# ČSOB
# INVESTOR PRESENTATION



**May 2026**

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# CONTENT

# EXECUTIVE SUMMARY

# EXECUTIVE SUMMARY

## SLOVAK REPUBLIC

- Member of the European Union since 2004 and European Monetary Union since 2009
- Sovereign ratings: A3 (stable) by Moody´s, A (stable) by S&P and A- (stable) by Fitch
- Slovak economy expected to post a positive growth in 2026 aligned with the Eurozone´s average, amid sluggish growth of trade partners and continuing fiscal consolidation
- New EV car plant to support the competitiveness and economic outlook in the next years

## SLOVAK BANKING SECTOR

- Well capitalized and profitable banking sector with good asset quality
- Mortgage market supported by the rate cycle in the Eurozone, growing rapidly in 2025
- The banking sector remains resilient with sufficient levels of capital and liquidity
- A bank levy & financial transaction tax having limited impact on sectoral performance

## KBC GROUP

- KBC was formed in 1998 after the merger of two Belgian banks (Kredietbank and CERA Bank) and a Belgian insurance company (ABB Insurance)
- Integrated bank-insurance group, catering mainly for retail, private banking SME and mid-cap clients. Core markets are Belgium, the Czech Republic, Slovakia, Hungary and Bulgaria.
- High Profitability – net result in 2025: EUR 3,568 mil
- Serving approximately 13 million clients

## ČSOB

- TOP#4 largest bank in the Slovak Republic with a market share at 12% by loans and deposits
- Acquisition of 365.Bank closed on 15th January 2026, interim period until 31st October 2026
- ČSOB Financial Group model enabling cross-selling strategies in banking, insurance and leasing
- Rating by Moody´s as long-term issuer at A2 with negative outlook, covered bond rating at Aaa

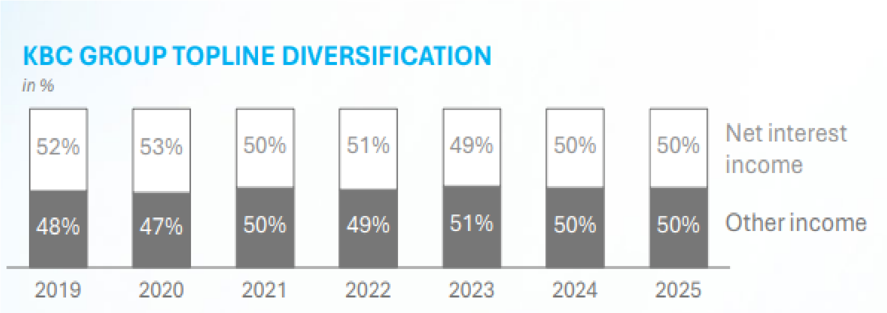
# KBC GROUP AND ČSOB AT A GLANCE

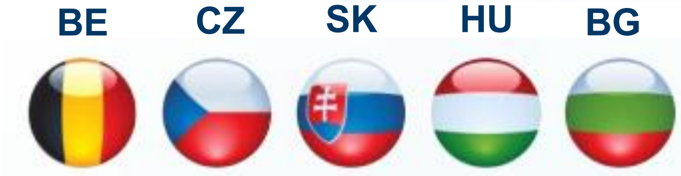
# Company Profile I KBC Group in a Nutshell (1)

## Well-diversified, both geographically and from a business point of view

- Well-defined core markets: Belgium, the Czech Republic, Slovakia, Hungary and Bulgaria.
- To a limited extent present in other markets
- Robust market position in all key markets & strong trends in loans and deposit growth
- Wealth levels in SK, HU and BG are and will continue to gradually converge towards Western European standards
- Arising M&A opportunities beyond the operated core markets taken into account with very strategic, financial, operational & risk criteria

- Unique integrated, digital-first, data-driven and AI- led bank-insurer
- Strongly developed & tailored AM business
- Selling proposition: in-depth knowledge of local markets and profound relationships with clients
- Fully integrated distribution model allow for sustainable efficiency gains in tandem with a full range of products and services that go beyond banking and insurance through ecospheres

# Company Profile I KBC Group in a Nutshell (2)

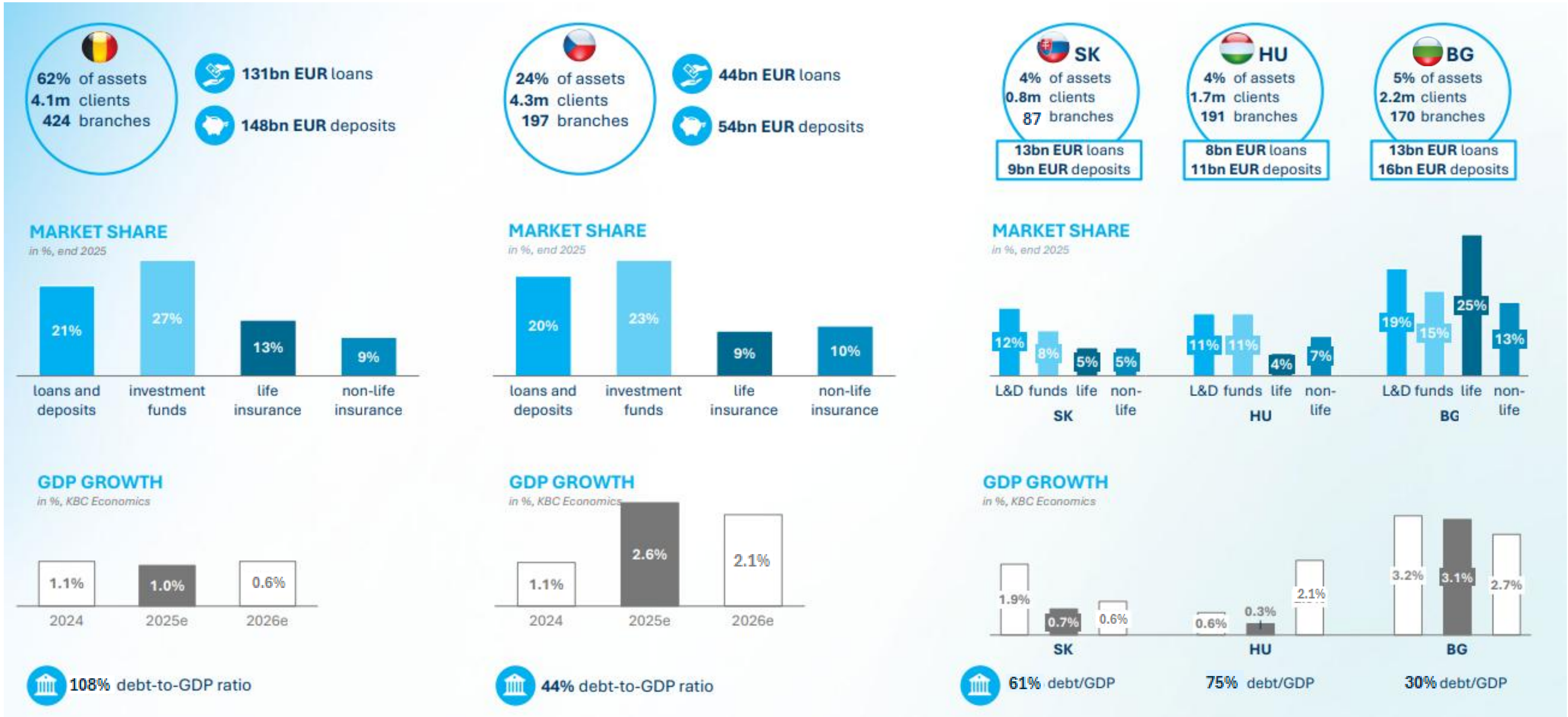
Belgium

The Czech Republic

Slovakia

Hungary

Bulgaria



# Company Profile | KBC Group in a Nutshell (3)

## High profitability (IFRS 17 figures)

**C/I ratio***
**46%** FY25
47% FY24

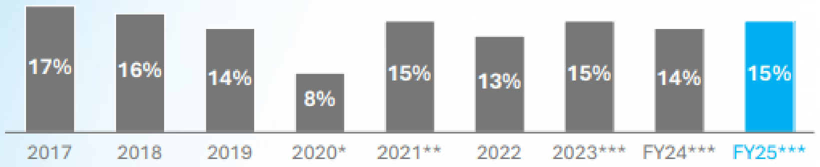
**combined ratio**
**87%** FY25
90% FY24

**net result**
**3,568m** FY25
3,415m FY24

* Adjusted for specific items

### RETURN ON EQUITY

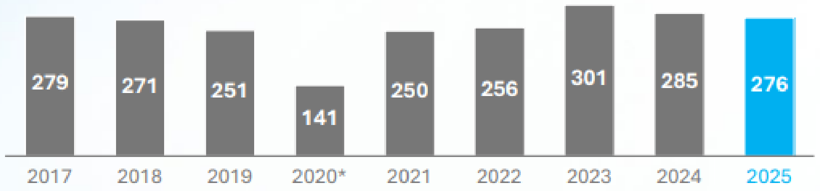
*in %*




* 11% when adjusted for the collective Covid-19 impairments
** When excluding the one-off items due to the pending sales transactions in Ireland
*** Excluding one-offs

