

1. Interest rates for products in KB+ governed by Products and Services Terms and Conditions

Current accounts for individuals

Current Account, Multi-Currency Account (including AUD, BGN, CAD, DKK, EUR, GBP, HUF, CHF, JPY, NOK, PLN, RON, SEK, USD) 0,00 %

Debit balances of the above accounts shall be subject to the following interest rates

overdraft 19,99 %
unauthorized overdraft ¹⁾ 25,00 %

Current accounts for legal persons and natural persons (business)

Current Account Business, Multi-Currency Account Business (including AUD, BGN, CAD, DKK, EUR, GBP, HUF, CHF, JPY, NOK, PLN, RON, SEK, USD) 0,00 %

Debit balances of the above accounts shall be subject to the following interest rates

unauthorized / forced overdraft ¹⁾ 25,00 %

¹⁾ unauthorized / forced overdraft for Multi-Currency Account may only be in CZK

Savings accounts

Saving account

The base interest rate is 0,10 % and applies to balances up to the relevant limit shown in the table below, unless the conditions for the bonus rate are met. Balances above this limit bear interest at 0,01%. The rates listed below are already the sum of the base and bonus interest rates.

Bonus rate type	Interest rate on the part of the credit balance up to CZK 200,000	Interest rate for the part of the credit balance up to and including CZK 1,000,000 if conditions are met ²⁾
bonus rate for clients with only a savings account or Start tariff	1,25 %	3,50 %
bonus rate for clients with Standard tariff	1,75 %	3,50 %
bonus rate for clients with Comfort or Exclusive tariff	2,50 %	3,50 %

The bonus rates are valid from 1 to 30 November 2025

²⁾ New clients who have not yet had a tariff at Komerční banka and who open one with a savings account or within three months of opening a savings account will have the bonus rate activated automatically. Existing clients will receive the bonus rate if they transfer at least CZK 100,000 to their savings account in a single payment from another bank within 30 days of the bonus rate being activated. Clients can activate the rate in the KB+ app in the savings account details in the Interest section. Once the conditions for granting the bonus have been met, it is valid for 6 months. After 6 months, we will automatically activate the "Reward" bonus rate for another 6 months for clients who have used up this bonus interest. From November 1 to November 30, 2025, the Reward bonus interest rate is 3% (including the base interest rate). The rate may change depending on the market situation, and any changes will be announced regularly in this Interest Rate Notice. The bonus amount is calculated from the daily balance in the savings account during the bonus period. The bonus period is a calendar month.

Saving account for clients with extra service Premium

The base interest rate is 0,10 % and applies to balances up to the relevant limit shown in the table below, unless the conditions for the bonus rate are met. Balances above this limit bear interest at 0,01 %. The rates listed below are already the sum of the base and bonus interest rates.

Bonus rate type	Interest rate on the part of the credit balance up to CZK 200,000	Interest rate for the part of the credit balance up to and including CZK 1 000 000 if conditions are met ³⁾
For clients with extra service Premium	2,50 %	3,50 %

The bonus rates are valid from 1 to 30 November 2025

- ³⁾ The client will automatically receive a bonus rate after crediting at least CZK 300,000 in a single payment from another bank to their savings account. The bonus rate will vary for individual periods in accordance with the announcement of new rates in this Interest Rate Notice.

Children's savings account ⁴⁾

	- tier 1 - on the part of the credit balance up to CZK 100,000	- tier 2 - on the part of the credit balance over CZK 100,000
base interest rate	0,10 %	0,00 %
bonus interest rate valid from 1 November 2025 to 30 November 2025	2,40 %	0,00 %
base + bonus interest rate	2,50 %	0,00 %

- ⁴⁾ The amount of the bonus is calculated based on the daily balance of your savings account in the given bonus period and is unconditional. The bonus period is a calendar month.

