

The data contained in this document are of the preliminary and estimated nature. The final financials will be presented in the consolidated annual report of the Bank Group for the year ended 31 December 2022 and in the annual report of the Bank for the year ended 31 December 2022, which will be published on 10 March 2022.

Information on preliminary and unaudited consolidated financial results of the ING Bank Śląski S.A. Group for the fourth quarter of 2022

- **The most important financial and business data of the ING Bank Śląski S.A. Group in the fourth quarter of 2022**

In four quarters of 2022, ING Bank Śląski's consolidated net profit amounted to PLN 1,944.4 million, which means a decrease of 15.8% compared to the same period last year. ING Bank Śląski Group recorded an increase in the basic commercial volumes - gross loans by 6.9% y/y and deposits by 12.3% y/y.

Key financial data of ING Bank Śląski Group for 4 quarters of 2022 compared to the same period last year:

- the result on the basic activity increased by 12.1% to PLN 7 696.6 million, including:
 - net interest income increased by 13,0% to PLN 5 614,0 million,
 - net commission income improved by 13,6% to PLN 2 094,8 million,
- total costs increased by 22,9% to PLN 3 642,1 million,
- the result before the costs of risk increased by 3.8% to PLN 4 080.1 million,
- impairment for expected credit losses increased by 132.8% to PLN 735.8 million,
- gross profit decreased by 12.7% to PLN 2 633.1 million,
- net profit decreased by 15,8% to PLN 1 944,4 million,
- the return on equity (ROE) reached 19.7% compared to 13.6% last year,
- the cost to income ratio (C/I) was 55,5% compared to 50,9% in the previous year,
- the net interest margin reached 2.75% compared to 2.59% last year,
- the total capital ratio was 15.21% compared with 16.05% in the previous year.

Key business results of ING Bank Śląski Group achieved after 4 quarters of 2022 compared to the same period last year:

- increase in gross value of loans from customers by 6.9% to PLN 156.6 billion, including:
 - loans from retail clients - decrease by 3.6% to PLN 64.1 billion,
 - loans from corporate clients - increase by 15.7% to PLN 92.5 billion,
- increase in deposits by 12.3% to PLN 189.2 billion.

Key financial data of ING Bank Śląski for 4 quarters of 2022 compared to the same period last year:

- net profit decreased by 15,8% to PLN 1 944,4 million,
- total assets increased by 7,9% to PLN 211,4 billion,
- equity fell by -28.1% to PLN 9.5 billion,
- the total capital ratio was 16.75% compared with 17.09% in the previous year.

- Selected financial data and key effectiveness ratios

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD	change 4Q/4Q	change y/y
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021		
Net interest income	1,809.6	5,614.0	1,416.4	4,969.7	27.8%	13.0%
Net commission income	511.4	2,094.8	476.0	1,844.8	7.4%	13.6%
Net income on basic activities	2,313.6	7,696.6	1,875.5	6,867.6	23.4%	12.1%
Gross profit	1,203.8	2,633.1	832.5	3,015.3	44.6%	-12.7%
Net profit attributable to shareholders of ING Bank Śląski S.A.	895.9	1,944.4	669.0	2,308.3	33.9%	-15.8%
Earnings per ordinary share (PLN)	6.89	14.95	5.14	17.74	33.9%	-15.8%

	as at 31 Dec 2022	as at 30 Sep 2022	as at 31 Dec 2021	change Q/Q	change y/y
Loans and other receivables to customers (net)	155,188.6	154,350.2	146,536.0	0.5%	5.9%
Liabilities to customers	192,731.3	186,580.5	170,609.9	3.3%	13.0%
Total assets	217,480.1	213,012.2	201,654.2	2.1%	7.8%
Equity attributable to shareholders of ING Bank Śląski S.A.	9,574.3	7,422.9	13,531.4	29.0%	-29.2%
Share capital	130.1	130.1	130.1	0.0%	0.0%
C/I - cost/income ratio (%)	55.5%	63.5%	50.9%	-12.6%	9.2%
ROA - return on assets (%)	0.9%	0.8%	1.2%	11.4%	-21.7%
ROE - return on equity (%)	19.7%	15.0%	13.6%	31.2%	44.9%
NIM - net interest margin (%)	2.75%	2.60%	2.58%	5.9%	6.1%
L/D - loans-to-deposits ratio (%)	80.5%	82.7%	85.9%	-2.7%	-6.3%
Total Group's capital ratio (%)	15.21%	14.43%	16.05%	5.4%	-5.2%
Total Bank's capital ratio (%)	16.75%	15.65%	17.09%	7.0%	-2.0%

Explanations:

C/I - cost/income ratio - the ratio of the sum of total costs and tax on certain financial institutions to the result on basic activities increased by the amount of share in the net profit of associates accounted for using the equity method.

ROA - return on assets - net profit attributable to shareholders of ING Bank Śląski S.A. for 4 subsequent quarters to average assets for 5 subsequent quarters.

ROE - return on equity - net profit attributable to shareholders of ING Bank Śląski S.A. for 4 subsequent quarters to average equity for 5 subsequent quarters.

NIM - total net interest income for 4 consecutive quarters to average interest assets for 5 consecutive quarters.

L/D - loans-to-deposits ratio - loans and receivables to customers (net) to liabilities due to customers.

Total capital ratio - relationship between own funds and total risk exposure amount.

