

Warsaw, May 18, 2026

Current Report No. 20/2026

Re: Decision of the Polish Financial Supervision Authority regarding the distribution of profit to shareholders and the Management Board's recommendation on this matter

Legal basis: Art. 17 of the Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (MAR).

The Management Board of Bank Handlowy w Warszawie S.A. (the "**Bank**") hereby announces that on 18 May 2026 it received the consent of the Polish Financial Supervision Authority issued under Article 129 section 3 of the Banking Law to allocate for distribution among shareholders an amount not higher than PLN 1,728,696,509.25 (the above amount includes the advance dividend paid by the Bank on October 28, 2025). In light of the above, the Management Board adopted a resolution on the proposed profit distribution to shareholders.

The Management Board of the Bank recommended:

1. To distribute the Bank's net profit for 2025 in the amount of PLN 1,667,392,455.21 as follows:
 - a) to allocate the amount of PLN 1,250,359,633.06 ("**Net Profit from 2025**"); for dividend payment to shareholders
 - b) to leave the amount of PLN 417,032,822.15 undivided;
2. To allocate for distribution among shareholders the amount of PLN 28,713,895.54 ("**Remaining Net Profit from 2019**") from the Dividend Capital established by the General Meeting Resolution No. 26/2025 of June 27, 2025, regarding the creation of a reserve capital for dividend payment, including advance payments for dividends.
3. To allocate for distribution among shareholders the amount of PLN 448,551,276.72 ("**Advance Dividend Payment**", which has already been paid to shareholders on October 28, 2025) originating from the Dividend Capital established by the General Meeting Resolution No. 26/2025 of June 27, 2025, regarding the creation of a reserve capital for dividend payment, including advance payments for dividends.
4. To set the dividend record date for June 25, 2026, and to set the dividend payment date for June 30, 2026

The dividend amount per one share will be PLN 9.80 gross. The dividend amount per one share was calculated by dividing the sum of the Net Profit for 2025 and the Remaining Net Profit from 2019 by the total number of the Bank's shares, reduced by the number of own shares held by the Bank on the dividend record date. Consequently, 130,517,707 shares participate in the dividend distribution.

The recommendation of the Bank's Management Board will be submitted to the Supervisory Board for consideration and assessment, and then to the General Meeting for the purpose of adopting a resolution. The final decision on the distribution of the net profit will be made by the Bank's General Meeting.