



ING Bank Śląski S.A.

- Business and Financial Results for Q3 2025

Warsaw, 30 October 2025



do your thing



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Introduction

to financial results
and the Bank's market position



Key facts – Q3 2025

Client base

- 80 thousand new retail clients and 16 thousand new corporate clients in Q3 2025
- The number of outgoing electronic transfers of individual clients in Moje ING increased by 5% y/y in Q3 2025
- Our corporate clients made 9% more mobile banking transfers in Q3 2025

Client volumes

- Retail loans portfolio increased by PLN 2.5 billion q/q to the level of PLN 78.4 billion (+ PLN 8.9 billion y/y)
- Corporate loans portfolio increased by PLN 0.3 billion q/q and amounted to PLN 98.7 billion (+ PLN 2.5 billion y/y)
- Clients' deposits increased by PLN 6.6 billion q/q to the level of PLN 230.2 billion (+ PLN 20.1 billion y/y)
- The Bank's L/D ratio was 75.3% vs. 66.8% in banking sector*

**Twój dom.
Bardziej
oszczędny.**

Policz

To proste z kalkulatorem efektywności energetycznej.

Dostawcą kalkulatora jest CFP Green Buildings B.V.
ING Bank Śląski S.A.



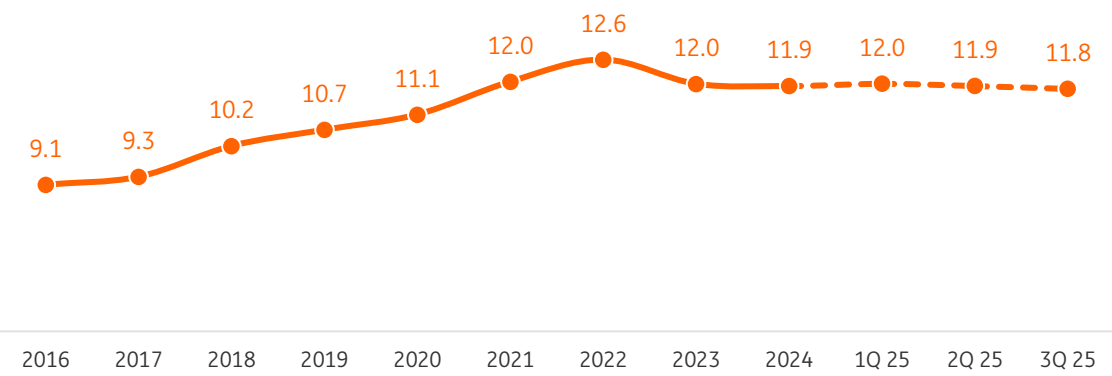
Financial results in Q3 2025

- Net interest income amounted to PLN 2,192 million (+1% q/q, -3% y/y)
- Net fee and commission income of PLN 598 million (+2% q/q, +3% y/y)
- Opex amounted to PLN 1,047 million (-1% q/q, +9% y/y)
- Net profit of PLN 1,112 million (-2% q/q, +1% y/y)
- Cumulative ROE adjusted for MCFH is 21.0% (20.5% a year earlier)

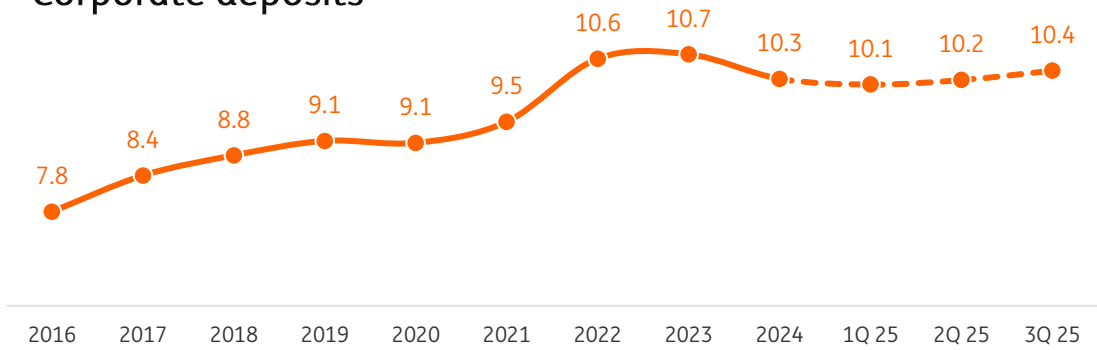
MCFH-adjusted ROE = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters excluding MCFH;
*according to NBP data.

Market shares

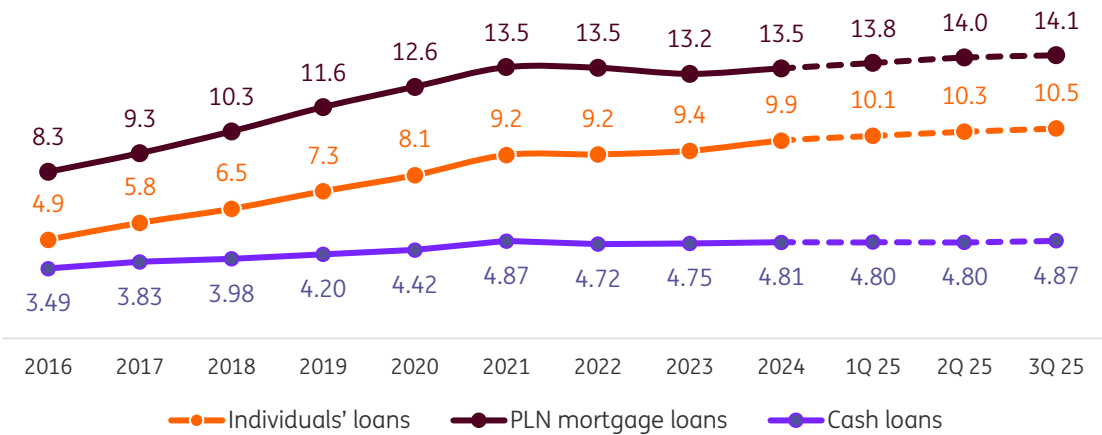
Corporate loans



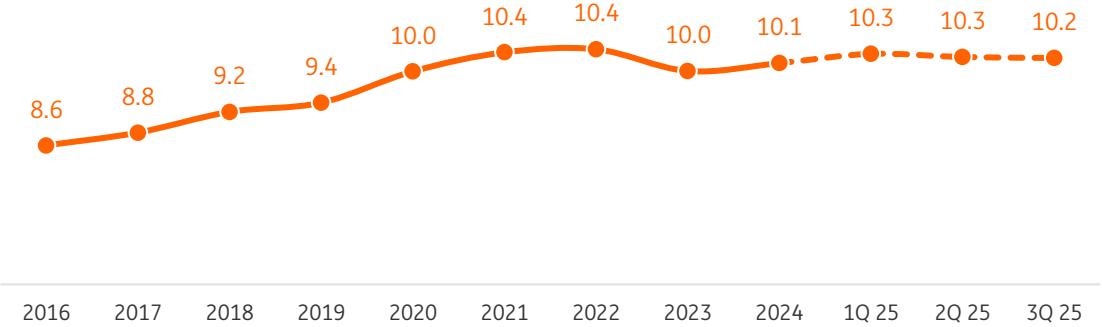
Corporate deposits



Retail loans



Retail deposits



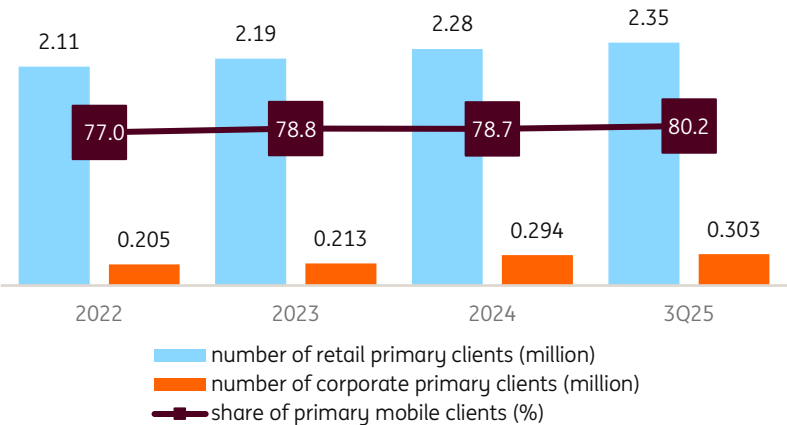
Notes: Note: Market data – NBP data on monetary financial institutions (Monrep, WEBIS); ING BSK – total standalone data of ING BSK and ING Bank Hipoteczny, as per NBP segmentation (Monrep, WEBIS). *Including individual entrepreneurs and individual farmers; **Excluding FX mortgage loans.

Business volumes

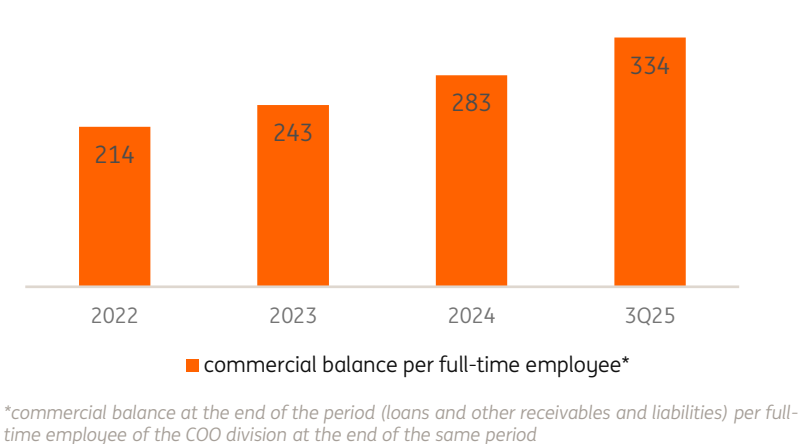
PLN million	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	change % q/q	change % y/y	change q/q	change y/y
Total client deposits	211,340	209,157	210,156	218,148	221,180	223,650	230,214	+ 3%	+ 10%	6,564	20,058
Corporate deposits	88,865	89,626	89,579	92,474	89,384	90,373	95,759	+ 6%	+ 7%	5,386	6,180
Retail deposits	122,475	119,531	120,577	125,674	131,796	133,277	134,455	+ 1%	+ 12%	1,178	13,878
Total funds entrusted by retail clients	145,326	143,547	145,585	151,196	159,921	163,521	166,614	+ 2%	+ 14%	3,093	21,029
Investment funds and other off-balance sheet products distributed by the Bank	22,851	24,016	25,008	25,522	28,125	30,244	32,159	+ 6%	+ 29%	1,915	7,151
Total client loans	160,278	163,840	165,723	167,415	170,431	174,318	177,104	+ 2%	+ 7%	2,786	11,381
Loans to corporate banking clients incl. leasing and factoring	94,205	95,819	96,226	96,148	97,199	98,464	98,732	+ 0%	+ 3%	268	2,506
Loans to retail clients	66,073	68,021	69,497	71,267	73,232	75,854	78,372	+ 3%	+ 13%	2,518	8,875
Mortgage	56,715	58,292	59,689	61,295	63,117	65,508	67,563	+ 3%	+ 13%	2,055	7,874
Cash loans	7,968	8,309	8,387	8,552	8,706	8,913	9,343	+ 5%	+ 11%	430	956

Meeting strategic goals after Q3 2025

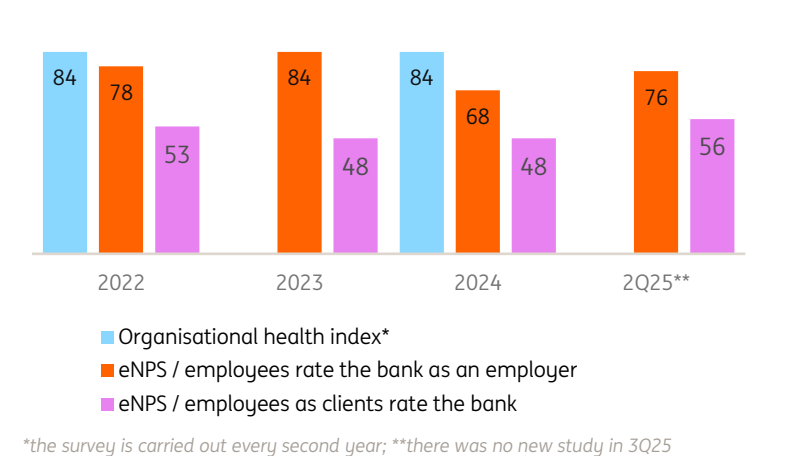
Customer activity and digitalisation



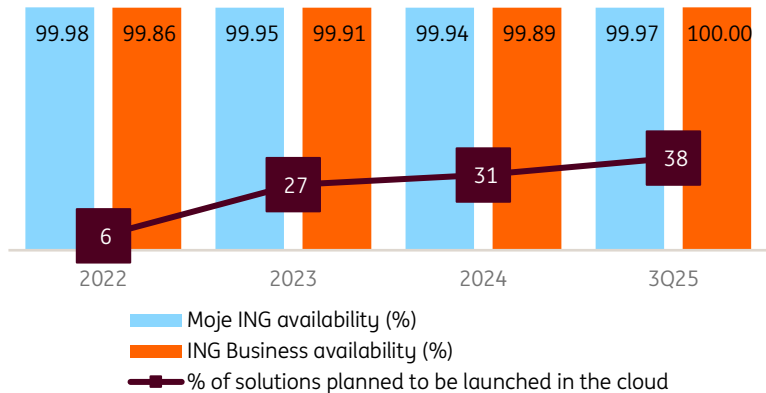
Operational Efficiency



Employee motivation and empowerment



Stability, availability and safety of IT systems

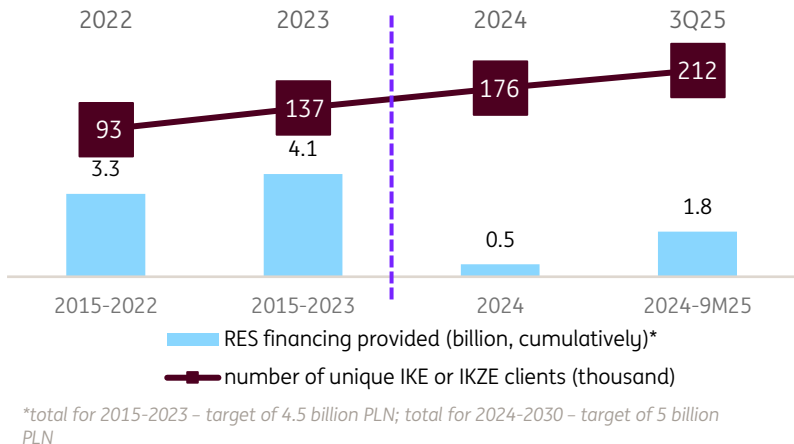


Full regulatory compliance

We met all of the regulators' recommendations with maturity dates in Q3'25 on time



