

(Convenient English translation of Czech official version.
In case of discrepancy Czech version prevails)

MINUTES

of the General Meeting (hereinafter referred to as the "**General Meeting**") of the Company

MONETA Money Bank, a.s.,

with its registered office at Prague 4 - Michle, Vyskočilova 1442/1b, Postal Code 140 00, ID No.: 256 72 720,
registered in the Commercial Register maintained by the Municipal Court in Prague, File No. B 5403 (hereinafter also
referred to as "**Company**", "**MONETA**" or "**Bank**"),

held on 19 November 2024 at 10:00

at the registered office of MONETA Money Bank, a.s., at Vyskočilova 1442/1b, Praha 4 - Michle, Postal Code
140 00

The record date for participation at the General Meeting was 12 November 2024 (Tuesday). The right to participate in the General Meeting and to exercise his/her shareholder rights (including the right to vote) shall be vested only in the shareholder listed in the extract from the register of book-entry shares of MONETA Money Bank, a.s. (ISIN: CZ0008040318) as of the said record date.

On the basis of the quorum minutes drawn up at 10:00 a.m., the General Meeting was quorate and eligible to adopt decisions, as the Company's shareholders were present in person or by proxy, holding shares with a total nominal value of CZK 7,779,204,020, representing 76.12% of the Company's shares entitled to vote. A quorum is present at the General Meeting if the Company's shareholders holding shares with a nominal value exceeding 50% of the Company's share capital are present in person or by proxy, i.e. shareholders holding shares with a total nominal value of at least CZK 5,110,000,020.

At 10:00 a.m., Mr. Tomáš Spurný, Chairman of the Management Board of the Company, welcomed the attendees, introduced himself and informed the shareholders that he would preside over this General Meeting on the basis of the authorization of the Management Board of the Company until the Chairman of the General Meeting elected by the General Meeting takes over this task.

Mr. Tomáš Spurný informed the shareholders that the persons proposed by the Management Board of the Company to act as minutes clerk, verifiers of the minutes and persons in charge of counting the votes, i.e. scrutineers, will provisionally take up their functions at the commencement of this General Meeting. These persons will hold their positions until a final decision on the bodies of the General Meeting is made.

Mr. Tomáš Spurný also stated that other members of the Company's bodies, namely:

for the **Supervisory Board**:

- Member of the Supervisory Board, Ms **Kateřina Jirásková**
- Member of the Supervisory Board, Ms **Zuzana Prokopcová**
- Member of the Supervisory Board, Mr. **Clare Ronald Clarke**
- Member of the Supervisory Board, Mr. **Denis Arthur Hall**
- Member of the Supervisory Board, Ms **Klára Escobar**
- Member of the Supervisory Board, Ms **Monika Kalivodová**
- Member of the Supervisory Board, Ms **Linda Kavanová**

for the **Management Board** further:

- Member of the Management Board, Ms **Klára Starková**
- Member of the Management Board, Mr. **Jan Friček**
- Member of the Management Board, Mr. **Jan Novotný**
- Member of the Management Board, Mr. **Andrew John Gerber**

and for the **Audit Committee**:

- Chairwoman of the Audit Committee, Ms **Zuzana Prokopcová**
- Member of the Audit Committee, Ms **Kateřina Jirásková**
- Member of the Audit Committee, Mr. **Denis Arthur Hall**

Mr. **Carl Normann Vökt**, Vice-Chairman of the Management Board, Mr. **Gabriel Eichler**, Chairman of the Supervisory Board and Mr. **Miroslav Singer**, Vice-Chairman of the Supervisory Board of the Company, duly excused themselves from the General Meeting.

Mr. Tomáš Spurný then informed the General Meeting about the following organizational matters, adding that this information is also contained in the Rules of Procedure of the General Meeting of MONETA Money Bank, a.s., which was approved by the General Meeting of the Company held on 20 December 2021 and will also apply to the meeting of this General Meeting. These Rules of Procedure have been republished together with the invitation to the General Meeting on the Company's website, have been made available for inspection at the Company's registered office and are also available for inspection by the shareholders present at the Information center.

