Warsaw, October 30, 2025

Current report 45/2026

Subject: Information regarding Pillar 2 (P2G) add-on

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 October 30, 2026 it received a letter from the Polish Financial Supervision Authority ("PFSA") dated October 29, 2026 whereby the PFSA recommended that the Bank maintain own funds to cover an additional capital add-on (P2G) in order to absorb potential losses resulting from the occurrence of stress conditions.

The above capital add-on amounts to 2.12 p.p. on a stand alone level and 2.16 on a consolidated level above the value of each own funds requirements referred to in Article 92 (1) (a-c) of Regulation (EU) No 575/2013, increased by the additional own funds requirement referred to in Article 138 (2) (2) of the Banking Law Act, as well as the combined buffer requirement referred to in Article 55 (4) of the Act on Macroprudential Supervision Act. The purpose of maintaining an additional capital add-on is to reduce the probability of the Bank breaching its capital requirements should it become necessary to cover losses arising from potential stress conditions. The additional add-on should consist entirely of Common Equity Tier 1 capital.

As of June 30, 2026, the Bank's Total Capital Ratio (TCR) stood at 25.50% on a standalone basis and 25.76% on a consolidated basis, i.e. more than 10.95 percentage points above the regulatory minimum, taking into account the aforementioned capital add-on a consolidated level (P2G).