

29 OCTOBER 2026

Komerční banka Group

Consolidated unaudited financial results
as of 30 September 2026

and

Updated strategy to 2029



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 2026, 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

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HIGHLIGHTS AS OF 30 SEPTEMBER 2026

MACROECONOMIC ENVIRONMENT

BUSINESS PERFORMANCE

FINANCIAL PERFORMANCE

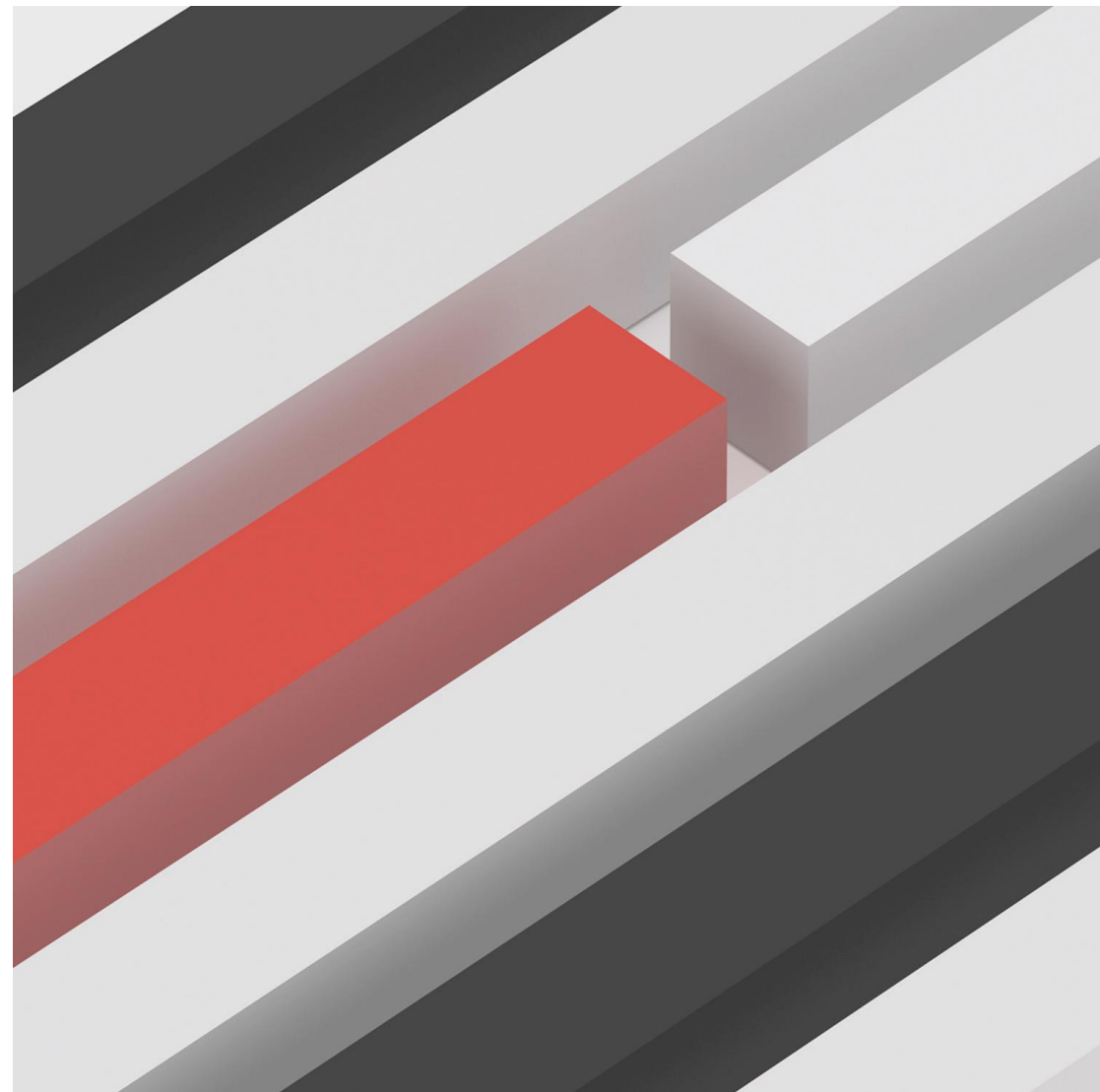
ASSET QUALITY AND COST OF RISK

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9M 2026: Growth in loans, deposits and operating profit

Income statement 9M 2026

Group net income
CZK 13.2 billion
CZK 69.90 per share

Cost / Income ratio
44.7%
44.2% IFRIC 21 linearised

ROTE
16.0%
16.1% IFRIC 21 linearised

Cost of risk
- 2 bps
net release

Income statement 3Q 2026

Group net income
CZK 4.7 billion
CZK 24.79 per share

Cost / Income ratio
42.1% -1.3 p.p. YoY
43.2% IFRIC 21 linearised

ROTE
17.7%
17.4% IFRIC 21 linearised

Business performance

Gross loans
+11.1% YoY **+2.0% QoQ**
Unsecured consumer loans **+7.8% YoY**

Deposits
+6.7% YoY **-0.7% QoQ**
Volume on saving accounts **+45% YoY**

Other assets under management
+0.7% YoY **-0.1% QoQ**

Capital & Liquidity

Total capital ratio Core Tier 1
18.6% **16.5%**
Tier 2 capital boosted by additional
EUR 200 million in September 2026

Loan/Deposit ratio
84.6%

LCR NSFR
172% **134%**

Liquidity enhancements

EUR 2.0 billion in European Covered
Bonds (Premium) issued in 3Q 2026

KB Group customers

2,331,000 **+81,000 YoY**

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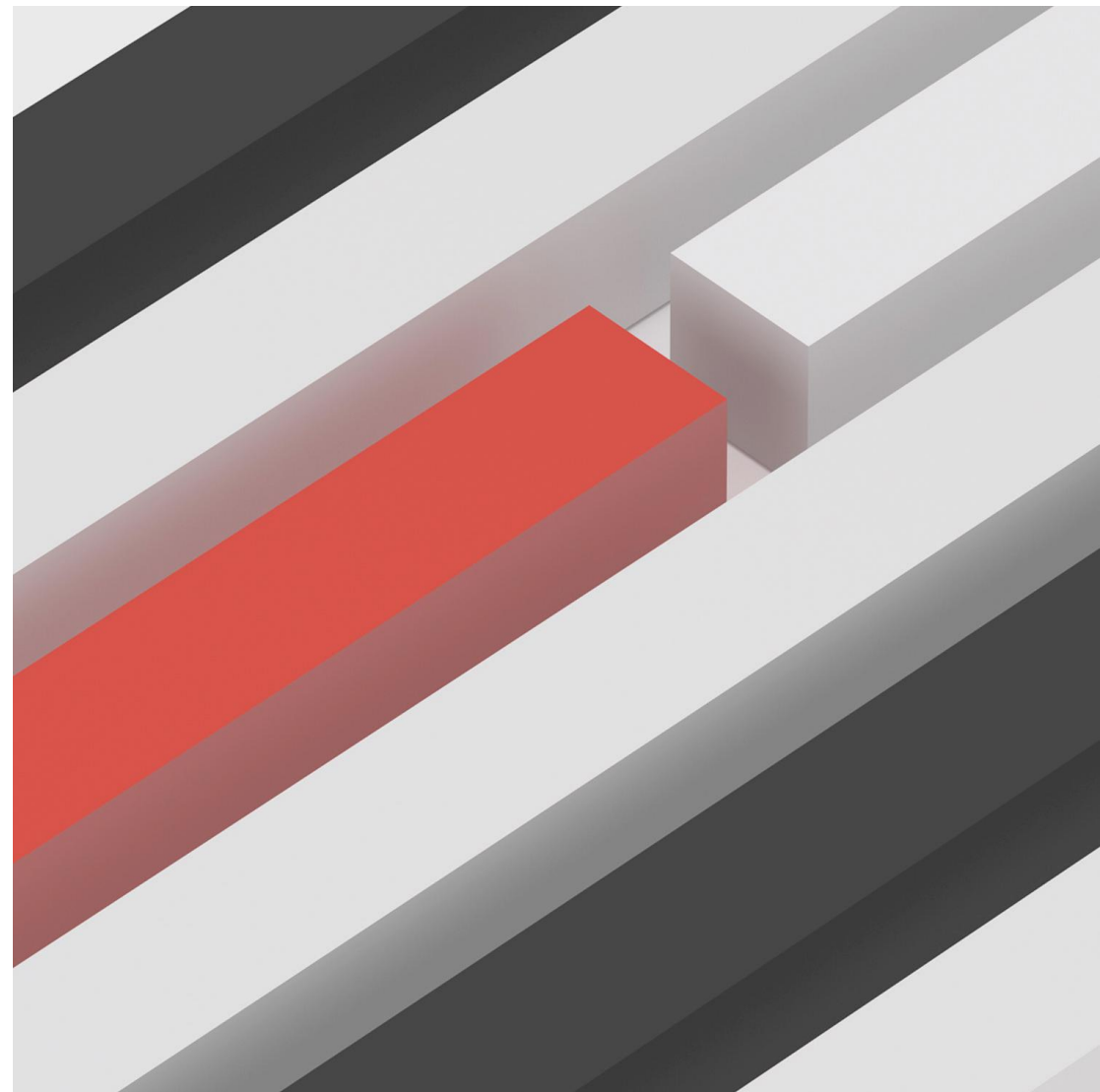
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Economic resilience supports continued growth



GDP +1.8% YoY and +0.3% QoQ in 2Q 2026¹⁾

GDP growth based on net export, fixed investments and household final consumption



Unemployment at 3.2% (August 2026)²⁾

Industrial production +2.6% YoY (August 2026)³⁾

Construction -1.4% (August 2026)³⁾



Inflation as of September 2026

Consumer price inflation +2.5% YoY (+0.6% MoM)

HICP (Eurostat) +2.2% YoY



CZK interest rates as of 30 September 2026 (YoY change)

CNB 2W repo rate @ 3.75% (+25 bps) 3M PRIBOR @ 3.87% (+36 bps)

10Y IRS @ 5.03% (+86 bps) 10Y CZGB @ 5.35% (+79 bps)



CZK exchange rates as of 30 September 2026

EUR/CZK @ 24.44, CZK weaker by 0.7% QoQ and weaker by 0.4% YoY

USD/CZK @ 21.52, CZK weaker by 1.1% QoQ and weaker by 3.8% YoY

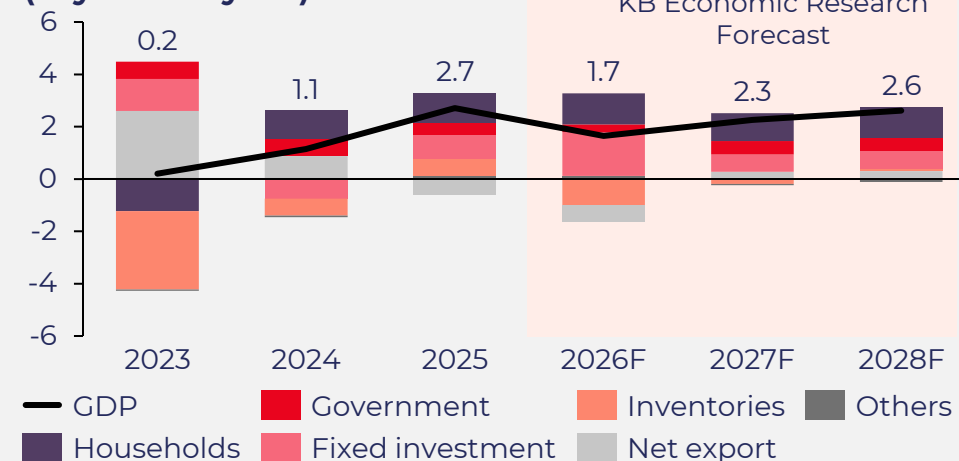
Notes: Source of indicators Czech Statistical Office, CNB, unless stated otherwise

¹⁾ According to GDP refined results published by Czech Statistical Office on 30 September 2026

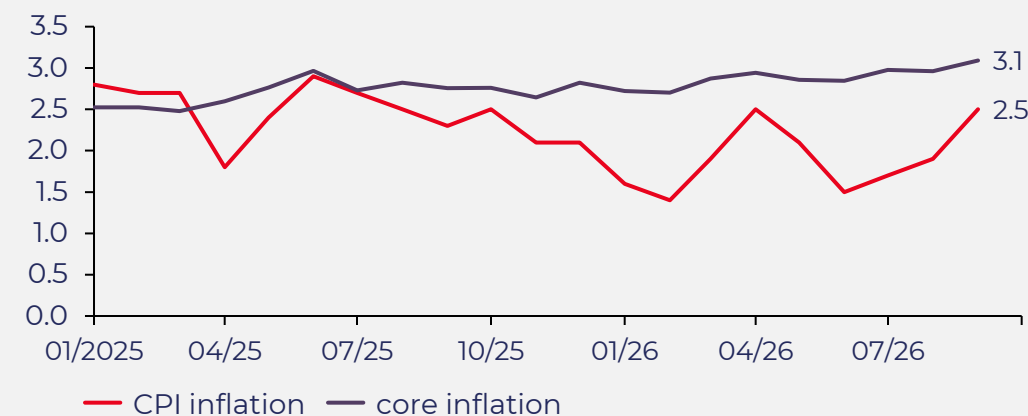
²⁾ According to Eurostat, seasonally adjusted

³⁾ Working day adjusted

Czech GDP development (% year-on-year)



Inflation (% yoy)



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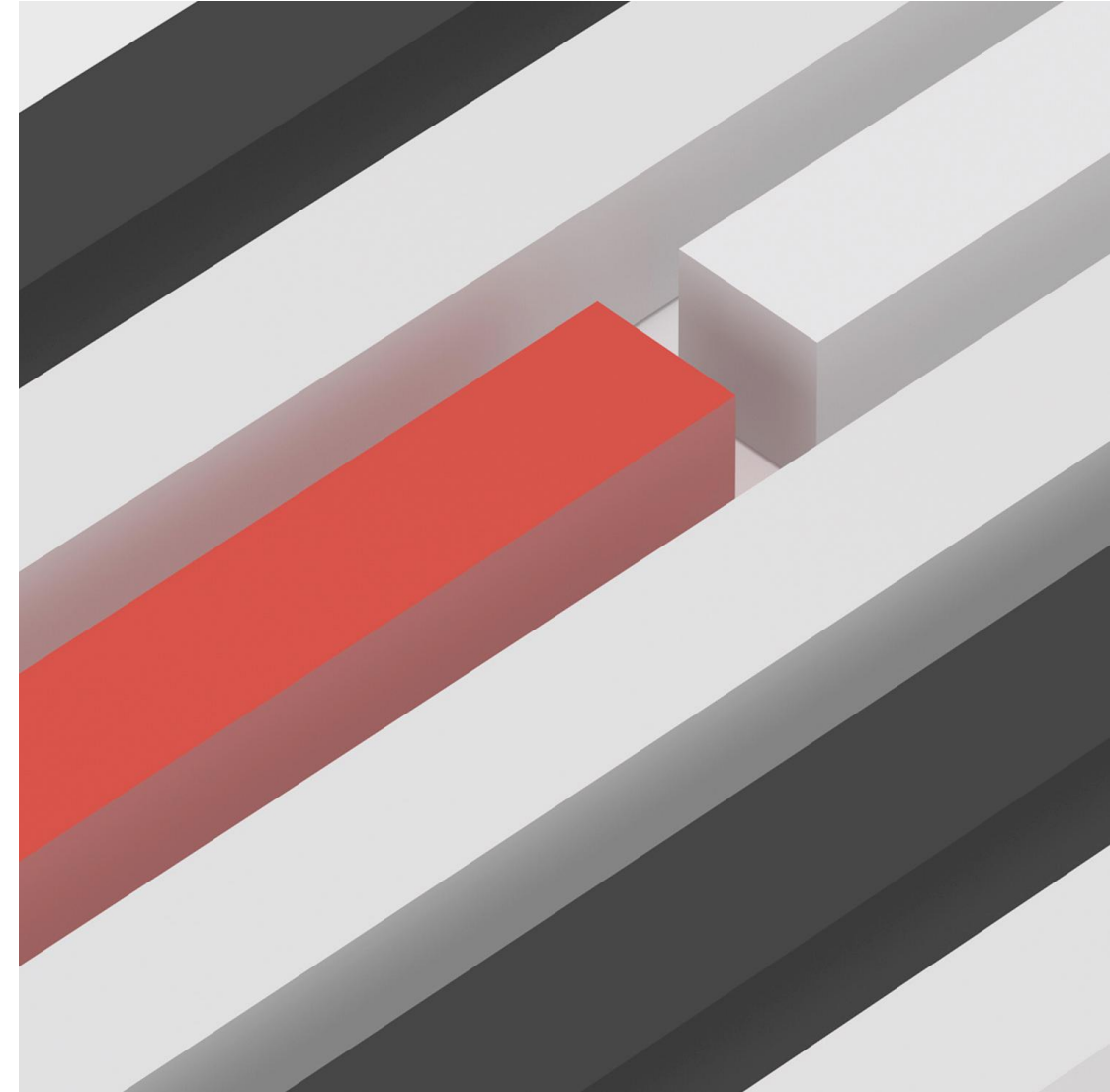
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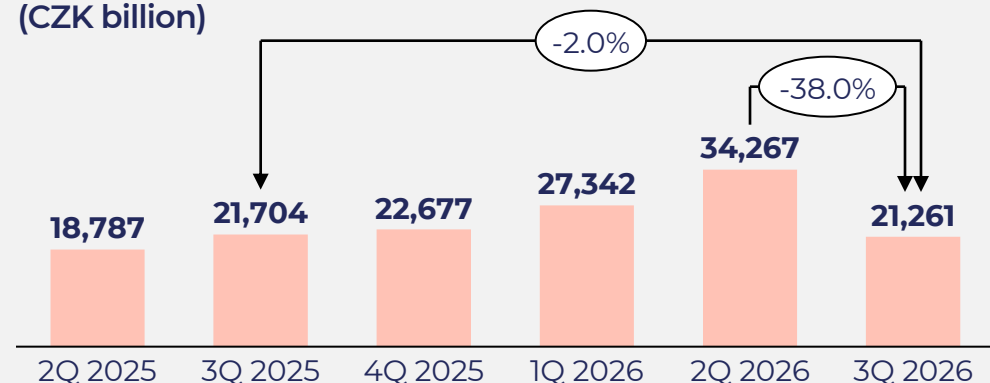


