ČSOB
towards you

Results 1H/2Q 2026

ČSOB Group | Business Unit Czech Republic

According to EU IFRS, Consolidated, Unaudited
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ČSOB group

Key figures

ČSOB's non-financial highlights

ČSOB expands CZK-hedged ETF offering

Following the launch of the first CZK-hedged global equity ETF in 1Q 2026, Patria Finance, ČSOB's securities brokerage subsidiary, introduced three additional BlueSphere ETFs covering European equities, U.S. equities and the U.S. technology sector.

Kate 2.0 rollout completed

The Kate 2.0 rollout has been completed, making the upgraded experience available to more than 2.1 million retail and commercial banking clients. Kate's improved ability to understand and address client needs has contributed to an autonomy rate of 75%.

ČSOB partners with Czech football

ČSOB has become the general partner of the Czech national football team and entered into a strategic partnership with the Football Association of the Czech Republic through 2030. The partnership supports children and youth, coach education, regional football infrastructure and women's football. The first two programmes, "Support for Clubs" and "New Generation of Coaches", have already been launched.

ČSOB recognised by Euromoney

Euromoney named ČSOB the Czech Republic's Best Bank, Best Bank for SMEs and Best Private Bank for 2026.

Strong home-financing growth

New home loan sales reached CZK 77.7bn in 1H 2026, up 44% year-on-year. This includes 12.6 thousand new mortgages totalling CZK 63.2bn, up 23% and 40% year-on-year, respectively, and 7.1 thousand new building savings loans totalling CZK 14.5bn, representing year-on-year increases of 25% and 61%, respectively.

Measures of sustainable performance

ČSOB group key indicators		2023	2024	2025	1H 2025	1H 2026
Profitability	Net profit (CZK bn)	15.1	18.9	19.8	9.6	10.2
	Return on equity	14.2%	16.7%	16.2%	16.2%	15.5%
Liquidity	Loan to deposit ratio	70.3%	73.9%	80.3%	78.9%	82.0%
	Net stable funding ratio	170.4%	174.8%	174.0%	167.8%	164.4%
Capital	CET1 ratio	19.4%	20.6%	20.2%	19.5%	19.7%
Impairments	Credit cost ratio	-0.18%	-0.09%	0.10%	0.12%	0.13%
Cost efficiency	Cost / income ratio	54.7%	52.1%	48.8%	49.5%	48.4%
	Cost / income ratio (excl. banking taxes)	51.2%	49.8%	47.6%	47.2%	46.2%

1H/2Q 2026 highlights

Strong financial performance with continued growth in business volumes

Performance

- **Net profit:**
  CZK 10.2bn (+7%) in 1H 2026; CZK 5.8bn (+12%) in 2Q 26
- **Operating income:**
  CZK 25.6bn (+8%) in 1H 2026; CZK 13.1bn (+10%) in 2Q 26

  NIM (Ytd.): 2.43% (-0.01pp)
- **Operating expenses:**
  CZK 12.4bn (+6%) in 1H 2026; CZK 5.9bn (+7%) in 2Q 26

  C/I ratio (Ytd., excl. banking taxes): 46.2% (-1.0pp)
- **Total impairments:**
  net charge of CZK 1.0bn (+55%) in 1H 2026;
  and CZK 0.2bn (-33%) in 2Q 26

  Credit cost ratio: 0.13% (+0.01pp)

  NPL ratio: 1.24% (-0.09pp)

Business volumes

- **Loan portfolio**: CZK 1,113bn (+9%)
- **Group deposits**: CZK 1,566bn (+6%)

  of which **client deposits**: CZK 1,341bn (+3%)
- **Client investment assets** CZK 697bn (+18%)

Client growth

- Number of **active clients**: +71ths
- Number of active **mobile banking clients**: +125ths

Liquidity & Capital

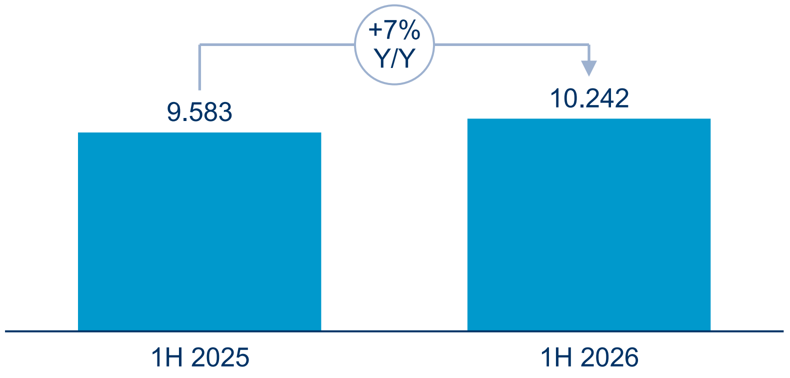
- CET1 ratio: 19.7% (+0.2pp)
- Loan-to-deposit ratio: 82.0% (+3.1pp)
- LCR: 133.4% (+3.1pp)
- NSFR: 164.4% (-3.3pp)

All growth rates and movements are year-on-year.

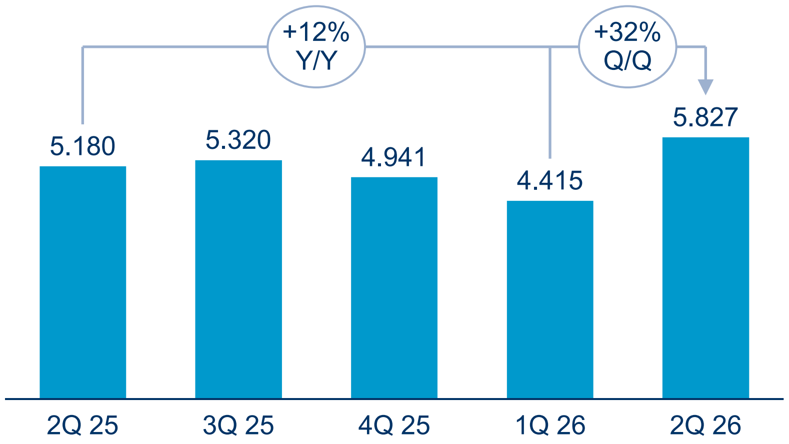
ČSOB group net profit

Strong financial performance with continued growth in business volumes

Net profit
CZK bn



ROE Ytd.:	16.2%	15.5%



1H 2026 net profit increased to **CZK 10.2bn** (+7% Y/Y). Growth in operating income was partly offset by higher operating expenses and increased net impairment charges reflecting macroeconomic and geopolitical uncertainties booked mainly in 1Q 2026.

2Q 2026 net profit increased to **CZK 5.8bn** (+12% Y/Y) driven by operating income growth.

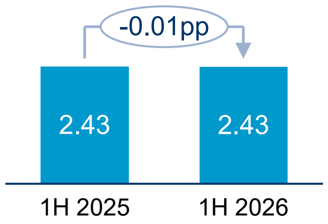
Return on equity (ROE) decreased to **15.5%** (-0.7pp Y/Y) due to higher equity.

Key ratios

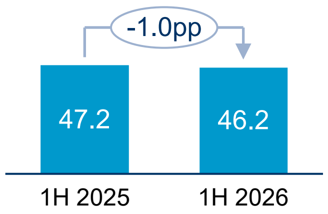
Excellent loan portfolio quality, solid capital and liquidity position

Profitability

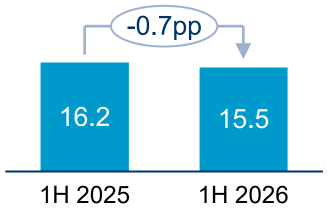
Net interest margin, Ytd. (%)



C/I ratio*, Ytd. (%)

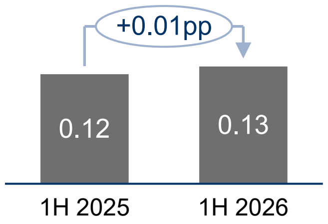


ROE (%)

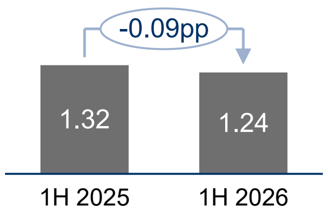


Loan portfolio quality

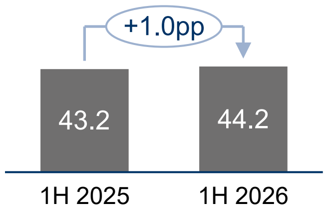
CCR, Ytd. annualized (%)



NPL ratio (%)

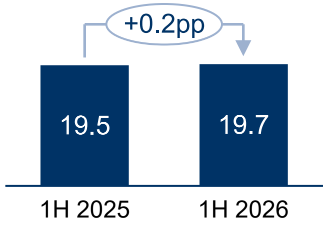


NPL coverage ratio (%)

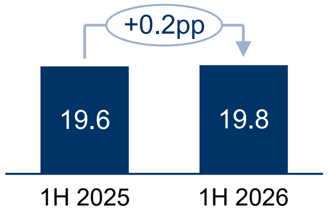


Capital

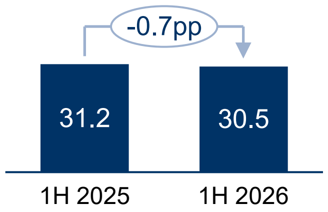
CET 1 ratio (%)



Total capital ratio (%)

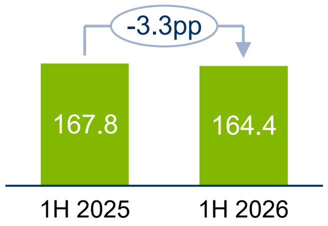


MREL ratio (% of RWA)

