

ING Bank Śląski S.A.

– preliminary financial and business results for Q4 2025

Warsaw, 10 February 2026

do your thing



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Introduction

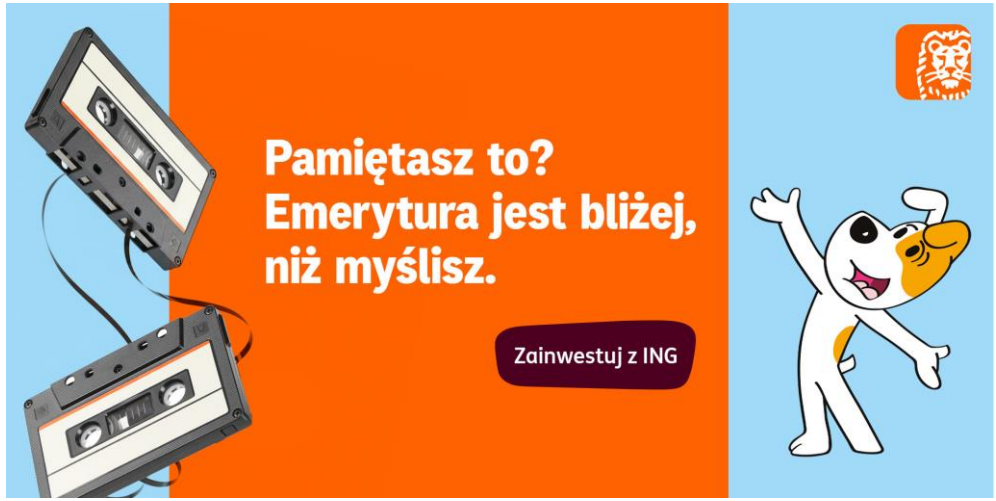
to financial results and the Bank's market position



Key facts – Q4 2025

Client base

- 62 thousand new retail clients and 15 thousand new corporate clients in Q4 2025
- The number of outgoing electronic transfers of individual clients in Moje ING increased by 4% y/y in Q4 2025
- Our corporate clients made 14% y/y more mobile banking transfers in Q4 2025



Client volumes

- Retail loans portfolio increased by PLN 2.0 billion q/q to the level of PLN 80.4 billion (+ PLN 9.2 billion y/y)
- Corporate loans portfolio increased by PLN 2.0 billion q/q and amounted to PLN 100.7 billion (+ PLN 4.6 billion y/y)
- Clients' deposits increased by PLN 3.1 billion q/q to the level of PLN 233.4 billion (+ PLN 15.2 billion y/y)
- The Bank's L/D ratio was 76.6% vs. 65.3% in banking sector*

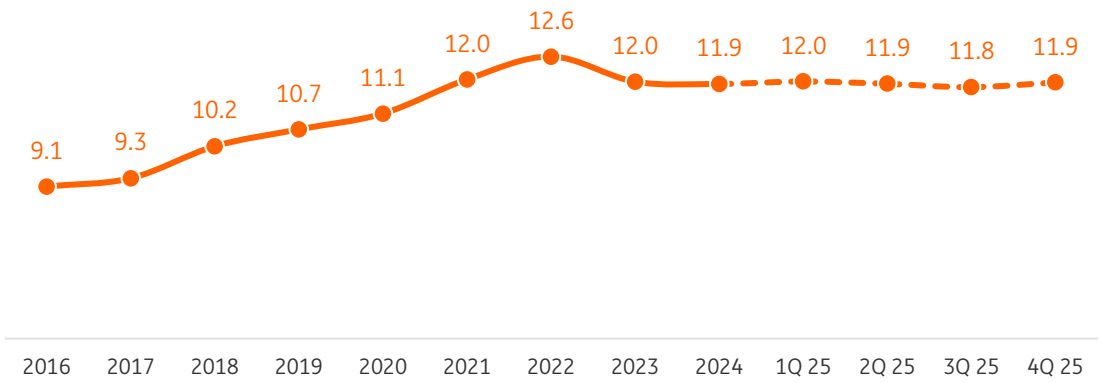
Financial results in Q4 2025

- Net interest income amounted to PLN 2,295 million (+5% q/q, +2% y/y)
- Net fee and commission income of PLN 598 million (without change q/q, +6% y/y)
- Opex amounted to PLN 980 million (-6% q/q, +5% y/y)
- Net profit of PLN 1,372 million (+23% q/q, +5% y/y)
- Cumulative ROE adjusted for MCFH is 20.8% (20.4% a year earlier)

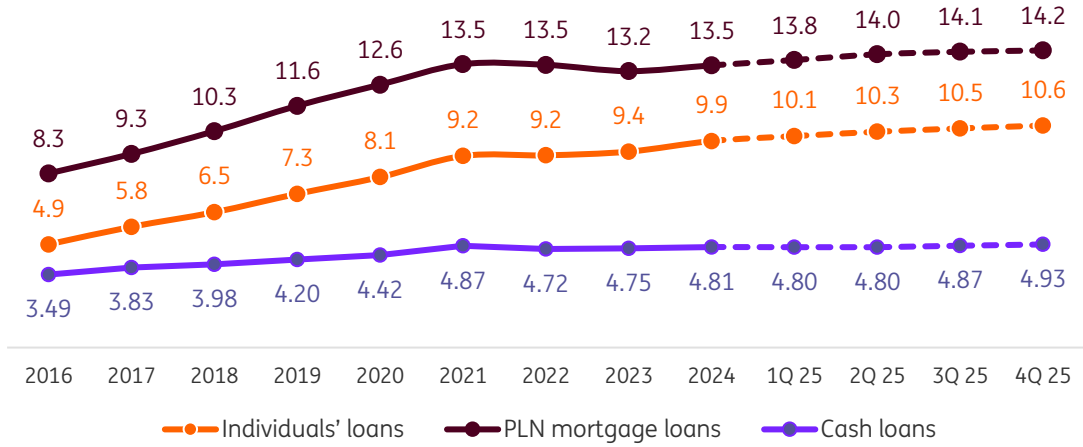
*MCFH-adjusted ROE = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters excluding MCFH; *according to NBP data.*

Market shares

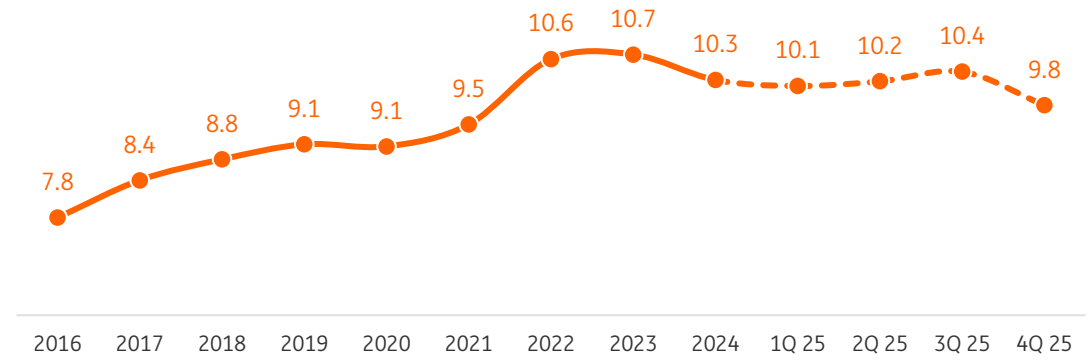
Corporate loans



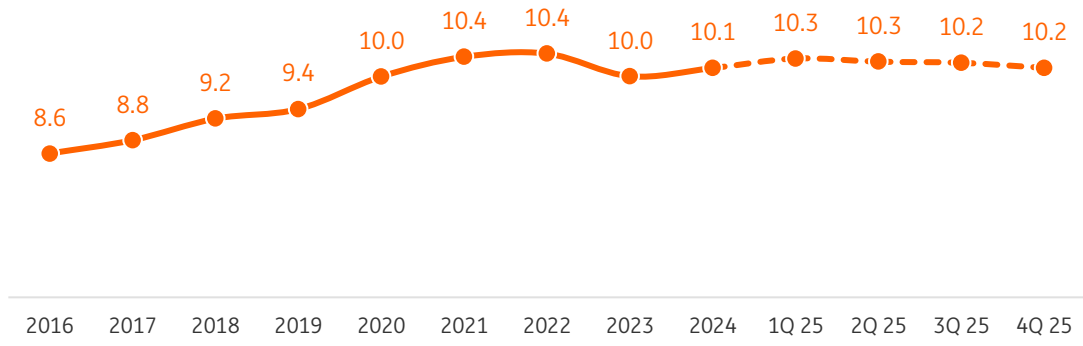
Retail loans



Corporate deposits



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	Q4 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**	**233,356**	**+ 1%**	**+ 7%**	**3,142**	**15,208**
Corporate deposits	88,865	89,626	89,579	92,474	89,384	90,373	95,759	97,305	+ 2%	+ 5%	1,546	4,831
Retail deposits	122,475	119,531	120,577	125,674	131,796	133,277	134,455	136,051	+ 1%	+ 8%	1,596	10,377
Total funds entrusted by retail clients	145,326	143,547	145,585	151,196	159,921	163,521	166,614	169,915	+ 2%	+ 12%	3,301	18,719
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	33,864	+ 5%	+ 33%	1,705	8,342
Total client loans	**160,278**	**163,840**	**165,723**	**167,415**	**170,431**	**174,318**	**177,104**	**181,159**	**+ 2%**	**+ 8%**	**4,055**	**13,744**
Loans to corporate banking clients incl. leasing and factoring	94,205	95,819	96,226	96,148	97,199	98,464	98,732	100,735	+ 2%	+ 5%	2,003	4,587
Loans to retail clients	66,073	68,021	69,497	71,267	73,232	75,854	78,372	80,424	+ 3%	+ 13%	2,052	9,157
Mortgage	56,715	58,292	59,689	61,295	63,117	65,508	67,563	69,268	+ 3%	+ 13%	1,705	7,973
Cash loans	7,968	8,309	8,387	8,552	8,706	8,913	9,343	9,699	+ 4%	+ 13%	356	1,147

Updated information on the macroeconomic situation

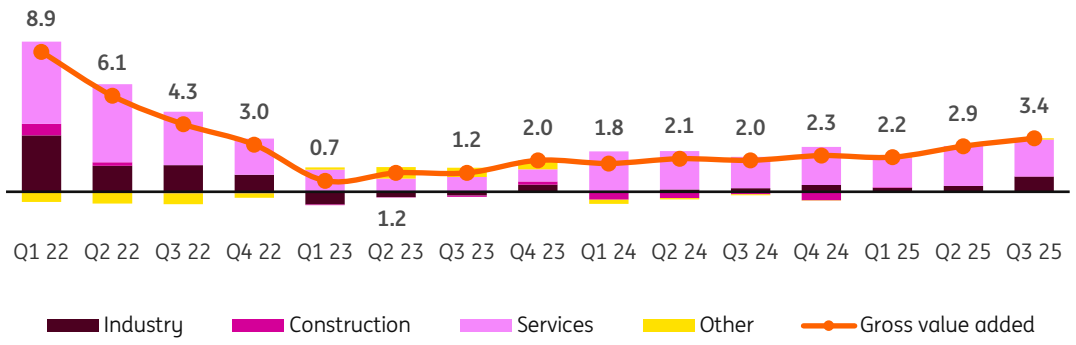
according to the ING Analyses Bureau



GDP: Unusual economic cycle and weakness of private investment

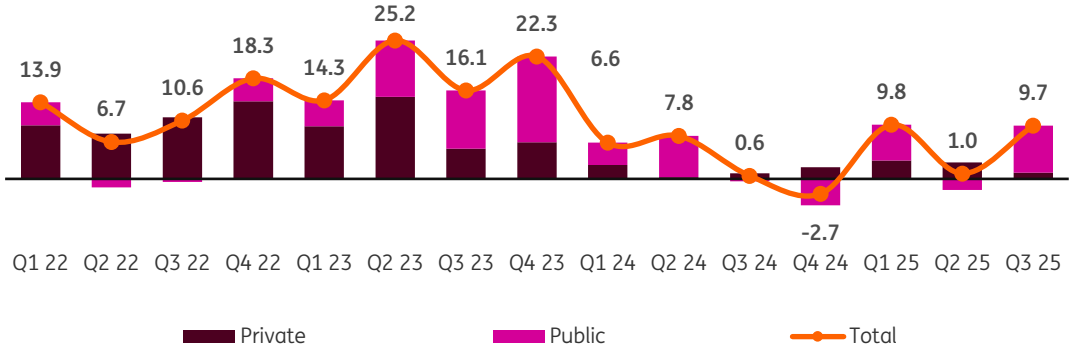
Economic growth is based on services

Gross value added, % y/y



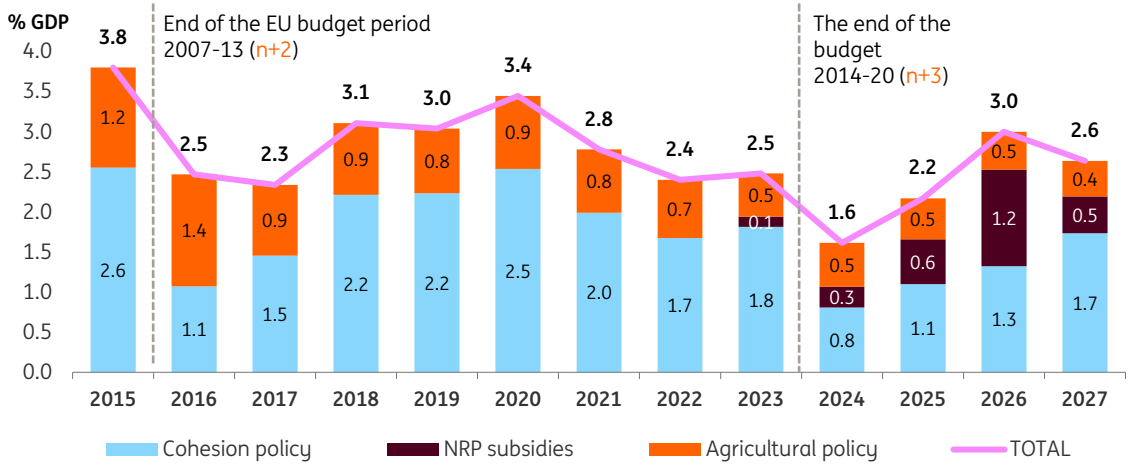
Investment rebound mainly in the public sector

Gross fixed capital formation (nominal), % y/y, p.p.



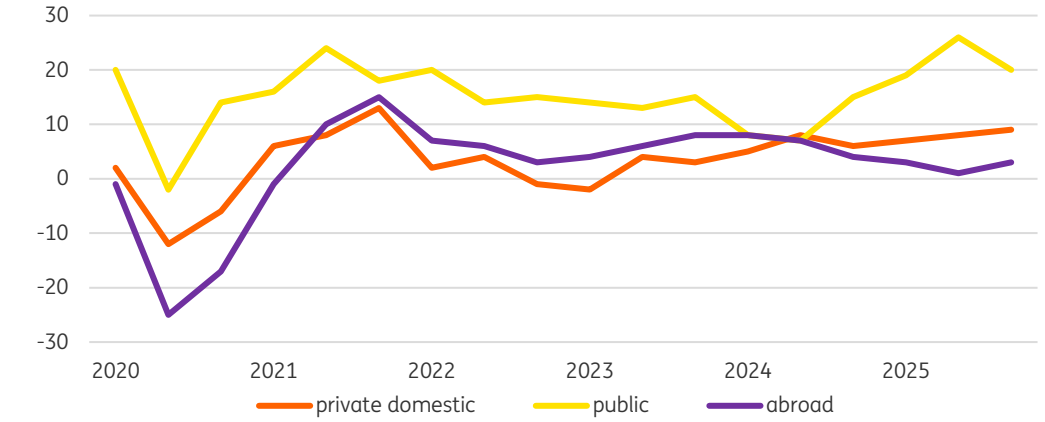
NRP funds will support economic growth in 2026

Absorption of EU funds by beneficiaries, % of GDP



Private sector still cautious in investment plans

Planned change in the scale of investment in a year's time, balance of responses

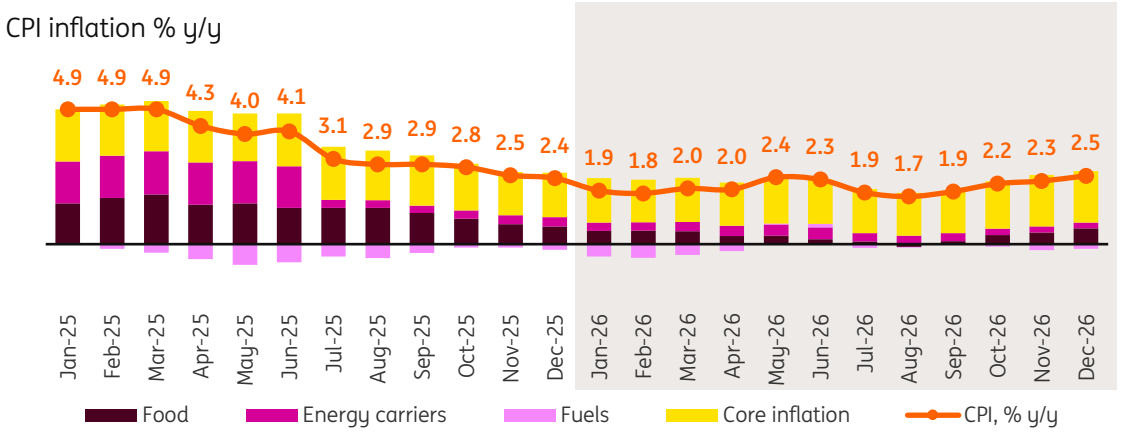


Sources: Eurostat, Central Statistical Office, National Bank of Poland.