Gross loans to clients up 11.1%

Strong momentum in bank consumer lending in 2026 driven by digital sales

Housing loan production moderated following a period of strong growth, reflecting higher rates driven by rising refinancing costs, and tightened regulation of investment mortgages

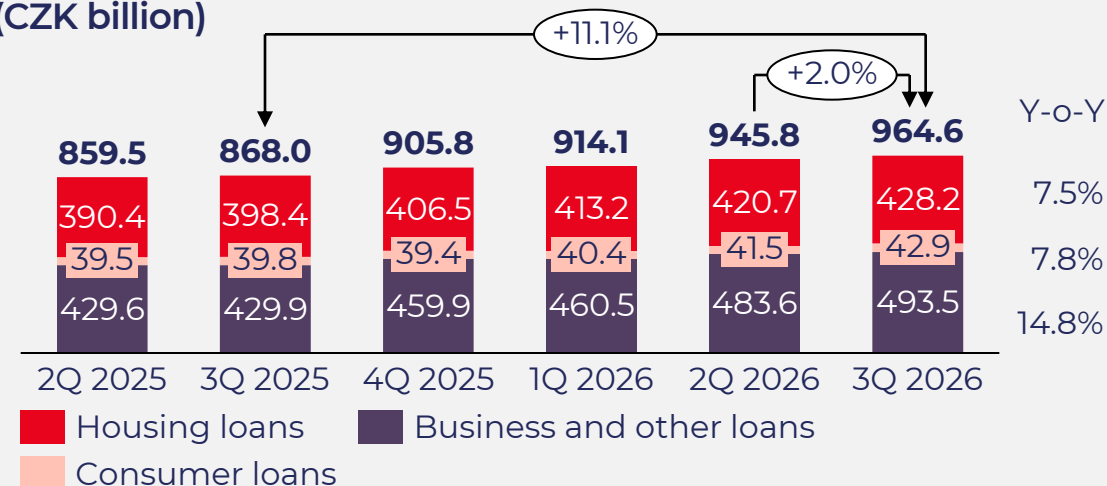
**Sales volume of housing loans (KB mortgages + MPSS loans)
(CZK billion)**



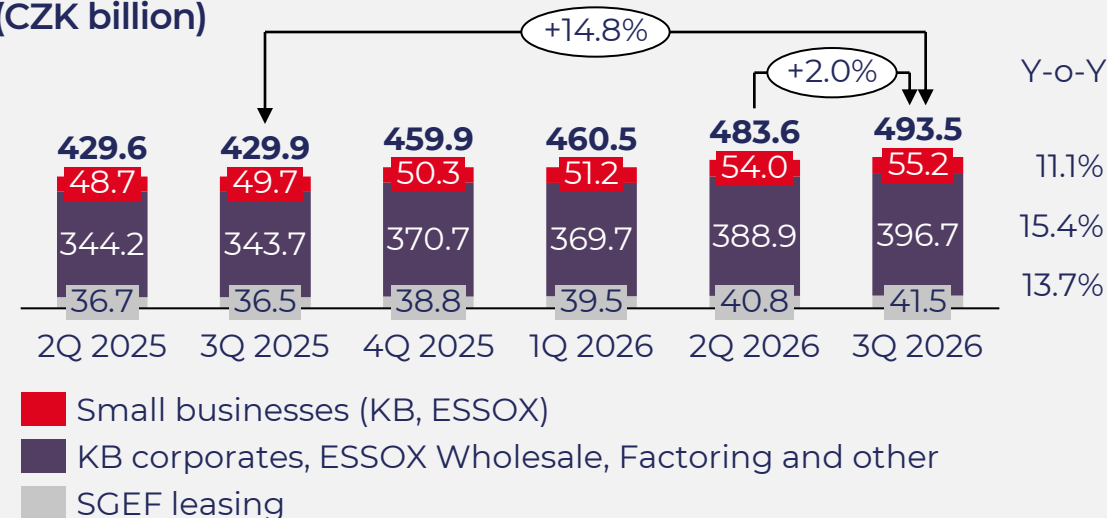
Broad-based growth in business lending across segments, in both CZK and EUR

Positive contribution from 0.4% YoY depreciation of CZK v. EUR represents 0.1% of total lending. Positive contribution from 0.7% QoQ depreciation of CZK v. EUR represents 0.2% of total lending.

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



**Business and other loans (excl. repo, incl. client bonds)
(CZK billion)**



Selected corporate deals 3Q 2026



Accolade Finco Czech 2, s.r.o.

Reg S, Senior 7.00% Fixed Rate Green Bonds secured by Guarantee of Accolade Holding a.s.
Due July 2030

CZK 2,500,000,000

Bookrunner, Joint Lead Manager

2026 Czech Republic

FORTUNA

Fortuna Funding CR s.r.o.

Reg S, Senior 7.00% Fixed Rate Bonds secured by Guarantee of FORTUNA ENTERTAINMENT HOLDING
Due July 2031

CZK 1,700,000,000

Bookrunner, Joint Lead Manager

2026 Czech Republic

FAST

FAST ČR, a.s.

Syndicated Refinancing

CZK 4,000,000,000

Coordinator, Lender

2026 Czech Republic

CSG Czechoslovak Group

CZECHOSLOVAK GROUP a.s.

Syndicated Facilities

EUR 3,062,000,000

Global Coordinator, Bookrunner and Mandated Lead Arranger

2026 Czech Republic

MidEuropa

Construct Tech Group, s.r.o.

Financing

CZK 915,000,000

Arranger, Lender

2026 Czech Republic

WOOD
&Company

7R Park Lavicky s.r.o.

Real Estate Financing

EUR 20,000,000

Lender

2026 Czech Republic

REGIOJET

RegioJet a.s.

Working Capital Financing

CZK 409,500,000

Lender

2026 Czech Republic

Client deposits +6.7%, other AUM +0.7%

Net loans to deposits ratio at 84.6%. LCR 172%. NSFR 134%

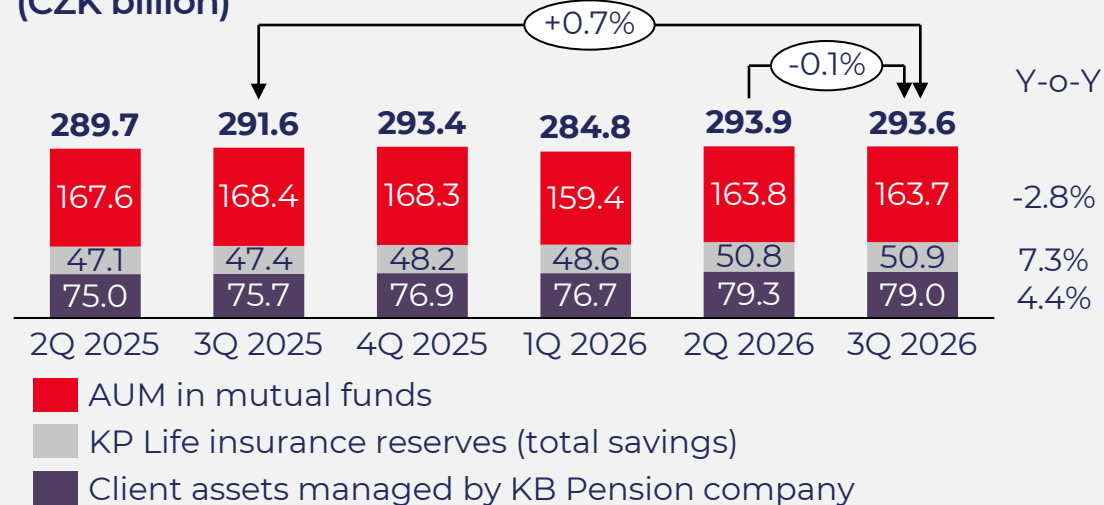
Deposit growth predominantly driven by savings accounts, reflecting the strong preference of Czech retail clients

Mutual fund asset growth in 3Q26 reflected slower inflows and weaker financial market performance. 3Q26 net inflows reached CZK 1.5 billion

Continued strong growth in life insurance premiums written

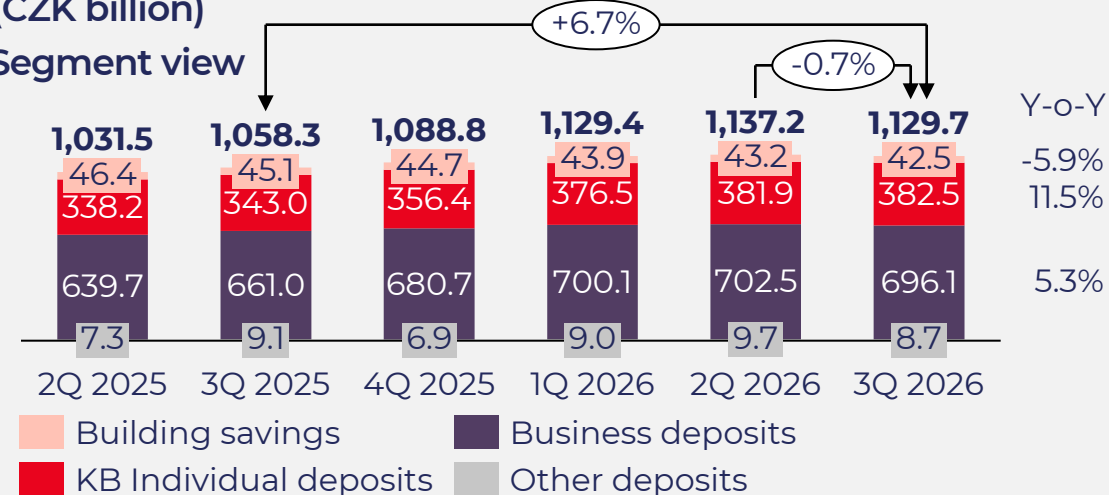
Pension assets slightly declined in 3Q26 after strong growth in 2Q26, reflecting financial markets performance

Non-deposit assets under management (CZK billion)

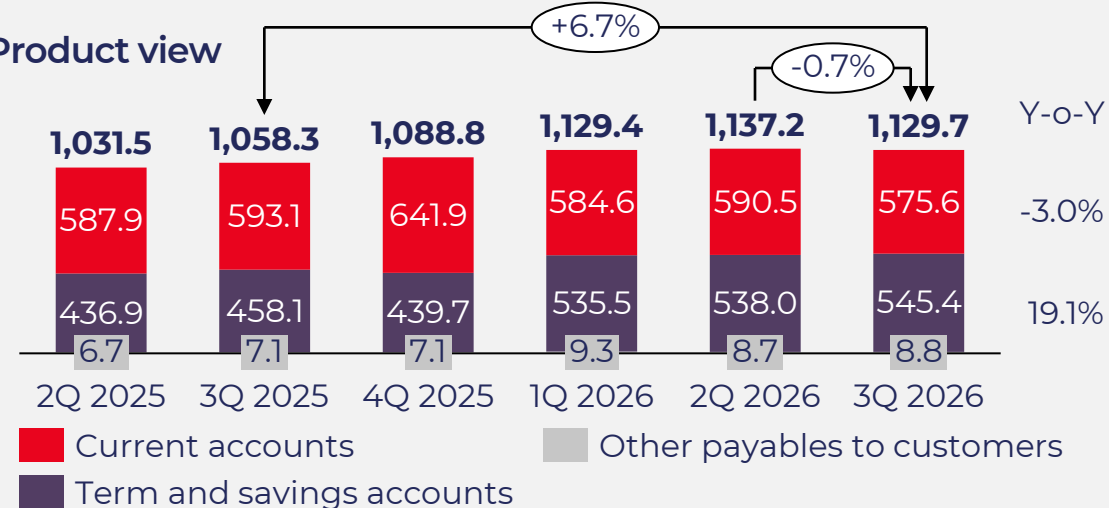


Group deposits (excluding repo operations) (CZK billion)

Segment view



Product view



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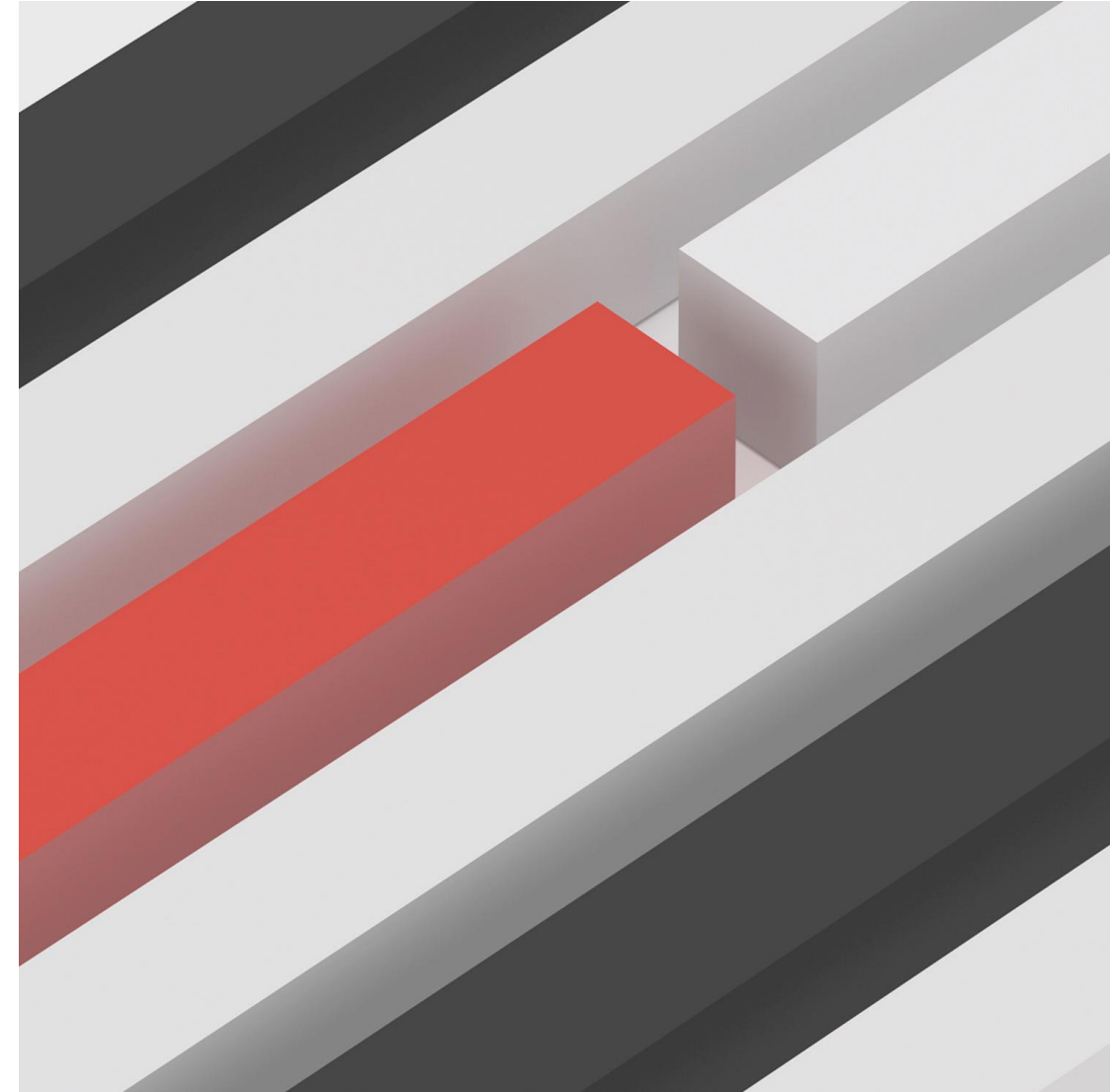
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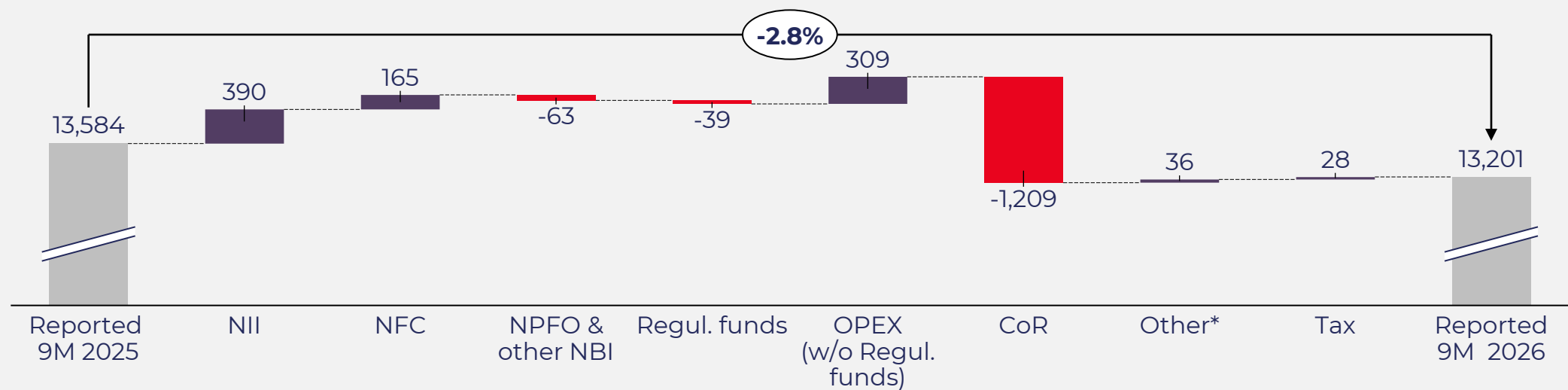
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YoY net profit: Higher revenues, lower operating costs, (smaller) release of credit provisions