- Consolidated income statement

		4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	Note	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
Net interest income		2,862.5	8,111.9	1,515.4	5,432.4
calculated using the effective interest rate method, of which:		2,521.3	7,162.1	1,515.1	5,431.7
the impact of the adjustment to the gross carrying amount of loans due to credit moratoria		-12.8	-1,644.9	0.0	0.0
other interest income		341.2	949.8	0.3	0.7
Interest expense		-1,052.9	-2,497.9	-99.0	-462.7
Interest income	1	1,809.6	5,614.0	1,416.4	4,969.7
Commission income		660.2	2,636.7	630.6	2,325.0
Commission expense		-148.8	-541.9	-154.6	-480.2
Net commission income	2	511.4	2,094.8	476.0	1,844.8
Net income on financial instruments measured at fair value through profit or loss and FX result	3	1.9	32.1	-7.8	64.3
Net income on the sale of securities measured at amortised cost		0.0	-24.8	2.8	2.8
Net income on the sale of securities measured at fair value through other comprehensive income and dividend income		-0.1	26.5	26.8	38.4
Net (loss)/income on hedge accounting	4	-5.0	-39.4	-33.5	-52.5
Net (loss)/income on other basic activities		-4.2	-6.6	-5.2	0.1
Net income on basic activities		2,313.6	7,696.6	1,875.5	6,867.6
General and administrative expenses	5	-689.0	-3,642.1	-757.5	-2,964.5
Impairment for expected credit losses		-196.3	-735.8	-88.1	-316.0
including profit on sale of receivables		0.0	82.7	0.0	61.6
Cost of legal risk of FX mortgage loans	7	-63.0	-64.3	-56.0	-56.4
Tax on certain financial institutions		-169.1	-646.9	-149.7	-544.7
Share of the net profits of associates measured by equity method		7.6	25.6	8.3	29.3
Gross profit		1,203.8	2,633.1	832.5	3,015.3
Income tax		-307.9	-688.7	-163.5	-707.0
Net profit		895.9	1,944.4	669.0	2,308.3
including attributable to shareholders of ING Bank Śląski S.A.		895.9	1,944.4	669.0	2,308.3

- Consolidated statement of comprehensive income

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
Net profit for the period	895.9	1,944.4	669.0	2,308.3
Total other comprehensive income, including:	1,252.6	-5,218.3	-3,914.9	-6,732.1
Items which can be reclassified to income statement, including:	1,254.5	-5,184.6	-3,913.8	-6,748.3
debt instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity	51.9	-411.3	-281.4	-248.1
debt instruments measured at fair value through other comprehensive income – reclassification to financial result due to sale	0.1	-15.9	-21.7	-25.7
cash flow hedging – gains on revaluation carried through equity	555.1	-6,064.6	-3,376.7	-5,566.7
cash flow hedging – reclassification to profit or loss	647.4	1,307.2	-234.0	-907.8
Items which will not be reclassified to income statement, including:	-1.9	-33.7	-1.1	16.2
equity instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity	-5.3	-37.7	4.3	22.3
fixed assets revaluation	-0.5	0.1	0.2	-0.3
actuarial gains/losses	3.9	3.9	-5.6	-5.8
Net comprehensive income for the reporting period	2,148.5	-3,273.9	-3,245.9	-4,423.8
attributable to shareholders of ING Bank Śląski S.A.	2,148.5	-3,273.9	-3,245.9	-4,423.8

- Consolidated statement of financial position

	Note	as at 31 Dec 2022	as at 30 Sep 2022	as at 31 Dec 2021
Assets				
Cash in hand and balances with the Central Bank		2,337.6	2,069.5	1,100.0
Loans and other receivables to other banks		5,161.1	2,257.6	704.8
Financial assets measured at fair value through profit or loss		1,952.3	3,396.3	1,538.3
Derivative hedge instruments		139.2	504.0	250.4
Investment securities		48,432.8	42,363.9	45,584.4
Transferred assets		163.8	3,206.4	2,280.9
Loans and other receivables to customers measured at amortised cost	8	155,188.6	154,350.2	146,536.0
Investments in associates accounted for using the equity method		178.9	173.3	184.8
Property, plant and equipment		950.0	950.1	831.2
Intangible assets		417.2	406.8	377.4
Current income tax assets		572.2	760.7	734.5
Deferred tax assets		1,828.6	2,408.6	1,245.0
Other assets		157.8	164.8	286.5
Total assets		217,480.1	213,012.2	201,654.2
Liabilities				
Liabilities to other banks		5,639.6	9,151.0	10,051.0
Financial liabilities measured at fair value through profit or loss		2,203.8	3,478.5	1,679.6
Derivative hedge instruments		369.5	842.0	235.4
Liabilities to customers	9	192,731.3	186,580.5	170,609.9
Liabilities from debt securities issued		404.8	407.9	972.4
Subordinated liabilities		1,643.9	1,705.7	1,610.3
Provisions		343.0	346.5	336.9
Current income tax liabilities		19.9	13.3	3.9
Deferred tax loss		0.4	0.4	0.0
Other liabilities		4,549.6	3,063.5	2,623.4
Total liabilities		207,905.8	205,589.3	188,122.8
Equity				
Share capital		130.1	130.1	130.1
Share premium		956.3	956.3	956.3
Accumulated other comprehensive income		-8,039.3	-9,291.9	-2,821.0
Retained earnings		16,527.2	15,628.4	15,266.0
Total equity		9,574.3	7,422.9	13,531.4
including attributable to shareholders of ING Bank Śląski S.A.		9,574.3	7,422.9	13,531.4
Total liabilities and equity		217,480.1	213,012.2	201,654.2

- Additional information

1. Net interest income

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
Interest income, including:	2,862.5	8,111.9	1,515.4	5,432.4
interest income calculated using effective interest rate method, including:	2,521.3	7,162.1	1,515.1	5,431.7
interest on financial instruments measured at amortised cost	2,259.8	6,411.6	1,474.4	5,277.0
interest on loans and other receivables to other banks	153.2	397.7	8.9	16.7
interest on loans and other receivables to customers, including:	1,890.5	5,320.2	1,352.2	4,818.0
the impact of the adjustment to the gross carrying amount of loans due to credit moratoria	-12.8	-1,644.9	0.0	0.0
interest on investment securities	216.1	693.7	113.3	442.3
interest on investment securities measured at fair value through other comprehensive income	261.5	750.5	40.7	154.7
other interest income, including:	341.2	949.8	0.3	0.7
interest income related to the settlement of valuations of cash flow hedging derivatives	340.3	946.9	0.0	0.0
interest on loans and other receivables to customers measured at fair value through profit or loss	0.9	2.9	0.3	0.7
Interest expenses, including:	-1,052.9	-2,497.9	-99.0	-462.7
interest on deposits from other banks	-100.7	-368.5	-8.0	-10.6
interest on deposits from customers	-753.4	-1,583.4	-81.9	-416.2
interest on issue of debt securities	-8.3	-22.3	-1.8	-6.3
interest on subordinated liabilities	-11.5	-25.7	-5.8	-26.7
interest on lease liabilities	-2.5	-8.0	-1.5	-2.9
interest cost related to the settlement of valuations of cash flow hedging derivatives	-176.5	-490.0	0.0	0.0
Net interest income	1,809.6	5,614.0	1,416.4	4,969.7