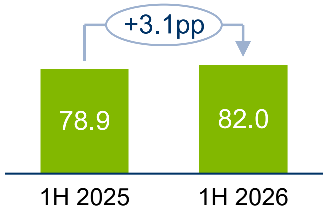


Liquidity

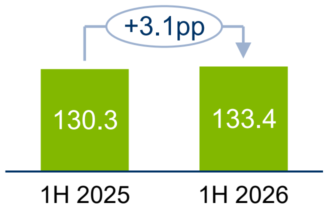
Net stable funding ratio (%)



Loan-to-deposit ratio (%)



Liquidity coverage ratio (%)



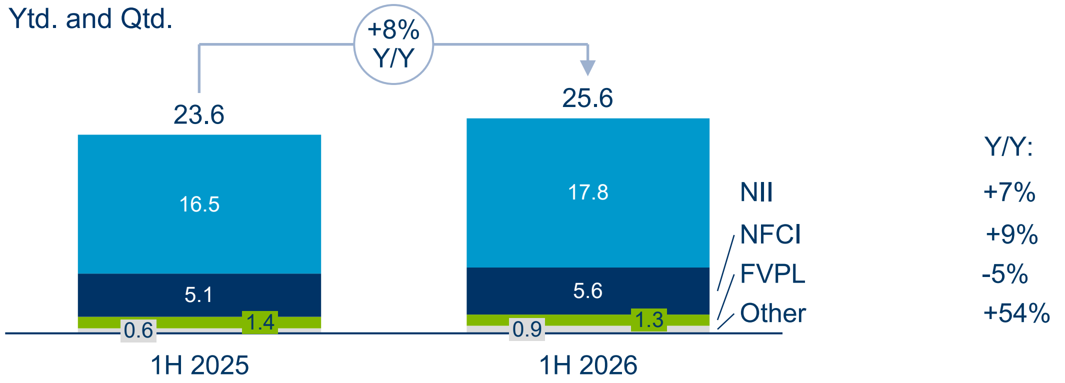
Excluding banking taxes

ČSOB group

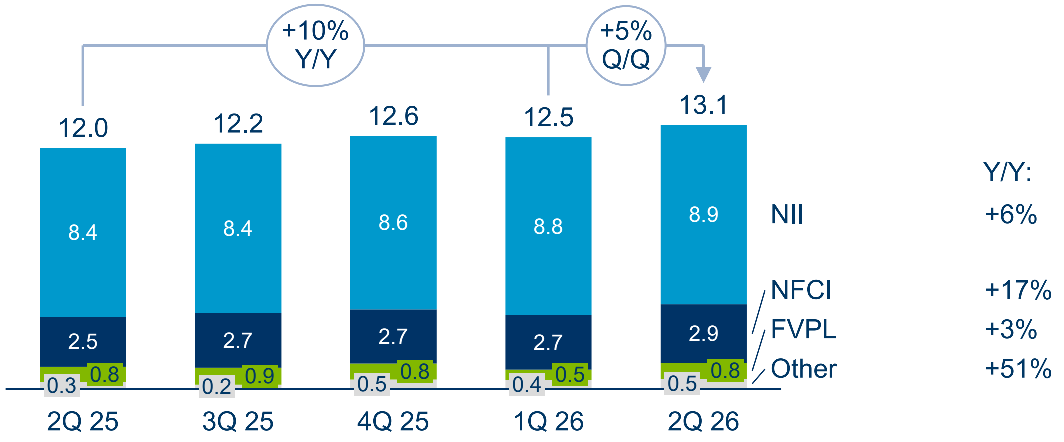
Financial overview

Operating income
Core banking revenues maintain strong growth

Operating income
CZK bn, Ytd. and Qtd.



NIM (Ytd.):	2.43%	2.43%



NIM (Qtd.):	2.43%	2.39%	2.37%	2.45%	2.41%

1H/2Q 2026 **net interest income** increased by **+7% Y/Y** and **+6% Y/Y,** respectively, driven primarily by higher retail and SME deposit income resulting from volume growth and margin improvement, and to a lesser extent by loan income growth reflecting higher volumes.

1H/2Q 2026 **net fee and commission income** increased by **+9% Y/Y** and **+17% Y/Y**, respectively**,** driven by higher fees from asset management, securities-related services and payment transactions.

Trading and fair value income decreased by **-5% Y/Y** in 1H 2026 due to negative valuation adjustments, and increased by **+3% Y/Y** in 2Q 2026, reflecting improved financial markets performance.

1H/2Q 2026 **other income** increased by **+54% Y/Y** and **+51% Y/Y**, respectively**,** supported by the acquisition of Business Lease.

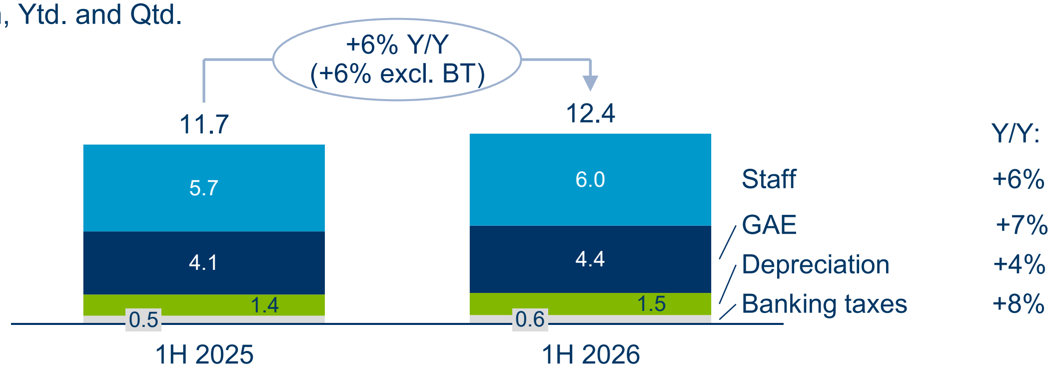
Net interest margin in 1H 2026 reached **2.43%** (-0.01pp Y/Y).

Net interest income (NII), Net fee and commission income (NFCI), Trading and fair value through profit and loss (FVPL), Other income, Net interest margin (NIM)

Improved cost efficiency

Operating expenses

CZK bn, Ytd. and Qtd.



C/I excl. BT (Ytd.):	47.2%	46.2%

C/I excl. BT (Qtd.):	47.0%	48.2%	47.8%	47.4%	45.0%

1H/2Q 2026 **total operating expenses** increased by **+6% Y/Y** and **+7% Y/Y,** respectively. **Excluding banking taxes,** operating expenses increased by **+6% Y/Y** and **+5% Y/Y** respectively. The growth of operating expenses was impacted by the acquisition of Business Lease.

1H/2Q 2026 **staff expenses** increased by **+6% Y/Y** and **+4% Y/Y,** respectively, both driven by wage inflation and a higher number of FTEs. 1H 2026 was also impacted by an exceptional bonus paid in 1Q 2026.

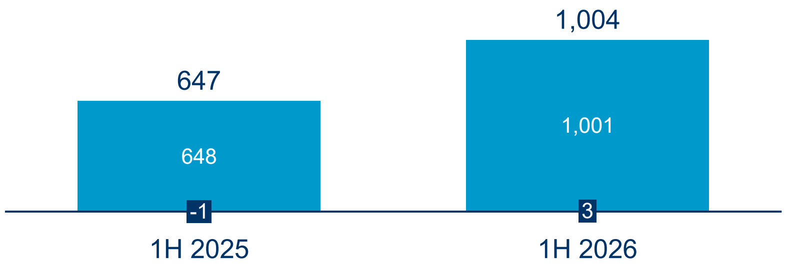
1H/2Q 2026 **general administrative expenses** grew by **+7%** in both periods under review, reflecting higher investments in IT, as well as higher marketing and professional fees.

Cost/income ratio excl. banking taxes decreased to **46.2%** (-1.0pp Y/Y) reflecting operating income growth ahead of operating expenses.

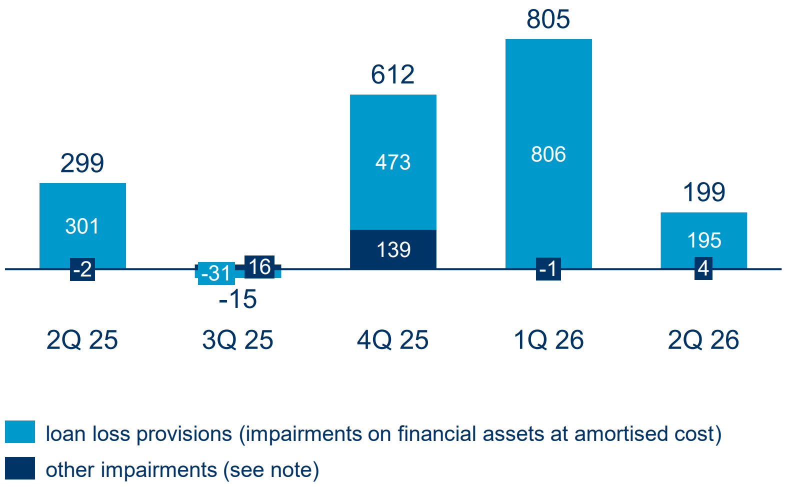
Cost/income ratio (C/I), excluding banking taxes (BT), General administrative expenses (GAE)

Excellent loan portfolio quality, impairments reflecting uncertainty-related charges

Total impairments
CZK m



CCR Ytd.:	0.12%	0.13%*



In 1H 2026, **loan loss provisions** resulted in a net charge of **CZK 1,001m**, including CZK 582m related to macroeconomic and geopolitical uncertainties, of which CZK 534m was recognised in 1Q 2026. Other net impairment charges were primarily related to the SME and consumer finance portfolios.

Credit cost ratio was **0.13%** in 1H 2026 (+0.01pp Y/Y)*.

