TISKOVÁ ZPRÁVA

ČSOB

jdeme vám naproti

ČSOB group in 9M 2025: Reported Growth in Active Clients and Volume of Loans and Investments

In the first nine months of this year, the number of active ČSOB clients increased by 77,000 year-on-year. The total volume of loans increased by eight percent, and the volume of assets under management by one-tenth year-on-year. The ČSOB group generated a net profit of CZK 14.9 billion.

"The development of the Czech economy has so far been more favourable than originally expected, which is reflected in the increased activity of retail and corporate clients, in particular in loans and investments. Year-on-year, the growth was driven mostly by housing loans, and the housing finance market is heading for an extraordinary result," says **Aleš Blažek, CEO of ČSOB**.

9M 2025 financial results

- **The net profit increased to CZK 14.9 billion** (up 10% year-on-year).
- **The total volume of loans was CZK 1,042 billion** (up 8% year-on-year).
- **The volume of housing loans increased to CZK 575 billion** (up 8% year-on-year).
- **The volume of business loans increased to CZK 413 billion** (up 7% year-on-year).
- **The volume of total deposits increased to CZK 1,468 billion** (up 3% year-on-year).
- **Client deposits increased to CZK 1,311 billion** (up 3% year-on-year).
- **The volume of assets under management rose to CZK 445 billion** (up 10% year-on-year).
- **The volume of assets in mutual funds grew to CZK 307 billion** (up 14% year-on-year).
- **The operating income increased to CZK 35.8 billion** (up 9% year-on-year).

Michaela Průchová
Spokeswoman of the ČSOB Group
mpruchova@csob.cz
+420 731 423 281

- **Operating costs**, excluding banking taxes, **were CZK 17.0 billion** (up 4% year-on-year).
- **The number of active clients** increased **by 77,000** year-on-year.
- **The bank's capital position is strong, and liquidity is excellent.** The Tier 1 capital ratio is 19.6%.
- **The share of non-performing loans** dropped to 1.29% (-0.06 p.p. year-on-year).
- **The credit cost ratio (CCR)** was 0.08% (compared to -0.07% in the same period last year).

ČSOB group news

- In five years, **the ČSOB Drobné service has already attracted 230,000 investors in mutual funds.**
- App **DoKapsy od ČSOB** has exceeded **half a million** registered **users**.
- ČSOB received the **Top Innovator in Finance in Central and Eastern Europe 2025 award** from Global Finance Magazine for the Mortgage Zone and online contract signature.
- Czech Post and ČSOB have launched a **pilot project for cash withdrawals by card** from any bank account at post offices in the Pardubice Region.
- **ČSOB, the Police of the Czech Republic and Mastercard** continue their mission to train 250,000 companies, organisations and institutions in cybersecurity.
- **Clients can make use of an updated version of the Catalogue of Auto-Moto Benefits** directly in the ČSOB Smart app.
- **ČSOB Leasing** strengthens its position **with the acquisition of Business Lease,** bringing broader services and new opportunities for their clients. Closing expected in 1Q 2026 subject to regulatory approval.
- The regional ČSOB headquarter in **Hradec Králové was awarded Construction of the Year.**
- **ČSOB and the Smíchov Secondary Technical School** concluded a memorandum of cooperation.
- Olympic champion **Ester Ledecká** will continue in being the **ambassador of ČSOB Premium** in the 2025/2026 season**.**
- ČSOB obtained in total **7 awards in the Visa Best Bank and the Visa Best Insurance Company 2025.**
- ČSOB was named **Best SME Bank for 2026 in the Czech Republic and Central and Eastern Europe** by Global Finance magazine.

The first cooperative housing project

Clients took out mortgage loans worth CZK 26.3 billion in the third quarter, up 53% year-on-year, and building savings loans in the amount of CZK 5.4 billion, which was a year-on-year increase of 79%. *"Prices of all types of real estate are rising steeply. For example, according to the ČSOB Housing Index, prices of flats in the second quarter increased by 13.8% year-on-year,"* says **Aleš Blažek**.

For the first time ever in the Czech Republic, ČSOB is financing a cooperative housing project in which apartment buildings are being built by a cooperative in Hanušovice in the Šumperk District, established by the town itself. *"The entire project plans to build over 100 flats, which presents a significant change in the local housing market with excessive demand over supply. The combination of municipal cooperation, a housing cooperative model and fair financing could provide a viable way to revitalise regional housing supply and inspire other municipalities and cities looking for alternatives to conventional developer projects,"* points out **Aleš Blažek**.

