

Warsaw, May 27, 2025

Current report 11/2025

Subject: Disclosure of delayed inside information regarding the commencement of negotiations for the divestment of the retail business of Bank Handlowy w Warszawie S.A.

Legal basis: Article 17(4) in connection with Article 17(1) of MAR – disclosure of delayed inside information

As the conditions for the delayed disclosure of inside information have expired, the Management Board of Bank Handlowy w Warszawie S.A., acting on the basis of Article 17 (1) and (4) and Article 7 of the Regulation (EU) No. 596/2014 of the European Parliament and of the Council on market abuse and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC (“**MAR**”), hereby discloses inside information delayed on 31st January 2025 pursuant to Article 17 (4) MAR.

Content of the inside information delayed on 31st January 2025:

“Bank Handlowy w Warszawie S.A. (the “**Bank**”) announces that on 31st January 2025, the Management Board of the Bank decided to commence negotiations with Cerberus Global Investments B.V. and VeloBank S.A. regarding the divestment of the Bank's business division comprising the Retail Business of the Bank (the “**Bank's Retail Business**”).

The commencement of the aforementioned negotiations does not imply that the transaction for the divestment of the Bank's Retail Business (“**Transaction**”) will be implemented, in particular, the Bank's authorities have not made any binding decisions regarding the implementation of such Transaction.

The Bank will inform about the conclusion of a possible transaction agreement in a separate current report.”