

*Convenient English translation of Czech official version
In case of discrepancy, Czech version prevails*

NOTICE OF ANNUAL GENERAL MEETING

Management Board of MONETA Money Bank, a.s., ID number: 256 72 720, with its registered office at Prague 4 - Michle, Vyskočilova 1442/1b, Post Code: 140 28, registered in the Commercial Register maintained by the Municipal Court in Prague under file No. B 5403, **hereby convenes Annual General Meeting of MONETA Money Bank, a.s. to be held on 24 April 2019 at 10 a.m. in the building of Social Center Bethany (Společenské centrum Bethany) at Za Brumlovkou 1519/4, Prague 4, Post Code: 140 00.**

A. AGENDA OF THE GENERAL MEETING

Opening of the General Meeting

1. Adoption of Rules of Procedure of the General Meeting
2. Election of the Chairman of the General Meeting, the Minutes Clerk, the Minutes Verifiers and the Scrutineers
3. Report of the Management Board on business and assets of MONETA Money Bank, a.s. for the year 2018 and summary explanatory report of the Management Board pursuant to section 118 sub. 9 of Act No. 256/2004 Coll., on pursuing business activities on capital market, as amended (hereinafter the "Capital Markets Act")
4. Report of the Supervisory Board on results of its activities for the year 2018; opinion of the Supervisory Board on the Annual Consolidated Financial Statements for the year 2018, opinion of the Supervisory Board on the Annual Separate Financial Statements for the year 2018, and opinion of the Supervisory Board on the proposal for distribution of profit
5. Report of the Audit Committee on results of its activities for the year 2018
6. Approval of the Annual Consolidated Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018
7. Approval of the Annual Separate Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018
8. Resolution on distribution of profit of MONETA Money Bank, a.s.
9. Approval of agreements on performance of function of members of the Supervisory Board elected by employees
10. Appointment of auditor to conduct the statutory audit of MONETA Money Bank, a.s. for the financial year 2019

Closing of the General Meeting

B. RECORD DATE FOR PARTICIPATION AT THE GENERAL MEETING

The record date for shareholders to be entitled to participate at the General Meeting shall be 17 April 2019 (Wednesday). Only the shareholder listed in an excerpt from the registry of the book-entry shares of MONETA Money Bank, a.s. (ISIN: CZ0008040318) as at the stated record date shall be entitled to participate at the General Meeting and exercise his/her shareholder rights at the General Meeting (including the right to vote).

C. PARTICIPATION AT THE GENERAL MEETING

(i) Registration and representation of shareholders at the General Meeting

Shareholders may participate at the General Meeting in person or through a proxy holder on the basis of a power of attorney (hereinafter the "**proxy**") or through a person registered in the registry of the book-entry shares of MONETA Money Bank, a.s. as an administrator or as a person authorised to exercise rights attached to the book-entry shares of MONETA Money Bank, a.s. (hereinafter the "**shares administrator**"), acting as shareholder's representatives.

(a) Representation on the basis of a power of attorney

Each shareholder may grant a power of attorney to an individual or to a legal entity to authorise the individual or legal entity to represent the shareholder at the General Meeting as a proxy and exercise his shareholder rights, including the right to vote on the shareholder's behalf. The power of attorney must be in writing with a notarised signature of the shareholder – principal and must show whether it may be used by the proxy to represent the principal at one or more General Meetings. Members of the Supervisory Board and the Audit Committee cannot be appointed as a shareholder's proxy.

To this end, a form of a power of attorney which may be used by shareholders for this purpose is available on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting>. The form of power of attorney is also available in a paper form at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m. Each shareholder may request the sending of the form of power of attorney at his expense and risk in a paper form or by electronic means; the request must be submitted by e-mail addressed to valnahromada@moneta.cz or by mail addressed to the registered office of MONETA Money Bank, a.s.