2. Net commission income

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
Commission income, including:	660.2	2,636.7	630.6	2,325.0
transaction margin on currency exchange transactions	181.0	701.7	151.0	544.3
account maintenance fees	111.6	446.6	129.7	441.2
lending commissions	108.2	458.4	100.8	402.8
payment and credit cards fees	134.9	512.8	116.3	425.9
participation units distribution fees	12.9	61.2	23.4	90.4
insurance product offering commissions	55.1	222.6	54.3	199.1
factoring and lease contracts commissions	13.3	51.3	9.2	41.2
brokerage activity fees	11.8	58.0	16.8	69.4
fiduciary and custodian fees	6.5	25.2	8.1	26.3
foreign commercial business	11.1	43.4	11.4	43.6
other commission	13.8	55.5	9.6	40.8
Commission expenses, including:	-148.8	-541.9	-154.6	-480.2
payment and credit cards fees	-79.8	-296.1	-72.3	-255.1
Net commission income	511.4	2,094.8	476.0	1,844.8

3. Net income on financial instruments measured at fair value through profit or loss and FX result

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
FX result and net income on interest rate derivatives, including	21.2	-106.0	-16.3	16.8
FX result	-269.7	193.1	226.4	674.3
currency derivatives	290.9	-299.1	-242.7	-657.5
Net income on interest rate derivatives	-38.7	93.9	11.4	44.0
Net income on debt instruments held for trading	15.3	35.4	1.0	6.1
Net income on repurchase transactions	4.8	13.5	0.8	0.8
Net income on equity instruments	-0.7	-4.7	-4.7	-3.6
Net income on measurement of loans to customers	0.0	0.0	0.0	0.2
Total	1.9	32.1	-7.8	64.3

4. Net (loss)/income on hedge accounting

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
Net income on hedge accounting	-1.0	-35.4	-35.3	-55.9
valuation of the hedged transaction	23.4	-527.6	-515.4	-1 090.2
valuation of the hedging transaction	-24.4	492.2	480.1	1 034.3
Cash flow hedge accounting	-4.0	-4.0	1.8	3.4
ineffectiveness under cash flow hedges	-4.0	-4.0	1.8	3.4
Total	-5.0	-39.4	-33.5	-52.5

5. General and administrative expenses

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
Personnel expenses	-413.5	-1,599.4	-424.1	-1,497.0
Other general and administrative expenses, including:	-275.5	-2,042.7	-333.4	-1,467.5
cost of marketing and promotion	-35.9	-143.1	-36.1	-135.6
depreciation and amortisation	-71.5	-279.3	-72.5	-286.3
contributions to the Commercial Banks Protection System	0.0	-470.7	0.0	0.0
obligatory Bank Guarantee Fund payments, of which:	-0.5	-227.1	-28.4	-245.0
resolution fund	0.0	-172.8	0.0	-132.6
bank guarantee fund	-0.5	-54.3	-28.4	-112.4
fees to the Polish Financial Supervisory Commission	0.1	-22.1	0.0	-19.3
IT costs	-58.2	-329.8	-77.2	-309.7
maintenance costs of buildings and real estate valuation to fair value	-31.3	-118.4	-42.2	-122.2
other	-78.2	-452.2	-77.0	-349.4
Total	-689.0	-3,642.1	-757.5	-2,964.5

6. The headcount in the ING Bank Śląski S.A. Group

	as at 31 Dec 2022	as at 30 Sep 2022	as at 31 Dec 2021
FTEs	8,358.4	8,409.1	8,642.9
Individuals	8,399	8,452	8,694

7. Cost of legal risk of FX mortgage loans

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
Provisions for legal risk of FX indexed mortgage loans, including:				
relating to loans in the Bank's portfolio	-57.5	-57.8	-42.8	-42.8
relating to repaid loans	-5.5	-6.5	-13.2	-13.6
Total	-63.0	-64.3	-56.0	-56.4

8. Loans and other receivables to customers measured at amortised cost

	as at 31 Dec 2022			as at 30 Sep 2022			as at 31 Dec 2021		
	gross	impairment for expected credit losses	net	gross	impairment for expected credit losses	net	gross	impairment for expected credit losses	net
Loan portfolio, of which:	156,574.4	-3,269.2	153,305.2	155,922.0	-3,083.7	152,838.3	146,400.3	-3,113.6	143,286.7
Corporate banking	92,477.9	-2,192.2	90,285.7	91,722.4	-2,113.0	89,609.4	79,914.5	-2,158.2	77,756.3
loans in the current account	15,444.7	-484.0	14,960.7	16,498.7	-462.6	16,036.1	12,408.6	-560.0	11,848.6
term loans and advances	53,021.0	-1,518.9	51,502.1	51,808.0	-1,479.5	50,328.5	46,117.3	-1,441.7	44,675.6
lease receivables	12,479.1	-115.6	12,363.5	12,545.7	-106.7	12,439.0	11,180.0	-90.0	11,090.0
factoring receivables	7,751.0	-69.0	7,682.0	7,525.9	-61.9	7,464.0	6,890.0	-66.2	6,823.8
debt securities (corporate and municipal)	3,782.1	-4.7	3,777.4	3,344.1	-2.3	3,341.8	3,318.6	-0.3	3,318.3
Retail banking	64,096.5	-1,077.0	63,019.5	64,199.6	-970.7	63,228.9	66,485.8	-955.4	65,530.4
mortgages	55,369.7	-269.1	55,100.6	55,467.7	-218.9	55,248.8	57,410.2	-217.9	57,192.3
loans in the current account	697.5	-63.5	634.0	682.9	-59.8	623.1	685.9	-54.0	631.9
other loans and advances	8,029.3	-744.4	7,284.9	8,049.0	-692.0	7,357.0	8,389.7	-683.5	7,706.2
Other receivables, of which:	1,883.4	0.0	1,883.4	1,511.9	0.0	1,511.9	3,249.3	0.0	3,249.3
call deposits placed	827.6	0.0	827.6	595.5	0.0	595.5	2,531.5	0.0	2,531.5
other	1,055.8	0.0	1,055.8	916.4	0.0	916.4	717.8	0.0	717.8
Total	158,457.8	-3,269.2	155,188.6	157,433.9	-3,083.7	154,350.2	149,649.6	-3,113.6	146,536.0

