

PRESS RELEASE

MONETA reports net profit of CZK 4.9 billion, up 15.7 per cent year-on-year with RoTE of 23 per cent

- *Operating income of CZK 10.3 billion, up 9.1 per cent*
- *Operating expenditures stable at CZK 4.2 billion*
- *Cost of risk CZK 342 million or 16 basis points*
- *Net profit of CZK 4.9 billion, up 15.7 per cent*
- *Return on Tangible Equity 23.1 per cent*
- *Management Board proposes interim dividend of CZK 4 per share*

Prague, 23 October 2025 – MONETA Money Bank (“MONETA”) today announced its unaudited consolidated financial results for the first three quarters of 2025. Net profit increased by 15.7 per cent year-on-year to CZK 4.9 billion, representing a Return on Tangible Equity of 23.1 per cent. This result was driven by strong operating income of CZK 10.3 billion (up 9.1 per cent) and a stable cost base of CZK 4.2 billion. MONETA is on track to outperform its stated full-year net profit guidance of CZK 6 billion by CZK 300–400 million. The Management Board will propose an interim dividend of CZK 4 per share at the General Meeting on 14 November 2025.

FINANCIAL RESULTS

MONETA’s operating income reached CZK 10.3 billion, an increase of 9.1 per cent year-on-year. This was driven by strong levels of both net interest income and net fee and commission income.

Net interest income increased by 11.6 per cent year-on-year to CZK 7.2 billion, thanks to a lower cost of funding and higher lending activity. The cost of funds on customer deposits decreased to 2 per cent in the first nine months of 2025 compared to 3.2 per cent in the same period last year.

Lower fee expense and the distribution of third-party wealth management products were the primary drivers of MONETA’s net fee and commission income, which rose 12.4 per cent year-on-year to CZK 2.5 billion. Third-party wealth management product distribution delivered CZK 639 million, up 24.7 per cent year-on-year. Demand for these investment products continues, which is primarily driven by clients seeking higher returns on their savings. The distribution of third-party insurance products generated CZK 864 million in commission income.

MONETA maintained total operating expenses at a stable level of CZK 4.2 billion, in line with guidance given. Personnel expenses remained stable compared to the same period last year at CZK 1.9 billion despite continued inflation on the labour market. Higher administrative expenses of CZK 1.2 billion (up 8.8 per cent) were offset by lower regulatory charges (down 9.7 per cent to CZK 195 million) and lower depreciation and amortisation charges (down 4.1 per cent to CZK 874 million).

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The cost of risk stood at CZK 342 million, or 16 basis points of the average net loan portfolio, which is at the low end of the guided range of 15-35 basis points. MONETA's non-performing loan ratio decreased further to 1.1 per cent at the end of the quarter, the lowest in MONETA's history. Continuing client repayment discipline and a low delinquency rate underpinned the low cost of risk. Disposals of non-performing loans generated an income of CZK 85 million.

MONETA's effective tax rate stood at 15.2 per cent for the period, in line with expectations.

Net profit reached CZK 4.9 billion, an increase of 15.7 per cent year-on-year.

MONETA therefore confirms its net profit outlook for 2025 in the range of CZK 6.3 to 6.4 billion. This exceeds the provided minimum net profit guidance of CZK 6 billion.

BUSINESS RESULTS

Lending¹

Demand for new loans continued throughout the first nine months of 2025. MONETA provided new lending volumes of CZK 55 billion, up 29.4 per cent on the same period last year. Demand was strong in both the retail and commercial segments. New mortgage volumes were up by 51.2 per cent to reach CZK 14.2 billion, and consumer lending new volumes rose 17.8 per cent to CZK 17.8 billion. In the commercial segment, small business new lending volumes were up 39.8 per cent reaching CZK 6 billion and investment loans rose by 33.7 per cent to CZK 13 billion.

Overall, MONETA's loan portfolio increased by 6.3 per cent year-on-year to CZK 288 billion, with the retail loan portfolio accounting for CZK 188 billion, up 3.8 per cent year-on-year. The commercial loan portfolio rose 11.1 per cent to CZK 100 billion.

In the retail segment, mortgage lending and consumer loans were major growth drivers. The mortgage loan portfolio grew by 5.1 per cent to CZK 134 billion and consumer loans rose by 4.5 per cent to CZK 39.8 billion.

