



General Presentation of ČS Financial Group



This is Česká spořitelna

#silnější



In 2025, Česká spořitelna celebrates 200 years since its founding. While few Czech companies—if any—can claim a mission unchanged for two centuries, our purpose has always been timeless.

When a group of industrialists, merchants, and noblemen established Bohemia's first savings bank in 1825, they pursued both a noble and pragmatic goal: to empower people from all walks of life to secure their own future while strengthening society as a whole through savings.

Though the symbol of saving has evolved from passbooks to personalized financial advice and mobile apps, our core mission remains unchanged: to support the financial well-being of individuals and the prosperity of society.

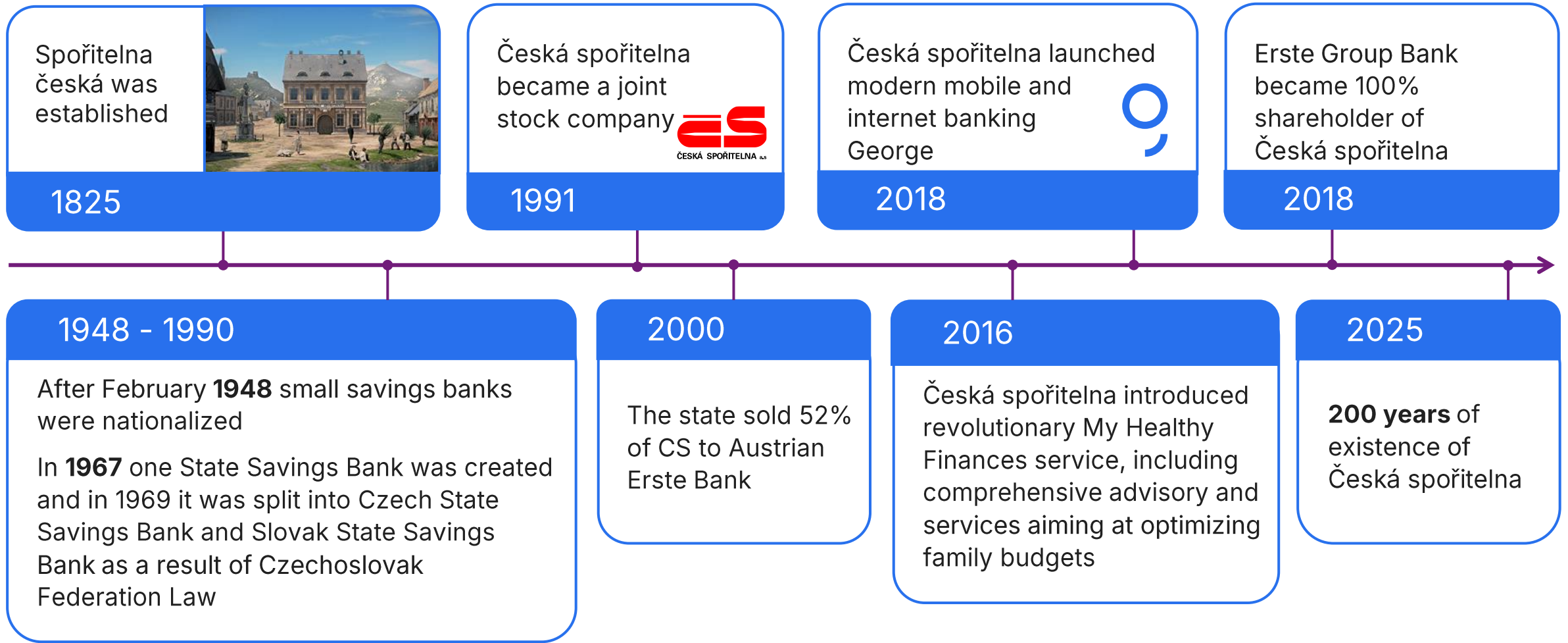
At Česká spořitelna, we believe a stronger future begins with financially secure individuals and a thriving economy. We are committed to helping our clients build financial reserves and prepare for retirement while fostering a Czech economy defined by entrepreneurship, innovation, and global ambition. Through our initiatives, we inspire Czechs to embrace self-confidence—the key to both personal and societal prosperity.

We believe a stronger future is not built on leadership alone or the concentration of capital. Instead, it emerges from communities and regions, growing from the foundation of an open and inclusive society. After all, Česká spořitelna was not born in Prague—it naturally took root in dozens of towns and villages across Bohemia and Moravia. Today, we remain deeply connected to local communities, and this year, we are further strengthening our presence.

We are making significant investments in transforming Czech education. In collaboration with leading education experts, we have developed an innovative financial literacy program, which we will offer to all schools across the country. But we also recognize that even the best innovations alone cannot guarantee a stronger future for education. That's why we are inspiring ten thousand of our employees to continue learning—because leading by example is the most powerful way to foster an educated and prosperous society.

Two hundred years ago, the founders of Česká spořitelna understood that their business could only thrive if society and its people prospered. Today, we hold the same belief.

History of Česká spořitelna



Česká spořitelna's Strategic Commitments toward Its Clients

By the end of
2025



ČS will help all clients
build a financial reserve
for unexpected
expenses



ČS will help one million
clients save for
retirement



ČS will make quality
financial education
available to all children
in the Czech Republic



ČS will provide Czech
companies with CZK 50 billion
to increase their
competitiveness and retain
jobs



Česká spořitelna Today

Česká spořitelna offers a **universal range of financial products and related services to:**

- Private individuals
- Small and medium sized businesses
- Municipalities
- Large corporates