Drivers for year-on-year change in attributable net profit
(CZK million, as of 30 September 2026)



*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

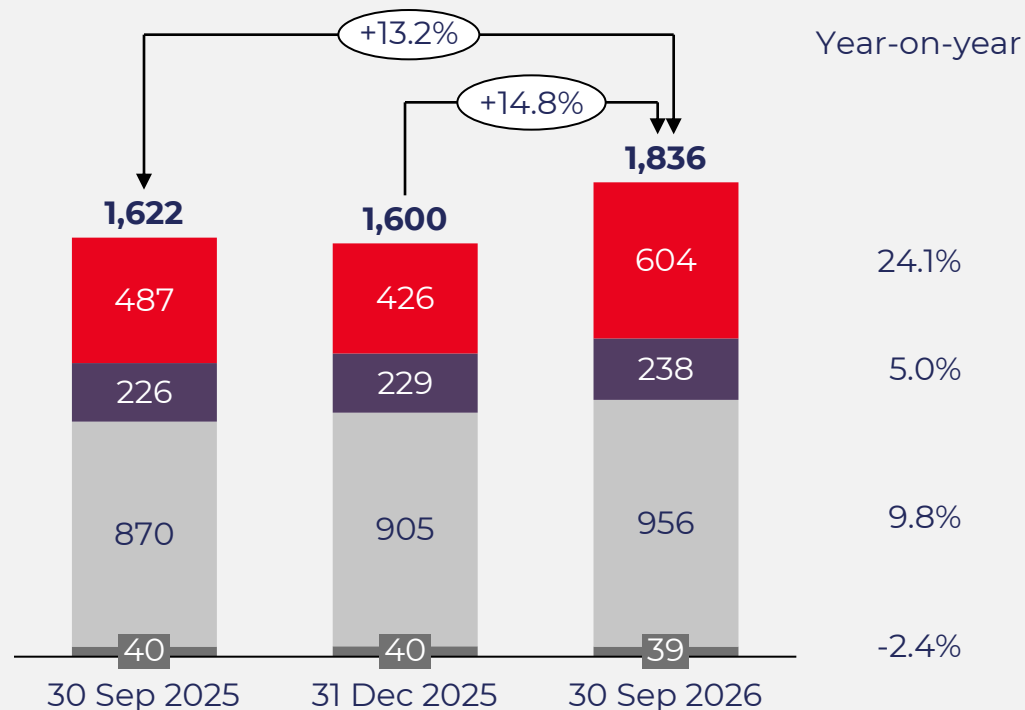
Profitability indicators for 9M 2026

	Return on avg. equity (ROAE)	Return on avg. Tier 1 capital (RoTI)	Return on avg. tangible equity (ROTE)	Return on avg. assets (ROAA)
Reported	14.1%	17.5%	16.0%	1.0%
Adj. for IFRIC 21*	14.2%	17.7%	16.1%	1.0%

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

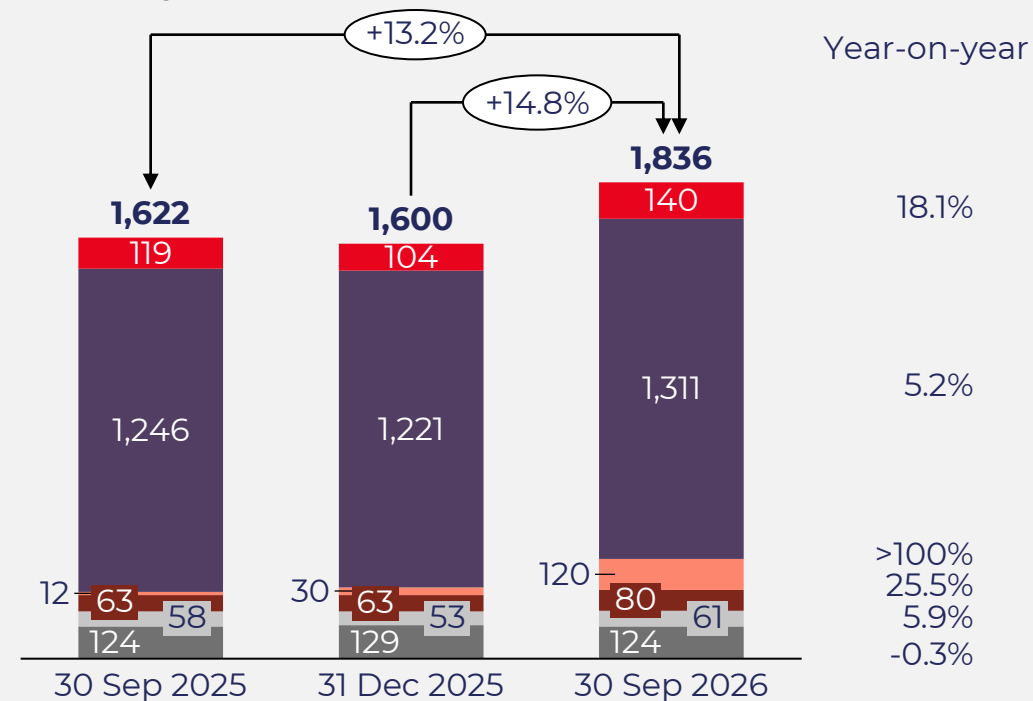
Balance sheet up by 13.2% year-on-year

Assets (CZK billion)



- Amounts due/from banks incl. central bank
- Securities and trading derivatives
- Loans and advances to customers (net)
- Other assets

Liabilities and equity (CZK billion)



- Amounts due to banks
- Amounts due to customers
- Securities issued
- Subordinated and senior non preferred debt
- Other liabilities
- Total equity

NII growth driven by business volumes

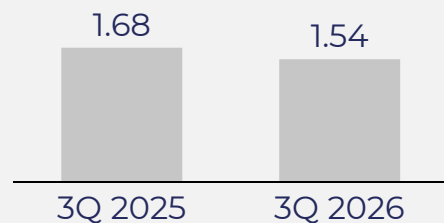
NII from deposits: affected by a higher share of savings deposits in the total deposit base and intense competition

NII from loans: pressure on lending spreads persisted due to intense competition, particularly in retail

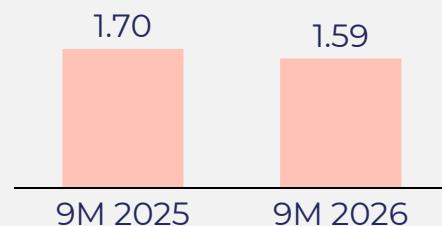
Other NII: influenced by profit accrual, payout of dividends in May, rates development, and cost of MREL

Net interest margin (%)

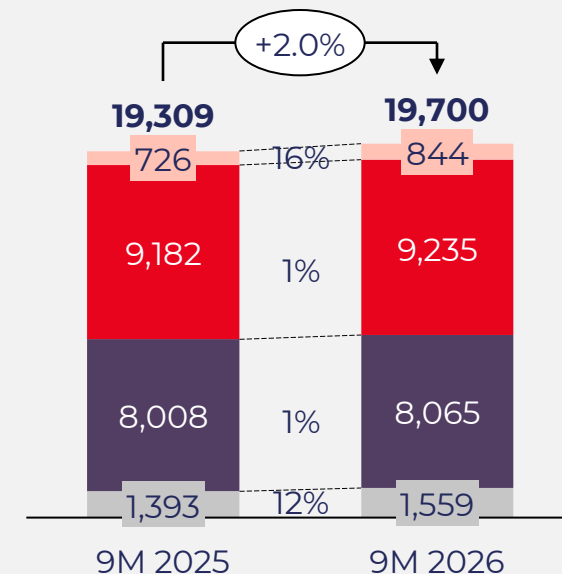
Quarterly



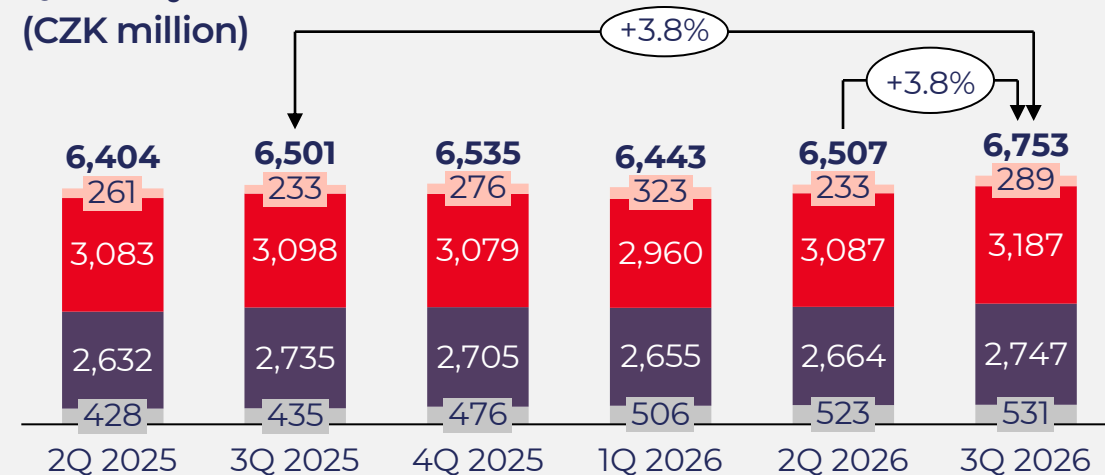
Year-to-date



Year-to-date (CZK million)



Quarterly (CZK million)



Solid fee income trend despite summer seasonality

Transaction fees

Continued YoY increase in number of transactions, seasonally slower Q3, effect of inclusion of most payment transactions in KB+ subscriptions

Deposit product fees

Supported by continued growth in client base and rising adoption of higher KB+ subscription tiers. Lower fees for building savings accounts

Loan fees

Higher income from overdrafts, loan consolidations and small business lending. Lower contribution from housing loan-related fees

Fees from cross-selling

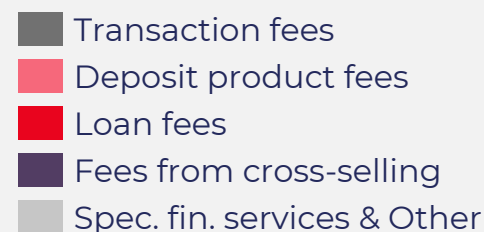
Growth driven by income from mutual funds and insurance

Specialised financial services and other fees

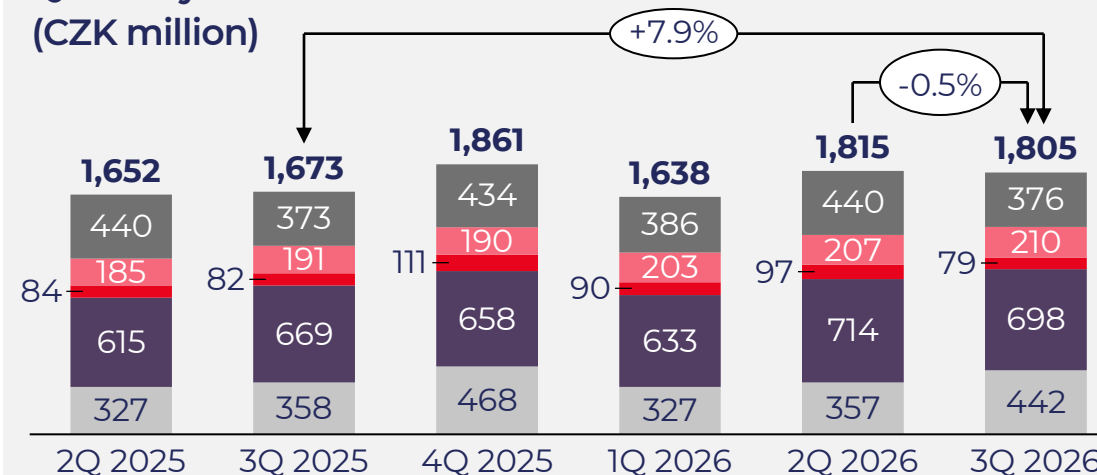
Higher fees from DCM services, guarantees, custody & depository

Net fees and commissions

Year-to-date (CZK million)



Quarterly (CZK million)



Resilient performance in a less favourable environment

Capital markets

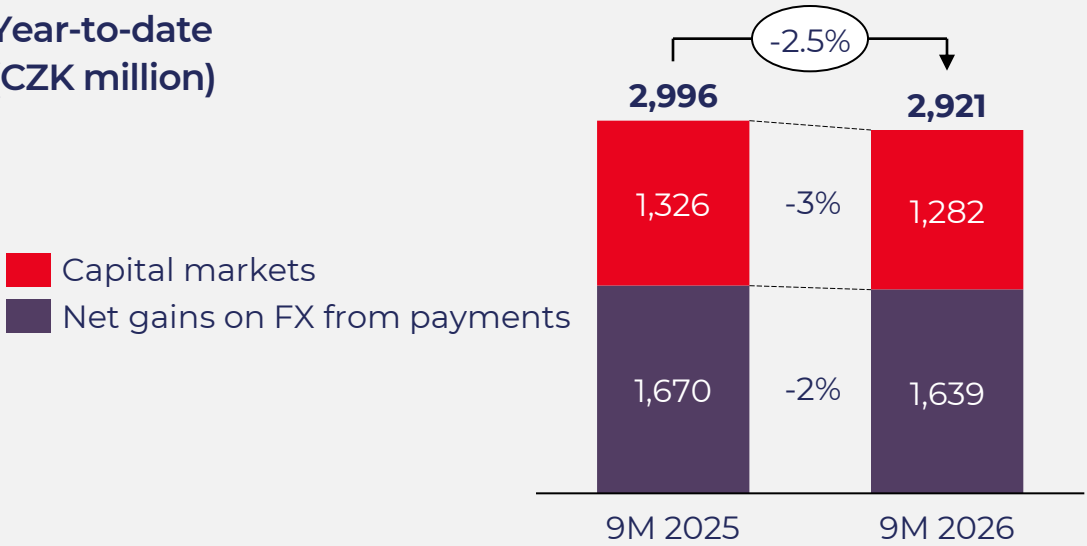
- Range-bound CZK/EUR rate during most of Q3 limited demand for FX hedging
- Rising interest rates also weighed on client IR hedging activity
- Progressive expansion of hedging solutions, particularly option-based products, to SME clients
- Continued competitive pressure on pricing/spread levels

Net gains on FX from payments

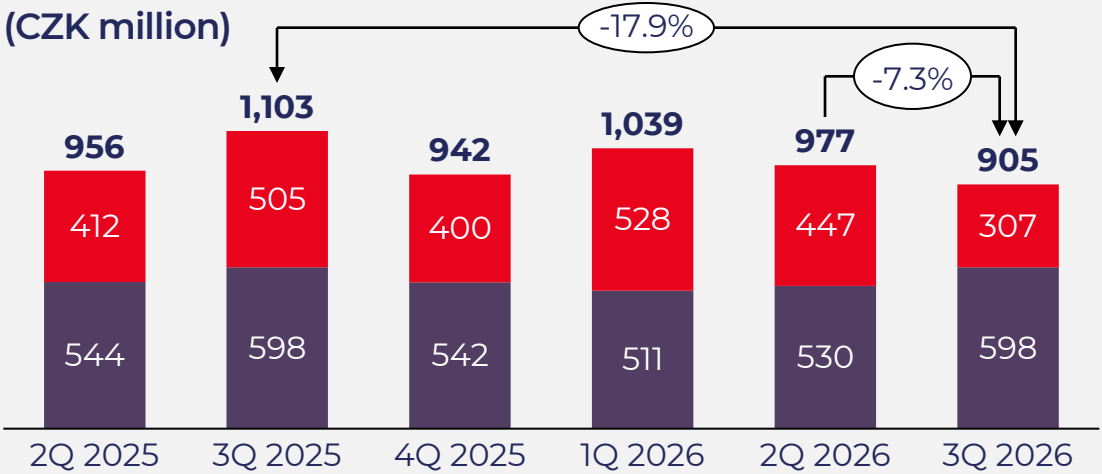
- Higher overall FX transactions numbers offset by lower need for conversions on KB+ multicurrency accounts.
- Seasonally strong Q3 conversion activity related to travelling

