

Warsaw, October 26, 2014

Current Report No. 20/2014

Subject: Supplementary information to the information on the stress test and asset quality review results of Bank Handlowy w Warszawie S.A. (hereinafter referred to as “the Bank”)

Legal basis:

Article 56 Section 1 item 1 of the Act of 29 July, 2005 on public offering and the conditions for introducing financial instruments to the organized trading system, and on public companies (Journal of Laws of 2005 No. 184 item 1539).

In addition to the information submitted by means of Current Report No. 19/2014 on the stress test and asset quality review (AQR) results, the Management Board of Bank Handlowy w Warszawie S.A. (hereinafter referred to as “the Management Board”) would like to inform that the provisions presented in the AQR result do not require any changes in provisions in the Bank’s balance sheet.

The additional provision presented in the AQR result is based on the Bank’s credit exposure to borrowers whose loans have already been repaid in 95% in 2014.