

ING. In the Beat of Life



Agenda

1. **ING TODAY**
2. **ING. IN THE BEAT OF LIFE**
3. **SUMMARY AND FINANCIAL GOALS**
4. **APPENDIX**



ING today



ING BANK ŚLĄSKI IS PART OF THE INTERNATIONAL ING GROUP NV,
WHICH OPERATES IN 34 MARKETS AND SERVES OVER 40 MILLION CLIENTS



ING NV GROUP



34

MARKETS



1T
EUR

VALUE
OF ASSETS



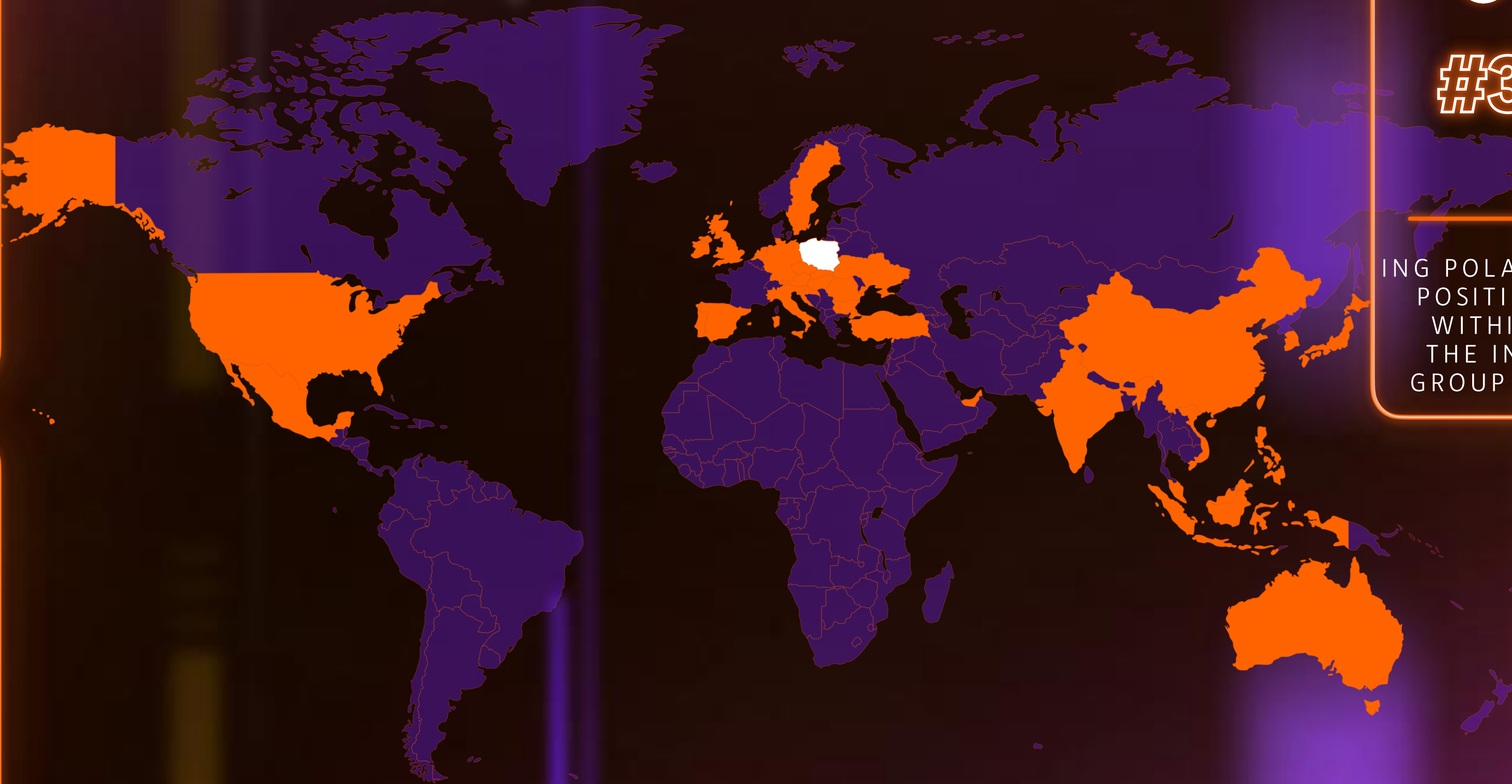
≥60k

EMPLOYEES



40m

CLIENTS



ING BANK
ŚLĄSKI



#3

ING POLAND'S
POSITION
WITHIN
THE ING
GROUP NV

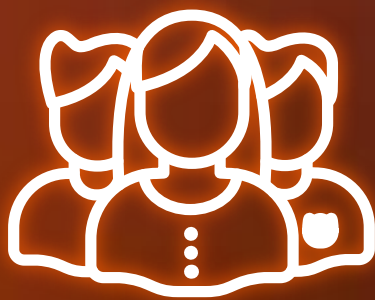
Source: ING NV Group's data, ING analysis



WE PROVIDE SERVICES TO **4.7M** RETAIL CLIENTS AND **589K** CORPORATE CLIENTS, INCLUDING TO **65** COMPANIES FROM THE TOP 100 COMPANIES IN POLAND LIST



RETAIL CLIENTS



4.7M

65%



SHARE OF CLIENTS
USING ING AS THE
MAIN BANK

1.2B



INTERACTIONS WITH
CLIENTS PER YEAR

~700M



BANK TRANSFERS
IN MOJE ING PER
YEAR

CORPORATE CLIENTS



589k

65



FROM TOP-100
COMPANIES IN
POLAND LIST

58%



USE MOBILE
BANKING

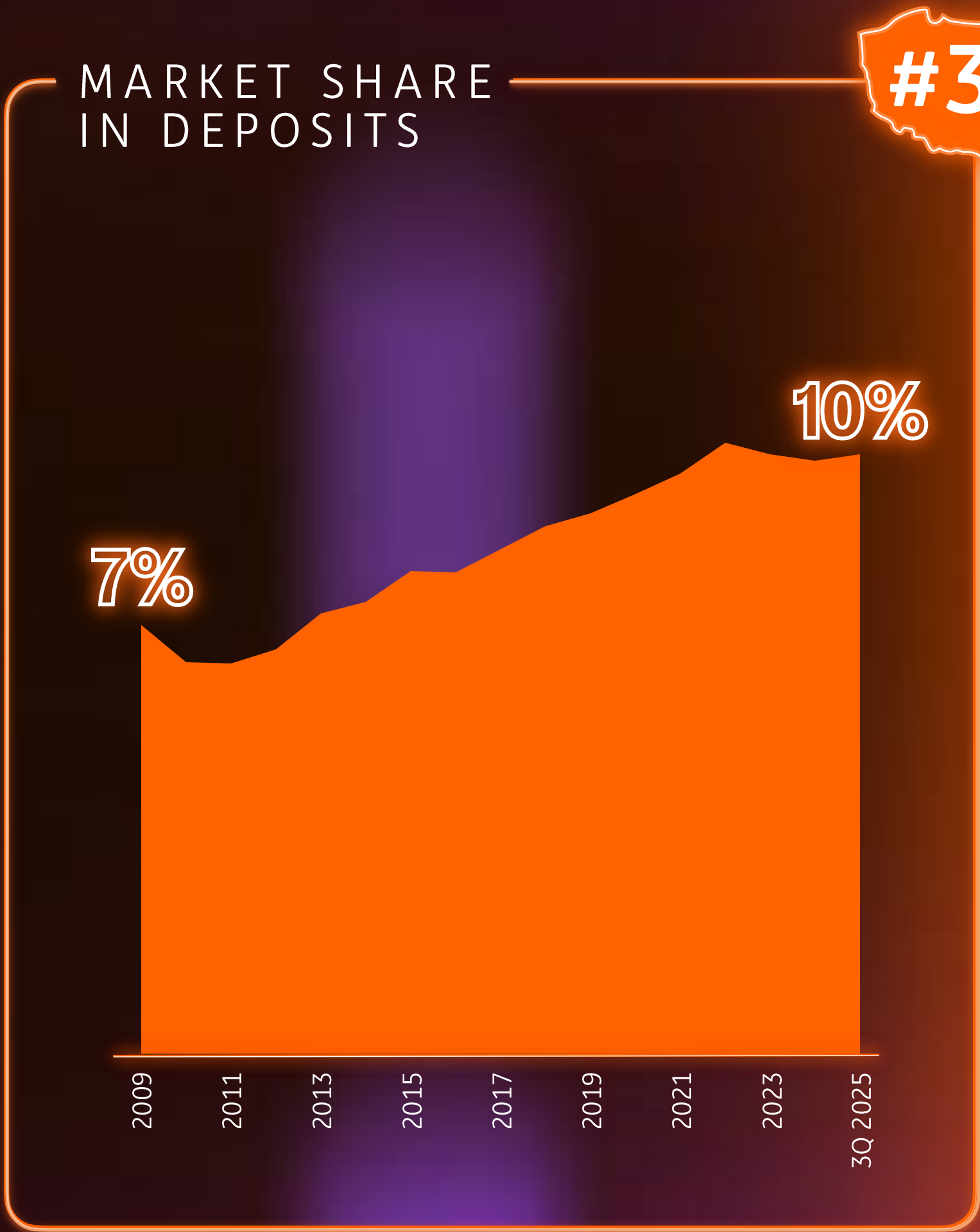
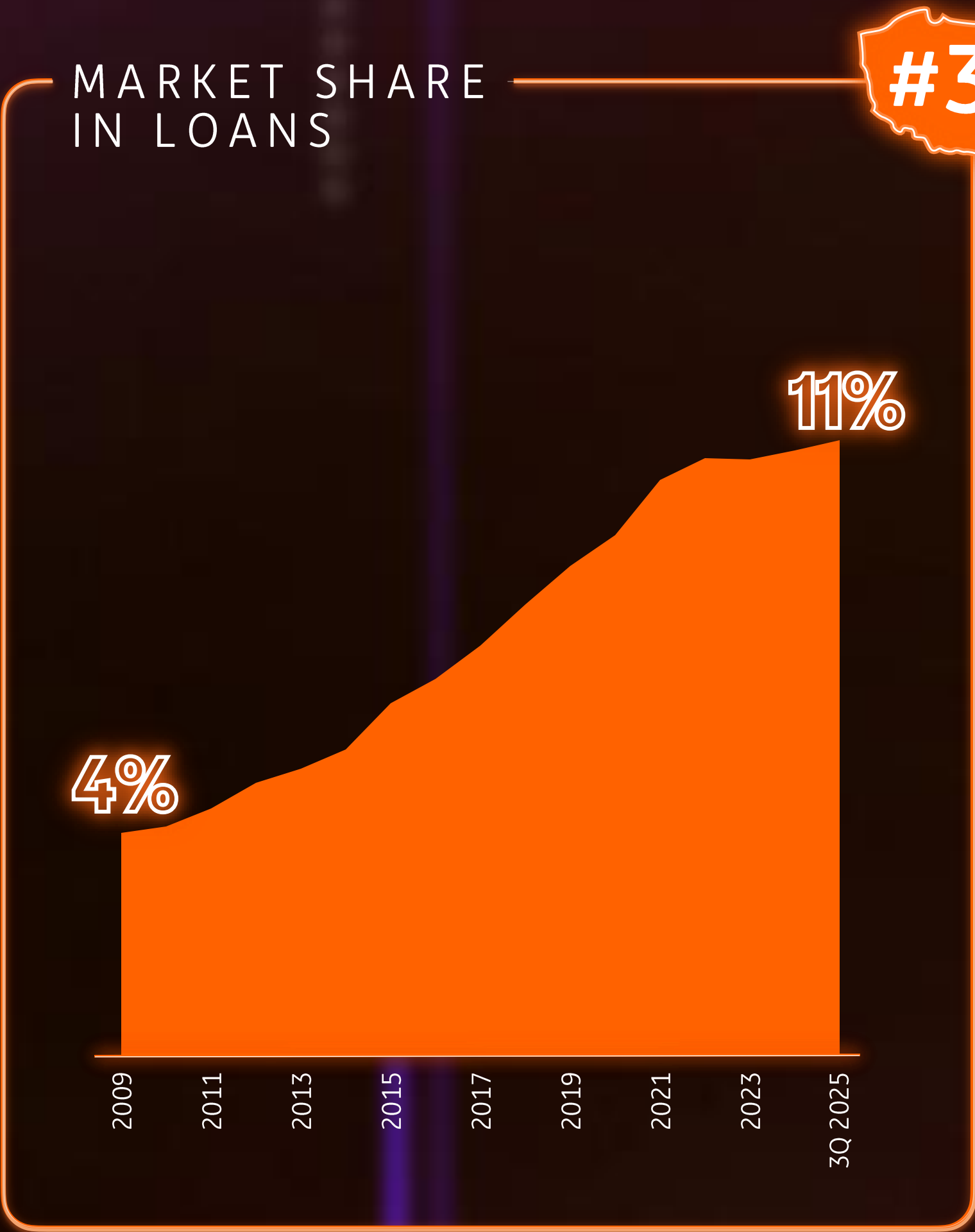
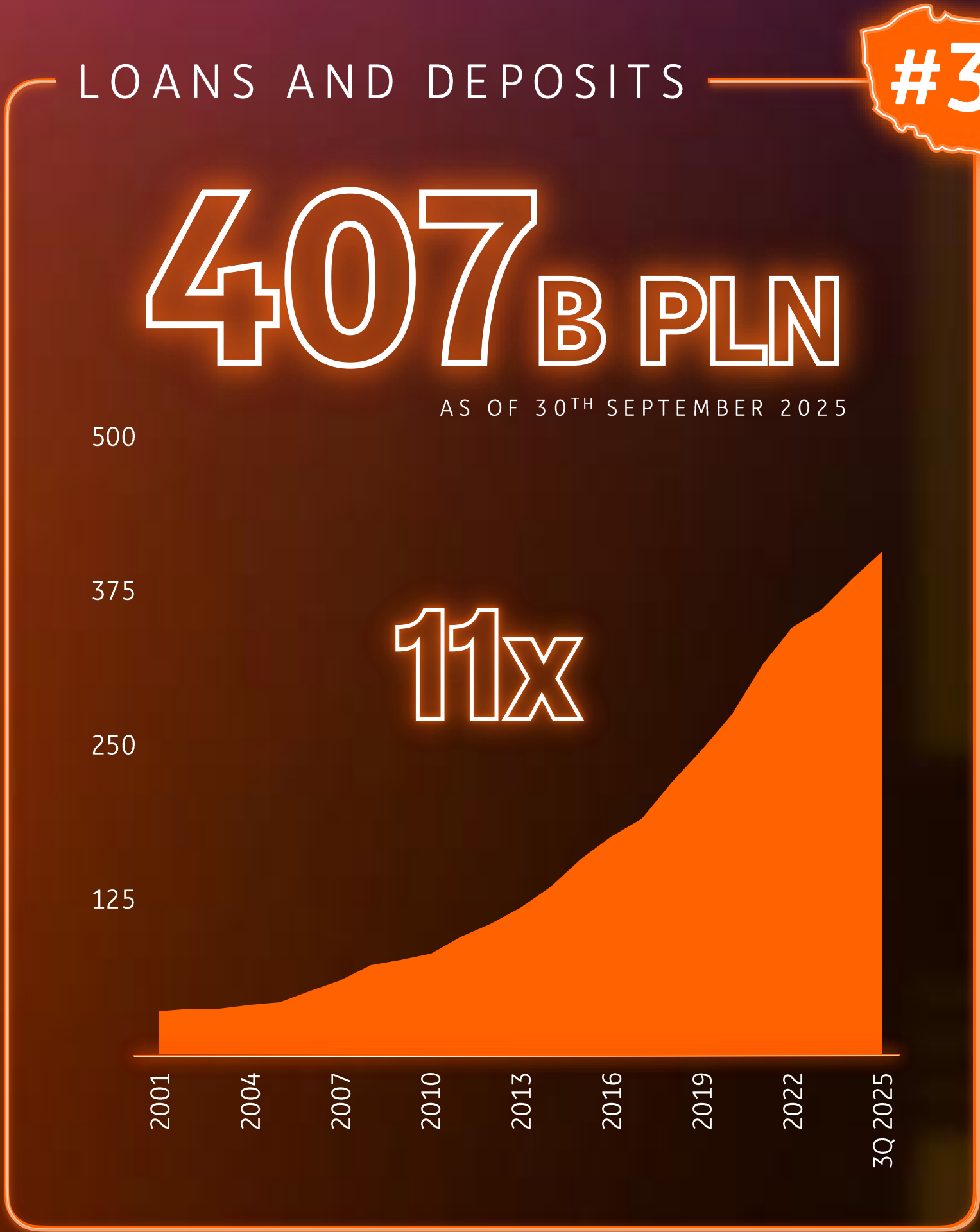
~200M



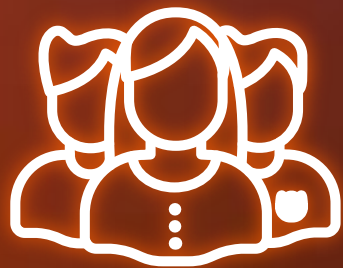
BANK TRANSFERS
IN ING BUSINESS
PER YEAR



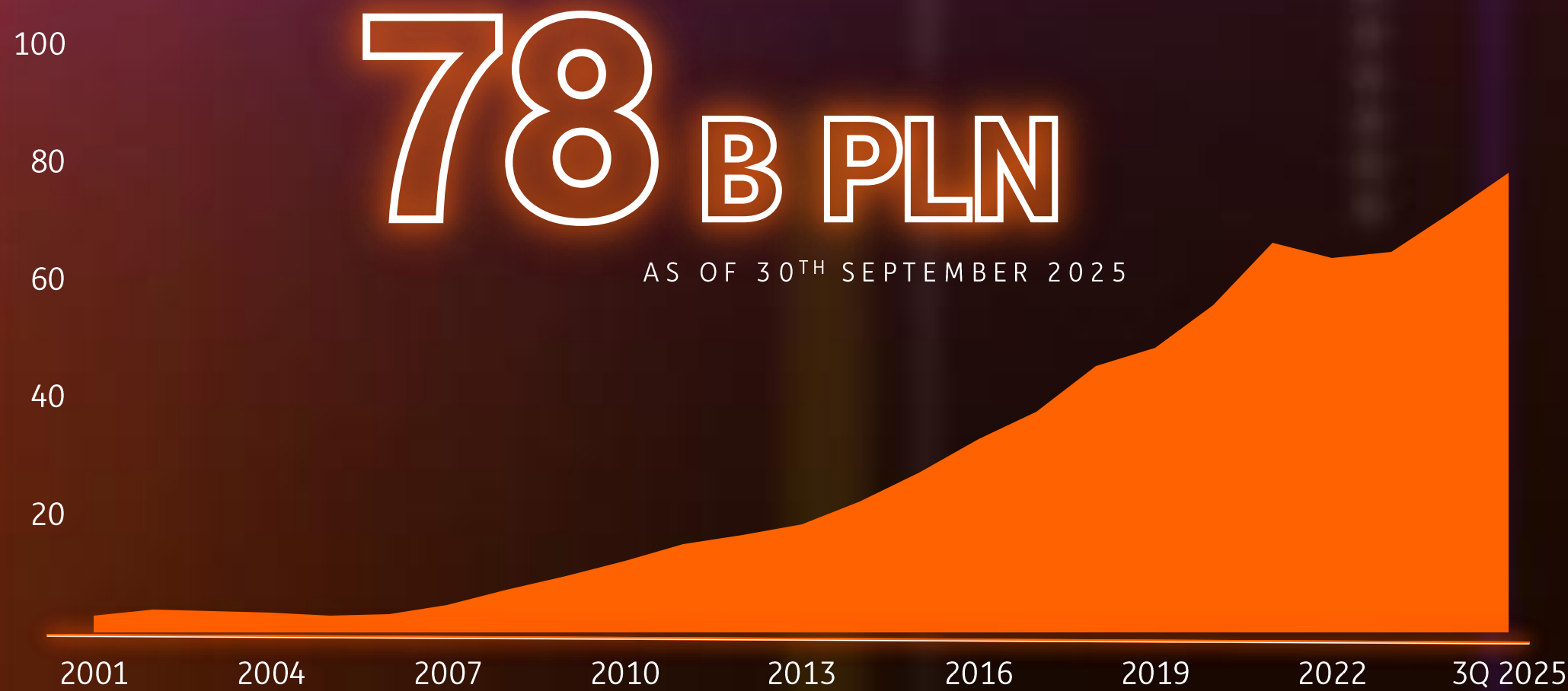
WE RANK **THIRD** ON THE POLISH BANKING MARKET IN TERMS OF NET DEPOSITS AND LOANS VOLUME AS AT THE END OF Q3 2025



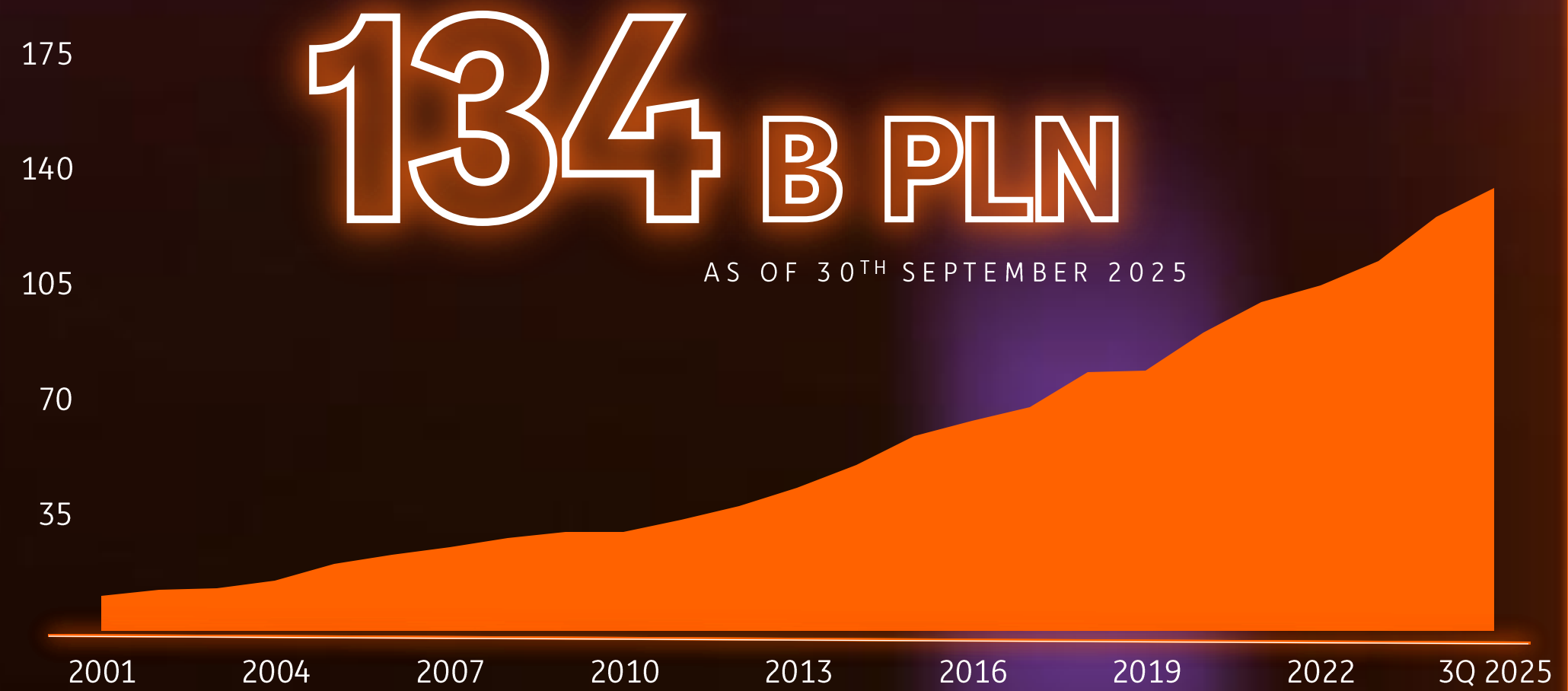
WE HAVE CONSISTENTLY INCREASED OUR SHARE IN BOTH RETAIL AND CORPORATE CLIENTS SEGMENT



RETAIL LOANS



RETAIL DEPOSITS



CORPORATE LOANS



CORPORATE DEPOSITS



WE ARE MAINTAINING SUPERIOR PROFITABILITY COMPARED TO THE SECTOR AND DELIVER UNPARALLELED VALUE TO SHAREHOLDERS



WE HAVE BEEN ABLE TO MAINTAIN HIGHER PROFITABILITY THAN THE BANKING SECTOR AS A WHOLE...