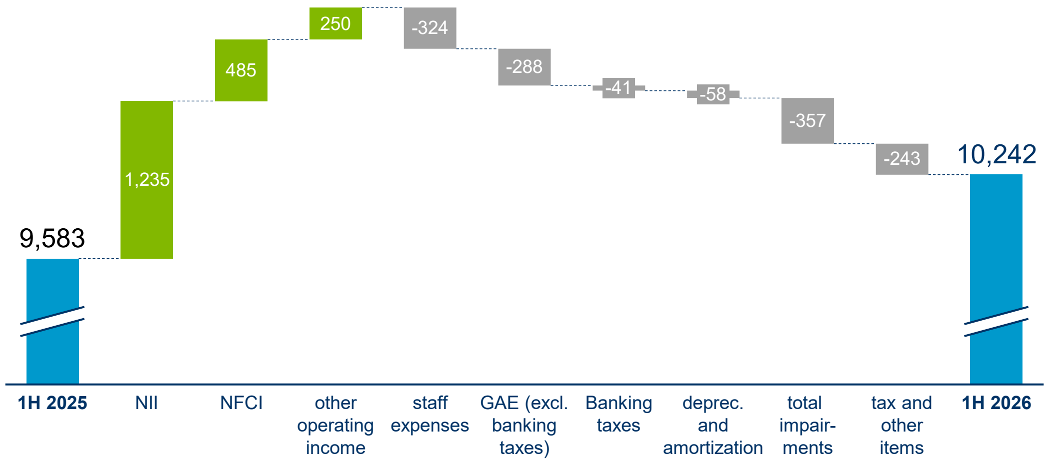
IFRS 9 Distribution (30.6.2026)	**Amount (CZK bn)**	**Share on total loans**
Loan portfolio	1,112.9	100%
Stage 1 - performing	1,028.2	92%
Stage 2 - underperforming	70.2	6%
Stage 3 - non-performing loans	14.5	1%

Figures in graphs: (+) net charge/cost and (-) net release/revenue.
Other impairments include impairments on tangible and intangible assets.

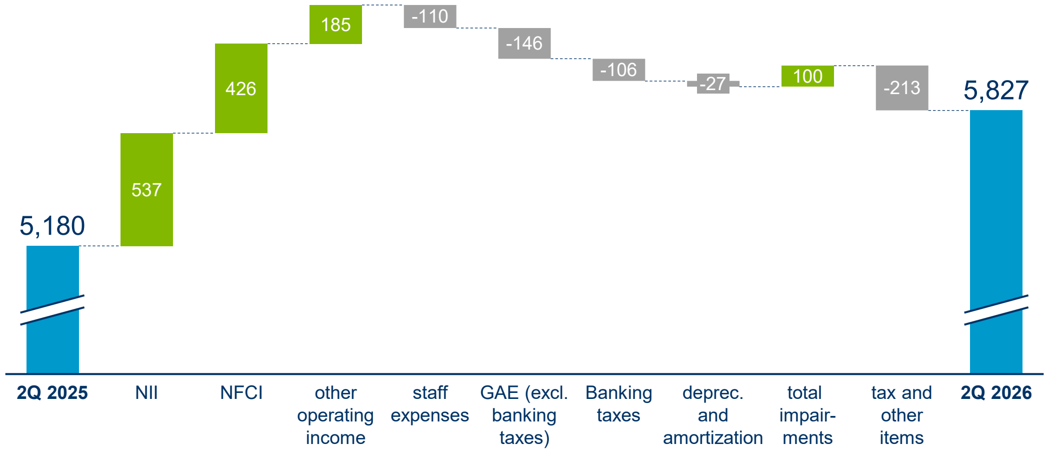
**Annualising the charges related to macroeconomic and geopolitical uncertainties recognised in 1Q 2026, the credit cost ratio would be 0.17% (+0.05pp Y/Y).*

Wrap-up of net profit drivers

Net profit (Ytd., Y/Y)
CZK m



Net profit (Qtd., Y/Y)
CZK m



The difference between 1H 2026 and 1H 2025 net profit was caused by the following main drivers:

On the **positive side**:
- higher NII driven primarily by higher retail and SME deposit income resulting from volume growth and margin improvement, and to a lesser extent by loan income growth reflecting higher volumes
- higher NFCI driven by higher fees from asset management, securities-related services and payment transactions
- higher other operating income supported by the acquisition of Business Lease

On the **negative side**:
- higher impairments reflecting net impairment charge for macroeconomic and geopolitical uncertainties booked mainly in 1Q 2026 and net impairment charges primarily in SME and consumer finance
- higher staff expenses impacted by exceptional bonus in 1Q 2026, wage inflation and higher number of FTEs
- higher GAE (excl. BT) due to higher investments in IT, as well as higher marketing and professional fee expenses

The difference between 2Q 2026 and 2Q 2025 net profit was caused by the following main drivers:

On the **positive side**:
- higher NII driven primarily by higher retail and SME deposit income resulting from volume growth and margin improvement, and to a lesser extent by loan income growth reflecting higher volumes
- higher NFCI driven by higher fees from asset management, securities-related services and payment transactions
- higher other operating income supported by the acquisition of Business Lease

On the **negative side**:
- higher operating expenses driven mainly by investments in IT and wage inflation
- higher tax and other items

Capital
Solid capital position

Consolidated, CZK m	30.6.2025	31.12.2025	30.6.2026
Total regulatory capital	**104,727**	**115,381**	**123,799**
- Common Equity Tier 1 (CET1) Capital	104,486	115,082	123,494
- Tier 2 Capital	241	299	305
MREL eligible liabilities	**62,315**	**63,444**	**67,124**
Total RWA	**535,491**	**569,966**	**626,624**
- Credit risk	445,800	477,485	534,144
- Market risk	412	348	346
- Operational risk	89,279	92,133	92,133
Common Equity Tier 1 (CET1) ratio	**19.5%**	**20.2%**	**19.7%**
Total capital ratio	**19.6%**	**20.2%**	**19.8%**
Leverage ratio	**4.43%**	**4.81%**	**5.12%**
Available MREL as a % of RWA	**31.2%**	**31.4%**	**30.5%**
Available MREL as a % of LRE	**7.08%**	**7.48%**	**7.91%**

Notes:
Total RWA (risk weighted assets) = credit risk RWA + market risk RWA + operational risk RWA
Tier 1 capital = share capital + share premium + legal reserve funds + retained earnings + other comprehensive income – goodwill – intangible assets
Tier 2 capital = subordinated debt weighted by regulatory coefficient + surplus in expected credit losses
Total regulatory capital = Common Equity Tier 1 (CET1) + Tier 2
LRE = leverage ratio exposure = On-balance + Off-balance sheet items + Counterparty exposure for Derivatives and SFT + Add-ons

ČSOB group

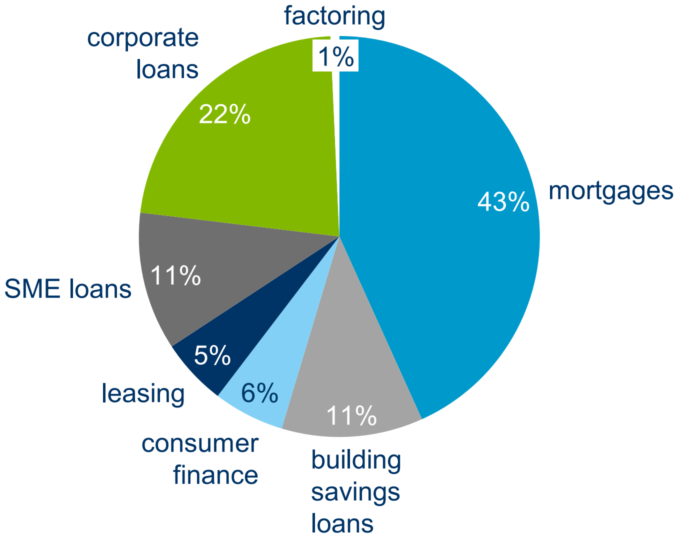
Business overview

Loan portfolio growth driven by retail and business segments

Gross outstanding volumes, CZK bn	30.6.2025	30.6.2026	Y/Y
Loan portfolio	**1,019.6**	**1,112.9**	**+9%**
Retail loans	**611.3**	**671.9**	**+10%**
Home loans	560.8	608.2	+8%
Mortgages	*440.9*	*481.2*	*+9%*
Building savings loans	*119.9*	*127.0*	*+6%*
Consumer finance	50.4	63.7	+26%
Business loans	**408.3**	**441.0**	**+8%**
Corporate loans[1]	235.5	249.1	+6%
SME loans	110.7	124.0	+12%
Leasing[2]	54.7	60.0	+10%
Factoring	7.5	7.9	+5%
Other[3]	77.8	76.6	-2%
Credit risk: loan portfolio	**1,097.3**	**1,189.4**	**+8%**

30.6.2026

60% of total loan portfolio is in retail, out of which majority in financing housing needs.



