ČSOB
towards you

Results 9M/3Q 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 Drobné reaches 250 thousand users

Celebrating six years since launch, ČSOB Drobné are now used by more than 250 thousand clients, helping them build investments gradually through automated round-ups on everyday card transactions.

ČSOB enhances FX proposition with real-time exchange rates

ČSOB introduced an enhanced e-Směnárna proposition enabling clients to exchange funds between their accounts using real-time market-linked exchange rates. Clients can instantly see their savings compared with standard rates directly in ČSOB Smart mobile application.

ČSOB supports its largest cooperative housing project

ČSOB will provide CZK 1.71bn to finance the construction of 280 cooperative apartments within the Kamenný vrch II project in Brno. The development, ČSOB's largest cooperative housing project to date, will comprise 353 apartments in total and represents an investment exceeding CZK 2.2bn.

Interest-free financing for sustainable housing renovations

ČSOB offers interest-free loans under the New Green Savings programme, helping clients finance energy-efficient renovations and improve housing sustainability.

Enhanced digital self-service in Company Electronic Banking (CEB)

CEB further enhanced its self-service capabilities, enabling automated card issuance for new cardholders. Using Czech BankID for online identification, clients can complete KYC fully remotely without visiting a branch, obtain a ČSOB Identity and have their payment card delivered by post.



Measures of sustainable performance

ČSOB group key indicators		2023	2024	2025 restated	9M 2025 restated	9M 2026
Profitability	Net profit (CZK bn)	15.1	18.9	19.7	14.8	15.9
	Return on equity	14.2%	16.7%	16.2%	16.5%	15.8%
Liquidity	Loan to deposit ratio	70.3%	73.9%	80.2%	79.4%	83.6%
	Net stable funding ratio	170.4%	174.8%	173.9%	167.6%	163.8%
Capital	CET1 ratio	19.4%	20.6%	20.1%	19.5%	20.7%
Impairments	Credit cost ratio	-0.18%	-0.09%	0.10%	0.08%	0.11%
Cost efficiency	Cost / income ratio	54.7%	52.1%	49.0%	49.3%	48.2%
	Cost / income ratio (excl. banking taxes)	51.2%	49.8%	47.8%	47.7%	46.6%

Note: Net profit, Return on equity, Loan to deposit ratio, Net stable funding ratio, CET1 ratio, Cost / income ratio and Cost / income ratio (excl. banking taxes) for 2025 and 9M 2025 have been restated. More in Appendix.

9M/3Q 2026 highlights

Strong financial performance with continued growth in business volumes

Performance

- **Net profit:**
  CZK 15.9bn (+8%) in 9M 2026; CZK 5.8bn (+10%) in 3Q 26
- **Operating income:**
  CZK 38.6bn (+8%) in 9M 2026; CZK 13.2bn (+8%) in 3Q 26

  NIM (Ytd.): 2.39% (-0.01pp)
- **Operating expenses:**
  CZK 18.6bn (+6%) in 9M 2026; CZK 6.2bn (+5%) in 3Q 26

  C/I ratio (Ytd., excl. banking taxes): 46.6% (-1.1pp)
- **Total impairments:**
  net charge of CZK 1.1bn (+77%) in 9M 2026 and CZK 0.1bn in 3Q 26 (vs. net release of CZK 0.015bn in 3Q 25)

  Credit cost ratio: 0.11% (+0.03pp)

  NPL ratio: 1.22% (-0.07pp)

Business volumes

- **Loan portfolio**: CZK 1,133bn (+9%)
- **Group deposits**: CZK 1,590bn (+8%)

  of which **client deposits**: CZK 1,332bn (+2%)
- **Client investment assets**: CZK 709bn (+16%)

Client growth

- Number of **active clients**: +64ths
- Number of active **mobile banking clients**: +115ths

Liquidity & Capital

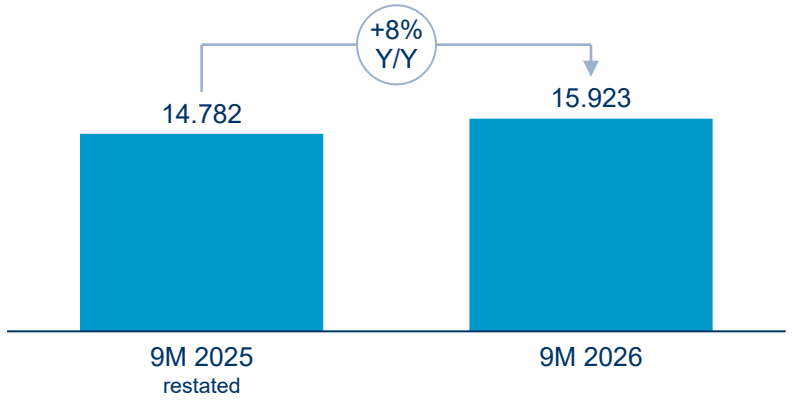
- CET1 ratio: 20.7% (+1.3pp)
- Loan-to-deposit ratio: 83.6% (+4.2pp)
- LCR: 132.4% (+4.4pp)
- NSFR: 163.8% (-3.8pp)

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

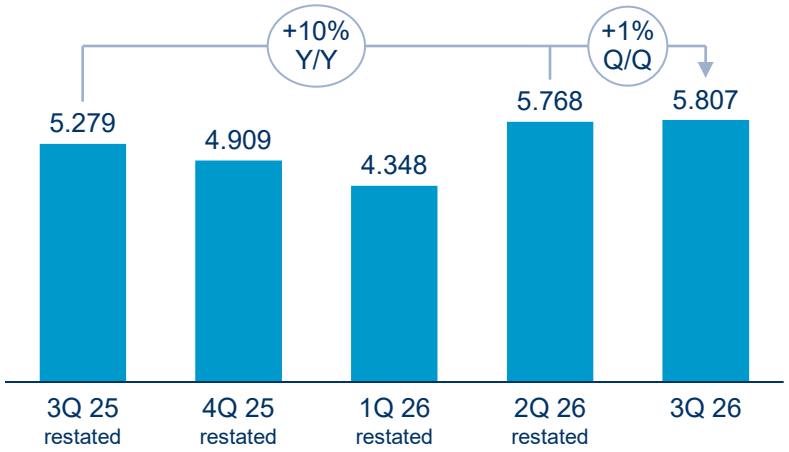
ČSOB group net profit

Strong financial performance with continued growth in business volumes

Net profit
CZK bn



ROE Ytd.:	16.5%	15.8%



9M 2026 net profit increased to **CZK 15.9bn** (+8% 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.

3Q 2026 net profit increased to **CZK 5.8bn** (+10% Y/Y) driven by operating income growth.

Return on equity (ROE) decreased to **15.8%** (-0.7pp Y/Y) due to higher equity.

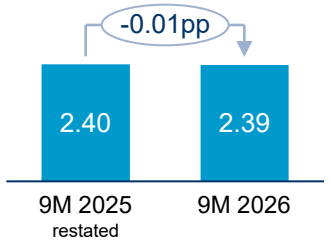
Note: Net profit and ROE have been restated. More in Appendix.

Key ratios

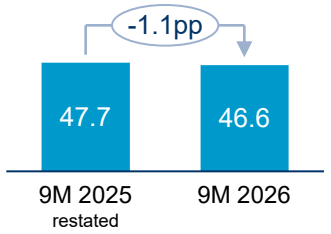
Excellent loan portfolio quality, solid capital and liquidity position

Profitability

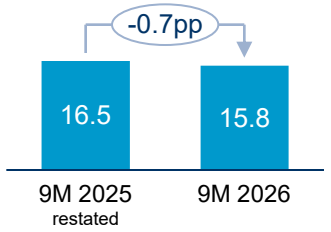
Net interest margin, Ytd. (%)



C/I ratio*, Ytd. (%)

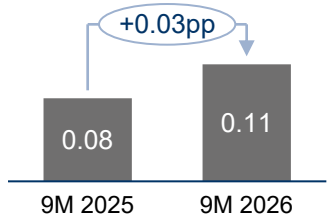


ROE (%)

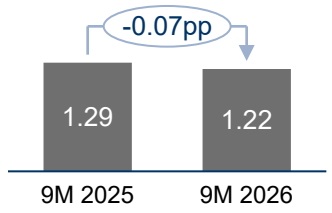


Loan portfolio quality

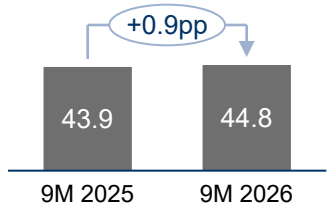
CCR, Ytd. (%)



NPL ratio (%)

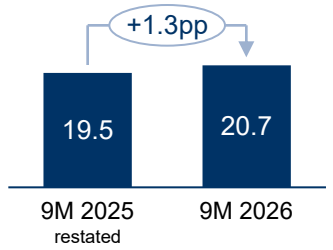


NPL coverage ratio (%)

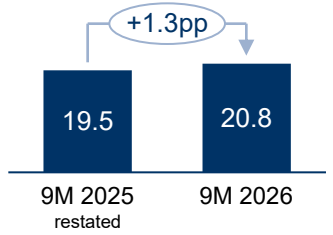


Capital

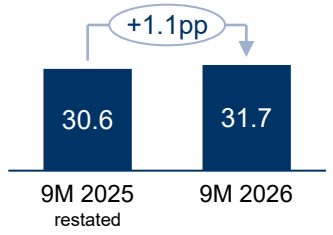
CET 1 ratio (%)



Total capital ratio (%)



MREL ratio (% of RWA)

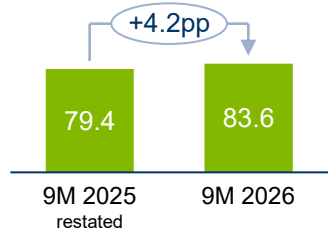


Liquidity

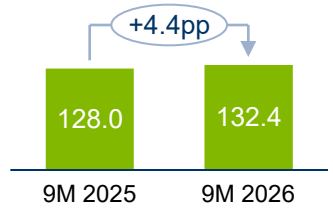
Net stable funding ratio (%)