Each shareholder has the right to notify MONETA Money Bank, a.s. in the Czech, Slovak or English language, of a granted power of attorney for his representing at the General Meeting, as well as, of recalling of a power of attorney by the principal, by means of electronic mail addressed to the e-mail address valnahromada@moneta.cz; such electronic notification must be furnished with a guaranteed electronic signature established on the basis of a qualified certificate issued by an accredited certification service provider and has to be accompanied by a readable electronic copy of the power of attorney, or, as the case may be, the recall of the power of attorney, with a notarised signature of the shareholder – principal in the PDF form (Portable Document Format) that will allow MONETA Money Bank, a.s. to review the fulfilment of all legal requirements of the delivered power of attorney, or, as the case may be, the recall of the power of attorney.

If the shareholder is a legal entity, the electronic notification of a granted power of attorney has to be accompanied by a readable electronic copy of an original or a certified copy of an excerpt from the relevant public register (not older than three (3) months) or another document (not older than three (3) months) confirming the right of the persons signing the power of attorney to act on behalf of the shareholder – legal entity. Requirements for superlegalisation, authentication (Apostille) and an official translation of documents executed abroad or in the foreign languages mentioned in point C.(i)(b) of this notice below shall also apply to documents of which electronic copies are to be sent to MONETA Money Bank, a.s. as attachment to the notification of a granted power of attorney. If the attached electronic copies of the required documents are not sufficiently readable or the notification of a granted power of attorney is in other respects defective, MONETA Money Bank, a.s. is entitled, but not obligated, to request the shareholder to remedy such defects; the request shall be sent by MONETA Money Bank, a.s. to the e-mail address of the shareholder, from which the notification of a granted power of attorney has been sent. The communication of an electronic notification of a granted power of attorney to MONETA Money Bank, a.s. above does not affect the duty of the proxy to hand in an original (or a certified copy) of the power of attorney and of other documents listed in point C.(i)(b) of this notice upon registration at the General Meeting.

(b) Registration of shareholders and their proxies at the General Meeting

A registration of shareholders, or their proxies, will commence in the venue of the General Meeting at 9 a.m. Upon the registration, shareholders shall prove their identity with a valid proof of identity. A person entitled to act on behalf of a shareholder – legal entity shall also hand in an original or a certified copy of an excerpt from the relevant public register (not older than three (3) months) or another document certifying the right to act on behalf of the legal entity (not older than three (3) months).

Upon the registration, shareholders' proxies shall prove their identity with a valid proof of identity and hand in an original or a certified copy of a written power of attorney with a notarised signature of the shareholder – principal and an original or a certified copy of an excerpt from the relevant public register (not older than three (3) months) or another document (not older than three (3) months) confirming the right of the persons signing the power of attorney to act on behalf of the shareholder – legal entity. A

person entitled to act on behalf of a proxy – legal entity shall further hand in an original or a certified copy of an excerpt from the relevant public register (not older than three (3) months) or another document certifying the right of the person to act on behalf of the legal entity (not older than three (3) months).

A shares administrator is not required to hand in a power of attorney, but it shall prove his identity with a valid proof of identity. A person entitled to act on behalf of a shares administrator – legal entity shall further hand in an original or a certified copy of an excerpt from the relevant public register (not older than three (3) months) or another document certifying the right of the person to act on behalf of the legal entity (not older than three (3) months).

Documents issued by foreign authorities or institutions, or furnished with their verification, which are presented by a foreign legal entity or its proxy, as well as powers of attorney on which the signature was notarised abroad, have to be superlegalised or authenticated (by an Apostille), unless the Czech Republic has concluded a mutual legal assistance treaty with the country where the foreign legal entity or its proxy has its permanent registered office or residence, or, as the case may be, where the signature on the power of attorney was notarised.

Along with any documents in a foreign language other than English or Slovak, the person submitting these documents is also required to hand in official translations of these documents into the Czech language.

All attending shareholders or their proxies shall sign an attendance paper, which is part of the General Meeting attendance sheet and signing of which is considered as signing of the General Meeting attendance sheet. Proxies shall also state a title for representing the respective shareholder of MONETA Money Bank, a.s.

