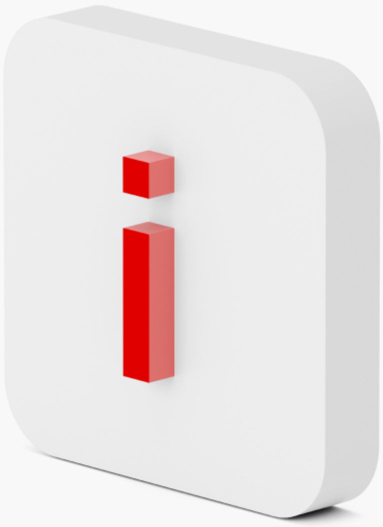
Prague, 30 July 2026

Komerční banka Group

Consolidated unaudited results as of 30 June 2026

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 June 2026, unless stated otherwise.

Agenda

1H 2026: Dynamic business growth, excellent asset quality, positive operating jaws

Income statement

1H 2026

Group net income

CZK 8.5 billion

CZK 45.11 per share

Cost / Income ratio

46.0% -2.0 p.p. YoY

44.8% IFRIC 21 linearised

ROTE

15.8%

16.1% IFRIC 21 linearised

Cost of risk

- 3 bps

net release

2Q 2026

Group net income

CZK 4.5 billion

CZK 23.88 per share

Cost / Income ratio

43.8% -1.9 p.p. YoY

44.7% IFRIC 21 linearised

ROTE

16.4%

16.2% IFRIC 21 linearised

Celent Model Bank 2026 Awards

Komerční banka

Core Banking Innovation

Business performance

Gross loans

+10.0% YoY **+3.5% QoQ**

Unsecured consumer loans +5.1% YoY

Deposits

+10.2% YoY **+0.7% QoQ**

Volume on saving accounts +55% YoY

Other assets under management

+1.4% YoY **+3.2% QoQ**

KB Group customers

2,313,000 **+72,000 YoY**

KB+ users 1,731,000 (+462,000 YoY)

Balance sheet & Capital

Total capital ratio

17.3%

Core Tier 1

16.0%

Loan/Deposit ratio

82.4%

LCR

153%

NSFR

123%

Liquidity enhancements

Covered bond issue EUR 2,250 million

Governance

New member of the Board of Directors

Etienne Loulergue

Effective 1 October 2026

Agenda

Economic resilience supports continued growth

GDP +2.2% YoY and +0.2% QoQ in 1Q 2026[1)]
GDP growth based on household final consumption and fixed investments

Unemployment at 2.9% (May 2026)[2)]
Industrial production +2.0% YoY (May 2026)[3)]
Construction + 4.4% (May 2026)[3)]

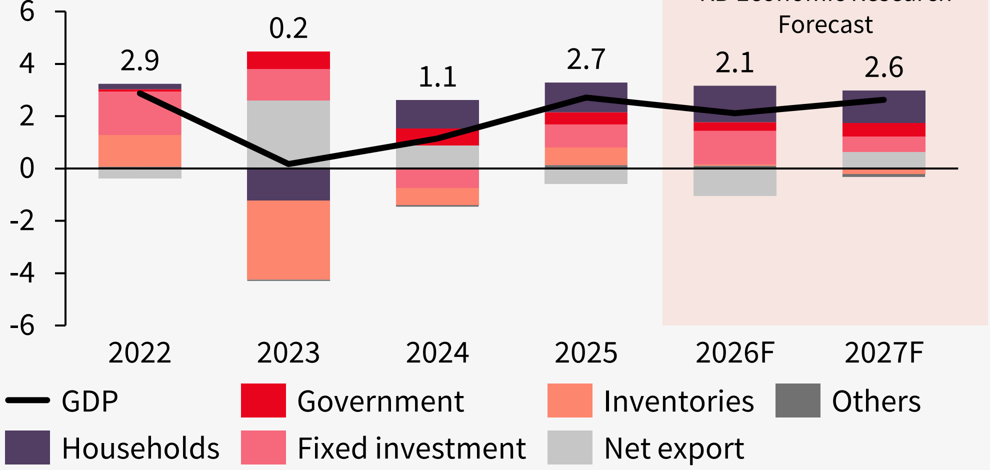
Inflation as of June 2026
Consumer price inflation +1.5% YoY (-0.3% MoM)
HICP (Eurostat) +1.1% YoY

CZK interest rates as of 30 June 2026 (YoY change)
CNB 2W repo rate @ 3.75% (+25 bps)
3M PRIBOR @ 3.83% (+34 bps)
10Y IRS @ 4.22% (+36bps)
10Y CZGB @ 4.57% (+31bps)

CZK exchange rates as of 30 June 2026
EUR/CZK @ 24.26, CZK stronger by 1.0% QoQ and stronger by 2.0% YoY
USD/CZK @ 21.29, CZK stronger by 0.2% QoQ and weaker by 0.8% YoY

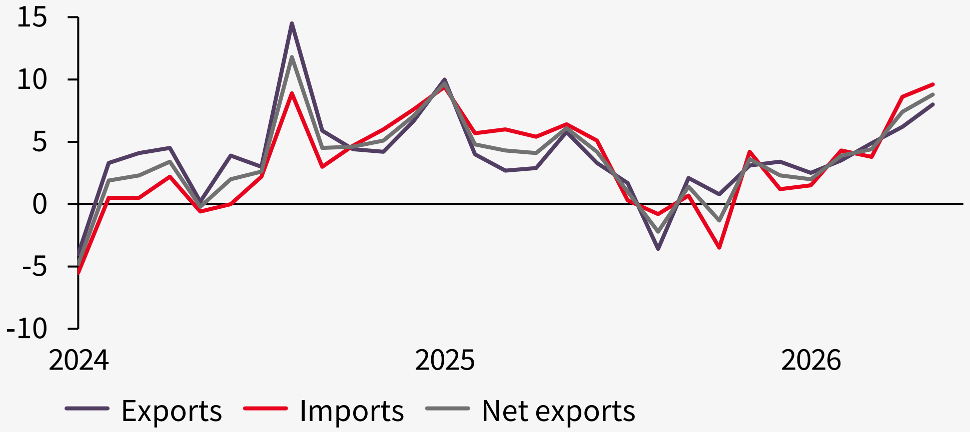
Czech GDP development

(% year-on-year)



External goods trade

(% yoy, current prices, seasonally adjusted)



Notes: Source of indicators Czech Statistical Office, CNB, unless stated otherwise
[1)] According to GDP refined results published by Czech Statistical Office on 30 June 2026
[2)] According to Eurostat, seasonally adjusted
[3)] Working day adjusted

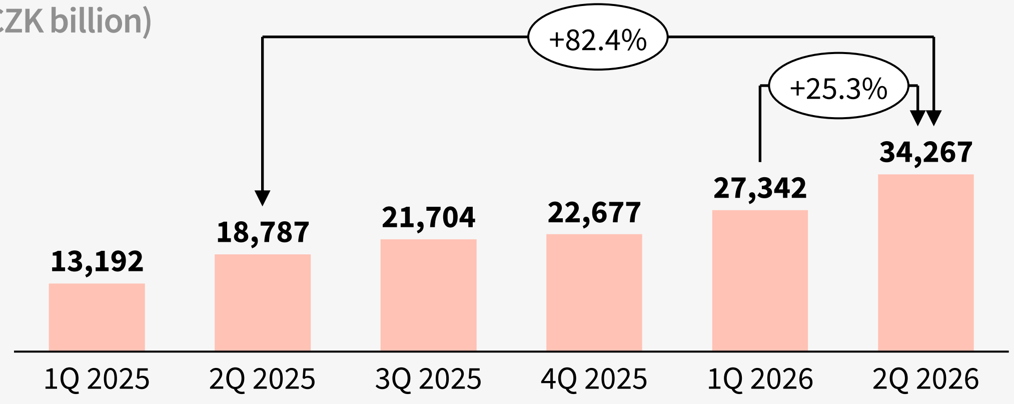
Agenda

Gross loans to clients up 10.0%

Dynamic growth in bank consumer lending in 2026 driven by digital sales

Housing loan production benefited from strong underlying demand and a temporary boost ahead of interest rate increases and regulatory changes. KB gained market share, although in an environment of significant pricing pressure

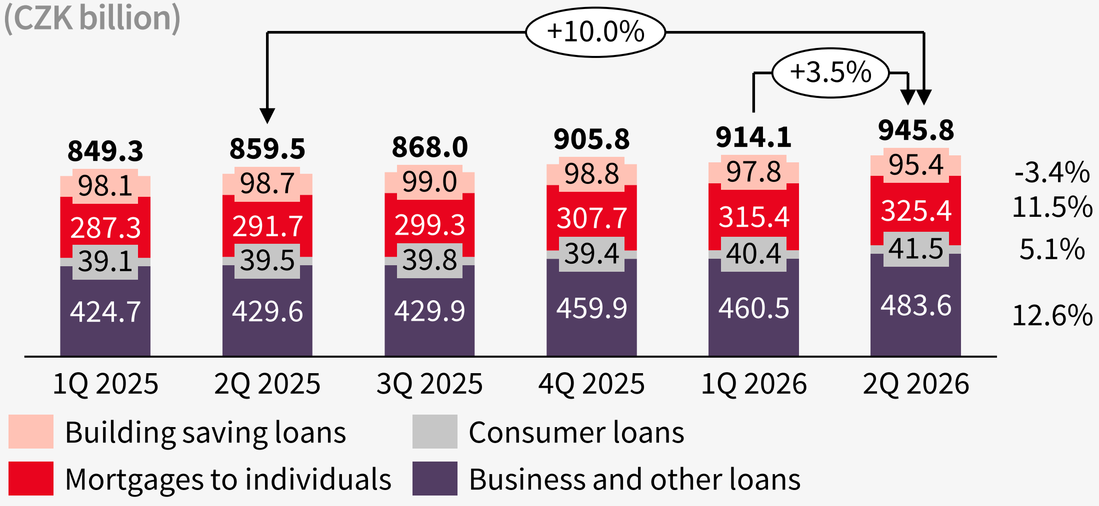
Sales volume of housing loans (KB mortgages + MPSS loans) (CZK billion)



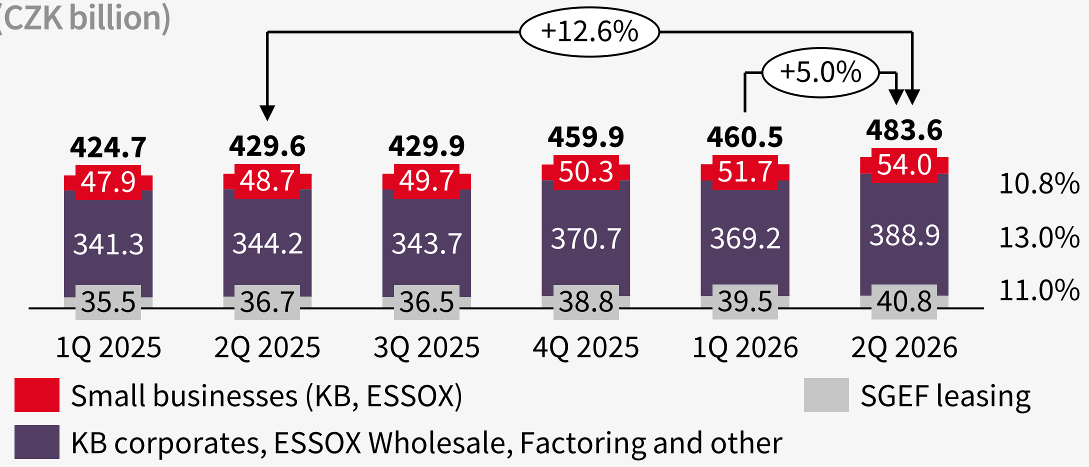
Continued solid momentum in corporate lending amid intense market competition. KB maintains disciplined capital and liquidity allocation

Negative contribution from 2.0% YoY appreciation of CZK v. EUR represents 0.5% of total lending.
Negative contribution from 1.1% QoQ appreciation of CZK v. EUR represents 0.2% 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 2Q 2026

Passerinvest Finance, a.s.