### CET1 GENERATION BEFORE ANY CAPITAL DEPLOYMENT

*in bps*

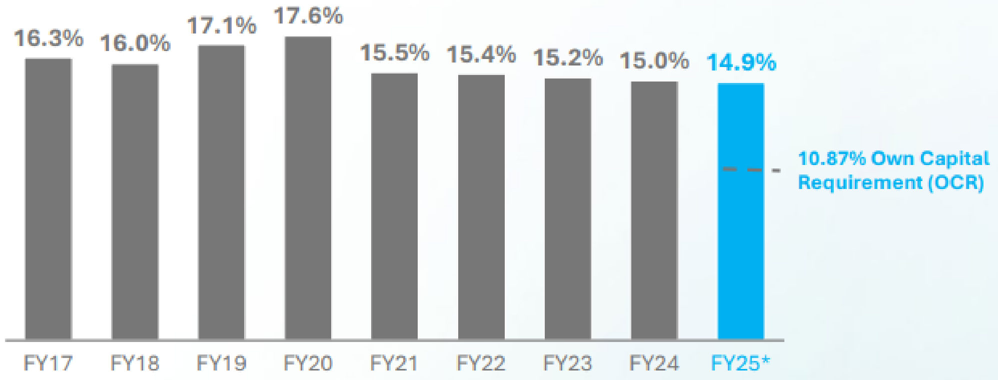



* 202bps when adjusted for the collective Covid-19 impairments

## Solid capital position

### CET 1 RATIO (FULLY LOADED, DANISH COMPROMISE)

*in %*




* As of 2025, unfloored fully loaded CET1 ratio under Basel 4

## Robust liquidity

**NSFR**
**138%** FY25
139% FY24

**LCR**
**159%** FY25
158% FY24

# Acquisition of 365.bank in Slovakia closed on 15 January 2026

## Indisputable Strategic Rationale

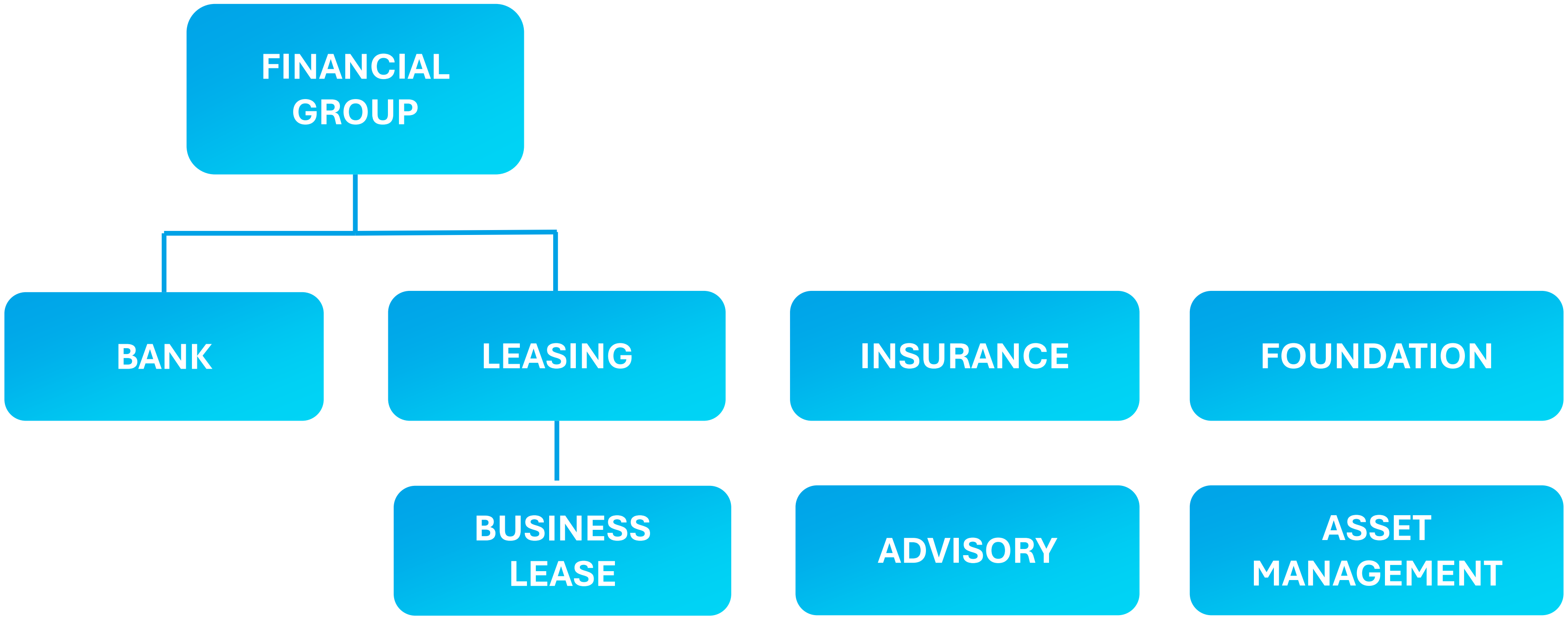
- Strengthening the footprint in Slovakia by increasing operating scale & narrowing the gap with the top three competitors
- The increased critical market mass and the complementary business mix of 365.bank and ČSOB are expected to unlock additional cross-selling opportunities
- Interim period running from 1 February to 31 October 2026

## Strong Financial Rationale

- EPS accretive from year 1 onwards
- Synergies and overall positive effects on profitability and balance sheet management are assumed in the medium-term
- Estimated capital impact on KBC´s unfloored fully loaded CET1 ratio will be limited and inline with the updated capital deployment plan as from 2025

# ČSOB GROUP´S LEGAL STRUCTURE

- ČSOB was established in 2008 when it became legally  independent from ČSOB Prague
- A well-integrated bank-insurance business model serves as a backbone to gradually shifting to fully fledged ecosphere model supported by leading Smart banking Apps & ITSolutions



# ČSOB HIGHLIGHTS

## RATING BY MOODY´S

| LONG-TERM DEPOSITS | LONG-TERM ISSUER | COVERED BONDS |
|---|---|---|
| A1 STABLE | A2 NEGATIVE | Aaa |

## ROBUST LIQUIDITY

LCR 214%

NSFR 126%

| TOTAL ASSETS | NET PROFIT | CAPITAL RATIO | NPL RATIO | BRANCHES | CUSTOMERS |
|---|---|---|---|---|---|
| 17+ bn | 98 mil | 18.23 % | 1.55 % | 87 | 822k |

Source: Consolidated Financial Statement as of 31st December 2025. Last rating action by Moody´s on 21/04/2026

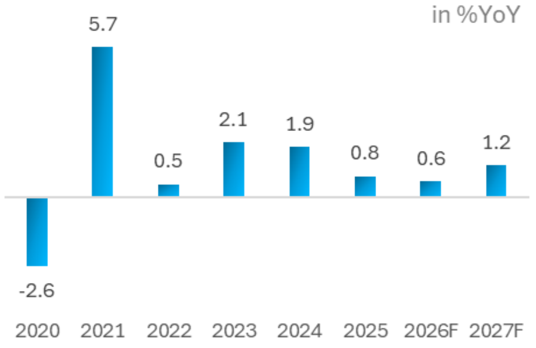
# SLOVAK REPUBLIC MACROECONOMIC OVERVIEW

# SLOVAK REPUBLIC I KEY FIGURES

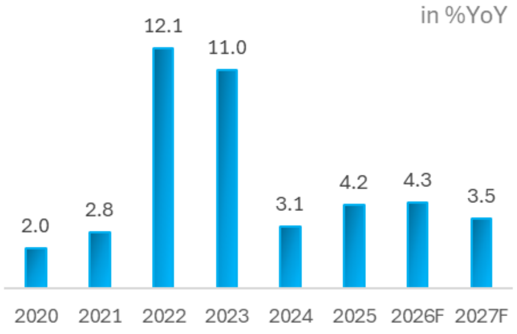

| | |
|---|---|
| **DATE OF ESTABLISHMENT:** | 1.1.1993 |
| **POPULATION:** | 5, 409 mil |
| **LAND AREA:** | 49, 035 km$^2$ |
| **LOCATION:** | Central Europe |
| **GDP PER CAPITA:** | 23, 800 in 2024 |
| **SOVEREIGN RATING:** | A3 (stable) by Moody´s<br>A (stable) by S&P<br>A- (stable) by Fitch |
| **CURRENCY:** | Euro |
| **CAPITAL CITY:** | Bratislava (~440k inhabitants) |
| **TERRITORIAL GOVERNING STRUCTURE:** | 8 regions |
| **OECD ACCESSION:** | 14.12.2000 |
| **NATO ACCESSION:** | 29.3.2004 |
| **EU ACCESSION:** | 1.5.2004 |
| **EURO ADOPTION:** | 1.1.2009 |