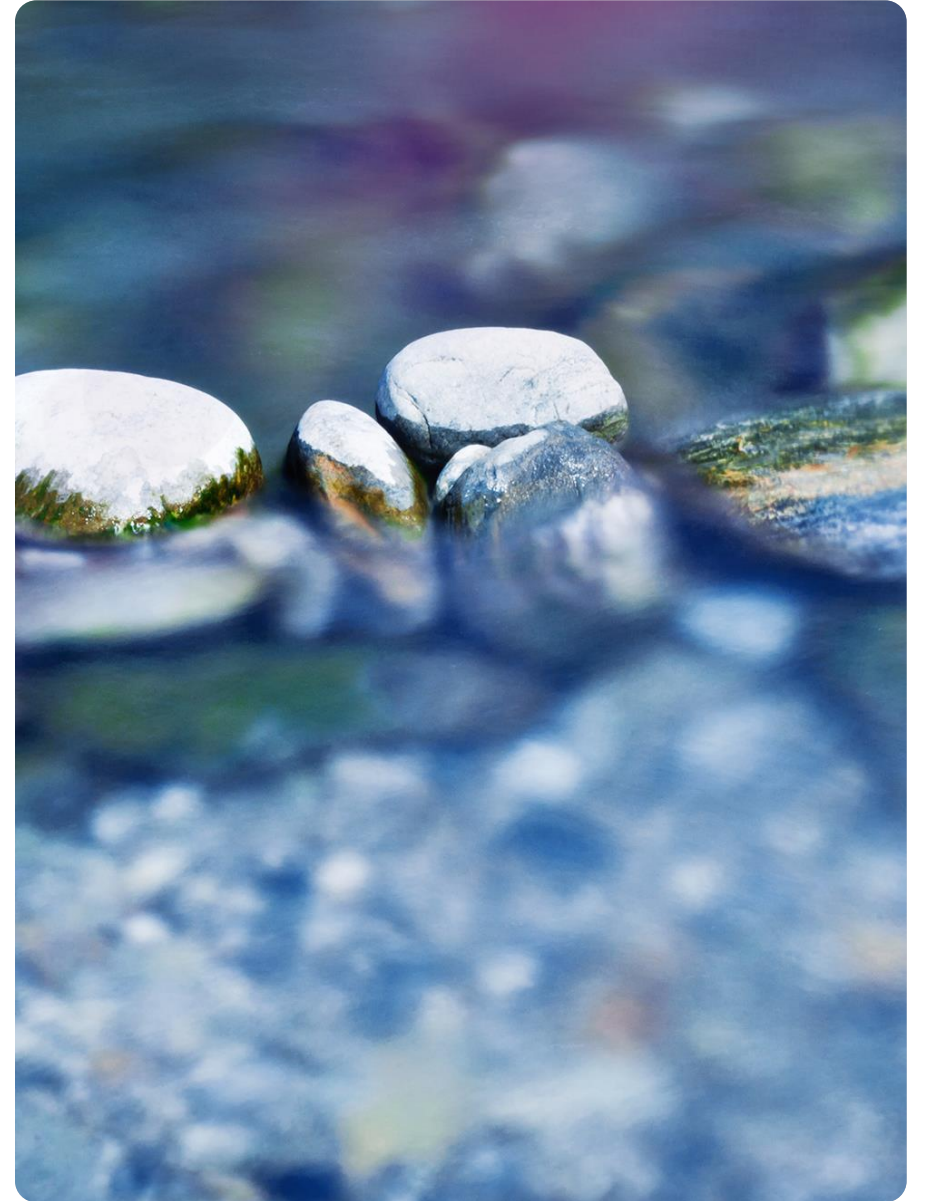
Market leader in many business activities:

- Corporate lending
- Consumer lending
- Total mortgage loans
- Mutual fund business
- Social banking

**The largest bank in the
Czech Republic
as measured by
number of clients**

Česká spořitelna Supports #Stronger and Sustainable Society

- Česká spořitelna has formulated a **purpose-driven, group-wide aligned strategy** – To **transform itself from a traditional bank to a “Financial Health Company”** guiding Czech individuals and companies to financial health through a differentiating personalized advisory concept scaled to millions of clients. **Major focus is placed on sustainability**, seen as an important prerequisite for further growth in the prosperity of individuals and society
- Furthermore, Česká spořitelna supports **solutions to current societal issues**. The Bank actively participates in improving **housing affordability** and **supporting Czech companies** in their **sustainable transformation to products and services with higher added value**



Česká spořitelna at Glance

332 branches



9,607 employees



4.5 m clients



**Shareholder structure
since 6 November 2018**



EGB AG
100%

Consolidated IFRS (in CZK m)

Q1-3 2024	2024	Q1-3 2025	Y/Y Change
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Balance Sheet

Total assets	2,052,185	2,030,076	2,099,159	2.3%
Customer loans	1,071,953	1,090,958	1,161,981	8.4%
Customer deposits	1,496,382	1,483,174	1,584,680	5.9%

Profit & Loss Statement

Operating result	24,037	32,182	24,728	2.9%
Net profit	19,399	26,162	19,012	-2.0%

Financial Ratios

Return on Equity - ROE	18.5%	18.4%	17.1%
Net Interest Margin	2.0%	2.0%	2.1%
Cost/Income Ratio	42.4%	43.0%	43.2%