(ii) Rights of shareholders relating to participation at the General Meeting and exercise thereof

(a) Number of shares and voting rights

The registered capital of MONETA Money Bank, a.s. is CZK 511,000,000.00 (in words: five hundred and eleven million Czech crowns) and is divided into 511,000,000 (in words: five hundred and eleven million) ordinary registered book-entry shares (ISIN: CZ0008040318) with a par value of CZK 1.00 (in words: one Czech crown) each. All shares of MONETA Money Bank, a.s. have been admitted to trading on the regulated market – Prime Market of Prague Stock Exchange. Each share of MONETA Money Bank, a.s. carries one vote. A total of all votes of all shareholders of MONETA Money Bank, a.s. is thus 511,000,000 (in words: five hundred and eleven million votes).

(b) Participation and voting at the General Meeting

Participating shareholders or their proxies shall register as described in point C.(i)(b) of this notice above. Upon the registration, they shall receive an identification card and ballot cards to be used for voting at the General Meeting, and, as the case may be, additional materials relating to items on the agenda of the General Meeting. No resolution may be adopted at the General Meeting, unless shareholders of MONETA Money Bank, a.s. holding at least 50 % (fifty per cent) of the registered capital of MONETA Money Bank, a.s., i.e. CZK 255,500,000.00 (in words: two hundred and fifty five million five hundred thousand Czech crowns) plus one share are present (registered as described in point C.(i)(b) of this notice above) in person or by a proxy.

Voting at the General Meeting shall take place by the ballot cards, unless the General Meeting decides otherwise. Each ballot card shall be signed by the shareholder or his proxy. Resolutions of the General Meeting require the approval of a simple majority of the votes cast at the General Meeting, unless applicable law or the Articles of Association of MONETA Money Bank, a.s. (the "**Articles of Association**") require a qualified majority (see Article 9 of the Articles of Association).

Rules for participating and voting at the General Meeting arising from law and the Articles of Association are further specified in the Rules of Procedure of the General Meeting. The proposed Rules of Procedure of the General Meeting have been published along with this notice on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting> and can be inspected in a paper form at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m. The adoption

of the Rules of Procedure of the General Meeting will be voted upon as the first item on the agenda of the General Meeting (see point D.1. of this notice below).

Voting by technical means or correspondence voting is not permitted.

(c) Right to explanation

Each shareholder has the right to request and receive at the General Meeting an explanation of issues relating to MONETA Money Bank, a.s. or entities controlled thereby, if such explanation is necessary to review items on the agenda of the General Meeting or to exercise the shareholder's rights at the General Meeting. Any shareholder's request for explanation at the General Meeting shall be made (i) in writing and placed at a designated place, or (ii) orally upon invitation by the Chairman of the General Meeting or a member of the Management Board authorised to chair the General Meeting until the election of the Chairman of the General Meeting. Similar questions may be answered in the form of one summary answer.

The shareholder shall be deemed to have received an explanation also if the information was posted on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting> no later than one day before the General Meeting and is available to the shareholders in the venue of the General Meeting. If an explanation cannot be provided due to its complexity at the General Meeting, it shall be provided to shareholders of MONETA Money Bank, a.s. within fifteen (15) days after the General Meeting (*i.e.*, until 9 May 2019). The wording of the answer shall be available to shareholders of MONETA Money Bank, a.s. on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting>.

(d) Right to make proposals and counter-proposals

Each shareholder has the right to make proposals and counter-proposals in relation to items on the agenda of the General Meeting, as listed in part D. of this notice below. Should a shareholder intend to make a proposal or a counter-proposal to the items on the agenda of the General Meeting, he shall deliver such proposal or counter-proposal to MONETA Money Bank, a.s. within a reasonable time before the General Meeting; this shall not apply to proposals for the persons to the bodies of MONETA Money Bank, a.s.

