

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

MINUTES

of the Annual 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 24 April 2025 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 17 April 2025 (Thursday). 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 statement 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 protocol on quorum 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 7,641,546,020, representing 74.77% 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.

Mr. Tomáš Spurný, Chairman of the Management Board of the Company, introduced himself, welcomed the attendees and started the meeting at 10:00 a.m., Then, he informed the shareholders that the Management Board of the Company authorised him to chair this General Meeting until the Chairman of the General Meeting elected by the General Meeting would assume this task.

Furthermore, Mr. Tomáš Spurný informed the shareholders that with the commencement of this General Meeting, 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. the so-called scrutineers, will provisionally take up their functions. These persons will perform their functions 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** and the **Audit Committee**:

- Chairman of the Supervisory Board, Mr. **Gabriel Eichler**
- Vice-Chairman of the Supervisory Board, Mr. **Miroslav Singer**
- Member of the Supervisory Board and member of the Audit Committee, Ms **Kateřina Jirásková**
- Member of the Supervisory Board and Chairman of the Audit Committee, Ms **Zuzana Prokopcová**
- Member of the Supervisory Board, Mr. **Clare Ronald Clarke**
- 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:**

- Vice-Chairman of the Management Board, Mr. **Carl Normann Vökt**
- Member of the Management Board, Ms **Klára Starková**
- Member of the Management Board, Mr. **Andrew John Gerber**
- Member of the Management Board, Mr. **Jan Friček** and
- Member of the Management Board, Mr. **Jan Novotný**.

Mr. **Denis Arthur Hall**, a member of the Supervisory Board and the Audit Committee, duly excused himself from this General Meeting.

Mr. Tomáš Spurný then informed the General Meeting about the following organizational matters, adding that this information is also contained in the Articles of Association and also 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 notice of 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 centre.

- 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 explanation, 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 centre or orally, upon invitation by the Chairman of the General Meeting and at the microphone.

Thereafter, Mr. Tomáš Spurný read out the protocol on quorum received from the Information centre 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

After acquainting the shareholders with the organizational rules of the General Meeting and confirming its quorum, Mr. Tomáš Spurný stated that it was possible to proceed to item 1 of the agenda of the General Meeting, which is the election of persons to the bodies of the General Meeting. Specifically, this concerns the election of the Chairman of the General Meeting, the Recorder, 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 on this item of the agenda of the General Meeting is as follows:

"The General Meeting elects Mr. Karel Dřevínek as Chairman of the General Meeting, Ms Dominika Bubeníčková as Minutes Clerk, Mr. Jiří Bureš and Mr. Pavel Mrázek as Verifiers of the Minutes and Mr. Petr Brant and Mr. Milan Vácha as 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 shareholders that before the General Meeting proceeds to the vote, shareholders have the opportunity to submit a request for explanation on this item of the agenda of the General Meeting.

Next, Mr. Tomáš Spurný asked whether the Information centre had any requests for explanations or counterproposals regarding this item 1 of the agenda of the General Meeting, or whether any shareholder intended to submit a request for explanations or counterproposals regarding this item 1 of the agenda of the General Meeting orally.

As no one came forward to speak, Mr. Tomáš Spurný asked the Information centre to draw up a protocol on quorum of the General Meeting in addition to the ballot card with the sequence number 1 and reminded the shareholders that a simple majority of the votes of the shareholders present was required to adopt a resolution. He then read out the protocol on quorum of the General Meeting for the ballot card with voting order number 1 and stated that the General Meeting continued to be quorate.

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 asked to vote and closed the voting.

Mr. Tomáš Spurný then informed the shareholders that according to the preliminary results of the voting, an absolute majority of the votes of the shareholders present voted for 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 the shareholders for their trust

Mr. Karel Dřevínek then read out the content of the written request for explanation submitted by shareholder ID 0261, Mr. Ivo Řehůřek: Do you have an estimate of the impact of the introduction of the "Trump tariffs" on the 5-year outlook presented at the beginning of the year
In response to this request for explanation, Mr. Tomáš Spurný, Chairman of the Company's Management Board, replied that the five-year outlook has not yet been revised in connection with the new US tariff policy. However, he assumed that the risks should be minimised by the EU. Current events in the US have not yet affected the 2025 results. Mr. Tomáš Spurný further stated that further developments could not be predicted at the moment, but potential impacts on macroeconomic conditions may emerge in the coming quarters.

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

Shareholders holding shares with a nominal value of CZK 7,643,495,660, representing 74.79% 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 the poll, 382,168,287 valid votes (attached to 382,168,287 shares in the Company) were cast, representing 74.79% of the votes entitled to be cast.

	<i>Number of votes</i>	<i>% of votes present</i>
<i>FOR</i>	<i>382 038 996</i>	<i>99,964470</i>

AGAINST	7 028	0,001839
ABSTAINED	122 263	0,031991
Invalid votes	6 496	0,001700

2. Election of a member 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 a member of the Supervisory Board, namely the proposal to re-elect Mr. Miroslav Singer as a member of the Supervisory Board with effect from 29 April 2025. Mr. Singer's current term of office expires on 28 April 2025. Mr. Singer has served on the Company's Supervisory Board since 2017 as its Deputy Chairman and has extensive experience in the banking and financial sector, including experience as Governor of the Czech National Bank.

Mr. Karel Dřevínek further stated that a proposal for the re-election of Mr. Miroslav Singer as a member of the Supervisory Board of the Company was hereby submitted to the General Meeting. Mr. Miroslav Singer has agreed to his re-election as a member of the Supervisory Board and, according to his declaration, he continues to meet the prerequisites for serving as a member of the Supervisory Board set forth by Czech law. The Nomination Committee of the Supervisory Board has reviewed Mr. Miroslav Singer's qualifications and recommended his continued appointment. The Supervisory Board has agreed with this proposal and the Management Board therefore submits it to the General Meeting for approval. Mr. Miroslav Singer's curriculum vitae was published on the Company's website together with the notice of this General Meeting, was available for inspection at the Company's registered office and is also available for inspection by the shareholders present at the Information centre.

Subsequently, Mr. Karel Dřevínek asked whether the Information centre had any requests for explanation or proposals regarding this item 2 on the agenda of the General Meeting, or whether any shareholder intended to submit a request for explanation or any proposal regarding this item 2 on the agenda of the General Meeting orally.

