



Qualitative and quantitative disclosures
relating to capital adequacy
of the ING Bank Śląski S.A. Group
published for the period of 6 months
ending on 30 June 2020

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Capital adequacy

Introduction

Pursuant to the Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 and the Banking Law Act of 29 August 1997 (Journal of Laws of 2015, item 128 as amended), hereinafter referred to as the "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 from the semi-annual consolidated financial statements of the ING Bank Śląski S.A. Group published for the period of 6 months ending on 30 June 2020.

1. Own funds

1.1 Full reconciliation of own funds items to audited financial statements

The capital comprises: the share capital, the supplementary capital - issuance of shares over nominal value, accumulated other comprehensive income and retained earnings. 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 commercial 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, and
- 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 represent the profits earned by the Group in the previous period less paid up dividends. Retained earnings comprise:

- other supplementary capital,

- capital reserve,
- general risk fund,
- revaluation of share-based payments,
- undistributed profit/loss of past years, and
- net financial result for shareholders of the dominant entity.

Other supplementary capital is established from earnings after tax with the aim of covering the balance sheet loss. The decision on using the supplementary capital is taken by the General Meeting.

The capital reserve is established separately from the supplementary capital from earnings after tax in the amount decided by the General Meeting. The capital reserve is earmarked for covering special losses and expenses. The decision on using the capital reserve is taken by the General Meeting.

The General Risk Fund is established under the Banking Law Act from earnings after tax and is earmarked for covering unidentified risk of banking operations. The decisions on using the fund are taken by the Management Board.

Revaluation of share-based payments - this item is presented as the fair value valuation of options granted under the Group's incentive schemes addressed to Bank employees.

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.

Unrealised gains and losses on debt and equity instruments available for sale are recognized in own funds in accordance with the guidelines in Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 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%.

Group decreases own funds by the following values:

- goodwill and other intangible assets,
- 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),
- value adjustment due to the requirements for prudent valuation, and
- adjustment in the transitional period due to adaptation to IFRS 9 requirements.

The table below presents calculation of regulatory own funds.

	items of the consolidated statement of financial position	adjustments resulting from the application of prudential consolidation	items of the consolidated statement of financial position, taking into account the prudential consolidation	items not recognized in the regulatory own funds	items recognized in the regulatory own funds
ASSETS					
Intangible assets	423.2	-6.1	417.1	0,0	-417.1
LIABILITIES AND EQUITY					
Share capital	130.1	0.0	130.1	0.0	130.1
Supplementary capital - issuance of shares over nominal value	956.3	0.0	956.3	0.0	956.3
Accumulated other comprehensive income	4 296.0	0.0	4 296.0	4 045.7	250.3
- revaluation of financial assets measured at fair value through OCI - debt securities	180.5	0.0	180.5	0.0	180.5
- revaluation of financial assets measured at fair value through OCI - equity instruments	75.9	0.0	75.9	0.0	75.9
- property, plant and equipment	7.1	0.0	7.1	0.0	7.1
- cash flow hedging instruments (effective part)	4 039.1	0.0	4 039.1	4 039.1	0.0
- hedging instruments (elements not designated)	6.6	0.0	6.6	6.6	0.0
- actuarial gains/losses	-13.2	0.0	-13.2	0.0	-13.2
Retained earnings	12 853.1	0.0	12 853.1	583.5	12 269.6
- other supplementary capital	465.7	0.0	465.7	0.0	465.7
- reserve capital	10 203.9	0.0	10 203.9	0.0	10 203.9
- general risk fund	1 215.2	0.0	1 215.2	0.0	1 215.2
- revaluation of share-based payments	51.9	0.0	51.9	0.0	51.9
- result of past years	332.9	0.0	332.9	0.0	332.9
- net income for the current year	583.5	0.0	583.5	583.5	0.0
Equity attributable to shareholders of ING Bank Śląski S.A.	18 235.5	0.0	18 235.5	4 629.2	13 606.3
Non-controlling interests	0.0	0.0	0.0	0.0	0.0
Total equity	18 235.5	0.0	18 235.5	4 629.2	13 606.3
Equity recognized in the regulatory own funds					13 606.3
Other elements of own funds (decreases and increases), including:					1 815.0
- subordinated liabilities					2 233.0
- goodwill and other intangible assets					-417.1
- goodwill included in the valuation of significant investments					-97.2
- shortage/surplus adjustments for credit risk to the expected loss under AIRB					-76.6
- adjustment in the transitional period due to adaptation to IFRS 9 requirements					202.7
- value adjustment due to the requirements for prudent valuation					-29.8
Regulatory own funds adopted for the calculation of the total capital ratio					15 421.3

1.2 Description of the main features of capital instruments issued by the Bank

The main characteristics of the Common Equity Tier 1 instruments issued by the Bank are presented in the table below. The presentation complies with the requirements of the Commission Implementing Regulation (EU) No. 1423/2013.

The main characteristics of the capital instruments		
1	Issuer	ING Bank Śląski S.A.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN code: PLBSK0000017
3	Governing law(s) of the instrument	Polish
	<i>Regulatory treatment</i>	Yes
4	Transitional CRR rules	Common Equity Tier 1 Partial issue reclassification to lower category of capital - not applicable.
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo & (Sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Instrument type: ordinary share. Classification - Common Equity Tier 1 instrument in accordance with Article 28 of Regulation (EU) No. 575/2013. Nominal value: PLN 92.6 million (series A) PLN 37.5 million (series B) Agio: PLN 956.3 million (series B)
8	Amount recognised in regulatory capital (currency in million, as at the last reporting date)	Total capital worth: PLN 92.6 million (series A) PLN 993.8 million (series B) All parts of the instrument are included in the same category of regulatory capital. The amount recognized in regulatory capital does not differ from the amount of the issued instrument.
9	Nominal amount of instrument	PLN 130.1 million
9a	Issue price	Series A: PLN 5 (after the denomination and after the shares split*) Series B: PLN 26.5 (after the shares split*)
9b	Redemption price	Not applicable
10	Accounting classification	Equity
11	Original issue date	8 October 1991
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	<i>Coupons/dividends</i>	<i>Dividends</i>
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing) - in relation to the payment of the coupon/dividend	Partially discretionary; causes: - decisions of the Supervisory Board - results - administrative decisions

The main characteristics of the capital instruments

20b	Fully discretionary, partially discretionary or mandatory (in terms of amount) - in relation to the payment of the coupon/dividend	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down features	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36	Non-compliant transitional features	No
37	If yes, specify non-compliant features	Not applicable

*) In 2011, the nominal value of shares was split. As a result, the nominal value of shares was reduced from PLN 10 to PLN 1 per share.

1.3 Information on the nature and amount of certain own funds items

The table below presents nature and amount of certain own funds items. The presentation complies with the requirements of the Commission Implementing Regulation (EU) No. 1423/2013.