Term deposit

Debit balances of the above accounts shall be subject to the following interest rates

	- tier 1 - on the part of the credit balance up to CZK 10,000,000	- tier 2 - on the part of the credit balance over CZK 10,000,000
3 months	2,50 %	0,01 %
6 months	2,50 %	0,01 %
1 year	3,00 %	0,01 %

Loans and credit**Mortgage loans for individuals – minimum interest rate according to fixation period**

LTV ⁵⁾	1 year	2 years	3 years	4 years	5 years
0 - 80 % ⁶⁾	4,99 %	4,59 %	4,59 %	4,99 %	4,99 %
80 - 90 %	5,39 %	4,99 %	4,99 %	5,39 %	5,39 %

⁵⁾ LTV = loan to value ratio

⁶⁾ 0 - 90% for clients under 36 years according to the conditions foreseen by CNB regulations

Personal loan

Interest rate is specified individually in a loan agreement.

Default interest – individuals

Default interest specified herein applies to all types of loans. The actual rate for the calculation of annual default interest amounts to the REPO rate determined by the Czech National Bank and increased by eight percentage points in accordance with the Government Regulation No. 351/2013 Coll.

Business loans

Interest rate is specified individually in a credit contract or by reference to this Notice on Interest Rates. Interest rate can be fixed or floating. Floating interest rate is based on PRIBOR or RS KB (CZK) or KRS KB.

Overdraft Credit for natural persons (business) and legal persons

Overdraft Business	17,99%
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Default interest for natural persons (business)

The actual rate for the calculation of annual default interest amounts to the REPO rate determined by the Czech National Bank and increased by eight percentage points in accordance with the Government Regulation No. 351/2013 Coll.

Default interest for legal person

Interest rate	25,00 %
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2. Interest rates (CZK) for products outside of KB+

Current accounts for individuals

MůjÚčet, MůjÚčet Plus, MůjÚčet GOLD, MůjÚčet Junior, G2.2, G2, Extra konto, Perfekt konto, IDEAL konto, Current Account in CZK, Basic Payment Account, Protected	0,00 %
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Children's Account (Dětské konto)

- tier 1 - on the part of the credit balance up to CZK 30,000	- tier 2 - on the part of the credit balance over CZK 30,000
0,20 %	0,00 %

Current Account within TOP Offer, Premium konto

- tier 1 - on the part of the credit balance up to CZK 3,000,000	- tier 2 - on the part of the credit balance up to CZK 3,000,000	- tier 3 - on the part of the credit balance up to CZK 100,000,000	- tier 4 - on the part of the credit balance over CZK 250,000,000
0,00 %	0,00 %	0,00 %	0,00 %

Debit balances of the above accounts shall be subject to the following interest rates

authorized unsecured overdraft (incl. G2.2, Premium G2.2 ⁷⁾ , Premium, Start)	19,99 %
unauthorized overdraft	25,00 %

⁷⁾ For contracts concluded as of 1 August 2016 with authorized overdraft of up to CZK 5,000.

Current accounts for legal persons and natural persons (business)

Current account and overdraft, Profi Account, Profi Account GOLD, Komplet Plus, Efekt, Komfort, Excelent, Blocked Current Account	0,00 %
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Current account and overdraft for municipalities / Current account - State Housing Development Fund / Current account for church organizations

- tier 1 - on the part of the credit balance up to CZK 5,000,000	- tier 2 - on the part of the credit balance up to CZK 100,000,000	- tier 3 - on the part of the credit balance over CZK 100,000,000
0,01 %	0,00 %	0,00 %

Escrow account for attorneys, notaries, and executors

interest rate	0,05 %
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Debit balances of the above accounts shall be subject to the following interest rates

authorized overdraft	17,99 %
authorized overdraft - Premium	15,99 %
authorized overdraft, authorized unsecured overdraft, incl. PREMIUM for municipalities, private/public universities, and healthcare sector clients	11,99 %
unauthorized / forced overdraft	25,00 %

Savings accounts

Profi Savings Account Bonus – entrepreneurs only ⁸⁾	- tier 1 - on the part of the credit balance up to CZK 30,000,000	- tier 2 - on the part of the credit balance over CZK 30,000,000
base interest rate	0,01 %	0,00 %
fixed bonus interest rate valid from 1 October 2025 to 31 December 2025	0,02 %	0,00 %
base interest rate + fixed bonus interest rate	0,03 %	0,00 %

