

Date: November 26, 2025

**Current Report no. 4/2025**

**SUBJECT: Information on the capital buffer recommended under Pillar II (P2G) for Millennium Bank Hipoteczny S.A.**

The Management Board of Millennium Bank Hipoteczny S.A. („Bank”) hereby informs that the Polish Financial Supervision Authority (“PFSA”) - by a letter dated 25 November 2025 regarding the capital buffer recommended under Pillar II (P2G) (“Letter”) - notified the Bank that, based on the stress tests conducted by the PFSA in 2025 and in accordance with the guidelines for determining the capital buffer recommended under Pillar II (P2G), a P2G capital buffer for the Bank, before offsetting with the capital conservation buffer, has been set at 4.20 percentage points.

According to the content of the Letter, the total capital buffer recommended under Pillar II, after offsetting with the capital conservation buffer requirement, amounts 1.70 percentage points. In line with the PFSA’s recommendation contained in the Letter, the additional buffer should consist entirely of Common Equity Tier I capital.

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

Signatures of the Bank’s representatives:

Artur Kulesza, Member of the Management Board

Adam Berent, Member of the Management Board