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Independent Auditor's Report on Review of Condensed Interim Separate Financial Statements

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

Introduction

We have reviewed the accompanying condensed interim separate financial statements of ING Bank Śląski S.A. (the "Bank"), which comprise:

- the interim condensed standalone statement of financial position as at 30 June 2021,

and, for the three-month and six-month periods ended 30 June 2021:

- the interim condensed standalone income statement;
- the interim condensed standalone statement of comprehensive income;

and, for the six-month period ended 30 June 2021:

- the interim condensed standalone statement of changes in equity;

- the interim condensed standalone cash flow statement;

and

- additional information to the interim condensed standalone financial statements

(the "condensed interim separate financial statements").

The Management Board of the Bank is responsible for the preparation and presentation of these condensed interim separate financial statements in accordance with IAS 34 *Interim Financial Reporting*, as adopted by the European Union. Our responsibility is to express a conclusion on these condensed interim separate financial statements based on our review.



Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim separate financial statements are not prepared, in all

material respects, in accordance with IAS 34 *Interim Financial Reporting*, as adopted by the European Union.

On behalf of audit firm

KPMG Audyt Spółka z ograniczoną odpowiedzialnością sp.k.

Registration No. 3546

Signed on the Polish original

Marcin Dymek

Key Statutory Auditor
Registration No. 9899
Limited Partner, Proxy

Warsaw, 5 August 2021