

Impact Report 2025

This selection highlights the key initiatives and projects that made the strongest contribution to our prosperity in 2025 while building on the values that have guided us for two centuries: responsibility, stability, respect, and the courage to grow.

The year 2025 was an exceptional one for Česká spořitelna. We celebrated the 200th anniversary of the establishment of the first savings bank in Bohemia. At the same time, we were not merely looking back. We demonstrated that our history provides a strong foundation for a #StrongerFuture for our bank, our clients, and society as a whole.

Two centuries of development of financial stability in Czechia

Česká spořitelna is one of the few companies on the Czech market whose mission has not changed over the past 200 years.

When the first savings banks were established in Bohemia in 1825, it meant a fundamental change in the financial life of Czech society. Broad layers of society gained, for the first time, the possibility to save and increase the value of their savings and to plan their future.

Financial stability thus became an attainable tool of personal and community prosperity, which led to the birth of a new lower middle class. Supporting financial health and long-term prosperity remains a key strategy of the Bank even today.

Over two centuries, Česká spořitelna has grown into a modern bank that today supports the financial health of

4.5 million people and stands at the birth of projects strengthening the economic, social and cultural strength of the whole country.

1825

The first savings bank was established in Bohemia and fundamentally changed the financial life of Czech society.

4.5 million people

today Česká spořitelna supports on the path to financial health.

Significant partner in financing the Czech economy

Financing households, companies and the public sector represents one of the most significant impacts of Česká spořitelna on the country's prosperity. In 2025, the Bank confirmed its key role as the largest pillar of financial stability in the Czech Republic.

The loan portfolio in 2025 reached CZK 1,198.6 billion. Spořitelna was the largest provider of loans both to households and private individuals (CZK 748.5 billion) and to companies (CZK 444.4 billion), thereby significantly contributing to economic growth and investment activities across regions.

The Bank remains equally strong in the area of deposits — with a volume of CZK 1,529.8 billion, it manages almost a quarter of all savings of Czech households. This stable base enables the Bank to finance the development of the country and support the financial health of residents and businesses.

CZK 1,198.6 bn

was reached by Česká spořitelna's loan portfolio in 2025.

CZK 1,529.8 bn

represents the volume of deposits that the Bank manages.

Financing housing as a foundation of stability and growth

Historically, Spořitelna has been one of the most important instruments for developing housing affordability. In the 1920s, when the young republic faced an acute housing crisis, savings banks played a key role: they financed approximately 60% of mortgage loans and contributed to the creation of more than 60,000 houses and 160,000 flats, including Prague's Spořilov.

Česká spořitelna carries the same social role today, when it is a leader in housing financing.

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In 2025, it provided 25,085 new mortgage loans worth CZK 104.2 billion, reached a market share of 27.3 % and managed a mortgage portfolio of CZK 501.1 billion. A significant part of new mortgages (38 %) was directed to energy-efficient housing thanks to the Mortgage for the Future.

Currently, Česká spořitelna is once again taking on the role of an active partner in addressing housing affordability. Following the example set by its parent company, Erste Group Bank, Dostupné bydlení ČS is initiating the construction of affordable rental housing for people in key helping professions through public-private partnerships.

In 2025, the first projects were completed in Plzeň and Žďár nad Sázavou and another seven are in preparation with the aim of providing roughly 1,000 flats. The year 2025 means a fundamental shift in the financing of the programme — a new CZK 1.9 billion co-investment fund was established, enabling a significant acceleration of construction in other regions.

CZK 501.1 bn

is the amount of the mortgage portfolio managed by Česká spořitelna.

Financial health strengthened by artificial intelligence

Improving the financial health of individuals, communities and companies is one of Česká spořitelna's most important social ambitions. In 2025, the bank significantly accelerated the fulfilment of this mission thanks to the use of artificial intelligence tools and modern technologies.

Key was the development of the George digital ecosystem and the launch of the AI assistant Hey George,

which helps clients better manage finances and navigate the bank's offering.

Spořitelna also uses new technologies in the experimental Future Lab branch, where it tests innovations increasing the availability and quality of advisory services — an AI assistant, a 24/7 online banker, and new interactive educational tools focused on financial health.

Modern technologies

In 2025, Česká spořitelna significantly strengthened its role in financial health thanks to the rapid adoption of AI and modern technologies.

Pension savings and investments stabilize the long-term resilience of households

Support for people in creating savings for retirement and appreciating assets significantly strengthens the financial health and stability of society.

The year 2025 confirmed that this area has a growing impact. ČS Pension Company became, for the first time in history, the market leader, and its services are already used by 900,000 clients,

while the volume of managed pension savings exceeded CZK 150 billion. All participant funds managed to outperform inflation and increase the value of investment portfolios, which contributes to the long-term financial stability of households. Growing trust was also evident in investing.

More than three quarters of a million people invested with Česká spořitelna for the first time, with the fastest-growing group being regular investors — long-term saving clients, whose number exceeded 522,000.