No.*	Description	Amount at disclosure date	Regulation (EU) No. 575/2013 Article reference
Common Equity Tier 1 capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	1 086.4	26 (1), 27, 28, 29
	of which: ordinary share	130.1	EBA list 26 (3)
2	Retained earnings	587.1	26 (1) (c)
	revaluation of share-based payments	52.4	
	result of past years	332.0	
	adjustment in the transitional period due to adaptation to IFRS 9 requirements	202.7	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	10 920.3	26 (1)
3a	Funds for general banking risk	1 215.2	26 (1) (f)
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0.0	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	13 809.0	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-29.8	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-514.4	36 (1) (b), 37
12	Negative amounts resulting from the calculation of expected loss amount	-76.5	36 (1) (d), 40, 159
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-620.7	

No.*	Description	Amount at disclosure date	Regulation (EU) No. 575/2013 Article reference
29	Common Equity Tier 1 (CET1) capital	13 188.3	
Additional Tier 1 (AT1) capital: instruments			
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0.0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0.0	
44	Additional Tier 1 (AT1) capital	0.0	
45	Tier 1 capital (T1 = CET1 + AT1)	13 188.3	
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	2 233.0	62, 63
51	Tier 2 (T2) capital before regulatory adjustments	2 233.0	
Tier 2 (T2) capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 (T2) capital		
58	Tier 2 (T2) capital	2 233.0	
59	Total capital (TC = T1 + T2)	15 421.3	
60	Total risk weighted assets	88 259.0	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	14.94%	92 (2) (a)
62	Tier 1 (as a percentage of risk exposure amount)	14.94%	92 (2) (b)
63	Total capital (as a percentage of risk exposure amount)	17.47%	92 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	2 649.6	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	2 206.5	
66	of which: countercyclical buffer requirement	1.8	
67	of which: systemic risk buffer requirement	0.0	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	441.3	CRD 131
The amounts below the thresholds of deductions (before weighing risk)			
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	400.4	36 (1) (c), 38, 48

*) numbering in accordance with Annex VI of the Commission Implementing Regulation (EU) No. 1423/2013

2. Regulatory capital requirements calculation

ING Bank Śląski S.A. reports capital requirement for credit risk under the AIRB approach for exposure classes: institutions and entrepreneurs. The Bank applies such presentation method pursuant to the letter of De Nederlandsche Bank (DNB) of 4 July 2013, wherein DNB together with the Polish Financial Supervision Authority approved application of the full AIRB approach by the Bank therefore.

In case of retail exposures, Bank introduced so called roll-out plan of implementation of AIRB method. Due to conducted works by ING Groep NV on the new default definition implementation and currently used AIRB models adjustment with respect to EBA guidelines the initial dates of AIRB application for portfolios under standardized approach are being discussed.

According to the letter received from the Polish Financial Supervision Authority dated on 24 July, 2017, from July 2017, the Group does not include setting the total capital requirement, the so-called

a regulatory floor calculated in accordance with 80% of the total comparative capital requirement (the total comparative capital requirement is calculated as the sum of the capital requirements for specific risks calculated using standard methods), but follows the literal interpretation of Art. 500 CRR Resolution, i.e. maintains own funds at a level no less than the amount of the regulatory floor (indicated under the relevant Q&A EBA).

The Group is required to maintain T1 and TCR at 9.002% and 11.002% respectively.

The requirement arises from the guidelines of the Polish Financial Supervision Authority and incorporates: provisions of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 and the Act on macroprudential supervision over the financial system and crisis management in the financial system of 5 August 2015:

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

ING Bank Śląski S.A. Group subsidiaries calculate capital requirements for credit risk with the use of the SA method, except ING Lease (Polska) Sp. z o.o., which uses the AIRB method.

The standard approach compliant with Basel III is used to calculate the requirement for market risk, settlement/delivery risk and the requirement due to exposure concentration limit and large exposures limit overrun. The capital requirement for operational risk was estimated using the STA approach.

Risk-weighted exposure and capital requirements for particular risks are presented in the table below (in accordance with the EU OV1: Regulatory Capital Requirements template shown in the EBA/GL/2016/11 Guidelines).

EU OV1: Regulatory Capital Requirements

		RWA amounts				Minimum capital requirements			
		as of 30 Jun 2020	as of 31 Mar 2020	as of 31 Dec 2019	as of 30 Sep 2019	as of 30 Jun 2020	as of 31 Mar 2020	as of 31 Dec 2019	as of 30 Sep 2019
1	Credit risk (excluding CCR)	76 500.2	78 196.9	74 109.7	73 501.3	6 120.0	6 255.8	5 928.8	5 880.1
Article 438(c)(d)	2 Of which the standardised approach	41 121.1	41 519.7	41 606.0	39 812.8	3 289.7	3 321.6	3 328.5	3 185.0
Article 438(c)(d)	3 Of which the foundation IRB (FIRB) approach	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Article 438(c)(d)	4 Of which the advanced IRB (AIRB) approach	35 379.1	36 677.2	32 503.7	33 688.5	2 830.3	2 934.2	2 600.3	2 695.1
Article 438(d)	5 Of which equity IRB under the simple risk-weighted approach or the IMA	755.1	847.8	747.0	780.6	60.4	67.8	59.8	62.4
Article 107	6 CCR	673.0	800.2	558.5	710.0	53.8	64.0	44.7	56.8
Article 438(c)(d)	7 Of which mark to market	516.6	541.8	341.4	430.0	41.3	43.3	27.3	34.4
Article 438(c)(d)	8 Of which original exposure	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	9 Of which the standardised approach	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	10 Of which internal model method (IMM)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

EU OV1: Regulatory Capital Requirements

			RWA amounts				Minimum capital requirements			
			as of 30 Jun 2020	as of 31 Mar 2020	as of 31 Dec 2019	as of 30 Sep 2019	as of 30 Jun 2020	as of 31 Mar 2020	as of 31 Dec 2019	as of 30 Sep 2019
Article 438(c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP	104.2	207.2	186.1	233.6	8.3	16.6	14.9	18.7
Article 438(c)(d)	12	Of which CVA	52.2	51.2	31.0	46.4	4.2	4.1	2.5	3.7
Article 438(e)	13	Settlement risk	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Article 449(o)(i)	14	Securitisation exposures in the banking book (after the cap)	0.0	434.7	43.6	34.9	0.0	34.8	3.5	2.8
	15	Of which IRB approach	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	16	Of which IRB supervisory formula approach (SFA)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	17	Of which internal assessment approach (IAA)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	18	Of which standardised approach	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Article 438(e)	19	Market risk	849.6	800.1	1 964.3	2 211.7	68.0	64.0	157.1	176.9
	20	Of which the standardised approach	849.6	800.1	1 964.3	2 211.7	68.0	64.0	157.1	176.9
	21	Of which IMA	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Article 438(e)	22	Large exposures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Article 438(f)	23	Operational risk	9 344.0	9 810.7	8 762.9	8 762.9	747.5	784.9	701.0	701.0
	24	Of which basic indicator approach	0.0	9 810.7	8 762.9	8 762.9	0.0	784.9	701.0	701.0
	25	Of which standardised approach	9 344.0	0.0	0.0	0.0	747.5	0.0	0.0	0.0
	26	Of which advanced measurement approach	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	892.2	893.5	1 038.3	899.3	71.4	71.5	83.1	71.9
Article 500	28	Floor adjustment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	29	Total	88 259.0	90 936.1	86 477.3	86 120.1	7 060.7	7 275.0	6 918.2	6 889.5

The capital requirement for credit risk represents approx. 88% of the Group's overall capital requirement and has the greatest impact on capital adequacy calculation.

The capital requirement for credit valuation adjustment risk (CVA) refers to the adjustment of the market value in accordance with the provisions of Basel III. The Bank calculates the adjustment for overhead capital requirement under the standard method in accordance with Article 384 of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013.

To calculate the capital requirement for risk of contribution to fund the CCP in case of default, the Bank uses method, described in Article 306-309 of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013. London Clearing House (LCH), KDPW_CCP SA and EUREX are the eligible central counterparty for ING Group and ING Bank Śląski S.A. Group.

The tables below present exposures by class according to the AIRB and SA methods – in accordance with the following templates shown in the EBA/GL/2016/11 Guidelines:

- EU CR5: Standardised approach,
- EU CR6: IRB - Credit risk exposures by exposure class and PD range, and
- EU CR8: RWA flow statements of credit risk exposures under the IRB approach.

