ANNOUNCEMENT

OF THE MANAGEMENT BOARD OF BANK HANDLOWY W WARSZAWIE S.A.

WITH ITS REGISTERED OFFICE IN WARSAW

ON CONVENING THE EXTRAORDINARY GENERAL MEETING

of Bank Handlowy w Warszawie Spółka Akcyjna, a joint-stock company with its registered office in Warsaw, ul. Senatorska 16, 00-923 Warsaw, registered in the District Court for the Capital City of Warsaw, 12th Commercial Division of the National Court Register, under KRS number 0000001538; entry dated February 22, 2001 (further: the "**Bank"**).

1. DATE, TIME AND VENUE OF THE EXTRAORDINARY GENERAL MEETING AND ITS DETAILED AGENDA

1.1 Date, time and venue:

The Bank's Management Board, acting pursuant to Article 398 and Article 399 § 1 in connection with Article 402(1) § 1 of the Polish Code of Commercial Companies and § 8 section 3 of the Bank's Articles of Association, hereby convenes the Extraordinary General Meeting (further: the "**Meeting**") to be held at 10:00 a.m. on December 18, 2026 at 16 Senatorska Street, Warsaw, Poland.

1.2 Agenda:

1. Opening of the Meeting.
2. Election of the Chairperson of the Meeting.
3. Confirmation that the Meeting has been duly convened and is capable of taking valid resolutions.
4. Adoption of the agenda.
5. Taking resolutions concerning:
   a) appointment of members of the Bank's Supervisory Board for the joint, current term of office of Bank's Supervisory Board;
   b) adoption of „The Gender Balance Policy for the governing bodies of Bank Handlowy w Warszawie S.A.".
6. Closing of the Meeting.

2. ELECTRONIC COMMUNICATION BETWEEN SHAREHOLDERS AND THE BANK

Subject to the restrictions provided for in the Code of Commercial Companies, the Bank's shareholders may contact the Bank by electronic means of communication. In particular, shareholders of the Bank may file motions, requests and inquiries and submit notifications and documents.

The Bank's shareholders communicate with the Bank by electronic means using a dedicated e-mail address: wza@citi.com. The risk connected with the use of electronic means of communication by the Bank's shareholder in dealings with the Bank rests with the shareholder.

A person exercising the right of electronic communication with the Bank should prove the shareholder status or the entitlement to participate in the Meeting. In order to do so, such person is obliged to send to the Bank by e-mail at wza@citi.com the following documents attached to the request, motion, draft resolution, inquiry or notification:

(a) a scan of a depositary receipt or of a certificate of eligibility to participate in the Meeting, issued by the entity that keeps the securities account or a collective account on which shares held in the Bank by the shareholder (shareholders) are recorded, confirming that this actually is a shareholder (these actually are shareholders) of the Bank, and also:

(b) in the case of an individual – a scan of the identity card or passport (containing data enabling the holder's identification),

(c) in the case of a legal person or an unincorporated organizational unit – a scan of an excerpt from the register applicable to this person or unit.

When a shareholder electronically sends to the Bank documents the originals of which were drawn up in a language other than Polish, their certified translations into Polish done by a sworn translator must be attached by such shareholder. All documents sent by a shareholder to the Bank and by the Bank to a shareholder by electronic means must be scanned to PDF format.

3. THE BANK'S SHAREHOLDER'S RIGHT TO REQUEST PLACEMENT OF INDIVIDUAL ITEMS ON THE MEETING AGENDA PRIOR TO THE MEETING DATE

A shareholder or shareholders of the Bank representing at least one-twentieth of the Bank's share capital may request placement of specific items on the Meeting agenda. Such request may be filed with the Bank's Management Board not later than twenty-one days prior to the Meeting date, i.e. by November 27, 2026.

The request to place specific items on the Meeting agenda should contain a justification or draft resolution concerning the proposed agenda item. The request may be filed in writing or electronically in accordance with the principles described in section 2 above.

To the request being filed electronically and in writing, a shareholder or shareholders of the Bank must attach a copy of the depositary receipt or a certificate of the right to participate in the Bank's Meeting issued by the entity that keeps the securities account or a collective account on which shares held in the Bank by the shareholder (shareholders) are recorded, confirming that this actually is a shareholder (these actually are shareholders) of the Bank and confirming the fact that the shareholder(s) represent(s) at least one twentieth part of the Bank's share capital.