Reg S, Senior 6.50% p.a.
Fixed Rate Bonds
Due March 2031

CZK 2,500,000,000

Bookrunner, Joint Lead Manager

2026 Czech Republic

Helicopter Alliance, a.s.

Club Financing

USD 150,000,000

Coordinator, Arranger, Lender, Agent

2026 Czech Republic

Marissa West, a.s.

Sustainability-Linked Loan

CZK 900,000,000

Lender, Hedging Provider

2026 Czech Republic

CZECH GAS NETWORKS INVESTMENTS S.Á R.L.

Club Financing

CZK 9,700,000,000
EUR 426,000,000

Coordinator, Bookrunner, Mandated Lead Arranger, Agent and Original Lender

2026 Czech Republic

Dr. Max Group

Club Refinancing

EUR 1,860,000,000

Coordinator, Bookrunner and Mandated Lead Arranger

2026 Czech Republic

FORTUNA ENTERTAINMENT GROUP A.S.

Club Financing

EUR 680,000,000

Mandated Lead Arranger and Lender

2026 Czech Republic

ZEVO Vráto, a.s.

Syndicated Financing

CZK 3,020,000,000

Lender, Agent and Security Agent

2026 Czech Republic

Penta Investment Limited

IRS Macro Hedging

EUR 600,000,000

Hedging Counterparty

2026 Czech Republic

Client deposits +10.2%, other AUM up 1.4%

Net loans to deposits ratio at 82.4%. LCR 153%. NSFR 123%

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

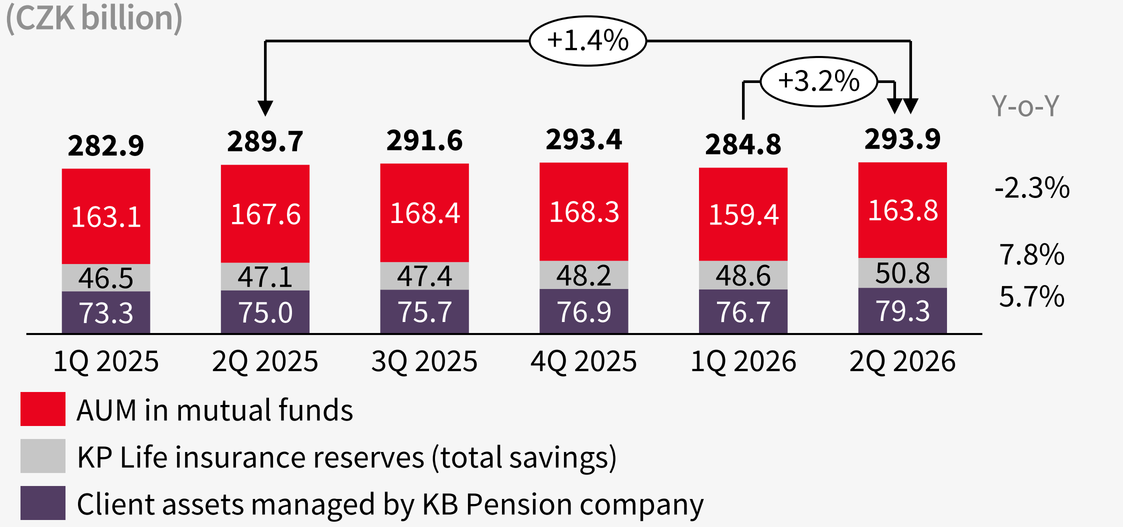
Mutual funds net inflows CZK 2.1 billion in 2Q26

Solid growth in premium written in life insurance

Pension assets growth accelerated in Q2, supported by favourable market performance

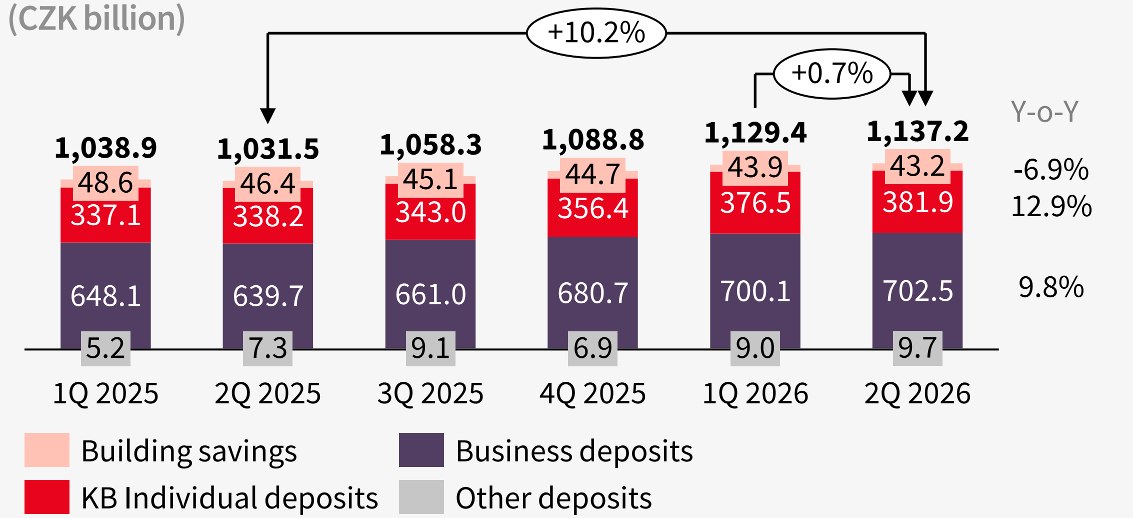
Non-deposit assets under management

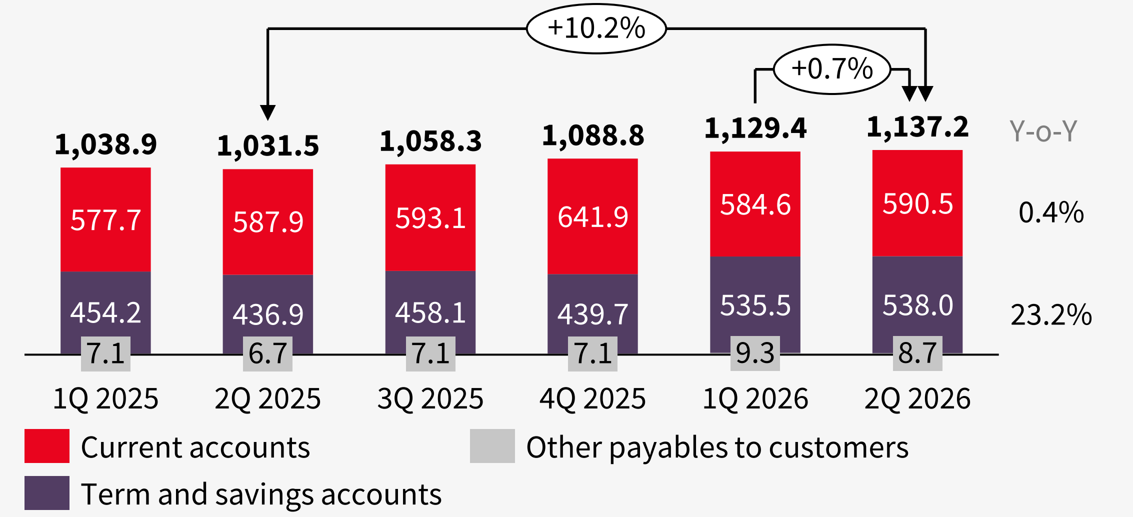
(CZK billion)



Group deposits (excluding repo operations)

(CZK billion)

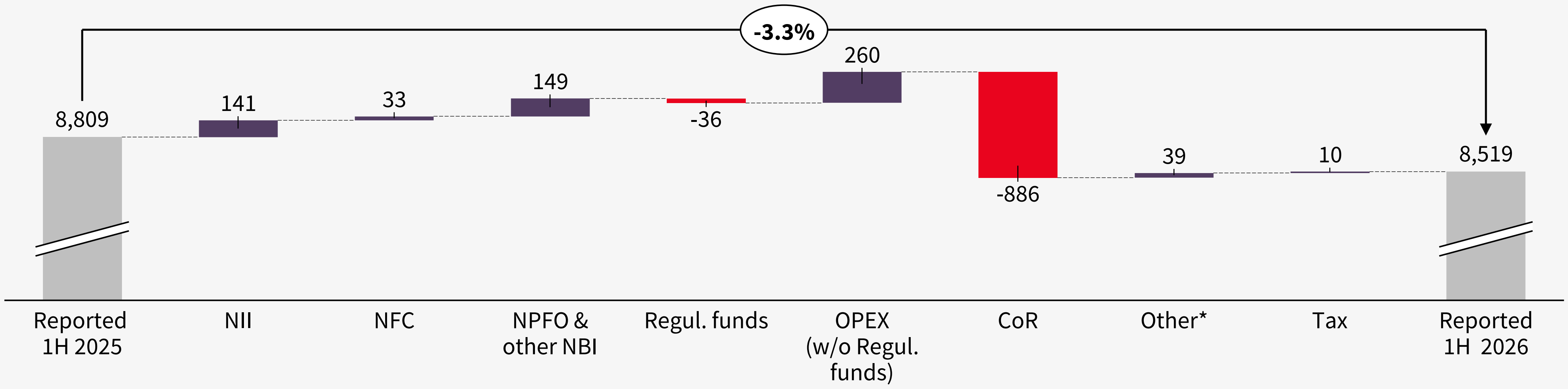




Agenda

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 June 2026)