Quality of loan portfolio

	as at 31 Dec 2022			as at 30 Sep 2022			as at 31 Dec 2021		
	gross	impairment for expected credit losses	net	gross	impairment for expected credit losses	net	gross	impairment for expected credit losses	net
Corporate banking	92,477.9	-2,192.2	90,285.7	91,722.4	-2,113.0	89,609.4	79,914.5	-2,158.2	77,756.3
assets in stage 1	75,521.6	-196.5	75,325.1	76,615.8	-202.5	76,413.3	70,654.1	-168.7	70,485.4
assets in stage 2	14,301.7	-491.0	13,810.7	12,488.9	-471.5	12,017.4	6,466.2	-218.4	6,247.8
assets in stage 3	2,601.8	-1,504.7	1,097.1	2,563.5	-1,439.0	1,124.5	2,743.1	-1,771.1	972.0
POCI assets	52.8	0.0	52.8	54.2	0.0	54.2	51.1	0.0	51.1
Retail banking	64,096.5	-1,077.0	63,019.5	64,199.6	-970.7	63,228.9	66,485.8	-955.4	65,530.4
assets in stage 1	57,131.7	-191.0	56,940.7	61,298.2	-161.8	61,136.4	64,102.6	-107.0	63,995.6
assets in stage 2	6,038.4	-292.3	5,746.1	2,052.4	-223.4	1,829.0	1,370.8	-139.4	1,231.4
assets in stage 3	924.3	-593.7	330.6	847.0	-585.5	261.5	1,010.2	-709.0	301.2
POCI assets	2.1	0.0	2.1	2.0	0.0	2.0	2.2	0.0	2.2
Total, of which:	156,574.4	-3,269.2	153,305.2	155,922.0	-3,083.7	152,838.3	146,400.3	-3,113.6	143,286.7
assets in stage 1	132,653.3	-387.5	132,265.8	137,914.0	-364.3	137,549.7	134,756.7	-275.7	134,481.0
assets in stage 2	20,340.1	-783.3	19,556.8	14,541.3	-694.9	13,846.4	7,837.0	-357.8	7,479.2
assets in stage 3	3,526.1	-2,098.4	1,427.7	3,410.5	-2,024.5	1,386.0	3,753.3	-2,480.1	1,273.2
POCI assets	54.9	0.0	54.9	56.2	0.0	56.2	53.3	0.0	53.3

9. Liabilities to customers

	as at 31 Dec 2022	as at 30 Sep 2022	as at 31 Dec 2021
Deposits, including:	189,156.9	181,385.2	168,458.5
Corporate banking	84,656.4	81,912.6	69,029.9
current deposits	53,684.1	53,237.4	55,776.1
saving deposits	18,053.5	16,488.9	12,462.4
term deposits	12,918.8	12,186.3	791.4
Retail banking	104,500.5	99,472.6	99,428.6
current deposits	27,265.1	28,000.2	28,641.5
saving deposits	69,381.1	65,311.9	69,286.6
term deposits	7,854.3	6,160.5	1,500.5
Other liabilities, including:	3,574.4	5,195.3	2,151.4
liabilities under monetary hedges	742.9	610.1	476.3
repo transactions	0.0	2,415.5	0.0
call deposits	11.4	25.0	12.5
other liabilities	2,820.1	2,144.7	1,662.6
Total	192,731.3	186,580.5	170,609.9

10. Total capital ratio

	as at 31 Dec 2022	as at 30 Sep 2022	as at 31 Dec 2021
Own funds			
A. Own equity in the statement of financial position, including:	9,574.3	7,422.9	13,526.5
A.I. Own equity included in the own funds calculation	16,028.2	15,816.6	15,836.3
A.II. Own equity excluded from own funds calculation	-6,453.9	-8,393.7	-2,309.8
B. Other elements of own funds (decreases and increases), including:	433.9	303.4	1,010.3
intangible assets	-467.6	-453.3	-425.1
subordinated liabilities	1,641.5	1,704.4	1,609.8
surplus of provisions over the expected credit losses under the IRB Approach	5.8	0.9	111.8
adjustments during the transition period	379.2	550.1	280.5
value adjustments due to the requirements for prudent valuation	-20.1	-22.8	-19.1
deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	-1,038.1	-1,470.2	-544.5
shortage of credit risk adjustments versus AIRB expected losses	-60.0	0.0	0.0
coverage shortfall for non-performing exposures	-6.8	-5.7	-3.1
Own funds taken into account in total capital ratio calculation (A.I. + B), including:	16,462.1	16,120.0	16,846.6
Core Tier 1 capital	14,814.8	14,414.7	15,125.0
Tier 2 capital	1,647.3	1,705.3	1,721.6
Risk weighted assets, including:	108,234.3	111,715.7	104,950.8
for credit risk	95,657.4	99,082.1	92,533.7
for operational risk	11,163.9	11,163.9	11,163.9
other	1,413.0	1,469.7	1,253.2
Total capital requirements	8,658.7	8,937.3	8,396.1
Total capital ratio (TCR)	15.21%	14.43%	16.05%
Minimum required level	11.504%	11.382%	11.251%
Surplus TCR ratio over the regulatory requirement (p.p)	3.71	3.05	4.80
Tier 1 ratio (T1)	13.69%	12.90%	14.41%
Minimum required level	9.504%	9.382%	9.251%
Surplus T1 ratio over the regulatory requirement (p.p)	4.19	3.52	5.16

In calculating the capital ratios, the Group used the transitional provisions to mitigate the impact of the implementation of IFRS 9 on the level of own funds. Additionally, from 31 December 2021, the Group temporarily treats unrealized gains and losses measured at fair value through other comprehensive income in accordance with Art. 468 of the CRR Regulation. If the Group does not apply the transitional period for the implementation of IFRS 9 or temporarily treat unrealized gains and losses measured at fair value through other

comprehensive income in accordance with Art. 468 of the CRR Regulation, capital ratios as at 30 September 2022 would be as follows:

- 14.90% - the total capital ratio (TCR),
- 13.37% - Tier 1 capital ratio (T1).

