
Dividend and other income	329	97	-70.5%	170	27	44	-74.2%	61.4%
Net banking income	**26,728**	**27,495**	**2.9%**	**9,181**	**9,039**	**9,322**	**1.5%**	**3.1%**
Personnel expenses	-6,581	-6,297	-4.3%	-2,233	-2,085	-1,986	-11.0%	-4.7%
General admin. expenses (excl. regulatory funds)	-3,156	-3,017	-4.4%	-1,048	-1,010	-1,026	-2.1%	1.6%
Resolution and similar funds	-793	-412	-48.0%	-9	-21	-10	5.4%	-53.4%
Depreciation, amortisation and impairment of operating assets	-2,811	-3,041	8.1%	-977	-1,013	-1,023	4.7%	1.0%
Total operating expenses	**-13,342**	**-12,767**	**-4.3%**	**-4,266**	**-4,128**	**-4,044**	**-5.2%**	**-2.0%**
Operating profit	**13,385**	**14,728**	**10.0%**	**4,915**	**4,911**	**5,277**	**7.4%**	**7.5%**
Cost of risk	-954	1,353	+/-	-369	529	328	+/-	-38.0%
Net operating income	**12,431**	**16,081**	**29.4%**	**4,546**	**5,440**	**5,605**	**23.3%**	**3.0%**
Income from share of associated companies	191	267	40.1%	58	92	99	70.2%	7.0%
Net profit/(loss) on subsidiaries and associates	-54	0	+/-	0	0	0	n.a.	n.a.
Net profits on other assets	-26	22	+/-	7	-4	11	45.2%	+/-
Profit before income taxes	**12,543**	**16,371**	**30.5%**	**4,611**	**5,528**	**5,715**	**23.9%**	**3.4%**
Income taxes	-2,383	-2,697	13.2%	-906	-887	-919	1.4%	3.6%
Net profit	**10,160**	**13,673**	**34.6%**	**3,705**	**4,642**	**4,796**	**29.5%**	**3.3%**
Profit attributable to the Non-controlling owners	102	89	-12.5%	-8	18	21	+/-	17.3%
Profit attributable to the Group's equity holders	**10,057**	**13,584**	**35.1%**	**3,713**	**4,623**	**4,775**	**28.6%**	**3.3%**

** Excluding one-off gain from sale of HQ building in 3Q 2024*

Balance sheet

(CZK million, unaudited)	30-Sep-24	31-Dec-24	30-Sep-25	YoY rel.	YoY abs.	Ytd rel.	Ytd abs.
Assets	**1,659,905**	**1,536,000**	**1,622,387**	**-2.3%**	**-37,518**	**5.6%**	**86,387**
Cash and current balances with central bank	24,313	72,956	73,866	>100%	49,554	1.2%	911
Loans and advances to banks	523,457	335,834	412,689	-21.2%	-110,768	22.9%	76,855
Loans and advances to customers (net)	846,394	853,022	869,935	2.8%	23,541	2.0%	16,914
Securities and trading derivatives	227,713	235,974	226,379	-0.6%	-1,334	-4.1%	-9,596
Other assets	38,028	38,214	39,518	3.9%	1,489	3.4%	1,304
Liabilities and shareholders' equity	**1,659,905**	**1,536,000**	**1,622,387**	**-2.3%**	**-37,518**	**5.6%**	**86,387**
Amounts due to banks	73,681	91,574	118,678	61.1%	44,997	29.6%	27,104
Amounts due to customers	1,319,047	1,174,525	1,245,865	-5.5%	-73,181	6.1%	71,340
Securities issued	12,634	12,629	12,181	-3.6%	-454	-3.5%	-448
Subordinated and senior non preferred debt	65,723	65,715	63,463	-3.4%	-2,260	-3.4%	-2,252
Other liabilities	63,706	61,520	57,827	-9.2%	-5,879	-6.0%	-3,693
Total equity	125,115	130,037	124,373	-0.6%	-742	-4.4%	-5,664
o/w Minority equity	3,317	3,379	1,667	-49.8%	-1,650	-50.7%	-1,712

