

DISCLAIMER

This English language translation of the Polish version of Current Report No. 28 dated 26th August 2025 has been prepared solely for the convenience of English speaking readers. Despite all the efforts devoted to this translation, certain discrepancies, omissions or approximations may exist. In case of any differences between the Polish and the English versions, the Polish version shall prevail. XTB, its representatives and employees decline all responsibility in this regard.

Appointment of Management Board Member of XTB for risk management

The Management Board of the XTB S.A (the „Issuer”, the ”Company”, ”XTB”) hereby announces that on August 26, 2025 the Supervisory Board of the Company adopted a resolution regarding the appointment of Mr. Bartosz Osiński as a Member of the Management Board for Risk.

The resolution comes into force and the appointment as a Member of the Management Board for risk becomes effective under the condition and upon the granting of approval by the Polish Financial Supervision Authority (KNF) in accordance with Article 102a of the Act on Trading in Financial Instruments, Mr. Bartosz Osiński will become responsible for overseeing the risk management system.

Below, the Company provides information regarding the education, qualifications, and previously held positions, along with a description of Mr. Bartosz Osiński’s professional career.

Mr. Bartosz Osiński graduated in 2010 with a Master’s degree from the Faculty of Computer Science and Electronic Commerce at the Poznań University of Economics, majoring in Computer Science and Econometrics. During his studies, he participated in courses including Risk Modeling and Risk and Insurance. Mr. Bartosz Osiński also passed the CFA Level 1 exam administered by the CFA Institute and completed a series of specialized training programs.

Mr. Bartosz Osiński possesses extensive experience and qualifications related to risk management acquired throughout a long professional career. He began his career in 2008 as a clerk at the Office of the Polish Financial Supervision Authority. From 2010 to 2012, he was associated with TMS Brokers S.A. Brokerage House, where he held the position of Risk Specialist. Subsequently, from 2012 to 2014, he worked as a Capital Requirements Assessment Specialist at Alior Bank S.A. In the following years, he served as Head of the Cash Flow Department at TMS Brokers S.A. Brokerage House (2014–2017), Risk Manager, MLRO, and Director at TMS Brokers Europe Limited (2016–2017). Mr. Bartosz Osiński currently holds (until August 31, 2025) the position of Risk Director at OANDA TMS Brokers S.A. and Head of Financial Risk at the OANDA Group. Since 2021, he has been a Member of the Management Board responsible for Risk at OANDA TMS Brokers S.A. — his employment and tenure in this position will end on August 31, 2025.

The remaining information regarding the appointed management board member, as well as the approval referred to above granted by the Polish Financial Supervision Authority (KMF), will be disclosed to the public in a separate current report immediately upon its receipt by the Company.

**Legal basis**

Article 56(1)(2) of the Act on Public Offering — Current and Periodic Information.