



DISCLOSURE POLICY OF ING BANK ŚLĄSKI S.A.

1. General Rules of Disclosure Policy

Being a public trust organisation, ING Bank Śląski pursues disclosure policy which consists in keeping an open and transparent line of communication with shareholders, investors, media and all stakeholders.

As part of the disclosure policy, the Bank as a public company and regulated institution meets requirements regarding information confidentiality and security imposed thereon by applicable laws.

Carrying out the disclosure policy, ING Bank Śląski abides by corporate governance rules, in particular by ensuring proper access to information about the Bank to shareholders, investors, media and all stakeholders.

This Disclosure Policy does not provide for the rules of communication between the Bank and its clients.

2. Competences under Disclosure Policy

The Bank's disclosure policy is carried out by the Management Board and relevant organisational units.

The Investor Relations Bureau coordinates relations with shareholders, investors and other equity market participants. The contact details for investors are published at the Bank's website in the Investor Relations section.

The Press Office is responsible for relations with media. The contact details for media are published at the Bank's website in the Investor Relations section.

The Bank discloses the information as required by binding laws in line with deadlines arising under relevant provisions of law. The Bank's representatives respond to the inquiries received by the Investor Relations Bureau and Press Office immediately; however, no later than within 7 days. If the nature of the issue entails extension of the said period, the Bank will inform the interested party thereof.

3. Pursuit of Disclosure Policy

The Bank fulfils the disclosure duties of a public company in particular by publishing confidential information specified in the provisions of law that govern trading in financial

instruments, including publishing current and periodic information in line with deadlines and scope required by the applicable laws.

Regardless of the above-mentioned provisions, the Bank publishes the information required by other universally binding laws, in particular the provisions set out in the Commercial Companies and Partnerships Code and the Banking Law.

The Bank also uses General Meetings to keep an open line of communication with shareholders by:

- providing answers and explanations to shareholders' questions during the General Meeting by the members of the Bank's governing bodies,
- broadcasting the General Meeting session via the Internet,
- enabling media representatives to participate in the General Meeting's sessions.

Moreover, the Bank uses the following channels to communicate with the stakeholders:

- direct, individual or group meetings with investors and analysts,
- investor conferences,
- press releases,
- press conferences,
- information in media, and
- thematic conferences and seminars.

4. Adopting and Amending Disclosure Policy

This Disclosure Policy is implemented by the Bank's Management Board resolution.

The amendments hereto can be made only as provided for hereinabove.