Inflation below target gives room for further NBP rate cuts

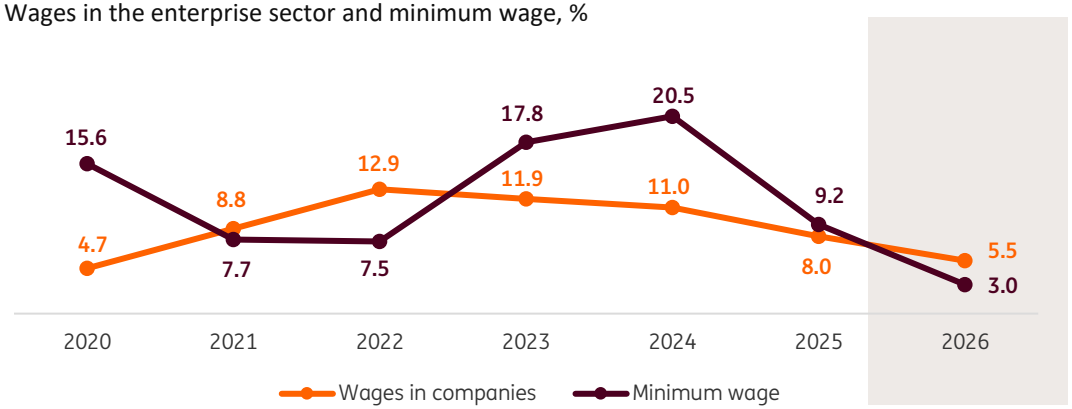
CPI inflation below NBP target in 2026

CPI inflation % y/y



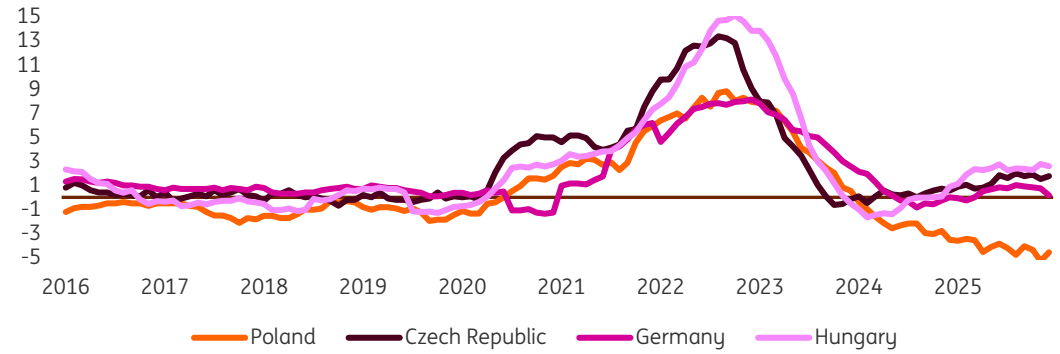
Wage pressures in the economy are easing

Wages in the enterprise sector and minimum wage, %



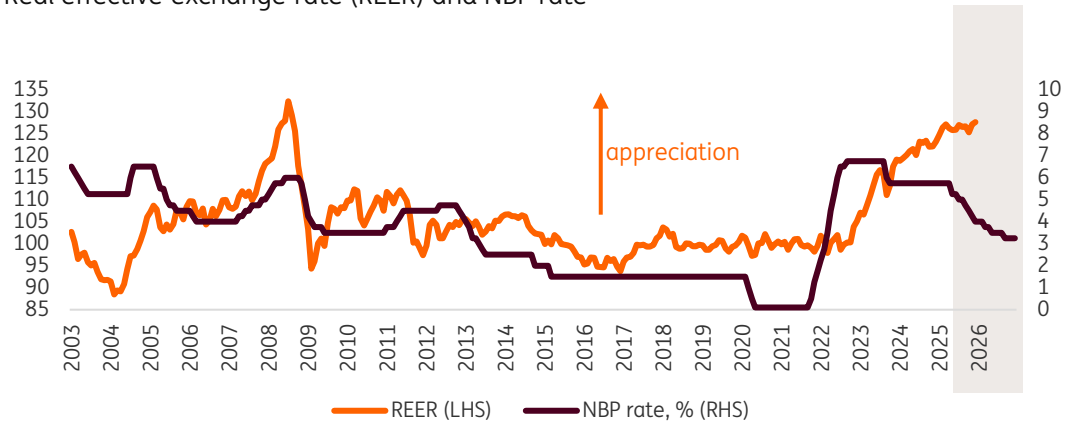
Imports of cheap goods from China encourage disinflation

Prices of industrial durables, % y/y



Further NBP rate cuts ahead, to 3.25% or lower

Real effective exchange rate (REER) and NBP rate

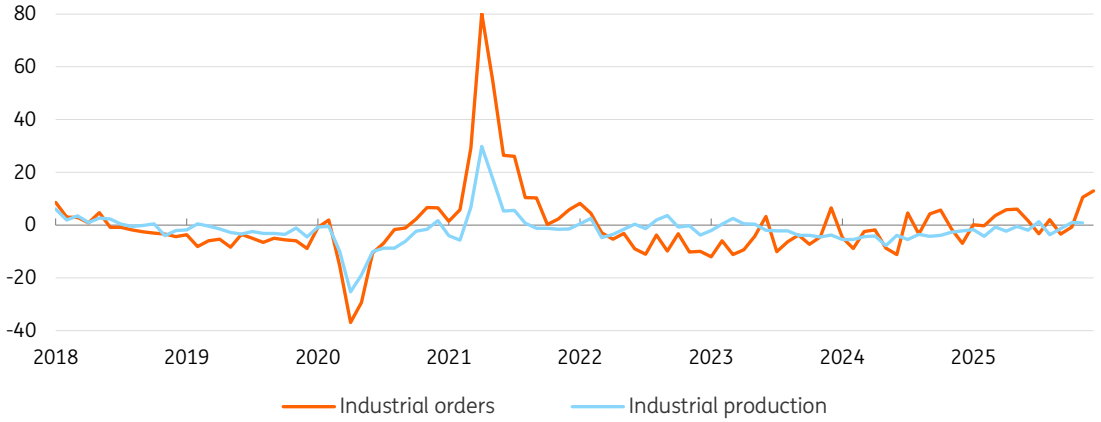


Sources: Central Statistical Office, National Bank of Poland, Bank for International Settlements.

Economic recovery in Germany. Finally.

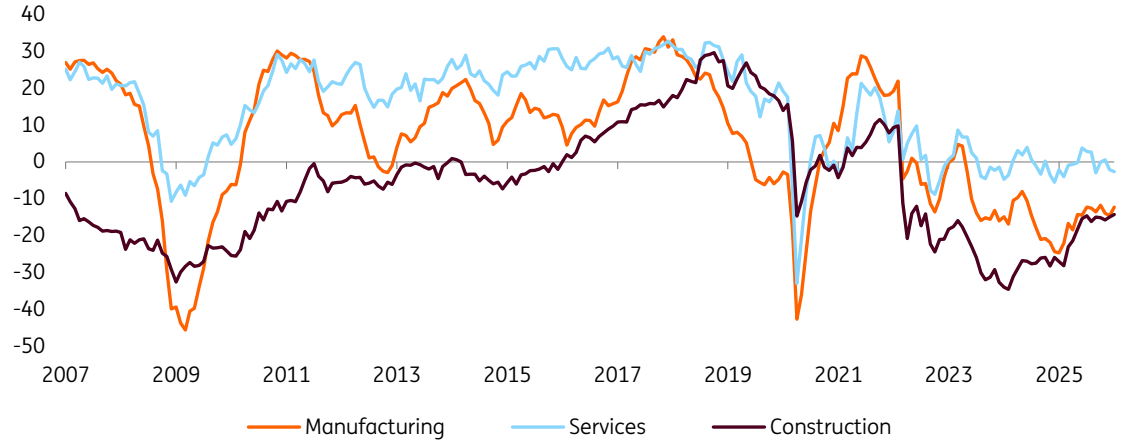
Signals of recovery in H2 2025, unfortunately only cyclical

Industrial production and industrial orders, % y/y



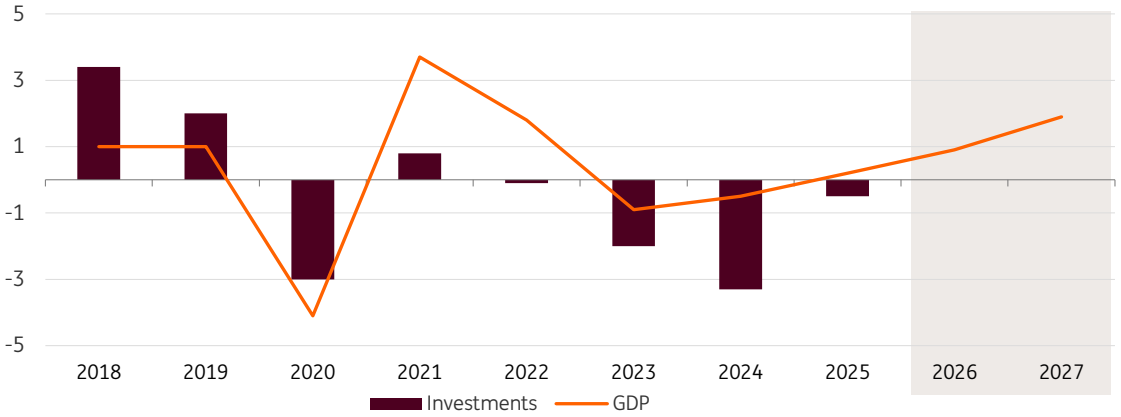
Improvement in weak conditions in industry and construction

ifo Institute economic climate index, points



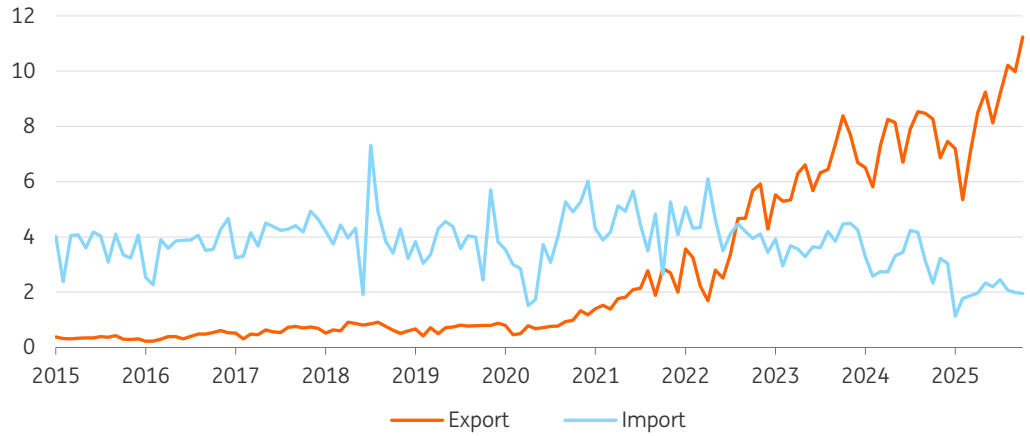
GDP growth in 2026 after three years of stagnation

Real GDP and investment growth, %



Growing competition from China also in consumer goods

Monthly passenger car exports and imports of the Chinese economy, USD billion

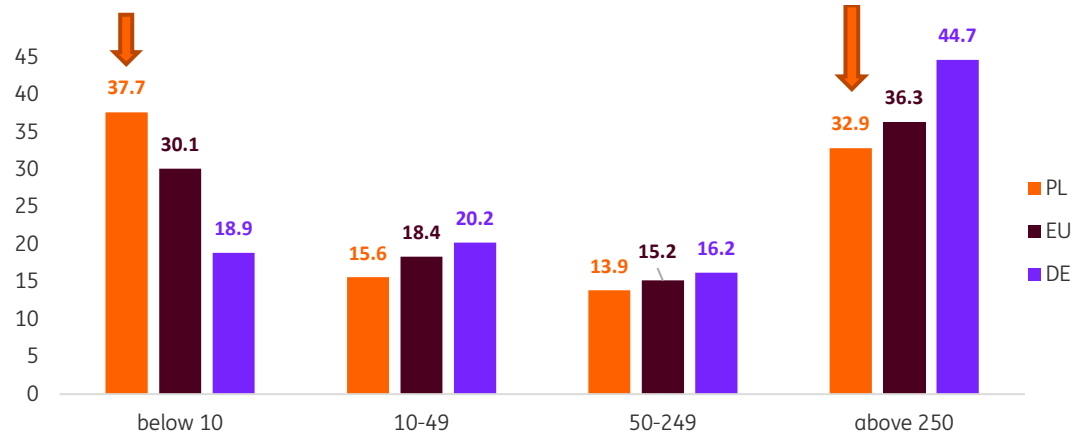


Sources: Central Statistical Office, National Bank of Poland, Bank for International Settlements.

How to sustain growth amid demographic challenges?

Low share of larger (more productive) companies

Share of employment by company size, in %, 2024



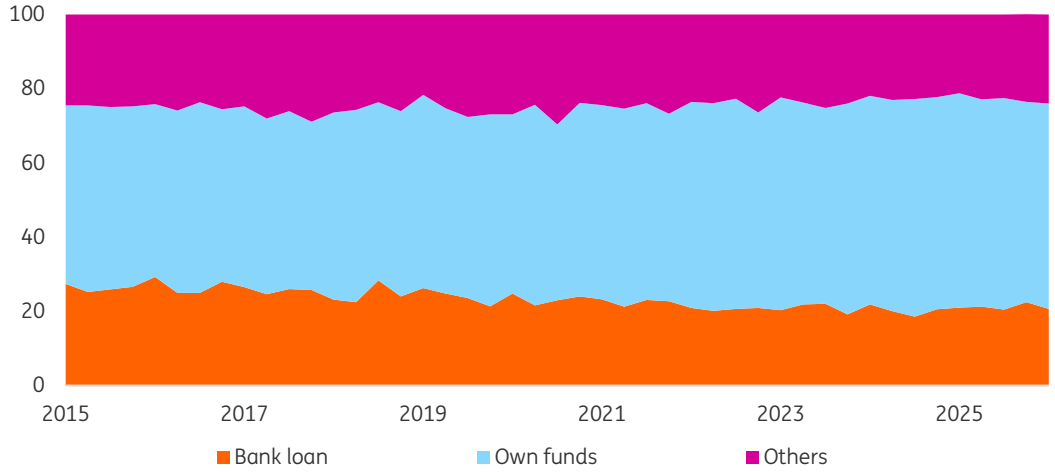
Employment reserves in agriculture, still low share of services

Changes in employment share between 2005 and 2024

	CZ	HU	PL	EA
			Agriculture	
2005	3.7	5.1	**17.3**	4.1
2024	2.9	3.4	**6.9**	2.8
			Industry	
2005	30.0	24.9	**23.6**	17.0
2024	26.8	19.7	**22.3**	14.0
			Services	
2005	57.4	62.4	**53.2**	71.3
2024	62.7	68.5	**63.6**	76.8
			of which: business services	
2005	13.1	11.9	**9.2**	17.0
2024	17.0	19.7	**15.0**	21.4

Investment financing from own resources still dominates

Planned source of funding for new investments, % of responses



Poland a leader in economic growth and weak regulation

GDP per capita, 80% of the average EU, Fraser index of economic freedom close to developing countries

	CZ	HU	PL	DE
		Fraser Index 2023		
Value	7.61	7.07	**6.80**	7.84
Ranking (out of 176 countries)	29	61	**76**	15
		Area 5: Regulations		
Value	7.09	6.61	**6.54**	7.40
Ranking (out of 176 countries)	36	66	**74**	21
Credit market	*9.47*	*8.53*	***7.54***	*8.02*
Labour market	*5.73*	*6.32*	***5.69***	*5.59*
Conduct of business	*5.91*	*5.27*	***5.56***	*7.67*
Entry costs, competition	*7.24*	*6.31*	***7.37***	*8.34*

	Country	Index
70	Mexico	6.91
71	The Bahamas	6.90
72	Uganda	6.87
73	Bhutan	6.84
74	Kazakhstan	6.84
75	Mongolia	6.83
76	**Poland**	**6.80**
77	Cambodia	6.79
78	Barbados	6.76

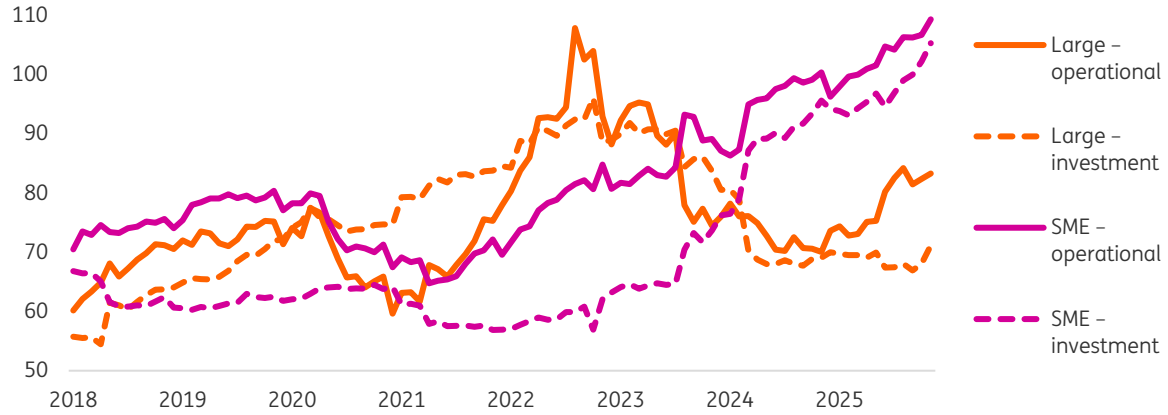
Sources: Eurostat, Central Statistical Office, National Bank of Poland, Fraser Institute, ING calculations,

2025 was the last year of deleveraging in the Polish economy.

