

Current report no. 8/2025

Date: 30.09.2025

**Subject: Admission to trading on the regulated market in Luxembourg of series 3 covered bonds with an aggregate nominal amount of PLN 1,000,000,000**

The Management Board of ING Bank Hipoteczny S.A. having its registered office in Katowice, Poland (**Bank**), informs that on 30 September 2025 covered bonds of the Bank, issued under the International Covered Bond Issuance Program, were admitted to trading on the Luxembourg Stock Exchange (*Bourse de Luxembourg*), with the following parameters:

1. total nominal value: PLN 1,000,000,000;
2. the nominal value of a single covered bond: PLN 500,000;
3. number of the covered bonds admitted to trading: 2000;
4. a variable coupon of WIBOR 6M + 0,78% per cent, payable every six months;
5. maturity date: 30 September 2029. The maturity date may be extended in accordance with the provisions of the act on covered bonds and mortgage banks dated 29 August 1997;
6. series 3;
7. ISIN: XS3187646032;
8. the date of admission of covered bonds to trading and the date of the first listing 30 September 2025;
9. the rating agency Moody's Deutschland GmbH has assigned a rating of Aa1 to the issued series of covered bonds.

Legal basis: Article 56 par. 1(2) of the Act on public offering, conditions governing the introduction of financial instruments to organised trading and on public companies dated 29 July 2005; § 18 of the Regulation of Minister of Finance dated 6 June 2025 on current and periodic information provided by issuers of securities and the conditions for recognising information required by the law of a non-member state as equivalent (current information).

Signatures of company representatives:

Jacek Frejlich – President of the Management Board

Marek Byczek - Vice President of the Management Board