

Independent Statutory Auditor's Review Report on
Condensed Interim Financial Statements
of **ING Bank Hipoteczny S.A.**
covering the period from
1 January 2025 to 30 June 2025

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INDEPENDENT STATUTORY AUDITOR'S REVIEW REPORT ON CONDENSED INTERIM FINANCIAL STATEMENTS

Translation of the document originally issued in Polish

To the General Shareholders' Meeting and the Supervisory Board of ING Bank Hipoteczny S.A.

Introduction

We have reviewed the accompanying condensed interim financial statements of ING Bank Hipoteczny S.A. (hereinafter "the Bank") with its registered office in Katowice, ul. Chorzowska 50, which comprise: the condensed interim statement of financial position as at 30 June 2025, the condensed interim statement of profit or loss, the condensed interim statement of comprehensive income, the condensed interim statement of changes in equity, the condensed interim statement of cash flows for the period from 1 January 2025 to 30 June 2025 and notes to the condensed interim financial statements (hereinafter "condensed interim financial statements").

The Bank's Management Board is responsible for the preparation and fair presentation of these condensed interim financial statements in accordance with International Accounting Standard 34 *Interim Financial Reporting* published in the form of regulations of the European Commission.

Our responsibility is to express a conclusion on these condensed interim financial statements based on our review.

Scope of review

We conducted our review in accordance with National Standard on Review Engagements 2410 as per International Standard on Review Engagements 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* adopted by the National Council of Statutory Auditors.

A review of condensed interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures.

A review is substantially less in scope than an audit conducted in accordance with National Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these condensed interim financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial statements are not prepared, in all material respects, in accordance with the requirements of the International Accounting Standard 34 *Interim Financial Reporting* published in the form of regulations of the European Commission.

On behalf of
Forvis Mazars Audyt Sp. z o.o. No. 186
Warsaw, Piękna Street 18

Małgorzata Pek

Key Statutory Auditor
No 13070

**forvis
mazars**

Warsaw, 20 August 2025