Net profit of the banking sector and ING BSK,
Net profit (IFRS) in 2010 = 100



... CREATING HIGHEST SHAREHOLDER VALUE...

ING BSK share price change vs. WIG and WIG-Banks indices,
Share price as of 31 Dec. 2010 = 100



... AND CONSISTENTLY MAINTAINING HIGH VALUATION MULTIPLE

Price-to-book ratio

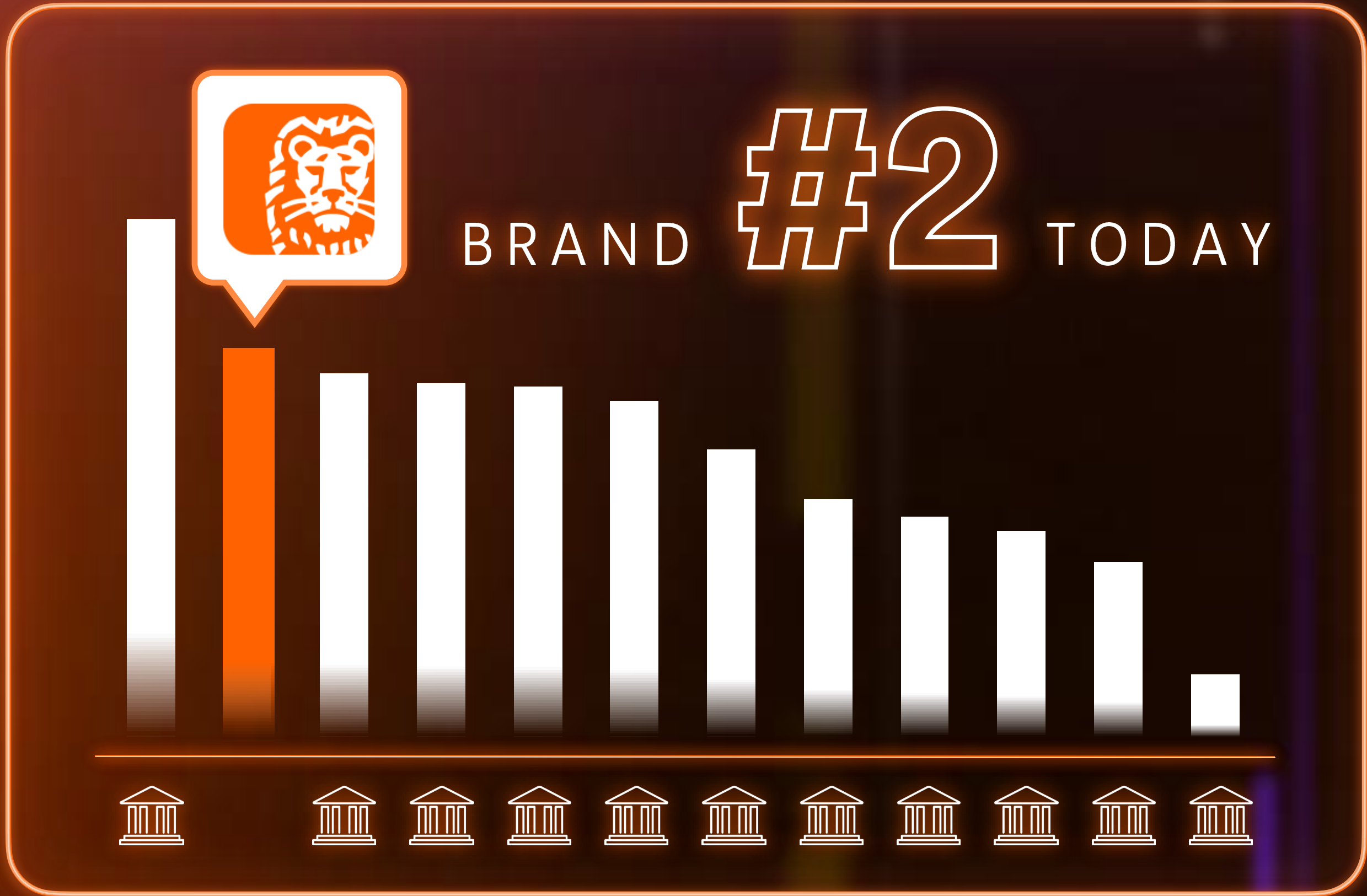
Bank	P/BV, 2026	Category
ING Bank Śląski	1.9	Polish banks
mBank	1.9	Polish banks
Bank Millennium	1.8	Polish banks
PKO BP	1.6	Polish banks
Erste Bank	1.5	European banks
Santander Bank Polska	1.5	Polish banks
Pekao	1.4	Polish banks
Citi Handlowy	1.4	Polish banks
OTP Bank	1.3	European banks
Alior Bank	1.0	Polish banks
Raiffeisen Bank International	0.5	European banks



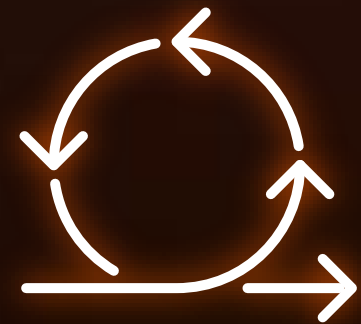
WE ARE RECOGNIZED AS THE **SECOND STRONGEST BRAND** IN THE POLISH BANKING SECTOR, EXCELLING IN KEY ATTRIBUTES



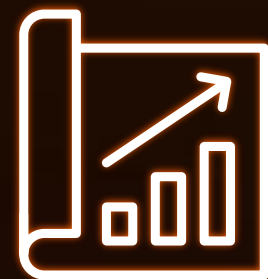
BRAND DEMAND POWER



CORE ATTRIBUTES OF THE ING BRAND



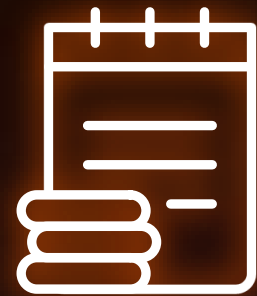
REGULARLY IMPLEMENTS NEW SOLUTIONS



FOR PROACTIVE AND ENTREPRENEURIAL INDIVIDUALS



TRUSTWORTHY



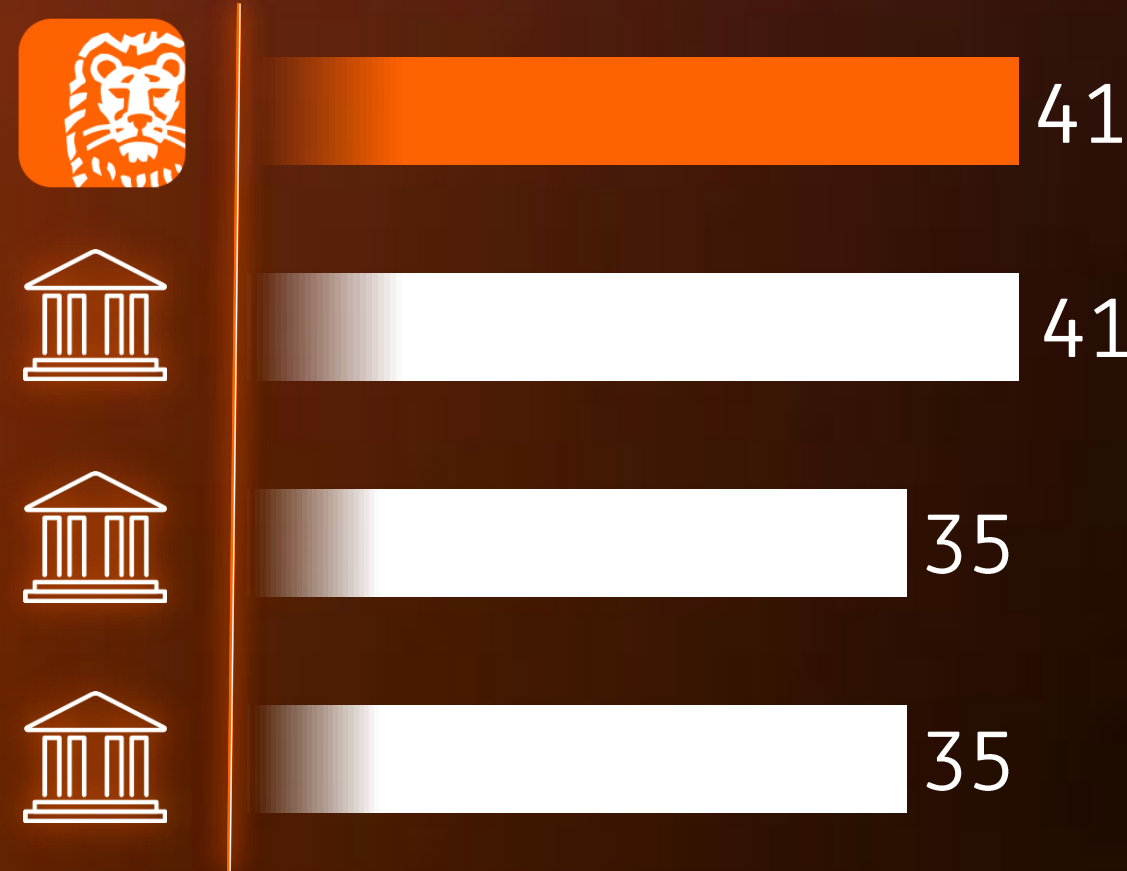
HELPS PEOPLE MAKE BETTER FINANCIAL DECISIONS



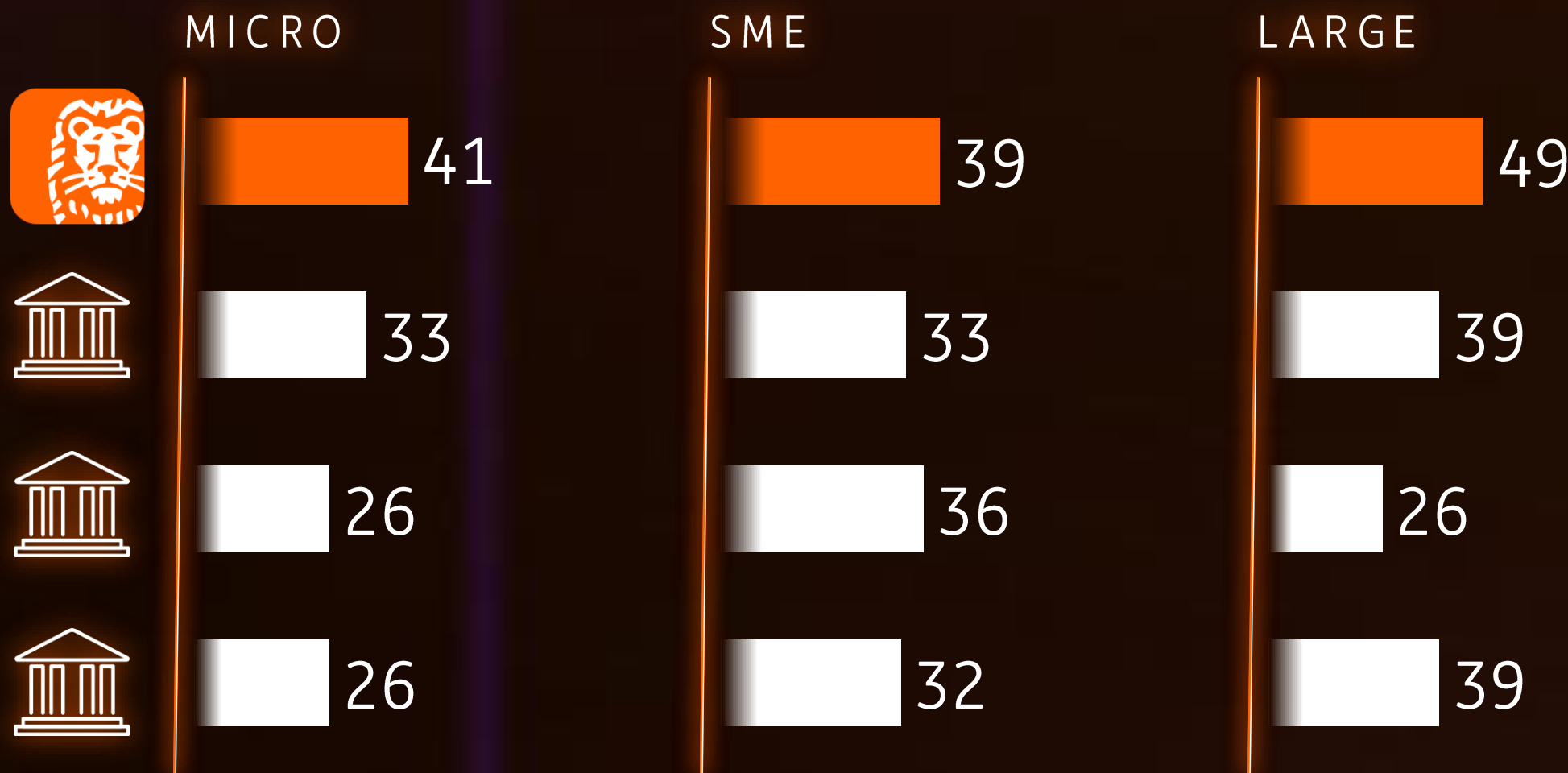
WE ARE THE MARKET LEADER IN CUSTOMER SATISFACTION AMONG RETAIL AND CORPORATE CLIENTS IN POLAND



NPS RETAIL CLIENTS



NPS CORPORATE CLIENTS



STRATEGIC CLIENTS



WE PIONEERED MARKET-MAKING PRODUCTS AND PROCESSES, SETTING NEW STANDARDS ON THE BANKING MARKET

be**first**



WE HAVE SHOWED POLES HOW TO SAVE REGULARLY AND WE ARE ON OUR WAY TO EMPOWER THEM TO INVEST REGULARLY:

- FIRST-OF-A-KIND OPEN SAVINGS ACCOUNT
- SMART SAVER FEATURE
- REGULAR INVESTING FEATURE



WE WERE THE FIRST BANK IN POLAND TO OFFER A FULLY FUNCTIONAL MOBILE APP:

- FULL RANGE OF PRODUCTS AND SERVICES AVAILABLE IN THE APP
- SECTOR'S HIGHEST APP STORE / GOOGLE PLAY AND CSAT¹ SCORE



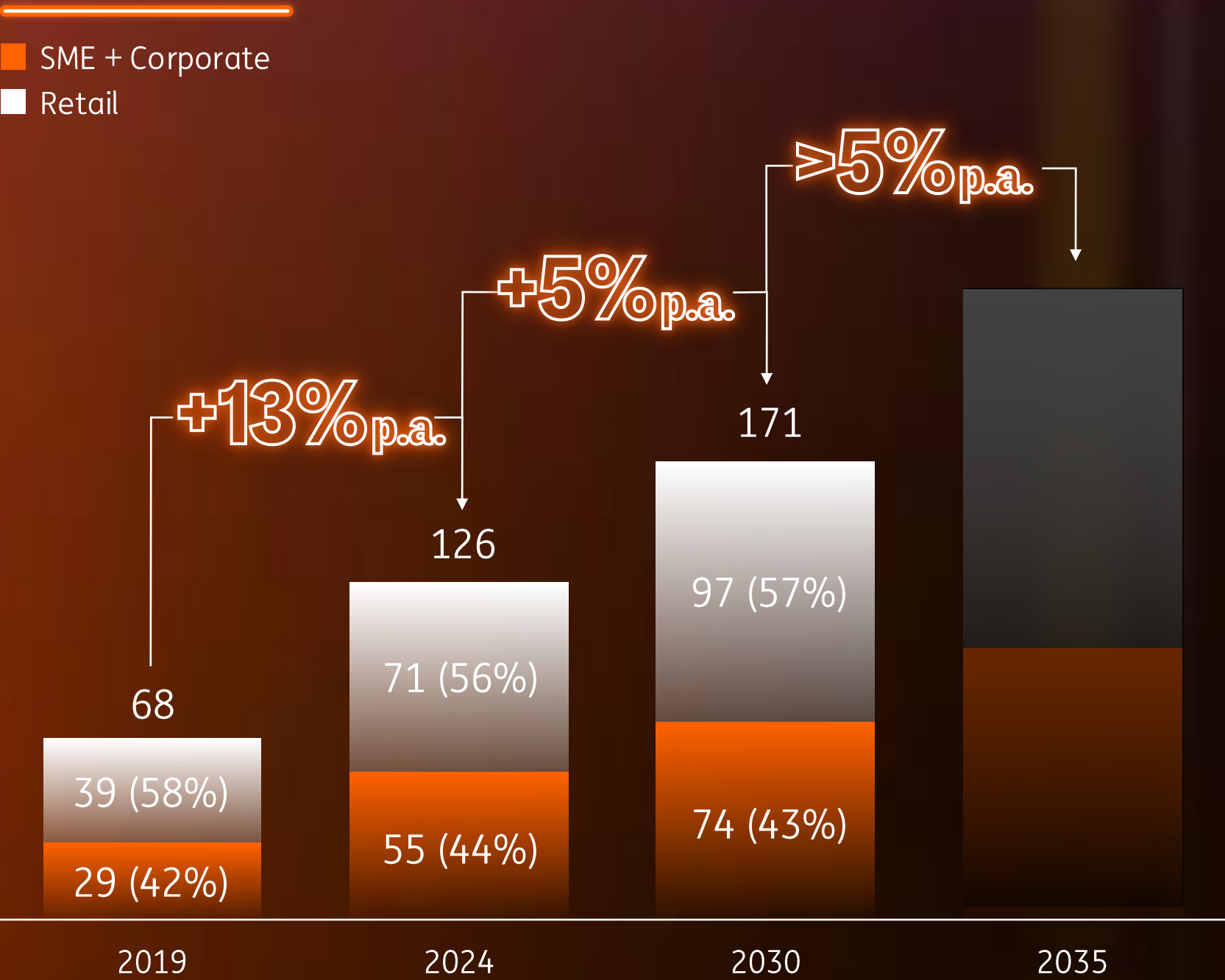
WE HAVE PIONEERED PAYMENT SOLUTIONS FOR BUSINESSES, E.G. E-COMMERCE PAYMENTS

- PAYMENT GATEWAY I-MOJE PROVIDED TO CLIENTS AS PART OF A BROADER RELATIONSHIP
- "SOFT" POS TERMINAL LEVERAGING SMARTPHONE APP TO ACCEPT PAYMENTS



OUR NEW STRATEGY WILL UNFOLD IN A GROWING MARKET, YET WE EXPECT A DECELERATING PACE OF GROWTH

Banking revenues by client segments, PLN B, %



CAGRS

2019-24	2024-30	2030-35
13%	5%	>5%
14%	5%	>5%

KEY PRODUCTS DRIVING GROWTH



MORTGAGE FINANCING FUELED BY DECREASING COST OF BORROWING



CORPORATE INVESTMENT LOANS FUELED BY DECREASING INTEREST RATES, PLANNED INFRASTRUCTURE INVESTMENTS AND THE NEED FOR ENERGY TRANSITION



LEASING DRIVEN BY STABLE ECONOMIC GROWTH AND INCREASINGLY STRONGER PREFERENCE FOR RENTING OVER OWNING ASSETS



INVESTMENTS AND RETIREMENT SOLUTIONS DRIVEN BY RISING AFFLUENCE AND THE NEED FOR VOLUNTARY RETIREMENT SAVINGS



ING. In the Beat of Life

A. DEMOGRAPHICS

B. GENERATIONS AND LIFESTYLE

C. ECONOMY

D. TECHNOLOGY

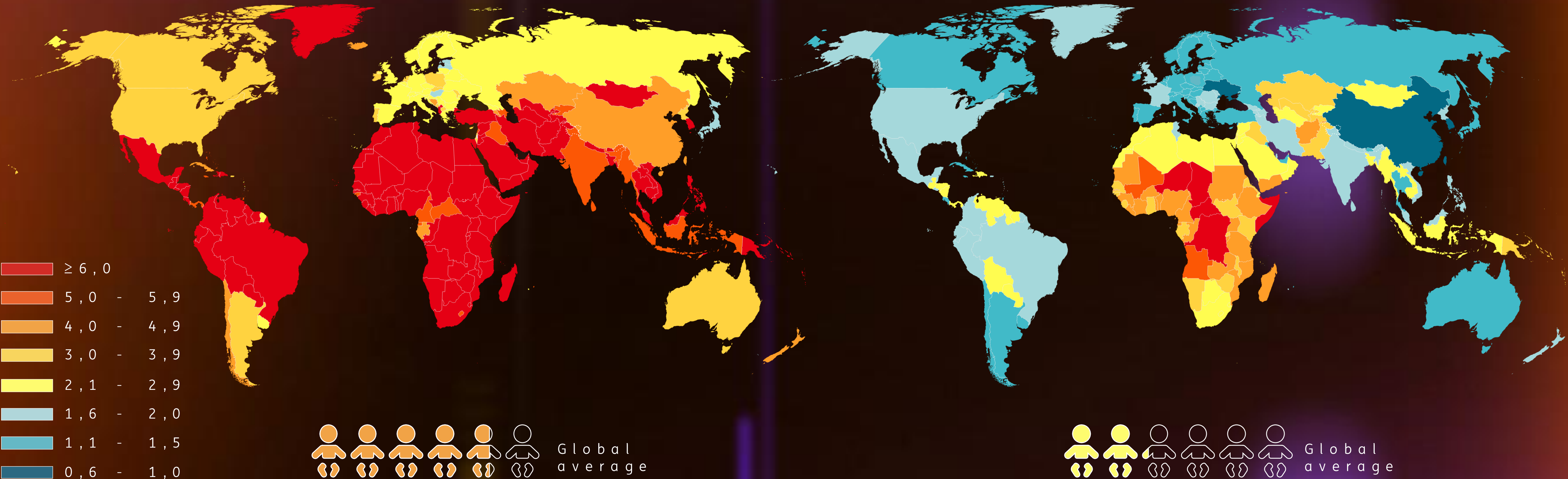


THE DECLINING FERTILITY RATE WORLDWIDE WILL SIGNIFICANTLY IMPACT THE DEMOGRAPHIC STRUCTURE OF SOCIETIES IN THE FUTURE

TOTAL FERTILITY RATE

1960

2025



SINCE 1960, THE GLOBAL FERTILITY RATE HAS FALLEN FROM NEARLY 5 TO AROUND 2.2 CHILDREN PER WOMAN, AND IN MOST DEVELOPED COUNTRIES IT REMAINS WELL BELOW THE POPULATION REPLACEMENT LEVEL (APPROXIMATELY 2.1). TODAY, ONLY AFRICAN NATIONS, SOME ASIAN COUNTRIES, AND A FEW STATES IN CENTRAL AND SOUTH AMERICA MAINTAIN FERTILITY RATES THAT ENSURE POPULATION GROWTH. IN NIGERIA ALONE, MORE CHILDREN ARE BORN THAN IN THE ENTIRE CONTINENT OF EUROPE. THIS STARK DISPARITY IN FERTILITY WILL DRIVE AFRICA'S SHARE OF THE GLOBAL POPULATION SHARPLY UPWARD WHILE EUROPE'S DECLINES, SHIFTING DEMOGRAPHIC AND ECONOMIC CENTRES, INCREASING MIGRATION PRESSURE, AND RESHAPING GLOBAL POWER STRUCTURES.

