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MONETA reports 2025 net profit of CZK 6.5 billion and proposes dividend of CZK 11.5 per share

- *Net profit of CZK 6.5 billion, up 11.9 per cent*
- *Operating income of CZK 13.9 billion, up 7.8 per cent*
- *Operating expenses slightly increased by 2 per cent to CZK 5.8 billion*
- *Cost of risk CZK 444 million, or 16 basis points*
- *Return on Tangible Equity 23.4 per cent, up 3 percentage points*
- *Management intends to propose 2025 dividend of CZK 11.5 per share*

Prague, 3 February 2026 - MONETA Money Bank ("MONETA") today announced its unaudited consolidated financial results for the full year 2025.

Net profit reached CZK 6.5 billion, which was CZK 500 million more than the guidance from 30 January 2025, and 11.9 per cent higher than 2024 net profit. The Return on Tangible Equity therefore reached 23.4 per cent. This was supported by strong operating income of CZK 13.9 billion, representing a 7.8 per cent increase, a cost base of CZK 5.8 billion, and low cost of risk of CZK 444 million.

MONETA's total balance sheet increased by 1.9 per cent to CZK 505 billion. This was driven by the continued increase of customer deposits and loan balances. Total loan balances across both the retail and commercial businesses rose by 5.8 per cent to CZK 292 billion. Customer deposits grew by 2.5 per cent to CZK 440 billion, despite deposit repricing and intensified market competition during the last months of 2025.

MONETA maintains a solid capital position, which enabled the Management Board to accrue and propose a 2025 dividend in the amount of CZK 11.5 per share, which represents 90 per cent of 2025 consolidated net profit. Shareholders will vote on the proposed dividend at the General Meeting to be held on 21 April 2026.

FINANCIAL RESULTS

MONETA delivered total operating income of CZK 13.9 billion, an increase of 7.8 per cent year-on-year.

Net interest income reached CZK 9.7 billion, up 8.8 per cent year-on-year, supported by continuous customer deposit repricing and strong demand for credit throughout 2025. The cost of funds on customer deposits decreased to 1.97 per cent in December 2025 compared to 2.16 per cent in December 2024.

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Net fee and commission income increased by 11.1 per cent year-on-year to CZK 3.4 billion. This was driven by lower fee expense, expansion of third-party product distribution and stronger penalty fees. Fee expense declined by 25.9 per cent to CZK 493 million due to improved commercial terms with Visa. Third-party commission income from the distribution of investment and insurance products contributed a significant CZK 2 billion, up 4.1 per cent on 2024.

Income from the distribution of wealth management product contributed CZK 896 million in fee income, up 21.2 per cent. Newly distributed investment volumes reached CZK 22.4 billion in 2025. The total balance of all distributed wealth management products rose by 32.9 per cent year-on-year to CZK 78.9 billion. Commission from the sale of insurance products decreased by 6.3 per cent, contributing CZK 1.1 billion in fee income.

MONETA maintained operating expense at a level of CZK 5.8 billion, up by 2 per cent year-on-year. This was broadly in line with expectations, and below the guidance. Personnel costs rose by 3.9 per cent to CZK 2.8 billion due to persisting inflationary pressures. Administrative costs rose by 5.9 per cent to CZK 1.6 billion. On the contrary, depreciation and amortisation costs were lower by 5.1 per cent at CZK 1.2 billion, and mandatory regulatory contributions decreased by 9.7 per cent to CZK 195 million.

The cost of risk stood at the lower end of the guided range of 15-35 bps, with a net charge of CZK 444 million, or 16 bps of the average net loan portfolio. This was supported by successful disposals of non-performing loans (NPLs) in the nominal amount of CZK 1.3 billion, which generated an extraordinary income of CZK 115 million. MONETA's loan portfolio performed well, with good client repayment discipline and low delinquencies; the NPL ratio stood at 1 per cent as at 31 December, a record low.

MONETA's effective tax rate for 2025 was 14.9 per cent, up by 0.3 percentage points year-on-year due to the newly applied top-up tax.

Consolidated net profit therefore reached CZK 6.5 billion, up 11.9 per cent, or CZK 12.7 per share, and represents a Return on Tangible Equity of 23.4 per cent.