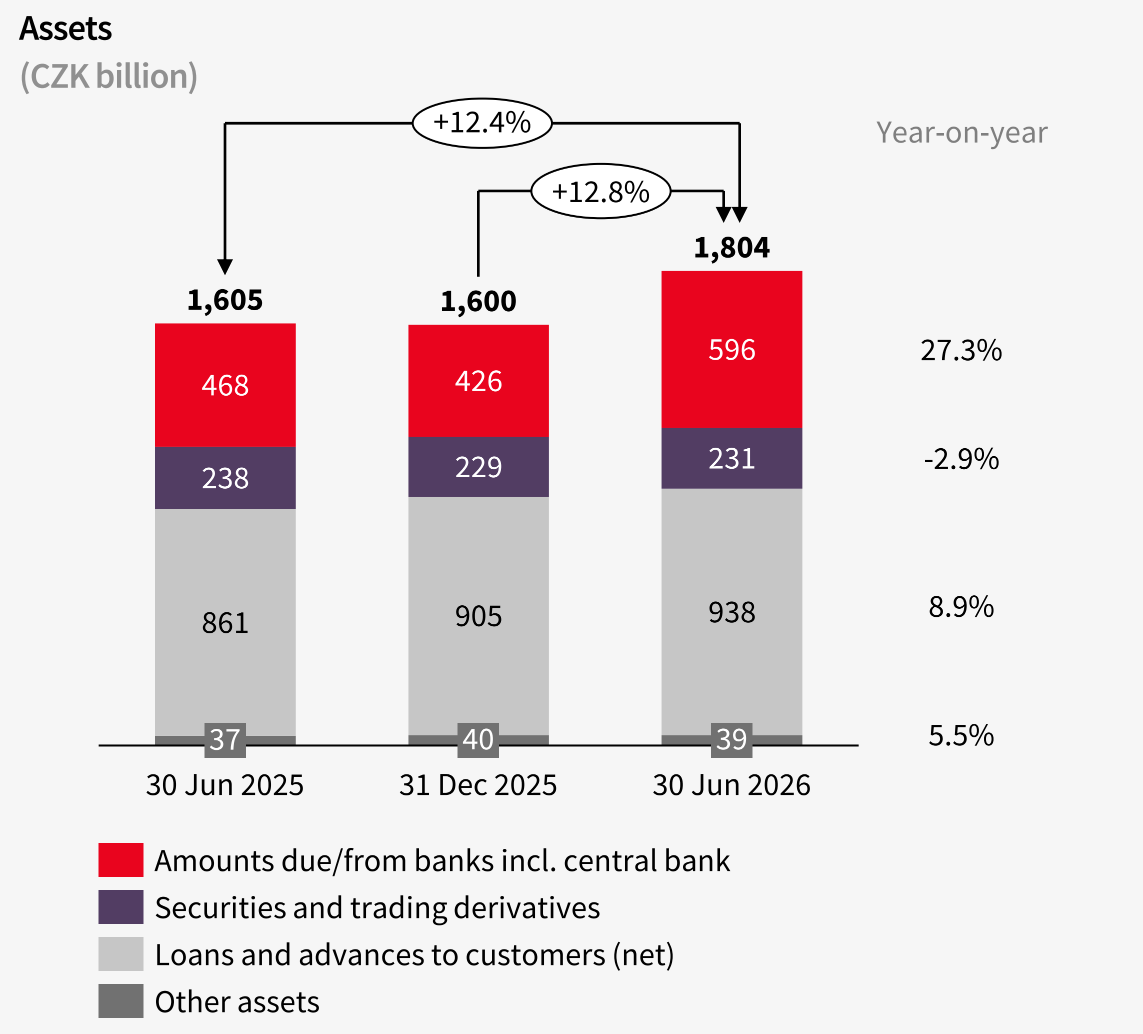
****Other** includes: Income from share of associated companies, Net profit/(loss) on subsidiaries and associates, Net profits on other assets and Profit attributable to the Non-controlling owners*

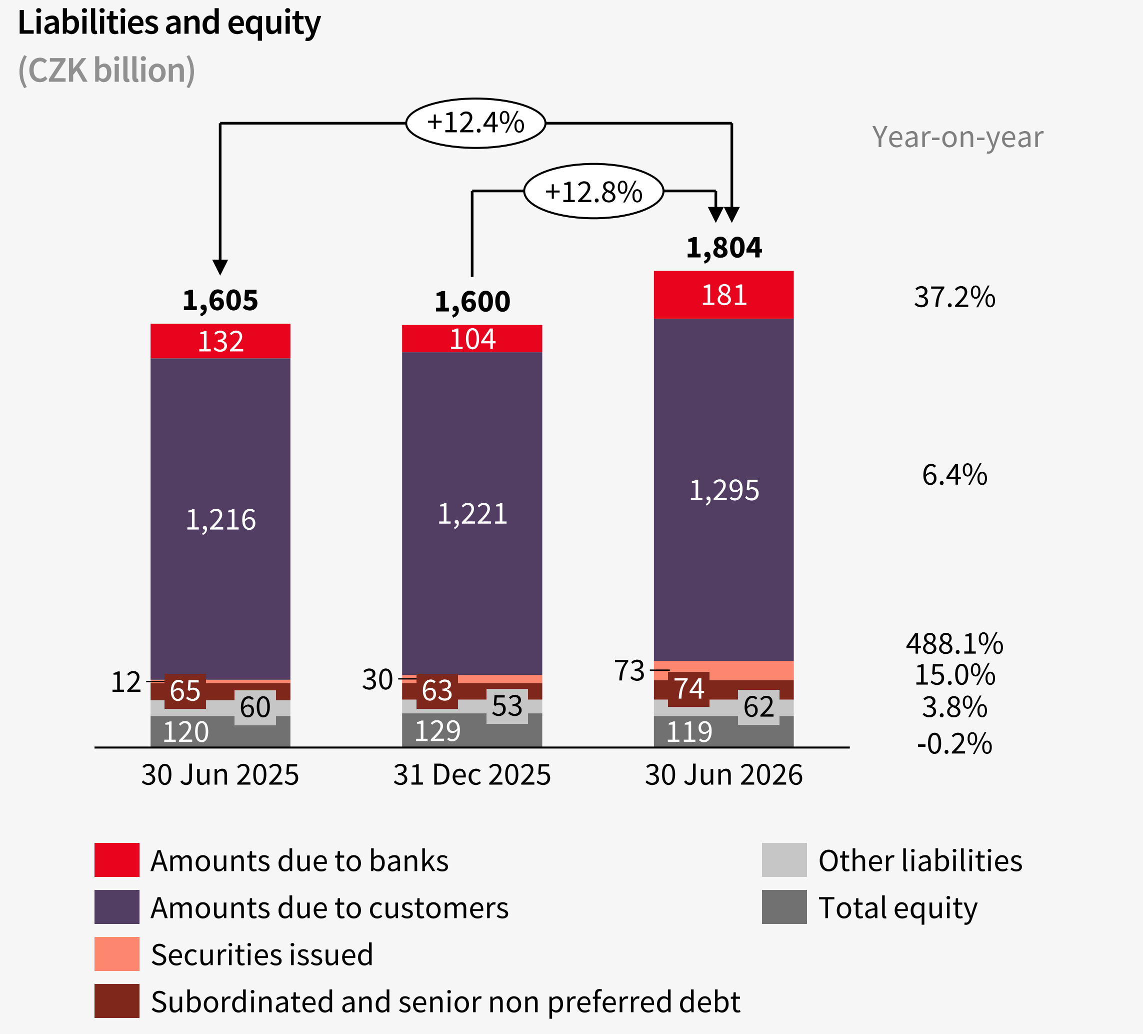
Profitability indicators for 1H 2026

	Return on avg. equity (ROAE)	Return on avg. Tier 1 capital (RoT1)	Return on avg. tangible equity (ROTE)	Return on avg. assets (ROAA)
Reported	13.9%	17.1%	15.8%	1.0%
Adj. for IFRIC 21*	14.2%	17.4%	16.1%	1.0%

