ING Bank Śląski S.A. Group

Disclosures relating to the capital adequacy published for Q3 2026



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Introduction

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

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

Disclosures in this document are based on the data as of the reporting date, i.e. 30 September 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.

16 April 2026 the Ordinary General Meeting of the Bank approved the distribution of profit for 2025. The data as at 31 December 2025 were recalculated taking into account the net profit generated in 2025 in own funds.

By decision of 28 August 2026, the Group obtained the consent of the Polish Financial Supervision Authority to include a part of the net profit of the ING Bank Śląski S.A. Capital Group for the H1 2026 in the amount of PLN 475 million (i.e. the prudentially consolidated net profit after deduction of expected encumbrances and dividends) in the prudentially consolidated Common Equity Tier 1 capital of the Bank's Capital Group. The data as at 30 June 2026 have been recalculated taking into account the decision described above.

1. Regulatory capital requirements calculation

The Group is required to maintain T1 and TCR ratios at least at the level of 11.47% and 13.47% respectively.

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

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

and the capital buffers determined in accordance with the Act on macroprudential supervision over the financial system and crisis management in the financial system of 05 August 2015 in the total amount of 5.47%.

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

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

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

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

Template EU OV1 – Overview of total risk exposure amounts*

		a	b	c
		Total risk exposure amounts (TREA)		Total own funds requirements
		30 Sep 2026	30 Jun 2026	30 Sep 2026
1	**Credit risk (excluding CCR)**	**115,757**	**114,377**	**9,261**
2	Of which the standardised approach	54,867	54,209	4,391
3	Of which the Foundation IRB (F-IRB) approach	24,146	23,114	1,932
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	33,327	31,270	2,666
6	**Counterparty credit risk - CCR**	**599**	**596**	**48**
7	Of which the standardised approach	514	525	41
8	Of which internal model method (IMM)	-	-	-
EU-8a	Of which exposures to a CCP	84	70	7
9	Of which other CCR	1	1	-
10	**Credit valuation adjustments risk - CVA risk**	**280**	**261**	**22**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	280	261	22
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	**-**	**-**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**469**	**470**	**38**
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	469	470	38
EU-19a	Of which 1250% / deduction	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**1,851**	**1,491**	**148**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	1,851	1,491	148
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**	**16,278**	**1,302**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**2,352**	**1,585**	**188**
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**	**135,234**	**133,473**	**10,819**

*) 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)	60,890	54,867	115,757	133,418	124,662
2	Counterparty credit risk	536	63	599	921	921
3	Credit valuation adjustment		280	280	280	280
4	Securitisation exposures in the banking book	-	469	469	469	469
5	Market risk	-	1,851	1,851	1,851	764
6	Operational risk		16,278	16,278	16,278	16,278
7	Other risk weighted exposure amounts		-	-	-	-
8	**Total**	**61,426**	**73,808**	**135,234**	**153,217**	**143,374**

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	1	-	2,501	2,500	2,500
EU 1a	Regional governments or local authorities	12	2	855	844	844
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	1,170	1,665	1,170	1,666	1,666
3	Equity	-	-	799	799	799
4	Not applicable					
5	Corporates	37,592	45,758	43,343	60,265	51,509
5.1	Of which: F-IRB is applied	17,507	23,337	17,507	28,415	23,337
5.2	Of which: A-IRB is applied	16,356	17,578	16,356	20,645	17,578
EU 5a	Of which: Corporates - General	34,994	43,142	40,745	56,891	48,893
EU 5b	Of which: Corporates - Specialised lending	2,598	2,616	2,598	3,374	2,616
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	-	-	21,084	21,084	21,084
6.1	Of which: Retail - Qualifying revolving	-	-	-	-	-
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	-	-	21,084	21,084	21,084
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	13,001	19,713	33,839	40,543	40,543
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU-7c	Categorised as exposures in default in SA	5,697	2,666	6,765	3,733	3,733
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	3,417	-	5,395	1,978	1,978
9	**Total**	**60,890**	**69,804**	**115,757**	**133,418**	**124,662**

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***	**59,925**
2	Asset size (+/-)	1,944
3	Asset quality (+/-)	119
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	-1,424
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	262
8	Other (+/-)	65
9	**Risk weighted exposure amount as at the end of the reporting period**	**60,891**

*) The end of the previous reporting period means the balance as at 30 June 2026.

The amount of risk-weighted exposures resulting from the application of internal models increased in the Q3 2026 by PLN 966 million compared to 30 June 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, collateral recognition), revaluation of exposures held as a result of changes in exchange rates between reporting dates and other changes, such as customer reclassification and related changes in the application of the support factor for SME customers and the support factor for infrastructure projects. This impact was compensated to a large extent by a change in methodology and policies resulting from a change in the allocation of supervisory credit conversion factors for off-balance sheet exposures secured by unfunded credit protection (substitution approach for guarantees/sureties/policies).

