

Date: 29-11-2019

Subject: introduction to exchange trading on the CATALYST regulated market operated by the Warsaw Stock Exchange of Series 1 of bearer covered bonds issued by the ING Bank Hipoteczny S.A.

The Management Board of ING Bank Hipoteczny S.A. informs that on November 28, 2019, it received Resolution No 1206/2019 of the Management Board of the Warsaw Stock Exchange (hereinafter: "WSE"), where Management Board of the WSE decides:

- 1) to introduce as of December 2, 2019 to exchange trading on the parallel market 800 (eight hundred) series 1 bearer covered bonds issued by the ING BANK HIPOTECZNY S.A. with a nominal value of PLN 500,000 (five hundred thousand zlotys) each and maturity on October 10, 2024, registered as "XS2063297423" by the Krajowy Depozyt Papierów Wartościowych;
- 2) to list the covered bonds, mentioned in point 1), in the continuous trading system under the abbreviated name "IBH1024".

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