

Statement of the Supervisory Board with respect to the Audit Committee

Legal basis: Regulation of the Minister of Finance of 29 March 2018 on current and periodical information to be reported by issuers of securities and the conditions for treating information required by the laws of a state other than a member state as equivalent, § 70 (1) (8)

The Supervisory Board of mBank Hipoteczny S.A. confirms that mBank Hipoteczny S.A.:

- a) comply with the legal requirements regarding the appointment, composition and functioning of the audit committee, including fulfilling the independence criteria of its members, their knowledge and skills on the scope of activities conducted by the mBank Hipoteczny S.A. and on accounting or auditing of the financial statements,
- b) the Audit Committee of the Supervisory Board of mBank Hipoteczny S.A. fulfilled its legal obligations as required by common binding law.

Frank Bock

Chairman of the Supervisory Board of mBanku Hipotecznego S.A.

Warsaw, 26 March 2019