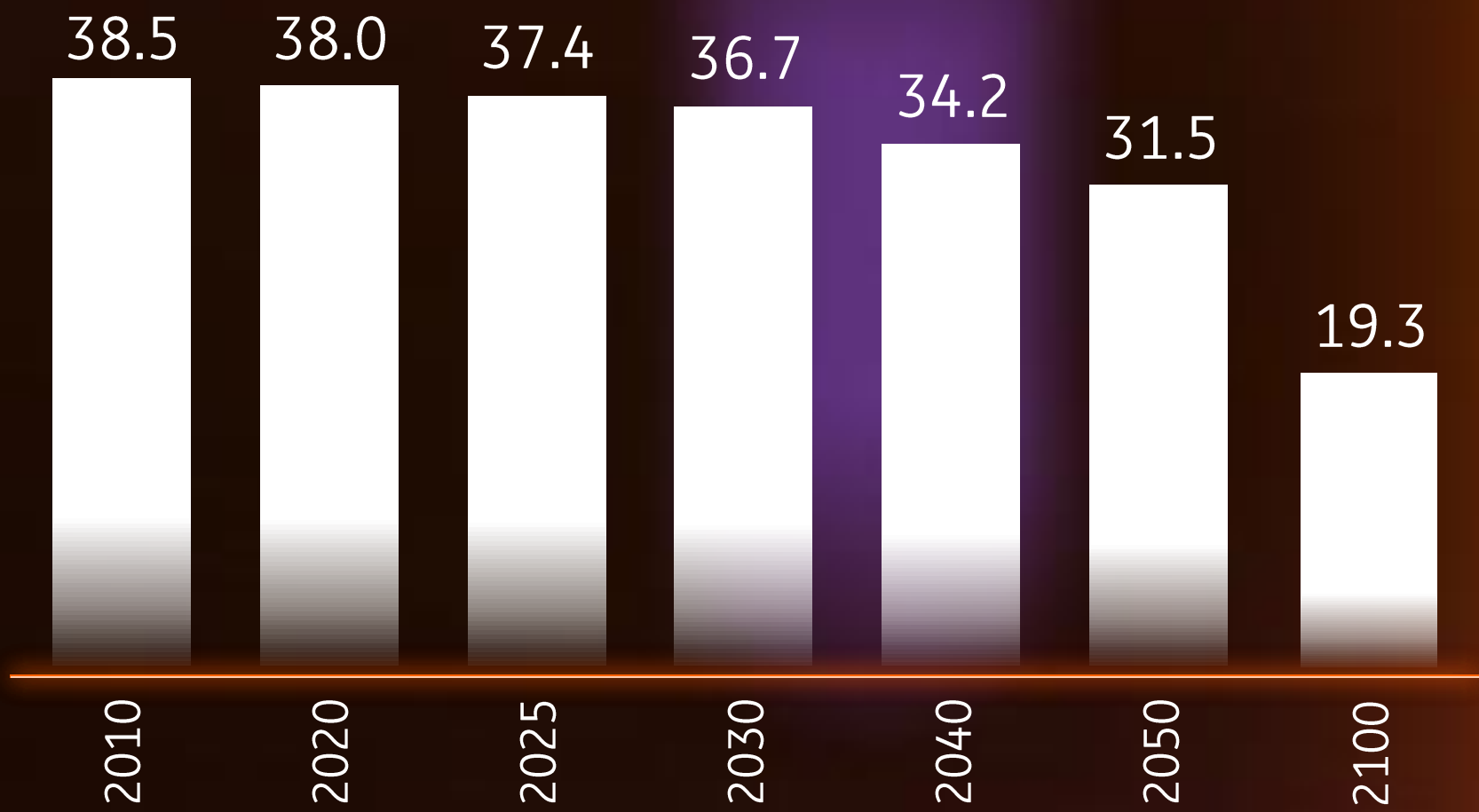


POLAND HAS ONE OF THE LOWEST FERTILITY RATES IN THE WORLD,
WHICH WILL LEAD TO AN UNPRECEDENTED DECLINE IN POPULATION...

FERTILITY RATE FOR POLAND IN 2024



POPULATION OF POLAND –
HISTORICAL DATA AND FORECAST

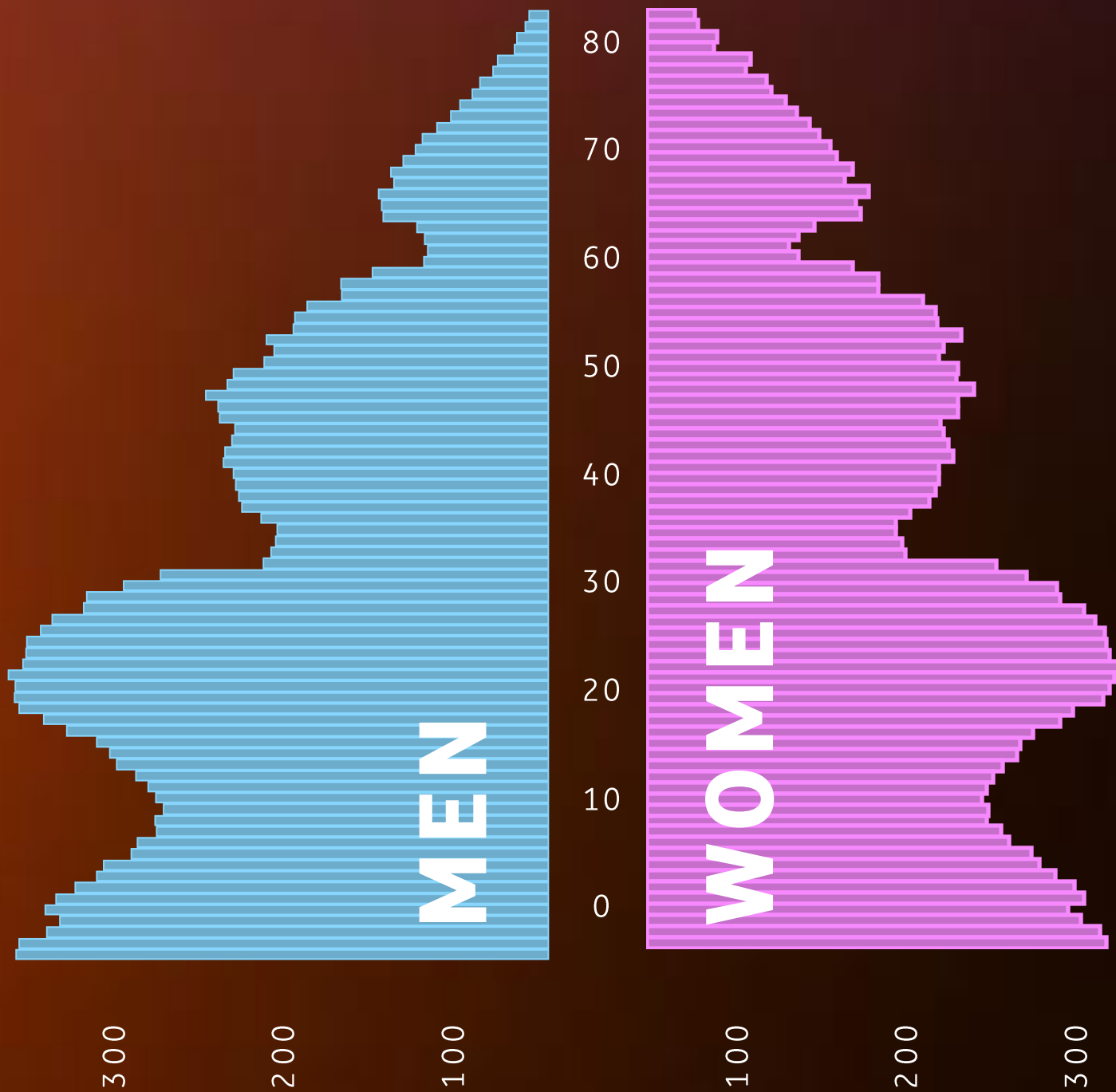


THE FERTILITY RATE IN POLAND AT 1.1 IS ONE OF THE LOWEST IN THE WORLD AND SIGNIFICANTLY BELOW THE POPULATION REPLACEMENT THRESHOLD. AS A CONSEQUENCE, THE NUMBER OF INHABITANTS WILL SYSTEMATICALLY DECLINE, THE SOCIETY WILL AGE AND PRESSURE ON THE PENSION SYSTEM AND LABOUR MARKET WILL INCREASE. FORECASTS INDICATE THAT BY 2050 POLAND'S POPULATION WILL DECREASE BY SEVERAL MILLION, AND TILL 2100 IT MAY FALL BELOW 20 MILLION PEOPLE.

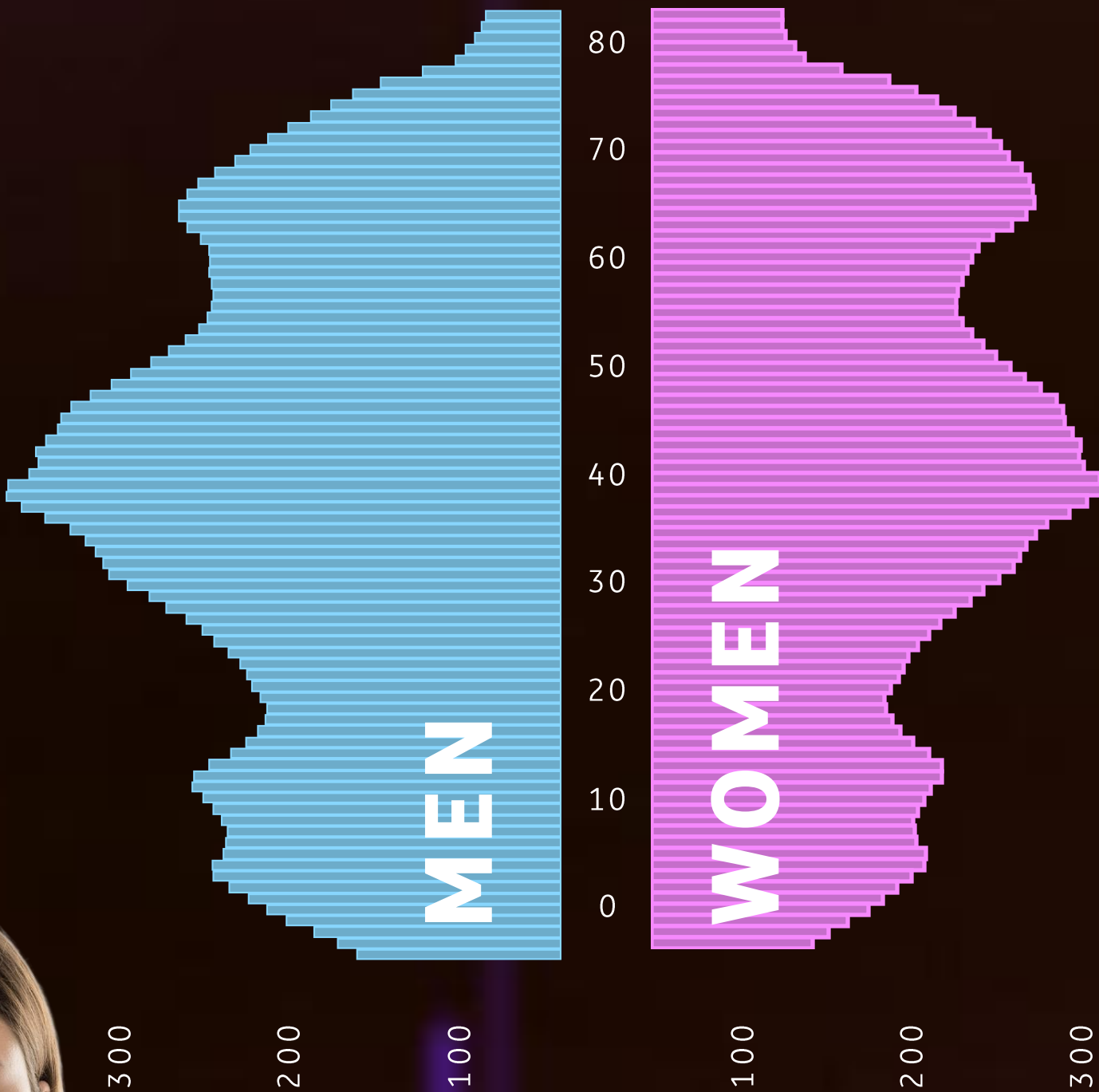


... WHICH WILL BE ACCOMPANIED BY A **SIGNIFICANT SHIFT**
IN THE AGE STRUCTURE OF THE POPULATION

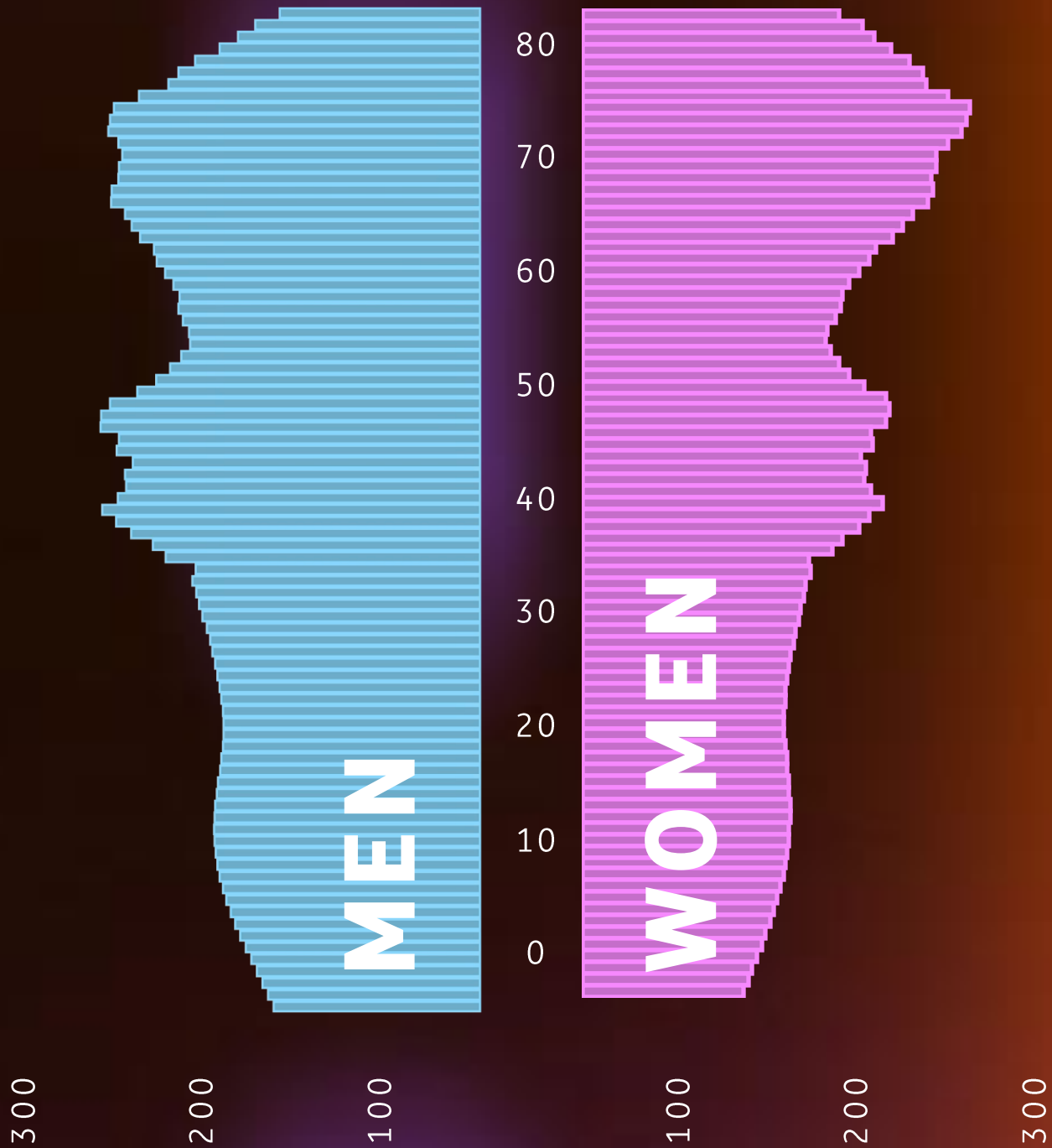
1980



2025



2060



POLAND'S DEMOGRAPHICS WILL LEAD TO A SIGNIFICANT DECLINE IN THE LABOUR FORCE IN THE ECONOMY

CHANGE IN THE LABOUR FORCE IN POLAND

2025 - 2035

-2.1M



ACCORDING TO FORECASTS, AS A RESULT OF ONGOING DEMOGRAPHIC PROCESSES, **THE POLISH LABOUR MARKET WILL SHRINK TILL 2035 BY 2.1 MILLION WORKERS**, WHICH REPRESENTS 12.6% OF THE CURRENT EMPLOYMENT LEVEL. POTENTIAL COUNTERMEASURES – SUCH AS **ACTIVATING PROFESSIONALLY INACTIVE INDIVIDUALS**, **IMPLEMENTING NEW TECHNOLOGIES AND INCREASING LABOUR PRODUCTIVITY**, AS WELL AS **SUPPORTING MIGRATION** – IF INTRODUCED, WILL MOST LIKELY HELP MITIGATE THE NEGATIVE DEMOGRAPHIC EFFECTS, BUT THEY WILL NOT STOP THE DOWNWARD TREND IN POLAND'S DEVELOPMENT POTENTIAL.

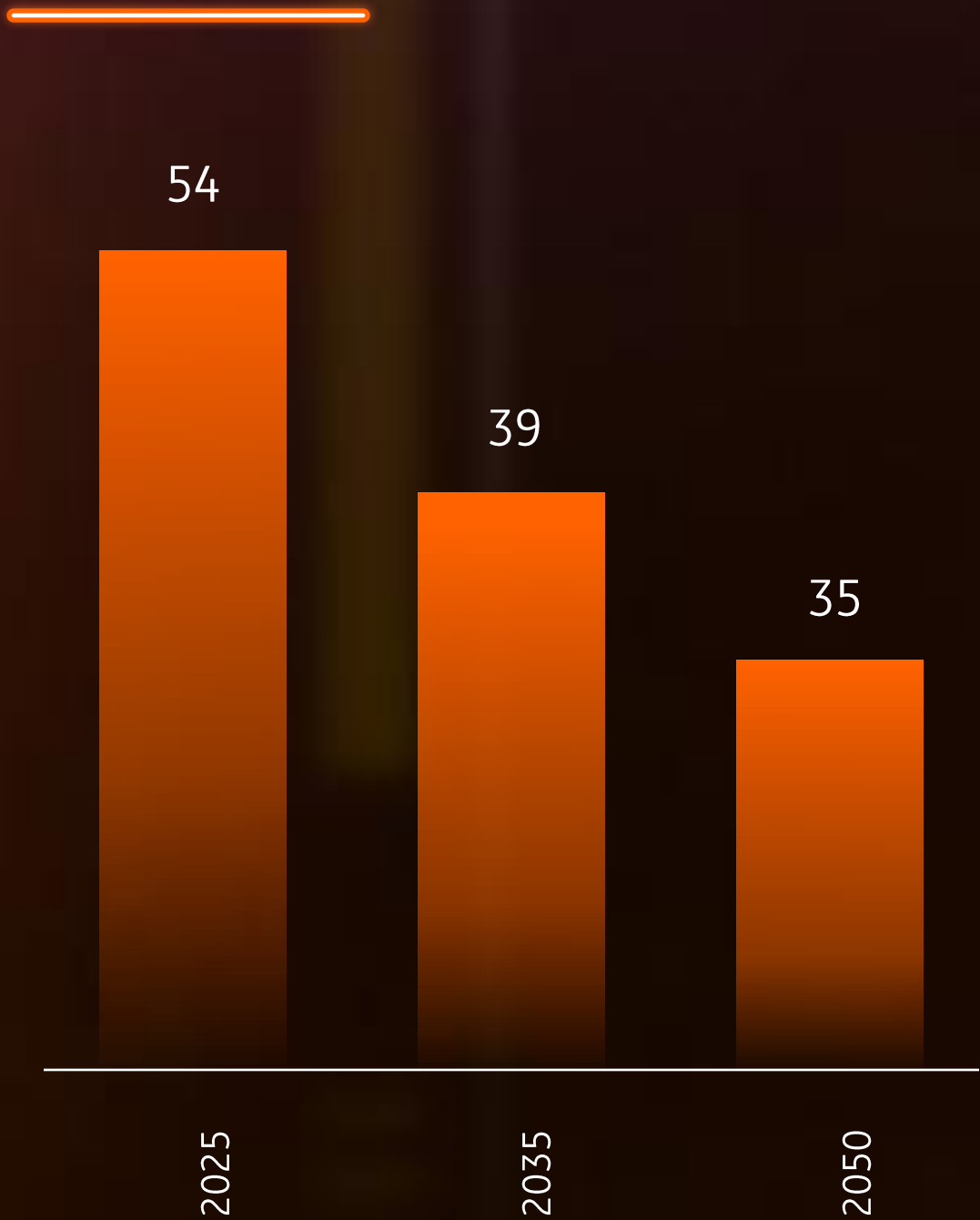


THE PROSPECT OF INSUFFICIENT PENSIONS FROM THE PUBLIC SYSTEM (ZUS) OPENS THE DOOR FOR **VOLUNTARY RETIREMENT PRODUCTS**



THE MANDATORY PENSION SYSTEM IS CEASING TO FULFIL ITS FUNCTION...

