

Date: 2021-03- 03

Subject: Change of publication date for annual report for 2020

The Management Board of ING Bank Hipoteczny S.A. ("Bank") informs that the annual report for 2020 due to be published on 24 March 2021 (report No. 1/2021 on 25 January 2021), will now be published on 8 March 2021.

Legal grounds: Article 80.2 of the Minister for Finance Regulation of 29 March 2018 on current and interim information provided by securities issuers and conditions for recognising as equivalent the information required by law of a non-member state (Journal of Laws item 757).

Signatures of company representatives:

Mirosław Boda

Jacek Frejlich