In 2026, credit growth is expected to outpace nominal GDP growth.

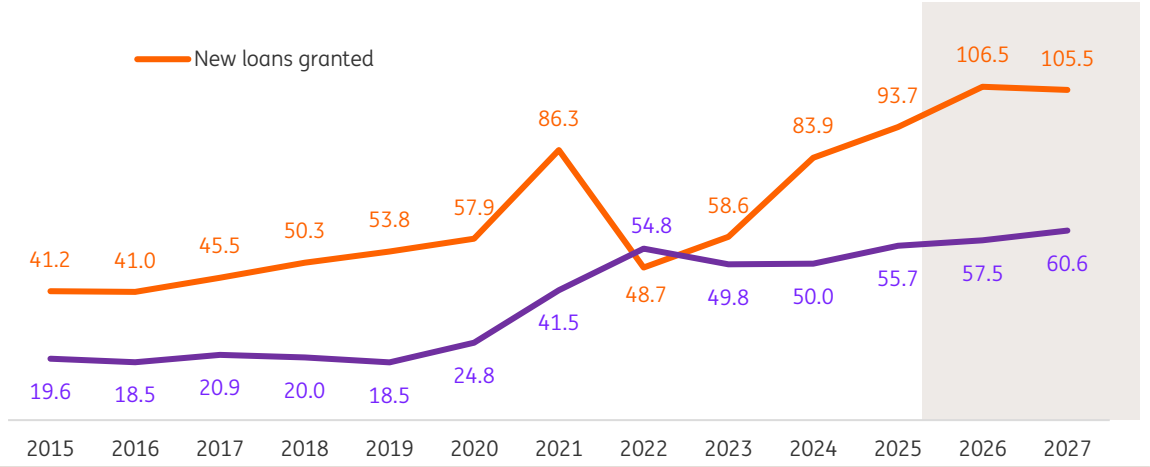
Recovery in lending to SMEs, selective for large corporates

Loan volumes by type of company and type of loan, end of period in PLN billion



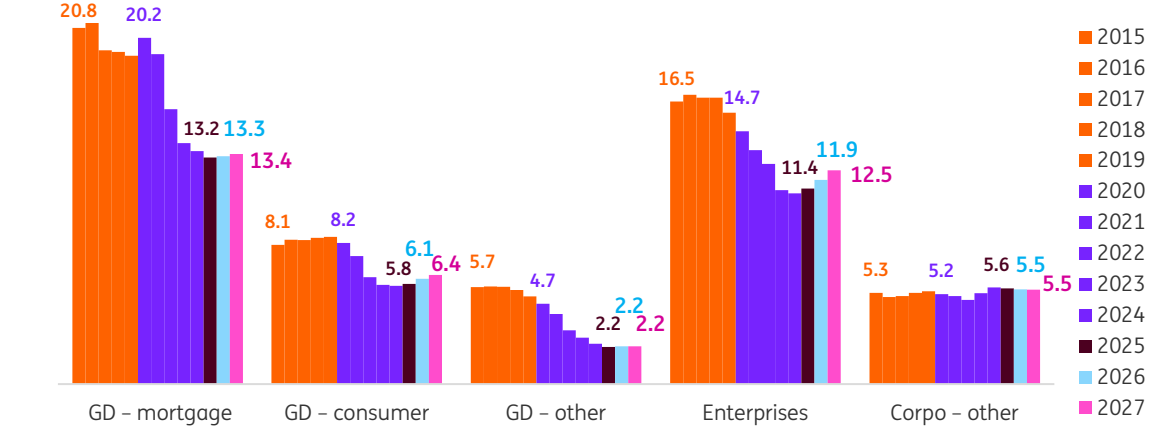
High production, but also mortgage amortisation

Volume of newly granted and early repayments of housing loans, PLN billion



The end of the deleveraging of the Polish economy

Credit volume, end of period in % of GDP



Falling NBP rates and strong growth support credit growth

Annual growth rate of receivables and liabilities of the banking sector, end of period, %

	2024	2025	2026	2027
Total loans	**5.0**	**5.7**	**8.4**	**8.0**
Households	2.8	4.2	8.1	7.3
mortgage loans	*3.4*	*3.5*	*6.7*	*6.5*
consumer loans	*6.0*	*8.4*	*11.4*	*9.4*
Corporate loans	8.0	7.8	8.8	8.8
Enterprises	*5.3*	*9.0*	*10.7*	*10.4*
Total deposits	**8.7**	**9.6**	**7.8**	**7.2**
Households	9.9	8.1	7.7	7.0
Corporate deposits	6.6	12.4	8.1	7.5
Enterprises	*3.8*	*14.4*	*8.6*	*8.1*
Nominal GDP	**7.0**	**6.3**	**6.0**	**5.5**

Sources: National Bank of Poland (NBP), ING forecasts.

Financial results

for Q4 2025



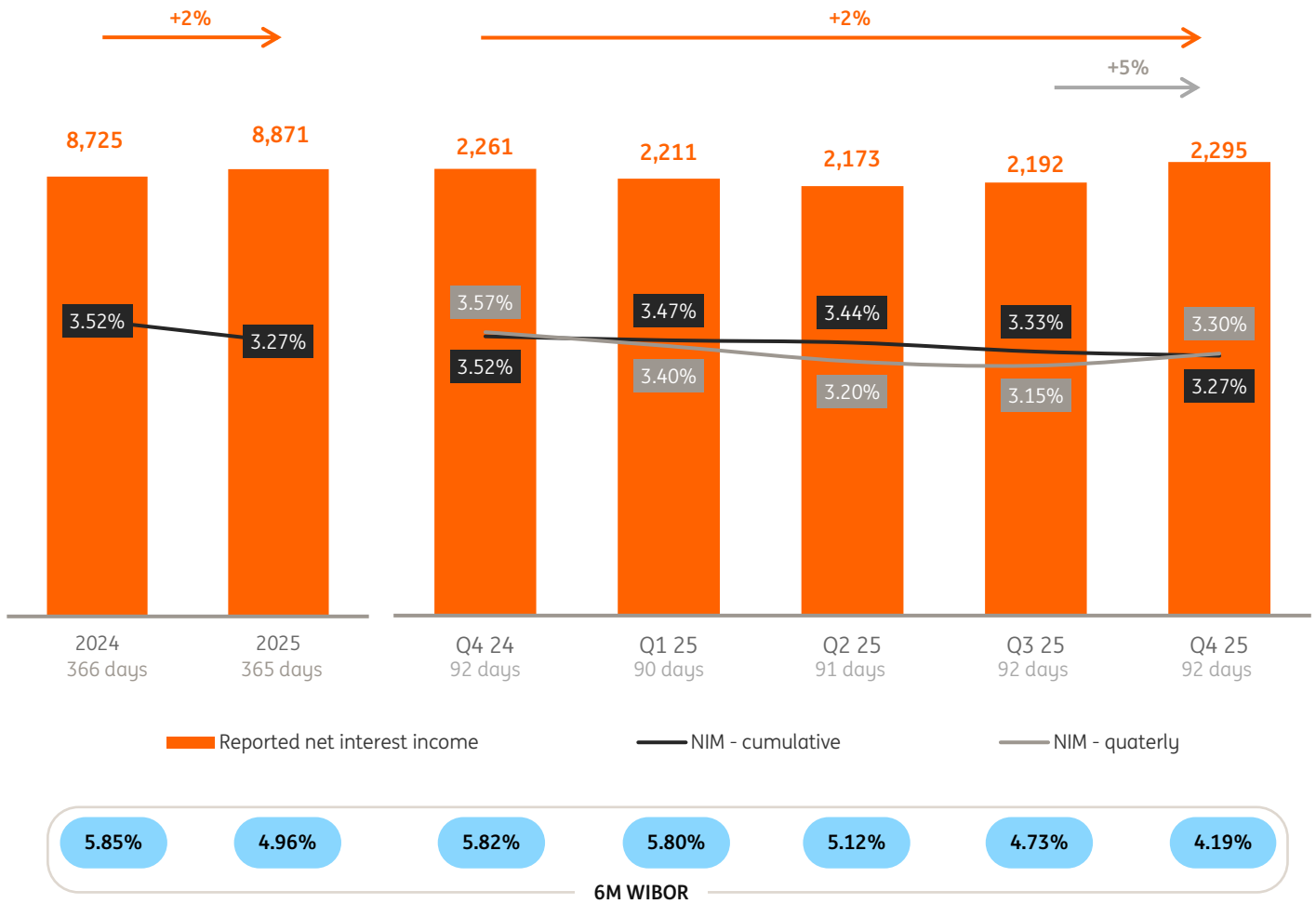
Financial results

PLN million	Q4 2024	Q3 2025	Q4 2025	% change q/q	% change y/y	2024	2025	% change y/y
Net interest income	2,261	2,192	2,295	+ 5%	+2%	8,725	8,871	+2%
Net fee and commission income	565	598	598	+ 0%	+6%	2,294	2,359	+3%
Other income	74	168	164	- 2%	+122%	260	624	+140%
Total income	**2,900**	**2,958**	**3,057**	**+ 3%**	**+5%**	**11,279**	**11,854**	**+5%**
Total expenses	-934	-1,047	-980	- 6%	+5%	-3,958	-4,284	+8%
Result before risk costs	**1,966**	**1,911**	**2,077**	**+ 9%**	**+6%**	**7,321**	**7,570**	**+3%**
Risk costs including legal risk cost for FX mortgage loans	-173	-251	-189	- 25%	+9%	-1,036	-842	-19%
Bank tax	-192	-199	-208	+ 5%	+8%	-740	-801	+8%
Profit (loss) before tax	1,601	**1,461**	1,680	+ 15%	+5%	5,545	5,927	+7%
Income tax	-292	-349	-308	- 12%	+5%	-1,176	-1,294	+10%
Net Result	**1,309**	**1,112**	**1,372**	**+ 23%**	**+5%**	**4,369**	**4,633**	**+6%**
Total Capital Ratio (TCR)	15.67%	14.85%	14.98%	+0.11 p.p.	-0.69 p.p.	15.67%	14.98%	-0.69 p.p.
Tier 1 capital ratio	14.58%	13.97%	14.18%	+0.19 p.p.	-0.40 p.p.	14.58%	14.18%	-0.40 p.p.
ROE (%)*	26.7%	25.7%	24.6%	-1.1 p.p.	-2.1 p.p.	26.7%	24.6%	-2.1 p.p.
ROE adjusted for MCFH (%)*	20.4%	21.0%	20.8%	-0.2 p.p.	+0.4 p.p.	20.4%	20.8%	+0.4 p.p.
Total expenses incl. bank tax/total income (%)	38.8%	42.1%	38.9%	-3.3 p.p.	+0.0 p.p.	41.7%	42.9%	+1.2 p.p.

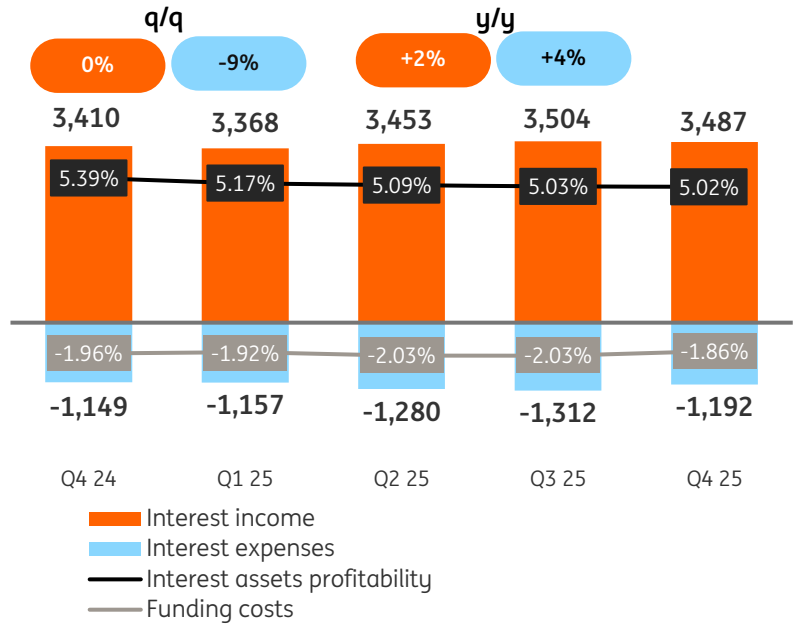
*ROE = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters.

Net interest income

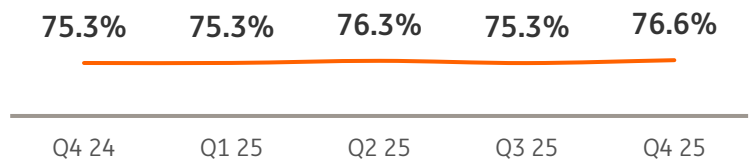
Net interest income (PLN million) and interest margin



Interest income and expenses (PLN million)

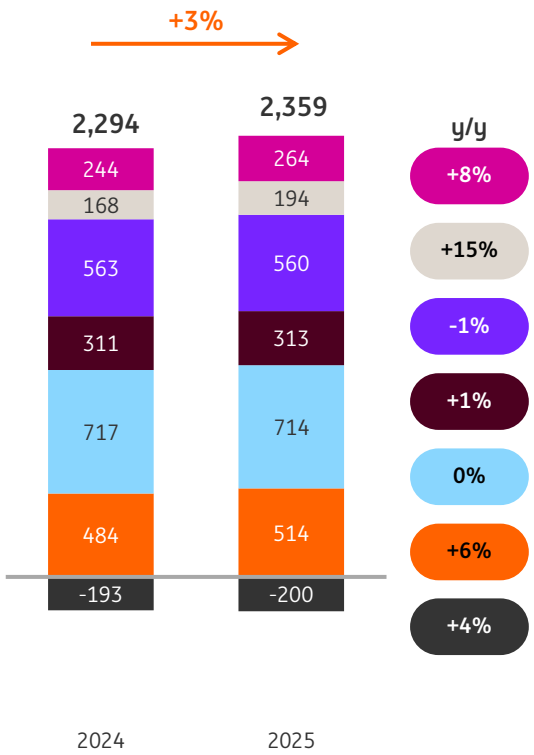


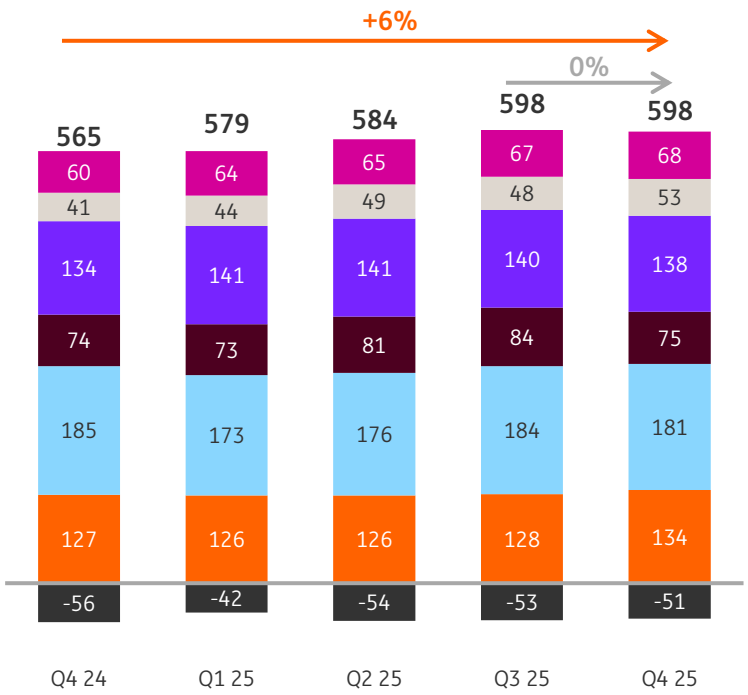
Loan-to-deposit ratio

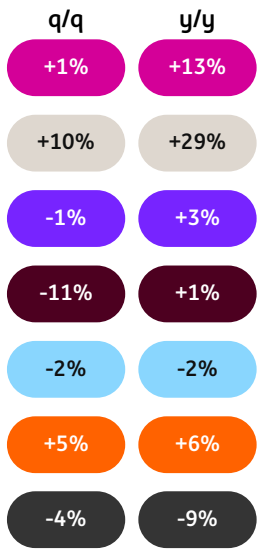


Fee and commission income

Fee and commission income per category (PLN million)





