

2016-04-22 Report No. 20/2016: Credit Agreement with ING Commercial Finance Polska S.A. – signing a new agreement.

The Management Board of ING Bank Śląski S.A. (the “Bank”) hereby give notice that the Bank concluded, on 22 April 2016, a new credit agreement with ING Commercial Finance Polska S.A. that will ultimately replace the credit agreement referred to in the current report no. 1/2012 of 2 January 2012 (with subsequent amendments as reported in current reports nos. 7/2012 of 1 March 2012, 18/2013 of 26 July 2013 and 19/2014 of 5 August 2014). The total exposure of the Bank towards ING Commercial Finance Polska S.A. remains unchanged by the new credit agreement and amounts to PLN 2,725,480,000.00.

The criterion for regarding the agreement as significant is the ratio of the total loan to the Bank's equity.

The borrower is a related entity of ING Bank Śląski S.A.

Legal grounds: §5 section 1 item 3) of the Minister of Finance Regulation of 19 February 2009 on current and interim information provided by securities issuers and conditions for recognising as equivalent the information required by law of a non-Member State (Journal of Laws from 2014, item 133).