ING Bank Śląski S.A. Group

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(PLN million)

EU CR5: Standardised approach

Exposure classes	Risk weight										Total	
	0%	4%	10%	20%	35%	75%	100%	150%	250%	Others		
1 Central governments or central banks	49 217.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	356.9	0.0	49 574.2
2 Regional government or local authorities	0.0	0.0	0.0	3 321.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3 321.1
3 Public sector entities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 Multilateral development banks	4 914.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4 914.7
5 International organisations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
7 Corporates	0.0	0.0	0.0	0.0	0.0	0.0	4 880.7	0.0	0.0	0.0	0.0	4 880.7
8 Retail	0.0	0.0	0.0	0.0	0.0	27 931.0	0.0	0.0	0.0	0.0	0.0	27 931.0
9 Secured by mortgages on immovable property	0.0	0.0	0.0	0.0	30 802.5	15.1	266.6	915.6	0.0	0.0	0.0	31 999.8
10 Exposures in default	0.0	0.0	0.0	0.0	0.0	0.0	745.3	111.1	0.0	0.0	0.0	856.4
11 Exposures associated with particularly high risk	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12 Covered bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Institutions and corporates with a short-term credit assessment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14 Collective investment undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15 Equity	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
16 Other items	1 149.9	0.0	0.0	0.0	0.0	0.0	1 943.6	0.0	0.0	14.0	0.0	3 107.5
17 Total	55 281.9	0.0	0.0	3 321.1	30 802.5	27 946.1	7 836.2	1 026.7	356.9	14.0	0.0	126 585.5



EU CR6: IRB - Credit risk exposures by exposure class and PD range

	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Institutions *	0.00 to <0.15	10 533.3	1 695.5	0.4	11 275.2	0.1	340.0	32.5	2.3	1 002.5	0.1	2.8	
	0.15 to <0.25	309.8	129.6	0.1	325.6	0.2	64.0	4.5	5.1	82.0	0.3	0.1	
	0.25 to <0.50	2 570.6	347.3	0.4	2 716.3	0.3	37.0	31.8	2.9	682.3	0.3	3.6	
	0.50 to <0.75	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	0.75 to <2.50	59.8	66.3	0.1	67.4	1.7	40.0	0.8	1.5	94.8	1.4	0.5	
	2.50 to <10.00	0.4	43.3	0.2	8.3	5.5	26.0	0.0	2.0	17.6	2.1	0.2	
	10.00 to <100.00	0.4	1.3	1.0	1.6	16.3	51.0	10.4	2.7	3.6	2.3	0.1	
	100.00 (Default)	5.1	15.0	0.0	5.1	100.0	9.0	38.1	1.0	9.2	1.8	1.8	
Subtotal	13 479.4	2 298.3	0.4	14 399.5	0.2	567.0	31.6	2.3	1 892.0	0.1	9.1	2.7	
Corporates Specialised lending**	0.00 to <0.15	208.8	0.0	0.0	208.8	0.1	9.0	70.0	3.2	135.2	0.6	0.2	
	0.15 to <0.25	838.9	18.5	1.0	857.1	0.2	16.0	21.3	2.8	290.6	0.3	0.4	
	0.25 to <0.50	5 715.0	245.1	0.9	5 925.6	0.4	153.0	35.5	3.2	3 353.4	0.6	7.6	
	0.50 to <0.75	0.0	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	
	0.75 to <2.50	1 745.4	124.1	0.9	1 862.0	0.9	132.0	25.3	2.7	1 050.3	0.6	4.3	
	2.50 to <10.00	118.2	60.0	0.7	163.1	5.6	7.0	37.5	2.7	228.4	1.4	2.9	
	10.00 to <100.00	62.5	4.2	0.5	64.5	24.7	43.0	13.7	1.5	48.6	0.8	2.1	
	100.00 (Default)	451.8	0.0	0.0	451.8	100.0	11.0	30.2	1.4	238.7	0.5	104.6	
Subtotal	9 140.6	451.9	0.9	9 532.9	5.4	372.0	32.6	2.9	5 345.2	0.6	122.1	118.8	
Corporates SME	0.00 to <0.15	211.3	59.1	0.3	228.6	0.1	443.0	30.9	1.2	31.0	0.1	0.1	
	0.15 to <0.25	701.6	425.9	0.8	1 051.0	0.2	384.0	29.5	2.3	250.7	0.2	0.5	
	0.25 to <0.50	1 719.6	1 000.0	0.4	2 140.6	0.3	822.0	27.4	2.4	718.8	0.3	2.0	
	0.50 to <0.75	2 547.2	680.3	0.7	3 056.3	0.6	1 065.0	25.7	2.3	1 167.0	0.4	4.6	
	0.75 to <2.50	4 959.2	2 390.0	0.3	5 661.1	1.6	2 943.0	23.9	2.0	2 772.6	0.5	21.7	
	2.50 to <10.00	2 321.4	1 237.8	0.3	2 638.0	4.8	1 830.0	22.7	2.0	1 607.4	0.6	27.9	
	10.00 to <100.00	206.5	73.6	0.4	233.3	17.7	317.0	22.8	1.8	224.0	1.0	9.0	
	100.00 (Default)	296.7	241.1	0.0	303.5	100.0	443.0	36.8	1.5	411.9	1.4	98.2	
Subtotal	12 963.5	6 107.8	0.4	15 312.4	3.8	8 247.0	25.3	2.1	7 183.4	0.5	164.0	142.7	
Corporates Other	0.00 to <0.15	3 906.0	3 946.8	0.4	5 679.0	0.1	103.0	31.0	2.7	1 237.0	0.2	1.9	
	0.15 to <0.25	2 952.4	2 916.7	0.4	4 201.5	0.2	269.0	32.3	2.0	1 359.1	0.3	2.7	
	0.25 to <0.50	4 276.4	4 065.6	0.3	5 685.2	0.4	557.0	32.1	2.4	2 722.4	0.5	6.7	
	0.50 to <0.75	2 518.4	564.7	0.7	2 992.3	0.6	592.0	26.2	2.2	1 518.6	0.5	4.6	
	0.75 to <2.50	10 208.0	5 634.5	0.4	12 415.3	1.4	1 676.0	28.3	2.1	8 612.8	0.7	49.9	
	2.50 to <10.00	2 744.1	1 231.0	0.3	3 114.3	4.9	1 923.0	22.5	2.1	2 644.2	0.8	33.6	
	10.00 to <100.00	672.5	354.3	0.2	738.3	18.5	4 433.0	19.4	2.0	858.0	1.2	25.2	
	100.00 (Default)	1 809.4	650.3	0.1	1 843.6	100.0	1 213.0	46.1	1.3	1 767.5	1.0	938.4	
Subtotal	29 087.2	19 363.9	0.4	36 669.5	6.4	10 766.0	29.8	2.2	20 719.6	0.6	1 063.0	1 017.5	
Total (all portfolios)	64 670.7	28 221.9	0.4	75 914.3	4.6	19 952.0	29.6	2.3	35 140.2	0.5	1 358.2	1 281.7	

*) Local government units are permanently excluded from the institutions exposure class in the IRB approach and are permanently reported under the SA method as a result of the AIRB approach approval.

***) As far as corporate exposures are concerned, the Bank and the whole ING Group identify the so-called specialized lending transactions that comprise the following types of financing: Commercial Property Finance, Trade and Commodity Finance as well as Project Finance, out of which Commercial Property Finance stands for the largest exposure of the Bank. For those types of financing, the Bank uses dedicated PD rating models developed on the ING Group's level.

EU CR8: RWA flow statements of credit risk exposures under the IRB approach

	a)	b)
	RWA amounts	Capital requirements
1 RWAs as at the end of the previous reporting period	38 057.7	3 044.6
2 Asset size	-1 631.3	-130.5
3 Asset quality	484.0	38.7
4 Model updates	0.0	0.0
5 Methodology and policy	770.2	61.6
6 Acquisitions and disposals	0.0	0.0
7 Foreign exchange movements	-175.1	-14.0
8 Other	0.0	0.0
9 RWAs as at the end of the reporting period	37 505.5	3 000.4

Equity exposures are calculated using the following approaches:

- simplified method (for the risk weight of 290% and 370%), and
- using exemption thresholds for deductions from own funds items (for the risk weight of 250%).

Under the simplified risk weighting method, the weight of 290% is used for traded equity exposures; the weight of 370% is applied to the other exposures identified in the portfolio covered by the simplified method and not included in the weight of 190% under this method.

Detailed information on equity exposure is presented in the table below (in accordance with the EU CR10: IRB (specialized lending and equities) template shown in the EBA/GL/2016/11 Guidelines).

