

PRESS RELEASE

MONETA delivers net profit of CZK 1.6 billion, up 8 per cent year-on-year

- *Net profit of CZK 1.6 billion, up 8 per cent*
- *Operating income of CZK 3.5 billion, up 4.8 per cent*
- *Operating costs of CZK 1.5 billion, up 1 per cent*
- *Credit cost of CZK 160 million, or 22 basis points*
- *Return on Tangible Equity of 21.6 per cent, up 2.1 percentage points*

Prague, 24 April 2026 – MONETA Money Bank (“MONETA” or “the Bank”) today announced its unaudited consolidated financial results for the first quarter of 2026.

Net profit increased by 8 per cent year-on-year to CZK 1.6 billion, representing a Return on Tangible Equity of 21.6 per cent. This was in line with MONETA’s expectations and was underpinned by strong operating income of CZK 3.5 billion, up 4.8 per cent.

FINANCIAL RESULTS

Net interest income increased by 7.7 per cent year-on-year to CZK 2.5 billion, driven by higher interest income, which increased by 2.2 per cent to CZK 5 billion due to continuing year-on-year growth in new lending volumes. Net interest income was also supported by a drop in the cost of funding on customer deposits from 2.11 per cent in the first quarter of 2025 to 1.99 per cent, which reduced interest expense by 2.9 per cent to CZK 2.5 billion.

Net fee and commission income increased by 1.8 per cent year-on-year to CZK 863 million. This was driven mainly by higher income from the distribution of third-party products and higher transactional fees. The distribution of wealth management products continued to be strong as retail clients sought higher returns on their savings, with related fee income increasing by 19.6 per cent to CZK 262 million. Income related to insurance-product distribution remained stable at CZK 293 million.

Total operating costs for the quarter came in at CZK 1.5 billion, up 1 per cent against the first quarter of 2025. Personnel expenses increased by 8.5 per cent year-on-year to CZK 661 million, driven by higher average salaries and increased performance-based compensation in the sales and management teams. This increase was offset by year-on-year declines of 3.9 per cent to CZK 365 million in

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administrative expenses, and of 9.2 per cent to CZK 266 million in depreciation and amortisation costs.

Credit cost in the first quarter amounted to a net charge of CZK 160 million, or 22 basis points of the average net loan portfolio on an annualised basis. This was at the lower end of the guided range of 20–35 basis points. The credit cost grew by 6 per cent year-on-year due to the creation of loan loss provisions to cover the significant growth in new lending volumes. The Bank's non-performing loan ratio remained at 1 per cent.

MONETA's effective tax rate was 15.2 per cent for the quarter under review, in line with expectations.

Consolidated net profit therefore reached CZK 1.6 billion, up 8 per cent, which represents a Return on Tangible Equity of 21.6 per cent.

BALANCE SHEET AND CLIENT BASE

MONETA's balance sheet increased by 3.9 per cent year-on-year to CZK 520 billion. This was underpinned by ongoing growth in both client deposits and the lending portfolio.

The loan portfolio grew by 6.8 per cent year-on-year to CZK 297 billion, which was largely driven by continuing growth in the commercial segment.

The retail loan portfolio grew by 1.9 per cent year-on-year, with the total loan portfolio reaching CZK 188 billion. Consumer loans increased by 8.3 per cent to CZK 41.8 billion, thanks to 22.6 per cent year-on-year growth in new volumes. The mortgage loan portfolio stood at CZK 133 billion, while the combined credit card and overdraft portfolio amounted to CZK 2.3 billion.

MONETA's wealth management distribution business continued its strong momentum, with total invested balances increasing by 28.8 per cent year-on-year to CZK 81.5 billion. The MONETA-brand range of ICAV funds, launched in October last year, attracted significant demand from clients in the first quarter, with CZK 3.6 billion invested as at 31 March.

The commercial lending business delivered a particularly solid performance, growing by 16.3 percent year-on-year to CZK 109 billion, largely thanks to new volumes in investment loans, up 73.4 per cent to CZK 6 billion, and small business loans, up 20.1 per cent to CZK 2.1 billion. The investment loan portfolio increased by 20 per cent to CZK 60.6 billion, while the small business loan portfolio grew by 25.7 per cent to CZK 21.6 billion year-on-year.

