

Katowice, 25 March 2020

REPRESENTATION OF THE SUPERVISORY BOARD CONCERNING THE AUDIT AND RISK COMMITTEE

The Supervisory Board of ING Bank Hipoteczny S.A. (the Bank) hereby represent that:

- 1) the Bank complies with the regulations concerning appointment, composition and operation of the audit committee, including the requirement for its members to satisfy the independence criteria and the requirements concerning knowledge of and abilities from the sector in which the Bank operates as well as accounting or audit of financial statements;
- 2) the Audit and Risk Committee of the Supervisory Board performed in the period from 1 January 2019 to 31 December 2019 the tasks of the audit committee and the risk committee provided for in the applicable laws.

The Supervisory Board of ING Bank Hipoteczny S.A.

1.
Brunon Bartkiewicz

2.
Marcin Giżycki

3.
Jacek Michalski

4.
Joanna Erdman

5.
Krzysztof Gmur

6.
Bożena Graczyk

7.
Patrick Roesink