

item 2) of the agenda

**Resolution No. 1/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: appointing the Chair of the Annual General Meeting

Acting pursuant to Art. 409.1 of the Commercial Companies Code, the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

The following person shall be appointed as Chair of the Annual General Meeting:

Piotr Krupa .

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**
Including:
 - a. Votes for: 14 022 977,**
 - b. Votes against: 0,**
 - c. Abstentions: 0.**

item 4) of the agenda

**Resolution No. 2/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: adoption the agenda for the Annual General Meeting

The Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

The following agenda shall be adopted:

- 1) Opening of the Annual General Meeting.
- 2) Appointment of the Chair of the Annual General Meeting.
- 3) Confirmation that the Annual General Meeting has been duly convened and has the capacity to pass resolutions.
- 4) Adoption of the agenda.
- 5) Presentation by the KRUK S.A. Management Board of the Company's financial results and other material information contained in its financial statements.
- 6) Review of the KRUK S.A. Supervisory Board's report for 2025.
- 7) Review of the separate financial statements of KRUK S.A. for the financial year ended December 31st 2025 and resolution to approve the separate financial statements.
- 8) Review of the consolidated financial statements of the KRUK Group for the financial year ended December 31st 2025 and resolution to approve the consolidated financial statements.

- 9) Review of the Directors' report on the operations of KRUK Group and KRUK S.A. in 2025 and resolution to approve the Directors' Report.
- 10) Review of the Management Board's proposal regarding allocation of KRUK S.A.'s net profit for 2025 and the recommendation for the General Meeting to allocate the Company's net profit for 2025 to dividend distribution and statutory reserve funds. Voting on a resolution concerning allocation of KRUK S.A.'s net profit for 2025 and payment of dividend to the Company's shareholders.
- 11) Resolutions:
 - a) to grant liability discharge to members of the Management Board of KRUK S.A. for 2025,
 - b) to grant liability discharge to members of the Supervisory Board for 2025.
- 12) Resolution to giving an opinion on the Report on Remuneration for Members of the Management Board and Supervisory Board of KRUK S.A. of Wrocław for 2025.
- 13) Voting on a resolution to determine the number of Supervisory Board members for the next term.
- 14) Voting on resolutions to appoint Supervisory Board members for the new term.
- 15) Voting on a resolution to determine the rules of remunerating Supervisory Board members.
- 16) Voting on a resolution to amend the Articles of Association of KRUK Spółka Akcyjna of Wrocław.
- 17) Voting on a resolution to adopt the consolidated text of the Articles of Association of KRUK Spółka Akcyjna of Wrocław.
- 18) Voting on a resolution to amend the Rules of Procedure for the Supervisory Board of KRUK S.A. of Wrocław and draw up the consolidated text of the Rules of Procedure.
- 19) Closing of the Meeting

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 14 022 977,**
 - b. **Votes against: 0,**
 - c. **Abstentions: 0.**

item 7) of the agenda

**Resolution No. 3/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: approval of the separate financial statements of KRUK S.A. for the financial year ended December 31st 2025.

Acting pursuant to Art. 393.1) and Art. 395.2.1) of the Commercial Companies Code and Art. 19.1.1) of the Articles of Association of KRUK S.A., and having taken into consideration the Supervisory Board's assessment of the separate financial statements of KRUK S.A. for the financial year ended December 31st 2025, the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

After due consideration, the Annual General Meeting of KRUK S.A. approves the separate financial statements of KRUK S.A. for the financial year ended December 31st 2025, comprising:

- 1) the separate statement of financial position, showing total assets and total equity and liabilities of PLN 9,582,566 thousand;
- 2) the separate statement of profit or loss, showing net profit of PLN 1,096,142 thousand;
- 3) the separate statement of comprehensive income, showing total comprehensive income for the reporting period of PLN 1,106,039 thousand;
- 4) the separate statement of changes in equity for the period from January 1st 2025 to December 31st 2025, showing total equity as at December 31st 2025 of PLN 5,306,700 thousand;
- 5) the separate statement of cash flows for the period from January 1st 2025 to December 31st 2025, showing cash and cash equivalents at the end of the period of PLN 12,660 thousand;
- 6) notes to the separate financial statements.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**
Including:
 - a. Votes for: 14 022 815,**
 - b. Votes against: 0,**
 - c. Abstentions: 162.**

item 8) of the agenda

**Resolution No. 4/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: approval of the consolidated financial statements of the KRUK Group for the financial year ended December 31st 2025.