Mr. Karel Dřevínek informed the shareholders about the text of the resolution to be voted on by the shareholders. The draft resolution submitted to the General Meeting for voting under this item of the agenda is printed on the ballot card with the voting sequence number 2 and reads as follows:

"The General Meeting elects Mr. Miroslav Singer, born on 14 May 1968, residing at Poupětova 34/16, Holešovice, 170 00 Prague 7, as a member of the Supervisory Board of MONETA Money Bank, a.s., with effect from 29 April 2025."

Mr. Karel Dřevínek therefore asked the Information centre to draw up a protocol on quorum of the General Meeting for the ballot card with the sequence number 2 and reminded the shareholders that a simple majority of the votes of the shareholders present was required for the adoption of a resolution. He then read out the protocol on quorum of the General Meeting for ballot card number 2 and stated that the General Meeting continued to be quorate.

Mr. Karel Dřevínek invited the shareholders to take the ballot cards with the sequence number of voting 2, which are intended for voting on item 2 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. 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 asked to vote and closed the voting.

Subsequently, Mr. Karel Dřevínek informed the shareholders that according to the preliminary results of the voting on the election of a member of the Supervisory Board, the majority of the votes of the shareholders present had been cast and the proposal for the election of Mr. Miroslav Singer as a member of the Supervisory Board of the Company had been accepted.

Mr. Karel Dřevínek congratulated Mr. Miroslav Singer on his re-election as a member of the Supervisory Board of the Company.

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

Shareholders holding shares with a nominal value of CZK 7,643,495,760, representing 74.79% 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, 382,174,788 valid votes (attached to 382,174,788 shares in the Company) were cast, representing 74.79% of the votes entitled to be cast.

	<i>Number of votes</i>	<i>% of votes present</i>
<i>FOR</i>	<i>374 887 605</i>	<i>98,093233</i>
<i>AGAINST</i>	<i>6 789 704</i>	<i>1,776597</i>
<i>ABSTAINED</i>	<i>497 479</i>	<i>0,130171</i>
<i>Invalid votes</i>	<i>0</i>	<i>0,000000</i>

3. Report of the Management Board on Business and Assets of MONETA Money Bank, a.s. for the Year 2024 and Summary Explanatory Report of the Management Board pursuant to Section 118 sub. 5 and 6 of the Capital Markets Act

Mr. Karel Dřevínek then stated that it was possible to proceed to item 3 of the agenda of the General Meeting, which was the report of the Management Board on the business activities and the state of assets of MONETA Money Bank, a.s. for the year 2024 and the summary explanatory report of the Management Board pursuant to Section 118(5) and (6) of the Capital Market Undertakings Act, concerning matters pursuant to Section 118(5) of the Capital Market Undertakings Act.

Mr. Karel Dřevínek stated that both of these reports were published in the Company's 2024 Annual Financial Report together with the notice of the General Meeting, were published on the Company's

website and were also available for inspection by shareholders at the Company's registered office. These reports are also available for inspection by shareholders at the Information centre.

Subsequently, Mr. Karel Dřevínek asked the Chairman of the Management Board of the Company, Mr. Tomáš Spurný, to present both reports of the Management Board of the Company.

The Chairman of the Management Board, Mr. Tomáš Spurný, took the floor and began by summarising the key data on the Company and the Bank's main financial results for 2024, in particular total operating income, total operating expenses, net profit on a consolidated basis (CZK 5.8 billion, i.e. CZK 10.2 per share) and its year-on-year growth

Mr. Tomáš Spurný also mentioned the growth of the Bank's balance sheet total by 8%, i.e. to CZK 495 billion. He also stated that there was also growth in the area of sources of financing (by 9% compared to 2023 - to CZK 452 billion).

Mr. Tomáš Spurný also informed the General Meeting about the main items of the balance sheet structure, spoke about the Bank's sources of financing and emphasised the volume of the loan portfolio.

The Chairman of the Management Board, Mr. Tomáš Spurný, further informed the shareholders about the results achieved in the area of financial indicators (especially net interest margin, return on tangible capital, return on loan portfolio, financing costs, cost/income ratio, liquidity). Capital adequacy was 18.2% at the end of 2024, with the Bank having 3.2% in excess of regulatory requirements. He further highlighted that one of the key challenges in 2024 was to meet the new capital requirements, adding that the MREL ratio reached 27% (i.e. exceeded the regulatory requirement by 5%).

Mr. Tomáš Spurný further informed the shareholders that based on the results achieved, the Company proposes to pay a dividend of CZK 5.1 billion, i.e. a dividend of CZK 10 per share.

Mr. Tomáš Spurný then informed the shareholders about the Bank's operating platform (digital channels, branch network and contact centre, with support for the ATM network), its structure and the Bank's strategy in this area (including the ongoing modernisation and optimisation of the branch network and the operation of the shared ATM network).

Shareholders were further informed that the Bank has reduced its staff to a level of 2,490 full-time employees, which has resulted in a significant reduction in the impact of inflation on the Bank's overall costs. In turn, the development of the digital platform along with regulatory requirements were one of the important factors for the increase in support positions.

Mr. Tomáš Spurný then informed the shareholders in detail about the digital platform and the intensity of its use by the Bank's clients, the optimisation of the branch network and the Bank's strategy in this area. Mr. Tomáš Spurný also informed the shareholders about the operation of the contact centre in Ostrava.

Mr. Tomáš Spurný then focused his comments on the main indicators of the income statement and their development in recent periods. In this context, he mentioned, in particular, effective cost management (CZK 5.7 billion), cost of risk 0.14% (CZK 386 million) and tax aspects.

Finally, the shareholders were informed about the outlook for the next five years. The basic assumption of the Bank's plan is to achieve cumulative profitability of at least CZK 33.3 billion over the next five years. In 2025, the minimum target is to achieve a profit of CZK 6 billion.

Mr. Karel Dřevínek thanked Mr. Tomáš Spurný, Chairman of the Management Board of MONETA Money Bank, a.s., for his presentation.

Subsequently, Mr. Karel Dřevínek stated that the shareholders had just been informed of the Report of the Management Board of the Company on the business activities of the Company and the state of its assets for the year 2024 and the Summary Explanatory Report of the Management Board pursuant to Section 118(5) and (6) of the Capital Market Business Act for the year 2024.