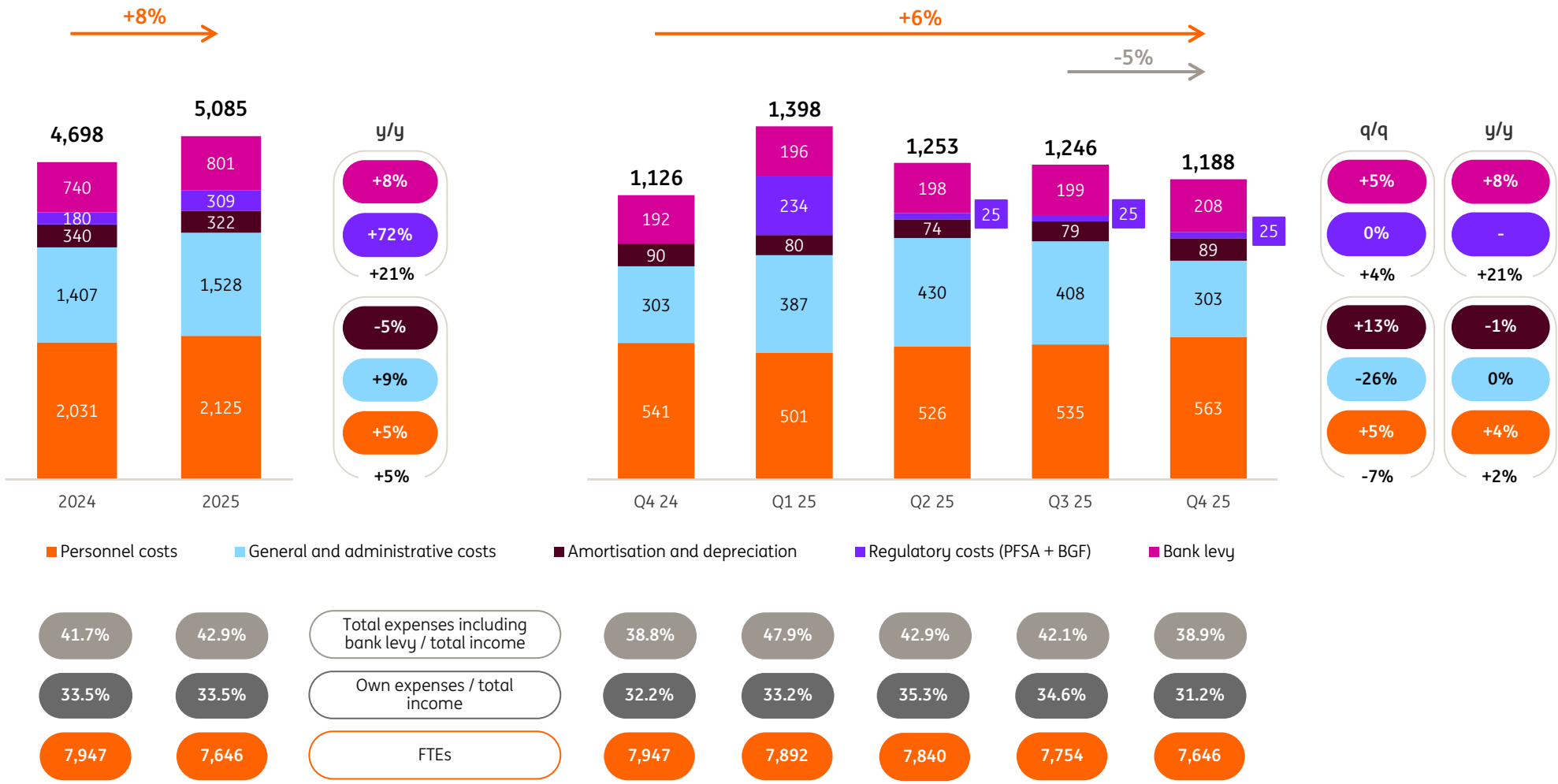


- Bancassurance
- Distribution of participation units, brokerage and custody services
- Financing (loans, leasing, factoring)
- Payment and credit cards, net
- FX transactions
- Client account maintenance
- Other commission income and costs, net

- y/y increase in the distribution of participation units reflects the positive trends in the fund market investment.
- Higher annual bancassurance result is related to the increase by 32% y/y in mortgage loan sales in 2025.

Total expenses including bank tax

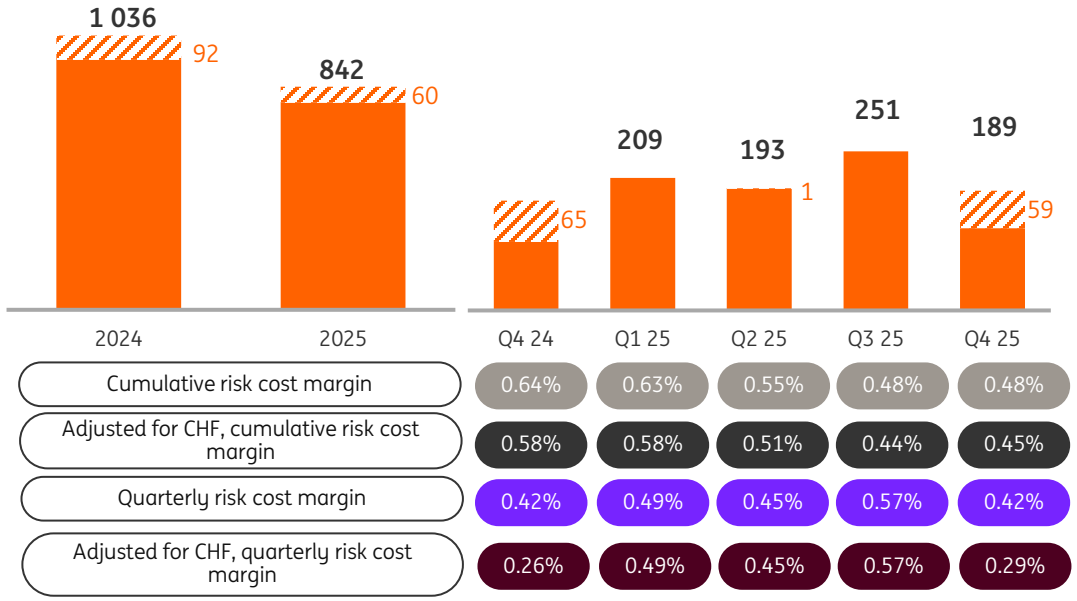
Total expenses including bank tax (PLN million)



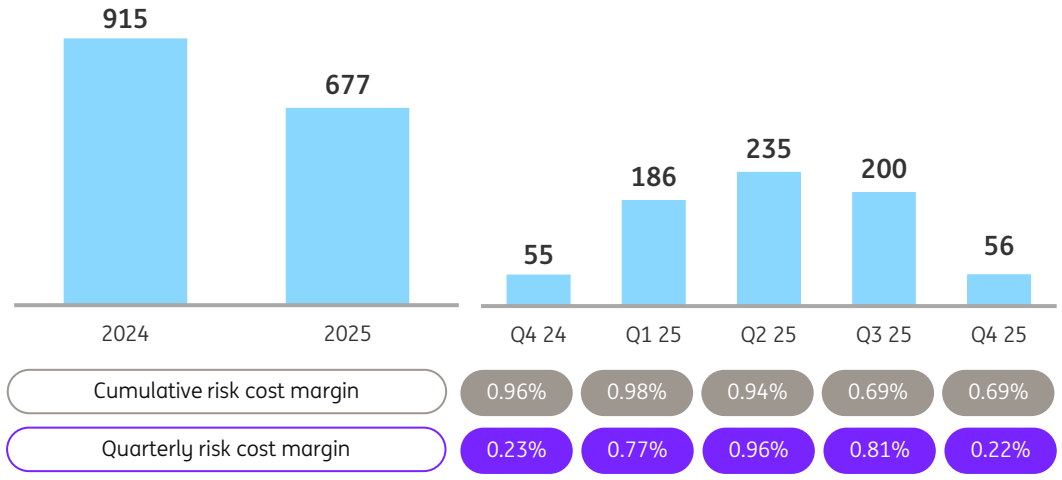
41.7%	42.9%	Total expenses including bank levy / total income	38.8%	47.9%	42.9%	42.1%	38.9%
33.5%	33.5%	Own expenses / total income	32.2%	33.2%	35.3%	34.6%	31.2%
7,947	7,646	FTEs	7,947	7,892	7,840	7,754	7,646

Cost of risk, including legal risk costs

Consolidated data for ING BSK (PLN million)



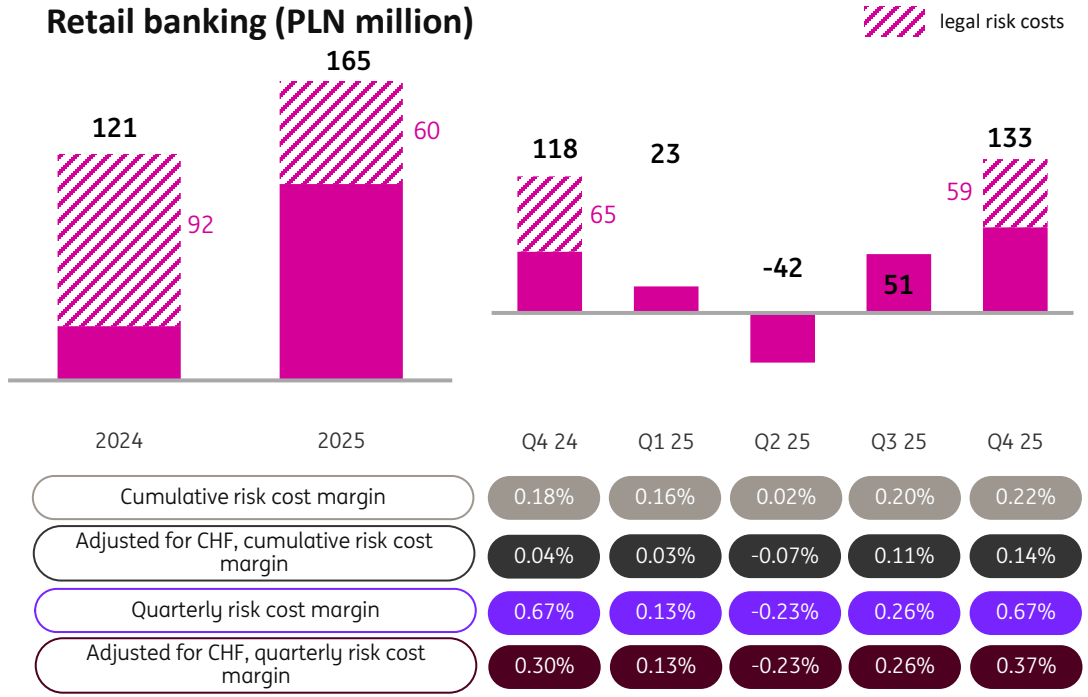
Corporate banking (PLN million)



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

PLN million	Q4 24	Q1 25	Q2 25	Q3 25	Q4 25
Impact of macroeconomic parameters on net provisions*					
Retail banking	-11	0	-19	+4	+8
Corporate banking	+5	+51	-34	+17	-7
Total	**-6**	**+52**	**-53**	**+21**	**+1**
Impact of the sale of the Stage 3 and POCI receivables portfolios*					
Retail banking	0	0	-43	0	0
Corporate banking	-21	0	-2	0	-19
Total	**-21**	**0**	**-45**	**0**	**-19**

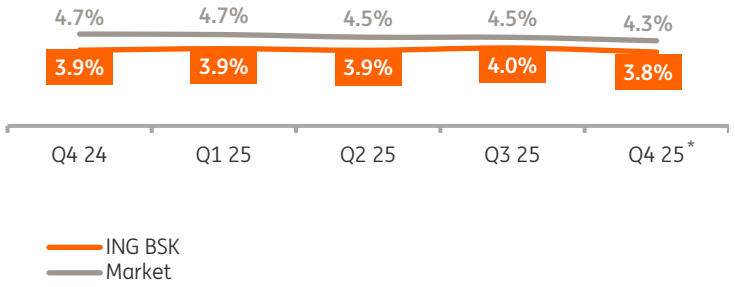
Retail banking (PLN million)