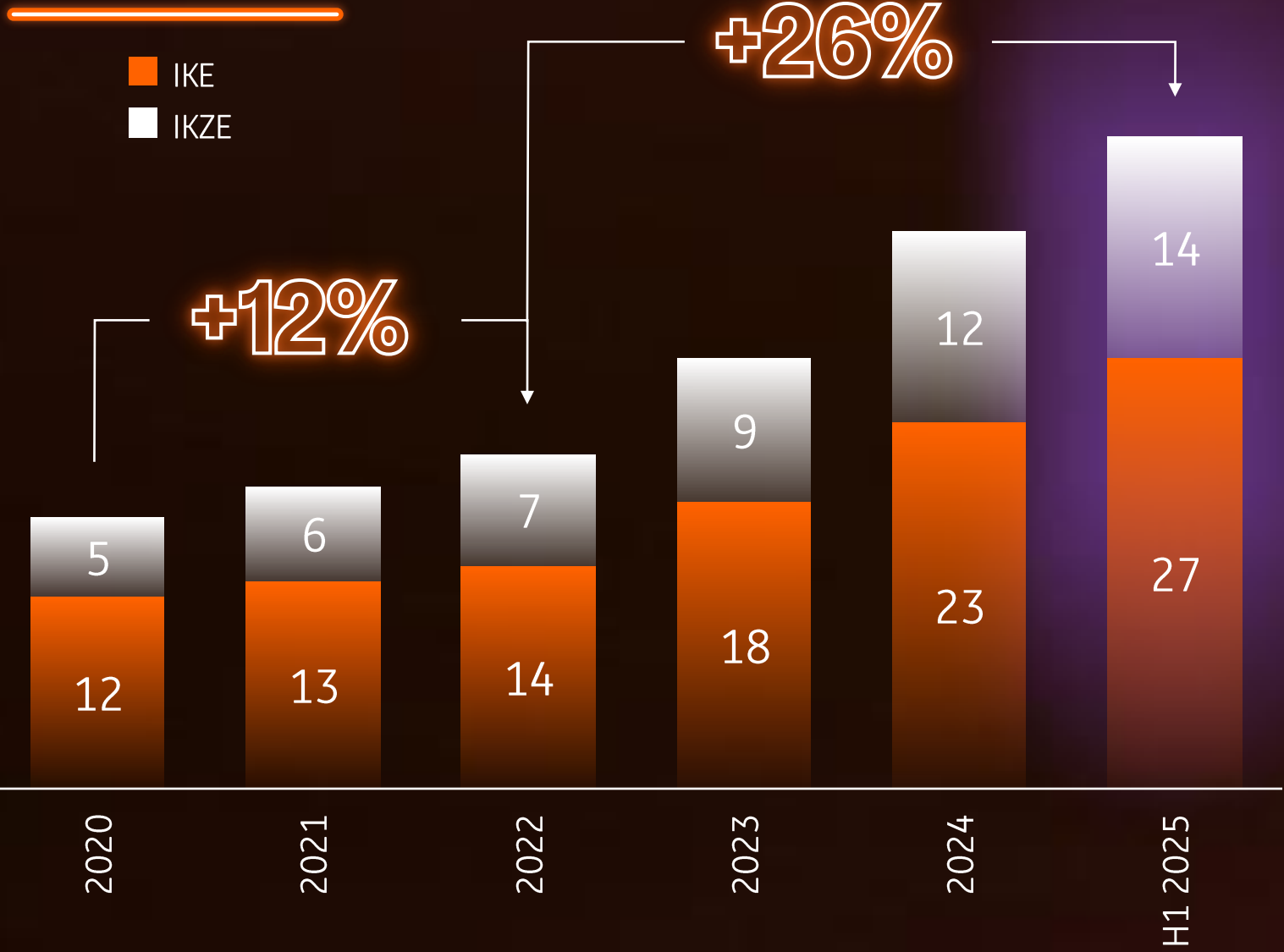
Expected replacement rate,
%



THE **EXPECTED REPLACEMENT RATE** IN POLAND IS PROJECTED TO **DECLINE** OVER THE COMING DECADES, INCREASING THE NEED FOR **SUPPLEMENTARY PENSION-RELATED PRODUCTS**

... PROMPTING POLES TO SAVE FOR RETIREMENT VOLUNTARILY

Value of accumulated funds in IKE and IKZE,
B PLN



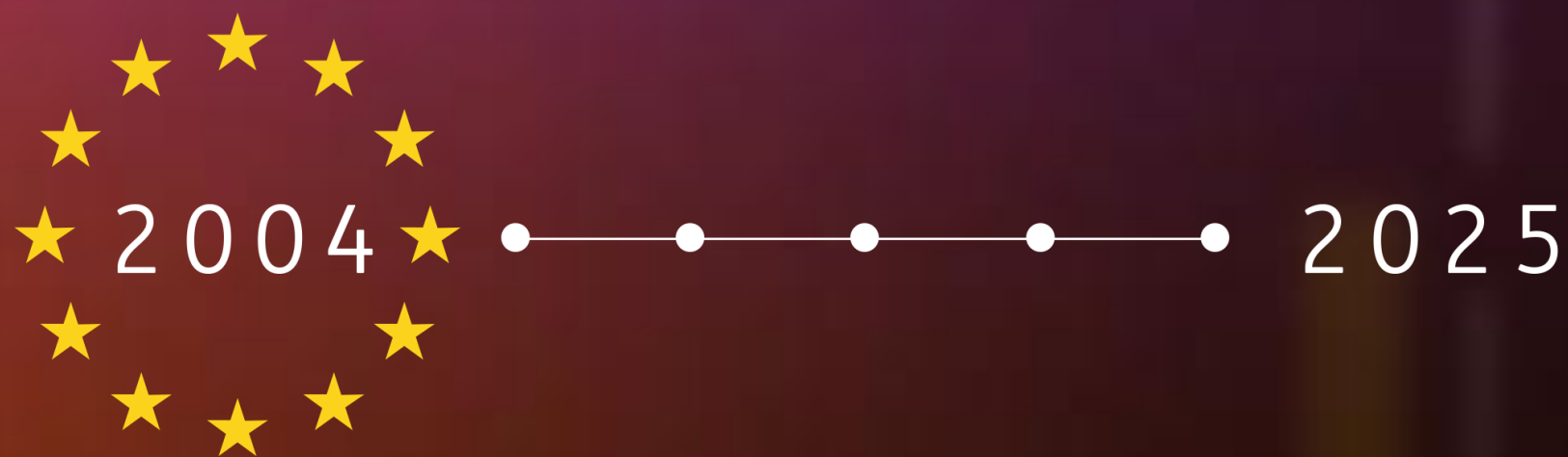
1,149	1,254	1,276	1,375	1,558	1,663	Number of active accounts (IKE + IKZE), thousands
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THE **POPULARITY OF RETIREMENT SAVINGS** PRODUCTS LIKE IKE AND IKZE IS **GROWING** IN POLAND.

OVER THE PAST FIVE YEARS, THE **VALUE OF FUNDS** HELD IN THESE ACCOUNTS HAS **INCREASED BY 150%**, REFLECTING A **STRONG SHIFT TOWARD LONG-TERM FINANCIAL PLANNING**



AT THE SAME TIME, **GROWING AFFLUENCE** AND NUMBER OF WEALTHIEST POLES ARE EXPECTED TO DRIVE DEMAND FOR **INVESTMENT PRODUCTS**



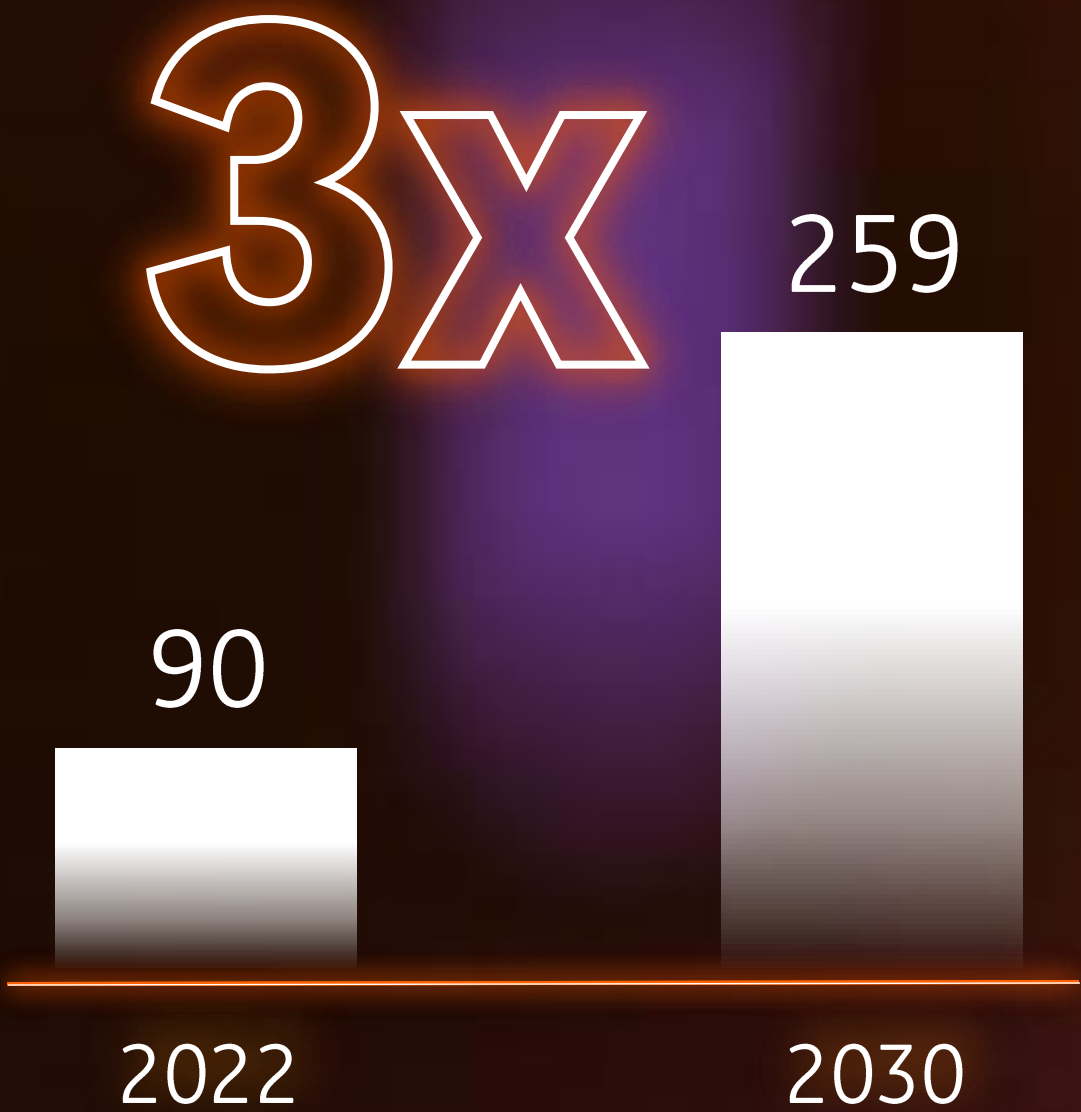
167%

GROWTH IN PURCHASING POWER

SINCE POLAND’S ACCESSION TO THE EUROPEAN UNION, THE **PURCHASING POWER OF POLISH CITIZENS HAS INCREASED BY 167%**. THIS DYNAMIC GROWTH IN INCOME AND LIVING STANDARDS TRANSLATES INTO **RIISING DEMAND FOR BANKING PRODUCTS AND SERVICES**. CLIENTS ARE INCREASINGLY SEEKING NOT ONLY BASIC FINANCIAL SOLUTIONS, BUT ALSO COMPLEMENTARY PRODUCTS – SUCH AS **SAVINGS ACCOUNTS AND INVESTMENT SOLUTIONS**.

NUMBER OF WEALTHY POLES IS ON THE RISE

\$ MILLIONAIRES
IN POLAND



THE GROWING NUMBER OF WEALTHY POLES IS CREATING NEW OPPORTUNITIES FOR THE BANKING SECTOR. AS THE GROUP OF CLIENTS WITH SIGNIFICANT ASSETS EXPANDS, SO DOES THE DEMAND FOR COMPREHENSIVE FINANCIAL SOLUTIONS THAT GO BEYOND STANDARD MASS-MARKET OFFERINGS – SUCH AS PERSONALIZED **PRIVATE BANKING PRODUCTS, INVESTMENT ADVISORY SERVICES, AND PROFESSIONAL ASSET MANAGEMENT**.



WE AIM TO GROW OUR INDIVIDUAL CLIENT BASE WITH AN OFFER ADAPTED TO THE BEAT OF LIFE OF OUR CLIENTS

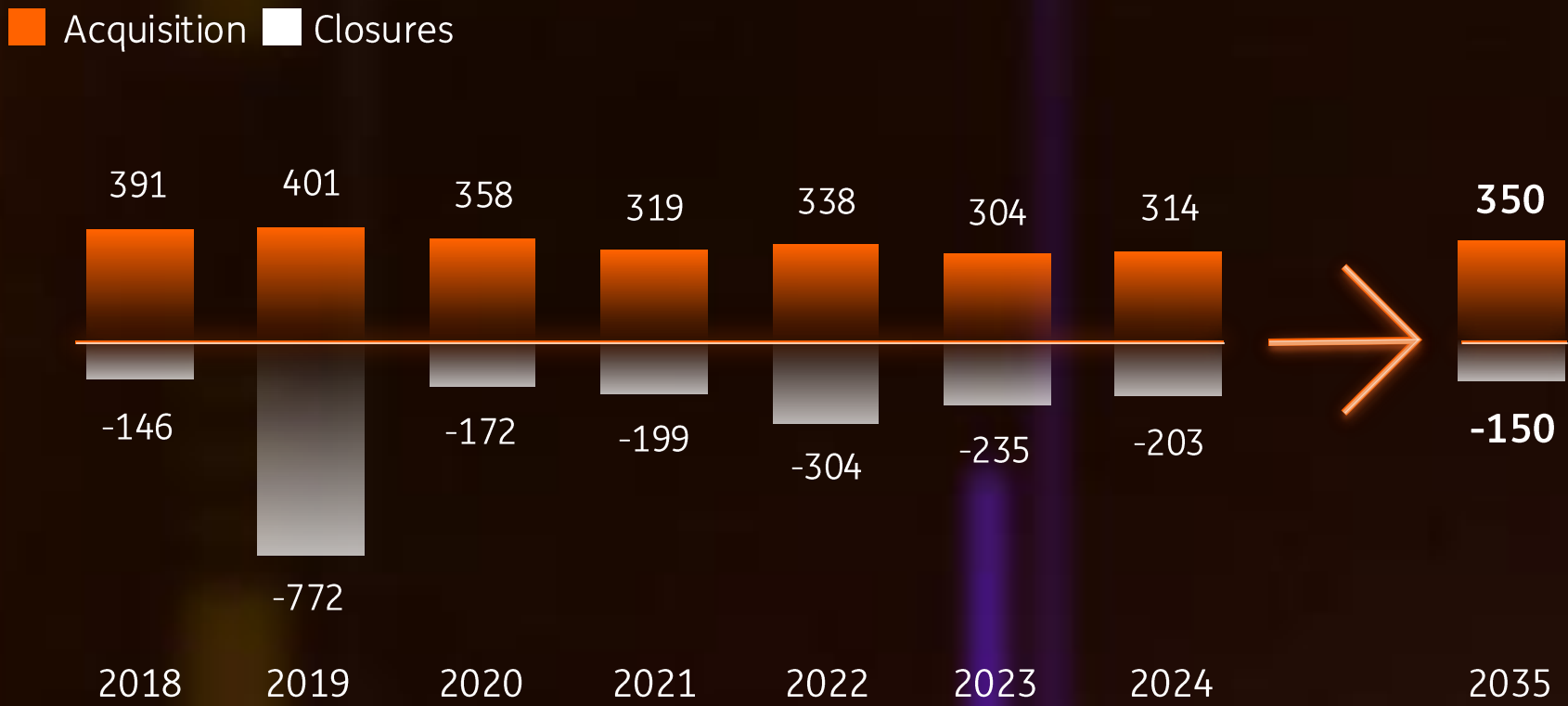


OUR AMBITION

INDIVIDUAL CLIENTS BASE SET TO GROW BY >2M...



...DRIVEN BY RETURN OF EXCELLENT MANAGEMENT OF ACQUISITION AND CHURN



ACCELERATE GROWTH OF OUR CLIENT BASE

DOUBLING NET INTAKE OF NEW CLIENTS

HOW WE WILL GET THERE



INTRODUCING CHILDREN & TEENS TO BANKING THROUGH PARENTS RELATIONSHIP AND TAILORED APP WITH EDUCATIONAL VALUE



NEW GAMIFIED ONBOARDING TO MANAGE CHURN AND MAXIMIZE ACTIVATION



DELIGHTFUL MOBILE APP SUPPORTING CONVERSION TO PRIMARY MOBILE RELATION





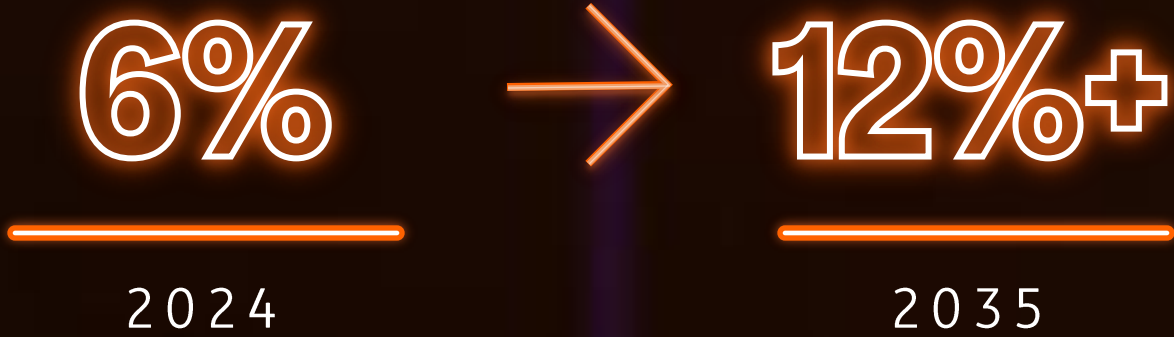
DEMOCRATIZING INVESTMENTS THROUGH PENSION PRODUCTS

„DO YOU REMEMBER THIS GEAR? THIS MEANS PENSION IS CLOSER THAN YOU THINK”

ING PENSION COMMERCIAL

OUR AMBITION

INCREASE IN MARKET SHARE OF RETIREMENT AND INVESTMENT PRODUCTS:

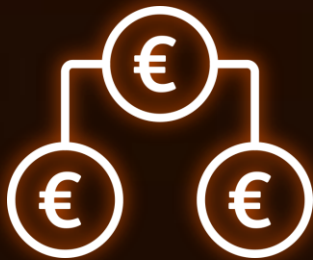


1M CLIENTS SAVING FOR RETIREMENT WITH ING

HOW WE WILL GET THERE



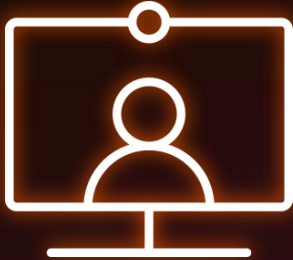
ALL-IN-ONE INVESTMENT PLATFORM



COMPLETE RETIREMENT PRODUCT SUITE, INCL. SELF-MANAGED IKE, IKZE



BROAD INVESTMENT OFFERING – MAIN ASSET CLASSES, COMPLEMENTED BY ING GROUP MUTUAL FUNDS



RELATIONAL SALES & SERVICE MODEL COMBINING CUSTOMER-FRIENDLY DIGITAL APPS WITH HUMAN ADVICE (E.G. ONE-CLICK RECOMMENDATION EXECUTION)



