PRESS RELEASE

ČSOB towards you

The ČSOB Group in 1Q 2026: Continued growth in corporate investment loans and housing loans to households

As of the end of the first quarter, the number of active ČSOB clients increased by 77,000 year-on-year. Loan volumes to both corporates and households continued to grow strongly. There was also a continued strong inflow into mutual funds. The ČSOB group's net profit amounted to CZK 4.4 billion.

"The first three months of this year smoothly followed last year's trend, with both companies and households actively investing and confidence in the economy increasing, supported by low inflation, low unemployment and real wage growth. The conflict in the Middle East in March introduced uncertainty into the global economy, but Czech companies and entrepreneurs have solid fundamentals, and we do not see them scaling back their plans. The Czech economy remains healthy, and the positive trend should continue this year, although a slowdown in growth is likely," said **Aleš Blažek, CEO of ČSOB.**

Financial results for 1Q 2026

- **Net profit amounted to CZK 4.4 billion** (stable year-on-year).
- **Total loan volume reached CZK 1,084 billion** (up 7% year-on-year).
- **Volume of housing loans increased to CZK 595 billion** (up 8% year-on-year).
- **Volume of business loans rose to CZK 429 billion** (up 5% year-on-year).
- **Client deposits grew to CZK 1,320 billion** (up 2% year-on-year).
- **Client investment assets increased to CZK 637 billion** (up 13% year-on-year).
- **Volume of assets in mutual funds grew to CZK 320 billion** (up 15% year-on-year).
- **Operating income increased to CZK 12 billion** (up 7% year-on-year).
- **Operating expenses**, excluding bank taxes, **amounted to CZK 6 billion** (up 7% year-on-year).

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- **Number of active clients increased by 77 thousand** year-on-year.
- **The bank's capital and liquidity position remains solid.** The Tier 1 capital ratio stood at 20.8%.
- **The share of non-performing loans** declined to 1.28% (down by 0.06 p.p. year-on-year).
- **The credit cost ratio (CCR)** reached 0.28% (up 0.15 p.p. year-on-year), with provisioning reflecting geopolitical and macroeconomic uncertainties.

ČSOB group news

- As of 1 April, **the main visual symbol of the ČSOB group** has become the blue **Good Point**, symbolizing ČSOB's active and partnership-based role in clients' lives in a world of constant change.
- In cooperation with KBC Asset Management, **Patria Finance** launched the **first global equity ETF hedged into CZK**, offering Czech investors exposure to developed markets without currency risk.
- **The virtual assistant Kate** is gradually transitioning to the new version 2.0 based on large language models (LLMs), enabling more natural communication and broader client usage.
- The new version of the **Kate Coin 2.0 rewards programme** expands the network of partners where Kate Coins can be earned and spent, along ČSOB's own deals.
- **Clients abroad** affected by the conflict in the Middle East had their **travel insurance automatically extended by up to 30 days**, and **communication lines were reinforced.**
- **Green0meter** platform has been expanded beyond environmental aspects to include social and governance topics, such as pay equality (pay gap), as well as support for cyber security in line with new European regulations.
- The Hungarian operations of Patria Finance were awarded **Best Domestic Equity Trading Platform** by the Budapest Stock Exchange based on investor voting. The Hungarian trading platforms are based on the same solution as in the Czech Republic.
- ČSOB received the title **Best Bank for Sustainable Finance** in the Czech Republic 2026 as part of the prestigious international Global Finance Sustainable Finance Awards.
- **Patria Finance** has been named **the best provider of the Long-Term Investment Product (DIP)** by Scott & Rose.

Continued growth in housing finance

In the first quarter, ČSOB clients concluded mortgage loans totalling CZK 26 billion, up 36% year-on-year, and building savings loans amounting to CZK 6 billion, representing a year-on-year increase of 62%.

"The housing market continued its dynamic growth in the first quarter. Market activity remains elevated, and prices of apartments and houses continue to rise, albeit at a slower pace. To help ensure housing affordability for all population groups, we are also focusing on broader support for cooperative housing, which has significant potential in the Czech environment," added Aleš Blažek.

Mobile banking is used by 1.6 million clients

The number of active users of ČSOB Smart mobile banking reached 1.6 million in the first quarter, up 8% year-on-year, representing 86% of total active digital clients. Kate, the digital assistant and a key part of the app, is gradually transitioning to a new version using large language model (LLM) technology. Each year, it handles millions of customer interactions, primarily in payments, cards, identity and promotional offers, and also supports insurance and investments.

Growing demand for business financing

The volume of business loans increased by 5% year-on-year in the first quarter. This growth was driven across all business segments, from smaller businesses to large corporates. In addition to traditional corporate segments, loans to municipalities and housing cooperatives also made a significant contribution to the year-on-year increase in volumes in the first quarter.

Cybersecurity mission halfway complete and "One Click" campaign

A new educational project aimed at improving cybersecurity for companies, entrepreneurs and institutions—launched last year by ČSOB, the Czech Police and Mastercard—has already reached 125,000 entities, including businesses, self-employed professionals, housing cooperatives, municipalities, schools and hospitals. The initiative, known as "Mission 250", is now halfway to its target of training a total of 250,000 participants. In addition, ČSOB, the Czech Police and Mastercard have launched the educational campaign "One Click". It includes awareness communication, practical recommendations and training programmes targeting employees, management as well as the public sector.

Selected ČSOB group indicators	1Q 2025	1Q 2026	Year-on-year change
Net profit (CZK billion)	4.4	4.4	0%
Cost/income ratio (excl. bank taxes)	47.5%	47.4%	0.0p.p.
Loan volume (CZK billion)	1,009.5	1,084.0	+7%
Volume of client deposits (CZK billion)	1,296.8	1,319.7	+2%
Client investment assets (CZK billion)	562.6	636.7	+13%
Tier 1 capital ratio (CET 1)	18.4%	20.8%	+2.4p.p.
Share of non-performing loans (NPL)	1.34%	1.28%	-0.06p.p.
Credit cost ratio (CCR)	0.13%	0.28%	+0.15p.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 change is shaped both by major life events and by everyday decisions. 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 respond to changes in 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.