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The customer deposit base increased by 4 per cent year-on-year to CZK 450 billion. Retail deposits rose 3.2 per cent to CZK 341 billion, while commercial deposits rose by 6.5 per cent to CZK 109 billion.

MONETA's client base remained stable at 1.6 million as at 31 March.

CAPITAL POSITION

MONETA maintained a strong capital position in the first quarter, with regulatory capital of CZK 30.8 billion, and excess capital of CZK 4.5 billion. The capital adequacy ratio reached 17.88 per cent, remaining comfortably above the management target of 15.25 per cent (comprising the 14.25 per cent regulatory requirement and one per cent management buffer). Tier 1 excess capital was CZK 2.1 billion as at 31 March.

In February, the Czech National Bank lowered the Bank's Minimum Requirement for Own Funds and Eligible Liabilities (MREL) by 30 basis points to 16.8 per cent of the total volume of risk exposure. As a result, management's MREL target declined to 22.05 per cent. As at 31 March, MONETA's MREL ratio stood at 26.97 per cent.

MONETA continued to accrue 90 per cent of the first quarter's consolidated net profit for future dividend distribution.

LIQUIDITY POSITION

MONETA's liquidity position continues to be strong, with high quality liquid assets of CZK 177 billion and a liquidity coverage ratio of 415 per cent at the end of the first quarter.

DIGITAL CAPABILITIES

MONETA's online banking platform consistently serves as an important driver of product and service distribution. The share of new mortgage and consumer loans distributed fully online was 31 per cent and 44 per cent respectively. The online share of new retail current accounts and new retail savings and term accounts was 44 per cent and 75 per cent respectively.

MARKET GUIDANCE

MONETA published its mid-term guidance for the period 2026–2030 on 3 February 2026, which envisages a cumulative net profit of CZK 37.1 billion. This is 39.1 per cent higher than the cumulative net profit delivered in the past five years. For 2026, MONETA is committed to delivering a minimum net profit of CZK 6.6 billion.

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Market guidance published on 3 February 2026

Metrics	2026	2027	2028	2029	2030	CAGR 2026–2030
Operating income (CZK bn)	14.6	15.4	16.1	16.7	17.5	4.6%
Operating expenses (CZK bn)	(6.0)	(6.1)	(6.2)	(6.4)	(6.5)	2.0%
Operating profit (CZK bn)	8.6	9.3	9.9	10.4	11.0	6.3%
Credit cost ratio (bps)	(20-35)	(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)	6.6	7.0	7.4	7.8	8.3	5.9%
Earnings per share (CZK)	12.9	13.7	14.5	15.3	16.2	5.9%
Return on Tangible Equity (RoTE)	23%	23%	24%	24%	25%	-

Commenting on MONETA's financial results for the first quarter of 2026, Tomáš Spurný, Chairman of the Management Board and CEO, said:

"MONETA delivered a solid set of first quarter results, and I have full confidence that we are on the right track to deliver on our commitment to shareholders for the full year."

MONETA's 1Q 2026 earnings call will be held on 24 April 2026 at 10am CET. Information how to register for the call can be found on the investor web pages at <https://investors.moneta.cz/> or [here](#).

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GROSS PERFORMING LOAN PORTFOLIO

CZK bn	31/03/2026	31/03/2025	Change
Mortgage loans	132.9	131.3	1.2%
Consumer loans	41.8	38.6	8.3%
Housing loans	7.8	9.3	(15.9)%
Auto loans	2.9	2.7	6.5%
Credit cards and overdrafts	2.3	2.3	(0.4)%
Retail Total	187.6	184.2	1.9%
Investment loans	60.6	50.5	20.0%
Working capital loans	16.6	16.7	(0.6)%
Small business loans	21.6	17.2	25.7%
Auto loans	10.1	8.6	17.2%
Commercial leases	0.5	1.1	(52.3)%
Commercial total	109.3	94.0	16.3%
Total gross performing loan portfolio	296.9	278.1	6.8%