Savings account that are no longer offered

KB Savings Account Bonus – individuals ^{8) 9)}	- tier 1 - on the part of the credit balance up to CZK 200,000	- tier 2 - on the part of the credit balance up to CZK 30,000,000	- tier 3 - on the part of the credit balance over CZK 30,000,000
base interest rate	0,10 %	0,01 %	0,00 %
bonus for regular investments valid from 1 October 2025 to 31 December 2025	2,90 %	0,00 %	0,00 %
base interest rate + bonuses	3,00 %	0,01 %	0,00 %

KB Savings Account Bonus Invest – privat individuals ^{8) 10)}	- tier 1 - on the part of the credit balance up to CZK 200,000	- tier 2 - on the part of the credit balance up to CZK 10,000,000	- tier 3 - on the part of the credit balance over CZK 10,000,000
base interest rate	0,50 %	0,01 %	0,00 %
fixed bonus interest rate valid from 1 October 2025 to 31 December 2025	0,00 %	0,00 %	0,00 %
base interest rate + fixed bonus interest rate	0,50 %	0,01 %	0,00 %

⁸⁾ Bonus amount is determined based on the minimum balance in a given bonus period. In this context, we also consider the Savings Account initial deposit.

⁹⁾ In order for the bonus interest rate for regular investments to apply, a client must invest at least CZK 1,500 in the below defined funds (see Section 9 hereof) in each month of the bonus period. The bonus interest rates for regular investments are valid in the bonus period from 1 October 2025 to 31 December 2025. The bank may apply the bonus interest rate for regular investments even if the terms and conditions for regular investments are only fulfilled partially.

¹⁰⁾ The bonus is paid during the bonus period if a client invests in the below defined funds defined on the basis of a contract concluded with Komerční banka or in the below defined contracts (see the list at the end hereof).

Junior Savings Account - privat individuals	- tier 1 - on the part of the credit balance up to CZK 100,000	- tier 2 - on the part of the credit balance over CZK 100,000
base interest rate	2,00 %	0,00 %

Savings account that are no longer offered

N-account ¹¹⁾	0,01 %
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If bonus was agreed, the interest rate is increased by 0,01%.

¹¹⁾ The interest rate bonus amounts to 0,01% of the minimum balance during a calendar year.

Term deposits

Short-term deposits with fixed interest rate ¹²⁾

	Up to CZK 10,000,000 interest on the entire balance	Over CZK 10,000,000 interest on the entire balance
7 days	0,01 %	0,01 %
1 month	0,01 %	0,01 %
3 months	2,50 %	0,01 %
6 months	2,50 %	0,01 %
1 year	3,00 %	0,01 %

¹²⁾ No longer available for individuals

Perfect Savings – medium-term term accounts with fixed interest rate (no longer offered)

maturity of 2, 3, 4 or 5 years 0,01 %

Term accounts with fixed interest rate (no longer offered)

14-day maturity 0,01 %

KB Guaranteed Deposit (no longer offered)

maturity of 3 or 6 months and 1 year 0,01 %

Loans and credit

Mortgage loans for individuals – minimum interest rate according to fixation period

LTV ⁵⁾	1 year	2 years	3 years	4 years	5 years
0 - 80 % ⁶⁾	4,99 %	4,59 %	4,59 %	4,99 %	4,99 %
80 - 90 %	5,39 %	4,99 %	4,99 %	5,39 %	5,39 %

⁵⁾ LTV = loan to value ratio

⁶⁾ 0 – 90 % for clients under 36 years according to the conditions foreseen by CNB regulations

American Mortgage Loan

Fixation period	1 year	2 years	3 years	4 years	5 years
minimum interest rate	5,39 %	4,99 %	4,99 %	5,39 %	5,39 %

Loans for individuals

Interest rate is specified individually in a loan agreement.

Personal credit cards

A Card, Lady Card, 4U Card, Blue credit card Visa, MasterCard	22,90 %
World Elite, Infinite	9,90 %
Visa Electron, Viva Card	22,90 %

Default interest – individuals

Default interest specified herein applies to all types of loans. The actual rate for the calculation of annual default interest amounts to the REPO rate determined by the Czech National Bank and increased by eight percentage points in accordance with the Government Regulation No. 351/2013 Coll.

