

Current report no 11/2024

Date: 2024-12-23

Subject: Lack of a capital add-on recommended under Pillar 2 (P2G) for ING Bank Hipoteczny S.A.

The Management Board of ING Bank Hipoteczny S.A. ("the Bank") communicate to have received on December 23, 2024 a letter from the Polish Financial Supervision Authority ("PFSA") regarding lack of the additional capital add-on ("P2G") in order to absorb potential losses resulting from stress conditions.

According to the above-mentioned PFSA letter, the total capital add-on recommended under Pillar 2, offset by the capital conservation buffer requirement, is 0.00 p.p.

Legal grounds: Article 17.1 of Regulation (EU) No. 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (MAR).

Signatures of company representatives:

Jacek Frejlich – President of the Management Board

Marek Byczek - Vice President of the Management Board