Loan-to-deposit ratio (%)



Liquidity coverage ratio (%)



** Excluding banking taxes*

Note: Net interest margin, C/I ratio, ROE, CET1 ratio, Total capital ratio, MREL ratio (% of RWA), Net stable funding ratio and Loan-to-deposit ratio for 9M 2025 have been restated. More in Appendix.*

ČSOB group

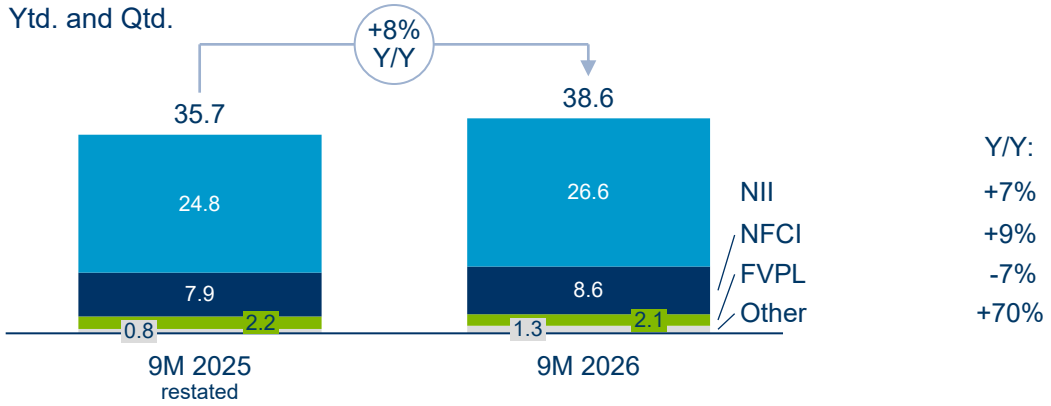
Financial overview

Operating income

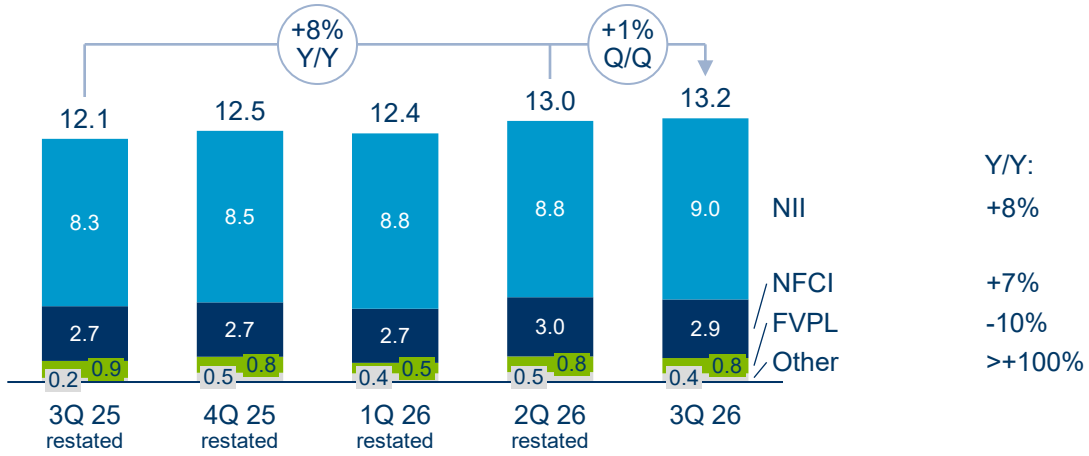
Core banking revenues maintain strong growth

Operating income

CZK bn, Ytd. and Qtd.



	9M 2025 restated	9M 2026	Y/Y:
NII	24.8	26.6	+7%
NFCI	7.9	8.6	+9%
FVPL	0.8	1.3	-7%
Other	2.2	2.1	+70%
NIM (Ytd.):	2.40%	2.39%	



	3Q 25 restated	4Q 25 restated	1Q 26 restated	2Q 26 restated	3Q 26	Y/Y:
NII	8.3	8.5	8.8	8.8	9.0	+8%
NFCI	2.7	2.7	2.7	3.0	2.9	+7%
FVPL	0.2	0.5	0.4	0.5	0.4	-10%
Other	0.9	0.8	0.5	0.8	0.8	>+100%
NIM (Qtd.):	2.37%	2.35%	2.42%	2.38%	2.37%	

9M/3Q 2026 **net interest income** increased by **+7% Y/Y** and **+8% 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 higher loan income reflecting volume growth.

9M/3Q 2026 **net fee and commission income** increased by **+9% Y/Y** and **+7% Y/Y**, respectively**,** driven by higher fees from asset management, securities-related services and payment transactions.

9M/3Q 2026 **trading and fair value income** decreased by **-7% Y/Y** and **-10% Y/Y,** respectively, driven mainly by weaker performance of financial markets.

9M/3Q 2026 **other income** increased by **+70% Y/Y** and **>+100% Y/Y**, respectively**,** supported by the acquisition of Business Lease.

Net interest margin reached **2.39%** in 9M 2026 (-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)

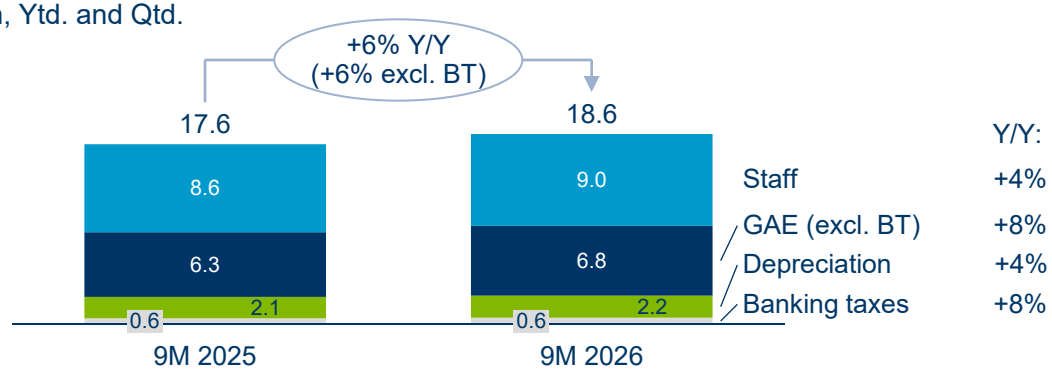
Note: NII, NFCI have been restated. More in Appendix.

Operating expenses

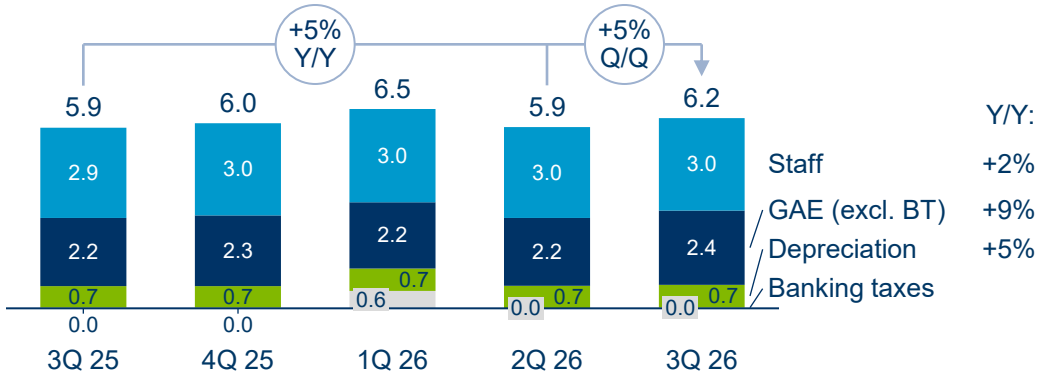
Improved cost efficiency

Operating expenses

CZK bn, Ytd. and Qtd.



	9M 2025	9M 2026
C/I excl. BT (Ytd.):	47.7%	46.6%



	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
C/I excl. BT (Qtd.):	48.4%	48.0%	47.8%	45.3%	46.9%

Total operating expenses, both including and excluding banking taxes, increased by **+6% Y/Y** in 9M 2026 and by **+5% Y/Y** in 3Q 2026. The growth of operating expenses was impacted by the acquisition of Business Lease.

9M/3Q 2026 **staff expenses** increased by **+4% Y/Y** and **+2% Y/Y,** respectively, both driven by wage inflation and a higher number of FTEs. 9M 2026 was also impacted by an exceptional bonus paid in 1Q 2026.

9M/3Q 2026 **general administrative expenses** (excl. BT) grew by **+8% Y/Y** and **+9% Y/Y,** respectively, reflecting higher investments in IT, as well as higher marketing and professional fees.

Cost/income ratio excl. banking taxes decreased to **46.6%** (-1.1pp Y/Y) reflecting operating income growth ahead of operating expenses.

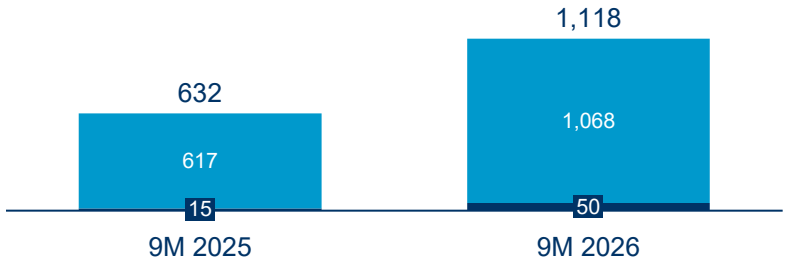
Cost/income ratio (C/I), excluding banking taxes (BT), General administrative expenses (GAE)

Note: C/I excl. BT has been restated. More in Appendix.

