PRESS RELEASE

The ČSOB Group in 1H 2026: Great interest in own housing financing

The ČSOB Group increased the volume of loans and deposits in the first half of this year. Household demand for financing new housing continued to grow, and the total volume of new mortgages and building savings loans increased by a significant 44 percent year-on-year. At the end of the first half of the year, the number of active clients increased by 71 thousand year-on-year. The group's net profit amounted to 10.2 billion crowns.

"The results of the ČSOB Group depend on the activity and trust of our clients, which is why we are pleased that we are growing year-on-year in the key areas of loans, deposits and investments. The Czech economy continues to create favourable conditions for the further successful development of businesses and households and is resisting risks associated, in particular, with geopolitical developments in the world. At ČSOB, we have long supported growth and positive changes and strive to be the closest partner to people, companies and public administration," **says Aleš Blažek, CEO of ČSOB.**

Financial results for 1H 2026

- **Net profit increased to CZK 10.2 billion** (up 7% year-on-year).
- **Total loan volume reached CZK 1,113 billion** (up 9% year-on-year).
- **Volume of housing loans increased to CZK 608 billion** (up 8% year-on-year).
- **Volume of business loans rose to CZK 441 billion** (up 8% year-on-year).
- **Client deposits grew to CZK 1,341 billion** (up 3% year-on-year).
- **Client investment assets increased to CZK 697 billion** (up 18% year-on-year).
- **Volume of assets in mutual funds grew to CZK 349 billion** (up 18% year-on-year).
- **Operating income increased to CZK 26 billion** (up 8% year-on-year).
- **Operating expenses amounted to CZK 12 billion** (up 6% year-on-year).

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

- **Number of active clients increased by 71 thousand** year-on-year.
- **The bank's capital and liquidity position remains strong.** The Tier 1 capital ratio was 19.7%.
- **The share of non-performing loans** decreased to 1.24% (-0.09 p.p. year-on-year).
- **The credit cost ratio (CCR)** reached 0.13% (+0.01 p.p. year-on-year).
- **ČSOB Pojišťovna's net profit** increased to **CZK 1.8 billion** in the first half of the year, up 13% year-on-year. The non-life insurance **combined ratio** reached 83.0% (an increase of 0.4 percentage points year-on-year), continuing to confirm the very strong technical profitability of the insurance portfolio.

ČSOB group news

- **ČSOB and the Football Association of the Czech Republic** have entered into a long-term **strategic partnership**, with a priority to support children and youth.
- **Virtual assistant Kate** has switched to a new version 2.0 using large language models, which brings more natural communication and more active client engagement.
- **Patria Finance and ČSOB** have expanded the **BlueSphere ETF range with three new funds** focused on US and European stocks and the technology sector.
- ČSOB and Mastercard have launched a **new educational platform for children** in the ČSOB Smart application.
- **The Start it @ČSOB** acceleration program has **launched its 17th wave** of acceleration and introduced nine startups that will undergo an intensive five months of mentoring and expert support.
- **ČSOB has become the best bank in the Czech Republic for 2026, according to Euromoney magazine**. It also dominated the categories of small and medium-sized companies and private banking.

Tens of billions more for housing financing

In the first half of the year, ČSOB clients took out new mortgage loans worth 63 billion crowns, which was 40 percent more year-on-year, and new building savings loans worth 14 billion crowns, which was a 61 percent year-on-year increase. The total volume of new housing financing increased by 44 percent.

"The demand of Czechs on the real estate market remains high. In the first half of the year, we helped almost 20 thousand households to improve their own housing. The prices of apartments and houses were once again breaking

records, but the pace of price increases slowed down. As part of increasing the availability of housing, we are starting to support cooperative housing more, where we see enormous potential," adds **Aleš Blažek**.

Mobile banking is used by over 1.6 million clients

The number of active users of ČSOB Smart mobile banking exceeded 1.6 million in the first half of the year, up 8% year-on-year, representing 87% of total active digital clients. Kate, the digital assistant and a key part of the app, has fully transitioned to a new version using Large Language Models (LLM) and is now available to 2.1 million retail and corporate clients. Kate is helping clients make real-world decisions in everyday financial situations 24/7.

Growing demand for business financing

The volume of business loans increased by 8% year-on-year in the first half of the year. For ten years, corporate and business clients have been able to use CEB electronic banking, which enables convenient comprehensive service of corporate accounts and other banking products. It is used by more than 117 thousand clients.

Together we increase the resilience of companies in cybersecurity

The educational project to increase the cybersecurity of companies, entrepreneurs and institutions, which was jointly launched last year by ČSOB, the Czech Police and Mastercard, has already been completed by 150 thousand companies, sole proprietors, housing cooperatives, municipalities, schools and hospitals. This so-called Mission 250 is complemented by the educational campaign One Click, which includes educational communication, practical recommendations and educational programs aimed at employees, management and public administration.

We are changing Czech football

The ČSOB Group and the Football Association of the Czech Republic have entered a long-term strategic partnership, the priority of which is the support of children and youth. Thanks to the "Club Support" project, 158 clubs from all over the Czech Republic will receive almost eight million crowns for their operation and maintenance. The "New Generation of Coaches" program will provide CZK 8.5 million to recruit new coaches to train the youngest football hopefuls. ČSOB has also become the general partner of the national football team, which it supported at the recent World Cup held in Canada, Mexico and the USA.

Selected ČSOB group indicators	1H 2025	1H 2026	Year-on-year change
Net profit (CZK billion)	9.6	10.2	+7%
Cost/income ratio (excl. bank taxes)	47.2%	46.2%	-1.0p.p.
Loan volume (CZK billion)	1,019.6	1,112.9	+9%
Volume of client deposits (CZK billion)	1,297.9	1,340.6	+3%
Client investment assets (CZK billion)	588.5	696.7	+18%
Tier 1 capital ratio (CET 1)	19.5%	19.7%	+0.2p.p.
Share of non-performing loans (NPL)	1.32%	1.24%	-0.09p.p.
Credit cost ratio (CCR)	0.12%	0.13%	+0.01p.p.

p.p. – percentage point

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