

Independent Statutory Auditor's Review Report on
Condensed Consolidated Interim Financial Statements of
ING Bank Śląski S.A. Group
covering the period from
1 January 2024 to 30 June 2024

INDEPENDENT STATUTORY AUDITOR'S REVIEW REPORT ON CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS

Translation of the document originally issued in Polish

To the Shareholders and the Supervisory Board of ING Bank Śląski S.A.

Introduction

We have reviewed the accompanying condensed consolidated interim financial statements of the group, the parent company of which is ING Bank Śląski S.A. (hereinafter "the Parent Company") with its registered office in Katowice, ul. Sokolska 34, which comprise: the condensed consolidated interim statement of financial position as at 30 June 2024, the interim condensed consolidated income statement, the interim condensed consolidated statement of comprehensive income, the interim condensed consolidated statement of changes in equity, the interim condensed consolidated cash flow statement for the period from 1 January 2024 to 30 June 2024 and additional information to the interim condensed consolidated financial statements (hereinafter "interim condensed consolidated financial statements").

The Parent Company's Management Board is responsible for the preparation and fair presentation of these condensed consolidated interim financial statements in accordance with International Accounting Standard 34 *Interim Financial Reporting* published in the form of regulations of the European Commission.

Our responsibility is to express a conclusion on these condensed consolidated interim financial statements based on our review.

Scope of review

We conducted our review in accordance with National Standard on Review Engagements 2410 as per International Standard on Review Engagements 2410, *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* adopted by the National Council of Statutory Auditors.

A review of condensed consolidated interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures.

A review is substantially less in scope than an audit conducted in accordance with National Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these condensed consolidated interim financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed consolidated interim financial statements are not prepared, in all material respects, in accordance with the requirements of the International Accounting Standard 34 *Interim Financial Reporting* published in the form of regulations of the European Commission.

Acting on behalf of Mazars Audyt Sp. z o.o. with its registered office in Warsaw, ul. Piękna 18, registered in the list of audit firms under number 186, on behalf of which the key statutory auditor reviewed the condensed consolidated interim financial statements.

Małgorzata Pek

Key Statutory Auditor

No 13070

forv/s
mazars

Warsaw, 6 August 2024