Mr. Karel Dřevínek then reminded the shareholders that no vote is foreseen under this item of the agenda of the General Meeting and that, in accordance with Article 3, paragraph 6 of the Rules of Procedure of the General Meeting, any requests for explanations relating to the reports and statements presented under items 3, 4 and 5 of the agenda of the General Meeting may be made orally only after the presentation of all such reports and statements. They may also be submitted in writing earlier

4. Report of the Supervisory Board on Results of its Activities for the year 2024; Opinion of the Supervisory Board on the Annual Consolidated Financial Statements for the Year 2024 of MONETA Money Bank, a.s., Opinion of the Supervisory Board on the Annual Separate Financial Statements for the year 2024 of MONETA Money Bank, a.s. and Opinion of the Supervisory Board on the Proposal for Distribution of Profit for 2024 of MONETA Money Bank, a.s.

Mr. Karel Dřevínek then stated that it was possible to proceed to item 4 of the agenda of the General Meeting, which was the Supervisory Board's report on the results of its activities for 2024, the Supervisory Board's opinion on the consolidated financial statements for 2024, the Supervisory Board's opinion on the separate financial statements for 2024 and the proposal for the distribution of MONETA Money Bank, a.s.'s profit for 2024.

Mr. Karel Dřevínek further stated that the Supervisory Board's Report, including the above-mentioned statements, was published together with the notice of the General Meeting on the Company's website as part of the Company's annual financial report for 2024, was available for inspection at the Company's registered office and was also available for inspection by the shareholders present at the Information centre.

Subsequently, Mr. Karel Dřevínek asked Mr. Gabriel Eichler, Chairman of the Supervisory Board of MONETA Money Bank, a.s., on behalf of the Supervisory Board, to present to the General Meeting the Report of the Supervisory Board on the results of its activities for 2024 and the Supervisory Board's opinion on the annual consolidated financial statements for 2024, the annual separate financial statements of MONETA Money Bank, a.s. for 2024 and the proposal for the distribution of the profit of MONETA Money Bank, a.s. for 2024.

In his introduction, Mr. Gabriel Eichler summarised and expressed his satisfaction with the results already presented, in particular highlighting the consolidated profit of CZK 5.8 billion, net interest

income, maintaining cost efficiency at CZK 5.7 billion, low cost of risk and overall positive results for the past year, including the achievement of high capital adequacy, which exceeds the established regulatory limits. In addition, Mr. Gabriel Eichler praised the Company's approach to digital security and also mentioned the significant investment in cybersecurity.

The Chairman of the Supervisory Board, Mr. Gabriel Eichler, informed the shareholders that the Supervisory Board formally met by attendance a total of five times in 2024 and made six per-rollam decisions. Mr. Gabriel Eichler also positively assessed the cooperation, openness, regular communication and professional approach within the Supervisory Board and the Company's Executive Board. Mr. Gabriel Eichler then expressed his gratitude to his colleagues, the members of the Supervisory Board and the members of the Executive Board, the Company's employees for their professionalism and

the commitment that led to the results presented and, last but not least, to the Company's shareholders for their trust and long-term support.

Subsequently, Mr. Gabriel Eichler stated that the Supervisory Board had fulfilled all of its duties under the law, the Articles of Association and the Company's internal regulations during 2024 and had supervised the Board of Management's performance of its duties. The Supervisory Board also reviewed the accounting records and other financial documents and ascertained the effectiveness of the management and control system, which it regularly evaluated. He then quoted the Supervisory Board's statement:

The Supervisory Board, having reviewed the Bank's consolidated and separate financial statements for the year ended 31 December 2024, concludes that the accounting records and records have been maintained in a reliable manner and in accordance with the generally binding regulations governing the maintenance of accounting records of banks

The Supervisory Board recommends that the Annual General Meeting approve the Bank's consolidated and separate financial statements for the year ended 31 December 2024.

The Supervisory Board has also reviewed the Management Board's proposal for the distribution of profit for 2024 and recommends the General Meeting to approve the distribution of profit after tax for the financial year 2024 in accordance with the separate financial statements of MONETA Money Bank, a.s. for 2024 as presented by the Management Board of the Bank.

Based on the recommendation of the Audit Committee, the Supervisory Board proposes to reappoint Deloitte Audit s.r.o. as the Bank's auditor for the years 2025, 2026 and 2027.

The Chairman of the Supervisory Board, Mr. Gabriel Eichler, then commented on the state of the economy in the Czech Republic, the stability of the Czech economy, financial risks, the unemployment rate, inflation and, last but not least, on US-led actions, geopolitical and other risks that may significantly affect the macroeconomic environment.

Mr. Karel Dřevínek thanked Mr. Gabriel Eichler for his presentation

Subsequently, Mr. Karel Dřevínek stated that the shareholders were hereby informed of the Supervisory Board's Report on the results of its activities for 2024 and the Supervisory Board's opinion on the annual consolidated financial statements for 2024, on the annual separate financial statements

of MONETA Money Bank, a.s. for 2024 and on the proposal for the distribution of the profit of MONETA Money Bank, a.s. for 2024.

Mr. Karel Dřevínek also reminded the shareholders that no vote is foreseen under this item of the agenda of the General Meeting and that, in accordance with the Rules of Procedure of the General Meeting, any requests for explanations relating to the reports and statements presented under items 3, 4 and 5 of the agenda of the General Meeting may be made orally only after the presentation of all such reports and statements. They may also be submitted in writing earlier and will always be answered after the presentation of those reports and statements.

5. Report of the Audit Committee on Results of its Activities for the Year 2024

Mr. Karel Dřevínek then stated that it was possible to proceed to item 5 on the agenda of the General Meeting, which was the report of the Audit Committee on the results of its activities for the year 2024. Mr. Karel Dřevínek informed that this report had been published on the Company's website as part of the Company's annual financial report together with the notice of this General Meeting, was available for inspection at the Company's registered office and was also available for inspection by shareholders at the Information centre.

Subsequently, Mr. Karel Dřevínek asked the Chair of the Audit Committee, Ms Zuzana Prokopcová, on behalf of the Audit Committee, to present to the General Meeting the Audit Committee Report on the results of its activities for the year 2024.

