

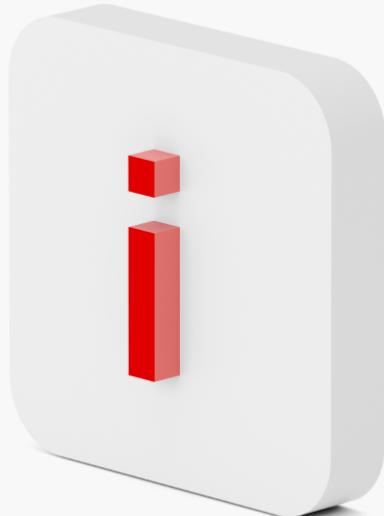
Prague, 6 February 2026

Komerční banka Group

Consolidated unaudited results as of 31 December 2025



Disclaimer



This document contains a number of forward-looking statements relating to the targets and strategies of the Komercní 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 31 December 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



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Strong delivery on key objectives: KB 2025 transformation, profitability, growth in number of clients, volume of loans and deposits

| FY 2025 Results | Q4 2025 Income statement | Business performance | Balance sheet & Capital | |
|--|---|---|---|-------------------------------------|
| <p>Group net income CZK 18.1 billion +4.7% YoY (recurring* +22.3% YoY) * Excluding one-off gain from sale of HQ building in 3Q 2024</p> <p>CZK 95.61 per share</p> | <p>Group net income CZK 4.5 billion -4.9% YoY</p> <p>CZK 23.68 per share</p> | <p>Gross loans (outstanding volume) +6.8% YoY +4.3% QoQ</p> <p>Housing loans sales in FY25 +56.9% YoY</p> <p>Deposits +5.8% YoY +2.9% QoQ</p> <p>Other assets under management +5.5% YoY +0.7% QoQ</p> <p>Mutual funds +5.9% YoY</p> | <p>Total capital ratio 17.9%</p> | <p>Core Tier 1 17.1%</p> |
| <p>Cost/Income ratio 46.1%</p> | <p>Cost/Income ratio 45.0%</p> | | <p>Loan/Deposit ratio 83.1%</p> | |
| <p>ROE 14.2%</p> | <p>ROE 14.3%</p> | | <p>LCR 159%</p> | <p>NSFR 130%</p> |
| <p>2025 dividend proposal CZK 18.1 billion (CZK 95.60 per share), 100% of 2025 attributable net profit</p> <p>2026 dividend guidance* at 80% of 2026 attributable consolidated net profit</p> <p><small>* foreseeable dividend = intention of management at the current state of affairs</small></p> | <p>Other highlights</p> <ul style="list-style-type: none"> Completing the KB 2025 programme: in the largest transformation initiative in Czech banking history, Komerční banka delivered a state-of-the-art digital banking infrastructure, replacing core banking, accounting and other systems and launching a new client proposition and application Successful acquisition of 135,000 new clients to the bank in 2025. Total number of KB Group customers up by 42,000 to 2,268,000 KB won Corporate Bank of the Year and Bank without Barriers titles in MasterCard Bank of the Year 2025 Hervé de Kerdrel appointed as a member of the Supervisory Board with effect from 1 January 2026 | | | |

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KB 2025 transformation delivered: positioned for profitable growth

| KB+ new digital bank up and running | Stronger competitive positioning | Future ready, scalable business model | Material cost base reset |
|---|---|---|--|
| Rollout of KB+ as a completely new 24/7 digital platform; migration of the Individual clients from legacy systems. Removed legacy constraints, creating a scalable, low-marginal-cost growth engine | Higher digital sales penetration, faster product innovation and improved customer satisfaction support market share resilience and selective growth | Modern technology stack and agile organisation significantly increased speed to market, scalability and resilience of the Group | Simplified organisation and modern technology have resulted in permanently lower operating costs |
| Enhanced capital generation and returns | Recognised ESG leader | Clear runway for post-2025 growth | |
| Strong capital position and earnings quality underpin attractive shareholder distributions | Transformation embedded sustainability across operations and products, confirmed by solid MSCI ESG rating and S&P Global CSA Score as well as FTSE4Good index inclusion | KB exits the programme as a simpler, more agile and efficient bank, well positioned to deliver growth and shareholder value | |

KB+ positions Komercní banka as a leader in digital banking by focusing on simplicity, convenience and security

Comprehensive financial services: KB+ integrates transaction banking, savings, investments, insurance, pensions, loans, and assistance services in one platform for convenience

Consistent user experience: KB+ offers a unified design and functionality across both mobile and web platforms for seamless transitions

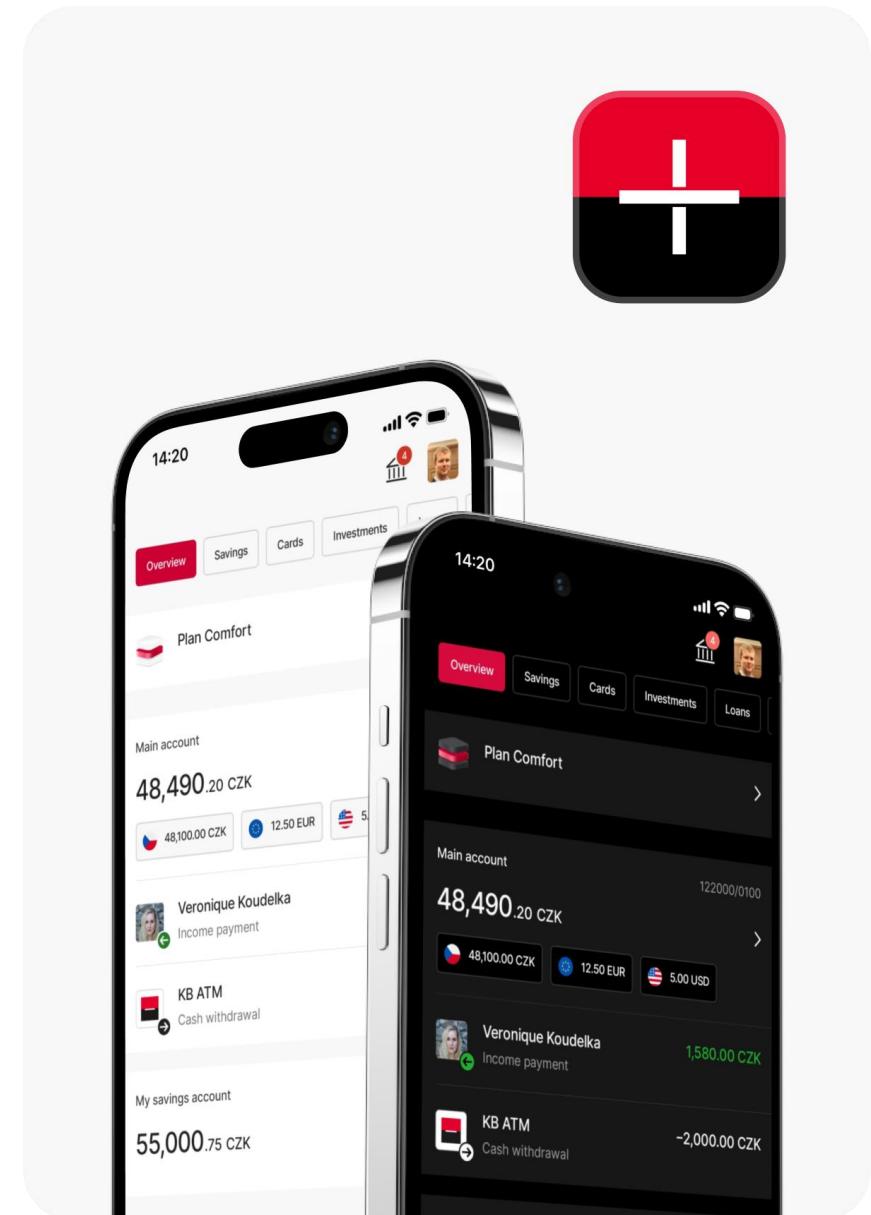
Multicurrency account support: Supports 13 currencies enabling instant foreign exchange and dynamic FX rate setting

Account customisation: Users can choose account numbers, name accounts, and organize fund with up to 10 saving envelopes

Drag-and-drop payments: Simple instant money transfers with intuitive drag-and drop functionality or via QR code

Enhanced security: The app uses biometric authentication, real-time identity verification, and fraud prevention

Integrated authentication: Integration of KB Klíč into KB+ removes the need for separate authentication apps, enhancing security and convenience



Market momentum and adoption

Rapid user growth

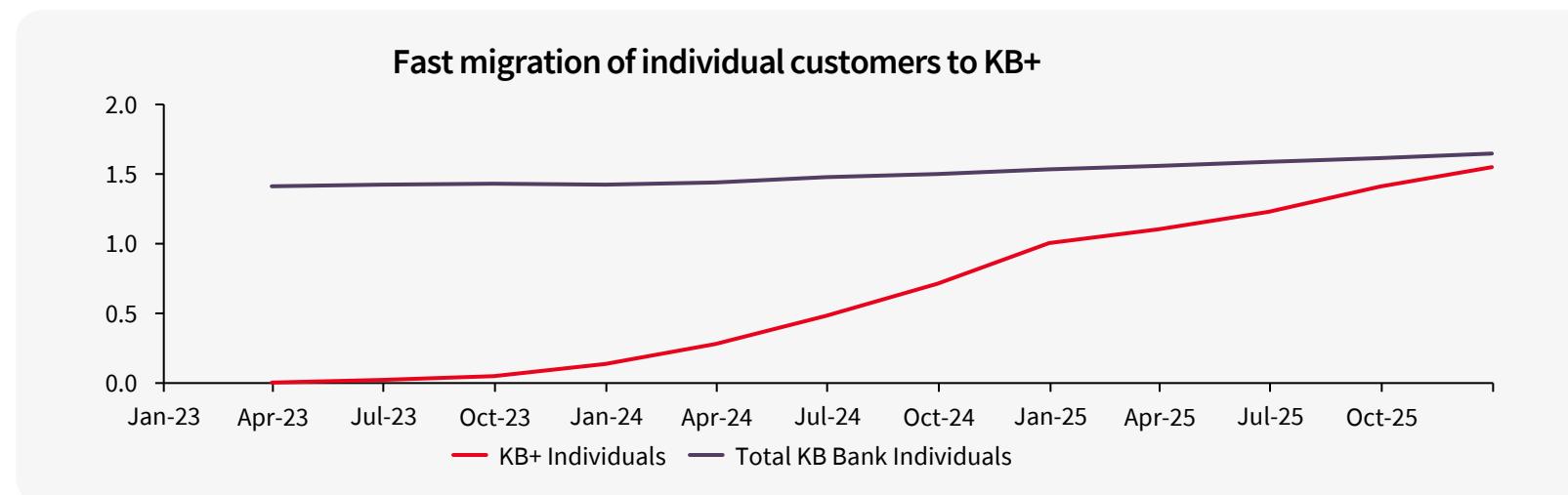
KB+ reached over 1.6 million active users, marking it as a top-growing platform in the region

KB reports accelerated onboarding of new clients to the bank: 135,000 in 2025 (v. 102,000 in 2022)

The total number of KB Group clients increased by 42,000 in 2025 to 2,268,000

Customer migration success

Migration of individual clients to the KB+ platform essentially completed in 2025 (except in special situations), streamlining servicing onto one platform



Building growth on customer loyalty and refocused distribution network

Distribution network re-engaged in growth

Following the successful completion of the KB+ migration in Individuals segment, which absorbed a significant share of frontline capacity in 2023–2025, KB's distribution network is fully refocused from 2026 on core sales and advisory activities, supporting renewed commercial momentum and client acquisition

Digital sales driving scalable and advisory-led growth

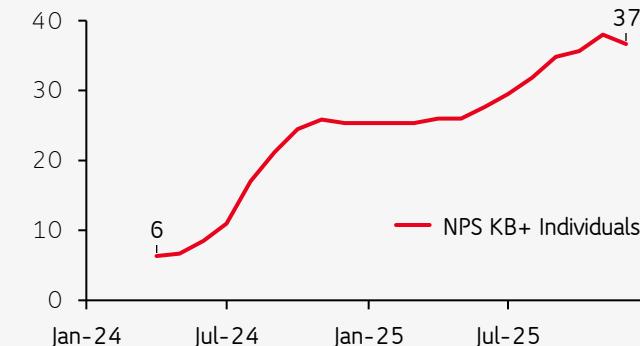
The increase in the share of digital product sales from 17% in 2020 to over 55% in 2025 structurally lowers the cost-to-serve incremental clients, while freeing up relationship managers' capacity to focus on higher value-added advisory, complex client needs, and revenue-generating interactions

Client satisfaction rebounding beyond pre-transformation

After an initial “learning-curve” phase typical of large-scale transformations, client satisfaction in retail has rebounded strongly. Client satisfaction in business segment has remained high

Net Promoter Score development

Individuals segment (3M moving average)



Business segments (2025 measurement)



NPS in Individuals segment now exceeding pre-transformation levels—once system stability improved and clients became familiar with the new KB+ platform, the underlying quality and customer value of the solution translated into superior client experience

Corporate banking client satisfaction remains high thanks to the highly appreciated approach of banking advisors, expert advice, and the breadth and quality of KB Group's product offering.