4. SHAREHOLDER'S RIGHT TO SUBMIT DRAFT RESOLUTIONS CONCERNING ITEMS PLACED ON THE MEETING AGENDA PRIOR TO THE MEETING DATE OR ITEMS TO BE PLACED ON THE AGENDA PRIOR TO THE MEETING DATE

A shareholder or shareholders of the Bank representing at least one-twentieth of the Bank's share capital may, prior to the date of the Meeting, submit to the Bank in writing or electronically, in accordance with the principles described in section 2 above, draft resolutions concerning the items placed on the Meeting agenda or items to be placed on the Meeting agenda prior to the Meeting date.

To the submission being filed electronically and in writing, a shareholder or shareholders of the Bank must attach a copy of the depositary receipt or a certificate of the right to participate in the Bank's Meeting issued by the entity that keeps the securities account or a collective account on which shares held in the Bank by the shareholder (shareholders) are recorded, confirming that this actually is a shareholder (these actually are shareholders) of the Bank and confirming the fact that the shareholder(s) represent(s) at least one twentieth part of the Bank's share capital.

Draft resolutions of the Meeting on matters entered on the agenda of the Meeting should be notified by the shareholders no later than 3 days before the Meeting date.

5. THE SHAREHOLDER'S RIGHT TO SUBMIT DRAFT RESOLUTIONS CONCERNING ITEMS PLACED ON THE AGENDA DURING THE MEETING

During the Meeting, each of the Bank's shareholders may submit draft resolutions concerning the items placed on the agenda.

6. NOTICE ABOUT THE MANNER OF EXERCISING VOTING RIGHT BY A PROXY, INCLUDING ABOUT THE FORMS USED BY THE PROXY FOR VOTING AND ABOUT THE MANNER OF NOTIFYING THE BANK BY MEANS OF ELECTRONIC COMMUNICATION OF A PROXY APPOINTMENT

The Bank's shareholder being an individual may attend the Meeting and exercise the voting right both in person and also through a proxy.

The Bank's shareholder other than an individual may attend the Meeting and exercise the voting right through a person or persons authorized to submit declarations of will on its behalf and also through a proxy.

A power of attorney to attend the Meeting and to exercise the voting right must be granted in writing or in the electronic form, otherwise it will be null and void. A power of attorney granted electronically does not have to be signed with a secure electronic signature verified by way of a qualified certificate.

The forms enabling exercise of the voting right through a proxy are made available from the date of convening the Meeting on the Bank's website at https://www.citibank.pl/poland/homepage/polish/wza.htm in the section The Extraordinary General Meeting of the Bank 2026 (18 December 2026).

The power of attorney forms were prepared separately for the Bank's shareholders who are natural persons and separately for the Bank's shareholders not being natural persons.

A shareholder holding shares that are recorded on the collective account may appoint separate proxies to exercise the rights attached to the shares recorded on this account.

6.1 Written power of attorney

When a shareholder has granted a power of attorney in writing, the proxy is obliged to produce the following documents at the time of preparing the attendance list:

(a) the original of the power of attorney containing details of the principal or of the persons acting on the principal's behalf in accordance with the principles of representation in force at the principal's place;

(b) an identity card or a passport (containing data enabling the holder's identification) of a proxy being a natural person,

(c) an excerpt from the register applicable to a proxy being a legal person or an unincorporated organizational unit.

If a power of attorney is not granted by a natural person, the proxy is obliged to additionally show at the list preparation stage:

(a) a scan of an excerpt from the register in which the shareholder is entered; or

(b) a scan of another document confirming the powers of persons acting on behalf of such shareholder.

If any of the documents listed above is drawn up in a language other than Polish, their certified translations into Polish done by a sworn translator must be attached by such proxy.

6.2 Notifying the Bank by means of electronic communication of a power of attorney being granted

Shareholders notify the Bank electronically of a power of attorney being granted using the dedicated e-mail address: wza@citi.com.

