



Report on Remuneration for the year 2025

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1 Remuneration Committee Report

Dear Shareholders,

As Chairman of the Remuneration Committee, I am honoured to present, on behalf of the committee, this Report on Remuneration for 2025. Through this report, which includes details on the remuneration of individual members of the Board of Directors and the Supervisory Board of Komerční banka, a.s., we are fulfilling our legal obligations and continue to uphold our commitment to achieve maximum transparency and openness in relation to shareholders. Our goal is to provide information clearly and to an extent corresponding to the best market standards.

The Remuneration Committee is an advisory and initiating committee of the Supervisory Board which, as part of its activities, conducts an annual review as to the fulfilment of KB's remuneration principles and advises the Supervisory Board on remuneration matters, in particular those regarding the remuneration of members of the Board of Directors and the criteria for determining the structure and amounts of such remuneration.

The Remuneration Committee in 2025 consisted of five Supervisory Board members: Petr Dvořák (chairman and independent member), Petra Wendelová (independent member), Marie Doucet (independent member), Sylva Kynychová (employee representative), and, until July, Delphine Garcin-Meunier, who was replaced by Cécile Bartenieff in September 2025. Another personnel change occurred on 1 January 2026, when member Marie Doucet was replaced by Hervé de Kerdrel (independent member).

The committee met five times in 2025. In accordance with its mandate, the committee reviewed, among other matters, remuneration of the Board of Directors for the 2024/2025 period based on key performance indicators (KPI) fulfilment and remuneration of the Executive Director of Internal Audit. Due to changes in the Board of Directors, it also approved contracts and remuneration for new board members: for Katarína Kurucová, who replaced David Formánek, board member responsible for Corporate and Investment Banking, as of 1 June 2025, and Anne de Kouchkovsky, who replaced Didier Colin, board member responsible for risk management, as of 1 September 2025.

The committee was also informed about deferred bonuses for 2024 and approved the performance management system for 2025, which links bonus distribution to employees to the company's performance.

The new Report on Remuneration Policy regarding members of the Board of Directors and of the Supervisory Board was approved as well.

The committee recommended, and the Supervisory Board subsequently approved, key performance indicators and their weights for 2025 for the Board of Directors in compliance with regulations and KB's remuneration principles. At its final meeting, the committee reviewed the Annual Evaluation of the Implementation of KB's Remuneration Principles prepared by internal audit. The internal audit results related to this evaluation were rated as "Satisfactory," which is the highest possible rating.

In response to investor feedback, KB continues to increase transparency of this Report on Remuneration by including a complete list of KPIs and their weights for individual members of the Board of Directors. Furthermore, we include the fulfilment of selected key KPIs and commentary on the Bank's performance related to the bonus allocation, information on increase in the fixed remuneration components for the members of the Board of Directors, and detailed information on the calculation of deferred bonus instalments linked to the virtual shares.

Yours sincerely,

Petr Dvořák
Chairman of the Remuneration Committee

2 Remuneration of the Management Board

Pursuant to §121o (1) of Act No. 256/2004 Coll., on Capital Market Undertakings, as subsequently amended, this document constitutes the Report on Remuneration of Members of the Board of Directors and of the Supervisory Board for the year 2025 (hereinafter the “**Report on Remuneration**” or the “Report”) of Komerční banka, a.s., having its registered office at Prague 1, Na Příkopě 33/969, Postal Code 11407, Company Identification No. 453 17 054, entered in the companies register maintained by the Municipal Court in Prague, in Section B, File 1360 (hereinafter “**KB**” or the “**Bank**”).

The Report on Remuneration is submitted by the Board of Directors to KB’s General Meeting for approval by the General Meeting along with the annual financial statements for the given year. On this occasion, shareholders can comment upon remuneration of the members of these bodies. Upon its approval, the Report is published on KB’s website, where it will remain available for inspection for a period of 10 years.

The principles for remunerating members of KB’s Board of Directors and Supervisory Board are defined in a document entitled the Remuneration Policy for Members of the Board of Directors and of the Supervisory Board of Komerční banka, a.s. (hereinafter the “**Remuneration Policy**”), which was approved by the Supervisory Board and by the General Meeting on 6 March 2025 and on 24 April 2025, respectively.

KB’s remuneration principles are intended to support KB’s overall strategy and business objectives, prevent the taking on of excessive risk and imprudent conduct, respect clients’ rights and interests, promote cost efficiency and sustainable growth, and strengthen the value of KB from the perspectives of its employees, shareholders, and other stakeholders by means of a sound and commercially sensitive Remuneration Policy. The Remuneration Policy is an integral part of KB’s strategy in the human resource area as well as of its overall business strategy.

This Report on Remuneration contains information about all members of the Board of Directors and of the Supervisory Board who were subject to the Remuneration Policy during 2025. The Report on Remuneration does not contain information about former members of the Board of Directors and of the Supervisory Board who were not subject to the Remuneration Policy during 2025 but who may nevertheless receive variable components of remuneration under the relevant deferred payment schemes for past periods. Information on the total amounts of these variable components was published in the Annual Reports from past years.

3 Overview of the components for remunerating members of the Board of Directors

In accordance with Chapter 2 of the Remuneration Policy, remuneration in 2025 for members of KB's Board of Directors consisted of fixed components of remuneration, variable components of remuneration, and pension benefits. Members of KB's Board of Directors do not receive remuneration in the form of share plans.

The **fixed components of remuneration** consist of i) fixed monthly remuneration, and ii) financial and non-financial benefits. The fixed components of remuneration for December 2024 paid out in January 2025 are not included in the sum for the year 2025. The fixed components of remuneration for December 2025 paid out in January 2026 are included in the sum for the year 2025.

The **awarded variable component of remuneration** is paid out in accordance with the deferred bonus schemes set out in chapters 3.5 and 3.6. This remuneration component is awarded based upon the extent of achieving the key performance indicators and the manner and circumstances under which the key performance indicators (hereinafter also **KPIs**) were achieved. Also, within the context of the managerial culture and conduct assessment, it reflects the given Board member's attitude towards KPI implementation. The **paid variable component** consists of remuneration paid out to a member of the Board of Directors during 2025. It is the variable component of remuneration relating to the rates of achieving the key performance indicators (KPIs) during the past periods (i.e. between 2018 and 2024). Payment of this variable component is subject to the applicable deferred payment schemes for the said periods listed in chapters 3.5 and 3.6. These schemes include instalments in cash and in virtual shares.

Pension benefits are provided to those members of the Board of Directors eligible under the legal provisions with regard to their citizenship and in accordance with Chapter 5 of the Remuneration Policy. Pension benefits for December 2024 paid out in January 2025 are not included in the sum for the year 2025. Pension benefits for December 2025 paid out in January 2026 are included in the sum for the year 2025.

If a member of KB's Board of Directors is nominated to the Supervisory Board of a subsidiary, he or she is not entitled to any remuneration for performing such function.

3.1 Variable component of remuneration – key performance indicators for the year 2024

The variable remuneration component for a member of KB's Board of Directors is paid out in the form of annual bonuses. This part of the remuneration is paid out based on the rate of achieving the financial and non-financial key performance indicators.

KPIs are derived from the budget that the Board of Directors annually submits to the Supervisory Board and from the strategic plan. KPIs are set individually for each member of the Board of Directors in order appropriately to reflect the specific responsibilities and tasks of each member of the Board of Directors and at the same time to avoid conflicts of interest.

The weights of both financial KPIs and non-financial KPIs are expressed in percentage terms. The sum of the financial and non-financial KPIs is 100%. Based on a recommendation from the Remuneration Committee, KB's Supervisory Board is authorised to set by its decision the individual KPIs, including the weights of the KPIs, and always for the next reporting period. The minimum weight of the KPIs in the risk management and compliance area is always at least 20%. When approving the KPIs, the Supervisory Board always takes into account the compliance with the principles stated in article 2 of the Remuneration Policy, including alignment with shareholders' interests.

To assure maximum transparency and measurability, each KPI has a target value aligned with the budget and strategic plan and performance threshold values. The performance evaluation scale is as follows for most KPIs:

- Achieving the goal corresponding to expectations in the given year means 100% of the target KPI weight.
- Maximum fulfilment means up to 120% of the target KPI weight.
- Threshold fulfilment means 50% of the target KPI weight.
- Values below threshold fulfilment mean 0% of the target KPI weight.

The implementation and results of selected strategies, projects, and plans, including ESG sustainable development goals in the form of Company Objectives and Key Results (COKRs), are measured using a success score. This shows the current fulfilment of key results associated with a given goal and is calculated as the arithmetic mean of the fulfilment of all key results that were planned and realised in the evaluated period.

The list of defined key performance indicators for the year 2024 is divided according to the nature of the defined goals as follows:

Goals at the level of the parent company SG linked to the fulfilment of strategic priorities, including priorities related to sustainable development (ESG)

- SG financial goals (CIR, ROTE, CET1): Cost/income ratio (CIR) of SG Group, Return on Tangible Equity ROTE of SG Group, Common Equity Capital Tier 1 (CET1) of SG Group
- Engagement score: Engagement score measures the level of engagement, satisfaction, and motivation of employees in the Group.
- NPS: Client satisfaction measured by Net Promoter Score (NPS) in the Bank's key segments showing the clients' willingness to recommend KB as a reference bank
- ESG strategy implementation: Summary indicator for fulfilment of the ESG strategy's key goals (quantitative and qualitative)

Implementation of the financial and strategic plan

- International Retail Banking ROE: Return on equity of the SG International Retail Banking Division (KB, BRD, AFMO perimeter)
- International Retail Banking CIR: Cost/income ratio of SG International Retail Banking Division (KB, BRD, AFMO perimeter)
- Budgetary cost discipline: Budgetary cost discipline of KB Group in the area of responsibility
- Digital risk strategy implementation: The strategy focuses on adapting risk appetite to the new world of digital banking by leveraging advanced technologies and risk management expertise to identify, measure, and manage emerging risks in a volatile and complex economic environment while aiming to support business growth and improve operational efficiency.
- ESG strategy implementation: Summary indicator as to fulfilment of the key goals of the ESG strategy (quantitative and qualitative goals)
- Implementation of new digital bank for corporate clients: The strategy aims to be a market leader in the corporate client segment through data-driven sales, digitisation, multichannel and advisory approach, delivering innovative and sustainable solutions, simplifying the customer journey, and ensuring best-in-market customer experience.
- Implementation of new digital bank for retail clients: The strategy focuses on creating a New Digital Bank (NDB) by 2025, delivering a unique user experience, and setting new standards in advisory and service quality through state-of-the-art technologies, seamless omnichannel experience, and innovative services aligned with the values of growth, helpfulness, and responsibility.
- KB Group CIR: Cost/income ratio of KB Group
- KB Group ROE: Return on equity of KB Group
- NBI Corporate and investment banking: Net banking income of corporate and investment banking of KB Group
- NBI Retail banking: Net banking income of retail of KB Group
- New revenues: Identify and develop innovative and profitable revenue sources through a culture of continuous innovation, focusing on verification, co-ordination, and ownership of new ideas.
- Operational efficiency: Strengthen KB Group's leading position in operational efficiency in Europe by automating, digitising, and centralising processes to address industry challenges, growing customer needs, and demand for modern digital solutions.