For the comparative periods, the level of the TCR and T1 ratios would then be respectively:

- 14.07% and 12.45% as at 30 September 2022,
- 15.82% and 14.16% as at 31 December 2021.

11. Income statement by segment

	Retail banking segment	Corporate banking segment	TOTAL	Retail banking segment	Corporate banking segment	TOTAL
	4 quarters of 2022 YTD the period from 01 Jan 2022 to 31 Dec 2022			4 quarters of 2021 YTD the period from 01 Jan 2021 to 31 Dec 2021		
Income total	2,555.0	5,141.6	7,696.6	3,275.7	3,591.9	6,867.6
net interest income	1,912.0	3,702.0	5,614.0	2,715.4	2,254.3	4,969.7
net commission income, including:	580.2	1,514.6	2,094.8	558.0	1,286.8	1,844.8
commission income, including:	900.8	1,735.9	2,636.7	850.4	1,474.6	2,325.0
transaction margin on currency exchange transactions	87.8	613.9	701.7	71.7	472.6	544.3
account maintenance fees	112.7	333.9	446.6	116.9	324.3	441.2
lending commissions	25.7	432.7	458.4	25.5	377.3	402.8
payment and credit cards fees	364.2	148.6	512.8	309.7	116.2	425.9
participation units distribution fees	61.2	0.0	61.2	90.4	0.0	90.4
insurance product offering commissions	188.6	34.0	222.6	165.0	34.1	199.1
factoring and lease contracts commissions	0.0	51.3	51.3	0.0	41.2	41.2
other commissions	60.6	121.5	182.1	71.2	108.9	180.1
commission expenses	-320.6	-221.3	-541.9	-292.4	-187.8	-480.2
other income/expenses	62.7	-74.9	-12.2	2.3	50.8	53.1
General and administrative expenses	-2,093.7	-1,548.4	-3,642.1	-1,543.5	-1,421.0	-2,964.5
Segment operating result	461.3	3,593.2	4,054.5	1,732.2	2,170.9	3,903.1
impairment for expected credit losses	-292.2	-443.6	-735.8	-78.0	-238.0	-316.0
cost of legal risk of FX mortgage loans	-64.3	0.0	-64.3	-56.4	0.0	-56.4
tax on certain financial institutions	-246.6	-400.3	-646.9	-232.0	-312.7	-544.7
share of profit/(loss) of associates accounted for using the equity method	25.6	0.0	25.6	29.3	0.0	29.3
Gross profit	-116.2	2,749.3	2,633.1	1,395.1	1,620.2	3,015.3
Income tax	-	-	-688.7	-	-	-707.0
Net profit	-	-	1,944.4	-	-	2,308.3
of which attributable to shareholders of ING Bank Śląski S.A.	-	-	1,944.4	-	-	2,308.3

12. Legal risk related to the portfolio of loans indexed to CHF

The Group has receivables due to retail mortgage loans indexed with the CHF exchange rate. The table presents the number and individual elements of the gross and net balance sheet value of these receivables.

	as at 31 Dec 2022	as at 30 Sep 2022	as at 31 Dec 2021
number of contracts (in pieces)	3,318	3,452	3,920
capital balance	719.0	804.2	825.9
the amount of the adjustment to the gross carrying amount	-367.6	-375.5	-345.6
other elements of the gross carrying amount (interest, ESP)	2.1	2.1	2.2
gross balance sheet value	353.5	430.8	482.5
impairment for expected credit losses	-16.2	-19.1	-13.7
net balance sheet value	337.3	411.7	468.8

In addition, with regard to financial assets related to CHF-indexed mortgage loans removed from the statement of financial position, a provision of PLN 37.7 million was recognized as at 31 December 2022 (PLN 31.4 million as at 30 September 2022 and PLN 37.6 million as at 31 December 2021). The provision for legal risk of CHF-indexed mortgage loans related to repaid loans is presented in liabilities under *Provisions*.

The table presents basic information on mortgage loans indexed to CHF, removed from the statement of financial position. The data do not include contracts for which court cases have been completed and contracts that have been closed as a result of conversion into PLN loans in connection with the settlement.

	as at 31 Dec 2022	as at 30 Sep 2022	as at 31 Dec 2021
number of contracts (in pieces)	2,373	2,308	2,210
disbursed amount (in PLN million)	342.9	332.1	319.8
provision for legal risk	37.7	31.4	37.6

As at 31 December 2022, 1,047 court cases were pending against the Bank (969 cases as at 30 September 2022 and 755 cases as at 31 December 2021) in connection with the concluded loan agreements in PLN indexed with the CHF exchange rate. As at 31 December 2022, the outstanding principal of loans subject to these proceedings amounted to PLN 251.8 million (PLN 259.1 million as at 30 September 2022 and PLN 197.8 million as at 31 December 2021).

To date, the Bank has not received any class action, and neither of the clauses used by the Bank in the agreements has been entered in the register of prohibited clauses.

The amount of the gross carrying amount adjustment due to the legal risk of the CHF-indexed mortgage portfolio recognised in the report on the financial standing and the amount of provisions for legal risk of CHF-indexed mortgage loans that have already been removed from the report on the financial standing depends on a number of variables; those variables include: the scale of settlement agreements with the borrowers, the forecasted number of future disputes, possible future outcomes, and the probability distribution of various scenarios.

As at 31 December 2022, a portfolio approach was used to estimate the gross carrying amount adjustment related to the portfolio of CHF-indexed mortgage loans included in the statement of financial position and to estimate the provision for CHF-indexed mortgage assets removed from the report resulting from legal risk related to these credits.