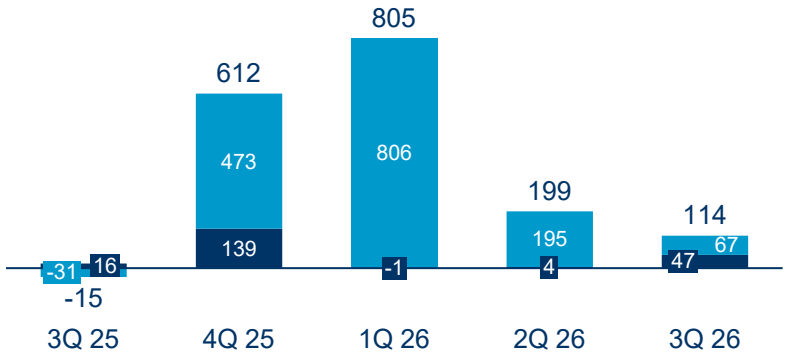
Excellent loan portfolio quality, with impairments reflecting uncertainty-related charges

Total impairments

CZK m



CCR Ytd.:	0.08%	0.11%



loan loss provisions (impairments on financial assets at amortised cost)

other impairments (see note)

Loan loss provisions resulted in a net charge of **CZK 1,068m**, including CZK 513m related to macroeconomic and geopolitical uncertainties in 9M 2026. The remaining net charges were primarily related to the retail and SME portfolios.

Credit cost ratio was **0.11%** in 9M 2026 (+0.03pp Y/Y).

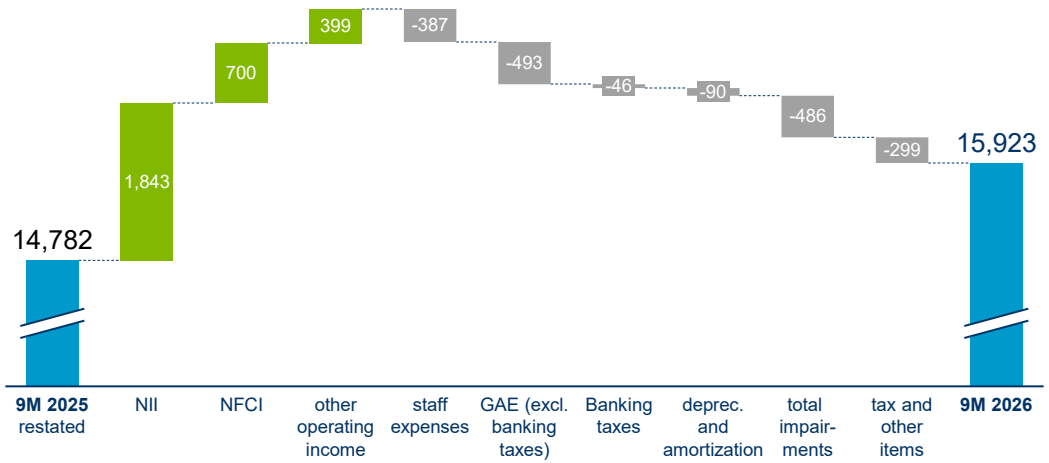
IFRS 9 Distribution (30.9.2026)	Amount (CZK bn)	Share on total loans
Loan portfolio	1,132.6	100%
Stage 1 - performing	1,047.3	92%
Stage 2 - underperforming	70.8	6%
Stage 3 - non-performing	14.4	1%

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

Wrap-up of net profit drivers

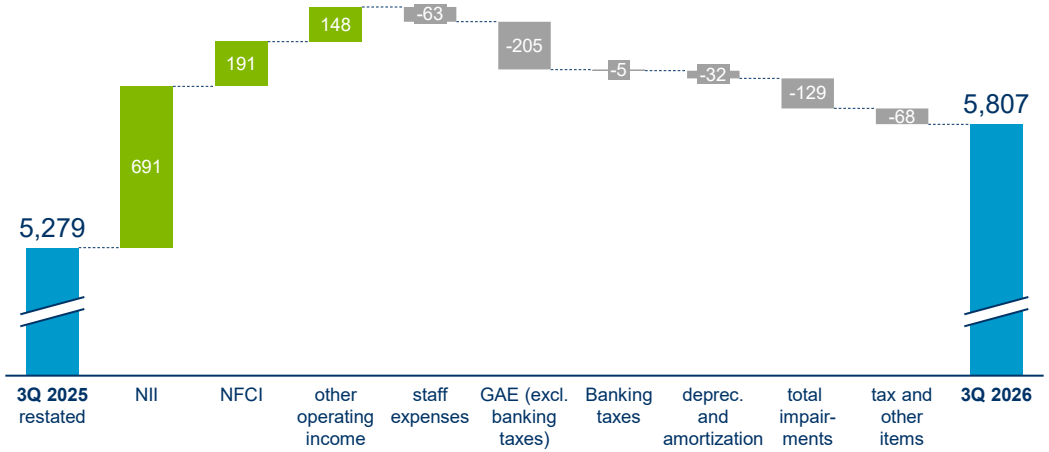
Net profit (Ytd., Y/Y)

CZK m



Net profit (Qtd., Y/Y)

CZK m



Note: Net profit for 3Q/9M 2025 has been restated. More in Appendix.

The Y/Y change in 9M 2026 net profit was driven by the following main factors:

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, including charges related to macroeconomic and geopolitical uncertainties booked mainly in 1Q 2026
- higher GAE (excl. BT) due to higher investments in IT, as well as higher marketing and professional fees, and impacted by acquisition of Business Lease
- higher staff expenses driven by exceptional bonus in 1Q 2026, wage inflation and higher number of FTEs, partly related to the acquisition of Business Lease

The Y/Y change in 3Q 2026 net profit was driven by the following main factors:

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 GAE (excl. BT) due to higher investments in IT, as well as higher marketing and professional fee expenses

Capital

Solid capital position

Consolidated, CZK m	30.9.2025 restated	31.12.2025 restated	30.9.2026
Total regulatory capital	**107,615**	**114,731**	**128,532**
- Common Equity Tier 1 (CET1) Capital	107,378	114,432	128,226
- Tier 2 Capital	237	299	306
MREL eligible liabilities	**61,274**	**63,444**	**67,629**
Total RWA	**551,937**	**569,966**	**618,478**
- Credit risk	462,343	477,485	525,994
- Market risk	314	348	351
- Operational risk	89,279	92,133	92,133
Common Equity Tier 1 (CET1) ratio	**19.5%**	**20.1%**	**20.7%**
Total capital ratio	**19.5%**	**20.1%**	**20.8%**
Leverage ratio	**4.59%**	**4.78%**	**5.24%**
Available MREL as a % of RWA	**30.6%**	**31.3%**	**31.7%**
Available MREL as a % of LRE	**7.23%**	**7.45%**	**8.02%**

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

Note: The calculation has been restated in line with the changes of financial statements presented in the Appendix.

ČSOB group

Business overview

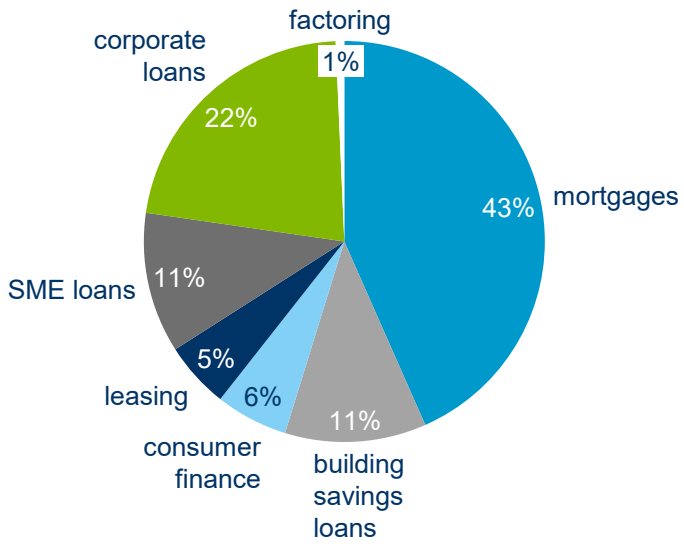
Loan portfolio

Loan portfolio growth driven by retail and business segments

Gross outstanding volumes, CZK bn	30.9.2025	30.9.2026	Y/Y
Loan portfolio	**1,042.4**	**1,132.6**	**+9%**
Retail loans	**629.0**	**686.5**	**+9%**
Home loans	574.5	620.4	+8%
Mortgages	*453.1*	*491.4*	*+8%*
Building savings loans	*121.4*	*129.1*	*+6%*
Consumer finance	54.5	66.1	+21%
Business loans	**413.4**	**446.1**	**+8%**
Corporate loans[1]	236.9	249.4	+5%
SME loans	113.2	128.4	+13%
Leasing[2]	56.7	60.5	+7%
Factoring	6.6	7.8	+19%
Other[3]	76.4	71.9	-6%
Credit risk: loan portfolio	**1,118.8**	**1,204.5**	**+8%**