Sustainability



Financial results

for Q3 2025



Financial results

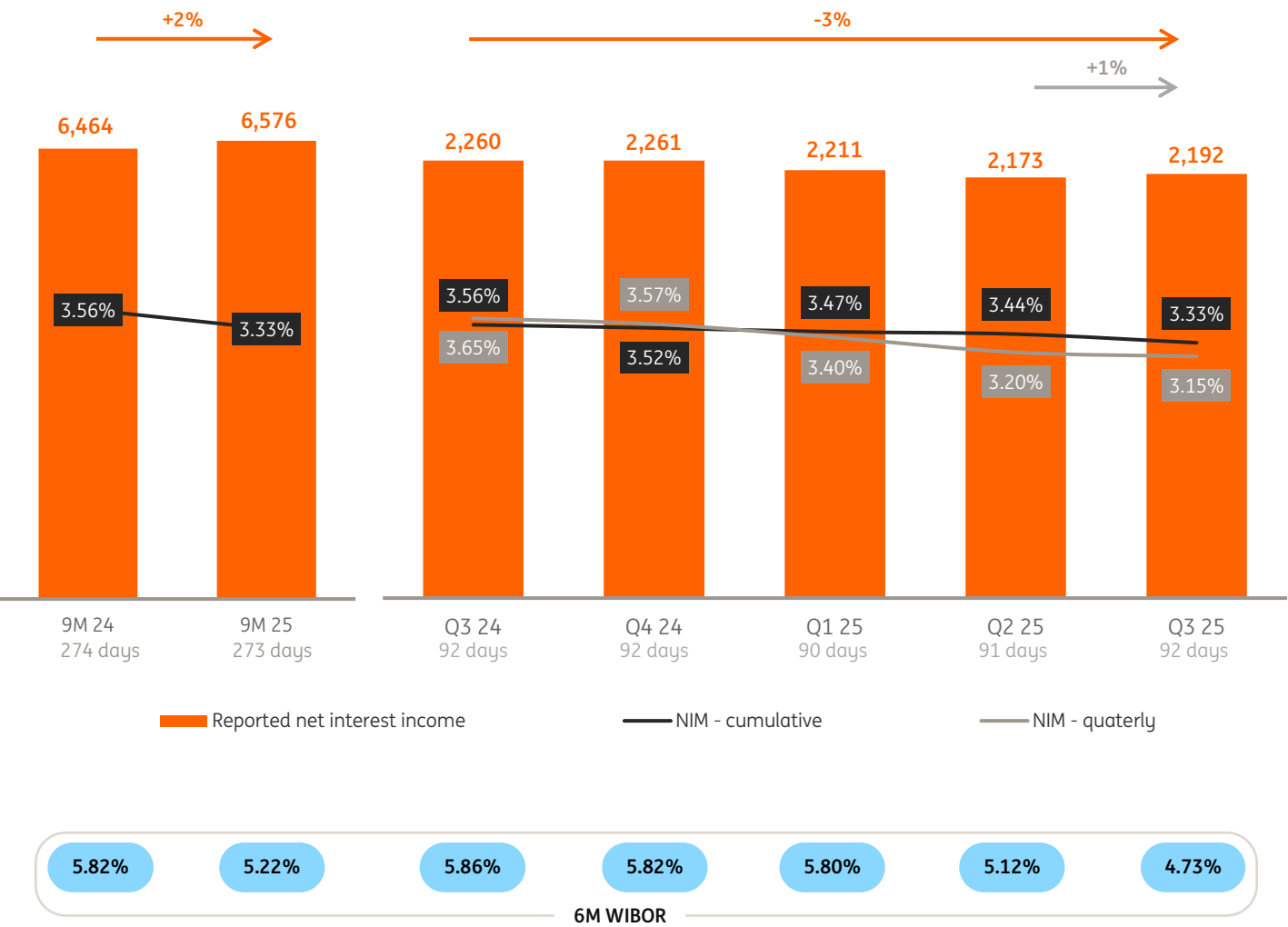
PLN million	Q3 2024	Q2 2025	Q3 2025	% change q/q	% change y/y
Net interest income	2,260	2,173	2,192	+ 1%	-3%
Net fee and commission income	582	584	598	+ 2%	+3%
Other income	75	163	168	+ 3%	+124%
Total income	2,917	2,920	2,958	+ 1%	+1%
Total expenses	-957	-1,055	-1,047	- 1%	+9%
Result before risk costs	1,960	1,865	1,911	+ 2%	-3%
Risk costs including legal risk cost for FX mortgage loans	-348	-193	-251	+ 30%	-28%
Bank tax	-182	-198	-199	+ 1%	+9%
Profit (loss) before tax	1,430	1,474	1,461	- 1%	+2%
Income tax	-328	-339	-349	+ 3%	+6%
Net Result	1,102	1,135	1,112	- 2%	+1%
Total Capital Ratio (TCR)	14.98%	15.66%	14.85%	-0.81 p.p.	-0.13 p.p.
Tier 1 capital ratio	13.81%	14.69%	13.97%	-0.72 p.p.	+0.16 p.p.
ROE (%)*	27.1%	27.1%	25.7%	-1.5 p.p.	-1.5 p.p.
ROE adjusted for MCFH (%)*	20.5%	21.4%	21.0%	-0.4 p.p.	+0.5 p.p.
Total expenses incl. bank tax/total income (%)	39.0%	42.9%	42.1%	-0.8 p.p.	+3.1 p.p.

9M 2024	9M 2025	% change y/y
6,464	6,576	+2%
1,729	1,761	+2%
186	460	+147%
8,379	8,797	+5%
-3,024	-3,304	+9%
5,355	5,493	+3%
-863	-653	-24%
-548	-593	+8%
3,944	4,247	+8%
-884	-986	+12%
3,060	3,261	+7%
14.98%	14.85%	-0.13 p.p.
13.81%	13.97%	+0.16 p.p.
27.1%	25.7%	-1.5 p.p.
20.5%	21.0%	+0.5 p.p.
42.6%	44.3%	+1.7 p.p.

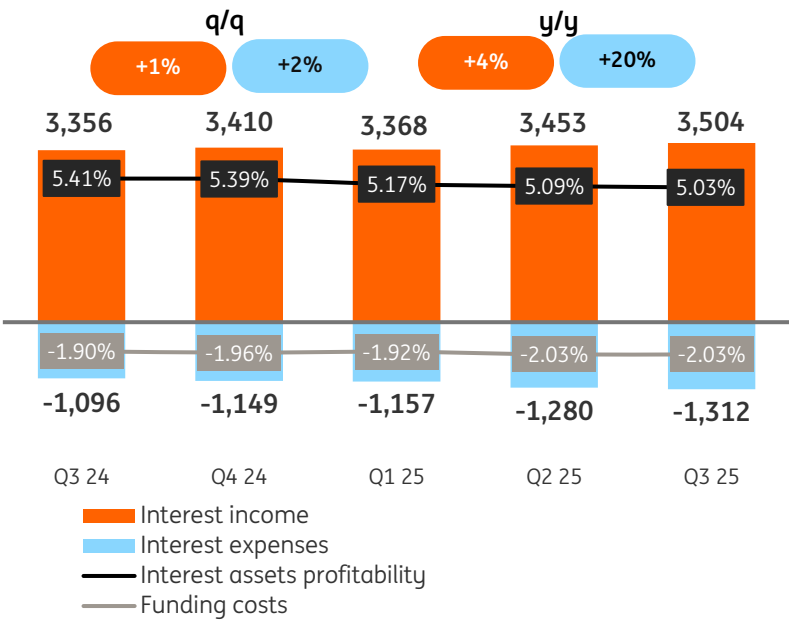
*ROE = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters.

Net interest income

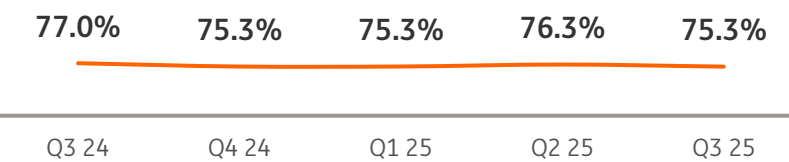
Net interest income (PLN million) and interest margin



Interest income and expenses (PLN million)

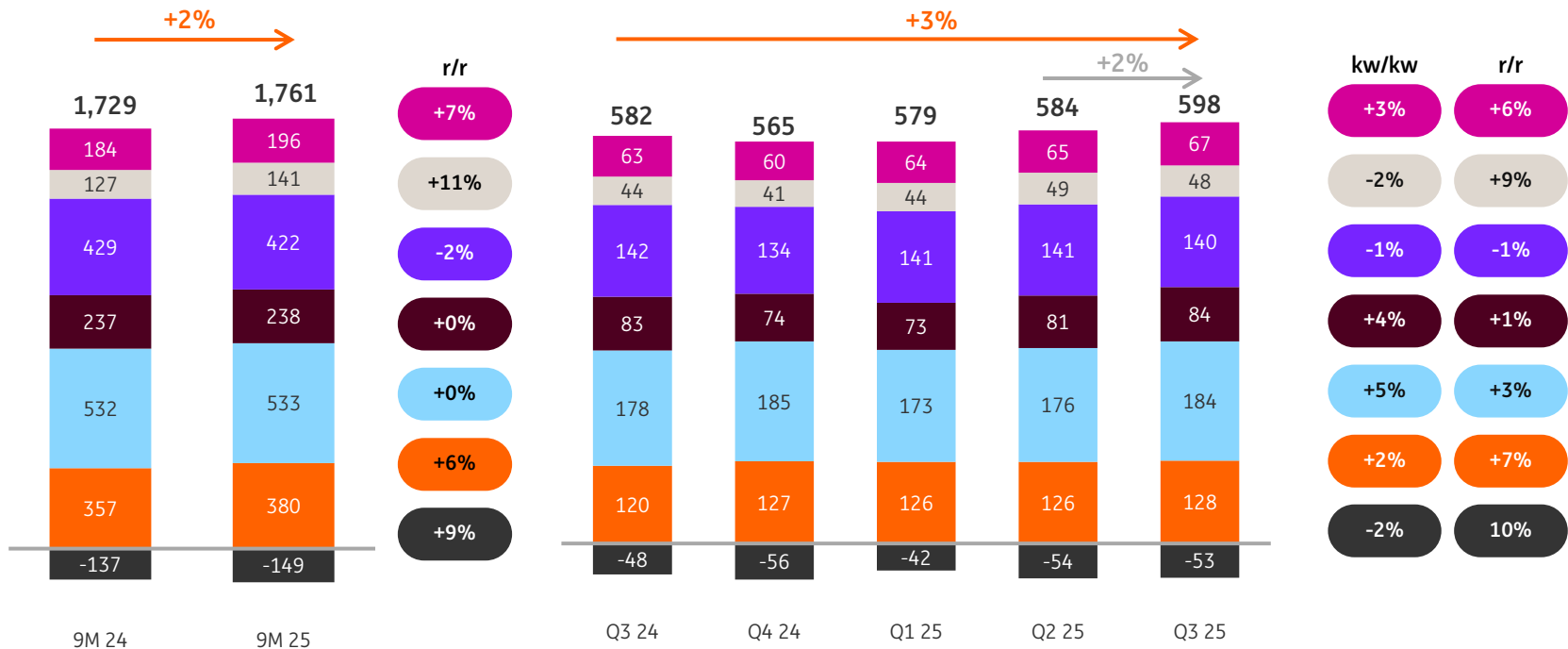


Loan-to-deposit ratio



Fee and commission income

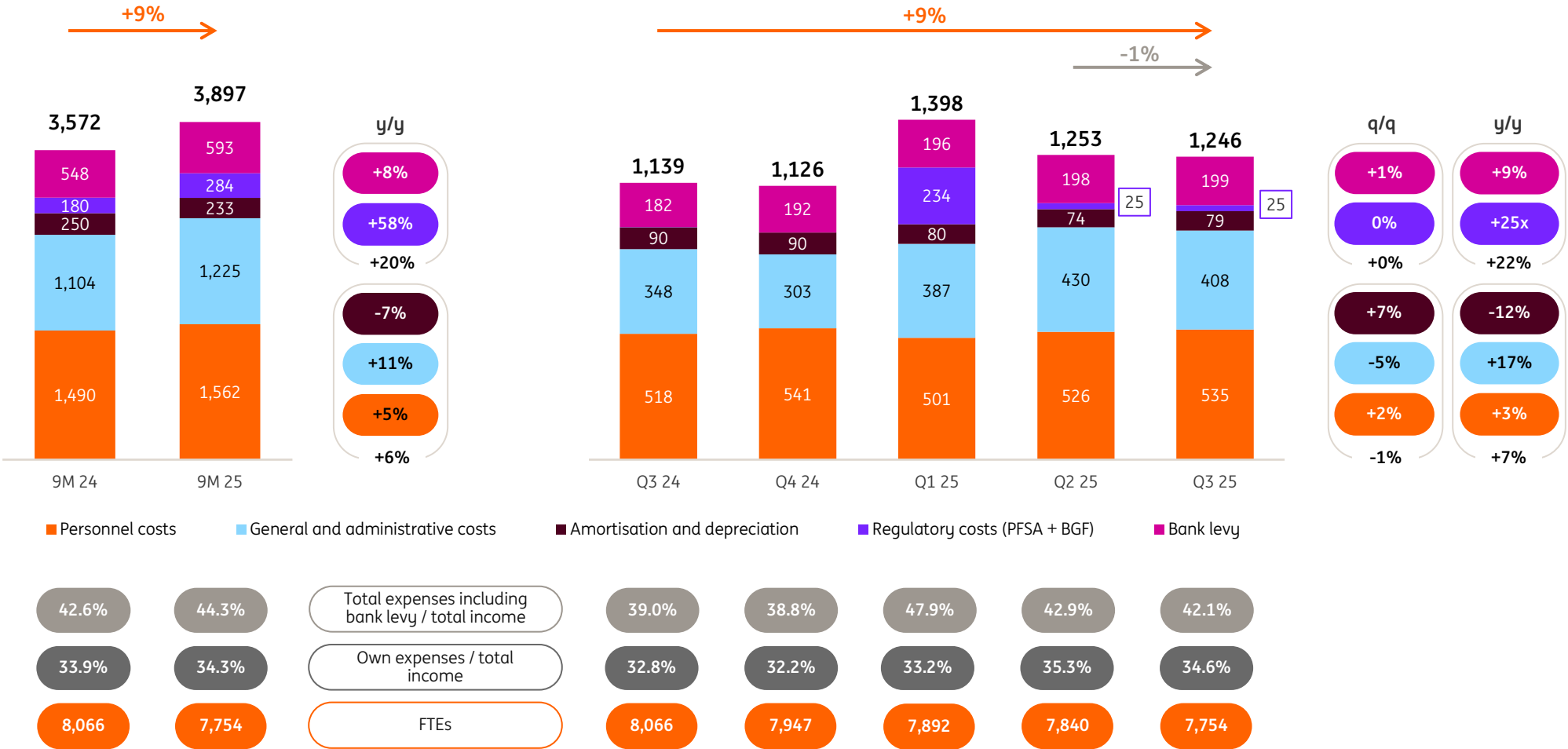
Fee and commission income per category (PLN million)



- The quarterly increase in the result from foreign exchange transactions and payment and credit cards resulted from the higher transaction volume of our clients.

Total expenses including bank tax

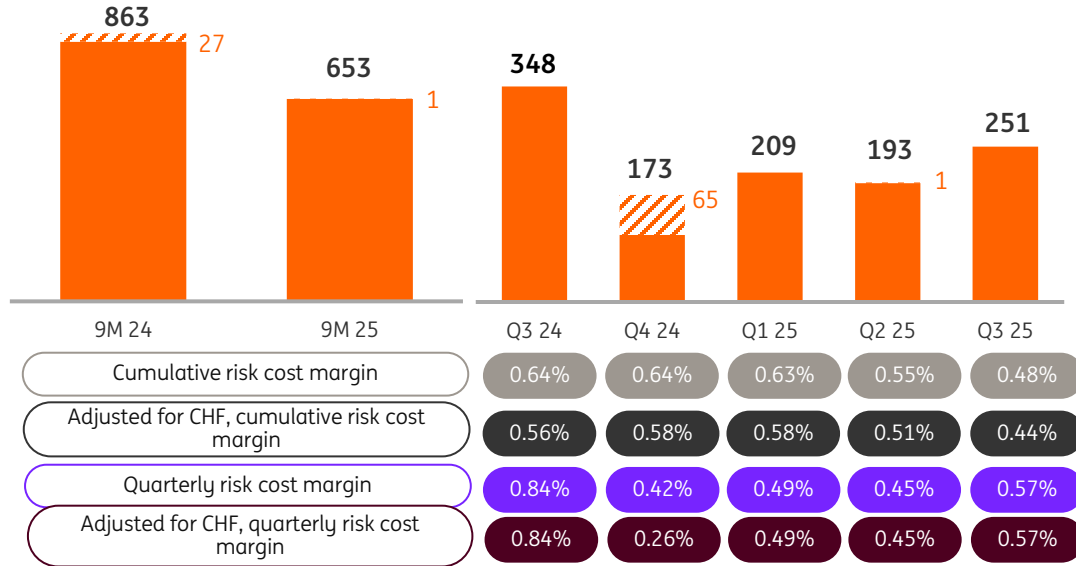
Total expenses including bank tax (PLN million)



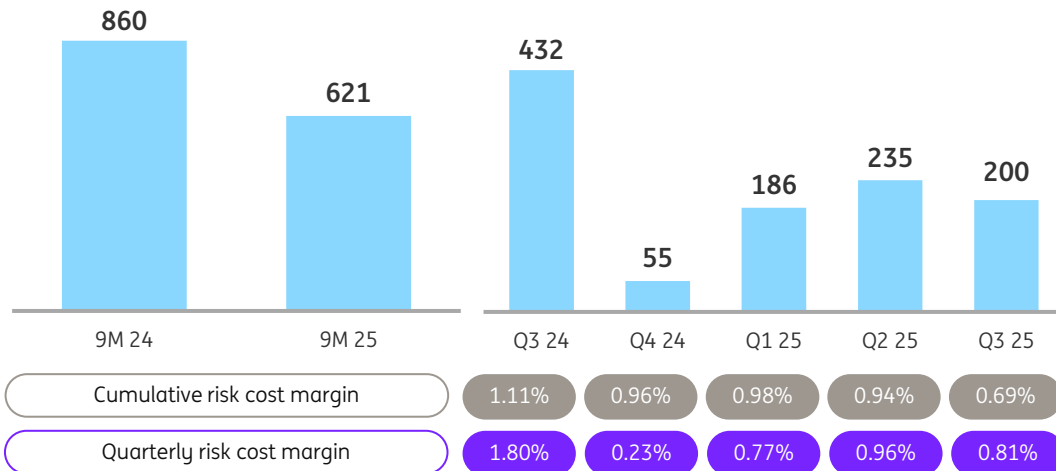
Cost of risk, including legal risk costs

