



Regulatory announcement

Komerční banka will form partnership with Worldline to provide merchant payment services

Prague, 23 February 2016 – Komerční banka, a.s., with its registered office at Na Příkopě 33/969, 114 07 Prague 1, registration No. 45317054, entered in the register of companies maintained with the Metropolitan Court of Prague, section B, file No.1360 (Komerční banka), announces that it has expressed its will to form a partnership with Worldline SA, with registered office at 80 quai Voltaire, Immeuble River Ouest, 95870 Bezons, France (Worldline SA) and Worldline SA/NV, incorporated under the laws of Belgium, with registered office at Haachtsesteenweg 1442, 1130 Brussels, Belgium, registered with the company registry of Brussels under the number 0418.547.872 (Worldline NV) for providing merchant acquiring and payment processing services through a sale of 80% stake in Komerční banka's subsidiary Cataps, s.r.o., registered at Václavské náměstí 796/42, Nové Město, Praha 1, PSČ 110 00, IČ 036 33 144 (Cataps) to Worldline NV.

The partnership will operate under brand name KB SmartPay. The aim of the cooperation is to create conditions for further enhancing the offer of products and services for retailers and card holders, implementation of modern technologies and spreading of cashless payments in all types of outlets and among entrepreneurs across the Czech Republic, as well as expanding acceptance of cards on the internet. The cooperation with Worldline will bring an improved offer which will simplify utilisation of card payment services also for existing clients.

In order to facilitate the above mentioned cooperation, Komerční banka has decided to transfer its activities in credit and debit card payment processing services (merchant acquiring) into Cataps before the sale of its 80% stake in the company.

“The alliance with the European e-payment leader will help us to continue developing and innovating e-payments. Working with Worldline, we will offer the option to use point-of-sale terminals to additional merchants, thereby helping them to increase their turnover; in the light of businesses’ and merchants’ experience after terminal installation, such increases are quite common in the Czech Republic and elsewhere in the world, “ said Albert LeDirac’h, Chairman and Chief Executive Officer of Komerční banka. “The use of point-of-sale terminals also underpins customer loyalty and satisfaction, reduces risks related to cash operations, and cuts costs. We expect the partnership will become fully operational during the second half of 2016.” he added.

The transactions are subject to approval of the Czech National Bank and authorities for protection of competition in respective European countries. The merchant acquiring and payment processing services covered in the scope of the transactions represent less than 1% of consolidated revenues of Komerční banka. Komerční banka will provide additional financial information about the transaction upon its closing.

KOMERČNÍ BANKA is one of the best run universal banks in Central Europe. It provides comprehensive services to clients in the areas of retail, corporate and investment banking. The Komerční banka Group's 8,421 employees serve 2.4 million clients, who can use an extensive network of 396 business points throughout the country. Komerční banka currently operates 772 ATMs and 1.3 million of its clients use one of direct banking channels. KB is a part of the Société Générale Group.

WORLDLINE [Euronext: WLN] is the European leader in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with over 40 years of experience, Worldline supports and contributes to the success of all businesses and administrative



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services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-to-end support. Worldline activities are organized around three axes: Merchant Services & Terminals, Mobility & e-Transactional Services, Financial Processing & Software Licensing. Worldline employs more than 7,300 people worldwide and generated 1.15 billion euros revenues in 2014. Worldline has successfully completed the GRI Content Index Service for its Corporate Social Responsibility report in accordance with the GRI-G4 comprehensive option. Worldline is an Atos company. worldline.com