- Capital adequacy: KB Group's capital adequacy should be managed in such a way to ensure no breaching of regulatory requirements while taking into account the results of regular baseline projections, stress testing, and available information. Targets and thresholds could be changed based on CNB inputs.
- Digital sales: Develop efficiency of digital sales while optimising processes and emphasising mobile channels in response to growing customer expectations and changing behaviours through full digitisation of products and processes while reducing service costs.
- One mortgage factory: Become the most attractive housing partner for clients by delivering a unique ecosystem of housing-related services that combines excellent human advisory with digital solutions that minimise the need for paperwork and branch visits. Be a partner accompanying clients throughout their home-ownership journey while creating strong, long-term client relationships.

Risk management requirements, audit and regulatory recommendations

- Capital adequacy: KB Group's capital adequacy should be managed in such a way to ensure no breaching of regulatory requirements while taking into account the results of regular baseline projections, stress testing, and available information. Targets and thresholds could be changed based on CNB inputs.
- Average rating of KB bank loan portfolio: The KPI is met if the value achieved is lower than the target KPI.
- Data quality of Key Group reports: The KPI serves as a comprehensive measure of data integrity and regulatory compliance. It is calculated as a simple average of the specified targets with the aim to enhance the quality of key regulatory reports.
- Default rate of the KB loan portfolio: This represents the 12-month default rate of the portfolio as of month M calculated as the ratio of exposure of clients without default in the month M but who have defaulted at least once within the next 12 months (M+1, M+2, ..., M+12) and exposure of all clients not in default in the month M.
- Operational risk, including compliance and audit findings: Number of compliance incidents and amount of operational losses relative to KB's NBI
- Regulatory requirements: Fulfilment of SG and EBA regulatory projects and CNB stress tests
- Recovery performance: Recovery performance on KB bank's defaulted corporate portfolio
- IT system availability + Incident/Crisis management: A composite metric used to evaluate the stability of KB's information systems. It integrates the proportion of major incidents, internal time loss, and the number of impacted clients to provide a holistic view of system performance and reliability.

Managerial culture and conduct

Manager assessment with focus on increasing employees' satisfaction: Employee satisfaction is determined through a regular survey and is expressed by the Staff Engagement Rate indicator.

3.2 KPIs of individual Board Members for 2024 as the basis for the bonus awarded in 2025

The annual evaluation of KPI performance results for 2024 was conducted by the Supervisory Board on 6 March 2025, in accordance with Section 2.1 of the Remuneration Policy applicable for the respective year.

The annual evaluation of KPI performance results for 2025 will be conducted by the Supervisory Board in March 2026, in accordance with Section 2.1 of the Remuneration Policy applicable for the respective year.

The evaluation of key performance indicators for the members of the Board of Directors for 2025 will be published on the website of Komerční banka (www.kb.cz) in the Obligatory Information section prior to the date of KB's General Meeting.

Structure of the KPIs for Board members for 2024, serving as the basis for the bonus awarded in 2025, is as follows:

KPI category	Chairman of the Board of Directors, Chief Executive Officer (CEO)	Member of the Board of Directors, Chief Risk Officer (CRO)	Other members of the Board of Directors
Goals at the level of the parent company SG linked to the fulfilment of strategic priorities, including priorities related to sustainable development (ESG)	✓		
Goals at the level of the parent company SG and its division MIBS related to the achievement of return on capital (ROE) and the ratio between operating costs and revenues (CIR)	✓		✓
Implementation of KB Group's financial and strategic plan	✓	✓	✓
Risk management requirements, audit and regulatory recommendations	✓	✓	✓
Managerial culture and behaviour	✓	✓	✓

The remuneration of the Board of Directors is primarily linked to the results of KB Group while also incorporating, to a lesser extent, goals evaluated at the SG Group level. This reflects the group's use of mutual synergies, including a strong international brand and shared know-how. Aligning the strategies and objectives of both companies ensures better co-ordination and more efficient management.

At the same time, KB's performance constitutes a significant part of the SG Group's results, particularly within the International Retail Banking Division, contributing to the stability and growth of the entire group. This approach delivers value not only to the majority shareholder but also to minority shareholders by optimising performance and ensuring the company's long-term sustainability.

Comprehensive assessment of goals achievement for 2024 as basis for the 2024 bonus awarded in 2025

Development of banking market in 2024

The Czech economy developed in 2024 in line with the expectations of KB economists at the beginning of the year. GDP growth was only moderate, but inflation returned relatively quickly to the Czech National Bank's tolerance band. The labour market remained tight and nominal wage growth was relatively brisk, which, together with receding inflation, led to a rise in real wages. Aggregate transfers to the population from the government also rose, and household consumption became the main engine of economic growth.

Slowing inflation allowed the Czech National Bank to cut monetary policy rates. The main two-week repo rate had fallen to 4% by the end of 2024 from 6.75% at the year's start.

Key macroeconomic data	2021	2022	2023	2024
Average yearly inflation rate (%)*	3.8	15.1	10.7	2.4
Growth of average gross wage in the national economy (%)*	5.8	4.3	7.2	7.2

* Source: Czech Statistical Office.

Lower interest rates and growth in household purchasing power had a positive impact on households' demand for loans. Conversely, uncertainty about global economic developments and, in particular, the outlook for individual industrial sectors dampened the confidence of non-financial enterprises and their willingness to invest in the development of their production capacities. Large enterprises also increased their issuance activity on the bond market. The growth of corporate lending on the market thus slowed compared to 2023.

Enterprises maintained high levels of cash reserves in their bank accounts, while households invested part of their savings in mutual funds and other financial market instruments. Market deposit and loan interest rates were roughly in line with the corresponding interbank market rates

KB Group business results

Standalone Komerční banka recorded high growth in the total number of clients in 2024, gaining by 63,000 to reach 1,727,000 clients in total. In the subsidiaries, client numbers tended to decrease, which in the case of building savings and pension funds was influenced by the limitation of state support for these products.

The Group achieved a number of transformation programme milestones, including to reach more than 1 million customers in the new KB+ digital bank. Among other things, it has also transferred the administration of all KB and Modrá pyramida housing loans to a new joint mortgage factory, consolidated the retail distribution network inclusive of the new KB Advisory network, and prepared for switch of KB's general ledger to the core Temenos system from January 2025.

The growth of KB Group's total loan portfolio was slower than in the forecast published at the beginning of the year. The result was affected also by the ongoing fundamental transformation of KB and the transfer of retail banking clients from the original infrastructure to the new digital bank KB+, which tied up considerable capacity in the Bank's business and operational areas during the year.

The Group's total deposits grew almost as expected. Client assets in mutual funds grew even faster and their structure improved.

Financial performance

Consolidated net operating income for 2024 grew by 1.6% year on year, in line with the published guidance. Within the revenue mix, net interest income grew more slowly than originally expected, mainly due to slower volume growth and a slower decline in deposit rates. Net fee and commission income was higher than plan due to strong demand for services in the debt capital markets, growth in clients' mutual fund investments, and strong performance of asset management products. Net income from financial operations ended slightly below budgeted levels. Net operating income in retail banking was up slightly, while corporate and investment banking were down slightly year on year.

The Group reported total operating expenses in line with the original guidance (low single-digit growth). Within the total operating cost structure, staff costs were slightly higher, driven by the insourcing of software specialists. This was offset by lower general administrative costs.

In the context of the described development of operating income and expenses, the cost-to-income ratio reached 48.2%, which was higher than budgeted for 2024.

The cost of risk ended below the budgeted level, mainly due to the overall high quality of the loan portfolio and strong recovery performance. The year-on-year increase was mainly related to a slight deterioration in the credit rating of some SME exposures and in connection with regular calibration of the provisioning models under IFRS 9. The overlay reserve for risks related to the high inflation remained almost unchanged.

In this context, the Group achieved the targets set for 2024 for the risk management KPIs. The overall default rates remained below the defined thresholds, mainly due to the resilient credit risk profile of the mortgage and large corporate portfolios and despite higher recorded default intensities in the SME, small business, and consumer loan portfolios, mainly caused by the increase in inflation in the previous periods. The average credit ratings of the loan exposures also remained below the defined thresholds and were stable throughout the year. The recovery performance of KB's non-performing corporate loan portfolio was excellent. The ratio of operational risk losses to NBI in 2024 exceeded the

threshold level due to a one-time incident recorded in the third quarter. Analysis as to causes of the incident led to the adoption of preventive measures for the future. The system availability indicator only reached the target value in the third quarter, while it was close to the target value in the remaining quarters. In addition, the Group met all defined regulatory requirements.

The Group's result was further supported by a gain on sale of the subsidiary VN42, s.r.o. in the amount of CZK 2.4 billion. This had not been foreseen in the published outlook or the KB budget, as the timing and outcome of the transaction were not known in advance.

KB achieved in 2024 a healthy level of profitability. Measured by return on equity (ROE), the Group's profitability reached 13.7%, better year on year as well as in comparison to the budget. The Group also maintained its robust capital adequacy (even when adjusting for the proposed dividend payment) and strong liquidity.

KPI development and comparison to 2024 target consolidated data	2021	2022	2023	2024	2024 Target
NBI (billion CZK)	31.346	38.632	36.199	36.786	38.168
ROE (%)	10.7	14.4	12.7	13.7	11.9
CIR (%)	48.2	41.5	47.8	48.2	46.4
Capital adequacy	21.3	19.5	18.8	18.8	17.6

Consistent delivery on ESG targets

In addition to being perceived as a green bank in the Czech Republic, it is KB's strategic ambition to be a leader in sustainable banking on the Czech financial market and within the SG Group. KB believes that pursuing sustainability in business and operations generates long-term benefits in delivering new business and value for shareholders as well as compliance with future Czech and European regulations.

In 2024, KB continued to implement SG Group tools for assessing environmental and social risks at client level and the related adjustment of internal processes. In co-operation with SG Group, KB also continued in implementing EBA guidelines on loan origination and EBA standards on Pillar 3 reporting on physical and transition climate risks.

As part of SG's group-wide project ESG by Design, attention was given also to streamlining tools for detecting and automating the evaluation of environmental and sustainability risks in the forms of excluding inadmissible activities, as well as evaluating negative information and including it into the approval process for accepting clients, then monitoring those clients and their transactions. One of the main topics during 2024 was implementation of the new CSRD Directive requirements.

As a measure of its maturity in the environmental, social, and governance areas, KB has selected the globally recognised FTSE4Good index of sustainably managed companies. Its target is to exceed the level of 4 points by 2025. The Bank's index stood at 4.2 in 2024, up by 0.5 points in comparison with 2023. In accordance with the international MSCI ESG measurement, meanwhile, KB maintained its 'AA' rating, which is reserved for companies leading their respective industries in managing the most significant ESG risks and opportunities.

Managerial culture and conduct

Managerial culture and conduct reflect the development of managerial culture and leadership within the area of responsibility of a member of the Board of Directors and while taking into account KB values, employee satisfaction, effective management and governance, the talent development programme, succession planning, and the promotion of corporate culture. At the same time, these encompass responsible conduct in compliance with applicable regulations and principles of responsible governance. These aspects are individually assessed by the relevant superior manager as part of the evaluation process.

In 2024, all members of the Board of Directors successfully met the required standards of conduct and compliance. Their performance in this area was individually assessed by the relevant superior manager, confirming adherence to applicable regulations, principles of responsible governance, and the expected managerial culture and conduct.