In the notification of granting a power of attorney, the Bank's shareholder provides his/her telephone number and e-mail address, as well as his/her proxy's telephone number and email address, by way of which the Bank will be able to communicate with the shareholder and the proxy. The notification of granting a power of attorney should also specify the scope of the power of attorney, i.e. indicate the number of shares with respect to which voting rights will be exercised and the date of the Meeting at which such voting rights will be exercised.

Together with the electronic notification of granting a power of attorney, the shareholder sends the following documents to the Bank:

(a) a scan of the power of attorney (save for the instructions on exercising the voting right by the proxy) containing details of the principal or of the persons acting on the principal's behalf in accordance with the principles of representation in force at the principal's place,

(b) a scan of an identity card or a passport (containing data enabling the holder's identification) of a proxy being a natural person,

(c) a scan of an excerpt from the register applicable to a proxy being a legal person or an unincorporated organizational unit,

(d) e-mail address for communication with the shareholder or the shareholder's proxy.

The documents referred to in point 2 should be attached to the notification.

The principles described above apply accordingly to electronic notifications sent to the Bank with respect to revocations of powers of attorney.

Electronic notifications of granting or revoking a power of attorney should be sent no later than 3:00 p.m. on the day preceding the Meeting date.

The principles described above do not release the proxy from the obligation to produce identification documents at the time of preparing the list of attendance of the persons eligible to attend the Meeting.

6.3 Verification of validity of the power of attorney and identification of the shareholder and proxy

In order to verify validity of the power of attorney granted electronically and to identify the Bank's shareholder and proxy, the Bank – following receipt of an electronic notification of granting a power of attorney as per the provisions of section 6.2 – checks whether the information and scans of the documents listed in section 6.2 have been enclosed and, for persons other than natural persons, whether the power of attorney has been granted by persons authorized to represent a given entity.

The Bank is authorized to make contacts by telephone, using the telephone number designated by the shareholder as per section 6.2, or send a return e-mail message, in order to verify the fact of granting a power of attorney in the electronic form by a given shareholder of the Bank. The Bank is authorized to contact both the shareholder and the proxy.

The Bank may additionally take other measures to identify the shareholder and the proxy in order to verify validity of the power of attorney granted in the electronic form, however such measures will be proportionate to their purpose.

The notification of granting or revoking a power of attorney in the electronic form filed in breach of the requirements designated in section 6.2 will not be binding on the Bank.

6.4 Power of attorney granted to the Bank's Management Board member or employee

The Bank's Management Board members and employees may act as proxies for the Bank's shareholders at the Meeting.

If a proxy for the Bank's shareholder at the Meeting is:

(a) a member of the Bank's Management Board;

(b) a member of the Bank's Supervisory Board;

(c) an employee of the Bank; or

(d) a member of authorities or an employee of the Bank's subsidiary;

the power of attorney may authorize its holder to represent the shareholder at one Meeting only. The proxy must disclose to the Bank's shareholder any circumstances indicating existence or likely occurrence of a conflict of interests. In such case, granting a further power of attorney is excluded.

If a proxy referred to above is appointed, the Bank's shareholder will provide such proxy with voting instructions and the proxy is obliged to vote in accordance with such instructions.

6.5 Power of attorney granted to the Bank's shareholder

The Bank's shareholder may, as a proxy acting for another shareholder, vote on adoption of resolutions concerning his/her liability to the Bank for any reason whatsoever including granting discharge, release from an obligation towards the Bank or dispute between the shareholder and the Bank, subject to fulfilment of the requirements referred to in section 6.4 above.

7. POSSIBILITY AND MANNER OF ATTENDANCE AT THE MEETING USING ELECTRONIC MEANS OF COMMUNICATION

The Bank shall provide for the ability to participate in the Meeting by electronic means of communication.

The terms and conditions of participation in the Meeting using electronic means of communication have been specified in the enclosure herewith.

Use of that form of participation in the Meeting will be possible via a link which will be sent to the shareholder, after a positive verification of their eligibility, on December 16, 2026, by 5:00 p.m. at the latest.