The total volume of managed investments exceeded CZK 500 billion and confirmed Spořitelna's leading role in the mutual funds market.

Thanks to pension savings and investments, more and more people are gaining access to products that support their resilience to crises, enable them to build reserves, and contribute to the economic stability of the country.

CZK 500 bn

Spořitelna manages a record volume of investments and strengthens clients' financial stability.

Corporate banking strengthens the competitiveness of the Czech economy

Corporate banking of Česká spořitelna was also in 2025 one of the main engines of stability and growth of the Czech economy. As the largest provider of corporate loans, Spořitelna helped thousands of businesses modernize operations, respond to the pressure of global competition and invest in transformation and innovations that strengthen the long-term prosperity of regions.

The key value was not only financing, but also advisory focused on efficiency, digitalization and added value of production.

The Trafo 2.0 program was used last year by more than 47,500 companies and, thanks to preferential loans with the support of European institutions, Spořitelna enabled the realization of projects increasing the resilience and productivity of domestic businesses.

The bank provided CZK 9.9bn for innovation projects and another CZK 9.2bn in preferential financing with the support of the European Investment Bank and the European Investment Fund.

Within the venture capital program ČS Seed Starter, the innovation ecosystem continued to develop — its portfolio grew in 2025 by five new investments and focused more on cooperation with venture capital funds.

Thanks to this, Czech innovative startups gain better conditions for growth and expansion on global markets.

Spořitelna played a key role in the development of the capital market as a complementary source of financing for the economy. Through 13 issues of corporate bonds in a volume of almost CZK 100bn, it supported companies' access to long-term capital.

CZK 444.4bn

is a volume of loans to corporate entities in 2025

Security as the foundation of stability

Spořitelna confirms its socially significant role also through an active approach to the area of security — both by supporting the country's defence capability and in the area of security in cyberspace.

Lending to companies in the defence industry has grown fourfold since the beginning of the war conflict in Ukraine and helped develop capacities key to the defence capability of the state.

In response to growing cyber threats, Česká spořitelna significantly strengthened client protection in the digital environment. The bank expanded security elements based on artificial intelligence and authentication, educates the public about the risks of fraud, and in George offered quick help with suspicious transactions. These measures significantly increased fraud prevention and strengthened trust in digital services.

Defense capability

Lending to companies in the defense industry has grown fourfold since the beginning of the war in Ukraine.

Cybersecurity

Spořitelna strengthened digital protection and client education in George.

Investment in education and financial literacy

Česká spořitelna builds on its historical role. From the first passbooks, which taught generations of people to plan and handle money responsibly, to the establishment of the Česká spořitelna Foundation in 2002, awareness and education remain one of the Bank's strategic priorities.

In 2025, the Česká spořitelna Foundation took another important step — it launched the modern publicly available educational platform Skoala, which helps develop children's financial literacy.

Interest in Skoala exceeded expectations: by the end of the year, more than 3,500 schools were using it and, together with the Abeceda peněz programs and other activities, it had already reached over one million people. Skoala brings financial education in a playful, understandable digital form that is accessible to everyone without distinction.

Skoala represents a new way to teach children to understand money, responsibility and financial independence.

3,500 schools

The educational platform Skoala helps develop children's financial literacy across the Czech Republic.

Development of the support system for social entrepreneurship

The only bank

In Czechia, Spořitelna is the only bank that can offer social enterprises advantageous loans covered by the European InvestEU fund.

Social banking is another expression of the long-term mission to support financial health and the availability of services for everyone without distinction. It is about supporting those who stand outside the mainstream and need a partner so they can grow, stabilize, and become a stronger part of society. It offers support and partnership to social enterprises, non-profit organizations, and community initiatives so they can grow and strengthen their stability.

The year 2025 brought a significant shift in financing: thanks to guarantees from the European Investment Fund, available financing for social enterprises expanded further, and thanks to InvestEU portfolio guarantees, Spořitelna, as the only bank in Czechia, can offer advantageous loans covered by this fund. At the same time, educational and acceleration programs supporting the professionalization of social enterprises expanded, and Social Banking became more strongly connected with other pillars of responsibility — from volunteering to community projects.

The stability and prosperity of the country stand on the strength of the regions.

In 2025, Česká spořitelna significantly strengthened activities to support communities, quality of life, and regional development. A key tool became the expanded Regional Prosperity Index, which evaluates 206 microregions according to 37 indicators in the areas of economy, education, health, demography, environment, and civic amenities. The most precise map of quality of life in Czechia was created, showing places where people are doing well, but also regions that face long-term barriers. A fundamental output of 2025 is the creation of a comprehensive framework for working with regions — 14 regional analyses, a new website, and practical use across the bank.

