

Warsaw, March 13, 2025

Current Report No. 6/2025

Subject: Individual recommendation of the Polish Financial Supervision Authority regarding the dividend policy and recommendations for the Bank

Legal basis: Article 17 (1) of Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 (MAR).

The Management Board of Bank Handlowy w Warszawie S.A. ("Bank") hereby announces that on March 13, 2025 it received a letter from the Polish Financial Supervision Authority ("PFSA") with an individual dividend recommendation for the Bank. The PFSA confirmed that the Bank fulfils the criteria for the payment of dividend up to 75% of the profit for 2024, however the maximum payout amount cannot exceed the amount of annual net profit reduced by the profit earned in 2024 and already included in own funds.

The PFSA also recommended not undertaking, without prior consultation with the supervisory authority, any actions outside the scope of the current business and operating activities, which could result in a reduction of the Bank's own funds, including possible dividend payments from undistributed profit from previous years as well as share buybacks and buyouts.