

ING Bank Śląski S.A. Group

Disclosures relating to the capital
adequacy published
for Q3 2025





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Introduction

Pursuant to the Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 as amended (Regulation CRR) and the Banking Law Act of 29 August 1997 as amended (Banking Law Act), ING Bank Śląski S.A., hereinafter referred to as the Bank, is obliged to make qualitative and quantitative disclosures relating to the capital adequacy, excluding information immaterial, proprietary or confidential.

Pursuant to the *Policy of disclosing qualitative and quantitative information on capital adequacy and variable components of remuneration of ING Bank Śląski S.A.*, disclosures relating to the ING Bank Śląski S.A. Group, hereinafter referred to as the Group, are published.

Disclosures in this document are based on the data as of the reporting date, i.e. 30 September 2025, unless otherwise indicated. The presented values have been prepared in Polish zlotys (PLN). Unless provided for otherwise, all values were given rounded up to PLN million. Therefore, there may be cases of mathematical inconsistency in the summaries or between individual tables.

For the disclosure of information, templates of forms included in the Commission Implementing Regulation (EU) 2024/3172 were used, hence the letter markings of the table columns and the numbering of lines.

1. Regulatory capital requirements calculation

The Group is required to maintain T1 and TCR ratios at least at the level of 10.50% and 12.50% respectively.

The requirement arises from the provisions of the Regulation CRR, i.e.:

- for Common Equity Tier 1 ratio - CET1 – 4.5%,
- for Tier 1 ratio - T1 - 6.0%, and,
- for Total capital ratio (TCR) - 8.0%,

and the capital buffers determined in accordance with the Act on macroprudential supervision over the financial system and crisis management in the financial system of 05 August 2015 in the total amount of 4.50%.

The capital requirement for credit risk represents approx. 87% of the Group’s overall capital requirement and has the greatest impact on capital adequacy calculation.

Quantitative information on the risk-weighted exposure amount and capital requirements for individual risk types in accordance with the requirements of Article 438 of the Regulation CRR, according to the following templates contained in Commission Implementing Regulation (EU) 2024/3172, is presented below:

- Template EU OV1 – Overview of total risk exposure amounts,
- Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level,
- Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level,
- Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach.

The Group does not disclose the information required in templates EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA) because he Group calculates capital requirements for credit valuation adjustment risk under the basic approach in accordance with Article 384 of the CRR.



Template EU OV1 – Overview of total risk exposure amounts

		a		b	c
		Total risk exposure amounts (TREA)		Total own funds requirements	
		30 Sep 2025	30 Jun 2025	30 Sep 2025	
1	Credit risk (excluding CCR)	109,422	105,628	8,754	
2	Of which the standardised approach	49,339	47,182	3,947	
3	Of which the Foundation IRB (F-IRB) approach	17,740	16,974	1,419	
4	Of which slotting approach	0	0	0	
EU-4a	Of which equities under the simple risk weighted approach	0	0	0	
5	Of which the Advanced IRB (A-IRB) approach	31,813	28,025	2,545	
6	Counterparty credit risk - CCR	694	630	56	
7	Of which the standardised approach	541	517	44	
8	Of which internal model method (IMM)	0	0	0	
EU-8a	Of which exposures to a CCP	62	59	5	
9	Of which other CCR	91	54	7	
10	Credit valuation adjustments risk - CVA risk	469	447	38	
EU 10a	Of which the standardised approach (SA)	0	0	0	
EU 10b	Of which the basic approach (F-BA and R-BA)	469	447	38	
EU 10c	Of which the simplified approach	0	0	0	
15	Settlement risk	0	0	0	
16	Securitisation exposures in the non-trading book (after the cap)	397	384	32	
17	Of which SEC-IRBA approach	0	0	0	
18	Of which SEC-ERBA (including IAA)	0	0	0	
19	Of which SEC-SA approach	397	384	32	
EU-19a	Of which 1250% / deduction	0	0	0	
20	Position, foreign exchange and commodities risks (Market risk)	1,579	1,194	126	
21	Of which the Alternative standardised approach (A-SA)	0	0	0	
EU 21a	Of which the Simplified standardised approach (S-SA)	1,579	1,194	126	
22	Of which Alternative Internal Model Approach (A-IMA)	0	0	0	
EU-22a	Large exposures	0	0	0	
23	Reclassifications between the trading and non-trading books	0	0	0	
24	Operational risk	14,456	14,456	1,156	
EU 24a	Exposures to crypto-assets	0	0	0	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,824	1,706	146	
26	Output floor applied (%)	50,00%	50.00%		
27	Floor adjustment (before application of transitional cap)	0	0		
28	Floor adjustment (after application of transitional cap)	0	0		
29	Total	127,017	122,739	10,162	

