ING Bank Śląski S.A.

2026-10-30 report no 24/2026: Imposition by the Polish Financial Supervision Authority of a capital add-on recommended under Pillar 2 (P2G).

The Management Board of ING Bank Śląski S.A. ("the Bank") communicate to have received on 30 October 2026 a letter from the Polish Financial Supervision Authority ("PFSA") with the recommendation to limit the business risk of the Bank by keeping own funds to cover the additional capital add-on of 0.03 p.p. on a separate basis.

The recommendation should be satisfied over the amount of each own funds requirement referred to in Article 92.1a-c of Regulation No. 575/2013, increased with a supplementary own funds requirement ("P2R") and a combined buffer requirement referred to in Article 55.4 of the *Act on macroprudential supervision*. The P2G capital add-on should be made up of the core capital Tier 1 only.

The additional capital add-on P2G should be kept in order to reduce the likelihood of breach of capital requirements by the Bank should a need arise to cover the losses ensued following the materialisation of stress conditions.

PFSA decision means that P2G for the Bank changes from 0.00% to 0.03% on a stand-alone basis and that P2G on a consolidated basis was not imposed on the Bank. The Bank satisfies the P2G recommendation.

Legal grounds: Article 17.1 of Regulation (EU) No. 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (MAR).