BALANCE SHEET AND CLIENT BASE

MONETA's consolidated balance sheet stood at CZK 505 billion as at 31 December, up 1.9 per cent year-on-year. This was supported by continued growth of client deposits and the overall lending portfolio.

Demand for lending products was strong throughout 2025. The total loan portfolio increased by 5.8 per cent to CZK 292 billion. The retail loan portfolio grew by 2.4 per cent year-on-year to CZK 188 billion. New retail loan volumes grew by 20.6 percent to

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CZK 44.7 billion. New mortgage and consumer lending was especially strong, with new volumes up 22 per cent and 22.6 per cent respectively. The commercial loan portfolio increased by 12.4 per cent to CZK 104 billion, driven mainly by investment loans and small business lending. Commercial new lending volumes were up by 23.8 per cent to CZK 31.5 billion, with new small business loans up 31.4 per cent and new investment loans rising by 24 per cent.

Client deposits grew by 2.5 per cent to CZK 440 billion, despite the gradual repricing of deposits and intense market competition. Retail deposits rose by 2.2 per cent to CZK 331 billion, and commercial deposits were up 3.3 per cent to CZK 109 billion.

MONETA maintained a stable client base with 1.6 million customers as at 31 December.

CAPITAL POSITION

MONETA closed the year with a strong capital position and regulatory capital of CZK 30.8 billion. Total capital adequacy ratio stood at 18.7 per cent, compared to the management target of 15.25 per cent, which represents excess capital of CZK 5.7 billion.

Due to the solid capital position, MONETA intends to propose a dividend of CZK 11.5 per share. The proposed dividend represents a pay-out ratio of 90 per cent on 2025 consolidated net profit and is fully in line with the previously communicated intention of the Management Board.

MONETA's MREL position was 27.52 per cent as at 31 December, exceeding the management's MREL target of 22.35 per cent.

LIQUIDITY POSITION

MONETA maintained a strong liquidity position throughout the year. The balance of high-quality liquid assets stood at CZK 174 billion and the Liquidity Coverage Ratio reached 321 per cent as at 31 December, exceeding the regulatory requirement of 100 per cent.

DIGITAL CAPABILITIES

Online banking channels continued to be a key source of product and service distribution throughout 2025. The share of new mortgage and consumer loans distributed online was 57 per cent and 56 per cent respectively. The online share of new retail current deposits and new retail savings and term accounts was 45 per cent and 72 per cent respectively.

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The Smart Banka mobile application is MONETA's key client interface and is used by 1.6 million users almost every day. In 2025 new features were added to the application, enabling both retail and commercial users to access services, including online advisory, a benefits programme, and invoicing tools for small businesses. These were well received by customers, and recognised by the public, which voted Smart Banka as the Visa People's Choice award for the fifth successive year in the annual *Zlata Koruna*, or Golden Crown, awards.

MARKET GUIDANCE

MONETA's management published a new mid-term guidance for the period 2026–2030, which envisaged the delivery of cumulative net profit of CZK 37.1 billion in the next five years. This new market guidance represents 39.1 per cent more than the delivered cumulative net profit in the past five years 2021–2025. Additionally, management seeks to keep the dividend pay-out ratio at 90 per cent of the consolidated net profit.

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%
Cost of risk (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 full year 2025, Tomáš Spurný, Chairman of the Management Board and CEO, said:

"It is pleasing to report that MONETA has again successfully delivered against our targets and commitments."

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MONETA's Full Year 2025 Earnings call will be held on 3 February 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	31/12/2025	31/12/2024	change
Mortgage loans	133.6	130.2	2.6%
Consumer loans	40.6	38.1	6.6%
Housing loans	8.1	9.6	(15.2)%
Auto loans	2.8	2.7	3.3%
Credit cards and overdrafts	2.3	2.4	(2.8)%
Retail Total	187.5	183.1	2.4%
Investment loans	57.2	50.1	14.3%
Working capital loans	16.2	16.6	(2.6)%
Small business loans	20.5	16.3	26.1%
Auto loans	9.7	8.6	13.5%
Commercial leases	0.6	1.2	(49.8)%
Commercial total	104.3	92.8	12.4%
Total gross performing loan portfolio	291.8	275.9	5.8%