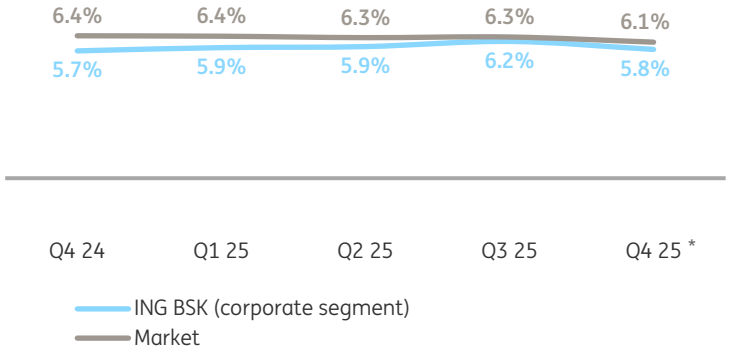
Portfolio quality and provisioning

Share of non-performing portfolio in the total loan portfolio

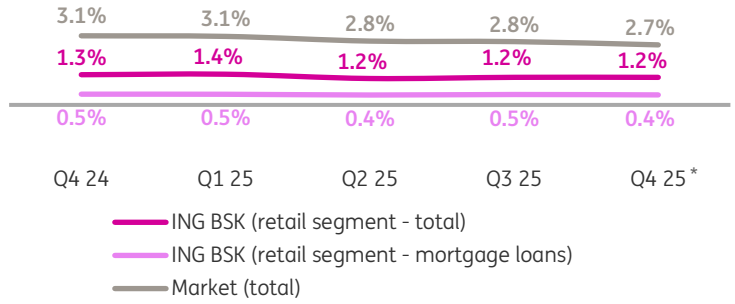
Consolidated data for ING BSK



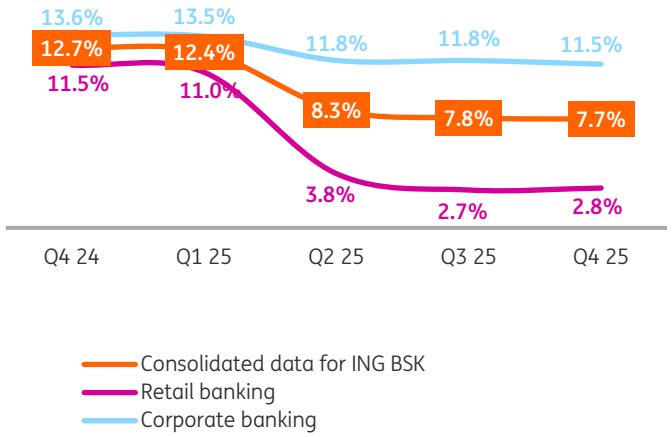
Corporate segment



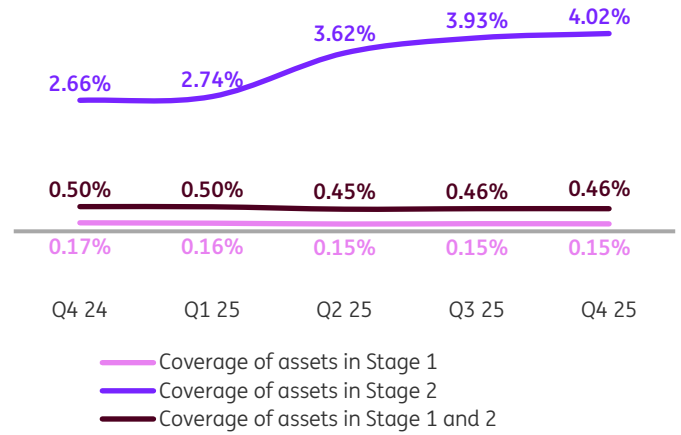
Retail segment



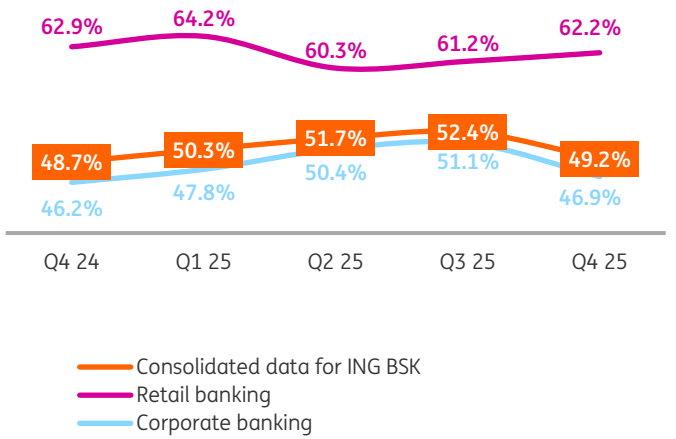
Share of Stage 2 in the gross portfolio



Provisioning ratio – Stages 1 and 2



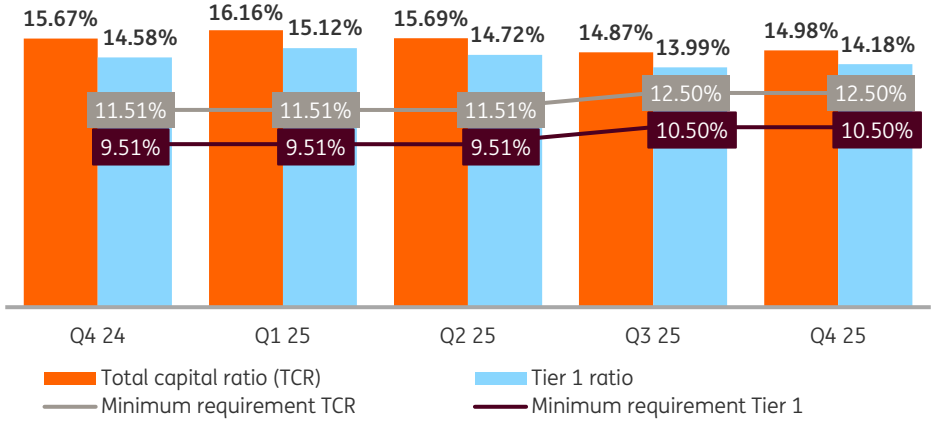
Provisioning ratio – Stage 3



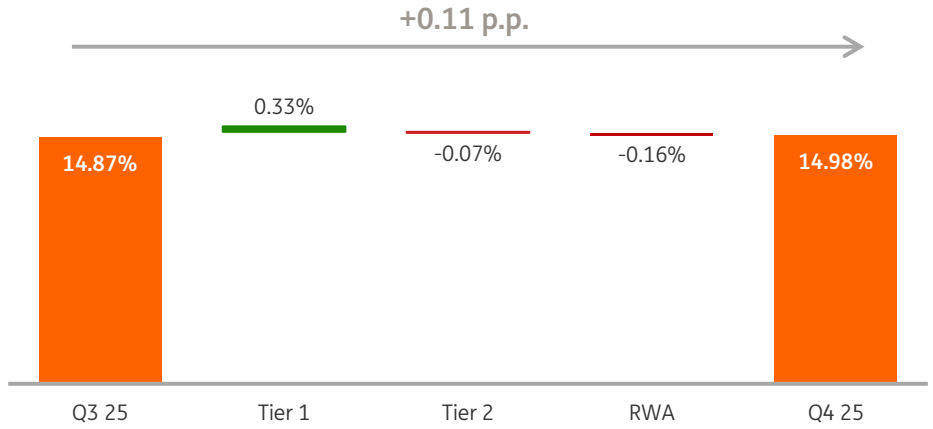
Note: NPL = Stage 3 + POCI.
*Market data as of the end of November 2025.

Capital adequacy and liquidity position

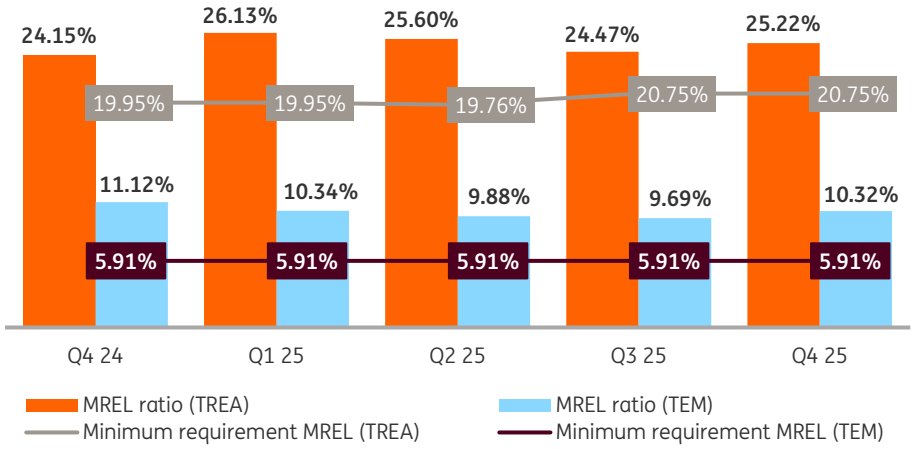
Consolidated capital ratios



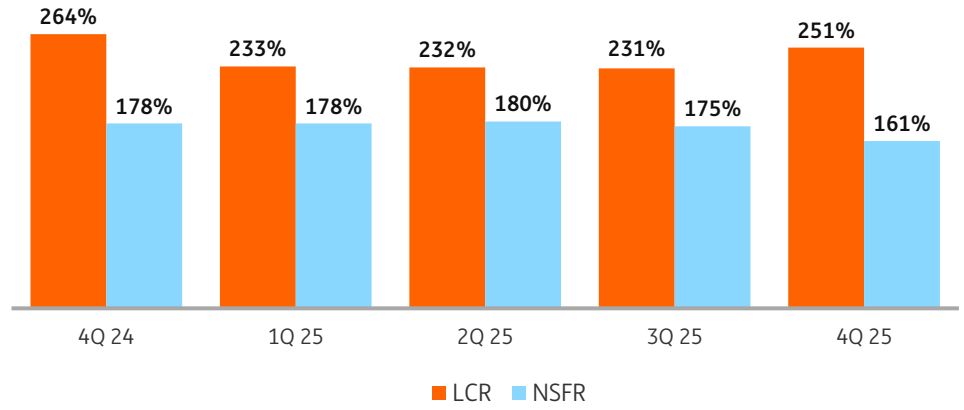
Decomposition of total capital ratio (TCR) change on a q/q basis



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



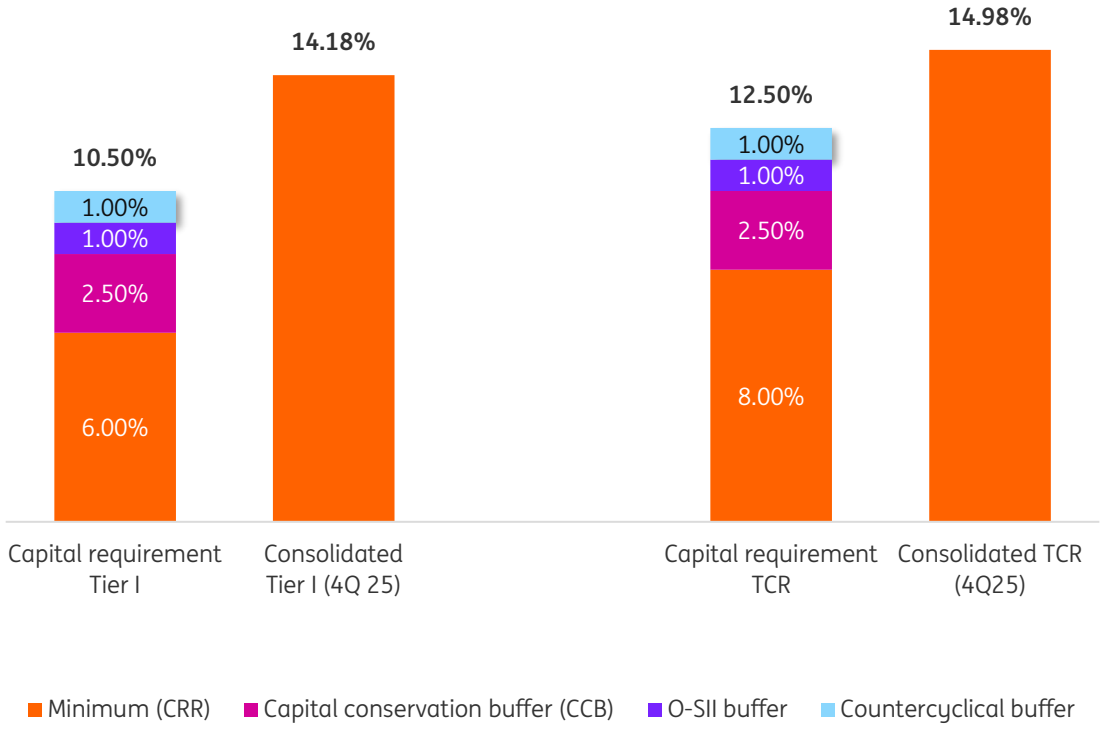
Liquidity ratios



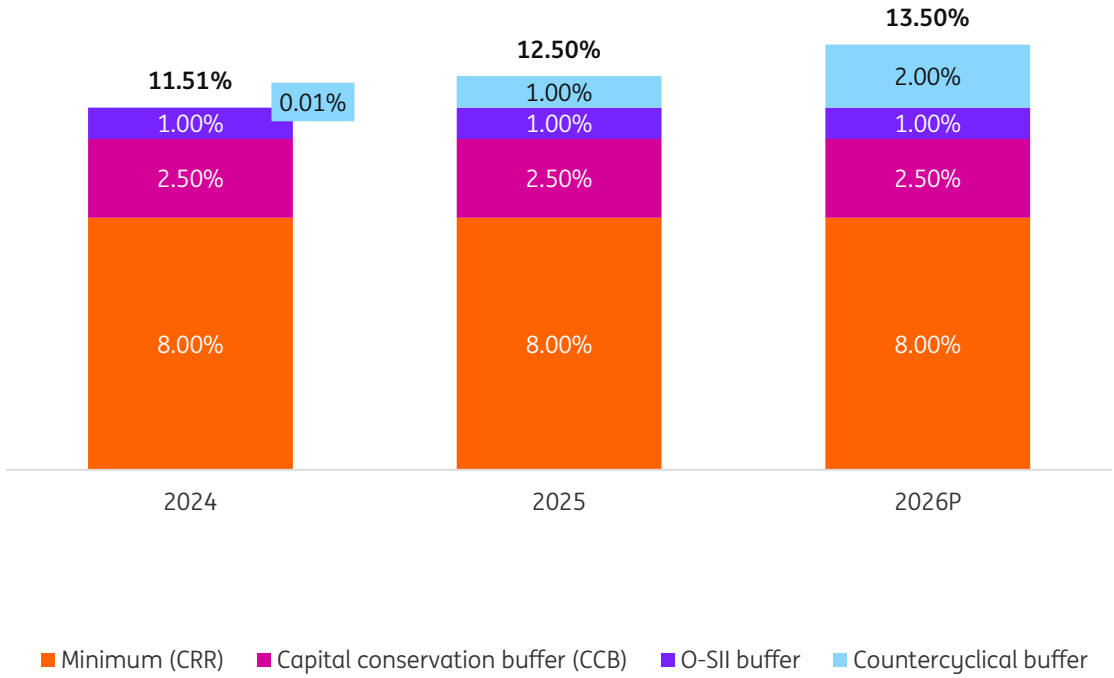
Intention of the Management Board to pay a dividend in 2026

The Management Board's intention is to pay out approximately 75% of the net profit for 2025 in the form of a dividend

In the opinion of the Management Board, the bank meets all the requirements of the PFSA to pay a dividend of 75% of the profit for 2025.



Minimum regulatory TCR levels in 2024-2026



Appendices

- **Retail banking**
- Corporate banking
- Financial results and other information
- About us



Retail banking

Clients and ordered transactions

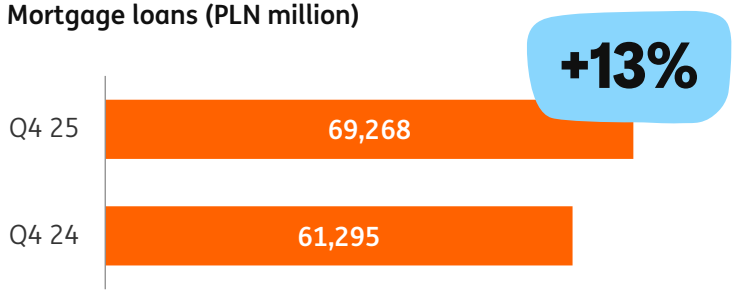
- We operate 4.1 million current accounts for retail clients
- In Q4 2025, our retail clients performed:
  - 4% y/y more outgoing electronic transfers in Moje ING (174 million)
  - 13% y/y more BLIK transactions (total 64 million)
  - 3% y/y more debit card transactions (total 296 million)
  - 3% y/y fewer transactions in branches (193 thousand)

Financing

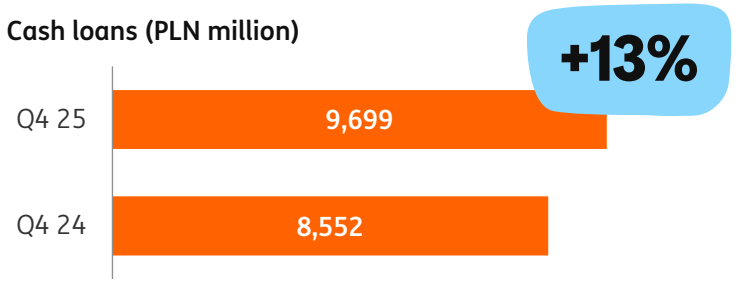
- We granted PLN 4,633 million in mortgage loans in Q4 2025 (+23% y/y)
- We granted PLN 1,857 million in cash loans in Q4 2025 (+26% y/y) ...
- ... of which 94% were sold via online channels

Growing volumes y/y

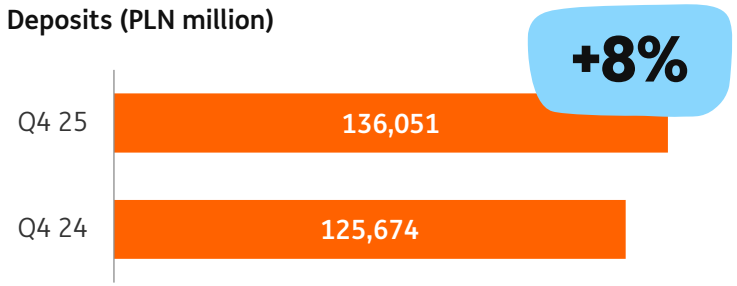
Mortgage loans (PLN million)



Cash loans (PLN million)



Deposits (PLN million)

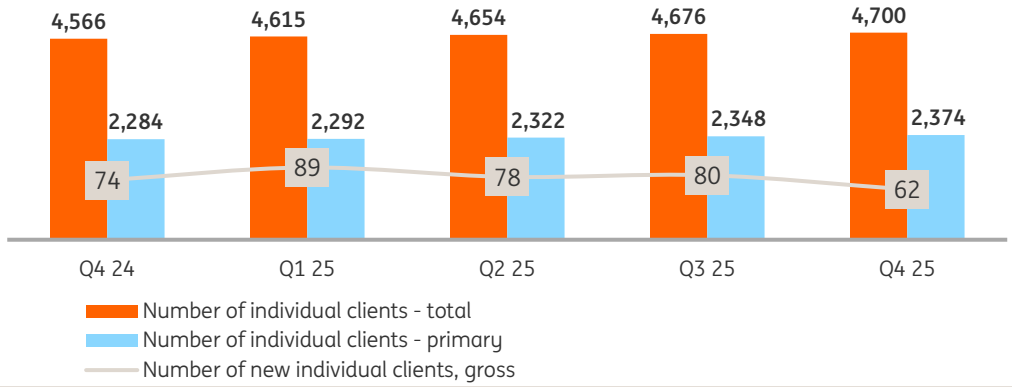




Retail client base

4.7 million retail clients

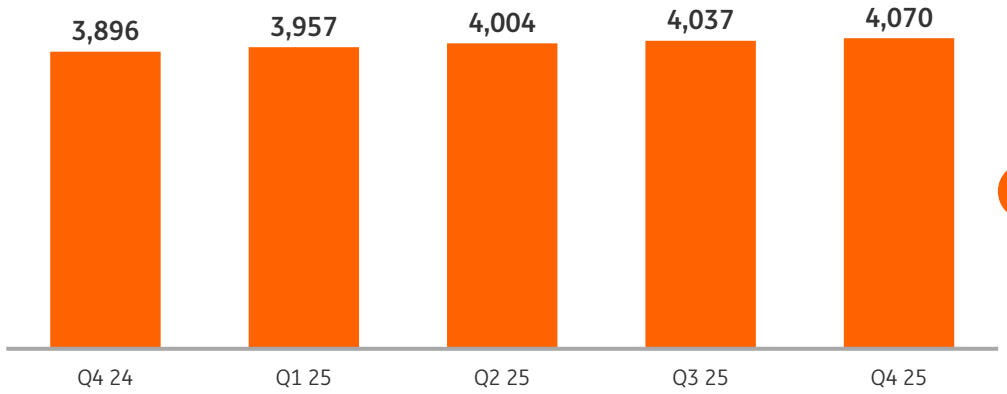
Number of retail clients (thousand)



	q/q	y/y
Number of individual clients - total	+24k	+133k
Number of individual clients - primary	+26k	+89k

- 88% of current accounts are Direct Accounts
- In Q4 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 16% of confirmations were made through a mobile application
- Our clients submitted 19,000 300+ and 7,000 800+ applications through us in Q4 2025.