- According to the Company's Articles of Association, a quorum is present at a general meeting if shareholders holding shares with a nominal value exceeding 50% of the Company's share capital are present (pursuant to Article 12(1) of the Articles of Association).
- Pursuant to Article 12a(12) of the Articles of Association, shareholders who voted by correspondence are deemed to be present at the General Meeting (including those shareholders who, in accordance with the Articles of Association, are deemed to have abstained from voting on a resolution).
- Shareholders vote with the ballots they received at the presentation. Each share of the Company has 1 vote attached to it.
- For each vote, shareholders have two separate ballot cards in the set of ballot cards with a pre-printed voting sequence number. One with a green underprint is for voting "FOR" and the other with a red underprint is for voting "AGAINST". In case a shareholder wishes to vote "ABSTAIN", he/she shall not cast any ballot card.
- The shareholders shall separate the relevant ballot card from the ballot card packet in the upper left corner, sign the ballot card only and hand it over to the persons in charge of collecting the ballot cards. No further information is to be filled in on the ballot card; the relevant ballot card need only be signed and handed in.
- In the event that a shareholder fails to sign the ballot card or casts both ballot cards (i.e. "FOR" and "AGAINST") with the same sequential number, the vote will be deemed invalid.

Mr. Tomáš Spurný also informed the shareholders that if they voted by correspondence and were present at this General Meeting, the correspondence vote will not be taken into account with regard to the items on the agenda of the General Meeting that will be discussed after the registration of these shareholders in the attendance list, and these shareholders will vote again on these items at this General Meeting.

Mr. Tomáš Spurný further informed the shareholders that they, as shareholders at the General Meeting, have the right to submit a request for clarification, to submit a proposal or counterproposal or to lodge a protest regarding the

resolutions of the General Meeting in the form of signed written submissions at the Information center or orally, at the invitation of the Chairman of the General Meeting and at the microphone.

Thereafter, Mr. Tomáš Spurný read out the quorum report received from the Information center and confirmed that the General Meeting of the Company was quorate and qualified to take decisions as stated above.

1. Election of Persons Involved in the Organization of the General Meeting

Mr. Tomáš Spurný then stated that it was possible to proceed to item 1 of the agenda of the General Meeting, which was the election of persons to the General Meeting bodies. Specifically, this concerns the election of the Chairman of the General Meeting, the Minutes Clerk, the Verifiers of the Minutes and the persons in charge of counting the votes, the so-called Scrutineers. The draft resolution submitted to the General Meeting for voting under this item of the agenda of the General Meeting is printed on the ballot card with the sequence number 1 and reads as follows:

"The General Meeting elects Mr. Karel Dřevínek as the Chairman of the General Meeting, Mrs. Dominika Bubeníčková as the Minutes Clerk, Mr. Jiří Bureš and Mr. Pavel Mrázek as the Minutes Verifiers, and Mr. Petr Brant and Mr. Milan Vácha as the Scrutineers."

Mr. Tomáš Spurný stated that the proposed composition of the General Meeting bodies is based on the requirements of the law and the Company's Articles of Association. The Management Board of the Company considers the proposed persons to be suitable candidates for the aforementioned positions in view of their qualifications, experience and experience from previous General Meetings of the Company.

Mr. Tomáš Spurný reminded the shareholders that before the General Meeting proceeds to voting, the shareholders have the opportunity to submit a request for clarification or a counterproposal on this item of the agenda of the General Meeting.

When asked by Tomáš Spurný whether the Information center had any requests for explanations or counter-proposals regarding this item 1 of the agenda of the General Meeting or whether any shareholder intended to submit a request for explanations or counter-proposals regarding this item 1 of the agenda of the General Meeting orally, the Information center confirmed that it had no discussion tickets for this item of the agenda of the General Meeting. At the same time, no shareholder has submitted a request for an explanation or counterproposal regarding this item on the agenda of the General Meeting orally.

Mr. Tomáš Spurný then asked the Information center to draw up a quorum record for the ballot card with the voting number 1 and reminded the shareholders that a simple majority of the votes of the shareholders present was required to pass a resolution. He then read out the minutes of the quorum of the General Meeting for the ballot card with voting order number 1 and stated that the General Meeting continued to have a quorum.

Mr. Tomáš Spurný invited the shareholders to take the ballot cards with the sequence number of voting 1, which are intended for voting on item 1 of the agenda of the General Meeting, to select the appropriate ballot card (i.e. "FOR" or "AGAINST") in accordance with their decision, to sign it and to hand it to the persons in charge of collecting the ballot cards, and if the shareholders wish to vote "ABSTAIN", they should not cast any ballot card.

A vote was then taken and Mr. Tomáš Spurný invited those shareholders present who had not had the opportunity to cast a ballot to come forward. After a moment, Mr. Tomáš Spurný noted that none of the shareholders had voted and closed the voting.

Subsequently, Mr. Tomáš Spurný informed the shareholders that according to the preliminary results of the voting, an absolute majority of the votes of the shareholders present voted in favour of the resolution on the

election of the proposed persons to the bodies of the General Meeting as submitted by the Company's Management Board. The resolution in question was therefore adopted. The exact number of total votes will be communicated to shareholders at an appropriate time later in the course of this General Meeting.