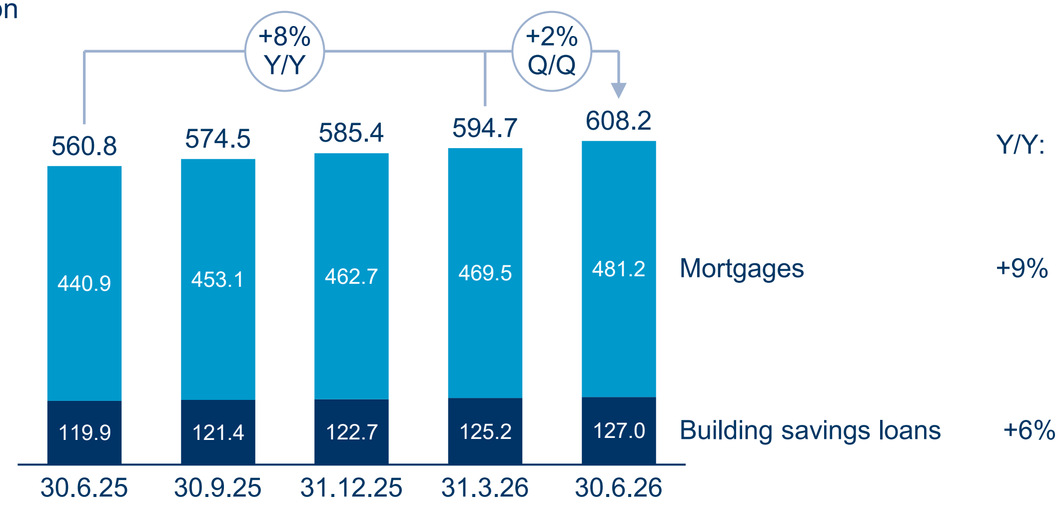
[1] Corporate loans comprises mid-cap corporate customers, local subsidiaries of international groups and selected institutional clients. Including credit-replacing bonds.
[2] Excluding operating leasing, which is recognized under Property and equipment in the Balance sheet.
[3] Including off-balance sheet items and ALM/financial markets exposures.

Loans to clients

Strong new production supported home loan growth

Home loans, outstanding

CZK bn



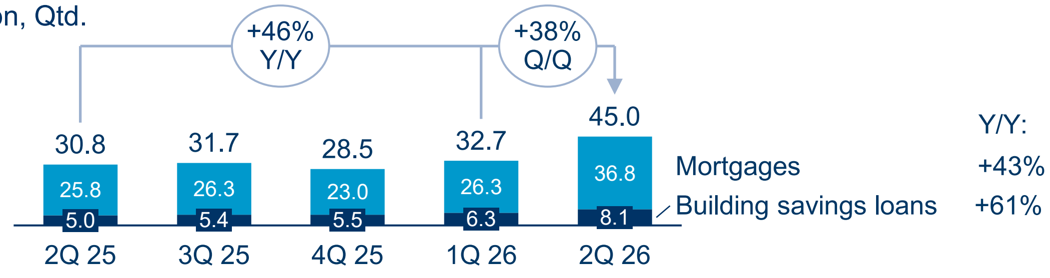
Outstanding volume of **home loans** increased by +8% Y/Y driven by both **mortgages** (+9% Y/Y) as well as **building savings loans** (+6% Y/Y).

New home loan sales reached CZK 77.7bn in 1H 2026 (+44% Y/Y).

In 1H 2026, ČSOB provided 12.6 thousand new mortgages (+23% Y/Y) in total amount of CZK 63.2bn (+40% Y/Y) and 7.1 thousand new building savings loans (+25% Y/Y) in total amount of CZK 14.5bn (+61% Y/Y).

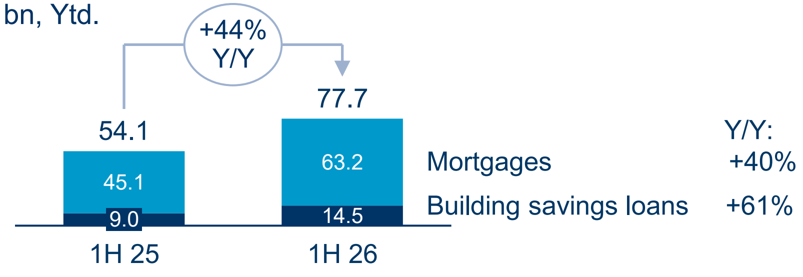
Home loans, new sales

CZK bn, Qtd.



Home loans, new sales

CZK bn, Ytd.

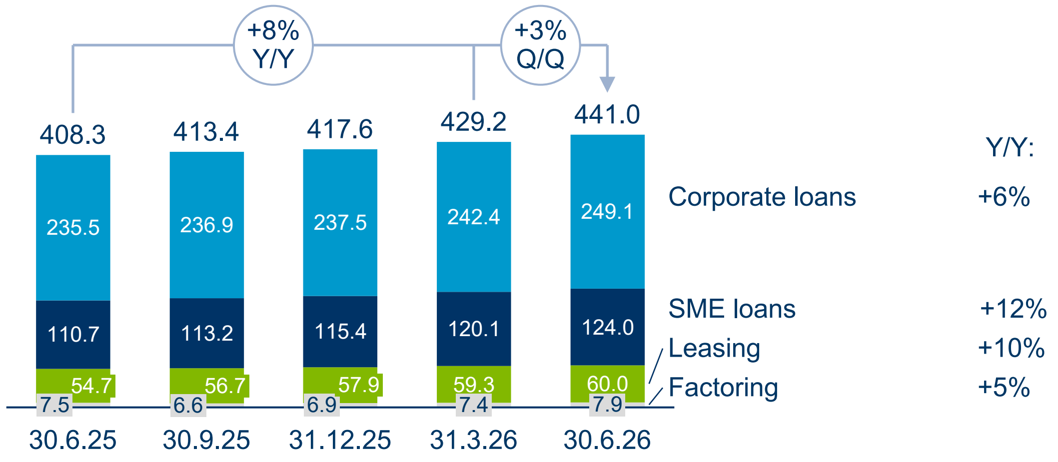


Loans to clients

Business lending growth across all segments; consumer finance maintains strong momentum

Business loans, outstanding

CZK bn



Outstanding volumes of **corporate loans** increased by +6% Y/Y driven by specialized finance loans.

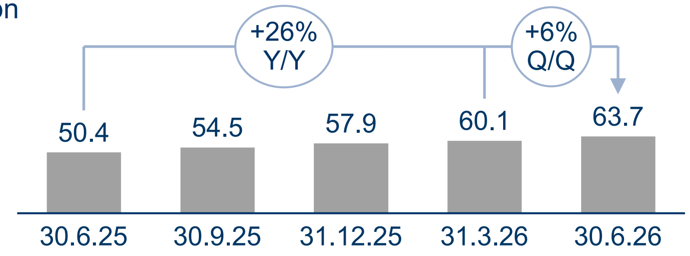
SME loans increased by +12% Y/Y mainly driven by core SME lending.

Outstanding volumes in **ČSOB Leasing** rose +10% Y/Y driven by corporate and SME segments.

Factoring outstanding volumes increased by +5% Y/Y.

Consumer finance, outstanding

CZK bn



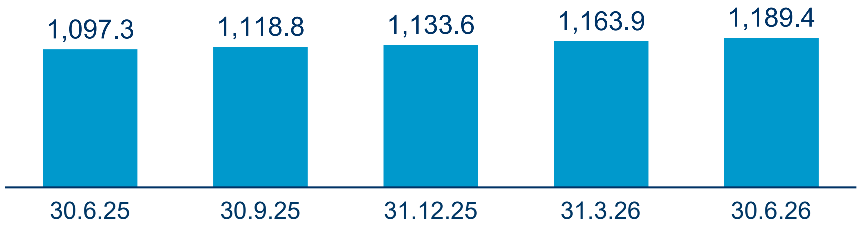
Consumer finance increased +26% Y/Y, driven by strong new sales.

Core SME lending includes micro, small and mid-sized companies.

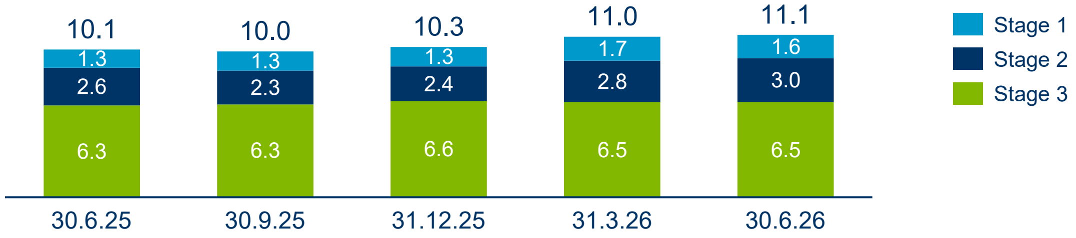
Credit risk

Excellent loan portfolio quality

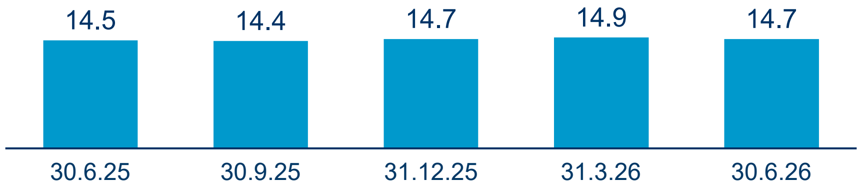
Credit risk: loan portfolio (CZK bn)



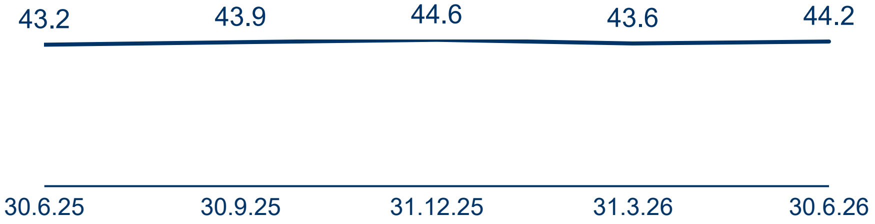
Allowances for loans and leases (CZK bn)