Stronger, more agile bank prepared for the opportunities ahead

Simplified, digital-first operating model

By streamlining the retail product portfolio from 598 to 31 products, fully digitalising end-to-end product journeys, and re-contracting all migrated clients onto flexible framework agreements, KB has materially strengthened its competitiveness, agility, and operational efficiency

Proven capability to deliver complex transformation

Through the successful build of KB's new digital bank and the large-scale migration of individual clients to the KB+ platform, KB has developed deep execution know-how and transformation experience, strengthening its ability to deliver future complex initiatives, including advanced AI deployment

Agile and simplified bank enabling faster time-to-market

The application of agile@scale across KB, combined with end-to-end digitalisation of customer and banking journeys and significant simplification, enables faster reaction to changing client preferences and market conditions, while materially shortening time-to-market for new products and features

Higher stability and operational resilience

Modernized core and gradually decommissioned legacy reduce outages, incident rates, and maintenance burden—improving service levels and predictability

Data & AI-ready platform

Unified data models and digitized journeys improve data quality and real-time availability, accelerating analytics, automation, and AI use cases across operations

Strong compliance & risk

Standardized products and harmonized processes simplify controls, reduce variability, and improve auditability and regulatory compliance

Cost rationalization & productivity increase

Automation removes routine tasks, letting relationship managers and specialists concentrate on complex cases, proactive service, and cross-sell opportunities. Average number of employees (FTE) in 2025 down by -16% compared to 2019. Consolidation of systems and contracts reduces vendor complexity, integration overhead, and run-the-bank costs, supporting sustainable efficiency gains

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Cyclical acceleration with durable growth outlook

GDP in 4Q 2025¹⁾ up by 0.5% QoQ and up by 2.4% YoY. YoY GDP growth was supported mainly by household consumption. Growth of GDP in 2025 was 2.5%

Industrial production +5.7% YoY, construction output +6.1% YoY in November 2025

Wages in 3Q 2025 up +7.1% YoY nominal and +4.5% YoY real

Unemployment rate at 3.2% in November 2025²⁾

Consumer price inflation at 2.1% YoY in December (-0.3% MoM). Core inflation at 2.8% YoY. HICP (Eurostat) at 1.8% YoY in November

As of 31 December 2025, EUR/CZK at 24.25, CZK stronger by 0.4% QoQ and by 3.7% YoY; USD/CZK was at 20.63, CZK stronger by 0.5% QoQ and by 14.9% YoY

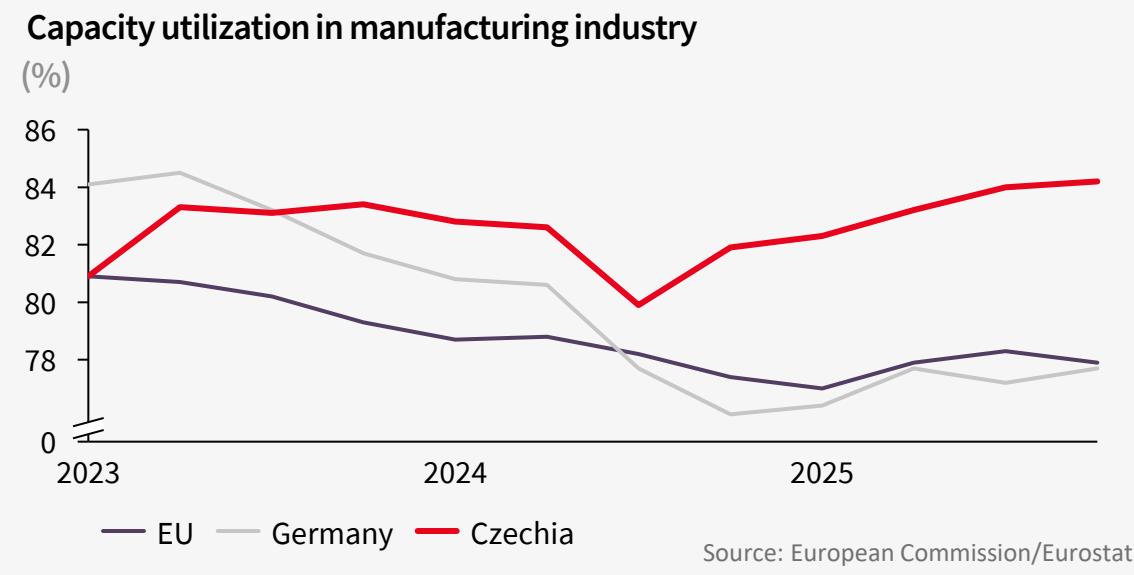
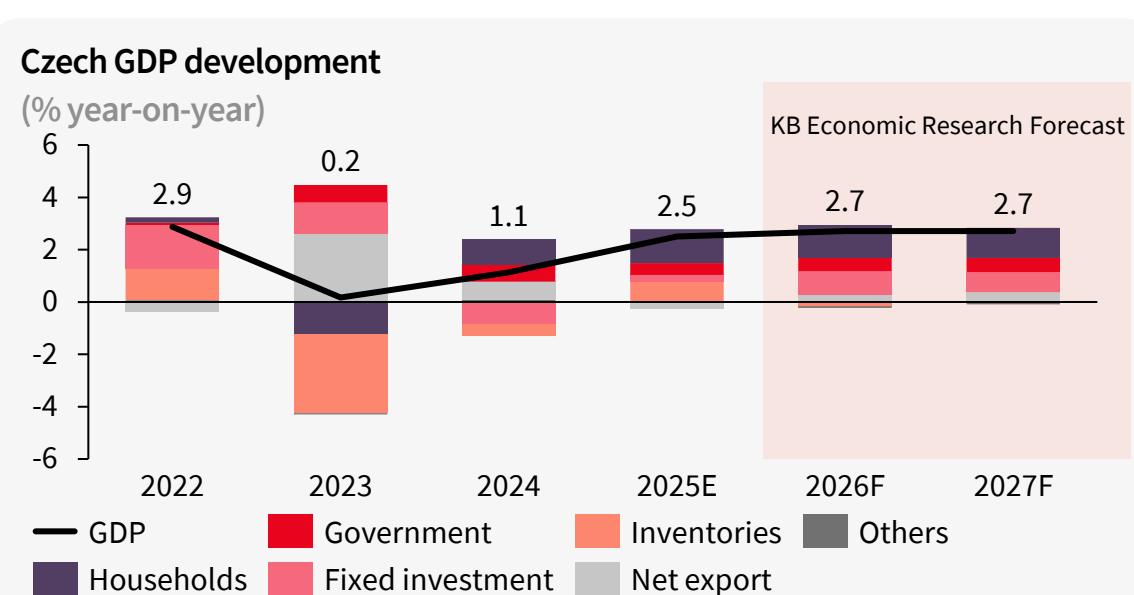
CNB 2W repo rate at 3.5% (-50 bps Ytd)

As of 31 December 2025, 3M PRIBOR was 3.52% (-40 bps Ytd). 10Y IRS was at 4.12% (+32bps Ytd), 5Y IRS at 3.83% (+17bps Ytd) and 10Y CZGB at 4.66% (+44bp)

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

¹⁾ According to flash estimate of Czech Statistical Office from 30 January 2026

²⁾ According to Eurostat, seasonally adjusted



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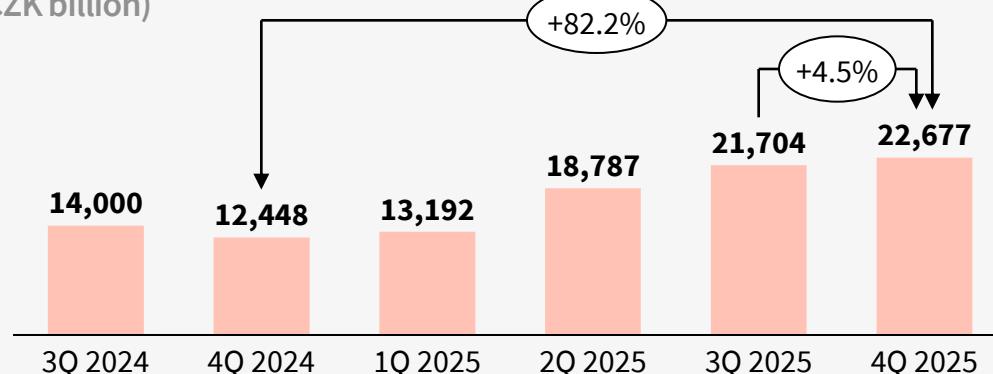
Gross loans to clients up 6.8%

Net loans to deposits ratio at 83.1%. LCR 159%. NSFR 130%

Consumer loan production accelerated recently, following successful rollout of additional financing products in KB+

New sales of housing loans in FY 2025 up 56.9% YoY. Quarterly sales in Q4 the highest since 2021

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

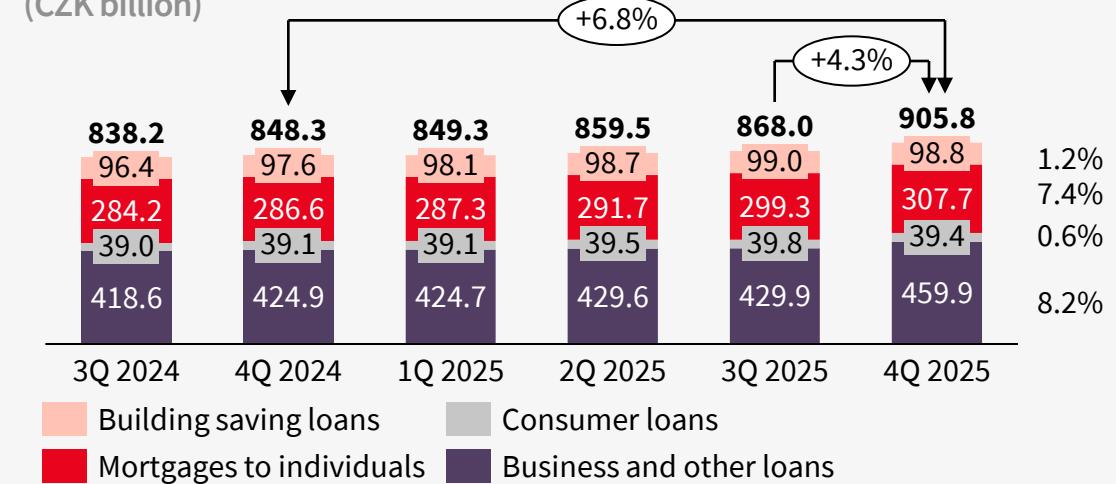


Business lending boosted towards year-end by several large deals but underlying demand for investment lending remains affected by increased corporate clients' bond issuance and global economic uncertainty

Negative contribution from 3.7% YoY appreciation of CZK v. EUR represents 1.0% of total lending.
Negative contribution from 0.4% QoQ appreciation of CZK v. EUR represents 0.1% of total lending.

