

11 October 2021

### **MONETA Money Bank announces another disposal of non-performing loan portfolio**

MONETA Money Bank, a.s. (“MONETA”) wishes to inform that it has successfully concluded further disposal of non-performing loan portfolio (“NPL”) in the nominal value of CZK 297 million. The portfolio consisted of 2,950 unsecured loans in insolvency proceedings. MONETA realized on the disposal a pre-tax profit of CZK 35 million. The overall recovery from this portfolio reached 44% through the collection process.

The disposal was successfully conducted through competitive electronic auction process with 47 participants. Non-performing portfolio was bought by Kruk Česká a Slovenská republika, s.r.o., the member of group KRUK S.A.

MONETA continues to perform towards its objectives of loan portfolio quality management and NPL disposal strategy. In 2021 year to date, MONETA disposed NPL portfolio in the total nominal value of CZK 1,623 million on which it generated a pre-tax profit of CZK 188 million.