Capital & profitability indicators

(year-to-date, IFRS 9)	Reported 30-Sep-24	Reported 31-Dec-24	Reported 30-Sep-25	Recurring* 30-Sep-24	Recurring* 30-Sep-25
Capital adequacy	19.0%	18.8%	18.4%		
Tier 1 ratio = Core Tier 1 ratio	17.9%	17.6%	17.6%		
Risk weighted assets for credit risk (CZK billion)	448.7	462.2	448.5		
Net interest margin, annualised	1.6%	1.7%	1.7%		
Loan (net) / deposit ratio (excl. repo with clients)	80.0%	82.9%	82.0%		
Cost / income ratio	49.9%	48.2%	46.4%	49.2%	46.1%
Return on average equity (ROAE), annualised	13.5%	13.7%	14.5%	13.7%	14.6%
Return on average Tier 1 capital	16.7%	17.3%	18.2%	17.0%	18.3%
Return on average tangible equity (ROTE)	15.3%	15.4%	16.4%	15.5%	16.5%
Return on average assets (ROAA), annualised	1.1%	1.1%	1.1%	1.1%	1.2%
Earnings per share (CZK), annualised	89	91	96	90	96
Average number of employees during the period acc. to CSO	7,478	7,456	7,064		
Average number of employees during the period (based on CSRD)	7,642	7,618	7,228		

** Excluding one-off gain from sale of HQ building in 3Q 2024 and assuming linear accrual of regulatory funds charges over the whole year (IFRIC 21 linearisation)*

Business performance of subsidiaries (1/2)

	9M 2024	9M 2025	YoY
Modrá pyramida (100%)			
building savings & loans company			
Volume of new loans (CZK million)	9,308	9,786	5%
Volume of total loans (gross, CZK million)	96,376	99,014	3%
Volume of deposits (CZK million)	50,377	45,126	-10%
Number of clients	398,571	354,197	-11%
Average number of FTEs*	571	429	-25%
KB Penzijní společnost (100%)			
manager of pension funds			
Number of new contracts	20,982	18,481	-12%
Number of clients	431,251	400,039	-7%
Assets under management (CZK million)	73,816	76,080	3%
of which in Transformed fund	46,860	44,291	-5%
Average number of FTEs*	47	40	-16%
ESSOX (50.93%)			
non-bank consumer lender and car financing company			
Volume of total loans (gross, CZK million)	21,382	21,894	2%
Number of active clients	112,428	100,066	-11%
Average number of FTEs*	333	302	-9%

** Based on CSRD*

Business performance of subsidiaries (2/2)

	9M 2024	9M 2025	YoY
Factoring KB (100%)			
factoring company			
Factoring turnover (CZK million)	54,064	55,361	2%
Volume of total financing (gross, CZK million)	10,060	10,676	6%
Average number of FTEs*	1.00	0.25**	-75%
KB Pojišťovna (49%)			
universal insurance company			
Volume of technical reserves - Savings (CZK million)	46,445	47,437	2%
Gross written premium (CZK million)	5,263	5,961	13%
of which in life insurance	4,333	4,914	13%
of which in non-life insurance	931	1,046	12%
Average number of FTEs	283	287	2%
SGEF Czech Republic (100%)			
provider of asset-backed financing in Czechia and Slovakia			
Volume of new financing (CZK million)	11,279	11,664	3%
Volume of total financing (gross, CZK million)	35,230	36,544	4%
Average number of FTEs*	143	146	2%