Acting pursuant to Art. 395.5 of the Commercial Companies Code and Art. 19.1.12 of the Articles of Association of KRUK S.A., and having taken into consideration the Supervisory Board's assessment of the consolidated financial statements of the KRUK Group for the financial year ended December 31st 2025, the Annual General Meeting resolves as follows:

Section 1

After due consideration, the Annual General Meeting of KRUK S.A. approves the consolidated financial statements of the KRUK Group for the financial year 2025, comprising:

- 1) the consolidated statement of financial position, showing total assets and total equity and liabilities of PLN 13,032,173 thousand;
- 2) the consolidated statement of profit or loss, showing net profit for the reporting period of PLN 1,085,641 thousand;
- 3) the consolidated statement of comprehensive income, showing total comprehensive income for the reporting period of PLN 1,095,472 thousand;
- 4) the consolidated statement of changes in equity for the period from January 1st 2025 to December 31st 2025, showing total equity as at December 31st 2025 of PLN 5,326,464 thousand;

- 5) the consolidated statement of cash flows for the period from January 1st 2025 to December 31st 2025, showing cash and cash equivalents at the end of the period of PLN 212,629 thousand;
- 6) notes to the consolidated financial statements.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 14 022 815,**
 - b. **Votes against: 0,**
 - c. **Abstentions: 162.**

item 9) of the agenda

**Resolution No. 5/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: approval of the Directors' report on the operations of KRUK Group and KRUK S.A. in 2025.

Acting pursuant to Art. 393.1) and Art. 395.2.1) and 395.5 of the Commercial Companies Code and Art. 19.1.1) and 12) of the Articles of Association of KRUK S.A., and having taken into consideration the Supervisory Board's assessment of the Directors' report on the operations of KRUK Group and KRUK S.A. in 2025, the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

After due consideration, the Annual General Meeting of KRUK S.A. approves the Directors' report on the operations of KRUK Group and KRUK S.A. in 2025.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 14 022 815,**
 - b. **Votes against: 0,**
 - c. **Abstentions: 162.**

item 10) of the agenda

Resolution No. 6/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026

concerning: allocation of KRUK S.A.'s net profit for 2025 and payment of a dividend to the Company's shareholders.

Acting pursuant to Art. 395.2.2) of the Commercial Companies Code and §19.1.2) of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

Considering the Management Board's recommendation on allocation of the Company's net profit for 2025 and the Supervisory Board's endorsement of the recommendation, the Annual General Meeting of KRUK S.A. resolves to allocate the Company's net profit for 2025, of PLN 1,096,142,015.29 (in words: one billion ninety-six million one hundred and forty-two thousand and fifteen and 29/100), as follows:

- a. to allocate the sum of PLN 390,867,800.00 (three hundred and ninety million, eight hundred and sixty-seven thousand, eight hundred) for the payment of a dividend to the Company's shareholders in the amount of PLN 20.00 per share;
- b. transfer the remaining to statutory reserve funds.

Section 2

The record date for determining the list of shareholders entitled to receive a dividend for the financial year ending on 31 December 2025 is hereby set as 1 June 2026. The dividend payment date is hereby set as 3 June 2026.

Section 3

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**
Including:
 - a. Votes for: 14 022 977,**
 - b. Votes against: 0,**
 - c. Abstentions: 0.**

item 11a) of the agenda

Resolution No. 7/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026

concerning: granting liability discharge to the President of the Management Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Mr Piotr Krupa, President of the Management Board- Chief Executive Officer, for the period of his holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 13 423 012**
- 2. Percentage of share capital represented by those shares: 68.68%,**
- 3. Total number of valid votes: 13 423 012,**
Including:
 - a. Votes for: 13 415 873,**
 - b. Votes against: 0,**
 - c. Abstentions: 7 139.**

item 11a) of the agenda

**Resolution No. 8/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting liability discharge to the Member of the Management Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Mr Piotr Kowalewski, Member of the Management Board, Chief Operational Officer, for the period of his holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 003 477**
- 2. Percentage of share capital represented by those shares: 71.65%,**
- 3. Total number of valid votes: 14 003 477,**
Including:
 - a. Votes for: 13 996 338,**
 - b. Votes against: 0,**
 - c. Abstentions: 7 139.**

item 11a) of the agenda

**Resolution No. 9/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting liability discharge to the Member of the Management Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Mr Adam Łodygowski, Member of the Management Board, Chief Data & Technology Officer, for the period of his holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 004 361**
- 2. Percentage of share capital represented by those shares: 71.65%,**
- 3. Total number of valid votes: 14 004 361,**
Including:
 - a. Votes for: 13 997 222,**
 - b. Votes against: 0,**
 - c. Abstentions: 7 139.**

item 11a) of the agenda

**Resolution No. 10/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting liability discharge to the Member of the Management Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Ms Urszula Okarma, Member of the Management Board, Chief Investment Officer, for the period of her holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 13 917 643**
- 2. Percentage of share capital represented by those shares: 71.21%,**
- 3. Total number of valid votes: 13 917 643,**

Including:

- a. **Votes for: 13 910 504,**
- b. **Votes against: 0,**
- c. **Abstentions: 7 139.**

item 11a) of the agenda

**Resolution No. 11/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting liability discharge to the Member of the Management Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Mr Michał Zasępa, Member of the Management Board, Chief Financial Officer, for the period of his holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 13 979 671**
- 2. Percentage of share capital represented by those shares: 71.53%,**
- 3. Total number of valid votes: 13 979 671,**