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

Balance sheet up by 12.4% year-on-year



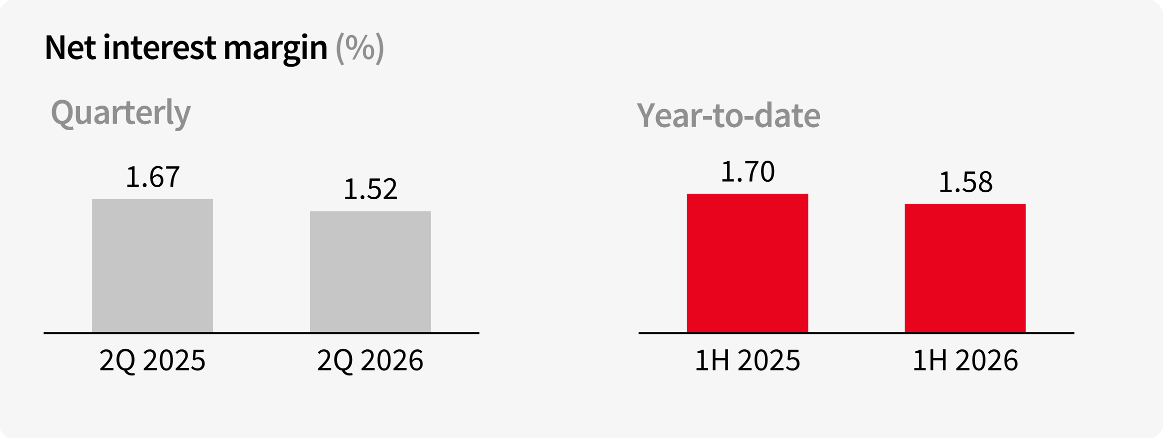


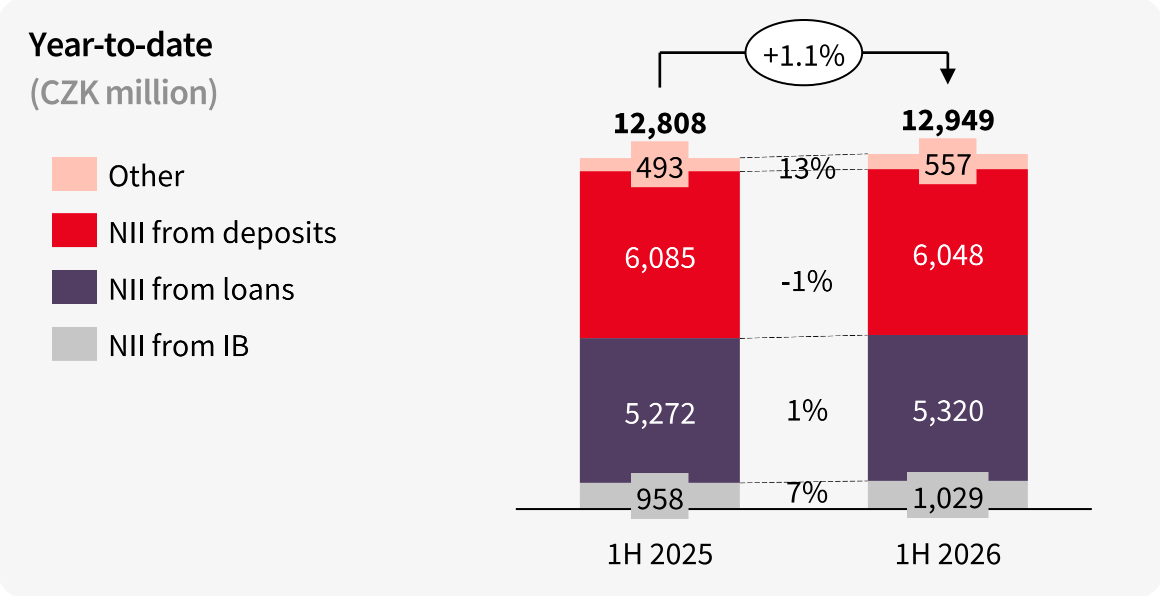
NII growth driven by business volumes

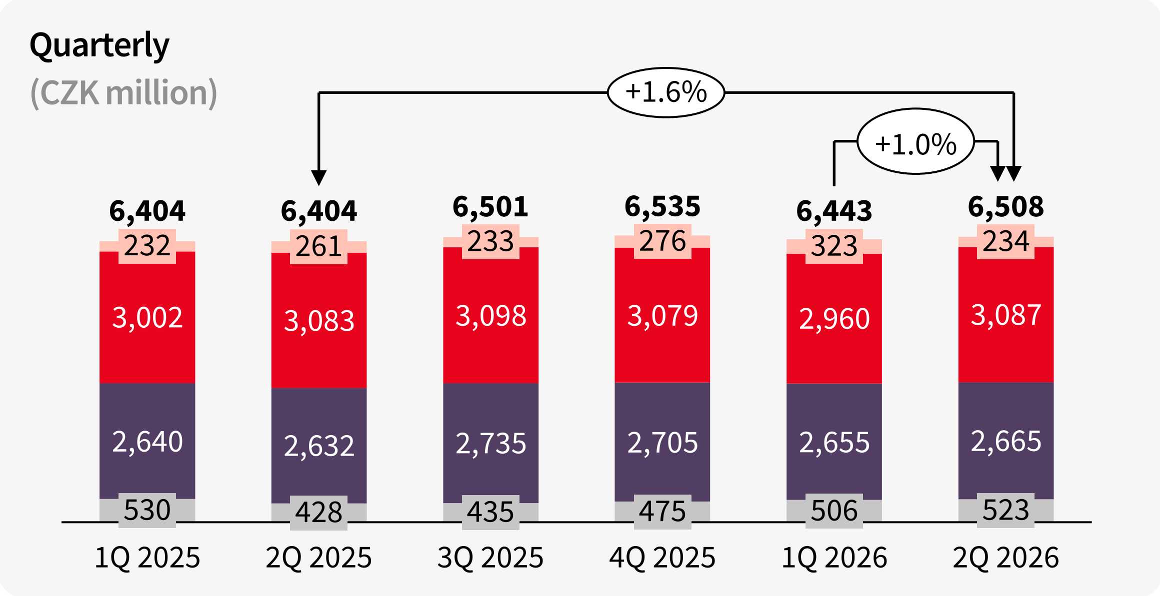
NII from deposits: Average spread lower due to intense competition for deposits and a structurally higher share of savings and term deposits, supported by seamless transfers between current and savings accounts in mobile banking

NII from loans: Pressure on lending spreads persisted due to intense competition, particularly in retail. Mortgage rates adjusted only gradually to higher interbank funding costs, while consumer lending growth primarily generated in lower-spread segments (e.g. debt consolidation and home equity lending).

Other NII: influenced by profit accrual, payout of dividends in May, effect of rates development on reinvestment yield on capital and cost of MREL







Stronger performance in Q2 supports improving fee income trend

Transaction fees

Continued, and also seasonal in Q2, growth in the number of card and cashless payment transactions.

Wire-transfer income settled at a lower base following the migration of most retail clients to the KB+ platform, where most payment transactions are included in subscription plans

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

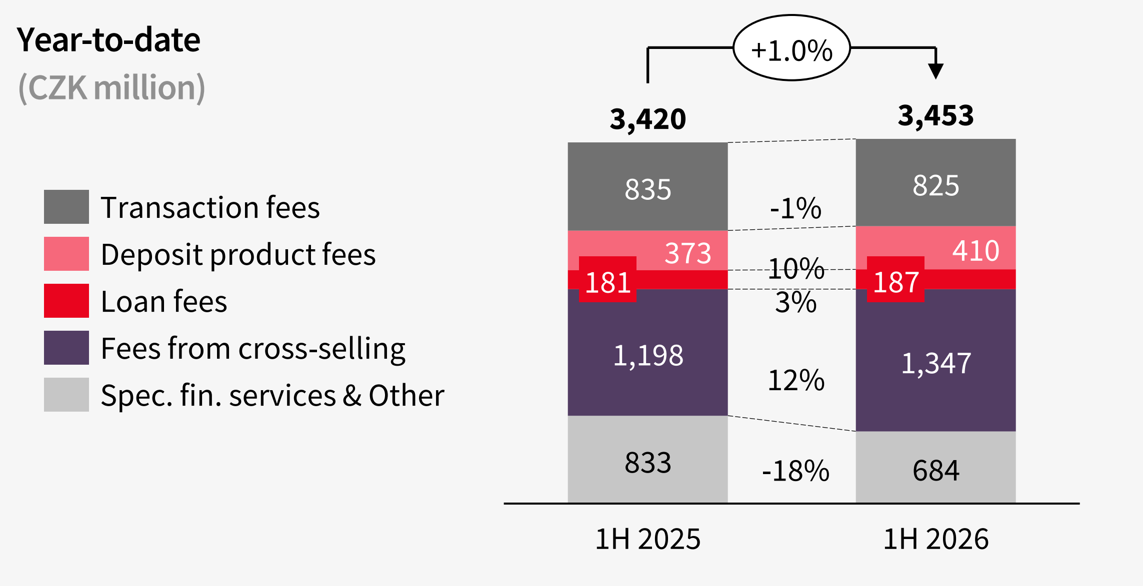
Better income from overdraft and credit commitment fees, small business lending. Lower contribution from ESSOX

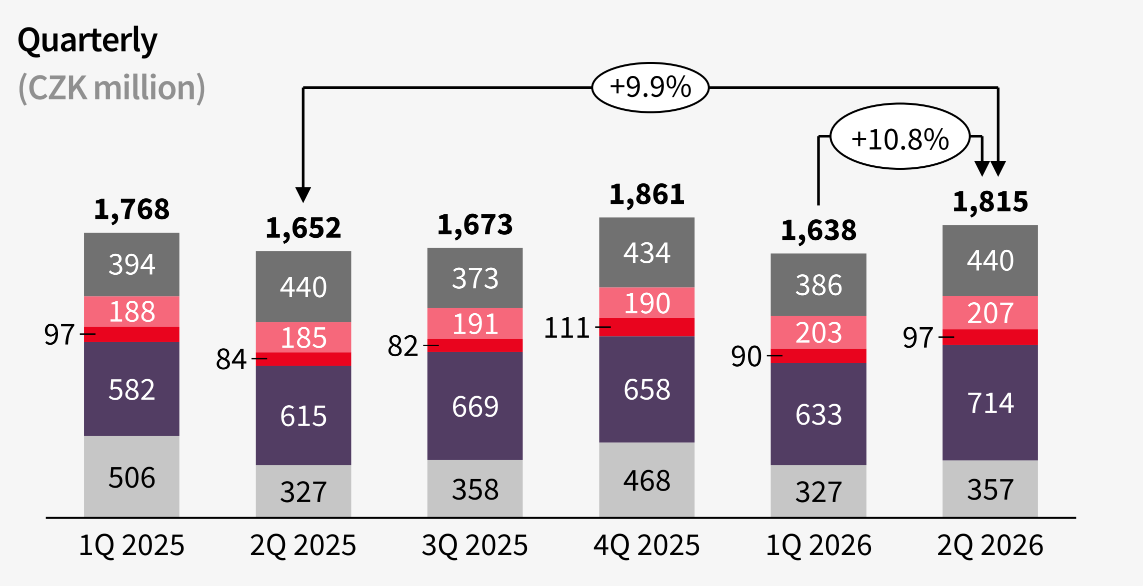
Fees from cross-selling

Growth driven by income from mutual funds, pension funds and insurance

Specialised financial services and other fees

Better fees from guarantees, custody. Improved income in Q2 from loan syndications





Solid level of client activity

Capital markets

Environment in Q2 influenced mainly by developments in the Middle East, reflected in increased volatility in CZK FX and IR rates

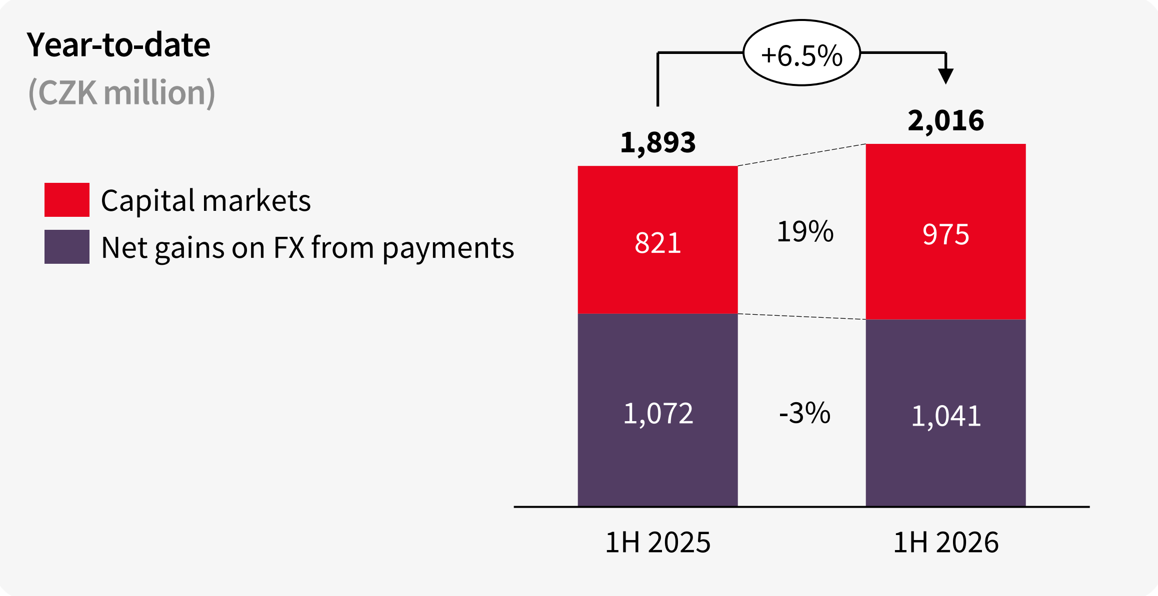
Strong demand for hedging solutions, particularly option-based, extended to SME segments

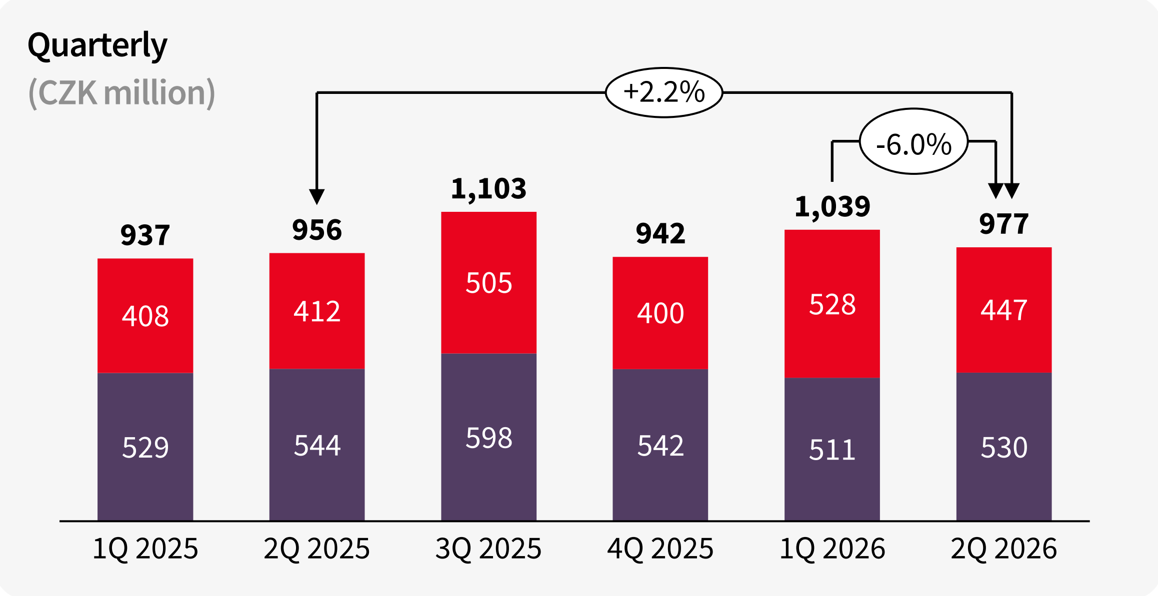
CNB rate hike on 18 June influenced client and interbank flows

