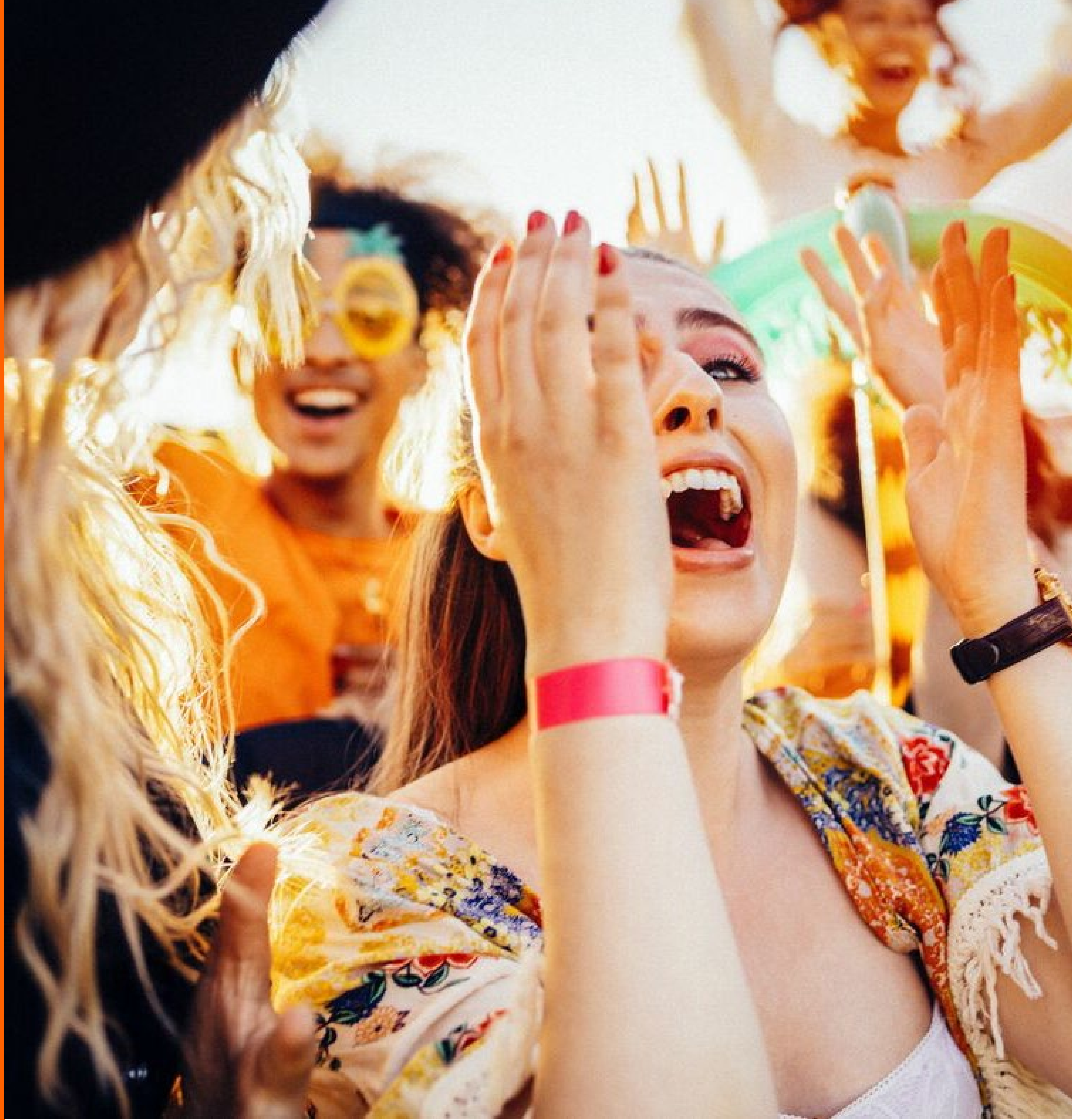
ING Bank Śląski S.A. Group

Disclosures relating to the capital adequacy published for H1 2026



Contents

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 June 2026, 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. The comparative data are presented in selected tables, in accordance with the requirements of the comparative periods set out in Commission Implementing Regulation (EU) 2024/3172 for individual templates.

In accordance with the proposal of the European Banking Authority (EBA), presented in the consultation paper published on 22 May 2025, on amendments to Commission Implementing Regulation (EU) 2024/3172, allowing for the deferral of the mandatory disclosure obligation under Article 13(1) of the Regulation CRR (for large subsidiaries) until 31 December 2026, and the positive opinion of the Polish Financial Supervision Authority in this regard expressed in a letter dated on 10 July 2025 and 12 February 2026, the Group waives the obligation to disclose the information required by Articles 449a (Information on ESG risks) and 449b (Information on aggregate exposure to shadow banking entities) of the Regulation CRR as of 30 June 2026. This approach is also consistent with the EBA document published on 22 June 2026, which contains the final draft implementing technical standards on disclosures relating to ESG risks, equity exposures and shadow banking exposures.

1. Own funds

1.1. Full reconciliation of own fund items to the reviewed financial statement

The capital comprises: the share capital, the supplementary capital - issuance of shares over nominal value, accumulated other comprehensive income, retained earnings and own shares repurchased for the purposes of the employee incentive scheme. All capitals and funds are recognised at their face value.

The share capital is recognised at its face value, in accordance with the charter and entry into the National Court Register.

The share premium account comprises the share premium earned from the issue of shares less the direct costs thereof.

Other comprehensive income is created as a result of:

- valuation of financial instruments classified for measurement at fair value through other comprehensive income,
- valuation of derivatives for the element being the effective cash flow hedge,
- valuation of non-current assets at fair value,
- actuarial gains and losses.

The deferred tax assets and liabilities resulting from above mentioned valuations are included in the other comprehensive income. The other comprehensive income is not subject to profit distribution.

Retained earnings are created from profit write-offs and are allocated for purposes specified in the Articles of Association (the company's Charter) or other legal regulations. Retained earnings comprise of:

- other supplementary capital,
- other reserve capital,
- general banking risk fund,
- valuation of share-based payments,
- undistributed result from previous years,
- net result attributable to Parent entity.

Other supplementary capital, other reserve capital and general banking risk fund are created from profit write-offs and are allocated for purposes specified in the Articles of Association (the company's Charter) or other legal regulations.

General banking risk fund is created from profit after tax, in accordance with the Banking Law Act.

The net financial result attributable to the Parent entity represents the gross result under the statement of profit or loss for the current year, adjusted with the corporate income tax and the result attributable to the minority shares.

Own shares for the purposes of the incentive program include own shares purchased to fulfill the obligations arising from the incentive program, variable remuneration components.

The own funds include profit in the process of approval and the net profit of the current reporting period less expected charges and dividend in the amount not exceeding profit as verified by the chartered accountant.

As at 30 June 2026 in the own funds of the Group was recognized net profit in the amount of PLN 1,158 million for the period from 1 January 2025 to 31 December 2025, after deducting the expected charges and dividend, based on General Shareholders' Meeting of 16 April 2026.

Unrealised gains and losses on debt and equity instruments available for sale are recognized in own funds in accordance with the guidelines contained in the Regulation CRR and the Banking Law Act. In accordance with the article 171a of the Banking Law Act, unrealised gains and unrealised losses are included in own funds in 100%.

The Group adjusts own funds by the following values:

- goodwill and other intangible assets (accordance with Regulation CRR),
- difference between the amount of provisions and the amount of expected losses - the value computed for the bank calculating risk-weighted exposure amounts using IRB approach (accordance with Regulation CRR),
- value adjustment due to the requirements for prudent valuation (accordance with Regulation CRR),
- adjustment to the deduction of software assets (accordance with Commission Delegated Regulation (UE) 2020/2176 of 12 November 2020 amending Delegated Regulation (EU) No 241/2014 as regards the deduction of software assets from Common Equity Tier 1),
- adjustment for insufficient coverage of non-performing exposures (accordance with Regulation CRR).

The table below presents reconciliation of regulatory own funds to balance sheet in the reviewed financial statement of the Group in accordance with Article 437 of Regulation CRR and according to the template presented in the Commission Implementing Regulation (UE) 2024/3172. The scope of subsidiaries covered by prudential consolidation does not differ from the scope of subsidiaries covered by financial consolidation carried out in accordance with International Financial Reporting Standards (IFRS).

In column c of the template below, the Group has included a cross-reference between the own funds items presented in Table EU CC1 and the corresponding balance sheet items for the purpose of showing the source of each significant input parameter for the information on own funds. A reference in column c of template EU CC2 is linked to a reference in column b of template EU CC1.