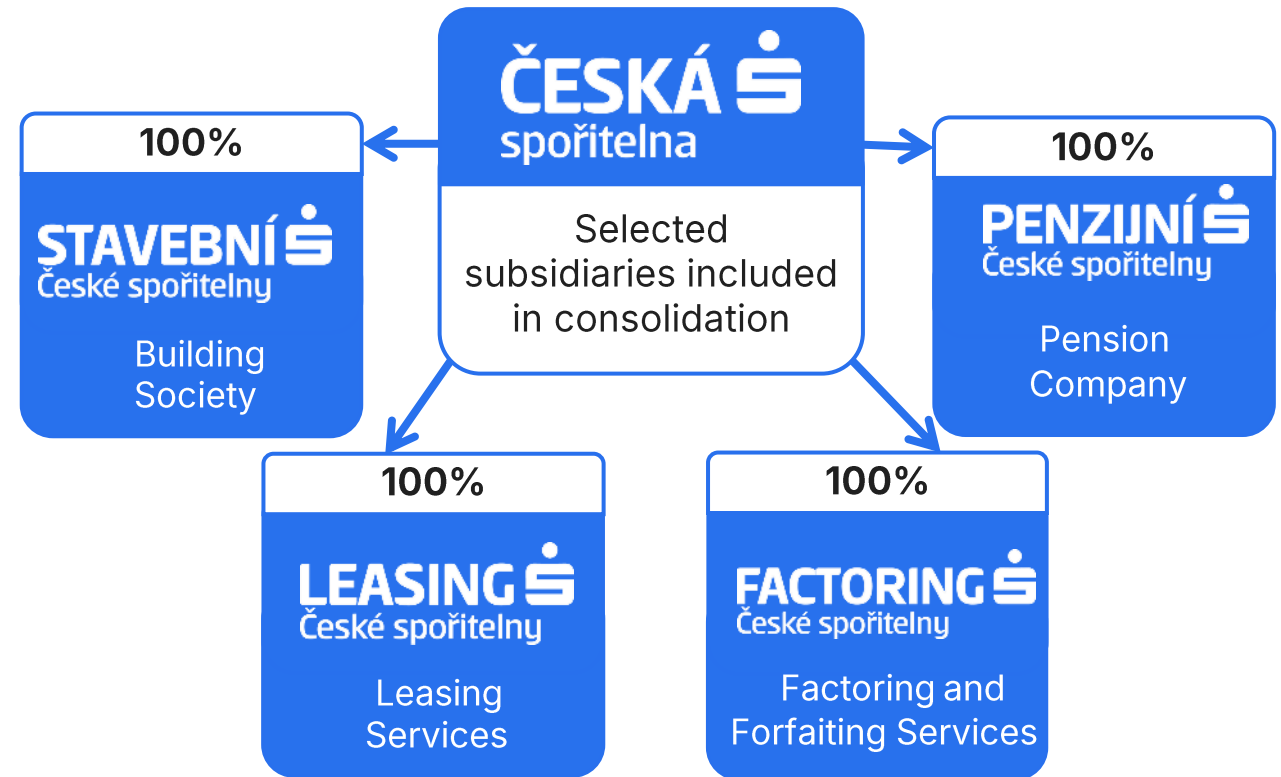
ČS Ratings (as of 29 October 2025)

Rating Agency	Long-term	Short-term	Outlook
Fitch	A	F1	stable
Moody's	A1	Prime - 1	stable
Standard & Poor's	A+	A-1	stable

Česká spořitelna – Financial Group

ČS subsidiaries offer customers wide range of supplementary financial products in area of:

- Building savings and building loans
- Leasing
- Pension savings
- Factoring



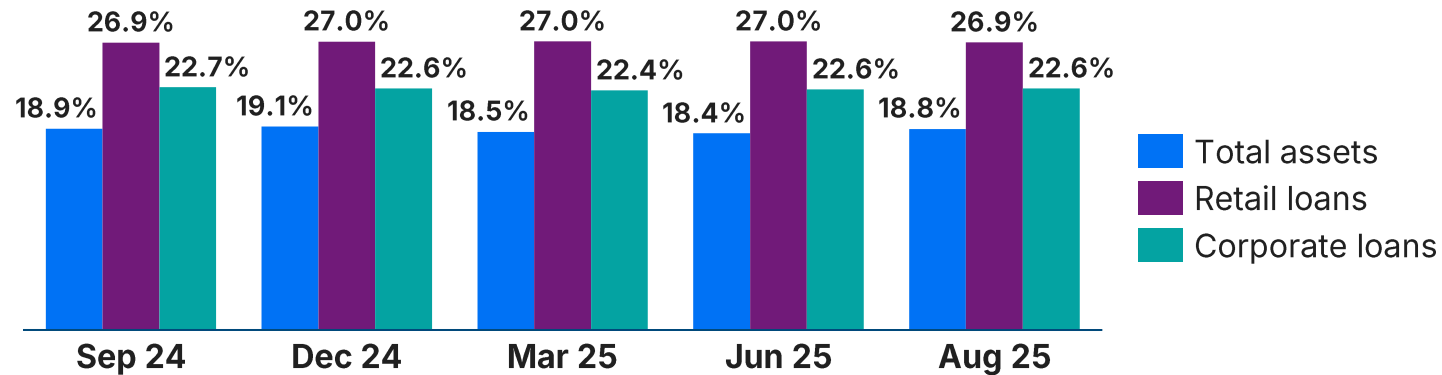
Net profit of selected subsidiaries

IFRS, CZK m	Q1-3 2024	2024	Q1-3 2025	% Change
Stavební spořitelna ČS	821	912	889	8.3%
Leasing CS	238	311	264	10.8%
ČS Penzijní společnost*	1,057	1,324	706	-33.2%
Factoring CS	113	158	105	-6.9%

* Only the result of Pension Society of CS is reported, funds not included

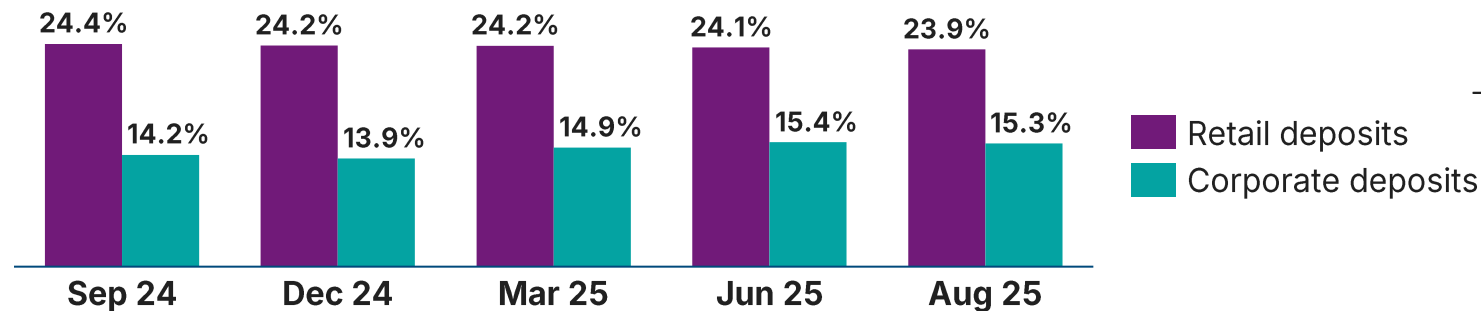
ČS's Market Shares (August 2025)*

Assets



- Total assets market share of 19%
- Total loans market share of 24%
- Private mortgages
 - New business market share of 30%**
 - Outstanding portfolio market share of 30%**
- Consumer loans (incl. credit cards) market share of 25%