8. NOTE ABOUT THE MANNER OF MAKING STATEMENTS DURING THE MEETING USING ELECTRONIC MEANS OF COMMUNICATION

The terms and conditions of participation in the Meeting using electronic means of communication have been specified in the enclosure herewith. Shareholders will be able to make statements during the Meeting debates via a text messenger software as provided thereby.

9. NOTE ABOUT THE MANNER OF EXERCISING VOTING RIGHTS BY CORRESPONDENCE OR USING ELECTRONIC MEANS OF COMMUNICATION

The Bank does not provide for the ability to exercise voting rights by correspondence. The terms and conditions of participation in the Meeting using electronic means of communication, including exercise of the right to vote, have been specified in the enclosure herewith.

10. NOTE ABOUT THE SHAREHOLDER'S RIGHT TO ASK QUESTIONS REGARDING ITEMS PLACED ON THE MEETING AGENDA

Pursuant to Art. 402 (2) point 2) letter h) of the Commercial Companies Code shareholders have the right to ask questions regarding items placed on the Meeting agenda.

Questions may be asked electronically as specified in point 2 above or directly during the Meeting. In the event of using electronic means, questions should be sent to the Bank no later than 3:00 p.m. on the day preceding the Meeting.

11. DATE OF REGISTRATION FOR ATTENDANCE AT THE GENERAL MEETING

Under article 406 (1) of the Code of Commercial Companies, the date of registration for attendance at the Meeting is December 2, 2026 (further: the **Registration Date**) falling 16 days prior to the Meeting date.

12. NOTE ABOUT ELIGIBILITY TO ATTEND THE MEETING

Only persons who are shareholders of the Bank as at the Registration Date are eligible to attend the Meeting.

At the request made by a holder of dematerialized bearer shares not earlier than after publication of the announcement on convening the Meeting and not later than on the first business day after the Registration Date, that is not later than on December 3, 2026, the entity keeping the securities account will issue a personal certificate of eligibility to attend the Meeting.

The list of bearer share holders eligible to attend the Meeting is determined by the Bank based on the list drawn up by the National Depository for Securities (*KDPW*) as per the regulations governing trading in financial instruments.

The National Depository for Securities will draw up the list referred to above on the basis of lists sent not later than twelve days prior to the Meeting date by entities eligible under the regulations governing trading in financial instruments. The certificates of eligibility to attend the Meeting will serve as the basis for drawing up the lists sent to the National Depository for Securities.

13. LIST OF SHAREHOLDERS

Under article 407 § 1 of the Code of Commercial Companies, the list of the shareholders eligible to attend the Meeting will be put on display at the premises of the Management Board in Warsaw, at ul. Senatorska 16, from 9:00 a.m. to 3:00 p.m., and will be available during three business days prior to the Meeting date.

The list of shareholders referred to above will be drawn up based on the list prepared and made available to the Bank by the National Depository for Securities as per article 406(3) § 4 and § 6 of the Code of Commercial Companies.

The Bank's shareholder may request a list of the shareholders eligible to attend the Meeting to be sent to him/her free of charge by e-mail, providing his/her e-mail address to which such list should be sent. The request should be sent to the Bank's address designated in section 2 hereof.

Under article 407 § 2 of the Code of Commercial Companies, the Bank's shareholder is entitled to request copies of the motions filed with respect to the items placed on the agenda one week prior to the Meeting.

14. ACCESS TO DOCUMENTS

The full content of the documents to be presented at the Meeting together with draft resolutions (and – if no resolution is to be adopted on a given matter – the Management Board's comments) will be displayed on the Bank's website: https://www.citibank.pl/poland/homepage/polish/wza.htm in the section The Extraordinary General Meeting of the Bank 2026 (18 December 2026) as of the date of the Meeting being convened, as per article 402(3) § 1 of the Code of Commercial Companies.

15. ADDRESS OF WEBSITE WHERE THE INFORMATION ON THE MEETING WILL BE MADE AVAILABLE

All information concerning the Meeting will be made available on the Bank's website: https://www.citibank.pl/poland/homepage/polish/wza.htm in the section The Extraordinary General Meeting of the Bank 2026 (18 December 2026).

16. OTHER INFORMATION

The Management Board gives notice that the Meeting session will be broadcast in real time via the Internet. The recommended Internet connection speed is 4Mbps or higher.