EU CR10: IRB (specialised lending and equities)

Regulatory categories	On balance sheet amount		Off balance sheet amount		RW	Off balance sheet amount		RWA		Capital requirements	
	as of 30 Jun 2020	as of 31 Mar 2020	as of 30 Jun 2020	as of 31 Mar 2020		as of 30 Jun 2020	as of 31 Mar 2020	as of 30 Jun 2020	as of 31 Mar 2020	as of 30 Jun 2020	as of 31 Mar 2020
Exchange traded equity exposures	-	-	-	-	290%	-	-	-	-	-	-
Private equity exposures	-	-	-	-	190%	-	-	-	-	-	-
Other equity exposures	62.1	76.8	-	-	250%	62.1	76.8	155.2	191.9	12.4	15.4
Other equity exposures	162.1	177.3	-	-	370%	162.1	177.3	599.9	655.9	48.0	52.5
Total	224.2	254.1	-	-	-	224.2	254.1	755.1	847.8	60.4	67.8

3. Leverage ratio

The calculation of regulatory leverage ratio in the ING Bank Śląski S.A. Group as at 30 June 2020, was based on provisions of Commission Delegated Regulation (EU) 2015/62 of 10 October 2014 amending Regulation (EU) No. 575/2013 of the European Parliament and of the Council with regard to the leverage ratio (hereinafter referred to as the "Regulation 2015/62").

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 2015/62 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 Commission Implementing Regulation (EU) 2016/200.

LRSum: Summary reconciliation of accounting assets and leverage ratio exposures		Applicable Amount
1	Total assets as per published financial statements	180 639.3
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	19.9
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	0.0
4	Adjustments for derivative financial instruments	7 635.8
5	Adjustment for securities financing transactions (SFTs)	0.4
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	12 319.2
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	0.0
EU-6b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)	0.0
7	Other adjustments	-417.9
8	Leverage ratio total exposure measure	200 196.7

The table below presents information on the financial leverage ratio as at 30 June 2020 and the breakdown of the total exposure measure comprising the leverage ratio in accordance with the Commission Implementing Regulation (EU) 2016/200.

LRCom: Leverage ratio common disclosure		CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	180 036.7
2	(Asset amounts deducted in determining Tier 1 capital)	-417.9
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	179 618.8
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	7 247.2
5	Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	1 708.6
EU-5a	Exposure determined under Original Exposure Method	0.0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0.0

LRCom: Leverage ratio common disclosure		CRR leverage ratio exposures
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-697.5
8	(Exempted CCP leg of client-cleared trade exposures)	0.0
9	Adjusted effective notional amount of written credit derivatives	0.0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.0
11	Total derivatives exposures (sum of lines 4 to 10)	8 258.3
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0.0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.0
14	Counterparty credit risk exposure for SFT assets	0.4
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	0.0
15	Agent transaction exposures	0.0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0.0
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	0.4
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	39 163.4
18	(Adjustments for conversion to credit equivalent amounts)	-26 844.2
19	Other off-balance sheet exposures (sum of lines 17 and 18)	12 319.2
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0.0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0.0
Capital and total exposure measure		
20	Tier 1 capital	13 188.3
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	200 196.7
Leverage ratio		
22	Leverage ratio	6.59
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	transitional
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	

On the basis of CRD IV Directive and implementing standards, the Group prepared and implemented "The procedure of preparing the report: Leverage Ratio". This document describes the recipients and detailed rules of leverage ratio calculation in LIREP application for NBP reporting by Accounting Department.

Within the ICAAP process, the excessive leverage ratio risk has been identified as immaterial. The metric used for materiality assessment has been the cost of capital needed to keep the ratio at the required level. Despite risk immateriality, the Group has implemented a management process for this type of risk, including: "Excessive financial leverage risk management policy" and "Leverage ratio planning procedure". The documents sets responsibilities of departments and ALCO Committee within the process.

The Accounting Department is responsible for:

- the leverage ratio calculating methodology (in agreement with the Group Treasury) and current calculation of the ratio, and
- carrying out the obligatory reporting process to external entities of the Bank, such as NBP, KNF.

The Controlling Department is responsible for preparing plans of on-balance and off-balance positions, which are necessary for calculating the components of the leverage ratio.

The Group Treasury is responsible for planning the leverage ratio and initiating actions, which aim to maintain the leverage ratio at the required level.

Market Risk Management is responsible for:

- reporting and monitoring the leverage ratio, as well as informing the Management Board on this issue,
- setting a limit of the leverage ratio, and
- the methodology of estimating the economic capital for the excessive leverage ratio risk, in case of qualifying this risk as significant and carrying out stress tests including the excessive leverage ratio risk.

For internal purposes the required ratio limit is 5%. In order to limit the risk of the leverage ratio falling below the required level, the Market Risk Management controls whether the ratio reaches (or may reach in the forecast horizon) the following levels:

- below 3% - considered as unacceptable,
- between 3% and 5% - considered as the level under observation, and
- above 5% considered - as desired.

If the current or planned leverage ratio falls below the unacceptable level, the Market Risk Management informs the ALCO Committee and the Management Board. Based on the information received, ALCO may decide on recommending the Management Board one of the following actions:

- not paying or reducing the amount of dividend,
- issuance of capital, which could be included to Tier 1,
- limiting the development of the Bank's lending activity,
- securitization or sale of certain loan portfolios, and
- other actions resulting in the ratio improvement.

Based on the ALCO's recommendation, the Management Board decides on the next steps and indicates the unit responsible for carrying out these actions.

In 2020 the leverage ratio has been above internal and regulatory limit. The main influencing factors have been:

- credit dynamics (nominator) – as a result of Bank strategy,
- inclusion of profits for 2019 into Tier 1 capital, and
- inclusion of transition periods in own funds calculation (denominator).

If the Bank considers the risk of excessive leverage as material, in a situation where the leverage ratio is below the unacceptable level under stress tests under a mild recession scenario, the Market Risk Management Department calculates the Tier 1 shortfall as the basis for the economic capital requirement for the risk of excessive leverage. The calculated requirement is included in the economic capital requirement calculations from the month following the approval of the stress test results.

4. Quantitative information on credit risk

Credit risk adjustments

The tables below present detailed quantitative information on credit risk adjustments, as required by Art. 442 Regulations 575/2013 and Guidelines EBA/GL/2016/11:

- EU CR1-A: Credit quality of exposures by exposure classes and instruments,
- EU CR1-B: Credit quality of exposures by industry or counterparty types,
- EU CR1-C: Credit quality of exposures by geography,
- EU CR2-A: Changes in stock of general and specific credit risk adjustment, and
- EU CR2-B: Changes in the stock of defaulted and impaired loans and debt securities.

EU CR1-A: Credit quality of exposures by exposure classes and instruments

	a)		b)	c)	d)	e)	f)	g)
	Defaulted exposures	Gross carrying values of Non-defaulted exposures						
1	Central governments or central banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	Institutions	5.1	15 772.6	2.7	0.0	0.0	0.0	15 775.0
3	Corporates	2 637.3	74 477.6	1 279.0	0.0	0.0	0.0	75 835.9
4	<i>Of which: Specialised lending</i>	451.8	9 140.7	118.8	0.0	0.0	0.0	9 473.7
5	<i>Of which: SMEs</i>	308.2	18 763.1	142.7	0.0	0.0	0.0	18 928.6
6	Retail	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	Secured by real estate property	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	<i>SMEs</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	<i>Non-SMEs</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	<i>Qualifying revolving</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	<i>Other retail</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	<i>SMEs</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	<i>Non-SMEs</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Equity	0.0	224.2	0.0	0.0	0.0	0.0	224.2
15	Total IRB approach	2 642.4	90 474.4	1 281.7	0.0	0.0	0.0	91 835.1
16	Central governments or central banks	0.0	49 835.1	0.0	0.0	0.0	0.0	49 835.1
17	Regional governments or local authorities	0.0	3 621.7	0.0	0.0	0.0	0.0	3 621.7
18	Public sector entities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Multilateral development banks	0.0	4 554.8	0.0	0.0	0.0	0.0	4 554.8
20	International organisations	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Institutions	0.0	0.1	0.0	0.0	0.0	0.0	0.1
22	Corporates	0.0	9 019.9	3.2	0.0	0.0	0.0	9 016.7
23	<i>Of which: SMEs</i>	0.0	7 257.0	3.0	0.0	0.0	0.0	7 254.0
24	Retail	0.0	31 337.6	281.7	0.0	0.0	0.0	31 055.9
25	<i>Of which: SMEs</i>	0.0	7 000.7	110.3	0.0	0.0	0.0	6 890.4