Business loans

Interest rate is specified individually in a credit contract - either fixed or floating. Floating interest rate is based on PRIBOR or RS KB (CZK) or KRS KB.

Default interest for natural persons (business)

The actual rate for the calculation of annual default interest amounts to the REPO rate determined by the Czech National Bank and increased by eight percentage points in accordance with the Government Regulation No. 351/2013 Coll.

Default interest for legal persons

Interest rate	25,00 %
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Business and corporate credit cards

credit card Business	19,99 %
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corporate credit card	13,00 %
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Default interest for business and corporate credit cards

Interest rate	25,00 %
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Index interest rates

KB reference rate (RS KB))	3,55 %
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overdraft reference rate (KRS KB)	3,55 %
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3. Interest rates (foreign currencies) for products outside of KB+

Current accounts

Currency	Current account credit balance	Current account default interest and unauthorized overdraft	Reference rate
AUD	0,00 %	15,00 %	3,55 %
BGN	0,00 %	20,00 %	–
CAD	0,00 %	15,00 %	2,45 %
CNY	0,00 %	20,00 %	–
DKK	0,00 %	15,00 %	2,00 %
EUR	0,00 %	15,00 %	2,05 %
GBP	0,00 %	15,00 %	4,00 %
HUF	0,00 %	20,00 %	–
CHF	0,00 %	15,00 %	0,00 %
JPY	0,00 %	15,00 %	0,65 %
NOK	0,00 %	15,00 %	4,25 %
PLN	0,00 %	20,00 %	4,65 %
RON	0,00 %	40,00 %	–
RUB	–	–	–
SEK	0,00 %	15,00 %	1,95 %
TRY	0,00 %	80,00 %	–
USD	0,00 %	15,00 %	4,20 %

Term deposits – short-term in EUR, USD - not offered

Currency	Min. deposit	7 days	14 days	1 month	3 months	6 months	12 months
EUR	1 000	0,01 %	0,01 %	0,01 %	0,01 %	0,01 %	0,01 %
USD	1 000	0,01 %	0,01 %	0,01 %	0,04 %	0,11 %	0,30 %

Term deposits – medium-term in EUR, USD - not offered

Currency	Min. deposit	2 years	3 years	4 years	5 years
EUR	1 000	0,01 %	0,01 %	0,01 %	0,01 %
USD	1 000	0,35 %	0,40 %	0,45 %	0,50 %

Term deposits – short-term in other currencies – not offered

AUD, CAD, DKK, EUR, GBP, CHF, JPY, NOK, SEK, USD

0,01 %

General terms and conditions

All interest rates are shown as annual percentages (% p. a.).

This Notice comes into effect on 1 November 2025, unless previously agreed general terms and conditions suggest otherwise. Specific terms and conditions of each particular transaction shall be stipulated in a contract or agreement to be concluded pursuant to Act No. 89/2012 Coll., the Civil Code, as amended. Credit interest rates with fixed rate and margins to floating interest rates shall be invariable on condition a client complies with the terms and conditions agreed upon in the respective loan (credit) agreement.

List of defined contracts for index 9

KB Dluhopisový - CZK; Amundi CR Dluhopisový PLUS - CZK; AMUNDI FUNDS EURO AGGREGATE BOND - EUR; AMUNDI FUNDS GLOBAL GOVERNMENT BOND - EUR, USD; AMUNDI FUNDS EURO HIGH YIELD BOND - CZK, EUR; AMUNDI FUNDS US BOND - EUR, USD; AMUNDI FUNDS EURO CORPORATE BOND SELECT - CZK; AMUNDI FUNDS EURO HIGH YIELD SHORT TERM BOND - CZK; AMUNDI FUNDS EMERGING MARKETS LOCAL CURRENCY BOND - CZK; AMUNDI FUNDS GLOBAL AGGREGATE BOND - CZK;