Ms Zuzana Prokopcová took the floor, welcomed the participants to the General Meeting and briefly summarised the main activities of the Bank's Audit Committee for 2024

In her introduction, she stressed that the Audit Committee is an independent body of the Bank directly elected by the General Meeting. The Audit Committee oversees the integrity, accuracy and completeness of the Bank's financial reporting, the effectiveness of control systems and prudent risk management, all in the interest of the Bank and its shareholders. During 2024, the Audit Committee has actively overseen the Bank's internal and external audit activities, financial reporting processes and the Bank's risk management and internal control system setup to ensure that sound corporate governance principles are maintained and adhered to.

The Audit Committee held five regular meetings during 2024 and took two further decisions per-
rollam. Until 2 September 2024, the Committee's responsibilities were divided so that Mr. Michal Petrman was responsible for internal and external audit, Ms Zuzana Prokopcová was responsible for financial reporting and control mechanisms and Mr. Denis Hall was responsible for risk management. Following the end of Mr. Michal Petrman's term of office and the appointment of Ms Kateřina Jirásková to the Audit Committee, Ms Zuzana Prokopcová, Chair of the Audit Committee, took over the oversight of internal and external audit, Ms Kateřina Jirásková focuses on financial reporting and controls and Mr. Denis Hall remains responsible for risk management.

Throughout the year, the Audit Committee worked closely with various departments of the Bank to scrutinize the internal control system, compliance processes and overall risk management framework. The Audit Committee focused on key operational areas and discussed important changes in these areas. In addition, the Audit Committee reviewed and approved the provision of non-audit services by

the Bank's external auditor, Deloitte Audit Ltd. while also taking care to maintain the auditor's impartiality and independence.

In the area of internal audit, the Audit Committee approved the internal audit plan for 2024, continuously monitored its implementation and evaluated significant findings, including necessary corrective actions. Following this, the Audit Committee also reviewed and approved the 2025 Internal Audit Plan at the same time, confirming its long-term commitment to maintaining a quality internal control environment.

The Audit Committee was also instrumental in overseeing the statutory audit performed by Deloitte Audit Ltd. in connection with the annual separate and consolidated financial statements. Overall, the Audit Committee was satisfied with the scope and quality of the audit itself and the continued independence of the auditor. The Audit Committee also, after a thorough review of the process of preparing and compiling the annual financial statements and an assessment of the outcome of the audit, recommended to the Bank's Supervisory Board to submit the audited financial statements to the Annual General Meeting for approval.

The Audit Committee also recommended to the Supervisory Board to propose to the shareholders that the external audit of the Bank's financial statements for 2025, 2026 and 2027 should again be carried out by Deloitte Audit s.r.o.

In conclusion, Ms Zuzana Prokopcová stated that the Audit Committee had duly performed all its duties in 2024 and had not identified any material matters that needed to be brought to the attention of this General Meeting. Ms Zuzana Prokopcová further thanked all her colleagues as well as the Bank's shareholders for their continued confidence.

Mr. Karel Dřevínek thanked Ms Zuzana Prokopcová for her structured presentation.

Mr. Karel Dřevínek further stated that the shareholders were hereby informed of the Audit Committee Report on the results of its activities for the year 2024.

Mr. Karel Dřevínek reminded the shareholders that no vote was scheduled for this item on the agenda of the General Meeting

Subsequently, Mr. Karel Dřevínek invited shareholders to submit any oral or written requests for explanation on all reports and statements presented under items 3, 4 and 5 of the agenda of the General Meeting.

The Information centre has confirmed that it is registering discussion tickets.

Subsequently, Mr. Karel Dřevínek read the content of the written request for explanation submitted by the shareholder identification number 0188, Mr. Luboš Smutka: On 23 April 2024, I requested the minutes of the General Meeting to be recorded electronically. I have not yet received it. How to proceed in obtaining the minutes of this General Meeting?

In response to the shareholder's request, Mr. Tomáš Černý, Director of the Bank's Legal Division, replied that to obtain the minutes, the shareholder can visit the Bank's website, where the minutes of the General Meeting are always published within 15 days of the end of the General Meeting. These minutes are freely available for download on the Bank's website for at least the next 10 years. These minutes can also be sent by e-mail on request.

Mr. Karel Dřevínek thanked Mr. Tomáš Černý for his reply and read out the contents of the written request for explanation submitted by the shareholder identification number 0148, Mr. Ing. Pavel Dobranský: In your opinion, how would MMB's profitability outlook change in the event that the macroeconomic outlook for inflation-adjusted GDP growth in the Czech Republic of approximately 1.6% for 2025 and beyond does not materialize? (That is, if, for example, the current recession in Germany were to spill over into the Czech Republic.)

The Chairman of the Board, Mr. Tomáš Spurný, responded to this request for explanation. He stated that with an estimated GDP growth of 2% (even if the growth is half that), he is convinced that the Bank will achieve the minimum profit target of CZK 6 billion this year. He further stated that there are longer term factors at work in the banking sector and any changes in 2025 will have material impacts on the Bank in subsequent years.

Mr. Karel Dřevínek thanked the Chairman of the Management Board, Mr. Tomáš Spurný, for his reply.

Then the shareholder with identification number 0187, Mr. Zbyněk Vrbata, took the floor. He asked for explanation regarding the financing of the arms industry and asked what the Bank's position was on the financing of this industry.

In response to a query, the Chairman of the Management Board, Mr. Tomáš Spurný, stated that at this time the Bank has no policy that would restrict the Bank from seeking opportunities in this area as well. The Bank finances this industry as standard based on an assessment of transparency of ownership structure, risk assessment of ownership, stability and quality of cash flow and all other required parameters

Mr. Karel Dřevínek thanked the Chairman of the Management Board, Mr. Tomáš Spurný, for his reply.

The following shareholder, identification number 0143, Mr. Ondřej Vilhum, then took the floor. He submitted a request for explanation in connection with the amount of the Bank's net profit for 2024, where a figure of CZK 5.8 billion was presented and published, but in item 8 of the General Meeting there is a proposal to distribute the profit by almost CZK 600 million. CZK higher. What is the reason for the difference in the amounts and whether the dividend should therefore be CZK 11 and not CZK 10.

Mr. Jan Friček, Member of the Management Board and Chief Financial Officer of the Bank, responded to this request for explanation and further explained in more detail the structure of profit to be distributed (the relationship between the Bank's net profit increased by dividends received from subsidiaries in 2024 and the net profit reported by subsidiaries in 2024).

The Chairman of the Management Board, Mr. Tomáš Spurný, added that as regards the profits from previous years, the Company is transferring capital from its subsidiaries to the Bank in order to pay a dividend to shareholders of CZK 10 per share. The Bank has surplus capital and also paid an extraordinary dividend of CZK 3 per share.

