

KOMERČNÍ BANKA



<p>INITIATIVE</p>	<p>Business Transformation Through the Implementation of a Digital Bank Using a Cloud-Native Core and Multi-Currency Account Innovation</p>
<p>AWARD</p>	<p>Celent Model Bank 2026 for Core Banking Innovation</p>
<p>EXECUTIVE SUMMARY</p>	<p>Komerční Banka (KB), a leading Czech bank, modernized from a legacy mainframe system by deploying Temenos Core to create a new, fully digitalized platform. The bank successfully migrated over 1.3 million customers, and enabled by this new platform, KB developed a market-leading multi-currency account that has become a core part of its retail customer proposition. This digitalization has allowed the bank to become customer-centric, driving stronger client acquisition, significantly higher digital sales, and improved net promoter scores.</p>
<p>TIMELINE</p>	<p>The timeline illustrates the project's progression: <ul style="list-style-type: none"> 2021: Project pilot 2022: Digital Bank created April 2023: Public release 2023-2025: Nightly migration waves End 2025: More than one million customer migrated </p>
<p>KEY BENEFITS</p>	<ul style="list-style-type: none"> • Fully digital proposition, with simplified account opening • Leading market proposition with multi-currency account • Doubled client acquisition; 95% product simplification
<p>KEY VENDORS</p>	<p>Temenos, LTI Mindtree</p>
<p>READ MORE</p>	<p>Visit Celent.com to learn more about this initiative.</p>

Source: Komerční Banka, Celent