

11 Information technology

The IT department is responding to the rapid growth of the Group and the evolving business environment through targeted staff reinforcements and continued investments across all key areas.

In 2025, we focused on supporting our clients' business requirements, strengthening the IT architecture and improving IT management.

We paid particular attention to artificial intelligence, including establishing appropriate organisational and technical conditions to support the effective implementation of technological innovations in this area.

We strengthened our workforce and further developed our IT process management, IT operations and IT architecture capabilities. This increased the capacity and transparency of IT support for various development activities at the Group level.

As part of our established practice, we continued to conduct our own IT process maturity audits and supplemented these with an increasing number of independent external expert reviews covering operational capabilities, architecture, and system and solution configurations. The findings of these reviews form the basis for targeted upgrades and improvements, which we are gradually implementing. Accordingly, we improved our processes for managing development requests, IT architecture, internal controls and risks, as well as for planning and monitoring IT costs and investments.

In the area of business application development, the department ensured the stable operation of existing solutions, aligning them with the business and regulatory requirements of Group companies. We continued the project to replace the core IT solution, progressed with the generational replacement of the sales application

and completed the project to replace the core IT solution for reinsurance. At the Group level, we continued to implement common solutions.

In the field of business intelligence, we provided regular support to the business and upgraded existing solutions to meet the current needs of our clients. Consistent with the 2023–2027 strategy, we initiated a project to upgrade and expand data warehouse functionalities across several Group companies.

The infrastructure team provided seamless support for business operations and enhanced its technical and service capabilities in order to implement the strategy. Particular focus was given to digitisation and the introduction of new core IT solutions for the insurance business. We implemented continuous improvements, optimised server and network system configurations, and improved the monitoring of critical services. We upgraded system software and hardware infrastructure in line with the business plan, depreciation cycle, current business requirements and planned IT development projects, paying particular attention to designing a next-generation core data centre architecture to ensure we are ready for the 2025 to 2030 period. This includes greater use of artificial intelligence

solutions, robotisation, and the processing of larger volumes of data.

We upgraded our information security system, which operates 24/7, and continued testing and deploying new security solutions. Regular exercises addressing social-engineering attack scenarios were conducted, alongside targeted training for key personnel and business decision-makers, to ensure an effective response in the event of cyber incidents. We further reinforced our cybersecurity approach by including Group companies within cyber insurance coverage where appropriate.

In the area of business continuity, we carried out all planned preventive and control activities, taking into account the growing scale of hybrid operations, including remote working.

When planning new investments, we consistently integrate sustainable business principles, focusing on reducing the number of applications and centralising the use of shared infrastructure, both on our own platforms and in the cloud. Our business solutions actively support hybrid ways of working for customers and employees alike, helping to reduce travel requirements and, as a result, our overall environmental footprint.