

## **ING Bank Hipoteczny issues pledge bonds worth a billion of zlotys.**

26 September 2025



**ING Bank Hipoteczny carried out a subscription for an issue of pledge bonds worth PLN 1 billion. The margin was set at 78 base points above WIBOR 6M.**

The subscription for the pledge bonds of ING Bank Hipoteczny was carried out on 23 September 2025 and met with a great deal of interest among financial investors. The margin at 78bp is a good reflection of the top quality of the credit portfolio which secures the said bonds and of the good and stable standing of the bank as such.

*- This year's issue has been the largest in the history of ING Bank Hipoteczny. It has also been the largest issue of pledge bonds in PLN this year, said Bożena Graczyk, Vice President of ING Bank Śląski and the chair of ING Bank Hipoteczny Supervisory Board.*

*- Investors showed great interest in the transaction. As a result, the volume we raised was more than double of what we had assumed. In line with the bank's strategy, the proceeds from the issue will be used for funding long-term mortgages, said Jacek Frejlich, CEO of ING Bank Hipoteczny.*

The subscription was conducted on the basis of the Pledge Bonds Issue Programme up to EUR 5billion which was set up in 2019. During the book building process, bids were offered by an international financial institution, investment funds and pension funds, as well as other entities, including banks.

ING Bank N.V. and ING Bank Śląski acted as the issue arrangers.