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		30 Jun 2026	30 Jun 2026	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and cash equivalents	11,424	11,424	
2	Loans and other receivables to other banks	825	825	
3	Financial assets measured at fair value through profit or loss	2,864	2,864	
4	Derivative hedge instruments	29	29	
5	Investment securities	82,609	82,609	
6	Transferred assets	5,804	5,804	
7	Loans and other receivables to customers measured at amortised cost	188,750	188,750	
8	Receivables from reverse repo transactions measured at amortised cost	18,526	18,526	
9	Investments in associates accounted for using the equity method	-	-	
10	Property, plant and equipment	977	977	
11	Intangible assets	1,187	1,187	(a)
12	Current income tax assets	14	14	
13	Deferred tax assets	635	635	(c)
14	Other assets	266	266	
15	**Total assets**	**313,910**	**313,910**	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Liabilities to other banks	16,708	16,708	
2	Financial liabilities measured at fair value through profit or loss	981	981	
3	Derivative hedge instruments	41	41	
4	Liabilities to customers	260,166	260,166	
5	Liabilities from repo transactions measured at amortised cost	6,097	6,097	
6	Liabilities from debt securities issued	2,520	2,520	
7	Subordinated liabilities	2,590	2,590	(b)
8	Provisions	637	637	
9	Current income tax liabilities	672	672	
10	Deferred tax liabilities	-	-	(c)
11	Other liabilities	3,819	3,819	
12	**Total liabilities**	**294,231**	**294,231**	
Shareholders' Equity				
1	Share capital	130	130	(d)
2	Share premium	956	956	(d)
3	Accumulated other comprehensive income	-2,090	-2,090	(e)
4	Retained earnings	20,700	20,700	(f)
5	Own shares for the purposes of the incentive program	-17	-17	(g)
6	**Total shareholders' Equity**	**19,679**	**19,679**	

1.2. Information on the nature and amount of certain own fund items

The Group's equity is composed of:

- core capital Tier 1 which as at 30 June 2026 was PLN 17,963 million,
- core capital Tier 2 which as at 30 June 2026 was PLN 1,972 million,

As at 30 June 2026, the Group did not identify additional Tier 1 capital (AT1).

The table below presents nature and amount of certain own funds items required by Article 437 of Regulation CRR. The presentation complies with the requirements of the Commission Implementing Regulation (UE) 2024/3172. The table lines that don't relate to the Group's own fund have been omitted.

Template EU CC1 - Composition of regulatory own funds

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	1,086	(d)
	of which: Ordinary shares	130	(d)
	of which: Agio	956	(d)
2	Retained earnings	1,131	(f)
3	Accumulated other comprehensive income (and other reserves)	14,248	(e)
EU-3a	Funds for general banking risk	1,215	(f)
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	(f)
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**17,680**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-41	
8	Intangible assets (net of related tax liability) (negative amount)	-1,019	(a)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-1	(c)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	2,308	(e)
12	Negative amounts resulting from the calculation of expected loss amounts	-874	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-17	(g)
27a	Other regulatory adjustments	-73	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**283**	
29	**Common Equity Tier 1 (CET1) capital**	**17,963**	
Additional Tier 1 (AT1) capital: instruments			
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-	
Additional Tier 1 (AT1) capital: regulatory adjustments			
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
45	Additional Tier 1 (AT1) capital	**17,963**	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	1,972	(b)
50	Credit risk adjustments	-	
51	**Tier 2 (T2) capital before regulatory adjustments**	**1,972**	
Tier 2 (T2) capital before regulatory adjustments			
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	**1,972**	
59	**Total capital (TC = T1 + T2)**	**19,935**	
60	**Total Risk exposure amount**	**133,481**	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	13.46%	
62	Tier 1 capital	13.46%	
63	Total capital	14.93%	
64	Institution CET1 overall capital requirements	9.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	1.0031%	
67	of which: systemic risk buffer requirement	-	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	1.00%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	-	
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**6.93%**	
Amounts below the thresholds for deduction (before risk weighting)			
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	634	(c)
Applicable caps on the inclusion of provisions in Tier 2			
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	374	

2. Capital buffers, regulatory capital requirements calculation

The minimum level of capital adequacy results from the obligation to maintain minimum levels of capital ratios resulting from the following external regulations:

- Regulation CRR (4.5% for CET1, 6% for T1 and 8% for TCR),
- Act of 5 August 2015 on macroprudential supervision of the financial system and crisis management in the financial system sanctioning additional capital buffers, including:
  - capital conservation buffer, which as at 30 June 2026 was 2.5%,
  - other systemically important institution buffer of 1% imposed by decision of Polish Financial Supervision Authority (PFSA), received on 11 December 2024,
  - countercyclical capital buffer applicable to exposures to which such buffer has been imposed by the competent authorities. The countercyclical buffer is variable over time depending on the structure of the exposures concerned and the levels of countercyclical buffer rates imposed on the exposures concerned (as at 30 June 2026 the countercyclical buffer was effectively 1.0031%),
- Regulation of the Minister of Development and Finance of 18 March 2020 repealing the Regulation on the systemic risk buffer; however, following a cautious approach, the Bank monitors capital ratios taking into account the size of the systemic risk buffer.

On 26 November 2025, the Bank received a letter from the Polish Financial Supervision Authority on the non-determination of an additional capital charge recommended under Pillar II ("P2G") in order to absorb potential losses resulting from the occurrence of stress conditions.

Consequently, as at 30 June 2026, the minimum capital requirements for the Group are:

- CET1 >= 9.00%,
- T1 >= 10.50%,
- TCR >= 12.50%.

The Group uses the Internal Ratings Based Approach (IRB) and the Standardised Approach (SA) to calculate the capital requirement for credit risk. The Group obtained the approval of the Polish Financial Supervision Authority (PFSA) and the National Bank of Netherlands for the use of advanced internal ratings method (A-IRB) for the exposure classes: corporates and credit institutions for the Bank and ING Lease (Polska) Sp. z o.o. At the beginning of 2025, after the implementation of the Regulation CRR3, some credit exposures were covered by the Foundation Internal Ratings Based Approach (F-IRB). In the area of operational risk, the Group uses the business indicator approach. In the area of market risk, the Group uses the basic method and the updated average return period method (depending on the type of risks). The Group also determines capital requirements for concentration risk, settlement risk and credit valuation adjustment risk (CVA). In all cases, the requirements are determined in accordance with the Regulation CRR.

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,
- Template EU CR5 – standardised approach– the table presents the regulatory exposure values after the application of credit conversion factors and risk mitigation techniques for that part of the portfolio for which the Group applies the standardized approach,
- Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range– the table presents the exposures values, the average CCF, PD and LGD values in percentage terms and risk-weighted exposures amount for each exposures class in the portfolio for which the Group uses the internal ratings method (IRB).

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 the Group calculates capital requirements for credit valuation adjustment risk under the basic approach in accordance with Article 384 of the Regulation CRR.

Template EU OV1 – Overview of total risk exposure amounts*

		a	b	c
		Total risk exposure amounts (TREA)		Total own funds requirements
		31 Jun 2026	31 Mar 2026	31 Jun 2026
1	**Credit risk (excluding CCR)**	**114,385**	**111,874**	**9,150**
2	Of which the standardised approach	54,216	52,974	4,337
3	Of which the Foundation IRB (F-IRB) approach	23,114	20,132	1,849
4	Of which slotting approach	-	-	-
EU-4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	31,271	29,851	2,502
6	**Counterparty credit risk - CCR**	**596**	**447**	**48**
7	Of which the standardised approach	525	379	42
8	Of which internal model method (IMM)	-	-	-
EU-8a	Of which exposures to a CCP	70	68	6
9	Of which other CCR	1	-	-
10	**Credit valuation adjustments risk - CVA risk**	**261**	**162**	**21**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	261	162	21
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	**-**	**-**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**470**	**540**	**38**
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	470	540	38
EU-19a	Of which 1250% / deduction	,	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**1,491**	**1,499**	**119**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	1,491	1,499	119
22	Of which Alternative Internal Model Approach (A-IMA)	-	-	-
EU-22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between the trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**16,278**	**15,815**	**1,302**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**1,585**	**2,299**	**127**
26	**Output floor applied (%)**	**55.00%**	**55.00%**	
27	**Floor adjustment (before application of transitional cap)**	**-**	**-**	
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	
29	**Total**	**133,481**	**130,337**	**10,678**

*) 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)	60,169	54,216	114,385	132,105	123,030
2	Counterparty credit risk	535	61	596	909	909
3	Credit valuation adjustment		261	261	261	261
4	Securitisation exposures in the banking book	-	470	470	470	470
5	Market risk	-	1,491	1,491	1,491	374
6	Operational risk		16,278	16,278	16,278	16,278
7	Other risk weighted exposure amounts		-	-	-	245
8	**Total**	**60,704**	**72,777**	**133,481**	**151,514**	**141,567**

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	4	-	1,773	1,769	1,769
EU 1a	Regional governments or local authorities	15	2	773	760	760
EU 1b	Public sector entities	-	-	6	6	6
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	1,111	1,598	1,111	1,598	1,598
3	Equity	-	-	799	799	799
4	Not applicable					
5	Corporates	36,156	46,691	41,651	61,260	52,185
5.1	Of which: F-IRB is applied	16,475	22,976	16,475	28,181	22,976
5.2	Of which: A-IRB is applied	15,658	18,451	15,658	21,581	18,451
EU 5a	Of which: Corporates - General	33,740	44,213	39,235	57,971	49,707
EU 5b	Of which: Corporates - Specialised lending	2,416	2,478	2,416	3,289	2,478
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	-	-	21,223	21,223	21,223
6.1	Of which: Retail - Qualifying revolving	-	-	-	-	-
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	-	-	21,223	21,223	21,223
6.2	Of which: Retail - Secured by residential real estate	-	-	-	-	-
7	Not applicable					
EU-7a	Categorised as secured by immovable properties and ADC exposures in SA	11,155	17,832	32,115	38,793	38,793
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU-7c	Categorised as exposures in default in SA	5,943	2,692	6,854	3,602	3,602
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-
EU 7e	Categorised as covered bonds in SA	-	-	-	-	-
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Other non-credit obligation assets	5,785	-	8,080	2,295	2,295
9	**Total**	**60,169**	**68,815**	**114,385**	**132,105**	**123,030**

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***	**58,585**
2	Asset size (+/-)	2,265
3	Asset quality (+/-)	766
4	Model updates (+/-)	-272
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	26
8	Other (+/-)	-1,481
9	**Risk weighted exposure amount as at the end of the reporting period**	**59,889**

*) The end of the previous reporting period means the balance as at 31 March 2026.