# SLOVAK REPUBLIC I MACROECONOMIC OVERVIEW

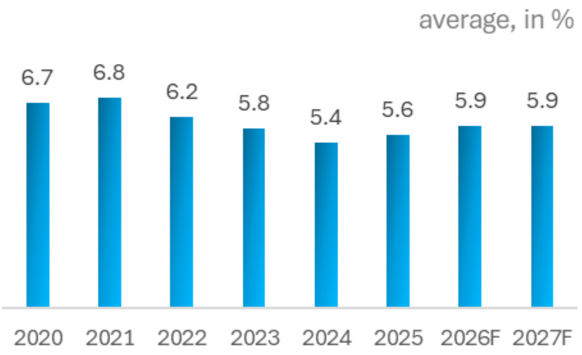
## GDP GROWTH



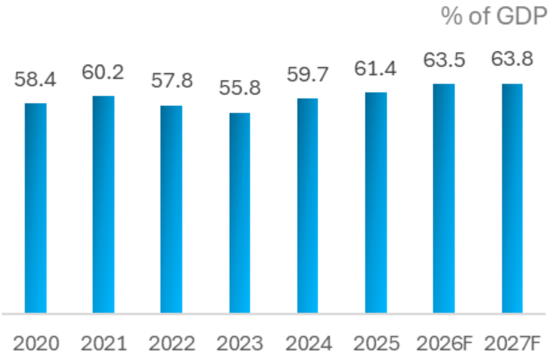

## CONSUMER PRICE INFLATION




## UNEMPLOYMENT RATE




## PUBLIC DEBT

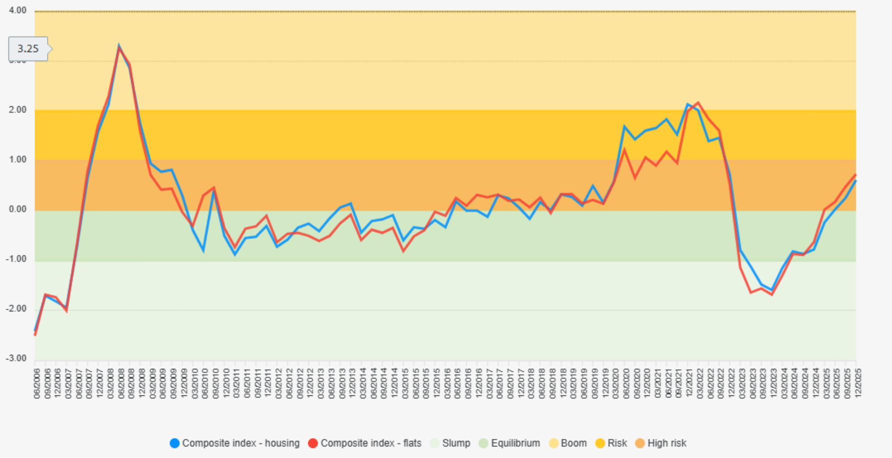



- **Economic** growth is expected to decelerate moderately reflecting slower expansion among key trading partners and the ongoing fiscal consolidation
- Growth momentum will be driven primarily by the accelerated **EU funds absorption**
- A launch of the EV car plant production is assumed to provide the support for the automotive industry
- **Inflation** is projected to exceed the Eurozone average underpinned by fuel prices, rising labour costs and tax measures aimed at steering the public debt ratio on a declining path
- **Labour market** outcomes are expected to remain resilient inline with the CEE trends
- **Fiscal policy** is framed prudentially as ageing costs will weigh on the general government balance in the long-term with public debt-to-GDP above threshold of 60% of GDP

Source: KBC Economics, May 2026.

# SLOVAK REPUBLIC | RESIDENTIAL PROPERTY MARKET

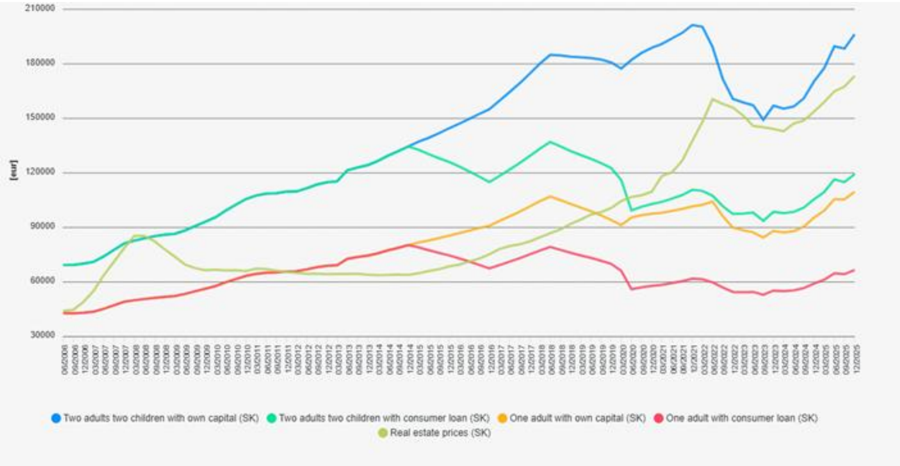
## NBS COMPOSITE INDEX OF HOUSING EVOLUTION




- NBS composite index suggests that the residential housing market has returned to equilibrium following a downturn in 2023Q1-2025Q2 and as of 2025Q3 is moving from the equilibrium at a modest pace
- Positive real wage growth, together with declining mortgage interest rates acted as key catalysts for market recovery

Source: National Bank of Slovakia. Composite index represents a combination of five indicators: price to rent ratio, price to income, real price, loans to income and residential construction to GDP.

## BORROWING CAPACITY & REAL ESTATE PRICES

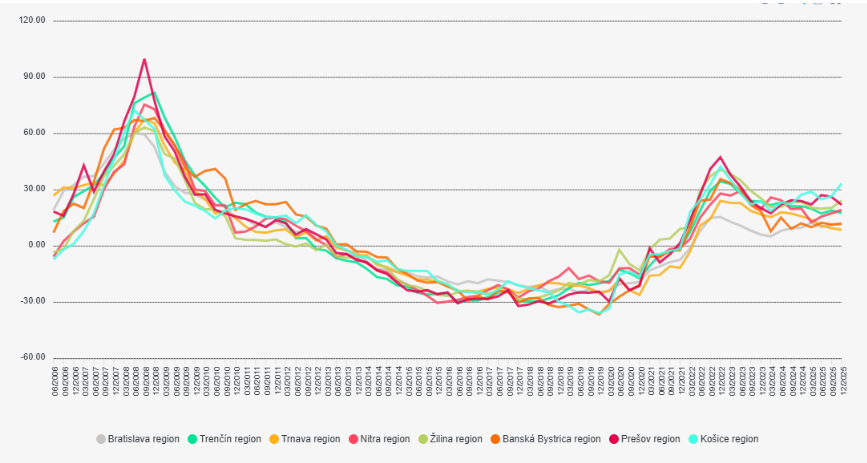



- Housing affordability witnessed an improvement for all type of households

Source: National bank of Slovakia. The borrowing capacity approach estimates house prices based on the maximum attainable volume of loan(s) for a household, with respect to its structure, disposable income and savings, as well as market interest rates, loan maturity, the size of the mortgage payments and applicable borrower-based measures at the time.

# SLOVAK REPUBLIC | RESIDENTIAL PROPERTY MARKET

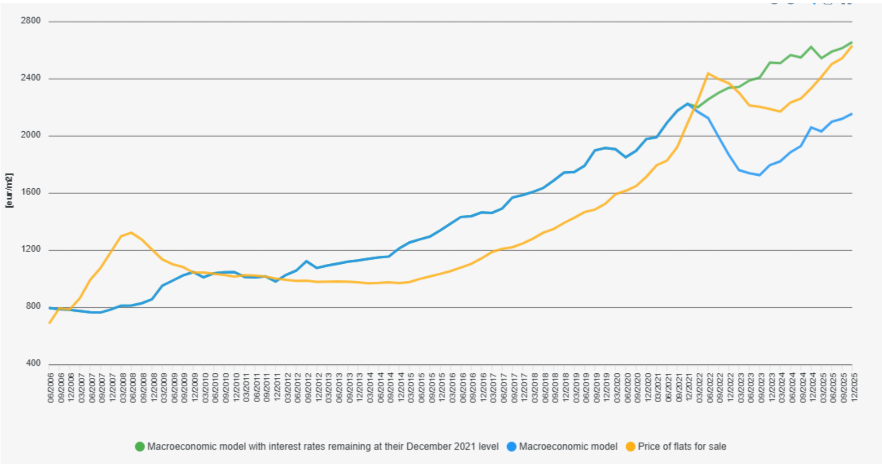
## REAL ESTATE PRICES – REGIONAL AFFORDABILITY BREAKDOWN




- Regional trends experienced different patterns compared to previous years: Kosice region has become the least affordable, probably on the back of new car plant&cluster development
- Affordability in Trnava region improved vis-a-vis neighbouring districts Bratislava/Nitra in the western part of Slovakia

Source: National Bank of Slovakia.

## ASSESSMENT OF FUNDAMENTALS

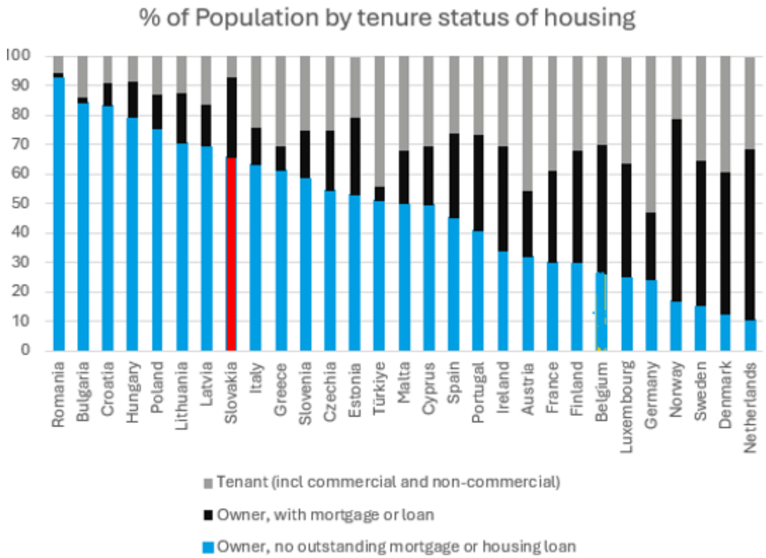



- Offer prices of apartments outpaced moderately the fundamentals
- CSOB in-house expertise suggests that different techniques of modelling tend to deliver mixed results and interpretation should be treated cautiously

Source: National bank of Slovakia.