Liabilities



- Total deposits market share of 21%
 - 24% in retail deposits
 - 15% in corporate deposits
- Mutual funds*** with market share of 28% (up by 80 bp y/y)

The ČS Digital World

APPLICATIONS

- **GEORGE IN MOBILE** – Cutting-edge personalised Internet banking that allows for management of family finance in real time
- **APPLE PAY** – Česká spořitelna's clients have been able to make payments with their iPhones or Apple watches
- **GOOGLE PAY** – All that is required to activate the Google Pay is a mobile device that supports NFC technologies and features an Android 5.0 operating system or higher and then to enter a ČS payment card in Google Pay
- **BUSINESS 24 Mobile bank** – An application for corporate clients allowing clients to manage their finance via BUSINESS 24, even while on the road
- **GEORGE Business** – a state-of-the-art platform for business and corporate clients that supports transactions, budget management, and performance analysis of companies in comparison with their competitors

PRODUCTS

- **ONLINE MORTGAGE** – An online mortgage specialist is available to clients throughout the process
- **ONLINE LOANS** – Arranging a loan, completing the process either online or at a branch. The share of online loan transactions amounts to nearly 30% of all consumer loans arranged
- **ONLINE BUILDING SAVINGS** – The “Buřinka” building savings programme allows clients to arrange a building savings plan online
- **ediFACTORING** – Česká spořitelna is the first in the Czech Republic to automate the market with short-term corporate receivables. The service is designed primarily for companies that are involved in larger supplier-customer chains
- **ELECTRONIC PAYMENT SYSTEMS** – As a part of its support for the digitalisation of the state and local governments, Česká spořitelna installed payment terminals in numbers of towns and municipalities

THE SERVICE MODEL

- **SERVICE DIGITIZATION** – Modern digital technologies have been installed at branches (client tablets, iPads for advisors, biometrics, digital advertising). Service availability at branches is also facilitated by building self-service zones that operate on a 24/7 basis
- **INSTANT PAYMENTS** – Money is credited from one bank to another within the order of seconds. ČS was the first bank on the market to provide this
- **PENSION SAVINGS** – Česká spořitelna – penzijní společnost has made a unique portal available to its business partners. With it, they get a clear idea of the status of savings, arrange new pension savings or help make a change for existing clients
- **MULTIBANKING** – ČS launched the first multi-banking payment button on the Czech market. People will be able to pay for transactions at Internet shops from their Internet banking system, regardless of the bank in which they have their account
- **ERSTE API Hub** – The Erste API Hub portal developed successfully. Thanks to it, corporate clients are using ČS's API interface
- **DIGITAL CREDIT APPLICATION** – The second-generation digital credit application will bring simplification of work for client-facing staff and gradual digitization of the lending process

Bank Supports Long-term Sustainability

As of September 2025, Česká spořitelna recorded...



23.3%

sustainable corporate
financing portfolio



86%*,**

CO₂ reductions
compared to 2017



17%

share of women in
the Board of Directors



33%

share of women in
the Supervisory Board



7.1%

sustainable retail
mortgage portfolio



31%*

share of electric cars in
the fleet



70 points*

on the eNPS employee
satisfaction scale



27%

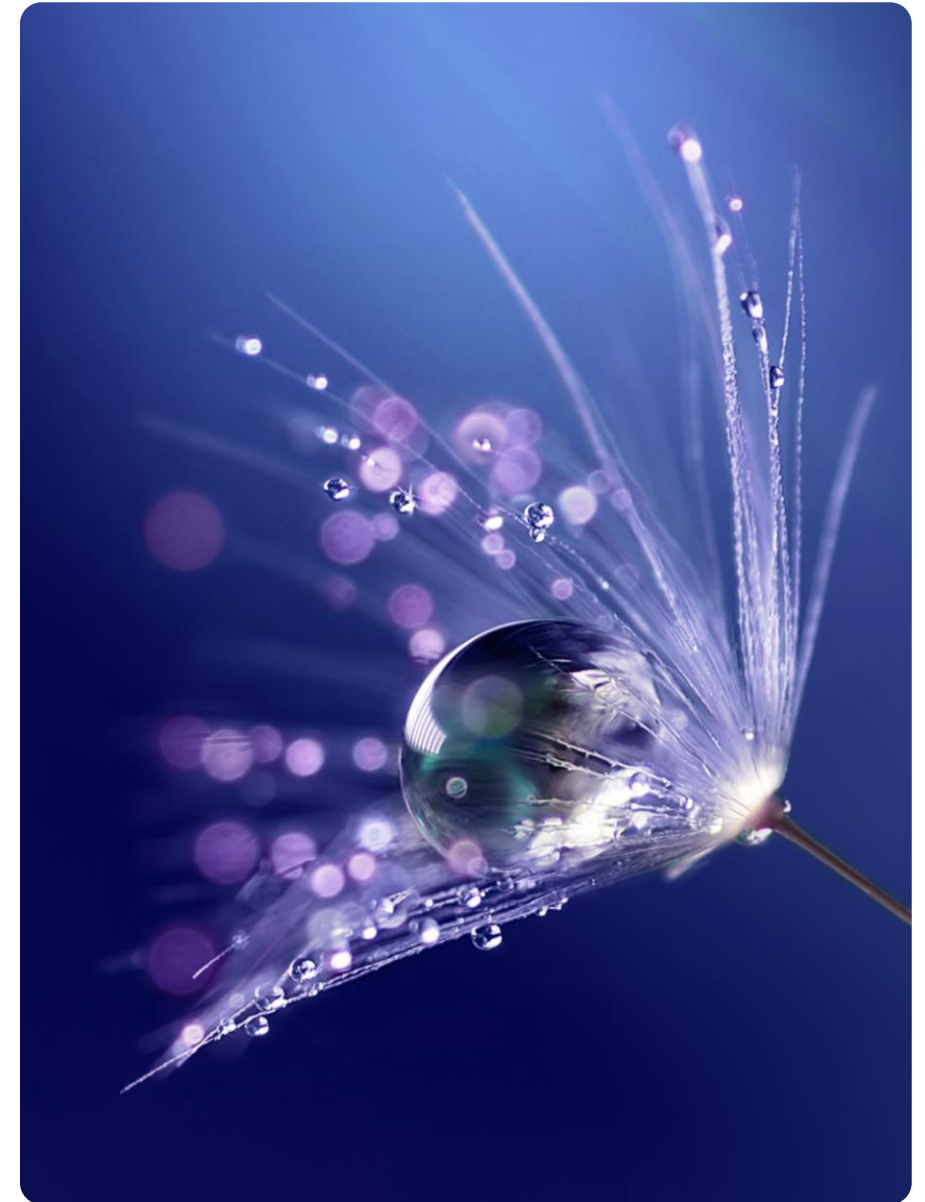
share of women in
management at B-1 level