Consolidated data for ING BSK (PLN million)

 legal risk costs



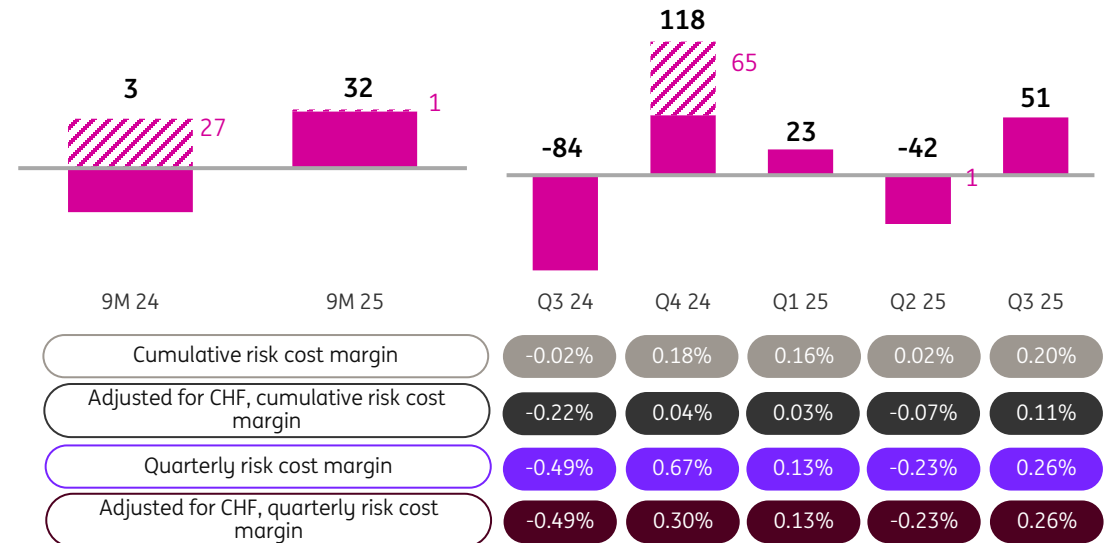
Corporate banking (PLN million)



PLN million	Q3 24	Q4 24	Q1 25	Q2 25	Q3 25
Impact of macroeconomic parameters on net provisions*					
Retail banking	-1	-11	0	-19	+4
Corporate banking	-21	+5	+51	-34	+17
Total	-22	-6	+52	-53	+21
Impact of the sale of the Stage 3 and POCI receivables portfolios*					
Retail banking	-57	0	0	-43	0
Corporate banking	-2	-21	0	-2	0
Total	-59	-21	0	-45	0

Retail banking (PLN million)

 legal risk costs

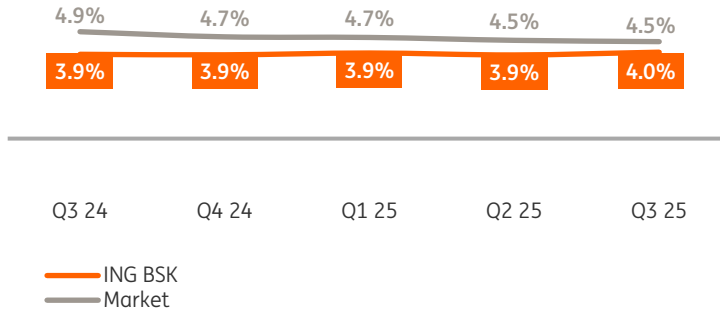


*Provision additions presented with a (+) sign, terminations with a (-) sign.

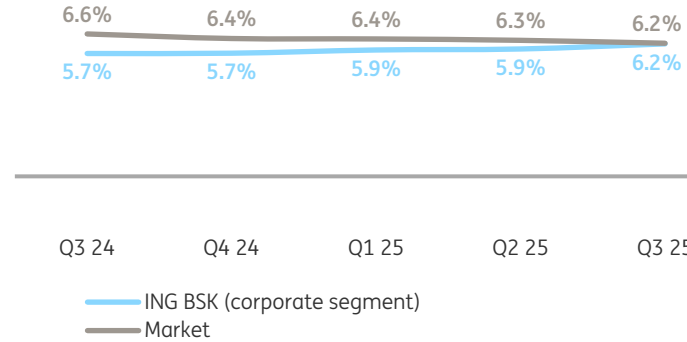
Portfolio quality and provisioning

Share of non-performing portfolio in the total loan portfolio

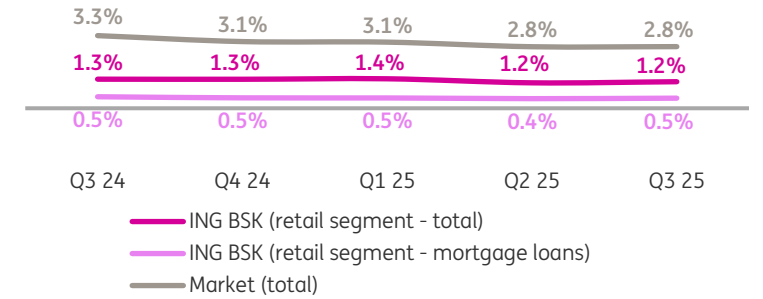
Consolidated data for ING BSK



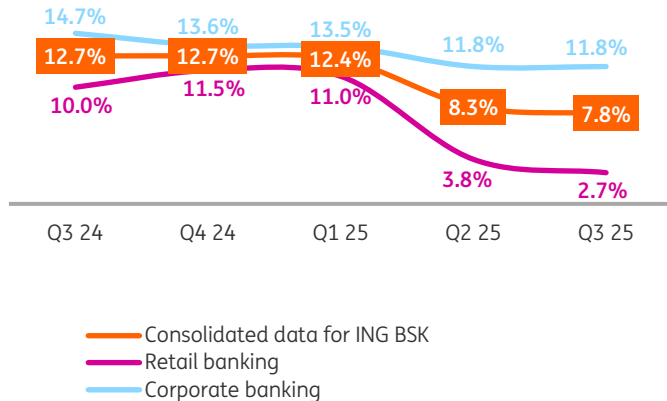
Corporate segment



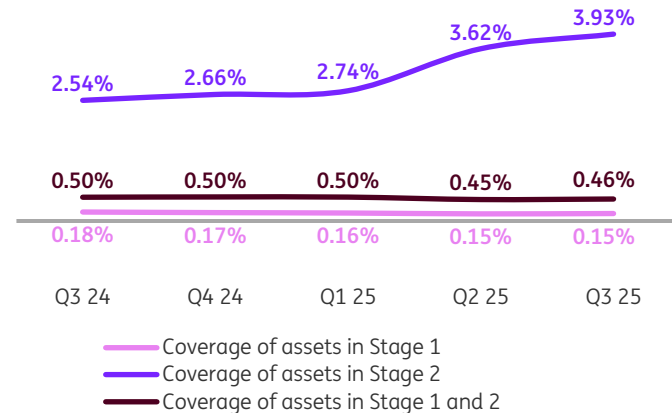
Retail segment



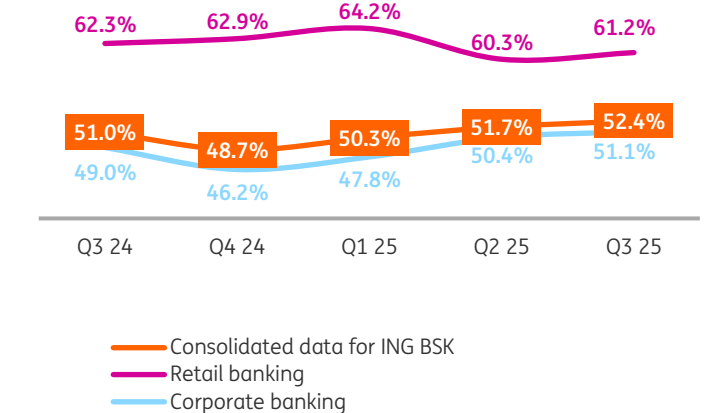
Share of Stage 2 in the gross portfolio



Provisioning ratio – Stages 1 and 2

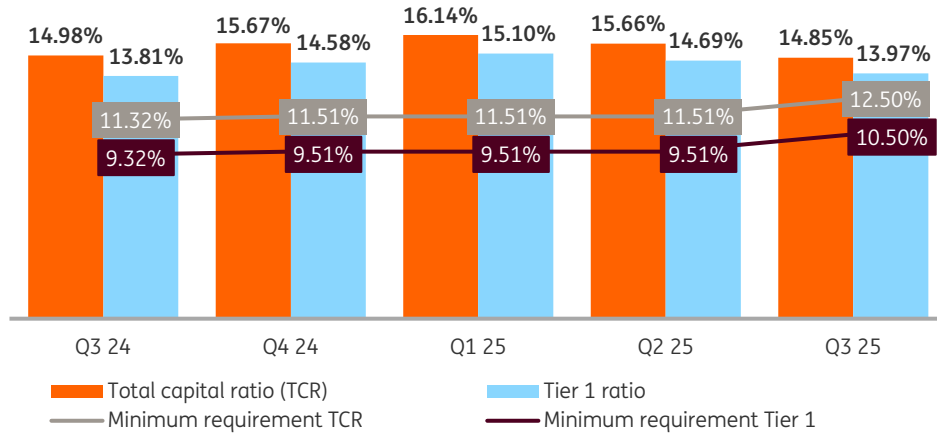


Provisioning ratio – Stage 3

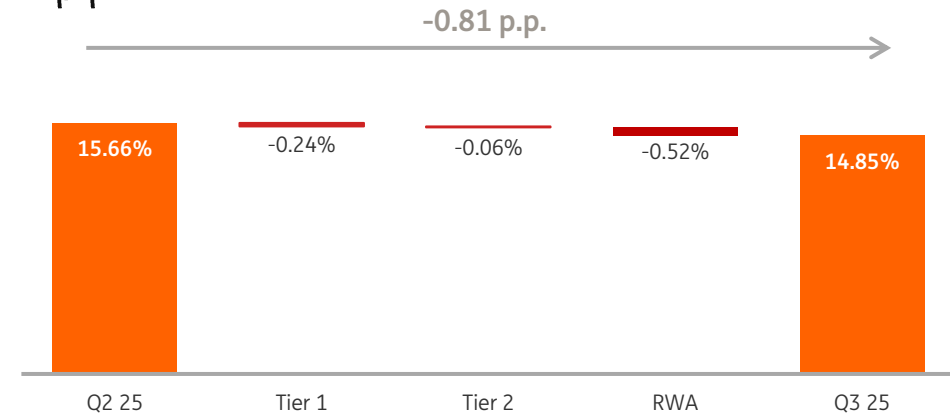


Capital adequacy and liquidity position

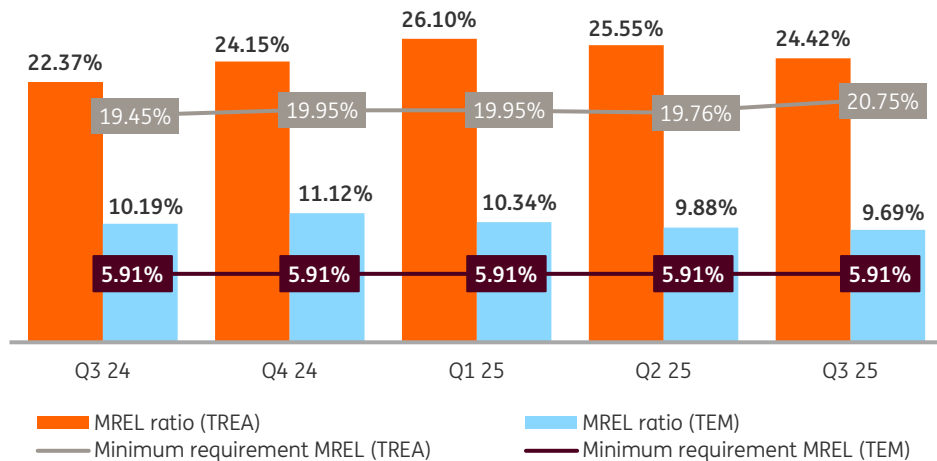
Consolidated capital ratios



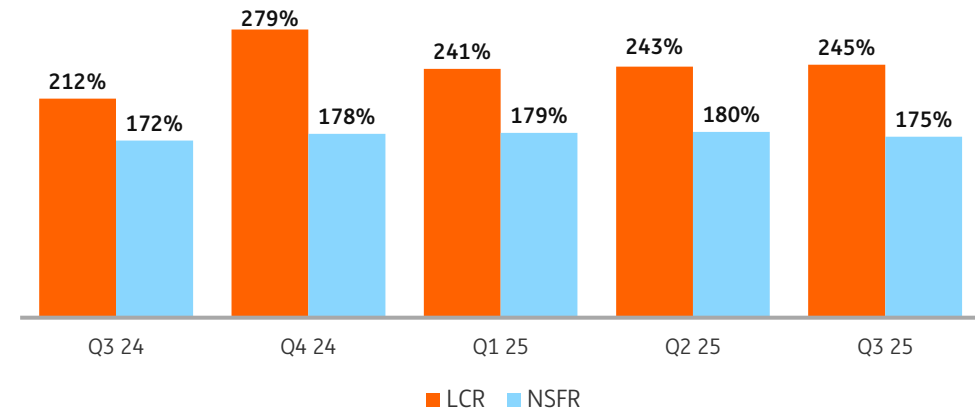
Decomposition of total capital ratio (TCR) change on a q/q basis



MREL ratio (standalone), taking into account the combined buffer requirement



Liquidity ratios



Appendices

- ☒ Retail banking
- ☐ Corporate banking
- ☐ Financial results and other information
- ☐ About us



Retail banking

Clients and ordered transactions

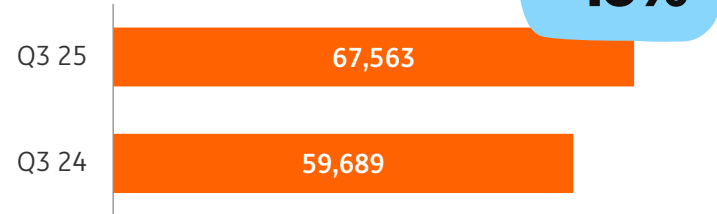
- We operate 4.0 million current accounts for retail clients
- In Q3 2025, our retail clients performed:
 - 5% y/y more outgoing electronic transfers in Moje ING (173 million)
 - 15% y/y more BLIK transactions (total 60.3 million)
 - 3% y/y more debit card transactions (total 317.5 million)
 - 3% y/y fewer transactions in branches (212 thousand)

Financing

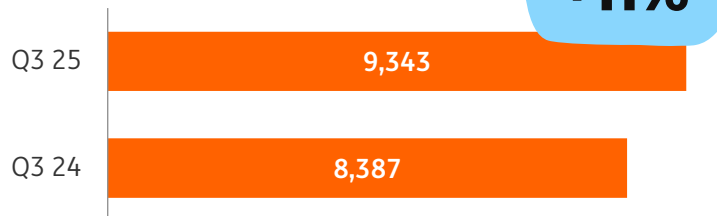
- We granted PLN 5,005 million in mortgage loans in Q3 2025 (+46% y/y)
- We granted PLN 1,863 million in cash loans in Q3 2025 (+26% y/y) ...
- ... of which 94% were sold via online channels

Growing volumes y/y

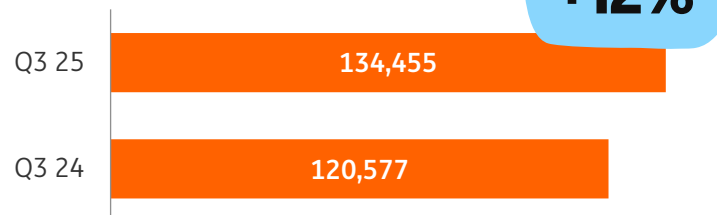
Mortgage loans (PLN million)



Cash loans (PLN million)



Deposits (PLN million)



Kieszonkowe od ING.

Na pierwsze własne wybory.



Promocja
50 zł
przez 4 mies.