*) table rows (11-14) that do not apply to the Group have been omitted.

Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

		a	b	c	d	EU d
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	60,083	49,339	109,422	120,748	110,856
2	Counterparty credit risk	639	55	694	1,098	1,098
3	Credit valuation adjustment		469	469	469	469
4	Securitisation exposures in the banking book	0	397	397	397	397
5	Market risk	0	1,579	1,579	1,579	289
6	Operational risk		14,456	14,456	14,456	14,456
7	Other risk weighted exposure amounts		0	0	0	4,853
8	Total	60,722	66,295	127,017	138,747	132,418



Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	0	0	1,836	1,836	1,836
EU 1a	Regional governments or local authorities	22	3	831	812	812
EU 1b	Public sector entities	0	0	0	0	0
EU 1c	Categorised as Multilateral Development Banks in SA	0	0	0	0	0
EU 1d	Categorised as International organisations in SA	0	0	0	0	0
2	Institutions	1,018	1,526	1,019	1,527	1,527
3	Equity	0	0	896	896	896
4	Not applicable					
5	Corporates	30,492	39,452	35,488	54,339	44,447
5.1	Of which: F-IRB is applied	11,327	16,804	11,327	21,371	16,804
5.2	Of which: A-IRB is applied	15,767	18,071	15,767	21,954	18,071
EU 5a	Of which: Corporates - General	27,441	37,524	32,437	51,018	42,519
EU 5b	Of which: Corporates - Specialised lending	3,051	1,928	3,051	3,321	1,928
EU 5c	Of which: Corporates - Purchased receivables	0	0	0	0	0
6	Retail	0	0	12,570	12,570	12,570
6.1	Of which: Retail - Qualifying revolving	0	0	0	0	0
EU 6.1a	Of which: Retail - Purchased receivables	0	0	0	0	0
EU 6.1b	Of which: Retail - Other	0	0	12,570	12,570	12,570
6.2	Of which: Retail - Secured by residential real estate	0	0	0	0	0
7	Not applicable					
EU-7a	Categorised as secured by immovable properties and ADC exposures in SA	12,872	17,752	38,266	43,146	43,146
EU 7b	Collective investment undertakings (CIU)	0	0	0	0	0
EU-7c	Categorised as exposures in default in SA	5,149	2,785	6,083	3,719	3,719
EU 7d	Categorised as subordinated debt exposures in SA	0	0	0	0	0
EU 7e	Categorised as covered bonds in SA	0	0	0	0	0
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	0	0	0	0	0
8	Other non-credit obligation assets	10,530	0	12,433	1,903	1,903
9	Total	60,083	61,518	109,422	120,748	110,856



Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

		a
		Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	56,677
2	Asset size (+/-)	1,574
3	Asset quality (+/-)	-155
4	Model updates (+/-)	0
5	Methodology and policy (+/-)	0
6	Acquisitions and disposals (+/-)	0
7	Foreign exchange movements (+/-)	82
8	Other (+/-)	73
9	Risk weighted exposure amount as at the end of the reporting period	58,251

The amount of risk-weighted exposures resulting from the use of internal models increased by PLN 1,574 million in the Q3 2025 compared to 30 June 2025. This increase is a result of the growth in on-balance sheet and off-balance sheet credit exposures arising from newly granted loans. Other changes also contributed to the increase in this amount, such as client reclassification and related changes in the application of the SME support factor and the infrastructure project support factor, as well as the revaluation of existing exposures due to exchange rate fluctuations between reporting dates. The increase in risk-weighted exposure amounts resulting from the use of internal models was partially offset by changes in the credit portfolio quality (client rating migration).

