

Minutes
of the adoption of resolution by the Supervisory Board of KRUK S.A. of Wrocław

Ewa Radkowska-Świętoń – **Chair of the Supervisory Board** of KRUK S.A. of Wrocław (the “**Company**”), ordering a vote on the resolution, represents that on 8 April 2026 all members of the Supervisory Board were notified of and received a draft resolution *to assess the Management Board’s proposal regarding allocation of KRUK S.A.’s net profit for 2025*, together with a call for vote, reading as follows:

RESOLUTION NO. 19/2026
OF THE SUPERVISORY BOARD OF
KRUK S.A. OF WROCŁAW

adopted by written ballot pursuant to Article 14.4 of the Company’s Articles of Association

to assess the Management Board’s proposal regarding allocation of KRUK S.A.’s net profit for 2025

Acting pursuant to Article 382(3) of the Commercial Companies Code and Article 15.2.1 of the Company’s Articles of Association, the Supervisory Board of KRUK S.A. hereby resolves as follows:

Section 1

1. Having reviewed the Management Board’s proposal attached hereto regarding the allocation of the Company’s net profit for 2025, the Supervisory Board hereby endorses the proposal, whereby the net profit for 2025, amounting to PLN 1,096,142,015.29 (one billion, ninety-six million, one hundred and forty-two thousand, fifteen złoty, 29/100), is to be allocated as follows:
 - a. to distribute a dividend of PLN 20.00 per share to the Company’s shareholders;
 - b. to transfer the balance to statutory reserve funds.
2. The Supervisory Board recommends that the Annual General Meeting resolve to allocate the Company’s net profit for 2025 in accordance with the Management Board’s proposal referred to in Section 1.

Section 2

This Resolution shall become effective as of 13 April 2026.

Resolution adopted in accordance with Article 14.4 of the Company’s Articles of Association. All Supervisory Board members have been notified of the contents of the resolution. In the vote called by the Chair of the Supervisory Board, 6 votes were cast, including: 6 votes in favour of the resolution, 0 votes against the resolution and 0 abstaining votes. There were no dissenting opinions.

Signatures of the members of the Supervisory Board participating in the vote:

Ewa Radkowska-Świętoń, Chair of the Supervisory Board

Krzysztof Kawalec, Deputy Chair of the Supervisory Board

Dominika Bettman, Member of the Supervisory Board

Katarzyna Beuch, Member of the Supervisory Board

Piotr Stępniaak, Member of the Supervisory Board

Piotr Szczepiórkowski, Member of the Supervisory Board

Appendix to Supervisory Board Resolution No. 19/2026 of 10 April 2025: a copy of Management Board Resolution No. 32/2026 of 8 April 2026 regarding the proposal to the Supervisory Board concerning the distribution of the Company's net profit for 2025 and the recommendation to the Company's General Meeting on the allocation of the Company's net profit for 2025 towards the payment of dividends to shareholders and the Company's reserve capital.

**Resolution No. 32/2026
of the Management Board of KRUK S.A. of Wrocław
dated 8 April 2026.**

on the proposal for the Supervisory Board regarding allocation of the Company's net profit for 2025 and on the recommendation for the General Meeting to allocate the Company's net profit for 2025 to dividend distribution and statutory reserve funds.

Acting pursuant to Art. 371 in conjunction with Art. 348.1 and Art. 382.3 in conjunction with Art. 395.2(2) of the Commercial Companies Code, the Management Board of KRUK S.A. hereby resolves as follows::

§ 1

The Management Board requests the Supervisory Board to adopt a resolution on assessment of the Management Board's proposal regarding allocation of the Company's net profit for 2025, presented in Section 2 of this Resolution.

§ 2

The Management Board recommends that the General Meeting resolve to allocate the net profit for 2025 in the amount of PLN 1,096,142,015.29 (in words: one billion ninety-six million one hundred and forty-two thousand and fifteen 29/100) as follows:

- a) to distribute a dividend of PLN 20.00 (twenty 00/100) per share to the Company's shareholders;
- b) to transfer the balance of the Company's net profit for 2025 to statutory reserve funds.

§ 3

This Resolution shall become effective on the date of its adoption.

3 votes were cast in the vote, all in favour of the Resolution. No votes against the Resolution or abstaining votes were cast. There were no dissenting opinions. Resolution No. 32/2026 was passed at the meeting held on 8 April, 2026 in accordance with Art. 9.4 in conjunction with Art. 9.9 of the Company's Articles of Association and Section 7.2 and 3 of the Rules of Procedure for the Management Board of KRUK S.A.

Signatures of the members of the Management Board participating in the vote

Piotr Krupa- President of the Management Board

Piotr Kowalewski – Member of the Management Board

Adam Łodygowski- Member of the Management Board