ČS Cares about Sustainability

Česká spořitelna aligned operational and strategic frameworks with the United Nations Sustainable Development Goals to address social, economic and environmental challenges on a global scale

From Words to Deeds: Česká spořitelna took significant steps to turn its commitment to sustainability into action:

- **Innovative Mobile Banking Solutions:** The Bank surpassed the milestone of 3.05 m active clients*. At the end of Sep 2025 more than 2.3 m clients experienced some type of the financial health experience: 2 m clients to take action based on personalized communication advice, more than 800 ths unique clients know their Financial Health indicators, 300 ths clients utilized innovative Pay & Save feature. More than 800 ths clients engaged in dialogue with proactive AI driven personal assistance Hey George which was recognized at Customer Centricity World 2025 series and awarded as Best Use of AI in CX
- **Financial Health Advisory for Businesses:** Česká spořitelna provided CZK 70.8 bn for innovative projects by first half of 2025, focusing on digitalization, technological transformation, and enhancing competitiveness with new products and services. The Bank also financed major energy initiatives and introduced services for sustainable practices, including e-mobility and energy efficiency
- Česká spořitelna, through its subsidiary **Affordable Housing České spořitelny**, focuses on building apartments for key professions. Of a total of 695 apartments, 435 have already been completed, and the Bank plans to expand this number to over 1,000 apartments. In May 2025, Česká spořitelna received a EUR 60 m loan from the European Investment Bank to support the construction of more than 700 energy-efficient, affordable apartments in Prague for public-sector workers
- **Empowering Education: The Skoala platform** develops the financial competencies of children and offers teachers modern methods, videos, and games to make learning more engaging. By Q3 2025, it had reached over 3,047 schools and almost 8,250 educators. Our goal is to reach 2,000 active schools by 2025, and we are almost there: 1,955 active schools were reached by the end of Q3. Česká spořitelna also created our own online educational platform, Akademie podnikání (Entrepreneurship Academy), which offers key information for aspiring entrepreneurs for free. In its first year of operation, more than 12,500 users registered and completed over 25,000 educational modules



Selected Domestic & International Awards

Mastercard Bank of the Year (Mastercard Banka roku)

- Česká spořitelna secured the top honour in the overall category Bank of the Year in 2024
- At the same time, the Bank also excelled in three other key categories: Corporate Bank of the Year, Private Bank of the Year, and Mobile Application of the Year

Visa Best bank (Visa Nejlepší banka)

- Česká spořitelna claimed victory in the overall Best Bank 2024 category
- Česká spořitelna also earned second place in the Most Client-Friendly Bank category

Golden Crown 2025 (Zlatá koruna)

- Golden Crown - ČS's Mortgage, educational programme Money Alphabet, building savings from ČS Building Society, ČS Pension savings
- Silver Crown – Mortgage for the Future, Online merger of ČS loans, loan Repairing Grandmother's House from ČS Building Society
- Bronze Crown – Virtual George Payment Card, educational programme Entrepreneurship Academy

Visa Awards 2025

- Česká spořitelna emerged victorious in three categories: issuer, digital proposition, bank branch

Top Employer of the Year 2025

- ČS has become for the fourth consecutive time the number one and the first career choice of university students in the field of Banking and Investment
- At the same time, the Bank also won in the special Economist category, where the Employer of the Year is selected only by students of the faculties of Economics at universities with the best academic results

Financial Product of the Year 2024 by Finparada.cz

- In January 2025, ČS celebrated success in the annual competition of the financial portal Finparada.cz. The Bank won the first place in the category of building savings. In addition, building society Buřinka and also the Top Stocks fund won the Public Award

Euromoney 2025

- Česká spořitelna received the prize for the Best Bank in the Czech Republic

Qorus Reinvention Awards – Europe 2025

- An innovative ESG application designed to help small and medium-sized enterprises navigate environmental, social, and governance challenges won the top award in the ESG category

Qorus – Infosys Finacle Banking Innovation Awards

- ČS strategic focus on financial health received the top prize

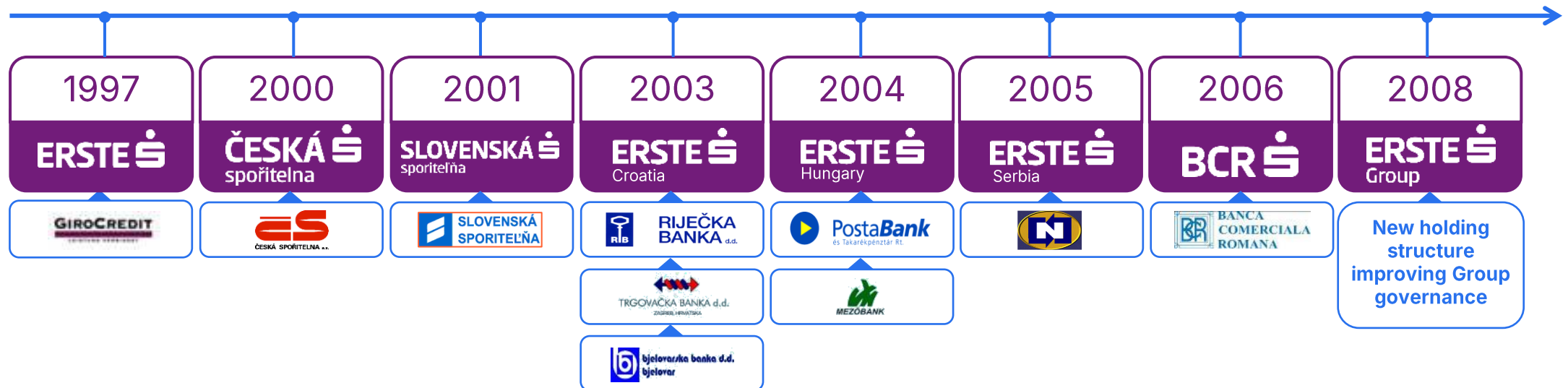
Erste Group

The background of the slide is an abstract, high-contrast image. It features a deep blue field on the left, which transitions into a dynamic, swirling pattern of white and light blue on the right. These patterns resemble liquid in motion, with bright highlights and dark, shadowed areas that create a sense of depth and movement. The overall effect is modern and energetic.