The adjustment to the gross carrying amount of the CHF portfolio is intended to reflect the actual and expected changed contractual cash flows (the change is due to the fact that the legal risk associated with the CHF-indexed mortgage portfolio changes the estimate of the payments on these assets and the introduction of the adjustment to the gross carrying amount will allow the gross carrying amount to be presented at a value that reflects the actual and expected changed contractual cash flows).

For financial assets already removed from the statement of financial position, the recognition of provisions for legal risk on a portfolio basis results from the assessment of the probability of an outflow of cash.

At 31 December 2022, potential losses from legal risk are estimated using the portfolio method as a probability-weighted average of the three scenarios – baseline, positive and negative – taking into account the estimated probability of occurrence. The scenarios on which the estimation is based are differentiated in terms of the probability of the occurrence of various possible court judgments and the Bank's expected scale of settlements

with clients regarding the conversion of loans from CHF-indexed to PLN-denominated loans (whose interest rate is determined based on the WIBOR rate taking into account the credit margin published by the PFSA for the purposes of the settlement process) and the expected number of court cases calculated on the basis of the Bank's professional judgment resulting from the Bank's past experience and analysis of the current market situation.

As at 31 December 2022, for the portfolio of CHF-indexed mortgages included in the statement of financial position, the Bank assumes in each scenario that for a specific part of the portfolio, the following may occur:

- 1) conversion of loans from CHF-indexed to PLN-denominated loans (whose interest rate is based on the WIBOR rate) through voluntary settlements or
- 2) cancellation of the loan agreement at the end of the final judicial proceedings.

Calculation of losses in case of conversion of loans indexed to CHF to loans denominated in PLN through voluntary settlements, was made in accordance with current estimates and terms of settlements offered by the Bank.

The calculation of losses in the event of the cancellation of a loan agreement is based on the assumption of the return of instalments to the client by the Bank and the return of the principal of the loan to the Bank by the client. At 31 December 2022 Bank assumes in this calculation the probability of not recovering the remuneration for the use of capital by the client as 50%.

The positive, baseline and negative scenarios differ in the size of the portfolio affected by settlements and number of court cases.

At 31 December 2022, for financial assets already removed from the statement of financial position, the Bank assumes in each scenario that for a specific part of the portfolio, there may be cancellation of the loan agreement at the end of the final judicial proceedings. Calculation of those losses is in line with calculation in case of the portfolio of CHF-indexed mortgages included in the statement of financial position.

The positive, baseline and negative scenarios differ in their assumptions regarding the number of court cases.

The change in the estimate due to adjustment of the gross carrying amount for mortgage loans indexed to CHF included in the statement of financial position and provisions for financial assets already removed from the statement of financial position in 2022 in comparison to their balance as at 31 December 2021 resulted, among others, from due to an increase in the CHF/PLN exchange rate, an updated estimate of the impact of the scenario of settlements with clients concerning the conversion of loans from CHF-indexed to PLN-denominated loans and a change in assumptions regarding possible settlements and the time horizon for the realisation of scenarios.

13. Information on pending and completed proceedings

Proceedings before the President of the Office of Competition and Consumer Protection (UOKiK)

- Proceedings on the application of practices infringing collective consumer interests regarding unauthorized transactions

On 16 November 2022, the President of UOKiK initiated an action against ING Bank Śląski S.A. proceedings on practices infringing collective consumer interests regarding unauthorized transactions. On 16 January 2023, the Bank sent a letter to UOKiK in the proceedings containing a very extensive explanation of its position. The bank said the charges should be dismissed. This justification also indicates the correct, in the Bank's opinion, interpretation of the provisions of the Payment Services Act against the background of the described cases.

- Proceedings on provisions providing for the possibility of changing a standard contract, contract or table of fees and commissions for important reasons, the so-called modification clauses

On 1 April 2019, the President of the Office of Competition and Consumer Protection (UOKiK) initiated ex officio proceedings to recognize a standard contract as illegal in terms of contractual provisions that may violate Art. 23a of the Act on competition and consumer protection. The proceedings concern provisions providing for the possibility of changing the standard contract, contract or table of fees and commissions for important reasons, the so-called modification clauses.

The scope of the procedure relates to the provisions in various general terms and conditions, regulations and contracts concluded with consumers: for cash loans, overdraft limit, granting and repayment of loans in a brokerage account, using a credit card – in the version effective from 7 March 2016; for checking and checking accounts and savings accounts – in the version effective from 9 November 2015; for maintaining payment accounts – in the version applicable from 6 August 2018; for prepaid cards – in the version valid from 1 January 2016.

In the opinion of the President of UOKiK, the analysed modification clauses may constitute prohibited contractual provisions due to:

- the possibility of unilaterally changing the general terms and conditions of the contract as to its essential provisions, in the scope of contracts enabling the generation of debt on the part of consumers, concluded for a specified period,
- general, imprecise nature of the premises for a unilateral amendment to the contract, which does not allow consumers to verify them correctly, and in some provisions there are no time limits as to the scope of changes,
- no provisions regarding the possibility of continuing a contract concluded for a specified period of time regarding crediting consumer needs under the existing rules in the event of failure to accept unilateral proposed changes from the bank.

In the letter of 13 May 2021, the Office for Competition and Consumer Protection notified the Bank that the collection of evidence had been completed. The Office for Competition and Consumer Protection decided to extend the deadline for the completion of the proceedings until 30 April 2023.

As at 31 December 2022, the Group has not identified any rationale for making provisions on this account.

- Proceedings on the allegation of practices restricting competition on the market of acquiring services related to payments with payment cards in Poland

After conducting antitrust proceedings against ING Bank Śląski S.A. and other banks, at the request of the Polish Trade and Distribution Organization - the Employers' Association (POHiD), the President of the Office of Competition and Consumer Protection issued a decision on 29 December 2006 stating that the Bank had committed practices restricting competition. As restricting competition, UOKiK found the practice consisting in the participation by various Polish banks, including the Bank, in an agreement restricting competition on the acquiring services market related to the settlement of consumers' obligations towards merchants, for payments for goods and services purchased by consumers, with the use of payment cards on territory of Poland by jointly setting the amount of the interchange fee charged for transactions made with Visa and MasterCard cards in Poland. Due to the finding of competition restricting practices, UOKiK imposed fines, including penalties on the Bank in the amount of PLN 14.1 million.

