PPF Banka

Press Release

Prague 22 October 2025

Moody's assigns PPF banka long-term deposit rating of A3 with stable outlook

- The rating by Moody's highlights PPF banka's stability and reliability, supported by high-quality services across all its sectors, including corporate, private, and municipal banking, as well as capital market trading.

- Moody's states that PPF banka maintains sound capitalization and substantial liquidity. The bank's risk appetite and risk management practices align with PPF Group's robust governance framework.

- The A3 long-term deposit rating positions PPF banka on par with major competitors on the Czech banking market.

PPF banka announced today that Moody's Ratings has assigned A3 long-term and P-2 short-term deposit ratings to the bank. Moody's commended PPF banka for its sound capitalization, solid profitability, efficient cost management, substantial liquidity, and excellent risk management capabilities.

"The assignment of our deposit rating at the top 'A' level marks an important milestone for PPF banka and our teams, but also a commitment. It confirms the bank's stability and reliability, which are supported by quality services and products we provide to all our clients across multiple sectors, including corporate, private banking, financial services for municipalities, or capital markets trading," said Petr Jirásko, CEO of PPF banka.

The long-term deposit rating, assigned with a stable outlook, reinforces PPF banka's position among the Czech Republic's leading financial institutions and highlights its role as a trusted banking partner for shareholders, PPF Group and the City of Prague.

Commenting on the relationship with PPF Group, Moody's stated: "PPF banka has no direct credit exposure to its parent and only limited exposure to affiliates, indicating no excessive related-party lending."

Moody's also assessed PPF banka's environmental, social, and governance (ESG) profile, identifying no ESG-related material impact on the assigned ratings. Governance risks are mitigated by the presence of independent directors serving on the bank's supervisory board.

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"The bank's risk appetite and risk management practices as well as its track record of sustained performance support our assessment of robust governance," Moody's said, adding that the stable outlook for the ratings assumes the bank's financial performance will remain broadly unchanged over the next 12–18 months.

More information about PPF banka's ratings is available on the Moody's website: https://ratings.moodys.com/ratings-news/452982.

Note to editors

PPF banka offers services to clients in the corporate, public, and private sectors who value a professional and personalized approach. The bank specializes in capital markets trading, including money market transactions and treasury debt operations. It also provides structured credit products, financial and market analysis, cross-border payment solutions, and hedging for interest and currency risks. PPF banka serves as an important banking partner for its shareholders: PPF Group and the City of Prague.

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