Załącz jej konto Mobi

ING

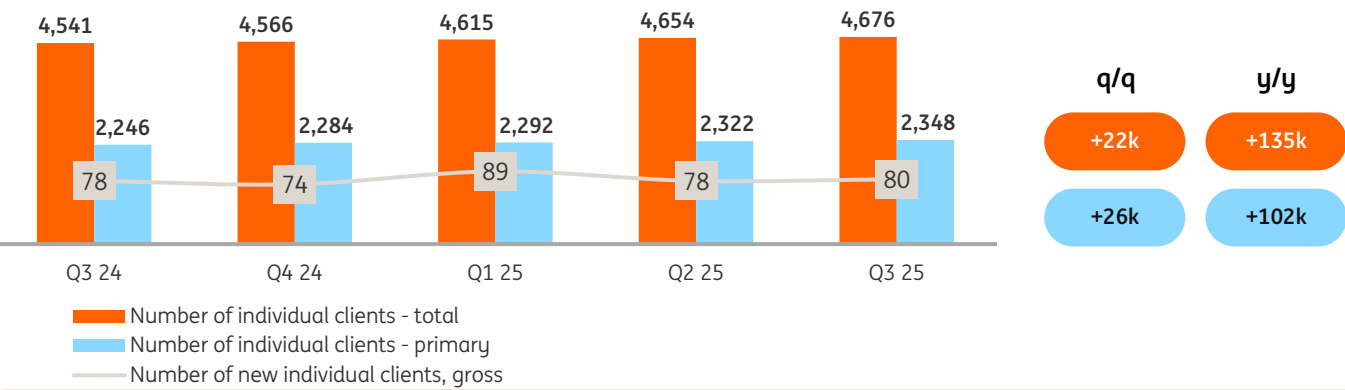
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Zobacz szczegóły ^

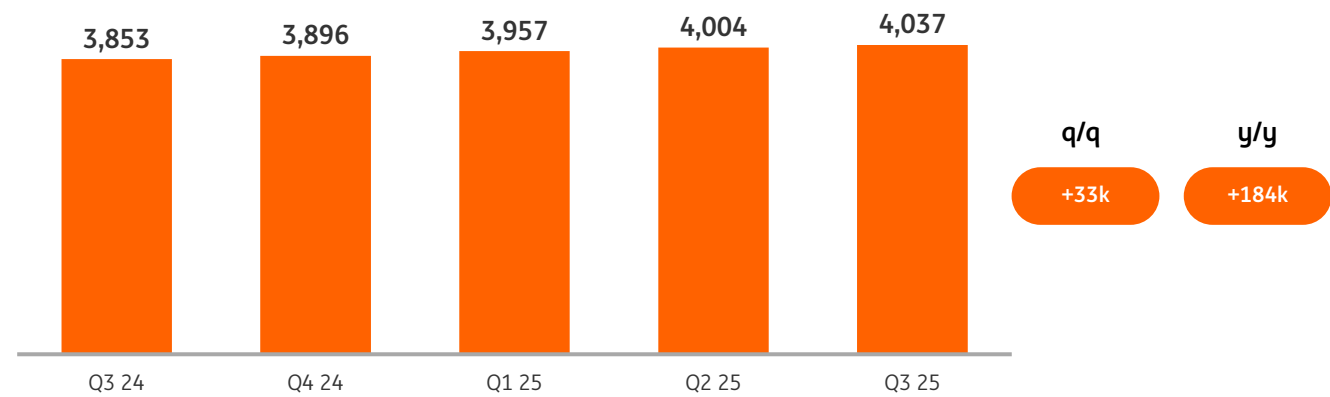
Retail client base

4.7 million retail clients

Number of retail clients (thousand)



Number of retail current accounts (thousand)

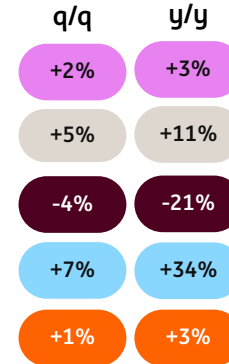
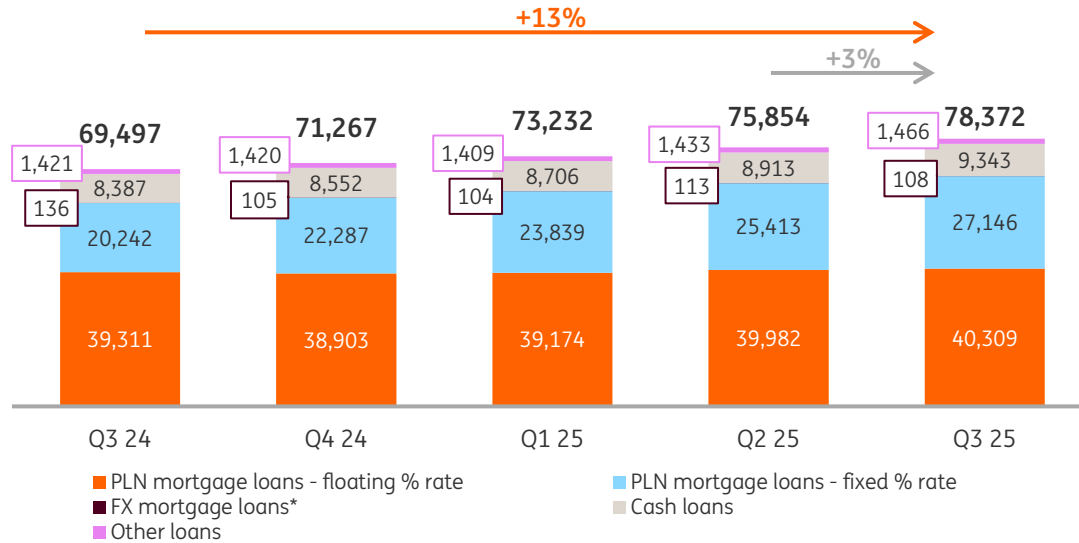


- 88% of current accounts are Direct Accounts
- In Q3 2025 clients using the National Hub, the standard for the circulation of electronic identity used for administrative purposes and government services, confirmed their identity 4.3 million times, of which 18% of confirmations were made through a mobile application
- Our clients submitted 316,000 300+ and 123,000 800+ applications through us in Q3 2025.

Note: current accounts in PLN.
Primary clients – clients who have a current account with a balance higher than PLN 100 (salary inflows) and who also have another active product.

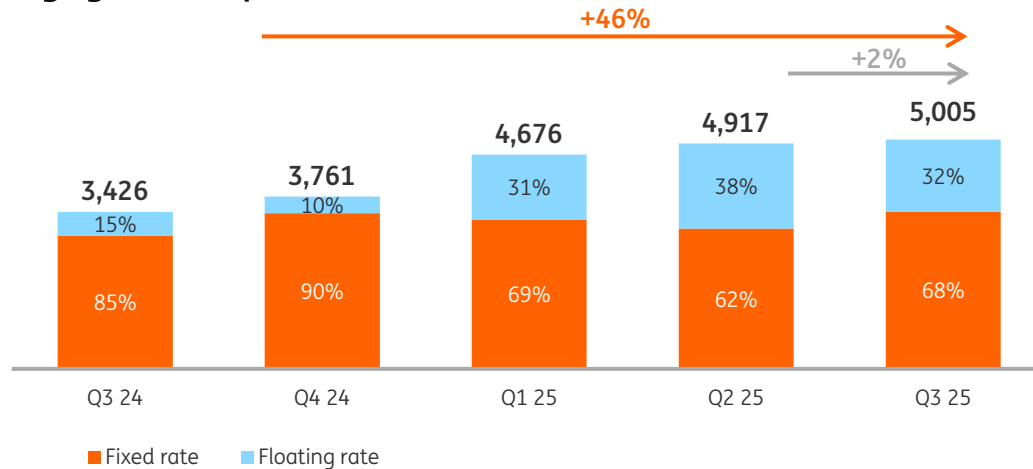
Retail lending

Loan portfolio of retail clients (gross; PLN million)

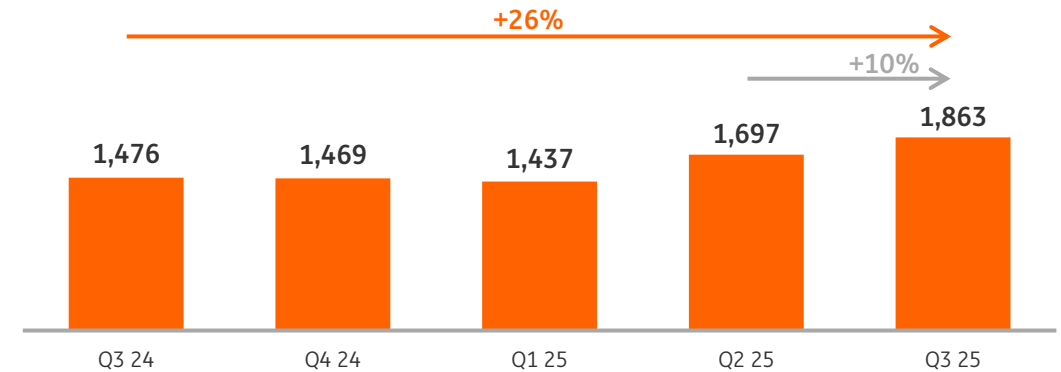


- **PLN 1.9 billion worth of cash loans** granted to retail clients in Q3 2025 (+26% y/y)
- **PLN 5.0 billion worth of mortgage loans** granted in Q3 2025 (+46% y/y), which translates into a **17.7%** market share:
 - including 3,429 million worth of fixed interest rate mortgage loans (+18% y/y)
 - including PLN 807 million worth of loans for energy-efficient houses** (+149% y/y)
- A **14.1%** market share in terms of PLN mortgage loans; **13.0%** in total mortgage loans (Q3 2025)

Mortgage loans production (PLN billion)



Cash loans production (PLN million)

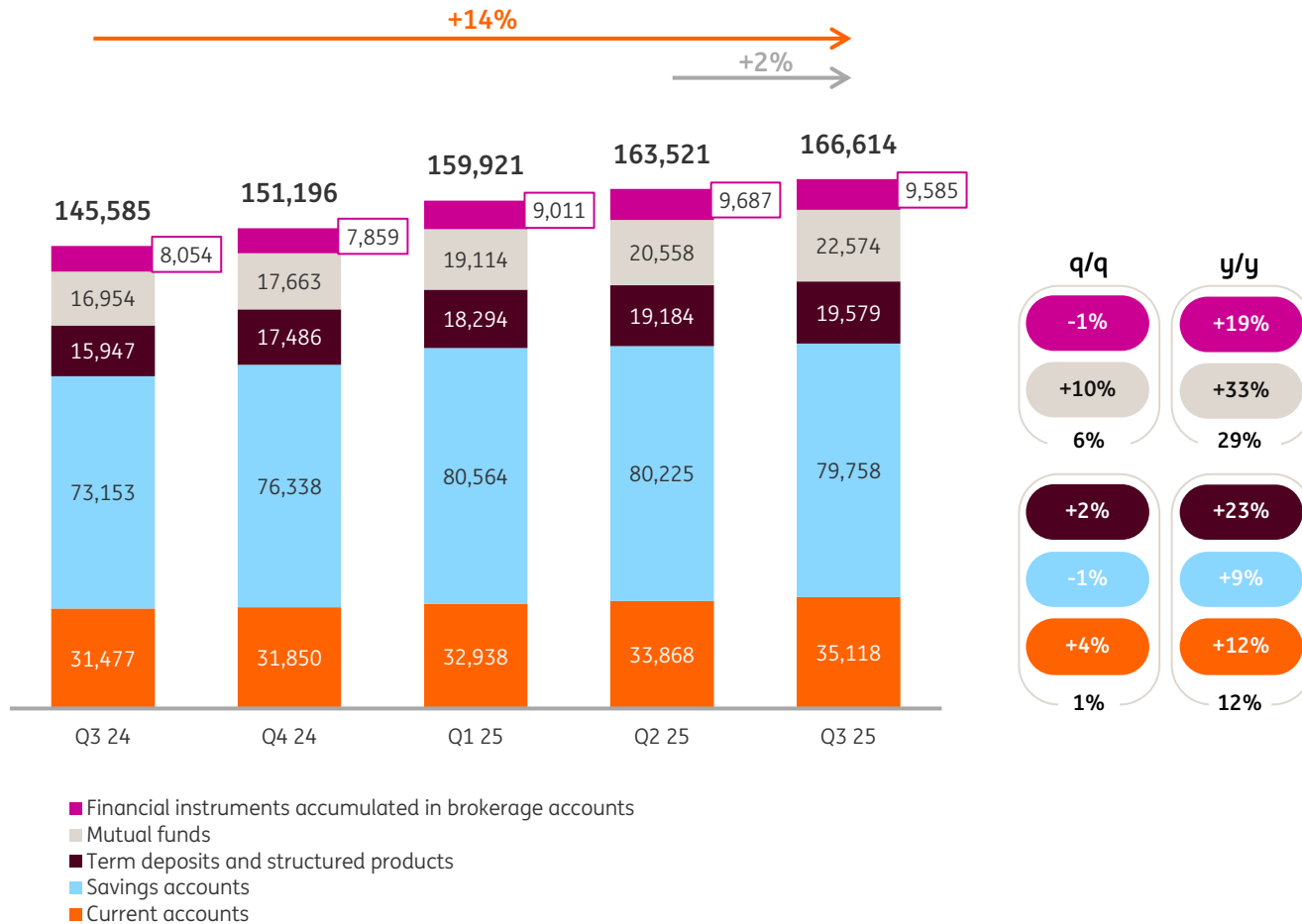


*FX mortgage loans after adjusting the gross carrying amount for legal risk provisions, which amounted to PLN 369.7 million in Q3 2024, PLN 387.2 million in Q4 2024, PLN 344.0 million in Q1 2025, PLN 319 million in Q2 2025 and PLN 296 million in Q3 2025;

**We do not charge a commission and offer a lower margin for a house or residential premises whose annual demand for non-renewable primary energy for heating, ventilation and hot water preparation does not exceed respectively: 62 kWh/m2/year in the case of a house or 76 kWh/m2/year in the case of a house after renovation and 58 kWh/m2/year in the case of residential premises in a multi-family building or 62 kWh/m2/year in the case of a residential premises in a single-family building.

Savings and investments

Portfolio of funds entrusted by retail clients (PLN million)



- **175.1 thousand bank clients** invest on a regular basis (+14% y/y, +3% q/q) and **211.5 thousand clients** had a dedicated pension product at ING (+30% y/y, +6% q/q)
- In Q3 2025 about **67% of open investment fund units** were purchased **via mobile banking**
- At the end of Q3 2025, we serviced **200.9 thousand brokerage accounts** (+6% y/y, +1% q/q)
- The **turnover of our brokerage office** on the stock market in Q3 2025 amounted to **PLN 3.3 billion** (+26% y/y, -13% q/q), which translates into a **market share of 1.44%** (-0.3 p.p. y/y, without change q/q)
- The assets representing investments in funds compliant with Articles 8 and 9 of SFRD* amounted to **PLN 8.0 billion** (+32% y/y, +9% q/q)

*Funds promoting sustainable development (Article 8) and having an impact (Article 9).