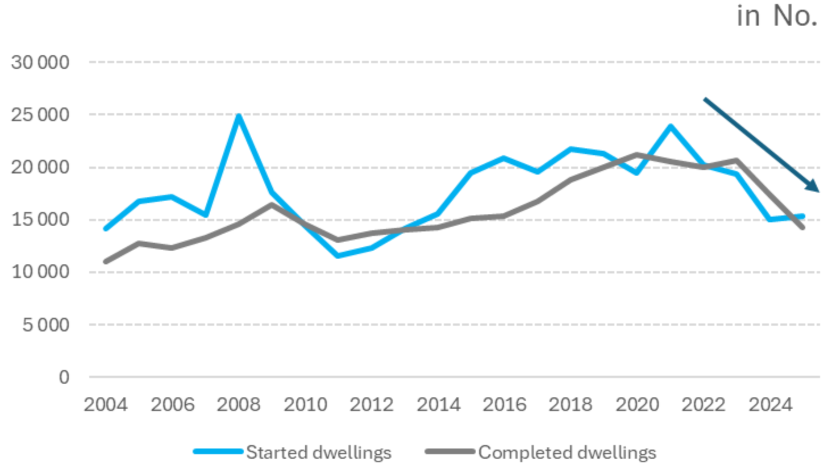
# SLOVAK REPUBLIC I RESIDENTIAL PROPERTY MARKET

## POPULATION BY TENURE STATUS OF HOUSING




- In Slovakia, a strong preference for homeownership has prevailed on the back of historical roots and low property taxation
- The share of both commercial and subsidised rental market is low compared to other European countries
- Similarly to other CEECs, imigration trigerred by Russian invasion of Ukraine has led to deepening demand overhang on the residential property market

## CONSTRUCTION OF NEW RESIDENTIAL PROPERTIES




- The supply of completed dwellings plummeted to 14Y lows (comparable to the 2012 debt crisis)
- A rebound is expected to take place gradually as projects started during COVID-19 are close to the completion of business cycle
- New construction permits for residential properties will recover only at a subtile pace due to a partial crowding out with non-residential infrastructure construction and rigid regulation environment

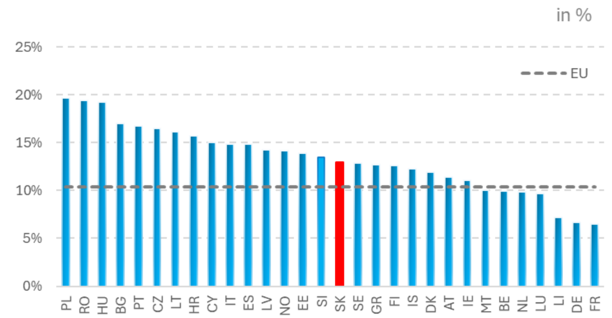


Source: Eurostat (EU-SILC, latest available data for 2025), Slovak Statistical Office

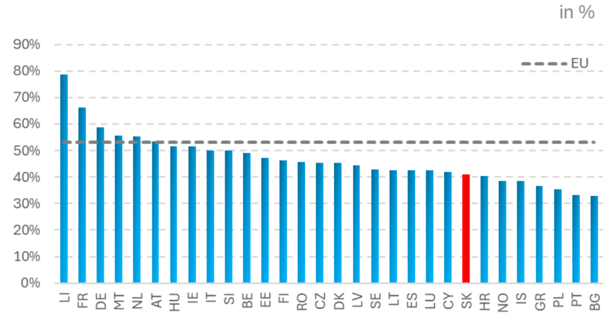
# SLOVAK BANKING SECTOR

# SLOVAK BANKING SECTOR I KEY RATIOS

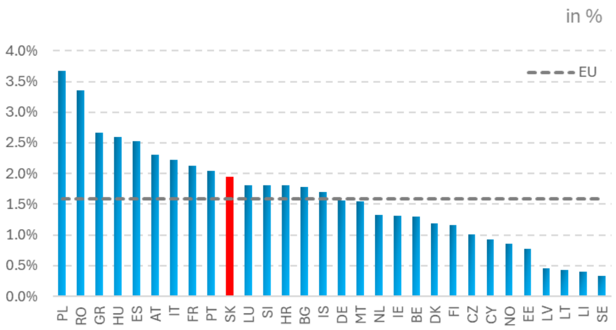
## ROE



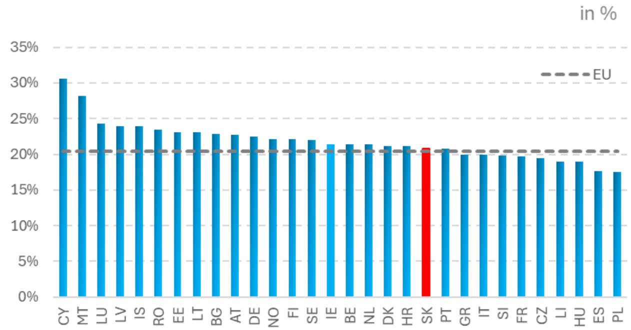

## CIR ratio




## NPL ratio




## CAR ratio



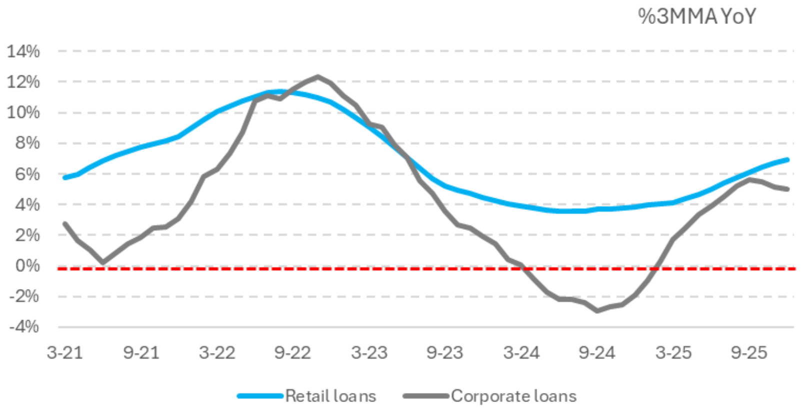

- The Slovak banking sector delivers above-EU-average **profitability** despite a sectoral levy increasing the effective tax rate to 35%
- Ongoing sector-wide **operational efficiency** improvements, together with balanced asset growth, help mitigate ongoing headwinds
- The **NPL** ratio remains close to 2%
- Strong sector-wide **capitalisation** is underpinned by a total capital ratio above 20%

Source: EBA Risk Dashboard as of 31/12/2025.

# SLOVAK BANKING SECTOR I LOANS AND DEPOSITS

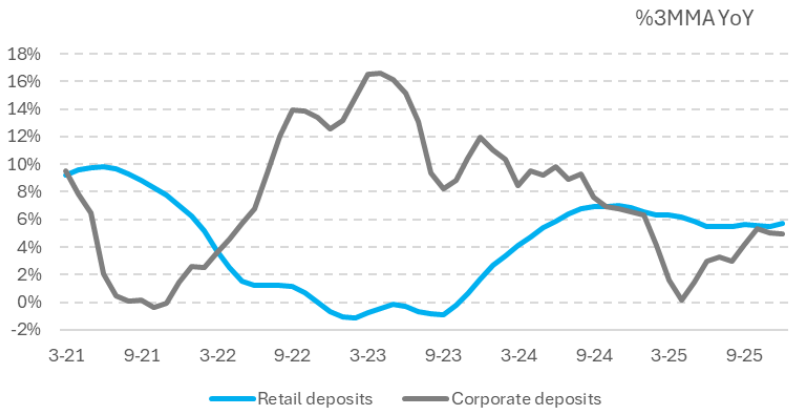
## LTD increased somewhat to 111% recently, slightly above the EU-average

### RETAIL AND CORPORATE LOANS




- Retal loans exhibited acceleration throughout 2025 owing to a robust mortgage loan growth with declining interest rates playing a key role behind the upward momentum
- After a contraction of corporate lending in 2024, a gradual recovery started early in 2025, bringing the pace of the growth to stable 5%YoY at year-end

### RETAIL AND CORPORATE DEPOSITS




- Despite slowing household disposable income growth, retail deposits continued delivering vivid 5+%YoY dynamics in 2025
- Slovak Debt Agency offered the retail government retail bonds in 2Q2025&2Q26, but outflows from banking market were limited
- The introduction of the financial transaction tax (economy-wide) trigerred a sudden stagnation of corporate deposits in 2Q2025, however, a trend reversal was seen in the remainder of 2025

# SLOVAK BANKING SECTOR I PEERS

| BANK | SHAREHOLDER | TOTAL ASSETS | MARKET SHARE LOANS (%) | MARKET SHARE DEPOSITS (%) | NO. CLIENTS (mil) | NO. BRANCHES | CAR (%) | ROE(%) | CIR(%) |
|---|---|---|---|---|---|---|---|---|---|
| Slovenská sporiteľna | Erste Group Bank AG 100% | 28.0 | 23.7 | 24.2 | 2.2 | 140 | 20.7 | 12.6 | 42.3 |
| VÚB | Intesa Sanpaolo 100% | 26.2 | 25.6 | 22.2 | 1.6 | 163 | 21.9 | 11.2 | 36.7 |
| Tatra banka | Raiffeisen CEE Region Holding 89.1% | 22.8 | 18.8 | 21.2 | 1.1 | 129 | 19.4 | 14.5 | 45.4 |
| **ČSOB Bank** | **KBC Bank NV 100%** | **16.0** | **13.5** | **11.8** | **0.8** | **87** | **18.2** | **5.8** | **66.7** |
| Prima banka | Penta Financial Services Limited 99.6% | 7.0 | 6.8 | 6.1 | 0.7 | 117 | 20.2 | 8.6 | 44.1 |
| 365.Bank | J&T Finance Group SE 88.6% | 4.5 | 3.8 | 4.6 | 1.3 | 54 | 22.9 | 1.6 | 71.3 |

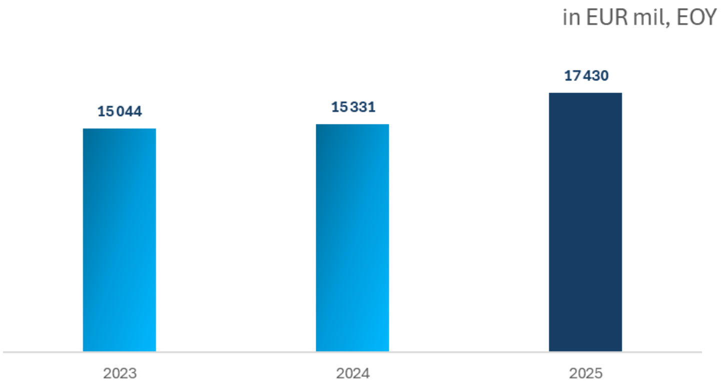
Source: Individual Financial Statements of banks, NBS banking sector data, figures as of 31/12/2025.

