



Emma Finance CZ a.s.

EMMA FINCZ 6,00/30 Notes

with fixed interest rate of 6.00% p.a.

with a total nominal value of CZK 2,500,000,000

due in 2030

ISIN: CZ0003573842

(the “Notes”)

NOTIFICATION OF THE FIRST PAYMENT OF INTEREST INCOME

The issuer of the Notes, Emma Finance CZ a.s., announces the payment of first interest income with a fixed interest rate of 6.00% p.a. for the income period from 10 July 2025 to 10 January 2026, payable on 10 January 2026.

Record date: 11 December 2025, ex-coupon date: 12 December 2025.

In accordance with the terms and conditions of the issue, the payment will be made by bank transfer at the designated office of the issuer's administrator, J&T BANKA, a.s., with its registered office at Sokolovská 700/113a, Karlín, 186 00 Prague 8, ID No.: 471 15 378, registered in the Commercial Register maintained by the Municipal Court in Prague under file No. B 1731. The required instructions must be sent to the above address no later than five days before the payment of the interest income.

For more information, please call +420 221 710 054 or +420 221 710 053.