Lending to small businesses and investment financing remained the key growth drivers within the commercial segment. Notably, the small business loan portfolio grew by 24.9 per cent to reach CZK 19.3 billion. The investment loan portfolio was up 15.8 per cent year-on-year and reached CZK 53.8 billion.

The overall portfolio yield fell by 10 basis points to 4.8 per cent in the first three quarters due to the decline in market rates.

Deposits

MONETA's overall customer deposit balance reached CZK 433 billion as at 30 September 2025, an increase of 2.7 per cent year-on-year. The slowdown in deposit growth reflects declining interest rates and continued strong demand for collective investment products that offer better returns. Retail deposits reached CZK 329 billion, up 1.9 per cent year-on-year, and commercial deposits were CZK 104 billion, up 5.4 per cent year-on-year.

¹ Loan portfolio balances represent gross performing loans.

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Net interest margin improved by 10 basis points compared to the same period last year and reached 2 per cent thanks to the continuous decline of the headline rate on savings accounts.

Wealth management products

Client interest in wealth management products remained strong. In the first nine months of the year, MONETA's clients invested CZK 16.3 billion in wealth management products, underscoring a shift toward higher-yielding instruments over low-interest savings accounts. As a result, the total balance of investment funds expanded to CZK 73.2 billion, representing a year-on-year increase of 34.6 per cent.

BALANCE SHEET AND CLIENT BASE

MONETA's consolidated balance sheet stood at CZK 499 billion as at 30 September 2025, an increase of 2.3 per cent, supported by higher customer deposits and the issuance of Tier 2 bonds in the nominal amount of EUR 100 million (equivalent to CZK 2.4 billion as at 30 September 2025). In terms of assets, the growth was primarily reflected in a year-on-year increase of 6.2 percent in the volume of loans to customers.

MONETA's client base remained stable at 1.6 million.

CAPITAL POSITION

Capital adequacy ratio rose by 74 basis points year-on-year to 19.97 per cent as at 30 September 2025, against the management capital target of 15.25 per cent (the regulatory requirement of 14.25 percent plus a 1 percent management buffer). Tier 1 capital adequacy ratio reached 15.21 per cent against the Tier 1 management target of 12.50 per cent. Regulatory capital stood at CZK 33.2 billion. Excess capital over the management capital target therefore reached CZK 7.8 billion, of which Tier 1 excess capital represents CZK 4.5 billion. These values have not been adjusted to account for a potential extraordinary dividend payment.

Thanks to its robust capital position, the Management Board has proposed an extraordinary dividend distribution of CZK 4 per share, for a total of CZK 2 billion. The proposal will be submitted for shareholder approval at the upcoming General Meeting scheduled for 14 November 2025. The extraordinary dividend, if approved, will be paid from MONETA's retained earnings account.

Additionally, 90 per cent of 2025 consolidated net profits continue to be accrued for future dividend distribution, representing CZK 4.4 billion for the nine months of 2025.

On 5 September 2025, MONETA announced the successful issue of 10-year Tier 2 bonds in the amount of EUR 100 million to strengthen and optimise its capital structure. The issue was five times oversubscribed, with much demand from both existing and new investors from the United Kingdom and west European countries. The bonds carry an initial interest rate of 4.514 per cent, and the issuer has a call option after five years. Moody's assigned a rating of Baa2 to the issue.

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In September 2025, the CNB communicated its results of MONETA's Supervisory Review and Evaluation Process (SREP). The central bank advised that the total SREP capital requirement for 2026 remains unchanged at 10 per cent and comprises the regulatory capital requirements of 8 per cent under Pillar 1 and 2 per cent under Pillar 2. In addition to the overall SREP requirement, MONETA is required to hold capital to cover the combined capital buffer, which on 30 September 2025 stood at 4.25 per cent. Overall, MONETA's capital management target remains unchanged at 15.25 per cent from 1 January 2026.

MREL ratio was 29.29 per cent as at 30 September 2025 and MONETA comfortably meets the management target of 22.35 per cent.

LIQUIDITY POSITION

MONETA's liquidity position remained strong throughout the period under review. The amount of high-quality liquid assets stood at CZK 171 billion, which translates into a liquidity coverage ratio of 335 per cent as at 30 September 2025.