30.9.2026

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



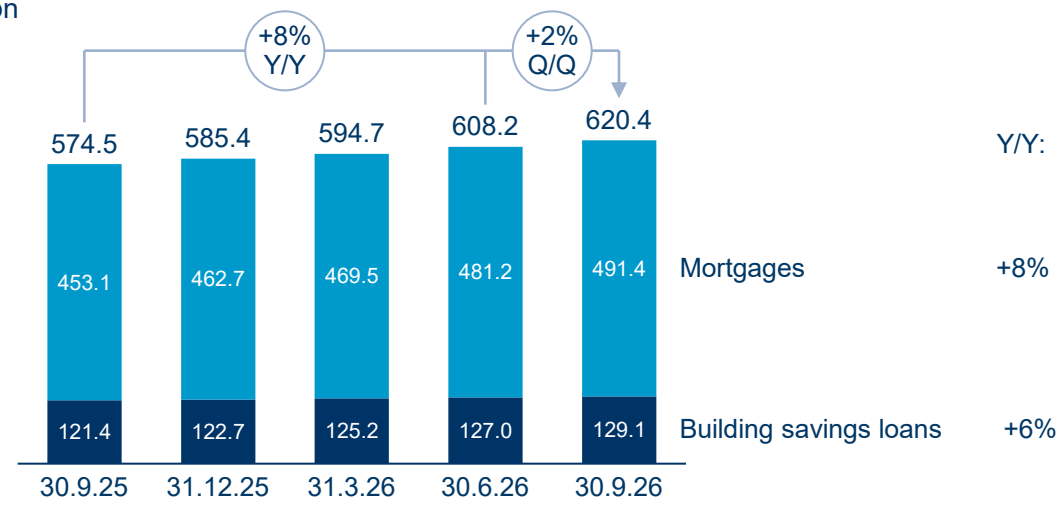
[1] *Corporate loans comprises mid-cap corporate customers, local subsidiaries of international groups and selected institutional clients. Including credit-replacing bonds.*
[2] *Excluding operating leasing, which is recognized under Property and equipment in the Balance sheet.*
[3] *Including off-balance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

Loans to clients

Strong home loan growth continued

Home loans, outstanding

CZK bn



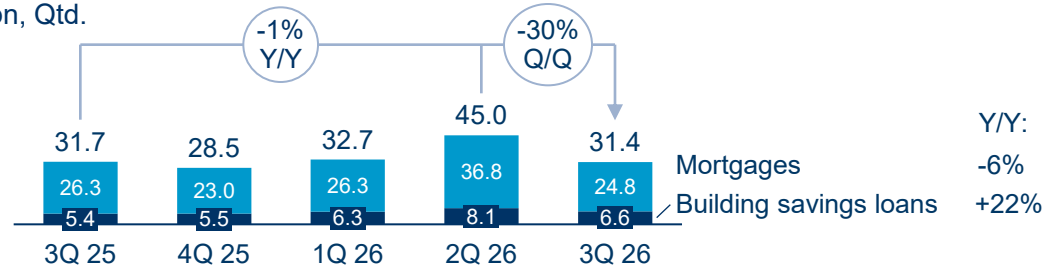
Outstanding volume of **home loans** increased by +8% Y/Y driven by both **mortgages** (+8% Y/Y) as well as **building savings loans** (+6% Y/Y).

New home loan sales reached CZK 109.0bn in 9M 2026 (+27% Y/Y).

In 9M 2026, ČSOB provided 17.6 thousand new mortgages (+11% Y/Y) in total amount of CZK 88.0bn (+23% Y/Y) and 10.3 thousand new building savings loans (+17% Y/Y) in total amount of CZK 21.0bn (+47% Y/Y).

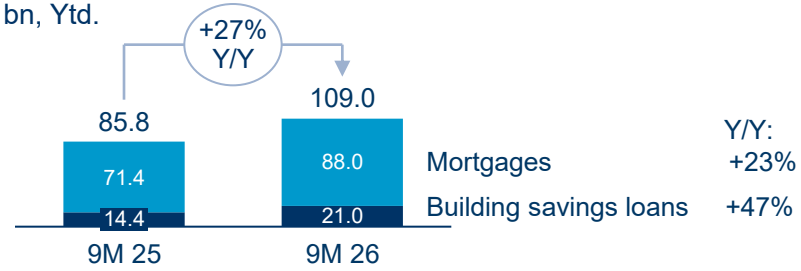
Home loans, new sales

CZK bn, Qtd.



Home loans, new sales

CZK bn, Ytd.

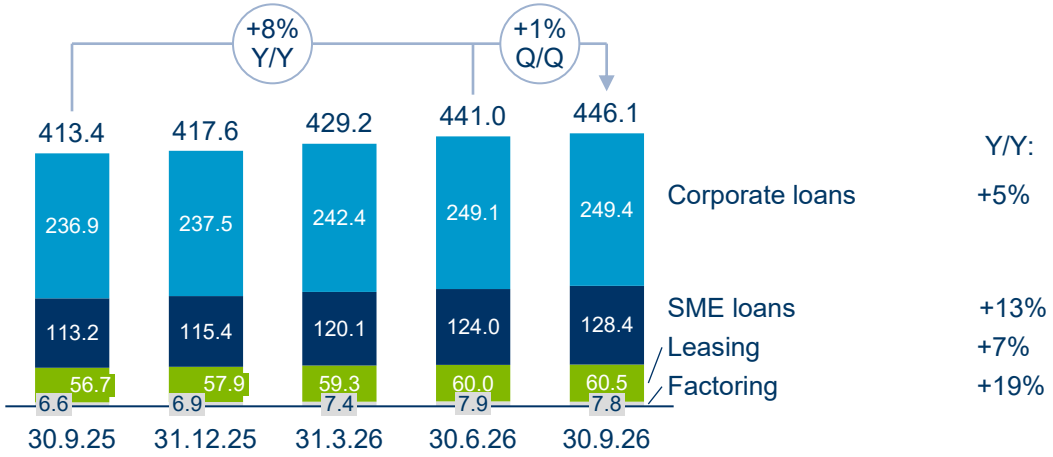


Loans to clients

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

Business loans, outstanding

CZK bn



Outstanding volumes of **corporate loans** increased by +5% Y/Y driven by specialized finance loans.

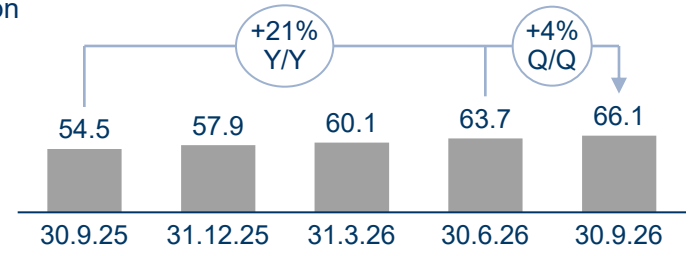
SME loans increased by +13% Y/Y mainly driven by core SME lending.

Outstanding volumes in **ČSOB Leasing** rose +7% Y/Y driven by corporate and SME segments.

Factoring outstanding volumes increased by +19% Y/Y.

Consumer finance, outstanding

CZK bn



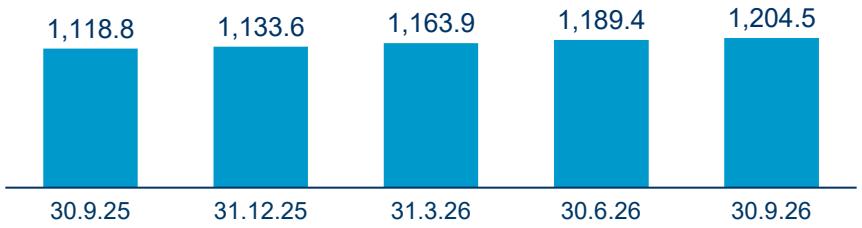
Consumer finance increased +21% Y/Y, driven by strong new sales.

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

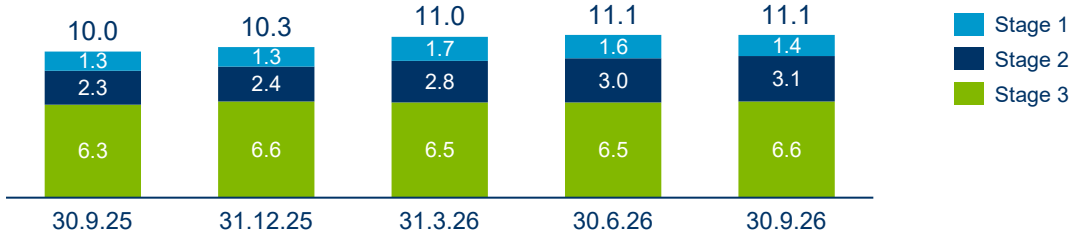
Credit risk

Excellent loan portfolio quality

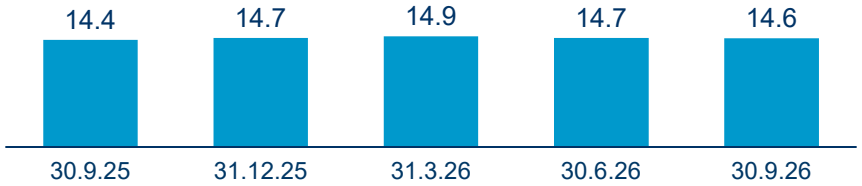
Credit risk: loan portfolio (CZK bn)



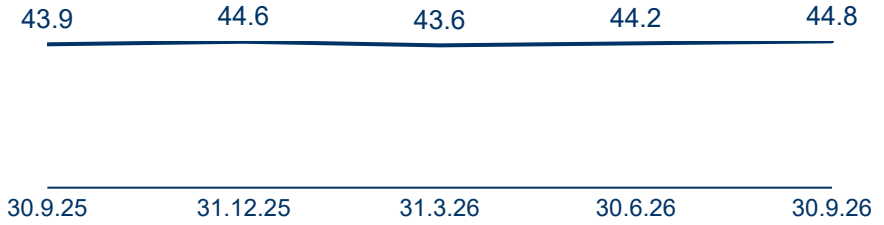
Allowances for loans and leases (CZK bn)



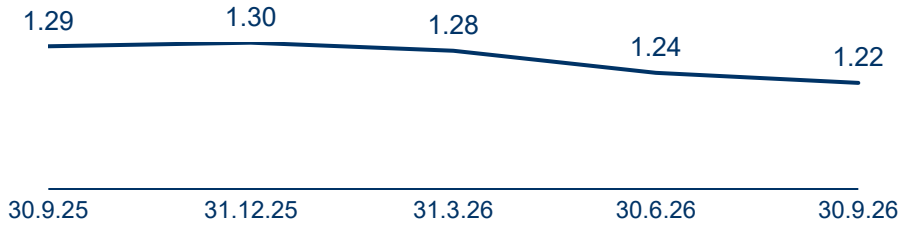
Non-performing loans* (CZK bn)



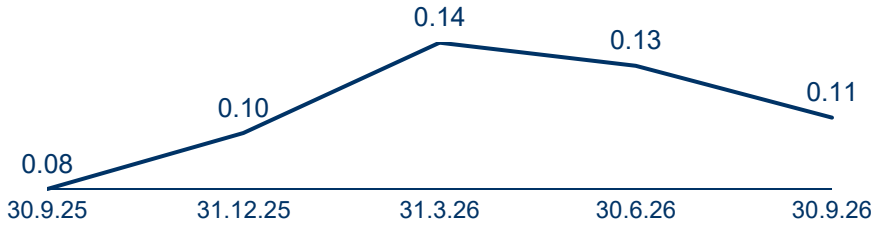
NPL coverage ratio (%)



NPL ratio (%)



Credit cost ratio (%, Ytd.)