EU CR1-A: Credit quality of exposures by exposure classes and instruments

	a)	b)	c)	d)	e)	f)	g)
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d)
	Defaulted exposures	Non-defaulted exposures					
26 Secured by mortgages on immovable property	0.0	32 240.3	118.2	0.0	0.0	0.0	32 122.1
27 Of which: SMEs	0.0	382.2	2.8	0.0	0.0	0.0	379.4
28 Exposures in default	1 404.5	0.0	543.7	0.0	0.0	0.0	860.8
29 Items associated with particularly high risk	0.0	0.0	0.0	0.0	0.0	0.0	0.0
30 Covered bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31 Claims on institutions and corporates with a short-term credit assessment	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32 Collective investments undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0
33 Equity exposures	0.0	0.0	0.0	0.0	0.0	0.0	0.0
34 Other exposures	0.0	3 107.5	0.0	0.0	0.0	0.0	3 107.5
35 Total standardised approach	1 404.5	133 717.0	946.8	0.0	0.0	0.0	134 174.7
36 Total	4 046.9	224 191.4	2 228.5	0.0	0.0	0.0	226 009.8
37 Of which: Loans	3 962.8	126 642.8	2 160.3	0.0	0.0	0.0	128 445.3
38 Of which: Debt securities	0.0	55 319.6	0.3	0.0	0.0	0.0	55 319.3
39 Of which: Off-balance-sheet exposures	84.1	38 540.5	67.5	0.0	0.0	0.0	38 557.1

*) Excludes CVA RWA

EU CR1-B: Credit quality of exposures by industry or counterparty types

	a)	b)	c)	d)	e)	f)	g)
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d)
	Defaulted exposures	Non-defaulted exposures					
1 Agriculture, forestry and fishing	161.1	1 923.7	72.9	0.0	0.0	0.0	2 011.9
2 Mining and quarrying	12.6	658.0	4.9	0.0	0.0	0.0	665.7
3 Manufacturing	629.3	28 836.2	283.9	0.0	0.0	0.0	29 181.6
4 Electricity, gas, steam and air conditioning supply	188.8	3 188.8	111.5	0.0	0.0	0.0	3 266.1
5 Water supply	0.1	260.4	0.4	0.0	0.0	0.0	260.1
6 Construction	366.1	5 618.4	200.6	0.0	0.0	0.0	5 783.9
7 Wholesale and retail trade	898.0	20 197.5	494.4	0.0	0.0	0.0	20 601.1
8 Transport and storage	191.1	5 163.2	78.0	0.0	0.0	0.0	5 276.3
9 Accommodation and food service activities	29.0	1 223.2	20.6	0.0	0.0	0.0	1 231.6
10 Information and communication	13.0	1 921.2	10.8	0.0	0.0	0.0	1 923.4
11 Financial and insurance activities	16.6	27 498.1	8.1	0.0	0.0	0.0	27 506.6
12 Real estate activities	396.5	11 325.0	119.1	0.0	0.0	0.0	11 602.4
13 Professional, scientific and technical activities	231.8	5 721.4	142.1	0.0	0.0	0.0	5 811.1

EU CR1-B: Credit quality of exposures by industry or counterparty types

		Gross carrying values of		c) Specific credit risk adjustment	d) General credit risk adjustment	e) Accumulated write-offs	f) Credit risk adjustment charges of the period	g) Net values (a+b-c-d)
		a) Defaulted exposures	b) Non-defaulted exposures					
14	Administrative and support service activities	22.5	1 475.6	11.4	0.0	0.0	0.0	1 486.7
15	Public administration and defence, compulsory social security	0.0	46 828.0	0.0	0.0	0.0	0.0	46 828.0
16	Education	6.4	126.8	3.6	0.0	0.0	0.0	129.6
17	Human health services and social work activities	48.0	850.2	24.7	0.0	0.0	0.0	873.5
18	Arts, entertainment and recreation	48.3	1 211.8	31.9	0.0	0.0	0.0	1 228.2
18	Other services	787.7	60 163.9	609.6	0.0	0.0	0.0	60 342.0
20	Total	4 046.9	224 191.4	2 228.5	0.0	0.0	0.0	226 009.8

EU CR1-C : Credit quality of exposures by geography

	Gross carrying values of		c) Specific credit risk adjustment	d) General credit risk adjustment	e) Accumulated write-offs	f) Credit risk adjustment charges of the period	g) Net values (a+b-c-d)
	a) Defaulted exposures	b) Non-defaulted exposures					
Poland	4 044.4	207 364.2	2 225.2	0.0	0.0	0.0	209 183.4
United Kingdom	0.6	7 391.5	0.4	0.0	0.0	0.0	7 391.7
Luxembourg	0.0	5 054.6	1.2	0.0	0.0	0.0	5 053.4
Austria	0.0	1 386.6	0.0	0.0	0.0	0.0	1 386.6
Netherlands	0.1	428.4	0.1	0.0	0.0	0.0	428.4
Ireland	0.1	380.3	0.0	0.0	0.0	0.0	380.4
France	0.0	359.2	0.0	0.0	0.0	0.0	359.2
Other	1.7	1 826.6	1.6	0.0	0.0	0.0	1 826.7
Total	4 046.9	224 191.4	2 228.5	0.0	0.0	0.0	226 009.8

*) Excludes Counterparty Credit Risk exposures, CVA RWA

EU CR2-A : Changes in stock of general and specific credit risk adjustment		
	a)	b)
	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1	Opening balance	2 607.2
2	Increases due to amounts set aside for estimated loan losses during the period	1 001.0
3	Decreases due to amounts reversed for estimated loan losses during the period	-397.0
4	Decreases due to amounts taken against accumulated credit risk adjustments	-22.0
5	Transfers between credit risk adjustments	0.0
6	Impact of exchange rate differences	4.0
7	Business combinations, including acquisitions and disposals of subsidiaries	0.0
8	Other adjustments	31.5
9	Closing balance	3 224.7
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	0.0
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	0.0

EU CR2-B: Changes in the stock of defaulted and impaired loans and debt securities	
	a)
	Gross carrying value defaulted exposures
Opening balance	3 856.0
Loans and debt securities that have defaulted or impaired since the last reporting period	531.9
Returned to non-defaulted status	-39.9
Amounts written off	0.0
Other changes	-301.1
Closing balance	4 046.9

Use of credit risk mitigation techniques

The tables below present detailed quantitative information regarding the use of credit risk mitigation techniques in accordance with the requirements of Art. 453 of Regulation 575/2013 and Guidelines EBA/GL/2016/11:

- EU CR3: Credit risk mitigation techniques - overview,
- EU CR4: Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects, and
- EU CR7: IRB approach - Effect on the RWAs of credit derivatives used as CRM techniques.