(e) Right of qualified shareholders to request any matter to be included in the agenda of the General Meeting

Upon request of a qualified shareholder (*i.e.*, a shareholder or shareholders of MONETA Money Bank, a.s. holding shares representing at least 1 % of the registered capital) and provided that each matter is supported by a reasoning or a resolution proposal, the Management Board shall include the matters specified by these shareholders into the agenda of the General Meeting. If a request of qualified shareholders is delivered after the publishing of the notice of General Meeting, the Management Board shall publish an addendum to the agenda of the General Meeting no later than five (5) days before the record date in the Commercial Bulletin and on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting>.

(f) Manner and place for obtaining documents related to the General Meeting

Management Board informs shareholders of MONETA Money Bank, a.s. that documents related to the General Meeting, *i.e.*, the notice of General Meeting, including the proposed resolutions and reasoning thereof, a complete version of the Annual Consolidated Financial Statements of MONETA Money Bank, a.s. for the year 2018 and of the Annual Separate Financial Statements of MONETA Money Bank, a.s. for the year 2018, further documents submitted in relation to the agenda of the General Meeting, texts of any shareholder proposals or counter-proposals, information regarding the total number of shares and the total number of votes as at the date of publishing of the notice of General Meeting, are published on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting>, for a period of at least thirty (30) days after the General Meeting, and are also available to the shareholders for inspection at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m., for a period of at least thirty (30) days after the General Meeting.

D. PROPOSALS FOR RESOLUTIONS OF THE GENERAL MEETING AS TO THE MATTERS ON THE AGENDA OF THE GENERAL MEETING AND REASONING THEREOF

1. Adoption of Rules of Procedure of the General Meeting

Reasoning: *The Rules of Procedure are an organisational document contemplated by Article 12 sub. 6 of the Articles of Association that, in furtherance of the Articles of Association and relevant law, further specifies the conduct, decision-making process, and other affairs regarding the General Meeting of MONETA Money Bank, a.s. The proposed Rules of Procedure of the General Meeting have been published along with this notice on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting> and are available for shareholders' inspection at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m.*

Resolution proposal: The General Meeting adopts the Rules of Procedure of the General Meeting, in the wording submitted by the Management Board.

2. Election of the Chairman of the General Meeting, the Minutes Clerk, the Minutes Verifiers and the Scrutineers

Reasoning: *Pursuant to Article 11 sub. 7 of the Articles of Association, the General Meeting elects its Chairman, Minutes Clerk, two Minutes Verifiers and Scrutineers, unless the General Meeting decides otherwise.*

Resolution proposal: The General Meeting elects Mr. Karel Dřevínek as the Chairman of the General Meeting, Ms. Dominika Bubeníčková as the Minutes Clerk, Mr. Jiří Bureš and Mr. Pavel Mrázek as the Minutes Verifiers, and Mr. Petr Brant, Mr. Milan Vácha and Mr. Josef Nuhlíček as the Scrutineers.

3. Report of the Management Board on business and assets of MONETA Money Bank, a.s. for the year 2018 and summary explanatory report of the Management Board pursuant to section 118 sub. 9 of the Capital Markets Act

The General Meeting does not vote on the report of the Management Board on business and assets of MONETA Money Bank, a.s. for the year 2018, nor on the summary explanatory report of the Management Board pursuant to section 118 sub. 9 of the Capital Markets Act.

Management Board's comment: *Pursuant to Article 13 sub. 2 Lett. i) point iv. of the Articles of Association and section 436 sub. 2 of Act No. 90/2012 Coll., the Companies and Cooperatives Act (the Corporations Act), as amended (hereinafter also called the "Corporations Act"), the Management Board of MONETA Money Bank, a.s. is required to prepare and submit to the General Meeting its report on business and assets of MONETA Money Bank, a.s. on a yearly basis. The Report of the Management Board on business and assets of MONETA Money Bank, a.s. for the year 2018 summarises all relevant information regarding the business of MONETA Money Bank, a.s. in the year 2018.*

The Management Board of MONETA Money Bank, a.s. – an issuer of shares listed on the European regulated market – is, pursuant to Article 13 sub. 2 Lett. i) point v. of the Articles of Association and section 118 sub. 9 of the Capital Markets Act, required to prepare and submit to the General Meeting a summary explanatory report on matters set forth in section 118 sub. 5 Lett. a) to k) of the Capital Markets Act on a yearly basis.