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 stronger activity in Q2





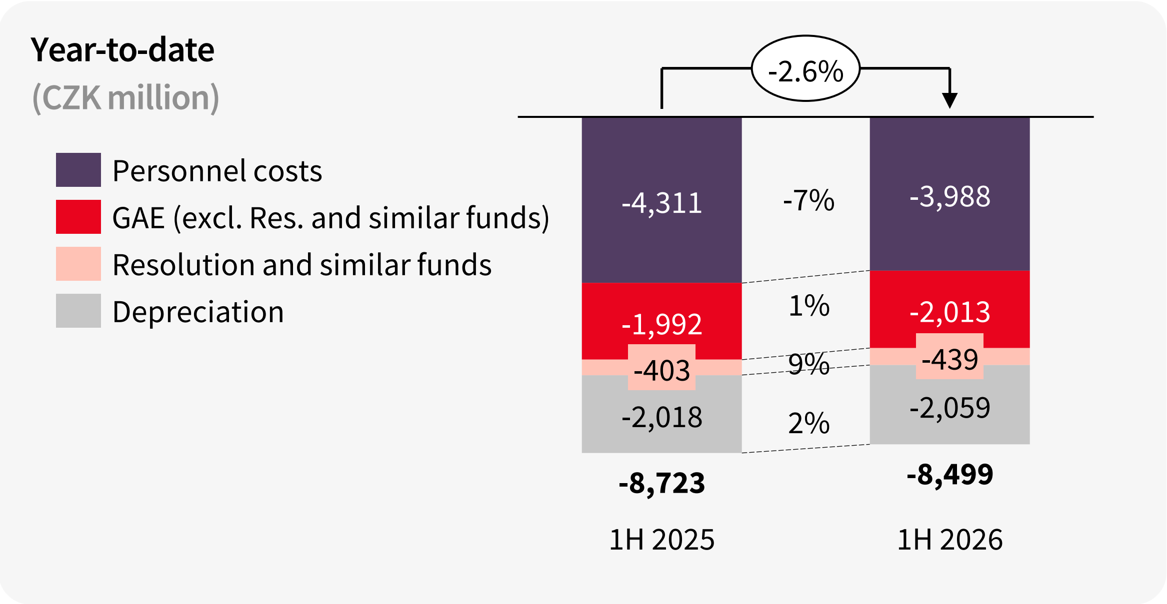
Continued focus on operating efficiency

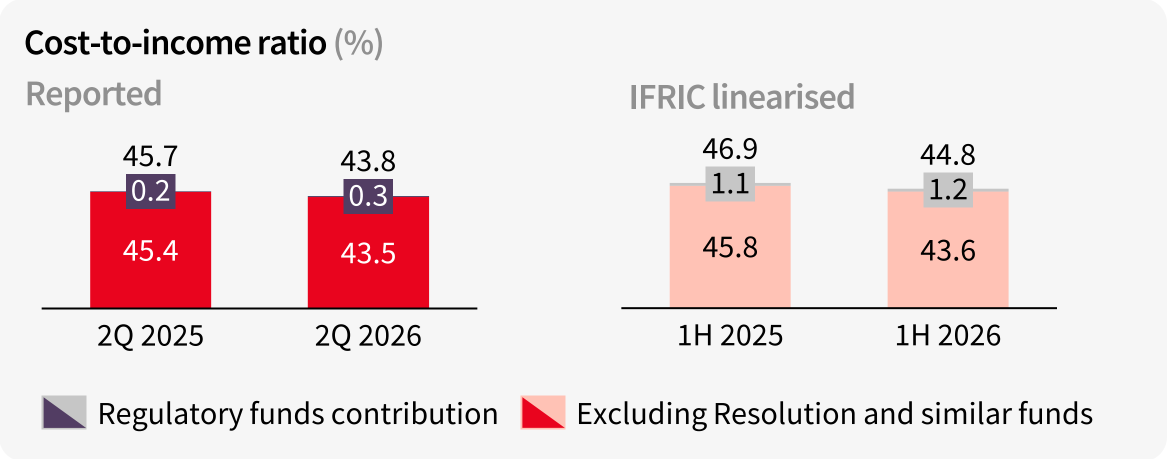
Personnel expenses: Annual base salary increase by average 2.5% effective from April offset by lower staff number and adjustment to variable pay accrual. Average number of employees (FTE) in 1H26 at 6,475, lower by –9.5% YoY

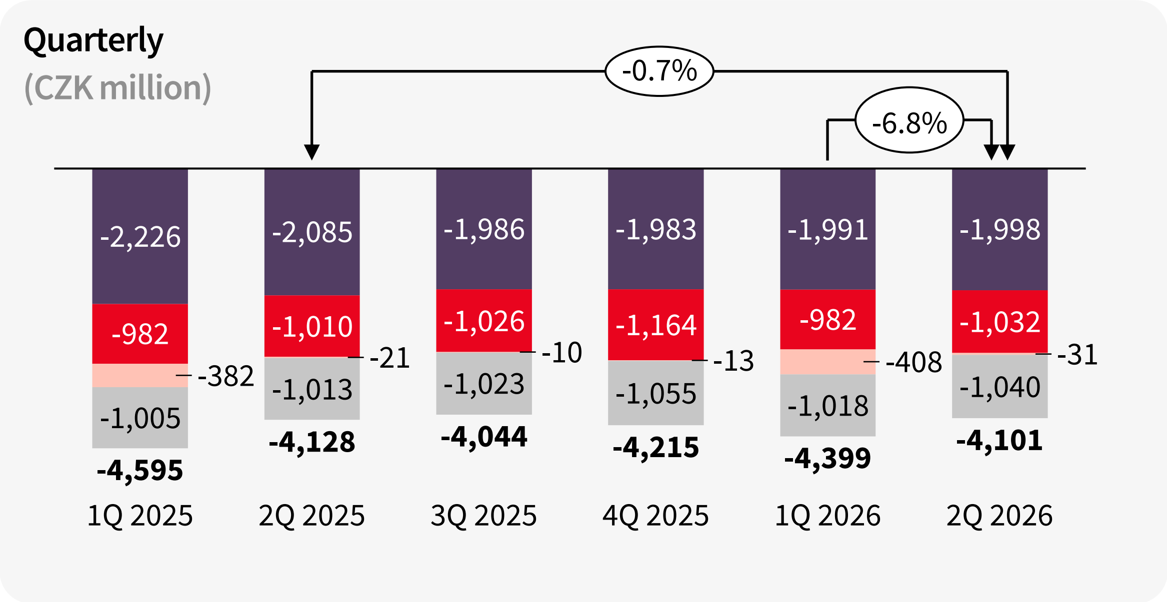
Administrative costs: higher marketing cost, lower real estate expenses, slightly lower ICT-related costs

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







Agenda

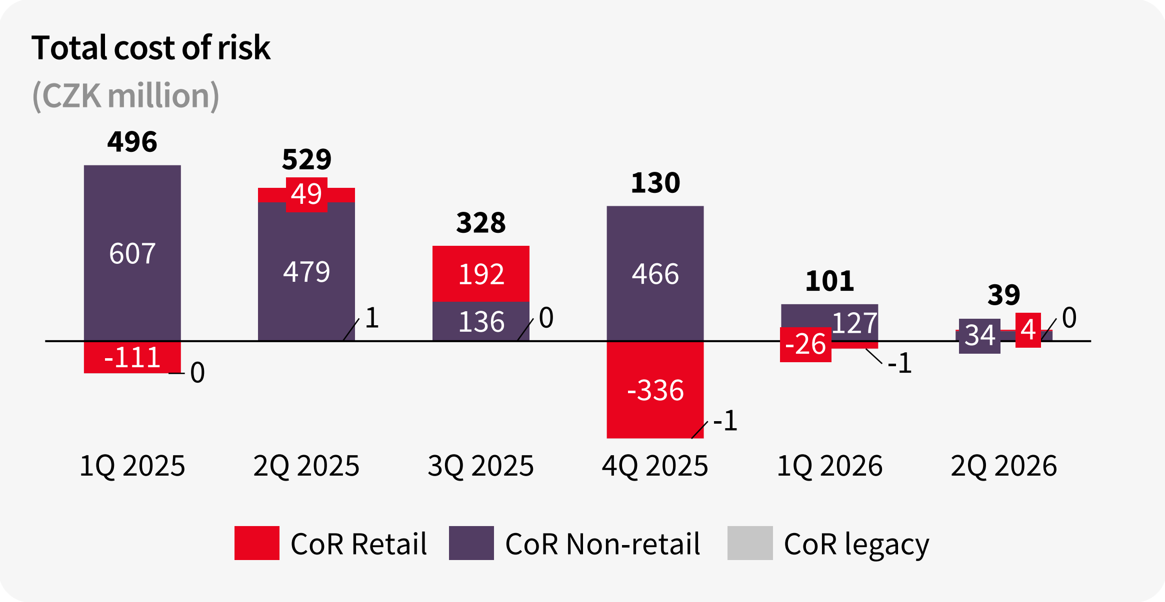
2Q 2026 Cost of risk evolution

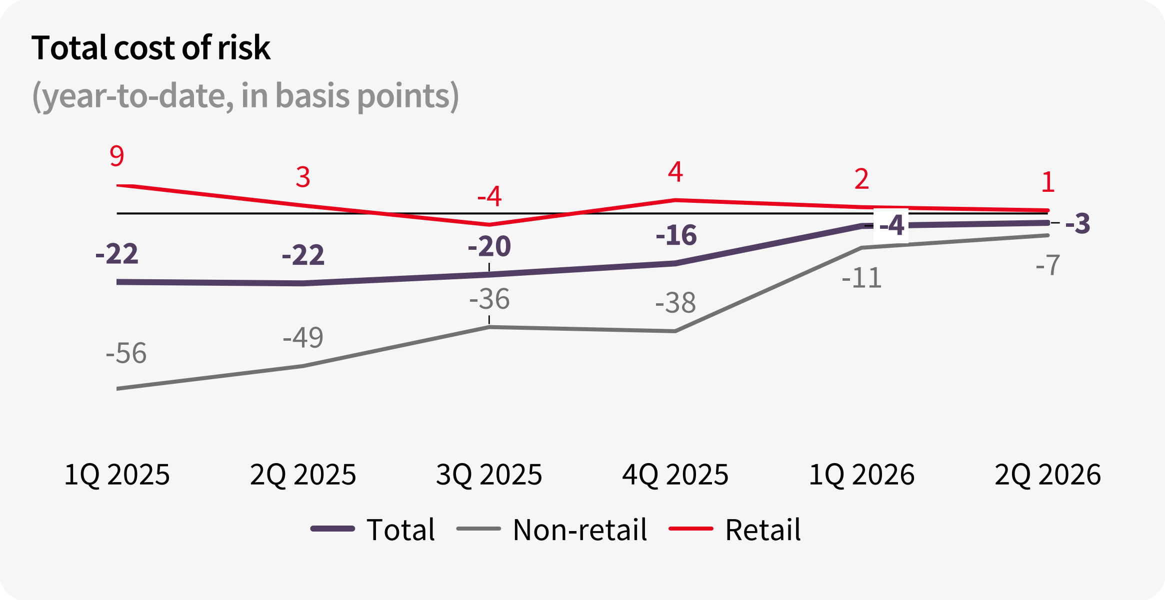
2Q 2026 CoR net release at CZK 39 million, -3 bps YtD