Including:

- a. **Votes for: 13 972 532,**
- b. **Votes against: 0,**
- c. **Abstentions: 7 139.**

item 11b) of the agenda

**Resolution No. 12/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting discharge to the Chair of the Supervisory Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Ms Ewa Radkowska-Świętoń, Chair of the Supervisory Board, for the period of her holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 13 560 219,**
 - b. **Votes against: 455 619,**
 - c. **Abstentions: 7 139.**

item 11b) of the agenda

**Resolution No. 13/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting liability discharge to the Vice Chair of the Supervisory Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Mr Krzysztof Kawalec, Vice Chair of the Supervisory Board, for the period of his holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 13 560 219,**
 - b. **Votes against: 455 619,**
 - c. **Abstentions: 7 139.**

item 11b) of the agenda

**Resolution No. 14/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting liability discharge to the Member of the Supervisory Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Ms Dominika Bettman, Member of the Supervisory Board, for the period of her holding the office in the financial year 2025, i.e. from January 30th to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 13 619 463,**
 - b. **Votes against: 396 375,**
 - c. **Abstentions: 7 139.**

item 11b) of the agenda

**Resolution No. 15/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting discharge to the Member of the Supervisory Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Ms Katarzyna Beuch, Member of the Supervisory Board, for the period of her holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 13 550 568,**
 - b. **Votes against: 465 270,**
 - c. **Abstentions: 7 139.**

item 11b) of the agenda

**Resolution No. 16/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting discharge to the Member of the Supervisory Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Mrs Izabela Felczak-Poturnicka, Member of the Supervisory Board, for the period of her holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**
Including:
 - a. Votes for: 13 610 529,**
 - b. Votes against: 405 309,**
 - c. Abstentions: 7 139.**

item 11b) of the agenda

**Resolution No. 17/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting discharge to the Member of the Supervisory Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Mr Piotr Stępnia, Member of the Supervisory Board, for the period of his holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**

Including:

- a. **Votes for: 13 550 568,**
- b. **Votes against: 465 270,**
- c. **Abstentions: 7 139.**

item 11b) of the agenda

**Resolution No. 18/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting liability discharge to the Member of the Supervisory Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Mr Piotr Szczepiórkowski, Member of the Supervisory Board, for the period of his holding the office in the financial year 2025, i.e. from January 1st to December 31st 2025.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**

Including:

- a. **Votes for: 13 560 219,**
- b. **Votes against: 455 619,**
- c. **Abstentions: 7 139.**

item 11b) of the agenda

**Resolution No. 19/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: granting liability discharge to the Member of the Supervisory Board of KRUK S.A. for 2025.

Acting pursuant to Art. 393.1 and Art. 395.2.3 of the Commercial Companies Code and Art. 19.1.3) of the Articles of Association of KRUK S.A., the Annual General Meeting hereby resolves as follows:

Section 1

The Annual General Meeting of KRUK S.A. hereby grants liability discharge to Ms Beata Stelmach, Member of the Supervisory Board, for the period of her holding the office in the financial year 2025, i.e. from January 1st to January 29th 2025.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 13 619 463,**
 - b. **Votes against: 396 375,**
 - c. **Abstentions: 7 139.**

item 12) of the agenda

**Resolution No. 20/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated May 26th, 2026**

concerning: giving an opinion on the Report on Remuneration for Members of the Management Board and Supervisory Board of KRUK S.A. of Wrocław for 2025.

Acting pursuant to Art. 395.2¹ of the Commercial Companies Code and Art. 90g.6 of the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and Public Companies of July 29th 2005 (consolidated text: Dz.U.2025.2554, as amended), the Annual General Meeting resolves as follows:

Section 1

The Annual General Meeting gives its positive opinion on the Supervisory Board's Report on Remuneration for Members of the Management Board and Supervisory Board of KRUK S.A. of Wrocław for 2025, attached as an Appendix hereto.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 13 109 305,**
 - b. **Votes against: 913 672,**
 - c. **Abstentions: 0.**

item 13) of the agenda

**Resolution No. 21/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

to determine the number of Supervisory Board members for the next term

Acting pursuant to Article 385(1) of the Commercial Companies Code and Article 11.1 and 11.2 of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

The Annual General Meeting hereby resolves that the Supervisory Board of the next term shall be composed of seven members.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**
Including:
 - a. Votes for: 14 022 598,**
 - b. Votes against: 379,**
 - c. Abstentions: 0.**

item 14) of the agenda

**Resolution No. 22/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

concerning appointment to the Supervisory Board of the new term

Acting pursuant to Article 385(1) of the Commercial Companies Code and Article 11.2 of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

Acting pursuant to the Suitability Policy for the Management Board and the Supervisory Board of KRUK S.A., taking into account the Competency profile for members of the Supervisory Board of KRUK S.A. adopted by the Supervisory Board, and having considered and compared the qualifications of the nominated candidates, the Annual General Meeting of KRUK S.A. hereby resolves to appoint Mr Piotr Szczepiórkowski to the Supervisory Board of KRUK S.A. of the new term, effective 26 May 2026.