Mr. Karel Dřevínek thanked for the explanations given and then asked the Information centre whether it had any further discussion tickets for items 3, 4 or 5 on the agenda of the General Meeting. The Information centre confirmed that it did not have any further discussion slips on file. Mr. Dřevínek then asked whether any shareholder was preparing a written or oral request for explanation and, after a moment, stated that no one else wished to speak.

Mr. Karel Dřevínek therefore stated that, as no votes were taken on this item, item 5 of the agenda of the General Meeting had been exhausted.

6. Approval of the Annual Consolidated Financial Statements of MONETA Money Bank, a.s. as of 31. 12. 2024

Mr. Karel Dřevínek stated that it is possible to proceed to item 6 of the agenda of the General Meeting, which is the approval of the Company's annual consolidated financial statements as at 31 December 2024.

Mr. Karel Dřevínek reminded that the shareholders had already been informed of the Supervisory Board's opinion on the annual consolidated financial statements of MONETA Money Bank, a.s. as at 31 December 2024 under item 4 of the agenda of today's Annual General Meeting.

Next, Mr. Karel Dřevínek stated that the approval of the Company's annual consolidated financial statements would be voted on by ballot with the voting number 3, with the following proposed text of the resolution:

"The General Meeting approves the Annual Consolidated Financial Statements of MONETA Money Bank, a.s. as of 31. 12. 2024."

Furthermore, Mr. Karel Dřevínek stated that the Company's annual consolidated financial statements as at 31 December 2024 were published together with the notice of this General Meeting on the Company's website, were available for inspection at the Company's registered office and were also available inspection by the shareholders present at the Information centre.

Subsequently, Mr. Karel Dřevínek asked Mr. Jan Friček, Member of the Management Board and Chief Financial Officer of the Company, to present the above proposal for approval of the Company's 2024 annual consolidated financial statements.

Mr. Jan Friček took the floor and began by informing shareholders that Deloitte had audited the consolidated and subsequently the separate financial statements of the Company for 2024 and stated in its opinion that the audited financial statements provide a true and fair view of the financial position and results of the MONETA Group for 2024.

Since the Company's financial performance has already been commented in detail by the Chairman of the Management Board, Mr. Tomáš Spurný, in item 3 of the agenda of the General Meeting, Mr. Jan Friček summarised the key parameters of the financial statements for completeness

During the year, the Bank increased its position by 8%, i.e. CZK 37 billion in terms of total assets. On the liability side, this is reflected in the growing volume of customer deposits by 7.6% or CZK 30.5 billion, while the Bank successfully issued MREL bonds to strengthen its position against MREL requirements. On the asset side, the Bank has partially invested this liquidity in the loan portfolio and also in government bonds (investment securities - up 11.8%) and the remaining liquidity is deposited with the Central Bank. Mr. Jan Friček further added that the Company maintained its equity at a stable level, although the Bank paid dividends totalling CZK 6.1 billion last year. As for the profit and loss

statement, the results were mainly due to the growing operating income by 6.3% to CZK 12.9 billion, while keeping operating expenses stable.

Finally, Mr. Jan Friček stated that the annual consolidated financial statements were audited by Deloitte Audit s.r.o. and issued an unqualified opinion.

Mr. Karel Dřevínek thanked Mr. Jan Friček, Member of the Management Board and Chief Financial Officer of the Company, for his presentation and informed the shareholders that before the vote is taken, they now have the opportunity to submit requests for explanation, to object, to make a counterproposal to this item on the agenda of the General Meeting, taking into account the explanations that have already been provided.

Shareholder identification number 0148, Mr. Ing. Pavel Dobranský with a question about the growth of investment securities and their prevailing length or structure.

Mr. Jan Friček took the floor and replied that the Bank buys mostly bonds maturing in the period 2029-2031, however, even with this volume the Bank also buys interest rate swaps to hedge against interest rate risk. Therefore, if interest rates change in the future, the Bank still has a locked-in positive margin, which is typically between 40 and 50 basis points above the three-month PRIBOR.

Mr. Ing. Pavel Dobranský also asked about the sectoral tax for banks - what is the current situation and whether banks contribute to the National Development Fund.

The Chairman of the Board, Mr. Tomáš Spurný, reported that the fund is owned by the National Development Bank and has not yet been filled and has not financed any projects

Mr. Karel Dřevínek thanked Mr. Tomáš Spurný and Mr. Jan Friček for their answers.

Mr. Karel Dřevínek then asked the Information centre whether it had any further requests for explanation, counterproposal or protest regarding this item 6 of the agenda of the General Meeting or whether any shareholder intended to submit a request for explanation, counterproposal or protest regarding this item 6 of the agenda of the General Meeting orally.

The Information centre confirmed that it had no further discussion slips for this item on the agenda of the General Meeting. At the same time, no other shareholder has made 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 centre to draw up a protocol on quorum of the General Meeting for the ballot card with the sequence number 3 and reminded that a simple majority of the votes of the shareholders present is required to pass a resolution. He then read out the protocol on quorum of the General Meeting for the ballot card with voting order number 3 and stated that the General Meeting continued to be quorate.

Mr. Karel Dřevínek then invited the shareholders to take the ballot cards with the sequence number 3, which are intended for voting on item 6 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 asked to vote and thus closed the voting.

Subsequently, Mr. Karel Dřevínek informed the shareholders that, according to the preliminary results of the voting, an absolute majority of the votes of the shareholders present voted for the adoption of the draft resolution on the approval of the annual consolidated financial statements of MONETA Money Bank, a.s. as at 31 December 2024 submitted by the Management Board. The resolution in question was therefore adopted. The exact number of all votes will be communicated to the shareholders at an appropriate time later in the course of this General Meeting.

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

Shareholders holding shares with a nominal value of CZK 7,644,025,120, representing 74.80% 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 3:

The resolution was adopted.

At the poll, 382,201,256 valid votes (attached to 382,201,256 shares in the Company) were cast, representing 74.80% of the votes entitled to be cast.