Positively influenced by:

- Decrease of sectorial overlay
- Continuing resilience of the mortgage portfolio

Partially offset by the update of the IFRS 9 provisioning models



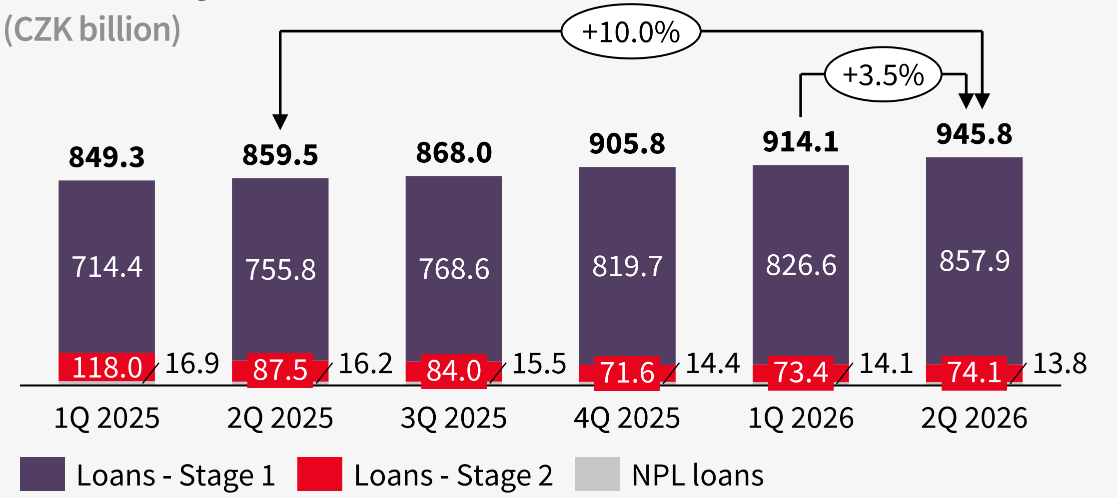


Excellent asset quality

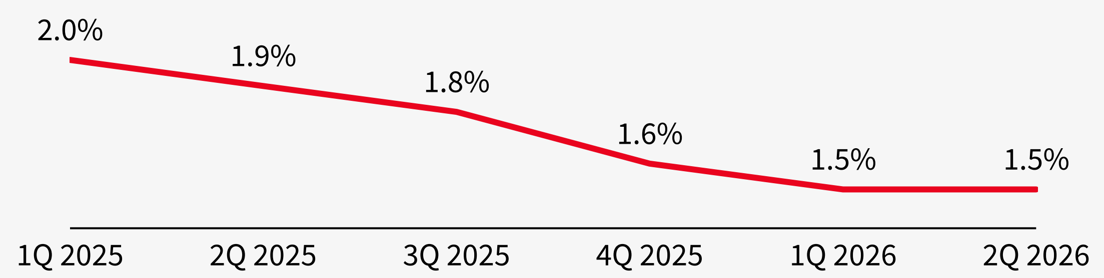
NPL ratio stable at 1.5%, driven by the (i) successful resolution of several corporate NPL, (ii) write-offs and sales on retail and (iii) stable default rates

Group lending

(CZK billion)

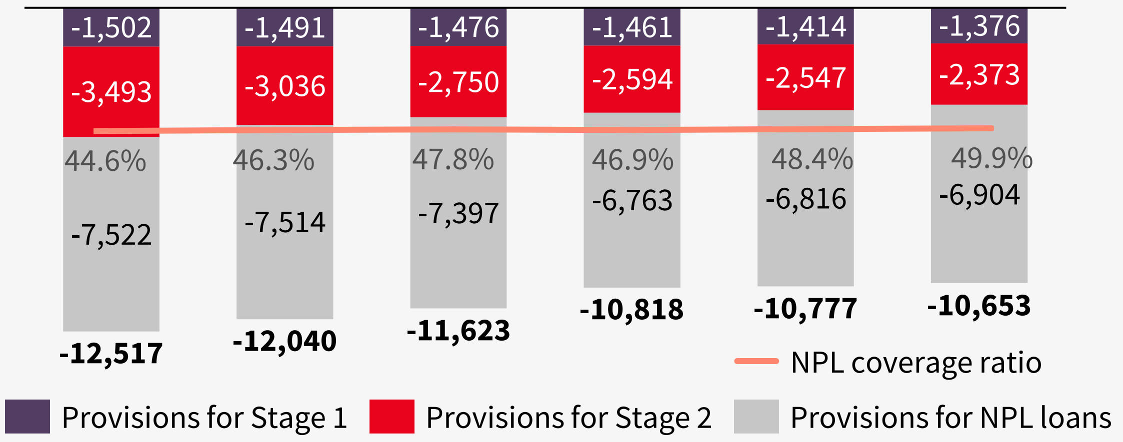


NPL ratio evolution



Provision coverage

(CZK million)



Agenda

Capital to remain at a prudent level through optimised capital structure

Total capital adequacy at 17.3% over the Overall Capital Requirement of 16.6%. CET 1 ratio at 16.0% over the required 12.0% (minimum T1 at 14.0%)

Tier 2 capital represented 1.3% of RWA, leaving 1.3 p.p. of available regulatory capacity within the 2.6% limit

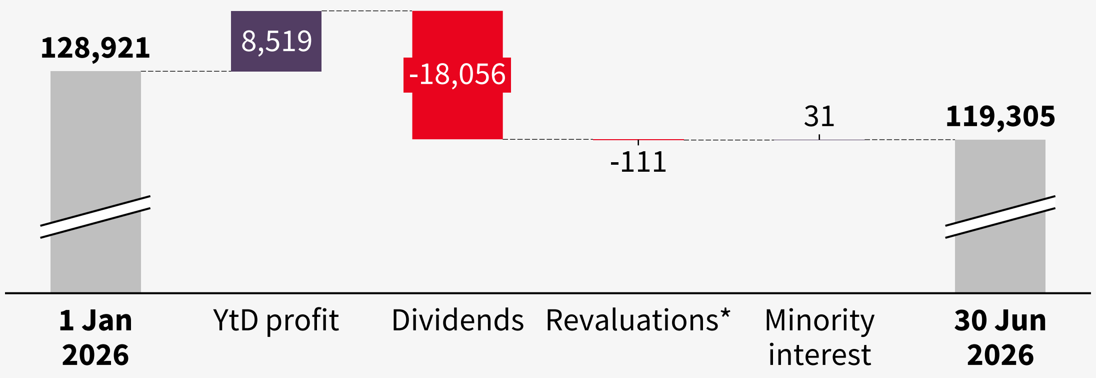
Growth in RWA in 2Q2026 driven by exposure growth, impact from implementation of new PD models and rating changes

MREL adequacy at 27.8% over 20.6% MREL requirement, 26.9% total requirement (MREL+ Combined buffer requirement). KB has taken EUR 2.7 billion of senior non-preferred loans to meet MREL

	30-Jun-25	31-Dec-25	30-Jun-26
Total capital adequacy	**18.6%**	**17.9%**	**17.3%**
Core Tier 1 ratio	**17.7%**	**17.1%**	**16.0%**
Total capital (CZK billion)	104.7	104.0	108.2
CET1 capital (CZK billion)	99.6	99.5	100.2
Total RWA (CZK billion)	562.0	580.6	625.3
Credit RWA (CZK billion)	444.7	467.9	507.3
RWA / Total assets	35.0%	36.3%	34.7%

Contributions to shareholders' equity in 1H 2026

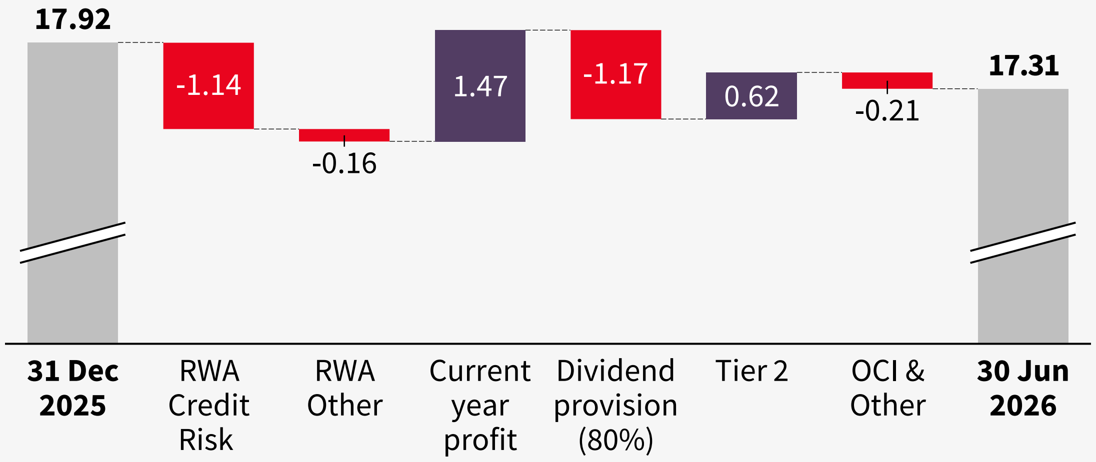
(CZK million)



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

Contributions to capital adequacy ratio in 1H 2026

(%)



Agenda

2026 outlook (base scenario as of 30 June 2026)

The text below updates and replaces outlook for 2026 originally presented alongside release of KB's full year 2025 results on 6 February 2026 and updated with 1Q 2026 results on 30 April

Key macroeconomic assumptions:
2026 GDP +2.1%, Inflation +2.1% (average), 2W repo rate 3.6% (average). CZK/EUR 24.3 (average)

	FY 2025	6M 2026	Target 2026	
Loans to clients	+6.8% YoY	+10.0% YoY	High-single-digit growth	Retail relatively faster
Client deposits	+5.8% YoY	+10.2% YoY	High-single-digit growth	Higher share of remunerated deposits Mid-single-digit growth in other AUM
Revenues	+0.2% YoY	+1.8% YoY	Mid-single-digit growth	Contribution from all main revenue categories
Operating expenditures	-4.2% YoY	-2.6% YoY	Flattish	Lower personnel expenses, stable administrative costs, higher regulatory charges and D&A
Cost/income ratio	46.1%	46.0%	44 – 45%	Positive operating jaws thanks to revenue increase
Cost of risk	-16 bps (release)	-3 bps (release)	≈ 10 bps (creation)	Expected return to creation of loan loss provisions but below across-the-cycle level
ROE	14.2%	13.9%	13 - 14%	Operating improvement to be offset by higher cost of risk
Total capital ratio	17.9%	17.3%	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	