DIGITAL CAPABILITIES AND CONTACT CENTRE

During the first nine months of the year MONETA's digital channels delivered significant shares of new lending origination: 58 per cent of new mortgage originations, 56 per cent of new small business instalment loans and 55 per cent of new consumer loan originations. In addition, 46 per cent of new retail current accounts were completed online.

MONETA has introduced a tool using artificial intelligence at its call centre that completely eliminates clients' waiting time. In the fourth quarter MONETA plans to launch a new 'robot' that will sort and answer incoming emails.

CYBER SECURITY

In view of the significant increase in fraudulent attacks on clients, MONETA is investing continuously in strengthening cybercrime protection. The investments are also directed towards advanced tools that use artificial intelligence technology. These tools enhance our ability to identify suspicious transactions and alert clients to potentially risky behaviour in a matter of milliseconds. Thanks to the group's intensive efforts to strengthen its defences against these attacks, the number of affected clients has fallen by 7.5 per cent year-on-year.

AWARDS

In the prestigious *Zlatá koruna* industry competition, MONETA's mobile application Smart Banka received the People's Choice Award for the fifth consecutive year. Smart Banka has more than 1.3 million users, including an increasing number of commercial clients. MONETA also took the gold Entrepreneurs' Award for its savings account for small business clients.

MARKET OUTLOOK

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MONETA confirms its net profit outlook for 2025 in the range of CZK 6.3 to 6.4 billion, which exceeds the provided minimum net profit outlook of CZK 6 billion.

Market guidance published on 31 January 2025

Metrics	2025	2026	2027	2028	2029	Cumulative
Operating income (CZK bn)	13.6	14.6	15.1	15.8	16.5	75.6
Operating expenses (CZK bn)	(5.9)	(6.1)	(6.2)	(6.4)	(6.6)	(31.2)
Operating profit (CZK bn)	7.7	8.5	8.9	9.4	9.9	44.4
Cost of risk (bps)	(15-35)	(25-45)	(25-45)	(25-45)	(25-45)	-
Effective tax rate (%)	15.5%	15.5%	15.5%	15.5%	15.5%	-
Net profit (CZK bn)	6.0	6.3	6.6	7.0	7.4	33.3
Earnings per share (CZK)	11.7	12.3	12.9	13.7	14.5	65.1
Return on Tangible Equity (RoTE)	20%	20%	21%	21%	22%	-

Commenting on MONETA's financial results for the first three quarters of 2025, Tomáš Spurný, Chairman of the Management Board and Chief Executive Officer of MONETA, said:

"In the first nine months of this year MONETA performed well and has delivered a good set of financial results. In fact, we are confident that we will exceed our full-year guidance for net profit by at minimum 5 per cent to CZK 6.3 billion. Our strong capital position enables us to propose an extraordinary dividend of CZK 4 per share at our General Meeting in November this year."

MONETA 3Q 2025 Earnings call will be held on 23 October 2025 at 10am CET. Information how to register for the call can be found on investor web pages at [Financial results - Moneta Investors](#) or [here](#).

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GROSS PERFORMING LOAN PORTFOLIO AS AT 30 SEPTEMBER 2025

CZK bn	30/09/2025	30/09/2024	change
Mortgage loans	134.2	127.7	5.1%
Consumer loans	39.8	38.1	4.5%
Housing loans	8.5	9.9	(14.2)%
Auto loans	2.8	2.7	4.3%
Credit cards and overdrafts	2.3	2.3	(1.1)%
Retail Total	187.6	180.7	3.8%
Investment loans	53.8	46.5	15.8%
Working capital loans	17.0	18.5	(7.8)%
Small business loans	19.3	15.4	24.9%
Auto loans	9.3	8.3	11.3%
Commercial leases	0.8	1.4	(47.1)%
Commercial total	100.2	90.1	11.1%
Total gross performing loan portfolio	287.8	270.8	6.3%

FUNDING BASE AS AT 30 SEPTEMBER 2025

CZK bn	30/09/2025	30/09/2024	change
Retail customer deposits	328.8	322.7	1.9%
Commercial customer deposits	104.1	98.8	5.4%
Customer deposits total	432.9	421.4	2.7%
Subordinated deposits	2.9	2.9	0.1%
Issued securities	18.3	16.2	12.9%
Due to banks and other ²	3.8	3.5	9.7%
Wholesale total	25.1	22.6	10.8%
Total funding base	458.0	444.0	3.1%

OPERATING PLATFORM AS AT 30 SEPTEMBER 2025

	30/09/2025	30/09/2024	change
Number of branches	122	134	(9.0)%
Number of ATMs ³	1,942	1,981	(2.0)%
Number of clients (million)	1.6	1.6	0.5%

Note: Figures in the table may not add up to the total due to rounding differences.