EU CR3: Credit risk mitigation techniques - overview

	a)	b)	c)	d)	e)
	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	129 563.7	37 438.7	34 223.2	3 215.5	na
Total debt securities	55 319.3	0.0	0.0	0.0	na
Total exposures	184 883.0	37 438.7	34 223.2	3 215.5	na
<i>Of which defaulted</i>	2 360.7	840.1	709.9	130.2	na

EU CR4: Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

Exposure classes	a)	b)	c)	d)	e) f)	
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-Balance Sheet amount	Off-Balance Sheet amount	On-Balance Sheet amount	Off-Balance Sheet amount	RWA	RWA density
1 Central governments or central banks	49 476.6	358.5	49 538.1	36.1	892.2	2%
2 Regional government or local authorities	3 042.3	579.4	3 042.3	278.8	664.2	20%
3 Public sector entities	0.0	0.0	0.0	0.0	0.0	0%
4 Multilateral development banks	4 554.8	0.0	4 914.7	0.0	0.0	0%
5 International organisations	0.0	0.0	0.0	0.0	0.0	0%
6 Institutions	0.1	0.0	0.1	0.0	0.1	100%
7 Corporates	4 745.5	4 274.4	4 734.7	146.0	4 776.4	98%
8 Retail	25 855.9	5 481.8	25 558.8	2 372.2	19 858.1	71%
9 Secured by mortgages on immovable property	31 997.4	242.8	31 879.1	120.7	12 361.8	39%
10 Exposures in default	1 399.8	4.7	854.9	1.5	912.0	106%
11 Exposures associated with particularly high risk	0.0	0.0	0.0	0.0	0.0	0.0
12 Covered bonds	0.0	0.0	0.0	0.0	0.0	0.0
13 Institutions and corporates with a short-term credit assessment	0.0	0.0	0.0	0.0	0.0	0.0
14 Collective investment undertakings	0.0	0.0	0.0	0.0	0.0	0.0
15 Equity	0.0	0.0	0.0	0.0	0.0	0.0
16 Other items	3 107.5	0.0	3 107.5	0.0	2 548.5	82%
17 Total	124 179.9	10 941.6	123 630.2	2 955.3	42 013.3	33%

EU CR7: IRB approach - Effect on the RWAs of credit derivatives used as CRM techniques		
	a)	b)
	Pre-credit derivatives RWAs	Actual RWAs
1 Exposures under FIRB	0.0	0.0
2 Central governments and central banks	0.0	0.0
3 Institutions	0.0	0.0
4 Corporates - SMEs	0.0	0.0
5 Corporates - Specialised lending	0.0	0.0
6 Corporates - Other	0.0	0.0
7 Exposures under AIRB	35 895.3	35 895.3
8 Central governments and central banks	0.0	0.0
9 Institutions	1 892.0	1 892.0
10 Corporates - SMEs	7 183.4	7 183.4
11 Corporates - Specialised lending	5 345.2	5 345.2
12 Corporates - Other	20 719.6	20 719.6
13 Retail - Secured by real estate SMEs	0.0	0.0
14 Retail - Secured by real estate non-SMEs	0.0	0.0
15 Retail - Qualifying revolving	0.0	0.0
16 Retail - Other SMEs	0.0	0.0
17 Retail - Other non-SMEs	0.0	0.0
18 Equity IRB	755.1	755.1
19 Other non-credit obligation assets	0.0	0.0
20 Total	35 895.3	35 895.3

Exposure to the counterparty credit risk

The tables below present detailed quantitative information on counterparty credit risk exposure in accordance with the requirements of Art. 439 and Art. 452 of Regulation 575/2013 and Guidelines EBA/GL/2016/11:

- EU CCR1: Analysis of the counterparty credit risk (CCR) exposure by approach,
- EU CCR2: Credit valuation adjustment (CVA) capital charge, and
- EU CCR4: IRB approach - CCR exposures by portfolio and PD scale.

EU CCR1 – Analysis of the counterparty credit risk (CCR) exposure by approach

	a)	b)	c)	d)	e)	f)	g)
	Notional	Replacement cost / current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
1	Mark to market	3 821.3	1 018.2			1 850.1	115.9
2	Original exposure	-				-	-
3	Standardised approach	-	-	-	-	-	-
4	IMM (for derivatives and SFTs)		-			-	-
5	<i>Of which securities financing transactions</i>			-	-	-	-
6	<i>Of which derivatives and long settlement transactions</i>			-	-	-	-
7	<i>Of which from contractual cross-product netting</i>			-	-	-	-
8	Financial collateral simple method (for SFTs)					-	-
9	Financial collateral comprehensive method (for SFTs)					-	-
10	VaR for SFTs					-	-
11	Total						115.9

EU CCR2 – CVA capital charge

	a)	b)	c)	d)
	as of 30 Jun 2020		as of 31 Mar 2020	
	Exposure value	RWAs	Exposure value	RWAs
1	Total portfolios subject to the advanced method	-	-	-
2	(i) VaR component (including the 3× multiplier)			-
3	(ii) SVaR component (including the 3× multiplier)			-
4	All portfolios subject to the standardised method	204.3	52.2	206.8
EU4	Based on the original exposure method	-	-	-
5	Total subject to the CVA capital charge	204.3	52.2	206.8

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EU CCR4: IRB approach – CCR exposures by portfolio and PD scale								
Exposure class	PD scale	a)	b)	c)	d)	e)	f)	g)
		EAD post CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density
Institutions	0.00 to <0.15	260.30	0.06%	32	37.56%	2.64	40.9	15,72%
Institutions	0.15 to <0.25	4.20	0.21%	5	37.89%	4.27	3.1	73,99%
Institutions	0.25 to <0.50	40.50	0.43%	12	59.97%	2.27	46.9	115,68%
Institutions	0.50 to <0.75	-	-	-	-	-	0.0	-
Institutions	0.75 to <2.50	6.20	1.59%	24	38.13%	1.23	6.2	99,33%
Institutions	2.50 to <10.00	0.40	5.88%	15	39.64%	0.47	0.6	150,17%
Institutions	10.00 to <100.00	-	16.32%	1	38.13%	1.00	0.0	216,86%
Institutions	100.00 (Default)	-	-	-	-	-	0.0	-
Institutions	Subtotal	311.60	24.50%	89	251.31%	11.88	97.6	31,33%
Corporates Specialised lending	0.00 to <0.15	0.1	0.14%	1	91.37%	4.34	0.1	109,84%
Corporates Specialised lending	0.15 to <0.25	0.0	0.00%	0	0.00%	-	0.0	0,00%
Corporates Specialised lending	0.25 to <0.50	83.4	0.39%	46	81.56%	3.83	119.4	143,25%
Corporates Specialised lending	0.50 to <0.75	0.0	-	-	-	-	0.0	-
Corporates Specialised lending	0.75 to <2.50	21.0	0.82%	16	78.31%	3.32	38.0	180,55%
Corporates Specialised lending	2.50 to <10.00	0.0	0.00%	0	0.00%	-	0.0	0,00%
Corporates Specialised lending	10.00 to <100.00	2.2	4.39%	1.00	54.50%	2.87	4.4	197,80%
Corporates Specialised lending	100.00 (Default)	0.0	-	-	-	-	0.0	-
Corporates Specialised lending	Subtotal	106.8	5.74%	64	305.74%	14.36	162.0	151,71%
Corporates SME	0.00 to <0.15	0.0	-	-	-	-	0.0	-
Corporates SME	0.15 to <0.25	0.0	-	-	-	-	0.0	-
Corporates SME	0.25 to <0.50	0.1	0.35%	1	48.60%	1.00	0.0	55,60%
Corporates SME	0.50 to <0.75	0.0	0.59%	1	48.60%	1.00	0.0	74,79%
Corporates SME	0.75 to <2.50	0.4	1.36%	4	48.60%	1.00	0.3	81,79%
Corporates SME	2.50 to <10.00	0.0	0.00%	0	0.00%	-	0.0	0,00%
Corporates SME	10.00 to <100.00	0.0	-	-	-	-	0.0	-