The real-time broadcast of the Meeting session will be available on the website: https://www.citibank.pl/poland/homepage/polish/wza.htm in the section The Extraordinary General Meeting of the Bank 2026 (18 December 2026).

In order to access the broadcast of the Meeting session in real time, the shareholder should choose the link: https://www.citibank.pl/poland/homepage/polish/wza.htm in the section The Extraordinary General Meeting of the Bank 2026 (18 December 2026) and click "The transmission of the General Meeting session".

The shareholders sending notifications concerning powers of attorney or other documents referred to in point 2 above by electronic means incur the risks related thereto, in particular those arising from inability to communicate or to exercise the voting rights during the Meeting as a result of temporary or permanent breakdown of or disturbances in the power grid or telecommunications infrastructure within the meaning of the Electronic Communications Law of July 12, 2024.

Enclosure to Announcement of Management Board of Bank Handlowy w Warszawie S.A. with its registered office in Warsaw on convening the Extraordinary General Meeting

Regulations

The detailed rules of participation by the shareholder in the Extraordinary General Meeting of Shareholders (further "the GM") of Bank Handlowy w Warszawie S.A. (further "the Company") convened for December 18, 2026 by means of electronic communication.

§ 1

Information on the possibility, rules and method of participation by the shareholder in the GM session by means of electronic communication

1. The possibility to participate in the GM by means of electronic communication includes the following:
    a. real-time two-way communication of all persons participating in the GM, whereby shareholders located in a different venue than the one in which the GM is held may make statements during the Extraordinary General Meeting debates, and
    b. exercise of the right to vote in person or by a proxy before or during the GM.
2. The GM participation referred to in item 1 above takes place via a dedicated IT platform. The shareholder may carry out the communication referred to in item 1.a above via a text messaging platform.
3. The shareholders using the option to participate in the GM by means of electronic communication shall accept all the risks inherent therein, especially arising from the inability to receive broadcast, communication or to vote during the GM as a result of temporary or permanent outage or power line or telecommunications network distortions within the meaning of the Electronic Communications Law of July 12, 2024.
4. All communications between the Company and a shareholder wishing to participate in the Extraordinary General Meeting using the means of electronic communication may only go through the following e-mail address: wza@citi.com.
5. In order to participate in the GM by means of electronic communication, the shareholder should notify the Company of their intention to do so on the terms set out herein and should satisfy the technical conditions specified in § 2 below.
6. By December 11, 2026, 3:00 p.m., at the latest the shareholder shall send to the Company to the address: wza@citi.com the following:
    a. completed and personally signed declaration, scanned to PDF format, of the intention to participate in the GM using the means of electronic communication, drawn up using the template presented in Attachment no. 1 hereto (further "Declaration");
    b. scanned image of a document confirming the identity of the shareholder containing data necessary for the identification including the series and number of the ID card/passport and PESEL. If the shareholder is a legal person or an organizational unit other than a legal person,

the shareholder should send a scanned image of an excerpt from the relevant register or a scanned image of another document confirming the authorization of the entity's representatives. Should any of the above-mentioned documents be drawn up in a language other than Polish, the proxy shall attach to them their translation into Polish prepared by a sworn translator.

c. the documents listed in item 6.2 of the Announcement on the convening of the GM for the right to vote being exercised by the proxy.