Progressive evolution of banking

ING is becoming more and more digital



Average rating
of Moje ING mobile app
in the app stores

Google Play – 4.8



App Store – 4.9



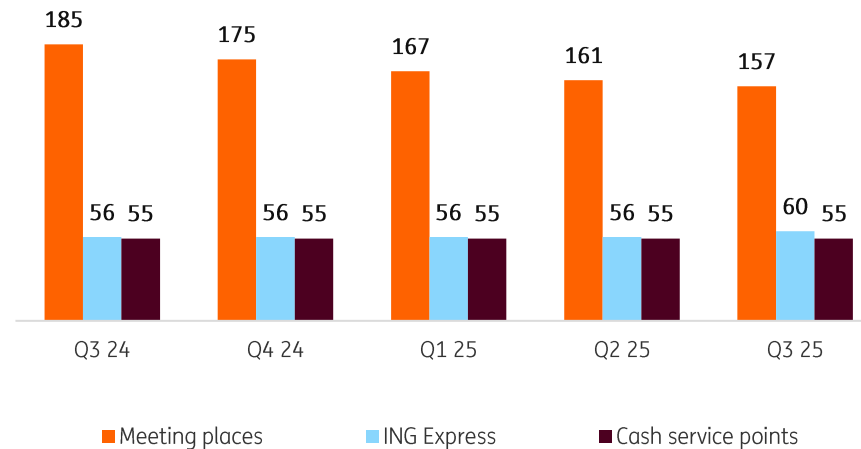
Electronic banking

- We have a total of **1,730 thousand mobile cards** (+1% q/q, +12% y/y)
- **60.3 million BLIK transactions in Q3 2025** (+2% q/q, +15% y/y) completed by retail clients, of which **43.3 million transactions online** (+3% q/q, +17% y/y)
- **4,514 thousand clients with access to online banking** (+1% q/q, +4% y/y), 77% of whom are actively using this access
- **3,106 thousand active users of the mobile app** (+2% q/q, +8% y/y)
- **2,444 thousand “mobile only” users** (+2% q/q, +11% y/y)
- In Q3 2025, we sold **94% of cash loans** to retail clients **via online channels**

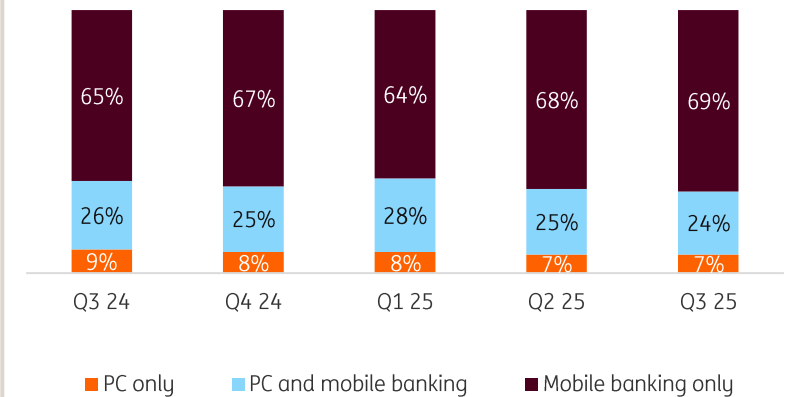
**3.2 million
mobile banking
users**

Physical distribution network

- 157 meeting places (-18 vs end of 2024)
- 853 recyclers (devices with a pay-in function), all with a contactless reader



How our clients use internet banking based on the number of users



Appendices

- ☐ Retail banking
- ☒ Corporate banking
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Corporate banking

Clients and ordered transactions

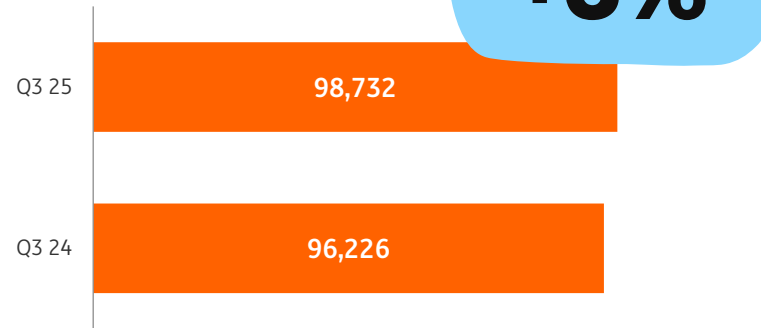
- We serve **589.4 thousand corporate clients**, of which:
 - 464.2 thousand are entrepreneurs
 - 122.0 thousand are SMEs and mid-corporates
 - 3.2 thousand are strategic clients
- In Q3 2025, our corporate clients using ING Business made 51.0 million transfers (+9% y/y), of which 4.6 million were made in mobile banking (+9% y/y)
- We have **47.4 thousand payment terminals** in total; we processed 17.4 million transactions in Q3 2025 (+1% y/y)
- **11,655 stores** with an active imoje payment gateway (+18% y/y)

Financing

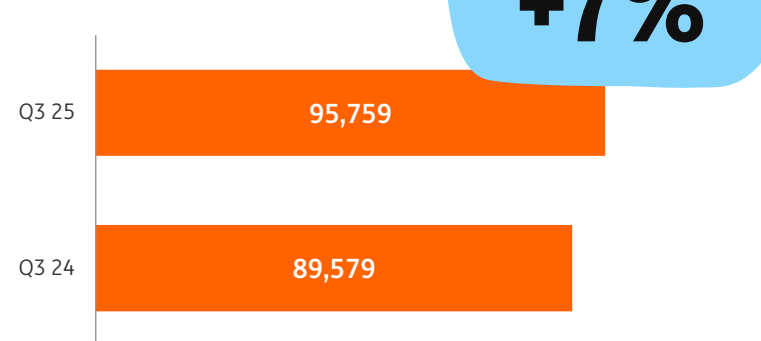
- The portfolio of receivables from entrepreneurs increased by PLN 157 million y/y (+2% y/y) to PLN 9.2 billion
- The portfolio of receivables from SMEs and mid-corporates increased by PLN 2.0 billion y/y (+4% y/y) to PLN 53.1 billion
- The portfolio of receivables from strategic clients increased by PLN 345 million y/y (+1% y/y) to PLN 36.5 billion

Growing volumes y/y

Receivables (PLN million)



Deposits (PLN million)



ING.
Twój asystent
gdy startujesz w biznesie

Bonus +1800 złotych

Otwórz konto online

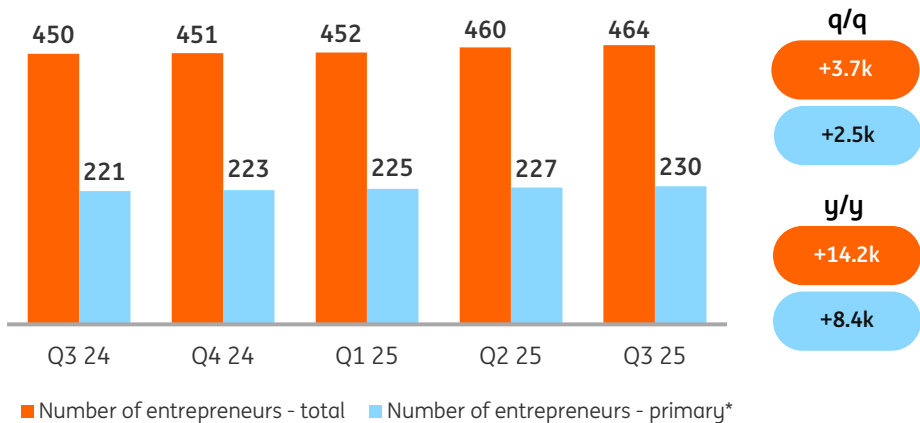
ING Bank Śląski S.A.

Sprawdź szczegóły ▼

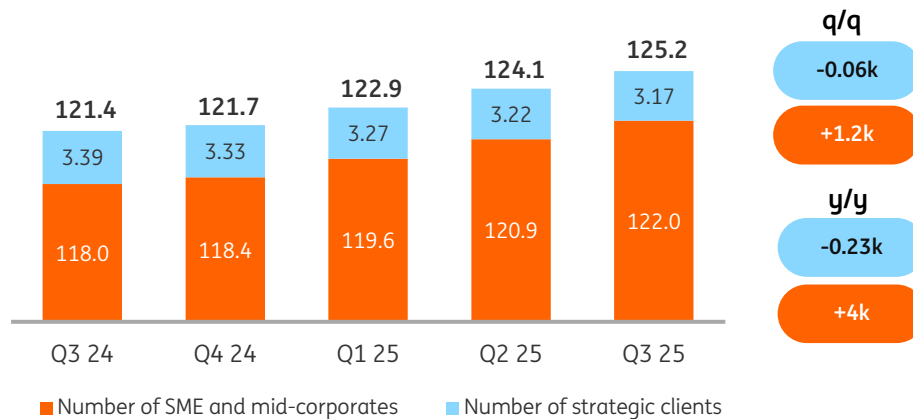
Corporate client base

589 thousand companies

Number of entrepreneurs (thousand)



Number of SME, mid-corporates and strategic clients (thousand)



We maintain 472 thousand current accounts

for 464 thousand entrepreneurs, of which 99% are Direct accounts

ING.
Twój asystent
gdy zakładasz firmę

Bonus +1800 złotych

Umów się online

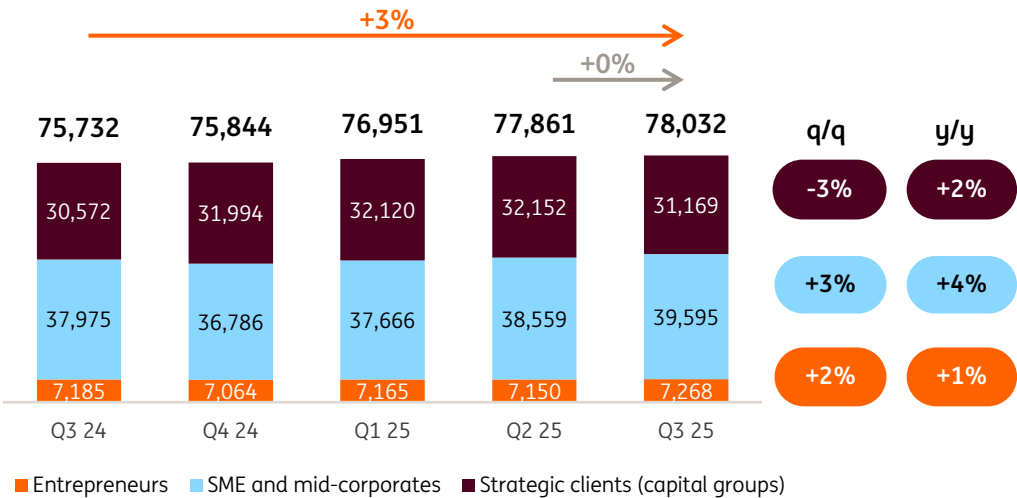
ING Bank Śląski S.A.

Sprawdź szczegóły ▾

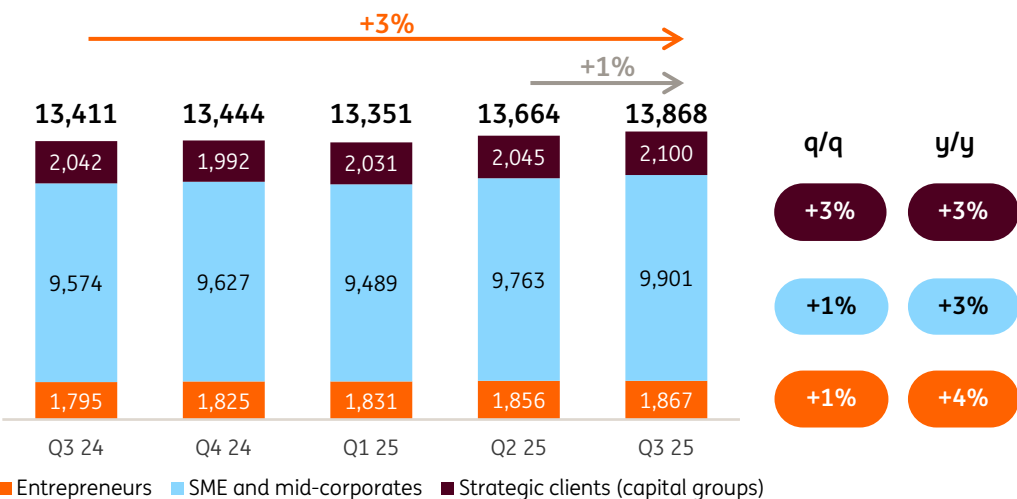
*Primary clients – clients with a specified number of transactions and an average deposit or credit balance above a specified limit during the last year; the conditions are defined separately for each of the components of the corporate segment (entrepreneurs, medium-sized and large companies and strategic clients). The criteria for qualifying clients for the primary segment have changed since 2025, and the data for 2024 has also been recalculated according to the new methodology.

Corporate receivables

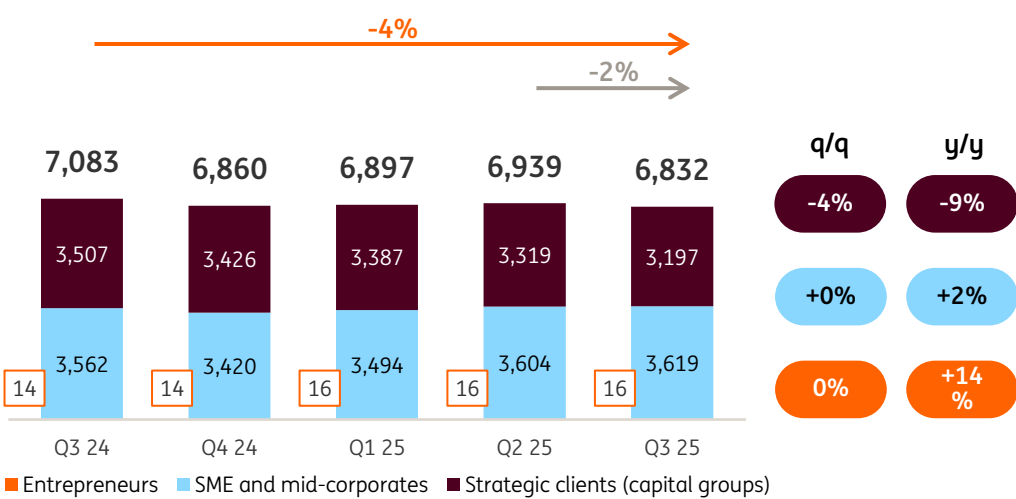
Loans volume (gross; PLN million)



Leasing receivables volume* (gross; PLN million)



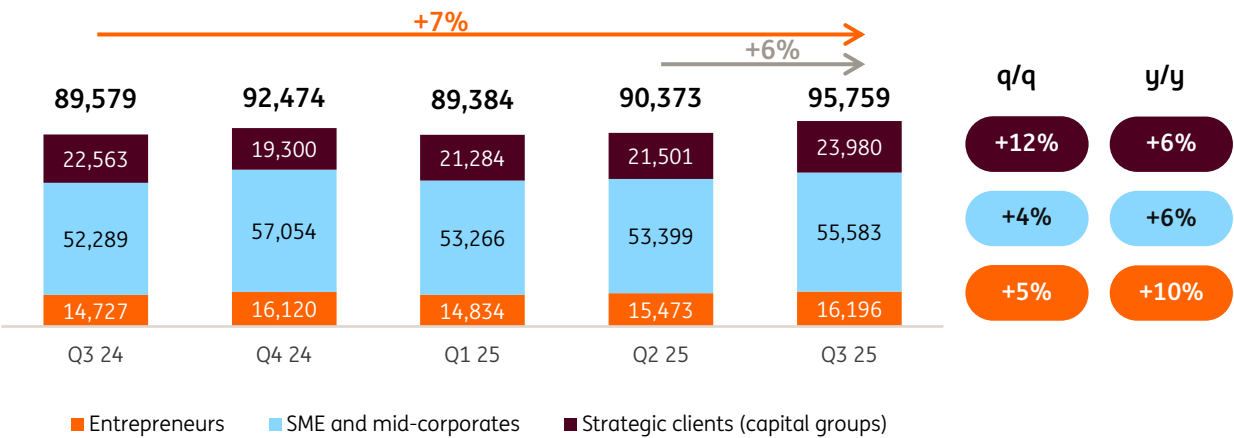
Factoring receivables volume (gross; PLN million)



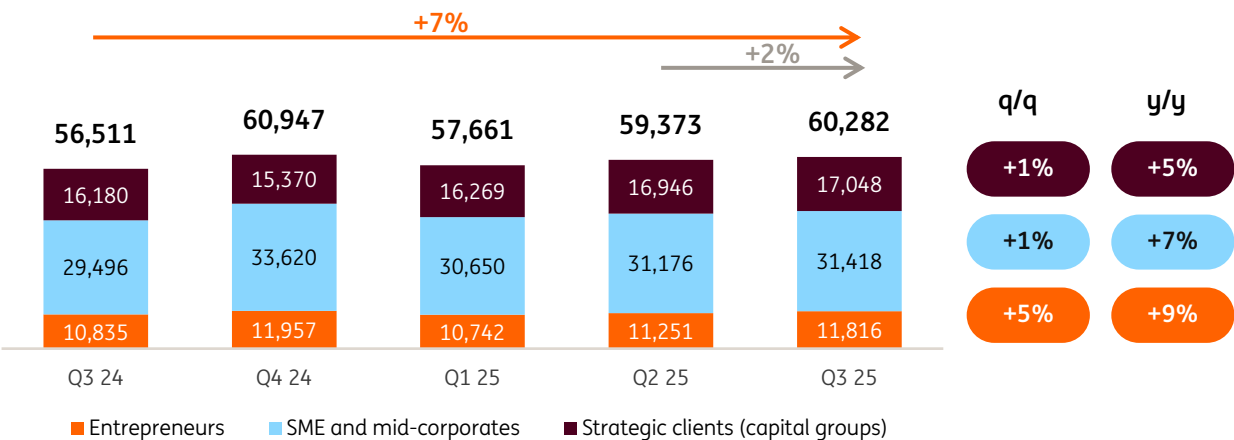
*Does not include lease loans.