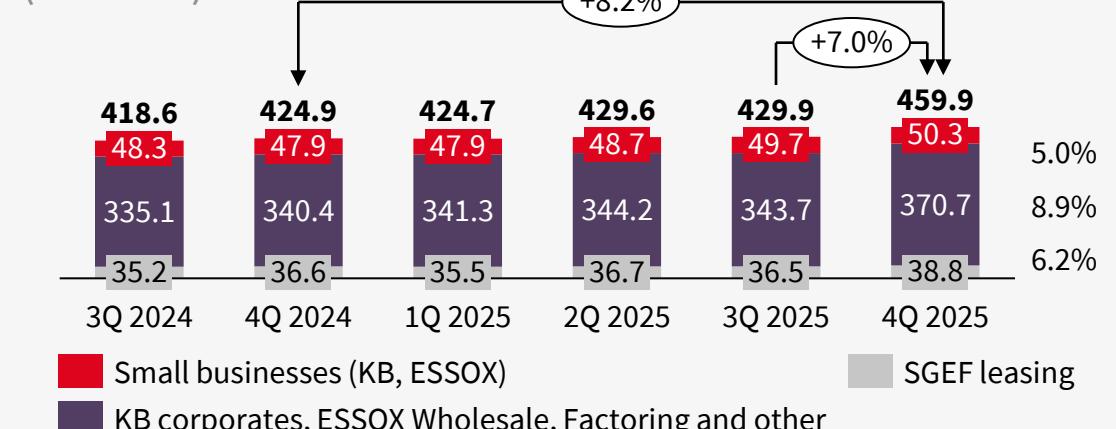
Group lending (excl. repo, incl. client bonds)

(CZK billion)



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

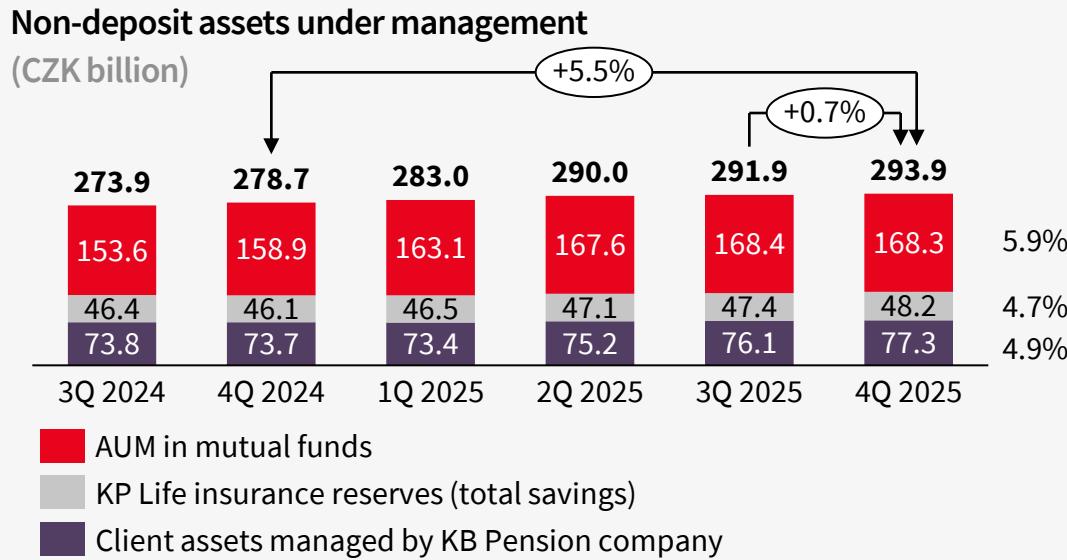
(CZK billion)



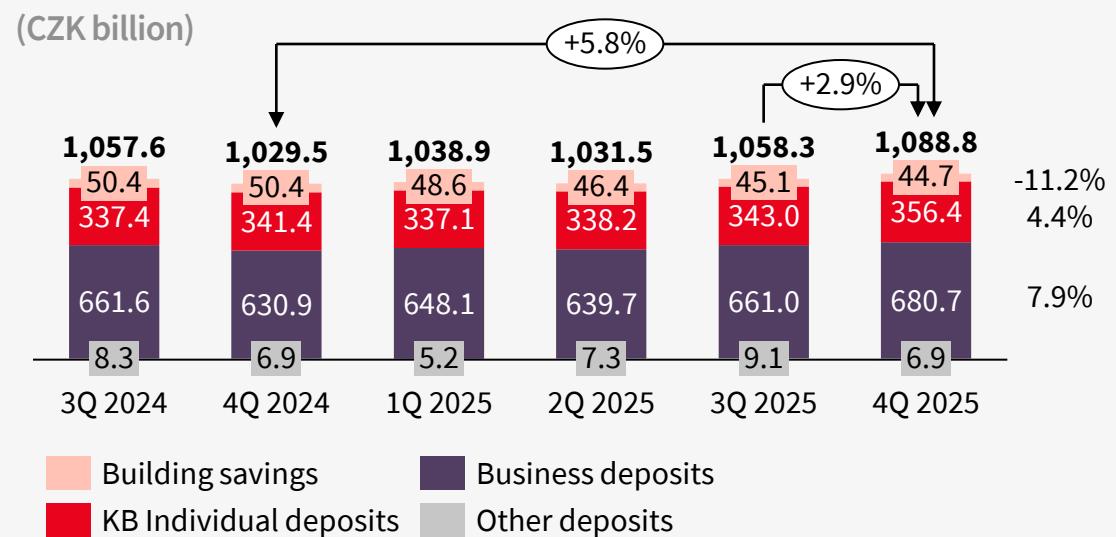
Selected corporate deals 4Q 2025

| | | | | | |
|----------------------------|---|---|--|---|--|
| čeps | COLT CZ GROUP | ENETIQA | PALLADIUM | allwyn | trigema |
| ČEPS, a.s. | Colt CZ Group SE | ENETIQA a.s. | Project Aurelia s.r.o. Palladium Praha s.r.o. | Allwyn International AG | Trigema Finance a.s. |
| Term Loan | Reg S, Senior 6.10 % p.a. Fixed Rate Bonds Due May 2031 | Acquisition Financing | Real Estate Financing | Comprehensive Financing Package | Senior 7.30% Fixed Rate Green Bonds secured by Guarantee of Trigema a.s. Due October 2030 |
| CZK 8,000,000,000 | CZK 6,000,000,000 | CZK 3,000,000,000 | EUR 100,000,000 | EUR 2,150,000,000 | CZK 1,500,000,000 |
| Arranger & Original Lender | Bookrunner, Joint Lead Manager, Fiscal & Paying Agent | Mandated Lead Arranger, Coordinator & Agent | Lender and Hedge Counterparty | Mandated Lead Arranger, Bookrunner, Original Lender & Agent | Bookrunner, Joint Lead Manager |
| 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic |
| LOM Praha s.p. | Dr.Max+ | S E B R E | FTMO | DECCI | SWAN |
| LOM Praha s.p. | Dr.Max Funding CR, s.r.o. | SEBRE Holding a.s. | FTMO s.r.o | BESS Vraňany s.r.o. | SWAN, a.s. |
| Syndicated Finance | Reg S, Senior 6.20 % p.a. Fixed Rate Bonds secured by Financial Guarantee of DR.MAX GROUP HOLDINGS PLC Due November 2030 | Real Estate Finance | Acquisition Financing | Financing - Green Loan | Club Credit Facility |
| CZK 1,500,000,000 | CZK 1,250,000,000 | EUR 40,000,000 | undisclosed | CZK 175,420,000 | EUR 197,680,000 |
| Arranger & Lender | Bookrunner, Joint Lead Manager, Fiscal & Paying Agent | Lender | Mandated Lead Arranger & Original Lender | Lender | Original Lender, Hedge Counterparty |
| 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | 2025 Slovak Republic |
| jihomoravský kraj | zlín. | Hradec Králové | STATUTÁRNÍ MĚSTO OLOMOUC | SATT | |
| Jihomoravský kraj | Statutární město Zlín | Statutární město Hradec Králové | Statutární město Olomouc | SATT a.s. | |
| Municipal Investment Loan | Municipal Revolving Loan and Municipal Investment Loan | Municipal Investment Loan | Municipal Revolving Loan and Municipal Investment Loan | Investment Loan | |
| CZK 2,500,000,000 | CZK 1,100,000,000 | CZK 700,000,000 | CZK 650,000,000 | CZK 300,000,000 | |
| Sole Lender | Sole Lender | Sole Lender | Sole Lender | Sole Lender | |
| 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | 2025 Czech Republic | |

Client deposits +5.8%, other AUM up 5.5%



Group deposits (excluding repo operations)

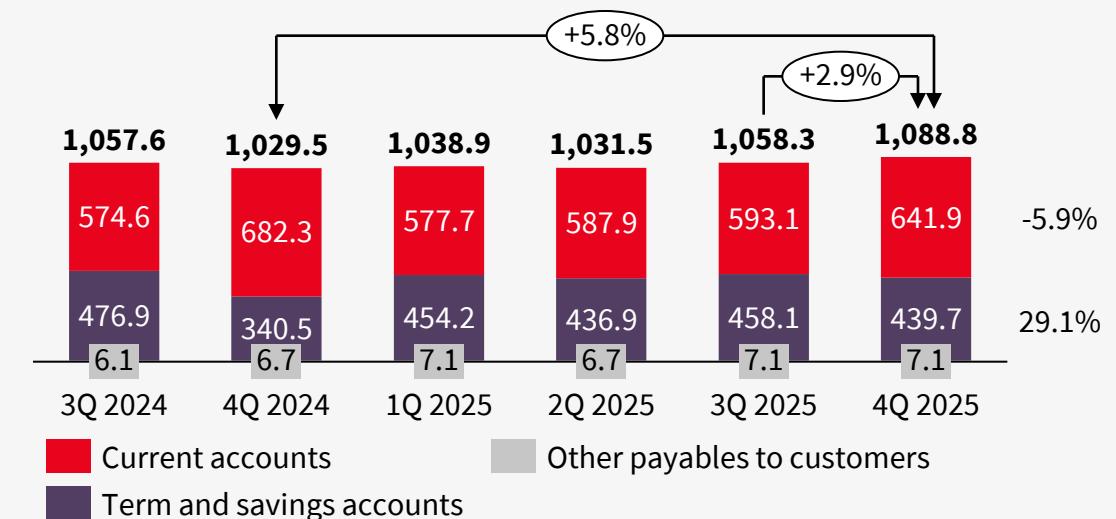


Sales of mutual funds (CZK billion)

| | 2024 | 2025 | YoY |
|------------------------------------|-------------|-------------|---------------|
| Gross sales of mutual funds | 42.3 | 36.3 | -14.4% |
| Fixed income funds | 28.7 | 23.3 | -18.8% |
| Equity & other funds | 13.7 | 13.0 | -5.0% |

Insurance gross premium written (CZK billion)

| | 2024 | 2025 | YoY |
|------------------------------|------------|------------|--------------|
| Gross premium written | 6.5 | 7.5 | 15.2% |
| Life | 5.3 | 6.1 | 15.3% |
| Non-life | 1.2 | 1.4 | 15.0% |



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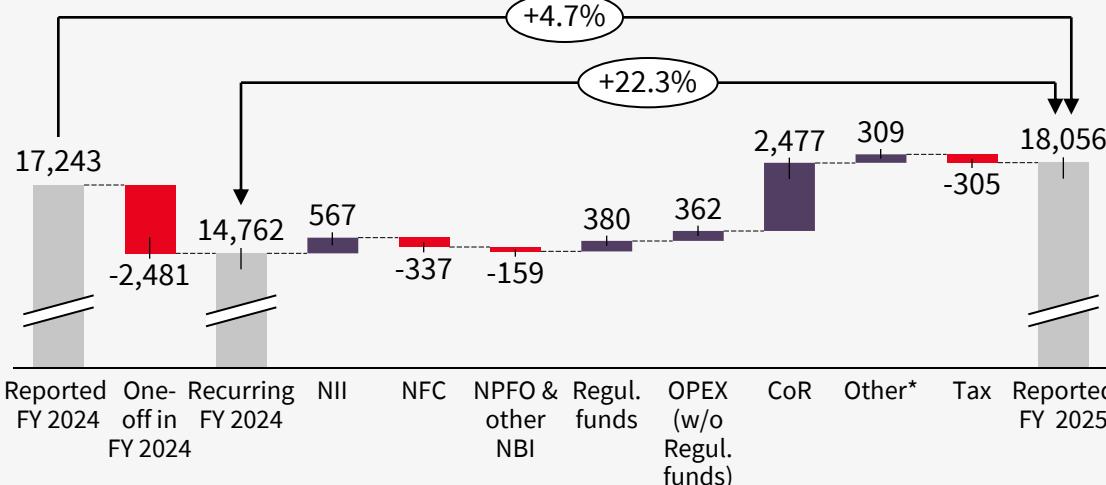
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Net profit growth driven by reduced costs, release of provisions

