

Report No. 1/2015

Date: 09-12-2015

Subject: Joining the ESPI System

Legal Basis: Other regulations

Content:

The Management Board of PKO Bank Hipoteczny S.A., with its registered office in Gdynia (the Company) hereby announces that on 9 December 2015 the Company joined the Electronic Information Transmission System (ESPI). As a result, starting today the Company will begin transmitting information using the ESPI system, in accordance with the requirements of the law.

Legal Basis: § 11 section 1 of the Regulations for use of the Electronic Information Transmission System (ESPI)

SIGNATURES OF COMPANY REPRESENTATIVES

09.12.2015 Rafał Kozłowski, President of the Management Board

09.12.2015 Jakub Niesłuchowski, Vice President of the Management Board