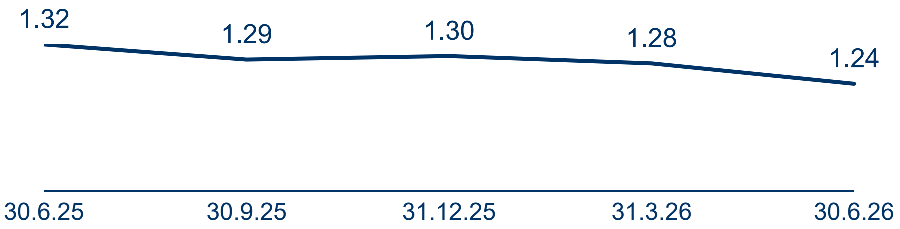
Non-performing loans (CZK bn)



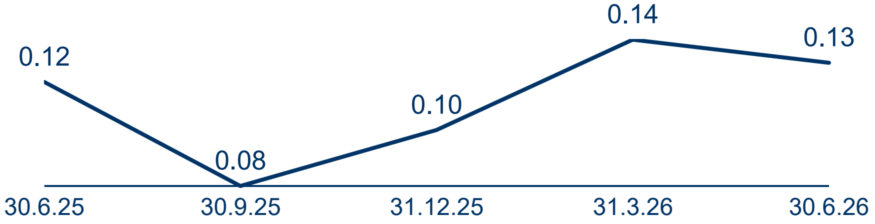
NPL coverage ratio (%)



NPL ratio (%)



Credit cost ratio (%, Ytd. annualized)*



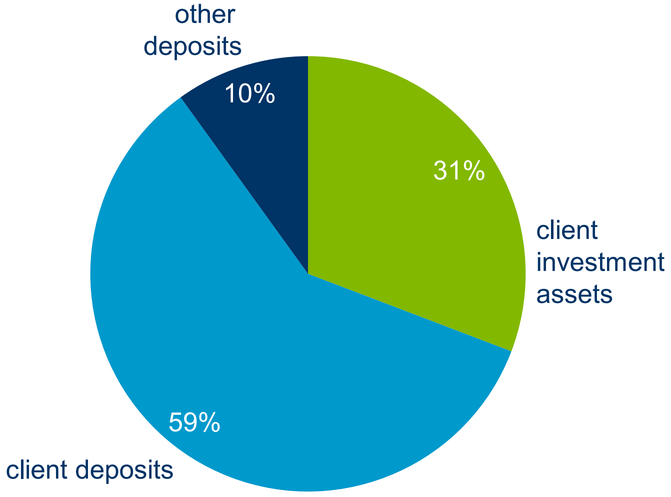
**Annualising the charges related to macroeconomic and geopolitical uncertainties recognised in 1Q 2026, the credit cost ratio would be 0.28% in 1Q 2026 and 0.17% in 2Q 2026.*

Group deposits and client investment assets

Growth in client assets driven by investments

Outstanding volumes, CZK bn	30.6.2025	30.6.2026	Y/Y
Group deposits	**1,472.8**	**1,565.8**	**+6%**
Client deposits	**1,297.9**	**1,340.6**	**+3%**
Current accounts	614.0	626.2	+2%
Savings deposits	388.0	417.9	+8%
Term deposits	194.4	201.3	+4%
Building savings deposits	101.5	95.2	-6%
Other deposits[1]	**174.9**	**225.2**	**+29%**
Client investment assets	**588.5**	**696.7**	**+18%**
Mutual funds[2]	295.7	348.6	+18%
Pension funds	77.7	89.7	+16%
Other client investment assets[3]	215.2	258.4	+20%

30.6.2026



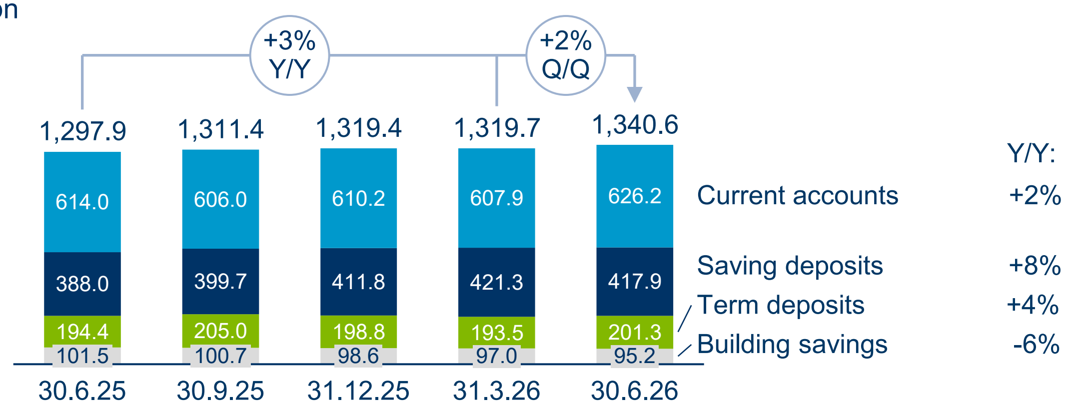
From 1Q 2026, ČSOB reports "Client Investment Assets" as a consolidated measure of clients' invested assets across the Group.

[1] Other deposits predominantly consist of repo operations with institutional clients.
[2] Mutual funds distributed by ČSOB group. Only direct positions are included (funds bought directly by clients).
[3] Other client investment assets: Patria assets under custody, discretionary asset management, qualified investors funds, bonds, investment certificates and other securities.

Client deposits +3% Y/Y and investment assets +18% Y/Y

Client deposits

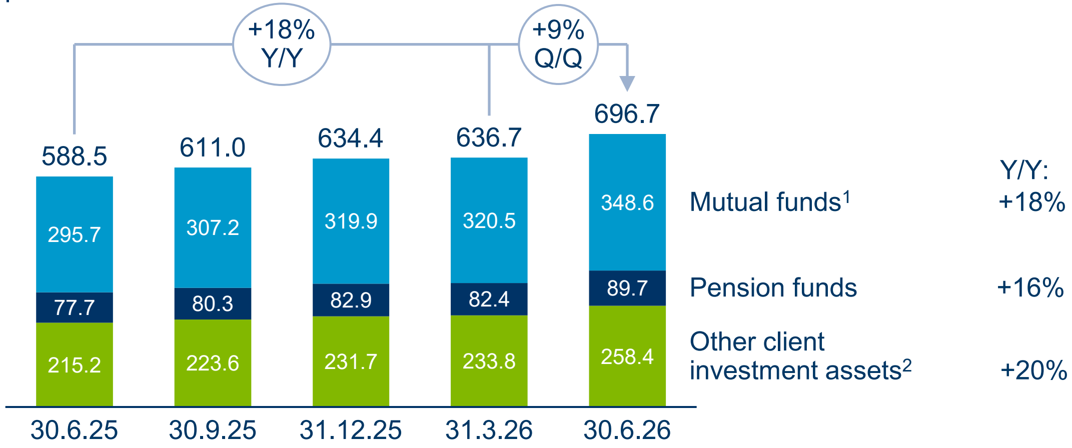
CZK bn



Client deposits increased by +3% Y/Y, driven by **saving deposits** (+8% Y/Y), **current accounts** (+2% Y/Y) and **term deposits** (+4% Y/Y), while **building savings deposits** (-6% Y/Y) decreased.

Client investment assets

CZK bn



Client investment assets increased +18% Y/Y.

Mutual funds grew +18% Y/Y, supported by positive market performance and net inflows. In 2Q 2026, **gross sales** reached CZK 17.0 bn (+29% Y/Y). Share of investments into responsible funds increased to 36% of gross sales year-to-date.

Volume of savings in **pension funds** increased by +16% Y/Y.

Other client investment assets increased +20% Y/Y, driven by Patria assets under custody and structured products.

[1] Mutual funds distributed by ČSOB group. Only direct positions are included (funds bought directly by clients).

[2] Other client investment assets: Patria assets under custody, discretionary asset management, bonds, investment certificates and qualified investors funds.

ČSOB group clients, digital channel and distribution platform

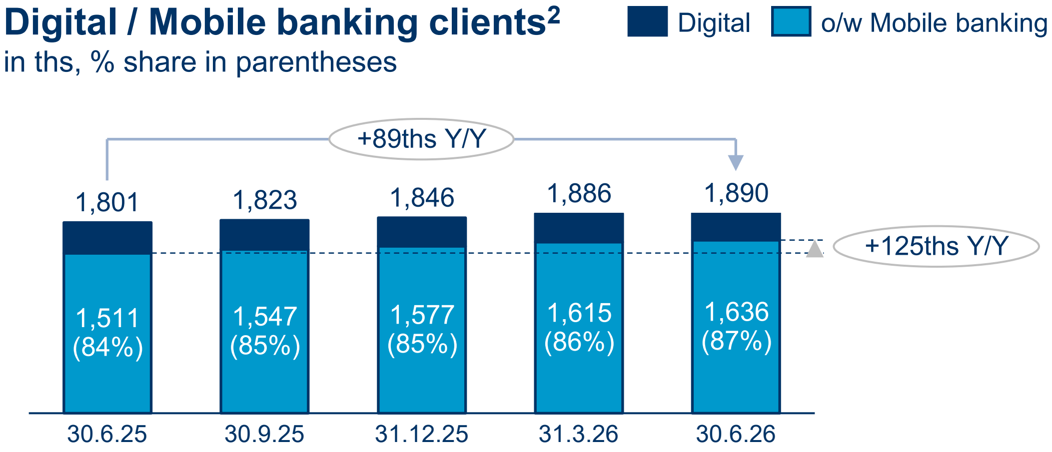
Growing active and mobile banking client base

	30.6.2025	30.6.2026
Clients of ČSOB's group (mil.)	**4.284**	**4.323**
ČSOB bank branches	**180**	**179**
ČSOB Pojišťovna branches	**92**	**78**
ČSOBS advisory centers	**202**	**189**
ČSOB Leasing branches	**14**	**15**
ČSOB PSB outlets of Czech Post network	**ca. 1,900**	**ca. 1,800**
- of which specialized banking counters	228	258
Czech Post franchise outlets	**ca. 1,100**	**ca. 1,100**
ATMs[1]	**1,030**	**1,030**
- of which contactless	1,030	1,030
- of which deposit	364	377
- of which customized for visually impaired clients	1,017	1,018

Number of clients increased by +39ths Y/Y and **number of active clients** increased by +71ths Y/Y.