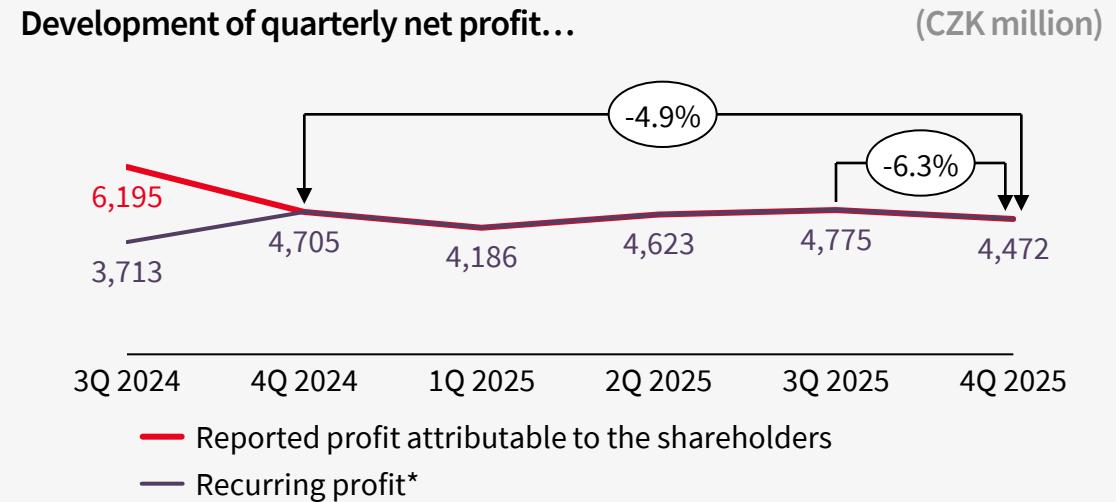
Drivers for year-on-year change in attributable net profit (as of 31 Dec 2025) (CZK million)



Profitability indicators for FY 2025

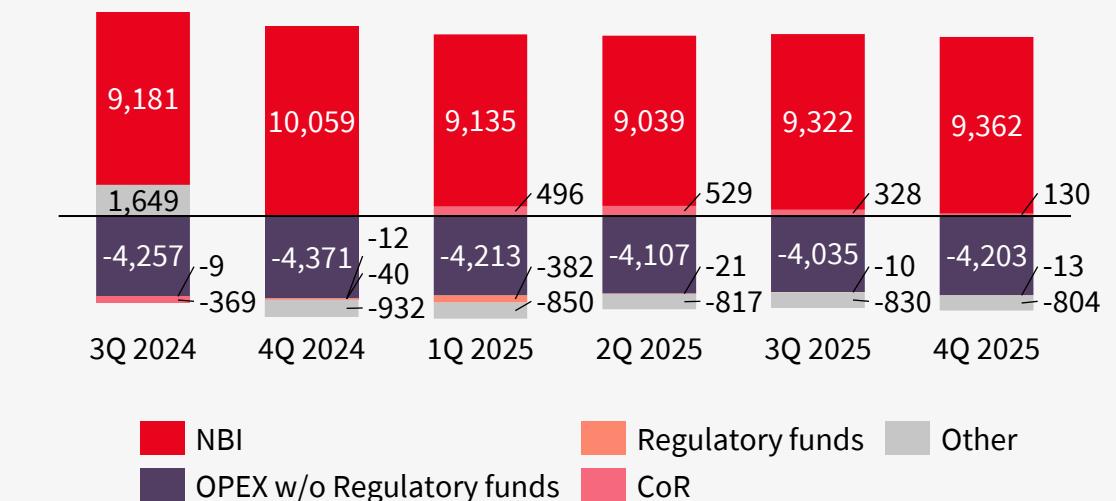
| Return on avg. equity (ROAE) | Return on avg. Tier 1 capital (RoT1) | Return on avg. tangible equity (ROTE) | Return on avg. assets (ROAA) |
|------------------------------|--------------------------------------|---------------------------------------|------------------------------|
| 14.2% | 18.1% | 16.1% | 1.2% |

Development of quarterly net profit...



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

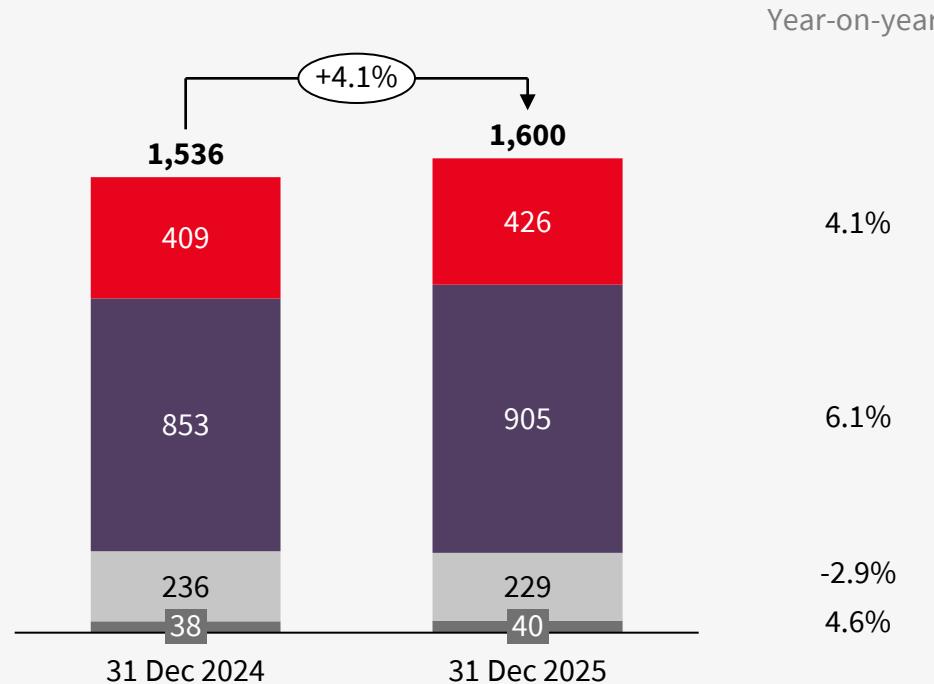
...and its drivers



Balance sheet up by 4.1% year-on-year

Assets

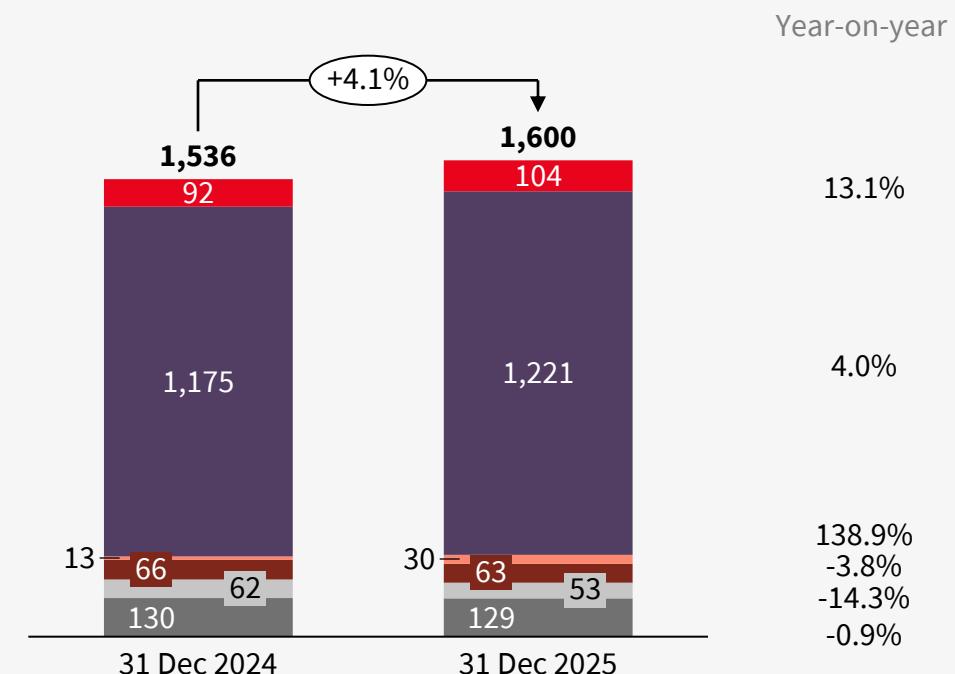
(CZK billion)



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

Liabilities and equity

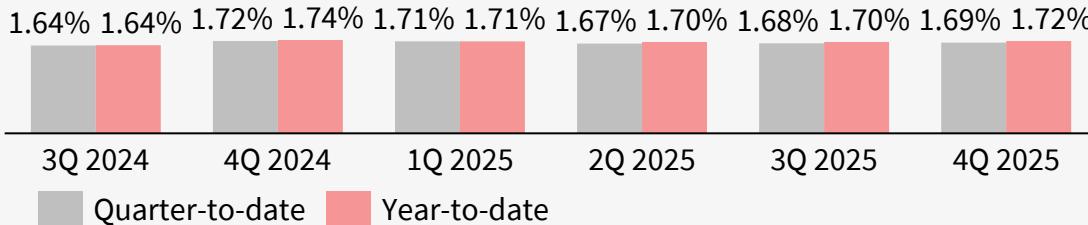
(CZK billion)



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

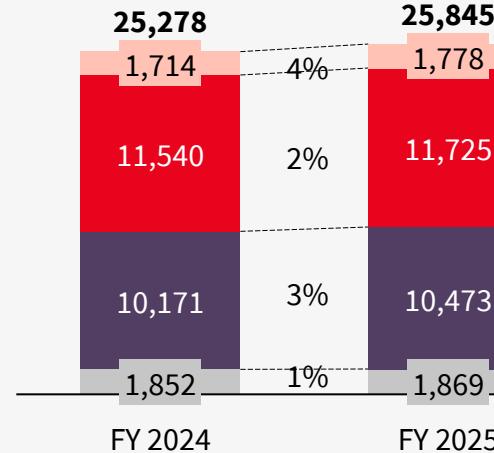
NII growth driven by volumes, NIM almost stable

Net interest margin (%)



Year-to-date (CZK million)

- Other
- NII from deposits
- NII from loans
- NII from IB

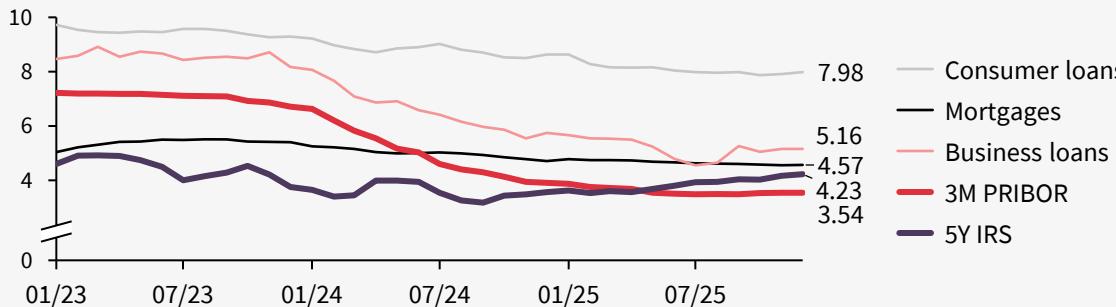


NII from deposits: marginal decrease in spreads due to intense competition for deposits. Non-interest-bearing mandatory reserve requirement doubled (to 4%) from January 2025

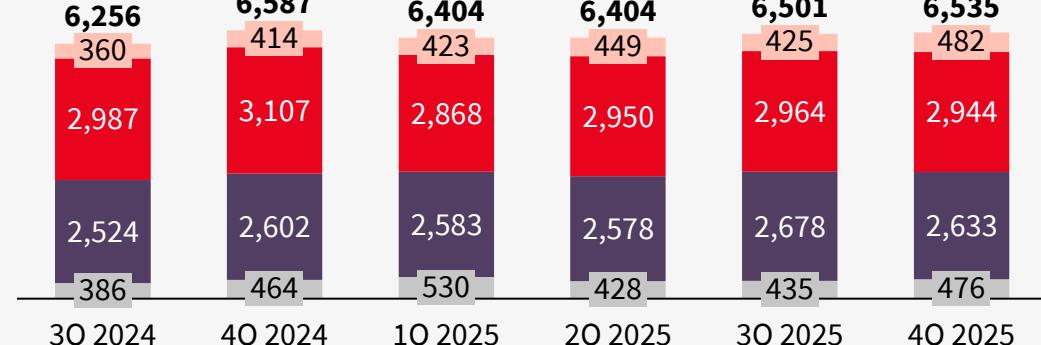
NII from loans: lending spreads drifted lower towards year-end

Other NII: influenced by profit accrual, rates development

Average market rates on new CZK loans (% until December 2025)



Quarterly (CZK million)



Positive fee income trajectory setting aside exceptional base from 4Q 2024

Transaction fees

Impact from inclusion of wire transfers in KB+ subscription plans. Total number of transactions up driven by card and direct banking payments

Deposit product fees

Gradually increasing share of clients with higher subscription plans within KB+. Lower fees for building savings accounts

