

Warsaw, July 15, 2022

**Current Report No. 25/2022**

**Subject: Event affecting the financials results of Bank Handlowy w Warszawie S.A. in the third quarter of 2022**

**Legal basis:** Art. 17 sec. 1 of the Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (MAR).

In connection with the entry into force of the Act on crowdfunding for business ventures and aid to borrowers (Journal of Laws 2022, item 1488) of July 7, 2022, the Management Board of Bank Handlowy w Warszawie S.A. (the "Bank") informs that the negative impact of the suspension of the repayment of a mortgage loan agreements granted in the Polish currency (so-called "credit holidays") on the profit before tax of the Group of Bank Handlowy w Warszawie S.A. (the "Group") for the third quarter of 2022 is estimated at the level of approx. PLN 60 million. This estimate is based on the assumption that approx. 63% of customers with mortgage loans granted in the Polish currency will decide to take credit holidays.