

**2017-11-27 Report no. 28/2017: Notice of the Polish Financial Supervision Authority's decision to request the Financial Stability Committee's opinion on imposing the other systemically important institution buffer on ING Bank Śląski S.A. and on the adoption by the Polish Financial Supervision Authority of its standpoint in respect of the dividend policy of commercial banks.**

The Management Board of ING Bank Śląski S.A. (the "Bank") hereby announces that under the administrative proceedings conducted by the Polish Financial Supervision Authority (the "PFSA"), the Bank received, on 27 November 2017, the decision, whereby the PFSA requests the opinion of the Financial Stability Committee on:

1. rescinding the entire item 2 of the operative part of the PFSA's decision of 4 October 2016, whereby the PFSA identified the Bank as other systemically important institution (O-SII) and imposed a buffer of other systemically important institution, on a stand-alone and consolidated basis, equal to 0.50% of the total risk exposure calculated in keeping with Article 92.3 of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms amending Regulation (EU) No. 648/2012 of 27 June 2013, as amended ("CRR"), and
2. Imposing on the Bank an O-SII buffer determined pursuant to Article 38 of the Macro-prudential Act and equal to 0.50% of the total risk exposure calculated in keeping with Article 92.3 of CRR.

The Bank gave notice of the PFSA's decision of 4 October 2016 in current report no. 34/2016 of 10 October 2016.

The Bank will notify the public of the opinion issued by the Financial Stability Committee and the completion of the administrative proceedings in the form of an administrative decision identifying the Bank as other systemically-important institution, and of the determination of the buffer amount for other systemically important institution, in a separate report after receiving such a decision.

Furthermore, the Bank gives notice that following the PFSA's standpoint, as adopted on 24 November 2017, in respect of the dividend policy of commercial banks, as at 30 September 2017, the capital ratios for the Bank and its Group were as follows:

The Bank:

1. Common Equity Tier 1(CET 1) = 15.44%,
2. Total Capital Ratio (TCR) = 16.47%.

The Bank Group:

1. Common Equity Tier 1(CET 1) = 14.12%,
2. Total Capital Ratio (TCR) = 15.05%.

According to the notice, the PFSA also intends to present guidelines, early 2018, that it will follow while shaping the dividend policy in the coming periods.

Legal grounds: Article 17.1 of Regulation of the European Parliament and of the Council (EU) No. 596/2014 of 16 April 2014 (Market Abuse Regulation).