Loan fees

Better income from consumer loans, stable housing loans. YoY lower income from credit cards, overdrafts, retail business loans

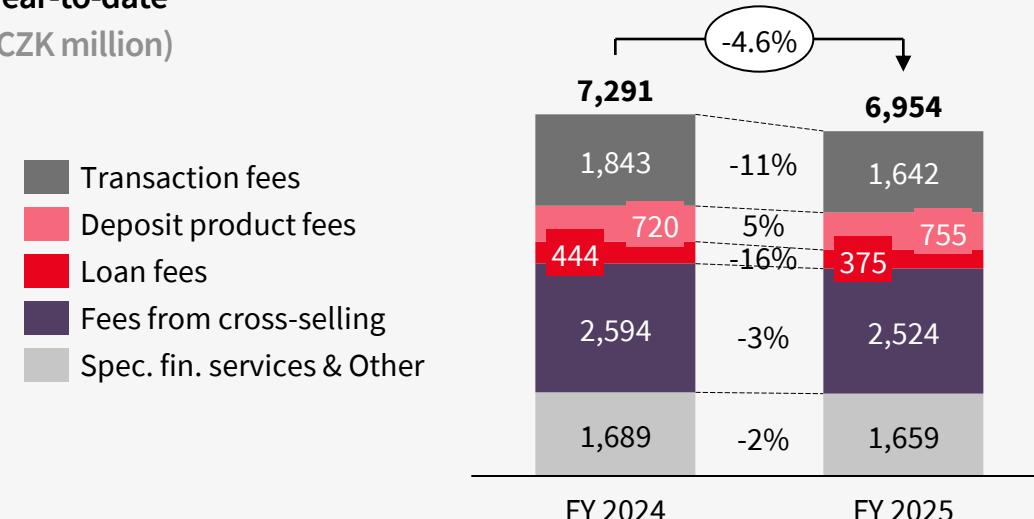
Fees from cross-selling

High base of performance fees from mutual funds and pension funds in 4Q 2025. Besides, better income from mutual funds, insurance, card acquiring

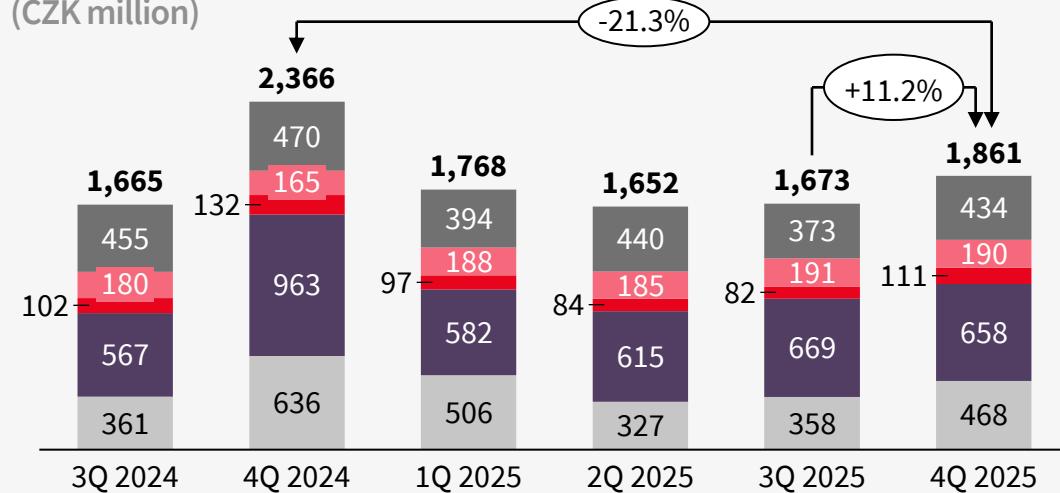
Specialised financial services and other fees

Seasonally stronger private banking fees in 4Q, solid DCM services, custody

Year-to-date
(CZK million)



Quarterly
(CZK million)



Good annual result in the volatile economic backdrop

Sales activity

Fairly normal client hedging activity in 4Q 2025 reflecting decent financing activity, higher rates at the longer end of the yield curve

Client FX hedging activity impacted by continued CZK appreciation

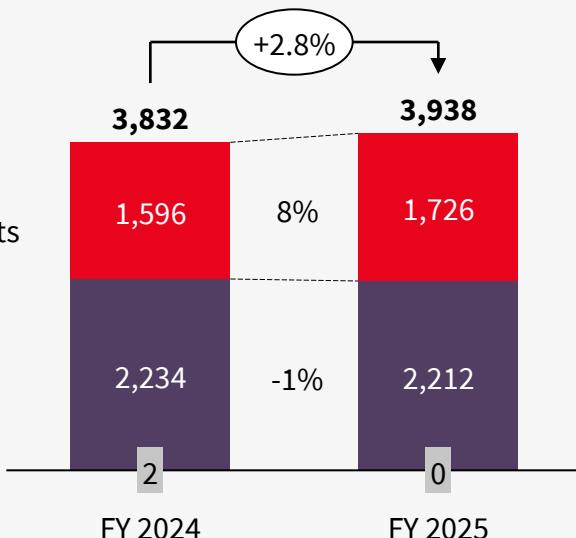
Continued competitive pressure on pricing/spread levels

Year-to-date
(CZK million)

Capital markets

Net gains on FX from payments

Other



Net gains on FX from payments

Overall higher number of FX transactions YoY, adjusted spreads

Alterations to clients' use of KB+ multicurrency accounts

Quarterly
(CZK million)

1,089

457

632

1,048

480

568

937

408

529

956

412

544

1,103

505

598

942

400

542

Reduction in operating costs, benefiting from ongoing digitalisation and optimisation

Personnel expenses: average number of employees (FTE) in FY25 decreased year on year by -6.5% YoY to 6,971

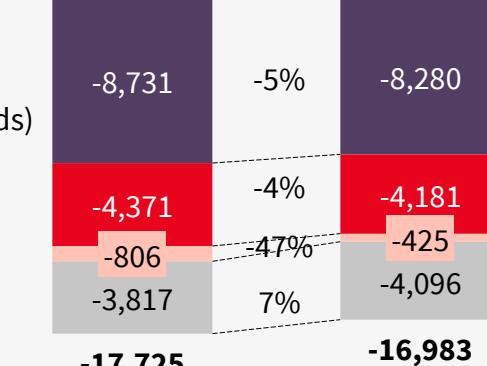
Administrative costs: savings across all main categories

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, small impact from reduction of premises used

Year-to-date (CZK million)

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

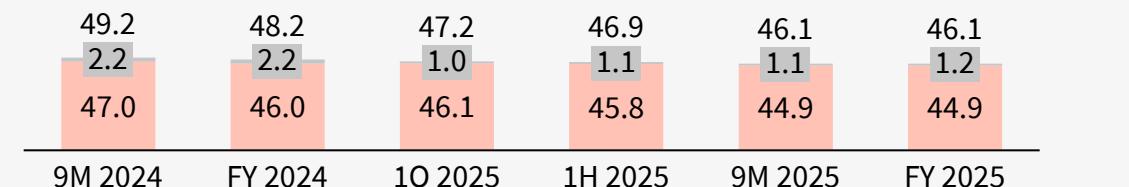


FY 2024

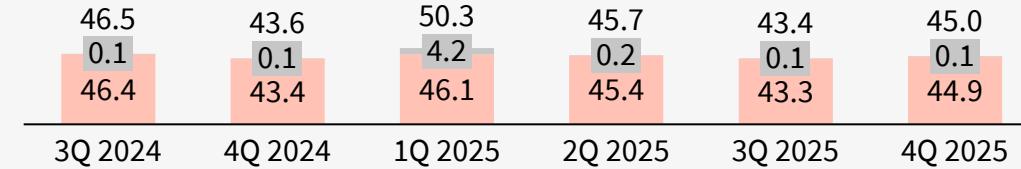
FY 2025

Cost to income ratio (%)

Year-to-date (IFRIC linearised)

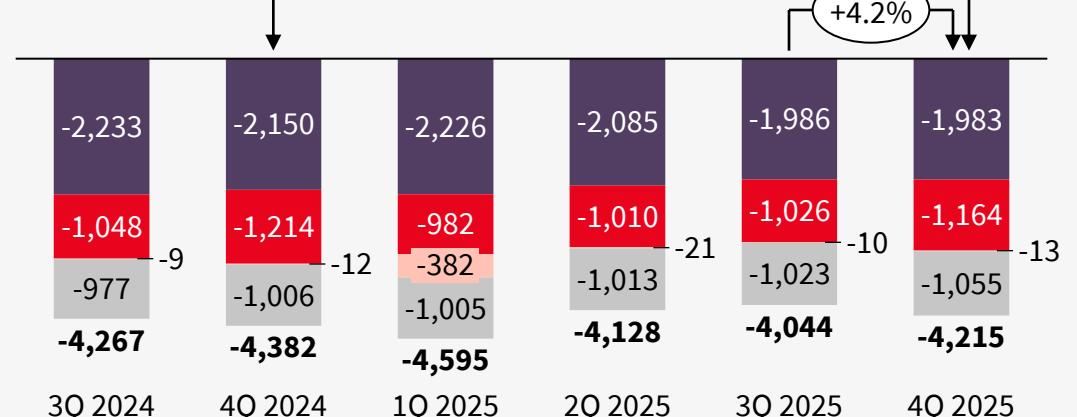


Quarter-to-date (as reported)



Quarterly (CZK million)

- Regulatory funds contribution
- Excluding Resolution and similar funds



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Excellent asset quality

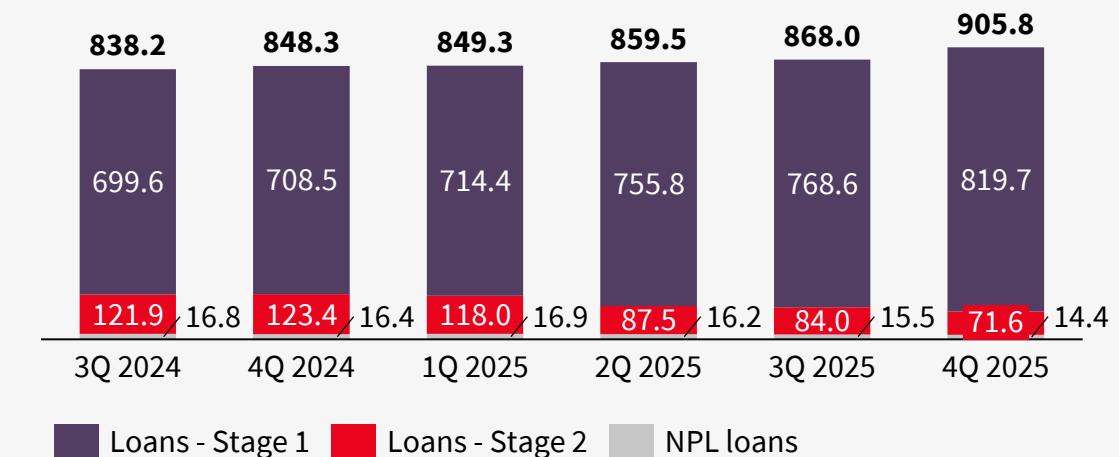
Loan portfolio up by 6.8% YoY and by 4.3% QoQ

Stable credit risk profile

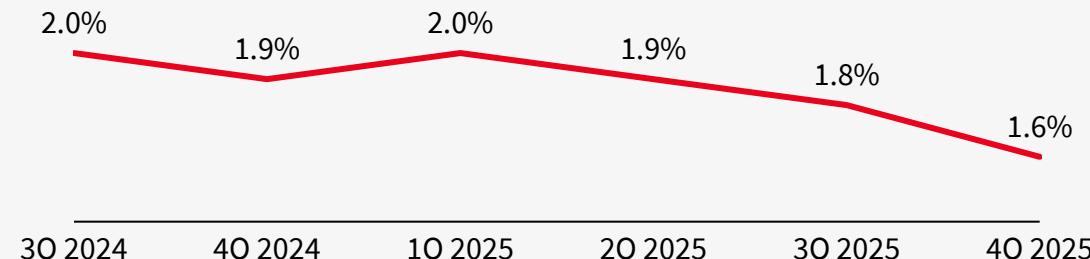
- **Stage 2 share** down to 7.9% (vs. 9.7% in 3Q 2025), driven by post-inflation reserve release on corporate and consumer finance segments
- **NPL share** at 1.6% (vs. 1.8% in 3Q 2025), decrease influenced by write-offs and sales of receivables and successful resolution of a few NPL corporate client situations
- **NPL provision coverage** ratio stable