Both reports have been published along with this notice on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting> and are available for shareholders' inspection at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m.

4. Report of the Supervisory Board on results of its activities for the year 2018; opinion of the Supervisory Board on the Annual Consolidated Financial Statements for the year 2018, opinion of the Supervisory Board on the Annual Separate Financial Statements for the year 2018, and opinion of the Supervisory Board on the proposal for distribution of profit

The General Meeting does not vote on any of the report of the Supervisory Board on results of activities, the opinion of the Supervisory Board on the Annual Consolidated Financial Statements for the year 2018, the opinion of the Supervisory Board on the Annual Separate Financial Statements for the year 2018, nor on the opinion of the Supervisory Board on the proposal for distribution of profit.

Management Board's comment: Pursuant to Article 19 sub. 1 of the Articles of Association and section 449 sub. 1 of the Corporations Act, the Supervisory Board is required to prepare and submit to the General Meeting a report on results of its activities. Also, the following documents are submitted along with this report: the opinion of the Supervisory Board on the Annual Consolidated Financial Statements of MONETA Money Bank, a.s. for the year 2018 (see item 6. below), on the Annual Separate Financial Statements of MONETA Money Bank, a.s. for the year 2018 (see item 7. below) and on the proposal for distribution of profit (see item 8. below).

The report (including all the above opinions) has been published along with this notice on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting> and is available for shareholders' inspection at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m.

5. Report of the Audit Committee on results of its activities for the year 2018

The General Meeting does not vote on the report of the Audit Committee on results of its activities.

Management Board's comment: Pursuant to Article 28 sub. 2 of the Articles of Association, the Audit Committee is required to prepare and submit to the General Meeting a report on results of its activities.

comment: The report was published along with this notice on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting> and is available for shareholders' inspection at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m.

6. Approval of the Annual Consolidated Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018

Reasoning: Pursuant to section 22 sub. 2 of the Act no. 563/1991 Coll., on accountancy, as amended (the "Accountancy Act"), MONETA Money Bank, a.s. is required to prepare the Annual Consolidated Financial Statements for each financial year ended. Pursuant to section 13 sub. 2 Lett. i) point i. of the Articles of Association and section 435 sub. 4 of the Corporations Act, the Management Board is required to submit the Annual Consolidated Financial Statements to the General Meeting for its approval. The General Meeting decides upon approval of the Annual Consolidated Financial Statements based upon Article 8 sub. 2 Lett. cc) of the Articles of Association and section 421 sub. 2 Lett. g) of the Corporations Act. The

submitted Annual Consolidated Financial Statements were affirmed by the auditor's unqualified opinion and reviewed by the Supervisory Board which recommends that the General Meeting approves the Annual Consolidated Financial Statements (see item 4. of this notice above).

The Annual Consolidated Financial Statements of MONETA Money Bank, a.s. were published along with this notice on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting>, and are available for shareholders' inspection at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m.

Resolution proposal: The General Meeting approves the Annual Consolidated Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018.

7. Approval of the Annual Separate Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018

Reasoning: Pursuant to section 18 of the Accountancy Act, MONETA Money Bank, a.s. is required to prepare the Annual Separate Financial Statements for each financial year ended. Pursuant to Article 13 sub. 2 Lett. i) point i. of the Articles of Association and section 435 sub. 4 of the Corporations Act, the Management Board is required to submit the Annual Separate Financial Statements to the General Meeting for its approval. The General Meeting decides upon approval of the Annual Separate Financial Statements pursuant to Article 8 sub. 2 Lett. cc) of the Articles of Association and section 421 sub. 2 Lett. g) of the Corporations Act. The submitted Annual Separate Financial Statements were affirmed by the auditor's unqualified opinion and reviewed by the Supervisory Board which recommends that the General Meeting approves the Annual Separate Financial Statements (see item 4 of this notice above).