Section 2

This Resolution shall become effective as of its date, provided that the candidate is among the five candidates who have received the highest number of votes cast in favour of their appointment.

- 1. Number of shares validly voted: 14 022 977**

2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 11 436 120,**
 - b. **Votes against: 302 723,**
 - c. **Abstentions: 2 284 134.**

item 14) of the agenda

**Resolution No. 23/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

concerning appointment to the Supervisory Board of the new term

Acting pursuant to Article 385(1) of the Commercial Companies Code and Article 11.2 of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

Acting pursuant to the Suitability Policy for the Management Board and the Supervisory Board of KRUK S.A., taking into account the Competency profile for members of the Supervisory Board of KRUK S.A. adopted by the Supervisory Board, and having considered and compared the qualifications of the nominated candidates, the Annual General Meeting of KRUK S.A. hereby resolves to appoint Mr Rafal Mikusiński to the Supervisory Board of KRUK S.A. of the new term, effective 26 May 2026.

Section 2

This Resolution shall become effective as of its date, provided that the candidate is among the five candidates who have received the highest number of votes cast in favour of their appointment.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 11 249 364,**
 - b. **Votes against: 302 723,**
 - c. **Abstentions: 2 470 890.**

item 14) of the agenda

**Resolution No. 24/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

concerning appointment to the Supervisory Board of the new term

Acting pursuant to Article 385(1) of the Commercial Companies Code and Article 11.2 of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

Acting pursuant to the Suitability Policy for the Management Board and the Supervisory Board of KRUK S.A., taking into account the Competency profile for members of the Supervisory Board of KRUK S.A. adopted by the Supervisory Board, and having considered and compared the qualifications of the nominated candidates, the Annual General Meeting of KRUK S.A. hereby resolves to appoint Ms Ewa Radkowska-Świętoń to the Supervisory Board of KRUK S.A. of the new term, effective 26 May 2026.

Section 2

This Resolution shall become effective as of its date, provided that the candidate is among the five candidates who have received the highest number of votes cast in favour of their appointment.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 11 436 120,**
 - b. **Votes against: 302 723,**
 - c. **Abstentions: 2 284 134.**

item 14) of the agenda

**Resolution No. 25/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

concerning appointment to the Supervisory Board of the new term

Acting pursuant to Article 385(1) of the Commercial Companies Code and Article 11.2 of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

Acting pursuant to the Suitability Policy for the Management Board and the Supervisory Board of KRUK S.A., taking into account the Competency profile for members of the Supervisory Board of KRUK S.A. adopted by the Supervisory Board, and having considered and compared the qualifications of the nominated candidates, the Annual General Meeting of KRUK S.A. hereby resolves to appoint Ms Dominika Bettman to the Supervisory Board of KRUK S.A. of the new term, effective 26 May 2026.

Section 2

This Resolution shall become effective as of its date, provided that the candidate is among the five candidates who have received the highest number of votes cast in favour of their appointment.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 11 436 120,**
 - b. **Votes against: 302 723,**
 - c. **Abstentions: 2 284 134.**

item 14) of the agenda

**Resolution No. 26/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

concerning appointment to the Supervisory Board of the new term

Acting pursuant to Article 385(1) of the Commercial Companies Code and Article 11.2 of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

Acting pursuant to the Suitability Policy for the Management Board and the Supervisory Board of KRUK S.A., taking into account the Competency profile for members of the Supervisory Board of KRUK S.A. adopted by the Supervisory Board, and having considered and compared the qualifications of the nominated candidates, the Annual General Meeting of KRUK S.A. hereby resolves to appoint Mr Jacek Poświata to the Supervisory Board of KRUK S.A. of the new term, effective 26 May 2026.

Section 2

This Resolution shall become effective as of its date, provided that the candidate is among the five candidates who have received the highest number of votes cast in favour of their appointment.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**
Including:
 - a. Votes for: 10 446 255,**
 - b. Votes against: 302 723,**
 - c. Abstentions: 3 273 999.**

item 14) of the agenda

**Resolution No. 27/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

concerning appointment to the Supervisory Board of the new term

Acting pursuant to Article 385(1) of the Commercial Companies Code and Article 11.2 of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

Acting pursuant to the Suitability Policy for the Management Board and the Supervisory Board of KRUK S.A., taking into account the Competency profile for members of the Supervisory Board of KRUK S.A. adopted by the Supervisory Board, and having considered and compared the qualifications of the nominated candidates, the Annual General Meeting of KRUK S.A. hereby resolves to appoint Ms Katarzyna Turkiewicz to the Supervisory Board of KRUK S.A. of the new term, effective 26 May 2026.