Introduction to Erste Group

Austria's first savings bank: Founded in 1819

- Erste Group went public in 1997 with a strategy to expand its retail business model into CEE
- Acquisition of more than 10 banks between 1997 and 2008
- Erste core activities – besides the traditional strength in serving private individuals and SMEs – include advisory services and support for corporate clients (incl. access to international capital markets)
- Erste Group's customer base grew from 600,000 in 1997 to 17.0 m in September 2025



Erste Group – Leading Retail Bank in Central and Eastern Europe

Leading retail and corporate bank
in 7 geographically connected countries

Favourable mix of mature & emerging
markets with low penetration rates

Potential for cross selling and
organic growth in CEE



Austria

Clients: **4.3 m**
Retail loans: **21.9%***
Retail dep.: **24.7%***
Branches: **734**

Czech Republic

Clients: **4.6 m**
Retail loans: **26.9%***
Retail dep.: **23.9%***
Branches: **332**

Slovakia

Clients: **2.0 m**
Retail loans: **24.8%**
Retail dep.: **27.3%**
Branches: **143**

Direct presence

Indirect presence

Croatia

Clients: **1.4 m**
Retail loans: **16.2%**
Retail dep.: **15.0%**
Branches: **127**

Serbia

Clients: **0.5 m**
Retail loans: **6.8%**
Retail dep.: **5.3%**
Branches: **88**

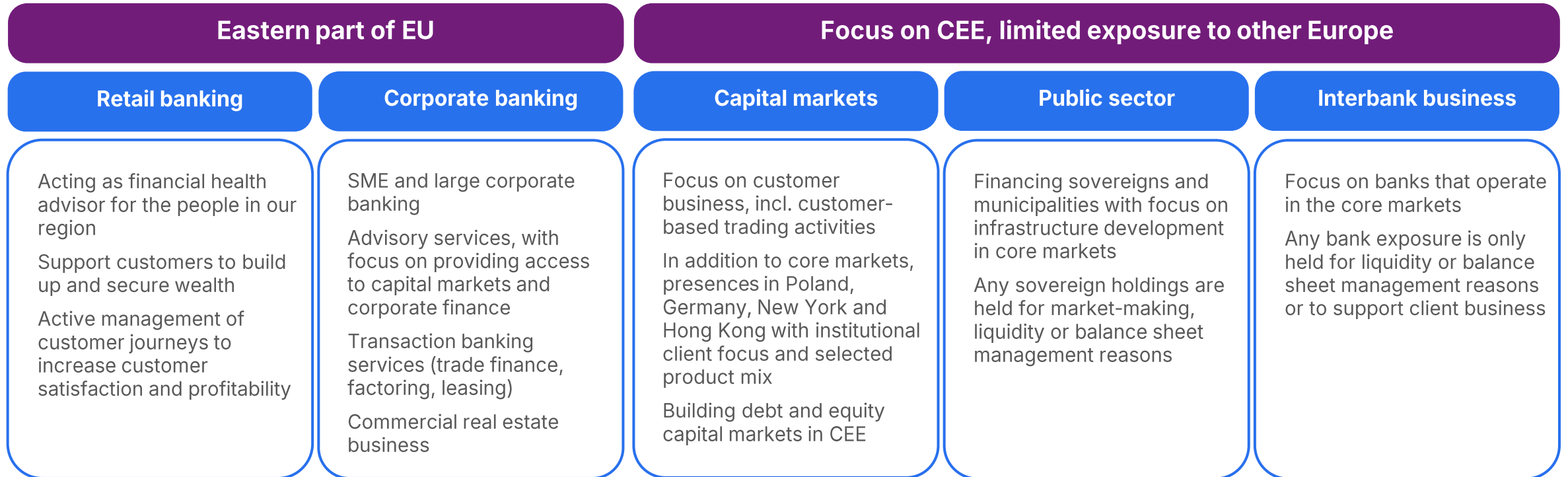
Romania

Clients: **3.1 m**
Retail loans: **17.3%**
Retail dep.: **12.4%**
Branches: **298**

Hungary

Clients: **1.1 m**
Retail loans: **11.7%**
Retail dep.: **10.8%**
Branches: **97**

Strategy of Erste Group



Building a distinctive brand identity

Providing everyone with access to financial expertise and financial advice

Driving efficiency through digitisation

Developing innovative financial health propositions

Expanding through organic and inorganic growth

Erste Group at Glance

1,819 branches	
45,897 employees	
17.0 m clients	
ERSTE 	

Consolidated IFRS (in EUR m)	Q1-3 2024	2024	Q1-3 2025	Y/Y Change
Balance Sheet				
Total assets	346,529	353,736	362,851	4.7%
Customer loans	213,462	218,067	227,978	6.8%
Customer deposits	239,734	241,651	247,811	3.4%
Profit & Loss Statement				
Net profit	2,516	3,125	2,566	2.0%
Financial Ratios				
Return on Tangible Equity - ROTE	17.9%	16.3%	16.8%	
Net Interest Margin	2.5%	2.5%	2.4%	
Cost/Income Ratio	45.8%	47.2%	47.4%	