	<i>Number of votes</i>	<i>% of votes present</i>
<i>FOR</i>	<i>381 767 183</i>	<i>99,886428</i>
<i>AGAINST</i>	<i>207 013</i>	<i>0,054163</i>
<i>ABSTAINED</i>	<i>227 060</i>	<i>0,059408</i>
<i>Invalid votes</i>	<i>0</i>	<i>0,000000</i>

7. Approval of the Annual Separate Financial Statements of MONETA Money Bank, a.s. as of 31. 12. 2024

Mr. Karel Dřevínek stated that it is possible to proceed to item 7 of the agenda of the General Meeting, which is the approval of the Company's annual separate financial statements as of 31 December 2024.

Mr. Karel Dřevínek reminded that the shareholders had already been informed of the Supervisory Board's opinion on the annual separate financial statements of MONETA Money Bank, a.s. as at 31 December 2024 under item 4 of the agenda of today's Annual General Meeting.

Next, Mr. Karel Dřevínek stated that the approval of the Company's annual separate financial statements would be voted on by ballot with the voting number 4, with the following proposed text of the resolution:

"The General Meeting approves the Annual Separate Financial Statements of MONETA Money Bank, a.s. as of 31. 12. 2024"

Furthermore, Mr. Karel Dřevínek stated that the Bank's annual separate financial statements as at 31 December 2024 were published together with the notice of the Annual General Meeting on the Company's website, were available for inspection at the Bank's registered office and were also available inspection by the shareholders present at the Information centre.

Subsequently, Mr. Karel Dřevínek asked Mr. Jan Friček, the Company's Chief Financial Officer, to present the Management Board' proposal to approve the Company's annual financial statements.

Mr. Jan Friček took the floor and commented on the standalone financial statements, stating that, as with the consolidated financial statements, the external auditor, Deloitte, had confirmed that they gave a true and fair view of the Company's financial position and performance as at 31 December 2024.

He then summarised the main parameters of the financial statements prepared for MONETA Money Bank, a.s. on an individual basis, i.e. without including the assets, liabilities and profit or loss of individual subsidiaries

The bank increased its position by 8.6% or CZK 39 billion in terms of total assets during 2024. On the liability side, this is reflected in the growing volume of customer deposits by 8.6% and at the same time the Bank has successfully issued a bond issue, where growth is 46.9%. On the asset side, this additional liquidity was partly invested in the growth of the loan portfolio to CZK 260 billion, and also in government bonds (investment securities), while the Company deposited the remaining liquidity with the Central Bank of the Czech Republic (reported as cash on hand and deposits with the Central Bank, but also an increase in the category of loans and advances to banks).

Mr. Jan Friček also underlined the stable level of the Bank's equity despite the fact that it paid out dividends in the cumulative amount of CZK 6.1 billion last year. As for the profit and loss statement, the result was mainly due to the growing operating income by 9.8% to almost CZK 13 billion, while the Bank kept operating expenses stable.

Finally, Mr. Jan Friček added that the annual separate financial statements were audited by Deloitte Audit s.r.o. and issued an "unqualified" opinion.

Mr. Karel Dřevínek thanked Mr. Jan Friček for his presentation and then asked the Information centre whether it had any requests for explanations, counterproposals or protests regarding this item 7 of the agenda of the General Meeting or whether any shareholders intended to submit requests for explanations, counterproposals or protests regarding this item 7 of the agenda of the General Meeting orally.

The Information centre confirmed that it had not received any submissions on this item on the agenda of the General Meeting. At the same time, no shareholder has submitted a request for explanation, counterproposal or protest regarding this item on the agenda of the General Meeting orally.

Mr. Karel Dřevínek then asked the Information centre to draw up a protocol on quorum for the ballot card with the sequence number 4 and reminded that a simple majority of the votes of the shareholders present was required for the adoption of a resolution. He then read out the protocol on quorum of the General Meeting for the ballot card with voting order number 4 and stated that the General Meeting continued to be quorate.

Mr. Karel Dřevínek then invited the shareholders to take the ballot cards with the sequence number 4, which are intended for voting on item 7 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 responsible for 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 asked to vote and thus closed the voting.

Mr. Karel Dřevínek then informed the shareholders that according to the preliminary results of the voting, an absolute majority of the votes of the shareholders present voted for the adoption of the draft resolution on the approval of the annual separate financial statements of MONETA Money Bank, a.s. as at 31 December 2024 submitted by the Management Board. The resolution in question was therefore adopted. The exact number of all votes will be communicated to the shareholders at an appropriate time later in the course of this General Meeting.

Mr. Karel Dřevínek then stated that item 7 of the agenda of the General Meeting had been exhausted.

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

Shareholders holding shares with a nominal value of CZK 7,644,025,120, representing 74.80% 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, 382,201,256 valid votes (attached to 382,201,256 shares in the Company) were cast, representing 74.80% of the votes entitled to be cast.

	<i>Number of votes</i>	<i>% of votes present</i>
<i>FOR</i>	<i>381 715 873</i>	<i>99,873003</i>
<i>AGAINST</i>	<i>207 013</i>	<i>0,054163</i>
<i>ABSTAINED</i>	<i>278 370</i>	<i>0,072833</i>
<i>Invalid votes</i>	<i>0</i>	<i>0,000000</i>

8. Resolution on Distribution of Profit of MONETA Money Bank, a.s.

Mr. Karel Dřevínek stated that it was possible to proceed to item 8 of the agenda of the General Meeting, which is the decision on the distribution of the profit of MONETA Money Bank, a.s.

Mr. Karel Dřevínek reminded that the shareholders were informed of the Supervisory Board's statement on the proposal for the distribution of the profit of MONETA Money Bank, a.s. under item 4 of the

agenda of today's Annual General Meeting, in which the Supervisory Board recommended that the General Meeting approve the proposal of the Management Board.

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 5 and reads as follows:

" The General Meeting of MONETA Money Bank, a.s. approves distribution of profit after tax for the year 2024 per the separate financial statements of the MONETA Money Bank, a.s. as at and for the year ended 31 December 2024 in the total amount of CZK 6 390 863 561.51 as follows:

- i. CZK 5 110 000 000.00 to be distributed to the shareholders of MONETA Money Bank, a.s. as dividend, and*
- ii. CZK 1 280 863 561.51 to be transferred to the account of retained earnings*

The amount of the profit to be distributed to the shareholders of MONETA Money Bank, a.s. (dividend) is CZK 10.00 before tax per share. The record date for the shareholders to receive the dividend is 30 April 2025 (Wednesday). Only shareholders listed in the Excerpt from the Registry of book-entry shares of MONETA Money Bank, a.s. (ISIN: CZ0008040318) as of the stated record date shall be entitled to receive the dividend. The dividend shall be due on 21 May 2025, when the dividend shall be distributed by MONETA Money Bank, a.s. from its accounts and so paid in Czech currency (Koruna česká). The dividend shall be paid by MONETA Money Bank, a.s. through Komerční banka, a.s., ID number: 453 17 054, with its registered office at Prague 1, Na Příkopě 969/33, Post Code: 114 07, as paying agent, by a transfer to bank accounts of the shareholders listed in the Registry of book-entry shares of MONETA Money Bank, a.s."

