

Date: 10-10-2019

Subject: Joining the ESPI System

The Management Board of ING Bank Hipoteczny S.A. (hereinafter: the Bank), hereby announces that on 10 October 2019 the Bank joined the Electronic Information Transmission System (ESPI). As a result, starting today the Bank will begin transmitting information using the ESPI system, in accordance with the requirements of the law.

Legal Basis: § 11 section 1 of the Regulations for use of the Electronic Information Transmission System (ESPI)

Signatures of company representatives

Mirosław Boda – President of the Management Board

Jacek Frejlich - Vice President of the Management Board