** Based on CSRD*

*** Influenced by outsourcing of Factoring KB functions into Komerční banka.*

Capital requirements, MREL*, Tier 2

MREL requirement 20.8% RWA, 5.91% Total Risk Exposure

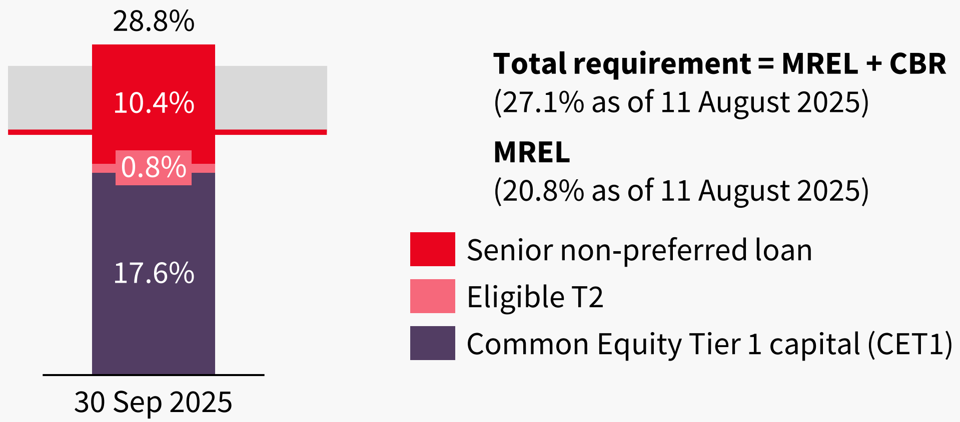
Total requirement = MREL + CBR = 20.8% + 6.25% = 27.05% (as of 11 August 2025)

Volume of Senior Non-Preferred Loans EUR 2.4 billion

Volume of Tier 2 capital EUR 0.2 billion

** In Single Point of Entry concept applied in SG Group, KB takes senior non-preferred loans from SG*

Own funds and eligible liabilities (for MREL)

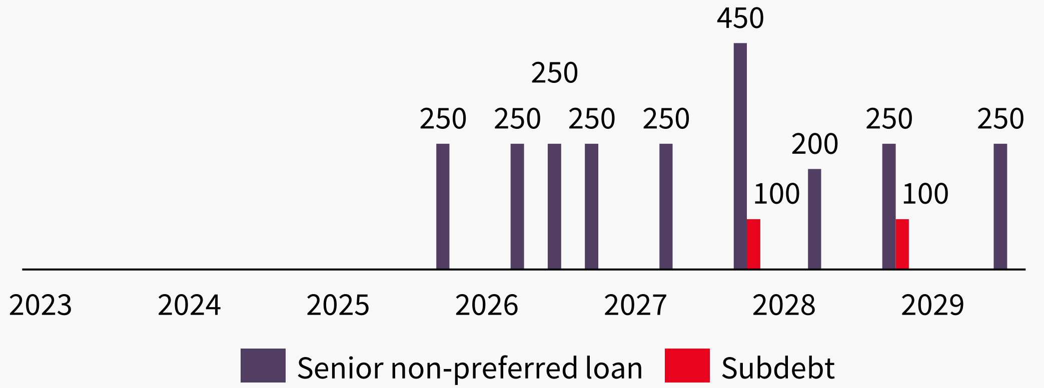


Regulatory capital requirements as announced by Czech National Bank

As from	01/01/2024	01/04/2024	01/07/2024	01/01/2025
Own funds	8.00%	8.00%	8.00%	8.00%
Systemic risk buffer**	n.a.	n.a.	n.a.	0.50%
O-SII	2.00%	2.00%	2.00%	2.00%
Conservation buffer	2.50%	2.50%	2.50%	2.50%
Countercyclical buffer**	2.00%	1.75%	1.25%	1.25%
Pilar 2	2.60%	2.60%	2.60%	2.40%
Total capital requirement	**17.10%**	**16.85%**	**16.35%**	**16.65%**
Core Tier 1 requirement	12.46%	12.21%	11.71%	12.10%
Tier 1 requirement	14.45%	14.20%	13.70%	14.05%
SREP (own funds + Pilar 2)	10.60%	10.60%	10.60%	10.40%

*** on Czech exposures (the actual total requirements cover also non-Czech exposures and may therefore slightly differ from the values in the table above.)*

Own funds and eligible liabilities (for MREL) call option schedule§



§ Maturity date is one year after the call option exercise date and in the case of subordinated debt five years after the call option exercise date