Digitisation and innovation support housing affordability

This year, approximately every second mortgage or pledge agreement with ČSOB Hypoteční banka was signed using a qualified electronic signature of the highest level. Thanks to this innovation, clients not only sign contracts electronically, saving time, but the bank also sends the mortgage contract and the proposal for its entry into the land register electronically to the land registry office for processing. Electronic signing was introduced by ČSOB and the land registry office as the first on the market. Another innovation is the ČSOB Mortgage without Real Estate, which this year strengthened the position of buyers in the tense real estate market. The client arranges a mortgage even before finding a specific apartment or house, and thanks to this, they are in the same position on the market as buyers with cash.

ČSOB Real Estate Fund reached a volume of 1.5 billion

The total volume of assets under management increased over the nine-month period by 10% year-on-year, and assets in mutual funds rose by 14%. The new ČSOB Real Estate Fund has received more than CZK 1.5 billion from clients in just six months since its launch. The fund allows retail investors to share in the returns from high-quality commercial real estate in the Czech Republic and Slovakia, such as retail parks, logistics and manufacturing facilities, office buildings and hotels, and prospectively also multi-purpose and residential buildings, and aims to expand to other EU countries. The most recent additions are the acquisitions of Forum Karlín and Hotel IBIS, located in lucrative locations in Prague 1 and 8, which took place at the end of October 2025.

Over 1.5 million mobile banking users

The number of active users of ČSOB Smart mobile banking increased by one tenth year-on-year to 1.55 million and reached 85% of the total number of active digital clients. The app includes our virtual assistant

Kate, who has handled more than three million conversations since the beginning of this year. The main topics have included changes to payment card limits, payment orders and tax confirmation.

Users conversing with Kate are also interested in offers for active clients. If clients use their ČSOB accounts and pay with their cards, they can enjoy benefits such as a bonus rate on savings accounts, a contribution to regular investments, lower interest rates on mortgages, bonuses on building and supplementary pension schemes, preferential insurance conditions and discounts on new vehicles. ČSOB clients can receive additional rewards in the form of unique digital Kate Coins in the ČSOB Smart app.

In addition to the energy sector, financing of residential housing is on the rise

The volume of loans to companies and entrepreneurs grew by 7% in the first nine months of 2025, with the main areas of financing including energy saving solutions, and real estate projects. For example, ČSOB is financing Nová Kunratická, so far the largest residential project in the Liberec Region, which will bring more than a hundred flats by 2027 and will include up to 620 housing units in total.

Training companies and the public in cybersecurity

ČSOB, the Police of the Czech Republic and Mastercard have developed a new educational project to increase the cybersecurity of companies, entrepreneurs and institutions. The goal of the project is to train representatives from a quarter of a million companies, entrepreneurs, housing cooperatives, municipalities, schools and hospitals. This year, 65,000 representatives from legal entities and organisations have already been trained. ČSOB and the Police of the Czech Republic continue to raise awareness of the public regarding cybersecurity. In total, over 1.5 million people have participated in the trainings, seminars and courses.

Selected ČSOB group indicators	9M 2024	9M 2025	Year-on-year change
Net profit (CZK billion)	13.6	14.9	+10%
Cost/income ratio (excluding banking taxes)	49.6%	47.5%	-2.0 p.p.
Loan volume (CZK billion)	963.9	1,042.4	+8%
Deposit volume (CZK billion)	1,424.3	1,468.3	+3%
Assets under management (CZK billion)	404.1	444.7	+10%
Tier 1 capital ratio (CET 1)	20.0%	19.6%	-0.4 p.p.
Share of non-performing loans (NPL)	1.35%	1.29%	-0.06 p.p.
Credit cost ratio (CCR)	-0.07%	0.08 %	+0.15 p.p.

p.p. – percentage point

jdeme vám naproti

How can our approach improve the world around us?

We believe that even the little things can make a big difference in the relationship with our clients. That is why, for example, we reward those who actively use their ČSOB account and pay by card. For example, they get a bonus rate on a savings account, lower interest rates on mortgages and better insurance terms.

We also want to improve the world around us. That's why, together with the police, we have trained over a million people in cybersecurity and saved over CZK 4 billion for our clients from cyber criminals. We actively helped in areas affected by floods. We sent CZK 45 million to help the affected regions.

Choice is also important to us. That is why we develop both technological innovation and personal contact. We are pleased that the number of active users of ČSOB Smart mobile banking grew to almost 1.5 million last year, but we are also happy to welcome clients to our branch network.

It is our firm hope that this approach brings the best experience to our clients and can lead to a partnership for life.