As the proposal was approved by the required majority of the shareholders present and Mr. Karel Dřevínek was elected Chairman of the General Meeting, Mr. Tomáš Spurný gave the floor to the newly elected Chairman of the General Meeting.

Mr. Karel Dřevínek thanked Mr. Tomáš Spurný, introduced himself, greeted the attendees and thanked all the persons elected to the General Meeting bodies for their trust.

Information on quorum in respect of ballot card with sequence number of voting 1:

Shareholders holding shares with a nominal value of CZK 7,782,475,740, representing 76.15% of the votes entitled to vote, were present at the vote on the proposal.

The final voting result in respect of ballot card with sequence number of voting 1:

The resolution was adopted.

On a poll, 389,123,637 valid votes (attached to 389,123,637 shares in the Company) were cast, representing 76.15% of the votes entitled to be cast.

	Number of votes	% of votes present
FOR	389 079 230	99,988549
AGAINST	7 028	0,001806
ABSTAINED	37 379	0,009606
Invalid votes	150	0,000039

2. Election of members of the Supervisory Board

Mr. Karel Dřevínek then stated that it was possible to proceed to item 2 of the agenda of the General Meeting, which was the election of members of the Supervisory Board of MONETA Money Bank, a.s.

Mr. Karel Dřevínek further informed the shareholders, that Messrs. Clare Ronald Clarke, Denis Arthur Hall and Michal Petrman's regular term of office on the Supervisory Board expired on 2 September 2024. In order to ensure that the Supervisory Board is fully staffed as of 3 September 2024, Mr. September 2024, the Supervisory Board co-opted Messrs. Clare Ronald Clarke and Denis Arthur Hall and Ms Zuzana Prokopcova, an existing member of the Audit Committee, to fill the seat vacated by Mr. Michal Petrman, effective until the General Meeting today.

As of now, there are **3 vacancies** on the Supervisory Board.

The Management Board submitted to the General Meeting a proposal for the election of Ms **Zuzana Prokopcova** and Messrs **Clare Ronald Clarke** and **Denis Arthur Hall** as members of the Supervisory Board of MONETA Money Bank, a.s., in accordance with the instructions of the Supervisory Board.

All of these proposed candidates agree to their election to the Supervisory Board, according to their declarations they meet the requirements for the performance of the Supervisory Board member's duties set out in the Business Corporations Act and according to the Supervisory Board Nominations Committee they have an excellent

reputation, extensive experience and professional qualifications that are suitable to complete the composition of the Supervisory Board of MONETA Money Bank, a.s.

Mr. Karel Dřevínek briefly introduced the proposed candidates for the position of members of the Company's Supervisory Board and further stated that the CVs of all three candidates were published together with the invitation on the Company's website, were available for inspection at the Company's registered office and were also available for inspection by the shareholders present at the Information center.

When asked by Karel Dřevínek whether the Information center had any requests for clarification regarding this item 2 on the agenda of the General Meeting or any other proposal for election to the Supervisory Board, or whether any shareholder intended to submit a request for clarification regarding this item 2 on the agenda of the General Meeting or any other proposal for election to the Supervisory Board orally, the Information center confirmed that it had not received any submissions regarding this item on the agenda of the General Meeting. At the same time, no shareholder has submitted a request for clarification or further proposal regarding this item on the agenda of the General Meeting by oral procedure.

Mr. Karel Dřevínek then stated that it was possible to proceed to the vote under item 2 of the agenda of the General Meeting, namely the vote on the election of the proposed persons to the Supervisory Board. The draft resolutions submitted by the Board of Management to the General Meeting for this item on the agenda are printed on the ballot cards **with the voting sequence numbers 2, 3 and 4.**

The motion for a resolution on the **ballot card sequence number of voting 2**, reads as follows:

*"The General Meeting elects **Mr. Clare Ronald Clarke**, born on 30 September 1957, residing at Ztracená 1393, Stará Boleslav, 250 01 Brandýs nad Labem-Stará Boleslav, as a member of the Supervisory Board of MONETA Money Bank, a.s. "*

The motion for a resolution on the **ballot card sequence number of voting 3**, reads as follows:

*"The General Meeting elects **Mr. Denis Arthur Hall**, born on 9 November 1955, residing at HP84SS Chalfont St Giles, Buckinghamshire, 6 Barrington Park Gardens, United Kingdom of Great Britain and Northern Ireland, as a member of the Supervisory Board of MONETA Money Bank, a.s. "*

