

Warsaw, 25 April 2019

**ASSESSMENT OF THE FINANCIAL STATEMENTS OF GETIN NOBLE BANK S.A. AND THE CONSOLIDATED FINANCIAL STATEMENTS OF THE GETIN NOBLE BANK S.A. GROUP FOR THE YEAR 2018 AND THE MANAGEMENT BOARD REPORT ON THE OPERATIONS OF THE GETIN NOBLE BANK S.A. GROUP AND OF GETIN NOBLE BANK S.A. IN 2018 PERFORMED BY THE SUPERVISORY BOARD OF GETIN NOBLE BANK S.A.**

**Legal basis:**

§70(1)(14) and §71(1)(12) of the Regulation of the Minister of Finance of 29 March 2018 on Current and Periodic Information Provided by Issuers of Securities and on Conditions under which Information Required by the Law of a Non-Member State may be Recognized as Equivalent (Journal of Laws of 2018, item 757).

The Supervisory Board of Getin Noble Bank S.A. ("Bank"), having read the financial statements of Getin Noble Bank S.A. for the year ended 31 December 2018 and the Report of the independent statutory auditor on the audit of the separate annual financial statements for the financial year ended 31 December 2018, drawn up by Ernst & Young Audyt Polska spółka z ograniczoną odpowiedzialnością sp. k. with its registered office in Warsaw, states that the Bank's financial statements presented by the Management Board were prepared properly in substantive and formal terms, they correspond to the accounting books, documents and the facts, and give a fair view of the financial result and of the financial situation of the Bank in the financial year 2018.

The Supervisory Board of the Bank, having read the consolidated financial statements of the Getin Noble Bank S.A. Group for the year ended 31 December 2018 and the Report of the independent statutory auditor on the audit of the consolidated annual financial statements for the financial year ended 31 December 2018, drawn up by Ernst & Young Audyt Polska spółka z ograniczoną odpowiedzialnością sp. k. with its registered office in Warsaw, states that the consolidated financial statements of the Bank's Group were prepared properly in substantive and formal terms, they correspond to the accounting books, documents and the facts, and give a fair view of the financial result and of the financial situation of the Bank's Group in the financial year 2018.

The Bank's Supervisory Board, having read the Bank's Management Board Report on the Operations of the Getin Noble Bank S.A. Group and of Getin Noble Bank S.A. for 2018, states that this Report was prepared in accordance with the relevant applicable regulations governing the reports on operations and corresponds to the accounting books, documents and the facts.

Supervisory Board of Getin Noble Bank S.A.

<i>Leszek Czarnecki</i>	<i>– Chairman of the Supervisory Board</i>
<i>Krzysztof Bielecki</i>	<i>– Deputy Chairman of the Supervisory Board</i>
<i>Jacek Lisik</i>	<i>– Member of the Supervisory Board</i>
<i>Mariusz Grendowicz</i>	<i>– Member of the Supervisory Board</i>
<i>Barbara Bakalarska</i>	<i>– Member of the Supervisory Board</i>
<i>Tadeusz Hołyński</i>	<i>– Member of the Supervisory Board</i>

**STATEMENT BY THE SUPERVISORY BOARD OF GETIN NOBLE BANK S.A. ON THE SELECTION OF THE AUDIT FIRM CONDUCTING THE AUDIT OF THE ANNUAL FINANCIAL STATEMENTS IN ACCORDANCE WITH THE APPLICABLE LEGAL REGULATIONS**

**Legal basis:**

§70(1)(7) and §71(1)(7) of the Regulation of the Minister of Finance of 29 March 2018 on Current and Periodic Information Provided by Issuers of Securities and on Conditions under which Information Required by the Law of a Non-Member State may be Recognized as Equivalent (Journal of Laws of 2018, item 757).

The Supervisory Board of Getin Noble Bank S.A. hereby represents that:

- the selection of the audit firm conducting the audit of the annual financial statements was made in accordance with the applicable legal regulations, including those concerning the selection and the procedure for the selection of the audit firm,
- the audit firm and the members of the audit team have fulfilled the conditions for preparing an impartial and independent report on the audit of the annual financial statements in accordance with the applicable legal regulations, professional practice standards and the rules of professional ethics,
- the applicable legal regulations relating to the rotation of the audit firm and the key statutory auditor and to mandatory grace periods are complied with,
- The Bank has a policy on the selection of the audit firm and a policy governing the performance for Getin Noble Bank S.A. of additional non-audit services by an audit firm, an entity affiliated to an audit firm or a member of its network, including services conditionally exempted from the prohibition of performance by an audit firm.

Supervisory Board of Getin Noble Bank S.A.

<i>Leszek Czarnecki</i>	<i>– Chairman of the Supervisory Board</i>
<i>Krzysztof Bielecki</i>	<i>– Deputy Chairman of the Supervisory Board</i>
<i>Jacek Lisik</i>	<i>– Member of the Supervisory Board</i>
<i>Mariusz Grendowicz</i>	<i>– Member of the Supervisory Board</i>
<i>Barbara Bakalarska</i>	<i>– Member of the Supervisory Board</i>
<i>Tadeusz Hołyński</i>	<i>– Member of the Supervisory Board</i>

## STATEMENT OF THE SUPERVISORY BOARD ON THE AUDIT COMMITTEE

### Legal basis:

§70(1)(8) and §71(1)(8) of the Regulation of the Minister of Finance of 29 March 2018 on Current and Periodic Information Provided by Issuers of Securities and on Conditions under which Information Required by the Law of a Non-Member State may be Recognized as Equivalent (Journal of Laws of 2018, item 757).

The Supervisory Board of Getin Noble Bank S.A. hereby represents that:

1. the Bank complies with the legal regulations concerning the appointment, composition and functioning of the Audit Committee, including the requirement for its members to meet the criteria of independence and the requirements regarding the possession of knowledge and skills in the field in which the Bank operates, as well as in accounting or financial statements auditing;
2. In 2018, the Audit Committee of the Supervisory Board was performing the tasks of the audit committee provided for in the applicable laws.

Supervisory Board of Getin Noble Bank S.A.

<i>Leszek Czarnecki</i>	<i>– Chairman of the Supervisory Board</i>
<i>Krzysztof Bielecki</i>	<i>– Deputy Chairman of the Supervisory Board</i>
<i>Jacek Lisik</i>	<i>– Member of the Supervisory Board</i>
<i>Mariusz Grendowicz</i>	<i>– Member of the Supervisory Board</i>
<i>Barbara Bakalarska</i>	<i>– Member of the Supervisory Board</i>
<i>Tadeusz Hołyński</i>	<i>– Member of the Supervisory Board</i>