

Warsaw, November 26, 2025

Current report 39/2025

Subject: No additional capital add-on recommended under Pillar 2 (P2G)

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

The Management Board of Bank Handlowy w Warszawie S.A. ("Bank") hereby advises that on 26 November 2025 it received a letter from the Polish Financial Supervision Authority ("PFSA") whereby the PFSA informs in the supervisory assessment process the Bank's sensitivity to the possible materialization of stress scenarios affecting the level of own funds and risk exposure was assessed as low. The total capital add-on recommended under Pillar 2 offset by the capital conservation buffer is 0.00 p.p. at the standalone level and 0.00 p.p. at the consolidated level, therefore the PFSA doesn't determine an additional capital add-on to absorb potential losses that may arise from stress conditions.

The total capital add-on remains unchanged compared to the previous year.