WE AIM TO BECOME **THE BANK OF CHOICE** FOR AFFLUENT CLIENTS THROUGH THE NEW PRIVATE BANKING OFFER



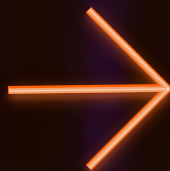
**BANK OF CHOICE
FOR AFFLUENT
CLIENTS**

OUR AMBITION

OF PRIVATE BANKING CLIENTS,
THOUSANDS

15

2024



50+

2035

HOW WE WILL GET THERE



RELATIONAL SERVICE MODEL
WITH RMS, SUPPORTED BY
MODERN TECH AND MODULAR
MING APP



**DEDICATED OFFER FOR FAMILY
FOUNDATIONS AND SUPPORT
IN SUCCESSION PLANNING**



**COMPLETE OFFER – BEST-IN-
CLASS EVERYDAY BANKING,
DOMESTIC AND INTERNATIONAL
FUNDS AND STOCK EXCHANGES**



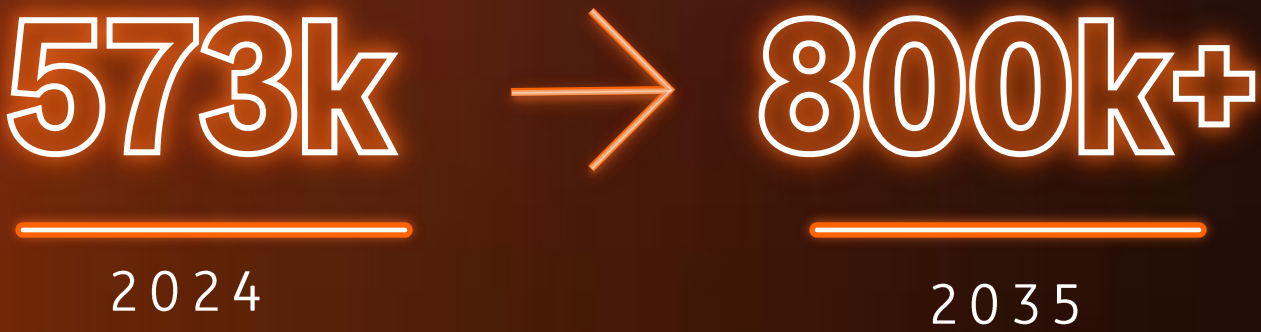
**MODERN PRIVATE BANKING
MEETING SPACES**



WE WILL GROW CORPORATE CLIENT BASE VIA INNOVATIVE ACQUISITION PATHWAYS

OUR AMBITION

OF CORPORATE CLIENTS



>50 NPS OF BUSINESS BANKING CLIENTS

2x SHARE OF NEW CLIENTS IN WHOLESALE BANKING REVENUE POOL

HOW WE WILL GET THERE



PERSONALIZED, CLIENT-SPECIFIC ONBOARDING JOURNEYS



EMBEDDED OFFERING VIA PARTNERSHIPS



MEMBER GET MEMBER



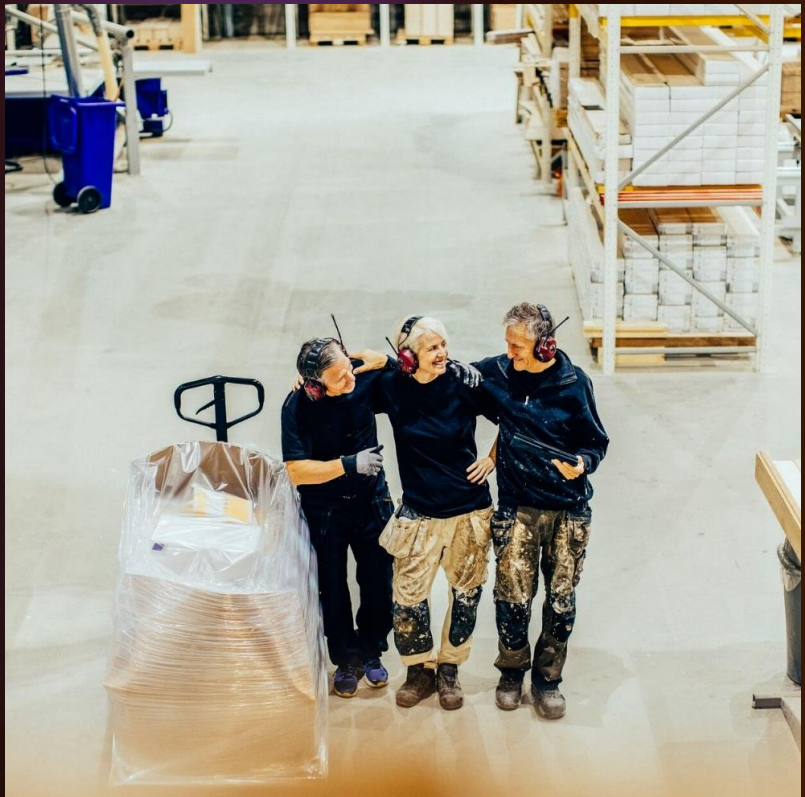
UNIQUE CONTENT AND VALUE-ADDED SERVICES



NEW ACQUISITION CHANNELS



INFLUENCER MARKETING



GROWING THE CORPORATE CLIENT BASE

BE THE GO-TO FINANCIAL PARTNER TO SET UP AND SCALE BUSINESS WITH



ING. In the Beat of Life

- A. DEMOGRAPHICS
- B. GENERATIONS AND LIFESTYLE
- C. ECONOMY
- D. TECHNOLOGY



GENERATIONAL SHIFT IS TRANSFORMING TRADITIONAL WAYS OF USING BANKING SERVICES AND CREATING NEW CLIENT NEEDS



BABY BOOMERS

VALUING STABILITY
CONSERVATIVE
COMMITTED



GEN X

LOYAL
HARDWORKING
SELF-RELIANT



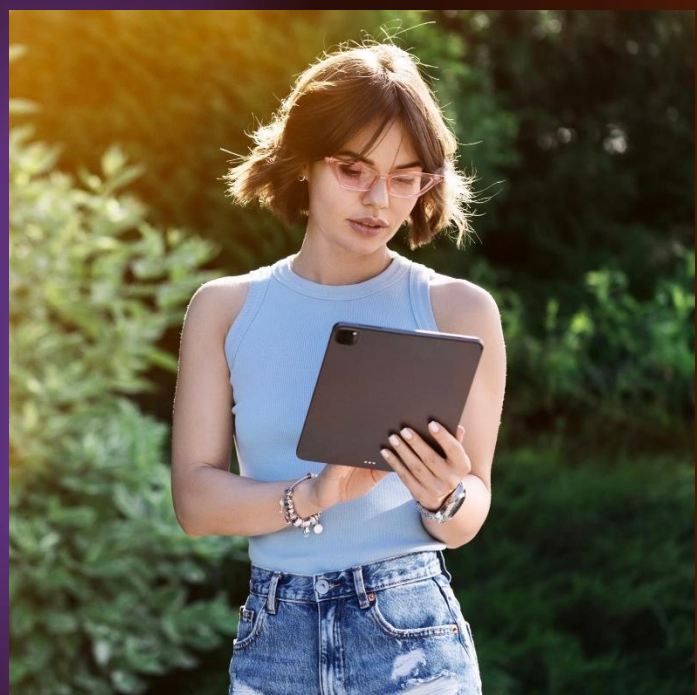
GEN Y

AMBITIOUS
CREATIVE
DEMANDING



GEN Z

SOCIALLY RESPONSIBLE
SEEKING STABILITY
TECH-SAVVY



GEN ALPHA

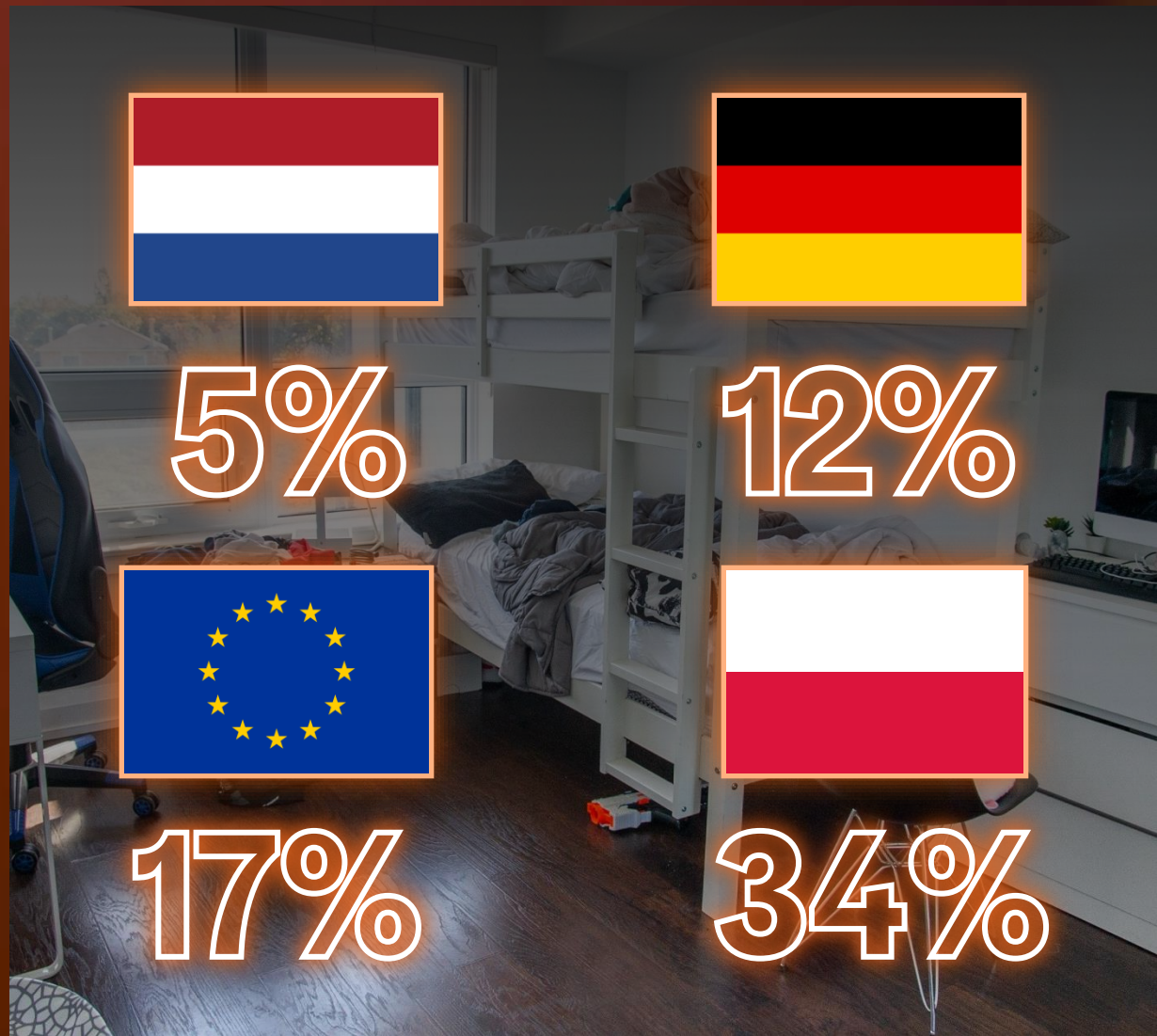
DIGITAL NATIVE
SENSITIVE
IMPATIENT



UNRESOLVED HOUSING ISSUES AND CHANGING LIFESTYLES WILL GENERATE STRONG DEMAND FOR MORTGAGE PRODUCTS

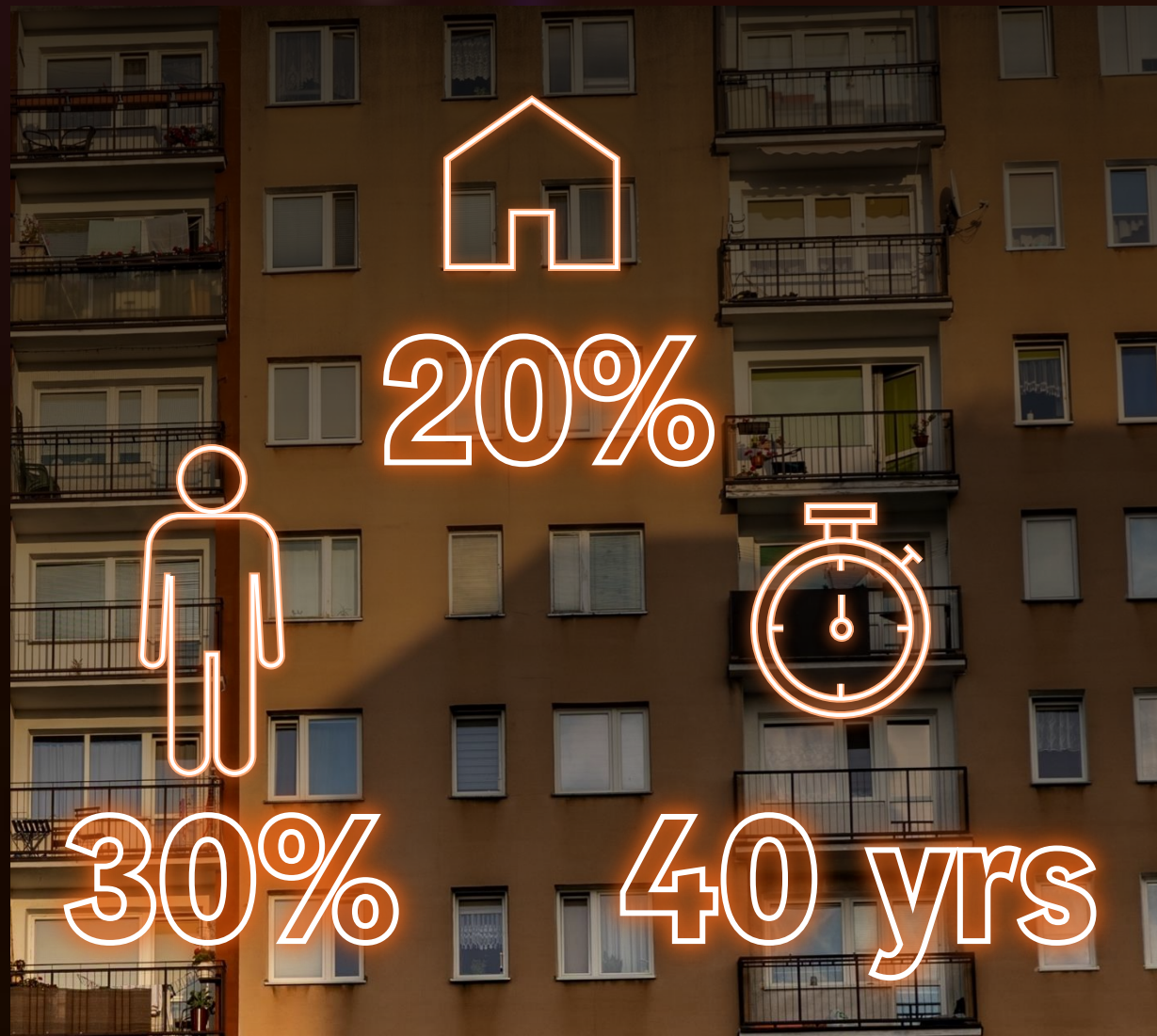


POLISH APARTMENTS AMONG THE MOST OVERCROWDED IN EUROPE



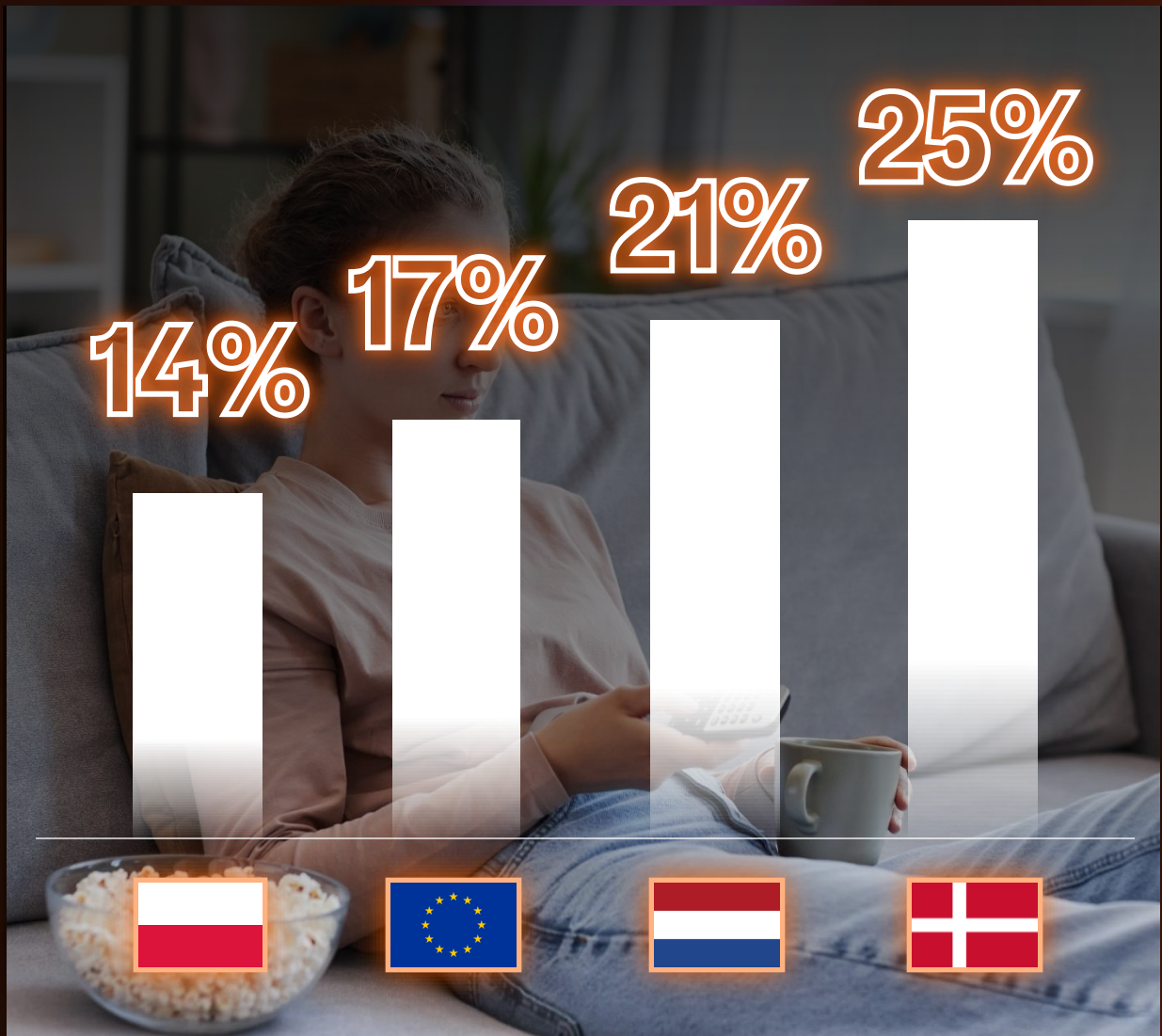
POLAND HAS ONE OF THE HIGHEST OVERCROWDING RATES IN THE EUROPEAN UNION – MORE THAN 1/3 OF POLES LIVE WITH NOT ENOUGH LIVING SPACE FOR ITS INHABITANTS.

OVER 30% OF POLES LIVE IN PREFABRICATED PANEL BLOCKS



PREFABRICATED CONCRETE PANEL BUILDINGS MAKE UP 20% OF POLAND'S HOUSING STOCK, AND 30% OF THE POPULATION LIVES IN THEM. ORIGINALLY DESIGNED FOR A 40-70 YEAR LIFESPAN, THEY ARE CURRENTLY APPROACHING THEIR END.

ADDITIONAL DEMAND LINKED TO THE RISE IN SMALLER HOUSEHOLD SIZES

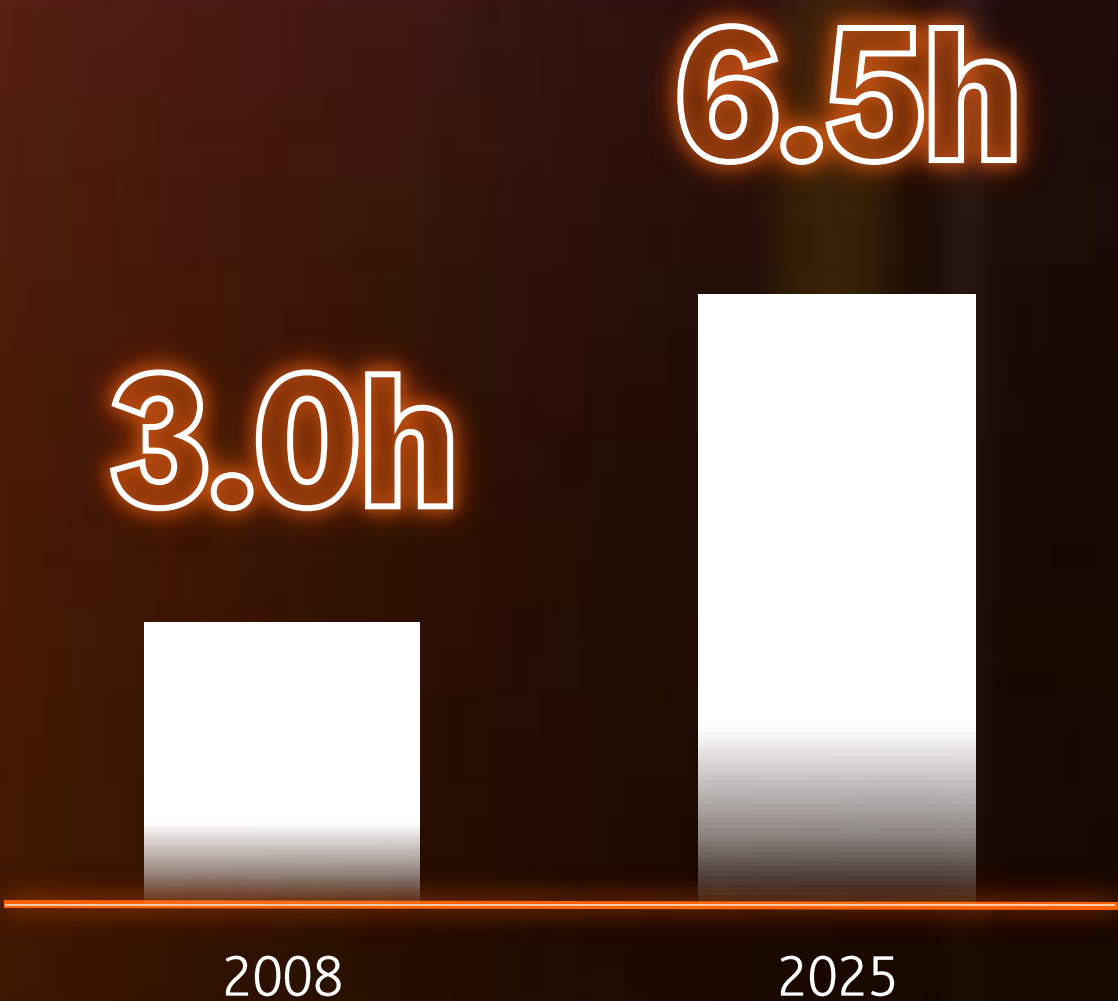


LIFESTYLE CHANGES ARE DRIVING AN INCREASE IN SINGLE-PERSON HOUSEHOLDS – IN POLAND, AROUND 14% OF PEOPLE LIVE ALONE, AND THIS SHARE IS EXPECTED TO GROW IN THE FUTURE.



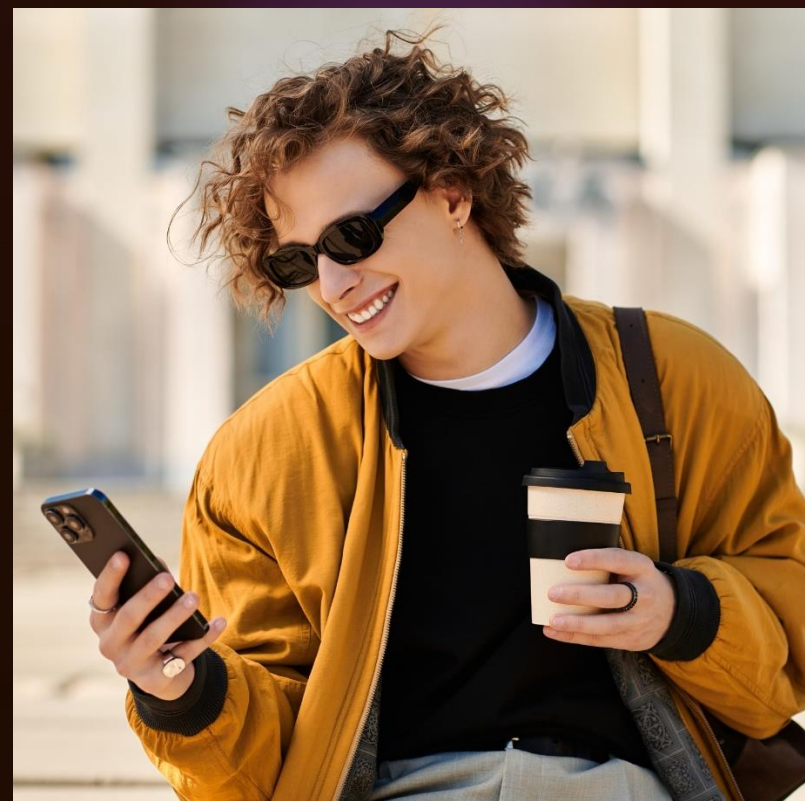
MOBILE DEVICES ARE BECOMING THE NATURAL AND MOST POPULAR WAY OF ACCESSING THE INTERNET, INCLUDING BANKING SERVICES

