

Date: 10-10-2019

Subject: Admission to trading on the Luxemburg Stock Exchange of Series 1 of covered bonds issued by ING Bank Hipoteczny S.A.

The Management Board of ING Bank Hipoteczny S.A. (hereinafter: the Bank) informs that on October 10, 2019, covered bonds with the parameters set out below issued under the International Covered Bond Programme established by the Bank on September 5, 2019 have been admitted to trading on the Luxembourg Stock Exchange.

- a) aggregate principal amount of PLN 400,000,000 (in words: four hundred million zlotys);
- b) the number of covered bonds admitted to trading: 800;
- c) the nominal value of a single covered bond: PLN 500,000.00;
- d) interest rate according to a variable interest rate being the sum of the WIBOR rate for six-month deposits and spread of 0.53%;
- e) Maturity: October 10, 2024;
- f) series: 1;
- g) ISIN code: XS2063297423;
- h) the date of admission of the mortgage bonds and the date of their first listing: October 10, 2019;
- i) Moody's Investors Services Ltd. has assigned the long-term rating Aa3 for the issued covered bonds;

Legal basis: Article 56 par. 1 pt. 2 of the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and Public Companies.

Signatures of company representatives:

Mirosław Boda

Jacek Frejlich