

Notice to the Noteholders

MONETA Money Bank, a.s., ID No. 25672720

as the issuer of Tier 2 bonds listed on the Regulated Market of the Prague Stock Exchange

MONETA MB VAR/29, ISIN CZ0003704918

hereby informs
that as of 25 March 2026 the regular interest amount is being paid.

The payments will be made by bank transfers to the bondholder's accounts with banks or branches of foreign banks in the Czech Republic based on written instruction delivered no later than five working days before the date of payment to the issue's administrator (paying agent):

Komerční banka, a.s.
Václavské náměstí 796/42
114 07 Praha 1

Information and documents on the above bonds can be found on the website:

<https://investors.moneta.cz/bonds>

This announcement is for information purposes only and does not constitute an offer to buy or sell securities or other investment instruments.

Prague, February 20, 2026

MONETA Money Bank, a.s.