Group lending

(CZK billion)

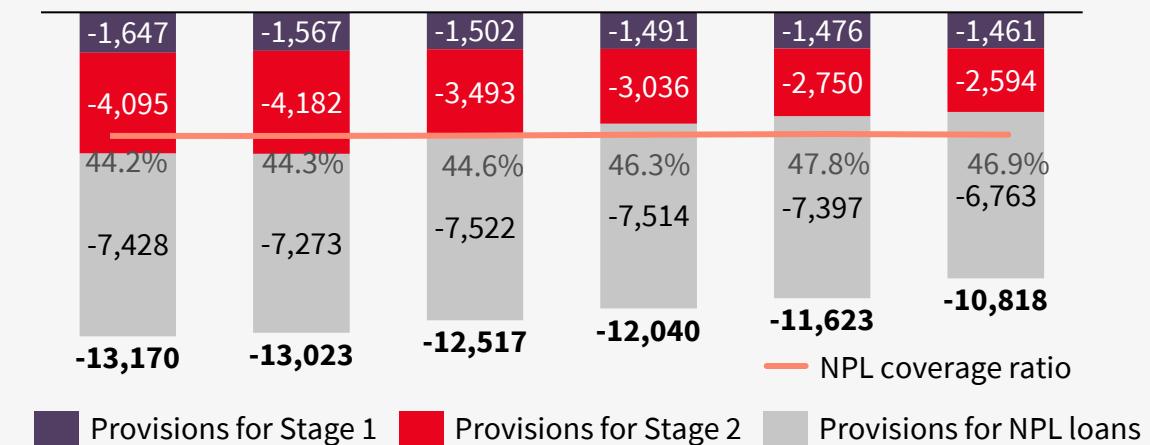


Non-performing loans ratio evolution



Provision coverage

(CZK million)



Cost of risk development

4Q 2025 CoR net release at CZK 130 million

- CZK 466 million net release on non-retail exposures driven by (i) post inflation overlay release, (ii) successful resolution of a few NPL corporate client situations and (iii) creation of a new sectorial overlay
- CZK 336 million net creation on retail exposures driven by new sectorial overlay creation for small business exposures

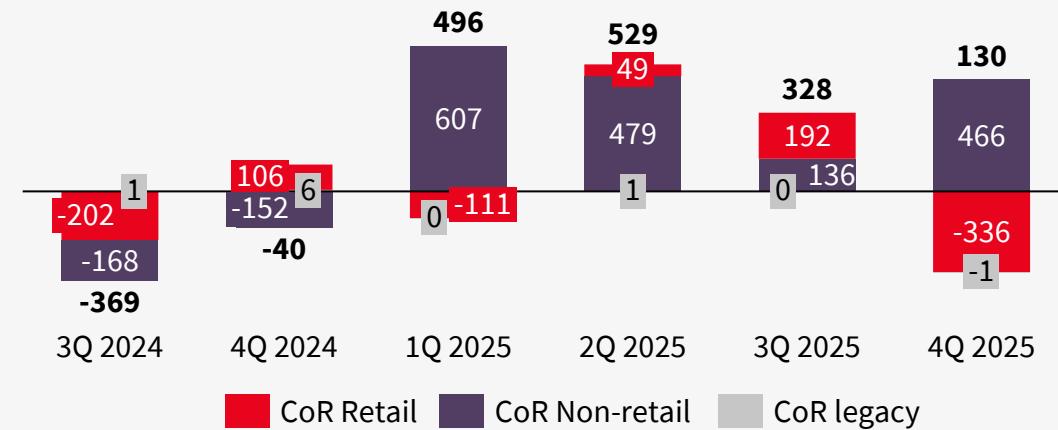
FY 2025 CoR net release at CZK 1,483 million (-16 bps)

- Non-retail CoR at -38 bps reflecting (i) successful resolution of one corporate client situation (in Stage 2), (ii) successful resolution of a few NPL corporate client situations and (iii) release of post-inflation overlay
- Retail CoR at +4 bps reflecting (i) YoY lower inflows into default for small business and consumer lending exposures and (ii) adjustments of overlays within the whole retail segment

| Segment and stage contribution to FY 2025 CoR | -16 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) | 1 bps |

Total cost of risk

(CZK million)



Total cost of risk

(year-to-date, in basis points)



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Capital to remain safely above regulatory requirements

Total capital adequacy at 17.9% over the Overall Capital Requirement of 16.6%

CET 1 ratio at 17.1% over the required 12.0% (minimum T1 at 14.0%)

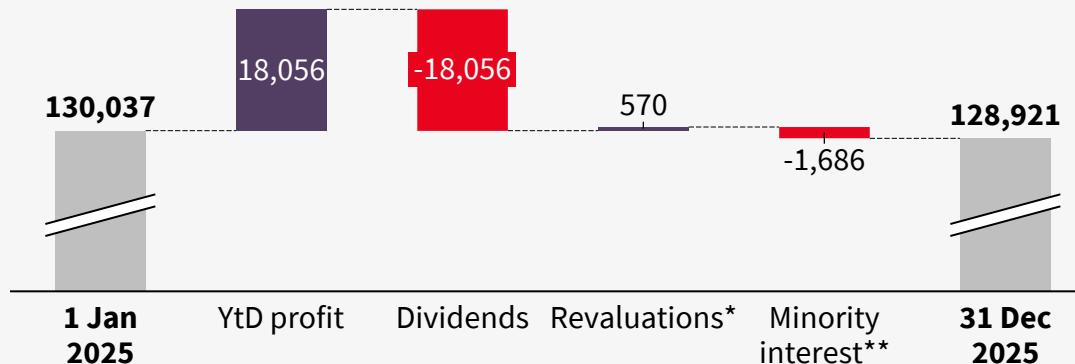
Tier 2 capital represented 0.8% of RWA

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

MREL adequacy at 28.0% over 20.8% MREL requirement, 27.1% total requirement (MREL+ Combined buffer requirement)

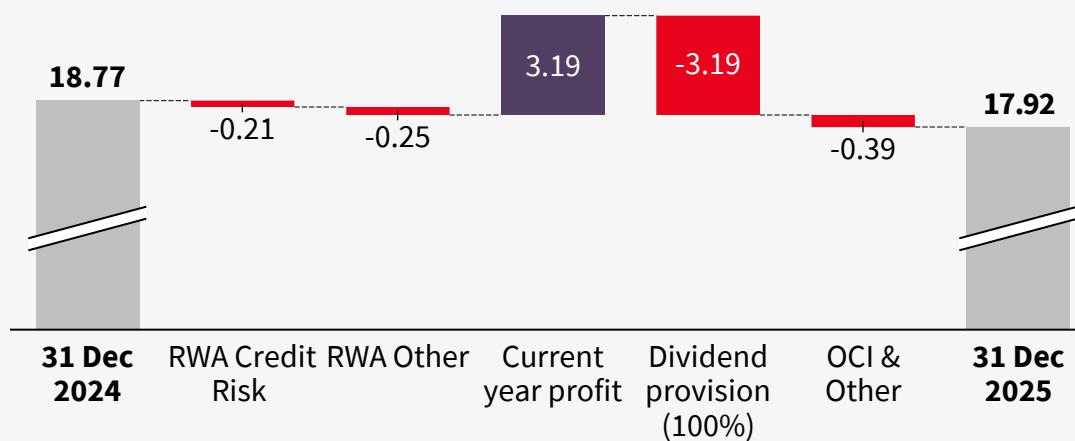
| | 31-Dec-24 | 31-Dec-25 |
|-------------------------------|--------------|--------------|
| Total capital adequacy | 18.8% | 17.9% |
| Core Tier 1 ratio | 17.6% | 17.1% |
| Total capital (CZK billion) | 106.3 | 104.0 |
| CET1 capital (CZK billion) | 99.9 | 99.5 |
| Total RWA (CZK billion) | 566.3 | 580.6 |
| Credit RWA (CZK billion) | 462.2 | 467.9 |
| RWA / Total assets | 36.9% | 36.3% |

Contributions to shareholders' equity in 2025 (CZK million)



* Re-measurement of securities, cash flow hedges, FX positions, pension benefits and equity stakes in associates
 ** Acquisition of remaining stake in SGEF CZ

Contributions to capital adequacy ratio in 2025 (%)



Dividend proposal for 2025 at exceptional level

Dividend proposal from 2025 net profit

KB's Board of Directors proposes to the Annual General Meeting payment of dividends in the volume of CZK 18.1 billion (CZK 95.6 per share). This represents a 100% share on the 2025 net profit

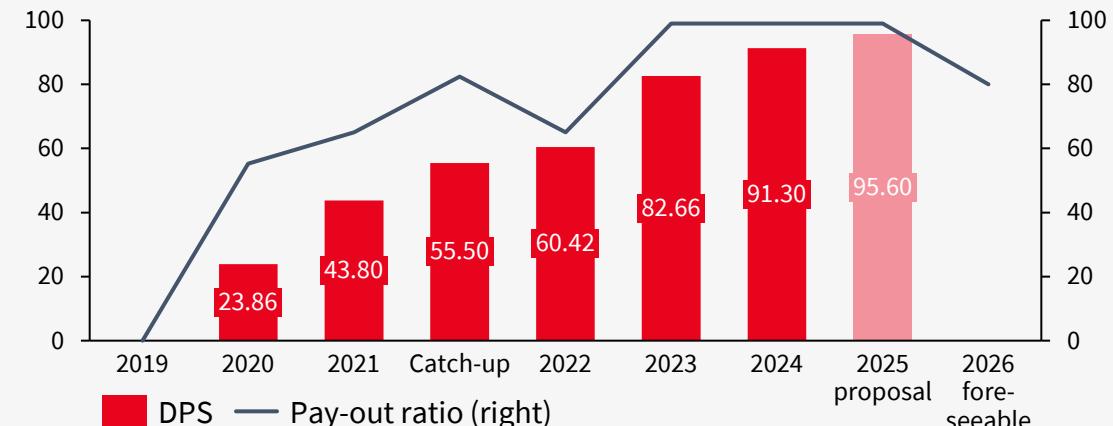
The proposal is in line with the long-term capital management plan, which maintains capital adequacy at a level appropriate to the risks assumed and with respect to the Bank's business opportunities

Dividend guidance for 2026

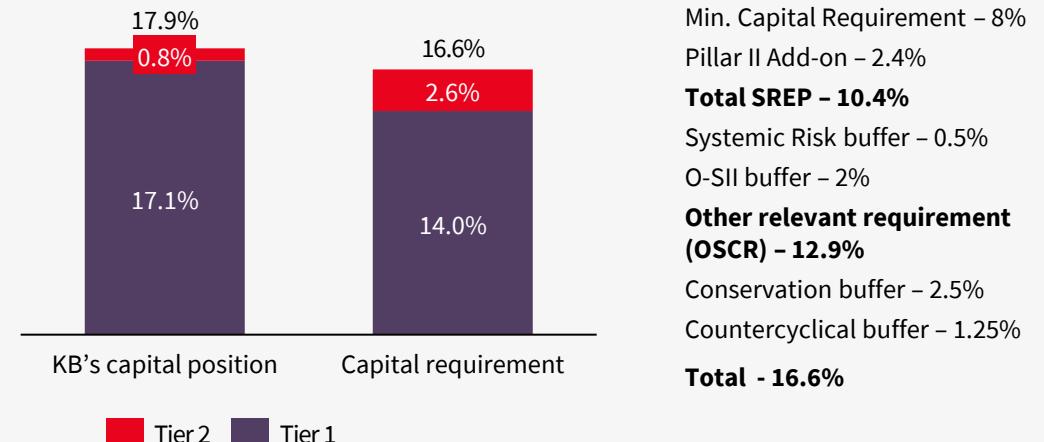
For the year 2026, the Board of Directors has set the dividend payout policy at 80% of the attributable net profit generated during the year

This level was adopted in order to safely meet known regulatory requirements while maintaining sufficient room for business growth

Dividend history (Dividend per share, CZK)



KB's capital position vis-a-vis applicable capital requirements



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2026 outlook (base scenario)

Key macroeconomic assumptions:

