



Independent Statutory Auditor's Review Report on
Interim Condensed Separate Financial Statements
of **ING Bank Śląski S.A.**
covering the period from 1 January 2023
to 30 June 2023

Mazars Audyt Sp. z o.o.
ul. Piękna 18
00-549 Warsaw

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

Translation of the document originally issued in Polish

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

Introduction

We have reviewed the accompanying interim condensed separate financial statements of ING Bank Śląski S.A. (hereinafter "the Bank") with its registered office in Katowice, ul. Sokolska 34, which comprise: the interim condensed statement of financial position as at 30 June 2023, the interim condensed statement of comprehensive income, the interim condensed income statement, the interim condensed statement of changes in equity, the interim condensed cash flow statement for the period from 1 January 2023 to 30 June 2023 and additional information to the interim condensed separate financial statements (hereinafter "condensed separate interim financial statements").

The Bank's Management Board is responsible for the preparation and fair presentation of these interim condensed separate 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 interim condensed separate 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 resolution no. 3436/52e/2019 of the National Council of Statutory Auditors of 8 April 2019.

A review of interim condensed separate 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 as per International Standards on Auditing adopted by resolution no. 3430/52a/2019 of the National Council of Statutory Auditors of 21 March 2019 (as amended) 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 interim condensed separate financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed separate 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.

On behalf of

Mazars Audyt Sp. z o.o. entered in the list of audit firms under number 186

Warsaw, ul. Piękna 18

Małgorzata Pek - Kocik

Key Statutory Auditor

No 13070

The logo for Mazars, consisting of the word "mazars" in a bold, lowercase, blue sans-serif font.

Warsaw, 2nd August 2023