

**Resolution No. 1/2025**  
**of the Annual General Meeting of KRUK S.A.**  
**of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: appointing the Chair of the Annual General Meeting

Acting pursuant to Art. 409 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: 13,962,738**
- 2. Percentage of share capital represented by those shares: 71.99%,**
- 3. Total number of valid votes: 13,962,738**  
including:
  - a. Votes for: 13,962,738**
  - b. Votes against: 0**
  - c. Abstentions: 0**

**Resolution No. 2/2025**  
**of the Annual General Meeting of KRUK S.A.**  
**of Wrocław, dated June 23<sup>rd</sup> 2025**

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 2024.
- 7) Review of the separate financial statements of KRUK S.A. for the financial year ended December 31<sup>st</sup> 2024 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 31<sup>st</sup> 2024 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 2024 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 2024 and the recommendation for the General Meeting to allocate the Company's net profit for 2024 to dividend distribution and statutory reserve funds. Voting on a resolution concerning allocation of KRUK S.A.'s net profit for 2024 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 2024,
  - b) to grant liability discharge to members of the Supervisory Board for 2024.
- 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 2024.
- 13) Closing of the Meeting

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
**including:**
  - a. **Votes for: 13,962,738**
  - b. **Votes against: 0**
  - c. **Abstentions: 0**

**Resolution No. 3/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: approval of the separate financial statements of KRUK S.A. for the financial year ended December 31st 2024.

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 2024, 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 31<sup>st</sup> 2024, comprising:

- 1) the separate statement of financial position, showing total assets and total equity and liabilities of PLN 8,422,746 thousand;
- 2) the separate statement of profit or loss, showing net profit of PLN 1,043,380 thousand;
- 3) the separate statement of comprehensive income, showing total comprehensive income for the reporting period of PLN 1,022,210 thousand;
- 4) the separate statement of changes in equity for the period from January 1<sup>st</sup> 2024 to December 31<sup>st</sup> 2024, showing total equity as at December 31<sup>st</sup> 2024 of PLN 4,498,326 thousand;

- 5) the separate statement of cash flows for the period from January 1st 2024 to December 31<sup>st</sup> 2024, showing cash and cash equivalents at the end of the period of PLN 9,110 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: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,962,738**
  - b. **Votes against: 0**
  - c. **Abstentions: 0**

**Resolution No. 4 /2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: approval of the consolidated financial statements of the KRUK Group for the financial year ended December 31st 2024.

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 2024, 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 2024, comprising:

- 1) the consolidated statement of financial position, showing total assets and total equity and liabilities of PLN 11,648,879 thousand;
- 2) the consolidated statement of profit or loss, showing net profit for the reporting period of PLN 1,074,278 thousand;
- 3) the consolidated statement of comprehensive income, showing total comprehensive income for the reporting period of PLN 1,053,230 thousand;
- 4) the consolidated statement of changes in equity for the period from January 1st 2024 to December 31<sup>st</sup> 2024, showing total equity as at December 31st 2024 of PLN 4,528,657 thousand;
- 5) the consolidated statement of cash flows for the period from January 1st 2024 to December 31st 2024, showing cash and cash equivalents at the end of the period of PLN 214,790 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: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,962,738**
  - b. **Votes against: 0**
  - c. **Abstentions: 0**

**Resolution No. 5/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: approval of the Directors' report on the operations of KRUK Group and KRUK S.A. in 2024.

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 2024, 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 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,962,738**
  - b. **Votes against: 0**
  - c. **Abstentions: 0**

**Resolution No. 6/2025  
of the Annual General Meeting of KRUK S.A. of Wrocław,  
dated June 23<sup>rd</sup> 2025**

concerning: allocation of KRUK S.A.'s net profit for 2024 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 2024 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 2024, of PLN 1,043,380,289.24 (one billion forty-three million three hundred and eighty thousand two hundred and eighty-nine 24/100), as follows:

- a. PLN 349,252,434.00 (three hundred forty nine million two hundred fifty two thousand four hundred and thirty four 00/100) to payment of dividend of PLN 18.00 per share to the Company's shareholders;
- b. The remaining amount of PLN 694,127,855.24 (six hundred ninety four million one hundred twenty seven eight hundred and fifty five 24/100) – to the statutory reserve funds.

### Section 2

The dividend record date with respect to dividend for the year ended December 31<sup>st</sup> 2024 shall be July 10<sup>th</sup> 2025, and the dividend payment date – September 25<sup>th</sup> 2025.

