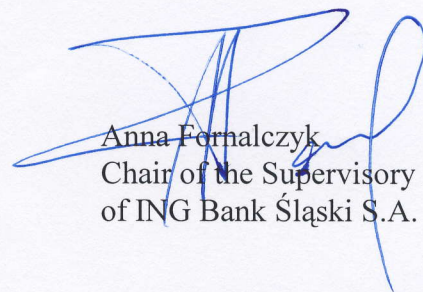


Report of the Supervisory Board on the results of the audit for 2009: the consolidated financial statements of ING Bank Śląski Capital Group and the report of the Bank's Management Board on the operations of the Capital Group of ING Bank Śląski S.A.

In accordance with Article 382 § 3 of the Act of 15th September 2000 – the Commercial Companies Code (Journal of Laws No. 94, section 1037, as amended), and in connection with Article 63c. of the Accounting Act of 29th September 1994 (for final text, see Journal of Laws for 2002, No. 76, section 694, as amended), the Supervisory Board of ING Bank Śląski S.A., having familiarised itself with the financial statements of ING Bank Śląski Capital Group, and with the report of the Bank's Management Board on the operations of the Capital Group of ING Bank Śląski S.A. in 2009, as well as with the Financial Audit Report of the Capital Group of ING Bank Śląski S.A. drawn up by Ernst & Young Audit Sp. z o.o., hereby declares that it raises no objections to the audited materials and therefore presents this report to the General Meeting of ING Bank Śląski S.A.

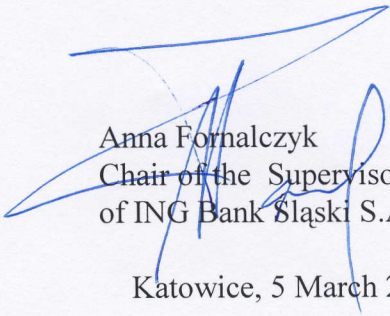


Anna Fornalczyk
Chair of the Supervisory Board
of ING Bank Śląski S.A.

Katowice, 5 March 2010

Report of the Supervisory Board on the results of the audit for the year 2009: the financial statements of ING Bank Śląski S.A. the report of the Bank's Management Board on the operation of ING Bank Śląski S.A and a motion by the Bank's Management Board regarding profit distribution.

In accordance with Article 382 § 3 of the Act of 15th September 2000 – the Commercial Companies Code (Journal of Laws No. 94, section 1037, as amended) the Supervisory Board of ING Bank Śląski S.A., having familiarised itself with the financial statements of ING Bank Śląski S.A., the report of the Bank's Management Board concerning operations in 2009, as well as the Financial Audit Report drawn up by Ernst & Young Audit Sp. z o.o., hereby declares that it raises no objections to the audited materials and therefore presents this report to the General Meeting of ING Bank Śląski S.A.



Anna Fornalczyk
Chair of the Supervisory Board
of ING Bank Śląski S.A.

Katowice, 5 March 2010