FUNDING BASE

CZK bn	31/03/2026	31/03/2025	Change
Retail customer deposits	340.7	330.2	3.2%
Commercial customer deposits	109.3	102.6	6.5%
Customer deposits total	450.0	432.8	4.0%
Subordinated deposits	2.9	2.9	0.1%
Issued securities	16.9	16.2	4.6%
Due to banks and other	3.9	4.0	(2.7)%
Wholesale total	23.7	23.1	2.8%
Total funding base	473.8	455.9	3.9%

OPERATING PLATFORM

	31/03/2026	31/03/2025	Change
Number of branches	123	124	(0.8)%
Number of ATMs ¹	1,920	1,936	(0.8)%
Number of clients (million)	1.6	1.6	0.2%

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

¹ Shared ATM network including 541 MONETA's ATMs, 750 KB ATMs, 373 Air Bank ATMs and 256 UniCredit Bank ATMs as at 31 March 2026 and 557 MONETA's ATMs, 760 KB ATMs, 366 Air Bank ATMs and 253 UniCredit Bank ATMs as at 31 March 2025.

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FINANCIAL STATEMENTS

Consolidated unaudited statement of profit or loss for the period ended 31 March 2026

CZK m	1Q 2026	1Q 2025	change
Interest and similar income	5,018	4,911	2.2%
Interest expense and similar charges	(2,500)	(2,574)	(2.9)%
Net interest income	2,518	2,337	7.7%
Fee and commission income	1,024	959	6.8%
Fee and commission expense	(161)	(111)	45.0%
Net fee and commission income	863	848	1.8%
Net income from financial operations	138	168	(17.9)%
Other operating income	20	25	(20.0)%
Total operating income	3,539	3,378	4.8%
Personnel expenses	(661)	(609)	8.5%
Administrative expenses	(365)	(380)	(3.9)%
Depreciation and amortisation	(266)	(293)	(9.2)%
Regulatory charges	(209)	(195)	7.2%
Other operating expenses	(12)	(21)	(42.9)%
Total operating expenses	(1,513)	(1,498)	1.0%
Profit for the period before tax and net impairment of financial assets	2,026	1,880	7.8%
Net impairment of financial assets	(160)	(151)	6.0%
Profit for the period before tax	1,866	1,729	7.9%
Taxes on income	(283)	(263)	7.6%
Profit for the period after tax	1,583	1,466	8.0%

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Consolidated unaudited statement of financial position as at 31 March 2026

CZK m	31/03/2026	31/03/2025	change
Cash and cash balances at the central bank	11,574	18,019	(35.8)%
Derivative financial instruments with positive fair values	675	491	37.5%
Investment securities	127,603	123,081	3.7%
Hedging derivatives with positive fair values	2,743	2,096	30.9%
Change in fair value of items hedged on portfolio basis	(908)	366	n/a
Loans and receivables to banks	74,806	68,719	8.9%
Loans and receivables to customers	296,275	277,742	6.7%
Intangible assets	3,551	3,341	6.3%
Property and equipment	2,312	2,426	(4.7)%
Investments in associates	4	4	0.0%
Current tax assets	31	15	106.7%
Other assets	1,831	4,435	(58.7)%
Total Assets	520,497	500,735	3.9%
Due to banks	3,901	4,007	(2.6)%
Due to customers	450,022	432,823	4.0%
Derivative financial instruments with negative fair values	512	458	11.8%
Hedging derivatives with negative fair values	2,179	4,825	(54.8)%
Change in fair value of items hedged on portfolio basis	(186)	87	n/a
Issued bonds	9,862	11,559	(14.7)%
Subordinated liabilities	9,979	7,529	32.5%
Provisions	294	275	6.9%
Current tax liability	395	76	419.7%
Deferred tax liability	326	419	(22.2)%
Other liabilities	10,404	5,332	95.1%
Total Liabilities	487,688	467,390	4.3%
Share capital	10,220	10,220	0.0%
Statutory reserve	102	102	0.0%
Other reserves	1	1	0.0%
Retained earnings	22,486	23,022	(2.3)%
Total Equity	32,809	33,345	(1.6)%
Total Liabilities & Equity	520,497	500,735	3.9%