2. Information on liquidity

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

Liquidity Coverage Ratio (LCR) information

In compliance with the duties and principles set out in the Regulation CRR and of the Council and Commission Delegated Regulation's (EU) No 2015/61, 2018/1620 and Commission Implementing Regulation (EU) 2022/1994, the Group calculates the following regulatory liquidity measures - short-term liquidity measures (LCR – Liquidity Coverage Ratio) – this is to ensure that the Group holds an adequate level of high quality liquid assets to cover its liquidity needs within 30 calendar days under stressed conditions. In the Q3 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 September 2026 Liquidity Covered Ratio for the Group was 194%.

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

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

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

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

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

The LCR ratio as at 30 September 2026 decreased by 21 percentage points compared to 30 June 2026. This is mainly the result of an increase in outflows and a decrease in inflows while increasing assets. The increase in the outflows were mainly due to an increase in off-balance sheet liabilities (+458 million) and other liabilities (+1,519 million). The decrease in inflows was mainly due to a decrease in reverse repo transactions secured with securities not classified as HQLA (-7,318 million), which was partially offset by an increase in other inflows (+2,023 million). The increase of liquid assets resulted mainly from the increase of the volume of Treasury bonds (+2,578 million) and the increase of funds on nostro accounts with Central Bank over the level of required reserve (+3,089 million) and was slightly offset by the decrease of the volume of EIB bonds (-338 million).

LCR

	30 Sep 2026		30 Jun 2026		30 Sep 2026 vs 30 Jun 2026	
	194%		215%		-21 p.p.	
	Value	Weighted value	Value	Weighted value	Value	Weighted value
Liquid assets	90,285	90,285	85,133	85,133	5,152	5,152
Outflows	350,293	54,176	337,453	52,181	12,840	1,995
Inflows	20,909	7,713	18,372	12,541	2,537	-4,828

The LCR ratio as at 30 September 2026 decreased by 37 percentage points compared to 30 September 2025. This is mainly the result of lower inflows and higher outflows combined with higher liquid assets. The decrease in inflows was mainly due to a decrease in reverse repo transactions secured with securities not included in HQLA (-12,024 million) and a decrease in principal and interest instalments (-1,505 million) and was partially offset by an increase in other inflows (+1,024 million). The increase in outflows was mainly driven by an increase

in deposits (+6,655 million) and an increase in off-balance sheet liabilities (+770 million). The increase of liquid assets was mainly from an increase of Treasury bonds (+10,174 million), an increase in the volume of European Union bonds (+7,976 million), an increase in the volume of EIB bonds (+1,605 million), an increase in the volume of NBP bills (+4,998 million) and an increase in funds on nostro accounts with the Central Bank over the level of required reserve (+4,472 million).

LCR

	30 Sep 2026		30 Sep 2025		30 Sep 2026 vs 30 Sep 2025	
	194%		231%		-37 p.p.	
	Value	Weighted value	Value	Value	Weighted value	Value
Liquid assets	90,285	90,285	61,295	61,295	28,990	28,990
Outflows	350,293	54,176	309,536	46,567	40,757	7,609
Inflows	20,909	7,713	27,221	20,038	-6,312	-12,325

Explanations on the actual concentration of funding sources

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

Asset and Liability Committee (ALCO)/Financial Risk Committee (FRC) actively manage the funding base. Additionally, it monitors funding sources in order to:

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

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

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

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

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

- concentration of financing by counterparty,
- concentration of funding by product type.

As at 30 September 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 September 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	158,086	52.2%
Corporate customers	106,480	35.1%
Equity	23,249	7.7%
Own issues (including NPS)	14,339	4.7%
Banks	809	0.3%

Mutual funding

	value	% share
Banks	55,012	80.5%
Corporate customers	13,365	19.5%

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

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

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

The table below presents the structure of the liquid asset buffer as at 30 September 2026.

Structure of the liquidity buffer	value	% share
Bonds issued by the government or central bank in Poland in PLN	61,730	70.2%
Bonds issued by the government or central bank in Poland in EUR	1,459	1.7%
Bonds issued by foreign governments or foreign banks in PLN	6,487	7.4%
including EIB in PLN	6,487	7.4%
Bonds issued by foreign governments or foreign banks in EUR	16,202	18.4%
including EIB in EUR	5,284	6.0%
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 Market Risk Committee (MRC). The reductions are assessed inter alia on the basis of market liquidity and depth, volatility of market prices, requirements of the central bank.
The Group also observes asset concentrations ensuring their safe diversification in terms of issuer, maturity and currency.