7. On the basis of a list of shareholders eligible to participate in the GM submitted by the Central Securities Depository of Poland (KDPW), the Company will verify the rights of a shareholder who has sent a Declaration to the Company. For the purpose of proper verification, the Company may contact a shareholder or proxy using the contact details provided in the Declaration.
8. If any potential discrepancies are not eliminated or clarified through communications within a time limit set by the Company, the Company shall refuse the shareholder affected by such discrepancies the possibility of participation in the GM using the means of electronic communication and will notify the shareholder thereof by sending an email to the email address provided in the Declaration.
9. Following positive verification of the rights of a shareholder and powers of attorney granted, if any, the Company will send the shareholder or proxy, not later than 5:00 p.m. on December 16, 2026, from the e-mail address: wza@citi.com to the e-mail address provided by the shareholder in the Declaration, detailed instructions concerning the procedures of logging in on the IT platform which enables participation in the GM using the means of electronic communication including the login and the initial password necessary for the first login on the platform, thus confirming the shareholder's right to participate in the GM using the means of electronic communication. The login and the initial password will be secured with a password. The password to the file will be sent in a separate message from the address wza@citi.com.
10. The initial password of a shareholder for the IT platform dedicated to participation in the GM using the means of electronic communication received from the Company may only be used in the first login on the platform. In keeping with the platform security and secrecy rules, the shareholder will be required to change the password to an individually assigned password according to the instructions sent together with the login and the initial password.
11. Shareholders may test the operation of their computer hardware, software and internet connection which they will use in order to participate in the GM using the means of electronic communication as well as the operating principles of the dedicated platform on December 17, 2026, between 4:00-5:00 p.m. Test access will be provided via a link sent by email on December 16, 2026, from the address: wza@citi.com.
12. In case of any problems or questions about the use or operation of the platform, shareholders may use a helpdesk hotline available on December 17, 2026 (between 4:00-5:00 p.m.) and December 18, 2026; i.e. on the GM date from 9:00 a.m. to the closing of the GM, or report them to wza@citi.com. The hotline number will be provided to the shareholder or proxy together with the instructions set out in item 9 above.
13. Shareholders accept all risks of using the means of electronic communication to participate in the GM, to make statements and to vote at the GM, and of improper or unauthorized use of the login or the password, and the Company accepts no liability therefor.
14. All communications with the Company via the system enabling participation in the GM using the means of electronic communication should be in Polish only.
15. Furthermore, the Company advises that the GM broadcast will also be available in translation into English and that an interpreter (Polish – English – Polish) will be present at the venue of the GM.
16. In any matters not regulated herein, the generally applicable legal provisions, the provisions of the Regulations of the General Meeting of Shareholders of Bank Handlowy w Warszawie S.A. and the rules set out in the Announcement shall apply.

§ 2

Technical requirements

1. The following are required in order to participate in the GM using the means of electronic communication:
    a. a connection with the public network Internet with a capacity of at least 4 Mbps,
    b. a computer with sound playing and image reception functionalities and controlled by the operating system Windows10 or macOS with an installed browser: Firefox, Chrome, Safari or Edge updated to the latest version (all listed browsers can be downloaded free of charge from the public network Internet). It is not recommended to use Internet Explorer.
2. An internet connection of lower capacity or older browser versions may interfere with or block communications with the venue of the GM, cause major latency in reception or prevent the casting of votes.
3. It is recommended that users refrain from using other applications which significantly increase the workload for the computer and the telecommunication connection at the time of using the platform.

Attachment no.1 to the Regulations

Template of the declaration of the intention to participate in the Extraordinary General Meeting using the means of electronic communication.

Declaration

I (We), the undersigned, being/representing the shareholder* of Bank Handlowy w Warszawie S.A. with the registered office in Warsaw (further "the Company"):

……

……

(shareholder details: full name/ business name, address/registered office)

hereby declare the intention to participate in the Extraordinary General Meeting of the Company convened to take place on December 18, 2026 at 10.00 a.m. (further: the GM) using the means of electronic communication.

I declare that as a shareholder I shall participate in the GM in that form in person.*

I declare that I am authorized to represent the shareholder as confirmed by the documents submitted to the Company and I shall participate in the GM in that form in person.*

I declare that I shall participate in the GM with the following number of shares ……../ as specified in the list of shareholders eligible to participate in the GM of the Company prepared by the Central Securities Depository of Poland (KDPW).*

I accept all terms and conditions and consequences of participation in the GM using the means of electronic communication as announced and published by the Company.

Details of the shareholder/ authorized representative of the shareholder eligible to participate in the General Meeting with the use of means of electronic communication:*

Forename and surname:	……..
Address:	……..
PESEL (personal identification) number:	……..
ID card/ passport number:*	……..
Contact e-mail address and to receive the login:	……..
Contact phone number and to receive the login password:	……..

Signature(s) of shareholders/ authorized representatives of the shareholder: *

…….
(forename and surname (position))

……..
(forename and surname (position))

…….....
(city and date)

*** delete as appropriate**