Cash management

Corporate deposit volume (PLN million)



Corporate current account volumes (PLN million)



The number of mobile transfers in ING Business increased by +9% y/y to

4.6 million

16.4 thousand

new corporate clients acquired in Q3 2025

Appendices

- ☐ Retail banking
- ☐ Corporate banking
- ☒ Financial results and other information
- ☐ About us



Income statement

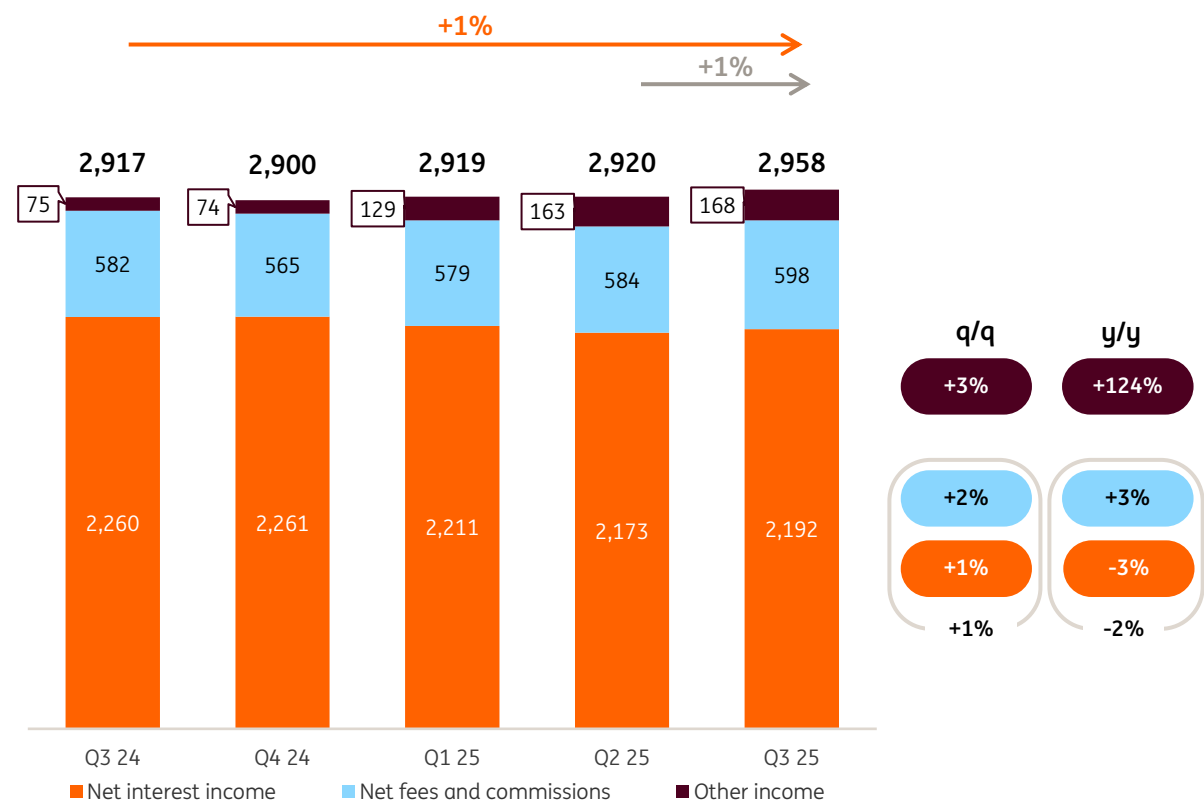
Consolidated income statement (PLN million)	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	q/q		y/y	
								million	%	million	%
Net interest income, of which:	2,162	2,042	2,260	2,261	2,211	2,173	2,192	19	0.9%	-68	-3.0%
Interest income	3,232	3,114	3,356	3,410	3,368	3,453	3,504	51	1.5%	148	4.4%
Interest expenses	-1,070	-1,072	-1,096	-1,149	-1,157	-1,280	-1,312	-32	2.5%	-216	19.7%
Net fee and commission income	576	571	582	565	579	584	598	14	2.4%	16	2.7%
Result on trade operations and revaluation	12	81	67	39	114	145	158	13	9.0%	91	135.8%
Net income on instruments measured at fair value through profit or loss and FX result	19	67	52	60	108	171	116	-55	-32.2%	64	123.1%
The result on the sale of securities measured at amortised cost	-6	1	-2	1	1	-4	-1	3	-75.0%	1	-50.0%
Net income on the sale of securities measured at fair value through other comprehensive income and dividend income	2	11	2	-18	0	12	4	-8	-66.7%	2	100.0%
Net income on hedge accounting	-3	2	15	-4	5	-34	39	73	-	24	160.0%
Net income on other core activities	3	0	0	25	6	7	-2	-9	-	-2	-
Share in net profit (loss) of associated entities recognised under the equity method	7	8	8	10	9	11	12	1	9.1%	4	50.0%
Income	2,760	2,702	2,917	2,900	2,919	2,920	2,958	38	1.3%	41	1.4%
Expenses	-1,089	-978	-957	-934	-1,202	-1,055	-1,047	8	-0.8%	-90	9.4%
Personnel expenses	-469	-503	-518	-541	-501	-526	-535	-9	1.7%	-17	3.3%
Depreciation and amortisation	-81	-79	-90	-90	-80	-74	-79	-5	6.8%	11	-12.2%
Regulatory expenses	-179	0	-1	0	-234	-25	-25	0	0.0%	-24	25x
Other expenses	-360	-396	-348	-303	-387	-430	-408	22	-5.1%	-60	17.2%
Result before risk costs	1,671	1,724	1,960	1,966	1,717	1,865	1,911	46	2.5%	-49	-2.5%
Risk costs including legal cost of risk for FX mortgage loans	-197	-318	-348	-173	-209	-193	-251	-58	30.1%	97	-27.9%
Retail	-34	-53	84	-118	-23	42	-51	-93	-	-135	-
Corporate	-163	-265	-432	-55	-186	-235	-200	35	-14.9%	232	-53.7%
Tax on certain financial institutions	-187	-179	-182	-192	-196	-198	-199	-1	0.5%	-17	9.3%
Profit (loss) before tax	1,287	1,227	1,430	1,601	1,312	1,474	1,461	-13	-0.9%	31	2.2%
Income tax	-294	-262	-328	-292	-298	-339	-349	-10	2.9%	-21	6.4%
Net profit (loss), of which:	993	965	1,102	1,309	1,014	1,135	1,112	-23	-2.0%	10	0.9%
Net profit (loss) attributable to the shareholders of ING BSK	993	965	1,102	1,309	1,014	1,135	1,112	-23	-2.0%	10	0.9%
Number of shares issued (million)	130.1	130.1	130.1	130.1	130.1	130.1	130.1	0.0	0.0%	0.0	0.0%
Earnings per share (PLN) – annualised	30.53	29.67	33.88	40.25	31.18	34.90	34.19	-0.71	-2.0%	0.31	0.9%

Consolidated statement of financial position

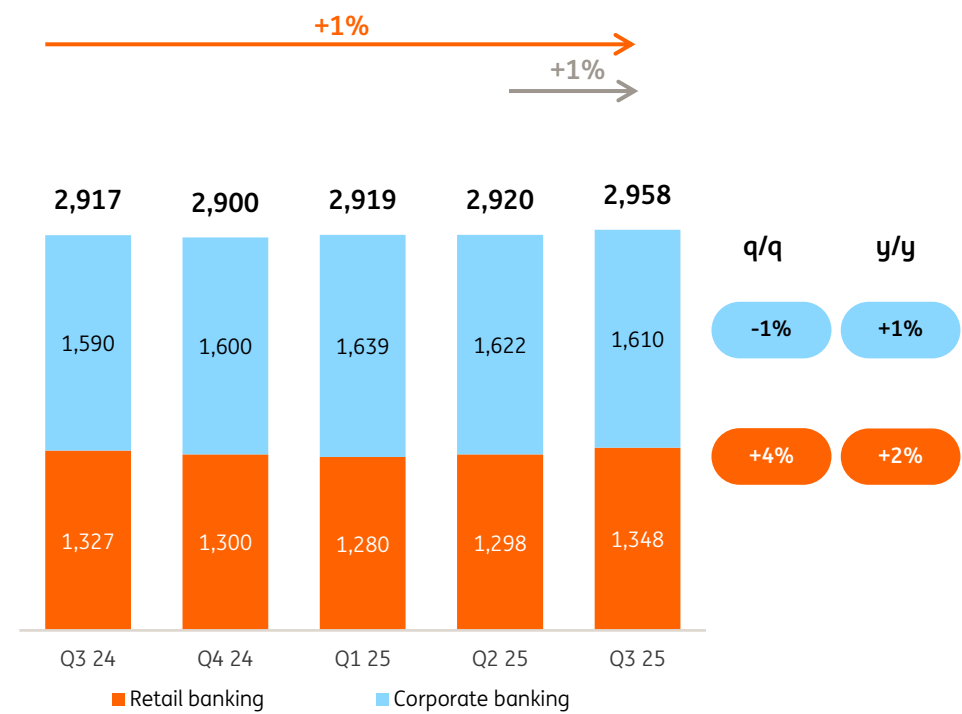
Consolidated statement of financial position (PLN million)	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	q/q		y/y	
									million	%	million	%
Assets												
Cash in hand and balances with the Central Bank	7,041	4,508	3,338	8,965	8,361	9,240	8,828	8,457	-371	-4.2%	-508	-5.7%
Loans and receivables to other banks	19,620	20,231	19,646	18,150	21,635	18,237	23,105	23,203	98	0.4%	5,053	27.8%
Financial assets measured at fair value through profit or loss	2,235	1,983	1,290	1,378	1,927	1,728	1,664	1,446	-218	-13.1%	68	4.9%
Derivative hedge instruments	208	327	103	92	61	159	47	126	79	168.1%	34	37.0%
Investment securities	56,614	64,439	58,931	54,231	58,992	60,706	56,162	60,635	4,473	8.0%	6,404	11.8%
Assets securing liabilities	165	0	1,996	4,495	179	4,805	16,431	7,940	-8,491	-51.7%	3,445	76.6%
Loans and other receivables to clients	156,560	158,453	161,411	164,641	166,698	171,863	173,332	178,586	5,254	3.0%	13,945	8.5%
Non-financial assets	1,495	1,483	1,509	1,466	1,468	1,457	1,453	1,479	26	1.8%	13	0.9%
Income tax assets	1,098	898	686	648	704	607	619	664	45	7.3%	16	2.5%
Other assets	325	399	368	354	334	365	339	460	121	35.7%	106	29.9%
Total assets	245,361	252,721	249,278	254,420	260,359	269,167	281,980	282,996	1,016	0.4%	28,576	11.2%
Equity and liabilities												
Liabilities												
Liabilities to banks	13,655	13,590	13,877	13,354	15,468	14,595	14,671	14,746	75	0.5%	1,392	10.4%
Financial liabilities at fair value through profit or loss	1,822	1,314	974	1,248	1,400	961	839	926	87	10.4%	-322	-25.8%
Derivative hedge instruments	280	411	149	137	83	172	57	129	72	126.3%	-8	-5.8%
Liabilities to clients	205,290	214,126	213,541	216,293	219,996	227,994	241,938	239,986	-1,952	-0.8%	23,693	11.0%
Liabilities under debt securities issued	404	411	405	914	509	501	509	1,501	992	194.9%	587	64.2%
Subordinated liabilities	1,526	1,510	1,514	1,501	1,499	1,467	1,487	1,497	10	0.7%	-4	-0.3%
Provisions	542	523	645	640	636	613	589	607	18	3.1%	-33	-5.2%
Income tax liability	115	17	70	156	17	149	455	697	242	53.2%	541	346.8%
Other liabilities	4,991	3,379	3,930	3,947	3,581	3,906	3,819	3,753	-66	-1.7%	-194	-4.9%
Total liabilities	228,625	235,281	235,105	238,190	243,189	250,358	264,364	263,842	-522	-0.2%	25,652	10.8%
Equity												
Share capital	130	130	130	130	130	130	130	130	0	0.0%	0	0.0%
Supplementary capital – share premium account	956	956	956	956	956	956	956	956	0	0.0%	0	0.0%
Revaluation reserve	-5,095	-5,379	-5,274	-4,325	-4,699	-4,076	-3,131	-2,704	427	-13.6%	1,621	-37.5%
Retained earnings	20,750	21,744	18,372	19,469	20,783	21,805	19,667	20,772	1,105	5.6%	1,303	6.7%
Own shares for the purposes of the incentive programme	-5	-11	-11	0	0	-6	-6	0	6	-100.0%	0	-
Equity attributable to shareholders of ING BSK	16,736	17,440	14,173	16,230	17,170	18,809	17,616	19,154	1,538	8.7%	2,924	18.0%
Non-controlling interests	0	0	0	0	0	0	0	0	0	-	0	-
Total equity	16,736	17,440	14,173	16,230	17,170	18,809	17,616	19,154	1,538	8.7%	2,924	18.0%
Total equity and liabilities	245,361	252,721	249,278	254,420	260,359	269,167	281,980	282,996	1,016	0.4%	28,576	11.2%
Number of shares issued (million)	130.1	130.1	130.1	130.1	130.1	130.1	130.1	130.1	0.0	0.0%	0.0	0.0%
Book value per share (PLN)	128.64	134.05	108.94	124.75	131.98	144.57	135.40	147.23	11.82	8.7%	22.48	18.0%

Income per category

Income per P&L line (PLN million)

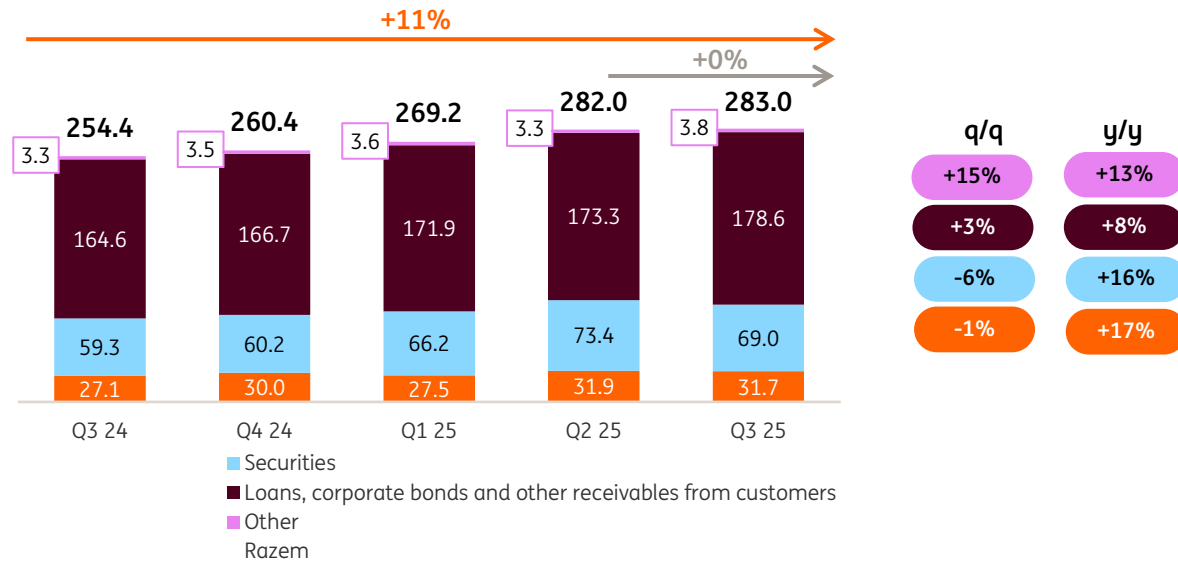


Income per business line (PLN million)