² Excluding opportunistic repo operations and CSA.

³ Shared ATM network including 562 MONETA's ATMs, 759 KB ATMs, 364 Air Bank ATMs and 257 UniCredit Bank ATMs as at 30 September 2025 and 574 MONETA's ATMs, 791 KB ATMs, 365 Air Bank ATMs and 251 UniCredit Bank ATMs as at 30 September 2024.

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FINANCIAL STATEMENTS AS AT 30 SEPTEMBER 2025

Consolidated unaudited statement of profit or loss for the period ended 30 September 2025

CZK m	3Q 2025 YtD	3Q 2024 YtD	change
Interest and similar income	14,750	17,060	(13.5%)
Interest expense and similar charges	(7,505)	(10,570)	(29.0%)
Net interest income	7,245	6,490	11.6%
Fee and commission income	2,884	2,717	6.1%
Fee and commission expense	(359)	(471)	(23.8%)
Net fee and commission income	2,525	2,246	12.4%
Net income from financial operations	481	678	(29.1%)
Other operating income	74	53	39.6%
Total operating income	10,325	9,467	9.1%
Personnel expenses	(1,877)	(1,877)	0.0%
Administrative expenses	(1,213)	(1,115)	8.8%
Depreciation and amortisation	(874)	(911)	(4.1%)
Regulatory charges	(195)	(216)	(9.7%)
Other operating expenses	(46)	(50)	(8.0%)
Total operating expenses	(4,205)	(4,169)	0.9%
Profit for the period before tax and net impairment of financial assets	6,120	5,298	15.5%
Net impairment of financial assets	(342)	(351)	(2.6%)
Profit for the period before tax	5,778	4,947	16.8%
Taxes on income	(878)	(711)	23.5%
Profit for the period after tax	4,900	4,236	15.7%

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Consolidated unaudited statement of financial position as at 30 September 2025

CZK m	30/09/2025	30/09/2024	change
Cash and cash balances at the central bank	19,267	11,816	63.1%
Derivative financial instruments with positive fair values	522	504	3.6%
Investment securities	124,455	106,040	17.4%
Hedging derivatives with positive fair values	2,271	2,011	12.9%
Change in fair value of items hedged on portfolio basis	-138	864	(116.0)%
Loans and receivables to banks	58,537	89,755	(34.8)%
Loans and receivables to customers	287,103	270,364	6.2%
Intangible assets	3,407	3,287	3.7%
Property and equipment	2,314	2,236	3.5%
Investments in associates	3	2	50.0%
Current tax assets	21	92	(77.2)%
Deferred tax assets	0	7	(100.0)%
Other assets	1,468	1,241	18.3%
Total Assets	499,230	488,219	2.3%
Due to banks	4,338	3,740	16.0%
Due to customers	433,148	421,621	2.7%
Derivative financial instruments with negative fair values	488	467	4.5%
Hedging derivatives with negative fair values	3,070	5,964	(48.5)%
Change in fair value of items hedged on portfolio basis	52	135	(61.5)%
Issued bonds	11,257	11,545	(2.5)%
Subordinated liabilities	9,951	7,568	31.5%
Provisions	274	266	3.0%
Current tax liability	154	63	144.4%
Deferred tax liability	504	418	20.6%
Other liabilities	4,325	4,592	(5.8)%
Total Liabilities	467,561	456,379	2.5%
Share capital	10,220	10,220	0.0%
Statutory reserve	102	102	0.0%
Other reserves	1	1	0.0%
Retained earnings	21,346	21,517	(0.8)%
Total Equity	31,669	31,840	(0.5)%
Total Liabilities & Equity	499,230	488,219	2.3%