Net profit from financial operations

Year-to-date
(CZK million)



Quarterly
(CZK million)



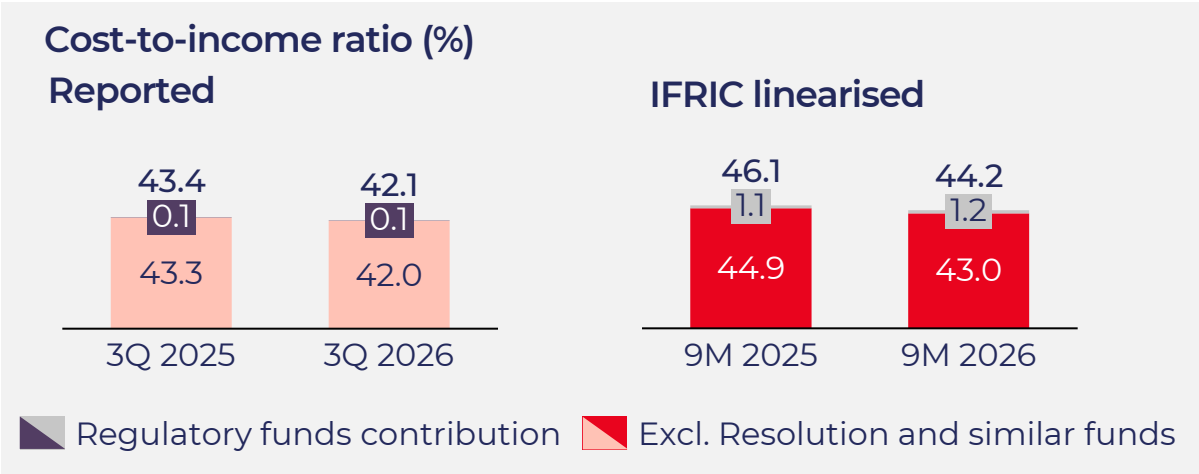
Further progress in operating efficiency

Personnel expenses: driven by YoY decrease in average number of employees (9M 2026 FTE) by -8.8% to 6,440. Expected Q4 2026 exceptional cost of CZK 150 million related to workforce reduction

Administrative costs: savings achieved across all main categories

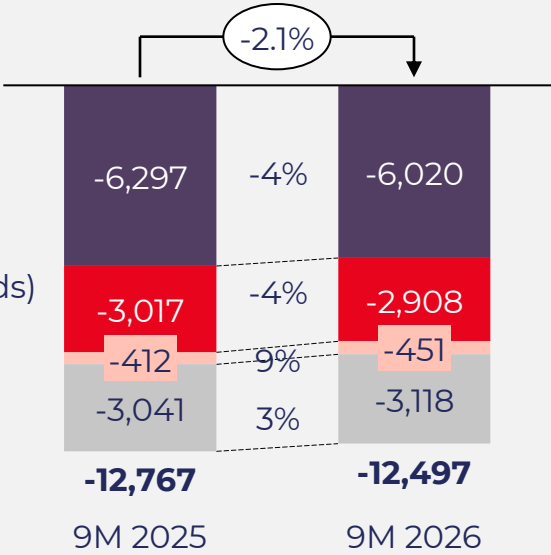
Regulatory funds charge: higher YoY cost driven mainly by an increase in system-wide Resolution Fund contributions required by the CNB

D&A: higher amortisation of software partly offset by impact from reduction of premises used

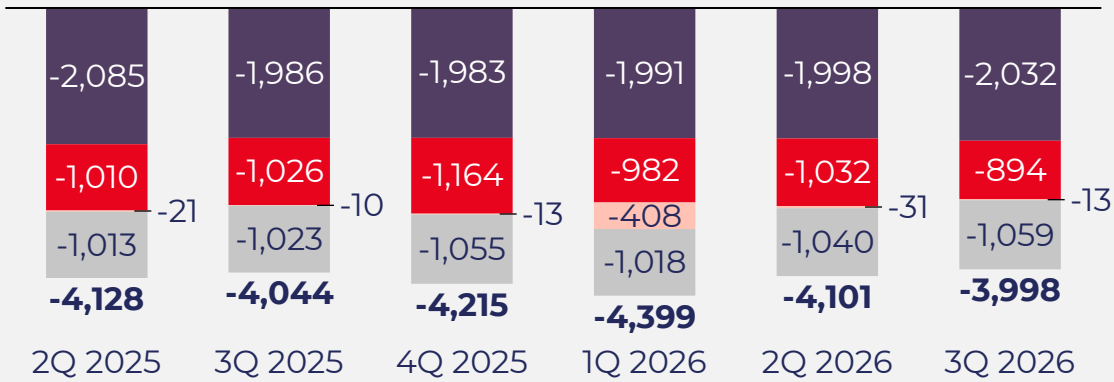


Year-to-date (CZK million)

- Personnel costs
- GAE (excl. Res. and similar funds)
- Resolution and similar funds
- Depreciation



Quarterly (CZK million)



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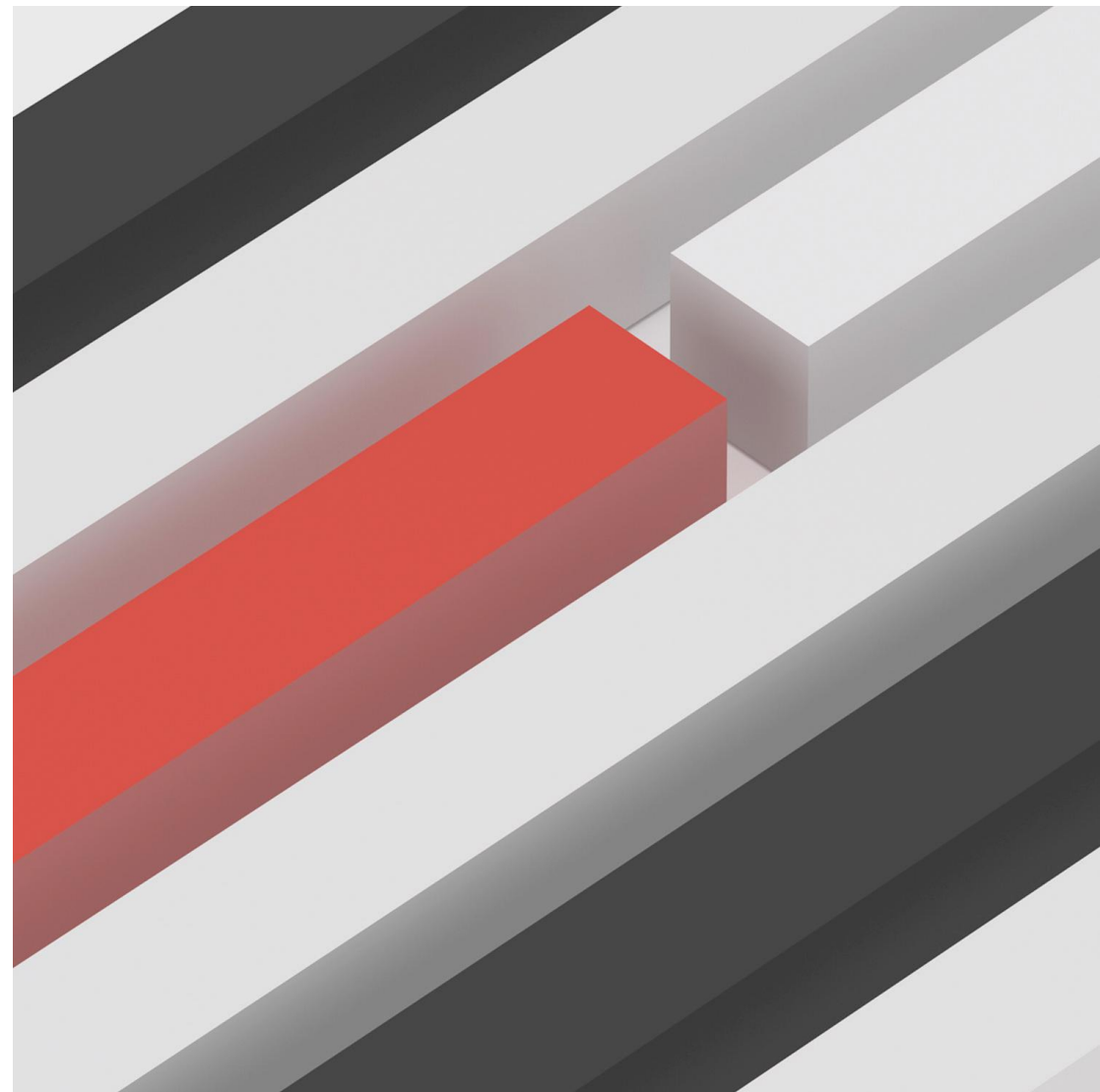
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3Q 2026 Cost of risk evolution

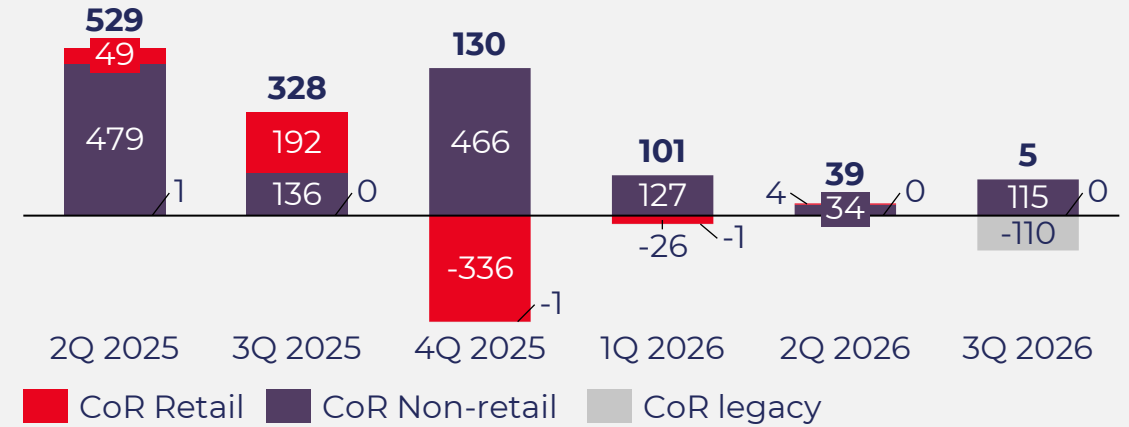
3Q 2026 CoR net release at CZK 5 million, -2 bps YtD

Positively influenced by:

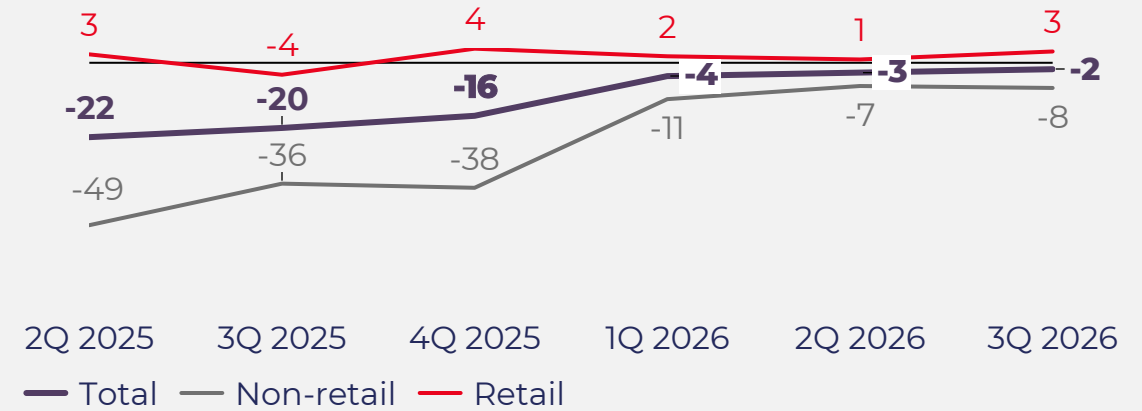
- Updates to IFRS 9 provisioning models and methodology
- Continued resilience of the mortgage portfolio

Partly offset by an increase in the sectoral overlay

Total cost of risk
(CZK million)



Total cost of risk
(year-to-date, in basis points)

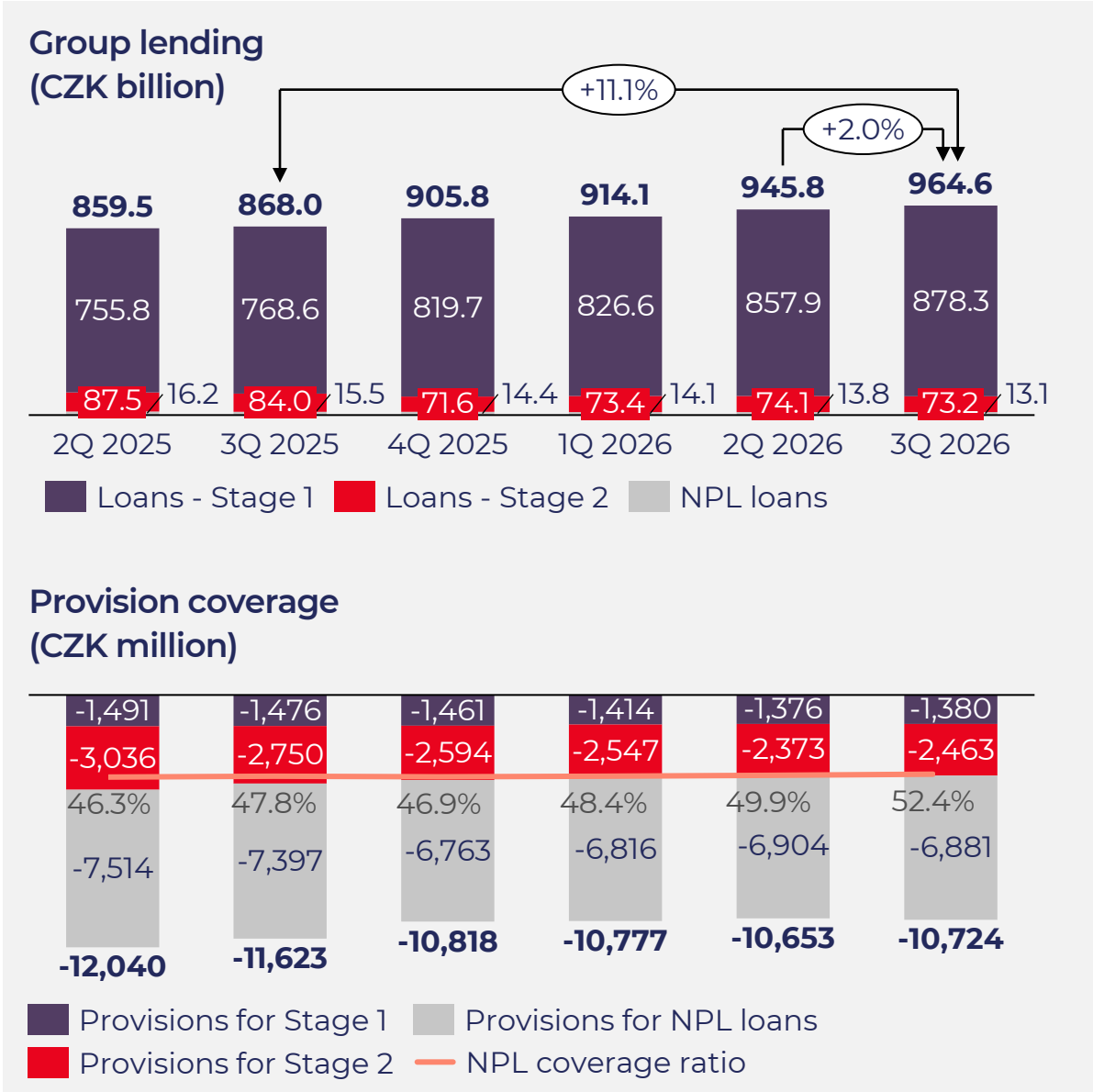
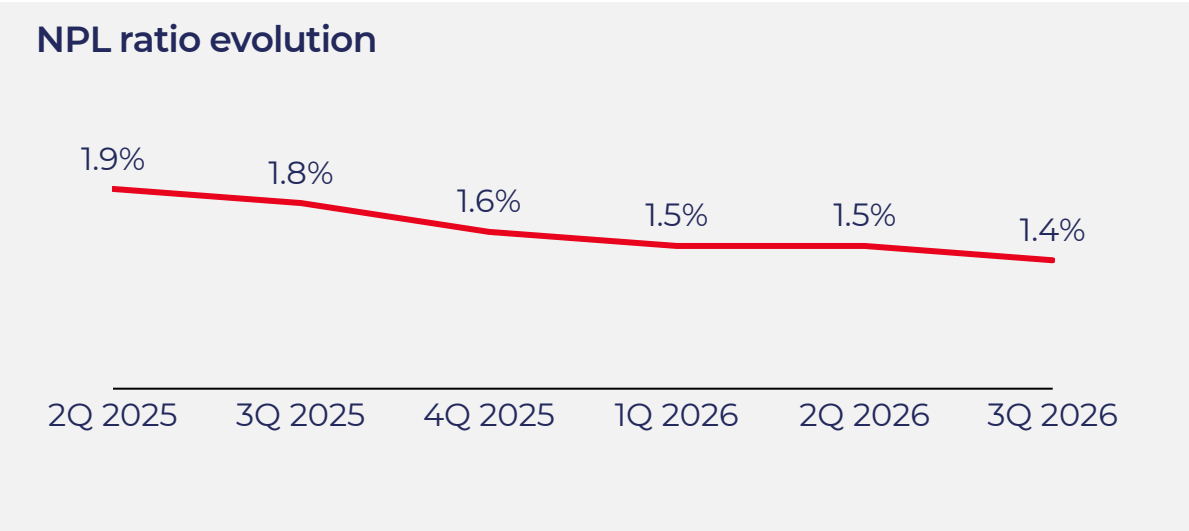