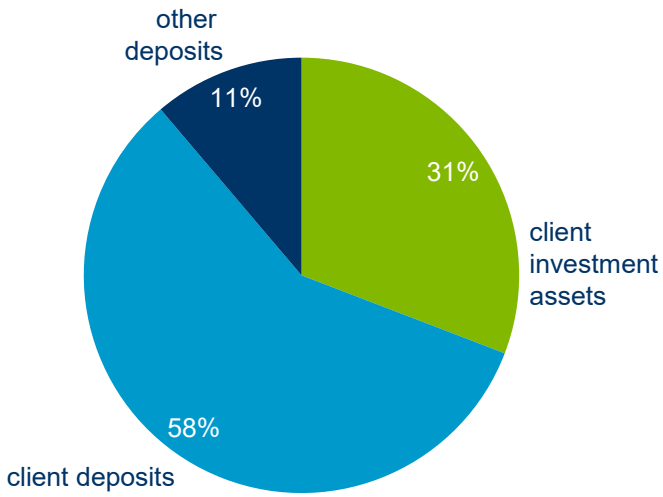
*incl. off-balance sheet items

Group deposits and client investment assets

Growth in client assets driven by investments

Outstanding volumes, CZK bn	30.9.2025	30.9.2026	Y/Y
Group deposits	**1,468.3**	**1,589.7**	**+8%**
Client deposits	**1,311.4**	**1,332.3**	**+2%**
Current accounts	606.0	616.4	+2%
Savings deposits	399.7	422.8	+6%
Term deposits	205.0	199.7	-3%
Building savings deposits	100.7	93.5	-7%
Other deposits[1]	**156.8**	**257.5**	**+64%**
Client investment assets	**611.8**	**708.6**	**+16%**
Mutual funds[2]	307.2	354.1	+15%
Pension funds	80.3	90.9	+13%
Other client investment assets[3]	224.3	263.7	+18%

30.9.2026



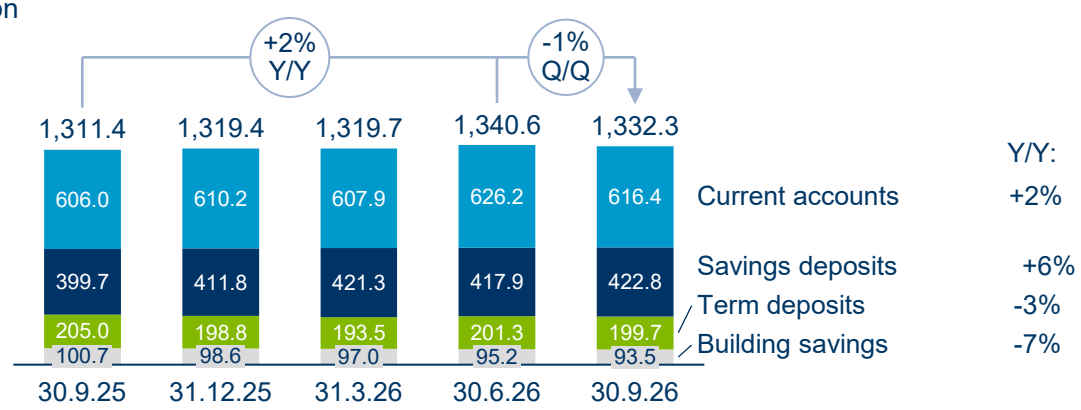
From 1Q 2026, ČSOB reports "Client Investment Assets" as a consolidated measure of clients' invested assets across the Group.

[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 +2% Y/Y and investment assets +16% Y/Y

Client deposits

CZK bn

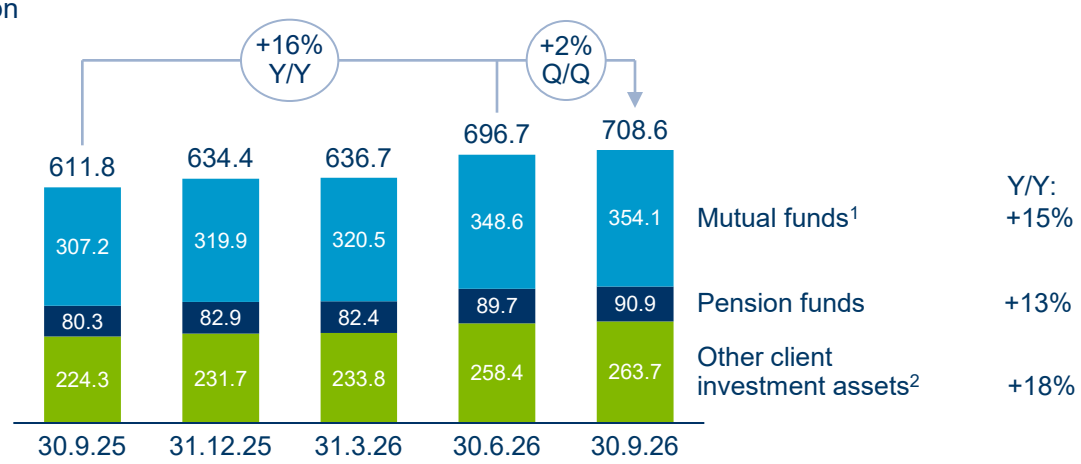


	Y/Y:
Current accounts	+2%
Savings deposits	+6%
Term deposits	-3%
Building savings	-7%

Client deposits increased by +2% Y/Y, driven by **savings deposits** (+6% Y/Y) and **current accounts** (+2% Y/Y), while **term deposits** (-3% Y/Y) and **building savings deposits** (-7% Y/Y) decreased.

Client investment assets

CZK bn



	Y/Y:
Mutual funds[1]	+15%
Pension funds	+13%
Other client investment assets[2]	+18%

Client investment assets increased +16% Y/Y.

Mutual funds grew +15% Y/Y, supported by positive market performance and net inflows. In 3Q 2026, **gross sales** reached CZK 18.5 bn (+26% Y/Y).

Volume of savings in **pension funds** increased by +13% Y/Y.

Other client investment assets increased +18% 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, qualified investors funds, bonds, investment certificates and other securities.

ČSOB group clients, digital channel and distribution platform

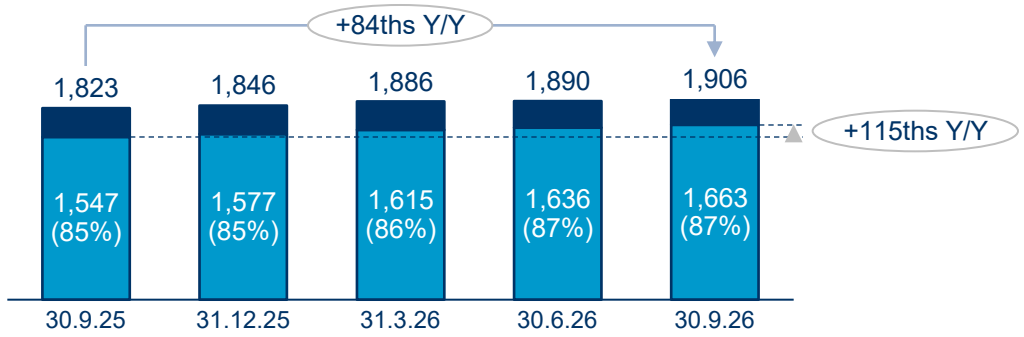
Growing active and mobile banking client base

	30.9.2025	30.9.2026
Clients of ČSOB's group (mil.)	**4.294**	**4.326**
ČSOB bank branches	**181**	**179**
ČSOB Pojišťovna branches	**92**	**76**
ČSOBS advisory centers	**200**	**190**
ČSOB Leasing branches	**14**	**15**
ČSOB PSB outlets of Czech Post network	**ca. 1,800**	**ca. 1,700**
- of which specialized banking counters	241	258
Czech Post franchise outlets	**ca. 1,100**	**ca. 1,200**
ATMs[1]	**1,031**	**1,035**
- of which contactless	1,031	1,035
- of which deposit	374	383
- of which customized for visually impaired clients	1,016	1,023

Number of clients increased by +32ths Y/Y and **number of active clients** increased by +64ths Y/Y.

