

PRESS RELEASE

MONETA has delivered a cumulative net profit of CZK 39 billion since its IPO, of which more than CZK 34 billion has been distributed to shareholders

Prague, 28 May 2025

Since its IPO in 2016, MONETA has delivered a cumulative net profit of CZK 39 billion, representing an average return on tangible equity of 16.8% and distributed more than CZK 34 billion to its shareholders. This resulted in an 88% dividend payout ratio. Over nine years, the total shareholder return reached 251%, with an annual average return of 16%.

MONETA's net profit has grown-up at an average annual rate of 4.6% since 2016, mainly thanks to the growth in the operating income (up 2% annually), almost stable operating costs (up 1.7% annually) and prudent risk management, with the cost of risk falling by 11.5% annually over the period.

Solid growth in operating income was supported by a stable annual growth in net interest income of 0.9% accompanied by the net fee and commission income growth of 5.7% annually. These results were achieved thanks to solid distribution of third-party products, namely investment funds and insurance. Total commission income increased fourfold during the period under review.

Despite the average inflation reaching 4.8% over the period, MONETA managed to keep annual operating cost growth at only 1.7%. Personnel costs increased by an average of 2.1% and depreciation and amortisation costs increased by 18.7% due to significant investments i, mainly in the digital platform. Regulatory fees increased by 15.1% annually. On the other, administrative and other costs decreased by an average of 4.5% per year.

Since 2016, MONETA's balance sheet has grown at an average annual rate of 16.2%, reaching CZK 495 billion at the end of 2024. This growth was supported by a 17.8% annual increase in customer deposits, which reached CZK 430 billion at the end of 2024. Retail customer deposits grew by 20.4%, while commercial deposits grew by 11.9%. At the same time, MONETA more than doubled its loan portfolio to the level of CZK 276 billion. Retail loans grew by 16.6% annually, while commercial loans grew by 6.3%. Growth in retail loans was primarily driven by mortgages, expanding by 31% annually. In the commercial segment, the loan growth was strongly supported by the small business segment, which grew by nearly 33% annually.

MONETA maintained a strong capital position at the end of 2024 with regulatory capital of CZK 32 billion. This provides a sufficient capital buffer above the regulatory requirement, despite paying out 88% of consolidated net profit to its shareholders.

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MONETA Money Bank, a.s., which is the managing entity of the MONETA Group, is a leading independent Czech bank providing services to its customers through a nationwide branch network. Since its listing on the Prague Stock Exchange in 2016, the bank has a strong position in the retail and agricultural sectors and focuses its services on small and medium-sized enterprises. MONETA's clients make up over 15% of the Czech population and benefit from its multi-channel strategy, which includes 125 branches, over 2,000 ATMs in its own and shared network, a market-leading digital banking app, as well as its own call centre, contract car dealers, building society and leasing partners.

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The liquidity position has also strengthened over the period, with high-quality liquid assets reaching CZK 187 billion, increasing by 35% annually. The liquidity coverage ratio stood at 357% at the end of 2024, well above the regulatory limit of 100%.

MONETA's success was further bolstered by optimising the branch network and shifting from general sales to specialised consulting. This enables to provide more efficient and targeted services to clients. The Bank also expanded its ATM network through the Shared ATMs project, launched in 2022 in collaboration with three other Czech banks. As a result, MONETA's clients can withdraw cash from nearly 2,000 ATMs and deposit cash at nearly 800 ATMs across the Czech Republic.

Over the past nine years, digital channels, including the award-winning Smart Banka mobile application and Internet Banka, have also played a significant role. The number of users of the digital platform has doubled, reaching 1.5 million out of a total of 1.6 million MONETA clients. In 2024, MONETA provided 74% of consumer loans, 31% of mortgages and 58% of instalment loans to small businesses clients through the digital platform. Additionally, 79% of term deposits and 48% of savings accounts were also originated online.

"Since the IPO, we have more than tripled our balance sheet and increased our client base to 1.6 million. At the same time, we have consistently met and exceeded our profitability targets, delivering value to our shareholders by paying out 88% of cumulative net profits," comments Tomáš Spurný, CEO and Chairman of the Management Board of MONETA Money Bank.

A full presentation on MONETA's development since its IPO in 2016 is available on investors.moneta.cz.

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