Excellent asset quality

NPL ratio down to 1.4%, driven by:

- Successful resolution of several corporate NPLs
- Retail write-offs
- Stable low default rates

NPL provision coverage ratio up to 52.4% (vs 49.9% in Q2 2026), driven by the exit of clients with low provisioning levels from default



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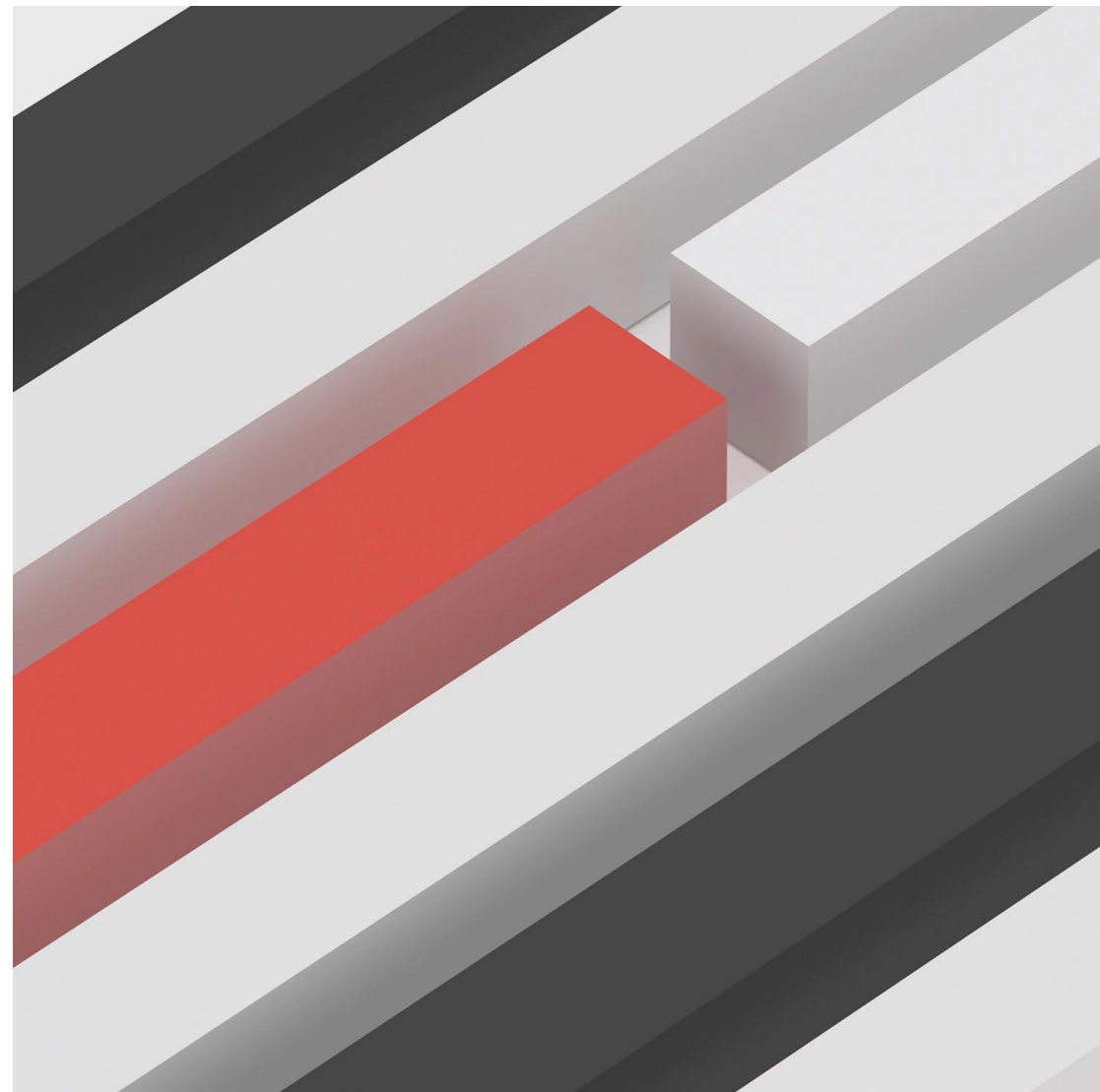
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Strong capital base

Total capital adequacy at 18.6% over the Overall Capital Requirement of 16.6%.
CET 1 ratio at 16.5% over the required 12.0% (minimum T1 at 14.0%)

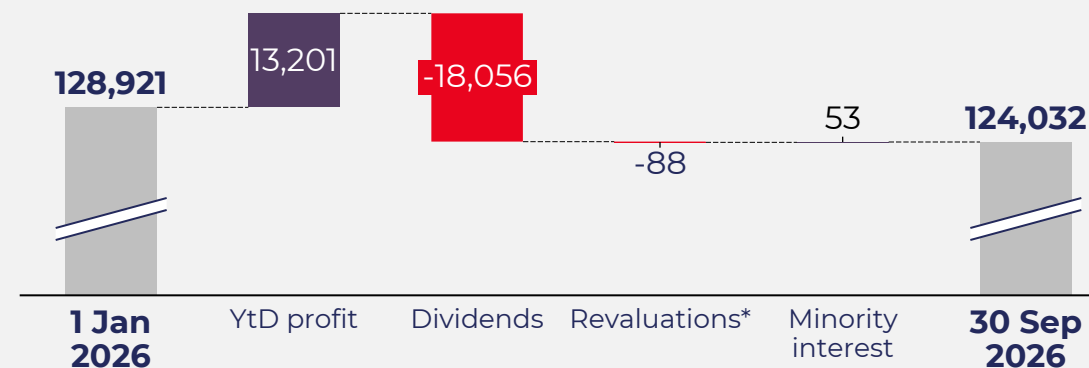
Tier 2 capital represented 2.1% of RWA following the September 2026 drawdown of a EUR 200 million subordinated loan, equivalent to 0.78% of RWA

3Q 2026 RWA development reflected exposure growth, changes in exposure mix and client rating updates

MREL adequacy at 29.4% over 20.6% MREL requirement, 26.9% total requirement (MREL+ Combined buffer requirement). The outstanding volume of senior non-preferred loans taken to meet MREL at EUR 2.7 billion

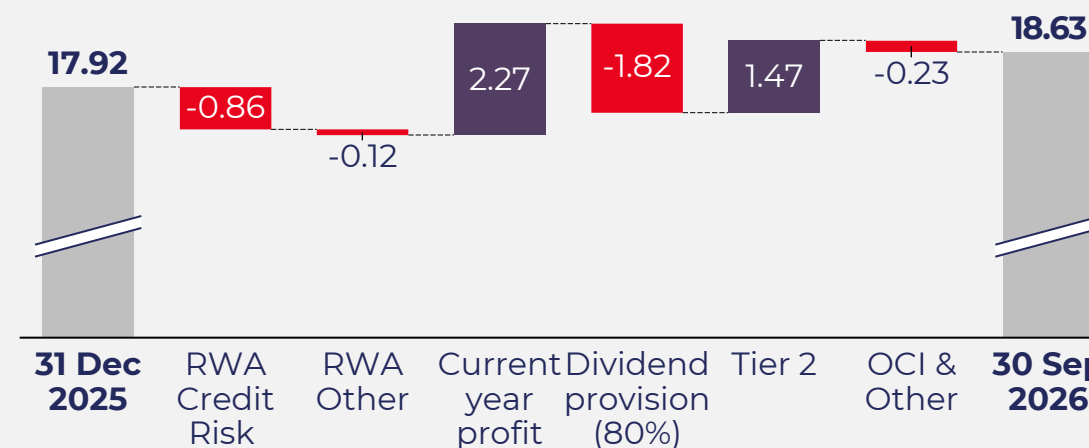
	30-Sep-25	31-Dec-25	30-Sep-26
Total capital adequacy	18.4%	17.9%	18.6%
Core Tier 1 ratio	17.6%	17.1%	16.5%
Total capital (CZK billion)	104.3	104.0	114.3
CET1 capital (CZK billion)	99.6	99.5	101.2
Total RWA (CZK billion)	565.7	580.6	613.3
Credit RWA (CZK billion)	448.5	467.9	497.8
RWA / Total assets	34.9%	36.3%	33.4%

Contributions to shareholders' equity in 9M 2026 (CZK million)



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

Contributions to capital adequacy ratio in 9M 2026 (%)



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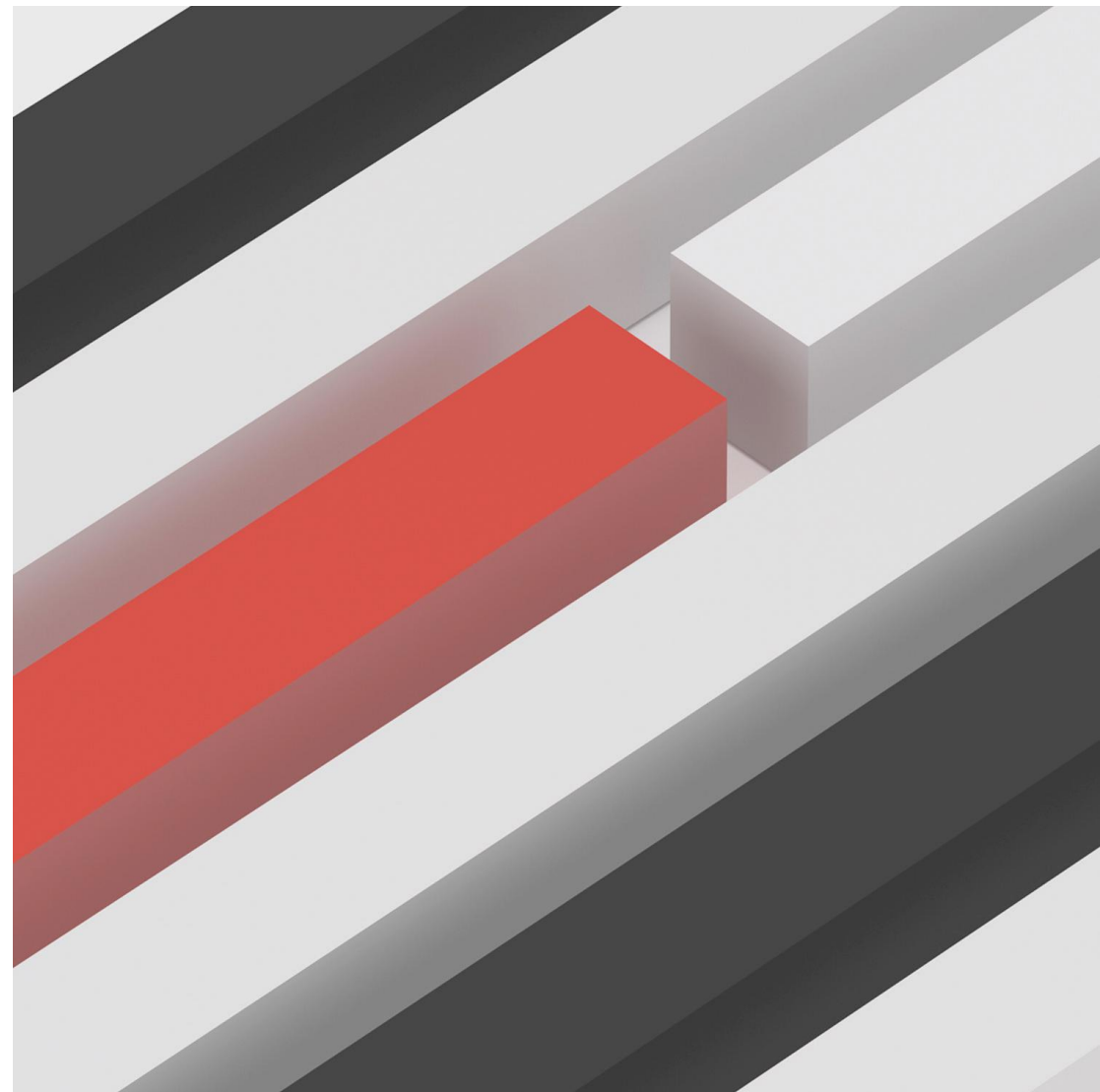
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2026 outlook (base-case scenario as at 30 September 2026)

The outlook below updates and supersedes the 2026 outlook originally presented with KB's full-year 2025 results on 6 February 2026 and subsequently updated with the 1Q 2026 results on 30 April 2026 and the 2Q 2026 results on 30 July 2026.

Key macroeconomic assumptions: 2026 GDP +1.7%, Inflation +2.1% (average), 2W repo rate 3.7% (average). CZK/EUR 24.3 (average)

	FY 2025	9M 2026	Target 2026	
Loans to clients	+6.8% YoY	+11.1% YoY	High-single-digit growth	Retail relatively faster
Client deposits	+5.8% YoY	+6.7% YoY	High-single-digit growth	Higher share of remunerated deposits
Revenues	+0.2% YoY	+1.8% YoY	Low-single-digit growth	Contribution from all main revenue categories
Operating expenditures	-4.2% YoY	-2.1% YoY	Flattish	Lower personnel expenses and administrative costs, higher regulatory charges and D&A
Cost/income ratio	46.1%	44.7%	~ 45%	Positive operating jaws thanks to revenue increase
Cost of risk	-16 bps (release)	-2 bps (release)	~ 5 bps (creation)	Expected return to creation of loan loss provisions but below across-the-cycle level
ROE / ROTE	14.2% / 16.1%	14.1% / 16.0%	13 - 14% / 15 – 16%	Operating improvement to be offset by higher cost of risk
Total capital ratio	17.9%	18.6%	17.5 – 18.5%	Safely above the overall capital requirement

Key risks identified

Escalation of wars, mainly in Ukraine or Middle East; Trade conflicts; Weak external demand; Sharp changes in interest or FX rates, monetary or fiscal policy, including taxation

Investors are advised to consider high level of uncertainty and risks when formulating their investment decisions based on expectations provided above.