Czech macroeconomic environment and interest rates

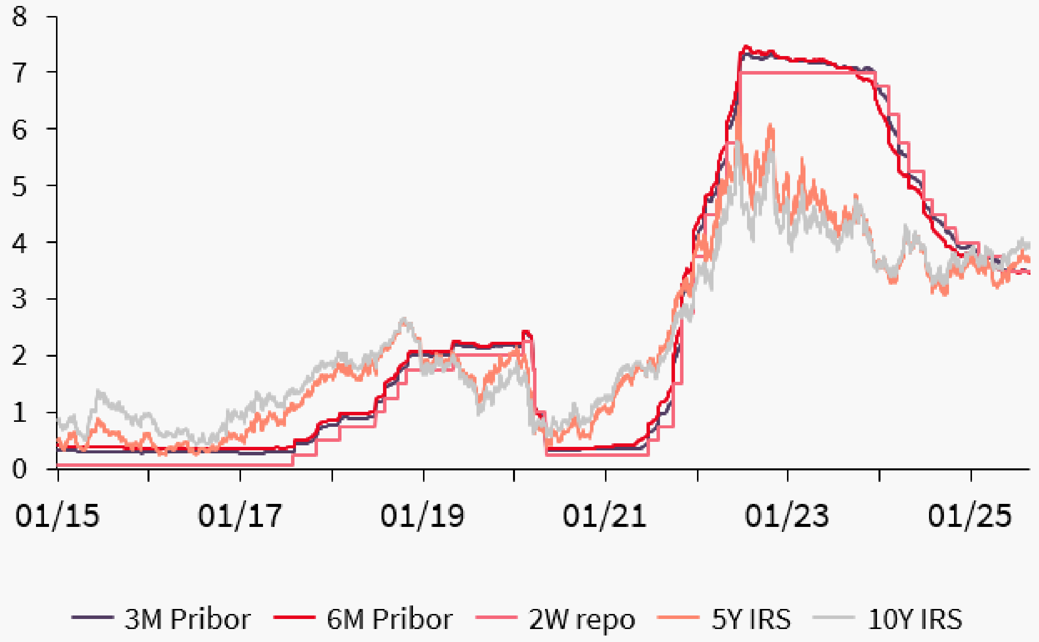
Macroeconomic Indicators	2023	2024	2025*	2026*	2027*
Real GDP (%, average)	0.2	1.1	2.1	1.6	2.8
Household consumption (%, average)	-2.7	2.2	2.6	1.9	2.4
Inflation (%, average)	10.8	2.4	2.4	1.5	2.4
Unemployment (%, av., ILO meth.)	2.6	2.6	2.8	3.2	2.8
M2 (%, average)	7.4	7.1	2.9	2.3	4.6
3M PRIBOR (%, average)	7.1	5.0	3.6	3.6	3.6

Potential of the market **	2023	2024	2025*	2026*	2027*
Loans / GDP (year-end)	56.8	57.0	57.4	58.8	59.7
Deposits / GDP (year-end)	87.4	89.6	88.8	90.1	90.0
Real estate loans / GDP (year-end)	22.7	22.8	23.3	24.0	24.2
Household loans / GDP (year-end)	28.0	28.3	28.9	29.8	30.2
Corporate loans / GDP (year-end)	28.8	28.7	28.5	29.0	29.5