The motion for a resolution on the **ballot card sequence number of voting 4**, reads as follows:

*"The General Meeting elects **Ms Zuzana Prokopcová**, born on 24 February 1974, permanently residing at Podskalská 1252/24, Nové Město, 128 00 Prague 2, as a member of the Supervisory Board of MONETA Money Bank, a.s. "*

Mr. Karel Dřevínek also informed the shareholders that the candidates for the Supervisory Board proposed by the Management Board will be voted on in three separate votes. A quorum of this General Meeting will be verified prior to the commencement of the voting and the preliminary results of these votes will be evaluated and communicated to the shareholders after the last of these votes is completed.

Mr. Karel Dřevínek asked the Information center to draw up a record of the quorum of the General Meeting and reminded the shareholders that a simple majority of the votes of the shareholders present is required to adopt a decision on the election of any member of the Supervisory Board. Votes will be counted separately for each resolution. He then read out the quorum record for the ballot cards with voting sequence numbers 2, 3 and 4 and stated that the General Meeting continued to have a quorum.

Mr. Karel Dřevínek informed the shareholders that the first item to be voted on was the draft resolution on the election of Mr. **Clare Ronald Clarke** as a member of the Supervisory Board. He then invited shareholders to take the ballot cards with the sequence number **2**, select the appropriate ballot card (i.e. "FOR" or "AGAINST") in accordance with their decision, sign it and hand it to the persons responsible for collecting the ballot cards, and if shareholders wish to vote "ABSTAIN", they should not cast any ballot card.

A vote was then taken and Mr. Karel Dřevínek invited those shareholders present who had not had the opportunity to cast a ballot to come forward. After a moment, Mr. Karel Dřevínek stated that none of the shareholders requested to vote and it was therefore possible to close this vote and proceed to the next vote.

Mr. Karel Dřevínek informed the shareholders that a vote will now be taken on the draft resolution on the election of Mr. **Denis Arthur Hall** as a member of the Supervisory Board. He then invited the shareholders to take the **ballot cards** with the sequence number **3**, select the appropriate ballot card (i.e. "FOR" or "AGAINST") in accordance with their decision, sign it and hand it to the persons in charge of collecting the ballot cards, and if the shareholders wish to vote "ABSTAIN", they should not cast any ballot card.

A vote was then taken and Mr. Karel Dřevínek invited those shareholders present who had not had the opportunity to cast a ballot to come forward. After a moment, Mr. Karel Dřevínek stated that none of the shareholders requested to vote and it was therefore possible to close this vote and proceed to the next vote.

Mr. Karel Dřevínek informed the shareholders that a vote will now be taken on the draft resolution on the election of Ms **Zuzana Prokopcova** as a member of the Supervisory Board. He then invited the shareholders to take the **ballot cards** with the sequence number **4**, select the appropriate ballot card in accordance with their decision (i.e. "FOR" or "AGAINST"), sign it and hand it to the persons in charge of collecting the ballot cards, and if the shareholders wish to vote "ABSTAIN", they should not cast any ballot card.

A vote was then taken and Mr. Karel Dřevínek invited those shareholders present who had not had the opportunity to cast a ballot to come forward. After a moment, Mr. Karel Dřevínek noted that none of the shareholders had voted and closed the voting.

Subsequently, Mr. Karel Dřevínek informed the shareholders that, according to the preliminary results of the vote in favour of the resolution:

- the election of Mr. **Clare Ronald Clarke** as a member of the Supervisory Board, as proposed by the Company's Management Board, was approved by an absolute majority of the votes cast by the shareholders present. **The resolution in question was therefore adopted.**
- the election of Mr. **Denis Arthur Hall** as a member of the Supervisory Board, as proposed by the Company's Management Board, was approved by an absolute majority of the votes of the shareholders present. **The resolution in question was therefore adopted.**
- the election of Ms **Zuzana Prokopcova** to the position of Supervisory Board member as submitted by the Company's Management Board was voted by an absolute majority of the shareholders present. **The resolution in question was therefore adopted.**

Mr. Karel Dřevínek subsequently informed the shareholders that, in view of the fact that the proposals submitted by the Management Board were accepted, the Supervisory Board of the Company currently has a full number of members.

Information on quorum in respect of ballot card with sequence number of voting 2:

Shareholders holding shares with a nominal value of CZK 7,782,475,740, representing 76.15% of the votes entitled to vote, were present at the vote on the proposal.

The final voting result in respect of ballot card with sequence number of voting 2:

The resolution was adopted.