# ČSOB OPERATING TRENDS

# ČSOB OPERATING TRENDS | PERFORMANCE

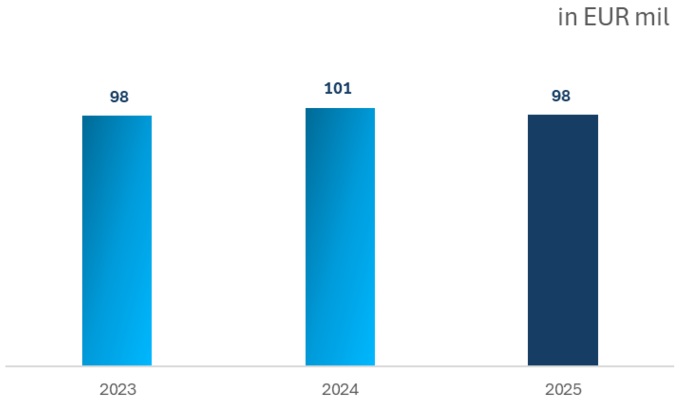
## TOTAL ASSETS

CAGR 7.6%




- CAGR reached a robust 7.6% in 2003-2005 period
- Mortgage boom in 2025 was driven by a combination of factors: a modest recovery in household disposable income, tight labour market and interest rate cycle.
- The corporate&SME&public sector lending played also a significantl role and drifted by 14%YoY in 2025

## NET PROFIT

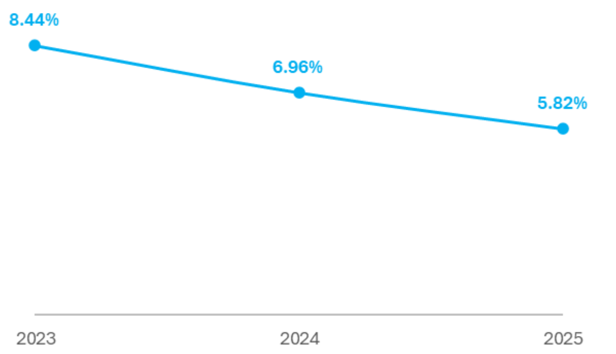



- Net profit slightly bounced back from an all-time high of ČSOB at EUR101mil posted in 2024
- NII increased to EUR282mil in 2025, posting a solid 4.2YoY% growth mainly on the back of the retail portfolio; SME&microSME having seen its highest acceleration in the contribution to NII
- Net FEE & Commission income at EUR98.1mil benefited from successful sale of mutual funds and insurance products

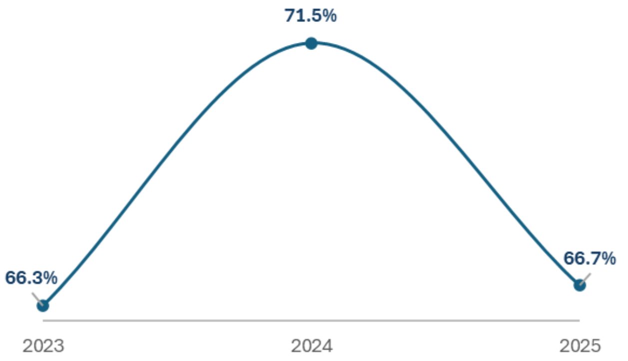
Source: Consolidated Financial Statements as of 31st December 2023, 2024 and 2025

# ČSOB OPERATING TRENDS I KEY RATIOS

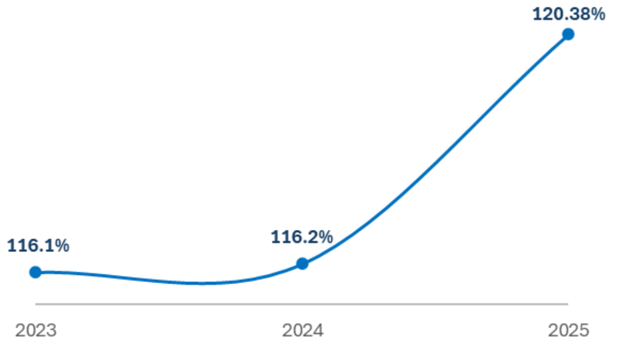
## ROE



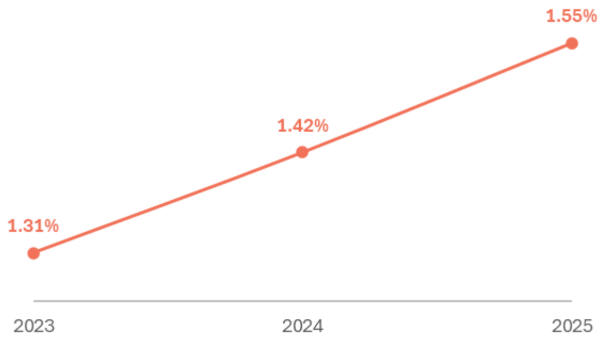

## C/I



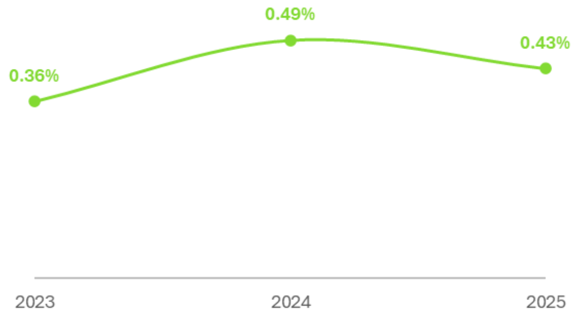

## LTD



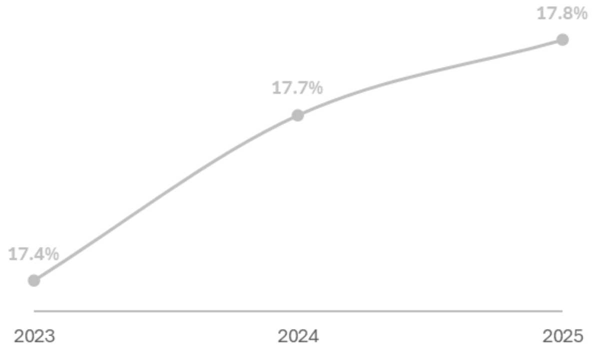

## NPL RATIO




## NPL RATIO MORTGAGES




## CET1

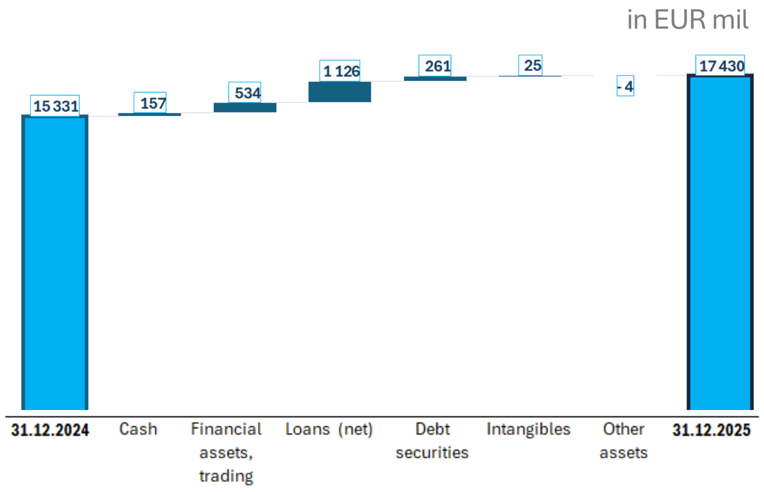



Source: Consolidated Financial Statements as of 31st December 2023, 2024 and 2025

# ČSOB OPERATING TRENDS | BALANCE SHEET STATEMENT

## TOTAL ASSETS DEVELOPMENT

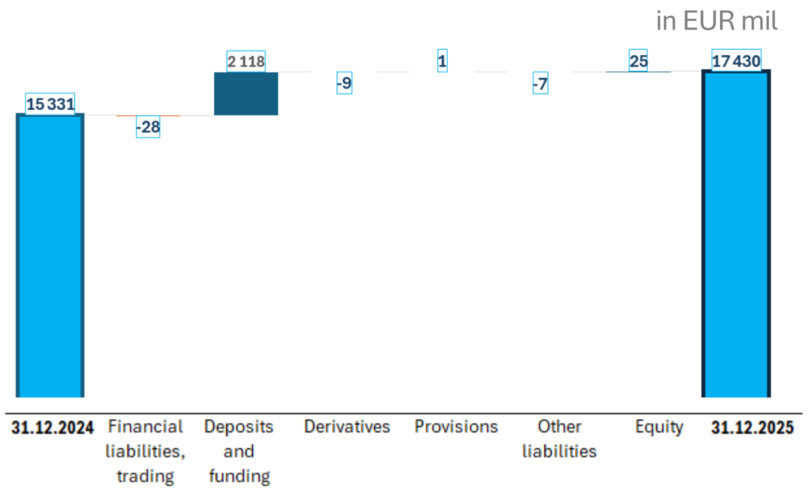
13.7% YoY




- Strong growth driven by core lending (EUR1.1bn), confirming continued expansion in key business segments
- Well-balanced asset mix supported by an increase in the securities portfolio, strengthening liquidity and yield positioning
- Disciplined risk management with stable ECL coverage (~EUR133mil)

