Komerční banka increases Tier 2 capital by EUR 200 million

Prague, 9 September 2026 - Komerční banka, a.s., with registered office at Na Příkopě 33/969, 114 07 Prague 1, registration No. 45317054, entered in the Commercial Register maintained with the Metropolitan Court of Prague, section B, file No.1360 (hereinafter also Komerční banka), announces that

On 3 September 2026, Komerční banka, as a borrower, entered into an agreement with Société Générale, a public limited company incorporated under French law, with its registered office at 29 Boulevard Haussmann, 75009 Paris, France, registered with the Paris Trade and Company Register under number 552 120 222 (hereinafter also referred to as “Société Générale”), as a lender, for the provision of a Tier 2 subordinated loan in the amount of EUR 200 million, with a value date of 8 September 2026, with a 10 year maturity and a call option exercisable by Komerční banka after five years, bearing an interest rate of EURIBOR 1M plus 1.61% p.a.

The increase in Komerční banka’s regulatory capital resulting from the subordinated loan represents approximately 0.78% of consolidated risk-weighted assets as of 30 June 2026. The loan is denominated in EURin order to better align the currency composition of KB's capital with that of its assets. Komerční banka continuously assesses the debt capital markets for bank issuers (including subordinated bonds) and concluded that the loan from Société Générale represents the most effective option for Komerční banka, taking into account also the resolution strategy applied within the Société Générale Group.

As of 30 June 2026, i.e. not including the above-mentioned Tier 2 subordinated loan, the total consolidated regulatory capital of Komerční banka for the capital adequacy calculation amounted to CZK 108.2 billion. Capital adequacy stood at 17.3%. Core Tier 1 (CET1) capital totalled CZK 100.1 billion and the Core Tier 1 ratio was 16.0%. Tier 2 capital summed to CZK 8.1 billion, representing 1.3% of risk-weighted assets.

As of the contract date, Société Générale held a 60.35% ownership stake in Komerční banka.

Outstanding Subordinated loans (Tier 2 eligible) drawn from Société Générale:

Drawing date	Principal	Call option date*	Interest rate (ACT/360)
10-Oct-22	EUR 100m	11-Oct-27	3M Euribor + 3.79%
29-Nov-23	EUR 100m	29-Nov-28	3M Euribor + 2.82%
13-Mar-26	EUR 150m	13-Mar-31	1M Euribor + 1.69%
8-Sep-26	EUR 200m	8-Sep-31	1M Euribor + 1.61%

(*) call option date 5Y before final maturity