On a poll, 389,123,787 valid votes (attached to 389,123,787 shares in the Company) were cast, representing 76.15% of the votes entitled to be cast.

	Number of votes	% of votes present
FOR	382 887 625	98,397384
AGAINST	6 224 121	1,599522
ABSTAINED	12 041	0,003094
Invalid votes	0	0,000000

Information on quorum in respect of ballot card with sequence number of voting 3:

Shareholders holding shares with a nominal value of 7,782,488,340 CZK were present at the vote on the proposal, representing 76.15% of the votes entitled to be cast.

The final voting result in respect of ballot card with sequence number of voting 3:

The resolution was adopted.

On a poll, 389,124,417 valid votes (attached to 389,124,417 shares in the Company) were cast, representing 76.15% of the votes entitled to be cast.

	Number of votes	% of votes present
FOR	387 892 150	99,683323
AGAINST	1 220 226	0,313582
ABSTAINED	12 041	0,003094
Invalid votes	0	0,000000

Information on quorum in respect of ballot card with sequence number of voting 4:

Shareholders holding shares with a nominal value of CZK 7,782,488,340, representing 76.15% of the votes entitled to vote, were present at the vote on the proposal.

The final voting result in respect of ballot card with sequence number of voting 4:

The resolution was adopted.

At the poll, 389,124,417 valid votes (attached to 389,124,417 shares in the Company) were cast, representing 76.15% of the votes entitled to be cast.

	Number of votes	% of votes present
FOR	384 674 134	98,856334
AGAINST	4 291 141	1,102768
ABSTAINED	159 142	0,040897
Invalid votes	0	0,000000

3. Election of members of the Audit Committee

Mr. Karel Dřevínek then stated that it was possible to proceed to item 3 of the agenda of the General Meeting, which was the election of members of the Audit Committee of MONETA Money Bank, a.s.

Mr. Karel Dřevínek further informed the shareholders that the terms of office of Mr. Denis Arthur Hall and Mr. Michal Petrman on the Audit Committee expired on 2 September 2024. In order to ensure that the Audit Committee will be fully staffed as of 3 September 2024, the Audit Committee co-opted Mr. Denis Arthur Hall and Ms Kateřina Jirásková, an existing member of the Supervisory Board, to fill the vacancy left by Mr. Michal Petrman, effective until the General Meeting.

As of now, there are 2 vacancies on the Audit Committee. In accordance with the Supervisory Board's instructions, the Management Board submitted to the General Meeting a proposal for the election of Mr. **Denis Arthur Hall** and Ms **Kateřina Jirásková** to the Audit Committee of MONETA Money Bank, a.s.

Both nominated candidates agree to their election as Audit Committee members, according to their declarations they meet the requirements for the performance of the duties of Audit Committee members as stipulated by law and, according to the Supervisory Board Nomination Committee, they have an excellent reputation, extensive experience and professional qualifications that are suitable to complete the composition of the Audit Committee of MONETA Money Bank, a.s.

Mr. Karel Dřevínek briefly introduced the proposed candidates for the position of Audit Committee members and added that the CVs of both candidates were published together with the invitation on the Company's website, were available for inspection at the Company's registered office and were also available for inspection by the shareholders present at the Information center.

When asked by Karel Dřevínek whether the Information center had any requests for clarification concerning this item 3 of the agenda of the General Meeting or any other proposal for election to the position of Audit Committee member, or whether any shareholder intended to submit a request for clarification concerning this item 3 of the agenda of the General Meeting or any other proposal for election to the position of Audit Committee member orally, the Information center confirmed that it had not received any submissions concerning this item of the agenda of the General Meeting. At the same time, no shareholder has submitted a request for clarification or further proposal regarding this item on the agenda of the General Meeting by oral submission.

Subsequently, Mr. Karel Dřevínek stated that it was possible to proceed to the vote under item 3 of the agenda of the General Meeting, namely the vote on the election of the proposed persons to the position of Audit Committee member. The draft resolutions submitted by the Management Board to the General Meeting for this item on the agenda are printed on the ballot cards **with voting sequence numbers 5 and 6**.

