

2017-12-18 Report No. 31/2017: Polish Financial Supervision Authority information on the individual add-on used in the dividend policy.

The Management Board of ING Bank Śląski S.A ("Bank") communicate that on 18 December 2017 the Bank received a letter from the Polish Financial Supervision Authority ("PFSA") dated 15 December 2017 concerning the minimum capital ratios to be applicable to banks in 2018. In their letter, the PFSA also communicated the individual add-on for the Bank used in the commercial banks' dividend policy. As a result of the analyses made during stress tests run by the PFSA Office, the individual add-on ("ST") for ING Bank Śląski S.A. was set at 0.00%.

The individual add-on measures the Bank's sensitivity to the adverse macroeconomic scenario. It is defined as a difference between the total capital ratio ("TCR") in the benchmark scenario and TCR in the stress scenario, taking account of the regulatory adjustments.

Legal grounds: Article 17 (1) of the Regulation (EU) No. 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (MAR).