Section 2

This Resolution shall become effective as of its date, provided that the candidate is among the five candidates who have received the highest number of votes cast in favour of their appointment.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 3 788 189,**
 - b. **Votes against: 302 723,**
 - c. **Abstentions: 9 932 065.**

The Resolution No. 27/2026 has not been adopted.

item 15) of the agenda

**Resolution No. 28/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

to determine the rules of remunerating Supervisory Board members

Acting pursuant to Article 392(1) of the Commercial Companies Code and Article 12.3 of the Articles of Association of KRUK S.A., the Annual General Meeting of KRUK S.A. hereby resolves as follows:

Section 1

1. Each member of the Supervisory Board shall receive a gross monthly remuneration of PLN 17,869.96 (seventeen thousand, eight hundred and sixty-nine zloty, 96/100), subject to Section 1.2 and 1.3. The amount is equivalent to double the average monthly salary in the enterprise sector in 2025, as per the relevant announcement by the Statistics Poland of 22 January 2026.
2. In addition, the Chair of the Supervisory Board shall receive, while serving in that position, an additional monthly remuneration equal to 100% of the gross remuneration referred to in Section 1.1,
3. and the Chair of the Audit Committee shall receive, while serving in that position, an additional monthly remuneration equal to 50% of the gross remuneration referred to in Section 1.1.

Section 2

1. The remuneration referred to in Section 1 shall be paid to the Supervisory Board members in arrears, by the 10th day of each month following the month for which such remuneration is due.
2. The remuneration referred to in Section 1 shall be annually adjusted from 1 June starting from 2027 onwards, so it is equivalent to double the average monthly salary in the enterprise sector in the previous year, as per the relevant announcement by the Statistics Poland published in the Official Journal of the Statistics Poland. The adjustment of the remuneration amount described in this Section shall not require a resolution of the General Meeting.

Section 3

The Company shall bear the costs of performing the duties by a Supervisory Board member, including reasonable costs of travel.

Section 4

1. The remuneration referred to in Section 1 and reimbursement of the costs referred to in Section 3 shall be payable to Supervisory Board members for each month, starting from the month of their appointment to the Supervisory Board.
2. A member who served on the Supervisory Board for less than a full month shall be remunerated in proportion to the time of his or her service during that month.

Section 5

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 14 022 977**
2. **Percentage of share capital represented by those shares: 71.75%,**
3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 14 022 977,**
 - b. **Votes against: 0,**
 - c. **Abstentions: 0.**

item 16) of the agenda

**Resolution No. 29/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

to amend the Articles of Association of KRUK Spółka Akcyjna of Wrocław

Acting pursuant to Article 430(1) of the Commercial Companies Code, Section 2 of the Regulation of the Council of Ministers on the Polish Classification of Business Activities (PKD) of 18 December 2024 in conjunction with Article 40(2) of the Act on Public Statistics of 29 June 1995, and Article 129(3) of the Act on Statutory Auditors, Audit Firms and Public Oversight, the Annual General Meeting hereby resolves as follows:

Section 1

The Company's Articles of Association shall be amended in such a way that

1. Article 2.1, which has read as follows:

"ARTICLE 2

1. The Company's business activities shall include: -----
 - 1) (PKD 58.14.Z) Publishing of journals and periodicals,-----
 - 2) (PKD 64.19.Z) Other monetary intermediation, -----
 - 3) (PKD 66.19.Z) Other activities auxiliary to financial services, except insurance and pension funding,-----
 - 4) (PKD 62.01.Z) Computer programming activities, -----
 - 5) (PKD 63.11.Z) Data processing, hosting and related activities, -----
 - 6) (PKD 62.09.Z) Other information technology and computer service activities, -----
 - 7) (PKD 80.30.Z) Investigation activities, -----
 - 8) (PKD 82.91.Z) Activities of collection agencies and credit bureaus, -----

- 9) (PKD 64.99.Z) Other financial service activities, except insurance and pension funding n.e.c., including debt trading and management,-----
- 10) (PKD 64.92.Z) Other credit granting,-----
- 11) (PKD 18.13.Z) Pre-press and pre-media services,-----
- 12) (PKD 18.12.Z) Other printing,-----
- 13) (PKD 82.20.Z) Activities of call centres,-----
- 14) (PKD 68.10.Z) Buying and selling of own real estate,-----
- 15) (PKD 47.99.Z) Other retail sale not in stores, stalls or markets,-----
- 16) (PKD 47.91.Z) Retail sale via mail order houses or via Internet,-----
- 17) (PKD 45.11.Z) Wholesale and retail sale of cars and light motor vehicles,-----
- 18) (PKD 45.19.Z) Wholesale and retail sale of other motor vehicles, except motorcycles,-----
- 19) (PKD 69.20.Z) Accounting and bookkeeping activities, tax consultancy.”-----

shall be amended to read as follows:

“ARTICLE 2

- 1) (PKD 58.13.Z) Publishing of journals and periodicals,-----
- 2) (PKD 64.19.Z) Other monetary intermediation,-----
- 3) (PKD 66.19.Z) Other activities auxiliary to financial services, except insurance and pension funding,-----
- 4) (PKD 66.30.Z) Fund management activities,-----
- 5) (PKD 62.10.B) Other computer programming activities,-----
- 6) (PKD 60.39.Z) Other content distribution activities,-----
- 7) (PKD 63.10.A) Colocation centre and cloud computing activities,-----
- 8) (PKD 63.10.B) DNS service activities,-----
- 9) (PKD 63.10.C) Content delivery network activities,-----
- 10) (PKD 63.10.D) Other computing infrastructure, data processing, hosting and related activities,-----
- 11) (PKD 62.90.Z) Other information technology and computer service activities,-----
- 12) (PKD 80.01.Z) Investigation and private security activities,-----
- 13) (PKD 82.91.Z) Activities of collection agencies and credit bureaus,-----
- 14) (PKD 64.22.Z) Activities of financing companies,-----
- 15) (PKD 64.92.B) Other credit granting n.e.c.,-----
- 16) (PKD 64.99.Z) Other financial service activities n.e.c., except insurance and pension funding,-----
- 17) (PKD 64.92.B) Other credit granting n.e.c.,-----
- 18) (PKD 18.13.Z) Pre-press and pre-media services,-----
- 19) (PKD 18.12.Z) Other printing,-----
- 20) (PKD 82.20.Z) Activities of call centres,-----
- 21) (PKD 68.11.Z) Buying and selling of own real estate,-----
- 22) (PKD 47.12.Z) Other retail sale in non-specialised stores,-----
- 23) (PKD 47.40.Z) Retail sale of information and communication tools,
- 24) (PKD 47.55.Z) Retail sale of furniture, lighting equipment, tableware and other household articles,-----
- 25) (PKD 47.78.Z) Other retail sale of new goods in specialised stores,-----

- 26) (PKD 47.79.C) Retail sale of second-hand goods in stores, -----
- 27) (PKD 60.39.Z) Other content distribution activities,-----
- 28) (PKD 47.81.Z) Retail sale of motor vehicles, except motorcycles, -----
- 29) (PKD 69.20.A) Accounting, bookkeeping and auditing activities, -----
- 30) (PKD 77.11.Z) Rental and leasing of cars and light motor vehicles, including motorcycles.”

2. Article 11.12, which has read as follows:

“Article 11

12. Candidates to the Supervisory Board or members of the Supervisory Board appointed in accordance with Article 11.5 above should submit to the Company, promptly after appointment, a written statement to the effect that they meet the independence criteria under Article 129(3) of the Act on Statutory Auditors, Audit Firms and Public Oversight of 11 May 2017 (Dz.U. of 2020, item 1415, as amended) and advise the Company promptly if their status changes during the Supervisory Board’s term of office. -----

A member of the Supervisory Board shall be deemed to be independent if they meet all of the following criteria:

they are not, nor have been within the last five years counting from the date of their appointment, members of the senior management, including the management board or any other governing body, of the Company or any affiliate thereof;-----

- a) they are not, nor have been within the last three years counting from the date of their appointment, employees of the Company or any affiliate thereof, except where a member of the supervisory board is an employee who is not a member of the Company’s senior management and who was elected to the supervisory board or another supervisory or control body of the Company as a representative of its employees;-----
- b) they do not have control over the Company within the meaning of Article 3(1)(37)a-e of the Accounting Act of 29 September 1994 (consolidated text: Dz.U. of 2021, item 217, as amended), nor represent any persons or entities having control over the Company;-----
- c) they do not receive, nor have received, any additional significant remuneration from the Company or from any affiliate thereof, except the remuneration paid to members of the Supervisory Board or of any other supervisory or control body, including the Audit Committee;-----
- d) they do not maintain, nor have maintained within the last year counting from the date of their appointment, any material economic relations with the Company or any affiliate thereof directly or as owners, partners, shareholders, members of the supervisory board or of any other supervisory or control body, or members of the senior management, including the management board or any other governing body, of an entity maintaining such relations;
- e) they are not, nor have been within the last two years counting from the date of their appointment:-----
 - i. owners, partners (including general partners) or shareholders of the current or previous audit firm engaged to audit the financial statements of the Company or of any affiliate thereof; or -----
 - ii. members of the supervisory board or of any other supervisory or control body of the current or previous audit firm engaged to audit the financial statements of the Company; or-----