The motion for a resolution on the **ballot card sequence number of voting 5**, reads as follows:

*"The General Meeting elects **Mr. Denis Arthur Hall**, born on 9 November 1955, residing at HP84SS Chalfont St Giles, Buckinghamshire, 6 Barrington Park Gardens, United Kingdom of Great Britain and Northern Ireland, as a member of the Audit Committee of MONETA Money Bank, a.s."*

The motion for a resolution on the **ballot card sequence number of voting 6**, reads as follows:

*"The General Meeting elects **Ms Kateřina Jirásková**, born on 15 January 1974, residing at Zvonická 710/3, Dejvice, 160 00 Prague 6, as a member of the Audit Committee of MONETA Money Bank, a.s."*

Mr. Karel Dřevínek also informed the shareholders that the candidates for the Audit Committee proposed by the Management Board would be voted on in two separate votes. A quorum will be verified prior to the commencement of voting at this General Meeting and the preliminary results of these votes will be evaluated and communicated to shareholders after the last of these votes is completed.

Mr. Karel Dřevínek asked the Information center to draw up a record of the quorum of the General Meeting and reminded the shareholders that a simple majority of the votes of the shareholders present is required to pass a resolution. He then read out the quorum minutes for the ballot cards with voting sequence numbers 5 and 6 and stated that the General Meeting continued to have a quorum.

Mr. Karel Dřevínek informed the shareholders that the first item to be voted on was the proposed resolution to elect Mr. **Denis Arthur Hall** as a member of the Audit Committee. He then invited shareholders to take the ballot cards with the voting sequence number **5**, select the appropriate ballot card (i.e. "FOR" or "AGAINST") in accordance with their decision, sign it and hand it to the persons responsible for collecting the ballot cards and if shareholders wish to vote "ABSTAIN", they should not cast any ballot card.

A vote was then taken and Mr. Karel Dřevínek invited those shareholders present who had not had the opportunity to cast a ballot to come forward. After a moment, Mr. Karel Dřevínek stated that none of the shareholders requested to vote and it was therefore possible to close this vote and proceed to the next vote.

Mr. Karel Dřevínek informed the shareholders that a vote will now be taken on the draft resolution on the election of Ms **Kateřina Jirásková** as a member of the Audit Committee. He then invited the shareholders to take the ballot cards with the sequence number of voting **6**, select the appropriate ballot card (i.e. "FOR" or "AGAINST") in accordance with their decision, sign it and hand it to the persons in charge of collecting the ballot cards, and if the shareholders wish to vote "ABSTAIN", they should not cast any ballot card.

A vote was then taken and Mr. Karel Dřevínek invited those shareholders present who had not had the opportunity to cast a ballot to come forward. After a moment, Mr. Karel Dřevínek stated that none of the shareholders requested to vote and closed the vote.

Subsequently, Mr. Karel Dřevínek informed the shareholders that, according to the preliminary results of the vote in favour of the resolution:

- the election of Mr. **Denis Arthur Hall** as a member of the Audit Committee, as submitted by the Company's Management Board, was approved by a supermajority vote of the shareholders present. Accordingly, **the resolution in question was adopted.**
- the election of Ms **Kateřina Jirásková** as a member of the Audit Committee, as submitted by the Company's Management Board, was approved by an absolute majority of the votes of the shareholders present. **The resolution in question was therefore adopted.**

Mr. Karel Dřevínek subsequently informed the shareholders that, in view of the fact that the proposals submitted by the Management Board have been accepted, the Company's Audit Committee currently has a full complement of members.

Information on quorum in respect of ballot card with sequence number of voting 5:

Shareholders holding shares with a nominal value of CZK 7,782,488,340, representing 76.15% of the votes entitled to vote, were present at the vote on the proposal.

The final voting result in respect of ballot card with sequence number of voting 5:

The resolution was adopted.

On a poll, 389,124,417 valid votes (attached to 389,124,417 shares in the Company) were cast, representing 76.15% of the votes entitled to be cast.

	Number of votes	% of votes present
FOR	387 759 894	99,649335
AGAINST	1 357 482	0,348856
ABSTAINED	7 041	0,001809
Invalid votes	0	0,000000

Information on quorum in respect of ballot card with sequence number of voting 6:

Shareholders holding shares with a nominal value of CZK 7,782,488,340, representing 76.15% of the votes entitled to vote, were present at the vote on the proposal.

The final voting result in respect of ballot card with sequence number of voting 6:

The resolution was adopted.

At the poll, 389,124,417 valid votes (attached to 389,124,417 shares in the Company) were cast, representing 76.15% of the votes entitled to be cast.

	Number of votes	% of votes present
FOR	372 928 576	95,837876
AGAINST	16 031 649	4,119929
ABSTAINED	164 192	0,042195
Invalid votes	0	0,000000

4. Opinion of the Supervisory Board on Resolution on Distribution of Dividend

Mr. Karel Dřevínek further stated that the next item on the agenda of this General Meeting is the Opinion of the Supervisory Board on Resolution on Distribution of Dividend.

