

**Appendix to Resolution No. 39/2019  
of the Management Board  
of PKO Bank Hipoteczny Spółka Akcyjna  
of 27 February 2019**

**Management Board information on the audit firm  
conducting the audit of the financial statements of  
PKO Bank Hipoteczny SA  
for the year ended 31 December 2018**

Pursuant to § 70(1)(7) of the 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, the Management Board of PKO Bank Hipoteczny SA with its registered office in Gdynia, on the basis of the statement of the Supervisory Board of PKO Bank Hipoteczny S.A. of 27 February 2019, would like to inform that:

- 1) the audit firm KPMG Audyt Spółka z ograniczoną odpowiedzialnością spółka komandytowa with its registered office in Warsaw was appointed to perform an audit of the financial statements of PKO Bank Hipoteczny S.A. for the year ended 31 December 2018 (the Audit) in compliance with the regulations binding as at the date of the appointment;
- 2) the audit firm KPMG Audyt Spółka z ograniczoną odpowiedzialnością spółka komandytowa with its registered office in Warsaw and the members of the team performing the Audit satisfied the conditions for preparing an unbiased and independent Audit report in compliance with the applicable regulations, the standards on auditing and the principles of professional ethics;
- 3) PKO Bank Hipoteczny S.A. complies with the applicable regulations concerning the rotation of audit firms and the key statutory auditors performing the audit of the financial statements of PKO Bank Hipoteczny S.A. and the mandatory cooling-off periods;
- 4) PKO Bank Hipoteczny S.A. has a policy in place for selecting an audit firm to perform an audit of the financial statements of PKO Bank Hipoteczny S.A. and a procedure for selecting an audit firm to perform an audit of the financial statements of PKO Bank Hipoteczny S.A., as well as a policy for providing to the Bank permitted non-audit services by the audit firm, its related entities and members of its network (including services which are conditionally eliminated from the list of services which the audit firm is not allowed to provide).

27.02.2019	Paulina Strugała	President of the Management Board	/-/ ..... (signature)
27.02.2019	Piotr Kochanek	Vice-President of the Management Board	/-/ ..... (signature)
27.02.2019	Agnieszka Krawczyk	Vice-President of the Management Board	/-/ ..... (signature)
27.02.2019	Jakub Niesłuchowski	Vice-President of the Management Board	/-/ ..... (signature)