- iii. employees or members of the senior management, including the management board or any other governing body, of the current or previous audit firm engaged to audit the financial statements of the Company or of any affiliate thereof; or -----
- iv. any other natural person engaged to provide services or supervised by the current or previous audit firm or by a statutory auditor acting on behalf of the firm; -----
- f) they are not members of the management board or any other governing body of an entity whose supervisory board or any other supervisory or control body includes a member of the Management Board of the Company; -----
- g) they have not been members of the Supervisory Board of the Company for more than 12 years; -----
- h) they are not married to, do not cohabit with, and are not related by blood or affinity in the direct line or in the collateral line up to the fourth degree to a member of the Management Board of the Company or a person referred to in Article 11.12(a)-(h); -----
- i) they do not remain in a relationship of adoption, care or guardianship with a member of the Management Board of the Company or with a person referred to in Article 11.12(a)-(h). --”

shall be amended as follows:

- a. in Article 11.12, the second sentence shall be extracted to a new section 13 and the existing sections 13 to 16 shall be renumbered as 14 to 17, and -----
- b. in the newly extracted section 13, the second part of the existing first sentence up to point (a) shall be extracted, and the existing points (a) to (i) shall be renumbered as (b) to (j), -----
- c. in the new section 13, the wording of point (f) (existing point (e)) shall be amended as per Article 129 of the Act on Statutory Auditors, Audit Firms and Public Oversight, -----

and Article 11.12 and 11.13 shall read as follows:

“Article 11

12. Candidates to the Supervisory Board or members of the Supervisory Board appointed in accordance with Article 11.5 above should submit to the Company, promptly after appointment, a written statement to the effect that they meet the independence criteria under Article 129(3) of the Act on Statutory Auditors, Audit Firms and Public Oversight of 11 May 2017 (Dz.U. of 2020, item 1415, as amended) and advise the Company promptly if their status changes during the Supervisory Board’s term of office. -----

13. A member of the Supervisory Board shall be deemed to be independent if they meet all of the following criteria:

- a) they are not, nor have been within the last five years counting from the date of their appointment, members of the senior management, including the management board or any other governing body, of the Company or any affiliate thereof; -----
- b) they are not, nor have been within the last three years counting from the date of their appointment, employees of the Company or any affiliate thereof, except where a member of the supervisory board is an employee who is not a member of the Company’s senior management and who was elected to the supervisory board or another supervisory or control body of the Company as a representative of its employees; -----
- c) they do not have control over the Company within the meaning of Article 3(1)(37)a-e of the Accounting Act of 29 September 1994 (consolidated text: Dz.U. of 2021, item 217, as amended), nor represent any persons or entities having control over the Company; -----

- d) they do not receive, nor have received, any additional significant remuneration from the Company or from any affiliate thereof, except the remuneration paid to members of the Supervisory Board or of any other supervisory or control body, including the Audit Committee;-----
- e) they do not maintain, nor have maintained within the last year counting from the date of their appointment, any material economic relations with the Company or any affiliate thereof directly or as owners, partners, shareholders, members of the supervisory board or of any other supervisory or control body, or members of the senior management, including the management board or any other governing body, of an entity maintaining such relations; -----
- f) they are not, nor have been within the last two years counting from the date of their appointment: -----
 - i. owners, partners (including general partners) or shareholders of the current or previous audit firm engaged to audit the financial statements or provide sustainability reporting assurance for the Company or of any affiliate thereof; or-----
 - ii. members of the supervisory board or of any other supervisory or control body of the current or previous audit firm engaged to audit the financial statements or provide sustainability reporting assurance for the Company; or -----
 - iii. employees or members of the senior management, including the management board or any other governing body, of the current or previous audit firm engaged to audit the financial statements or provide sustainability reporting assurance for the Company or of any affiliate thereof; or-----
 - iv. any other natural person engaged to provide services or supervised by the current or previous audit firm or by a statutory auditor acting on behalf of the firm; -----
- g) they are not members of the management board or any other governing body of an entity whose supervisory board or any other supervisory or control body includes a member of the Management Board of the Company; -----
- h) they have not been members of the Supervisory Board of the Company for more than 12 years; -----
- i) they are not married to, do not cohabit with, and are not related by blood or affinity in the direct line or in the collateral line up to the fourth degree to a member of the Management Board of the Company or a person referred to in Article 11.12(a)-(h); -----
- j) they do not remain in a relationship of adoption, care or guardianship with a member of the Management Board of the Company or with a person referred to in Article 11.12(a)-(h).-----”

Section 2

The amendments to the Articles of Association introduced by Section 1 of this Resolution shall take effect as of the date of the entry in the Register of Businesses of the National Court Register of the amendments to the Articles of Association adopted under this Resolution.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**
Including:

- a. **Votes for: 14 022 977,**
- b. **Votes against: 0,**
- c. **Abstentions: 0.**

item 17) of the agenda

**Resolution No. 30/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

to adopt the consolidated text of the Articles of Association of KRUK S.A. of Wrocław.