Number of retail current accounts (thousand)



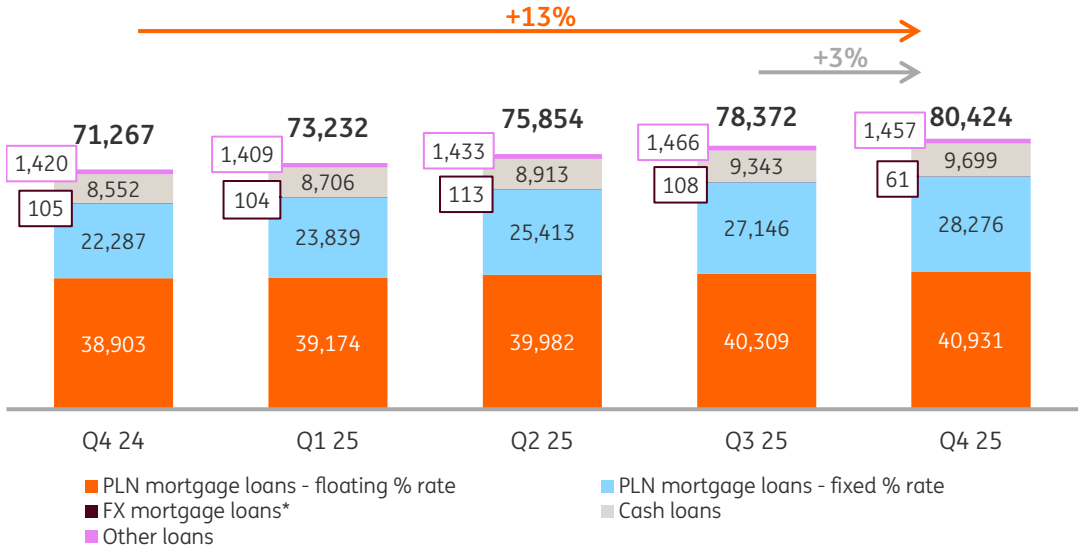
	q/q	y/y
Number of retail current accounts	+33k	+174k



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

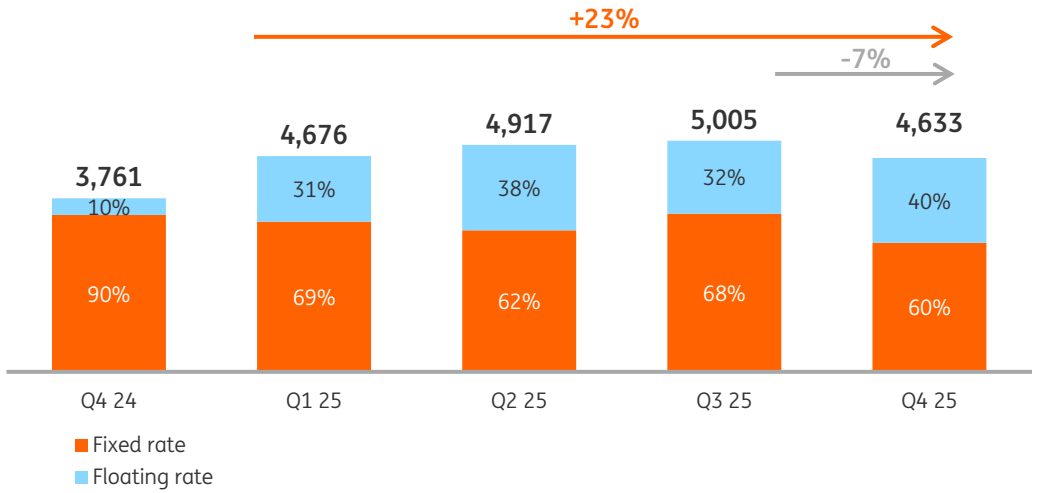
Loan portfolio of retail clients (gross; PLN million)



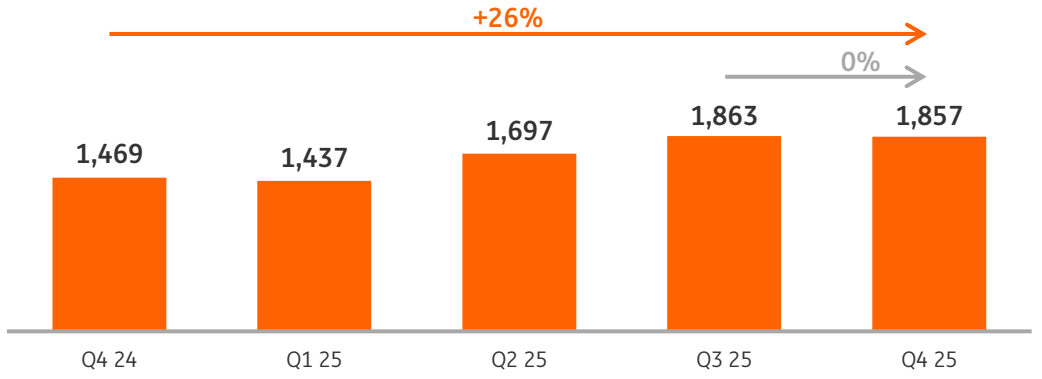
	q/q	y/y
PLN mortgage loans - floating % rate	-1%	+3%
Other loans	+4%	+13%
FX mortgage loans*	-44%	-42%
PLN mortgage loans - fixed % rate	+4%	+27%
Cash loans	+2%	+5%

- **PLN 1.9 billion worth of cash loans** granted to retail clients in Q4 2025 (+26% y/y)
- **PLN 4.6 billion worth of mortgage loans** granted in Q4 2025 (+23% y/y), which translates into a **16.3%** market share in Q4'25 (in 2025 market share was 19.2%):
  - including 2,794 million worth of fixed interest rate mortgage loans (-18% y/y)
  - including PLN 575 million worth of loans for energy-efficient houses** (+86% y/y)
- A **14.2%** market share in terms of PLN mortgage loans; **13.2%** in total mortgage loans (Q4 2025)

Mortgage loans production (PLN million)



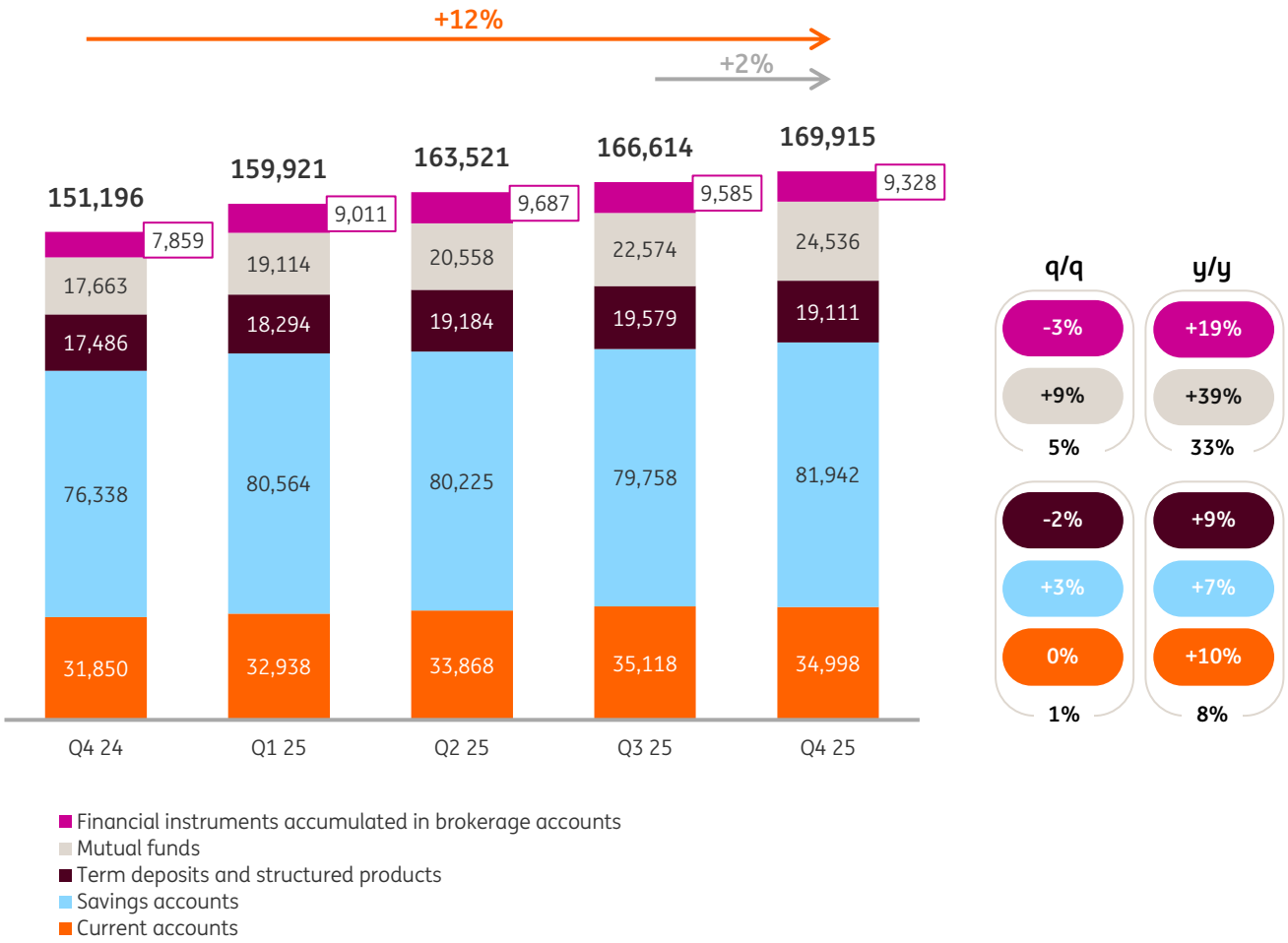
Cash loans production (PLN million)



*FX mortgage loans after adjusting the gross carrying amount for legal risk provisions, which amounted to PLN 388 million in Q4 2024, PLN 344 million in Q1 2025, PLN 319 million in Q2 2025, PLN 296 milion in Q3 2025, PLN 296 milion in Q4 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)



- **182 thousand bank clients invest on a regular basis** (+14% y/y, +4% q/q) and **232 thousand clients had a dedicated pension product** at ING (+32% y/y, +10% q/q)
- In Q4 2025 about **65% of open investment fund units** were purchased **via mobile banking**
- At the end of Q4 2025, we serviced **202 thousand brokerage accounts** (+5% y/y, +1% q/q)
- The **turnover of our brokerage office** on the stock market in Q4 2025 amounted to **PLN 3.3 billion** (+41% y/y, +2% q/q), which translates into **a market share of 1.45%** (without change y/y and q/q)
- The assets representing investments in funds compliant with Articles 8 and 9 of SFRD* amounted to **PLN 8.7 billion** (+37% 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 – 4.7

★★★★★

App Store – 4.9

★★★★★

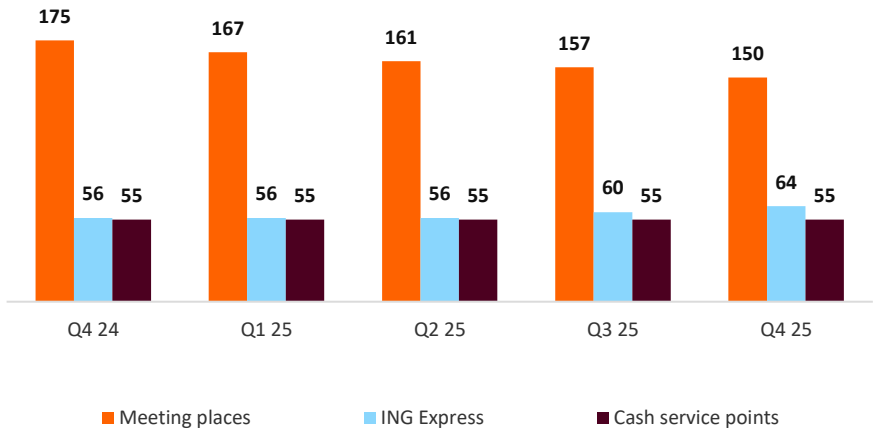
Electronic banking

- We have a total of **1,730 thousand mobile cards** (+1% q/q, +12% y/y)
- **64.4 million BLIK transactions in Q4 2025** (+7% q/q, +13% y/y) completed by retail clients, of which **48.5 million transactions online** (+12% q/q, +14% y/y)
- **4,559 thousand clients with access to online banking** (+1% q/q, +4% y/y), 76% of whom are actively using this access
- **3,140 thousand active users of the mobile app** (+1% q/q, +7% y/y)
- **2,497 thousand "mobile only" users** (+2% q/q, +8% y/y)
- In Q4 2025, we sold **94% of cash loans** to retail clients **via online channels**

3.3 million mobile banking users

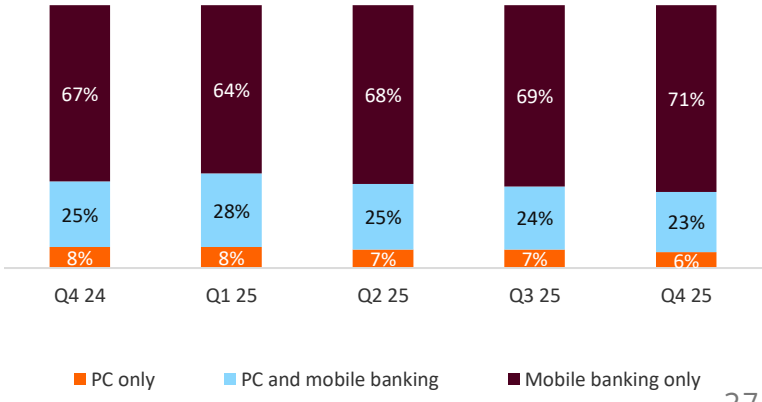
Physical distribution network

- 150 meeting places (-25 vs end of 2024)
- 848 recyclers (devices with a pay-in function), all with a contactless reader



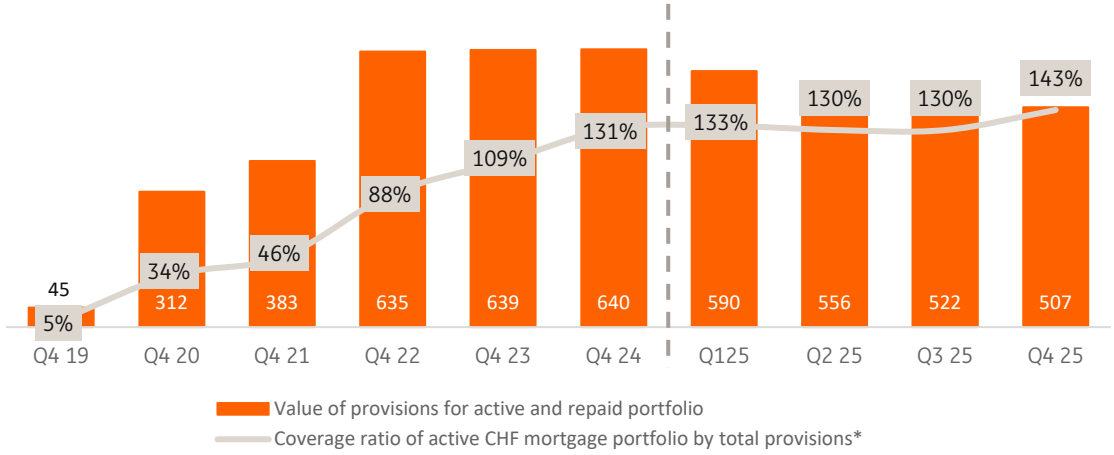
How our clients use internet banking

based on the number of users

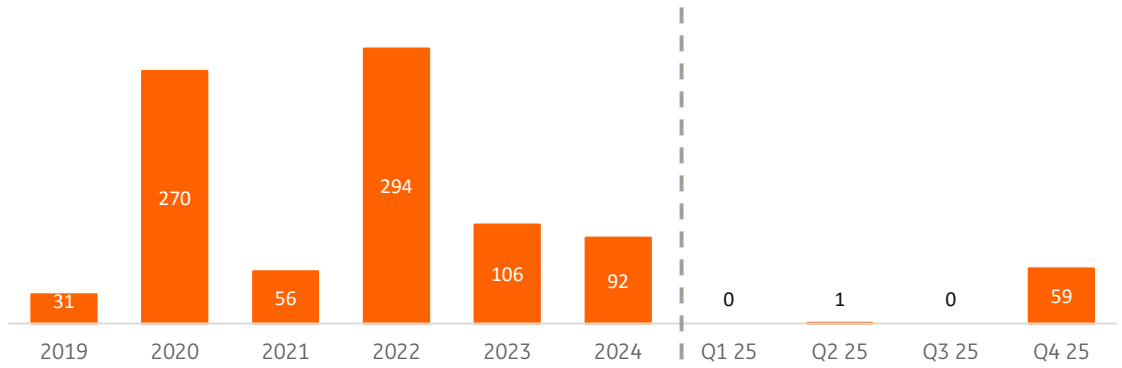


Legal risk relating to FX mortgage loans

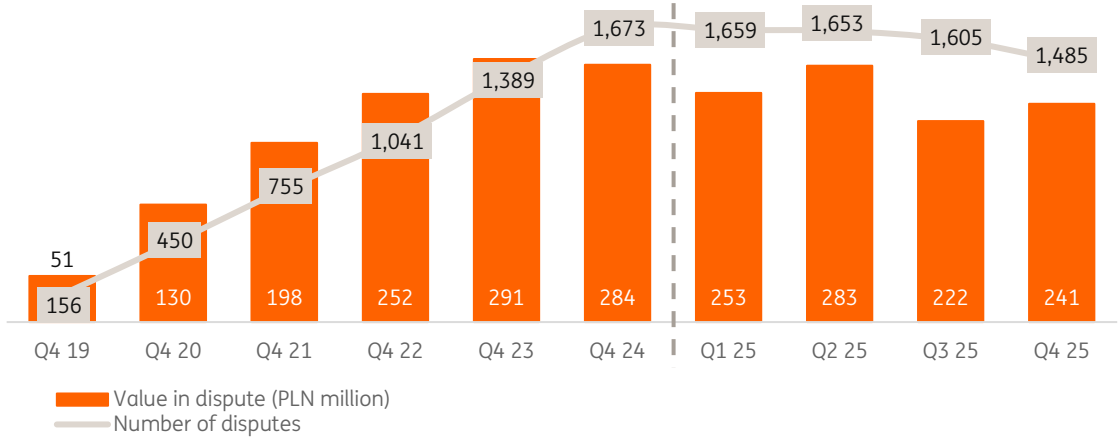
Total value of provisions for CHF mortgage loan portfolio (PLN million) and their level in relation to portfolio balance



The costs of legal risk of FX mortgage loans (in PLN million)



The number and value of disputes concerning FX mortgage loans



*The portfolio provisioning ratio is calculated as: Total provisions (active and repaid portfolio) / (gross portfolio + provisions for active portfolio).