## EQUITY & TOTAL LIABILITY DEVELOPMENT

13.7% YoY




- Balance sheet expansion primarily funded by customer deposits (+EUR2.1bn), ensuring stable and granular funding base
- Diversified funding mix complemented by market funding and interbank liabilities, supporting liquidity flexibility
- Solid capital position with gradual equity increase, supporting growth while maintaining resilience

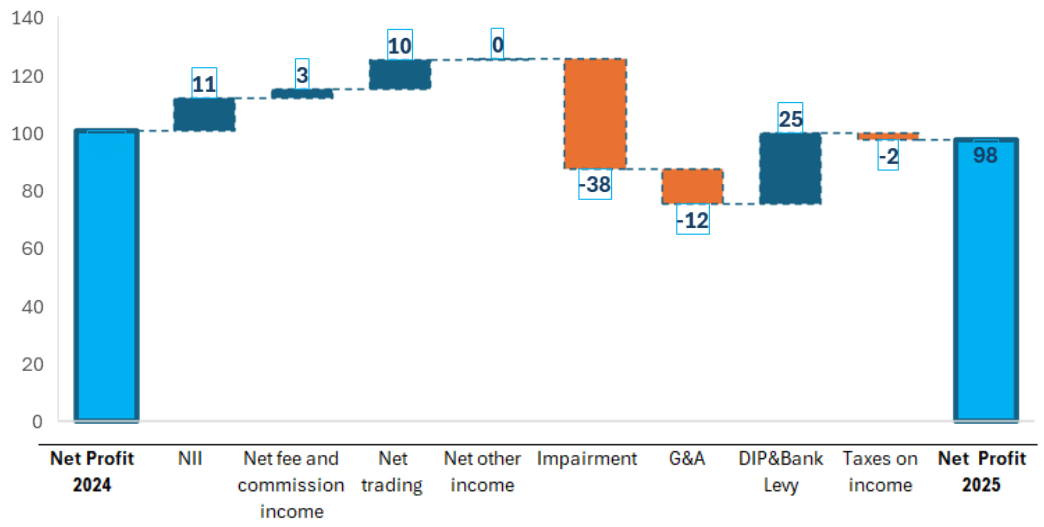


Source: Consolidated Financial Statements as of December 2024 and 2025

# ČSOB OPERATING TRENDS I P&L STATEMENT

## PROFIT & LOSS BRIDGE

in EUR mil



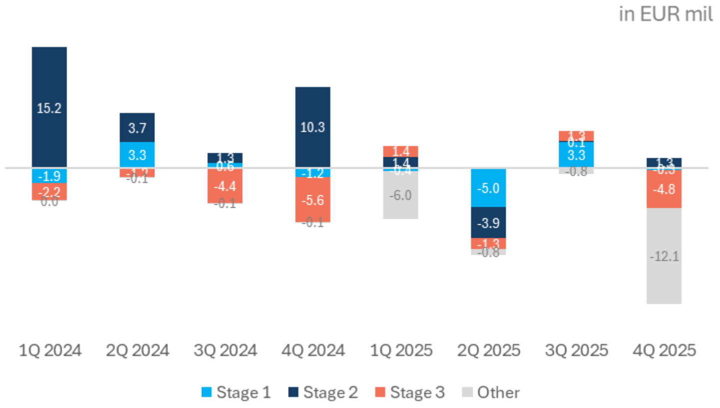

- Modest income growth was driven by NII and net trading growth, while the FEE profile was broadly flat
- Impairment reversals and the release of off-balance sheet risk provisions amounted to EUR 6.9mil, contributing negatively by EUR -38mil to the YoY change in P&L
- Operating expenses increased by 5.1%YoY, with G&A remaining well contained despite continued pressures on labour costs
- The effective tax rate, including the sectoral bank levy, declined from 37% to 33%



Source: Consolidated Financial Statements as of 31st December 2024 and 2025

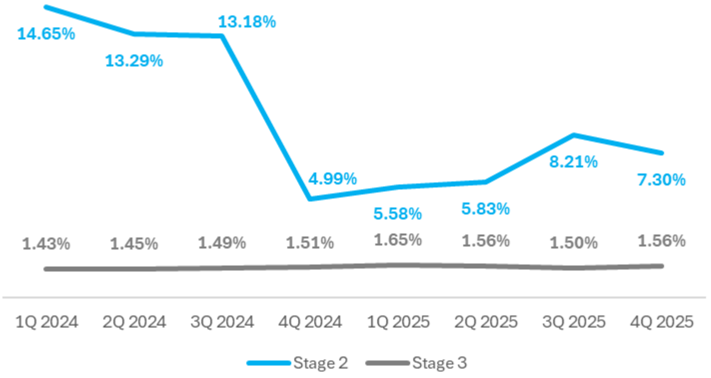
# ČSOB OPERATING TRENDS | CREDIT QUALITY AND IMPAIRMENT LOSSES

## IMPAIRMENTS




- In 2Q2025, high impairment creation was driven by macroeconomic factors from and only to a limited extend by software write-offs
- The EUR9mil modification observed in 4Q2025 was related to a change in legislation affecting the mortgage loans support scheme (subsidy on the state side) and it represents the one-off effect

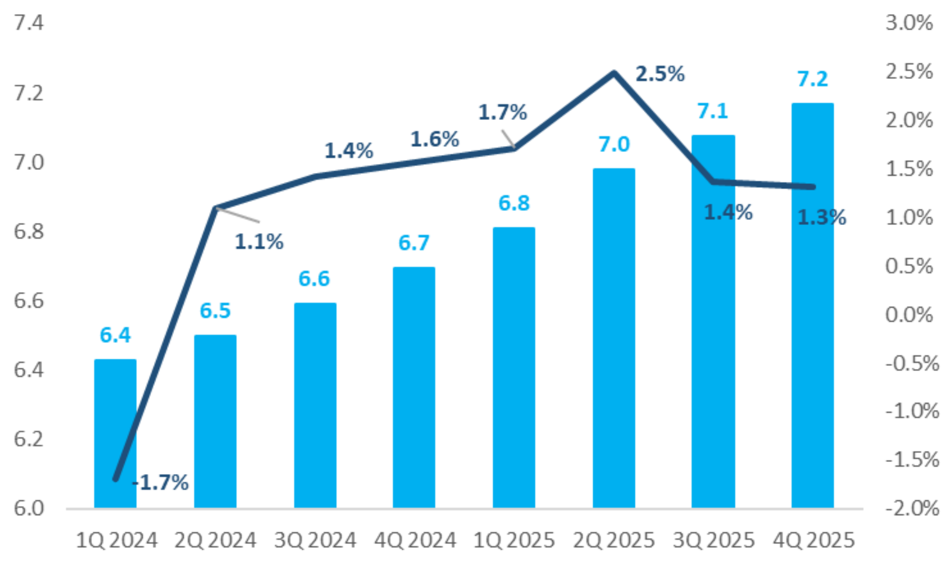
## TOTAL LOAN PORTFOLIO BY IFRS 9 ECL STAGE




- Credit risk remained largely driven by macroeconomic developments, with model-driven imparments reflecting changes in forward-looking assumptions
- Management overlays were applied selectively to capture uncertainties not fully reflected in models with no broad-based increase in risk perception
- Overlay adjustments remained limited and targeted

# ČSOB OPERATING TRENDS I MORTGAGES

**MORTGAGE VOLUME (EURbn) & MORTGAGE GROWTH (QoQ in %)**




- 4Q2025 witnessed a slight decrease of ČSOB market share, while the strategic focus remained on the portfolio stabilisation through retention

**Market share & trends**

- The market is characterized by aggressive pricing, often at the expense of margins.
- Volume growth is largely supported by short-term pricing campaigns rather than long-term client loyalty. The importance of retention and refix clients continues to increase

**Strategic focus areas**

**Long-term sustainability**

- Reduction of churn, especially at refix points
- Focus on clients with a primary banking relationship

**Mid-term growth**

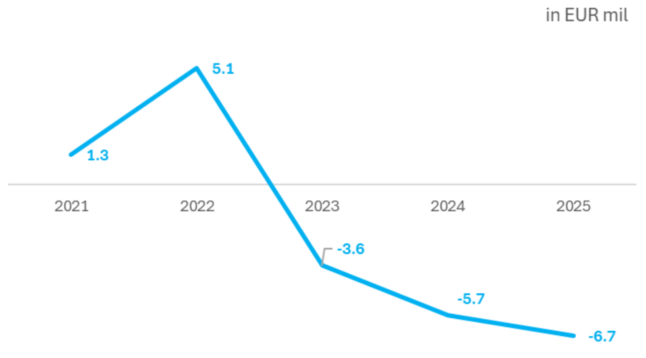
- Selective price competitiveness instead of flat, market-wide campaigns
- Faster and simpler processes as a key differentiator
- Better offer targeting based on risk profile and LTV

**Product mix**

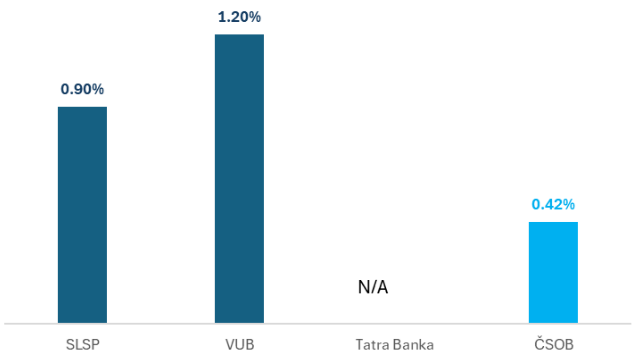
- The portfolio is predominantly fixed-rate, with a clear client preference for mid-term fixes, especially 3 year repricing.
- Standard maturities remain long-term (20–30 years) to support affordability.
- The majority of volumes are concentrated in conservative LTV bands (80% of production is LTV 70 & 80).