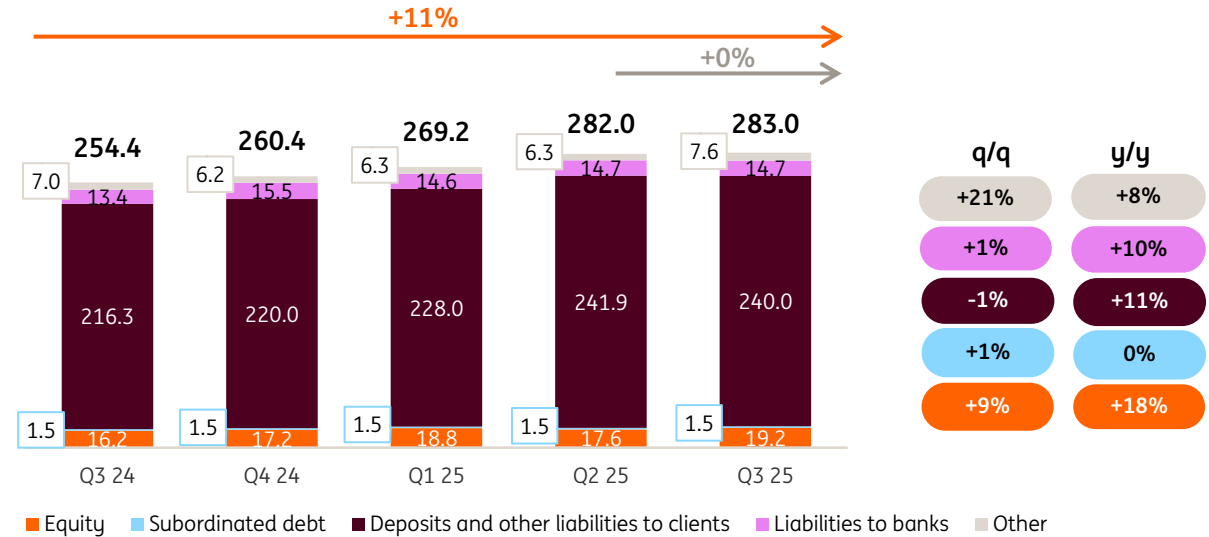


Bank assets and liabilities

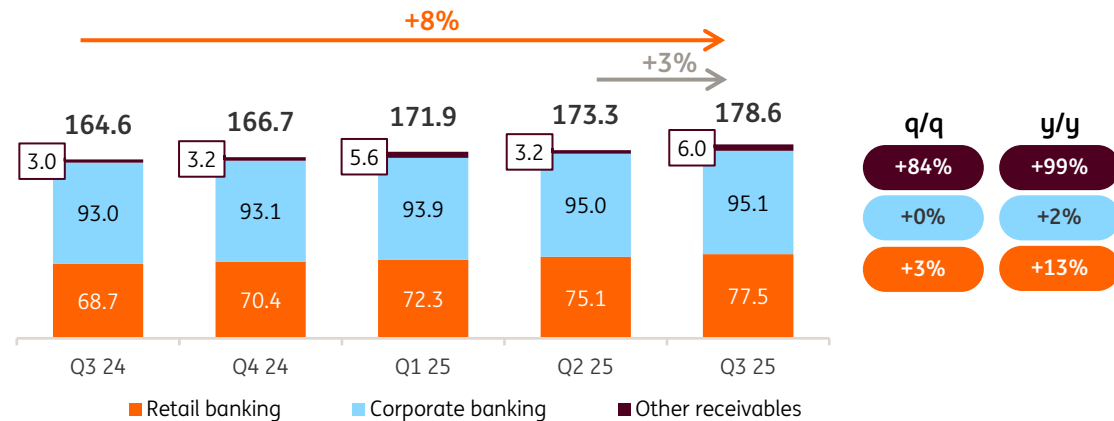
Structure of assets (PLN billion)



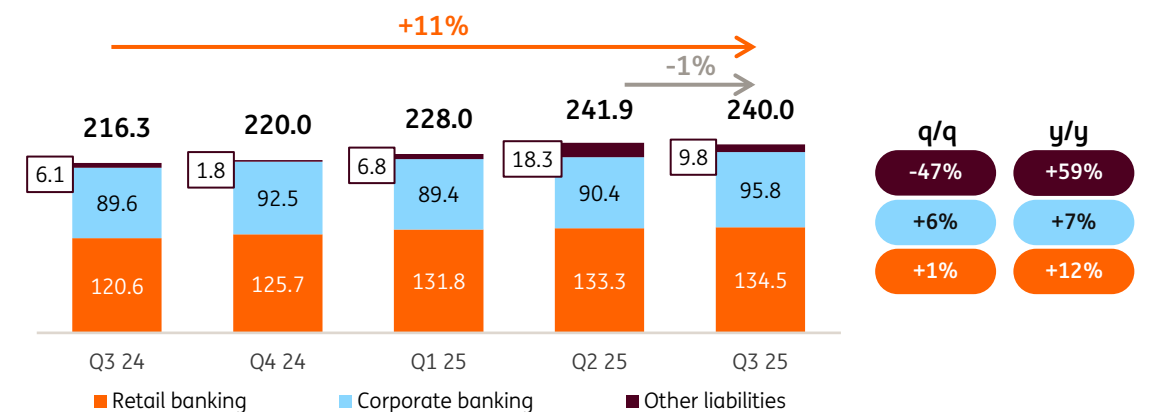
Structure of equity and liabilities (PLN billion)



Loans and other receivables from clients (net; PLN billion)

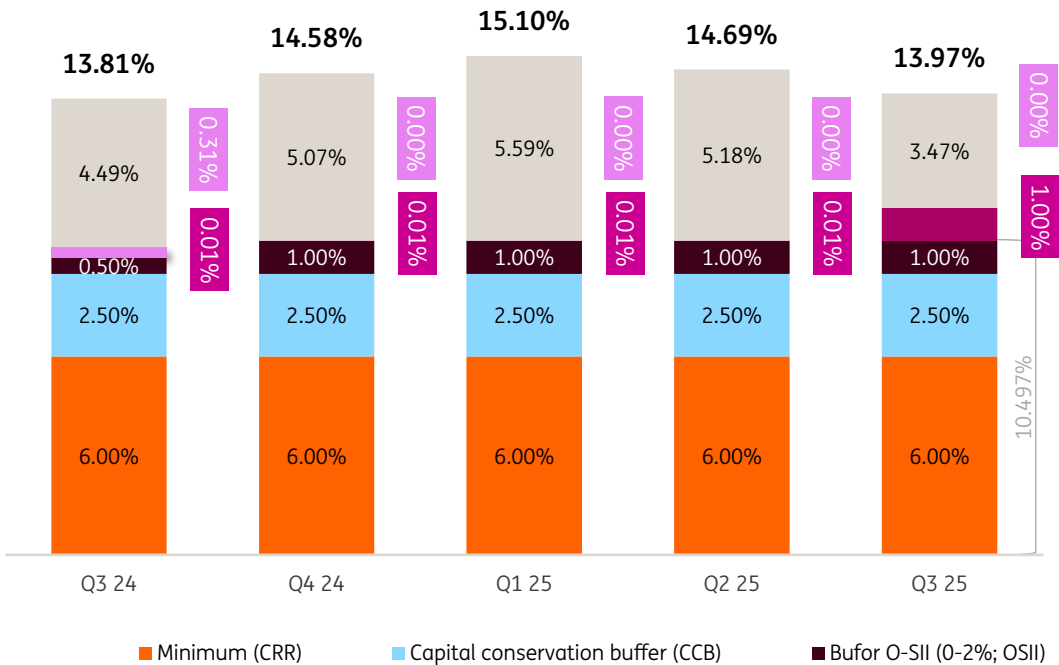


Deposits and other liabilities to clients (PLN billion)

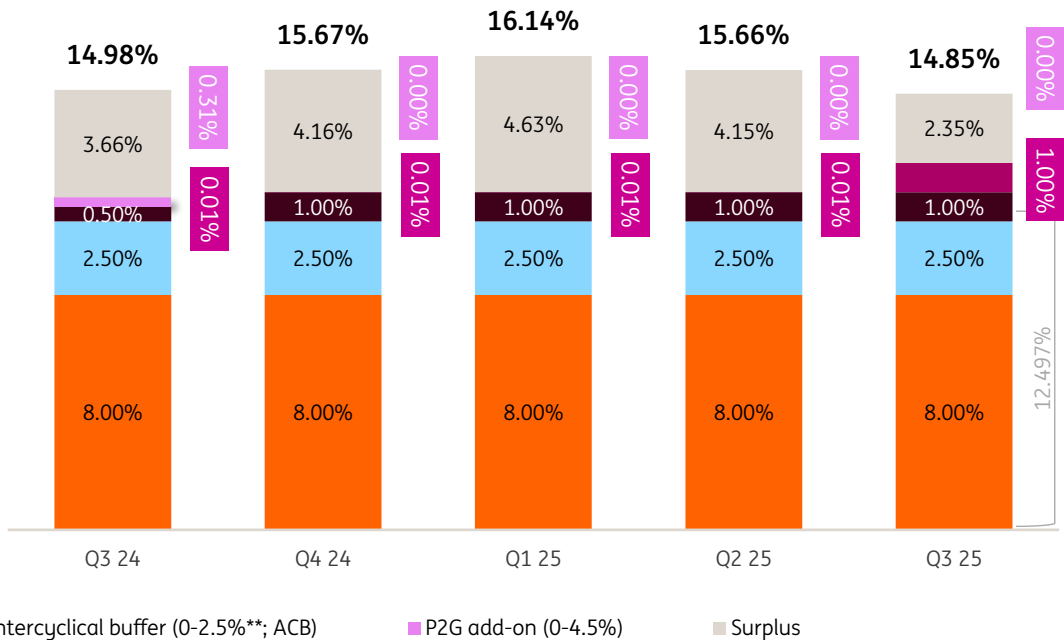


Capital requirement structure

Consolidated capital requirement structure – Tier 1



Consolidated capital requirement structure – TCR



[On 14 October 2025 the Bank concluded a subordinated loan agreement with ING Bank N.V. with the registered office in Amsterdam.](#) The loan amount is EUR 250 million. The loan was granted for 10 years. The transaction date was 15 October 2025. The Bank will apply to the PFSA for approval of loan amount recognition under Tier II capital.

*It may reach the level of 3%-5% after the decisions of i) the European Commission, ii) the European Commission and the European Systemic Risk Board and iii) the European Banking Authority; the 5% level may be exceeded subject to the consent of the European Commission; **In justified cases, it may exceed 2.5%.

Lending exposure by industry

Non-banking portfolio of corporate banking clients – balance sheet exposure (PLN million)

Consolidated approach 30.09.2025

No:	Industry	Exposure	%
1	Wholesale trade	10,386	10.5%
2	Real estate service	8,620	8.7%
3	Financial intermediation	6,257	6.3%
4	Other activity related to business running	6,193	6.3%
5	Land transport and transport via pipelines	5,113	5.2%
6	Constructions	4,328	4.4%
7	Manufacturing	4,248	4.3%
8	Chemicals and chemical goods production	3,807	3.9%
9	Retail trade	3,614	3.7%
10	Renting of equipment	3,523	3.6%
11	Public administration and national defense	3,443	3.5%
12	Foodstuff and beverage production	2,797	2.8%
13	Post office and telecommunications	2,700	2.7%
14	Manufacture of fabricated metal products	2,676	2.7%
15	Auxiliary service connected with financial intermediation	2,354	2.4%
16	Wood and paper industry	2,191	2.2%
17	Power industry	2,170	2.2%
18	Rubber industry	1,905	1.9%
19	Agriculture, forestry, fishery	1,862	1.9%
20	Other	20,535	20.8%
Total		98,722	100.0%

Note: gross credit exposure at amortised cost covering loans, corporate bonds and leasing and factoring receivables.

Lending exposure by industry

Non-banking portfolio of corporate banking clients – balance sheet and off-balance sheet exposure (PLN million)

Consolidated approach 30.09.2025

No:	Industry	Exposure	%
1	Wholesale trade	17,477	11.1%
2	Constructions	10,605	6.7%
3	Real estate service	9,510	6.0%
4	Other activity related to business running	8,863	5.6%
5	Financial intermediation	8,656	5.5%
6	Retail trade	7,844	5.0%
7	Land transport and transport via pipelines	6,389	4.1%
8	Manufacturing	6,014	3.8%
9	Auxiliary service for transportation	5,394	3.4%
10	Public administration and national defense	5,017	3.2%
11	Foodstuff and beverage production	5,007	3.2%
12	Power industry	4,826	3.1%
13	Renting of equipment	4,779	3.0%
14	Chemicals and chemical goods production	4,659	3.0%
15	Manufacture of fabricated metal products	4,572	2.9%
16	Post office and telecommunications	3,496	2.2%
17	Rubber industry	3,283	2.1%
18	Wood and paper industry	3,245	2.1%
19	Sale, repair and maintenance of motor vehicles	3,009	1.9%
20	Other	34,913	22.2%
Total		157,558	100.0%

Note: gross credit exposure at amortised cost covering loans, corporate bonds and leasing and factoring receivables plus off-balance sheet exposures.

Appendices

- ☐ Retail banking
- ☐ Corporate banking
- ☐ Financial results and other information
- ☒ About us



ING Bank Śląski – who we are

3rd largest bank in Poland

Key facts

- We are a universal bank established in 1989
- We provide comprehensive financial services to retail and corporate clients in all segments
- We serve clients through remote channels (including internet and mobile banking) and a network of branches fully equipped with self-service zones
- We have 4.7 million retail clients and 589 thousand corporate clients
- We employ 7.8 thousand people
- We are number three in Poland in terms of deposits' and net loans' volumes as at the end of Q2 2025

Credit ratings of ING Bank Śląski

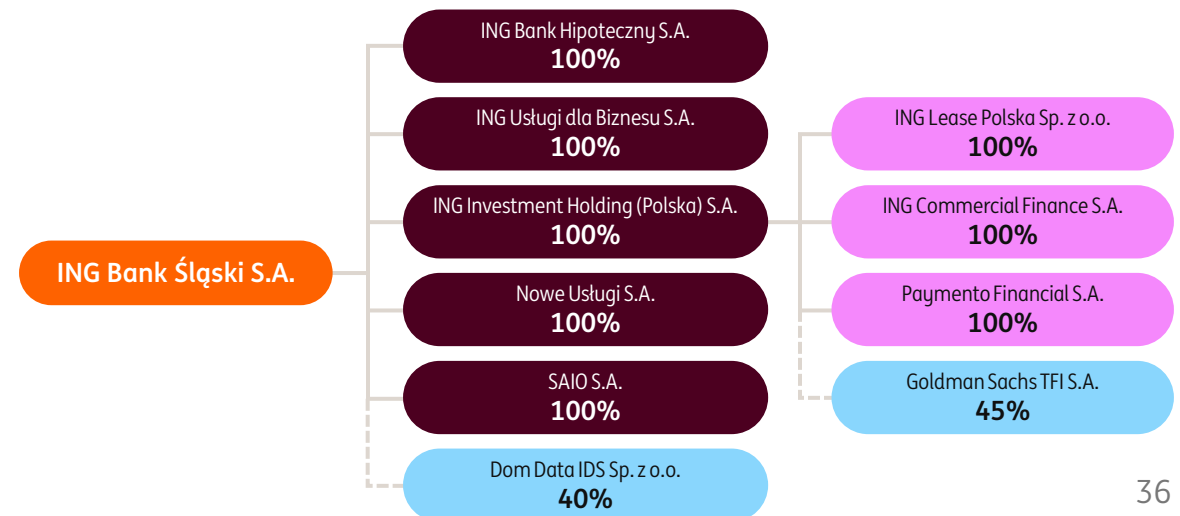
Fitch

- Entity rating / outlook: A+ / Negative
- Short-term rating: F1+
- Viability rating: bbb+
- Shareholder Support Rating: a+
- Long-term rating on the national scale / outlook: AAA (pol) / Stable
- Short-term rating on a national scale: F1+ (pol)

Moody's

- Long/short term deposit rating: A2/ P-1; outlook: Stable
- Individual BCA Assessment: baa2
- Adjusted BCA Score: baa1
- Counterparty risk assessment long / short term: A1 (cr) / P-1 (cr)

Structure of ING Bank Śląski Group



ING Bank Śląski S.A. shares

ING BSK share price

PLN 303.5

as at 30 September 2025

Capitalisation

PLN 39.5 billion

EUR 9.2 billion

Free float

PLN 9.9 billion

EUR 2.3 billion

ISIN: PLBSK0000017

Bloomberg: ING PW

Reuters: INGP.WA

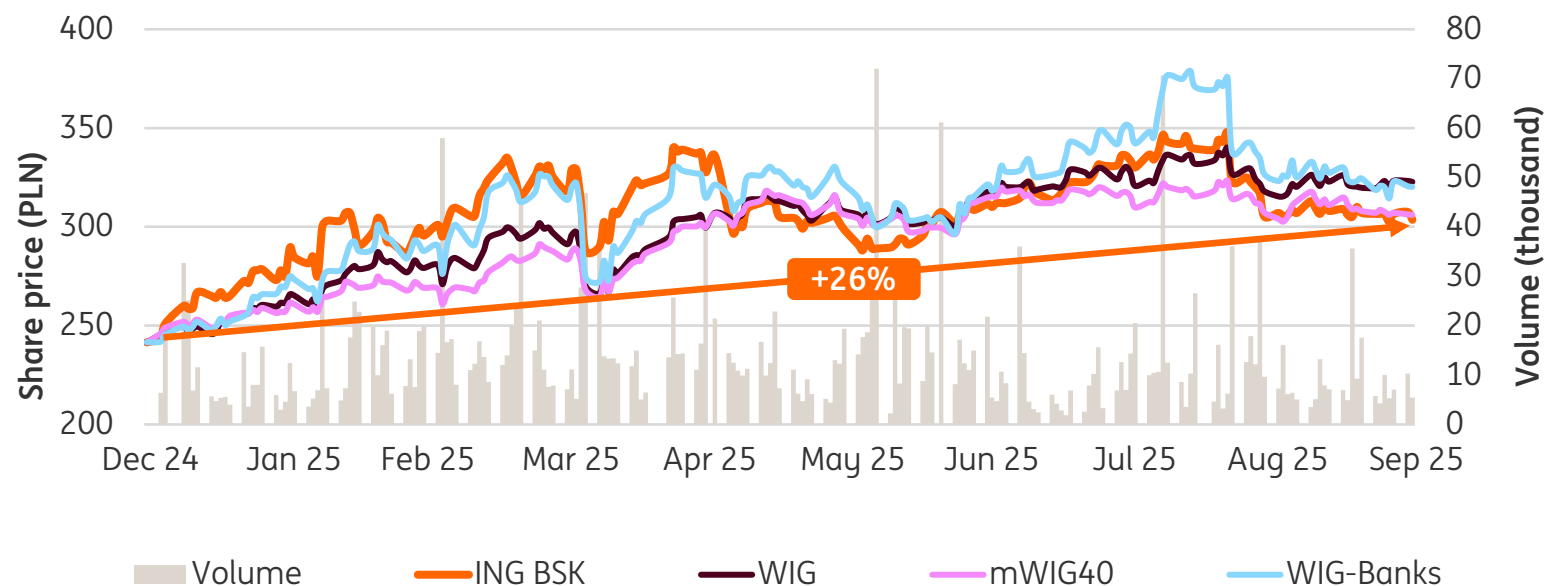
Market indicators (Q3 2025)

P/T 8.6x

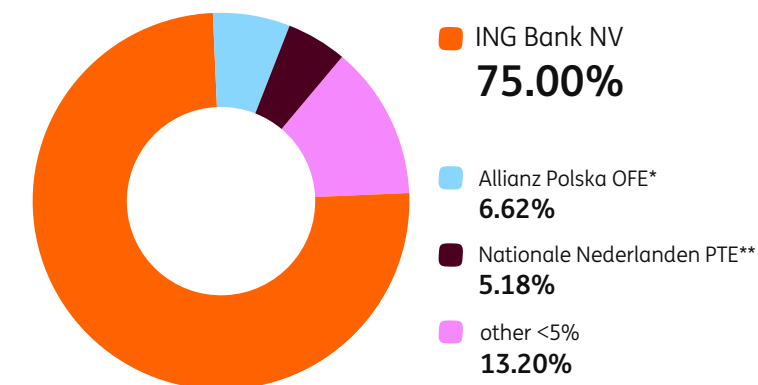
C/WK 2.1x

The share capital of ING Bank Śląski S.A. is divided into 130,100,000 shares with a nominal value of PLN 1 each. The Bank's shares are ordinary bearer shares.