Appendices

- Retail banking
- **Corporate banking**
- Financial results and other information
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Corporate banking

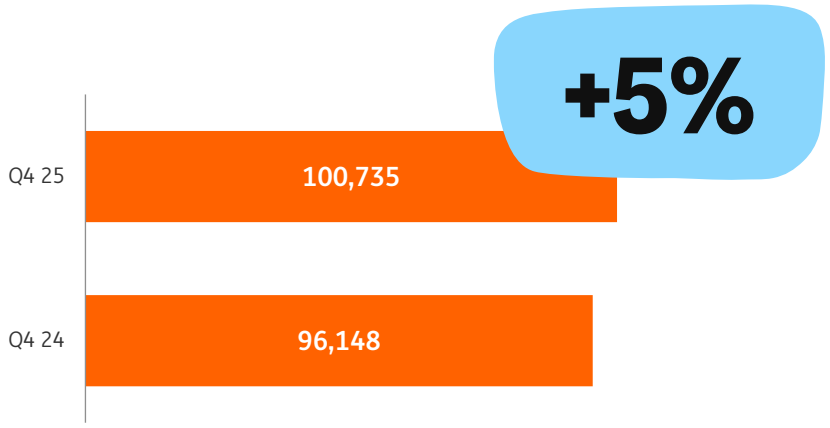
Clients and ordered transactions

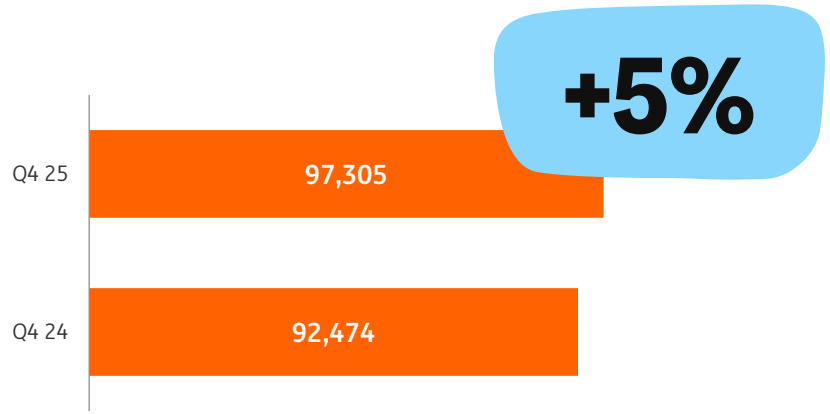
- We serve **594 thousand corporate clients**, of which:
  - 551 thousand are entrepreneurs
  - 39 thousand are SMEs and mid-corporates
  - 3.7 thousand are strategic clients
- In Q4 2025, our corporate clients using ING Business made 48 million transfers (-1% y/y), of which 5.1 million were made in mobile banking (+14% y/y)
- We have **48.3 thousand payment terminals** in total; we processed 15.4 million transactions in Q4 2025 (+1% y/y)
- **12,2 stores** with an active imoje payment gateway (+20% y/y)

Financing

- The portfolio of receivables from entrepreneurs increased by PLN 330 million y/y (+3% y/y) to PLN 10.9 billion
- The portfolio of receivables from SMEs and mid-corporates increased by PLN 2.3 billion y/y (+5% y/y) to PLN 50.5 billion
- The portfolio of receivables from strategic clients increased by PLN 1.9 billion y/y (+5% y/y) to PLN 39.3 billion

Growing volumes y/y



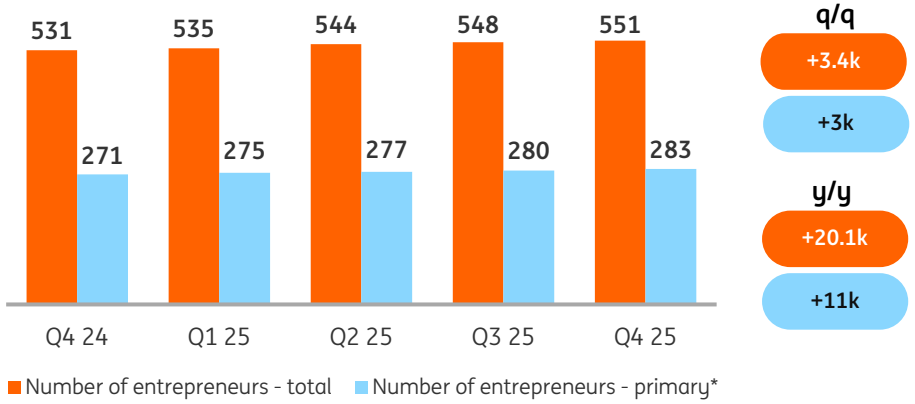




Corporate client base

594 thousand companies

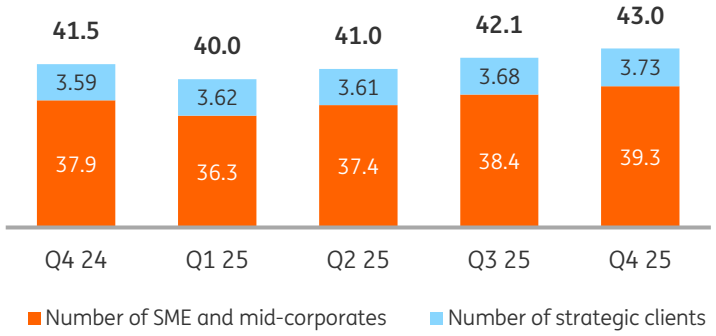
Number of entrepreneurs (thousand)**



q/q
+3.4k
+3k

y/y
+20.1k
+11k

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



q/q
+0.05k
+0.9k

y/y
+0.14k
+1.4k

We maintain 488 thousand current accounts

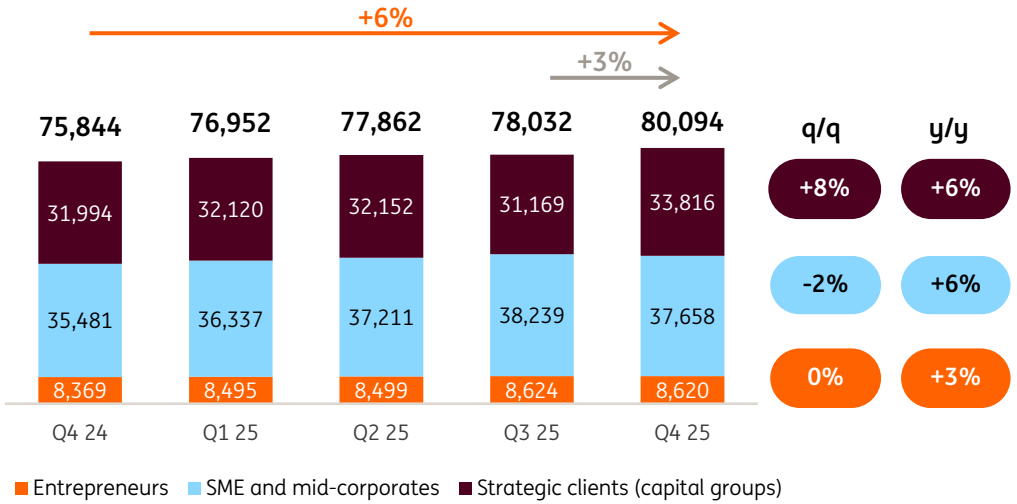
for 551 thousand entrepreneurs, of which 99% are Direct accounts



*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).
**From the beginning of 2025, the qualification criteria for corporate clients (including primary clients) have changed. Data for 2024 has also been recalculated using the new methodology.

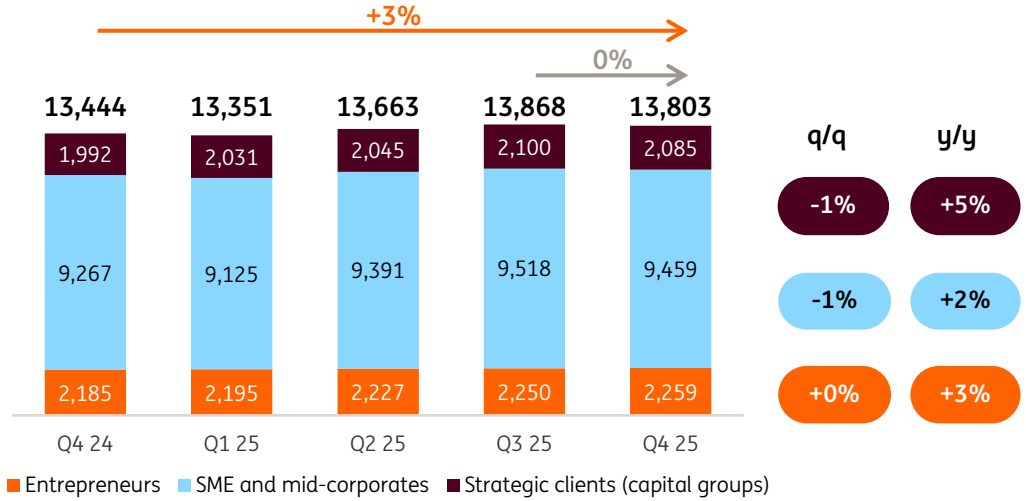
Corporate receivables

Loans volume (gross; PLN million)**

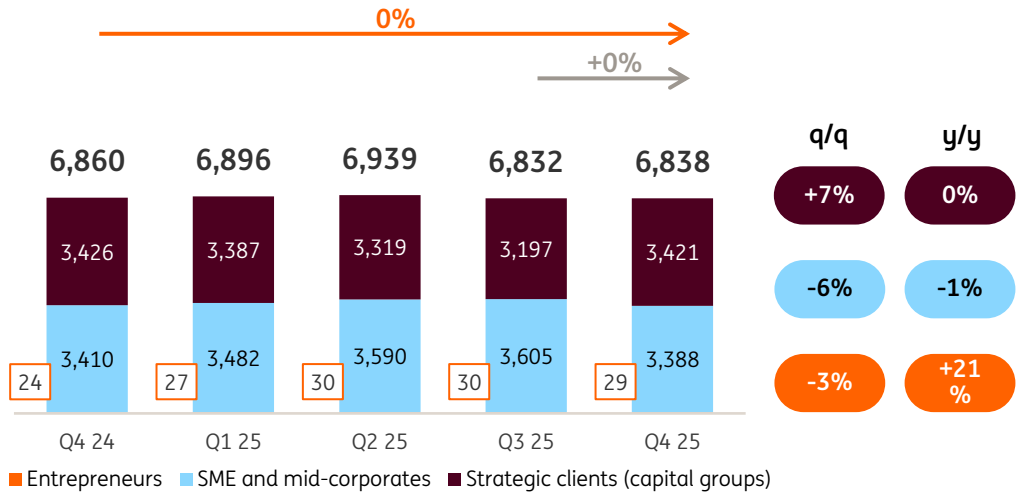




Leasing receivables volume* (gross; PLN million)**



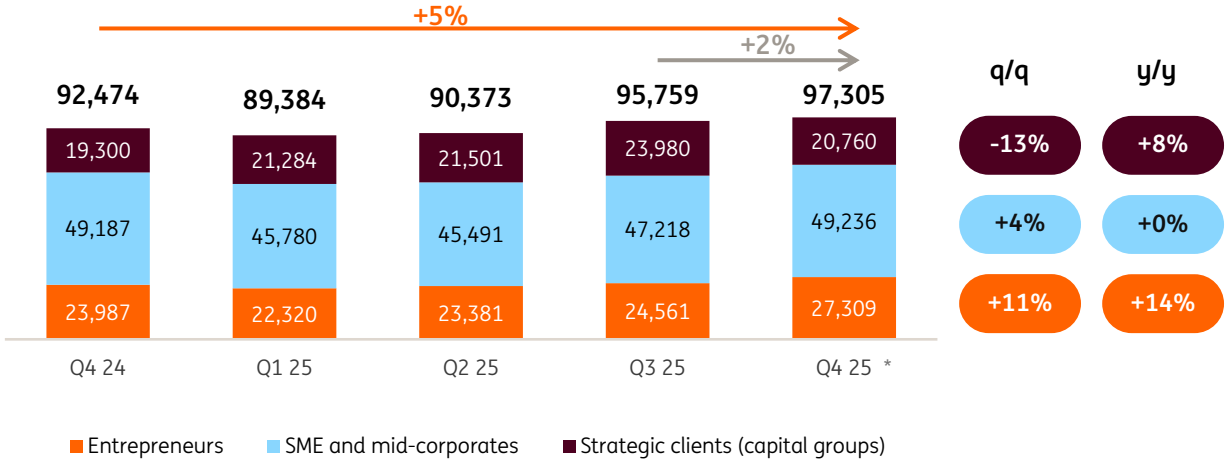
Factoring receivables volume (gross; PLN million)**



*Does not include lease loans. **Data adjusted to the changed criteria for qualifying corporate clients.

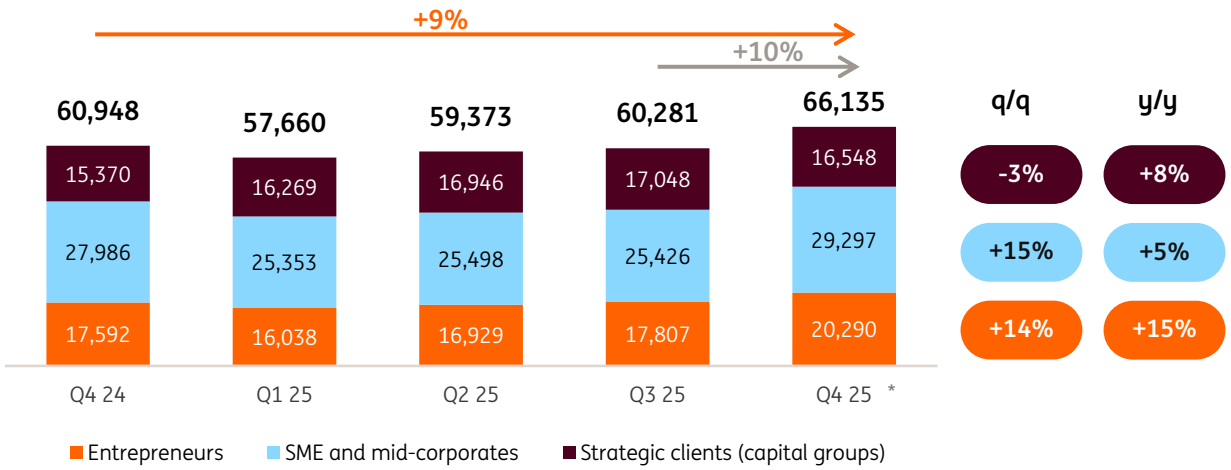
Cash management

Corporate deposit volume (PLN million)*



	q/q	y/y
Strategic clients (capital groups)	-13%	+8%
SME and mid-corporates	+4%	+0%
Entrepreneurs	+11%	+14%

Corporate current account volumes (PLN million)*



	q/q	y/y
Strategic clients (capital groups)	-3%	+8%
SME and mid-corporates	+15%	+5%
Entrepreneurs	+14%	+15%

*Data adjusted to the changed criteria for qualifying corporate clients.