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EU CCR4: IRB approach – CCR exposures by portfolio and PD scale								
Exposure class	PD scale	a) EAD post CRM	b) Average PD	c) Number of obligors	d) Average LGD	e) Average maturity	f) RWAs	g) RWA density
Corporates SME	100.00 (Default)	0.0	-	-	-	-	0.0	-
Corporates SME	Subtotal	0.4	2.30%	6	145.80%	3.00	0.3	78,37%
Corporates Other	0.00 to <0.15	69.7	0.12%	6	48.82%	1.53	20.6	29,60%
Corporates Other	0.15 to <0.25	7.6	0.18%	22	48.64%	1.37	3.0	38,71%
Corporates Other	0.25 to <0.50	41.3	0.36%	38	48.79%	1.54	23.4	56,65%
Corporates Other	0.50 to <0.75	6.7	0.59%	47	48.60%	1.61	5.0	74,01%
Corporates Other	0.75 to <2.50	40.1	1.34%	108	47.95%	2.10	43.2	107,93%
Corporates Other	2.50 to <10.00	2.1	4.60%	22	48.65%	1.00	2.8	135,13%
Corporates Other	10.00 to <100.00	1.7	14.54%	4	48.60%	1.42	4.5	268,87%
Corporates Other	100.00 (Default)	0.1	100.00%	1	48.82%	2.50	0.6	610,24%
Corporates Other	Subtotal	169.3	121.72%	248	388.87%	13.07	103.1	60,92%
Total (all portfolios)		588,1	154.25%	407	1091.72%	42.30	363.1	61.74%

5. Quantitative information on liquidity

The tables below present detailed quantitative information on liquidity in accordance with the requirements of Art. 451a of Regulation 575/2013:

- Liquidity coverage ratio, and
- Net stable funding ratio.

Liquidity coverage ratio		TOTAL UNWEIGHTED VALUE (AVERAGE)				TOTAL WEIGHTED VALUE (AVERAGE)			
		30-09-2019	31-12-2019	31-03-2020	30-06-2020	30-09-2019	31-12-2019	31-03-2020	30-06-2020
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)					30 132.0	31 006.0	31 514.6	35 604.0
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	103 481.0	106 617.0	110 178.0	116 097.0	8 119.0	8 350.0	8 611.0	9 106.0
3	Stable deposits	66 180.0	68 366.0	70 823.0	74 329.0	3 309.0	3 418.0	3 541.0	3 716.0
4	Less stable deposits	37 302.0	38 251.0	39 354.0	41 762.0	4 810.0	4 932.0	5 070.0	5 390.0
5	Unsecured wholesale funding	16 343.0	16 840.0	17 142.0	17 123.0	9 400.0	9 548.0	9 525.0	9 367.0
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	Non-operational deposits (all counterparties)	16 343.0	16 840.0	17 142.0	17 123.0	9 400.0	9 548.0	9 525.0	9 367.0
8	Unsecured debt					0.0	0.0	0.0	0.0
9	Secured wholesale funding					0.0	0.0	0.0	0.0
10	Additional requirements	22 900.0	22 995.0	23 135.0	23 504.0	2 988.0	3 015.0	3 032.0	3 197.0
11	Outflows related to derivative exposures and other collateral requirements	925.0	935.0	958.0	1 125.0	925.0	935.0	958.0	1 125.0
12	Outflows related to loss of funding on debt products	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Credit and liquidity facilities	21 975.0	22 060.0	22 177.0	22 379.0	2 063.0	2 080.0	2 074.0	2 071.0
14	Other contractual funding obligations	6 646.0	6 847.0	6 979.0	5 920.0	6 480.0	6 666.0	6 778.0	5 699.0
15	Other contingent funding obligations	13 371.0	13 757.0	13 992.0	14 637.0	0.0	0.0	0.0	0.0
16	TOTAL CASH OUTFLOWS					26 987.0	27 579.0	27 946.0	27 368.0
CASH-INFLOWS									
17	Secured lending (eg reverse repos)	184.0	245.0	346.0	346.0	2.0	3.0	3.0	3.0
18	Inflows from fully performing exposures	2 488.0	2 567.0	2 613.0	2 747.0	1 019.0	1 028.0	1 041.0	1 092.0
19	Other cash inflows	2 029.0	1 809.0	2 048.0	1 949.0	2 029.0	1 809.0	2 048.0	1 949.0
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	4 701.0	4 621.0	5 007.0	5 042.0	3 050.0	2 840.0	3 092.0	3 043.0
EU-20a	Fully exempt inflows	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EU-20b	Inflows Subject to 90% Cap	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
EU-20c	Inflows Subject to 75% Cap								
						TOTAL ADJUSTED VALUE			
21	LIQUIDITY BUFFER					30 132.0	31 006.0	31 514.6	35 604.0
22	TOTAL NET CASH OUTFLOWS					23 937.0	24 739.0	24 854.8	24 325.0
23	LIQUIDITY COVERAGE RATIO (%)					1.26	1.25	1.27	1.48

Net stable funding ratio

	30 Sep 2019	31 Dec 2019	31 Mar 2020	30 Jun 2020
amounts of stable funding available	125 692.0	131 662.7	137 981.2	150 135.2
the amount of stable funding required	99 477.3	101 185.4	106 308.0	104 393.9
stable net financing rate	1.26	1.30	1.30	1.44

6. Quantitative information on non-performing and forborne exposures

The tables below present detailed quantitative information on non-performing and forborne exposures in accordance with the requirements of Guidelines EBA/GL/2018/10:

- Template 1: Credit quality of forborne exposures,
- Template 3: Credit quality of performing and non-performing exposures by past due days,
- Template 4: Performing and non-performing exposures and related provisions, and
- Template 9: Collateral obtained by taking possession and execution processes.

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Template 1: 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				
1	Loans and advances	1 028.9	1 439.2	1 439.2	1 439.2	91.1	788.8	1 136.4	481.4
2	Central banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	General governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	Non-financial corporations	768.4	1 113.2	1 113.2	1 113.2	58.7	589.5	920.6	444.5
7	Households	260.5	326.0	326.0	326.0	32.4	199.3	215.8	37.0
8	Debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loan commitments given	86.5	19.4	19.4	19.4	0.6	0.1	0.0	0.0
10	Total	1 115.4	1 458.6	1 458.6	1 458.6	91.7	788.9	1 136.4	481.4

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Template 3: Credit quality of performing and non-performing exposures by past due days

	a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	
	Gross carrying amount/nominal amount												
	Performing exposures						Non-performing exposures						
		Not past due or past due 30 days	Past due > 30 days 90 days		Unlikely to pay that are not past due or are past due 90 days	Past due > 90 days 180 days	Past due > 180 days 1 year	Past due > 1 year 2 years	Past due > 2 years 5 years	Past due > 5 years 7 years	Past due > 7 years	Of which defaulted	
1	Loans and advances	119 446.5	119 219.2	215.6	3 933.9	1 250.9	280.0	565.5	804.0	1 033.3	0.3	0.0	3 933.4
2	Central banks	760.4	760.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	General governments	1 516.4	1 516.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Credit institutions	4 172.4	4 172.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Other financial corporations	13 456.7	13 456.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	Non-financial corporations	38 426.8	38 365.1	53.2	2 442.6	876.7	105.2	342.0	403.9	714.6	0.2	0.0	2 442.6
7	Of which SMEs	29 656.5	29 623.1	24.6	1 825.8	492.7	101.2	177.0	340.3	714.5	0.2	0.0	1 825.8
8	Households	61 113.8	60 948.2	162.5	1 491.3	374.2	174.7	223.6	400.1	318.7	0.0	0.0	1 490.7
9	Debt securities	2 228.4	2 228.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Central banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	General governments	1 487.2	1 487.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Other financial corporations	732.3	732.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Non-financial corporations	8.9	8.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Off-balance-sheet exposures	39 247.1			81.8								83.7
16	Central banks	0.0			0.0								0.0
17	General governments	605.0			0.0								0.0
18	Credit institutions	3 028.8			0.0								0.0
19	Other financial corporations	7 509.3			0.0								0.0