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

Agenda

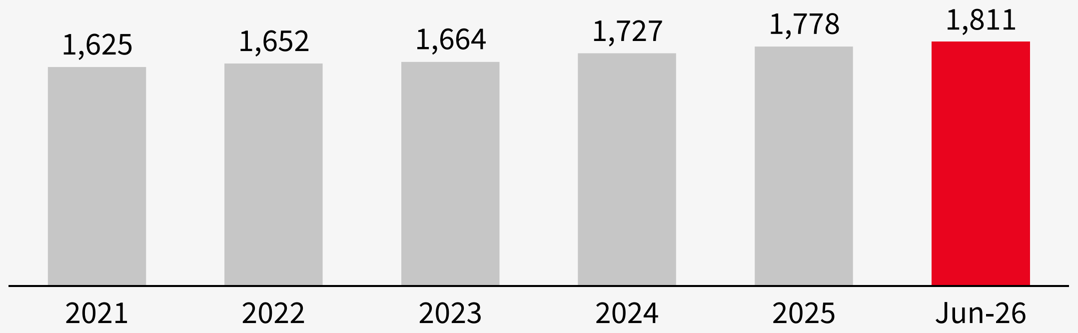
KB

Number of clients and distribution network

	30-Jun-25	30-Jun-26	YoY
Number of clients			
KB Group's customers	2,241,000	2,313,000	+72,000
Komerční banka	1,755,000	1,811,000	+56,000
– Individual clients	1,513,000	1,568,000	+56,000
– KB+ users	1,269,000	1,731,000	+462,000
Modrá pyramida	365,000	327,000	-37,000
KB Penzijní společnost	406,000	384,000	-23,000
ESSOX (Group)	103,000	108,000	5,000
Distribution network			
KB Retail branches (CZ)	187	171	-16
KB Poradenství outlets	199	202	+3
ATMs (KB network)	764	745	-19
ATMs (Total shared network)	1,947	1,916	-31
Number of active debit cards	1,631,000	1,686,000	+56,000
Number of active credit cards	231,000	235,000	+4,000

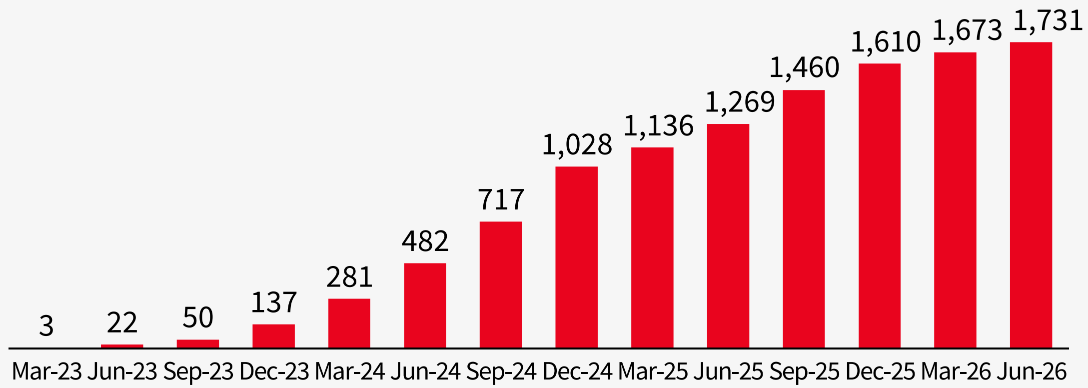
Number of bank clients

(thousands, CZ)



KB+ users (individuals and small business)

(thousands)



Income statement

(CZK million, unaudited)	1H 2025	1H 2026	YoY	2Q 2025	1Q 2026	2Q 2026	YoY	QoQ
Net interest income	12,808	12,949	1.1%	6,404	6,443	6,506	1.6%	1.0%
Net fee and commission income	3,420	3,453	1.0%	1,652	1,638	1,815	9.9%	10.8%
Net profit on financial operations	1,893	2,016	6.5%	956	1,039	977	2.2%	-6.0%
Dividend and other income	53	80	50.4%	27	16	63	>100%	>100%
Net banking income	**18,174**	**18,497**	**1.8%**	**9,039**	**9,136**	**9,361**	**3.6%**	**2.5%**
Personnel expenses	-4,311	-3,988	-7.5%	-2,085	-1,991	-1,998	-4.2%	0.4%
General admin. expenses (excl. regulatory funds)	-1,992	-2,013	1.1%	-1,010	-982	-1,032	2.2%	5.1%
Resolution and similar funds	-403	-439	9.0%	-21	-408	-31	51.5%	-92.3%
Depreciation, amortisation and impairment of operating assets	-2,018	-2,059	2.0%	-1,013	-1,018	-1,040	2.7%	2.2%
Total operating expenses	**-8,723**	**-8,499**	**-2.6%**	**-4,128**	**-4,398**	**-4,101**	**-0.7%**	**-6.8%**
Operating profit	**9,451**	**9,998**	**5.8%**	**4,911**	**4,738**	**5,259**	**7.1%**	**11.0%**
Cost of risk	1,025	139	-86.4%	529	101	39	-92.7%	-61.7%
Net operating income	**10,476**	**10,137**	**-3.2%**	**5,440**	**4,839**	**5,298**	**-2.6%**	**9.5%**
Income from share of associated companies	169	187	10.6%	92	84	103	11.5%	23.2%
Net profit/(loss) on subsidiaries and associates	0	0	n.a.	0	0	0	n.a.	n.a.
Net profits on other assets	12	-4	+/-	-4	-3	-1	-69.7%	-52.8%
Profit before income taxes	**10,656**	**10,319**	**-3.2%**	**5,528**	**4,919**	**5,400**	**-2.3%**	**9.8%**
Income taxes	-1,779	-1,769	-0.6%	-887	-887	-881	-0.6%	-0.7%
Net profit	**8,877**	**8,550**	**-3.7%**	**4,642**	**4,032**	**4,518**	**-2.7%**	**12.1%**
Profit attributable to the Non-controlling owners	68	31	-54.4%	18	23	8	-56.5%	-65.6%
Profit attributable to the Group’s equity holders	**8,809**	**8,519**	**-3.3%**	**4,623**	**4,009**	**4,510**	**-2.4%**	**12.5%**

Balance sheet

(CZK million, unaudited)	30-Jun-25	31-Dec-25	30-Jun-26	YoY rel.	YoY abs.	Ytd rel.	Ytd abs.
Assets	**1,604,596**	**1,599,579**	**1,803,920**	**12.4%**	**199,324**	**12.8%**	**204,341**
Cash and current balances with central bank	74,426	91,662	95,154	27.8%	20,728	3.8%	3,492
Loans and advances to banks	393,739	333,989	500,806	27.2%	107,067	49.9%	166,817
Loans and advances to customers (net)	861,185	904,839	937,586	8.9%	76,401	3.6%	32,746
Securities and trading derivatives	238,072	229,100	231,142	-2.9%	-6,930	0.9%	2,042
Other assets	37,174	39,989	39,232	5.5%	2,058	-1.9%	-757
Liabilities and shareholders' equity	**1,604,596**	**1,599,579**	**1,803,920**	**12.4%**	**199,324**	**12.8%**	**204,341**
Amounts due to banks	131,698	103,590	180,725	37.2%	49,027	74.5%	77,136
Amounts due to customers	1,216,486	1,220,955	1,294,618	6.4%	78,131	6.0%	73,662
Securities issued	12,394	30,166	72,884	>100%	60,490	>100%	42,718
Subordinated and senior non preferred debt	64,536	63,234	74,208	15.0%	9,672	17.4%	10,974
Other liabilities	59,900	52,713	62,180	3.8%	2,281	18.0%	9,467
Total equity	119,582	128,921	119,305	-0.2%	-277	-7.5%	-9,616
o/w Minority equity	1,647	1,693	1,724	4.7%	77	1.8%	31

Capital & profitability indicators

	Reported			Adjusted for IFRIC 21 linearisation*	
(year-to-date, IFRS 9)	30-Jun-25	31-Dec-25	30-Jun-26	30-Jun-25	30-Jun-26
Tier 1 ratio = Core Tier 1 ratio	17.7%	17.1%	16.0%		
Risk weighted assets for credit risk (CZK billion)	444.7	467.9	507.3		
Net interest margin, annualised	1.7%	1.7%	1.6%		
Loan (net) / deposit ratio (excl. repo with clients)	83.5%	83.1%	82.4%		
Cost / income ratio	48.0%	46.1%	46.0%	46.9%	44.8%
Return on average equity (ROAE), annualised	14.4%	14.2%	13.9%	14.7%	14.2%
Return on average Tier 1 capital	17.7%	18.1%	17.1%	18.0%	17.4%
Return on average tangible equity (ROTE)	16.4%	16.1%	15.8%	16.6%	16.1%
Return on average assets (ROAA), annualised	1.1%	1.2%	1.0%	1.1%	1.0%
Earnings per share (CZK), annualised	93	96	90	95	92
Average number of employees during the period acc. to CSO	7,155	6,971	6,475		
Average number of employees during the period (based on CSRD)	7,318	7,133	6,627		

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

Business performance of subsidiaries (1/2)

	1H 2025	1H 2026	YoY
Modrá pyramida (100%)			
building savings & loans company			
Volume of new loans (CZK million)	7,117	2,864	-60%
Volume of total loans (gross, CZK million)	98,734	95,382	-3%
Volume of deposits (CZK million)	46,369	43,154	-7%
Number of clients	364,566	327,255	-10%
Average number of FTEs*	430	407	-5%
KB Penzijní společnost (100%)			
manager of pension funds			
Number of new contracts	13,153	15,887	21%
Number of clients	406,333	383,584	-6%
Assets under management (CZK million)	75,026	79,292	6%
of which in Transformed fund	45,032	42,255	-6%
Average number of FTEs*	39	40	3%
ESSOX (50.93%)			
non-bank consumer lender and car financing company			
Volume of total loans (gross, CZK million)	21,625	22,419	4%
Number of active clients	102,878	107,595	5%
Average number of FTEs*	317	266	-16%

** Based on CSRD*

Business performance of subsidiaries (2/2)

	1H 2025	1H 2026	YoY
Factoring KB (100%)			
factoring company			
Factoring turnover (CZK million)	37,885	40,127	6%
Volume of total financing (gross, CZK million)	11,830	13,567	15%
Average number of FTEs*	0.2	0.2**	n.a.
KB Pojišťovna (49%)			
universal insurance company			
Volume of technical reserves - Savings (CZK million)	47,091	50,776	8%
Gross written premium (CZK million)	4,264	5,794	36%
of which in life insurance	3,549	5,000	41%
of which in non-life insurance	715	794	11%
Average number of FTEs	288	288	0%
SGEF Czech Republic (100%)			
provider of asset-backed financing in Czechia and Slovakia			
Volume of new financing (CZK million)	7,921	10,123	28%
Volume of total financing (gross, CZK million)	36,739	40,787	11%
Average number of FTEs*	147	146	-1%