The amount of risk-weighted exposures resulting from the use of internal models increased by PLN 1,304 million in the second quarter of 2026 compared to the first quarter of 2026. The increase resulted from the increase in on- and off-balance sheet exposures resulting from the Bank's portfolio of loans and binding offers for customers, change in the quality of the loan portfolio (customer rating migration and collateral recognition), and revaluation of exposures held as a result of changes in exchange rates between reporting dates. This increase is partially offset by a model change related to the implementation of a new model for exposure resulting from project financing and other changes, resulting mainly from updates of management buffers related to the uncertainty of CRR3 implementation.

Template EU CR5 – standardised approach

	Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa
		Risk weight																									Total	Of which unrated
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Other		
1	Central governments or central banks	82,880	-	-	1,843	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	633	-	-	-	-	**85,356**	83,437
2	Non-central government public sector entities	-	-	-	-	3,792	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**3,804**	3,804
EU 2a	Regional governments or local authorities	-	-	-	-	3,792	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**3,792**	3,792
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**12**	12
3	Multilateral development banks	11,746	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**11,746**	11,746
EU 3a	International organisations	10,809	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**10,809**	10,809
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
6	Corporates	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	5,840	-	-	-	-	-	-	-	-	-	**5,841**	5,841
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	320	-	-	-	-	**320**	320
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	320	-	-	-	-	**320**	320
8	Retail exposures	-	-	-	-	-	-	-	-	552	-	-	-	29,644	-	-	2	-	-	-	-	-	-	-	-	-	**30,198**	30,198
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	49,584	-	-	-	-	-	1	-	13,765	-	6	285	-	-	-	299	-	-	-	-	86	**64,026**	64,026
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	49,584	-	-	-	-	-	-	-	13,765	-	-	108	-	-	-	-	-	-	-	-	-	**63,457**	63,457
9.1.1	no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	9,494	-	-	108	-	-	-	-	-	-	-	-	-	**9,602**	9,602
9.1.2	loan splitting applied (secured)	-	-	-	-	49,584	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**49,584**	49,584
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	4,271	-	-	-	-	-	-	-	-	-	-	-	-	**4,271**	4,271
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	177	-	-	-	-	-	-	-	-	-	**178**	178
9.3.1	no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	177	-	-	-	-	-	-	-	-	-	**177**	177
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**1**	1
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	58	-	-	-	-	86	**150**	150
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	241	-	-	-	-	-	**241**	241
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	591	-	-	-	213	-	-	-	-	-	**804**	804
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	-
EU 10c	Other items	835	-	-	-	425	-	-	-	-	-	-	-	-	-	-	2,210	-	-	-	-	-	-	-	-	-	**3,470**	3,470
11	Not applicable																											
12	**Total**	**106,270**	**-**	**-**	**1,843**	**53,801**	**-**	**-**	**-**	**552**	**13**	**1**	**-**	**43,409**	**-**	**6**	**8,928**	**-**	**-**	**-**	**512**	**953**	**-**	**-**	**-**	**86**	**216,374**	**214,455**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

A-IRB	a	b	c	d	e	f	g	h	i	j	k	l
PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
Corporates Specialised lending												
0.00 to <0.15	1,485	141	0.46	1,537	0.13	57	23.24	3	283	18.38%	-	-
0.00 to <0.10	1	25	-	-	-	1	-	-	-	-	-	-
0.10 to <0.15	1,484	116	0.46	1,537	0.13	56	23.24	3	283	18.38%	-	-
0.15 to <0.25	2,803	64	0.77	2,853	0.18	61	16.72	2	485	17.01%	1	-1
0.25 to <0.50	457	252	0.97	703	0.36	15	26.46	3	246	35.04%	1	-1
0.50 to <0.75	863	9	0.65	869	0.53	22	28.56	3	417	47.94%	1	-1
0.75 to <2.50	544	48	0.40	564	1.18	14	30.83	3	332	58.96%	2	-2
0.75 to <1.75	430	23	0.40	440	0.94	11	27.51	3	220	50.16%	1	-1
1.75 to <2.5	114	25	0.40	124	2.04	3	42.60	4	112	90.12%	1	-1
2.50 to <10.00	174	178	0.47	257	4.29	6	28.13	1	199	77.76%	4	-
2.5 to <5	136	115	0.50	194	3.59	2	23.94	1	120	62.46%	2	-
5 to <10	38	63	0.40	63	6.44	4	41.01	2	79	124.71%	2	-
10.00 to <100.00	626	-	1.00	626	43.05	14	7.45	1	194	31.03%	18	-2
10 to <20	124	-	1.00	124	12.51	6	11.13	1	51	41.20%	2	-
20 to <30	-	-	-	-	-	-	-	-	-	-	-	-
30 to <100	502	-	-	502	50.57	8	6.54	1	143	28.52%	16	-2
100.00 (Default)	261	-	1.00	261	100.00	2	30.27	1	294	112.22%	56	-23
Subtotal	**7,213**	**692**	**0.68**	**7,670**	**7.33**	**191**	**21.39**	**3**	**2,450**	**31.94%**	**83**	**-30**
Corporates Other												
0.00 to <0.15	20	4	0.40	20	0.12	5	10.24	1	1	3.57%	-	-
0.00 to <0.10	1	4	0.40	1	-	3	17.00	2	-	17.61%	-	-
0.10 to <0.15	19	-	-	19	0.13	2	10.00	1	1	3.06%	-	-
0.15 to <0.25	3,952	3 403	0.34	4,965	0.19	1,410	37.71	2	1,392	28.03%	4	-1
0.25 to <0.50	6,047	3 893	0.33	6,910	0.33	1,424	39.84	2	2,668	38.63%	9	-4
0.50 to <0.75	6,077	3 630	0.33	6,684	0.64	1,420	41.61	2	3,840	57.45%	18	-9
0.75 to <2.50	6,557	3 353	0.35	6,803	1.62	2,048	41.00	2	5,021	73.81%	45	-19
0.75 to <1.75	6,499	3 322	0.34	6,717	1.61	1,721	41.02	2	4,944	73.61%	44	-19
1.75 to <2.5	58	31	1.00	86	2.27	327	40.14	2	77	89.74%	1	-
2.50 to <10.00	6,241	2 406	0.32	5,924	4.93	1,972	43.14	2	6,217	104.93%	125	-69
2.5 to <5	3,978	1 630	0.33	3,754	3.59	1,208	43.62	2	3,541	94.30%	59	-25
5 to <10	2,263	776	0.28	2,170	7.25	764	42.32	2	2,676	123.32%	66	-44
10.00 to <100.00	2,856	533	0.29	2,472	24.73	2,282	44.44	2	4,028	162.99%	264	-156
10 to <20	1,794	353	0.28	1,545	12.56	1,874	46.17	2	2,531	163.88%	89	-59
20 to <30	438	54	0.26	381	25.88	100	40.29	2	734	192.81%	40	-27
30 to <100	624	126	0.32	546	58.37	308	42.44	2	763	139.69%	135	-70
100.00 (Default)	2,617	138	0.80	2,440	100.00	1,316	83.91	1	5,654	231.66%	1,590	-1,075
Subtotal	**34,367**	**17 360**	**0.34**	**36,218**	**9.74**	**11,877**	**43.90**	**2**	**28,821**	**79.58%**	**2,055**	**-1,333**
Total	**41,580**	**18 052**	**0.35**	**43,888**		**12,068**		**2**	**31,271**	**71.25%**	**2,138**	**-1,363**