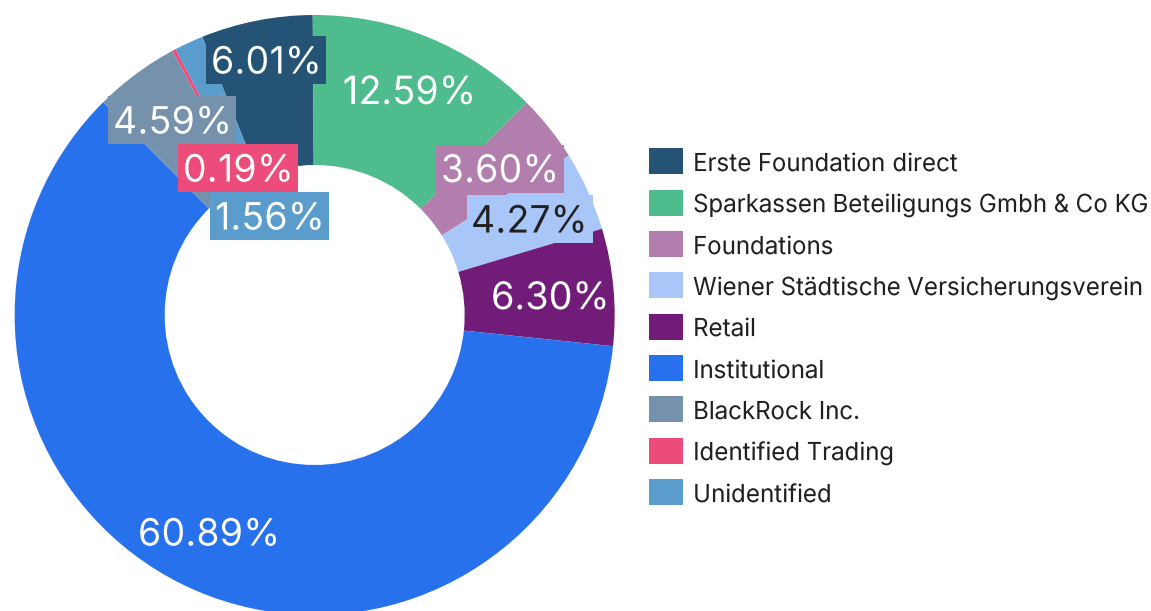
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Rating Agency	Long-term	Short-term	Outlook
Fitch	A	F1	stable
Moody's	A1	Prime - 1	stable
Standard & Poor's	A+	A-1	positive

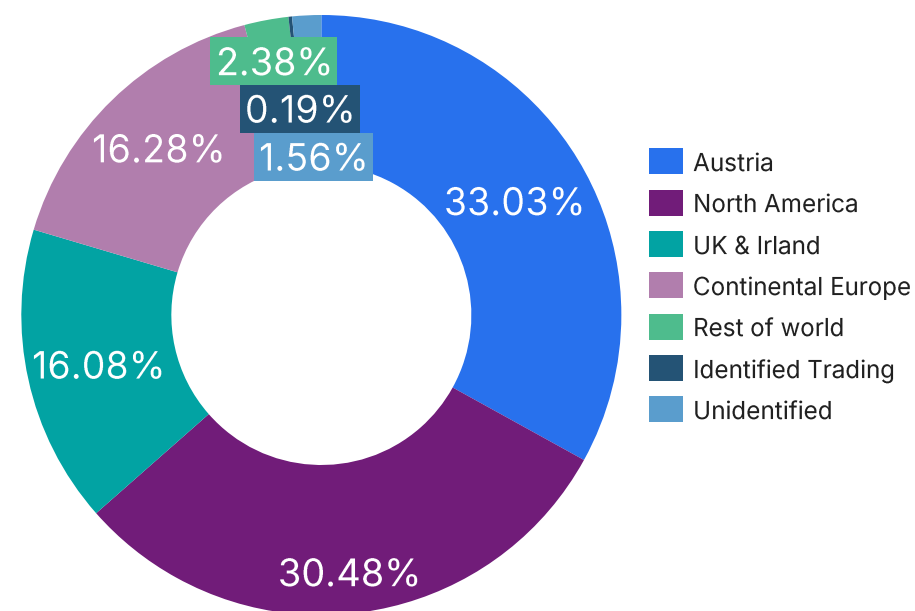
Shareholders Structure Erste Group Bank

Total number of shares: **410,514,384**

By investor



By region



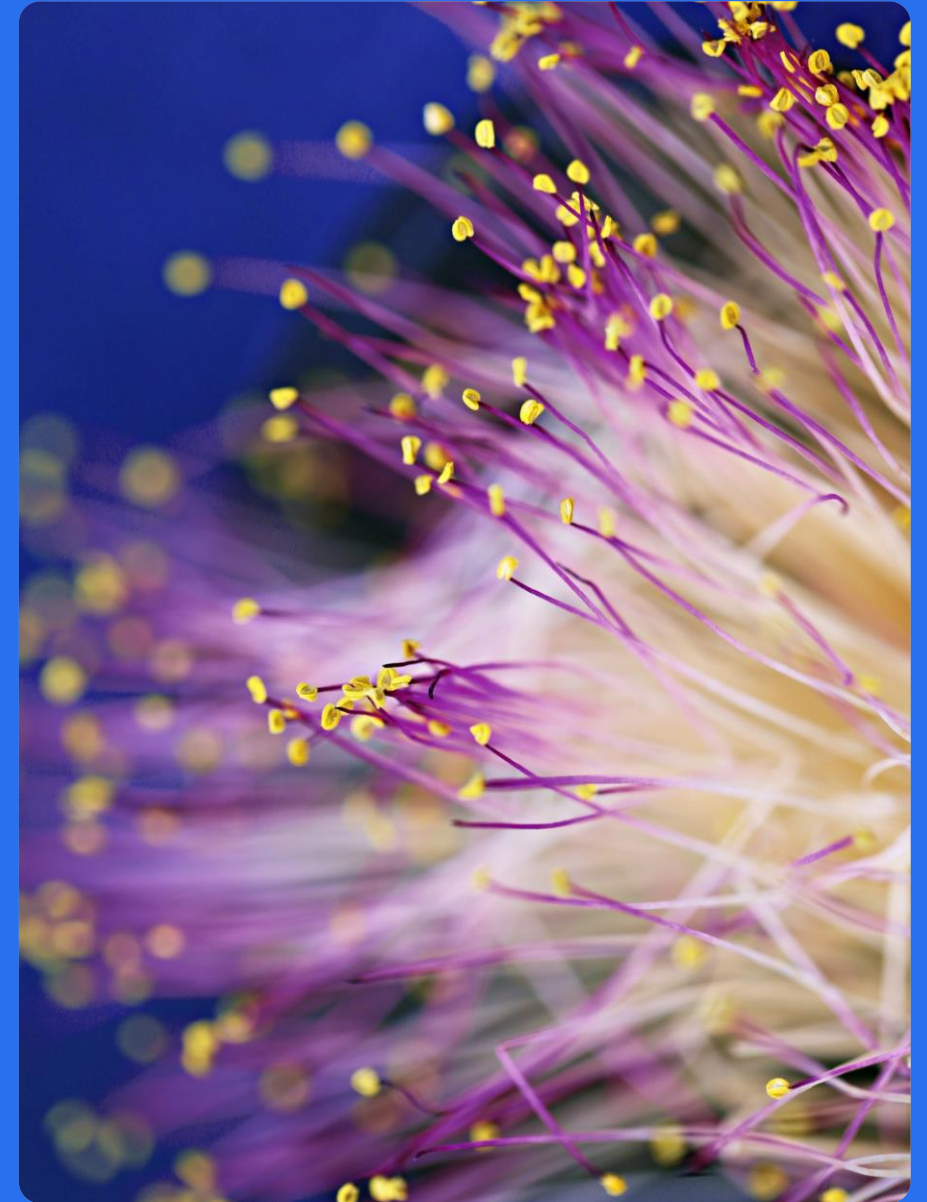
- **Foundations** include Erste Employees Private Foundation, Syndicated Savings Banks Foundations, own holdings of Savings Banks
- **Identified Trading** includes Market Makers, Prime Brokerage, Proprietary Trading, Collateral and Stock Lending positions which are visible through custodian bank lists
- **Unidentified** include unidentified institutional and retail investors
- The shareholder structure may contain rounding differences