Mr. Karel Dřevínek then asked Mr. Jan Friček, member of the Management Board and Chief Financial Officer of the Company, to comment on the proposed distribution of profits of MONETA Money Bank, a.s.

Mr. Jan Friček summarised the Management Board's proposal for the distribution of the Company's 2024 earnings and stated that the proposal as presented is absolutely complete, based on the Bank's capital plan. The proposed dividend payout of CZK 5,110,000,000.00 represents CZK 10 per share and also represents a payout ratio of 88% of consolidated profit, therefore it is on par with the communicated target at the beginning of 2024. The Management Board supports the proposal as presented

Mr. Karel Dřevínek thanked Mr. Jan Friček for his comments on the draft decision submitted by the Management Board of the Company

Mr. Karel Dřevínek then asked the Information centre whether it had any requests for explanation, counterproposal or protest regarding this item 8 of the agenda of the General Meeting or whether any shareholder intended to submit a request for explanation, counterproposal or protest regarding this item 8 of the agenda of the General Meeting orally.

Mr. Pavel Chlistovský, shareholder ID 0230, took the floor and asked how much retained earnings the Bank had in total.

In response to this question, Mr. Jan Friček said that the equity capital was CZK 32 billion. Of this, CZK 5.1 billion will be paid out as a dividend, CZK 10.2 billion represents share capital and the rest is retained earnings from previous years.

Furthermore, shareholder ID 0230, Mr. Pavel Chlistovský, asked whether the Bank was planning to acquire any other banks in the future.

The Chairman of the Management Board, Mr. Tomáš Spurný, stated that he would not comment on any possible future acquisition plans of the Bank at this time.

Following a subsequent enquiry by the Chairman of the General Meeting, Mr. Karel Dřevínek, the Information centre confirmed that it had not received any further submissions on this item on the agenda of the General Meeting. At the same time, no shareholder 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 centre to draw up a protocol on quorum of the General Meeting for the ballot card with the sequence number 5 and reminded that a simple majority of the votes of the shareholders present is required to pass a resolution. He then read out the protocol on quorum of the General Meeting for the ballot card with voting order number 5 and stated that the General Meeting continued to be quorate.

Mr. Karel Dřevínek then invited the shareholders to take the ballot cards with the sequence number 5, which are intended for voting on item 8 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 asked to vote and thus closed the voting.

Subsequently, Mr. Karel Dřevínek informed the shareholders that according to the preliminary results of the voting, an absolute majority of the votes of the shareholders present voted for the approval of the draft decision on the distribution of the profit of MONETA Money Bank, a.s. submitted by the Management Board of the Company. The resolution in question was therefore adopted. The exact number of all votes will be communicated to the shareholders at an appropriate time later in the course of this General Meeting.

Mr. Karel Dřevínek stated that item 8 of the agenda of the General Meeting was therefore exhausted.

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

Shareholders holding shares with a nominal value of CZK 7,643,985,120, representing 74.79% 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, 382,199,256 valid votes (attached to 382,199,256 shares in the Company) were cast, representing 74.79% of the votes entitled to be cast.

Number of votes

% of votes present

FOR	381 852 158	99,909184
AGAINST	71 528	0,018715
ABSTAINED	275 570	0,072101
Invalid votes	0	0,000000

9. Appointment of an auditor to perform the statutory audit of MONETA Money Bank, a.s., and to verify the sustainability report

Mr. Karel Dřevínek then stated that it was possible to proceed to item 9 on the agenda of the General Meeting, which was the appointment of the auditor to carry out the statutory audit of the financial statements for the years 2025, 2026 and 2027 and also to audit the sustainability report for the same period.

The General Meeting was informed that the draft resolution submitted by the Management Board of the Company to the General Meeting for voting under item 9 of the agenda of the General Meeting is printed on the ballot card with the voting sequence number 6 and reads as follows:

" The General Meeting appoints

- (i) Deloitte Audit s.r.o., ID No.: 496 20 592, with its registered office at Italská 2581/67, Vinohrady, 120 00 Prague 2, as the auditor to perform the statutory audit of MONETA Money Bank, a.s., for the fiscal years 2025, 2026 and 2027.*
- (ii) Deloitte Audit s.r.o., ID No.: 496 20 592, with its registered office at Italská 2581/67, Vinohrady, 120 00 Prague 2, as the auditor to verify the sustainability report of MONETA Money Bank, a.s. for 2025, 2026 and 2027."*

Mr. Karel Dřevínek then asked whether the Information center had any requests for explanation or counterproposals regarding this item 9 on the agenda of the General Meeting, or whether any shareholder intended to submit a request for explanation or counterproposal regarding this item 9 on the agenda of the General Meeting orally.

Mr. Dušan Brabec, shareholder identification number 0225, took the floor and asked how long Deloitte Audit s.r.o. had been the Bank's auditor.

The Chairman of the Management Board, Mr. Tomáš Spurný, replied that Deloitte Audit s.r.o. has been auditing the Bank for 6 years, while the regulatory limit is 10 years. The contract between Deloitte and the Bank is negotiated on favourable financial terms, which is one of the main reasons why the Company proposes to reappoint Deloitte Audit s.r.o. as statutory auditor.

Mr. Karel Dřevínek thanked the Chairman of the Management Board, Mr. Tomáš Spurný, for his answer and asked the Information centre whether it had any further requests for explanation under this item of the agenda of the General Meeting.

The Information centre confirmed that it had not received any further submissions on this item on the agenda of the General Meeting.

As no one else came forward to speak, it was then possible to proceed to the vote under this item 9 of the agenda of the General Meeting, i.e. to vote on the appointment of the auditor to carry out the statutory audit of MONETA Money Bank, a.s. and to verify the sustainability report.