From this decision, among others The bank appealed to the Court of Competition and Consumer Protection (SOKiK). By ruling on 12 November 2008, SOKiK changed the decision of UOKiK, so that it did not find any practice restricting competition. On 22 April 2010, this judgment was quashed by a judgment of the Court of Appeal, which referred the case to SOKiK for re-examination. On 27 April 2021, the files of the main case regarding the interchange fee were submitted to SOKiK. After an exchange of pleadings between the parties, a hearing was held on 29 November 2022.

Due to the lack of final decisions, the amount of the refunded penalty was not recognized in the profit and loss account. As at 31 December 2022, the value of the provision was PLN 14.1 million.

PFSA proceedings

- On 12 October 2018, the Polish Financial Supervision Authority imposed a fine on the Bank in the amount of PLN 500 thousand, pursuant to Art. 232 sec. 1 of the Act on Investment Funds and Alternative Investment Funds Management, in the wording before the amendment made by the Act of 31 March 2016, in connection with the breach of depository's obligations set out in Art. 72 of the Act in connection with the Bank acting as the depository of the Inventum Premium SFIO and Inventum Parasol FIO funds with separate sub-funds.

In the course of reconsidering the case, the PFSA confirmed the violations and did not identify any circumstances that would justify reducing the fine.

In connection with the proceedings, a provision in the amount of PLN 0.5 million was created in December 2018. The Bank paid the imposed fine in the third quarter of 2020. On 1 October 2020, the Bank appealed against the said decision to the Provincial Administrative Court. In the judgment of 7 April 2021, the Provincial Administrative Court overruled the decision of 12 October 2018 and the decision of the Polish Financial Supervision Authority of 12 August 2020 upholding this decision.

The PFSA filed a complaint with the Supreme Administrative Court on 27 July 2021. On 25 August 2021, the Bank responded to the complaint. The date of the hearing before the Supreme Administrative Court has not been set.

- On 17 June 2020 by a decision delivered on 1 July 2020, the Polish Financial Supervision Authority (KNF) initiated administrative proceedings to impose a penalty on ING Bank Śląski S.A, in connection with suspicion of breach of depository duties defined in art. 72 of the Act on investment funds and management of alternative investment funds in connection with the Bank's function of depository of the fund Trigon Polskie Perły FIZ, Opera MP FIZ, Opera SFIO Subfundusz Alfa-plus, Trigon Profit XX NS FIZ, Trigon Profit XXI NS FIZ, Trigon Profit XXII NS FIZ, Trigon Profit XXIII NS FIZ, Trigon Profit XXIV NS FIZ and Altus Absolutnej Stopy Zwrotu FIZ Rynku Polskiego 2 and Article 9() of the above mentioned Act. The proceedings were extended to August 2021, then to November 2021. A provision of PLN 2.5 million was made in connection with the proceedings.

The proceedings ended on 17 December 2021 with the issuance of a Decision under which the PFSA imposed an administrative penalty of PLN 4.3 million (in total) on the Bank for breach of:

Article 72(1)(7) in connection with Article 72(3) of the Act on Investment Funds and Alternative Investment Fund Management for failing to exercise ongoing control over factual and legal operations carried out by the Trigon Profit Funds and the Opera MP Closed-end Investment Fund and the Opera Alfa-plus.pl sub-fund separated within the Opera Specjalistyczny Open-End Investment Fund in relation to valuation of shares of Kancelaria Medius SA, Centrum Finansowe SA, SkyCash Poland SA and shares of Re Development SA, as well as valuation of debt portfolios,

Article 9(2) of the Investment Funds Act in connection with the performance of the depository's duties in an unreliable manner and without exercising the utmost care required in connection with the professional nature of its activities.

The fine of PLN 4.3 million was paid. On 21 November 2022, the Bank filed a complaint with the Provincial Administrative Court. Pursuant to the content of the complaint, the Bank demands that the Decision imposing an administrative penalty be repealed in its entirety.

- On 8 June 2021, the Bank received a notice from the Polish Financial Supervision Authority (PFSA) on the initiation of ex officio administrative proceedings for the imposition of an administrative penalty in connection with suspected breaches identified as a result of an audit conducted from 20 to 24 May 2019 in the area of anti-money laundering and terrorist financing.

On 20 January 2022, the Bank received a decision under which the PFSA imposed an administrative penalty of PLN 3.0 million on the Bank for breaches relating to:

- incorrect application of financial security measures involving the ongoing monitoring of the client's business relations,
- a failure to apply, and adequately intensify, financial security measures on an ongoing basis where there is a higher risk of money laundering or terrorist financing,
- lack of documentation on the financial security measures applied to investigate the source of funds and assets of Private Banking segment clients.

In 2022, the Bank paid the above-mentioned administrative fine.

Other proceedings

- On 27 June 2021, the Bank received a notification from the General Inspector of Financial Information (GIFI) on the initiation of ex officio administrative proceedings regarding the imposition of an administrative penalty in connection with the suspected breach of obligations under the Act on counteracting money laundering and terrorist financing identified as part of an inspection carried out at the Bank in the period from 16 November 2020 to 7 March 2021.

On 31 August 2022, the Bank received a decision pursuant to which the GIFI imposed an administrative penalty on the Bank in the amount of PLN 21.7 million for violations related to:

- 1) apply and document security measures necessary to build customer knowledge and risk assessment, and
- 2) provide GIFI with full information regarding payments required by Art. 72 and Article 76 of the Act on counteracting money laundering and financing of terrorism.

In 2022, the Bank paid the above-mentioned administrative fine.

- On 23 January 2020, the Bank received a notice from the President of the Office for Personal Data Protection (President of the DPA) regarding the audit of the compliance of the processing of personal data with personal data protection regulations, i.e. Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46/EC (General Data Protection Regulation) and the Act of 10 May 2018 on personal data protection. On 9 December 2021, the Bank received a notice from the President of UODO on the initiation of ex officio administrative proceedings in this area. The Bank shall take the action required by law during the proceedings.