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

F-IRB	a	b	c	d	e	f	g	h	i	j	k	l
PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
Corporates Specialised lending												
0.00 to <0.15	74	4	-	-	0.05	10	45.00	4	-	21.20%	-	-
0.00 to <0.10	74	4	-	-	0.05	10	45.00	4	-	21.20%	-	-
0.10 to <0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.15 to <0.25	253	98	0.40	293	0.24	3	40.00	5	161	54.87%	-	-
0.25 to <0.50	1,466	424	0.34	1,611	0.41	30	40.00	4	1,004	62.33%	2	-1
0.50 to <0.75	752	646	0.40	1,009	0.73	57	40.00	5	778	77.17%	3	-4
0.75 to <2.50	467	181	0.35	531	1.09	10	39.33	3	412	77.56%	2	-1
0.75 to <1.75	467	181	0.35	531	1.09	10	39.33	3	412	77.56%	2	-1
1.75 to <2.5	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
2.5 to <5	-	-	-	-	-	-	-	-	-	-	-	-
5 to <10	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	16.32	28	40.00	1	-	194.86%	-	-
10 to <20	-	-	-	-	16.32	28	40.00	1	-	194.86%	-	-
20 to <30	-	-	-	-	-	-	-	-	-	-	-	-
30 to <100	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	0.40	-	100.00	2	40.00	5	-	-	-	-
Subtotal	**3,012**	**1,353**	**0.37**	**3,444**	**0.60**	**140**	**39.90**	**4**	**2,355**	**68.39%**	**7**	**-6**
Corporates Other												
0.00 to <0.15	5,016	6,172	0.19	8,701	0.11	90	38.67	3	2,400	27.59%	4	-1
0.00 to <0.10	1,518	2,025	0.13	3,887	0.07	44	40.09	2	783	20.15%	1	-
0.10 to <0.15	3,498	4,147	0.23	4,814	0.13	46	37.53	3	1,617	33.59%	3	-1
0.15 to <0.25	2,525	3,924	0.09	2,879	0.19	107	38.43	2	1,031	35.82%	2	-1
0.25 to <0.50	6,093	5,278	0.22	7,231	0.32	151	38.73	2	3,448	47.68%	9	-5
0.50 to <0.75	3,209	3,198	0.29	4,113	0.61	205	36.10	3	2,598	63.16%	9	-5
0.75 to <2.50	5,363	3,319	0.32	6,426	1.32	293	35.31	2	4,681	72.83%	30	-11
0.75 to <1.75	5,362	3,318	0.32	6,425	1.32	288	35.31	2	4,680	72.83%	30	-11
1.75 to <2.5	1	1	0.20	1	2.35	5	29.97	1	1	68.92%	-	-
2.50 to <10.00	1,028	520	0.27	1,151	3.91	105	32.23	2	1,060	92.25%	15	-9
2.5 to <5	697	347	0.27	776	3.06	78	31.25	2	627	81.04%	8	-2
5 to <10	331	173	0.28	375	5.66	27	34.26	2	433	115.38%	7	-7
10.00 to <100.00	410	285	0.20	467	24.23	109	35.68	1	825	176.16%	42	-14
10 to <20	132	249	0.19	177	11.91	92	32.13	2	248	138.79%	7	-6
20 to <30	21	-	0.40	21	27.50	3	19.93	3	24	112.04%	1	-
30 to <100	257	36	0.29	269	32.13	14	39.24	1	553	205.80%	34	-8
100.00 (Default)	1,681	25	0.21	1,572	100.00	33	39.46	1	-	-	619	-594
Subtotal	**25,325**	**22,721**	**0.21**	**32,540**	**5.77**	**1,093**	**37.44**	**2**	**16,043**	**49.30%**	**730**	**-640**

Institutions												
0.00 to <0.15	11,915	5,996	0.14	9,122	0.11	100	45.00	2	2,490	27.30%	4	-3
0.00 to <0.10	6,640	2,877	0.17	5,079	0.09	74	45.00	2	1,542	30.35%	3	-2
0.10 to <0.15	5,275	3,119	0.04	4,043	0.14	26	45.00	2	948	23.46%	1	-1
0.15 to <0.25	457	27	0.15	461	0.21	13	45.00	4	368	79.75%	-	-
0.25 to <0.50	2,073	436	0.03	2,088	0.41	22	45.00	3	1,625	77.81%	5	-2
0.50 to <0.75	7	-	0.20	7	0.60	2	45.00	1	6	79.61%	-	-
0.75 to <2.50	139	576	0.23	216	1.14	20	44.98	2	227	104.97%	1	-1
0.75 to <1.75	138	322	0.26	164	0.93	12	45.00	2	172	104.63%	1	-1
1.75 to <2.5	1	254	0.20	52	1.82	8	44.91	1	55	106.05%	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
2.5 to <5	-	-	-	-	-	-	-	-	-	-	-	-
5 to <10	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	9	0.47	4	16.34	21	3.82	1	-	22.15%	-	-
10 to <20	-	9	0.47	4	16.32	19	3.75	1	-	21.80%	-	-
20 to <30	-	-	-	-	-	-	-	-	-	-	-	-
30 to <100	-	-	-	-	30.82	2	45.00	1	-	262.47%	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	**14,591**	**7,044**	**0.14**	**11,898**	**0.19**	**178**	**44.98**	**2**	**4,716**	**39.63%**	**10**	**-6**
Total	**42,928**	**31,118**	**0.21**	**47,882**		**1,411**		**2**	**23,114**	**48.27%**	**747**	**-652**

Risk weighted assets for equity exposures are calculated using the standardised approach (for risk weights of 100%, 250% and 400%). Detailed information on equity exposure as at 30 June 2026 is presented in the table below.

Template EU CR10.5: Equity exposures

	On balance sheet exposure	Off balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount
	a	b	c	d	e
With the use standardised approach	-	-	100%	-	-
With the use standardised approach	320	-	250%	320	798
With the use standardised approach	-	-	400%	-	1
Total	**320**	**-**		**320**	**799**

The tables below present information on: the geographical distribution of the relevant credit exposures and the amount of the institution-specific countercyclical capital buffer– according to Article 440 of Regulation CRR and in accordance with templates of the Commission Implementing Regulation (UE) 2024/3172.

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures - Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	**Breakdown by country:**													
	PL	104,534	76,569	-	-	-	181,103	8,468	-	-	8,468	105,850	0.9858	0.0100
	AE	5	-	-	-	-	5	-	-	-	-	3	-	0.0050
	AU	1	-	-	-	-	1	-	-	-	-	-	-	0.0100
	BE	4	5	-	-	-	9	1	-	-	1	9	0.0001	0.0100
	BG	-	-	-	-	-	-	-	-	-	-	-	-	0.0200
	CY	-	8	-	-	-	8	-	-	-	-	3	-	0.0150
	CZ	2	36	-	-	-	38	3	-	-	3	35	0.0003	0.0125
	DE	54	1,118	-	-	-	1,172	19	-	-	19	242	0.0023	0.0075
	DK	1	-	-	-	-	1	-	-	-	-	1	-	0.0250
	EE	-	5	-	-	-	5	1	-	-	1	10	0.0001	0.0150
	ES	3	246	-	-	-	249	10	-	-	10	128	0.0012	0.0050
	FR	2	430	-	-	-	432	17	-	-	17	207	0.0019	0.0100
	GB	8	294	-	-	-	302	13	-	-	13	167	0.0016	0.0200
	GE	-	-	-	-	-	-	-	-	-	-	-	-	0.0100
	GR	-	-	-	-	-	-	-	-	-	-	-	-	0.0025
	HK	-	-	-	-	-	-	-	-	-	-	-	-	0.0050
	HR	-	-	-	-	-	-	-	-	-	-	-	-	0.0150
	HU	-	229	-	-	-	229	4	-	-	4	49	0.0005	0.0100
	IE	2	645	-	-	-	647	24	-	-	24	302	0.0028	0.0150
	IS	-	-	-	-	-	-	-	-	-	-	-	-	0.0250
	KR	-	-	-	-	-	-	-	-	-	-	-	-	0.0100
	LT	-	-	-	-	-	-	-	-	-	-	-	-	0.0100
	LU	-	305	-	-	-	305	10	-	-	10	120	0.0011	0.0050
	LV	-	-	-	-	-	-	-	-	-	-	-	-	0.0100
	NL	7	463	-	-	-	470	17	-	-	17	207	0.0019	0.0200
	NO	1	-	-	-	-	1	-	-	-	-	1	-	0.0250
	PT	1	-	-	-	-	1	-	-	-	-	-	-	0.0075
	RO	14	-	-	-	-	14	1	-	-	1	14	0.0001	0.0100
	SA	-	-	-	-	-	-	-	-	-	-	-	-	0.0100
	SE	1	6	-	-	-	7	-	-	-	-	2	-	0.0200
	SK	1	-	-	-	-	1	-	-	-	-	1	-	0.0150
	Other	18	35	-	-	-	53	2	-	-	2	27	0.0003	-
020	**Total**	**104,659**	**80,394**	**-**	**-**	**-**	**185,053**	**8,590**	**-**	**-**	**8,590**	**107,378**	**1.0000**	

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

		a
1	Total risk exposure amount	133,481
2	Institution specific countercyclical capital buffer rate	1.0031%
3	Institution specific countercyclical capital buffer requirement	1,339

3. Leverage ratio

The calculation of regulatory leverage ratio in the ING Bank Śląski S.A. Group as at 30 June 2026 was based on provisions of Regulation CRR. Leverage ratio is calculated as Tier 1 capital measure divided by the total exposure measure and expressed as a percentage. Total exposure measure is the sum of the exposure value calculated in accordance with the Regulation CRR of all assets and off-balance sheet items not deducted when calculating the Tier 1 capital measure.