TIME SPENT IN FRONT OF
SCREENS PER DAY



≥80%

CHILDREN RECEIVE
THEIR FIRST
SMARTPHONE BEFORE
THE AGE OF 10



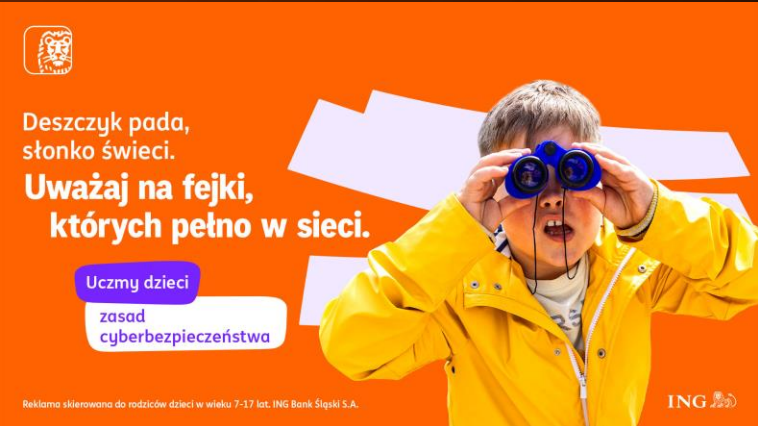
≥25m

PEOPLE IN POLAND USE
MOBILE BANKING – MORE
THAN THOSE WHO USE
DESKTOP INTERNET BANKING



WE WILL CONTINUE DEVELOPING BRAND IN PRIORITY DIRECTIONS
SUPPORTING BUSINESS GROWTH

PARENTS
TRUST



NEXT GEN



GOOD
FINANCIAL
HABITS

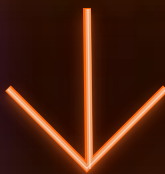


SAVING FOR
FUTURE



#2

DEMAND
POWER



#1

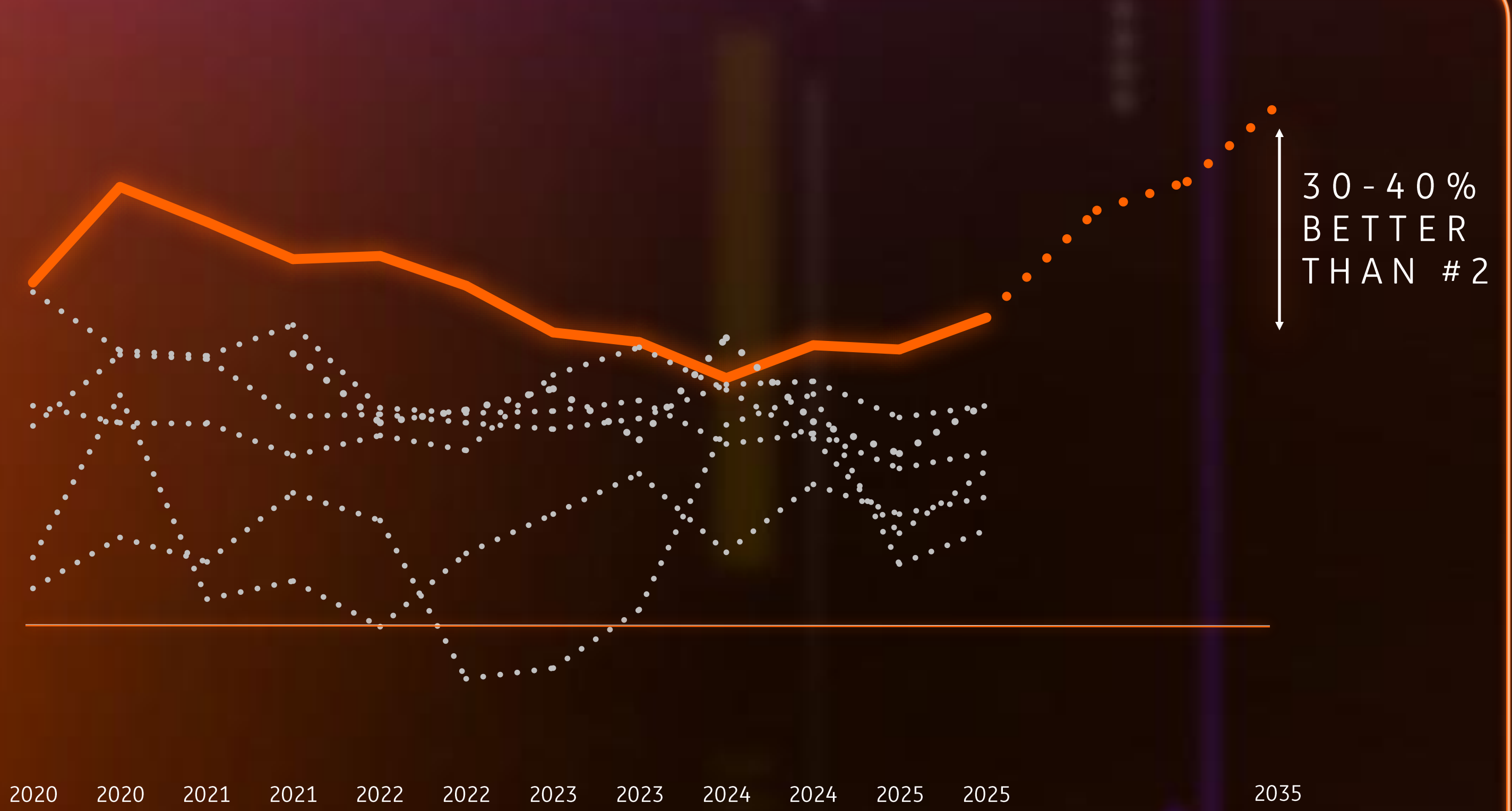
FUTURE
POWER



WE WILL STRENGTHEN LEADERSHIP IN CUSTOMER NPS AMONG POLISH BANKS

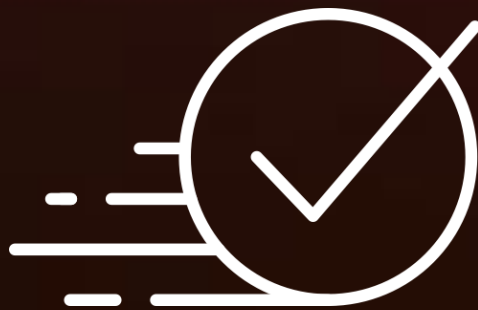


NPS - ING VS OTHER BANKS



30 - 40 %
BETTER
THAN #2

#1 NPS IN
POLAND



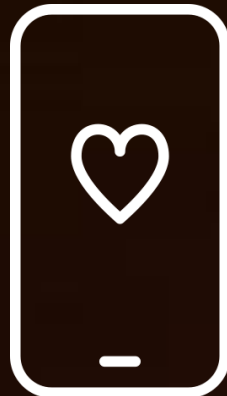
#frictionless

NEW CLIENT
ACQUISITION



#synergy

OF HUMAN TOUCH
AND EXPERTISE



#app

TOWARD
CONVERSATIONAL
BANKING

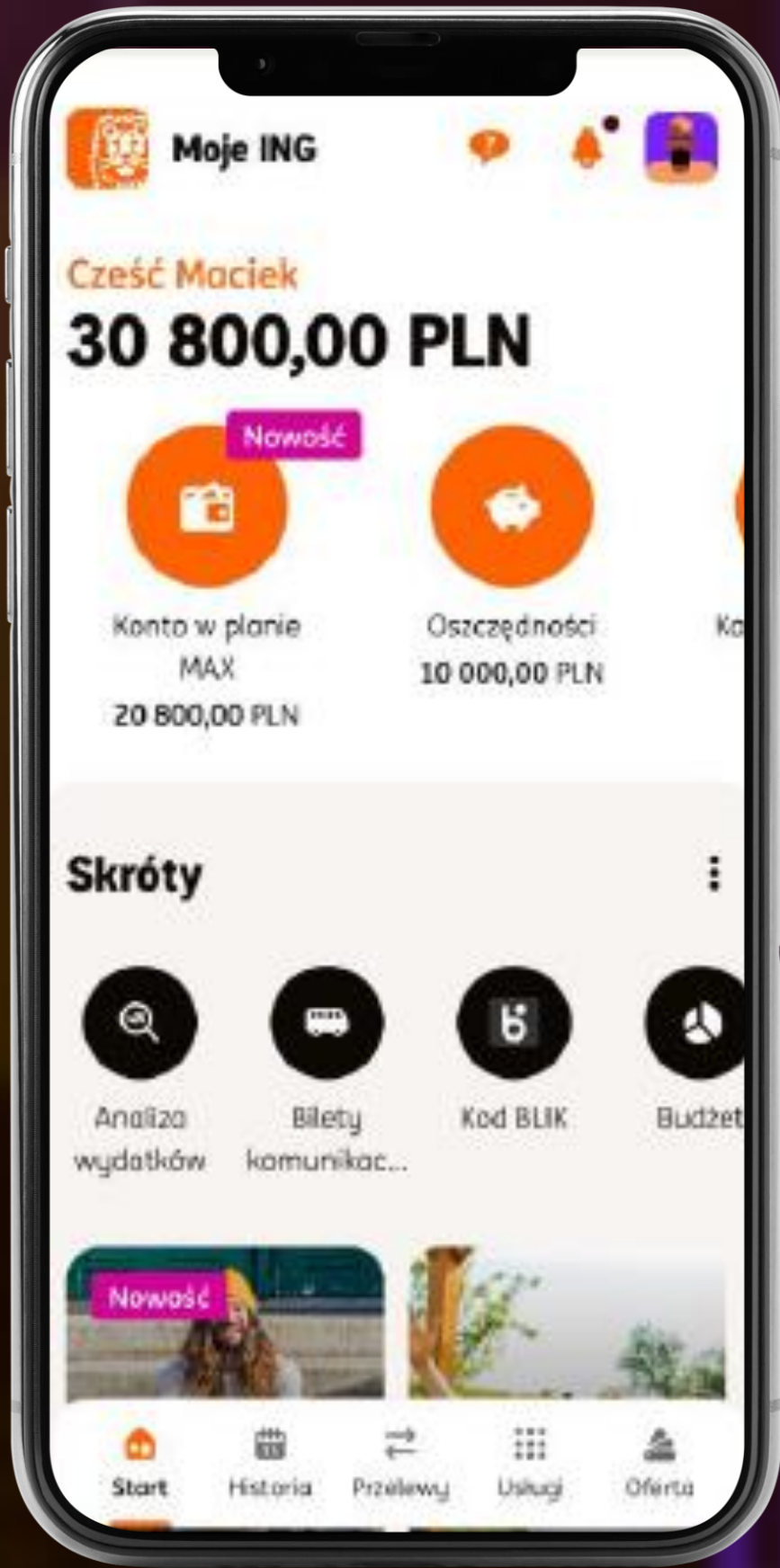
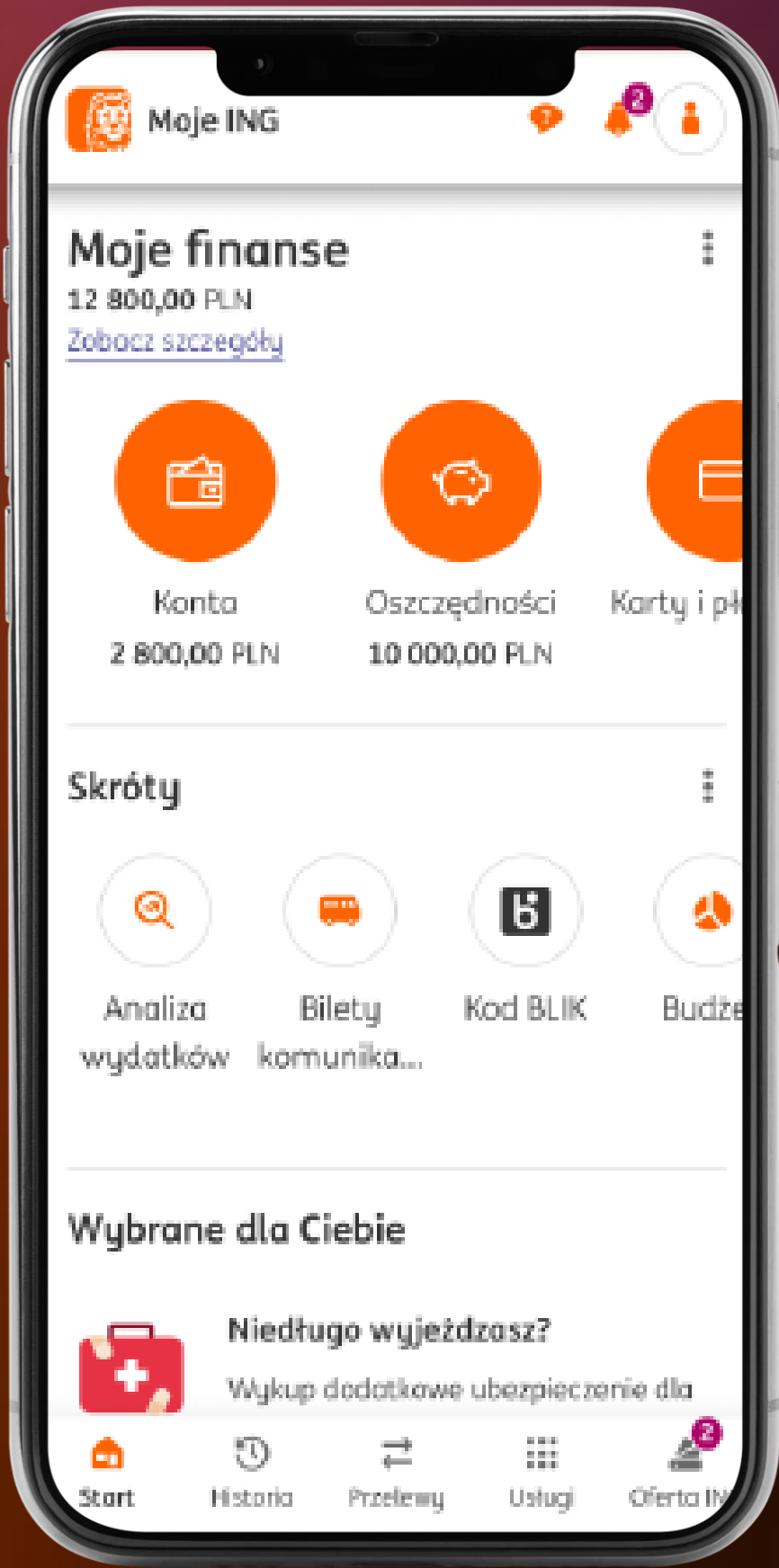


#focus

ON CUSTOMER
IN DEVELOPING
SOLUTIONS



OUR APP WILL GET CONVERSATIONAL INTERFACE AND ADVANCED PERSONALIZATION OPTIONS



#personalized

FOR ALPHA, GEN Z, PARENTS, SENIORS, AFFLUENT

#frictionless

EASY & INTUITIVE CUSTOMER JOURNEYS

#app

TOWARD CONVERSATIONAL INTERFACE

GOOGLE PLAY

4.8

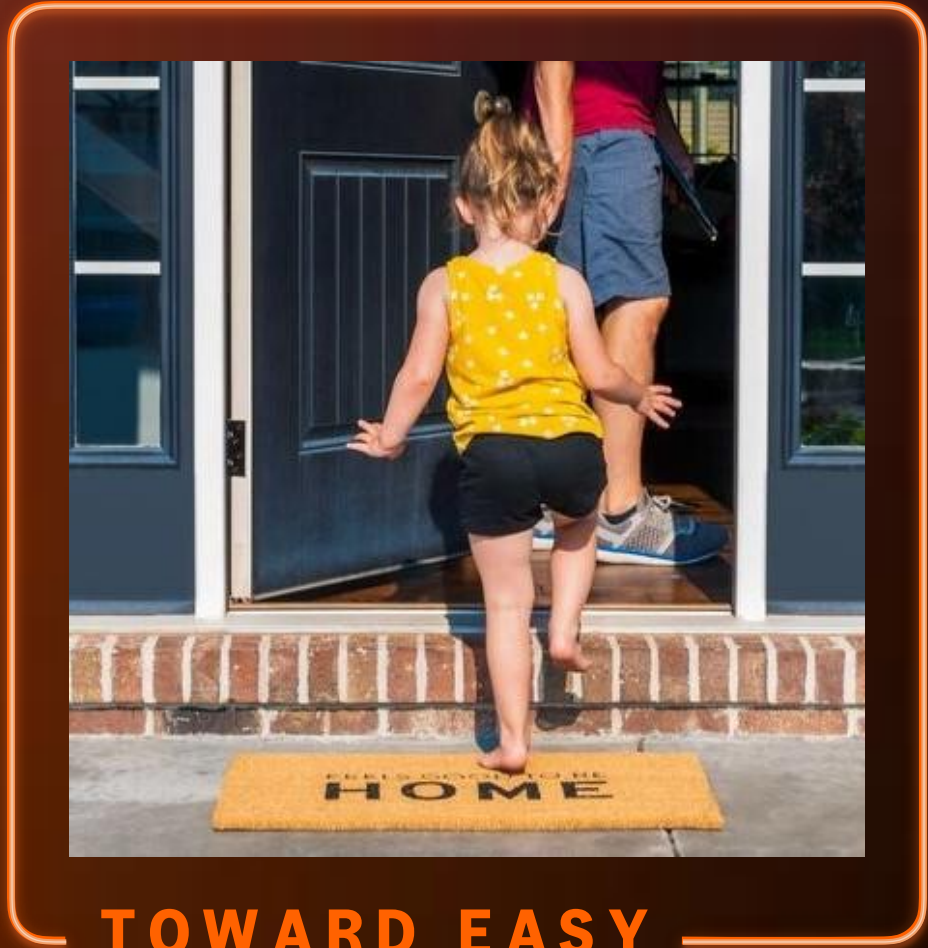


APP STORE

4.9



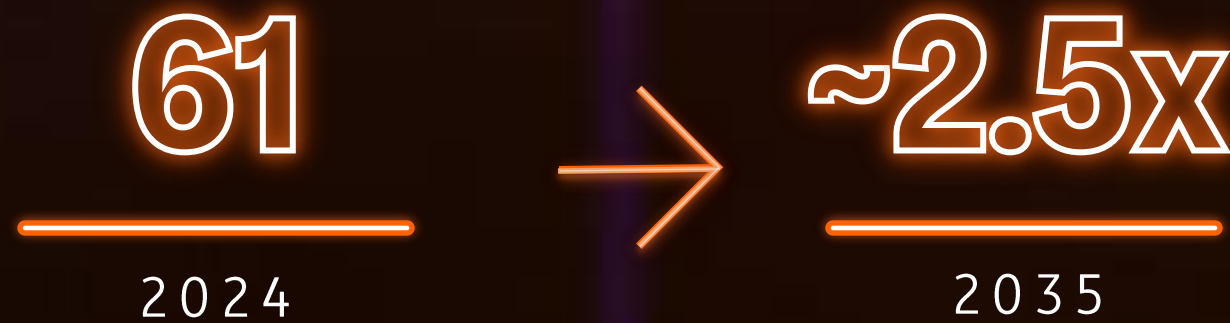
WE WILL FURTHER INNOVATE OUR MARKET-LEADING MORTGAGE OFFER AND PROCESSES



TOWARD EASY
& DIGITAL
MORTGAGE

OUR AMBITION

OUTSTANDING MORTGAGE VOLUME,
B PLN



1 day TIME TO DECISION
FOR 95% MORTGAGE
APPLICATIONS

95% STRAIGHT-THROUGH
PROCESSES WITHOUT
HUMAN INVOLVEMENT

HOW WE WILL GET THERE



NEW, FULLY DIGITAL
MORTGAGE APPLICATION



AUTOMATED PROCESS
FROM APPLICATION
TO APPROVAL



OPERATIONAL
EFFICIENCY



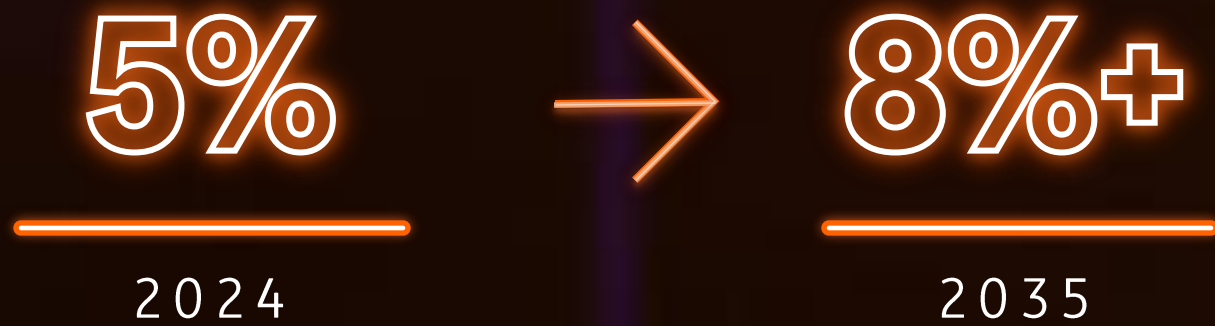
WE WILL ACHIEVE OUR FAIR SHARE OF THE MARKET IN CONSUMER FINANCE



NEW APPROACH
TO CONSUMER
LENDING

OUR AMBITION

MARKET SHARE IN CONSUMER FINANCE:

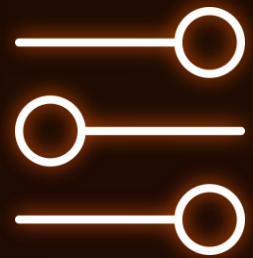


≥99% STRAIGHT-THROUGH
PROCESSES FROM SALES
TO DISBURSEMENT, WITH
AUTOMATED DECISIONS

HOW WE WILL GET THERE



COMPREHENSIVE LENDING
OFFER ACROSS PRODUCT
TYPES AND FINANCING NEEDS



NEXT-GEN RISK MODELS
LEVERAGING
BEHAVIOURAL DATA



DIGITIZED, AUTOMATED
& PAPERLESS PROCESS



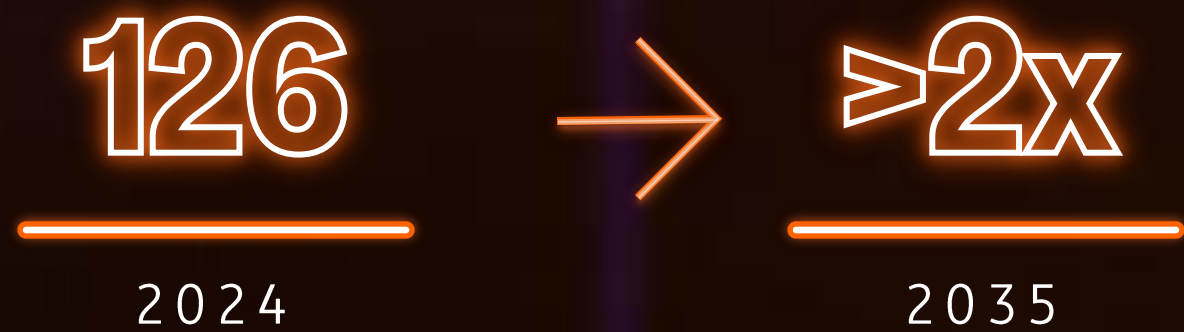
WE WILL LEAD THE MARKET WITH **FRICTIONLESS, PERSONAL AND RELEVANT** BANKING



**FRICTIONLESS,
PERSONAL
AND RELEVANT
BANKING**

OUR AMBITION

PRIVATE INDIVIDUALS DEPOSITS VOLUME,
B PLN



#1

IN NPS OF RETAIL
AND CORPORATE CLIENTS,
AMONG INCUMBENT AND
NEO-BANKS

>95%

OF CORE PROCESSES
REALIZED COMPLETELY
AUTOMATICALLY, 24/7

HOW WE WILL GET THERE



EASY SUBSCRIPTION PLANS
FOR INDIVIDUALS AND
ENTREPRENEURS & SMES



UNIQUE VALUE-ADDED
SERVICES SOURCED FROM
OUR PARTNERS



SIMPLE AND DIGITAL
INTERACTIONS, WITH
AI AND GEN AI AT THE CORE



RISK AS A GUARDIAN



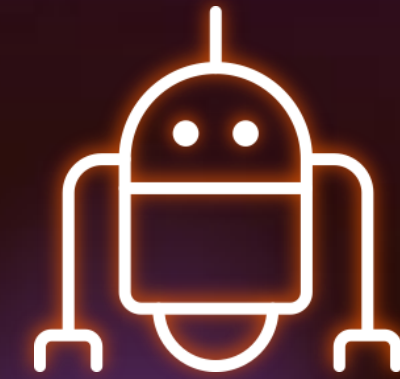
- LEAN AND EFFECTIVE GOVERNANCE AND FRAMEWORK
- SOLID LIQUIDITY AND SOLVENCY POSITION OF THE BANK
- FOCUS ON NON FINANCIAL RISK AREA
- EFFICIENT AND EFFECTIVE CONTROL FRAMEWORK

RISK FOR THE BANK



- „FIT FOR PURPOSE" AIRB METHOD STRATEGY
- REGULATORY CAPITAL MODELS OPTIMIZING CAPITAL POSITION
- ROBUST CREDIT DECISION MODELS

