

Enclosure with Resolution No. 24
of the Ordinary General Meeting
of ING Bank Śląski Spółka Akcyjna
of 5 April 2018

DIVIDEND PAYOUT PROCEDURE

Article 1

The decision on the dividend payout to shareholders of ING Bank Śląski S.A. shall be taken by the General Meeting.

Article 2

Should the General Meeting pass a resolution on the dividend payout, the Bank as a public company shall make a public announcement of such resolution and publish it on the website at: www.ingbank.pl.

Article 3

The resolution shall set out the following:

1. the gross dividend amount per share,
2. the record date, that is the date on which shareholders acquire a right to dividend, and
3. the dividend payout date.

Article 4

Eligible shareholders shall inquire about the dividend payout by themselves.

Article 5

1. The form of the dividend payout shall differ depending on the place of the share deposit.
2. The shareholders of record who hold:
 - 1) shares deposited in a securities account maintained by the brokerage office, the dividend is paid out automatically to that account at the payout date,
 - 2) non-verified shares and shares deposited in the register of the Issue Sponsor, the dividend is paid out to the bank account or securities account following a written request of the shareholder filed with the ING Bank Śląski S.A Branch and validated by that Branch employee.
3. Depending on the shareholder's choice, the requests referred to in section 2.2) may be:
 - 1) standing ones – the dividend shall be paid out in the manner defined in the request until the request has been revoked or amended,
 - 2) one-off ones – the request shall be filed after each decision to pay out the dividend taken by the General Meeting.
4. In the case referred to under section 2.2, the shareholder shall visit the Bank branch and produce the following documents:
 - 1) identity card,
 - 2) original or Xerox copy of the depository receipt to confirm their shareholding,
 - 3) a written request for the dividend payout, which shall include the following details:
 - a) first and last names,
 - b) personal identification number (PESEL),
 - c) address,
 - d) depository receipt number,

- e) number of ING Bank Śląski S.A. shares, and
- f) name of the Bank and number of bank account or name of the Brokerage Office and number of securities account to which the dividend is to be paid out.

Article 6

1. This Procedure shall supersede the Procedure as enclosed with Resolution No. 22 of the General Meeting of ING Bank Śląski S.A. of 8 April 2010.
2. The Procedure shall come into effect as of its adoption date and shall remain in effect until amended or revoked by the General Meeting.