Report No. 10/2026

Date: 30-10-2026

Topic: Subject: Recommendation by the Polish Financial Supervision Authority to Maintain an Additional Capital Guidance Buffer under Pillar 2 (P2G).

The Management Board of ING Bank Hipoteczny S.A. (the "Bank") hereby announces that on 30 October 2026 the Bank received a letter from the Polish Financial Supervision Authority (the "PFSA"), dated 29 October 2026, recommending, on the basis of an assessment of the Bank's sensitivity to the potential materialisation of stress scenarios, that the Bank shall mitigate risks arising from its operations by maintaining own funds to cover an additional capital guidance buffer (the "P2G") of 4.50 p.p. above each of the own funds requirements referred to in Article 92(1)(a)-(c) of Regulation (EU) No 575/2013, increased by the additional own funds requirement referred to in Article 138(2)(2) of the Banking Law Act and the combined buffer requirement referred to in Article 55(4) of the Macro-Prudential Supervision Act, with the aim of reducing the likelihood of a breach of the Bank's capital requirements in the event that losses are incurred as a result of severe stress conditions. According to the recommendation communicated to the Bank, the additional buffer should be met entirely with Common Equity Tier 1 capital.

The above recommendation of the PFSA does not require the Bank to undertake any additional actions with respect to its own funds position. As of the date of publication of this report, the Bank complies with the PFSA recommendation regarding the level of own funds and does not identify any need to undertake further actions in this respect. As at 30 June 2026, the Bank's Tier 1 capital ratio amounted to 33.75%.

Legal basis: Article 17(1) of Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 (Market Abuse Regulation – MAR).

Signatures of company representatives:

Jacek Frejlich

Marek Byczek