RISK FOR BUSINESS



- EFFICIENT, DIGITAL, FRICTIONLESS PROCESSES IN ALL LINES OF DEFENSE
- MODERN SYSTEMS USING HIGH QUALITY DATA
- FUTURE-PROOF RISK MANAGEMENT FUNCTION, COMPETENCES AND EXPERTISE



ING. In the Beat of Life

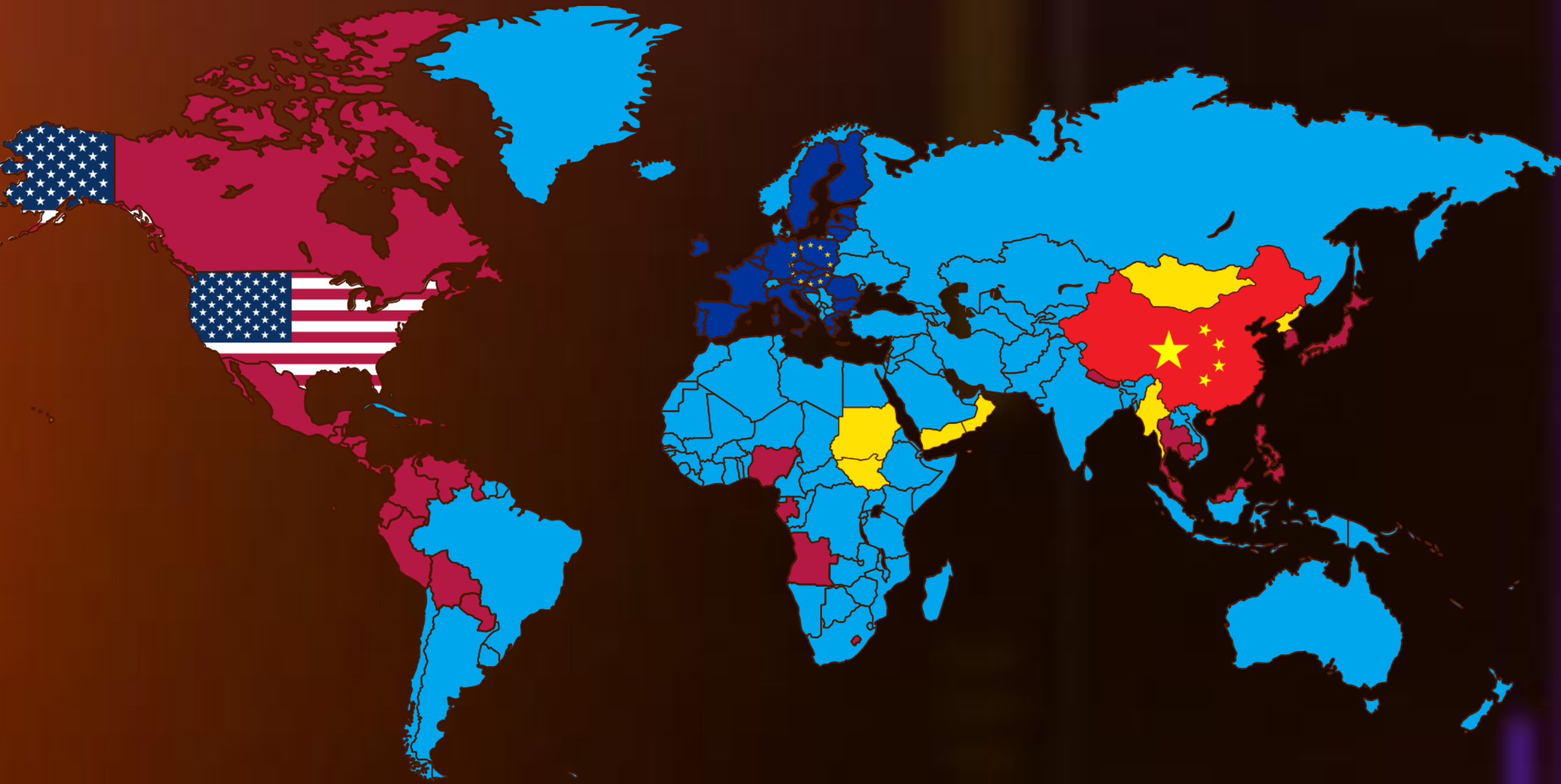
- A. DEMOGRAPHICS
- B. GENERATIONS AND LIFESTYLE
- C. **ECONOMY**
- D. TECHNOLOGY



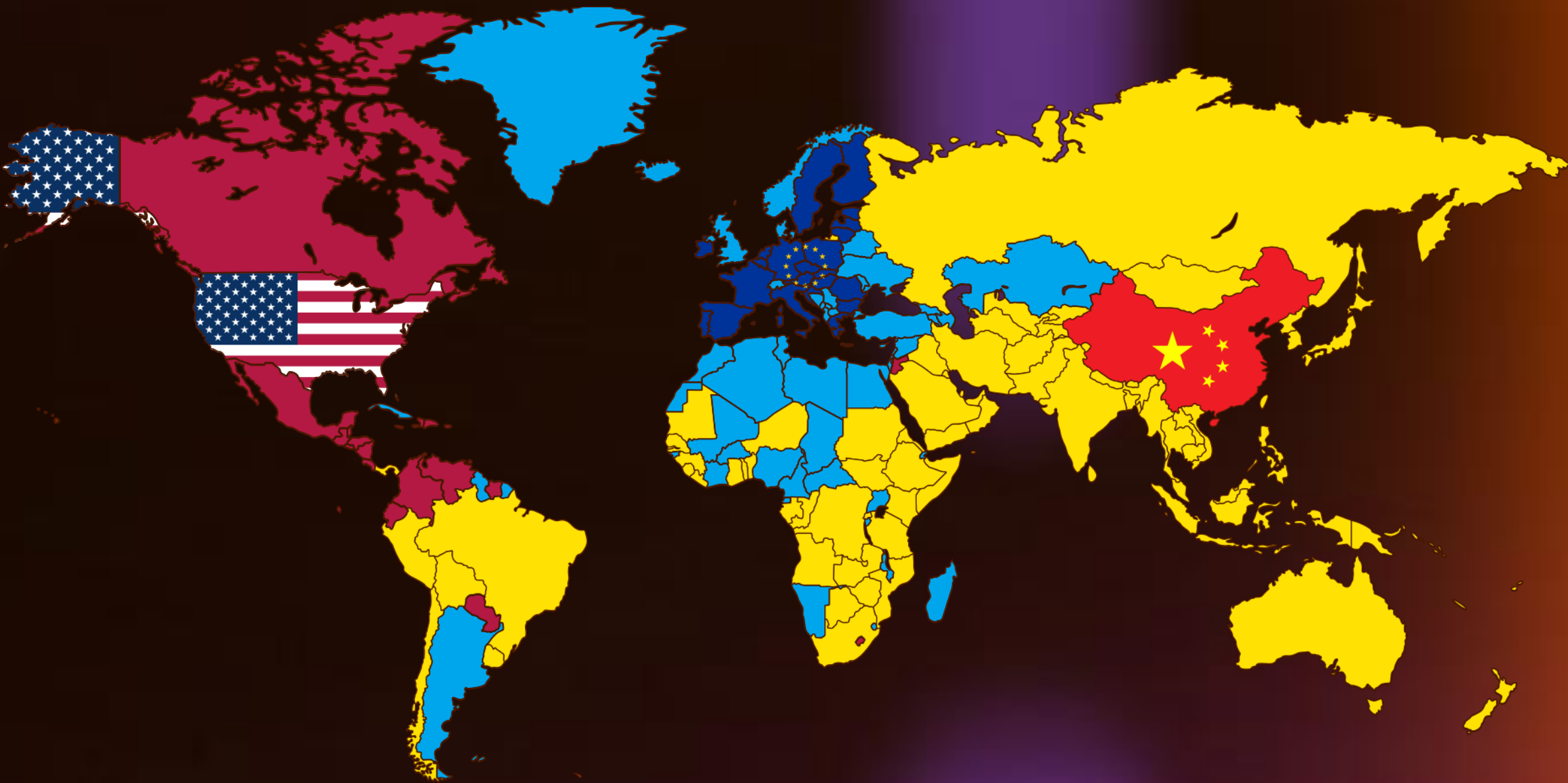
EUROPE HAS LOST COMPETITIVENESS IN GLOBAL TRADE,
MAINLY TO CHINA

LARGEST TRADE PARTNER OF A GIVEN COUNTRY
AMONG EU, USA AND CHINA

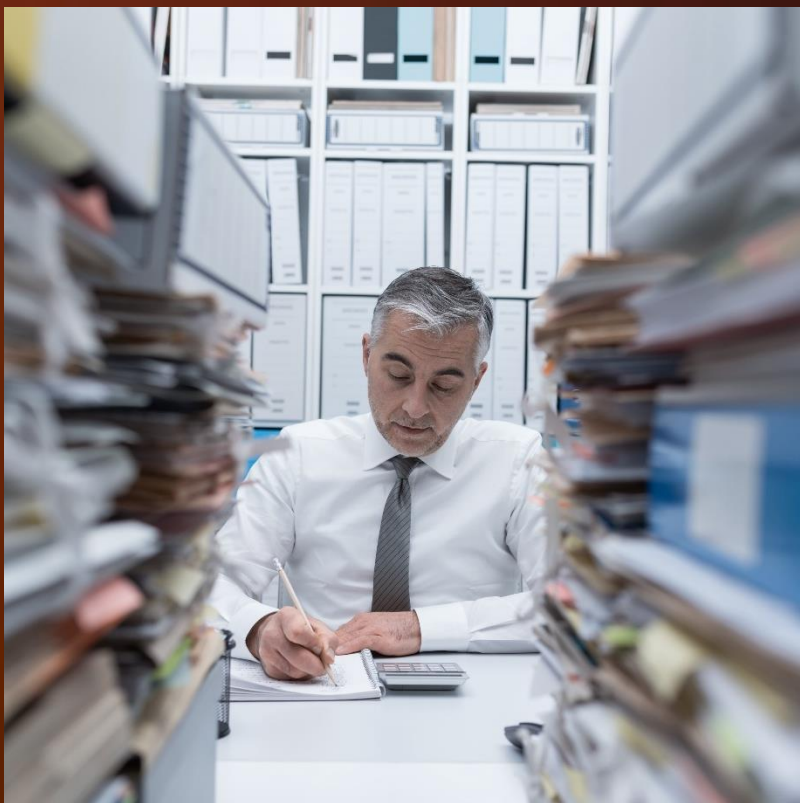
2000



2025



OVERREGULATION IN EU POSES AN INCREASING BURDEN TO ECONOMIC DEVELOPMENT



NEW REGULATION IMPOSED IN 2019 TO 2024

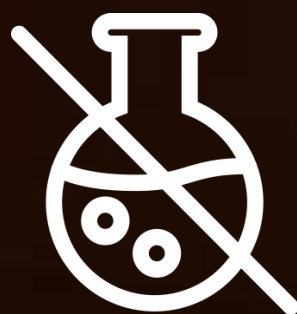


13,000



5,500

OF CHEMICAL COMPOUNDS FORBIDDEN IN COSMETICS



2,537



11

POSITION OF POLAND IN COMPETITIVENESS INDEX



2015

2025



38



52



SIZEABLE PUBLIC SPENDING SHOULD PROVIDE INVESTMENT STIMULUS
TO POLISH ECONOMY

ANNOUNCED PUBLIC SPENDING

ENERGY TRANSFORMATION

2026-2033
1.1 T PLN



DEFENCE

2025-2035
1.9 T PLN



CENTRAL AIRPORT

2024-2032
132 B PLN



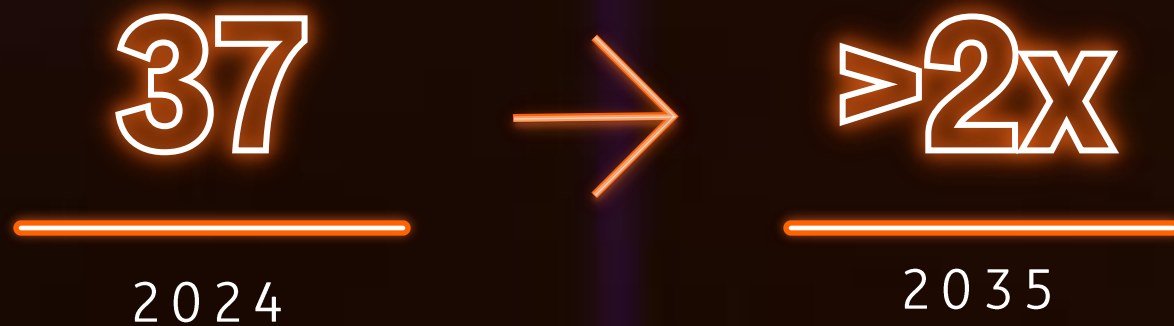
WE WILL BE A KEY FINANCING PARTNER OF POLISH ECONOMIC TRANSFORMATION



PARTNER OF CHOICE
FOR POLISH ECONOMIC
TRANSFORMATION

OUR AMBITION

WHOLESALE BANKING CREDITS VOLUME,
B PLN



SHARE OF WHOLESALE
SEGMENT REVENUE
GENERATED BY
NEW CLIENTS

x2

HOW WE WILL GET THERE



GLOBAL REACH (EUROPE,
ASIA, USA), COMBINED
WITH DEEP LOCAL
EXPERTISE



SECTORIAL EXPERTISE IN
PRIORITY VERTICALS, SUCH
AS GREEN TRANSFORMATION,
DEFENSE, INFRASTRUCTURE



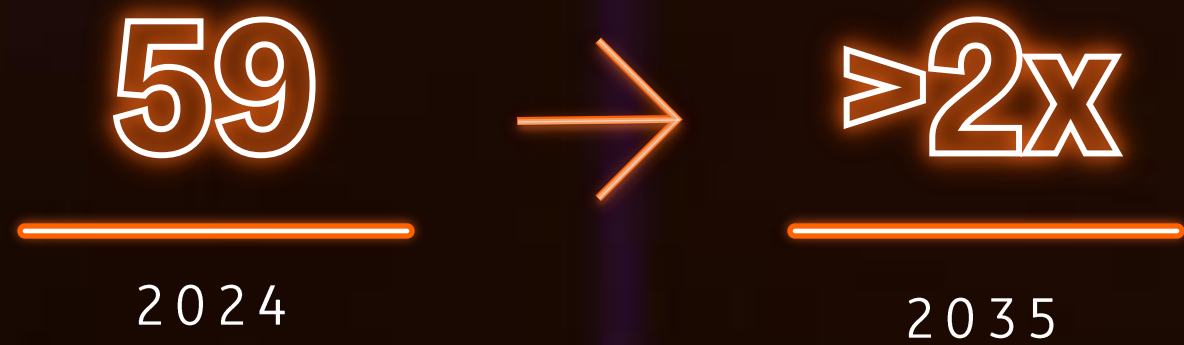
WE WILL PROTECT OUR STRONGHOLD IN BUSINESS FINANCING AND STRENGTHEN LEASING OFFERING



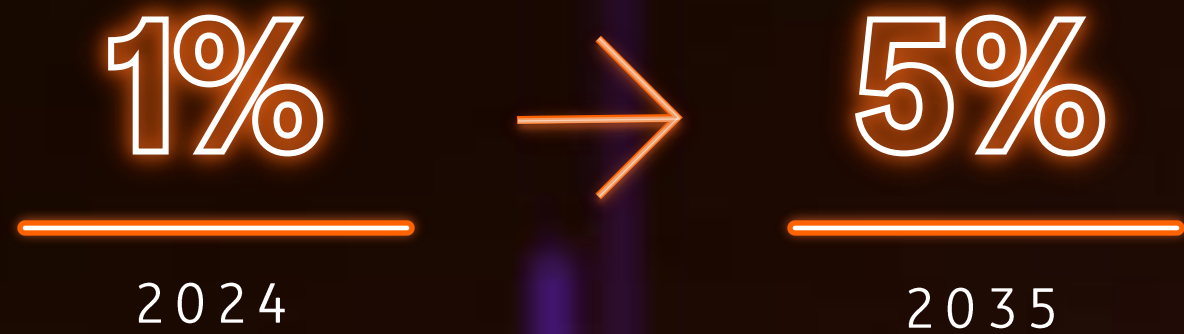
EASIER FINANCING
OF SME & MID-CAP
CLIENTS' NEEDS

OUR AMBITION

BUSINESS BANKING CREDITS VOLUME,
B PLN



MARKET SHARE IN LEASING
FOR ENTREPRENEURS



HOW WE WILL GET THERE



CONTINUE INNOVATING
MARKET-LEADING LENDING
PROCESSES (E.G. FULLY DIGITAL
SMALLEST FIRMS PROCESS;
EMBEDDED LENDING)



BOOST LEASING AND FACTORING
WITH NEW PROCESS, VENDOR
PARTNERSHIPS AND INNOVATIVE
SUBSCRIPTION PLANS



SUSTAINABILITY IS AT THE CORE OF OUR ACTIONS

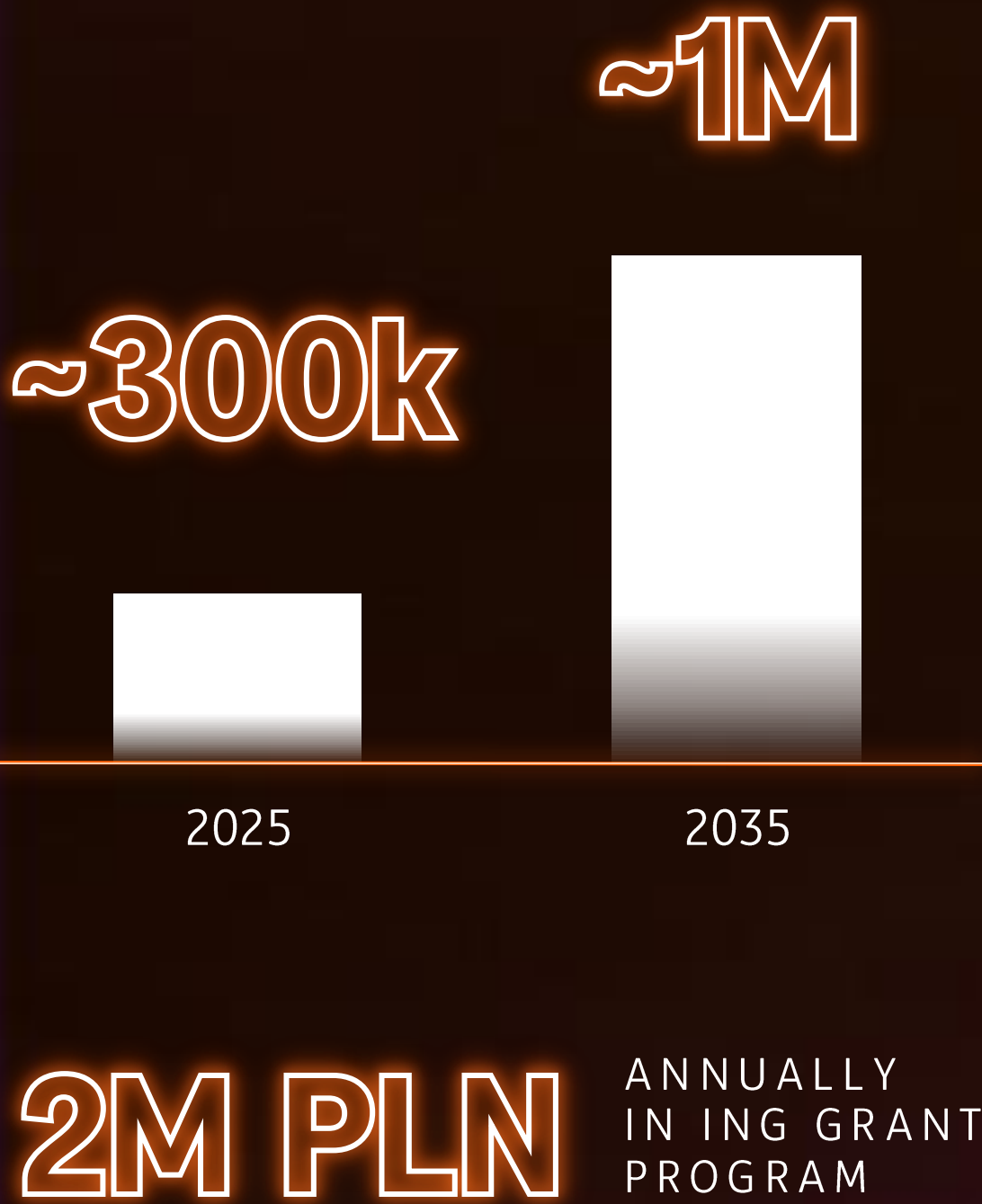


ENVIRONMENTAL TRANSFORMATION

- 5 B RENEWABLE ENERGY PROJECTS FINANCING, PLN
2024-2030
- >50% MORTGAGES GRANTED TO ENERGY-EFFICIENT BUILDINGS
- <5% MAX DEPENDENCE ON COAL OF THE CLIENTS WE'LL FINANCE AFTER 2025