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KB's next chapter: Turning digital transformation into sharper returns



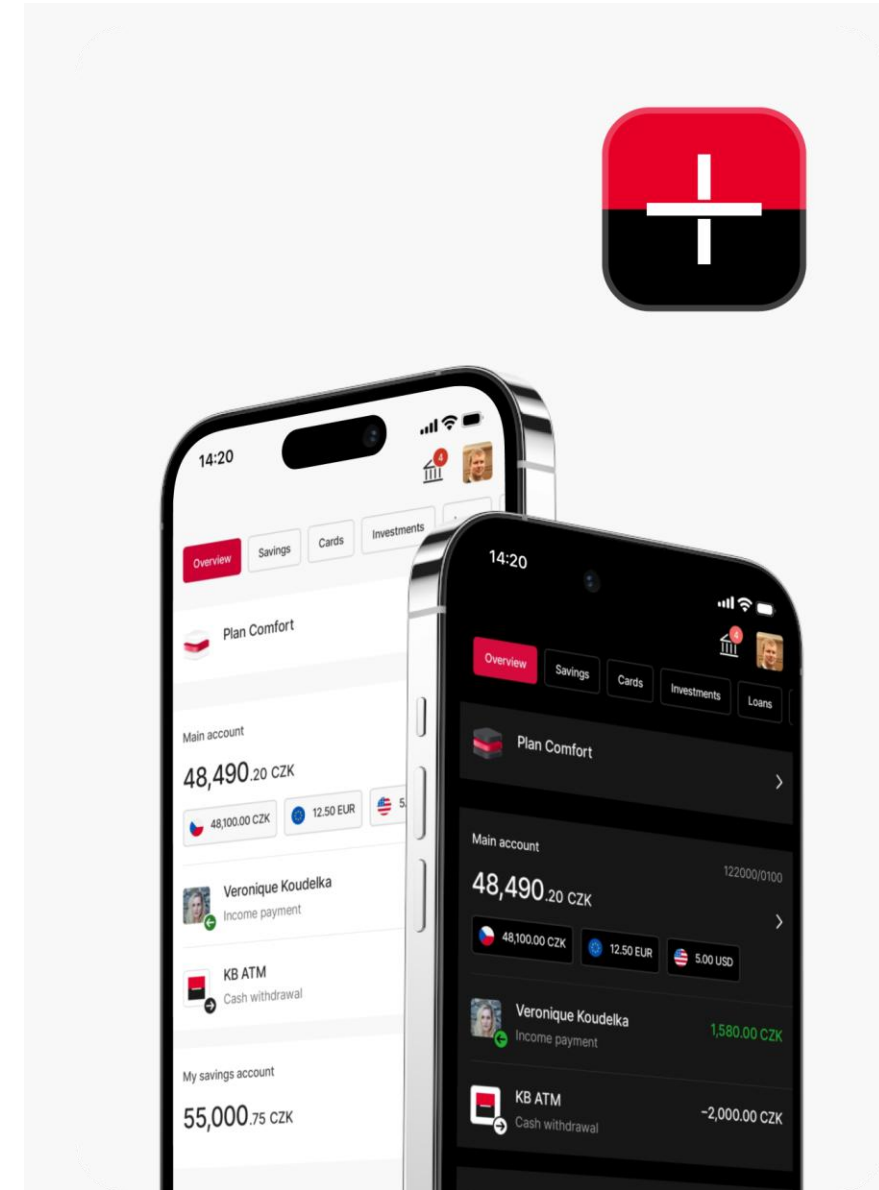
KB+ is a future-ready digital bank

MODERN, SCALABLE TECHNOLOGY FOUNDATION

- Integrated digital banking ecosystem based on a modern core
- 95% reduction in product complexity simplifying client choice and service
- Real-time data capabilities
- Fully digital sales enabled across the product range
- Reduction of more than 50% in the physical footprint

SIMPLIFIED AND DIFFERENTIATED KB+ CLIENT PROPOSITION

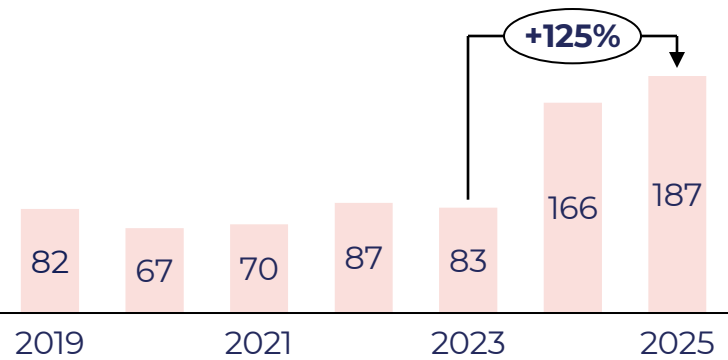
- 1.8m clients on the KB+ platform
- Radically simplified retail proposition
- Comprehensive app functionality
- Reduced cost-to-serve with share of digital sales to 52%



KB 2025 Transformation delivery

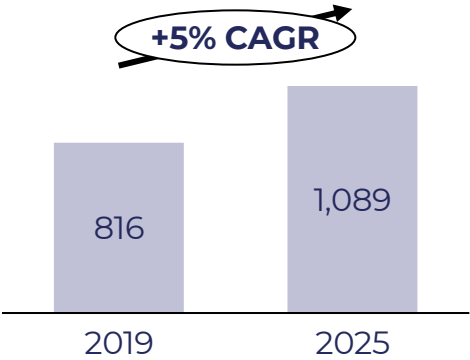
Complex transformation successfully delivered while sustaining business growth and strong profitability

DOUBLED CLIENT ACQUISITION FOLLOWING LAUNCH OF KB+



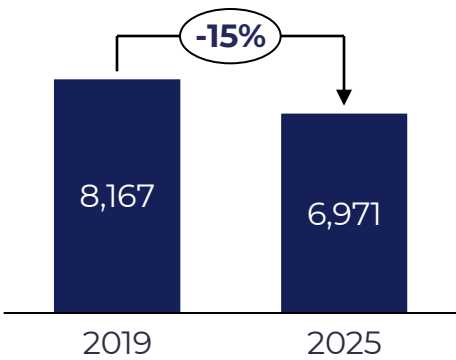
KB Bank retail customers gross acquisition (thousands)

SUSTAINED DEPOSIT GROWTH



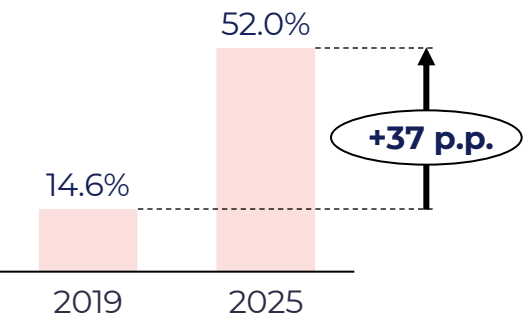
Client deposits (CZK billion)

ONGOING PRODUCTIVITY GAINS



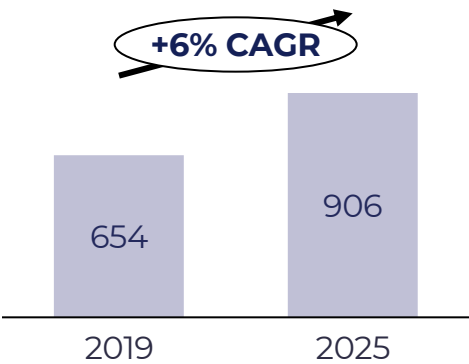
Number of KB Group employees (FTE)

DIGITAL SALES INCREASED STRUCTURALLY



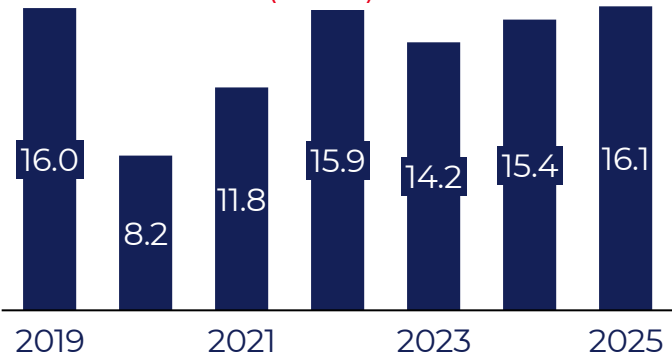
End-to-end digital sales in retail

SUSTAINED LOAN GROWTH



Gross loans (CZK billion)

CONSISTENT PROFITABILITY (ROTE)



Return on tangible equity (%)

KB Strategic direction to 2029

Sharp choices and disciplined value creation supports sustainable shareholder returns



COMPETITIVE FOUNDATION

Top 3 position in a profitable, highly competitive Czech banking market

2.3 million KB Group clients with a strong affluent retail position

Leadership in corporate banking

KB+ competitive, scalable digital banking platform

Resilient Czech economy with healthy inflation and public finances

Headroom for growth from low penetration of credit & selected products

**Average GDP growth ~2.4%
in 2026-2029***



PROFITABLE GROWTH

Prioritise growth based on risk- and resource-adjusted returns

Scale digital sales and new client proposition at low incremental cost

Reduce costs through simplification, automation, AI and SG Group synergies

Robust risk management with optimized risk appetite utilization

Disciplined capital allocation, strong capital levels and an optimized capital structure

**Grow gross operating income
~7% CAGR 2026-29***



SHAREHOLDER VALUE CREATION*

Mid-single-digit revenue growth

Decrease absolute costs by 1% CAGR

Strong operating jaws

Steadily growing net income, low volatility and resilient ROE

Strong organic capital generation

**Attractive and sustainable
dividends through the cycle**

**Planned dividend payout ratio
at least 70% in 2027-2029
(80% reiterated for 2026)**

* Baseline assumptions and ambitions for 2026-2029 period

Retail banking: Outgrow the market

Grow the client base and deepen relationships through digital distribution, differentiated advice and disciplined focus on profitable growth

CUSTOMER ACQUISITION & ACTIVATION

- Acquire 150,000 new clients annually to reach 2 million retail customers by 2029
- Industrialise personalised offers
- Increase client engagement
- Address a greater share of clients' financial needs
- Increase revenue per client by 15% through stronger cross-selling

SCALABLE DISTRIBUTION MODEL

- Lowering the cost to serve and improving client convenience
- Continue reshaping distribution towards a structurally leaner model
- Digitally originate ~65% of retail production
- Increase automation of decision-making in lending for SB

DISCIPLINED PROFITABLE GROWTH

- Scale consumer and small business lending
- Shift the revenue mix towards fees
- Accelerate growth in client investments and insurance
- Support clients across their wealth needs

CIB: Maintain leadership, enhance long term value creation

Preserve strong market position in corporate banking. Focus on high-value opportunities, RWA efficiency and a simpler, more digital banking model

SCALE-DOWN COST TO SERVE

- Accelerate credit approval process through increased automation
- Onboard eligible mid-cap clients to KB+ platform
- Digitize and automate KYC reviews

ACCRETIVE GROWTH

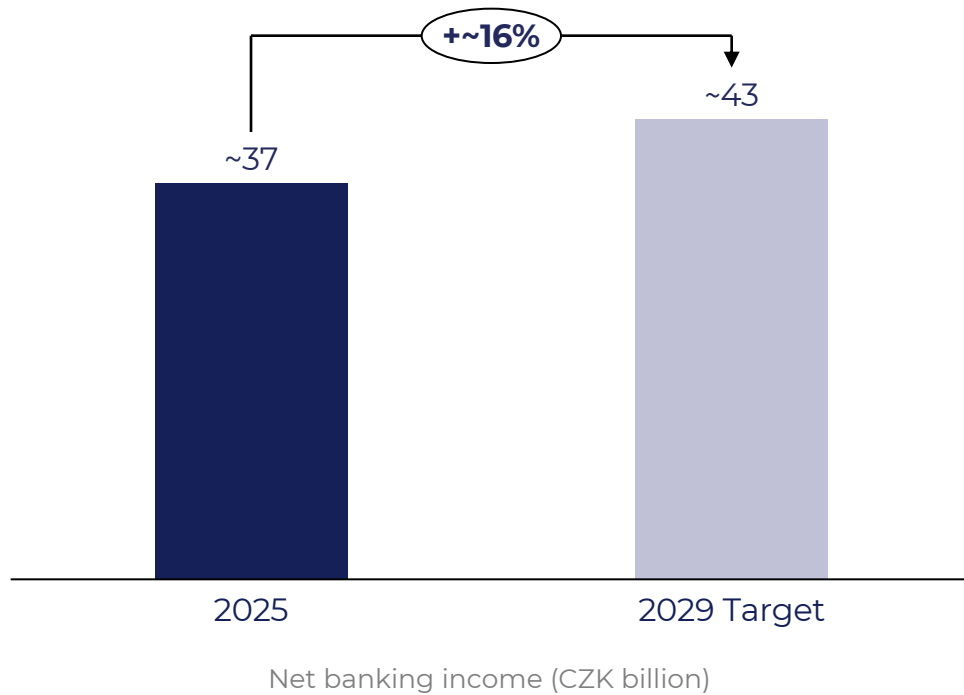
- Prioritize value-accretive deals with strong profitability and efficient RWA consumption
- Extract loan growth within the existing risk appetite in selected high-growth sectors and client segments
- Strengthen the mid-cap acquisition proposition through flexible financing solutions and pre-approved loan limits

EFFICIENT REVENUE STREAMS

- Expand investment banking offering
- Drive client flows through increased API connectivity to client systems
- Roll out the upgraded eTrading platform to a broader client base

~4% Revenue CAGR ambition

Growth supported by value-accretive lending, resilient funding, client acquisition and broader product penetration

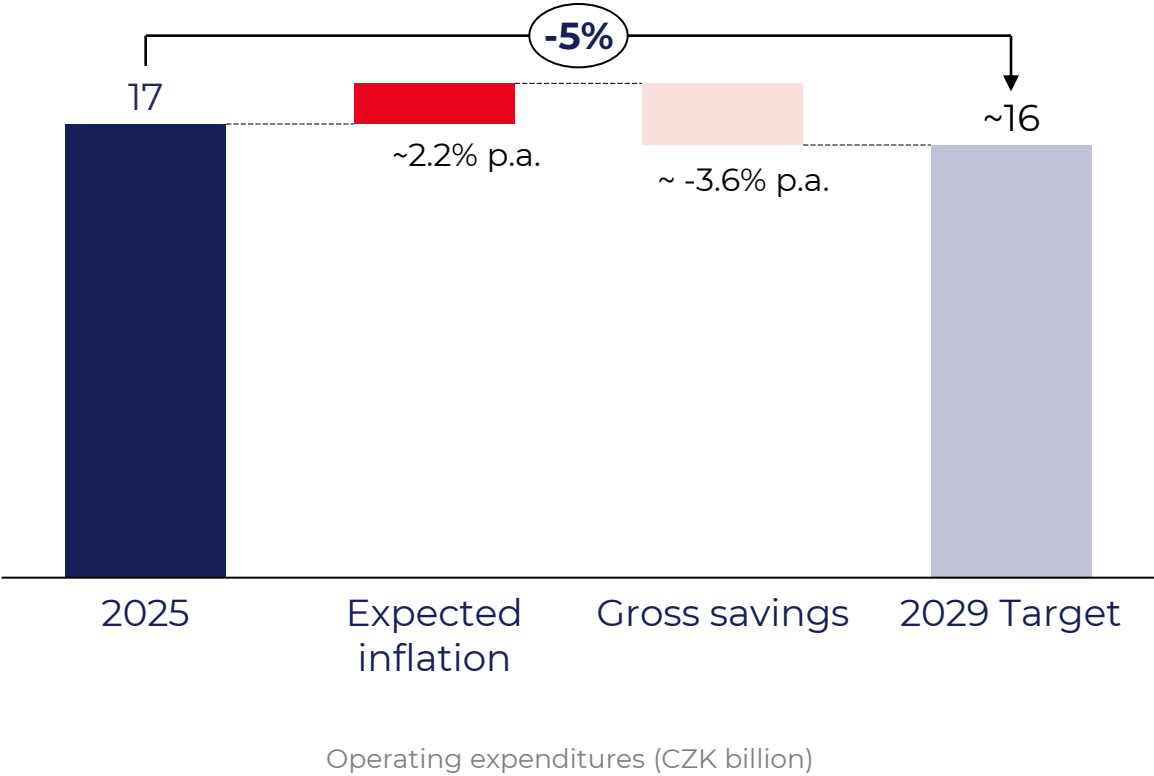


KEY DRIVERS OF THE 2026-2029 REVENUE OUTLOOK

- Mid-single-digit loan growth
- Deposit growth aligned with loan growth, with faster expansion in retail and interest-bearing deposits
- Risk- and resource- adjusted pricing and balance-sheet allocation focused on attractive risk-adjusted returns
- Improved revenue per client

Continue reducing the cost base

CONTINUED COST DISCIPLINE



THE NEXT WAVE OF EFFICIENCY GAINS

- Increase productivity through digitalization, automation, simplification and AI deployment
- Optimize further the physical distribution footprint
- Capture Société Générale Group synergies, including shared service centres
- Reduce IT development and maintenance costs as KB+ platform matures
- Consolidate supplier relationships and strengthen procurement efficiency

Progressing towards an AI-native financial group

Embedding AI across KB Group supported by Société Générale platforms and strategic partnerships

