

Date: 10-10-2019

Subject: Home member state notification

The Management Board of ING Bank Hipoteczny S.A. (hereinafter: the Bank) informs that in connection with applying for admission to trading on the regulated market on the Luxembourg Stock Exchange and the Warsaw Stock Exchange, of Series 1 of covered bonds with a total nominal value of PLN 400,000,000 issued under the International Covered Bond Programme established by the Bank on September 5, 2019, the Bank chose the Republic of Poland as the home state within the meaning of the Act on public offering, conditions governing the introduction of financial instruments to organised trading, and public companies dated 29 July 2005.

Legal basis: Article 56 point 1 item 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 – President of the Management Board

Jacek Frejlich - Vice President of the Management Board