# ČSOB OPERATING TRENDS | MORTGAGE PORTFOLIO CREDIT RISK

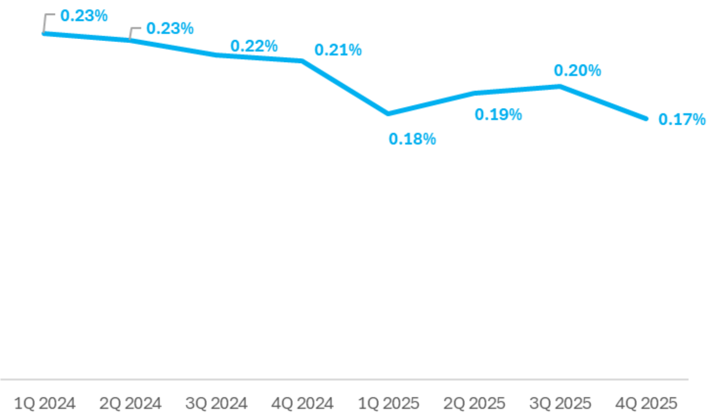
## Credit Cost (+creation/-release)



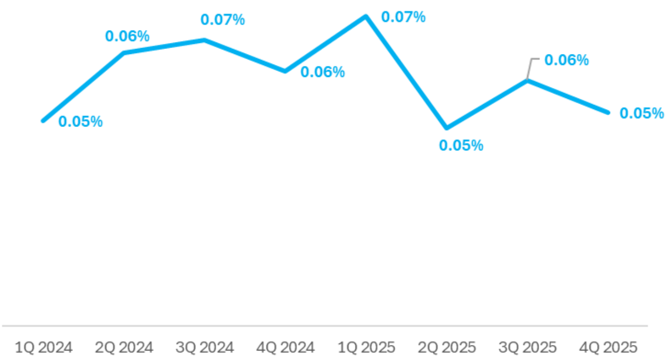

## NPL ratio




## Non-defaulted - DPD 0-30



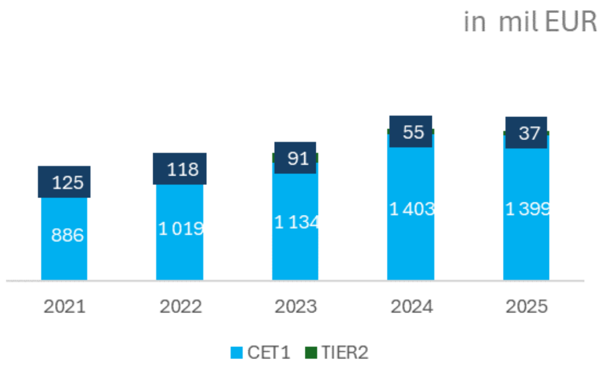

## Non-defaulted - DPD 31-90




- Owing to prudent management, the percentage of NPL in ČSOB mortgage portfolio has been at a very low level and significantly below those of peers
- Last 5Y Average CCR percentage remains below 0% as a release of impairments in 2025 materialised mainly due to redesigned IFRS9 model (-5.2 mil).
- At the same time, last 5Y average Default rate achieved only 0.39%
- ČSOB has a long-lasting immaterial share of mortgage loans in arrears, showing a soft downward trend

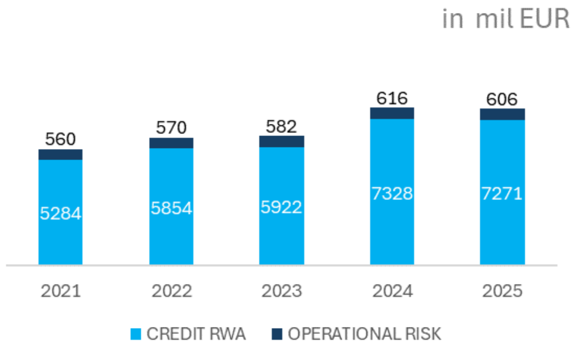
# ČSOB OPERATING TRENDS I CAPITAL POSITION

## BASEL 3 CAPITAL



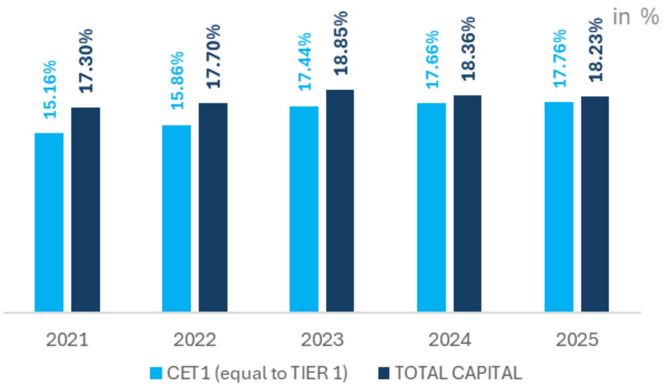

*Note: No AT1

## RWAs




*Note: No market risk

## BASEL 3 CAPITAL RATIOS




- As of December2025, **total capital ratio** of ČSOB reached 18.23 %, which is sufficiently above regulatory target at 16.25%
- ČSOB belongs under the **SPE** which is applied in whole KBC GROUP together with other local entities where the crisis is solved on the level of resolution entity (KBC as parent company). Resolution is integrated into KBC´s Enterprise Risk Management Framework (ERMF) that is approved by the Board of Directors and sets the standards for risk management throughout the KBC Group, not only in periods of business as usual but also in crisis, recovery and resolution. ČSOB follows KBC ERMF and has own strategy Risk Management supplemented by local ICAAP Strategy and internal instruction describing resolution topics.

# ČSOB COVER POOL AND COVERED BONDS OVERVIEW

# ČSOB DEBT SECURITIES ISSUANCE PROGRAMME

- Governing Law: Slovak
- Covered Bond Directive implemented into Slovak legislation; effective since 8 July 2022
- Standard regulatory treatment: CRR RW of 10%, LCR category of 1B, ECB repo eligible
- Programme size: 5 500 000 000 € (incl. senior notes)
- Total covered bonds outstanding (nominal): 1 750 000 000 €
- Regular issuance planned
- Rating: Aaa (Moody´s )
- All mortgages in the cover pool are located in Slovakia

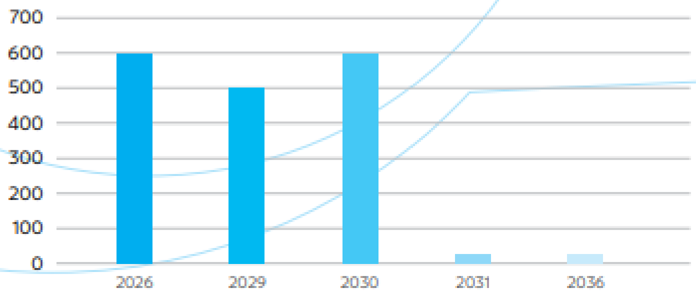
- ČSOB uses only residential mortgages in the cover pool
- Maximum LTV 80% (applied since April 2025)
- Minimum legal over-collaterlisation is set at the level of 5%
- Current overcollaterilization: 21.47%
- Liquidity buffer of 180 days applied
- Maturity type: soft bullet based on legal triggers only
- ČSOB SK covered bonds considered as European Covered Bonds (Premium)
- Reporting aligned with HTT

# COVERED BONDS OVERVIEW

| **Currency** | EUR |
|---|---|
| Outstanding value | 1 750 000 000 |
| Average residual maturity | 2.76 years |
| | 5 |
| Maturity type | Soft bullet[2)] |
| Fixed rate CB outstanding | 100% |

## MATURITY PROFILE OF ISSUED COVERED BONDS

| | |
|---|---|
| 2026 | 600 |
| 2029 | 500 |
| 2030 | 600 |
| 2031 | 25 |
| 2036 | 25 |




As of 31/03/2026

# COVER POOL STATISTICS

## COVER POOL STRUCTURE

| | |
|---|---|
| **Total assets** | 2 142 847 243 € |
| Primary assets | 2 137 608 596 € |
| Substitution assets | 0€ |
| Liquid assets | 5 238 647 € |
| Derivatives | 0€ |

| | |
|---|---|
| **Overcollateralisation** | |
| Current OC | 21.47% |
| Legal minimum | 5.0% |
| Contractual | 0.0% |

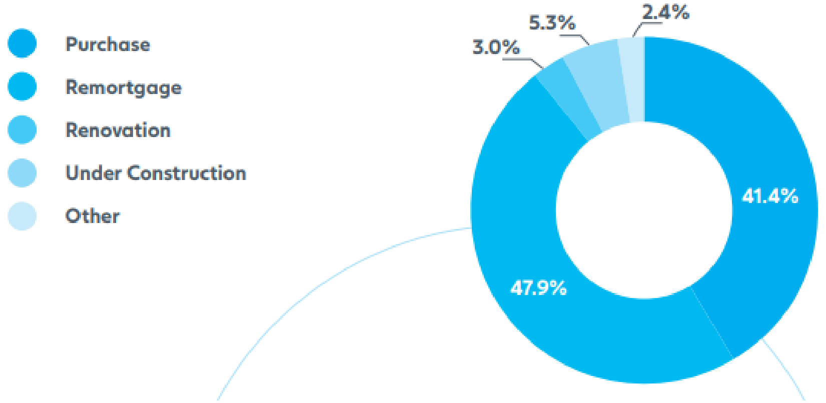
## PRIMARY ASSETS STATISTICS

| | |
|---|---|
| Type of primary assets | residential mortgage loans |
| Outstanding volume of loans | 2 137 608 596 € |
| Number of loans | 32 588 |
| Number of borrowers | 30 570 |
| WA indexed LTV | 55,93% |
| WA seasoning (months) | 52.67 |
| WA remaining term (months) | 247.12 |
| WA interest rate | 2.61% |
| Loans more than 90 days past due | 0.0% |