Amundi CR Balancovaný – konzervativní - CZK; Amundi CR Balancovaný - CZK; AMUNDI FUND SOLUTIONS - CONSERVATIVE - CZK; AMUNDI FUND SOLUTIONS - BALANCED - CZK; AMUNDI FUND SOLUTIONS - SUSTAINABLE GROWTH - CZK; FIRST EAGLE AMUNDI INTERNATIONAL FUND - CZK, EUR, USD; FIRST EAGLE AMUNDI INCOME BUILDER FUND - CZK; AMUNDI FUNDS ABSOLUTE RETURN MULTI-STRATEGY - CZK; AMUNDI FUNDS MULTI-ASSET CONSERVATIVE RESPONSIBLE - CZK; CPR INVEST – DEFENSIVE - EUR; CPR INVEST – REACTIVE - EUR;

Amundi CR Akciový – Střední a východní Evropa - CZK; Amundi CR All-Star Selection - CZK; AMUNDI FUNDS GLOBAL EQUITY CONSERVATIVE - EUR, USD; AMUNDI FUNDS GLOBAL EQUITY - CZK; AMUNDI FUNDS EUROPE EQUITY CLIMATE - CZK, EUR; AMUNDI MSCI NORTH AMERICA ESG BROAD TRANSITION - CZK, EUR, USD; AMUNDI FUNDS US EQUITY RESEARCH VALUE - CZK, EUR, USD; AMUNDI FUNDS US EQUITY ESG SELECT - EUR, USD; AMUNDI FUNDS US PIONEER - CZK, USD; AMUNDI FUNDS JAPAN EQUITY VALUE - CZK, JPY; AMUNDI FUNDS EQUITY JAPAN TARGET - EUR; AMUNDI FUNDS POLEN CAPITAL GLOBAL GROWTH - CZK; AMUNDI FUNDS EMERGING WORLD EQUITY - CZK, EUR, USD; AMUNDI FUNDS CHINA EQUITY - EUR, USD; AMUNDI FUNDS SBI FM INDIA EQUITY - CZK, EUR, USD; AMUNDI FUNDS LATIN AMERICA EQUITY - EUR, USD; CPR INVEST - CLIMATE ACTION - CZK; CPR INVEST - GLOBAL GOLD MINES - CZK, EUR, USD; CPR INVEST - GLOBAL RESOURCES - CZK, EUR, USD; CPR INVEST - GLOBAL LIFESTYLES - CZK, EUR, USD; CPR INVEST - GLOBAL SILVER AGE - CZK, EUR; CPR INVEST – GLOBAL DISRUPTIVE OPPORTUNITIES - CZK; CPR INVEST – FOOD FOR GENERATIONS - CZK; CPR INVEST – MEDTECH - CZK; CPR INVEST – HYDROGEN - CZK; CPR INVEST – ARTIFICIAL INTELLIGENCE - CZK; CPR INVEST – EUROPE DEFENSE CZK; KBI GLOBAL SUSTAINABLE INFRASTRUCTURE - CZK; KBI GLOBAL SMALL CAP EQUITY - CZK; KBI WATER FUND - CZK;

KB Portfolio - Konzervativní - CZK; KB Portfolio – Vyvážené - CZK; KB Portfolio - Dynamické - CZK; KB Portfolio - Dividendové (třída akumulací i dividendová) - CZK; KB Portfolio – Akciových indexů - CZK; KB Privátní správa aktiv 3 - Flexibilní - CZK;

CPR INV. - B&W CLIMATE HY TARGET 2030 - CZK, EUR; B&W HIGH INCOME BOND OPPORTUNITIES 05/2030 – CZK, EUR; B&W HIGH INCOME 09/2030 CZK, EUR;

Amundi CR Private Equity 6; Accolade Industrial Fund A (CZK); Accolade Industrial Fund A2 Dis (CZK);

Vital Invest Unit Linked Life Insurance – Insurance Policy covering death or survival (incl. the Platinum option and Inv. Strategy Exclusive), Brouček Unit Linked Life Insurance – Insurance Policy covering death or survival for the benefit of an insured child, Vital Premium Capital Life Insurance – Insurance Policy covering death or survival (USD and EUR variants, in addition to CZK), Vital Platinum Private Unit Linked Life Insurance. In case of funds denominated in foreign currencies, Bonus eligibility calculations shall be based on the CNB exchange rate valid as of the day the amount in

question is credited to the relevant fund account. In case of insurance denominated in foreign currencies, the Bonus eligibility calculations shall be based on the CNB exchange rate valid as of the insurance policy (contract) date.

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