

**2018-10-12 Report no. 26/2018: Fitch Affirms Ratings.**

The Management Board of ING Bank Śląski S.A. hereby give notice that on 12 October 2018 Fitch Ratings (“Fitch”), as part of the annual review, affirmed the following ratings for ING Bank Śląski S.A.:

- 1) Long-Term IDR: A,
- 2) Outlook: Stable,
- 3) Short-Term IDR: F1,
- 4) Viability Rating: bbb+,
- 5) Support Rating: 1,
- 6) National Long-Term Rating: AAA (pol),
- 7) National Long-Term Rating outlook: Stable,
- 8) National Short-Term Rating: F1+ (pol).

Fitch emphasised in its announcement that the ratings upheld for ING Bank Śląski S.A. reflected a stable business model, conservative approach to credit risk, strong capital position, high quality of assets and profitability as well as stable funding profile of the bank.

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).