PRESS RELEASE

ČSOB towards you

The ČSOB Group in 2025: Strong growth in housing finance and investment

The number of active ČSOB clients increased by 76,000 year-on-year in 2025. The total volume of loans and housing loans increased by eight percent compared to the previous year. The volume of assets under management increased by thirteen percent year-on-year. The ČSOB Group generated a net profit of CZK 19.8 billion.

"The past year brought favourable developments of the Czech economy, growth in real wages with stable and low inflation, recovery of the housing market and good results of investment products. The ČSOB Group and our clients did well. We financed housing, business and investments of people and companies at a record level. Our clients are looking for an optimal distribution of their financial resources, and we are meeting their needs. We are building and will continue to build on the strength of the group. Thanks to a wide range of savings and investment instruments, the group remains a strong and stable partner on which they can always rely," says **Aleš Blažek, CEO of ČSOB.**

Financial results for 2025

- **The net profit increased to CZK 19.8 billion** (up 5% year-on-year).
- **The total volume of loans was CZK 1,061 billion** (up 8% year-on-year).
- **The volume of housing loans increased to CZK 585 billion** (up 8% year-on-year).
- **The volume of business loans increased to CZK 418 billion** (up 7% year-on-year).
- **Client deposits increased to CZK 1,319 billion** (up 2% year-on-year).
- **The volume of assets under management rose to CZK 464 billion** (up 13% year-on-year).
- **The volume of assets in mutual funds grew to CZK 320 billion** (up 15% year-on-year).
- **The operating income increased to CZK 48 billion** (up 7% year-on-year).

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- **Operating costs**, excluding bank taxes, **were CZK 23 billion** (up 2% year-on-year).
- **The number of active clients increased by 76,000** year-on-year.
- **The bank's capital and liquidity position remains solid.** The Tier 1 capital ratio stood at 20.2%.
- **The share of non-performing loans** dropped to 1.30 % (-0.05 p.p. year-on-year).
- **The credit cost ratio (CCR)** was 0.10 % (-0.09 % in the same period last year).

ČSOB Group news

- **ČSOB** received the **prestigious Top Employer 2026 certification** proving that the ČSOB Group offers its employees a high-quality working environment at an international level.
- **The number of active** ČSOB Smart mobile banking clients has increased to **1.58 million**.
- **The virtual assistant Kate** plays an important part and had **1.7 million unique users** by the end of 2025.
- **Last year, the ČSOB Drobné service celebrated 5 years of operation**; it is now used by more than **240 thousand investors** in mutual funds.
- The **DoKapsy Application by ČSOB** already has more than **550 thousand** registered users.
- **Last year, ČSOB protected more than CZK 5.5 billion** of its clients' funds from cyber fraudsters.
- **Patria Finance**, the leader in online investments in the Czech Republic, **has expanded into Slovakia** and opened a branch in Bratislava.
- **The Banker magazine awarded ČSOB Best Bank** in the Czech Republic for 2025.
- Byznys pro společnost (Business for Society) awarded ČSOB the **TOP Responsible Large Company award**.
- The ČSOB Group **has launched the next stage of the long-term transformation of the Radlická Valley**. In cooperation with the DDP and the Prague 5 municipality, it has started construction of a new entrance to the metro, scheduled for completion in 2026.

Massive growth in housing finance

ČSOB clients took out mortgage loans worth CZK 94 billion last year, up 49% year-on-year, and building society loans in the amount of CZK 20 billion, which was a year-on-year increase of 76%. *"We helped a record 32,700 households in the Czech Republic to better housing in 2025. The scale of demand for housing finance exceeded our expectations thanks to falling mortgage interest rates, rising property prices and innovations in* *the product offer. We expect further growth in the volume of mortgages this year as well, but the market dynamics should moderate,"* says **Aleš Blažek**.

ČSOB was the first to introduce a fully online mortgage

ČSOB has become the first and so far the only bank to offer BankiD QSIGN, a qualified digital signature from Bankovní identita. Thanks to it, the Bank was the first in the Czech Republic to introduce the possibility to take out a mortgage completely online without the need for physical visits when signing mortgage and pledge agreements, offering this for clients of other banks, too. More than 60% of ČSOB clients use this digital signing method.

