

The Capital City of Warsaw District Court in Warsaw, 13th Commercial Division of the National Court Register, registered on August 2, 2024 the following amendments to the Company's Articles of Association:

Article 5 point 2) was deleted,

Article 5 point 3) was amended with following wording:

„3) acquiring receivables from other banks arising from loans they have granted secured by mortgages,”

Article 5 point 5),

Article 6 point 4), 5), 7),

Article 6 point 8) was amended with following wording:

„8) manage the receivables of the Bank.”,

Article 7 par. 1 was amended with following wording:

„1. The Bank may undertake activities supporting the performance of the activities described in § 5 and § 6 points 2 and 3, and in particular it may:

1) perform currency trading activities;

2) perform activities limiting foreign exchange risk and interest rate risk, subject to the provisions of section 2, including conclusion of derivative instrument contracts”,

Article 12 par. 1 point 7) was amended with following wording:

„7) granting consent to the Bank's joining or exiting companies and granting consent to the acquisition and disposal of bonds or other securities convertible into shares,”

Article 14 par. 2a point 3) letter j) was amended with following wording:

„j) have proof of taking an examination for candidates for supervisory body members before an examination panel appointed by the President of the Council of Ministers,”

Article 14 par. 2a point 3) letter k) was added:

„k) have proof of taking an examination for candidates for supervisory body members before an examination panel appointed by the Minister responsible for public assets;”

Article 18 par. 1 point 1) letter h) was amended with following wording:

„h) the by-laws of the compliance unit”,

Article 25 par. 4 point 11) was amended with following wording:

„11) approve the audit charter, determine the principles of cooperation with the corresponding unit at PKO BP and certified auditor, issue an opinion on the strategy of the internal audit unit, as well as annual and multi-year internal audit plans,”

Article 30a par. 4 was amended with following wording:

„4. The salary of the head of the compliance unit requires the approval of the Supervisory Board.”,

Article 31 par. 5 was amended with following wording:

„5. The salary of the head of the internal audit unit requires the approval of the Supervisory Board.”.