2026 GDP +2.7%, Inflation +1.6% (average), 2W repo rate 3.5% (average). CZK/EUR 24.2 (average)

| | 2025 Actuals | Target 2026 | |
|-------------------------------|--|---|---|
| Loans to clients | +6.8% | Mid- to high-single-digit growth | Retail relatively faster Corporate lending growth at mid-single-digits |
| Client deposits | +5.8% | Mid- to high-single-digit growth | Slightly increasing share of remunerated deposits Mid-single-digit growth in other AUM |
| Revenues | +0.2% | Mid- to high-single-digit growth | Contribution from all main revenue categories NFC growth at mid-single-digits |
| Operating expenditures | -4.2% | Low-single-digit growth | Slight reduction in number of employees, Stable admin costs, continued growth in D&A |
| Cost/income ratio | 46.1% | 43 – 44% | Positive operating jaws thanks to acceleration in revenues |
| Cost of risk | -16 bps | 10 – 20 bps | Expected return to creation of loan loss provisions but below across-the-cycle level |
| ROE | +14.2% | 13 – 14% | Operating improvement to be offset by higher cost of risk |
| Total capital ratio | 17.9% | 17.5 – 18.5% | At least 100 bps above the overall capital requirement |
| Key risks identified | Escalation of wars, mainly in Ukraine; Trade conflicts; Weak external demand; Sharp changes in interest or FX rates, monetary or fiscal policy | | |

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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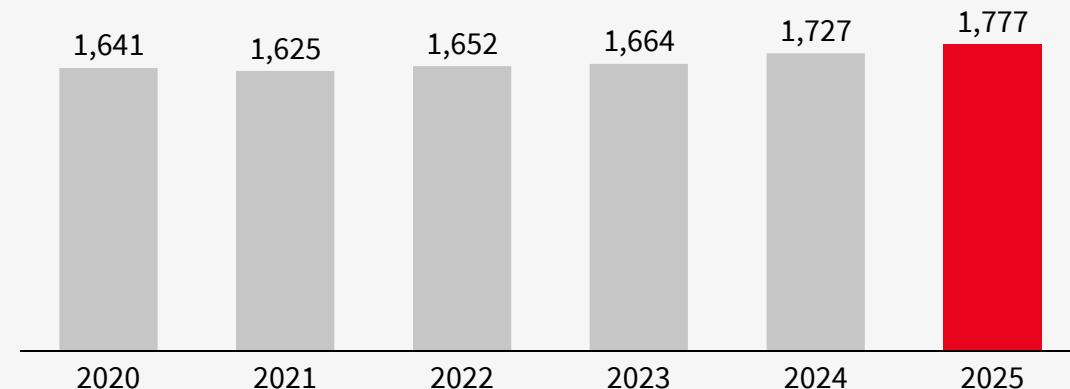
Appendix



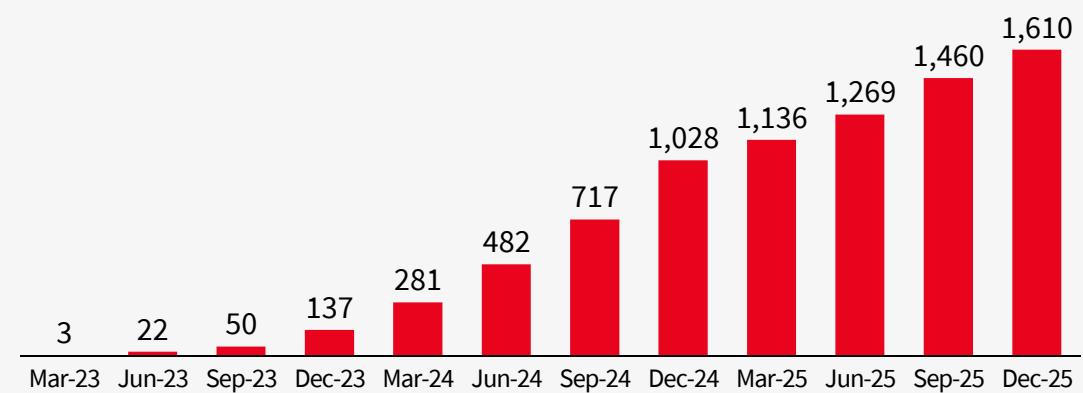
Number of clients and distribution network

| | 31-Dec-24 | 31-Dec-25 | YoY |
|-------------------------------|-----------|-----------|----------|
| Number of clients | | | |
| KB Group's customers | 2,226,000 | 2,268,000 | +42,000 |
| Komerční banka | 1,727,000 | 1,777,000 | +50,000 |
| – Individual clients | 1,485,000 | 1,536,000 | +50,000 |
| – KB+ users | 1,028,000 | 1,610,000 | +581,000 |
| Modrá pyramida | 390,000 | 346,000 | -44,000 |
| KB Penzijní společnost | 421,000 | 394,000 | -27,000 |
| ESSOX (Group) | 109,000 | 97,000 | -12,000 |
| Distribution network | | | |
| KB Retail branches | 204 | 186 | -18 |
| KB Poradenství outlets | 187 | 193 | +6 |
| ATMs (KB network) | 791 | 757 | -34 |
| ATMs (Total shared network) | 1,965 | 1,940 | -25 |
| Number of active debit cards | 1,601,000 | 1,652,000 | +50,000 |
| Number of active credit cards | 226,000 | 231,000 | +6,000 |

Number of bank clients
(thousands, CZ)



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



Income statement – reported

| (CZK million, unaudited) | Year-to-date | | | Quarter-to-date | | | YoY | QoQ |
|---|----------------|----------------|--------------|-----------------|---------------|---------------|--------------|--------------|
| | FY 2024 | FY 2025 | YoY | 4Q 2024 | 3Q 2025 | 4Q 2025 | | |
| Net interest income | 25,278 | 25,845 | 2.2% | 6,587 | 6,501 | 6,535 | -0.8% | 0.5% |
| Net fee & commission income | 7,291 | 6,954 | -4.6% | 2,366 | 1,673 | 1,861 | -21.4% | 11.2% |
| Net profit of financial operations | 3,832 | 3,938 | 2.8% | 1,048 | 1,103 | 942 | -10.1% | -14.6% |
| Dividend and other income | 386 | 120 | -68.9% | 57 | 44 | 23 | -59.4% | -47.1% |
| Net banking income | 36,786 | 36,857 | 0.2% | 10,059 | 9,322 | 9,362 | -6.9% | 0.4% |
| Personnel expenses | -8,731 | -8,280 | -5.2% | -2,150 | -1,986 | -1,983 | -7.7% | -0.2% |
| General admin. expenses (excl. regulatory funds) | -4,371 | -4,181 | -4.3% | -1,214 | -1,026 | -1,164 | -4.1% | 13.5% |
| Resolution and similar funds | -806 | -425 | -47.2% | -12 | -10 | -13 | 2.6% | 31.9% |
| Depreciation, amortisation and impairment of operating assets | -3,817 | -4,096 | 7.3% | -1,006 | -1,023 | -1,055 | 4.9% | 3.2% |
| Total operating expenses | -17,725 | -16,983 | -4.2% | -4,383 | -4,044 | -4,215 | -3.8% | 4.2% |
| Operating profit | 19,061 | 19,874 | 4.3% | 5,676 | 5,277 | 5,146 | -9.3% | -2.5% |
| Cost of risk | -994 | 1,483 | +/- | -40 | 328 | 130 | +/- | -60.4% |
| Net operating income | 18,067 | 21,357 | 18.2% | 5,636 | 5,605 | 5,276 | -6.4% | -5.9% |
| Income from share of associated companies | 257 | 339 | 31.6% | 66 | 99 | 71 | 7.3% | -27.9% |
| Net profit/(loss) on subsidiaries and associates | -127 | 0 | +/- | -74 | 0 | 0 | +/- | n.a. |
| Net profits on other assets | 2,329 | -12 | +/- | -39 | 11 | -35 | -10.7% | +/- |
| Profit before income taxes | 20,527 | 21,683 | 5.6% | 5,590 | 5,715 | 5,312 | -5.0% | -7.0% |
| Income taxes | -3,119 | -3,511 | 12.6% | -823 | -919 | -814 | -1.2% | -11.4% |
| Net profit | 17,407 | 18,172 | 4.4% | 4,766 | 4,796 | 4,499 | -5.6% | -6.2% |
| Profit attributable to the Non-controlling owners | 164 | 116 | -29.2% | 62 | 21 | 27 | -56.7% | 25.5% |
| Profit attributable to the Group's equity holders | 17,243 | 18,056 | 4.7% | 4,704 | 4,775 | 4,472 | -4.9% | -6.3% |

Income statement – recurring

| (CZK million, unaudited) | Year-to-date | | | Quarter-to-date | | | YoY | QoQ |
|---|----------------|----------------|--------------|-----------------|---------------|---------------|--------------|--------------|
| | FY 2024 | FY 2025 | YoY | 4Q 2024 | 3Q 2025 | 4Q 2025 | | |
| Net interest income | 25,278 | 25,845 | 2.2% | 6,587 | 6,501 | 6,535 | -0.8% | 0.5% |
| Net fee & commission income | 7,291 | 6,954 | -4.6% | 2,366 | 1,673 | 1,861 | -21.4% | 11.2% |
| Net profit of financial operations | 3,832 | 3,938 | 2.8% | 1,048 | 1,103 | 942 | -10.1% | -14.6% |
| Dividend and other income | 386 | 120 | -68.9% | 57 | 44 | 23 | -59.4% | -47.1% |
| Net banking income | 36,786 | 36,857 | 0.2% | 10,059 | 9,322 | 9,362 | -6.9% | 0.4% |
| Personnel expenses | -8,731 | -8,280 | -5.2% | -2,150 | -1,986 | -1,983 | -7.7% | -0.2% |
| General admin. expenses (excl. regulatory funds) | -4,371 | -4,181 | -4.3% | -1,214 | -1,026 | -1,164 | -4.1% | 13.5% |
| Resolution and similar funds | -806 | -425 | -47.2% | -12 | -10 | -13 | 2.6% | 31.9% |
| Depreciation, amortisation and impairment of operating assets | -3,817 | -4,096 | 7.3% | -1,006 | -1,023 | -1,055 | 4.9% | 3.2% |
| Total operating expenses | -17,725 | -16,983 | -4.2% | -4,383 | -4,044 | -4,215 | -3.8% | 4.2% |
| Operating profit | 19,061 | 19,874 | 4.3% | 5,676 | 5,277 | 5,146 | -9.3% | -2.5% |
| Cost of risk | -994 | 1,483 | +/- | -40 | 328 | 130 | +/- | -60.4% |
| Net operating income | 18,067 | 21,357 | 18.2% | 5,636 | 5,605 | 5,276 | -6.4% | -5.9% |
| Income from share of associated companies | 257 | 339 | 31.6% | 66 | 99 | 71 | 7.3% | -27.9% |
| Net profit/(loss) on subsidiaries and associates | -127 | 0 | +/- | -74 | 0 | 0 | +/- | n.a. |
| Net profits on other assets | -65 | -12 | -80.7% | -39 | 11 | -35 | -10.7% | +/- |
| Profit before income taxes | 18,132 | 21,683 | 19.6% | 5,590 | 5,715 | 5,312 | -5.0% | -7.0% |
| Income taxes | -3,207 | -3,511 | 9.5% | -823 | -919 | -814 | -1.2% | -11.4% |
| Net profit | 14,926 | 18,172 | 21.7% | 4,766 | 4,796 | 4,499 | -5.6% | -6.2% |
| Profit attributable to the Non-controlling owners | 164 | 116 | -29.2% | 62 | 21 | 27 | -56.7% | 25.5% |
| Profit attributable to the Group's equity holders | 14,762 | 18,056 | 22.3% | 4,704 | 4,775 | 4,472 | -4.9% | -6.3% |

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

Balance sheet

| (CZK million, unaudited) | 31-Dec-24 | 31-Dec-25 | YoY rel. | YoY abs. |
|---|-----------|-----------|----------|----------|
| | 1,536,000 | 1,599,579 | 4.1% | 63,579 |
| Assets | | | | |
| Cash and current balances with central bank | 72,956 | 91,662 | 25.6% | 18,706 |
| Loans and advances to banks | 335,834 | 333,989 | -0.5% | -1,846 |
| Loans and advances to customers (net) | 853,022 | 904,839 | 6.1% | 51,818 |
| Securities and trading derivatives | 235,974 | 229,100 | -2.9% | -6,875 |
| Other assets | 38,214 | 39,989 | 4.6% | 1,776 |
| Liabilities and shareholders' equity | | | | |
| Amounts due to banks | 91,574 | 103,590 | 13.1% | 12,015 |
| Amounts due to customers | 1,174,525 | 1,220,955 | 4.0% | 46,430 |
| Securities issued | 12,629 | 30,166 | >100% | 17,537 |
| Subordinated and senior non preferred debt | 65,715 | 63,234 | -3.8% | -2,481 |
| Other liabilities | 61,520 | 52,713 | -14.3% | -8,807 |
| Total equity | 130,037 | 128,921 | -0.9% | -1,116 |
| o/w Minority equity | 3,379 | 1,693 | -49.9% | -1,686 |