Mr. Karel Dřevínek then asked the Information centre to draw up a protocol on quorum of the General Meeting for the ballot card with the sequence number 6 and reminded that a simple majority of the votes of the shareholders present is required to pass a resolution. He then read out the protocol on quorum of the General Meeting for the ballot card with voting order number 6 and stated that the General Meeting continued to be quorate.

Mr. Karel Dřevínek then invited the shareholders to take the ballot cards with the sequence number 6, which are intended for voting on item 9 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 responsible for 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 asked to vote and thus closed the voting.

Subsequently, Mr. Karel Dřevínek informed the shareholders that according to the preliminary results of the vote, an absolute majority of the votes of the shareholders present voted for the approval of the proposal for the appointment of the auditor to carry out the statutory audit of MONETA Money Bank, a.s. and the verification of the sustainability report 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.

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

Shareholders holding shares with a nominal value of CZK 7,643,985,120, representing 74.79% 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.

On a poll, 382,199,256 valid votes (attached to 382,199,256 shares in the Company) were cast, representing 74.79% of the votes entitled to be cast.

	<i>Number of votes</i>	<i>% of votes present</i>
<i>FOR</i>	<i>381 515 687</i>	<i>99,821149</i>
<i>AGAINST</i>	<i>11 352</i>	<i>0,002970</i>
<i>ABSTAINED</i>	<i>672 217</i>	<i>0,175881</i>
<i>Invalid votes</i>	<i>0</i>	<i>0,000000</i>

10. Approval of the Remuneration Report Applied to Members of Management and Supervisory Boards of MONETA Money Bank, a.s.

Next, Mr. Karel Dřevínek stated that it was possible to proceed to the last item on the agenda, i.e. item 10 of the agenda of the General Meeting, which is the approval of the report on the remuneration of the members of the Management Board and the Supervisory Board of the Company.

Mr. Karel Dřevínek informed the shareholders present that the draft of the submitted remuneration report was published together with the notice of the General Meeting on the Bank's website, was for inspection at the Bank's registered office and was also available in paper form for inspection by the shareholders present at the Information centre.

The report on remuneration of the members of the Management Board and Supervisory Board of MONETA Money Bank, a.s. is submitted by the Management Board to the General Meeting for approval in accordance with the Capital Market Business Act. The Remuneration Report has been prepared on the basis of and within the parameters of the Remuneration Policy approved by the General Meeting of MONETA Money Bank, a.s. on 23 April 2024.

The General Meeting was informed that the draft resolution submitted by the Management Board of the Company to the General Meeting for voting under item 10 of the agenda of the General Meeting is printed on the ballot card with the voting sequence number 7 and reads as follows:

"The General Meeting approves the Remuneration Report applied to members of Management and Supervisory Boards of MONETA Money Bank, a.s. for the year 2024 in the wording submitted by the Management Board."

Mr. Karel Dřevínek then asked whether the Information centre had any requests for explanation or counterproposals regarding this item on the agenda of the General Meeting. The Information centre confirmed that it had not received any discussion slips, proposals or requests in relation to this item on the agenda of the Annual General Meeting.

Subsequently, Mr. Dušan Brabec, shareholder identification number 0225, took the floor to make a statement in which he expressed his extreme satisfaction with the Bank's activities from the shareholder's point of view.

Mr. Karel Dřevínek then asked Mr. Tomáš Spurný, Chairman of the Company's Management Board, to make a brief presentation of the Report on the Remuneration of the Members of the Management Board and the Supervisory Board for 2024.

In his presentation of the Report on the Remuneration of the Members of the Management Board and Supervisory Board of MONETA Money Bank, a.s. (the "Report"), Mr. Tomáš Spurný presented in detail to the General Meeting the remuneration of the members of the Management Board and Supervisory Board and also stated that the Report is freely available for viewing on the Company's website.

Subsequently, at the initiative of the shareholder identification number 0148, Mr. Ing. Pavel Dobranský, the Chairman of the Management Board, Mr. Tomáš Spurný, and the Vice-Chairman of the Supervisory Board, Mr. Miroslav Singer, commented on the current and future possible changes and their impact on the tax policy of the Czech Republic, including a comparison with other EU countries.

Mr. Karel Dřevínek thanked for providing comments

Mr. Karel Dřevínek then asked whether any shareholder intended to submit a request for explanation or a counterproposal regarding this item 10 on the agenda of the General Meeting orally.

None of the shareholders came forward to speak, so Mr. Karel Dřevínek asked the Information centre to draw up a protocol on quorum 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 to pass a resolution. He then read out the protocol on quorum of the General Meeting for the ballot card with voting order number 7 and stated that the General Meeting continued to be quorate.

Mr. Karel Dřevínek then invited the shareholders to take the ballot cards with the sequence number 7, which are intended for voting on item 10 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 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 for the approval of the report on the remuneration of the members of the Management Board and the Supervisory Board of 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 7,642,147,700, representing 74.78% 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, 382,107,385 valid votes (attached to 382,107,385 shares in the Company) were cast, representing 74.78% of the votes entitled to be cast.

	<i>Number of votes</i>	<i>% of votes present</i>
<i>FOR</i>	<i>376 193 731</i>	<i>98,452358</i>
<i>AGAINST</i>	<i>5 444 002</i>	<i>1,424731</i>
<i>ABSTAINED</i>	<i>469 652</i>	<i>0,122911</i>
<i>Invalid votes</i>	<i>0</i>	<i>0,000000</i>

As the vote on the report on remuneration of the members of the Management Board and the Supervisory Board of 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.

On behalf of the Company, the Management Board and the Supervisory Board, Mr. Tomáš Spurný thanked in particular all the shareholders and their representatives present for their abundant participation and activity at the General Meeting and emphasised that the Company's management perceives the participation of shareholders at the General Meeting as very inspiring and at the same time committed to meeting the expectations of shareholders and to considering all constructive proposals presented by

shareholders. In conclusion, Mr. Tomáš Spurný underlined that the Company will make every effort to meet the main objective communicated to the shareholders at the General Meeting, i.e. to achieve a net profit of 6 billion for 2025.

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 the constructive course of the General Meeting and closed the General Meeting at 12:20 p.m.

In Prague, on 7 May 2025

Karel Dřevínek
Chairman of the General Meeting

Dominika Bubeníčková
Minutes Clerk

Jiří Bureš
Minutes Verifier

Pavel Mrázek
Minutes Verifier