The table below presents the reconciliation of total exposure to the calculation of the leverage ratio with the value of assets in the published semi-annual financial statements in accordance with the requirements of Article 451 of Regulation CRR and according to template of Commission Implementing Regulation (UE) 2024/3172.

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		a
		Applicable amount
1	Total assets as per published financial statements	313,910
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	1,658
9	Adjustment for securities financing transactions (SFTs)	194
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	22,749
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	-2,155
13	**Leverage ratio total exposure measure**	**336,356**

The table below presents information on the financial leverage ratio and the breakdown of the total exposure measure comprising the leverage ratio in accordance with the Commission Implementing Regulation (UE) 2024/3172:

- Template EU LR2 - LRCom: Leverage ratio common disclosure,
- Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures).

Template EU LR2 - LRCom: Leverage ratio common disclosure

		a	b
		CRR leverage ratio exposures	
		30 Jun 2026	31 Dec 2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	294,327	256,656
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	-2,025	-545
6	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**292,302**	**256,111**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	435	815
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	1,738	1,465
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivatives exposures**	**2,173**	**2,280**
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	19,063	23,522
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	194	146
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	**Total securities financing transaction exposures**	**19,257**	**23,668**
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	64,514	62,882
20	(Adjustments for conversion to credit equivalent amounts)	-41,680	-37,360
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	-85	-79
22	**Off-balance sheet exposures**	**22,749**	**25,443**
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-125	-278
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	**(Total exempted exposures)**	**-125**	**-278**
Capital and total exposure measure			
23	Tier 1 capital	17,963	19,354
24	**Total exposure measure**	**336,356**	**307,224**
Leverage ratio			
25	**Leverage ratio (%)**	**5.34%**	**6.30%**
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	5.34%	6.30%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	5.34%	6.30%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	-	-

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		a
		CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**294,204**
EU-2	Trading book exposures	1,833
EU-3	Banking book exposures, of which:	292,371
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	96,897
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	3,556
EU-7	Institutions	14,587
EU-8	Secured by mortgages of immovable properties	63,552
EU-9	Retail exposures	29,472
EU-10	Corporate	70,869
EU-11	Exposures in default	3,391
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	10,047

As at 30 June 2026, the leverage ratio remained above internal and external limits, as well as above the minimum values recommended by the Polish Financial Supervision Authority. The main influencing factors have been:

- dynamics of asset value (denominator),
- reduction of Tier 1 capital (numerator) as a result of:
  - a temporary increase in the deficit of credit risk adjustments for expected losses under the IRB method - a regulatory factor until the interim profit is approved,
  - increase of goodwill - related to the finalisation of the acquisition of 55% of shares in Goldman Sachs Towarzystwo Funduszy Inwestycyjnych S.A.

4. 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 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 H1 2026 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 June 2026 Liquidity Covered Ratio for the Group was 215%.

The LCR as at 30 June 2026 increased by 16 percentage points compared to 31 March 2026. This is mainly the result of an increase in liquid assets and inflows partially offset by an increase in outflows. The increase of liquid assets resulted mainly from an increase in the volume of Treasury bonds (+12,167 million) and an increase of funds on nostro accounts with Central Bank over the level of obligatory reserve (+1,383 million) and was offset by a decrease in the volume of NBP bills (-5,995 million). The increase in inflows was mainly due to an increase in reverse repo transactions secured with securities not classified as HQLA (+4,313 million) and was partially offset by a decrease in principal and interest instalments (-2,794 million). The increase of outflows was mainly due to an increase of deposits (+3,674 million) and was partially offset by a decrease of off-balance sheet liabilities (-528 million) and a decrease of other liabilities (-806 million).

LCR

	30 Jun 2026		31 Mar 2026		30 Jun 2026 vs 31 Mar 2026	
	215%		**199%**		**+16 p.p.**	
	Value	Weighted value	Value	Weighted value	Value	Weighted value
Liquid assets	85,133	85,133	77,680	77,680	7,453	7,453
Outflows	337,453	52,181	328,737	49,390	8,717	2,791
Inflows	18,372	12,541	14,001	10,274	4,371	2,267

The LCR as at 30 June 2026 decreased by 17 percentage points compared to 30 June 2025, which is mainly the result of the growth of liquid assets, partially offset by the decrease in inflows and an increase in outflows. The increase of liquid assets resulted mainly from the increase of Treasury bonds (+19,015 million), the increase of the volume of European Union bonds (+8,125 million), the increase of EIB bonds volume (+2,074 million) and the increase of funds on nostro accounts at the Central Bank above the minimum reserve level (+1,383 million). The increase in outflows was mainly driven by an increase in deposits (+8,520 million) and an increase in off-balance sheet liabilities (+674 million). The decrease in inflows was mainly the result of a decrease in reverse repo transactions secured with securities not classified as HQLA (-5,572 million) and a decrease in principal and interest instalments (-1,751 million) and was partially offset by an increase in other inflows (+431 million).

LCR

	30 Jun 2026		30 Jun 2025		30 Jun 2026 vs 30 Jun 2025	
	215%		232%		-17 p.p.	
	Value	Weighted value	Value	Weighted value	Value	Weighted value
Liquid assets	85,133	85,133	54,991	54,991	30,143	30,143
Outflows	337,453	52,181	305,101	42,255	32,352	9,926
Inflows	18,372	12,541	22,843	18,534	-4,471	-5,993

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 detailed information on LCR required by Article 451a of the CRR Regulation is presented below, based on the EU LIQ1 template set out in Commission Implementing Regulation (EU) 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 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
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)					**69,962**	**63,950**	**60,631**	**58,235**
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	177,227	172,165	169,463	166,543	11,945	11,597	11,379	11,190
3	Stable deposits	131,969	128,464	126,959	124,549	6,598	6,423	6,348	6,227
4	Less stable deposits	45,258	43,701	42,504	41,994	5,347	5,174	5,031	4,963
5	Unsecured wholesale funding	61,584	58,761	57,103	55,215	24,225	22,680	21,692	20,845
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	20,529	20,063	20,003	19,896	5,124	5,008	4,993	4,967
7	Non-operational deposits (all counterparties)	41,055	38,698	37,100	35,319	19,101	17,672	16,699	15,878
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
	Additional requirements	29,208	28,087	26,710	25,677	4,259	4,016	3,671	3,467
11	Outflows related to derivative exposures and other collateral requirements	1,301	1,199	996	891	1,301	1,199	996	891
12	Outflows related to loss of funding on debt products	5	5	3	3	5	5	3	3
13	Credit and liquidity facilities	27,902	26,883	25,711	24,783	2,953	2,812	2,672	2,573
14	Other contractual funding obligations	7,522	7,694	7,074	6,081	6,917	7,109	6,508	5,507
15	Other contingent funding obligations	35,274	34,789	34,138	33,312	1,850	1,832	1,808	1,778
16	**TOTAL CASH OUTFLOWS**					**49,196**	**47,234**	**45,058**	**42,787**
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	11,803	13,102	14,463	13,223	9,927	11,289	11,949	10,992
18	Inflows from fully performing exposures	7,286	7,189	7,239	7,110	4,305	4,234	4,314	4,204
19	Other cash inflows	2,905	2,765	2,715	2,534	2,905	2,765	2,715	2,534
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)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	**TOTAL CASH INFLOWS**	**21,994**	**23,056**	**24,417**	**22,867**	**17,137**	**18,288**	**18,978**	**17,730**
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	21,994	23,056	24,417	22,867	17,137	18,288	18,978	17,730
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					69,962	63,950	60,631	58,235
22	TOTAL NET CASH OUTFLOWS					32,059	28,946	26,080	25,057
23	**LIQUIDITY COVERAGE RATIO**					**2.23**	**2.25**	**2.34**	**2.34**

Explanations on the actual concentration of funding sources

Once a year, the Group determines the overall business strategy and the resulting 3-years 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 Group 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 June 2026, 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 June 2026 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	155,262	52.3%
Corporate customers	103,254	34.8%
Equity	22,124	7.4%
Own issues (including NPS)	14,146	4.8%
Banks	2,124	0.7%

Mutual funding

	value	% share
Banks	39,917	81.4%
Corporate customers	9,123	18.6%

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 June 2026.

Structure of the liquidity buffer

	value	% share
Bonds issued by the government or central bank in Poland in PLN	62,547	70.3%
Bonds issued by the government or central bank in Poland in EUR	1,816	2.0%
Bonds issued by foreign governments or foreign banks in PLN	6,887	7.8%
including EIB in PLN	6,887	7.8%
Bonds issued by foreign governments or foreign banks in EUR	15,681	17.6%
including EIB in EUR	4,941	5.6%
Bonds of BGK and PFR in PLN	2,025	2.3%

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 June 2026.

Level 1 liquid assets	
Cash	836
Cash in nostro accounts with the Central Bank net of the required reserve	1,387
Other exposures to the Central Bank (O/N deposit, cash bills)	8,994
Unencumbered Treasury bonds	52,957
Assets constituting exposures to public sector entities	10,155
Unencumbered bonds of the European Investment Bank	10,804
Total	**85,133**

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.