Individual Evaluation of Goal Achievement for 2024 as the Basis for the 2024 Bonus Awarded in 2025:

Jan Juchelka, Chairman of the Board of Directors and Chief Executive Officer (CEO)

The CEO's goals for 2024 were set so that 75% of the total weighting was assigned to objectives specific to the KB Group while that for the shared goals with the SG Group was limited to a maximum of 25%.

The shared goals of KB's CEO for 2024 included aligning strategic priorities across five key areas listed below, including priorities focused on sustainable development. These priorities were measured similarly to KB's strategic objectives using the COKR (Company Objectives and Key Results) system.

The remuneration is linked to the performance of both KB and the SG Group, as the entire group benefits from mutual synergies, including a strong international brand and shared know-how.

Jan Juchelka, Chairman of the Board of Directors, and Chief Executive Officer (CEO) – overview of goals, their weightings, and achievement levels for 2024:

Category of goals	KPIs	KPI weight	Category of goals weight	Fulfilment
Goals at the level of the parent company SG linked to the fulfilment of strategic priorities, including priorities related to sustainable development (ESG)	SG financial goals (CIR, ROTE, CET1)	15%	25%	118%
	Engagement score	4%		
	NPS	4%		
	ESG strategy implementation	2%		
Implementation of the financial and strategic plan	KB Group ROE	5%	35%	94%
	KB Group CIR	5%		
	Capital adequacy	5%		
	Implementation of new digital bank for retail clients	10%		
	Implementation of new digital bank for corporate clients	5%		
Risk management requirements, audit and regulatory recommendations	ESG strategy implementation	5%	20%	103%
	Operational risk including compliance and audit findings	5%		
	Data quality of Key Group reports	5%		
Managerial culture and conduct	Regulatory requirements	10%	20%	90%
	Manager assessment with focus on increasing employees' engagement	20%		
Total		100%	100%	101%

Didier Colin, member of the Board of Directors, Chief Risk Officer (CRO)

The goals of the Board member responsible for risk management (CRO) must be as an internal control function, independent of the performance of the business areas he oversees. For this reason, his goals are not of a business performance nature.

According to Decree No. 163/2014 Coll. of the Czech National Bank, employees in internal control functions are remunerated based on the achievement of objectives set for their respective control functions, independently of the performance of the units they supervise. The remuneration of employees in leadership positions within risk management is, under this decree, subject to the direct supervision of the Remuneration Committee or of the control body.

Didier Colin, member of the Board of Directors, Chief Risk Officer (CRO) – overview of goals, their weightings, and achievement levels for 2024:

Category of goals	KPIs	KPI weight	Category of goals weight	Fulfilment
Implementation of the financial and strategic plan	Budgetary cost discipline	10%	35%	90%
	Digital risk strategy implementation	15%		
	ESG strategy implementation	5%		
	Implementation of new digital bank for corporate clients	5%		
Risk management requirements, audit and regulatory recommendations	Operational risk including compliance and audit findings	5%	45%	113%
	Capital adequacy	5%		
	Data quality of Key Group reports	5%		
	Default rate at KB loan portfolio	10%		
	Recovery performance	10%		
	Regulatory requirements	5%		
Managerial culture and conduct	Average rating of KB bank loan portfolio	5%	20%	100%
	Manager assessment with focus on increasing employees' engagement	20%		
Total		100%	100%	103%

The goals of the **other Board members** for 2024 were set so that 90% of the total weighting was assigned to objectives specific to KB Group, while the shared goals with the International Retail Banking Division was limited to a maximum of 10%. The shared goals included the KB Group's contribution to the ROE and CIR indicators.

Miroslav Hiršl, member of the Board of Directors, Senior Executive Director for Retail banking– overview of goals, their weightings, and achievement levels for 2024:

Category of goals	KPIs	KPI weight	Category of goals weight	Fulfilment
Implementation of the financial and strategic plan	KB Group ROE	5%	60%	98%
	International Retail Banking ROE	5%		
	KB Group CIR	5%		
	International Retail Banking CIR	5%		
	Budgetary cost discipline	5%		
	NBI Retail Banking	10%		
	Implementation of new digital bank for retail clients	10%		
	One mortgage factory	5%		
	ESG strategy implementation	5%		
Risk management requirements, audit and regulatory recommendations	Digital sales	5%	20%	116%
	Operational risk including compliance and audit findings	5%		
	Capital adequacy	5%		
	Data quality of Key Group reports	5%		
Managerial culture and conduct	Default rate at KB loan portfolio	5%	20%	100%
	Manager assessment with focus on increasing employees' engagement	20%		
Total		100%	100%	102%

David Formánek, member of the Board of Directors, Senior Executive Director for Corporate and Investment Banking – overview of goals, their weightings, and achievement levels for 2024:

Category of goals	KPIs	KPI weight	Category of goals weight	Fulfilment
Implementation of the financial and strategic plan	KB Group ROE	5%	60%	89%
	International Retail Banking ROE	5%		
	KB Group CIR	5%		
	International Retail Banking CIR	5%		
	Budgetary cost discipline	5%		
	NBI Corporate and investment banking	10%		
	Implementation of new digital bank for corporate clients	15%		
	ESG strategy implementation	5%		
Risk management requirements, audit and regulatory recommendations	New revenues	5%	20%	89%
	Operational risk including compliance and audit findings	5%		
	Capital adequacy	5%		
	Data quality of Key Group reports	5%		
Managerial culture and conduct	Default rate at KB loan portfolio	5%	20%	90%
	Manager assessment with focus on increasing employees' engagement	20%		
Total		100%	100%	89%

Margus Simson, member of the Board of Directors, Chief Digital Officer – overview of goals, their weightings, and achievement levels for 2024:

Category of goals	KPIs	KPI weight	Category of goals weight	Fulfilment
Implementation of the financial and strategic plan	KB Group ROE	5%	55%	97%
	International Retail Banking ROE	5%		
	KB Group CIR	5%		
	International Retail Banking CIR	5%		
	Budgetary cost discipline	10%		
	Implementation of new digital bank for retail clients	5%		
	Implementation of new digital bank for corporate clients	5%		
	ESG strategy implementation	10%		
Risk management requirements, audit and regulatory recommendations	Operational efficiency	5%	25%	110%
	Operational risk including compliance and audit findings	5%		
	Capital adequacy	5%		
	Data quality of Key Group reports	5%		
Managerial culture and conduct	System availability + Incident/Crisis management	10%	20%	100%
	Manager assessment with focus on increasing employees' engagement	20%		
Total		100%	100%	101%

Jitka Haubová, member of the Board of Directors, Chief Operations Officer – overview of goals, their weightings, and achievement levels for 2024:

Category of goals	KPIs	KPI weight	Category of goals weight	Fulfilment
Implementation of the financial and strategic plan	KB Group ROE	5%	55%	98%
	International Retail Banking ROE	5%		
	KB Group CIR	5%		
	International Retail Banking CIR	5%		
	Budgetary cost discipline	10%		
	Implementation of new digital bank for retail clients	5%		
	Implementation of new digital bank for corporate clients	5%		
	ESG strategy implementation	10%		
	Operational efficiency	5%		
Risk management requirements, audit and regulatory recommendations	Operational risk including compliance and audit findings	5%	25%	109%
	Capital adequacy	5%		
	Data quality of Key Group reports	5%		
	System availability + Incident/Crisis management	10%		
Managerial culture and conduct	Manager assessment with focus on increasing employees' engagement	20%	20%	100%
Total		100%	100%	101%

3.3 Variable Remuneration of Board Members Awarded in 2025 for 2024 and its Link to KPI Achievement for 2024

The variable remuneration awarded in 2025 for performance in 2024 will be paid out according to a deferral scheme spanning the years 2025 to 2031.

The total amounts of variable remuneration awarded in 2025, along with their year-on-year changes compared to the variable remuneration awarded in 2024 for individual Board members, are presented in the table below:

BoD member	Jan Juchelka	Didier Colin	Miroslav Hiršl	David Formánek	Margus Simson	Jitka Haubová	Total
Total amount of variable components (bonus) awarded in 2024 for performance in 2023 [CZK]	14,140,000	4,366,800	3,110,000	3,200,000	5,456,000	3,300,000	33,572,800
Total amount of variable components (bonus) awarded in 2025 for performance in 2024 [CZK]	13,580,000	4,383,260	3,050,000	2,800,000	5,300,000	3,300,000	32,413,260
Year on Year change (%)	(4%)	0%	(2%)	(13%)	(3%)	0%	(3%)

There was a (3%) decrease in the variable remuneration awarded to Board members year on year, mainly due to ambitiously set KB goals for 2024, particularly for CIR and NBI.

For sake of completeness, we add that the variable remuneration component for the performance in 2025 will be awarded to the members of the Board of Directors in 2026.

3.4 Deferred variable remuneration linked to long-term performance and shareholders' interests

In accordance with the Remuneration Policy, the remuneration principles reflect the shareholders' interest in the value of KB by linking the amount of the variable component paid to members of KB's Board of Directors to KB's financial results, including the obligations arising from KB's corporate responsibility, as well as to the value of KB shares.

In order to ensure KB's long-term interests and sustainable development, the variable component of Board of Directors members' remuneration is subject to a deferred bonus scheme in accordance with the EU Capital Requirements Directive (CRD IV, as subsequently amended) and its

transposition into the Czech legal system made by CNB Regulation No. 163/2014 Coll., as amended. The non-deferred component is granted directly after the award and remunerates members of KB's Board of Directors for performance delivered in the evaluation period. The deferred component rewards members of KB's Board of Directors for sustainability of the performance in the long term that results from decisions taken in the past.

Virtual shares (KBTPs)

In addition to the deferral itself, a part of the variable remuneration of members of the Board of Directors is awarded in the form of non-cash instruments known as KB virtual shares (also termed "KBTP"). The instalments linked to KB virtual shares (KBTPs) are also paid in cash on their due dates; however, the final amount of the instalments depends on the development of KB's share price and the dividends paid during the relevant 12-month retention period.

The breakdown of variable remuneration into cash instalments and instalments linked to virtual shares is provided in chapters 3.5 and 3.6.

Each KBTP unit represents the value of one ordinary share of Komerční banka, a.s.

The number of KBTPs allocated to a Board member within the respective variable remuneration instalment is determined at the time of award, based on the Initial Reference Value, which is calculated as the average value of the Volume-Weighted Average Price of the KB common stock for the 20 trading days during which the Prague Stock Exchange is open for transactions immediately prior to the decisive date. The relevant part (instalment) of the variable remuneration according to the deferral scheme is divided by the Initial Reference Value and the result is rounded to whole virtual shares pieces. For 2025, the decisive date for the Initial Reference Value was established as 13 March 2025.

The final amount paid in cash in connection with the virtual shares is equal to the product of the number of virtual shares and the Final Reference Value which is calculated as the average value of the Volume-Weighted Average Price of the KB common stock on the 20 trading days during which the Prague Stock Exchange is open for transactions immediately prior to the first business day following the end of the applicable retention period.

Since the retention period for all deferred variable remuneration components is 12 months, the Initial and Final Reference Value are set on the same decisive date in March of the given year. The Initial Reference Value in year N relates to the variable remuneration component awarded in year N for the performance in the year N-1 and determines the number of KBTP virtual shares allocated within the given deferred variable remuneration component (the number is rounded mathematically to whole KBTPs). The Final Reference Value in year N refers to the deferred variable remuneration components due in year N, when the final amount in cash is calculated based on the KB share price development.