2. Information on liquidity

ING Bank Śląski S.A. Group recognises the process of stable management of liquidity and funding risk as a major process at the Group. Liquidity and funding risk is understood by the Group as the risk of the lack of ability to perform financial liabilities under on- and off-balance sheet items at reasonable prices. The Group maintains liquidity so that the Group's financial liabilities can always be repaid with the available funds, inflows from maturing transactions, available funding sources at market prices and/or liquidation of negotiable assets.

Liquidity Coverage Ratio (LCR) information

In compliance with the duties and principles set out in the Regulation CRR and of the Council and Commission Delegated Regulation’s (EU) No 2015/61, 2018/1620 and Commission Implementing Regulation (EU) 2022/1994, the Group calculates the following regulatory liquidity measures - short-term liquidity measures (LCR – Liquidity Coverage Ratio) – this is to ensure that the Group holds an adequate level of high quality liquid assets to cover its liquidity needs within 30 calendar days under stressed conditions. In the Q3 2025 a regulatory limit of 100% applied. The Group is obliged to report the liquidity measures to the regulator on a monthly basis. As at 30 September 2025 Liquidity Covered Ratio for the Group was 245%.

In compliance with the Guidelines on the disclosure of the net outflow coverage ratio, in addition to the disclosure of information on liquidity risk management issued by EBA, the Group is obliged to disclose components of the LCR in the form as specified in the table EU LIQ1 (net outflow coverage ratio – total). It contains the following information:

- high quality liquid assets – a “weighted” amount subject to value reduction,
- cash outflows – weighted and unweighted outflows,
- cash inflows – weighted and unweighted inflows.

Such weighted inflows and outflows are calculated as values after application of inflow and outflow ratios. The numbers cover the values for each of the four calendar quarters preceding the report date. Those are average observed values at the end of each month in the 12-month period preceding the end of each quarter.

The information covers all positions irrespective of the denomination currency and are presented in PLN. The net outflow coverage ratio contains all important elements for the Group's liquidity profile.

Apart from the values of the net outflow coverage ratio calculated for all currencies, the Group also monitors ratios calculated for major currencies – PLN and EUR.

The LCR ratio as at 30 September 2025 increased by 2 percentage points compared to 30 June 2025. This was mainly the result of an increase in liquid assets and inflows, partially offset by a rise in outflows. The increase in liquid assets (+6,304 million) was primarily driven by a higher volume of unencumbered Polish Treasury bonds (+13,211 million), partially offset by a decrease in the volume of NBP bills (-5,493 million) and BGK bonds (-1,598 million). The increase in inflows (+1,504 million) was mainly due to higher other inflows (+1,430 million) and an increase in nostro account balances (+760 million), partially offset by a decrease in reverse repo transactions secured by securities not included in HQLA (-867 million). The increase in outflows (+3,829 million) resulted from higher deposits (+1,440 million) and other liabilities (+1,819 million).

LCR	30 Sep 2025		30 Jun 2025		30 Sep 2025 vs 30 Jun 2025	
	245%		243%		+2 p.p.	
	Value	Weighted value	Value	Weighted value	Value	Weighted value
Liquid assets	61,295	61,295	54,991	54,991	6,304	6,304
Outflows	305,718	45,019	302,533	41,190	3,185	3,829
Inflows	27,221	20,038	22,843	18,534	4,378	1,504

The LCR ratio as at 30 September 2025 increased by 33 percentage points compared to 30 September 2024. This was mainly the result of an increase in liquid assets and inflows, partially offset by a rise in outflows. The increase in liquid assets (+8,973 million) was primarily driven by a higher volume of unencumbered Polish Treasury bonds (+6,079 million) and an increase in exposures to the central bank (+3,972 million), partially offset by a decrease in the volume of BGK bonds (-1,561 million). The increase in inflows (+4,761 million) was mainly due to a rise in reverse



repo transactions secured by securities not included in HQLA (+2,328 million), an increase in other inflows (+1,141 million), and higher nostro account balances (+745 million). The increase in outflows (+5,081 million) was driven by higher deposits (+3,095 million) and other liabilities (+2,122 million).