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.

Net Stable Funding Ratio (NSFR) information

In compliance with the duties and principles set out in 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 - long-term liquidity measures (NSFR – Net Stable Funding Ratio) – this is to ensure a minimum level of available funding in medium- and long-term. In the H1 2026 a regulatory limit of 100% applied. The Group is obliged to report the NSFR measure to the regulator on a quarterly basis. As at 30 June 2026 Net Stable Funding Ratio for the Group was 168% and increased by 6 percentage points compared to 31 December 2025. The increase in the ratio was determined by an increase in positions ensuring stable financing (+21,782 million), with a lower increase in positions requiring stable financing (+7,481 million). The increase of items ensuring stable financing was driven by an increase of stable financing from retail deposits (+18,385 million), an increase of liabilities from other non-financial clients (+2,708 million) and an increase of equity instruments (+1,023 million). The increase in positions requiring stable financing was mainly due to an increase in loans (+5,812 million) and an increase in other assets (+1,710 million).

The detailed information on NSFR required by Article 451a of the CRR Regulation is presented below, based on the EU LIQ2 template set out in Commission Implementing Regulation (EU) 2024/3172. The table contains the following information:

- available stable funding,
- required stable funding, including: high-quality total liquid assets (HQLA), performing loans and securities, interdependent assets, other assets and off-balance sheet items,
- required stable funding.

Template EU LIQ2: Net Stable Funding Ratio

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	**Capital items and instruments**	**19,971**	**-**	**-**	**1,972**	**21,943**
2	Own funds	19,971	-	-	1,972	21,943
3	Other capital instruments		-	-	-	-
4	**Retail deposits**		**193,668**	**-**	**-**	**181,840**
5	Stable deposits		150,790	-	-	143,250
6	Less stable deposits		42,878	-	-	38,590
7	**Wholesale funding:**		**74,972**	**693**	**14,620**	**45,914**
8	Operational deposits		20,427	-	-	10,213
9	Other wholesale funding		54,545	693	14,620	35,701
10	**Interdependent liabilities**		**-**	**-**	**-**	**-**
11	**Other liabilities:**	**261**	**5,729**	**1,712**	**1,350**	**2,206**
12	NSFR derivative liabilities	261				
13	All other liabilities and capital instruments not included in the above categories		5,729	1,712	1,350	2,206
14	**Total available stable funding (ASF)**					**251,903**
Required stable funding (RSF) Items						
15	**Total high-quality liquid assets (HQLA)**					**1,762**
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**		**77**	**70**	**2,603**	**2,337**
16	**Deposits held at other financial institutions for operational purposes**		**-**	**-**	**-**	**-**
17	**Performing loans and securities:**		**49,820**	**11,739**	**138,234**	**132,200**
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		3,064	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		11,764	1,929	13,112	14,888
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		26,851	8,479	54,311	63,829
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
22	Performing residential mortgages, of which:		1,726	1,239	65,726	48,383
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		1,073	954	44,834	30,155
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		6,415	92	5,085	5,100
25	**Interdependent assets**		**-**	**-**	**-**	**-**
26	**Other assets:**	**-**	**15,556**	**528**	**7,231**	**11,083**
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	1,996	1,698
29	NSFR derivative assets		167	-	-	167
30	NSFR derivative liabilities before deduction of variation margin posted		367	-	-	18
31	All other assets not included in the above categories		15,022	528	5,235	9,200
32	**Off-balance sheet items**		**11,476**	**7,243**	**28,301**	**2,451**
33	**Total RSF**					**149,833**
34	**Net Stable Funding Ratio (%)**					168.12

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.

5. Quantitative information on credit risk

5.1. Credit risk adjustments

Estimation of the impairment loss is based on the expected credit loss. This approach shall be applied to financial assets measured at amortised cost and financial assets measured at fair value through other comprehensive income, lease receivables, contract assets, irrevocable loan commitments and financial guarantees, except for investment in equity securities.

At each reporting date, the Group measures the impairment for expected credit losses for a financial asset at an amount equal to the lifetime expected credit losses if the credit risk on that financial asset has increased significantly since initial recognition. If at the reporting date, the credit risk on the financial asset has not increased significantly since initial recognition, the Group measures the impairment for expected credit losses for that financial asset at an amount equal to 12-month expected credit losses.

The Group estimates expected credit losses in a way that takes account of:

- an unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes,
- the time value of money,
- reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

The Group applies the definition of exposures in default status, impaired exposures and non-performing exposures in accordance with regulatory requirements. A debtor or an exposure is assessed as default is also identified as an impaired and non-performing exposure.

The tables below present detailed quantitative information on credit risk adjustments required by Article 442 of Regulation CRR and in accordance with the following templates set out in Commission Implementing Regulation (EU) 2024/3172:

- Template EU CR1: Performing and non-performing exposures and related provisions,
- Template EU CR1-A: Maturity of exposures,
- Template EU CR2: Changes in the stock of non-performing loans and advances,
- Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry,
- Template EU CQ7: Collateral obtained by taking possession and execution processes.

Ratio between the gross carrying amount of loans and advances classified as non-performing exposition and the total gross carrying amount of loans and advances in the Group is lower than 5%, therefore the Group does not disclose the information required in templates EU CR2a- Changes in the stock of non-performing loans and advances and related net accumulated recoveries, EU CQ2- Quality of forbearance, EU CQ6- Collateral valuation - loans and advances and EU CQ8- Collateral obtained by taking possession and execution processes – vintage breakdown.

The Group does not disclose also the information required by template EU CQ4: Quality of non-performing exposures by geography because of the Group's primary foreign exposures in all "external" countries in all exposure categories are less than 10% of the Group's total primary exposure (domestic and foreign).

Template EU CR1: Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	Cash balances at central banks and other demand deposits	10,433	10,433	-	-	-	-	-	-	-	-	-	-	-	-	-
010	**Loans and advances**	**200,593**	**186,120**	**14,468**	**7,256**	**-**	**7,256**	**-823**	**-266**	**-557**	**-3,500**	**-**	**-3,500**	**-**	**132,076**	**1,994**
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	3,185	3,158	27	-	-	-	-2	-2	-	-	-	-	-	394	-
040	Credit institutions	16,979	16,979	-	-	-	-	-	-	-	-	-	-	-	16,377	-
050	Other financial corporations	15,534	15,165	369	23	-	23	-33	-25	-8	-16	-	-16	-	5,575	4
060	Non-financial corporations	72,824	62,218	10,603	5,396	-	5,396	-383	-101	-282	-2,392	-	-2,392	-	42,293	1,616
070	Of which SMEs	35,438	29,317	6,117	2,949	-	2,949	-294	-72	-222	-1,585	-	-1,585	-	28,472	948
080	Households	92,071	88,600	3,469	1,837	-	1,837	-405	-138	-267	-1,092	-	-1,092	-	67,437	374
090	**Debt securities**	**92,857**	**92,820**	**37**	**-**	**-**	**-**	**-28**	**-28**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
100	Central banks	8,995	8,995	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	67,341	67,304	37	-	-	-	-27	-27	-	-	-	-	-	-	-
120	Credit institutions	11,741	11,741	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	4,612	4,612	-	-	-	-	-1	-1	-	-	-	-	-	-	-
140	Non-financial corporations	168	168	-	-	-	-	-	-	-	-	-	-	-	-	-
150	**Off-balance-sheet exposures**	**64,628**	**59,130**	**5,501**	**251**	**-**	**251**	**45**	**23**	**23**	**61**	**-**	**61**	**-**	**-**	**-**
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	5,054	5,051	4	-	-	-	-	-	-	-	-	-		-	-
180	Credit institutions	1,923	1,923	-	-	-	-	1	1	-	-	-	-		-	-
190	Other financial corporations	3,752	3,707	45	-	-	-	1	1	-	-	-	-		-	-
200	Non-financial corporations	46,072	40,863	5,210	216	-	216	29	13	16	53	-	53		-	-
210	Households	7,827	7,586	242	35	-	35	14	8	7	8	-	8		-	-
220	**Total**	**368,511**	**348,503**	**20,006**	**7,507**	**-**	**7,507**	**-896**	**-317**	**-580**	**-3,561**	**-**	**-3,561**	**-**	**132,076**	**1,994**

Template EU CR1-A: Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	**Total**
1	Loans and advances	18,303	30,123	55,178	97,788	2,134	**203,526**
2	Debt securities	-	13,428	66,830	12,571	-	**92,829**
3	**Total**	**18,303**	**43,551**	**122,008**	**110,359**	**2,134**	**296,355**

Template EU CR2: Changes in the stock of non-performing loans and advances

		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	**6,821**
020	Inflows to non-performing portfolios	2,444
030	Outflows from non-performing portfolios	-2,009
040	Outflows due to write-offs	-29
050	Outflow due to other situations	-1,980
060	**Final stock of non-performing loans and advances**	**7,256**

Template EU CQ7: Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-
020	Other than PP&E	-	-
030	Residential immovable property	-	-
040	Commercial Immovable property	-	-
050	Movable property (auto, shipping, etc.)	-	-
060	Equity and debt instruments	-	-
070	Other collateral	-	-
080	**Total**	**-**	**-**

