

Appendix No. 3

to the current report no. 18/2024

The wording, before amendments, of Paragraph 5 sections 1 - 2 and Paragraph 6 of the Articles of Association:

“§ 5

1. The activity of the Bank shall comprise performance of the following banking activities:
 - 1) accepting cash deposits payable on demand or at a specified date, and keeping the accounts of these deposits,
 - 2) keeping other bank accounts,
 - 3) granting loans,
 - 4) issuing and confirming bank guarantees and opening and confirming letters of credit,
 - 5) issuing bank debt securities,
 - 6) conducting bank monetary settlements,
 - 7) granting cash loans and consumer loans as defined in a separate act of law,
 - 8) operations on cheques and bills of exchange and operations on warrants,
 - 9) issuing payment cards and performing operations with their use,
 - 10) forwards and futures,
 - 11) purchasing and selling cash receivables,
 - 12) storing items and securities and providing safe deposit boxes,
 - 13) purchasing and selling foreign currencies,
 - 14) providing and confirming sureties,
 - 15) implementing commissioned activities related to the issue of securities,
 - 16) intermediating in money transfers and settlements in foreign exchange dealings, including settling operations related to payment cards in foreign exchange dealings,
 - 17) provision of the following payment services:
 - a/ accepting cash deposits and withdrawing cash from a payment account and all actions necessary for the operation of the account (art. 3 section 1 item 1 of the Payment Services Act),
 - b/ execution of payment transactions, including the transfer of funds to a payment account with the user's provider or with another account provider (art. 3 section 1 item 2 of the Payment Services Act):
 - by performing direct debit services, including one-off direct debits,
 - with the use of a payment card or similar payment instrument,
 - through the execution of transfer order services, including standing orders,
 - c/ execution of the payment transactions listed in subitem b/, debiting the amount of money made available to the user on account of a loan (art. 3 section 1 item 3 of the Payment Services Act),
 - d/ issuing payment instruments (art. 3 section 1 item 4 of the Payment Services Act),
 - e/ enabling the acceptance of payment instruments and the execution of payment transactions initiated by the payer's payment instrument by or through the merchant, consisting in particular in the handling of authorisations, sending to the issuer of a payment instrument or payment systems of payment orders of the payer or merchant, aimed at transferring funds due to the merchant, except for activities consisting in clearing and settling these transactions within the payment system in the meaning of the Settlement Finality Act (acquiring) (art. 3 section 1 item 5 of the Payment Services Act),

- f/ provision of the service of initiating a payment transaction (art. 3 section 1 item 7 of the Payment Services Act),
 - g/ provision of account information access service (art. 3 section 1 item 8 of the Payment Services Act),
 - 18) performing the activities of representing bank in the meaning of the Act on Bonds.
2. Operations of the Bank shall also include performance of the following activities, other than those listed in Sec. 1, i.e.:
- 1) acquiring or purchasing shares of stock and rights under shares of another legal person and participation units in investment funds; carrying out business projects jointly with other legal and natural persons,
 - 2) organising and running leasing activities,
 - 3) assuming commitments related to the issue of securities,
 - 4) trading in securities,
 - 5) keeping deposit accounts for securities,
 - 6) performing, within statutory limits and under terms and conditions agreed with the debtor, conversion of cash receivables to assets of the debtor,
 - 7) purchasing and selling real property,
 - 8) rendering consulting and advisory services in financial matters,
 - 9) running factoring and forfaiting operations,
 - 10) providing insurance intermediation services,
 - 11) providing trust services and issuing electronic identification means in the meaning of provisions on trust services,
 - 12) rendering intermediation services, including agency services, to financial entities and institutions, in particular to brokerage houses, entities providing leasing services and other banks,
 - 12¹) credit and loan intermediation,
 - 13) conducting commissioned activities related to the management of securities, trading in such securities on own account or for a third party,
 - 14) activities, to which the Bank is authorized under other acts of law:
 - a/ rendering intermediation services to investment fund companies and investment funds, to the extent defined in the Act on Investment Funds and managing alternative investment funds,
 - b/ exercising the function of a depository of pension and investment funds, managing securitised debts of securitisation funds,
 - c/ keeping securities accounts and omnibus accounts,
 - d/ performing the function of agent of an issue of securities in the meaning of the Act on Trading in Financial Instruments,
 - 15) providing financial services connected with trading in financial instruments and securities issued abroad and their safekeeping,
 - 16) intermediating in trading in shares of commercial law companies,
 - 17) managing third-party funds,
 - 18) acquiring investment certificates of investment funds,
 - 19) managing a third-party register of participants of an investment fund and a register of members of a pension fund,
 - 20) intermediating in the trading in receivables,
 - 21) performing custody services,
 - 22) performing actions connected with the issue and servicing of financial instruments, which are not securities,
 - 23) providing underwriting services,
 - 24) rendering services of keeping accounting books for entities referred to in Sec. 5,
 - 25) conducting brokerage activity, to the extent admissible under separate regulations,
 - 26) activities from the scope of actions performed on the basis of art. 70 sect. 2 of the Act on Trading in Financial Instruments, consisting in:
 - a/ accepting and sending orders for purchase or sale of financial instruments,

- b/ carrying out orders, mentioned in sub-item a/, on the account of the party placing the order,
 - c/ purchasing or selling financial instruments on own account,
 - d/ investment advice,
 - e/ offering financial instruments,
 - f/ providing services in the performance of the concluded underwriting agreements or concluding and performing other agreements of a similar nature, if their subject matter is financial instruments,
- 27) providing services of reporting to trade repositories in the meaning of Regulation (EU) No 648/2012 of the European Parliament and of the Council on OTC derivatives, central counterparties and trade repositories, of information about derivative contracts concluded by a counterparty with the Bank,
 - 28) confirming data with use of electronic identification means of the Bank's ICT system, pursuant to provisions of telecommunication law,
 - 29) performing the function of agent in the meaning of art. 2 item 1 of the Payment Services Act, as regards intermediation in conclusion of agreements on provision of acquiring services.”;

“§ 6

The Bank shall observe confidentiality of turnover and balances of bank accounts as well as confidentiality of information on rental of safe deposit boxes and acceptance of items for safekeeping, according to Banking Law.”.