LCR	30 Sep 2025		30 Sep 2024		30 Sep 2025 vs 30 Sep 2024	
	245%		212%		+33 p.p.	
	Value	Weighted value	Value	Value	Weighted value	Value
Liquid assets	61,295	61,295	52,322	52,322	8,973	8,973
Outflows	305,718	45,019	275,188	39,938	30,530	5,081
Inflows	27,221	20,038	19,734	15,277	7,487	4,761

Explanations on the actual concentration of funding sources

Once a year, the Group determines the Group’s overall business strategy and the resulting medium-term financial plan with a general risk strategy. Financial plan is an indispensable element of the strategy which provides for an effective diversification of funding sources and tenors.

Asset and Liability Committee (ALCO) actively manages the funding base. Additionally, it monitors funding sources in order to:

- verify compliance with the strategy and financial plan,
- identify potential risks related to funding.

Customers’ deposits (retail and corporate) are the core funding source for ING Bank Śląski S.A. Group. The Group monitors the funding structure and thus verifies concentration risk by analysing its deposit base split into:

- type of financing,
- customer segment,
- product type,
- currencies,
- geographical region, and
- concentration of large deposits.

Periodical analyses also monitor the risk generated by related customers (within Groups).

In accordance with the Commission Implementing Regulation (EU) 2022/1994, the Bank reports a set of additional monitoring indicators for the purposes of reporting on liquidity. The reports include, inter alia, reports on the concentration of funding sources:

- concentration of financing by counterparty,

- concentration of funding by product type.

As at 30 September 2025, in accordance with the principles set out in the Commission Implementing Regulation (EU) 2022/1994, the following were reported:

- concentration of financing by counterparty, includes information on the funds of the two largest clients. Here, the Group includes the non-concessional senior loan (NPS) received. The funds raised exceed the threshold of 1% of total liabilities,
- concentration of financing by product type, confirms that the main source of financing at the Group there are customer deposits. The most important are current and savings accounts of retail clients. Unsecured wholesale financing is only 29% of the financing indicated in reporting in accordance with the EU Commission Regulation. The information includes the total amount of funding received for each product category.

The existing funding structure is well diversified. The funding structure as at 30 September 2025 split into direct and mutual funding is presented below. Direct funding is provided mainly by retail and corporate customers while mutual funding comprised primarily funds acquired from other banks.

Direct funding		
	value	% share
Retail customers	133,477	50.4%
Corporate customers	96,944	36.6%
Equity	22,237	8.4%
Own issues (including NPS)	12,002	4.5%
Banks	124	0.1%

Mutual funding		
	value	% share
Banks	27,685	70.5%
Corporate customers	11,591	29.5%

High-level description of the composition of the institution`s liquidity buffer

Maintenance of an adequate liquidity buffer is a major element in managing the Group’s liquidity. The liquidity buffer presents the available liquidity, required to cover the gap between cumulated outflows and inflows within a relatively short time. It covers assets that are “unencumbered” and easily available to acquire liquidity. Unencumbered assets are understood as assets that are free of any legal, regulatory, contractual restrictions to have them disposed of by the Group. The liquidity buffer is crucial in the times of a crisis when the Group has to obtain liquidity in a short time when the standard funding sources are unavailable or insufficient.

The liquidity buffer is maintained as a safeguard against materialisation of various extraordinary scenarios, providing for needs of additional liquidity which may arise at any time in extraordinary circumstances and in normal conditions.