Overview of Initial and Final Reference Values for 2019–2025:

Year (N)	2019	2020	2021	2022	2023	2024	2025
KBTP Reference Value (CZK)	950.0471	707.9687	677.447	826.6569	739.7673	819.6437	1,049.5694

In case that during the applicable retention period the shareholders' meeting votes upon the payment of a dividend, the beneficiary will receive on the date of deferred variable payment of the corresponding virtual share an additional amount equal to such gross dividend per share multiplied by the number of vested virtual shares.

For deferred variable remuneration components in KBTPs due in 2025, the retention period from March 2024 to March 2025 was applicable. Within this retention period a dividend of CZK 82.66 per share was paid.

Cash payout from one virtual share (KBTP) due in March 2025 was therefore CZK 1,049.5694 plus CZK 82.66, i.e. CZK 1,132.2294 in total.

Before paying out each deferred variable remuneration component, a reassessment of the performance (performance conditions) and absence of previous risky/non-compliant behaviour (forfeiture conditions) is carried out. As a result of this reassessment process, the variable remuneration may be reduced or totally forfeited.

Performance condition for deferred variable components

At the Date of Grant of the deferred variable components, the performance for the year N-1 (N-1 referring to the year preceding the Date of Grant of deferred remuneration) is recorded after the closing of the financial statements of KB Group. The performance condition is based on the KB Group's profitability in year N-1, as measured by the KB Group net income.

- If the year N-1 KB Group net income is greater than zero, 100% of the deferred variable remuneration component with the Date of Grant in year N will be paid.
- If the year N-1 KB Group net income is equal to or less than zero, the performance condition is not satisfied, and the deferred variable remuneration component with the Date of Grant in year N will be forfeited in its entirety.

The KB Group net income corresponds to the KB Group's published net profit attributable to equity holders, adjusted for possible exceptional items.

The KB Group net income totalled CZK 17,407 million in 2024 and CZK 15,819 million in 2023, i.e. all deferred variable components due in 2025 could have been paid from the performance condition point of view.

Forfeiture conditions, clawback

The variable remuneration of members of the Board can be partly or entirely unpaid in case of previous risky behaviour. Risk assessments of misconduct that might have appeared since members of the Board were awarded their variable remuneration components is therefore regularly carried out. Forfeiture conditions are applicable during deferral and in the 12-month retention period.

Clawback should be applied when a Board member contributed significantly to diminished or negative financial performance and in cases of fraud or other conduct by intent or gross negligence which led to significant losses. Clawback may be applied to up to 100% of the total variable remuneration of the beneficiary. The clawback period covers the whole deferral and 12-month retention period.

3.5 Deferral scheme regarding the variable component awarded for 2025

Deferral scheme regarding the variable remuneration component for Anne de Kouchkovsky awarded for 2025:

Before starting her mandate in the KB Board of Directors starting from 1 September 2025, Anne de Kouchkovsky held the position of Deputy CEO of Société Générale Luxembourg. As part of her international mobility, she spent most of the year in Luxembourg in 2025 and, given the otherwise comparable deferral schemes of the two entities, her variable remuneration component awarded for 2025 is deferred according to the deferral scheme of Societe Generale Luxembourg.

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2026	March 2026
	30%	SGTP*	March 2026	March 2027
	8%	in cash	March 2027	March 2027
40% deferred part	8%	in cash	March 2028	March 2028
	8%	SGTP*	March 2029	March 2030
	8%	SGTP*	March 2030	March 2031
	8%	SGTP*	March 2031	March 2032
	8%	SGTP*	March 2031	March 2032

* An instrument linked to the price of the SG share (SG virtual share/SGTP).

Deferral scheme regarding the variable remuneration component for the other members of the Board of Directors awarded for 2025:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2026	March 2026
	30%	KBTP*	March 2026	March 2027
	8%	in cash	March 2027	March 2027
	8%	in cash	March 2028	March 2028
	8%	KBTP*	March 2029	March 2030
40% deferred part	8%	KBTP*	March 2030	March 2031
	8%	KBTP*	March 2031	March 2032

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

3.6 Deferral scheme regarding the variable component paid out in 2025

Summary of the deferral scheme regarding the variable remuneration component for 2018–2024

Since 2018, the variable component of the remuneration of all members of the Board of Directors, including the Chairman of the Board of Directors, has, on a uniform basis, been deferred by 5 years from the day of awarding the variable remuneration component to the given member of the Board of Directors.

Deferral scheme regarding the variable remuneration component for the Chairman of the Board of Directors for 2018:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
40% non-deferred part	20%	in cash	March 2019	March 2019
	20%	KBTP*	March 2019	March 2020
	12%	in cash	March 2020	March 2020
	12%	in cash	March 2021	March 2021
	12%	KBTP*	March 2022	March 2023
60% deferred part	12%	KBTP*	March 2023	March 2024
	12%	KBTP*	March 2024	March 2025

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the other members of the Board of Directors for 2018:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2019	March 2019
	30%	KBTP*	March 2019	March 2020
	8%	in cash	March 2020	March 2020
	8%	in cash	March 2021	March 2021
	8%	KBTP*	March 2022	March 2023
40% deferred part	8%	KBTP*	March 2023	March 2024
	8%	KBTP*	March 2024	March 2025

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the Chairman of the Board of Directors for 2019:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
40% non-deferred part	20%	in cash	March 2020	March 2020
	20%	KBTP*	March 2020	March 2021
	12%	in cash	March 2021	March 2021
	12%	in cash	March 2022	March 2022
	12%	KBTP*	March 2023	March 2024
60% deferred part	12%	KBTP*	March 2024	March 2025
	12%	KBTP*	March 2025	March 2026

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the other members of the Board of Directors for 2019:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2020	March 2020
	30%	KBTP*	March 2020	March 2021
	8%	in cash	March 2021	March 2021
	8%	in cash	March 2022	March 2022
	8%	KBTP*	March 2023	March 2024
40% deferred part	8%	KBTP*	March 2024	March 2025
	8%	KBTP*	March 2025	March 2026

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the Chairman of the Board of Directors for 2020:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
40% non-deferred part	20%	in cash	March 2021	March 2021
	20%	KBTP*	March 2021	March 2022
	12%	in cash	March 2022	March 2022
	12%	in cash	March 2023	March 2023
	12%	KBTP*	March 2024	March 2025
60% deferred part	12%	KBTP*	March 2025	March 2026
	12%	KBTP*	March 2026	March 2027

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the other members of the Board of Directors for 2020:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2021	March 2021
	30%	KBTP*	March 2021	March 2022
	8%	in cash	March 2022	March 2022
	8%	in cash	March 2023	March 2023
	8%	KBTP*	March 2024	March 2025
40% deferred part	8%	KBTP*	March 2025	March 2026
	8%	KBTP*	March 2026	March 2027

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

The schemes for 2021 are included in this Report on Remuneration for information purposes only and to complete the picture as to the structure of remuneration and running schemes, because no payment was made from these schemes during 2025.

Deferral scheme regarding the variable remuneration component for the Chairman of the Board of Directors for 2021:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
40% non-deferred part	20%	in cash	March 2022	March 2022
	20%	KBTP*	March 2022	March 2023
	12%	in cash	March 2023	March 2023
	12%	in cash	March 2024	March 2024
	12%	KBTP*	March 2025	March 2026
60% deferred part	12%	KBTP*	March 2026	March 2027
	12%	KBTP*	March 2027	March 2028

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the other members of the Board of Directors for 2021:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2022	March 2022
	30%	KBTP*	March 2022	March 2023
	8%	in cash	March 2023	March 2023
	8%	in cash	March 2024	March 2024
	8%	KBTP*	March 2025	March 2026
40% deferred part	8%	KBTP*	March 2026	March 2027
	8%	KBTP*	March 2027	March 2028

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the Chairman of the Board of Directors awarded for 2022:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
40% non-deferred part	20%	in cash	March 2023	March 2023
	20%	KBTP*	March 2023	March 2024
	12%	in cash	March 2024	March 2024
	12%	in cash	March 2025	March 2025
	12%	KBTP*	March 2026	March 2027
60% deferred part	12%	KBTP*	March 2027	March 2028
	12%	KBTP*	March 2028	March 2029

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the other members of the Board of Directors awarded for 2022:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2023	March 2023
	30%	KBTP*	March 2023	March 2024
	8%	in cash	March 2024	March 2024
	8%	in cash	March 2025	March 2025
	8%	KBTP*	March 2026	March 2027
40% deferred part	8%	KBTP*	March 2027	March 2028
	8%	KBTP*	March 2028	March 2029

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the Chairman of the Board of Directors awarded for 2023:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
40% non-deferred part	20%	in cash	March 2024	March 2024
	20%	KBTP*	March 2024	March 2025
	12%	in cash	March 2025	March 2025
	12%	in cash	March 2026	March 2026
	12%	KBTP*	March 2027	March 2028
60% deferred part	12%	KBTP*	March 2028	March 2029
	12%	KBTP*	March 2029	March 2030

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the other members of the Board of Directors awarded for 2023:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2024	March 2024
	30%	KBTP*	March 2024	March 2025
	8%	in cash	March 2025	March 2025
	8%	in cash	March 2026	March 2026
	8%	KBTP*	March 2027	March 2028
40% deferred part	8%	KBTP*	March 2028	March 2029
	8%	KBTP*	March 2029	March 2030

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the Chairman of the Board of Directors awarded for 2024:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
40% non-deferred part	20%	in cash	March 2025	March 2025
	20%	KBTP*	March 2025	March 2026
	12%	in cash	March 2026	March 2026
	12%	in cash	March 2027	March 2027
	12%	KBTP*	March 2028	March 2029
60% deferred part	12%	KBTP*	March 2029	March 2030
	12%	KBTP*	March 2030	March 2031

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

Deferral scheme regarding the variable remuneration component for the other members of the Board of Directors awarded for 2024:

Ratio between non-deferred and deferred part of variable remuneration component	Payment structure of variable remuneration component		Award of variable remuneration component	Payment of variable remuneration component
	%	Type of instrument		
60% non-deferred part	30%	in cash	March 2025	March 2025
	30%	KBTP*	March 2025	March 2026
	8%	in cash	March 2026	March 2026
	8%	in cash	March 2027	March 2027
	8%	KBTP*	March 2028	March 2029
40% deferred part	8%	KBTP*	March 2029	March 2030
	8%	KBTP*	March 2030	March 2031

* An instrument linked to the price of the KB share (KB virtual share/KBTP).

4 Overview of the remuneration components paid to members of the Board of Directors

In 2025, there were two personnel changes to the KB Board of Directors: Katarína Kuručová replaced David Formánek, the Board Member responsible for Corporate and Investment Banking, as of 1 June 2025. Anne de Kouchkovsky then took over from Didier Colin as the Board Member responsible for Risk Management as of 1 September 2025. The amounts of the remuneration components paid reflect the lengths of their mandates on the Board of Directors. The variable remuneration components of the new Board members will be paid from 2026.

4.1 Fixed remuneration components

Annual compensation review usually takes place on 1 April of a given year. Therefore, in case of an increase in the fixed remuneration components, the total amount of the fixed remuneration component in the calendar year is partially affected and will be fully reflected only in the following year

For 2025, **Jan Juchelka** received fixed monthly remuneration in the total annual amount of CZK 12,000,000 and benefits and perks in the total annual amount of CZK 110,028.