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		Of which loans and advances subject to impairment		
				Of which defaulted			
010	Agriculture, forestry and fishing	1,437	64	64	1,434	-50	-
020	Mining and quarrying	1,016	3	3	1,016	-2	-
030	Manufacturing	23,535	2,727	2,727	23,535	-1,226	-
040	Electricity, gas, steam and air conditioning supply	3,580	20	20	3,580	-25	-
050	Water supply	826	48	48	826	-34	-
060	Construction	3,846	404	404	3,846	-258	-
070	Wholesale and retail trade	17,429	760	760	17,429	-531	-
080	Transport and storage	5,817	457	457	5,817	-160	-
090	Accommodation and food service activities	1,016	36	36	1,016	-28	-
100	Information and communication	3,628	80	80	3,628	-51	-
110	Financial and insurance activities	80	-	-	80	-	-
120	Real estate activities	8,344	499	499	8,344	-221	-
130	Professional, scientific and technical activities	1,525	118	118	1,525	-68	-
140	Administrative and support service activities	4,722	104	104	4,722	-59	-
150	Public administration and defence, compulsory social security	3	-	-	3	-	-
160	Education	116	10	10	116	-7	-
170	Human health services and social work activities	658	21	21	658	-15	-
180	Arts, entertainment and recreation	119	11	11	119	-10	-
190	Other services	523	34	34	523	-30	-
200	**Total**	**78,220**	**5,396**	**5,396**	**78,217**	**-2,775**	**-**

5.2. Use of credit risk mitigation techniques

Collateral is an essential tool for limiting credit risk, however it may not replace a financed entity's creditworthiness which is the determinant of credit exposure award.

The Group applies the following credit risk mitigation techniques:

- funded credit protection linked to tangible collateral,
- unfunded credit protection linked to personal collateral items.

The tables below present detailed quantitative information regarding the use of credit risk mitigation techniques required by Article 453 of Regulation CRR and in accordance with the following templates set out in Commission Implementing Regulation (EU) 2024/3172:

- Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques,
- Template EU CR4 – standardised approach – Credit risk exposure and CRM effects,
- Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques,
- Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques.

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		a	b	c	d	e
			Secured carrying amount			
		Unsecured carrying amount		Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
1	Loans and advances	69,456	134,070	121,432	12,638	-
2	Debt securities	92,829	-	-	-	
3	**Total**	**162,285**	**134,070**	**121,432**	**12,638**	**-**
4	Of which non-performing exposures	1,762	1,994	1,418	576	-
EU-5	Of which defaulted	1,762	1,994			

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

		a	b	c	d	e	f
		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
	Exposure classes	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet amount	RWAs	RWAs density (%)
1	Central governments or central banks	74,708	-	82,085	3,271	1,769	2.07
2	Non-central government public sector entities	3,556	617	3,557	247	764	20.09
EU 2a	Regional governments or local authorities	3,544	617	3,545	247	758	20.00
EU 2b	Public sector entities	12	-	12	-	6	50.00
3	Multilateral development banks	11,746	-	11,746	-	-	-
EU 3a	International organisations	10,443	914	10,443	366	-	-
4	Institutions	-	-	-	-	-	150.00
5	Covered bonds	-	-	-	-	-	-
6	Corporates	5,499	5,393	5,348	493	5,495	94.07
6.1	Of which: Specialised Lending	-	-	-	-	-	-
7	Subordinated debt exposures and equity	320	-	320	-	799	250.18
EU-7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	320	-	320	-	799	250.18
8	Retail	29,472	7,177	27,299	2,899	21,223	70.28
9	Secured by mortgages on immovable property and ADC exposures	63,552	1,202	63,545	481	20,960	32.74
9.1	Secured by mortgages on residential immovable property - non IPRE	63,000	1,144	62,999	458	20,339	32.05
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	162	39	162	16	136	76.79
9.4	Secured by mortgages on commercial immovable property - IPRE	144	16	144	6	124	82.68
9.5	Acquisition, Development and Construction (ADC)	246	3	240	1	361	150.00
10	Exposures in default	921	6	802	2	911	113.26
EU-10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-
EU 10c	Other items	3,470	-	3,470	-	2,295	66.12
11	Not applicable						
12	**Total**	**203,687**	**15,309**	**208,615**	**7,759**	**54,216**	**25.06**

Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques*

		a	b
		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
1	Central governments and central banks - F-IRB	-	-
EU 1a	Regional governments and local authorities -F-IRB	-	-
EU 1b	Public sector entities - F-IRB	-	-
2	Central governments and central banks - A-IRB	-	-
EU 2a	Regional governments and local authorities A-IRB	-	-
EU 2b	Public sector entities A-IRB	-	-
3	Institutions – F-IRB	5,474	4,716
4	Not applicable		
5	Corporates – F-IRB	17,718	18,398
EU 5a	Corporates - General	15,349	16,043
EU 5b	Corporates - Specialised lending	2,369	2,355
EU 5c	Corporates - Purchased receivables	-	-
6	Corporate – A-IRB	31,277	31,271
EU 6a	Corporates - General	28,821	28,821
EU 6b	Corporates - Specialised lending	2,456	2,450
EU 6c	Corporates - Purchased Receivables	-	-
7	Not applicable		
8	Not applicable		
EU-8a	Retail - A-IRB	-	-
9	Retail – Qualifying revolving (QRRE)	-	-
10	Retail – Secured by residential immovable property	-	-
EU10a	Retail – Purchased receivables	-	-
EU10b	Retail – Other retail exposures	-	-
17	**Exposures under F-IRB**	**23,192**	**23,114**
18	**Exposures under A-IRB**	**31,277**	**31,271**
19	**Total Exposures**	**54,469**	**54,385**

*) table rows (11-16) that do not apply to the Group have been omitted.

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

A-IRB		a	b	c	d	e	f	g	h	i	j	k	l	m	n
			Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
				Part of exposures covered by Other eligible collaterals (%)				Part of exposures covered by Other funded credit protection (%)							
		Total exposures	Part of exposures covered by Financial Collaterals (%)		Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)		Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
1	Central governments and central banks	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional governments and local authorities	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Corporates	**43,888**	0.45	48.80	31.74	16.99	0.07	-	-	-	-	0.57	-	31,276	31,271
5.1	Corporates – General	**36,218**	0.43	44.46	23.79	20.59	0.08	-	-	-	-	0.69	-	28,821	28,821
5.2	Corporates – Specialised lending	**7,670**	0.57	69.28	69.28	-	-	-	-	-	-	-	-	2,455	2,450
5.3	Corporates - Purchased Receivables	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Retail	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
6.1	Retail – Qualifying revolving	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2	Retail – secured by residential immovable property	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
6.3	Retail - Purchased Receivables	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
6.4	Retail - Other retail exposures	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
7	**Total**	**43,888**	**0.46**	**48.80**	**31.74**	**16.99**	**0.07**	**-**	**-**	**-**	**-**	**0.57**	**-**	**31,276**	**31,271**

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

	F-IRB	a	b	c	d	e	f	g	h	i	j	k	l	m	n
			Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
		Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
1	Central governments and central banks	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional governments and local authorities	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	**11,898**	0.04	-	-	-	-	-	-	-	-	-	-	5,387	4,716
5	Corporates	**35,984**	0.47	10.24	7.08	3.10	0.07	-	-	-	-	0.06	-	17,679	18,398
5.1	Corporates – General	**32,540**	0.52	11.27	7.78	3.42	0.08	-	-	-	-	0.07	-	15,308	16,043
5.2	Corporates – Specialised lending	**3,444**	-	0.55	0.46	0.09	-	-	-	-	-	-	-	2,371	2,355
5.3	Corporates - Purchased Receivables	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**Total**	**47,882**	**0.36**	**7.70**	**5.32**	**2.33**	**0.05**	**-**	**-**	**-**	**-**	**0.05**	**-**	**23,066**	**23,114**

5.3. Exposure to the counterparty credit risk

Counterparty credit risk is the risk of a counterparty defaulting on a transaction before the cash flows associated with that transaction are finally settled.

Counterparty credit risk exposure relates to exposures from derivatives, repo transactions, securities or commodities lending or borrowing transactions, transactions with long settlement dates and transactions with the obligation to supplement the credit collateral. The Group presents its exposure to counterparty credit risk mainly due to hedging derivatives, derivative instruments resulting from contracts concluded with customers and repo transactions.

The tables below present detailed quantitative information on counterparty credit risk exposure required by Article 439 and 452 of Regulation CRR and in accordance with the following templates set out in Commission Implementing Regulation (EU) 2024/3172:

- Template EU CCR1 - Analysis of CCR exposure by approach,
- Template EU CCR4 - IRB approach – CCR exposures by exposure class and PD scale.