** 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

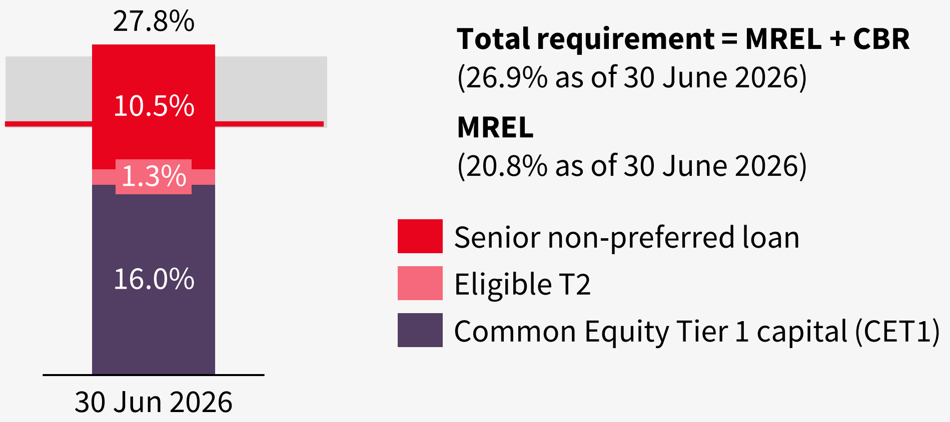
Total requirement = MREL + CBR = 20.6% + 6.25% = 26.85%

Notional volume of Senior Non-Preferred Loans EUR 2.7 billion

Notional volume of Tier 2 capital instruments EUR 0.35 billion (CZK 8.5 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)

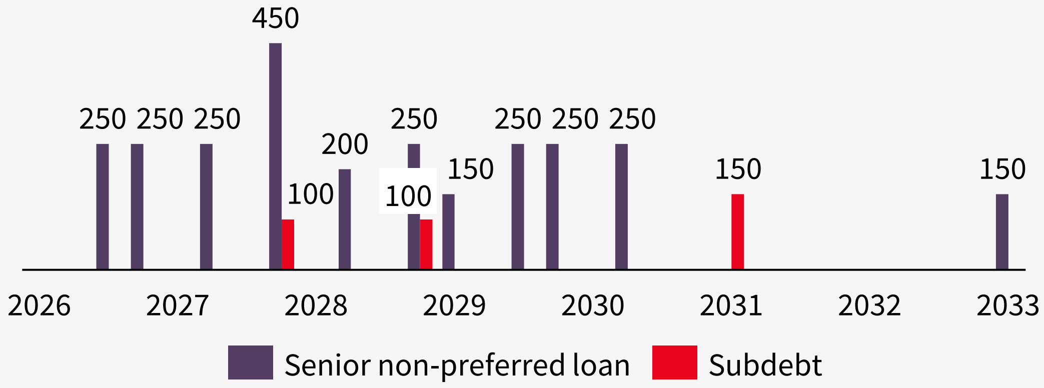


Regulatory capital requirements as announced by Czech National Bank

As from	01/01/2024	01/04/2024	01/07/2024	01/01/2025	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) 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

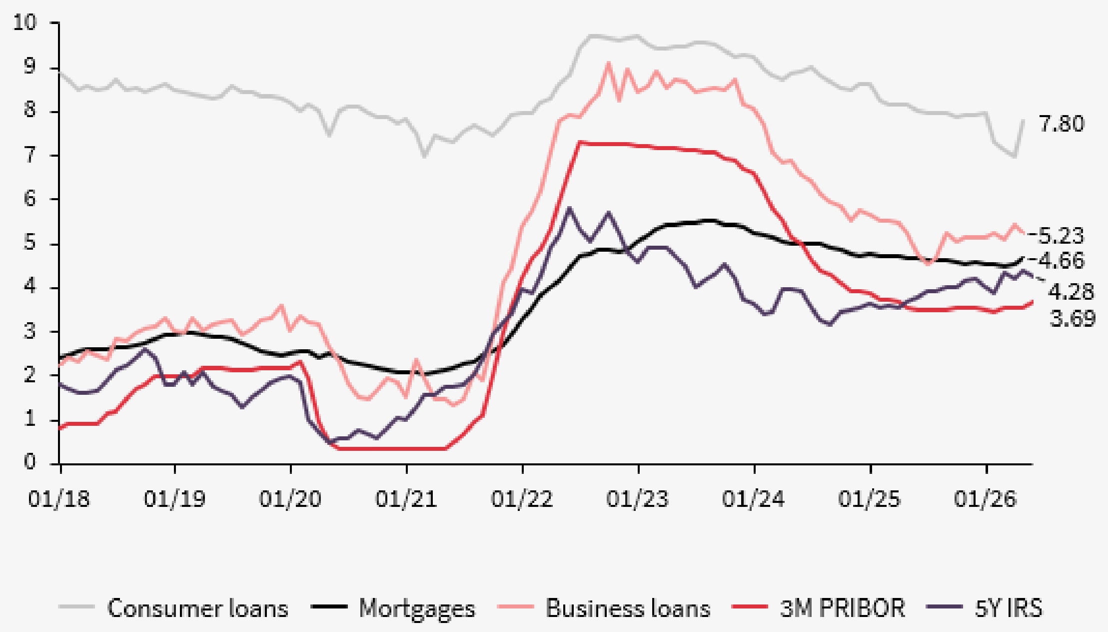
Macroeconomic Indicators	2023	2024	2025	2026*	2027*
Real GDP (%, average)	0.2	1.1	2.7	2.1	2.6
Household consumption (%, average)	-2.7	2.5	2.6	3.1	2.7
Inflation (%, average)	10.8	2.4	2.5	2.1	2.6
Unemployment (%, av., ILO meth.)	2.6	2.6	2.8	3.0	2.9
M2 (%, average)	7.4	7.1	3.2	5.3	5.5
3M PRIBOR (%, average)	7.1	5.0	3.6	3.7	3.9

Potential of the market **	2023	2024	2025	2026*	2027*
Loans / GDP (year-end)	56.8	56.9	57.3	59.5	60.5
Deposits / GDP (year-end)	87.4	89.5	89.4	90.7	91.0
Real estate loans / GDP (year-end)	22.7	22.7	23.2	24.1	24.5
Household loans / GDP (year-end)	28.0	28.2	28.8	30.2	30.7
Corporate loans / GDP (year-end)	28.8	28.7	28.5	29.3	29.8

** KB estimate; ** Banking sector*

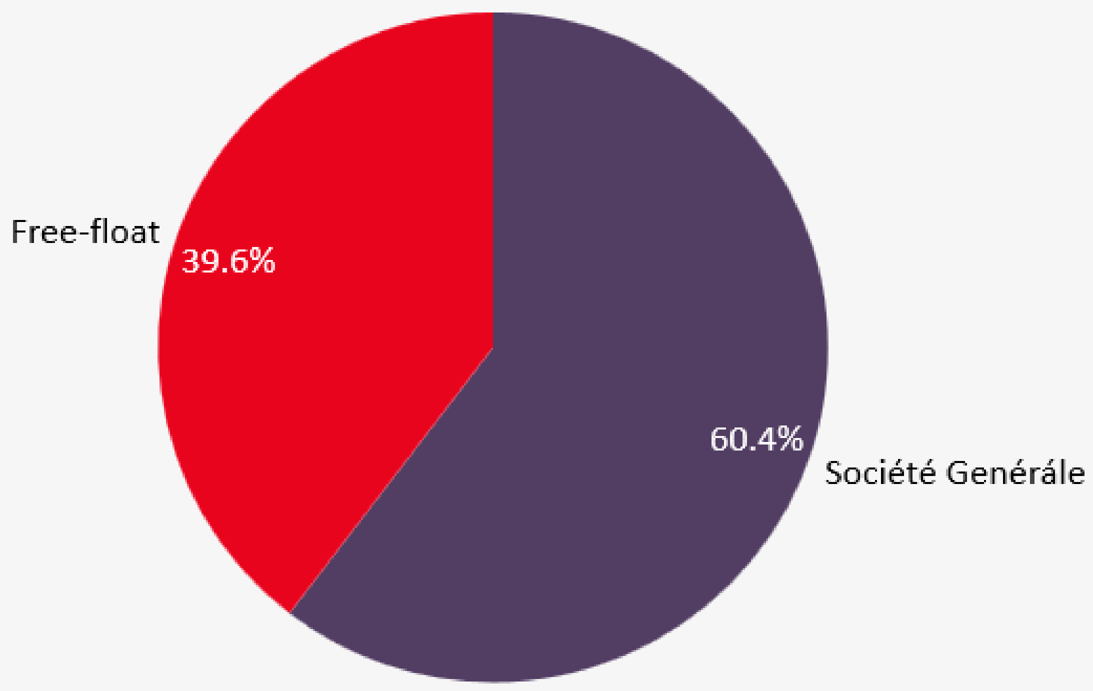
Average market rates on new CZK loans and market interest rates

(%, until May/Jun 2026)



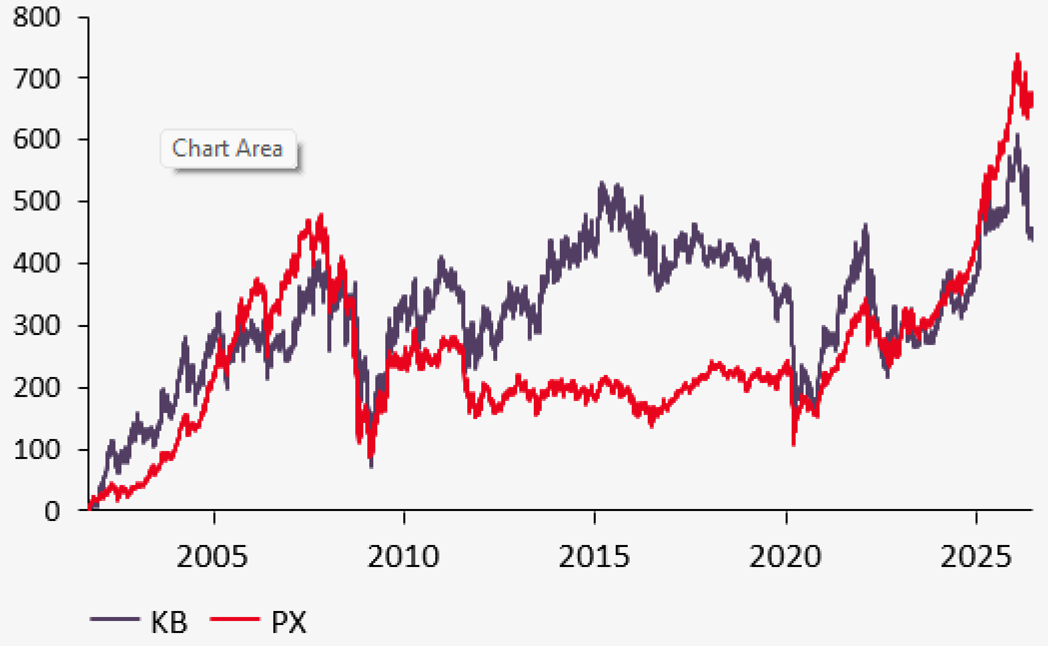
KB - #1 listed Czech bank

Shareholder structure



Appreciation of KB shares since October 2001 (acquisition of majority stake by SG) in % (excluding dividends)

(1 October 2001 – 30 June 2026)



- The number of shareholders comprised 93,841 corporate entities and private individuals as of 30 June 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

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Bloomberg: KOMB CP

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