** KB estimate; ** Banking sector*

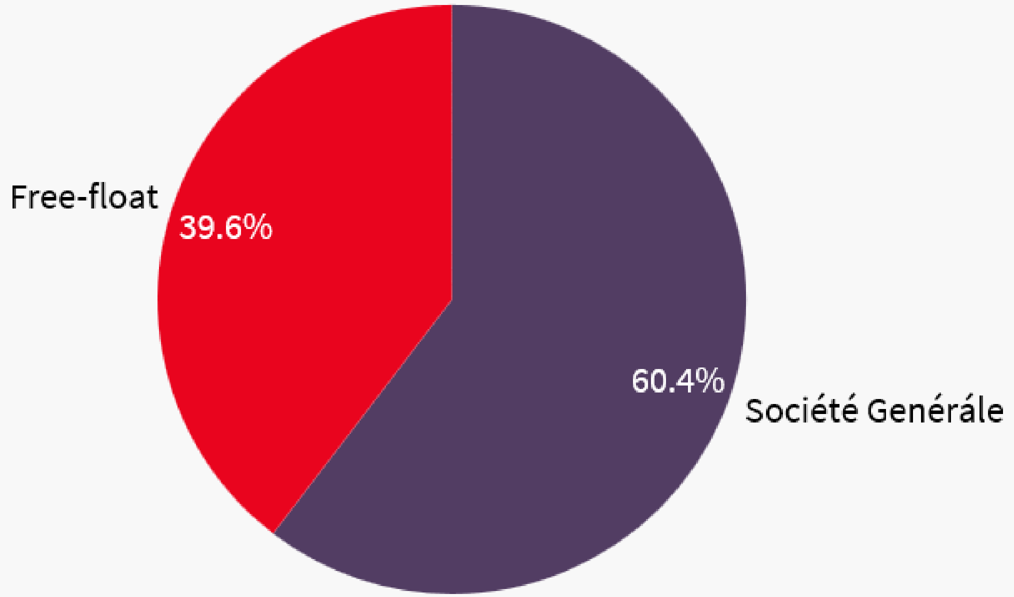
Interest rates evolution

For the period 1 Jan 2015 – 30 September 2025

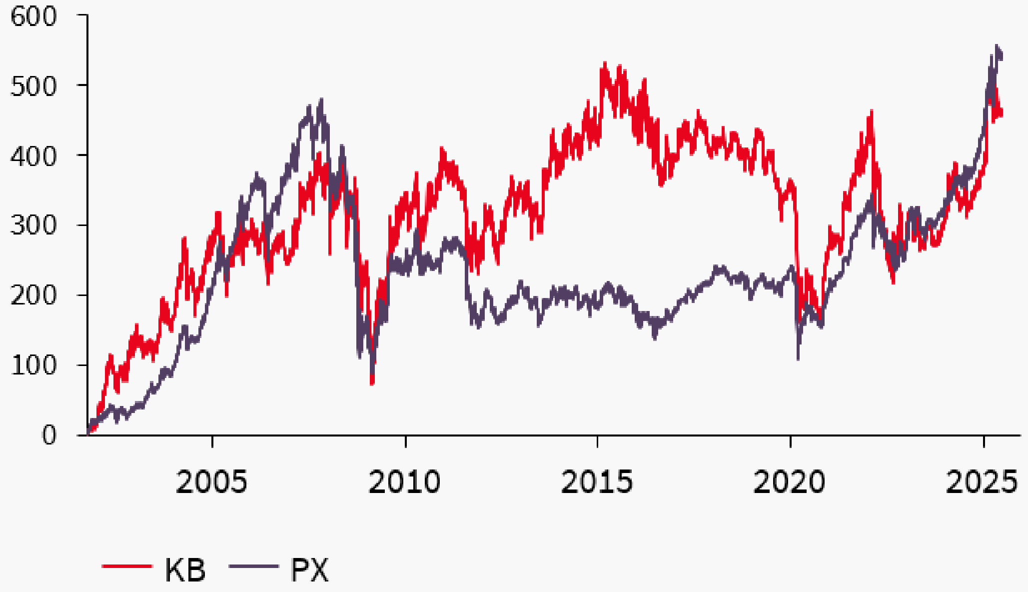


KB - #1 listed Czech bank

Shareholder structure



Appreciation of KB shares since October 2001 (acquisition of majority stake by SG) in % (excluding dividends)
(1 October 2001 – 30 September 2025)



- The number of shareholders comprised 79,840 corporate entities and private individuals as of 30 September 2025
- Of the Bank's total share capital of CZK 19,004,926,000 divided into 190,049,260 shares with a nominal value of CZK 100 each, Société Générale S.A. held 60.35%
- KB held 1,193,360 own shares in treasury, representing 0.63% stake on registered capital

Investor relations

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Bloomberg: KOMB CP

KB