

EXCERPT

from Minutes of 4th meeting of the Supervisory Board of Bank Handlowy w Warszawie S.A.
held on March 16 and 24, 2026

Day 1. – March 16, 2026

The members of the Supervisory Board were duly notified of the meeting.
(...)

Ad 1

“Resolution no. A1/2/2026:

The Supervisory Board of Bank Handlowy w Warszawie S.A. (further referred to as ‘Supervisory Board’) on the basis of Article 382 §3 section 1 of the Commercial code with § 72 section 1 point 16 as well as § 73 section 1 point 14 of the ‘Ordinance of the Minister of Finance of June 06, 2025 regarding current and periodic information published by issuers of securities and conditions for recognizing information required by non-Member states as equivalent’, positively assessed the documents:

- 1) the Annual financial statements of Bank Handlowy w Warszawie S.A. for the year ended 31 December 2025,
- 2) the Annual consolidated financial statements of the Capital Group of Bank Handlowy w Warszawie S.A. for the year ended 31 December 2025,
- 3) Report on activities of the Capital Group of Bank Handlowy w Warszawie S.A. in the year 2025 including Report on activities of Bank Handlowy w Warszawie S.A. and including Sustainability Statement of Bank Handlowy w Warszawie S.A. and the Capital Group of Bank Handlowy w Warszawie S.A. for the year 2025,

as consistent with the books and documents as well as with the factual status.

The opinion of the Supervisory Board has been based on the content of the aforementioned reports presented by the Management Board of Bank Handlowy w Warszawie S.A., reports of the independent auditor from the audit of standalone and consolidated financial statements and of the attestation of sustainability statement of the Bank and of the Capital Group of the Bank as well as the recommendation of the Audit Committee.

Audit of the financial statements have been conducted by KPMG Audyt Spółka z ograniczoną odpowiedzialnością spółka komandytowa, with its seat in Warsaw, which has been elected by the Supervisory Board to conduct the audit of standalone financial statements of Bank Handlowy w Warszawie S.A. and consolidated financial statements of the Group of Bank Handlowy w Warszawie S.A. for the year ended 31 December 2025. The Audit Committee of the Supervisory Board of Bank Handlowy w Warszawie S.A. approved the engagement of KPMG Audyt Spółka z ograniczoną odpowiedzialnością spółka komandytowa to provide a limited assurance attestation service regarding the sustainability reporting of Bank Handlowy w Warszawie S.A. and the Capital Group of Bank Handlowy w Warszawie S.A. for the year 2025.

According to the statutory auditor’s opinion both standalone, and consolidated financial statements give true and fair view of the financial results and operations of the Bank and the Bank Group as of 31 December 2025, financial results of activities and cash flows for the year ended on that date and have been prepared in accordance with the International Financial Reporting Standards endorsed by the European Union and the accounting policies. Moreover, standalone and consolidated financial statements are compliant, in all material aspects, as to the form and content with the applicable laws and the Statute of Bank Handlowy w Warszawie S.A.

Additionally, in the opinion of the independent auditor, the Management Board’s Report on activities of the Group of Bank Handlowy w Warszawie S.A. for 2025 prepared together with the Report on activities of Bank Handlowy w Warszawie S.A. (excluding Sustainability Statement of Bank Handlowy w Warszawie S.A. and the Capital Group of Bank Handlowy w Warszawie S.A. for the year 2025) have been prepared, in all material aspects, in accordance with applicable laws and is consistent with information included in the consolidated financial statements. In relation to the sustainability reporting

(according to the required limited assurance level), in the opinion of the independent auditor nothing has come to the attention to cause to believe that the Groups of Bank Handlowy w Warszawie S.A. Sustainability Statement as of and for the year ended 31 December 2025 is not prepared, in all material respects, in accordance with the applicable laws and regulations.

The Supervisory Board authorizes the Chairman of the Supervisory Board to sign on behalf of the Supervisory Board the document with aforementioned opinion of the Supervisory Board, which, following § 72 sec. 1 pt. 16 as well as § 73 sec. 1 pt. 14 of the ‘Ordinance of the Minister of Finance of June 6, 2025 regarding current and periodic information published by issuers of securities and conditions for recognizing information required by non-Member states as equivalent’, will be attached to the standalone and consolidated financial statements of Bank Handlowy w Warszawie S.A. and the Group of Bank Handlowy w Warszawie S.A.”

The resolution was adopted unanimously.

The following members of the Supervisory Board took part in the voting on the resolution: Mr. Sławomir S. Sikora, Ms. Natalia Bożek, Mr. Fabio Lisanti, Mr. Marek Kapuściński, Mr. Andrew Reiniger, Ms. Anna Rulkiewicz and Ms. Barbara Smalska. All votes were cast in favor of resolutions.

All members of the Supervisory Board were duly notified of the Supervisory Board meeting.

Tomasz Ośko
Secretary to the Supervisory Board
Signed with electronic signature