For 2025, **Didier Colin** received fixed monthly remuneration in the total annual amount of CZK 4,589,621 and benefits and perks in the total annual amount of CZK 2,757,879. In accordance with Chapter 2.1 of the Remuneration Policy, the benefits and perks also include the benefits associated with his stay abroad arising from his secondment to the Czech Republic.

For 2025, **David Formánek** received fixed monthly remuneration in the total annual amount of CZK 2,425,000 and benefits and perks in the total annual amount of CZK 108,736.

For 2025, **Jitka Haubová** received fixed monthly remuneration in the total annual amount of CZK 5,970,000 and benefits and perks in the total annual amount of CZK 205,592.

For 2025, **Miroslav Hiršl** received fixed monthly remuneration in the total annual amount of CZK 5,955,000 and benefits and perks in the total annual amount of CZK 221,369.

For 2025, **Anne de Kouchkovsky** received fixed monthly remuneration in the total annual amount of CZK 2,587,228 and benefits and perks in the total annual amount of CZK 764,896. In accordance with Chapter 2.1 of the Remuneration Policy, the benefits and perks also include the benefits associated with her stay abroad arising from her secondment to the Czech Republic.

For 2025, **Katarína Kurucová** received fixed monthly remuneration in the total annual amount of CZK 3,045,000 and benefits and perks in the total annual amount of CZK 556,492.

For 2025, **Margus Simson** received fixed monthly remuneration in the total annual amount of CZK 6,960,000 and benefits and perks in the total annual amount of CZK 840,517. In accordance with Chapter 2.1 of the Remuneration Policy, the benefits and perks also include the benefits associated with his stay abroad arising from his foreign citizenship.

4.2 Variable remuneration components

The variable remuneration component for performance in 2025 will be paid out in accordance with the deferral scheme between 2026 and 2032.

The variable amounts for performance on the Board of Directors in the past periods paid out in 2025 are listed below. In paying out the variable remuneration components regarding performance for the past periods to the members of the Board of Directors, the Bank used the schemes applicable to the division of the variable component of the given year as stated above. In 2025, there were no conditions which would necessitate the application of malus or clawback of a variable remuneration component or part thereof.

Cash payout from one virtual share (KBTP) due in March 2025 was CZK 1,049.5694 plus dividend CZK 82.66, i.e. CZK 1,132.2294 in total. Detail of KBTPs award and valuation is described in Chapter 3.4.

In 2025, **Jan Juchelka** received the following deferred variable remuneration components:

Variable remuneration component	For performance in year						
	2018	2019	2020	2021	2022	2023	2024
non-deferred cash [CZK]							2,716,000
non-deferred KBTP [units]						3,450	
non-deferred KBTP recalculated into cash [CZK]						3,906,191	
deferred cash [CZK]					1,912,800	1,696,800	
deferred KBTP [units]	1,297	1,742	2,002				
deferred KBTP recalculated into cash [CZK]	1,468,502	1,972,344	2,266,723				

In 2025, **Didier Colin** received the following deferred variable remuneration components:

Variable remuneration component	For performance in year						
	2018	2019	2020	2021	2022	2023	2024
non-deferred cash [CZK]							1,338,549
non-deferred KBTP [units]						1,664	
non-deferred KBTP recalculated into cash [CZK]						1,916,647	
deferred cash [CZK]					367,477	367,477	
deferred KBTP [units]	378	520	450				
deferred KBTP recalculated into cash [CZK]	435,098	599,160	518,237				

Note: in the case of Didier Colin, the amounts paid include, in addition to the calculated instalments, other items resulting from the specifics of the secondment amendment denominated in euro.

In 2025, **David Formánek** received the following deferred variable remuneration components:

Variable remuneration component	For performance in year						
	2018	2019	2020	2021	2022	2023	2024
non-deferred cash [CZK]							840,000
non-deferred KBTP [units]						1,171	
non-deferred KBTP recalculated into cash [CZK]						1,325,841	
deferred cash [CZK]					280,000	256,000	
deferred KBTP [units]	253	379	318				
deferred KBTP recalculated into cash [CZK]	286,454	429,115	360,049				

The deferred variable component relating to 2018 was paid in part by the company Modrá pyramida stavební spořitelna, a. s. The amount paid by this company was CZK 166,143.

In 2025, **Jitka Haubová** received the following deferred variable remuneration components:

Variable remuneration component	For performance in year						
	2018	2019	2020	2021	2022	2023	2024
non-deferred cash [CZK]							990,000
non-deferred KBTP [units]						1,208	
non-deferred KBTP recalculated into cash [CZK]						1,367,733	
deferred cash [CZK]					288,000	264,000	
deferred KBTP [units]			220				
deferred KBTP recalculated into cash [CZK]			249,090				

In 2025, **Miroslav Hiršl** received the following deferred variable remuneration components:

Variable remuneration component	For performance in year						
	2018	2019	2020	2021	2022	2023	2024
non-deferred cash [CZK]							915,000
non-deferred KBTP [units]						1,138	
non-deferred KBTP recalculated into cash [CZK]						1,288,477	
deferred cash [CZK]					280,000	248,800	
deferred KBTP [units]	232	395	318				
deferred KBTP recalculated into cash [CZK]	262,677	447,231	360,049				

In 2025, **Margus Simson** received the following deferred variable remuneration components:

Variable remuneration component	For performance in year						
	2018	2019	2020	2021	2022	2023	2024
non-deferred cash [CZK]							1,590,000
non-deferred KBTP [units]						1,997	
non-deferred KBTP recalculated into cash [CZK]						2,261,062	
deferred cash [CZK]					460,000	436,480	
deferred KBTP [units]		503	410				
deferred KBTP recalculated into cash [CZK]		569,511	464,214				

4.3 Information on remuneration provided from within KB Group

In 2025, David Formánek received deferred variable remuneration in the amount of CZK 116,143 relating to 2018 from Modrá pyramida stavební spořitelna, a. s.

4.4 Extra reward

The members of KB's Board of Directors were not provided with any extra reward in 2025.

4.5 KB pension benefits

In accordance with Chapter 5 of the Remuneration Policy, KB in 2025 provided those members of the Board of Directors entitled under legal provisions based on their citizenship with a monthly contribution towards an additional pension savings plan or towards a supplementary pension plan with state contribution.

For 2025, **Jan Juchelka** received from KB a contribution towards the supplementary pension plan with state contribution in the amount of CZK 977,878.

For 2025, **David Formánek** received from KB a contribution towards the supplementary pension plan with state contribution in the amount of CZK 217,086.

In 2025, **Jitka Haubová** received from KB a contribution towards the supplementary pension plan with state contribution in the amount of CZK 319,509.

For 2025, **Miroslav Hiršl** received from KB a contribution towards the additional pension savings plan in the amount of CZK 341,504.

In 2025, **Katarína Kurucová** received from KB a contribution towards the additional pension savings plan in the amount of CZK 91,350 .

4.6 Total remuneration paid in 2025 and total remuneration change

In accordance with Chapter 2.1 of the Remuneration Policy, the total remuneration includes all fixed remuneration components paid out in 2025, all variable remuneration components paid out in 2025 for performance on the Board of Directors in the past periods, the variable remuneration provided from within KB Group, and KB pension benefits. The total remuneration is paid in accordance with the Remuneration Policy to support KB's long-term interests and sustainable development, particularly through the variable remuneration components, which are paid out in accordance with the deferred bonus scheme set out in Chapter 3.5 and based upon the extent of achieving the key performance indicators and the manner and circumstances under which the key performance indicators were achieved.

Pursuant to §121p (1) of Act No. 256/2004 Coll., on Capital Market Undertakings, as subsequently amended, the Report must present the changes in the total remuneration of the members of the Board of Directors in the past periods, i.e., between years 2025/2024, 2024/2023, 2023/2022, and 2022/2021. More detailed information on the remuneration structure in 2024, 2023, 2022, and 2021 is available in the respective Reports on Remuneration.

Jan Juchelka – overview of total remuneration and its changes:

Year	2021	2022	2023	2024	2025
Fixed remuneration components [CZK]	9,000,000	9,000,000	11,250,000	12,000,000	12,000,000
Benefits and perks [CZK]	349,357	290,890	166,005	125,810	110,028
Variable remuneration components (paid) [CZK]	7,263,401	8,556,015	11,163,325	13,084,908	15,939,360
Pensions benefits [CZK]	590,853	614,461	802,579	877,972	977,878
Total [CZK]	17,203,611	18,461,366	23,381,909	26,088,690	29,027,266
YoY change in total remuneration paid (%)		7%	27%	12%	11%

No conditions which would necessitate the application of a malus or clawback of a variable remuneration component or a part thereof occurred in respect of Jan Juchelka in 2025. Jan Juchelka did not receive any extra reward or remuneration from within KB Group for the year 2025.

Year-on-year increase in total remuneration paid to **Jan Juchelka** was 11%. The increase was due to higher number of deferred remuneration components paid in 2025 in comparison to 2024. Additionally, the deferred remuneration components in KBTPs paid in 2025 were higher due to KB's share price increase (detail of calculation and KBTP values are described in Chapter 3.4).

The annual change in the total remuneration paid in 2024 compared to the total remuneration paid in 2023 was 12%. Of this, 6% represented an increase in the fixed component of remuneration, with the full-year impact of the fixed monthly salary increase approved as part of the regular salary review from 1 April 2023, reflected in 2024. In addition to mitigating the effects of inflation, the decision to increase the fixed remuneration component in 2023 was also influenced by other factors, particularly the Group's strong financial performance, as it achieved an historically highest net profit of CZK 17.6 billion in 2022, representing a year-on-year increase of 37.9%. At the same time, Jan Juchelka's existing level of fixed monthly remuneration was significantly below the market benchmark. The increase in the fixed component of remuneration in 2023 also included a structural adjustment in favour of the fixed component in accordance with the principle of prudence and with the aim of aligning remuneration more closely with market practices. Additionally, in 2024, higher instalments of deferred variable remuneration components were paid reflecting performance in corresponding years.

The annual change in the total remuneration paid in 2023 compared to the total remuneration paid in 2022 was 27%. The year-on-year increase in total remuneration was given through an increase in base salaries to partially reduce the impact of inflation, which reached 15.1% in 2022, and a higher number of deferred remuneration components payable in 2023 in comparison with 2022. The annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021 was 7.3%. The annual change was based upon the cumulation of variable remuneration components, which were paid in accordance with the deferred schemes applicable as stated above.

Didier Colin – overview of total remuneration and its changes:

Year	2021	2022	2023	2024	2025
Fixed remuneration components [CZK]	5,752,571	6,191,244	6,379,980	6,861,239	4,589,621
Benefits and perks [CZK]	2,846,650	2,862,223	3,101,520	3,420,014	2,757,879
Variable remuneration components (paid) [CZK]	3,471,383	3,515,014	3,660,594	4,496,595	5,542,645
Pensions benefits [CZK]	0	0	0	0	0
Total [CZK]	12,070,604	12,568,481	13,142,094	14,777,848	12,890,145
YoY change in total remuneration paid (%)		4%	5%	12%	(13%)

No conditions which would necessitate the application of a malus or clawback of a variable remuneration component or a part thereof occurred in respect of Didier Colin in 2025. Didier Colin did not receive any extra reward or remuneration from within KB Group for the year 2025.

