

**Resolution No. .../2022
of the Annual General Meeting of KRUK S.A.
of Wrocław, dated April 14th 2022**

on allocation of KRUK S.A.'s net profit for 2021 and payment of dividend to the Company's shareholders

Acting pursuant to Art. 348.4 and Art. 348.5 in conjunction with Art. 395.2.2 of the Commercial Companies Code, the Annual General Meeting of the Company hereby resolves as follows:

Section 1

Considering the Management Board's recommendation on allocation of the Company's net profit for 2021 and the Supervisory Board's endorsement of that recommendation, the Annual General Meeting of KRUK S.A. resolves to allocate the Company's net profit for 2021, of PLN 694,757,626.06 (six hundred and ninety-four million, seven hundred and fifty-seven thousand, six hundred and twenty-six złoty, 06/100), as follows:

1. the amount of PLN 248,660,490.00 to be distributed as dividend to the Company's shareholders of PLN 13.00 per share; the profit distribution would cover 19,127,730 shares;
2. the balance of the net profit of PLN 446,097,136.06 to be transferred to statutory reserve funds.

Section 2

The dividend record date with respect to dividend for the year ended December 31st 2021 shall be April 21st 2022, and the dividend payment date shall be April 28th 2022.

Section 3

This Resolution shall become effective as of its date.