

Opinion of the Supervisory Board on the Management Board's proposal to pay dividend from the retained earnings account of previous years

For the year 2024, MONETA Money Bank, a.s. reported a net profit of CZK 5,807,662,881.21 according to the annual consolidated financial statements and a net profit of CZK 6,390,863,561.51 according to the annual individual financial statements.

The balance of retained earnings account as of today amounts to CZK 16,446,011,343.66 as per the consolidated financial statements and amounts to CZK 17,170,917,330.86 as per the individual financial statements.

The Supervisory Board was informed by the bank's Management Board about the bank's total capital, capital adequacy and liquidity position.

According to the bank's Management Board, the capital position remains in line with regulations and, as of June 30, amounts to 15.04% of Tier I capital, the Capital Adequacy Ratio (CAR) is 18.53%, the liquidity position with a total volume of High-Quality Liquid Assets (HQLA) of CZK 179.1 billion, and the Liquidity Coverage Ratio (LCR) is 339% and sufficient to cover future loan portfolio growth as per guidance published on 24 July 2025.

The extraordinary dividend shall not endanger expected growth of the bank's loan portfolio and fulfilment of all regulatory requirements and ratios.

After the approval and payment of the proposed dividend, the Management Board expects the capital position at the year-end to remain safely above the management target. Specifically, the Tier 1 Ratio within the range of 13.6% - 14.0%, well above the Tier 1 management target of 12.5% and the Capital Adequacy Ratio to be at the range of 18.1% - 18.5%, above the capital management target of 15.25%. Additionally, the liquidity position is anticipated to remain strong with HQLA of more than CZK 160 billion and LCR above 300%.

In the light of the above the Supervisory Board has reviewed the Management Board's proposal to pay dividend in the total amount of CZK 2,044,000,000, corresponding to CZK 4 per share, and recommends that the General Meeting approves the payment of the proposed dividend from the account of retained earnings as follows:

CZK 2,044,000,000 shall be distributed to the shareholders as a share of profit (dividend). The profit share to be distributed to shareholders (dividend) is CZK 4 per share.

In Prague, on 9 October 2025

For the Supervisory Board: Gabriel Eichler
Chairman of the Supervisory Board of MONETA Money Bank, a.s.