Level 1 liquid assets cover assets characterised with very high liquidity and credit quality. Here below there is a breakdown of level 1 liquid assets used by the Group to calculate the LCR ratio (as defined in the Commission Delegated Regulation (EU) No 2015/61) as at 30 September 2026.

Level 1 liquid assets	
Cash	803
Cash in nostro accounts with the Central Bank net of the required reserve	4,476
Other exposures to the Central Bank (O/N deposit, cash bills)	8,995
Unencumbered Treasury bonds	55,535
Assets constituting exposures to public sector entities	10,010
Unencumbered bonds of the European Investment Bank (EIB)	10,466
Total	**90,285**

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

Derivative exposures and potential collateral calls

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

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

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

Currency mismatch in the LCR

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

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

Template EU LIQ1 - Quantitative information of LCR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a		30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 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)					**77,236**	**69,962**	**63,950**	**60,631**
2	Retail deposits and deposits from small business customers, of which:	183,583	177,227	172,165	169,463	12,311	11,945	11,597	11,379
3	Stable deposits	137,794	131,969	128,464	126,959	6,890	6,598	6,423	6,348
4	Less stable deposits	45,789	45,258	43,701	42,504	5,421	5,347	5,174	5,031
5	Unsecured wholesale funding	63,645	61,584	58,761	57,103	25,491	24,225	22,680	21,692
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	20,759	20,529	20,063	20,003	5,181	5,124	5,008	4,993
7	Non-operational deposits (all counterparties)	42,886	41,055	38,698	37,100	20,310	19,101	17,672	16,699
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	30,490	29,208	28,087	26,710	4,480	4,259	4,016	3,671
11	Outflows related to derivative exposures and other collateral requirements	1,335	1,301	1,199	996	1,335	1,301	1,199	996
12	Outflows related to loss of funding on debt products	6	5	5	3	6	5	5	3
13	Credit and liquidity facilities	29,149	27,902	26,883	25,711	3,139	2,953	2,812	2,672
14	Other contractual funding obligations	7,533	7,522	7,694	7,074	6,908	6,917	7,109	6,508
15	Other contingent funding obligations	35,526	35,274	34,789	34,138	1,854	1,850	1,832	1,808
16	**TOTAL CASH OUTFLOWS**					**51,044**	**49,196**	**47,234**	**45,058**
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	10,440	11,803	13,102	14,463	7,354	9,927	11,289	11,949
18	Inflows from fully performing exposures	6,786	7,286	7,189	7,239	3,909	4,305	4,234	4,314
19	Other cash inflows	3,005	2,905	2,765	2,715	3,005	2,905	2,765	2,715
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**	**20,231**	**21,994**	**23,056**	**24,417**	**14,268**	**17,137**	**18,288**	**18,978**
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	20,231	21,994	23,056	24,417	14,268	17,137	18,288	18,978
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					77,236	69,962	63,950	60,631
22	TOTAL NET CASH OUTFLOWS					36,776	32,059	28,946	26,080
23	**LIQUIDITY COVERAGE RATIO**					**2.13**	**2.23**	**2.25**	**2.34**

3. Impact of transitional provisions on capital adequacy

As at 30 September 2026, the Group did not use the transitional provisions in the calculation of capital ratios. In the comparative period (as at 31 December 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 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025
Available capital (amounts)					
1	CET1 capital	18,485	18,688	18,562	19,354
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,485	18,688	18,562	19,354
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	18,485	18,688	18,562	19,071
3	Tier 1 capital	18,485	18,688	18,562	19,354
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,485	18,688	18,562	19,354
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	18,485	18,688	18,562	19,071
5	Total capital	20,413	20,660	20,606	20,384
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,413	20,660	20,606	20,384
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	20,413	20,660	20,606	20,101
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	135,234	133,473	130,337	129,280
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	135,234	133,473	130,337	129,280
Capital ratios					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	13.67%	14.00%	14.24%	14.97%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.67%	14.00%	14.24%	14.97%
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	13.67%	14.00%	14.24%	14.77%
11	Tier 1 (as a percentage of risk exposure amount)	13.67%	14.00%	14.24%	14.97%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.67%	14.00%	14.24%	14.97%
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	13.67%	14.00%	14.24%	14.77%
13	Total capital (as a percentage of risk exposure amount)	15.09%	15.48%	15.81%	15.77%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.09%	15.48%	15.81%	15.77%
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	15.09%	15.48%	15.81%	15.57%
Leverage ratio					
15	Leverage ratio total exposure measure	341,940	336,211	329,607	307,224
16	Leverage ratio	5.41%	5.56%	5.63%	6.30%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5.41%	5.56%	5.63%	6.30%
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	5.41%	5.56%	5.63%	6.21%

Statement

Based on Article 431 (3) of the 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.

2026-10-28

Jolanta Alvarado Rodriguez
Director of the Accounting Department

The original Polish document is signed with a qualified electronic signature