

Mandatory Disclosure
PUBLIC DISCLOSURE OF INSIDE INFORMATION

24 September 2025, 5:00 PM

MONETA Money Bank, a.s. announces that it has received the results of the Supervisory Review and Evaluation Process (SREP) from the Czech National Bank and that the total SREP capital requirement for 2026 remains unchanged

In its announcement, the CNB requires MONETA Money Bank, a.s. ("MONETA") to maintain the **total SREP capital requirement at 10 per cent**, with effect from 1 January 2026, the same as for 2025.

The total SREP capital requirement comprises the regulatory **capital requirement under Pillar I of 8 per cent** and the **Pillar II regulatory capital requirement of 2 per cent**.

In addition to the overall SREP capital requirement, MONETA is required to hold Common Equity Tier 1 capital to cover the **combined capital buffer**. As of 30 June 2025, this buffer stood at **4.25 per cent**, comprising a capital conservation buffer of 2.5 per cent, a countercyclical capital buffer of 1.25 per cent and a systemic risk buffer of 0.5 per cent of risk-weighted assets.

In addition to the overall regulatory requirement, management maintains a **capital buffer of 1 per cent** of risk-weighted assets.

The management capital target on a consolidated basis therefore remains unchanged at 15.25 per cent effective from 1 January 2026.

As of 30 June 2025, MONETA reported a total capital adequacy ratio at the consolidated level of 18.53 per cent.

PROJECTION OF THE MANAGEMENT CAPITAL TARGET ON A CONSOLIDATED BASIS

	30 Jun 2025	1 Jan 2026
Pillar I – CRR requirement	8.0%	8.0%
Pillar II – SREP requirement	2.0%	2.0%
CRR capital conservation buffer	2.5%	2.5%
CRR countercyclical capital buffer	1.25%	1.25%
Systemic risk buffer	0.5%	0.5%
Total regulatory requirement for capital	14.25%	14.25%
Management capital buffer	1.0%	1.0%
MANAGEMENT CAPITAL TARGET ON A CONSOLIDATED BASIS	15.25%	15.25%