ING BSK shares vs. WSE indices recalculated for comparability



Shareholding structure



*Based on the semi-annual asset structure of Allianz Polska OFE as at 30 June 2025.

**Based on the [notice](#) from Nationale Nederlanden PTE dated 9 July 2025.

Selected initiatives

ING Bank Hipoteczny with a billionth issue of covered bonds

ING Bank Hipoteczny has subscribed for an issue of four-year covered bonds worth PLN 1 billion. The margin was set at 78 basis points above the 6M WIBOR rate. The subscription for ING Bank Hipoteczny's covered bonds took place on September 23, 2025. The issue generated significant investor interest. During the bookbuilding process, purchase declarations were submitted by international financial institutions, pension and investment funds, and other entities, including banks. The margin of 78 basis points reflects the very high quality of the loan portfolio securing these bonds, as well as the strong and stable standing of the Bank itself.

[More information](#)

A personal carbon footprint calculator developed in collaboration with Visa and Clarity AI

ING Bank Śląski has launched a tool that allows users to calculate their estimated individual carbon footprint. It also allows users to see how their daily choices can impact the environment and their surroundings. It shows how their results compare to those of other residents of our country. Additionally, users can learn personalized tips on how to reduce their carbon footprint - in line with their values and lifestyle. The calculator was developed in partnership with Visa and Clarity AI. Using the tool does not require logging in or owning any ING product. The carbon footprint calculator is available at: <https://sladweglowy.ing.pl>

[More information](#)

ING has released a building energy efficiency calculator

ING Bank Śląski has prepared a free tool to help you plan renovations that improve energy consumption in your home. Simply provide basic building information, and the calculator will suggest investments that can improve energy efficiency, estimate potential savings on bills, project costs, and payback periods. The calculator has been designed to easily and intuitively guide users through the planning process. Anyone can use the calculator - you don't need to be a bank customer.

[More information](#)

ING will finance the investments housing in the formula Sustainability Linked Loan

ING Bank Śląski together with Santander Bank Polska provided financing in the amount of PLN 110 million for residential investments in Warsaw and Krakow. The investor is Heimstaden, one of the largest European owners of rental apartments. Financing was granted in a formula Sustainability Linked Loan (SLL), the terms of which are related to the implementation of sustainable goals development. The funds will be used for construction certified buildings compliant with the standard BREEAM and housing estates powered by green energy coming from water and wind. The deal highlights ING Bank Śląski's involvement in the transformation energy and supporting the responsible one construction. Heimstaden committed to reductions CO₂ emissions by 42% by 2030 compared to z levels 2020.

Our dividend policy

The key assumptions of the ING Bank Śląski S.A. Dividend Policy:

ING Bank Śląski S.A. endorses in the foreseeable future a stable process of dividend payout up to 50% of a yearly net profit of the Bank, in adherence to the rules of prudent management and any and all regulatory requirements which the Bank shall comply with and taking into account the adopted Best Practice for WSE Listed Companies 2021.

A proposal to pay a dividend in the amount higher than the dividend ratio referred to above is possible when it is justified by the financial standing of the Bank (e.g. from undivided profit from previous years) and provided that all other requirements set out in the law and the Policy are met. The Dividend Policy endorses the option to pay dividend from the capital surplus over the minimum capital adequacy ratios and over the minimum capital ratios set for the Bank by the PFSA for dividend payout purposes:

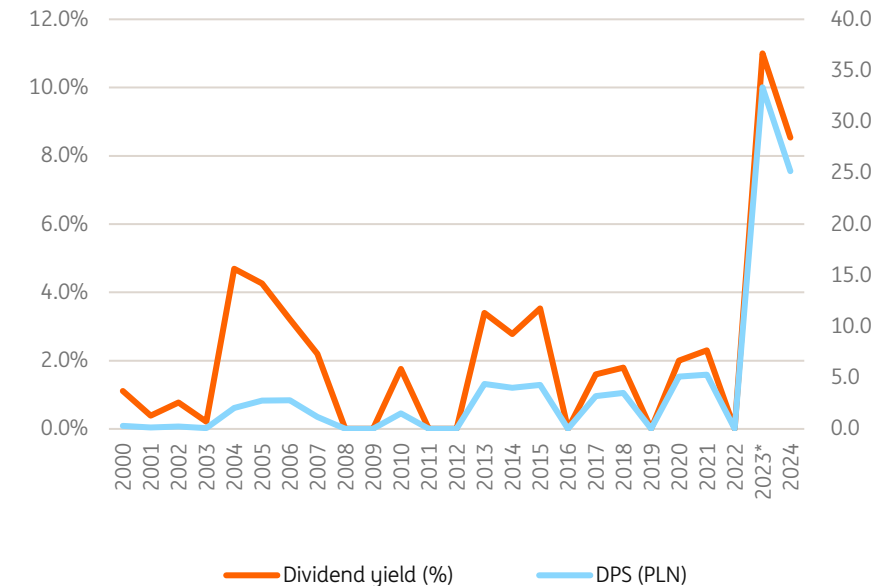
- minimum common equity Tier 1 (CET1) at the level of 4.5% + combined buffer requirement^[1],
- minimum Tier 1 (T1) at the level of 6.0% + combined buffer requirement^[1],
- minimum total capital ratios (TCR) at the level of 8.0% + combined buffer requirement^[1],

where the footnote [1] means the combined buffer requirement binding in the year of dividend payment.

When deciding on the proposed amount of dividend payout, the Bank Management Board considers Polish Financial Supervision Authority's stance on the banks' dividend policy, which is subject to official announcement, as well as the following terms and conditions:

- the current financial standing of the Bank and the Bank Group, including limitations in the case of sustaining a financial loss or low profitability (low ROA/ROE),
- Bank's and Bank Group's assumptions of the management strategy and risk management strategy,
- limitations under Article 56 of the Act on macroprudential supervision over the financial system and crisis management in the financial system of 5 August 2015,
- the need to adjust profit of the present period or unapproved annual profit recognised as own funds with foreseeable dividends, according to Article 26 of the EU Regulation No. 575/2013,
- macroeconomic environment.

History of ING BSK dividends



Data prior to the November 2011 stock split (1:10) adjusted accordingly; dividend yield as at the dividend date.

*Including: Including: PLN 3,330.5 million from the profit earned by the Bank in 2023, which constitutes 75% of the standalone and consolidated profit of ING Bank Śląski S.A. for 2023, and PLN 1,008.3 million from the reserve capital intended for dividend payment. The amount of PLN 1,008.3 million consists of: PLN 494.4 million of profit for 2019 and PLN 513.9 million of profit for 2022.

Glossary – simplified definitions of terms used in the presentation

LCR Liquidity Coverage Ratio Computed as a ratio of high-liquid assets to short-term liabilities. It is introduced in stages. The minimum value is 100% starting from 2018.

Retail clients – individuals.

Corporate clients – entrepreneurs, SMEs, mid-corporates and strategic clients (holdings).

- Entrepreneurs – with an annual turnover not exceeding PLN 10 million.
- SMEs – corporates with an annual turnover between PLN 10 million and PLN 80 million.
- Mid-corporates – corporates with an annual turnover between PLN 80 million and PLN 1 billion.
- Strategic clients – holdings with an annual turnover over PLN 1 billion.

NIM – Net Interest Margin – the ratio of net interest income to the average value of interest earning assets (incl. loans, bonds) as at the end of the quarters in a given period (five quarters for cumulative margin and two quarters for quarterly margin).

MREL Minimum Requirement for own funds and Eligible Liabilities (MREL) – minimum level of own funds and liabilities subject to write down or conversion. The institution transposed into Polish law under the Act on the Bank Guarantee Fund, Deposit Guarantee Scheme and Resolution of 10 June 2016.

NSFR Net Stable Funding Ratio. It is computed as the ratio of available stable funding to required stable funding. The minimum value (effective from the end of June 2021) is 100%.

C/I ratio – ratio of the indicated cost category to the bank's income (including the share in the net profit of associated entities).

Cost of risk – the balance of provisions created and released due to the impairment on the value/quality of the bank's financial assets (e.g. loans) including legal cost of risk for FX mortgage loans to the average value of gross loans.

Provisioning ratio – the ratio of provisions established to impaired loans as part of Stage 3 loans.

Bank tax – tax from certain financial institutions; in the case of banks it is paid monthly on the surplus of assets over own funds, treasury bonds and fixed level of PLN 4 billion; the tax rate is 0.0366% monthly (0.44% annually).

ROA – Return on Assets – the ratio of net profit to the average assets in a given period.

ROE – Return on Equity – the ratio of net profit to the average equity in a given period.

L/D ratio – loan to deposit ratio; the ratio describing what portion of deposits was used to fund lending.

MCFH Macro Cash Flow Hedge; revaluation reserve from measurement of cash flow hedging instruments.

RWA Risk weighted assets – the sum of assets multiplied by the risk weights of a given asset category.

Tier 1 ratio – the ratio of Tier 1 capital (the capital of the highest quality) to the bank's risk weighted assets.

TCR Total capital ratio – the ratio of total own funds (including subordinated debt (so-called Tier 2)) to the bank's risk weighted assets.

Definitions of terms used on the slide with the implementation of selected strategic objectives:

Organisational Health Index – part of the full Organisational Health Index survey; determines the health of an organisation based on its performance in 9 health areas (including Strategy, Leadership, Innovation, Work Environment). The full Organisational Health Index survey is conducted twice a year.

eNPS / employees rate the bank as an employer – determines the employee's level of job satisfaction – "Would you recommend this place of work to family or friends?".

eNPS / employees rate the bank as clients – determines how likely our employees are to recommend their family and friends to become ING clients.

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Calendar for 2025

6 February	□	Report for Q4 2024 (preliminary data)
7 March	□	Annual report for 2024
29 April	□	Ordinary General Meeting
6 May	□	Dividend record day
8 May	□	Report for Q1 2025
12 May	□	Dividend payout day
31 July	□	Report for Q2 2025
30 October	■	Report for Q3 2025
18 November	□	Publication of the strategy

Investor Information

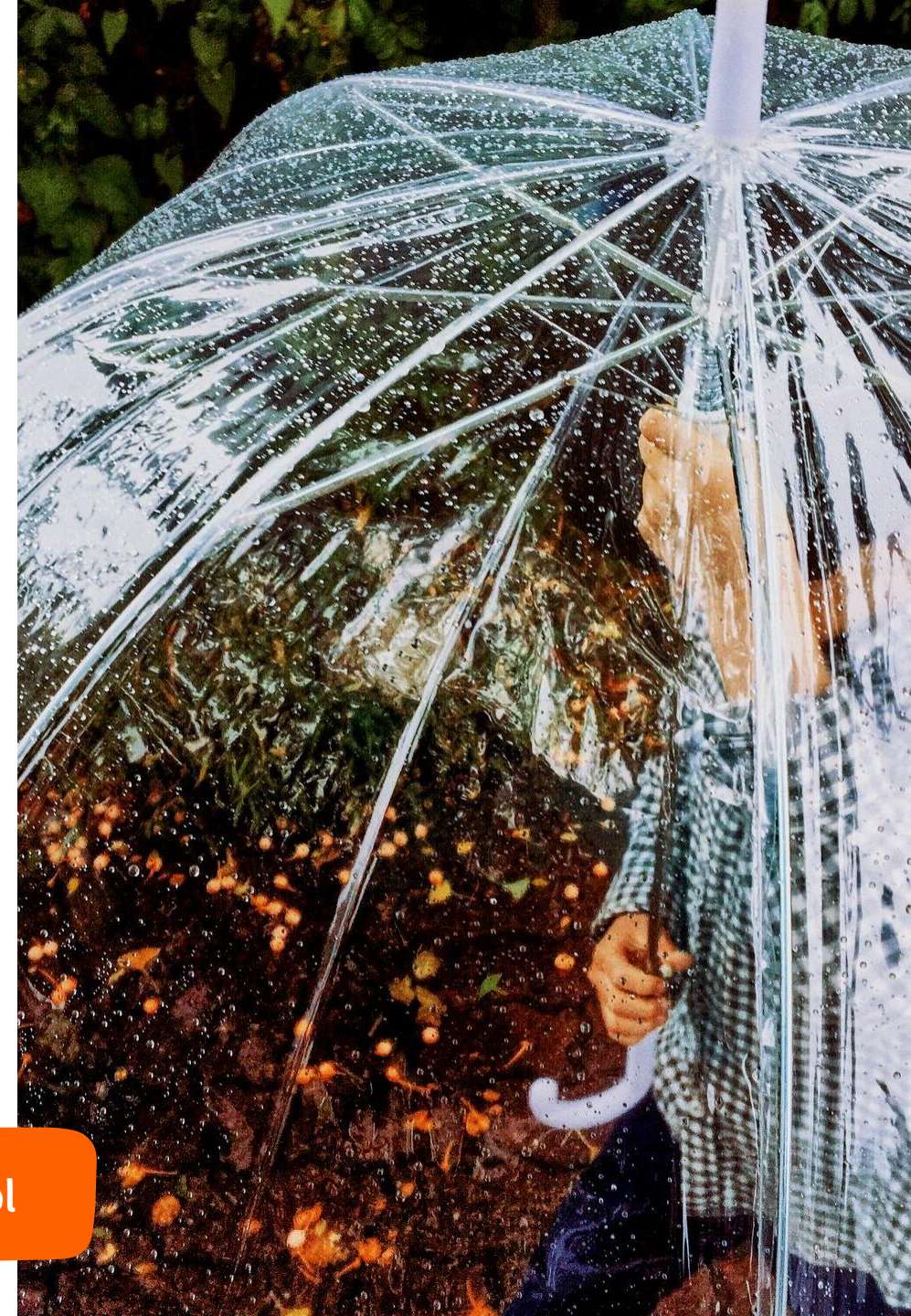
ING Bank Śląski S.A. prepares the financial statements under the International Accounting Standards (IAS) adopted by the European Union (IFRS-EU).

The financial information presented in this document has been prepared based on the same accounting principles as applied in the ING Bank Śląski S.A. Annual Report. All figures in this document are unaudited. Minor differences in figures are possible. Minor differences in figures are possible.

Certain statements contained herein are not historical facts; some of them in particular are forecasts and future expectations that are based on current views and assumptions of the Bank Management Board and that involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from data contained or implied in such statements due to the following: (1) changes in general economic conditions, (2) changes in performance of financial markets, (3) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit markets generally, including changes in borrower and counterparty creditworthiness, (4) changes affecting interest rate levels, (5) changes affecting FX rates, (6) changes in general competitive factors, (7) changes in laws and regulations, (8) changes in the policies of governments and/or regulatory authorities, and (9) conclusions with regard to acquisition accounting assumptions and methodologies.

ING Bank Śląski S.A. assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason.

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