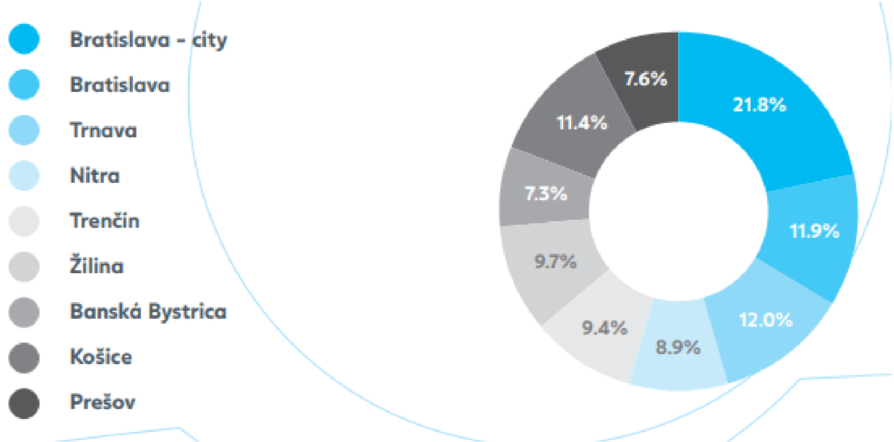
As of 31/03/2026

# COVER POOL BREAKDOWN

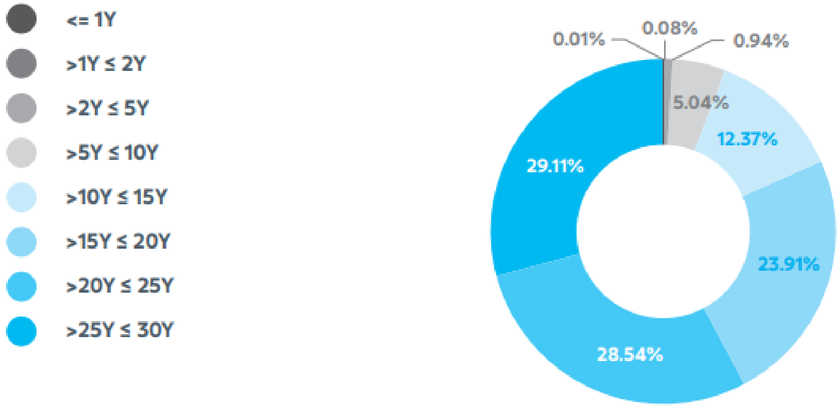
## LOAN PURPOSE DISTRIBUTION



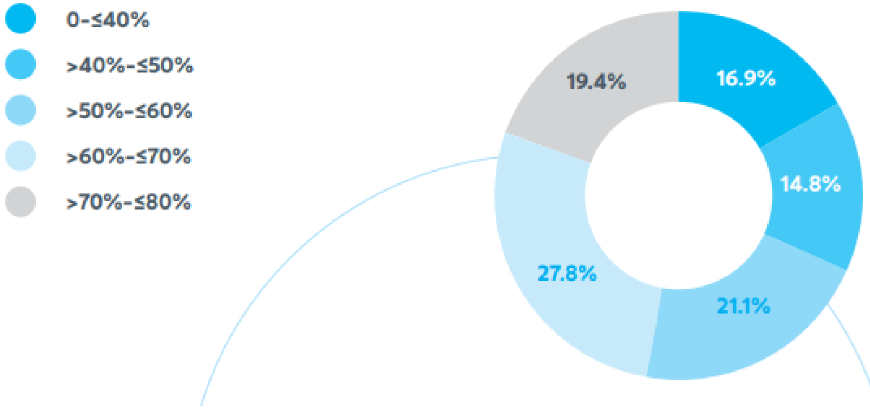

## REGIONAL DISTRIBUTION




## RESIDUAL MATURITY DISTRIBUTION




## LTV DISTRIBUTION




As of 31/03/2026

# APPENDIX

# ČSOB I COLLATERAL MANAGEMENT

## Description of Appraisal Process (Initial Valuation)

- Valuations done base on market value
- Only residential types of properties located in Slovakia are accepted as a collateral
- The external expert opinion is alway asked. External experts have the obligation to provide also on-site inspection of the property.
- In majority of cases also supervision of external expert opinion by internal qualified experts is performed. In case of any doubts, also internal valuers have the possibility to do at least drive-in inspection.
- In case of changes in collateral of the loan, the property is valuated in majority of cases by internal qualified expert based on relevant documents

## Periodical Valuation

- Every property used as a collateral is re-valued at least once in 3 year cycle (acc. regulatory requirement Basel 3.1). Re-valuation is performed by statistical model (flats, family houses) or manually by internal qualified experts (other types of real estate).
- 15 % drop in real estate price trigger a portfolio revaluation

## Property Insurance

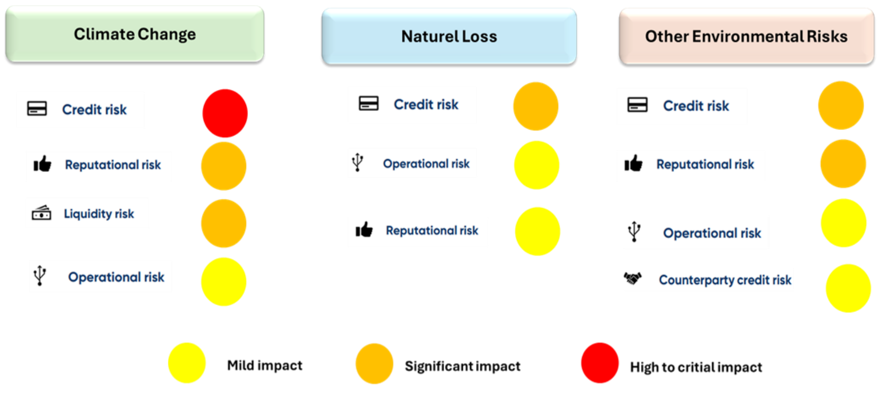
- Insurance against damage to or destruciton of the property by a natural event (fire, explosion, storm, flood, etc.) required
- Insurance against damage to or destruction of property by water leaking from a water supply system required
- Minimal payment quarterly periodicity imposed
- Property insurance is required as a mandatory condition for disbursement of a loan and is required for the entire contract by maturity

## Approach to encumbrance

- Legal easements are accepted
- If the property is restricted by another easement – such a property is not accepted as a collateral for the mortgage loan

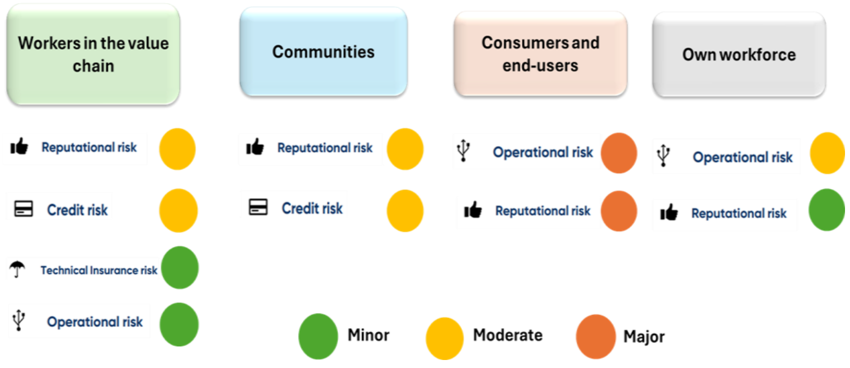
# ČSOB ENVIRONMENTAL RISKS | ESG FRAMEWORK

## ERIM (Environmental Risk Impact Map)




- Distinguishing between different drivers of transition risk and physical risk;
- Considering 3 time horizons: short (0-3 years), medium (3-10 years), long term (>10 years);
- Considering 3 scenarios (for climate change and nature loss): Orderly Transition, Disorderly Transition and Current Policies

## SRIM (the Social Risk Impact Map)




- Social risks approaching from a double materiality perspective: Financial (outside-in view) & Impact (inside-out view) materiality.
- Maximally aligns with ERIM approach, without different scenarios & time horizons.
- Maximally aligns (scope) with social sustainability matters of CSRD → This allows us (both KBC Group & the local entities) to use the results as main input for the CSRD's Double Materiality Assessment (DMA) for social risks in the future.

ESG risks are considered important risk drivers of the external environment and manifest themselves through all other traditional risk areas, such as credit risk, market risk, operational and compliance risk and reputational risk. Monitoring and assessment toolkit defined in the ERIM and the SRIM is based on several inputs, such as portfolio distributions, geographical locations of our operations and clients, product characteristics, customer and asset data, internal monitoring and modelling exercises, external sources (e.g., physical hazard maps) and other, strongly complemented with the expert judgement.

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ČSOB issues under the Debt Securities Issuance Programme. Prospectuses, Ratings, Cover pool information, investor presentation and other financial information are available on the website:
https://www.csob.sk/o-nas/cenne-papiere/kryte-dlhopisy

Bloomberg code: CSOBSK

# Thank you