### Section 3

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,722,074**
  - b. **Votes against: 0**
  - c. **Abstentions: 240,664**

**Resolution No. 7/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting liability discharge to the President of the Management Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

### Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,345,773**
2. **Percentage of share capital represented by those shares: 68.81%,**
3. **Total number of valid votes: 13,345,773**  
including:
  - a. **Votes for: 13,339,596**
  - b. **Votes against: 0**
  - c. **Abstentions: 6,177**

**Resolution No. 8/2025**  
**of the Annual General Meeting of KRUK S.A.**  
**of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting liability discharge to the Member of the Management Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,941,475**
2. **Percentage of share capital represented by those shares: 71.88%,**
3. **Total number of valid votes: 13,941,475**  
including:
  - a. **Votes for: 13,935,298**
  - b. **Votes against: 0**
  - c. **Abstentions: 6,177**

**Resolution No. 9/2025**  
**of the Annual General Meeting of KRUK S.A.**  
**of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting liability discharge to the Member of the Management Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,956,561**
  - b. **Votes against: 0**
  - c. **Abstentions: 6,177**

**Resolution No. 10/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting liability discharge to the Member of the Management Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,956,561**
  - b. **Votes against: 0**
  - c. **Abstentions: 6,177**

**Resolution No. 11/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting liability discharge to the Member of the Management Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 13,919,432**
- 2. Percentage of share capital represented by those shares: 71.76%,**
- 3. Total number of valid votes: 13,919,432**  
including:
  - a. Votes for: 13,913,255**
  - b. Votes against: 0**
  - c. Abstentions: 6,177**

**Resolution No. 12/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting discharge to the Chair of the Supervisory Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024, including for the time of serving as Chair of the Supervisory Board, i.e. from August 27<sup>th</sup> 2024 to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,595,914**
  - b. **Votes against: 360,647**
  - c. **Abstentions: 6,177**

**Resolution No. 13/2025**  
**of the Annual General Meeting of KRUK S.A.**  
**of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting liability discharge to the Vice Chair of the Supervisory Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,595,914**
  - b. **Votes against: 360,647**
  - c. **Abstentions: 6,177**

**Resolution No. 14/2025**  
**of the Annual General Meeting of KRUK S.A.**  
**of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting discharge to the Member of the Supervisory Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,595,914**
  - b. **Votes against: 360,647**
  - c. **Abstentions: 6,177**

**Resolution No. 15/2025**  
**of the Annual General Meeting of KRUK S.A.**  
**of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting discharge to the Member of the Supervisory Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,595,914**
  - b. **Votes against: 360,647**
  - c. **Abstentions: 6,177**

**Resolution No. 16/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting liability discharge to the Member of the Supervisory Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

- 1. Number of shares validly voted: 13,962,738**
- 2. Percentage of share capital represented by those shares: 71.99%,**
- 3. Total number of valid votes: 13,962,738**  
including:
  - a. Votes for: 13,595,914**
  - b. Votes against: 360,647**
  - c. Abstentions: 6,177**

**Resolution No. 17/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting discharge to the Member of the Supervisory Board of KRUK S.A. for 2024.

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 Stępnik, Member of the Supervisory Board, for the period of his holding the office in the financial year 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024, including for the time of serving as Chair of the Supervisory Board, i.e. from January 1<sup>st</sup> 2024 to August 27<sup>th</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,595,914**
  - b. **Votes against: 360,647**
  - c. **Abstentions: 6,177**

**Resolution No. 18/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

concerning: granting liability discharge to the Member of the Supervisory Board of KRUK S.A. for 2024.

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 2024, i.e. from January 1<sup>st</sup> to December 31<sup>st</sup> 2024.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 13,595,914**
  - b. **Votes against: 360,647**
  - c. **Abstentions: 6,177**

**Resolution No. 19/2025  
of the Annual General Meeting of KRUK S.A.  
of Wrocław, dated June 23<sup>rd</sup> 2025**

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 2024.

Acting pursuant to Art. 395.2<sup>1</sup> 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.2024.2554., 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 2024, attached as an Appendix hereto.

Section 2

This Resolution shall become effective as of its date.

1. **Number of shares validly voted: 13,962,738**
2. **Percentage of share capital represented by those shares: 71.99%,**
3. **Total number of valid votes: 13,962,738**  
including:
  - a. **Votes for: 11,750,280**
  - b. **Votes against: 2,212,458**
  - c. **Abstentions: 0**