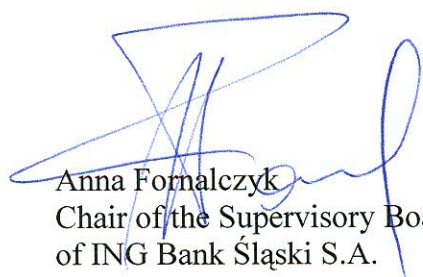


Report of the Supervisory Board on the Results of the Audit for the Year 2011: the Financial Statements of ING Bank Śląski S.A., the Report of the Bank's Management Board on the Operations of ING Bank Śląski S.A and the Motion by the Bank's Management Board Regarding Profit Distribution.

Pursuant to Article 382 §3 of the Commercial Companies Code Act of 15 September 2000 (Journal of Laws No. 94, section 1037, as amended) the Supervisory Board of ING Bank Śląski S.A., having familiarised themselves with the financial statements of ING Bank Śląski S.A., the report of the Bank's Management Board concerning operations in 2011, the Financial Audit Report drawn up by Ernst & Young Audit Sp. z o.o., as well as the Management Board motion regarding profit distribution, hereby declare that they do not raise any objections to the documents submitted by the Bank Management Board and therefore present this report to the General Meeting of ING Bank Śląski S.A.

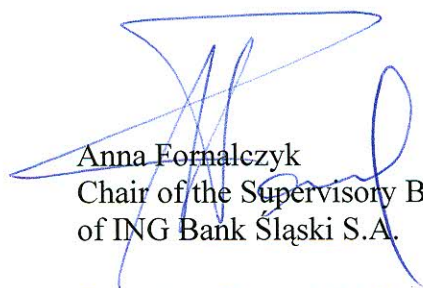


Anna Fornalczyk
Chair of the Supervisory Board
of ING Bank Śląski S.A.

Katowice, 2 March 2012

Report of the Supervisory Board on the Results of the Audit for 2011: 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.

Pursuant to Article 382 §3 of the Commercial Companies Act of 15 September 2000 (Journal of Laws No. 94, section 1037, as amended) in conjunction with Article 63c. of the Accounting Act of 29 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 themselves 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 2011, 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 declare that they do not raise any objections to the documents submitted by the Bank Management Board and therefore present this report to the General Meeting of ING Bank Śląski S.A.



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

Katowice, 2 March 2012