

Existing wording of the Articles of Association of Bank Handlowy w Warszawie S.A.
and the new proposed wording after introducing the changes referred to the draft
resolution No. 29/2025 and 30/2025 of the Ordinary General Meeting of Shareholders

Editing unit	Current wording of Articles of Association	Proposed wording of the Articles of Association after the amendments	Draft resolution number of the Ordinary General Meeting of Shareholders
§ 5 section 3 point 6	6) grant and confirm sureties,	6) deleted,	Resolution No. 29/2025
§ 5 section 4 point 19	19) act as investment company agent, in the name and on behalf of investment company, within the scope of agency for the activity of this company,	19) deleted,	Resolution No. 29/2025
§ 5 section 4 point 21 letter f)	f) providing services in the performance of concluded issue guarantee agreements or concluding and performing other agreements of a similar nature, if their subject matter is financial instruments;	f) deleted;	Resolution No. 29/2025
§ 5 section 4 point 21 letter l)	l) provision of additional services related to the issue guarantee agreement;	l) deleted;	Resolution No. 29/2025
§ 18 section 1 point 7	7) appointing the external auditor to audit or review the financial statements,	7) appointing the external auditor to audit or review the financial statements and to attest sustainability reporting,	Resolution No. 29/2025

§ 33 section 2	2. The reserve capitals shall be used to cover any balance sheet losses incurred by the Bank or for any other purposes, including the payment of dividends to shareholders. The General Shareholders' Meeting shall decide how to appropriate the reserve capital.	2. The reserve capitals shall be used to cover any balance sheet losses incurred by the Bank or for any other purposes, including the payment of dividends or advances for anticipated dividends to shareholders. The General Shareholders' Meeting shall decide how to appropriate the reserve capital.	Resolution No. 30/2025
§ 36 section 2	No record	2. The Management Board is authorized to make an advance payment to shareholders on account of the expected dividend at the end of the financial year if the Bank has sufficient funds for the payment. The advance payment shall be made within the limits provided for by law and shall require the approval of the Supervisory Board and agreement with the Polish Financial Supervision Authority.	Resolution No. 30/2025