

Enclosure No. 1
to the Resolution No 47/2018
of the Management Board
of the RBS Bank (Polska) S.A.
dated 28 June 2018

INFORMATION POLICY OF RBS BANK (POLSKA) S.A.

Introduction

This document describes the policy of RBS Bank (Polska) S.A. ("The Bank") related to disclosures of qualitative and quantitative information regarding capital adequacy and the information subject to disclosures. The Bank delivers the requirement specified in :

- 1) art. 111 a. of the Banking Law Act dated Aug 29, 1997 (Journal of Laws, 2012, item 1376 as amended), further called "Banking Law",
- 2) 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 and amending Regulation (EU) No 648/2012, further called "CRR",
- 3) Polish Financial Supervision Authority (KNF) Resolution 385/2008 dated Dec 17, 2008 related to details rules and way of banks' disclosures of qualitative and quantitative information regarding capital adequacy and the scope of information subject to disclosures, as amended, further called "Resolution".

Scope and frequency of disclosures

In accordance with art. 13.2 of CRR Bank, not being a significant subsidiary of an EU parent company in financial holding, disclosures information listed in section 8 of CRR, ie. qualitative and quantitative information that relates to capital position of the Bank as well as other information significantly impacting risk profile of the activities undertaken by the Bank based on consolidated data of this company.

The information is subject to disclosures once a year, but by the 30th day of the day on which the annual financial statement of the Bank was approved by the relevant body.

Terms and dates of replies the Bank provides to questions addressed by Customers

Customers may address questions to the Bank via Client Service Unit (in such case a client confirms addressing a question) or in writing (by placing original or using electronic means). Officially addressed questions to the Bank are managed according to highest standards within a period not longer than 30 working days and answers are provided in writing.

Place and mode of disclosing information

The disclosure policy is made available electronically as PDF files on the Bank's website. The information subject to disclosures under other regulations is generally available at the location where the activities are performed in the form of a printout. The information subject to disclosure under this policy is made available electronically as PDF files on the Bank's website.

The rules of approving and reviewing the information policy and the information subject to disclosure

The rules of information policy, any changes to it as part of subsequent reviews, are agreed by the Bank's Management Board and approved by the Bank's Supervisory Board in the form of relevant resolutions.

The information subject to disclosures under this policy is approved in relevant resolutions by the Management Board prior to publication.

The disclosure policy is reviewed at least on an annual basis in relation to the character of the Bank's operations, including especially scale of operations, scope of operations, involvement in various financial sectors, as well as participation in international financial markets and payment, clearing and settlement systems. As a result of the review, the Bank may decide on the need to disclose selected or all information more often than once a year.