



**ING Bank Hipoteczny S.A.**

# **Green Bond Allocation Report**

**10 October 2024**

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ELIGIBLE GREEN LOAN PORTFOLIO			GREEN FUNDING				
	Number of loans	Amount (EUR) <sup>b</sup>	Instrument (ISIN)	Issuance date	Due Date	Principal	Amount (EUR)
<b>Green Buildings</b>	12 976	604 486 311 <sup>c</sup>	XS2063297423	Oct 2019	Oct 2024	PLN 400m	92 960 561 <sup>a</sup>
<b>Total</b>		<b>604 486 311</b>	<b>Total</b>				<b>92 960 561</b>

Percentage of Eligible Green Loan Portfolio Allocated (usage)	<b>15,4%</b>
Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio	<b>100%</b>
Eligible Green Loan Portfolio - Unallocated	<b>EUR 511 525 750</b>
Total amount of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio	<b>EUR 92 960 561</b>
Percentage of Net Proceeds of Green Funding used to refinance Eligible Green Loan Portfolio	<b>100%</b>

### Explanation

- a EUR equivalent amount (NBP Exchange rate of 10 October 2024; EUR 1 = PLN 4.3029)
- b These Amounts represent the 10 October 2024 Total Outstandings to loans that ING Bank Hipoteczny S.A. has identified as Eligible Green Loans in accordance with the ING Bank Hipoteczny S.A. Green Covered Bond Framework. Drees & Sommer's Report in relation to the Eligible Green Loan Portfolio is included on the following pages.
- c The amount for Green Buildings is reviewed in accordance with the ING Bank Hipoteczny S.A. Green Covered Bond Framework as of 2019. <https://www.inghipoteczny.pl/fileserver/item/1100153>

## SUMMARY

### PORTFOLIO ASSESSMENT & ENVIRONMENTAL IMPACT

Based on the information provided by the ING Bank Hipoteczny S.A. and its Green Covered Bond Framework, ING Bank Hipoteczny S.A.'s eligible green assets represent the signed amount of total 2.601.044.149 PLN. The environmental impact of ING Bank Hipoteczny S.A.'s low carbon buildings portfolio can be identified to the amount of 132.571 MWh annual energy savings per year. These savings lead to annual CO<sub>2</sub>-emissions avoidance of 48.786 tCO<sub>2</sub> per year.

Low Carbon Buildings	Year of Issuance	Type	Signed Amount <sup>a</sup>		Share of Total Portfolio Financing <sup>b</sup>	Eligibility for green bonds <sup>c</sup>	Number of Loans <sup>d</sup>	Annual energy savings <sup>e</sup>	Annual CO <sub>2</sub> emissions avoidance <sup>f</sup>
Unit	[yyyy]	[--]	[PLN]	[EUR]	[%]	[%]	[--]	[MWh/year]	[tCO <sub>2</sub> /year]
ING-Bank Hipoteczny S.A.	2024	Low Carbon Building	2.601.044.149	604.486.311	100,0	100	12.976	132.571	48.786
- Single-Family Home	2024	Low Carbon Building	1.239.729.368	288.114.845	47,7	100	5.453	68.055	25.044
- Multi-Family Home	2024	Low Carbon Building	1.361.314.781	316.371.466	52,3	100	7.523	64.516	23.742

<sup>a</sup> Legally committed signed amount by the issuer for the portfolio or portfolio components eligible for green bond financing.  
<sup>b</sup> Portion of the total portfolio cost that is financed by the issuer.  
<sup>c</sup> Portion of the total portfolio cost that is eligible for Green Bond.  
<sup>d</sup> Number of Green Bond loan within the total portfolio.  
<sup>e</sup> Energy savings calculated using the difference between the top 15% and the national building stock benchmarks  
<sup>f</sup> Greenhouse gas emissions avoidance determined by converting energy savings into carbon emissions intensity

**Figure 1: Harmonized Framework 2024 - ING Bank Hipoteczny S.A.**

### CLIMATE BONDS CERTIFICATION

ING Bank Hipoteczny S.A.'s portfolio contains residential green assets identified in line with ING Bank Hipoteczny Green Covered Bond Framework ([https://www.inghipoteczny.pl/\\_files/asset/1100153](https://www.inghipoteczny.pl/_files/asset/1100153)) as of 2019. Green assets remain in line with low carbon building criteria under the Climate Bonds Standard.