Announcement on the Minimum Capital Ratio requirement as from 1 January 2027

Prague, 5 November 2026 – 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 KB or the Bank), announces that

the Bank received information from the Czech National Bank on the minimum level of capital ratio set for Komerční banka by the joint decision of the College of Supervisors of the Société Générale Group.

According to this decision, KB is required to maintain a capital ratio on a consolidated basis at the minimum level of 10.4% (TSCR - Total SREP Capital Ratio) effective from 1 January 2027, representing an increase by 10 basis points in comparison with the ratio required today. This requirement includes:

1. The minimum capital requirement under Article 92(1) of the EU Regulation on prudential requirements for credit institutions and investment firms, i.e. to maintain a Common Equity Tier 1 (CET1) capital ratio of 4.5%, a Tier 1 capital ratio of 6% and a total capital ratio of 8%; and

2. The additional Pillar 2 Requirement (also known as P2R) of 2.4%, which KB is required to hold above the minimum requirements under the previous point and which it is required to cover with at least 56.25% by Common Equity Tier 1 capital and at least 75% by Tier 1 capital.

The requirement to maintain additional capital (so called Pillar 2 Guidance, also P2G) was not set for KB.

Moreover, credit institutions in the Czech Republic are simultaneously subject to the combined capital requirements, which are additive to the TSCR requirement set in the aforementioned joint decision. As of today, KB is required to maintain a combined capital buffer comprising the capital conservation buffer at 2.5%, the O-SII capital buffer at 2.0%, the systemic risk buffer at 0.5 % on exposures in the Czech Republic and the countercyclical buffer determined by competent authorities for exposures in a particular country (currently at 1.25% in the Czech Republic).

Thus, assuming no further changes in capital requirements, KB's overall capital requirement as of 1 January 2027 will be approximately 16.65% in relation to the volume of risk-weighted assets. The minimum Common Equity Tier 1 capital ratio will stand at approximately 12.10% and the minimum Tier 1 capital ratio at approximately 14.05% in relation to the volume of risk-weighted assets.

As of 30 September 2026, the overall consolidated capital ratio of Komerční banka stood at 18.6 % and the Common Equity Tier 1 ratio was 16.5 %.

Komerční banka will continue to apply prudent assumptions about the future development of capital requirements in its capital planning.