As of 30 June 2026, number of **mobile banking clients** increased by +125ths Y/Y to 1.64m, representing 87% share on total digital clients.

Digital / Mobile banking clients[2]
in ths, % share in parentheses



[1] *Including ATMs of cooperating banks.*
[2] *Digital / Mobile banking clients are clients who at least once during the last 3 months used mobile banking or internet banking (only retail and private banking clients).*

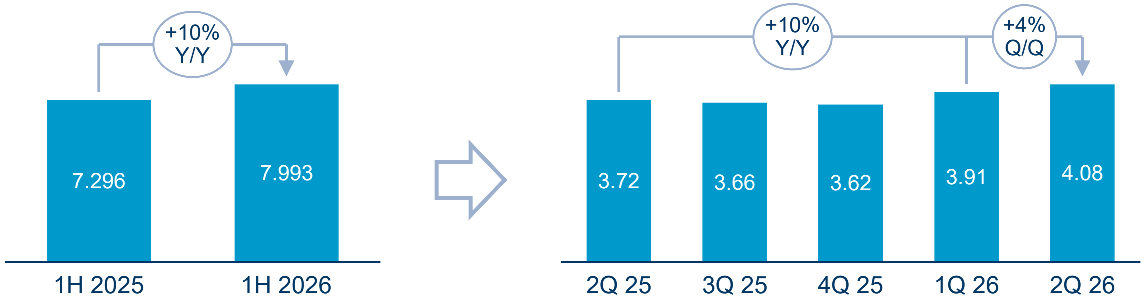
ČSOB Pojišťovna

Key figures

Strong growth in gross written premium

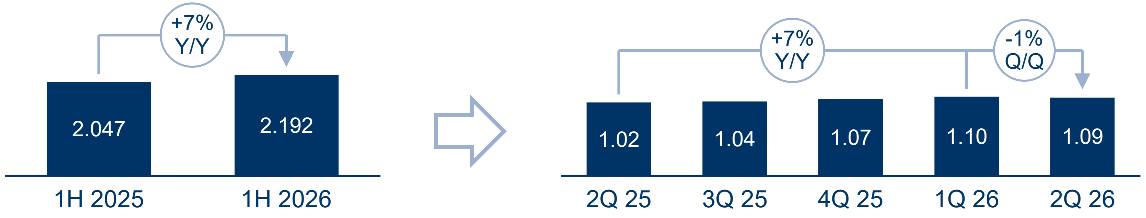
Non-life insurance - gross written premium

CZK bn



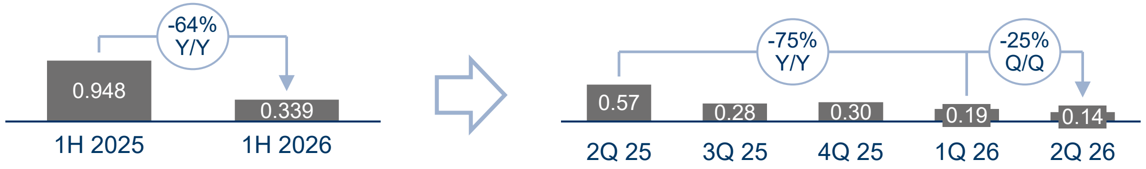
Life insurance – regular paid gross written premium

CZK bn



Life insurance – single paid gross written premium

CZK bn



Non-life insurance

1H/2Q 2026 **non-life gross written premium** increased by **+10% Y/Y** in both periods under review driven by motor insurance, houses & households, and industrial risk.

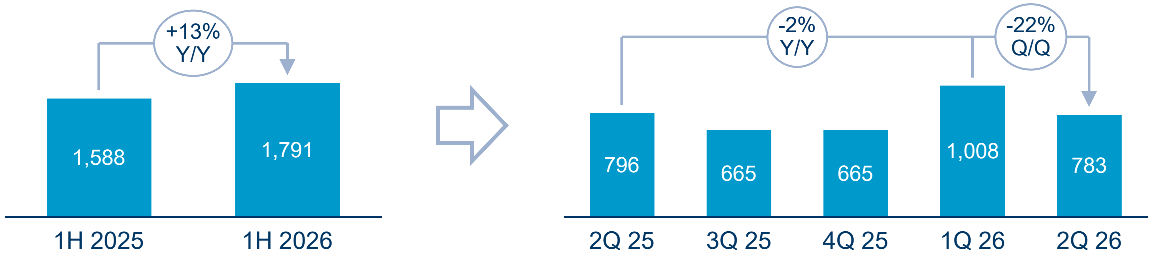
Life insurance

1H/2Q 2026 **regular paid gross written premium** increased by **+7% Y/Y** in both periods under review supported by higher new business volumes and improved client retention.

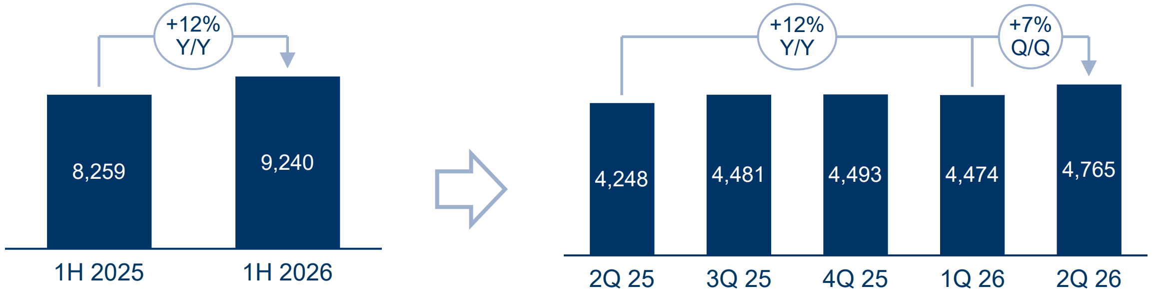
1H/2Q 2026 **single paid gross written premium** decreased by **-64% Y/Y** and **-75% Y/Y** respectively, mainly due to lower volume of extraordinary premiums distributed through ČSOB.

Strong financial performance

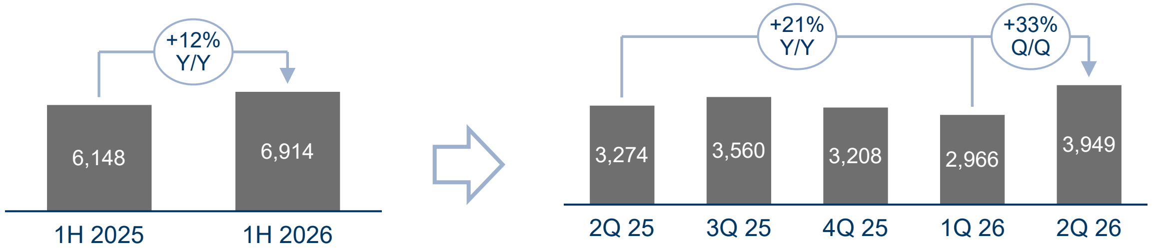
Net profit
CZK m



Operating income
CZK m



Insurance service expenses
CZK m



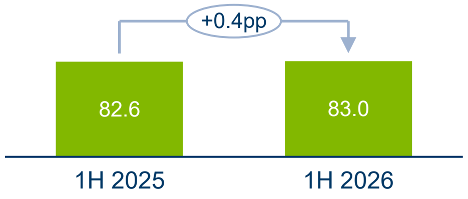
Net profit increased to **CZK 1,791m** (+13% Y/Y) in 1H 2026 and decreased to **CZK 783m** (-2% Y/Y) in 2Q 2026.

1H/2Q 2026 **operating income** increased to **CZK 9,240m** (+12% Y/Y) and **CZK 4,765m** (+12% Y/Y) respectively, supported by higher sales in both life and non-life insurance segments.

1H/2Q 2026 **insurance service expenses** grew to **CZK 6,914m** (+12% Y/Y) and **CZK 3,949m** (+21% Y/Y) respectively, reflecting portfolio growth and higher level of non-life claims in 2Q 2026.

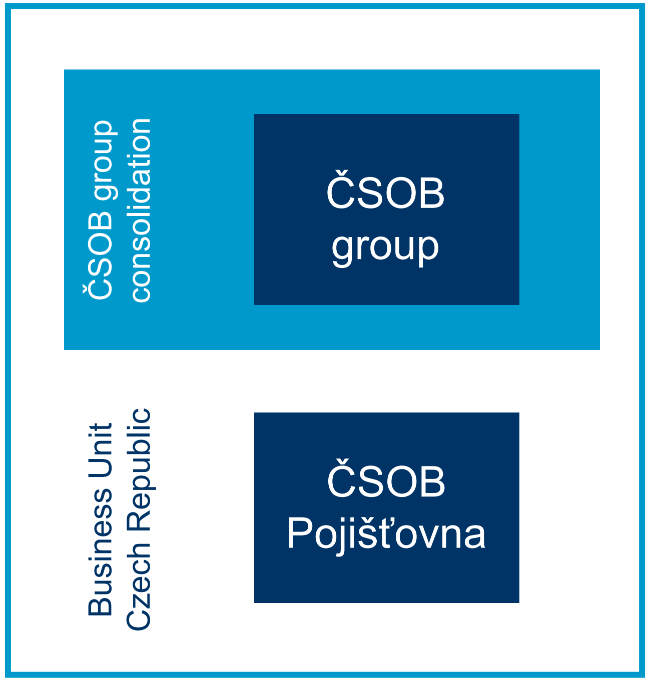
Non-life combined ratio at **83.0%** (+0.4pp Y/Y).