Mr. Karel Dřevínek reminded that the Supervisory Board's statement on the dividend proposal was published on the Company's website together with the invitation to this General Meeting and is also available for inspection by the shareholders present at the Information center. He then read out the Supervisory Board's comments on the dividend proposal:

"For the year 2023, MONETA Money Bank, a.s. reported a net profit of CZK 5,200,290,403.66 according to the regular consolidated financial statements and a net profit of CZK 5,379,725,188.02 according to the regular individual financial statements. The balance of the retained earnings account of previous years amounts to CZK 17,423,053,769.35 as of today.

The Supervisory Board has reviewed the Management Board's proposal for the payment of a dividend of CZK 1,533,000,000, i.e. CZK 3.00 per share, and recommends that the General Meeting of Shareholders approve the distribution of the profit to the shareholders as a share of profit (dividend) from the retained earnings account of previous years so that CZK 1,533,000,000 will be distributed to the shareholders as a share of profit (dividend). The profit share to be distributed to the shareholders (dividend) amounts to CZK 3.00 per share."

Subsequently, Mr. Karel Dřevínek informed the shareholders that they were hereby informed of the Supervisory Board's statement, dated 17 October 2024, on the proposal for the payment of a dividend and also reminded them that no vote was foreseen for this item on the agenda of the General Meeting.

5. Resolution on Distribution of Dividend of MONETA Money Bank, a.s.

Mr. Karel Dřevínek stated that it was possible to proceed to item 5 of the agenda of the General Meeting, which is the Resolution on Distribution of Dividend of MONETA Money Bank, a.s..

Mr. Karel Dřevínek reminded that the shareholders were informed of the Supervisory Board's statement on the dividend payment under item 4 of the agenda of today's General Meeting, in which the Supervisory Board recommended approving the dividend payment proposal.

Furthermore, Mr. Karel Dřevínek stated that the draft resolution submitted by the Management Board of MONETA Money Bank, a.s. to the General Meeting for voting on this item of the agenda of the General Meeting is printed on the ballot card with the sequence number 7 and reads as follows:

"The General Meeting approves, based on the annual separate financial statements of MONETA Money Bank, a.s., prepared as at 31 December 2023, the distribution of dividend (distribution of a portion of retained earnings) from the retained earnings account, in the total amount of CZK 1,533,000,000.

The share of the profit to be distributed to the shareholders of MONETA Money Bank, a.s. (dividend) per share before tax amounts to CZK 3.00. The record date for exercising the right to a share of profit (dividend) is 25 November 2024 (Monday). The right to the dividend will thus be vested only in the person who is listed as a shareholder in the extract from the register of book-entry shares of MONETA Money Bank, a.s. (ISIN: CZ0008040318) on the said record date. The dividend will be payable on 17 December 2024, when MONETA Money Bank, a.s. pays the dividend from its accounts in Czech crowns. The dividend will be paid by MONETA Money Bank, a.s. through Komerční banka, a.s., ID No.: 453 17 054, with registered office at Prague 1, Na Příkopě 33 No. 969, Postal Code 114 07, as payment intermediary, to the shareholder's account indicated in the register of book-entry shares of MONETA Money Bank, a.s."

Mr. Karel Dřevínek then asked Mr. Jan Frick, a member of the Management Board and the Company's Chief Financial Officer, to comment on the proposed dividend payment.

Mr. Jan Friček added to the above that the Management Board decided to propose a dividend of CZK 3.00 per share based on the strong capital position and good financial results during the first three quarters of 2024.

Mr. Karel Dřevínek thanked Mr. Jan Friček for his additions to the proposal submitted by the Management Board of the Company and then asked the Information center whether it had any requests for clarification, counter-proposals or protests regarding this item 5 on the agenda of the General Meeting. The Information center confirmed that it had not registered any submissions on this item on the agenda of the General Meeting.

Shareholder ID 0269, Ing. Pavel Dobranský asking whether the Company expects any changes in regulatory capital adequacy requirements.

In response to this query, Mr. Jan Friček stated that the Bank has prepared an updated five-year capital plan that works with future developments in capital adequacy requirements as communicated by the regulator. This plan shows sufficient excess of the Bank's capital adequacy ratio over management's capital target throughout its horizon. The Bank therefore takes into account any future announced changes.

Shareholder ID 0269, Ing. Pavel Dobranský thanked for the answer and further asked whether the MREL bond programme was implemented by the Bank to increase capital adequacy.

Mr. Jan Friček replied that the MREL bond programme, with the Bank last issuing EUR 300 million of MREL bonds in September 2024, was aimed at both strengthening the Bank's capital position and optimising its capital structure. This is because previously part of the MREL requirement was covered by retained earnings from previous years.