ČS Group Product Offerings



Advisory for Retail Customers

- With a unique financial health proposition that combines in-person and digital advice, we improve clients' financial health
- We enable clients to objectively assess their financial health using financial indicators, show priority areas for solutions and offer a path to improvement through a combination of product and non-product solutions
- We educate clients and improve their financial literacy
- We tailor products and services to our clients' needs, seeking or capitalizing on their savings



George for Retail Customers

Banking of the future that will make clients' life easier

- **Online advisor 24/7**
George helps with money management and answers every question at any time
- **Mobile banking valued by clients (TOP3 app)**
George pays, changes the limit and blocks the card no matter where client currently is
- **Simple to use**
Client enters the word or number related to the payment and George will find it within a second. George carefully sorts out the client's expenditures, so they know exactly what they are paying for and how much
- **Unique FIT Zone**
Enables clients to get direct access to personalised digital advice and a range of programmes aimed at improving financial health
- **Higher security level and more comfortable login**
Client sets their own login and adjusts the layout according to their ideas; can use authenticated calls with a banker and control or purchase services and products in a secure environment



Main Product Offering for Retail Customers

Accounts & Cards

- Plus account
- Standard account
- Basic account
- Entrepreneur current accounts
- George (mobile & internet banking)
- Debit and Credit cards
- Virtual payment cards
- Deposit account
- Apple Pay and Google Pay

Lending products

- Consumer loans (including loans consolidation)
- Money on click – revolving loan
- Operating, investment, mortgage, revolving, non-purpose loans for entrepreneurs
- Mortgages - including American and Green mortgage (ESG)
- Building Society Loans
- Lombard loans
- Overdraft

Savings & Investment Products

- ČS Savings account with envelopes for separate goals
- Mutual funds, Debt securities
- Building savings
- Retirement benefit schemes
- Life/non-life insurance
- Asset management
- Funds of qualified investors
- Private equity

Main Product Offering for Corporate Customers

Payment Services

- Current accounts and business cards (debit and credit)
- Business 24 Internet banking & Business 24 Mobile bank, MultiCash, George Business (new internet banking)
- Cross-Border Services
- Card acquiring

Trade & Export Finance

- Documentary business & bank guarantees
- Export finance

Hedging

- FX risks, Commodities & Interest rate risks hedging

Issuers Services

- Custody services, depositary, cash payouts, squeeze-outs

Lending Products

- Working capital & investment financing
- Real estate & project financing
- Syndicated, club & acquisition finance
- Debt capital markets

Advisory services

- Financial & strategic advisory
- Debt & Rating advisory
- M&A advisory
- Grant advisory
- Companies' valuation
- Equity capital markets

Special Programmes for Corporate Customers

InvestEU Programme (guarantees) of EIF

- ČS has long-term experience in cooperating with the EIF and currently uses guarantees from the InvestEU programme, which are being continuously increased
- The guarantee extends the availability of funding for innovative and digital companies and ESG projects and makes it more attractive to ČS customers

Key parameters of the guarantee:

- Focus on projects in the area of Innovation, digitization and ESG
- Guaranteed exposure 50%
- SME businesses – up to 250 employees, EUR 50 m turnover or EUR 43 m assets; Mid-caps up to 500 employees
- Eligible also for start ups – max. 3 years from registration
- Loan amount – from EUR 25 thousand up to EUR 7.5 m
- Loan maturity – up to 12 years

Another guarantee programme is InvestEU-Microfinance

- The EIF guarantee is focused on financing of small start-ups up to CZK 1.2 m
- ČS covers the whole spectrum of loans (from start-ups to midsize companies) by guarantees of EU financial institutions. In this area CS holds the significant position on the market

Global Loan EIB

- Global Loan is intended to support the projects realized by municipalities, SMEs and midsize companies up to 3,000 employees, in the form of advantageous interest rate
- Up to 100% of eligible project costs can be financed from Global Loan
- Global Loan can be connected with support programmes of European Commission: guarantee programmes of EIF and EIB
- Financed projects are more and more focused on the area of ESG and green investments

Main Financial Market Products

Treasury

- Investment products
- Products for foreign currency risk management
- Products for interest rate risk management
- Money market products

Asset management

- Investment advisory for institutional and private clients
- Individual portfolio management

Investment banking

- Bonds & Equities trading and brokerage
- Primary issues (domestic bonds, eurobonds, commercial papers)
- Corporate finance advisory
- Private Equity, Venture Capital, Acquisition Finance

Research / Consultancy

Custodian and securities/artworks depository services

Contact

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