EMMA

PRESS RELEASE

EMMA Capital Group's new bonds sold out within a few days

PRAGUE, 25 SEPTEMBER 2026

EMMA Capital Group today issued a further tranche of its bonds, with five financial institutions having participated in their placement for the first time: J&T Banka, PPF Banka, UniCredit Bank, Česká spořitelna and Komerční banka. The securities, which follow earlier successful issues under the EMMA Capital bond programme, were fully subscribed even before today's issue date.

The secured bonds issued by EMMA Finance CZ and EMMA Finance SK are denominated in Czech koruna, with an interest rate of 7%, and in euros, with a rate of 6%. They have a maturity of five years.

In response to the high demand, the volume of koruna-denominated bonds was increased from 2.5 billion to 3.3 billion, and that of euro-denominated bonds from 20 to 40 million.

"We are, of course, delighted by the demand for this new tranche of our bonds. It is evident that investors' positive experience with our previous issues has been reflected in this response," said Pavel Horák, Investment Director and Partner at EMMA Capital. He added: *"The funds we raised through this subscription will be used to finance further acquisitions by EMMA Capital Group, which we intend to carry out in the foreseeable future."*

EMMA Capital is a private investment holding founded in 2012 by Jiří Šmejc. In recent years, it has focused primarily on markets in the European Union, but is also present in other markets in Europe. In companies in which it acquires an equity stake, it actively oversees their management, development and any eventual restructuring. EMMA's investment priority is retail and customer-oriented companies, and it is also successfully entering the B2B segment.

CONTACT:

Pavel Zuna
zuna@emmacapital.cz
+420 602 475 698