

Enclosure with Supervisory Board Resolution of 1 March 2019

Report of the Supervisory Board on the results of assessment of the Annual Financial Statements of ING Bank Śląski S.A. for 2018

Pursuant to Article 382 §3 of the Commercial Companies and Partnerships Code of 15 September 2000 and having reviewed the annual 2018 financial statements of ING Bank Śląski S.A. and also the report of the independent statutory auditor from the audit of the separate financial statements for the financial year ended 31 December 2018, drawn up by KPMG Audyt Spółka z ograniczoną odpowiedzialnością sp. k., the ING Bank Śląski S.A. Supervisory Board:

1. state that the 2018 financial statements of ING Bank Śląski SA. as presented by the Bank Management Board were developed correctly in all material aspects and present fairly and clearly the property and financial standing of the Company as at 31 December 2018 as well as the financial result and cash flows for the accounting period from 1 January to 31 December 2018, in line with relevant and applicable regulations on financial statements, and comply with the ledgers, documents and the state of affairs;
2. having regard to the above, resolve to recommend that the General Meeting approve the 2018 annual financial statements of ING Bank Śląski S.A.; and
3. present this Report on the results of assessment to the General Meeting of ING Bank Śląski S.A.

Antoni F. Reczek
Chairman of the Supervisory Board
of ING Bank Śląski S.A.

Warsaw, 1 March 2019

Report of the Supervisory Board on the results of assessment of:

- **the Annual Consolidated Financial Statements of ING Bank Śląski S.A. Group for 2018,**
- **the Management Board Report on Operations of ING Bank Śląski S.A. Group in 2018 covering the Report on Operations of ING Bank Śląski S.A. in 2018, including the Report on Observance of Corporate Governance Principles.**

Pursuant to Article 382 §3 of the Commercial Companies and Partnerships Code of 15 September 2000 and in conjunction with Article 63c. of the Accounting Act of 29 September 1994, and having reviewed the 2018 annual consolidated financial statements of ING Bank Śląski S.A. Group and the Management Board Report on Operations of ING Bank Śląski S.A. Group in 2018 covering the Report on Operations of ING Bank Śląski S.A. in 2018, including the Report on Observance of Corporate Governance Principles, as well as the report of the independent statutory auditor from the audit of the consolidated financial statements for the financial year ended 31 December 2018, drawn up by KPMG Audyt Spółka z ograniczoną odpowiedzialnością sp. k., the ING Bank Śląski S.A. Supervisory Board:

1. state that the 2018 consolidated financial statements of ING Bank Śląski SA. Group were developed correctly in all material aspects and present fairly and clearly the property and financial standing of the Group as at 31 December 2018 as well as the financial result and cash flows for the accounting period from 1 January to 31 December 2018, in line with relevant and applicable regulations on financial statements and comply with the ledgers, documents and the state of affairs;
2. state that the Management Board Report on Operations of ING Bank Śląski S.A. Group in 2018 covering the Report on Operations of ING Bank Śląski S.A. in 2018, including the Report on Observance of Corporate Governance Principles, provides for significant information about the property and financial standing of ING Bank Śląski S.A. and its Group as at 31 December 2018, including the assessment of performance, indication of risk factors and description of threats, and that it was developed in line with effective regulations on reports on operations and that it complies with the ledgers, documents and the state of affairs;
3. having regard to the above, resolve to recommend that the General Meeting approve the annual consolidated financial statements of ING Bank Śląski S.A. Group and the Management Board Report on Operations of ING Bank Śląski S.A. Group in 2018 covering the Report on Operations of ING Bank Śląski S.A. in 2018, including the Report on Observance of Corporate Governance Principles; and
4. present this Report on the results of assessment to the General Meeting of ING Bank Śląski S.A.

Antoni F. Reczek
Chairman of the Supervisory Board
of ING Bank Śląski S.A.

Warsaw, 1 March 2019

Enclosure with Supervisory Board Resolution of 1 March 2019

Report of the Supervisory Board on the results of assessment of the Management Board motion regarding distribution of profit earned by the Bank in 2018 and past-year loss coverage.

Pursuant to Article 382 §3 of the Commercial Companies and Partnerships Code of 15 September 2000, the ING Bank Śląski S.A. Supervisory Board:

1. having reviewed the Management Board motion regarding distribution of profit earned by the Bank in 2018 and past-year loss coverage, do not raise any objections thereto and resolve to recommend that the General Meeting pass a resolution as per the Management Board motion; and
2. present this Report on the results of assessment to the General Meeting of ING Bank Śląski S.A.

Antoni F. Reczek
Chairman of the Supervisory Board
of ING Bank Śląski S.A.

Warsaw, 1 March 2019