Year-on-year decrease in total paid remuneration paid to Didier Colin was (13%) due to the lower fixed remuneration component paid in 2025 as Didier Colin terminated his mandate on the KB Board of Directors as of 31 August 2025.

The annual change in the total remuneration paid in 2024 compared to the total remuneration paid in 2023 was 12%. The increase was due to a rise in 2024 fixed remuneration components and higher deferred variable remuneration components paid in 2024.

The annual change in the total remuneration paid in 2023 compared to the total remuneration paid in 2022 was 5%. The year-on-year increase in total remuneration was given through a higher number of deferred remuneration components payable in 2023 in comparison with 2022. The annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021 was 4.1%. The annual change was based upon the increase of fixed monthly remuneration linked to the new responsibility for compliance and change of the variable remuneration components, which were paid in accordance with the deferred schemes applicable as stated above.

David Formánek – overview of total remuneration and its changes:

Year	2021	2022	2023	2024	2025
Fixed remuneration components [CZK]	4,980,000	4,980,000	5,475,000	5,775,000	2,425,000
Benefits and perks [CZK]	266,021	274,023	274,512	277,204	108,736
Variable remuneration components (paid) [CZK]	2,276,975	2,528,166	2,799,840	3,320,210	3,777,459
Pensions benefits [CZK]	253,714	262,436	289,619	318,332	217,086
Total [CZK]	7,776,710	8,044,625	8,838,971	9,690,746	6,528,281
YoY change in total remuneration paid (%)		3%	10%	10%	(33%)

No conditions which would necessitate the application of a malus or clawback of a variable remuneration component or a part thereof occurred in respect of David Formánek in 2025. In 2025, David Formánek received deferred variable remuneration in the amount of CZK 166,143 relating to 2018 from Modrá pyramida stavební spořitelna, a.s.

Year-on-year decrease in total paid remuneration of **David Formánek** was (33%) caused mainly due to the lower fixed remuneration component paid in 2025 as David Formánek terminated his mandate on the KB Board of Directors as of 31 May 2025.

The annual change in the total remuneration paid in 2024 compared to the total remuneration paid in 2023 was 10%. The full-year impact of the fixed monthly salary increase approved as part of the regular salary review from 1 April 2023 was reflected in 2024. In addition to mitigating the effects of inflation, the decision to increase the fixed remuneration component in 2023 was influenced by other factors, particularly the Group's strong financial performance, as it achieved an historically highest net profit in 2022. At the same time, David Formánek's existing level of fixed monthly remuneration was below the market benchmark. The increase in the fixed component of remuneration in 2023 also included a structural adjustment in favour of the fixed component in accordance with the principle of prudence and with the aim of aligning remuneration more closely with market practices. Additionally, in 2024, higher instalments of deferred variable remuneration components were paid reflecting performance in corresponding years.

The annual change in the total amount of remuneration of paid in 2023 compared to the total remuneration paid in 2022 was 10%. The year-on-year increase in total remuneration was given through an increase in base salaries to partially reduce the impact of inflation and a higher number of deferred remuneration components payable in 2023 in comparison with 2022. The annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021 was 3.4%. The annual change was based upon the cumulation of variable remuneration components, which were paid in accordance with the deferred schemes applicable as stated above.

Jitka Haubová – overview of total remuneration and its changes:

Year	2021	2022	2023	2024	2025
Fixed remuneration components [CZK]	4,455,000	4,761,000	5,442,000	5,820,000	5,970,000
Benefits and perks [CZK]	228,755	270,352	211,762	211,088	205,592
Variable remuneration components (paid) [CZK]	558,000	1,854,626	2,517,106	2,830,893	3,158,823
Pensions benefits [CZK]	175,455	231,547	278,569	302,781	319,509
Total [CZK]	5,417,210	7,117,525	8,449,437	9,164,762	9,653,924
YoY change in total remuneration paid (%)		31%	19%	8%	5%

No conditions which would necessitate the application of a malus or clawback of a variable remuneration component or a part thereof occurred in respect of Jitka Haubová in 2025. Jitka Haubová did not receive any extra reward or remuneration from within KB Group for the year 2025.

Year-on-year increase in total paid remuneration of **Jitka Haubová** was 5%. Positive adjustment of fixed remuneration component paid to Jitka Haubová from April 2025 reflects responsibility of her role, market development, and the aim to maintain competitiveness of her remuneration. The increase in variable remuneration components was due to a higher number of deferred remuneration components paid in 2025 in comparison to 2024.

The annual change in the total remuneration paid in 2024 compared to the total remuneration paid in 2023 was 8%. The full-year impact of the fixed monthly salary increase approved as part of the regular salary review from 1 April 2023 was reflected in 2024. In addition to mitigating the effects of inflation, the decision to increase the fixed remuneration component in 2023 was also influenced by other factors, particularly the Group's strong financial performance, as it achieved an historically highest net profit in 2022. At the same time, Jitka Haubová's existing level of fixed monthly remuneration was significantly below the market benchmark. The increase in the fixed component of remuneration in 2023 also included a structural adjustment in favour of the fixed component in accordance with the principle of prudence and with the aim of aligning remuneration more closely with market practices. Additionally, in 2024, higher instalments of deferred variable remuneration components were paid reflecting performance in corresponding years.

The annual change in the total amount of remuneration paid in 2023 compared to the total remuneration paid in 2022 was 19%. The year-on-year increase in total remuneration was through an increase in base salaries to partially reduce the impact of inflation and a higher number of deferred remuneration components payable in 2023 in comparison with 2022. The annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021 was 31.4%. The annual change was based upon the increase of fixed monthly remuneration and upon the different number of variable remuneration payments. In 2021, she was paid the non-deferred variable component for 2020 only;

in 2022, she received payments for 2020 and 2021. Number of variable remuneration payments depends on the length of service on the Board of Directors, and therefore Jitka Haubová has been awarded deferred variable components only since 2020.

Miroslav Hiršl – overview of total remuneration and its changes:

Year	2021	2022	2023	2024	2025
Fixed remuneration components [CZK]	4,980,000	4,980,000	5,475,000	5,775,000	5,955,000
Benefits and perks [CZK]	293,013	319,831	319,053	316,058	221,369
Variable remuneration components (paid) [CZK]	2,311,654	2,513,166	2,748,170	3,281,610	3,802,234
Pensions benefits [CZK]	255,208	262,261	287,811	316,981	341,504
Total [CZK]	7,839,875	8,075,258	8,830,034	9,689,649	10,320,107
YoY change in total remuneration paid (%)		3%	9%	10%	7%

No conditions which would necessitate the application of a malus or clawback of a variable remuneration component or a part thereof occurred in respect of Miroslav Hiršl in 2025. Miroslav Hiršl did not receive any extra reward or remuneration from within KB Group for the year 2025.

Year-on-year increase in total paid remuneration of **Miroslav Hiršl** was 7%. Positive adjustment of fixed remuneration component paid to Miroslav Hiršl from April 2025 reflects responsibility of his role, market development, and the aim to maintain competitiveness of his remuneration. The increase in variable remuneration components was due to higher number of deferred remuneration components paid in 2025 in comparison to 2024, whereas the deferred remuneration components in KBTPs paid in 2025 were higher due to KB's share price increase (detail of calculation and KBTP values are described in Chapter 3.4).

The annual change in the total remuneration paid in 2024 compared to the total remuneration paid in 2023 was 10%. The full-year impact of the fixed monthly salary increase approved as part of the regular salary review from 1 April 2023 was reflected in 2024. In addition to mitigating the effects of inflation, the decision to increase the fixed remuneration component in 2023 was influenced by other factors, particularly the Group's strong financial performance, as it achieved an historically highest net profit in 2022. At the same time, Miroslav Hiršl's existing level of fixed monthly remuneration was below the market benchmark. The increase in the fixed component of remuneration in 2023 also included a structural adjustment in favour of the fixed component in accordance with the principle of prudence and with the aim of aligning remuneration more closely with market practices. Additionally, in 2024, higher instalments of deferred variable remuneration components were paid reflecting performance in corresponding years.

The annual change in the total amount of remuneration paid in 2023 compared to the total remuneration paid in 2022 was 9%. The year-on-year increase in total remuneration was given through an increase in base salaries to partially reduce the impact of inflation and a higher

number of deferred remuneration components payable in 2023 in comparison with 2022. The annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021 was 3%. The annual change was based upon the cumulation of variable remuneration components, which were paid in accordance with the deferred schemes applicable as stated above.

Anne de Kouchkovsky – overview of total remuneration and its changes:

Year	2021	2022	2023	2024	2025
Fixed remuneration components [CZK]	0	0	0	0	2,587,228
Benefits and perks [CZK]	0	0	0	0	764,896
Variable remuneration components (paid) [CZK]	0	0	0	0	0
Pensions benefits [CZK]	0	0	0	0	0
Total [CZK]	0	0	0	0	3,352,124
YoY change in total remuneration paid (%)					N/A

The year-on-year change in total remuneration for 2025 compared to 2024 was not calculated, as Anne de Kouchkovsky was not a member of the Board of Directors in 2024 or in previous years.

Katarína Kurucová – overview of total remuneration and its changes:

Year	2021	2022	2023	2024	2025
Fixed remuneration components [CZK]	0	0	0	0	3,045,000
Benefits and perks [CZK]	0	0	0	0	556,492
Variable remuneration components (paid) [CZK]	0	0	0	0	0
Pensions benefits [CZK]	0	0	0	0	91,350
Total [CZK]	0	0	0	0	3,692,842
YoY change in total remuneration paid (%)					N/A

The year-on-year change in total remuneration for 2025 compared to 2024 was not calculated, as Katarína Kurucová was not a member of the Board of Directors in 2024 or in previous years.

Margus Simson – overview of total remuneration and its changes:

Year	2021	2022	2023	2024	2025
Fixed remuneration components [CZK]	6,360,000	6,360,000	6,810,000	6,960,000	6,960,000
Benefits and perks [CZK]	899,431	887,250	864,812	858,351	840,517
Variable remuneration components (paid) [CZK]	2,674,665	3,590,845	4,117,378	5,031,781	5,781,267
Pensions benefits [CZK]	0	0	0	0	0
Total [CZK]	9,934,096	10,838,095	11,792,190	12,850,132	13,581,784
YoY change in total remuneration paid (%)		9%	9%	9%	6%

No conditions which would necessitate the application of a malus or clawback of a variable remuneration component or a part thereof occurred in respect of Margus Simson in 2025. Margus Simson did not receive any extra reward or remuneration from within KB Group for the year 2025.

Year-on-year increase in total remuneration paid to **Margus Simson** was 6%. Increase was due to higher instalments of deferred variable remuneration components paid in 2025 in comparison to 2024.

The annual change in the total remuneration paid in 2024 compared to the total remuneration paid in 2023 was 9%. The increase was due to full year impact of a 2023 rise in fixed remuneration components and higher deferred variable remuneration components paid in 2024. At the same time, in 2024, one instalment of deferred variable remuneration was paid out more than in 2023 (gradual ramp-up according to the length of service on KB Board of Directors).