The table below presents the structure of the liquid asset buffer as at 30 September 2025.

Structure of the liquidity buffer		
	value	% share
Bonds issued by the government or central bank in Poland in PLN	51,610	75.9%
Bonds issued by the government or central bank in Poland in EUR	1,958	2.9%
Bonds issued by foreign governments or foreign banks in PLN	7,174	10.5%
including EIB in PLN	7,174	10.5%
Bonds issued by foreign governments or foreign banks in EUR	5,208	7.7%
including EIB in EUR	2,775	4.1%
Bonds of BGK and PFR in PLN	2,025	3.0%

The Group provides for realistic reductions due to impairment of securities with the level thereof being regularly reviewed and approved by ALCO. The reductions are assessed inter alia on the basis of market liquidity and depth, volatility of market prices, requirements of the central bank.

The Group also observes asset concentrations ensuring their safe diversification in terms of issuer, maturity and currency.

Level 1 liquid assets cover assets characterised with very high liquidity and credit quality. Here below there is a breakdown of level 1 liquid assets used by the Group to calculate the LCR ratio (as defined in the Commission Delegated Regulation (EU) No 2015/61) as at 30 September 2025.

Level 1 liquid assets	
Cash	845
Cash in nostro accounts with the Central Bank net of the required reserve	4
Other exposures to the Central Bank (O/N deposit, cash bills)	3,997
Unencumbered Treasury bonds	45,362
Assets constituting exposures to public sector entities	2,033
Unencumbered BGK bonds	193
Unencumbered bonds of the European Investment Bank (EIB)	8,861
Total	61,295

In level 1 liquid assets, securities are presented by their market value. The Group’s liquidity position is reduced by encumbered securities (constituting collateral, blocked) and increased by securities received as collateral in reverse-repo or buy-sell-back transactions.

Derivative exposures and potential collateral calls

Financial Institutions (FI) with which the Group concludes derivative transactions have signed collateral agreements (VMCSA - Variation Margin Credit Support Annex) which are an annex to the ISDA agreement. Some counterparties outside the FI may have regular CSA contracts, but as a rule they are not required to have them. In this case, the decision regarding the CSA is each time an element of the credit decision.

They regulate the issues of securing the portfolio of derivative transactions. They give the right to demand a security deposit to the party whose portfolio valuation for a given day is positive (the party's portfolio is in-the-money) and the right to demand the release of the collateral in the event of a change in this valuation.

As part of the collateral strategy for each CSA counterparty, a portfolio of transactions is valued daily against the maturity of the collateral.

Currency mismatch in the LCR

The Group runs an active liquidity management policy with regard to the main currencies in which the Group settles most of the number (value) of transactions. From the point of view of liquidity management, the Group considers the main (significant) currencies PLN, EUR, USD and CHF.

The table below presents detailed quantitative information on liquidity required by Article 451a of the Regulation CRR and in accordance with template EU LIQ1 shown in the Commission Implementing Regulation (UE) 2024/3172.