SOCIAL RESPONSIBILITY

CLIENTS SECURING THEIR RETIREMENTS WITH ING



ROBUST GOVERNANCE

- 100% LEADERS WITH ESG KPIS BY 2027
- >80% EMPLOYEES WITH ESG KPIS BY 2027

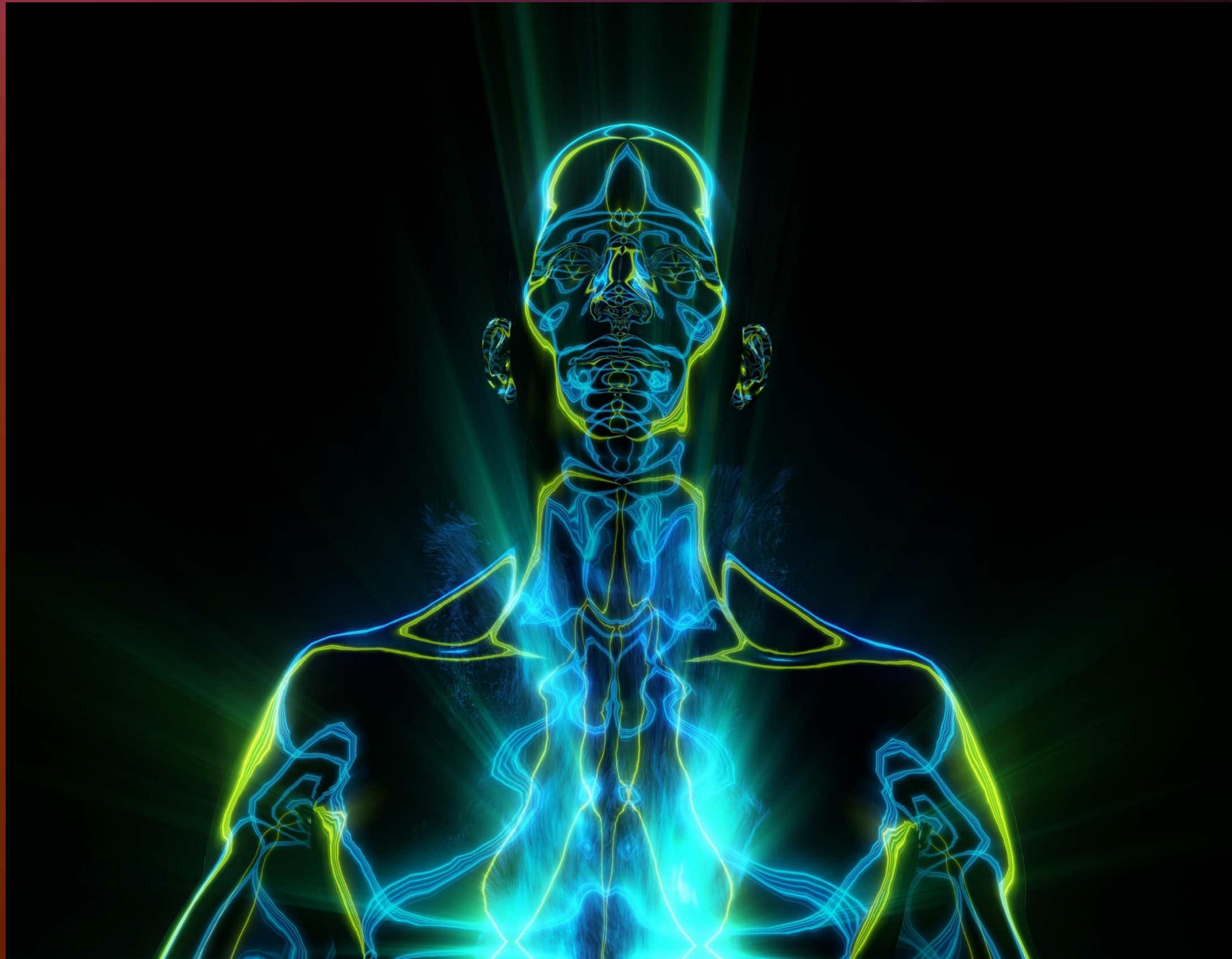


ING. In the Beat of Life

- A. DEMOGRAPHICS
- B. GENERATIONS AND LIFESTYLE
- C. ECONOMY
- D. TECHNOLOGY



ARTIFICIAL INTELLIGENCE IS SHAPING THE NEXT DIRECTION OF DEVELOPMENT



TIME SINCE LAUNCH UNTIL 100M GLOBAL USERS

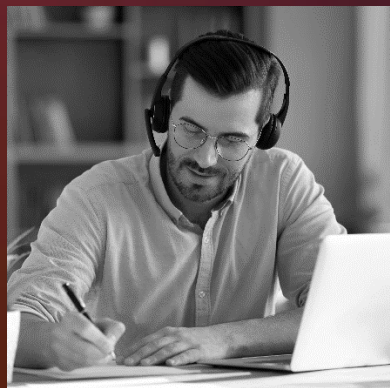


- RAPID ADOPTION OF CHATGPT GLOBALLY DEMONSTRATES THAT PEOPLE ARE READY FOR AI-POWERED SOLUTIONS
- POLES ENJOY INNOVATIONS AND QUICKLY ADOPT NEW TECHNOLOGIES - 69% OF PEOPLE IN POLAND USE AI REGULARLY

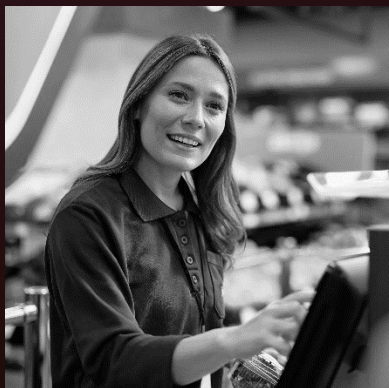


AI AND AUTOMATION WILL MAKE MANY JOBS OBSOLETE, BUT LIKELY CREATE NEW ONES

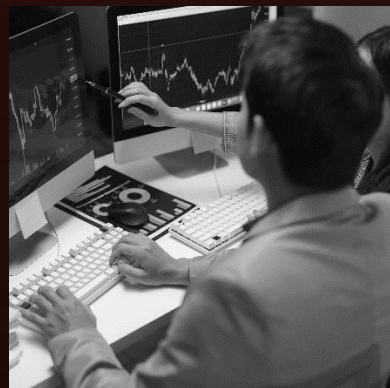
TODAY'S JOBS ENDANGERED BY AI



TRANSLATOR



STORE
CLERK



FINANCIAL
ANALYST



GRAPHIC
DESIGNER



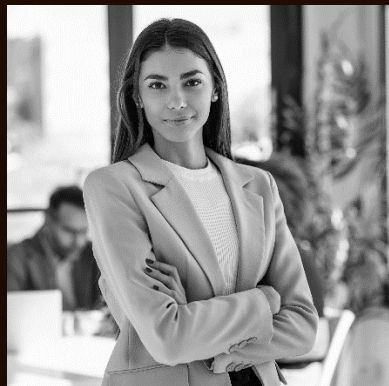
BOOKKEEPER



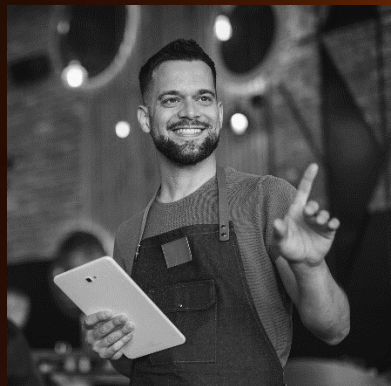
CALL CENTRE
AGENT



DRIVER



JUNIOR
LAWYER



WAITER

JOBS OF THE FUTURE?



AI MODELS
TRAINER



PROMPT
ENGINEER



AI ETHIC
OFFICER



AI
AMBASSADOR



AI ARTIST



...



GROWING COMPUTING POWER MAKES CYBERATTACKS EVER MORE SOPHISTICATED AND WIDESPREAD



20-50

CYBERATTACKS ON CRITICAL
INFRASTRUCTURE IN POLAND
PER DAY

Atak hakerski na polskie biuro podróży. Wyciekły dane klientów

Minister cyfryzacji, wicepremier Krzysztof Gawkowski poinformował, że atak na brytyjskiego producenta samochodów Jaguar Land Rover to najbardziej kosztowny incydent cybernetyczny w historii Wielkiej Brytanii. Przerwy produkcji trwał sześć tygodni, a logowania części klientów korzystających z usług biura podróży „Apple effect” dotknął ponad 5000 firm z łańcucha dostaw. Specjaliści z NASK pozostają w stałym kontakcie z Itaką. Informacja potwierdziła firma.

Tomasz Wojtas
18:40, 01.12.2025

Cyberatak na szpital MSWiA w Krakowie. Możliwe, że doszło do wycieku danych

CYBERATAK NA SZPITAL MSWiA W KRAKOWIE. MOŻLIWE, ŻE DOSZŁO DO WYCIEKU DANYCH

9 marca 2025, 18:07

Atak hakerski na SuperGrosz. Wyciekły dane tysięcy klientów, w tym numery PESEL

Firma pożyczkowa SuperGrosz padła ofiarą cyberataku. W wyniku włamania do systemu wyciekły dane osobowe części użytkowników, w tym m.in. numery PESEL oraz adresy zamieszkania. Firma poinformowała, że poszkodowanych może być nawet około 10 tysięcy osób, choć faktyczna skala incydentu może okazać się większa.

Opracowanie: Szymon Majewski
3 lipca 2025, 19:05

Atak hakerów na PKO BP. Czyje dane ujawniono?

cyberincydencie. Nie dotyczył on systemów transakcyjnych banku

Drugi dzień paralizu lotnisk w Europie po cyberataku

W sobotę rano na lotnisku Heathrow można było zobaczyć długie kolejki.

Rosyjscy hakerzy atakują polskie elektrownie i wodociągi. Infrastruktura pod presją

Opracowanie: Szymon Majewski
3 lipca 2025, 19:05

BLIK nie działa. Operator potwierdza. "Atak typu DDoS". Drugi w kilka dni

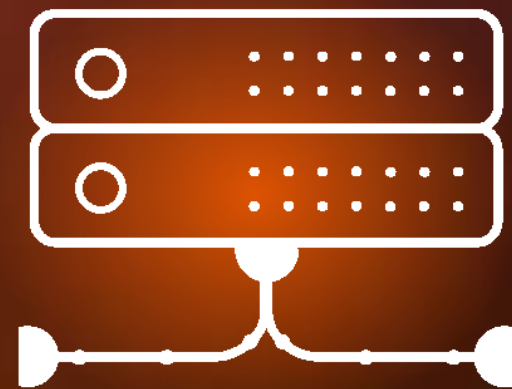
Opracował: Eryk Kielak
3 listopada 2025, 14:46

Z płatnościami BLIK może być problem. Coraz więcej użytkowników nie może skorzystać z tej formy płatności. Możliwe zakłócenia potwierdziła też spółka Polski Standard Płatności.



TO KEEP UP WITH THE CURRENT TECHNOLOGICAL TRENDS, WE ARE CONTINUING WITH THE COST-EFFECTIVE **MODERNISATION OF OUR TECHNOLOGIES AND IMPLEMENTATION OF AI SOLUTIONS**

CORE SYSTEM TRANSFORMATION



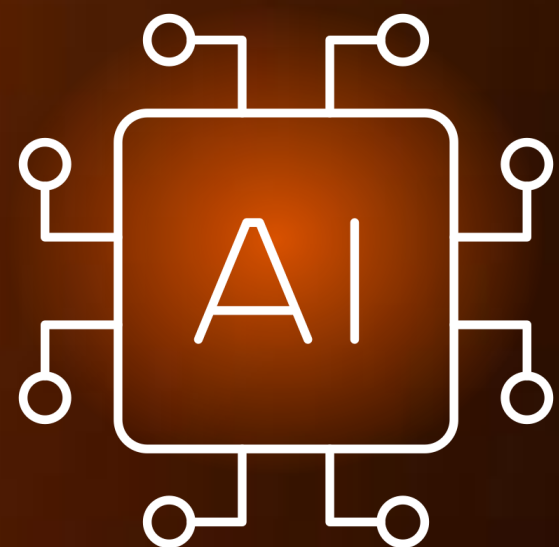
- FINALIZE THE **CORE SYSTEM TRANSFORMATION**
- TRANSITION FROM MONOLITHIC ARCHITECTURE TO **MODERN PLATFORMS AND TECHNOLOGIES**

CLOUD MIGRATION



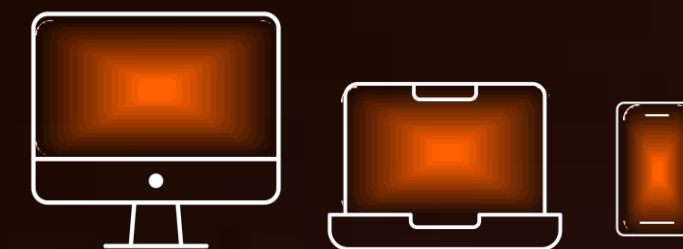
- ALL PLANNED SYSTEMS AND APPLICATIONS CURRENTLY OPERATING ON-PREMISES **WILL BE MIGRATED TO THE CLOUD**
- **INCREASE FLEXIBILITY** OF IT ARCHITECTURE AND ADAPTABILITY TO BUSINESS NEEDS, SCALABILITY REQUIREMENTS AND AVAILABILITY EXPECTATIONS

MODERN AI AND DATA PLATFORMS



- **MODERNIZE DATA PLATFORMS** TO ENHANCE CAPABILITIES AND ENABLE AI ADOPTION ACROSS THE BANK
- **BOOSTING AI AND GEN AI ADOPTION**
- TOP EMPLOYEE EXPERIENCE DELIVERED BY **MODERN WORKPLACE** ENVIRONMENT BASED ON AI SOLUTIONS AND PLATFORMS

SECURITY AND AVAILABILITY



- **SUSTAIN LEADER POSITION IN SERVICE AVAILABILITY**
- **CONSISTENTLY INNOVATE IN CYBERSECURITY AND FRAUD PREVENTION** (E.G. WE WERE THE FIRST BANK IN POLAND WITH U2F KEYS)

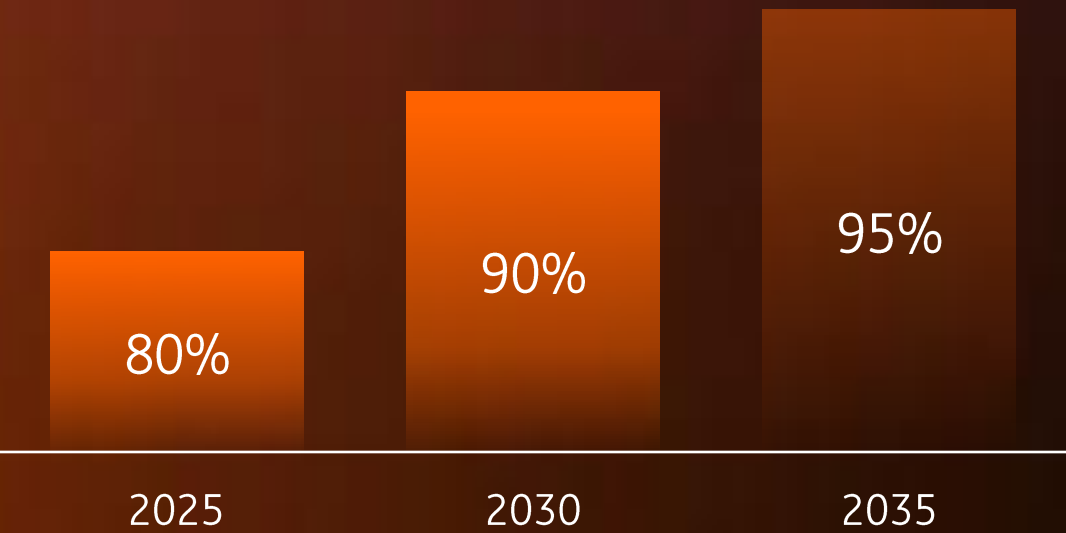


WE ARE DEVELOPING SCALABLE OPERATIONS WITH FRICTIONLESS, SECURE SOLUTIONS FOR CLIENTS & EMPLOYEES



CUSTOMER EXPERIENCE

STRAIGHT THROUGH PROCESSES



QUALITY AND TIMELINESS

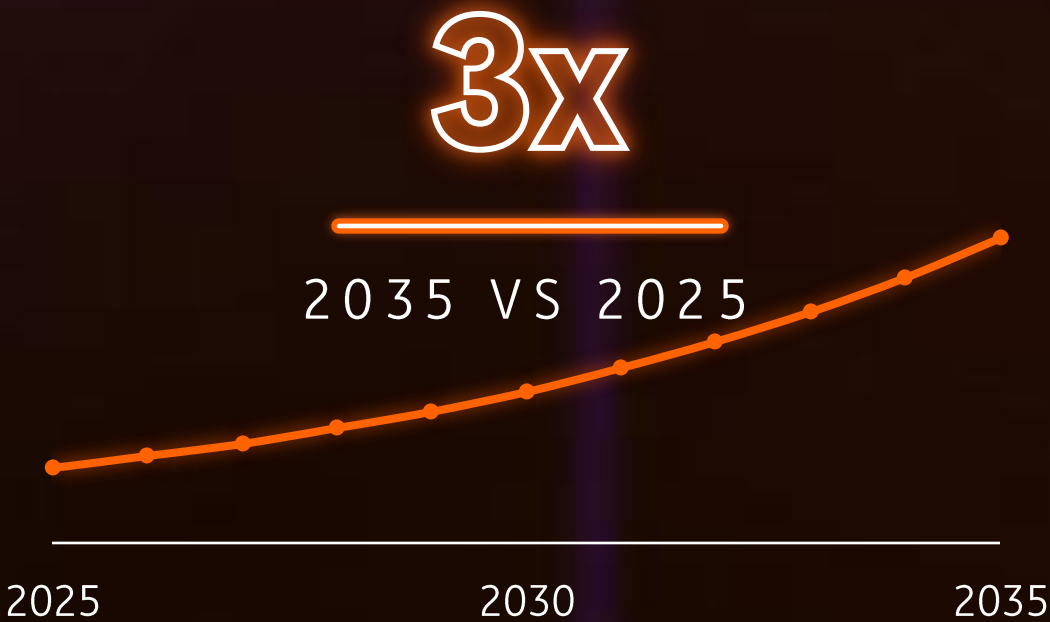
≥99%

FOR KEY OPERATIONAL PROCESSES

2035

TECHNOLOGY AND INNOVATIONS

PRODUCTIVITY



AI & GEN AI AGENTS



AI AGENTS & MULTI-AGENT SYSTEMS



SINGLE INTEGRATED PLATFORM FOR EMPLOYEES



INTUITIVE VISUAL AND CONVERSATIONAL UI/UX

SECURITY AND REGULATORY COMPLIANCE

FRAUD IDENTIFICATION RATE IN E-BANKING

≥99%

2035

AML REQUIREMENTS OPERATIONALIZATION



EVENT DRIVEN CDD REVIEW



SCALABILITY AND RESILIENCE TO VOLUME FLUCTUATIONS



DATA-DRIVEN DECISION-MAKING



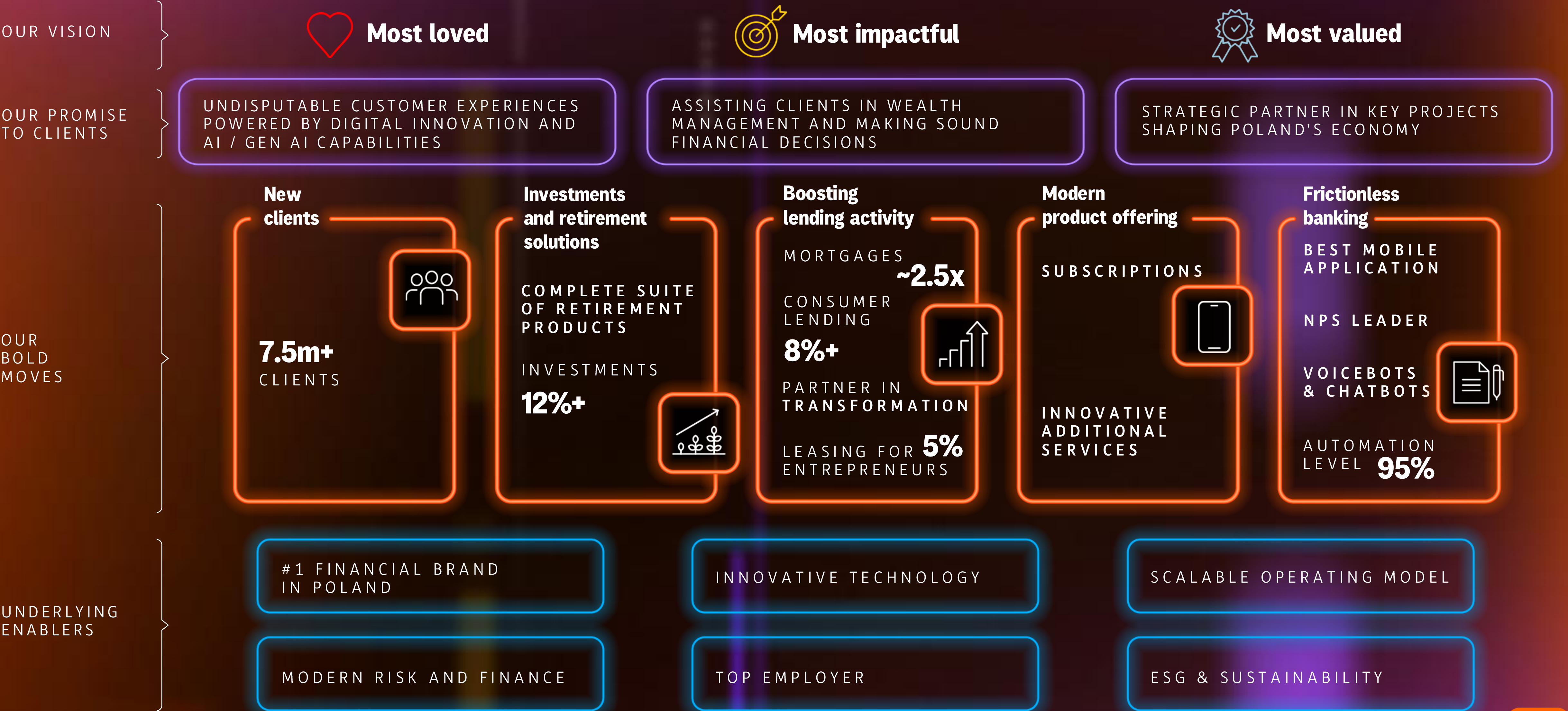
Agenda

1. ING TODAY
2. ING. IN THE BEAT OF LIFE
3. SUMMARY AND FINANCIAL GOALS
4. APPENDIX



ING. IN THE BEAT OF LIFE

STRATEGY OF ING BANK ŚLĄSKI WITH 2035 HORIZON



WE AIM TO RAPIDLY GROW CLIENT BASE ACROSS ALL SEGMENTS
AND VOLUMES IN KEY PRODUCTS



Retail banking			Corporate banking		
2024	2035		2024	2035	
4 500	6 600+	PRIVATE INDIVIDUALS (THS)			
15	50+	PRIVATE BANKING CLIENTS (THS)	573	800+	CORPORATE CLIENTS (THS)
350 tys.	1 mln	CLIENTS INVESTING WITH ING			
6%	12%+	MARKET SHARE IN INVESTMENTS & RETIREMENT PRODUCTS	92	~2x	CORPORATE BANKING DEPOSITS VOLUME (BN PLN)
126	>2x	RETAIL DEPOSITS VOLUME (BN PLN)			
5%	8%+	MARKET SHARE IN CONSUMER FINANCE	96	>2x	CORPORATE BANKING CREDITS VOLUME (BN PLN)
61	~2,5x	MORTGAGE LOAN VOLUME (BN PLN)	1%	5%	MARKET SHARE IN LEASING FOR ENTREPRENEURS



OUR LONG TERM STRATEGIC FINANCIAL AMBITIONS

be**first**

~19%

RETURN ON EQUITY (ROE)
ADJUSTED FOR MCFH*

≤0.6%

COST OF RISK (COR)
THROUGHOUT
ECONOMIC CYCLE OVER
THE LAST 10 YEARS

#1

NET PROMOTER
SCORE (NPS)
AMONG RETAIL AND
CORPORATE CLIENTS

~37%

COST-TO-INCOME
RATIO (C/I),
COSTS EXCLUDING
BANK TAX

up to 75%

DIVIDEND PAYOUT,
SUBJECT TO THE REGULATORY
RECOMMENDATIONS AND
BANK'S GROWTH POTENTIAL

ROE adjusted for MCFH - net profit / average equity excluding Macro Cash Flow Hedge



Agenda

1. ING TODAY
2. ING. IN THE BEAT OF LIFE
3. SUMMARY AND FINANCIAL GOALS
4. APPENDIX



MACRO ASSUMPTIONS

	2024	2025	2026F	2027F	2028F	2029F	2030F	2031-35F
Real GDP, %	3.0	3.5	3.4	3.0	3.0	2.7	2.5	2.3
Private consumption, %	2.9	3.9	3.0	3.2	3.0	2.8	2.6	2.2
Fixed investment, %	-0.9	3.2	8.0	3.7	3.5	4.2	4.4	4.1
Unemployment rate, eop, %	5.1	5.9	6.0	5.8	5.6	5.5	5.4	5.0
CPI, average, %	3.7	3.7	2.6	2.3	2.3	2.4	2.5	2.5
Wages, %	11.0	8.0	6.5	5.5	6.0	5.6	5.5	5.2
NBP reference rate, eop, %	5.75	4.00	3.50	3.50	3.50	3.50	3.25	3.25



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.



ING. In the Beat of Life

