

Ipotekabank would like to inform the readers and users of its Financial Statements, that in the Interim Consolidated profit and loss statement for the first half of 2024, the row 'Loans and advances to customers' is an 'Of which' type of row, supplementing information from the row above: 'Net effect of initial recognition of financial assets at fair value' and the entire row is supposed to be presented in italics. It should be also noted that the 'Income tax expense/(benefit)' is correctly presented as 'Income tax (expense)/benefit'. This information is also clarified in Note 20, on page 34. The numerical figures presented in the Statement are correct in both cases. On page 9 of the financial statements (Section 5. Restatements) the text "Recovery of impairment charge on other financial assets and contingencies" should be read "(Impairment charge on other financial assets and contingencies) / Recovery of impairment charge on other financial assets and contingencies".