Acting pursuant to Article 398 of the Commercial Companies Code, the Annual General Meeting resolves as follows:

Section 1

With reference to the amendments to the Articles of Association passed by the Annual General Meeting on 26 May 2026 (Resolution No. .../2026), the consolidated text of the Articles of Association, attached as an appendix hereto, is hereby adopted.

Section 2

The consolidated text of the Articles of Association as referred to in Section 1 shall be effective as of the date of registration of the amendments introduced by Resolution No. 29/2026 of 26 May 2026 by the registry court.

- 1. **Number of shares validly voted: 14 022 977**
- 2. **Percentage of share capital represented by those shares: 71.75%,**
- 3. **Total number of valid votes: 14 022 977,**
Including:
 - a. **Votes for: 14 022 977,**
 - b. **Votes against: 0,**
 - c. **Abstentions: 0.**

item 18) of the agenda

**Resolution No. 31/2026
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated 26 May 2026**

to amend the Rules of Procedure for the Supervisory Board of KRUK S.A. of Wrocław and draw up the consolidated text of the Rules of Procedure

Acting pursuant to Article 129(3) and Article 130(1) of the Act on Statutory Auditors, Audit Firms and Public Oversight, and Article 19.1.10) of the Company's Articles of Association, the Annual General Meeting resolves as follows:

Section 1

The Rules of Procedure for the Supervisory Board shall be amended in such a way that

1. Section 2.13.f) shall read as follows:

“f) they are not, nor have been within the last two years counting from the date of their appointment:

- i. owners, partners (including general partners) or shareholders of the current or previous audit firm engaged to audit the financial statements or provide sustainability reporting assurance for the Company or of any affiliate thereof; or
- ii. members of the supervisory board or of any other supervisory or control body of the current or previous audit firm engaged to audit the financial statements or provide sustainability reporting assurance for the Company; or
- iii. employees or members of the senior management, including the management board or any other governing body, of the current or previous audit firm engaged to audit the financial statements or provide sustainability reporting assurance for the Company or of any affiliate thereof; or
- iv. any other natural person engaged to provide services or supervised by the current or previous audit firm or by a statutory auditor acting on behalf of the firm;”.

2. Section 4.3 shall read as follows:

“3. The Audit Committee’s responsibilities shall include in particular:

1) monitoring of:

- a) the financial reporting process, and the sustainability reporting or Group-wide sustainability reporting process;
- b) the effectiveness of the internal control, risk management, compliance and internal audit systems in place, including effectiveness of the financial reporting process and the sustainability reporting or Group-wide sustainability reporting process,
- c) performance of financial audit tasks, including the audit of financial statements and sustainability assurance engagement performed by an audit firm, with account taken of all conclusions and findings from an inspection of the audit firm by the Polish Agency for Audit Oversight;
- d) the effectiveness of the whistleblowing system or other mechanisms for reporting misconduct;

2) reviewing and monitoring of the independence of the statutory auditor and the audit firm, in particular when the audit firm provides the Company with non-audit and non-assurance services;

3) informing the Supervisory Board, or other supervisory or control body of the Company, of the audit or sustainability reporting assurance findings and explaining how the audit or assurance contributed to the reliability of financial reporting, sustainability reporting or Group-wide sustainability reporting at the Company, and what was the Audit Committee’s role in the audit or assurance process, as appropriate;

4) assessing the independence of the statutory auditor and giving consent to the provision by the auditor of permitted non-audit services to the Company;

5) developing a policy for selecting an audit firm to conduct the audit of financial statements and a policy for selecting an audit firm to provide assurance on sustainability reporting or Group-wide sustainability reporting;

- 6) developing a policy for the provision of permitted non-audit and non-assurance services by the audit firm performing the audit or sustainability reporting assurance engagement, entities related to the audit firm or a member of the audit firm's network;
- 7) determining the procedure for selecting an audit firm by the Company;
- 8) presenting, to the Supervisory Board or other supervisory or control body, or to the authority referred to in Article 66(4) of the Accounting Act of 29 September 1994, the recommendation referred to in Article 16(2) of Regulation No. 537/2014, in accordance with the policies referred to in items 5 and 6 above;
- 9) submitting recommendations to ensure the integrity of financial reporting and sustainability reporting or Group-wide sustainability reporting at the Company;
- 10) assessing the quality of the internal audit function and reviewing the annual audit plan;
- 11) performing other tasks justified by the need for effective oversight as assigned by the Supervisory Board.

Section 2

The Annual General Meeting hereby adopts the consolidated text of the Rules of Procedure for the Supervisory Board of KRUK S.A., reading as set out in Appendix 1 to this Resolution, incorporating the changes specified in Section 1 of this Resolution.

Section 3

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 14 022 977**
- 2. Percentage of share capital represented by those shares: 71.75%,**
- 3. Total number of valid votes: 14 022 977,**
Including:
 - a. Votes for: 14 022 977,**
 - b. Votes against: 0,**
 - c. Abstentions: 0.**