The Annual Separate Financial Statements of MONETA Money Bank, a.s. were published along with this notice on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting>, and are available for shareholders' inspection at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m.

Resolution proposal: The General Meeting approves the Annual Separate Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018.

8. Resolution on distribution of profit of MONETA Money Bank, a.s.

Reasoning: Pursuant to Article 8 sub. 2 Lett. n) of the Articles of Association and section 421 sub. 2 Lett. h) of the Corporations Act, it is a power of the General Meeting to decide upon profit distribution. Pursuant to Article 13 sub. 2 Lett. i) point ii. of the Articles of Association and section 435 sub. 4 of the Corporations Act, a proposal for profit distribution is submitted by the Management Board. The Supervisory Board has reviewed the submitted proposal for profit distribution, as required under Article 19 sub. 2 Lett. (a) of the Articles of Association and section 447 sub. 3 of the Corporations Act and recommends that the General Meeting approves the profit distribution (see item 4. of this notice above).

The audited Annual Consolidated Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018 show profit after tax of CZK 4,199,682,152.57. The audited Annual Separate Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018 show profit after tax of CZK 4,407,770,846.75.

The proposed dividend of MONETA Money Bank, a.s. in the total amount of CZK 3,142,650,000.00 was determined on the basis of the audited Annual Separate Financial Statements of MONETA Money Bank, a.s. as at 31 December 2018. The amount proposed for distribution was determined in accordance with section 350 of the Corporations Act and corresponds to the dividend amount announced by the Management Board on 6 February 2019. The proposed dividend amount is in accordance with capital management plan of MONETA Money Bank, a.s. and enables it to maintain own funds and capital requirements at levels prescribed by applicable legal and regulatory rules and corresponding to the risks to which MONETA Money Bank, a.s. is exposed as well as to the planned expansion of MONETA Money Bank, a.s.

The record date for the right to participate in profit (to receive dividend) of MONETA Money Bank, a.s., being pursuant to section 351 of the Corporations Act and Article 5 sub. 5 of the Articles of Association the fourth (4.) business day following the date of the General Meeting, which decided on the profit distribution, is Tuesday, 30 April 2019.

Should the dividend distribution be approved, detailed information as to the dividend payment will be published on website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/dividend>.

Resolution proposal:

The General Meeting approves the distribution of the profit of MONETA Money Bank, a.s. for an accounting period after tax for the year 2018 per the Annual Separate Financial Statements of MONETA Money Bank, a.s. as at and for the year ended 31 December 2018 in the total amount of CZK 4,407,770,846.75 as follows:

- (i) to be distributed to the shareholders of the MONETA Money Bank, a.s. as dividend: CZK 3,142,650,000.00; and
- (ii) to be transferred to the account of retained earnings of MONETA Money Bank, a.s. from previous years: CZK 1,265,120,846.75

The amount of the profit (dividend) is CZK 6.15 before taxation per share. The record date for the shareholders to receive the dividend is 30 April 2019 (Tuesday). Only the shareholders listed in an excerpt from the registry of book-entry shares of MONETA Money Bank, a.s. (ISIN: CZ0008040318) as at the stated record date shall be entitled to receive the dividend. The dividend shall be due on 6 June 2019, when the dividend shall be distributed by MONETA Money Bank, a.s. from its accounts and so paid in Czech crowns. 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.

9. Approval of agreements on performance of function of members of the Supervisory Board elected by employees of MONETA Money Bank, a.s.

Reasoning: With effect from 21 January 2019, employees of MONETA Money Bank, a.s. elected three of their representatives to the Supervisory Board - Mrs. Klára Sokolová, Chief Human Resources Officer, Mr. Jiří Huml, Chief Shared Services Officer, and Mr. Aleš Sloupenský, Chief Retail Distribution Officer.

The General Meeting shall approve the agreements on performance of function between MONETA Money Bank, a.s. and the members of the Supervisory Board pursuant to Article 8 sub. 2 lett. j) of the Articles of Association and Section 59 (2) of the Business Corporations Act.