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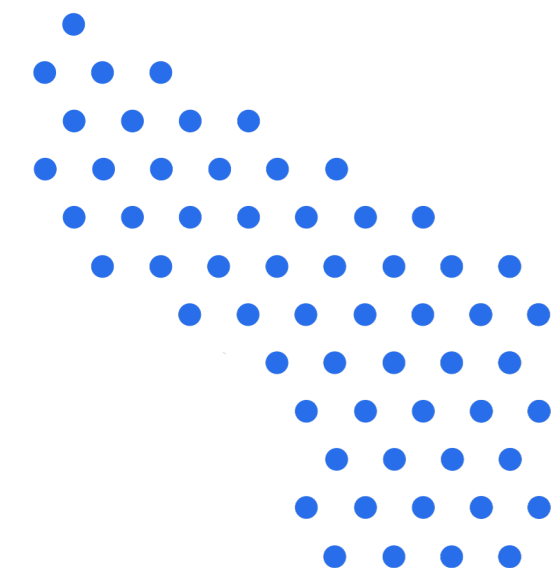
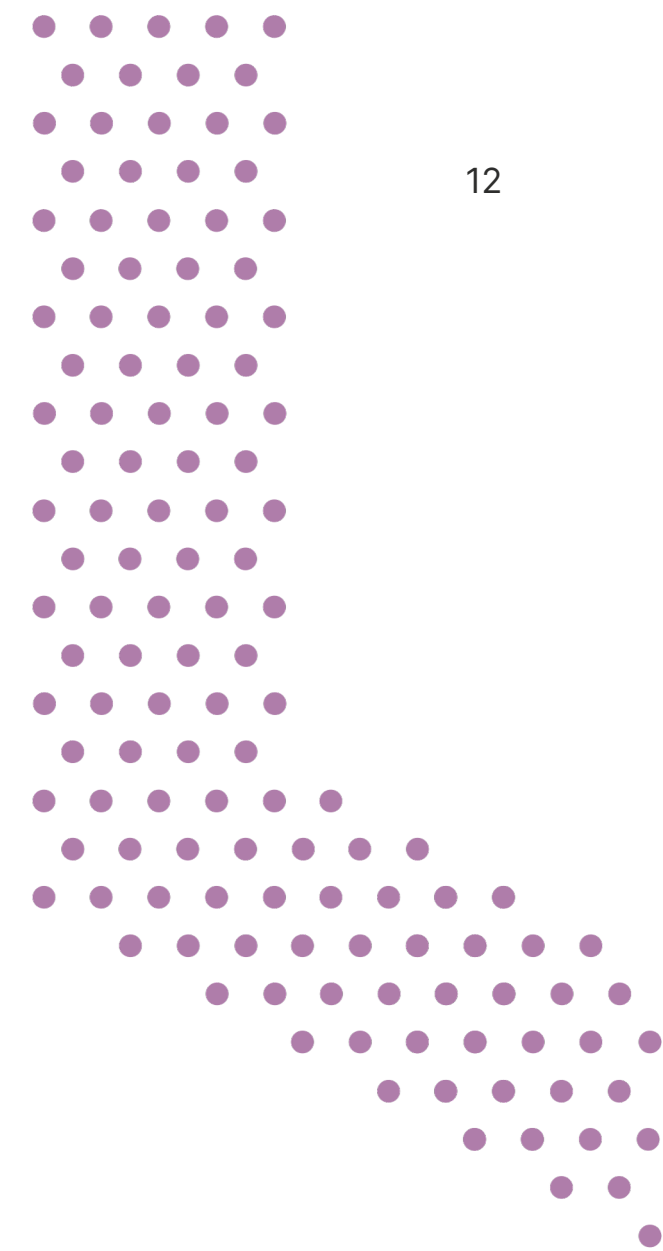
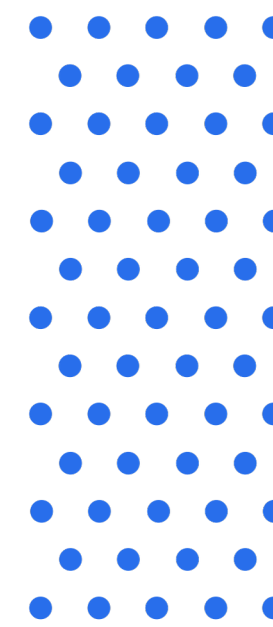
The Index enabled Spořitelna to focus on areas with the greatest systemic impact and provided valuable data for cooperation with municipalities, regions, and public policy makers. In 2025, thanks to the Index, support was directed more precisely into affordable housing, the development of regional entrepreneurship, improving educational opportunities, and strengthening the financial health of residents.

During the celebrations of Spořitelna's 200 years, the Roadshow for a #stronger future traveled through the regions. The travelling audiovisual exhibition visited 12 cities, presented nine fields in which Czechia is a global leader, and attracted over 56,000 visitors.

It created space for dialogue between science, communities, and students, and also involved the Skoala program, which 9,500 pupils tried out. The Roadshow showed Czech technological successes and supported a change in thinking toward the future, creativity, and innovation.

Stronger regions

The Regional Prosperity Index is the most precise map of quality of life in Czechia.





We grow with everyone
who is #stronger because of us.