IMPROVE PRODUCTIVITY

Build AI adoption through training and communities

Select bottom-up use cases for business value and efficiency

ENHANCE CLIENT RELATIONSHIPS

Use AI to improve targeting, engagement and lead management

Expand client voicebot and chatbot interactions

Deploy SG's AI for communications monitoring and compliance controls

INCREASE IT EFFICIENCY

Converge to One Data and AI platforms

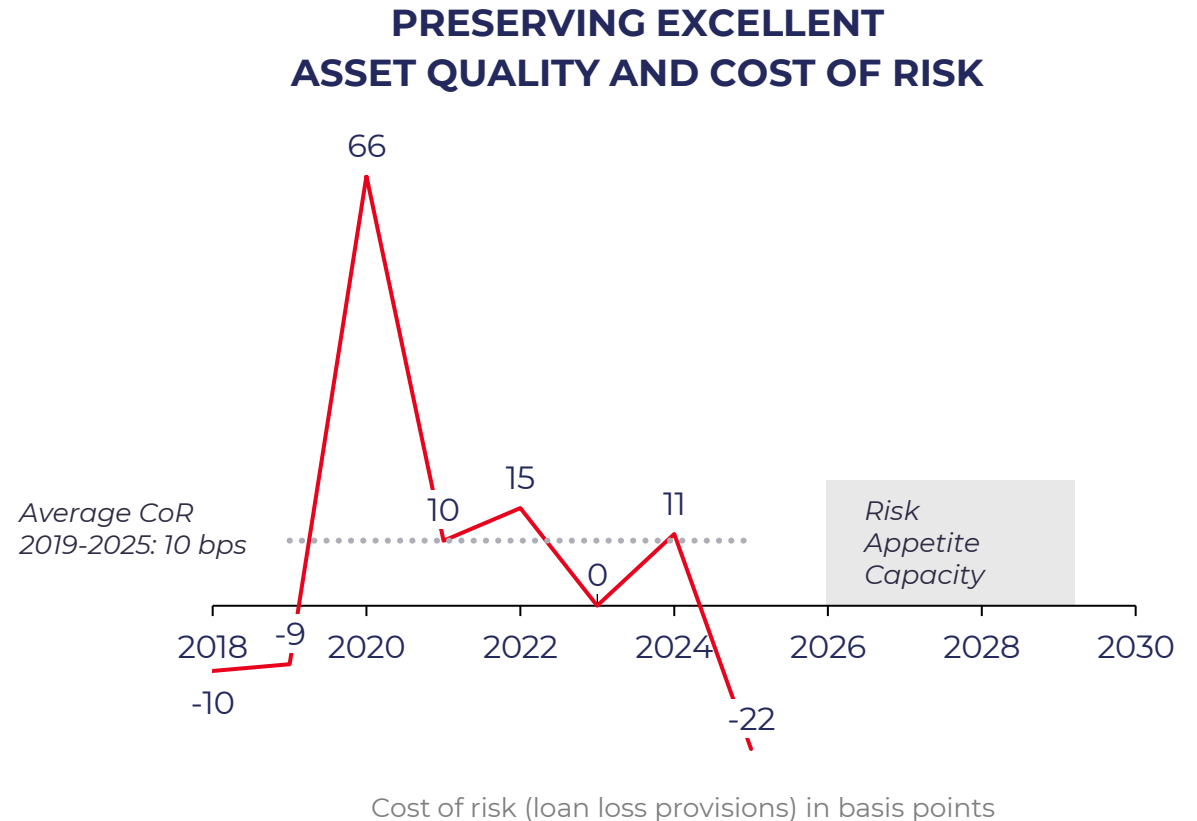
Use SG's AI platforms, shared models and governance

Building a governed AI platform and developing skills to automate work, accelerate delivery and personalise growth at scale

Improving risk-adjusted returns, maintaining resilience

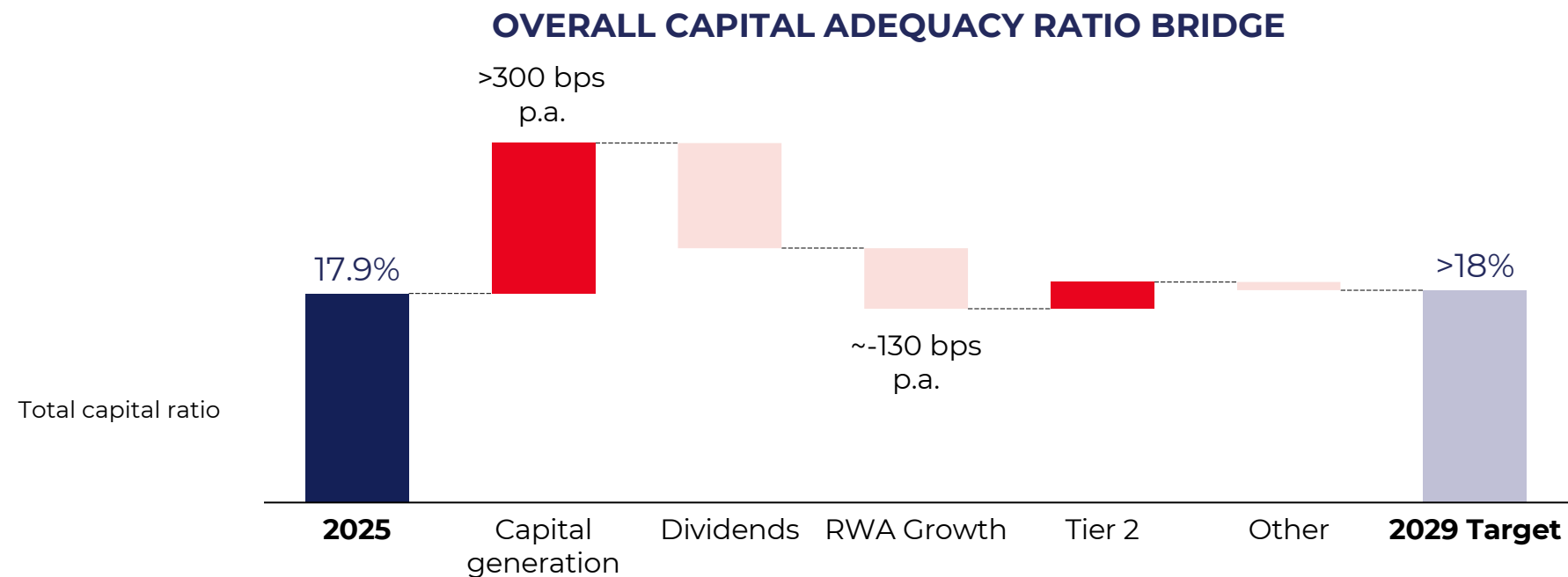
Optimize the utilization of the established risk appetite

- Improve revenue growth by focusing on risk-adjusted returns through more effective use of affirmed risk appetite capacity
- Enhance capital efficiency through disciplined RWA management, including targeted Significant Risk Transfers
- Further develop the governance framework and tools for managing cyber and AI-related risks
- Further develop approaches to managing climate-related and environmental risk



Sustaining strong capital generation and attractive distributions

Capital roadmap to 2029 continues to deliver attractive shareholder remuneration



- Continue the track record of predictable, strong capital generation
- Maintain a sustainable capital base aligned with the strategic objectives, with CET 1 above 15.5% across 2026-2029
- Maintain mid-single-digit RWA growth, below business volume growth, through capital-efficient expansion and planned optimization measures
- Optimize the capital structure by increasing Tier 2 utilization within the regulatory limit
- Confirmed 80% dividend payout guidance for 2026. Targeting at least 70% dividend payout ratio in 2027-2029.

2029 TARGETS SCORECARD

Financial building blocks

KEY TARGETS

—
ROTE

≥ 16%

in 2029

—
Cost-to-income

< 40%

in 2029

—
Target dividend payout
ratio

≥ 70%

From the results of 2027–29
80% reiterated for 2026

SUPPORTED BY

—
Revenues

~ +16%

in 2029 vs. 2025

—
OPEX

~ -5%

in 2029 vs. 2025

—
Total capital

18%

In 2029, at least 17.5% across
2026–29

Agenda

HIGHLIGHTS AS OF 30 SEPTEMBER 2026

MACROECONOMIC ENVIRONMENT

BUSINESS PERFORMANCE

FINANCIAL PERFORMANCE

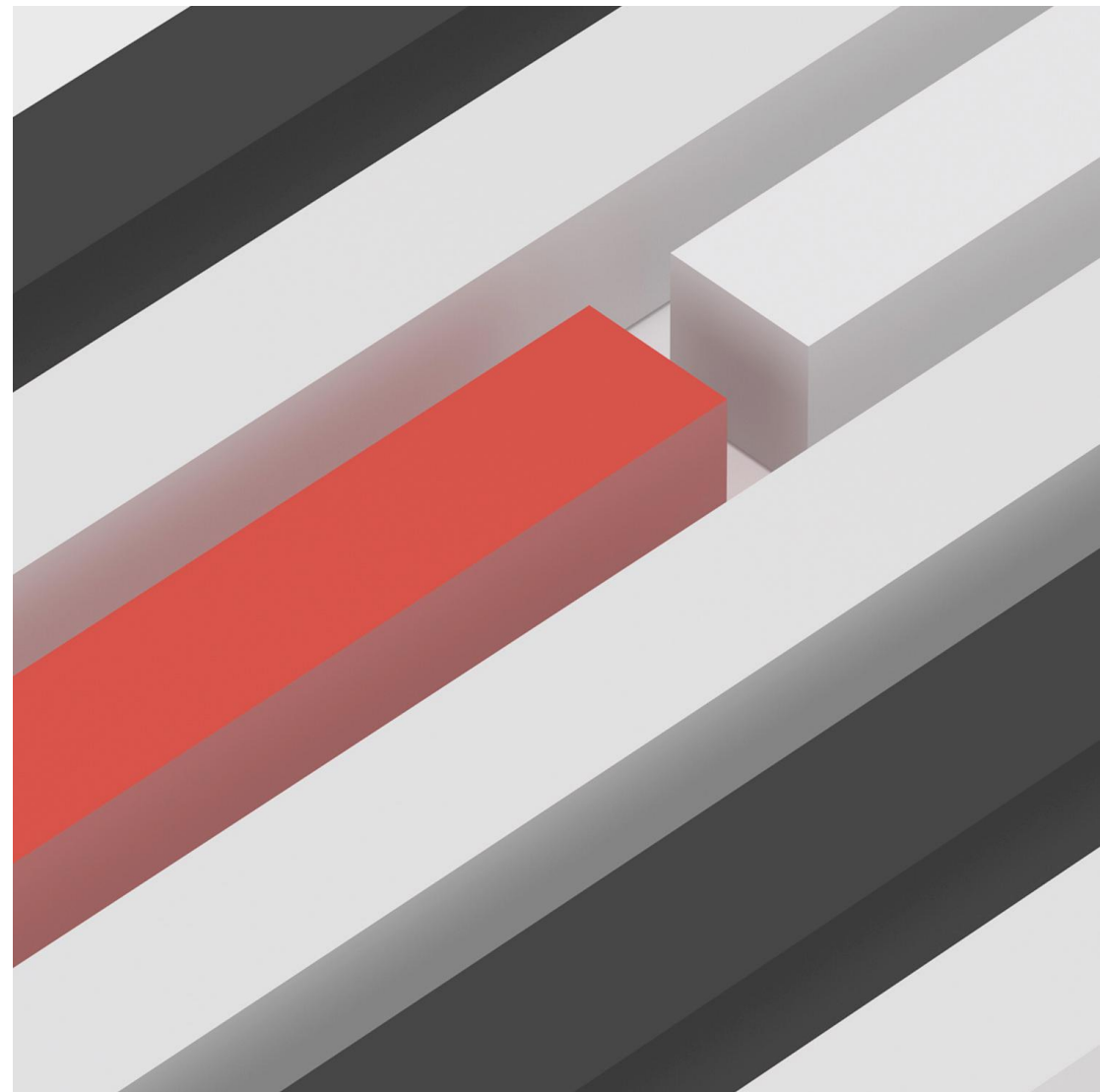
ASSET QUALITY AND COST OF RISK

CAPITAL

OUTLOOK FOR 2026

STRATEGY TO 2029

APPENDIX



Number of clients and distribution network

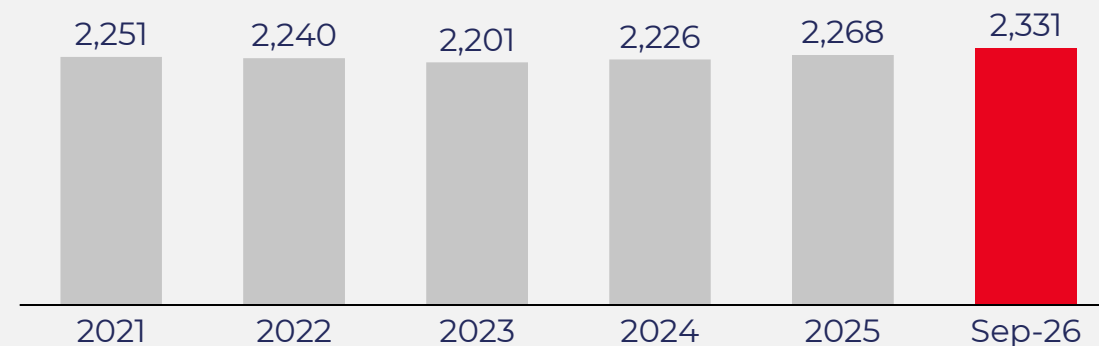
Number of clients

	30-Sep-25	30-Sep-26	YoY
KB Group customers	2,250,000	2,331,000	+81,000
KB+ users	1,460,000	1,789,000	+328,000

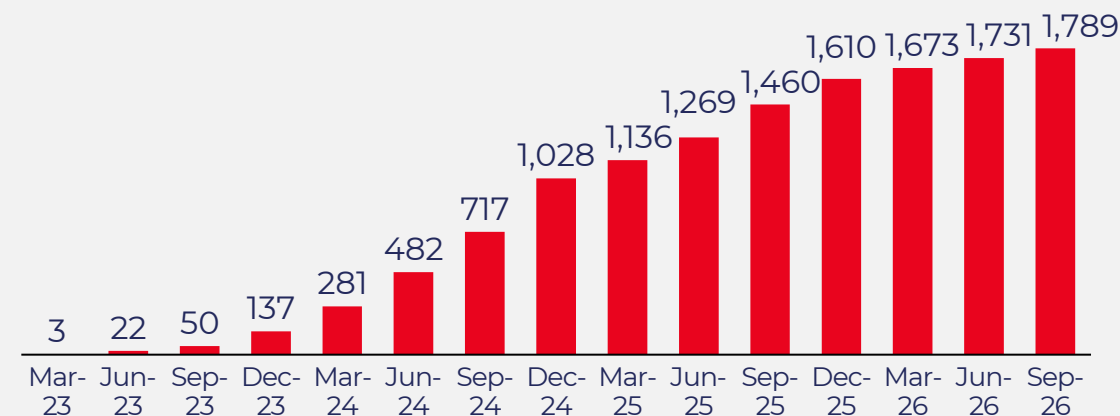
Distribution network

KB Retail branches (CZ)	187	171	-16
KB Poradenství outlets	195	201	+6
ATMs (KB network)	759	745	-14
ATMs (Total shared network)	1,941	1,920	-21

KB Group customers (thousands)



KB+ users (individuals and small business) (thousands)



Income statement

(CZK million, unaudited)	9M 2025	9M 2026	YoY	3Q 2025	2Q 2026	3Q 2026	YoY	QoQ
Net interest income	19,310	19,700	2.0%	6,501	6,506	6,751	3.8%	3.8%
Net fee and commission income	5,093	5,258	3.2%	1,673	1,815	1,805	7.9%	-0.5%
Net profit on financial operations	2,996	2,921	-2.5%	1,103	977	905	-17.9%	-7.3%
Dividend and other income	97	109	12.3%	44	63	29	-33.6%	-53.9%
Net banking income	27,495	27,987	1.8%	9,322	9,361	9,491	1.8%	1.4%
Personnel expenses	-6,297	-6,020	-4.4%	-1,986	-1,998	-2,032	2.3%	1.7%
General admin. expenses (excl. regulatory funds)	-3,017	-2,908	-3.6%	-1,026	-1,032	-894	-12.8%	-13.3%
Resolution and similar funds	-412	-451	9.5%	-10	-31	-13	29.3%	-60.2%
Depreciation, amortisation and impairment of operating assets	-3,041	-3,118	2.5%	-1,023	-1,040	-1,059	3.6%	1.8%
Total operating expenses	-12,767	-12,497	-2.1%	-4,044	-4,101	-3,998	-1.2%	-2.5%
Operating profit	14,728	15,490	5.2%	5,277	5,259	5,493	4.1%	4.4%
Cost of risk	1,353	144	-89.4%	328	39	5	-98.5%	-87.4%
Net operating income	16,081	15,634	-2.8%	5,605	5,298	5,498	-1.9%	3.8%
Income from share of associated companies	267	294	9.8%	99	103	107	8.5%	4.1%
Net profit/(loss) on subsidiaries and associates	0	0	n.a.	0	0	0	n.a.	n.a.
Net profits on other assets	22	-5	+/-	11	-1	-1	+/-	-39.3%
Profit before income taxes	16,371	15,923	-2.7%	5,715	5,400	5,604	-1.9%	3.8%
Income taxes	-2,697	-2,670	-1.0%	-919	-881	-901	-1.9%	2.2%
Net profit	13,673	13,253	-3.1%	4,796	4,518	4,703	-1.9%	4.1%
Profit attributable to the Non-controlling owners	89	52	-41.7%	21	8	21	-1.5%	>100%
Profit attributable to the Group's equity holders	13,584	13,201	-2.8%	4,775	4,510	4,682	-1.9%	3.8%

Balance sheet

(CZK million, unaudited)	30-Sep-25	31-Dec-25	30-Sep-26	YoY rel.	YoY abs.	Ytd rel.	Ytd abs.
Assets	1,622,387	1,599,579	1,835,977	13.2%	213,590	14.8%	236,398
Cash and current balances with central bank	73,866	91,662	94,721	28.2%	20,854	3.3%	3,059
Loans and advances to banks	412,689	333,989	509,331	23.4%	96,642	52.5%	175,343
Loans and advances to customers (net)	869,935	904,839	955,603	9.8%	85,668	5.6%	50,764
Securities and trading derivatives	226,379	229,100	237,755	5.0%	11,377	3.8%	8,656
Other assets	39,518	39,989	38,566	-2.4%	-952	-3.6%	-1,423
Liabilities and shareholders' equity	1,622,387	1,599,579	1,835,977	13.2%	213,590	14.8%	236,398
Amounts due to banks	118,678	103,590	140,123	18.1%	21,444	35.3%	36,533
Amounts due to customers	1,245,865	1,220,955	1,311,162	5.2%	65,297	7.4%	90,207
Securities issued	12,181	30,166	119,761	>100%	107,581	>100%	89,596
Subordinated and senior non preferred debt	63,463	63,234	79,676	25.5%	16,213	26.0%	16,442
Other liabilities	57,827	52,713	61,223	5.9%	3,396	16.1%	8,510
Total equity	124,373	128,921	124,032	-0.3%	-342	-3.8%	-4,889
o/w Minority equity	1,667	1,693	1,746	4.8%	80	3.2%	53