As of 30 September 2026, number of **mobile banking clients** increased by +115ths Y/Y to 1.66m, 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

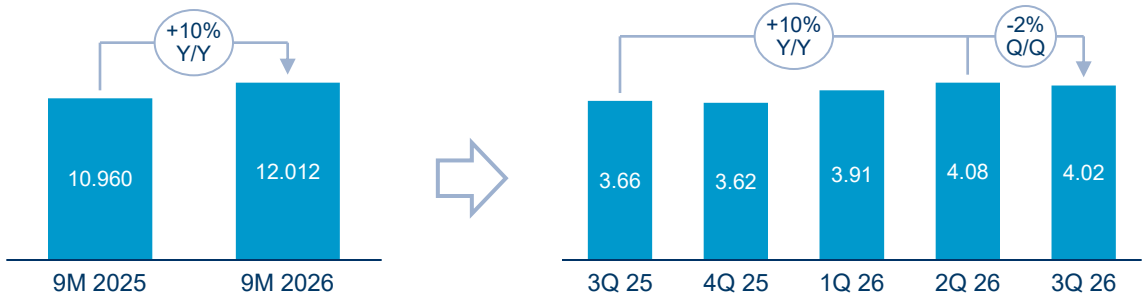
Key figures

Insurance

Strong growth in gross written premium

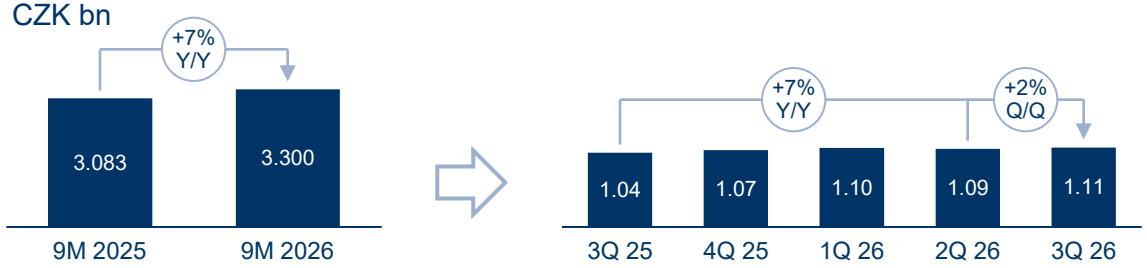
Non-life insurance - gross written premium

CZK bn



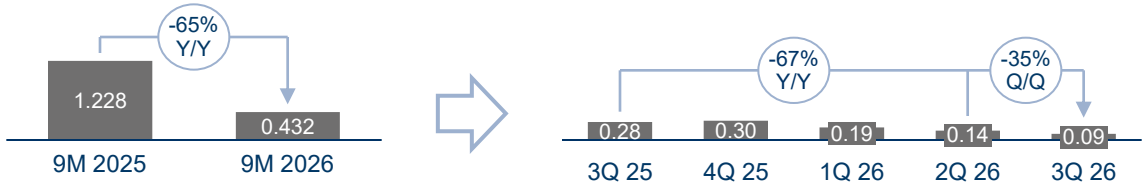
Life insurance – regular paid gross written premium

CZK bn



Life insurance – single paid gross written premium

CZK bn



Non-life insurance

9M/3Q 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

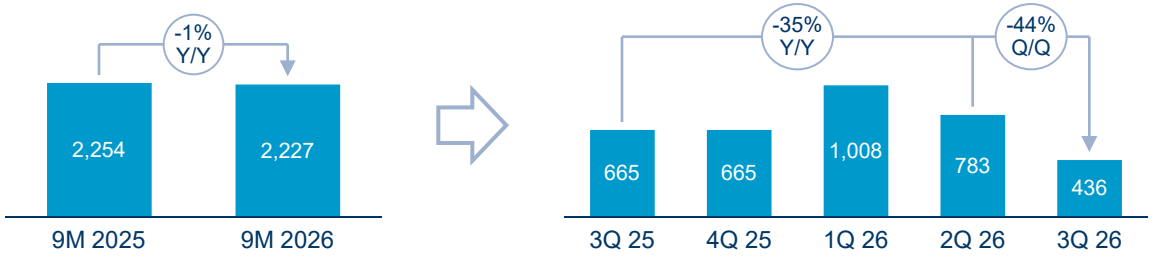
9M/3Q 2026 **regular paid gross written premium** increased by **+7% Y/Y** in both periods under review supported by higher new business volumes and improved client retention.

9M/3Q 2026 **single paid gross written premium** decreased by **-65% Y/Y** and **-67% Y/Y** respectively, mainly due to lower sales of hybrid products.

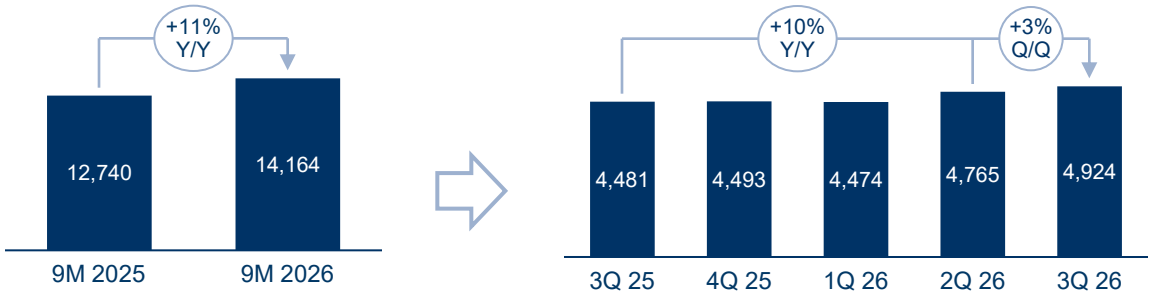
Insurance

3Q 2026 profitability affected by higher level of non-life claims

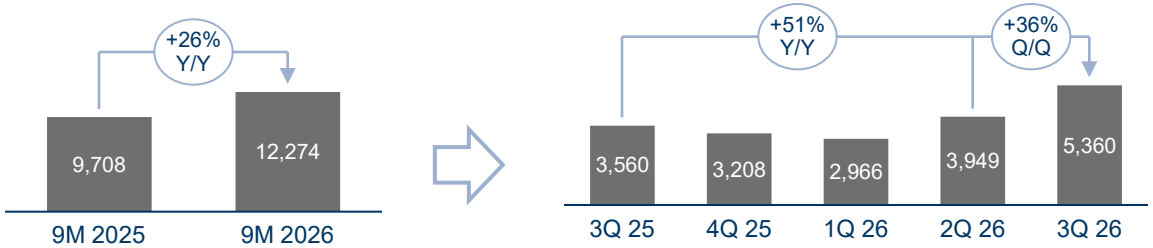
Net profit
CZK m



Operating income
CZK m



Insurance service expenses
CZK m



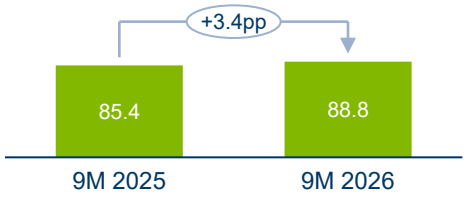
Net profit reached **CZK 2,227m** (-1% Y/Y) in 9M 2026 and **CZK 436m** (-35% Y/Y) in 3Q 2026.

9M/3Q 2026 **operating income** increased to **CZK 14,164m** (+11% Y/Y) and **CZK 4,924m** (+10% Y/Y) respectively, supported by higher sales in both life and non-life insurance segments.

9M/3Q 2026 **insurance service expenses** grew to **CZK 12,274m** (+26% Y/Y) and **CZK 5,360m** (+51% Y/Y) respectively, reflecting a higher level of non-life claims in 3Q 2026 and portfolio growth.

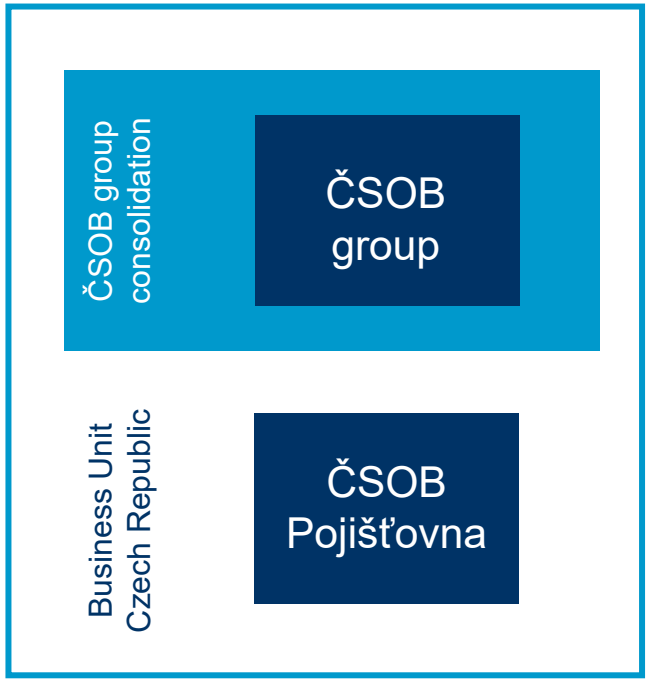
Non-life combined ratio increased to **88.8%** (+3.4pp Y/Y).

Non-life combined ratio (%)



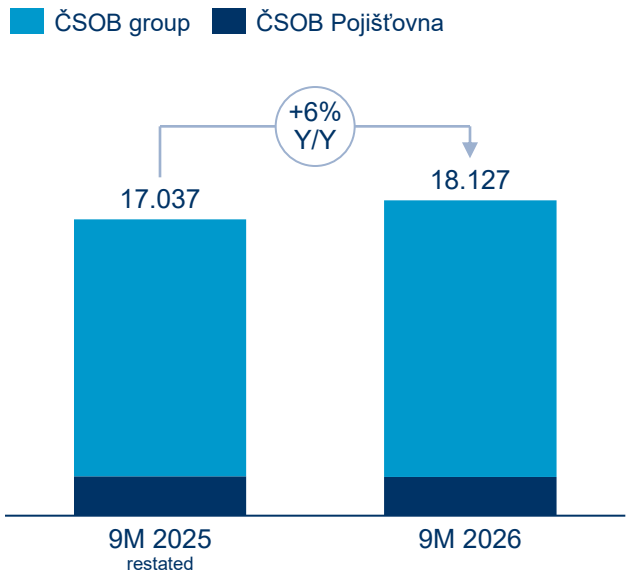
Business Unit
Czech Republic

Business Unit Czech Republic



Net profit of Business Unit Czech Republic

CZK bn



9M 2026 net profit of Business Unit Czech Republic reached **CZK 18.1bn** (+6% 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)	3Q 2025 restated	4Q 2025 restated	1Q 2026 restated	2Q 2026 restated	3Q 2026	3Q/3Q	9M 2025 restated	9M 2026	9M/9M
BU Czech Republic	5.943	5.579	5.344	6.555	6.101	+3%	17.037	18.127	+6%
o/w ČSOB Pojišťovna	0.665	0.665	1.008	0.783	0.436	-35%	2.254	2.227	-1%

Note: Net profit for previous periods has been restated. More in Appendix.