Template EU CCR1 - Analysis of CCR exposure by approach

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
1	SA-CCR (for derivatives)	67	200		1.4	409	1,597	1,597	525
2	IMM (for derivatives and SFTs)			-	-	-	-	-	-
2a	Of which securities financing transactions netting sets			-		-	-	-	-
2b	Of which derivatives and long settlement transactions netting sets			-		-	-	-	-
2c	Of which from contractual cross-product netting sets			-		-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					6	6	6	1
5	VaR for SFTs					-	-	-	-
6	**Total**					**415**	**1,603**	**1,603**	**526**

Template EU CCR4 – IRB approach - CCR exposures by exposure class and PD scale

	a	b	c	d	e	f	g
PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
Institutions							
0.00 to <0.15	1,132	0.09	27	45.00	1	191	16.89%
0.15 to <0.25	97	0.22	4	45.00	1	36	37.31%
0.25 to <0.50	247	0.34	14	45.00	1	38	15.46%
0.50 to <0.75	-	-	-	-	-	-	-
0.75 to <2.50	32	1.14	10	45.00	1	26	81.72%
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	16.32	1	45.00	1	1	241.47%
100.00 (Default)	-	-	-	-	-	-	-
Subtotal	**1,508**	**0.16**	**56**	**45.00**	**1**	**292**	**19.36%**
Corporates Specialised lending							
0.00 to <0.15	24	0.13	23	36.70	1	4	17.51%
0.15 to <0.25	25	0.20	38	35.22	1	6	23.51%
0.25 to <0.50	106	0.36	21	40.00	1	41	38.40%
0.50 to <0.75	53	0.70	28	40.34	1	29	54.42%
0.75 to <2.50	51	1.13	12	39.35	1	34	66.78%
2.50 to <10.00	-	3.96	2	30.28	1	-	79.29%
10.00 to <100.00	1	35.37	5	39.50	1	2	199.98%
100.00 (Default)	-	-	-	-	-	-	-
Subtotal	**260**	**0.70**	**129**	**39.18**	**1**	**116**	**44.65%**
Corporates Other							
0.00 to <0.15	45	0.13	6	40.75	1	9	19.88%
0.15 to <0.25	42	0.19	31	41.78	1	11	26.42%
0.25 to <0.50	75	0.33	59	41.74	1	27	35.95%
0.50 to <0.75	33	0.61	48	41.53	1	17	51.26%
0.75 to <2.50	41	1.37	51	41.68	1	30	74.28%
2.50 to <10.00	20	4.90	44	43.47	1	22	112.20%
10.00 to <100.00	7	40.77	22	46.36	1	10	144.11%
100.00 (Default)	-	-	-	-	-	-	-
Subtotal	**263**	**1.84**	**261**	**41.79**	**1**	**126**	**48.05%**
Total	2,031	0.45	446	43.84	1	534	26.31%

5.4. Quantitative information on forborne exposures

The Group provides supports to its clients at each stage of financing. The Bank and subsidiaries offer products suited to their needs and propose flexible repayment schedules in case of minor delays in repayment. In case of more serious problems in repayment, the Group may offer to restructure the debt. Then, jointly with the client, the Bank or subsidiaries set the best form of support or a settlement.

Forbearance occurs when the Group determines that the client is not able to comply with their financial obligations due to financial difficulties (identified or expected) and decides to grant him concession.

Forbearance is identified if all of the following conditions are met:

- the client is unable to meet its financial obligations under the loan agreement at the Bank or subsidiaries due to existing or expected financial difficulties,
- the Bank or subsidiaries grant a concession that would not have been granted if the client had not experienced financial difficulties.

Financial difficulties are understood as the situation of a client who is experiencing or will soon begin to experience difficulties in fulfilling his financial obligations.

The table below presents detailed quantitative information on restructured exposures required by Article 442 of Regulation CRR, in accordance with requirements of the Commission Implementing Regulation (UE) 2024/3172.

Template EU CQ1: Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	**Loans and advances**	**3,141**	**3,845**	**3,845**	**3,845**	**-93**	**-1,654**	**3,242**	**1,067**
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	1	9	9	9	-	-6	2	2
060	Non-financial corporations	2,624	3,189	3,189	3,189	-78	-1,256	2,776	962
070	Households	516	647	647	647	-15	-392	464	103
080	**Debt Securities**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
090	**Loan commitments given**	**522**	**96**	**96**	**96**	**1**	**40**	**-**	**-**
100	**Total**	**3,663**	**3,941**	**3,941**	**3,941**	**-94**	**-1,694**	**3,242**	**1,067**

6. Impact of transitional provisions on capital adequacy

As at 30 June 2026, the Group did not use the transitional provisions in the calculation of capital ratios. In the comparative periods (as at 31 December 2025, 30 September 2025) 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 in the calculation of capital ratios.

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 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
Available capital (amounts)					
1	CET1 capital	17,963	18,562	19,354	17,746
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,963	18,562	19,354	17,746
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	17,963	18,562	19,071	17,530
3	Tier 1 capital	17,963	18,562	19,354	17,746
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,963	18,562	19,354	17,746
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	17,963	18,562	19,071	17,530
5	Total capital	19,935	20,606	20,384	18,862
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,935	20,606	20,384	18,862
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	19,935	20,606	20,101	18,646
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	133,481	130,337	129,280	126,884
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	133,481	130,337	129,280	126,884
Capital ratios					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	13.46%	14.24%	14.97%	13.99%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.46%	14.24%	14.97%	13.99%
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	13.46%	14.24%	14.77%	13.83%
11	Tier 1 (as a percentage of risk exposure amount)	13.46%	14.24%	14.97%	13.99%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.46%	14.24%	14.97%	13.99%
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	13.46%	14.24%	14.77%	13.83%
13	Total capital (as a percentage of risk exposure amount)	14.93%	15.81%	15.77%	14.87%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.93%	15.81%	15.77%	14.87%
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	14.93%	15.81%	15.57%	14.71%
Leverage ratio					
15	Leverage ratio total exposure measure	336,356	329,607	307,224	313,183
16	Leverage ratio	5.34%	5.63%	6.30%	5.67%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5.34%	5.63%	6.30%	5.67%
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	5.34%	5.63%	6.21%	5.60%

7. Disclosures in the area of the minimum requirement for own funds and eligible liabilities

The Bank is obliged to meet the MREL (minimum requirement for own funds and eligible liabilities) requirements, pursuant to Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms.

On 24 March 2026, the Bank received a letter from the Bank Guarantee Fund (BFG) regarding a joint decision of the resolution authorities, i.e. Single Resolution Board (SRB) and the BFG, on the minimum level of own funds and write-down/conversion liabilities. This decision is based on the ING Group's 'Single Point of Entry' forced restructuring strategy (SPE). The BFG, in consultation with the SRB, set the MREL requirement for the Bank at 15.83% of the total risk exposure amount (TREA) - taking into account the combined buffer requirement of 4.50% as at 30 June 2026 and 5.91% of the total exposure measure (TEM), both at the individual level.

As at 30 June 2026, the Bank had three non-preferred senior loans (NPS) from ING Bank N.V. with a total nominal value of EUR 2,110 million. The loans are part of the ING Group's SPE strategy. The Bank includes NPS loan funds in eligible liabilities for the purposes of the Minimum Requirement of Own Funds and Eligible Liabilities. The value of held eligible liabilities instruments results from the expectation that the part of MREL corresponding to the recapitalisation amount should be satisfied in the form of the following instruments: additional Tier 1 (AT1), Tier 2 instruments (T2) and other subordinated eligible liabilities acquired directly or indirectly by the parent entity. The Bank estimates that the part of the MREL requirement regarding the recapitalisation amount is 7.83% TREA and 2.91% TEM. As at 30 June 2026, the carrying amount of liabilities due to NPS loans was PLN 9,096 million.

The scope of disclosures regarding the MREL requirement results from the fact that the Bank is not a resolution entity.

The quantitative data in terms of the MREL requirement are presented in the table below (in accordance with the EU ILAC template presented in Commission Implementing Regulation (EU) 2021/763). Column b does not apply to Bank.

EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities	Minimum requirement for own funds and eligible liabilities (internal MREL)
Applicable requirement and level of application				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			-
EU-2a	Is the entity subject to an internal MREL? (Y/N)			Y
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	18,709		
EU-4	Eligible Additional Tier 1 capital	-		
EU-5	Eligible Tier 2 capital	1,972		
EU-6	Eligible own funds	20,681		
EU-7	Eligible liabilities	9,702		
EU-8	of which permitted guarantees	-		
EU-9a	(Adjustments)	-		
EU-9b	Own funds and eligible liabilities items after adjustments	30,383		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	121,490		
EU-11	Total exposure measure (TEM)	314,563		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	25.01%		
EU-13	of which permitted guarantees	-		
EU-14	Own funds and eligible liabilities as a percentage of the TEM	9.66%		
EU-15	of which permitted guarantees	-		
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	9.18%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	15.83%		
EU-19	of which part of the requirement that may be met with a guarantee	-		
EU-20	Requirement expressed as percentage of the TEM	5.91%		
EU-21	of which part of the requirement that may be met with a guarantee	-		
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

Statement

Based on Article 431 (3) of Regulation CRR, Director of the Accounting Department 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.

2026-07-29

Jolanta Alvarado Rodriguez
Director of the Accounting Department, Chief Accountant of the Bank

The original Polish document is signed with a qualified electronic signature