- Income statement of ING Bank Śląski S.A.

	4 quarter 2022	4 quarters 2022 YTD	4 quarter 2021	4 quarters 2021 YTD
	the period from 1 Oct 2022 to 31 Dec 2022	the period from 1 Jan 2022 to 31 Dec 2022	the period from 1 Oct 2021 to 31 Dec 2021	the period from 1 Jan 2021 to 31 Dec 2021
Net interest income	2,732.2	7,793.6	1,431.7	5,131.3
calculated using the effective interest rate method, of which:	2,391.0	6,843.8	1,431.4	5,130.6
the impact of the adjustment to the gross carrying amount of loans due to credit moratoria	-17.7	-1,549.2	0.0	0.0
other interest income	341.2	949.8	0.3	0.7
Interest expense	-1,028.7	-2,463.3	-98.5	-458.6
Interest income	1,703.5	5,330.3	1,333.2	4,672.7
Commission income	642.2	2,571.6	616.9	2,265.4
Commission expense	-150.2	-552.8	-156.3	-486.6
Net commission income	492.0	2,018.8	460.6	1,778.8
Net income on financial instruments measured at fair value through profit or loss and FX result	0.5	29.3	-7.4	64.1
Net income on the sale of securities measured at amortised cost	0.0	-24.8	2.8	2.8
Net income on the sale of securities measured at fair value through other comprehensive income and dividend income	-0.1	26.5	26.9	30.8
Net (loss)/income on hedge accounting	-5.0	-39.4	-33.5	-52.5
Net (loss)/income on other basic activities	-5.6	-8.2	-5.9	-5.5
Net income on basic activities	2,185.3	7,332.5	1,776.7	6,491.2
General and administrative expenses	-639.8	-3,479.7	-715.0	-2,812.5
Impairment for expected credit losses	-172.1	-671.4	-80.3	-285.3
including profit on sale of receivables	0.0	82.7	0.0	61.6
Cost of legal risk of FX mortgage loans	-63.0	-64.3	-56.0	-56.4
Tax on certain financial institutions	-169.1	-646.9	-149.8	-544.7
Share of the net profits of subsidiaries and associates measured by equity method	53.3	134.6	46.9	179.1
Gross profit	1,194.6	2,604.8	822.5	2,971.4
Income tax	-298.7	-660.4	-153.5	-663.1
Net profit	895.9	1,944.4	669.0	2,308.3

- Statement of comprehensive income of ING Bank Śląski S.A.

	4 quarter 2022 the period from 1 Oct 2022 to 31 Dec 2022	4 quarters 2022 YTD the period from 1 Jan 2022 to 31 Dec 2022	4 quarter 2021 the period from 1 Oct 2021 to 31 Dec 2021	4 quarters 2021 YTD the period from 1 Jan 2021 to 31 Dec 2021
Net profit for the period	895.9	1,944.4	669.0	2,308.3
Total other comprehensive income, including:	1,245.9	-4,980.4	-4,036.6	-6,799.6
Items which can be reclassified to income statement, including:	1,247.8	-4,946.7	-4,035.4	-6,815.7
debt instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity	51.9	-411.3	-281.3	-248.0
debt instruments measured at fair value through other comprehensive income – reclassification to financial result due to sale	0.1	-15.9	-21.7	-25.7
loans measured at fair value through other comprehensive income - revaluation gains / losses related to equity	-6.7	237.9	-121.7	-67.5
cash flow hedging – gains on revaluation carried through equity	555.1	-6,064.6	-3,376.7	-5,566.7
cash flow hedging – reclassification to profit or loss	647.4	1,307.2	-234.0	-907.8
Items which will not be reclassified to income statement, including:	-1.9	-33.7	-1.2	16.1
equity instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity	-5.3	-37.7	4.2	22.2
fixed assets revaluation	-0.5	0.1	0.2	-0.3
actuarial gains/losses	3.9	3.9	-5.6	-5.8
Net comprehensive income for the reporting period	2,141.8	-3,036.0	-3,367.6	-4,491.3

- Statement of financial position of ING Bank Śląski S.A.

	as at 31 Dec 2022	as at 30 Sep 2022	as at 31 Dec 2021
Assets			
Cash in hand and balances with the Central Bank	2,337.6	2,069.5	1,100.0
Loans and other receivables to other banks	7,204.2	4,449.6	3,158.4
Financial assets measured at fair value through profit or loss	1,952.3	3,396.3	1,538.3
Derivative hedge instruments	139.2	504.0	250.4
Investment securities	48,348.2	42,280.1	45,519.8
Transferred assets	163.8	3,206.4	2,280.9
Loans and other receivables to customers	145,947.5	145,220.6	137,340.5
Inwestycje w jednostki zależne i stowarzyszone wyceniane metodą praw własności	1,624.1	1,570.0	1,531.9
Property, plant and equipment	926.5	926.3	815.4
Intangible assets	393.2	381.5	356.1
Current income tax assets	566.0	758.7	730.4
Deferred tax assets	1,650.1	2,241.5	1,115.8
Other assets	120.6	119.3	166.7
Total assets	211,373.3	207,123.8	195,904.6
Liabilities			
Liabilities to other banks	657.7	4,355.6	6,216.4
Financial liabilities measured at fair value through profit or loss	2,203.8	3,478.5	1,679.6
Derivative hedge instruments	369.5	842.0	235.4
Liabilities to customers	192,242.6	186,100.6	170,104.1
Subordinated liabilities	1,643.9	1,705.7	1,610.3
Provisions	331.8	341.7	332.4
Other liabilities	4,427.1	2,947.5	2,510.3
Total liabilities	201,876.4	199,771.6	182,688.5
Equity			
Share capital	130.1	130.1	130.1
Share premium	956.3	956.3	956.3
Accumulated other comprehensive income	-8,116.7	-9,362.6	-3,136.3
Retained earnings	16,527.2	15,628.4	15,266.0
Total equity	9,496.9	7,352.2	13,216.1
Total equity and liabilities	211,373.3	207,123.8	195,904.6