# Press Release

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# 365.bank and ČSOB to legally merge on 1 November 2026

**Following the successful acquisition of 365.bank earlier this year, another important milestone will be reached on 1 November 2026, when 365.bank and ČSOB will legally merge. Through this legal merger all activities of 365.bank will be transferred to ČSOB, and 365.bank will cease to exist as a separate legal entity. For customers, however, the transition will take place seamlessly, with no action required and no immediate changes to products or services.**

**The combined bank will continue to operate under the ČSOB and 365.bank brands for several months, until the migration of 365.bank clients to ČSOBs systems is completed. Following the legal merger, ČSOB will become the second-largest bank in Slovakia by number of clients serving approximately 1.4 million clients.**

As of 1 November 2026, all 365.bank customers, including customers from the former Poštová banka portfolio, will automatically become ČSOB customers. They will continue using their digital banking, payment cards, ATMs and branches in the same way as they do today. The 365.bank brand will remain active until the migration of 365.bank customers to ČSOB's systems, which is currently planned for 2027. Until then, customers will still be able to take out new 365.bank products.
Both the legal merger and the future migration will be carried out with a strong focus on customer convenience and service continuity. Any future changes relating to products, channels or systems will be communicated clearly and well in advance.

**Johan Thijs, CEO of KBC Group**, said:
*'For almost two decades, Slovakia has been one of KBC Group's core markets. The legal merger of ČSOB and 365.bank marks the next chapter in that journey. By bringing together two strong and complementary institutions, we are creating a bank-insurance group serving around 1.4 million clients in Slovakia. Together, we are even better positioned to combine digital innovation with human expertise, helping us to be more relevant in the everyday lives of our customers.'*

**Daniel Kollár, CEO of ČSOB Slovakia and 365.bank**, added:
*'I would like to thank all colleagues from both ČSOB and 365.bank whose professionalism and dedication are helping to ensure that the legal merger on 1 November is as smooth as possible for both clients and employees. For clients, nothing is changing for now. They will continue to use the ČSOB and 365.bank brands,*

*while already benefiting from a shared ATM network. The most significant changes will come with next year's migration, which will give 365.bank clients access to a broader range of bancassurance, leasing and other Smart Services+, helping them manage their everyday financial needs easily in one place.'*

**The change does not require any active steps from clients**

Customers will be able to continue using their existing products and services as before. Existing contractual relationships will remain valid and unchanged. Customers can continue to use their accounts, payment cards, digital banking services and other banking products without interruption. No visit to a branch will be required and no action will need to be taken by customers.

The Poštová banka brand will remain in place following the legal merger and will continue to operate as an organisational unit of ČSOB. The legal merger will not affect Poštová banka clients, who can continue to use their products and services as usual. The technical integration of Poštová banka is currently expected to take place in 2027. Poštová banka will continue to operate independently and customers will be informed well in advance of any future changes.

**A new, stronger bank is being created**

The merger further strengthens KBC Group's position in Slovakia. The combined entity is expected to command approximately 20% market share in net retail loans and mortgages, positioning ČSOB among the strongest banking groups in the Slovak market. The merger combines ČSOB's strong market position with 365.bank's digital strengths and distribution network, including its long-standing partnership with Slovak Post and more than 1,300 points of sale across the country. Together, these complementary strengths create a stronger foundation for future growth and customer service.



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