Appendix

Restatement of selected financial statement items

Following a correction to the consolidation input, ČSOB retrospectively restated its consolidated profit and loss statement and balance sheet for 2025 and 2026. The affected line items are summarized below, while the full restated time series is available in the Factsheet.

Profit and loss statement

(Ytd., CZK m)	30/9/2025 as reported	*restatement*	30/9/2025 restated	31/12/2025 as reported	*restatement*	31/12/2025 restated	30/6/2026 as reported	*restatement*	30/6/2026 restated
Net interest income	24,943	*-189*	24,754	33,566	*-263*	33,303	17,761	*-204*	17,557
Net fee and commission income	7,841	*37*	7,878	10,533	*69*	10,602	5,617	*44*	5,661
Operating income	**35,814**	***-152***	**35,662**	**48,383**	***-194***	**48,189**	**25,606**	***-160***	**25,446**
Profit before tax	**17,574**	***-153***	**17,421**	**23,495**	***-194***	**23,301**	**12,201**	***-160***	**12,041**
Income tax expense	-2,648	*32*	-2,616	-3,620	*41*	-3,579	-1,937	*34*	-1,903
Profit for the period	**14,926**	***-121***	**14,805**	**19,875**	***-153***	**19,722**	**10,264**	***-126***	**10,138**
Attributable to:									
Owners of the parent	**14,903**	***-121***	**14,782**	**19,844**	***-153***	**19,691**	**10,242**	***-126***	**10,116**

Balance sheet

(CZK m)	30/9/2025 as reported	*restatement*	30/9/2025 restated	31/12/2025 as reported	*restatement*	31/12/2025 restated	30/6/2026 as reported	*restatement*	30/6/2026 restated
Financial assets at amortised cost - net	1,964,870	*-1,187*	1,963,683	2,013,616	*-1,260*	2,012,356	1,966,573	*-1,467*	1,965,106
Financial assets at amortised cost - loans to other than credit institutions (gross)	*1,062,603*	*-1,187*	*1,061,416*	*1,076,084*	*-1,260*	*1,074,824*	*1,126,633*	*-1,467*	*1,125,166*
Deferred tax assets	1,517	*-72*	1,445	1,639	*-81*	1,558	1,563	*-93*	1,470
Other assets	3,560	*106*	3,666	3,687	*97*	3,784	4,075	*80*	4,155
Total assets	**2,243,651**	***-1,153***	**2,242,498**	**2,283,186**	***-1,244***	**2,281,942**	**2,287,898**	***-1,479***	**2,286,419**
Deferred tax liabilities	1,491	*44*	1,535	1,519	*26*	1,545	1,771	*-20*	1,751
Other liabilities	8,240	*-427*	7,813	8,587	*-467*	8,120	9,186	*-528*	8,658
Total liabilities	**2,117,780**	***-383***	**2,117,397**	**2,151,773**	***-441***	**2,151,332**	**2,147,006**	***-547***	**2,146,459**
Retained earnings	78,827	*-770*	78,057	83,768	*-803*	82,965	92,342	*-932*	91,410
Parent shareholders' equity	**124,381**	***-770***	**123,611**	**129,446**	***-803***	**128,643**	**137,995**	***-932***	**137,063**
Total equity	**125,871**	***-770***	**125,101**	**131,413**	***-803***	**130,610**	**140,892**	***-932***	**139,960**
Total liabilities and equity	**2,243,651**	***-1,153***	**2,242,498**	**2,283,186**	***-1,244***	**2,281,942**	**2,287,898**	***-1,479***	**2,286,419**

Ratios and other indicators

Ratio / Indicator	31.12.2023	31.12.2024	31.12.2025	30.9.2025	30.9.2026
Net interest margin (Ytd., annualized, %)*	2.30	2.42	2.39	2.40	2.39
Cost / income ratio (%)*	54.7	52.1	49.0	49.3	48.2
Cost / income ratio excl. bank. taxes (%)*	51.2	49.8	47.8	47.7	46.6
RoE (Ytd., %)*	14.2	16.7	16.2	16.5	15.8
RoA (Ytd., %)*	0.77	0.96	0.89	0.90	0.93
RoAC, BU Czech Republic (Ytd., %, fully loaded)	35.0	40.3	36.9	37.7	35.1
Credit cost ratio (Ytd., %)	-0.18	-0.09	0.10	0.08	0.11
NPL ratio (%)	1.42	1.35	1.30	1.29	1.22
NPL coverage ratio (%)	45.2	43.5	44.6	43.9	44.8
Common Equity Tier 1 (CET1) ratio (%)*	19.4	20.6	20.1	19.5	20.7
Total capital ratio (%)*	19.5	20.6	20.1	19.5	20.8
Leverage ratio (%)*	4.52	4.88	4.78	4.59	5.24
Available MREL of RWA (%)*	29.5	32.3	31.3	30.6	31.7
Available MREL of LRE (%)*	6.86	7.66	7.45	7.23	8.02
Net stable funding ratio (%)*	170.4	174.8	173.9	167.6	163.8
Liquidity coverage ratio (%)	201.4	153.3	141.6	128.0	132.4
Loan-to-deposit ratio (%)*	70.3	73.9	80.2	79.4	83.6
Non-life combined ratio (%)	84.4	86.3	86.6	85.4	88.8

** The ratios as of 31.12.2025 and 30.9.2025 have been restated in line with the changes of financial statements presented in the Appendix.*

Profit and loss statement

(CZK m)	3Q 2025 restated	2Q 2026 restated	3Q 2026	Y/Y	Q/Q	9M 2025 restated	9M 2026	Y/Y
Net interest income	8,349	8,804	9,040	+8%	+3%	24,754	26,597	+7%
Interest income	*21,219*	*21,150*	*22,388*	*+6%*	*+6%*	*64,658*	*64,644*	*0%*
Interest expense	*-12,870*	*-12,346*	*-13,348*	*+4%*	*+8%*	*-39,904*	*-38,047*	*-5%*
Net fee and commission income	2,726	2,953	2,917	+7%	-1%	7,878	8,578	+9%
Net gains from financial instruments at FVPL[1]	855	786	766	-10%	-3%	2,239	2,081	-7%
Other operating income[2]	198	490	435	>+100%	-11%	791	1,348	+70%
Operating income	**12,128**	**13,033**	**13,158**	**+8%**	**+1%**	**35,662**	**38,604**	**+8%**
Staff expenses	-2,945	-2,957	-3,008	+2%	+2%	-8,616	-9,003	+4%
General administrative expenses	-2,247	-2,222	-2,457	+9%	*+11%*	-6,878	-7,417	+8%
General administrative expenses (excl. banking taxes)	*-2,222*	*-2,216*	*-2,427*	*+9%*	*+10%*	*-6,318*	*-6,811*	*+8%*
Banking taxes	*-25*	*-6*	*-30*	*+21%*	*>+100%*	*-560*	*-606*	*+8%*
Depreciation and amortisation	-700	-727	-732	+5%	+1%	-2,092	-2,182	+4%
Operating expenses	**-5,892**	**-5,906**	**-6,197**	**+5%**	**+5%**	**-17,586**	**-18,602**	**+6%**
Impairment losses	15	-199	-114	+/-	-43%	-632	-1,118	+77%
Impairment on financial assets at amortised cost	*31*	*-195*	*-67*	*+/-*	*-66%*	*-617*	*-1,068*	*+73%*
Impairment on financial assets at fair value through OCI	*0*	*0*	*-1*	*n/a*	*n/a*	*0*	*-2*	*n/a*
Impairment on goodwill	*0*	*0*	*0*	*n/a*	*n/a*	*0*	*0*	*n/a*
Impairment on other assets	*-16*	*-4*	*-46*	*>+100%*	*>+100%*	*-15*	*-48*	*>+100%*
Share of profit of associates	1	4	0	-100%	-100%	-23	4	+/-
Profit before tax	**6,252**	**6,933**	**6,847**	**+10%**	**-1%**	**17,421**	**18,888**	**+8%**
Income tax expense	-953	-1,135	-1,071	+12%	-6%	-2,616	-2,974	+14%
Profit for the period	**5,299**	**5,798**	**5,776**	**+9%**	**0%**	**14,805**	**15,914**	**+7%**
Attributable to:								
Owners of the parent	**5,279**	**5,768**	**5,807**	**+10%**	**+1%**	**14,782**	**15,923**	**+8%**
Non-controlling interests	20	30	-31	+/-	+/-	23	-9	+/-

[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*

Note: Lines Net interest income, Interest income, Net fee and commission income, Operating income, Profit before tax, Income tax expense, Profit for the period for 3Q/9M 2025 and 2Q 2026 have been restated.