Non-life combined ratio (%)

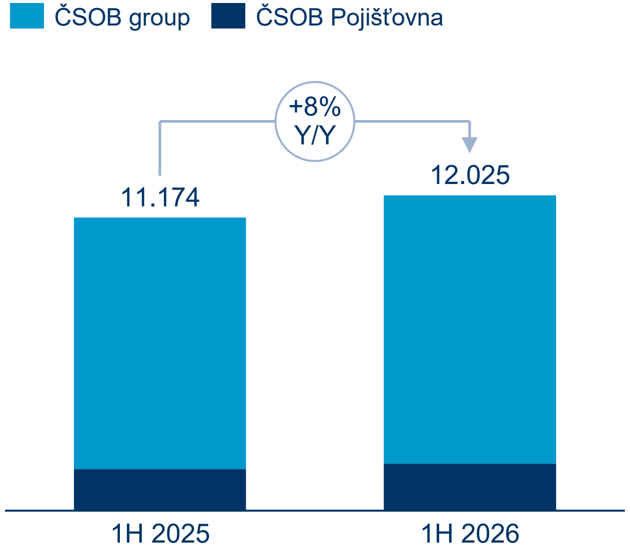


Business Unit
Czech Republic

Business Unit Czech Republic



Net profit of Business Unit Czech Republic
CZK bn



1H 2026 net profit of Business Unit Czech Republic reached **CZK 12.0bn** (+8% Y/Y).

Business Unit Czech Republic contains KBC's operations in the Czech Republic, namely the ČSOB group, and full ownership of ČSOB Pojišťovna.

Net profit (CZK bn)	2Q 2025	3Q 2025	4Q 2025	1Q 2026	2Q 2026	2Q/2Q	1H 2025	1H 2026	1H/1H
BU Czech Republic	5.973	5.984	5.611	5.411	6.614	+11%	11.174	12.025	+8%
o/w ČSOB Pojišťovna	0.796	0.665	0.665	1.008	0.783	-2%	1.588	1.791	+13%

Appendix

Ratios and other indicators

Ratio / Indicator	31.12.2023	31.12.2024	31.12.2025	30.6.2025	30.6.2026
Net interest margin (Ytd., annualized, %)	2.30	2.42	2.41	2.43	2.43
Cost / income ratio (%)	54.7	52.1	48.8	49.5	48.4
Cost / income ratio excl. bank. taxes (%)	51.2	49.8	47.6	47.2	46.2
RoE (Ytd., %)	14.2	16.7	16.2	16.2	15.5
RoA (Ytd., %)	0.77	0.96	0.89	0.88	0.90
RoAC, BU Czech Republic (Ytd., %)[1]	35.0	40.3	36.9	37.4	35.5
Credit cost ratio (Ytd., annualized, %)	-0.18	-0.09	0.10	0.12	0.13
NPL ratio (%)	1.42	1.35	1.30	1.32	1.24
NPL coverage ratio (%)	45.2	43.5	44.6	43.2	44.2
Common Equity Tier 1 (CET1) ratio (%)	19.4	20.6	20.2	19.5	19.7
Total capital ratio (%)	19.5	20.6	20.2	19.6	19.8
Leverage ratio (%)	4.52	4.88	4.81	4.43	5.12
Available MREL of RWA (%)	29.5	32.3	31.4	31.2	30.5
Available MREL of LRE (%)	6.86	7.66	7.48	7.08	7.91
Net stable funding ratio (%)	170.4	174.8	174.0	167.8	164.4
Liquidity coverage ratio (%)	201.4	153.3	141.6	130.3	133.4
Loan-to-deposit ratio (%)	70.3	73.9	80.3	78.9	82.0
Non-life combined ratio (%)	84.4	86.3	86.6	82.6	83.0

[1] *Fully-loaded*

Profit and loss statement

(CZK m)	2Q 2025	1Q 2026	2Q 2026	Y/Y	Q/Q	1H 2025	1H 2026	Y/Y
Net interest income	8,379	8,845	8,916	+6%	+1%	16,526	17,761	+7%
Interest income	*21,844*	*21,199*	*21,261*	*-3%*	*0%*	*43,560*	*42,460*	*-3%*
Interest expense	*-13,465*	*-12,354*	*-12,345*	*-8%*	*0%*	*-27,034*	*-24,699*	*-9%*
Net fee and commission income	2,490	2,701	2,916	+17%	+8%	5,132	5,617	+9%
Net gains from financial instruments at FVPL[1]	766	529	786	+3%	+49%	1,384	1,315	-5%
Other operating income[2]	325	423	490	+51%	+16%	594	913	+54%
Operating income	**11,960**	**12,498**	**13,108**	**+10%**	**+5%**	**23,636**	**25,606**	**+8%**
Staff expenses	-2,847	-3,038	-2,957	+4%	-3%	-5,671	-5,995	+6%
General administrative expenses	-1,970	-2,738	-2,222	+13%	-19%	-4,631	-4,960	+7%
General administrative expenses (excl. banking taxes)	*-2,070*	*-2,168*	*-2,216*	*+7%*	*+2%*	*-4,096*	*-4,384*	*+7%*
Banking taxes	*100*	*-570*	*-6*	*+/-*	*-99%*	*-535*	*-576*	*+8%*
Depreciation and amortisation	-700	-723	-727	+4%	+1%	-1,392	-1,450	+4%
Operating expenses	**-5,517**	**-6,499**	**-5,906**	**+7%**	**-9%**	**-11,694**	**-12,405**	**+6%**
Impairment losses	-299	-805	-199	-33%	-75%	-647	-1,004	+55%
Impairment on financial assets at amortised cost	*-301*	*-806*	*-195*	*-35%*	*-76%*	*-648*	*-1,001*	*+54%*
Impairment on financial assets at fair value through OCI	*0*	*-1*	*0*	*n/a*	*-100%*	*0*	*-1*	*n/a*
Impairment on goodwill	*0*	*0*	*0*	*n/a*	*n/a*	*0*	*0*	*n/a*
Impairment on other assets	*2*	*2*	*-4*	*+/-*	*+/-*	*1*	*-2*	*+/-*
Share of profit of associates	4	0	4	0%	n/a	-24	4	+/-
Profit before tax	**6,148**	**5,194**	**7,007**	**+14%**	**+35%**	**11,271**	**12,201**	**+8%**
Income tax expense	-965	-786	-1,151	+19%	+46%	-1,685	-1,937	+15%
Profit for the period	**5,183**	**4,408**	**5,856**	**+13%**	**+33%**	**9,586**	**10,264**	**+7%**
Attributable to:								
Owners of the parent	**5,180**	**4,415**	**5,827**	**+12%**	**+32%**	**9,583**	**10,242**	**+7%**
Non-controlling interests	3	-8	30	>+100%	+/-	3	22	>+100%

[1] FVPL = fair value through profit and loss
[2] Other operating income = Net realised gains from financial instruments at fair value through other comprehensive income (OCI), dividend income, income and expense from operating lease, other net income

Balance sheet – assets

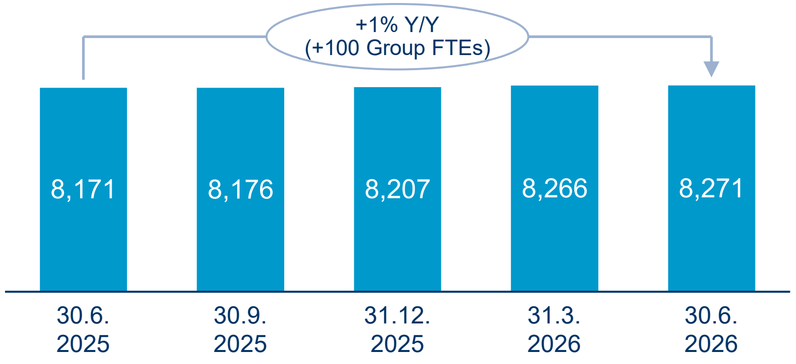
(CZK m)	30/6/2025	31/12/2025	30/6/2026	Y/Y
Cash and balances with central banks and other demand deposits	58,689	47,125	56,006	-5%
Financial assets held for trading	43,030	23,705	44,634	+4%
Financial assets held for trading pledged as collateral	0	0	0	n/a
Financial assets designated at fair value through P/L	0	0	0	n/a
Non-trading financial assets mandatorily at fair value through profit or loss	535	1,204	533	0%
Financial assets at fair value through other comprehensive income (OCI)	34,955	76,962	79,134	>+100%
Financial assets at fair value through OCI pledged as collateral	17,305	1,798	9,635	-44%
Financial assets at amortised cost - net	1,985,712	2,013,616	1,966,573	-1%
Financial assets at amortised cost - debt securities (gross)	*183,313*	*193,223*	*180,501*	-2%
Financial assets at amortised cost - loans to credit institutions (gross)	*766,613*	*754,326*	*670,315*	-13%
Financial assets at amortised cost - loans to other than credit institutions (gross)	*1,045,552*	*1,076,084*	*1,126,633*	+8%
Financial assets at amortised cost - provisions	*-9,766*	*-10,017*	*-10,876*	+11%
Financial assets at amortised cost pledged as collateral	89,053	71,196	78,946	-11%
Fair value adjustments of the hedged items in portfolio hedge	-3,508	-2,420	-3,247	-7%
Derivatives used for hedging	17,687	14,775	14,814	-16%
Current tax assets	39	19	67	+72%
Deferred tax assets	1,287	1,639	1,563	+21%
Investments in associates and joint ventures	55	55	55	0%
Investment property	3,273	0	0	-100%
Property and equipment	12,322	12,658	16,949	+38%
Goodwill and other intangible assets	9,364	10,056	10,931	+17%
Non-current assets held-for-sale	59	7,111	7,230	>+100%
Other assets	3,141	3,687	4,075	+30%
Total assets	**2,272,998**	**2,283,186**	**2,287,898**	**+1%**

