Emma Finance CZ a.s.

EMMA FINCZ 7,00/31 Notes
with fixed interest rate of 7.00% p.a.
with a total nominal value of CZK 3,300,000,000
due in 2031

ISIN: CZ0003586562

(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 7.00% p.a. for the income period from 25 September 2026 to 25 December 2026, payable on 25 December 2026.

Record date: 25 November 2026, ex-coupon date: 26 November 2026

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