



Emma Finance SK a. s.

EMMA FINSK 5,25/30 Notes

with fixed interest rate of 5,25% p.a.

with a total nominal value of EUR 50,000,000

due in 2030

ISIN: CZ0003573859

(the “Notes”)

CHOICE OF REFERENCE MEMBER STATE

The issuer of the Notes, Emma Finance SK a. s., has chosen the Czech Republic as the reference member state in which it will fulfill its information obligations related to the issuance of Notes.

29 October 2025