FUNDING BASE

CZK bn	31/12/2025	31/12/2024	change
Retail customer deposits	331.2	324.0	2.2%
Commercial customer deposits	109.2	105.8	3.3%
Customer deposits total	440.4	429.8	2.5%
Subordinated deposits	2.9	2.9	(0.5)%
Issued securities	16.8	16.3	3.5%
Due to banks and other ¹	3.6	3.4	4.4%
Wholesale total	23.3	22.6	3.2%
Total funding base	463.7	452.4	2.5%

OPERATING PLATFORM

	31/12/2025	31/12/2024	change
Number of branches	122	124	(1.6)%
Number of ATMs ²	1,942	1,966	(1.2)%
Number of clients (million)	1.6	1.6	0.3%

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

¹ Excluding opportunistic repo operations and CSA.

² Shared ATM network including 561 MONETA's ATMs, 757 KB ATMs, 370 Air Bank ATMs and 254 UniCredit Bank ATMs as at 31 December 2025 and 557 MONETA's ATMs, 791 KB ATMs, 367 Air Bank ATMs and 251 UniCredit Bank ATMs as at 31 December 2024.

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FINANCIAL STATEMENTS AS AT 31 DECEMBER 2025

Consolidated unaudited statement of profit or loss for the period ended 31 December 2025

CZK m	FY 2025	FY 2024	change
Interest and similar income	19,681	22,207	(11.4%)
Interest expense and similar charges	(9,974)	(13,288)	(24.9%)
Net interest income	9,707	8,919	8.8%
Fee and commission income	3,893	3,725	4.5%
Fee and commission expense	(493)	(665)	(25.9%)
Net fee and commission income	3,400	3,060	11.1%
Dividend income	1	0	n/a
Net income from financial operations	727	860	(15.5%)
Other operating income	89	72	23.6%
Total operating income	13,924	12,911	7.8%
Personnel expenses	(2,768)	(2,664)	3.9%
Administrative expenses	(1,644)	(1,552)	5.9%
Depreciation and amortisation	(1,162)	(1,225)	(5.1%)
Regulatory charges	(195)	(216)	(9.7%)
Other operating expenses	(70)	(65)	7.7%
Total operating expenses	(5,839)	(5,722)	2.0%
Profit for the period before tax and net impairment of financial assets	8,085	7,189	12.5%
Net impairment of financial assets	(444)	(386)	15.0%
Profit for the period before tax	7,641	6,803	12.3%
Taxes on income	(1,140)	(995)	14.6%
Profit for the period after tax	6,501	5,808	11.9%

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Consolidated unaudited statement of financial position as at 31 December 2025

CZK m	31 Dec 2025	31 Dec 2024	change
Cash and cash balances at the central bank	20,898	13,541	54.3%
Derivative financial instruments with positive fair values	633	596	6.2%
Investment securities	120,112	116,664	3.0%
Hedging derivatives with positive fair values	1,829	2,314	(21.0)%
Change in fair value of items hedged on portfolio basis	63	200	(68.5)%
Loans and receivables to banks	62,441	79,206	(21.2)%
Loans and receivables to customers	291,158	275,383	5.7%
Intangible assets	3,498	3,365	4.0%
Property and equipment	2,383	2,260	5.4%
Investments in associates	3	3	0.0%
Current tax assets	20	70	(71.4)%
Deferred tax assets	0	0	n/a
Other assets	1,511	1,380	9.5%
Total Assets	504,549	494,982	1.9%
Due to banks	3,975	3,834	3.7%
Due to customers	440,602	430,021	2.5%
Derivative financial instruments with negative fair values	477	532	(10.3)%
Hedging derivatives with negative fair values	3,441	4,259	(19.2)%
Change in fair value of items hedged on portfolio basis	60	78	(23.1)%
Issued bonds	9,729	11,562	(15.9)%
Subordinated liabilities	10,015	7,622	31.4%
Provisions	309	263	17.5%
Current tax liability	242	47	414.9%
Deferred tax liability	435	469	(7.2)%
Other liabilities	4,038	4,416	(8.6)%
Total Liabilities	473,323	463,103	2.2%
Share capital	10,220	10,220	0.0%
Statutory reserve	102	102	0.0%
Other reserves	1	1	0.0%
Retained earnings	20,903	21,556	(3.0)%
Total Equity	31,226	31,879	(2.0)%
Total Liabilities & Equity	504,549	494,982	1.9%