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Template 3: Credit quality of performing and non-performing exposures by past due days

	a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)
	Gross carrying amount/nominal amount											
	Performing exposures					Non-performing exposures						
		Not past due or past due 30 days	Past due > 30 days 90 days		Unlikely to pay that are not past due or are past due 90 days	Past due > 90 days 180 days	Past due > 180 days 1 year	Past due > 1 year 2 years	Past due > 2 years 5 years	Past due > 5 years 7 years	Past due > 7 years	Of which defaulted
20 Non-financial corporations	21 620.3			78.2								79.5
21 Households	6 483.7			3.6								4.2
22 Total	160 922.1	121 447.7	215.6	4 015.8	1 250.9	280.0	565.5	804.0	1 033.3	0.3	0.0	4 017.1



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Template 4: 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						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				Accumulated partial write-off	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						
1	Loans and advances	119 446.5	105 533.9	13 912.6	3 933.9	19.0	3 914.6	787.7	222.1	565.6	2 264.2	4.6	2 259.5	0.0	16 045.7	529.8	
2	Central banks	760.4	760.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
3	General governments	1 516.4	1 516.2	0.2	0.0	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0	2.4	0.0	
4	Credit institutions	4 087.8	4 087.7	0.1	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
5	Other financial corporations	13 456.7	13 456.6	0.0	0.0	0.0	0.0	1.1	1.1	0.0	0.0	0.0	0.0	0.0	0.3	0.0	
6	Non-financial corporations	38 511.3	29 827.2	8 684.1	2 442.6	3.4	2 439.2	282.6	124.7	157.8	1 249.2	0.2	1 249.0	0.0	7 965.2	471.2	
7	Of which SMEs	29 656.5	23 858.1	5 798.4	1 825.8	3.2	1 822.5	204.9	82.1	122.8	989.5	0.2	989.2	0.0	6 462.0	221.4	
8	Households	61 113.8	55 885.6	5 228.2	1 491.3	15.7	1 475.5	503.5	95.8	407.7	1 015.0	4.4	1 010.6	0.0	8 077.8	58.6	
9	Debt securities	2 228.4	2 219.6	8.9	0.0	0.0	0.0	0.9	0.4	0.5	0.0	0.0	0.0	0.0	0.0	0.0	
10	Central banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
11	General governments	1 487.2	1 487.2	0.0	0.0	0.0	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
12	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
13	Other financial corporations	732.3	732.3	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
14	Non-financial corporations	8.9	0.0	8.9	0.0	0.0	0.0	0.5	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	
15	Off-balance-sheet exposures	39 247.1	37 489.9	1 753.4	83.7	0.1	45.0	68.4	38.1	29.2	35.2	0.0	35.2		415.7	0.2	
16	Central banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	
17	General governments	605.0	604.9	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	
18	Credit institutions	3 028.8	3 028.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	



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Template 4: 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						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			Accumulated partial write-off	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					
19 Other financial corporations	7 509.3	7 508.2	1.1	0.0	0.0	0.0	0.2	0.1	0.1	0.0	0.0	0.0		0.8	0.0
20 Non-financial corporations	21 620.3	20 075.7	1 541.8	79.5	0.0	41.0	53.4	32.5	20.3	31.7	0.0	31.7		368.8	0.1
21 Households	6 483.7	6 272.3	210.3	4.2	0.1	3.9	14.8	5.5	8.7	3.5	0.0	3.5		46.1	0.1
22 Total	160 922.1	145 243.4	15 674.9	4 017.7	19.1	3 959.6	857.0	260.6	595.3	2 299.4	4.6	2 294.7	0.0	16 461.4	530.0

Template 9: Collateral obtained by taking possession and execution processes

		a)	b)
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)	0.0	0.0
2	Other than PP&E	0.0	0.0
3	<i>Residential immovable property</i>	0.0	0.0
4	<i>Commercial Immovable property</i>	0.0	0.0
5	<i>Movable property (auto, shipping, etc.)</i>	0.0	0.0
6	<i>Equity and debt instruments</i>	0.0	0.0
7	<i>Other</i>	0.0	0.0
8	Total	0.0	0.0

7. Information on exposures subject to measures applied in response to the COVID-19 crisis

The tables below present detailed quantitative information on exposures subject to measures applied in response to the COVID-19 crisis in accordance with the requirements of Guidelines EBA/GL/2020/07:

- Template 1: Information on loans and advances subject to legislative and non-legislative moratoria,
- Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria, and
- Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis.

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Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk								Gross carrying amount		
	Performing				Non performing				Performing				Non performing		Inflows to non-performing exposures	
			Of which: exposures with forbearance measure	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	
1	Loans and advances subject to moratorium	9 310.3	8 991.4	216.6	2 471.6	318.9	269.1	78.2	257.8	141.6	12.7	112.4	116.2	105.7	35.6	53.7
2	of which: Households	4 217.7	4 171.9	83.7	939.3	45.8	28.3	34.5	115.1	94.8	5.8	79.8	20.3	14.2	18.7	30.2
3	of which: Collateralised by residential immovable property	1 936.1	1 925.5	39.3	253.3	10.6	10.0	10.6	22.8	18.7	2.5	17.6	4.1	3.8	4.1	9.7
4	of which: Non-financial corporations	5 087.5	4 814.5	132.9	1 530.0	273.0	240.8	43.7	142.6	46.7	6.8	32.6	95.9	91.5	16.9	23.6
5	of which: Small and Medium-sized Enterprises	3 243.8	3 170.2	50.5	837.6	73.6	53.5	43.7	55.8	34.5	4.6	24.2	21.3	18.1	16.9	16.9
6	of which: Collateralised by commercial immovable property	2 951.7	2 750.1	27.3	786.5	201.6	192.6	24.6	99.8	18.9	2.6	12.2	80.9	79.5	7.6	7.0



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Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

	a	b	c	d	e	f	g	h	i
	Number of obligors		Of which: legislative moratoria	Of which: expired	Gross carrying amount				
					Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1 Loans and advances for which moratorium was offered	40 873.0	9 420.9							
2 Loans and advances subject to moratorium (granted))	40 322.0	9 310.3	8.3	321.7	2 863.6	5 894.3	226.3	1.2	3.2
3 of which: Households		4 217.7	8.3	67.5	1 029.8	3 065.1	54.6	0.4	0.3
4 of which: Collateralised by residential immovable property		1 936.1	5.6	0.0	363.9	1 555.9	16.0	0.0	0.3
5 of which: Non-financial corporations		5 087.5	0.0	253.7	1 830.5	2 827.9	171.7	0.8	2.9
6 of which: Small and Medium-sized Enterprises		3 243.8	0.0	113.3	1 005.1	2 082.0	39.7	0.8	2.9
7 of which: Collateralised by commercial immovable property		2 951.7	0.0	0.0	703.7	2 086.4	158.7	0.0	2.9

Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

	a	b	c	d
	Gross carrying amount	Maximum amount of the guarantee that can be considered	Gross carrying amount	Inflows to non-performing exposures
1 Newly originated loans and advances subject to public guarantee schemes				
2 of which: Households				
3 of which: Collateralised by residential immovable property				
4 of which: Non-financial corporations				
5 of which: Small and Medium-sized Enterprises				
6 of which: Collateralised by commercial immovable property				



8. Impact of the implementation of IFRS 9 on capital adequacy

When calculating the capital ratios, the Group was using the transitional provisions concerning alleviation of the IFRS 9 implementation impact on own funds. If the IFRS 9 implementation impact had been recognised in full, the total capital ratio would have arrived at 17.27% and the Tier 1 capital ratio at 14.73%.

IFRS 9-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

Available capital (amounts)		
1	Common Equity Tier 1 (CET1) capital	13 188.3
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12 985.6
3	Tier 1 capital	13 188.3
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12 985.6
5	Total capital	15 421.3
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15 218.6
Risk-weighted assets (amounts)		
7	Total risk-weighted assets	88 259.0
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	88 141.4
Capital ratios		
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	14.94%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.73%
11	Tier 1 (as a percentage of risk exposure amount)	14.94%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.73%
13	Total capital (as a percentage of risk exposure amount)	17.47%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.27%
Leverage ratio		
15	Leverage ratio total exposure measure	200 196.7
16	Leverage ratio	6.59%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6.49%