Balance sheet – assets

(CZK m)	30/9/2025 restated	31/12/2025 restated	30/9/2026	Y/Y
Cash and balances with central banks and other demand deposits	70,882	47,125	73,486	+4%
Financial assets held for trading	41,225	23,705	50,463	+22%
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	798	1,204	695	-13%
Financial assets at fair value through other comprehensive income (OCI)	41,779	76,962	73,976	+77%
Financial assets at fair value through OCI pledged as collateral	12,606	1,798	15,628	+24%
Financial assets at amortised cost - net	1,963,683	2,012,356	1,971,639	0%
Financial assets at amortised cost - debt securities (gross)	*195,548*	*193,223*	*181,213*	*-7%*
Financial assets at amortised cost - loans to credit institutions (gross)	*716,391*	*754,326*	*660,812*	-8%
Financial assets at amortised cost - loans to other than credit institutions (gross)	*1,061,416*	*1,074,824*	*1,140,467*	+7%
Financial assets at amortised cost - provisions	*-9,672*	*-10,017*	*-10,853*	+12%
Financial assets at amortised cost pledged as collateral	67,888	71,196	84,010	+24%
Fair value adjustments of the hedged items in portfolio hedge	-3,486	-2,420	-7,911	>+100%
Derivatives used for hedging	16,756	14,775	21,590	+29%
Current tax assets	20	19	90	>+100%
Deferred tax assets	1,445	1,558	2,732	+89%
Investments in associates and joint ventures	53	55	51	-4%
Investment property	3,259	0	0	-100%
Property and equipment	12,236	12,658	16,901	+38%
Goodwill and other intangible assets	9,624	10,056	11,314	+18%
Non-current assets held-for-sale	64	7,111	7,241	>+100%
Other assets	3,666	3,784	3,343	-9%
Total assets	**2,242,498**	**2,281,942**	**2,325,248**	**+4%**

Note: Lines Financial assets at amortised cost – net, Financial assets at amortised cost – loans to other than credit institutions (gross), Deferred tax assets, Other assets and Total assets as of 30/9/2025 and 31/12/2025 have been restated.

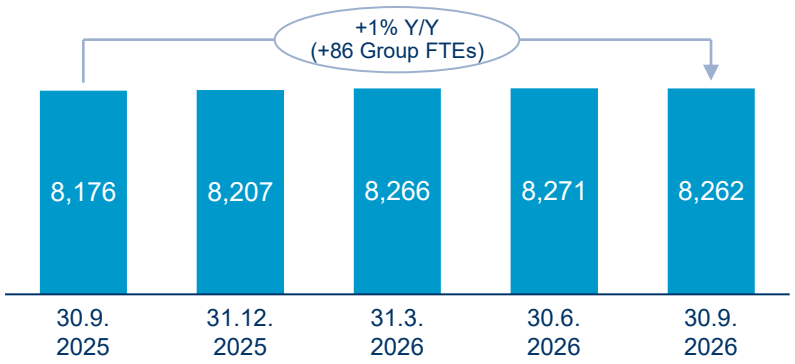
Balance sheet – liabilities and equity

(CZK m)	30/9/2025 restated	31/12/2025 restated	30/9/2026	Y/Y
Financial liabilities held for trading	39,795	25,674	48,762	+23%
Financial liabilities at fair value through P/L	18,182	17,093	20,378	+12%
Financial liabilities at amortised cost	2,042,369	2,087,395	2,090,091	+2%
of which Deposits received from central banks	*0*	*0*	*0*	n/a
of which Deposits received from credit institutions	*257,106*	*80,929*	*247,949*	-4%
of which Deposits received from other than credit institutions	*1,468,267*	*1,612,409*	*1,589,764*	+8%
of which Debt securities in issue	*253,474*	*328,436*	*182,712*	-28%
of which Subordinated liabilities	*61,369*	*63,558*	*67,738*	+10%
of which Lease liabilities	*2,153*	*2,063*	*1,928*	-10%
Fair value adjustments of the hedged items in portfolio hedge	-9,592	-8,422	-10,597	+10%
Derivatives used for hedging	15,760	15,212	17,334	+10%
Current tax liabilities	1,117	1,453	1,507	+35%
Deferred tax liabilities	1,535	1,545	1,713	+12%
Provisions	418	476	403	-4%
Liabilities included in disposal groups held-for-sale	0	2,786	2,794	n/a
Other liabilities	7,813	8,120	8,986	+15%
Total liabilities	**2,117,397**	**2,151,332**	**2,181,371**	**+3%**
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	78,057	82,965	97,218	+25%
Financial assets at fair value through OCI - revaluation reserve	86	-3	587	+/-
Cash flow hedge reserve	38	257	-2,703	+/-
Foreign currency translation reserve and own credit risk	-41	-47	-25	-39%
Parent shareholders' equity	**123,611**	**128,643**	**140,548**	**+14%**
Minority interest	1,490	1,967	3,329	>+100%
Total equity	**125,101**	**130,610**	**143,877**	**+15%**
Total liabilities and equity	**2,242,498**	**2,281,942**	**2,325,248**	**+4%**

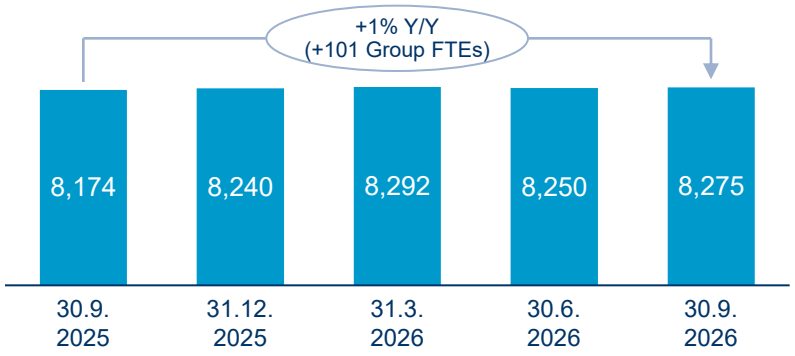
Note: Lines Deferred tax liabilities, Other liabilities, Total liabilities, Retained earnings, Parent shareholders' equity, Total equity and Total liabilities and equity as of 30/9/2025 and 31/12/2025 have been restated.

Employees

Number of Group FTEs – average



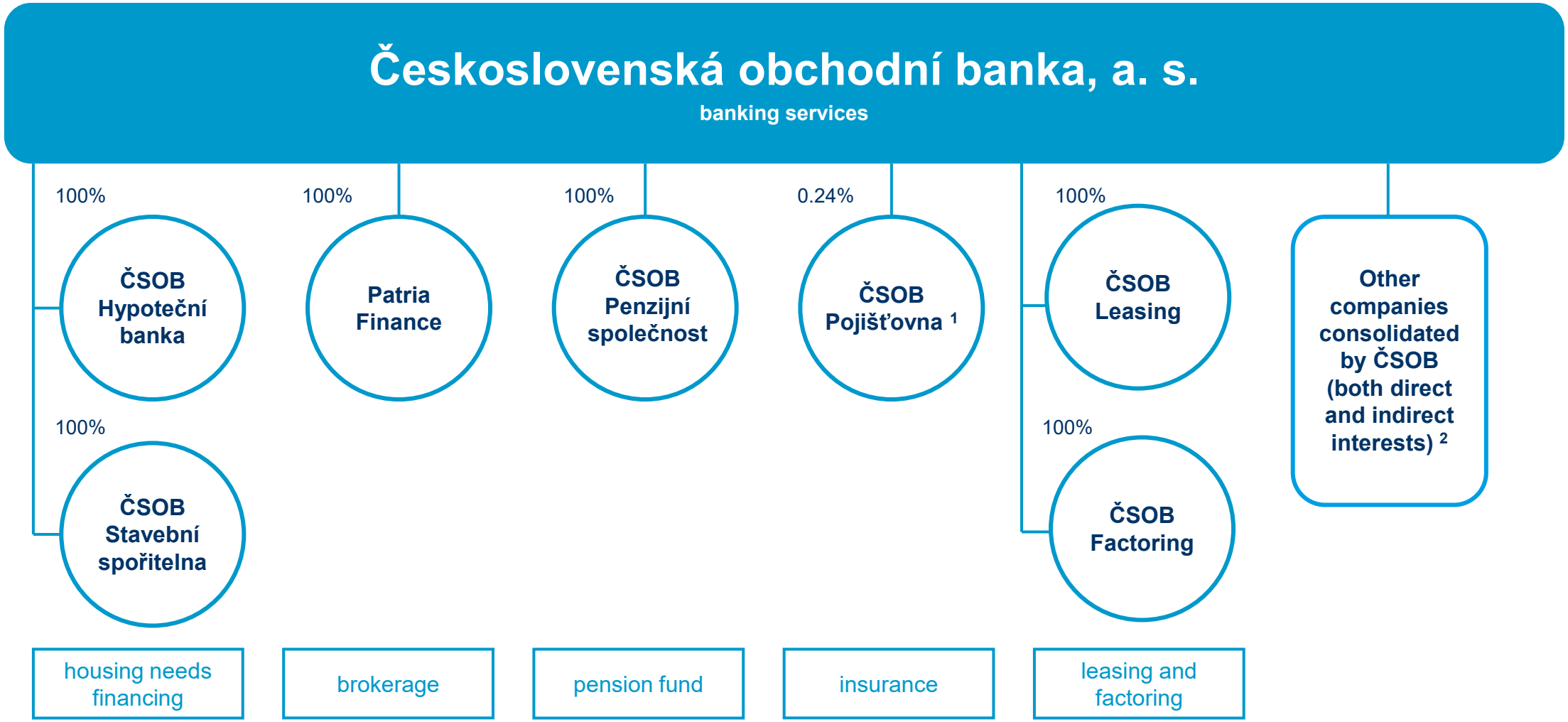
Number of Group FTEs – end of period



Only ČSOB group FTEs, ČSOB Pojišťovna is not included.

Number of Group FTEs increased by 1% Y/Y (average +86 FTEs, end of period +101 FTEs), with approximately half of the increase attributable to the Business Lease acquisition.

ČSOB group in the Czech Republic



Percentages show ČSOB's ownership interests on company's equity as of 30 September 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. annualized (except for charges of CZK 534m related to macroeconomic and geopolitical uncertainties recognized in 1Q 2026)
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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