The Management Board submits to the General Meeting for approval (i) Agreement on Performance of Function of a Member of the Supervisory Board between MONETA Money Bank, a.s. and Mrs. Klára Sokolová, (ii) Agreement on Performance of Function of a Member of the Supervisory Board between MONETA Money Bank, a.s. and Mr. Jiří Huml and (iii) Agreement on Performance of Function of a Member of the Supervisory Board between MONETA Money Bank, a.s. and Mr. Aleš Sloupenský, whereas:

- given the fact that Mrs. Klára Sokolová, Mr. Jiří Huml and Mr. Aleš Sloupenský receive as employees of MONETA Money Bank, a.s. a salary exceeding the remuneration of a member of the Supervisory Board stipulated in the internal regulation concerning remuneration of members of the Supervisory Board approved by the General Meeting on 26 October 2017, under the submitted agreements, the performance of the function of a member of the Supervisory Board shall be without consideration and the above mentioned internal regulation concerning remuneration of members of the Supervisory Board shall not apply to the remuneration as to the submitted agreements; and
- given the fact that all three members of the Supervisory Board mentioned above were elected with effect from 21 January 2019, their agreements on performance of function of a member of the Supervisory Board shall become effective from 21 January 2019.

The submitted agreements on performance of function of a member of the Supervisory Board were published along with this notice on the website of MONETA Money Bank, a.s. at <https://investors.moneta.cz/general-meeting>, and are available for shareholders' inspection at the registered office of MONETA Money Bank, a.s. on business days from 9 a.m. to 5 p.m.

Resolution proposal:

The General Meeting approves

- Agreement on Performance of Function of a Member of the Supervisory Board between MONETA Money Bank, a.s. and Mrs. Klára Sokolová, in the wording submitted to the General Meeting;
- Agreement on Performance of Function of a Member of the Supervisory Board between MONETA Money Bank, a.s. and Mr. Jiří Huml, in the wording submitted to the General Meeting; and
- Agreement on Performance of Function of a Member of the Supervisory Board between MONETA Money Bank, a.s. and Mr. Aleš Sloupenský, in the wording submitted to the General Meeting,

provided that each of the three Agreements on Performance of Function of a Member of the Supervisory Board shall become effective from 21 January 2019.

10. Appointment of auditor to conduct the statutory audit of MONETA Money Bank, a.s. for the financial year 2019

Reasoning: Pursuant to section 20 of the Accountancy Act, MONETA Money Bank, a.s. is required to have its financial statements audited by an auditor. Pursuant to Article 8 sub. 2 Lett. dd) of the Articles of Association and section 17 sub. 1 of the Act no. 93/2009 Coll., on auditors, as amended (the “**Auditors Act**”), the General Meeting appoints an auditor (audit firm) to conduct the statutory audit of MONETA Money Bank, a.s. The Supervisory Board proposes to appoint the audit Deloitte Audit s.r.o. (“**Deloitte**”), as the auditor of MONETA Money Bank, a.s. to conduct its statutory audit for the financial year 2019, based upon the recommendation of the Audit Committee. Deloitte meets all independence requirements, has eminent experience with audit of credit and financial institutions as well as companies having their shares admitted to trading on a regulated market. In its position of 22 January 2019, issued pursuant to Act no. 21/1991 Coll., on banks, as amended (the “**Banking Act**”), the Czech National Bank did not express any objections to appointment of Deloitte as the auditor of MONETA Money Bank, a.s. for the financial year 2019.

Resolution proposal: Based upon the proposal of the Supervisory Board and recommendation of the Audit Committee, the General Meeting appoints the audit firm Deloitte Audit s.r.o., ID Number: 496 20 592, with its registered seat at Prague 8 - Karlín, Karolinská 654/2, Postal Code 186 00, as auditor to conduct the statutory audit of MONETA Money Bank, a.s. for the financial year 2019.

Management Board of MONETA Money Bank, a.s.

Mr. Tomáš Spurný
Chairman of the Management Board

Mr. Carl Normann Vökt
Vice-Chairman of the Management Board