Template EU LIQ1 - Quantitative information of LCR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a		30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					58,235	56,921	55,916	55,958
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	166,543	162,723	158,943	155,934	11,190	10,970	10,772	10,627
3	Stable deposits	124,549	121,027	117,212	113,944	6,227	6,051	5,861	5,697
4	Less stable deposits	41,994	41,696	41,731	41,990	4,963	4,919	4,911	4,930
5	Unsecured wholesale funding	53,106	52,404	52,561	52,615	19,979	19,634	19,643	19,512
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	19,896	20,011	20,362	20,716	4,967	4,995	5,083	5,172
7	Non-operational deposits (all counterparties)	33,210	32,393	32,199	31,899	15,012	14,639	14,560	14,340
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	25,677	24,877	24,665	24,819	3,467	3,393	3,524	3,697
11	Outflows related to derivative exposures and other collateral requirements	891	829	907	1,091	891	829	907	1,091
12	Outflows related to loss of funding on debt products	3	36	36	35	3	36	36	35
13	Credit and liquidity facilities	24,783	24,012	23,722	23,693	2,573	2,528	2,581	2,571
14	Other contractual funding obligations	6,081	6,345	7,018	8,474	5,506	5,775	6,455	7,916
15	Other contingent funding obligations	33,312	32,624	31,995	31,325	1,778	1,737	1,698	1,654
16	TOTAL CASH OUTFLOWS					41,920	41,509	42,092	43,406
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	13,223	12,156	11,586	11,106	10,991	10,196	9,706	9,711
18	Inflows from fully performing exposures	7,110	6,978	6,912	7,000	4,204	4,112	4,049	4,082
19	Other cash inflows	2,534	2,275	2,425	2,376	2,534	2,275	2,425	2,376
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	22,867	21,409	20,923	20,482	17,729	16,583	16,180	16,169
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	22,867	21,409	20,923	20,482	17,729	16,583	16,180	16,169
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					58,235	56,921	55,916	55,958
22	TOTAL NET CASH OUTFLOWS					24,191	24,926	25,912	27,237
23	LIQUIDITY COVERAGE RATIO					2.42	2.30	2.19	2.09



3. Impact of transitional provisions on capital adequacy

In the calculation of capital ratios, the Group applied the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the Regulation CRR. As at 30 September 2025 the total capital ratio and Tier 1 ratio would be 14.69% and 13.81%, respectively, if the Group did not use this provision. In addition, until the end of 2024, in the calculation of capital ratios, the Group used transitional provisions to mitigate the impact of the implementation of IFRS 9 on the level of own funds.

IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR					
		30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Available capital (amounts)					
1	CET1 capital	17,746	18,036	18,098	18,237
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,746	18,036	18,098	18,220
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	17,530	17,768	17,855	18,005
3	Tier 1 capital	17,746	18,036	18,098	18,237
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,746	18,036	18,098	18,220
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	17,530	17,768	17,855	18,005
5	Total capital	18,862	19,220	19,338	19,601
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,862	19,220	19,338	19,584
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	18,646	18,952	19,096	19,370
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	127,017	122,739	119,819	125,111
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	127,017	122,739	119,819	125,085
Capital ratios					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	13.97%	14.69%	15.10%	14.58%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.97%	14.69%	15.10%	14.57%
10a	CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	13.81%	14.50%	14.92%	14.41%
11	Tier 1 (as a percentage of risk exposure amount)	13.97%	14.69%	15.10%	14.58%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.97%	14.69%	15.10%	14.57%
12a	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	13.81%	14.50%	14.92%	14.41%
13	Total capital (as a percentage of risk exposure amount)	14.85%	15.66%	16.14%	15.67%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.85%	15.66%	16.14%	15.66%
14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	14.69%	15.46%	15.96%	15.50%
Leverage ratio					
15	Leverage ratio total exposure measure	313,183	308,431	293,750	276,497
16	Leverage ratio	5.67%	5.85%	6.16%	6.60%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5.67%	5.85%	6.16%	6.59%
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	5.60%	5.77%	6.08%	6.52%



Statement

Based on Article 431 (3) of the Regulation CRR Lead of Centre of Expertise Accounting Policy and Financial Reporting of ING Bank Śląski S.A. declares that:

- information contained in the disclosure document is adequate to the facts,
- information required by the provisions of part eight of the Regulation CRR was disclosed in accordance with the *Policy of disclosing qualitative and quantitative information on capital adequacy and variable components of remuneration of ING Bank Śląski S.A.* and internal procedures, systems and controls described in the above-mentioned Policy and the *Instruction of verification of the “Policy of disclosing qualitative and quantitative information on capital adequacy and variable components of remuneration of ING Bank Śląski S.A.”*, which has been included in annex to this Policy.

2025-10-28	Jolanta Alvarado Rodriguez Lead of Centre of Expertise Accounting Policy and Financial Reporting	The original Polish document is signed with a qualified electronic signature
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