Balance sheet – liabilities and equity

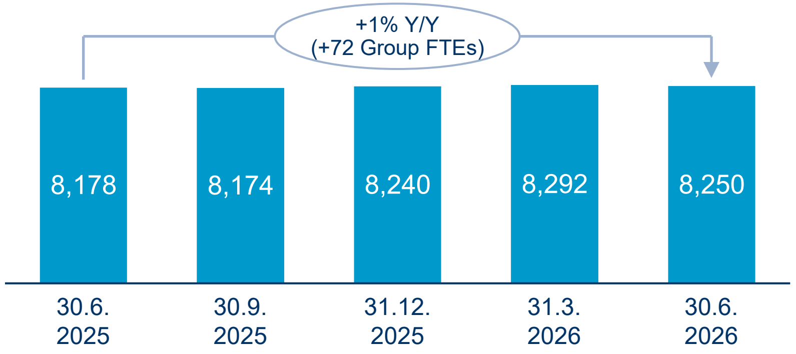
(CZK m)	30/6/2025	31/12/2025	30/6/2026	Y/Y
Financial liabilities held for trading	42,325	25,674	45,312	+7%
Financial liabilities at fair value through P/L	17,115	17,093	20,108	+17%
Financial liabilities at amortised cost	2,076,576	2,087,395	2,058,926	-1%
of which Deposits received from central banks	*0*	*0*	*0*	n/a
of which Deposits received from credit institutions	*292,474*	*80,929*	*261,567*	-11%
of which Deposits received from other than credit institutions	*1,472,848*	*1,612,409*	*1,565,948*	+6%
of which Debt securities in issue	*246,656*	*328,436*	*162,204*	-34%
of which Subordinated liabilities	*62,408*	*63,558*	*67,237*	+8%
of which Lease liabilities	*2,190*	*2,063*	*1,970*	-10%
Fair value adjustments of the hedged items in portfolio hedge	-9,058	-8,422	-7,563	-17%
Derivatives used for hedging	15,653	15,212	14,413	-8%
Current tax liabilities	960	1,453	1,660	+73%
Deferred tax liabilities	1,568	1,519	1,771	+13%
Provisions	480	476	447	-7%
Liabilities included in disposal groups held-for-sale	0	2,786	2,746	n/a
Other liabilities	6,999	8,587	9,186	+31%
Total liabilities	**2,152,618**	**2,151,773**	**2,147,006**	**0%**
Share capital	5,855	5,855	5,855	0%
Share premium	20,929	20,929	20,929	0%
Statutory reserve	18,687	18,687	18,687	0%
Retained earnings	73,416	83,768	92,342	+26%
Financial assets at fair value through OCI - revaluation reserve	102	-3	493	+/-
Cash flow hedge reserve	778	257	-289	+/-
Foreign currency translation reserve and own credit risk	-44	-47	-22	-50%
Parent shareholders' equity	**119,723**	**129,446**	**137,995**	**+15%**
Minority interest	657	1,967	2,897	>+100%
Total equity	**120,380**	**131,413**	**140,892**	**+17%**
Total liabilities and equity	**2,272,998**	**2,283,186**	**2,287,898**	**+1%**

Employees

Number of Group FTEs – average



Number of Group FTEs – end of period



Only ČSOB group FTEs, ČSOB Pojišťovna is not included.

Number of Group FTEs increased by 1% Y/Y (average +100 FTEs, end of period +72 FTEs), with approximately half of the increase attributable to the Business Lease acquisition.

ČSOB group in the Czech Republic

Československá obchodní banka, a. s.

banking services

- 100% ČSOB Hypoteční banka
- 100% ČSOB Stavební spořitelna
  - housing needs financing
- 100% Patria Finance
  - brokerage
- 100% ČSOB Penzijní společnost
  - pension fund
- 0.24% ČSOB Pojišťovna [1]
  - insurance
- 100% ČSOB Leasing
- 100% ČSOB Factoring
  - leasing and factoring
- Other companies consolidated by ČSOB (both direct and indirect interests) [2]

Percentages show ČSOB's ownership interests on company's equity as of 30 June 2026.

[1] 99.76% of shares owned by KBC Insurance; by the equity method consolidation.
[2] A complete list of companies consolidated by ČSOB is stated in ČSOB Annual Report.

Glossary – ratios

Available MREL as a % of LRE (MREL leverage ratio)	(Total regulatory capital + MREL eligible liabilities) / (On-balance + Off-balance sheet items + Counterparty exposure for Derivatives and SFT + Add-ons); according to CRR
Available MREL as a % of RWA (MREL ratio)	(Total regulatory capital + MREL eligible liabilities) / Total RWA; according to CRR
Common Equity Tier 1 (CET1) ratio	Common Equity Tier 1 (CET1) Capital / Total RWA; according to CRR
C/I (cost/income) ratio	Operating expenses / Operating income, Ytd.
C/I (cost/income) ratio excl. banking taxes	(Operating expenses – Banking taxes) / Operating income, Ytd.
CCR (credit-cost ratio)	Total credit costs / average Credit risk: loan portfolio in year (simple average of previous year end and reported period end balances); Ytd.
Leverage ratio	Common Equity Tier 1 (CET1) Capital / (On-balance + Off-balance sheet items + Counterparty exposure for Derivatives and SFT + Add-ons); according to CRR
Liquidity coverage ratio	High quality liquid assets (unencumbered and convertible into cash) to liquidity needs (outflow – inflow) for a 30 calendar days time horizon under specified significant stress scenario; according to CRR
Loan-to-deposit ratio	(Loans and advances – Central banks – Credit institutions + Finance lease receivables) / (Deposits received from other than credit institutions – Repo transactions – Pension funds clients deposits)
Net stable funding ratio (NSFR)	Available amount of stable funding / required amount of stable funding (according to CRR)
NIM (net interest margin)	Net interest income excl. dealing rooms and the impact of ALM FX swaps and repos / average interest-bearing assets; Qtd./Ytd., annualized
Non-life combined ratio	Short-term non-life insurance contracts: (claims and claim related costs net of reinsurance + costs other than claims and commissions) / (earned expected premiums received, net of reinsurance)
NPL (non-performing loans) ratio	Outstanding amount of non-performing loans (incl. off-balance sheet items) / Credit risk: loan portfolio
NPL coverage ratio	Specific allowances for loans and leases (incl. off-balance sheet items) / non-performing loans (incl. off-balance sheet items)
ROA (return on assets)	Net profit for the year / average of total assets; Ytd., annualized
ROAC, BU Czech Republic (return on allocated capital)	Result after tax (including minority interests) of the ČSOB group, adjusted to take account of allocated capital instead of actual capital / average allocated capital of the ČSOB group; according KBC Group methodology
ROE (return on equity)	Net profit for the year / average of total shareholders’ equity; Ytd., annualized
Total capital ratio	Total regulatory capital / Total RWA; according to CRR

Glossary – other definitions

Active clients	Clients with current account and active income.
Banking taxes	Including contribution to the Single Resolution Mechanism, Deposit insurance premium and Securities Traders Guarantee Fund.
Building savings deposits	All ČSOBS financial liabilities at amortized cost minus deposits received from credit institutions.
Building savings loans	All customer lending granted by ČSOBS in book values. Gross.
Client investment assets	Including mutual funds (only direct positions/funds bought directly by clients) distributed by ČSOB group, pension funds, Patria assets under custody, discretionary asset management, qualified investors funds, bonds, investment certificates and other securities.
Clients of ČSOB group	Including bank, subsidiaries and ČSOB Pojišťovna.
Consumer finance	Loan portfolio granted by ČSOB's retail network (ČSOB and PSB brand) in book values. Gross.
Corporate loans	Loan portfolio granted by ČSOB's corporate banking network in book values, including credit-replacing bonds. Gross.
Credit risk: loan portfolio	Including all payment credit, guarantee credit, standby credit and credit derivatives, granted by ČSOB to private persons, companies, governments and banks. Bonds held in the investment portfolio are included if they are corporate- or bank-issued, hence government bonds and trading book exposure are not included.
Digital / Mobile banking clients	Clients who at least once during the last 3 months used mobile banking or internet banking (only retail and private banking clients).
Group deposits	Item Deposits received from other than credit institutions from the consolidated balance sheet.
Loan portfolio	Loans and receivables to other than credit institutions plus loans and receivables to credit institutions minus exposure to banks from inter-bank transactions plus credit replacing bonds (in FVOCI portfolio). Gross.
Mortgages	All loans booked in ČSOB Hypoteční banka, including home equity loans and mortgage loans to legal entities, excluding intra-group loans. Gross.
MREL	Minimum requirement for own funds and eligible liabilities.
Other operating income	Net realized gains from financial instruments at fair value through other comprehensive income (OCI) plus dividend income plus income and expense from operating lease plus other net income
SME loans	Loan portfolio granted by ČSOB's SME network in book values. Gross.
Total risk weighted assets (RWA)	Credit risk RWA + Market risk RWA + Operational risk RWA; according to CRR
Trading and fair value income	Net gains from financial instruments at fair value through profit and loss.

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- This presentation is provided for information purposes only.
- By reading this presentation, each investor is deemed to represent that they possess sufficient expertise to understand the risks involved and that they will not rely only on the figures and information contained in this presentation.
- Figures in charts and tables may not add up due to rounding differences.
- There is no obligation for ČSOB to update numbers or information contained in this presentation.

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