Capital & profitability indicators

	Reported			Adjusted for IFRIC 21 linearisation*	
(year-to-date, IFRS 9)	30-Sep-25	31-Dec-25	30-Sep-26	30-Sep-25	30-Sep-26
Capital adequacy	18.4%	17.9%	18.6%		
Tier 1 ratio = Core Tier 1 ratio	17.6%	17.1%	16.5%		
Risk weighted assets for credit risk (CZK billion)	448.5	467.9	497.8		
Net interest margin, annualised	1.7%	1.7%	1.6%		
Loan (net) / deposit ratio (excl. repo with clients)	82.0%	83.1%	84.6%		
Cost / income ratio	46.4%	46.1%	44.7%	46.1%	44.2%
Return on average equity (ROAE), annualised	14.5%	14.2%	14.1%	14.6%	14.2%
Return on average tangible equity (ROTE), annualised	16.4%	16.1%	16.0%	16.5%	16.1%
Return on average Tier 1 capital (ROT1), annualised	18.2%	18.1%	17.5%	18.3%	17.7%
Return on average assets (ROAA), annualised	1.1%	1.2%	1.0%	1.2%	1.0%
Earnings per share (CZK), annualised	96	96	93	96	94
Average number of employees during the period acc. to CSO	7,064	6,971	6,440		
Average number of employees during the period (based on CSRD)	7,228	7,133	6,597		

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

Business performance of subsidiaries (1/2)

	9M 2025	9M 2026	YoY
Modrá pyramida (100%)			
<i>building savings & loans company</i>			
Volume of new loans (CZK million)	9,786	3,476	-64%
Volume of total loans (gross, CZK million)	99,014	94,275	-5%
Volume of deposits (CZK million)	45,126	42,463	-6%
Number of clients	354,197	318,315	-10%
Average number of FTEs*	429	408	-5%
KB Penzijní společnost (100%)			
<i>manager of pension funds</i>			
Number of new contracts	18,481	22,858	24%
Number of clients	400,039	378,346	-5%
Assets under management (CZK million)	75,736	79,033	4%
of which in Transformed fund	44,291	40,806	-8%
Average number of FTEs*	40	41	2%
ESSOX (50.93%)			
<i>non-bank consumer lender and car financing company</i>			
Volume of total loans (gross, CZK million)	21,894	23,337	7%
Number of active clients	100,066	107,288	7%
Average number of FTEs*	302	262	-13%

* Based on CSRD

Business performance of subsidiaries (2/2)

	9M 2025	9M 2026	YoY
Factoring KB (100%)			
<i>factoring company</i>			
Factoring turnover (CZK million)	55,361	60,578	9%
Volume of total financing (gross, CZK million)	10,676	12,843	20%
Average number of FTEs*	0.2	0.2**	n.a.
KB Pojišťovna (49%)			
<i>universal insurance company</i>			
Volume of technical reserves - Savings (CZK million)	47,437	50,880	7%
Gross written premium (CZK million)	5,961	8,144	37%
of which in life insurance	4,914	6,975	42%
of which in non-life insurance	1,046	1,170	12%
Average number of FTEs	287	294	2%
SGEF Czech Republic (100%)			
<i>provider of asset-backed financing in Czechia and Slovakia</i>			
Volume of new financing (CZK million)	11,664	14,642	26%
Volume of total financing (gross, CZK million)	36,544	41,542	14%
Average number of FTEs*	146	146	0%

* Based on CSRD

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

Capital requirements, MREL*, Tier 2

MREL requirement (as from 15 June 2026): 20.6% RWA, 5.91% Total Risk Exposure

Total requirement = MREL + CBR = 20.6% + 6.25% = 26.85%

Notional volume of Senior Non-Preferred Loans EUR 2.7 billion

Notional volume of Tier 2 capital instruments EUR 0.55 billion (CZK 13.4 billion)

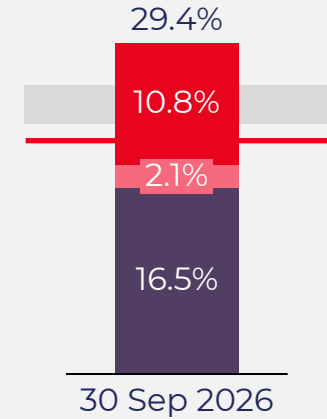
* In Single Point of Entry concept applied in SG Group, KB takes senior non-preferred loans from SG

Regulatory capital requirements as announced by Czech National Bank

As from	01/01/2024	01/04/2024	01/07/2024	01/01/2025	01/01/2026
Own funds	8.00%	8.00%	8.00%	8.00%	8.00%
Systemic risk buffer**	n.a.	n.a.	n.a.	0.50%	0.50%
O-SII	2.00%	2.00%	2.00%	2.00%	2.00%
Conservation buffer	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical buffer**	2.00%	1.75%	1.25%	1.25%	1.25%
Pilar 2	2.60%	2.60%	2.60%	2.40%	2.30%
Total capital requirement	17.10%	16.85%	16.35%	16.65%	16.55%
Core Tier 1 requirement	12.46%	12.21%	11.71%	12.10%	12.04%
Tier 1 requirement	14.45%	14.20%	13.70%	14.05%	13.98%
SREP (own funds + Pilar 2)	10.60%	10.60%	10.60%	10.40%	10.30%

** 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)

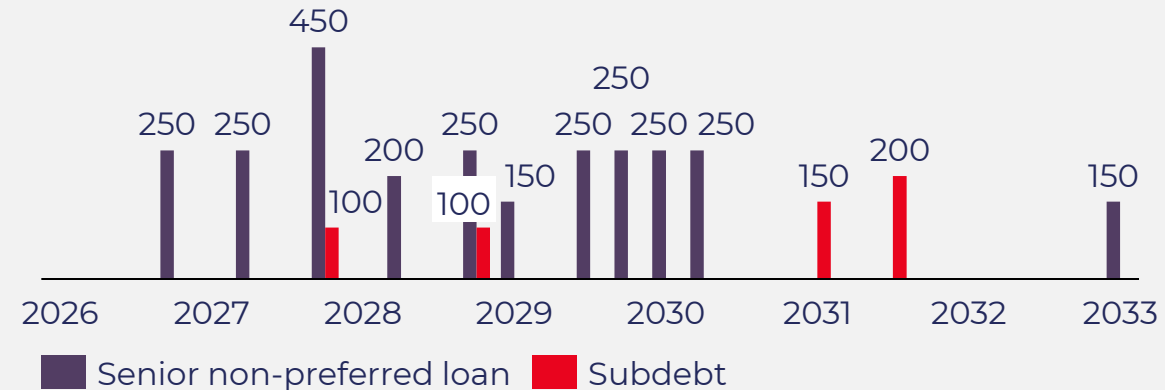


Total requirement = MREL + CBR
(26.9% as of 30 Sep 2026)

MREL
(20.6% as of 30 Sep 2026)

- Senior non-preferred loan
- Eligible T2
- Common Equity Tier 1 capital (CET1)

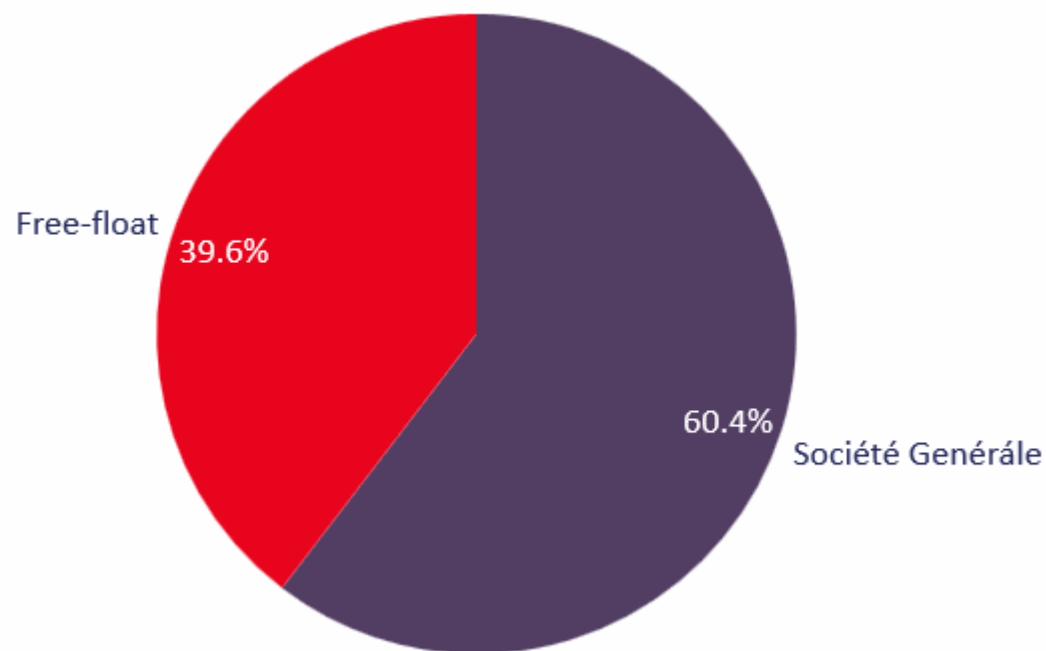
Own funds and eligible liabilities (for MREL) call option schedule[§]



[§] 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

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 2026)



- The number of shareholders comprised 95,086 corporate entities and private individuals as of 30 September 2026
- 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
- The number of outstanding shares stood at 188,855,900

Czech macroeconomic environment and interest rates

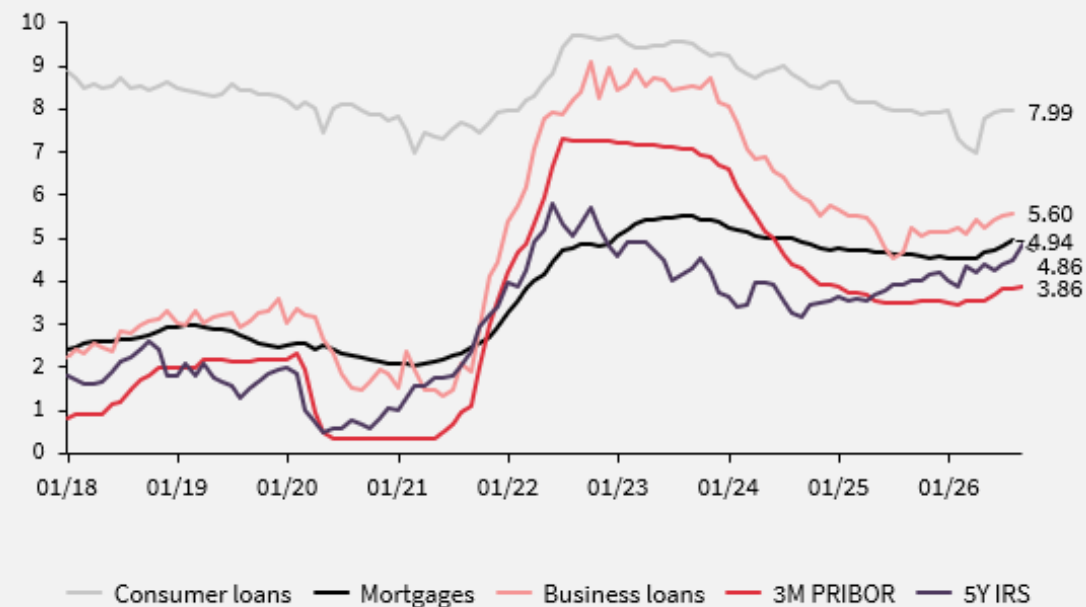
Macroeconomic Indicators	2024	2025	2026*	2027*	2028*
Real GDP (% , average)	1.1	2.7	1.7	2.3	2.6
Household consumption (% , average)	2.5	2.6	2.7	2.4	2.6
Inflation (% , average)	2.4	2.5	2.1	3.0	1.7
Unemployment (% , av., ILO meth.)	2.6	2.8	3.0	3.0	2.8
M2 (% , average)	7.1	3.2	5.0	5.2	4.7
3M PRIBOR (% , average)	5.0	3.6	3.7	4.1	3.4

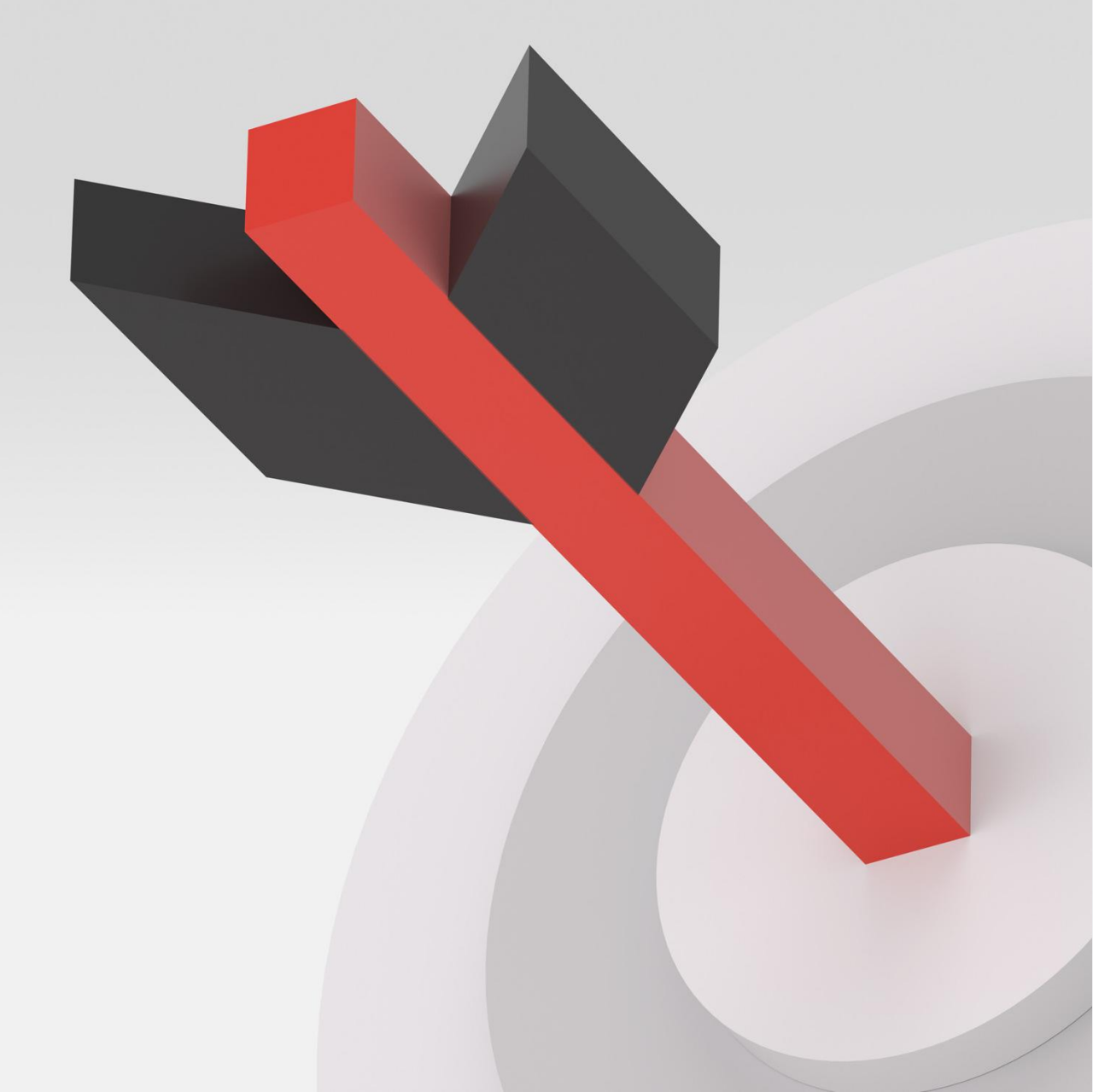
Potential of the market **	2024	2025	2026*	2027*	2028*
Loans / GDP (year-end)	56.9	57.3	60.4	61.5	62.5
Deposits / GDP (year-end)	89.5	89.4	90.7	90.8	91.1
Real estate loans / GDP (year-end)	22.7	23.2	24.1	24.5	24.8
Household loans / GDP (year-end)	28.2	28.8	30.2	30.8	31.3
Corporate loans / GDP (year-end)	28.7	28.5	30.2	30.7	31.2

* KB estimate; ** Banking sector

Average market rates on new CZK loans and market interest rates

(%, until Aug/Sep 2026)





Investor relations

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Reuters: BKOM.PR

Bloomberg: KOMB CP