Mr. Tomáš Spurný added that next year a new capital regulation ("CRR 3") will be introduced, which will allow the Bank to release part of its capital. In connection with the introduction of CRR 3, the Bank expects a reduction in the volume of risk-weighted assets and the possibility to release part of Tier 1 capital in the future in case of expected changes. These assumptions, together with the Bank's strong capital position and good liquidity, are a common factor for the payment of the proposed dividend. At the same time, these changes will have a positive effect on the Bank's capital position and structure in 2025.

Mr. Karel Dřevínek thanked Mr. Tomáš Spurný for completing his reply.

Shareholder ID 0269, Ing. Pavel Dobranský and raised a question about expectations in the area of government-applied taxes and possible changes in fiscal policy.

The Chairman of the Management Board, Mr. Tomáš Spurný, replied that the Unexpected Profits Tax (so-called "windfall tax") is already applied and will be applied in the next fiscal year as well. The introduction of transaction tax or other similar taxes seems less likely at present.

Mr. Karel Dřevínek thanked Mr. Tomáš Spurný and Mr. Jan Friček for their answers and at the same time made sure that the shareholder's questions had been answered and no one else would speak.

At the same time, none of the shareholders submitted a request for explanation, counterproposal or protest regarding this item on the agenda of the General Meeting in oral form.

Mr. Karel Dřevínek then asked the Information center to draw up a record of the quorum of the General Meeting for the ballot card with the sequence number 7 and reminded that a simple majority of the votes of the shareholders present is required for the adoption of a resolution. He then read out the minutes of the quorum of the General Meeting for the ballot card with voting order number 7 and stated that the General Meeting continued to have a quorum.

Mr. Karel Dřevínek then invited the shareholders to take the ballot cards with the sequence number 7, which are intended for voting on item 5 of the agenda of the General Meeting, select the appropriate ballot card (i.e. "FOR"

or "AGAINST") in accordance with their decision, sign it and hand it over to the persons in charge of collecting the ballot cards. If any shareholder wishes to vote "ABSTAIN", he/she shall not cast a ballot.

A vote was then taken and Mr. Karel Dřevínek invited those shareholders present who had not had the opportunity to cast a ballot to come forward. After a moment, Mr. Karel Dřevínek stated that none of the shareholders had asked to vote and thus closed the voting.

Subsequently, Mr. Karel Dřevínek informed the shareholders that according to the preliminary results of the vote, the majority of the votes of the shareholders present voted in favour of the approval of the proposal for the payment of dividend to MONETA Money Bank, a.s. submitted by the Management Board of the Company. The resolution in question was therefore adopted.

Information on quorum in respect of ballot card with sequence number of voting 7:

Shareholders holding shares with a nominal value of CZK 7,782,488,340, representing 76.15% of the votes entitled to vote, were present at the vote on the proposal.

The final voting result in respect of ballot card with sequence number of voting 7:

The resolution was adopted.

On a poll, 389,124,417 valid votes (attached to 389,124,417 shares in the Company) were cast, representing 76.15% of the votes entitled to be cast.

	Number of votes	% of votes present
FOR	389 113 289	99,997140
AGAINST	7 078	0,001819
ABSTAINED	4 050	0,001041
Invalid votes	0	0,000000

As the vote on the proposal for the payment of dividend to MONETA Money Bank, a.s. was the final item on the agenda of this General Meeting, the Chairman of the General Meeting, Mr. Karel Dřevínek, invited the Chairman of the Management Board of the Company, Mr. Tomáš Spurný, to make the closing remarks.

Mr. Tomáš Spurný thanked the shareholders for their participation and activity at the General Meeting and stated that he was confident in achieving the targets that the Bank had communicated along with the third quarter results, when it announced an increase in the estimate of expected profit for 2024 to CZK 5.6 billion while maintaining a 90% payout ratio, which of course depends on achieving the target and maintaining the current regulatory requirements. In conclusion, Mr. Tomáš Spurný thanked all those who participated in the organization of this General Meeting and wished everyone a pleasant and peaceful upcoming Christmas and year-end period.

Afterwards, Mr. Karel Dřevínek stated that all items on the agenda of today's General Meeting had been exhausted, thanked everyone for their participation and closed the General Meeting at 10:58 a.m.

Prague, 4 December 2024

Karel Dřevínek
Chairman of the General Meeting

Dominika Bubeníčková
Minutes Clerk

Jiří Bureš
Minutes Verifier

Pavel Mrázek
Minutes Verifier