The annual change in the total amount of remuneration paid in 2023 compared to the total remuneration paid in 2022 was 9%. The year-on-year increase in total remuneration was given through an increase in base salaries to partially reduce the impact of inflation. The increase in 2023 included, in addition to the annual compensation review, a change in the remuneration structure in favour of a fixed component with the aim to adjust the remuneration closer to the common sound market practice. The annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021 was 9.1%. The annual change was based upon the different number of variable remuneration payments. In 2022, there were 3 periods (for 2019–2021), whereas in 2021, there were 2 periods (for 2019–2020).

4.7 Ratio between variable and fixed remuneration components paid out in 2025

In accordance with Chapter 2.1 of the Remuneration Policy, the ratio between the variable remuneration component and the fixed remuneration component includes all fixed remuneration components paid out in 2025, that is, the fixed monthly remuneration and the benefits and perks provided by Komerční banka in the form of monetary and non-monetary consideration with the exception of KB pension benefits. The variable remuneration components include all variable amounts paid out in 2025 for performance on the Board of Directors in past periods within the framework of the relevant deferred bonus schemes.

The ratio between the variable remuneration components and the fixed remuneration component paid out to **Jan Juchelka** in 2025 is 132%. The variable components include all relevant deferred and non-deferred remuneration parts for the years 2018–2024 due in 2025.

The ratio between the variable remuneration components and the fixed remuneration component paid out to **Didier Colin** in 2025 is 75%. The variable components include all relevant deferred and non-deferred remuneration parts for the years 2018–2024 due in 2025. The ratio between the variable and fixed remuneration components for 2025 is affected by the termination of the position on the Board of Directors of KB as of 31 August 2025, because the fixed component of the remuneration is calculated only for 8 months of the year.

The ratio between the variable remuneration components and the fixed remuneration component paid out to **Miroslav Hiršl** in 2025 is 62%. The variable components include all relevant deferred and non-deferred remuneration parts for the years 2018–2024 due in 2025.

The ratio between the variable remuneration components and the fixed remuneration component paid out to **David Formánek** in 2025 is 149%. The variable components include all relevant deferred and non-deferred remuneration parts for the years 2018–2024 due in 2025. The ratio between the variable and fixed remuneration components for 2025 is strongly affected by the termination of the position on the Board of Directors of KB as of 31 May 2025, because the fixed component of the remuneration is calculated only for 5 months of the year.

The ratio between the variable remuneration components and the fixed remuneration component paid out to **Margus Simson** in 2025 is 74%. The variable components include all relevant deferred and non-deferred remuneration parts for the years 2019–2024 due in 2025.

The ratio between the variable remuneration components and the fixed remuneration component paid out to **Jitka Haubová** in 2025 is 51%. The variable components include all relevant deferred and non-deferred remuneration parts for the years 2021–2024 due in 2025.

Ratios between the variable remuneration components and the fixed remuneration components paid out to **Anne de Kouchkovsky** and **Katarína Kurucová** in 2025 were not calculated, as no variable remuneration components were paid to these board members in 2025.

The variable remuneration component for the performance in 2025 awarded by the Supervisory Board on 4 March 2026 will be paid out according to the deferral scheme between 2026 and 2032 and will therefore be included in the ratio of the paid variable components in the following periods. The variable remuneration component awarded for 2025 did not exceed 200% of the fixed remuneration component for any member of the Board of Directors and is in accordance with Chapter 2.4 of the Remuneration Policy.

5 Overview of the remuneration components paid to members of the Supervisory Board

In accordance with Chapter 3.1 of the Remuneration Policy, remuneration of the members of KB's Supervisory Board consists only of a fixed monthly remuneration and a fixed fee which depends upon the attendance at Supervisory Board meetings. The Chairperson of the Supervisory Board is entitled to receive 150% of the maximum annual remuneration of a member of the Supervisory Board. These fixed remuneration components make up 100% of the remuneration of the Supervisory Board members associated with their service as Supervisory Board members and reflect control of KB's long-term interests and its sustainable development. The chair of the Audit Committee is also entitled to a fixed monthly remuneration and a fixed fee depending on attendance at the committee meetings.

As of 16 July 2025, Delphine Garcin-Meunier, Chairwoman of the Supervisory Board, terminated her membership on the Supervisory Board. Cécile Bartenieff, Chairwoman of the Supervisory Board since 25 September 2025, was elected in her place. As of 21 April 2025, Jarmila Špůrová terminated her membership on the Supervisory Board. Anne-Sophie Chaveau-Galas was elected in her place as of 24 April 2025. As of 30 November 2025, Ondřej Kudrna terminated his membership as well. In 2025, the other members of the Supervisory Board held office from 1 January 2025 to 31 December 2025.

5.1 Fixed remuneration components paid in 2025 and total change in remuneration

Pursuant to §121p (1) of Act No. 256/2004 Coll., on Capital Market Undertakings, as subsequently amended, the Report on Remuneration must present the changes in the total remuneration of the members of the Supervisory Board in the past periods, i.e., between the years 2025 / 2024, 2024 / 2023, 2023 / 2022, and 2022 / 2021. More detailed information on the remuneration structure in 2024, 2023, 2022, and 2021 is available in the respective Reports on Remuneration.

Delphine Garcin-Meunier, Chairwoman of the Supervisory Board until 16 July 2025, was an employee of Societe Generale. The fixed remuneration components for 2025 totalling CZK 486,750 were paid to Societe Generale.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	N/A	N/A	N/A	811,250	486,750
YoY total remuneration change (%)				N/A	(40%)

The year-on-year change in total remuneration for 2025 compared to 2024 was (40%). The year-on-year decrease in the total remuneration is due to shorter membership in the Supervisory Board during 2025.

Cécile Bartenieff, Chairwoman of the Supervisory Board since 25 September 2025, is an employee of Societe Generale. The fixed remuneration components for 2025 totalling CZK 257,500 were paid to Societe Generale.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	N/A	N/A	N/A	N/A	257,500
YoY total remuneration change (%)					N/A

The annual change in the total remuneration paid in 2025 compared to the total remuneration paid in 2024 was not calculated, because Cécile Bartenieff became a member of the Supervisory Board only during 2025.

Anne-Sophie Chauveau-Galas, member of the Supervisory Board since 24 April 2025, is an employee of Societe Generale. The fixed remuneration components for 2025 totalling 230,633CZK were paid to Societe Generale.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	N/A	N/A	N/A	N/A	230,633
YoY total remuneration change (%)					N/A

The annual change in the total remuneration paid in 2025 compared to the total remuneration paid in 2024 was not calculated, because Anne-Sophie Chauveau-Galas became a member of the Supervisory Board only during 2025.

Marie Doucet, member of the Supervisory Board, Chairwoman of the Risk Committee, received fixed remuneration components totalling CZK 346,500 for 2025.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	N/A	N/A	232,833	346,500	346,500
YoY total remuneration change (%)				49%	0%

There was no annual change in the total remuneration paid to Marie Doucet, a member of the Supervisory Board, in 2025 compared to the total remuneration paid in 2024. The annual change in the total remuneration of Marie Doucet paid in 2024 compared to the total remuneration paid in 2023 was 49%. The increase was due to shorter membership in the Supervisory Board during 2023. The annual change in the total remuneration paid in 2023 compared to the total remuneration paid in 2022 was not calculated, because she was not a member of the Supervisory Board in 2022.

Petr Dvořák, member of the Supervisory Board and Chairman of the Nominations Committee and Remuneration Committee, received fixed remuneration components totalling CZK 346,500 for 2025.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	330,000	330,000	346,500	330,000	346,500
YoY total remuneration change (%)	0%	0%	5%	(5%)	5%

The year-on-year change in total remuneration of Petr Dvořák, a member of the Supervisory Board and Chairman of both the Nominations Committee and the Remuneration Committee, for 2025 compared to 2024 was 5%. The increase is due to a higher number of Supervisory Board meetings attended. The year-on-year change in total remuneration of Petr Dvořák for 2024 compared to 2023 was (5%). The decrease is due to a lower number of Supervisory Board meetings attended. The annual change in the total amount of remuneration paid in 2023 compared to the total remuneration paid in 2022 was 5%. The increase was due to the higher number of Supervisory Board meetings in 2023 compared to 2022. There was no annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021.

Miroslav Hájek, member of the Supervisory Board, received fixed remuneration components totalling CZK 346,500 for 2025.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	N/A	N/A	336,500	346,500	346,500
YoY total remuneration change (%)				3%	0%

There was no annual change in the total remuneration paid to Miroslav Hájek, a member of the Supervisory Board, in 2025 compared to the total remuneration paid in 2024. The annual change in the total remuneration of Miroslav Hájek paid in 2024 compared to the total remuneration paid in 2023 was 3%. The increase was due to the higher number of Supervisory Board meetings attended in 2024. The annual change in the total amount of remuneration paid in 2023 compared to the total remuneration paid in 2022 was not calculated, because he was not a member of the Supervisory Board in 2022.

Alvaro Huete Gomez, member of the Supervisory Board, is an employee of Societe Generale. For 2025, he received fixed remuneration components totalling CZK 346,500, which were paid to Societe Generale.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	209,000	330,000	313,500	330,000	346,500
YoY total remuneration change (%)		58%	(5%)	5%	5%

The annual change in the total remuneration paid in 2025 to Alvaro Huete Gomez, a member of the Supervisory Board, compared to the total remuneration paid in 2024 was 5%. The increase was due to higher attendance at the Supervisory Board meetings in 2025 compared to 2024. The year-on-year change in total remuneration paid to Alvaro Huete Gomez in 2024 compared to the total remuneration paid in 2023 was 5%. The increase was due to higher attendance at the Supervisory Board meetings in 2024 compared to 2023. The annual change in the total amount of remuneration paid in 2023 compared to the total remuneration paid in 2022 was (5%). The decrease was due to lower attendance at Supervisory Board meetings in 2023 compared to 2022. Given that Alvaro Huete Gomez was not a member of the Supervisory Board for the whole of 2021, the annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021 was 58%.

Ondřej Kudrna, member of the Supervisory Board until 30 November 2025, received fixed remuneration components totalling CZK 308,000 for 2025.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	330,000	330,000	346,500	346,500	308,000
YoY total remuneration change (%)		0%	5%	0%	(11%)

The decrease in the annual change in the total amount of remuneration paid in 2025 to Ondřej Kudrna, a member of the Supervisory Board, compared to the total remuneration paid in 2024 amounted to (11%) and was due to the termination of his membership in the Supervisory Board. There was no annual change in the total remuneration paid to Ondřej Kudrna in 2024 compared to the total remuneration paid in 2023. The annual change in the total remuneration paid in 2023 compared to the total remuneration paid in 2022 was 5%. The increase was due to the

higher number of Supervisory Board meetings in 2023 compared to 2022. There was no annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021.

Sylva Kynychová, member of the Supervisory Board, received fixed remuneration components totalling CZK 346,500 for 2025.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	330,000	330,000	346,500	346,500	346,500
YoY total remuneration change (%)	0%	0%	5%	0%	0%

There was no annual change in the total remuneration paid to Sylva Kynychová, a member of the Supervisory Board, in 2025 compared to the total remuneration paid in 2024 and 2023. The annual change in the total remuneration paid in 2023 compared to the total remuneration paid in 2022 was 5%. The increase was due to the higher number of Supervisory Board meetings in 2023 compared to 2022. There was no annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021.