Capital & profitability indicators

| (year-to-date, IFRS 9) | 31-Dec-24 | 31-Dec-25 |
|---|-----------|-----------|
| Capital adequacy | 18.8% | 17.9% |
| Tier 1 ratio = Core Tier 1 ratio | 17.6% | 17.1% |
| Risk weighted assets for credit risk (CZK billion) | 462.2 | 467.9 |
| Net interest margin, annualised | 1.7% | 1.7% |
| Loan (net) / deposit ratio (excl. repo with clients) | 82.9% | 83.1% |
| Cost / income ratio | 48.2% | 46.1% |
| Return on average equity (ROAE), annualised | 13.7% | 14.2% |
| Return on average Tier 1 capital | 17.3% | 18.1% |
| Return on average tangible equity (ROTE) | 15.4% | 16.1% |
| Return on average assets (ROAA), annualised | 1.1% | 1.2% |
| Earnings per share (CZK), annualised | 91.3 | 95.6 |
| Average number of employees during the period acc. to CSO | 7,456 | 6,971 |
| Average number of employees during the period (based on CSRD) | 7,618 | 7,133 |

Business performance of subsidiaries (1/2)

| | FY 2024 | FY 2025 | YoY |
|---|---------|---------|------|
| Modrá pyramida (100%) | | | |
| <i>building savings & loans company</i> | | | |
| Volume of new loans (CZK million) | 13,115 | 12,658 | -3% |
| Volume of total loans (gross, CZK million) | 97,627 | 98,812 | 1% |
| Volume of deposits (CZK million) | 50,363 | 44,743 | -11% |
| Number of clients | 390,224 | 346,082 | -11% |
| Average number of FTEs* | 565 | 424 | -25% |
| KB Penzijní společnost (100%) | | | |
| <i>manager of pension funds</i> | | | |
| Number of new contracts | 25,890 | 23,422 | -10% |
| Number of clients | 421,073 | 394,110 | -6% |
| Assets under management (CZK million) | 73,722 | 77,319 | 5% |
| of which in Transformed fund | 45,910 | 43,758 | -5% |
| Average number of FTEs* | 46 | 40 | -14% |
| ESSOX (50.93%) | | | |
| <i>non-bank consumer lender and car financing company</i> | | | |
| Volume of total loans (gross, CZK million) | 21,278 | 21,515 | 1% |
| Number of active clients | 108,881 | 97,171 | -11% |
| Average number of FTEs* | 333 | 294 | -12% |

* Based on CSRD

Business performance of subsidiaries (2/2)

| | FY 2024 | FY 2025 | YoY |
|---|---------|---------|-----|
| Factoring KB (100%) | | | |
| <i>factoring company</i> | | | |
| Factoring turnover (CZK million) | 78,170 | 79,130 | 1% |
| Volume of total financing (gross, CZK million) | 12,700 | 14,552 | 15% |
| Average number of FTEs* | 0.25 | 0.25** | 0% |
| KB Pojišťovna (49%) | | | |
| <i>universal insurance company</i> | | | |
| Volume of technical reserves - Savings (CZK million) | 46,081 | 48,240 | 5% |
| Gross written premium (CZK million) | 6,494 | 7,483 | 15% |
| of which in life insurance | 5,305 | 6,116 | 15% |
| of which in non-life insurance | 1,188 | 1,367 | 15% |
| Average number of FTEs | 282 | 289 | 2% |
| SGEF Czech Republic (100%) | | | |
| <i>provider of asset-backed financing in Czechia and Slovakia</i> | | | |
| Volume of new financing (CZK million) | 16,709 | 17,934 | 7% |
| Volume of total financing (gross, CZK million) | 36,590 | 38,846 | 6% |
| Average number of FTEs* | 144 | 146 | 2% |

* Based on CSRD

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

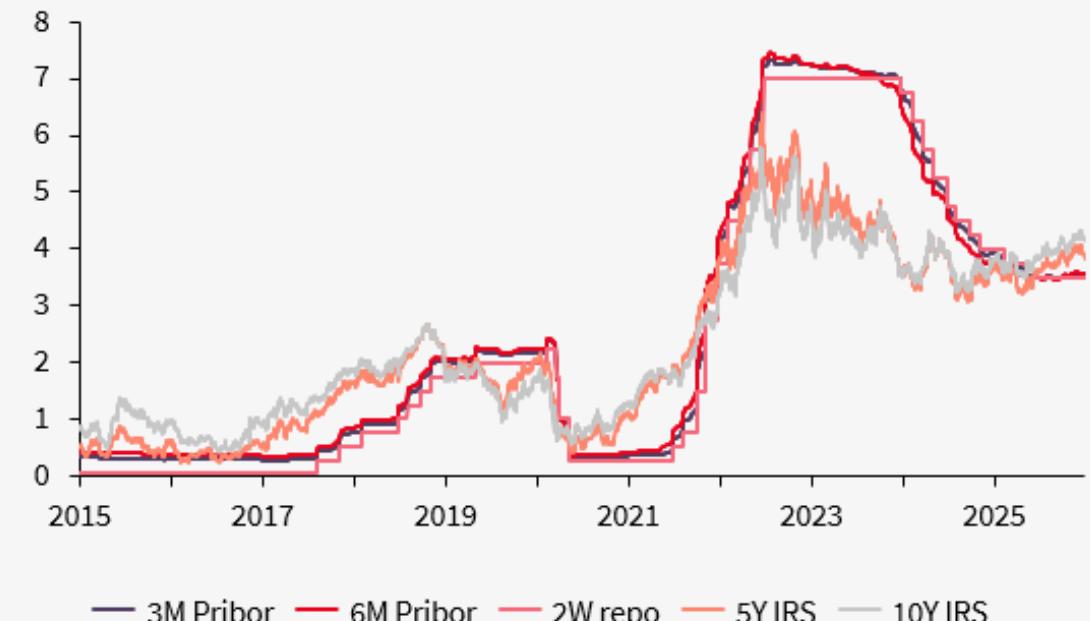
Czech macroeconomic environment and interest rates

| Macroeconomic Indicators | 2023 | 2024 | 2025* | 2026* | 2027* |
|------------------------------------|------|------|-------|-------|-------|
| Real GDP (%, average) | 0.2 | 1.1 | 2.6 | 2.7 | 2.7 |
| Household consumption (%, average) | -2.7 | 2.2 | 2.9 | 2.8 | 2.6 |
| Inflation (%, average) | 10.8 | 2.4 | 2.5 | 1.6 | 2.3 |
| Unemployment (%, av., ILO meth.) | 2.6 | 2.6 | 2.8 | 3.0 | 2.9 |
| M2 (%, average) | 7.4 | 7.1 | 3.0 | 2.8 | 3.8 |
| 3M PRIBOR (%, average) | 7.1 | 5.0 | 3.6 | 3.6 | 3.5 |

| Potential of the market ** | 2023 | 2024 | 2025* | 2026* | 2027* |
|------------------------------------|------|------|-------|-------|-------|
| Loans / GDP (year-end) | 56.8 | 57.0 | 57.3 | 58.5 | 59.3 |
| Deposits / GDP (year-end) | 87.4 | 89.6 | 88.1 | 87.6 | 87.8 |
| Real estate loans / GDP (year-end) | 22.7 | 22.8 | 23.3 | 23.9 | 24.1 |
| Household loans / GDP (year-end) | 28.0 | 28.3 | 28.9 | 29.7 | 30.0 |
| Corporate loans / GDP (year-end) | 28.8 | 28.7 | 28.4 | 28.8 | 29.3 |

Interest rates evolution

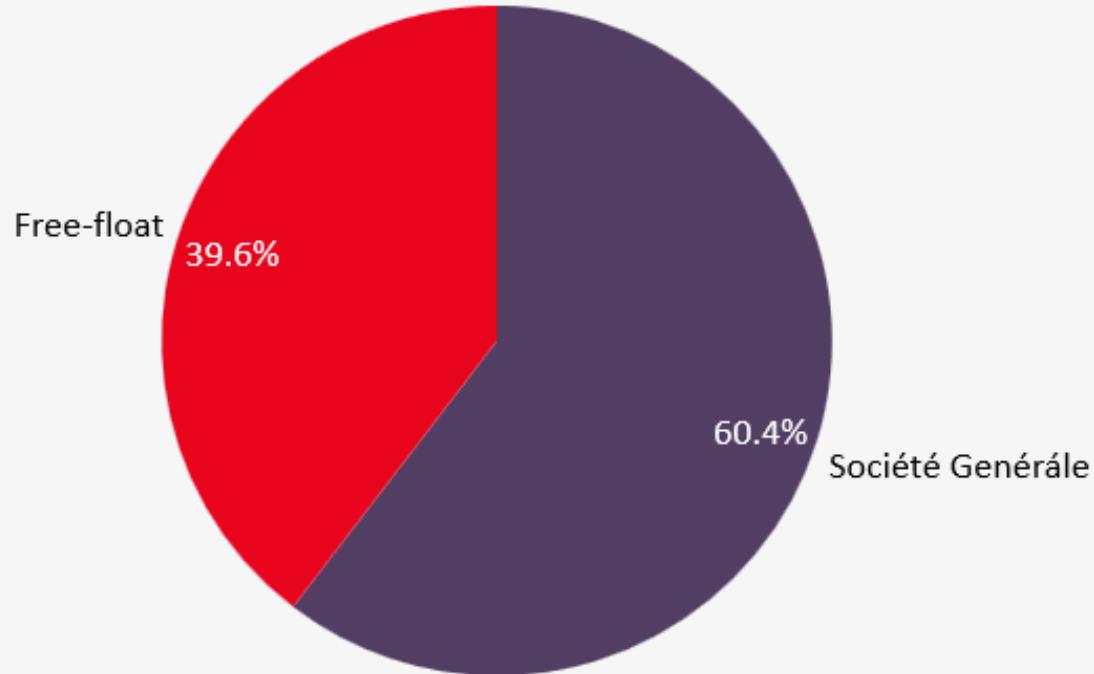
For the period 1 Jan 2015 – 31 December 2025



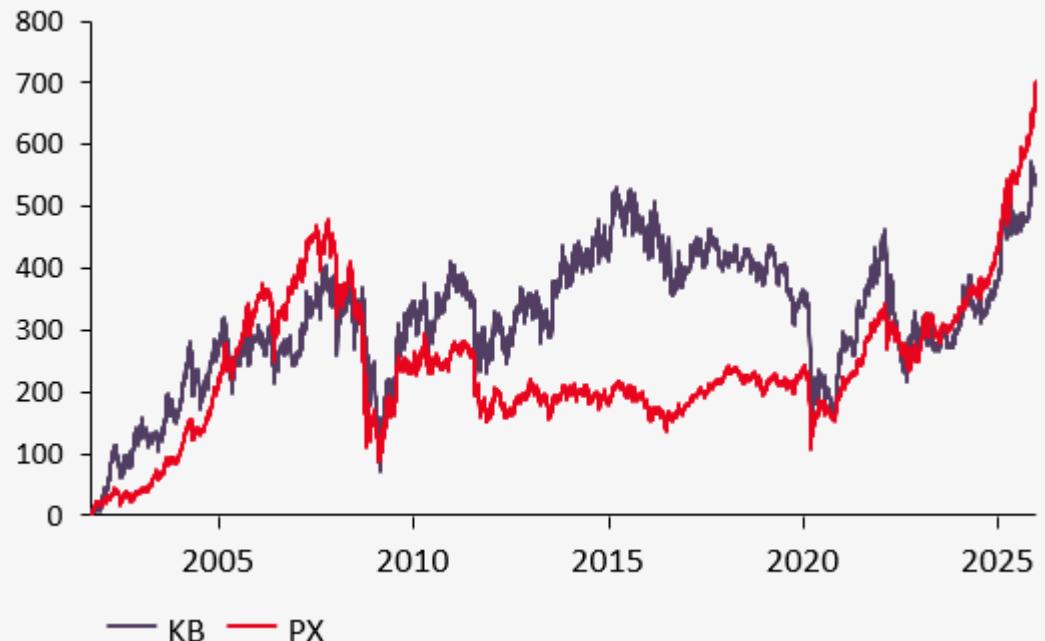
* KB estimate; ** Banking sector

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 – 31 December 2025)



- The number of shareholders comprised 85,981 corporate entities and private individuals as of 31 December 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
- The number of outstanding shares stood at 188,855,900

Investor relations



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Reuters: BKOM.PR
Bloomberg: KOMB CP