Another successful innovation last year was our ČSOB Mortgage without Property, which strengthened the position of buyers in the real estate market. The client can apply for a mortgage loan before finding a specific apartment or house, which puts him in the same position as a buyer with cash on the market.

"Innovation in the housing sector is one of the long-term priorities of the ČSOB Group. That is why we are working on digitalising the mortgage process and supporting renovations and economical housing, as well as new financing models, such as the rent-to-own model in cooperation with the Ownest startup. The aim for ČSOB is to be a strong partner for clients as well as the changing housing market," says **Aleš Blažek**.

Nearly 1.6 million clients use mobile banking

Last year, the total volume of assets under management increased by 13% year-on-year and assets in mutual funds increased by 15%. The ČSOB Real Estate Fund entered the market in 2025 and has already raised more than CZK 1.5 billion from clients. The Fund allows retail investors to share in the returns from commercial real estate in the Czech Republic and Slovakia, such as retail parks, logistics and manufacturing facilities, office buildings and hotels.

The number of active clients of ČSOB Smart mobile banking increased by 126 thousand year-on-year to 1.58 million and reached a share of 85% of the total number of active digital clients. Kate, the digital assistant, is also an important part of the application; five years after its launch, Kate handles millions of interactions with clients every year.

Financing of businesses and the new HQ of ČSOB Pojišťovna

The volume of loans to companies and entrepreneurs rose by seven percent to CZK 418 billion last year, with energy-saving solutions and real estate projects among the main areas of financing. For example, ČSOB is involved in financing of the largest residential project in the Liberec Region so far, Nová Kunratická, which is to include up to 620 housing units in total.

ČSOB Pojišťovna will build a new headquarter, which will be completed at the Prokopka site in Pardubice in three to four years and meet the strictest environmental requirements. The main criteria will be integration into the surrounding environment, promotion of biodiversity, transport links and services for citizens. Last year, ČSOB Pojišťovna surpassed the mark of one million insured vehicles.

Comprehensive educational services in cybersecurity

Last year, ČSOB, the Police of the Czech Republic and Mastercard launched a new educational project to increase the cybersecurity of companies, entrepreneurs and institutions, with the aim of educating representatives of a quarter of a million companies, entrepreneurs, housing cooperatives, municipalities, schools and hospitals. In 2025, approximately 95,000 representatives from legal entities and organisations passed through this project. ČSOB and the Police of the Czech Republic have also been educating consumers on cyber and digital prevention issues for a long time. Training sessions, seminars and courses were attended by over 1.5 million people. Last year, ČSOB and Mastercard launched a unique educational portal "Penězověda" for teachers and parents.

The ČSOB Group makes a significant contribution to the state budget of the Czech Republic. It expects to pay CZK 11.6 billion in taxes in 2025. The total amount includes corporate income tax, value added tax, interest withholding tax, social security and health insurance contributions paid on behalf of employees, and bank taxes, which include contributions to the Deposit Insurance Fund, the Crisis Resolution Fund and the Securities Dealers Compensation Fund.

Selected ČSOB Group indicators	FY 2024	FY 2025	Year-on-year change
Net profit (CZK billion)	18.9	19.8	+5 %
Cost/income ratio (excl. bank taxes)	49.8 %	47.6 %	-2.2 p.p.
Loan volume (CZK billion)	979.2	1,060.9	+8 %
Volume of client deposits (CZK billion)	1,298.1	1,319.4	+2 %
Assets under management (CZK billion)	412.2	464.4	+13 %
Tier 1 capital ratio (CET 1)	20.6 %	20.2 %	-0.4 p.p.
Share of non-performing loans (NPL)	1.35 %	1.30 %	-0.05 p.p.
Credit cost ratio (CCR)	-0.09 %	0.10 %	+0.19 p.p.

p.p. – percentage point

The presented figures are consolidated, unaudited and prepared in accordance with EU IFRS.

towards you

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.

Housing finance grew massively in 2025: we helped 32,700 households in the Czech Republic to better housing.

We also want to improve the world around us. That is 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.

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 clients of ČSOB Smart mobile banking grew to 1.58 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.