Jarmila Špůrová, member of the Supervisory Board until 21 April 2025, was an employee of Societe Generale. For 2025, she received fixed remuneration components totalling CZK 97,900, which were paid to Societe Generale.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	209,000	330,000	330,000	346,500	97,900
YoY total remuneration change (%)		58%	0%	5%	(72%)

The decrease in the annual change in the total amount of remuneration paid in 2025 to Jarmila Špůrová, a member of the Supervisory Board, compared to the total remuneration paid in 2024 was (72%) and was due to the termination of her membership in the Supervisory Board. The year-on-year change in total remuneration of Jarmila Špůrová for 2024 compared to 2023 was 5%. The increase was due to higher attendance at the Supervisory Board meetings in 2024 compared to 2023. There was no annual change in the total remuneration paid in 2023 compared to the total remuneration paid in 2022. Given that Jarmila Špůrová was not a member of the Supervisory Board for the whole of 2021, the annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021 was 58%.

Petra Wendelová, Vice-Chairwoman of the Supervisory Board, Chairwoman of the Audit Committee, and until 26 September 2024 Chairwoman of the Risk Committee, received fixed remuneration components totalling CZK 646,500 for 2025.

Year	2021	2022	2023	2024	2025
Total remuneration for Supervisory Board member [CZK]	630,000	630,000	646,500	646,500	646,500
YoY total remuneration change (%)	(2%)	0%	3%	0%	0%

There was no annual change in the total remuneration paid to Petra Wendelová, the Vice-Chair of the Supervisory Board, Chairperson of the Audit Committee, and until 26 September 2024 Chairperson of the Risk Committee, in 2025 compared to the total remuneration paid in 2024 and in 2023. The annual change in the total remuneration paid in 2023 compared to the total remuneration paid in 2022 was 3%. The increase was due to the higher number of Supervisory Board meetings in 2023 compared to 2022. There was no annual change in the total remuneration paid in 2022 compared to the total remuneration paid in 2021.

5.2 Information on remuneration provided from within KB Group

The overview below shows all types of remuneration provided to or due to members of the Supervisory Board in the 2025 reporting period by the Bank's subsidiaries which are part of KB Group:

Petr Dvořák received fixed remuneration components totalling CZK 313,500 for 2025 for his service as Chairman of the Audit Committee of Modrá pyramida stavební spořitelna, a. s. This remuneration is not included in the total remuneration table in chapter 5.1. above.

The other members of the Supervisory Board did not receive any remuneration from within KB Group in 2025.

5.3 Ratio between variable remuneration and fixed remuneration components in 2025

Given the absence of a variable component, the ratio between the variable remuneration component and the fixed remuneration component of members of the Supervisory Board was not calculated.

5.4 Extra payments

Members of KB's Supervisory Board were not provided any extra payments in 2025.

5.5 KB pension benefits

Members of the Supervisory Board receive no KB pension benefits for their membership of the Supervisory Board.

6 Information on Komerční banka shares and stock options

Members of the Board of Directors and of the Supervisory Board were neither provided with nor offered any shares or stock options relating to KB shares in 2025.

7 Information on the annual change in average remuneration of KB employees

Pursuant to §121p (1) of Act No. 256/2004 Coll., on Capital Market Undertakings, as subsequently amended, the average remuneration for 2025 of KB employees in an employment relationship (hereinafter referred to as “Employees”), other than persons having a significant relationship to KB, and with fixed weekly working time is CZK 1,047,608.

In 2025, the average employee remuneration increased by 5% compared to the average remuneration paid in 2024. This increase was caused by regular wage adjustments and organisational changes implemented, especially in the distribution network, which led to a change in structure and a reduction in the number of employees.

In 2024, the annual change in average remuneration of Employees reached 7% compared to the average remuneration paid in 2023. This increase was driven especially by two main factors: 1) regular salary review: As part of our policy of regularly reviewing salaries, base salaries were adjusted to align with current market conditions, mitigate the effects of inflation from previous years, and reduce the pay gap; and 2) changes in employee structure linked mainly to implementation of the new digital bank and increasing the efficiency of processes. According to the Czech Statistical Office, the average annual inflation rate in 2024 was 2.4%

In 2023, the annual change in average remuneration of Employees reached 9% compared to the average remuneration paid in 2022. The year-on-year increase in total remuneration was given by general growth of base salaries to partially reduce the impact of inflation, which reached 15.1% in 2022, and growth in bonuses for the year 2022. In 2022, the annual change in the average remuneration of Employees was 7.88% compared to the average remuneration paid in 2021. The annual change reflected double compensation review in 2022 in consideration of the high inflation in the Czech Republic and with a focus on those Employees with lower remuneration. In 2025, 2024, 2023 and 2022, average remuneration

included the employer's contributions to the Global Employee Share Ownership Program, which was announced by Societe Generale. In 2021, the annual change in the average remuneration of Employees was 2.17% compared to the average remuneration paid in 2020.

8 Information on the annual change in KB's financial and non-financial key performance indicators

Pursuant to §121p (1) of Act No. 256/2004 Coll., on Capital Market Undertakings, as subsequently amended, the Report must also present the changes in KB's financial and non-financial key performance indicators in past periods.

In 2025, compared to 2024, there was a change in the percentage representation of individual key performance indicators and in the calculation principle preceding the decision to pay out the variable component of remuneration to employees. The percentage of the payment of the variable component of remuneration to employees for the year 2025 is primarily based on the fulfilment of the Bank's three key indicators compared to the business plan: ROE – return on equity with a weight of 40%, CIR – cost/income ratio with a weight of 30%, and NPS (Net Promoter Score) – customer loyalty rate with a weight of 30%. Subsequently, the envelope is adjusted according to the summary results of the key risk indicators. After considering the above-described calculation, the final decision regarding the amount of the variable component of remuneration paid out to employees is taken by the KB Board of Directors while taking into account the Bank' results, mainly the net profit of KB Group.

In 2024, compared to 2023, there was a change in one of the four financial and non-financial key performance indicators, on the basis of which the decision is made to pay out the variable component of remuneration to employees. At the same time, the weights of individual indicators changed. A new risk indicator was included, which replaced the market share of loans indicator. The risk indicator consists of two parts: default rate and losses from operational risks.

The percentage of the payment of the variable component of remuneration to employees was therefore defined for the year 2024 based on the fulfilment of the Bank's four key indicators compared to the business plan: ROE – return on equity with a weight of 35%, CIR – cost/income ratio with a weight of 25%, Risk – default rate and operational risks with a weight of 20%, and NPS (Net Promoter Score) – customer loyalty rate with a weight of 20%.

In 2023, there was no change compared to 2022, 2021, and 2020 in those financial and non-financial key performance indicators that serve as the basis for decisions about paying variable remuneration to employees.

9 Closing parts of the Report on Remuneration

9.1 Information on deviations from the procedure for implementing remuneration as governed by the Remuneration Policy

All remuneration components for members of the Board of Directors and of the Supervisory Board were awarded and paid out in accordance with the Remuneration Policy. This Report does not deviate from the Remuneration Policy.



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This document is an unsigned English translation of the Czech auditor's report. Only the Czech version of the report is legally binding.

Independent Auditor's Report

on the assurance engagement to the general meeting of Komerční banka, a.s.

Introduction

In accordance with the engagement letter to provide assurance on the remuneration report pursuant to the requirements of Section 121q of Act No. 256/2004 Coll., on Business Activities on the Capital Markets, as amended ("the Capital Market Undertakings Act"), we have been engaged by the board of directors of Komerční banka, a.s. ("the Company") to perform an assurance engagement regarding the attached remuneration report for the year ended 31 December 2025 ("the Remuneration Report") prepared by the Company's board of directors and containing the information required by Section 121p (1) of the Capital Market Undertakings Act.

Scope of assurance engagement and criteria set

The scope of our engagement has been to obtain assurance as required under Section 121q of the Capital Market Undertakings Act, i.e. whether the Remuneration Report contains the information required by Section 121p (1) of the Capital Market Undertakings Act. It is not the Auditor's role to obtain assurance on the factual accuracy of the Remuneration Report and the information contained therein.

Purpose of our report

This Independent Auditor's Report is intended solely to comply with the requirements of the Capital Market Undertakings Act and for your information, and may not be used for any other purpose or distributed to any other recipients. This report concerns only the Remuneration Report and must not be associated with the Company's financial statements as a whole.

Board of directors' responsibility for the Remuneration Report

The Company's board of directors is responsible for the preparation of the Remuneration Report in accordance with the relevant provisions of the Capital Market Undertakings Act. The Company's board of directors is further responsible for the publication of the Remuneration Report on the Company's website and for free access to it for at least 10 years from the date of the general meeting at which the Remuneration Report was presented. The Company's board of directors is also responsible for the preparation of financial and non-financial information, as well as for designing, implementing, and maintaining internal control systems and processes and accounting records as necessary for the preparation of a Remuneration Report free from material misstatement and compliant with the requirements of relevant legal regulations.



Auditor's responsibility for the assurance of the Remuneration Report

The assurance engagement was performed in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised) – “Assurance Engagements Other Than Audits or Reviews of Historical Financial Information”, which requires us to comply with ethical requirements and plan and perform the assurance engagement so as to obtain limited assurance on the Remuneration Report.

Our firm applies International Standard on Quality Management (ISQM) 1, which requires us to design, implement and operate a quality management system, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal requirements.

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants (IESBA), which defines the fundamental principles of professional ethics, i.e. integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour.

Summary of work performed

The selection of our procedures depends on our professional judgement. The procedures performed consisted primarily of making inquiries with relevant persons, and of other procedures to obtain evidence on the Remuneration Report.

The assurance engagement performed was a limited assurance engagement. The nature, timing and scope of procedures performed in a limited assurance engagement is limited compared to what is required for a reasonable assurance engagement, and therefore the resulting level of assurance is lower.

Our assurance procedures included:

- obtaining an understanding of the resolution of the Company's general meeting on the remuneration policy for members of the board of directors and the supervisory board and other persons under Section 121m (1) of the Capital Market Undertakings Act, as well as any resolutions of the supervisory board and other documents regulating the remuneration policy that are required to be disclosed in the Remuneration Report
- obtaining an understanding of the procedures adopted by the supervisory board and the board of directors to ensure compliance with the requirements of the remuneration policy, prepare the Remuneration Report, and assess the application of the relevant criteria in the preparation of the Remuneration Report
- identifying persons under Section 121m (1) of the Capital Market Undertakings Act that are subject to the requirement of information disclosure in the Remuneration Report
- assessing whether the Remuneration Report contains all information as required by Section 121p (1) of the Capital Market Undertakings Act for each person identified above.

Please note that the Remuneration Report was not within the scope of the audit of the financial statements pursuant to Act No. 563/1991 Sb., on Accounting, as amended. Within our assurance procedures, we did not audit or review the financial or non-financial information used in the preparation of the Remuneration Report. However, within our procedures, we assessed whether the information disclosed in the Remuneration Report was not in significant conflict with our findings during the audit of the financial statements of the Company.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion provided below.

Conclusion

Based on the assurance procedures performed and the evidence obtained, nothing has come to our attention that would cause us to believe that the Remuneration Report of Komerční banka, a.s. does not



in all material respects contain the information required by Section 121p (1) of the Capital Market Undertakings Act.

Prague

18 March 2026

KPMG Česká republika Audit, s.r.o.
Registration number 71

Unsigned version

Ondřej Fikrle
Partner
Registration number 2525