

# **Announcement on the minimum requirement for own funds and eligible liabilities (MREL) as from 11 August 2025**

Prague, 11 August 2025 – Komerční banka, a.s., with its registered seat at Praha 1, Na Příkopě 33/969, Zip Code 114 07, Id. No. 45317054, registered in the Commercial Register maintained by the Municipal Court in Prague, section B, file No.1360 (hereinafter also Komerční banka or the Bank), announces that

the Bank received information from the Czech National Bank on the requirement for own funds and eligible liabilities (MREL) set for Komerční banka by the decision in line with Act No. 374/2015 Coll., on Recovery and Resolution in financial market (hereinafter “the Act”).

According to this decision, Komerční banka is required to maintain own funds and eligible liabilities on a consolidated basis at the minimum level of 20.8% of total risk exposure effective from 11 August 2025, representing a decrease by 40 basis points in comparison with the previous CNB’s MREL decision. This requirement includes:

1. Loss Absorption Amount requirement under Section 131(1)(a) of the Act, i.e. maintain the own funds and eligible liabilities on consolidated basis at the level 10.4% of total risk exposure amount (TREA); and
2. Recapitalization Amount requirement under Section 131(1)(b) of the Act, i.e. maintain the own funds and eligible liabilities on consolidated basis at the level 10.4% of total risk exposure amount.

On the top, KB has to meet the requirement set in line with Section 127a(2)(b) of the Act which is expressed as percentage share of the sum of own funds and eligible liabilities on total exposure amount equal to 5.91%. There is no change in respect to previous CNB’s decision.

As of 30 June 2025, the overall MREL ratio of Komerční banka stood at 29.2% (as % of total risk exposure amount) and 9.9% (as % of total exposure amount).

Komerční banka will continue to apply prudent assumptions about the future development of total risk exposure amount and total exposure amount in its capital planning of own funds and eligible liabilities.