The number of mobile transfers in ING Business increased by +14% y/y to

5.1 million

15.4 thousand

new corporate clients acquired in Q4 2025

Appendices

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Income statement

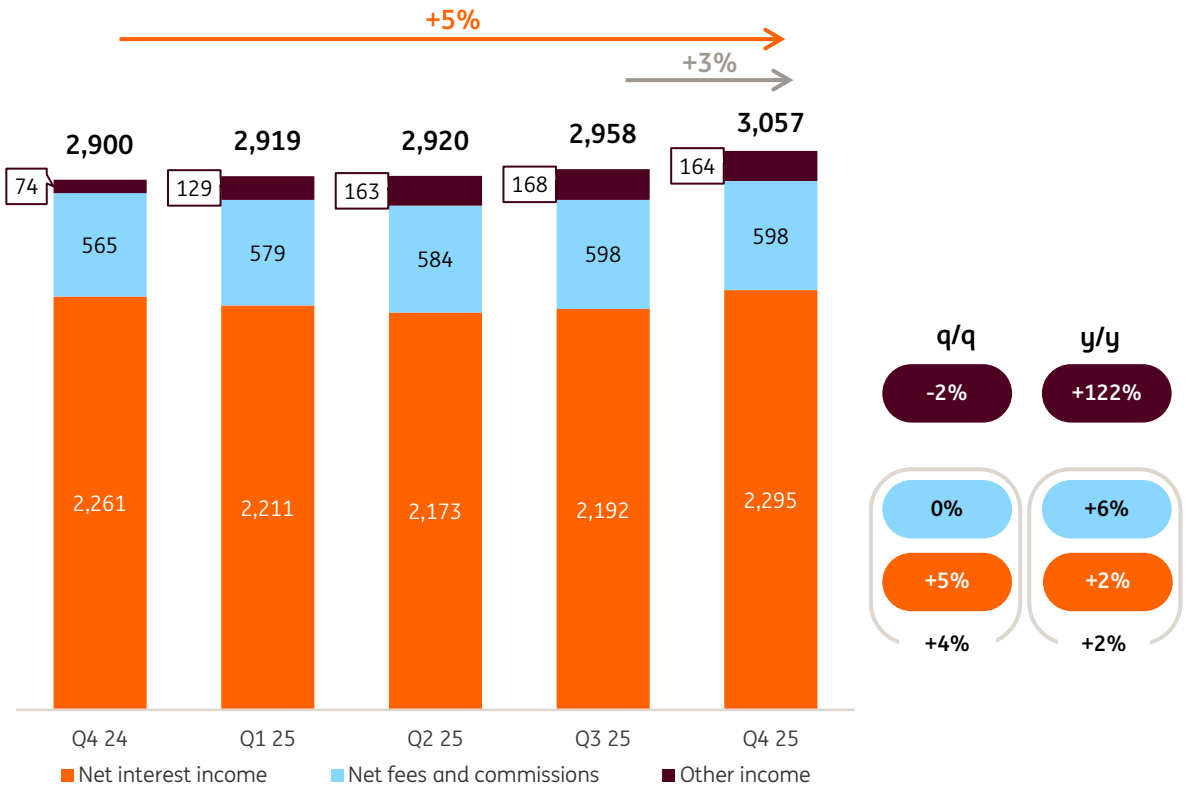
Consolidated income statement (PLN million)	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	q/q		y/y	
									million	%	million	%
Net interest income, of which:	**2,162**	**2,042**	**2,260**	**2,261**	**2,211**	**2,173**	**2,192**	**2,295**	**103**	**4.7%**	**34**	**1.5%**
Interest income	3,232	3,114	3,356	3,410	3,368	3,453	3,504	3,487	-17	-0.5%	77	2.3%
Interest expenses	-1,070	-1,072	-1,096	-1,149	-1,157	-1,280	-1,312	-1,192	120	-9.1%	-43	3.7%
Net fee and commission income	**576**	**571**	**582**	**565**	**579**	**584**	**598**	**598**	**0**	**0.0%**	**33**	**5.8%**
Result on trade operations and revaluation	**12**	**81**	**67**	**39**	**114**	**145**	**158**	**144**	**-14**	**-8.9%**	**105**	**269.2%**
Net income on instruments measured at fair value through profit or loss and FX result	19	67	52	60	108	171	116	126	10	8.6%	66	110.0%
The result on the sale of securities measured at amortised cost	-6	1	-2	1	1	-4	-1	0	1	-100.0%	-1	-100.0%
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	43	39	975.0%	61	-
Net income on hedge accounting	-3	2	15	-4	5	-34	39	-25	-64	-	-21	525.0%
Net income on other core activities	**3**	**0**	**0**	**25**	**6**	**7**	**-2**	**3**	**5**	**-**	**-22**	**-88.0%**
Share in net profit (loss) of associated entities recognised under the equity method	7	8	8	10	9	11	12	17	5	41.7%	7	70.0%
Income	**2,760**	**2,702**	**2,917**	**2,900**	**2,919**	**2,920**	**2,958**	**3,057**	**99**	**3.3%**	**157**	**5.4%**
Expenses	**-1,089**	**-978**	**-957**	**-934**	**-1,202**	**-1,055**	**-1,047**	**-980**	**67**	**-6.4%**	**-46**	**4.9%**
Personnel expenses	-469	-503	-518	-541	-501	-526	-535	-563	-28	5.2%	-22	4.1%
Depreciation and amortisation	-81	-79	-90	-90	-80	-74	-79	-89	-10	12.7%	1	-1.1%
Regulatory expenses	-179	0	-1	0	-234	-25	-25	-25	0	0.0%	-25	-
Other expenses	-360	-396	-348	-303	-387	-430	-408	-303	105	-25.7%	0	0.0%
Result before risk costs	**1,671**	**1,724**	**1,960**	**1,966**	**1,717**	**1,865**	**1,911**	**2,077**	**166**	**8.7%**	**111**	**5.6%**
Risk costs including legal cost of risk for FX mortgage loans	**-197**	**-318**	**-348**	**-173**	**-209**	**-193**	**-251**	**-189**	**62**	**-24.7%**	**-16**	**9.2%**
Retail	-34	-53	84	-118	-23	42	-51	-133	-82	160.8%	-15	12.7%
Corporate	-163	-265	-432	-55	-186	-235	-200	-56	144	-72.0%	-1	1.8%
Tax on certain financial institutions	**-187**	**-179**	**-182**	**-192**	**-196**	**-198**	**-199**	**-208**	**-9**	**4.5%**	**-16**	**8.3%**
Profit (loss) before tax	**1,287**	**1,227**	**1,430**	**1,601**	**1,312**	**1,474**	**1,461**	**1,680**	**219**	**15.0%**	**79**	**4.9%**
Income tax	-294	-262	-328	-292	-298	-339	-349	-308	41	-11.7%	-16	5.5%
Net profit (loss), of which:	**993**	**965**	**1,102**	**1,309**	**1,014**	**1,135**	**1,112**	**1,372**	**260**	**23.4%**	**63**	**4.8%**
Net profit (loss) attributable to the shareholders of ING BSK	**993**	**965**	**1,102**	**1,309**	**1,014**	**1,135**	**1,112**	**1,372**	**260**	**23.4%**	**63**	**4.8%**
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%
Earnings per share (PLN) – annualised	30.53	29.67	33.88	40.25	31.18	34.90	34.19	42.18	7.99	23.4%	1.94	4.8%

Consolidated statement of financial position

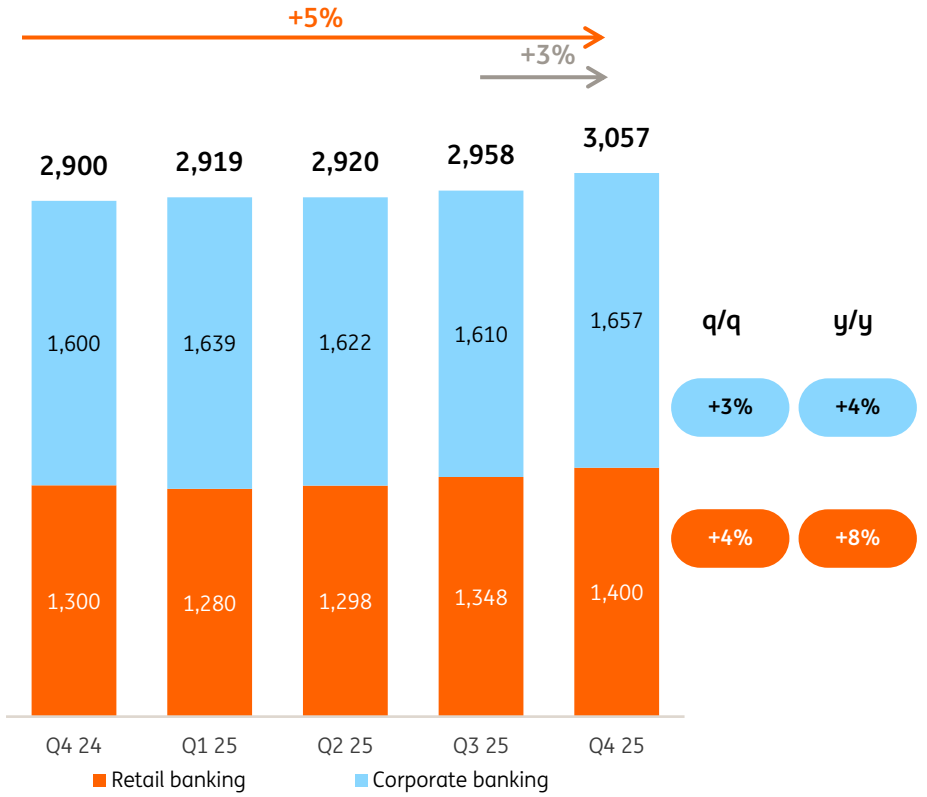
Consolidated statement of financial position (PLN million)	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	q/q		y/y	
										million	%	million	%
Assets													
Cash in hand and balances with the Central Bank	7,041	4,508	3,338	8,965	8,361	9,240	8,828	8,457	7,310	-1,147	-13.6%	-1,051	-12.6%
Loans and receivables to other banks	19,620	20,231	19,646	18,150	21,635	18,237	23,105	23,203	23,954	751	3.2%	2,319	10.7%
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	2,333	887	61.3%	406	21.1%
Derivative hedge instruments	208	327	103	92	61	159	47	126	73	-53	-42.1%	12	19.7%
Investment securities	56,614	64,439	58,931	54,231	58,992	60,706	56,162	60,635	65,556	4,921	8.1%	6,564	11.1%
Assets securing liabilities	165	0	1,996	4,495	179	4,805	16,431	7,940	0	-7,940	-100.0%	-179	-100.0%
Loans and other receivables to clients	156,560	158,453	161,411	164,641	166,698	171,863	173,332	178,586	180,316	1,730	1.0%	13,618	8.2%
Non-financial assets	1,495	1,483	1,509	1,466	1,468	1,45,7	1,453	1,479	1,489	10	0.7%	21	1.4%
Income tax assets	1,098	898	686	648	704	607	619	664	633	-31	-4.7%	-71	-10.1%
Other assets	325	399	368	354	334	365	339	460	361	-99	-21.5%	27	8.1%
Total assets	**245,361**	**252,721**	**249,278**	**254,420**	**260,359**	**269,167**	**281,980**	**282,996**	**282,025**	**-971**	**-0.3%**	**21,666**	**8.3%**
Equity and liabilities													
Liabilities													
Liabilities to banks	13,655	13,590	13,877	13,354	15,468	14,595	14,671	14,746	15,042	296	2.0%	-426	-2.8%
Financial liabilities at fair value through profit or loss	1,822	1,314	974	1,248	1,400	961	839	926	916	-10	-1.1%	-484	-34.6%
Derivative hedge instruments	280	411	149	137	83	172	57	129	77	-52	-40.3%	-6	-7.2%
Liabilities to clients	205,290	214,126	213,541	216,293	219,996	227,994	241,938	239,986	235,328	-4,658	-1.9%	15,332	7.0%
Liabilities under debt securities issued	404	411	405	914	509	501	509	1,501	1,521	20	1.3%	1,012	198.8%
Subordinated liabilities	1,526	1,510	1,514	1,501	1,499	1,467	1,487	1,497	2,548	1,051	70.2%	1,049	70.0%
Provisions	542	523	645	640	636	613	589	607	643	36	5.9%	7	1.1%
Income tax liability	115	17	70	156	17	149	455	697	924	227	32.6%	907	54x
Other liabilities	4,991	3,379	3,930	3,947	3,581	3,906	3,819	3,753	3,684	-69	-1.8%	103	2.9%
Total liabilities	**228,625**	**235,281**	**235,105**	**238,190**	**243,189**	**250,358**	**264,364**	**263,842**	**260,683**	**-3,159**	**-1.2%**	**17,494**	**7.2%**
Equity													
Share capital	130	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	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	-1,884	820	-30.3%	2,815	-59.9%
Retained earnings	20,750	21,744	18,372	19,469	20,783	21,805	19,667	20,772	22,149	1,377	6.6%	1,366	6.6%
Own shares for the purposes of the incentive programme	-5	-11	-11	0	0	-6	-6	0	-9	-9	-	-9	-
Equity attributable to shareholders of ING BSK	**16,736**	**17,440**	**14,173**	**16,230**	**17,170**	**18,809**	**17,616**	**19,154**	**21,342**	**2,188**	**11.4%**	**4,172**	**24.3%**
Non-controlling interests	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**	**21,342**	**2,188**	**11.4%**	**4,172**	**24.3%**
Total equity and liabilities	**245,361**	**252,721**	**249,278**	**254,420**	**260,359**	**269,167**	**281,980**	**282,996**	**282,025**	**-971**	**-0.3%**	**21,666**	**8.3%**
Number of shares issued (million)	130.1	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	164.04	16.82	11.4%	32.07	24.3%

Income per category

Income per P&L line (PLN million)

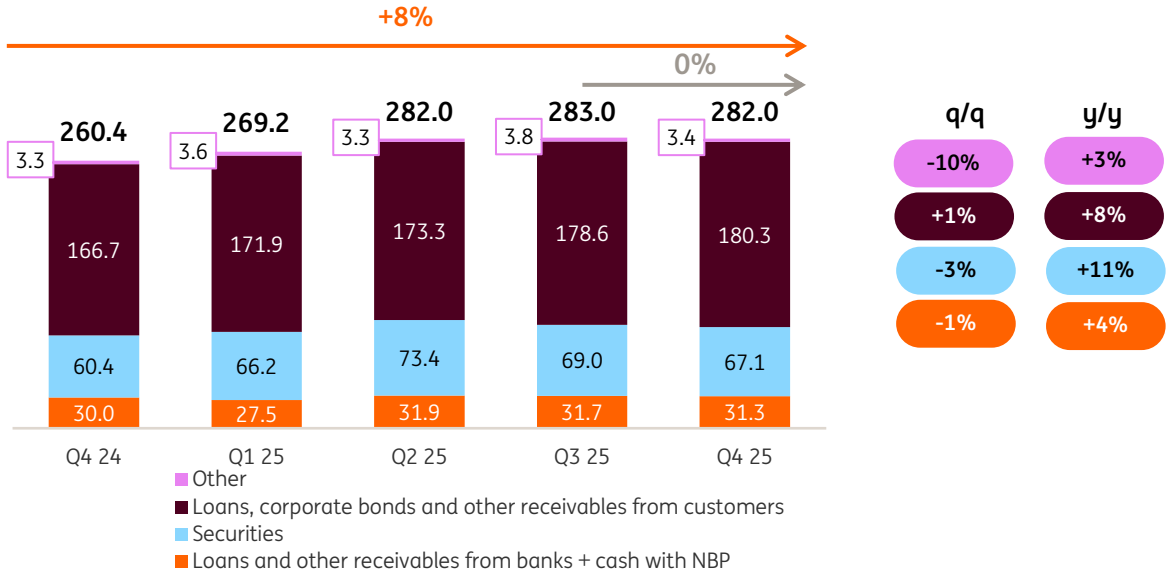


Income per business line (PLN million)



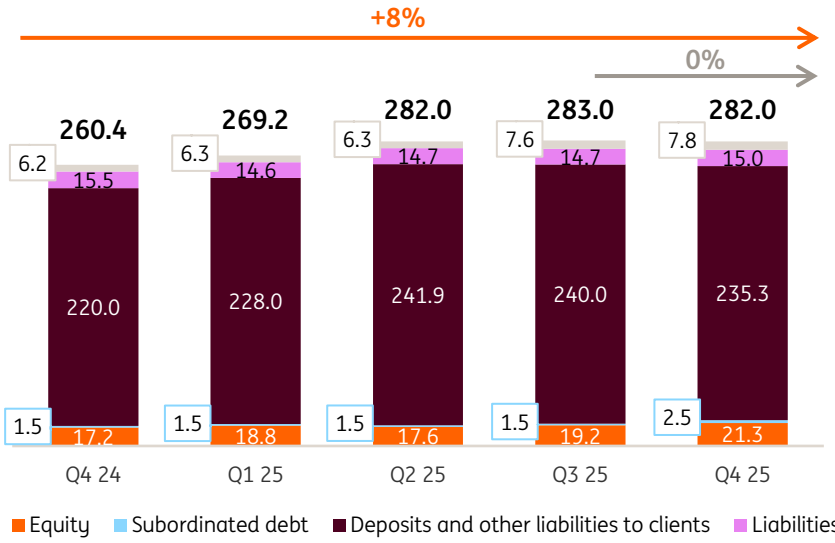
Bank assets and liabilities

Structure of assets (PLN billion)



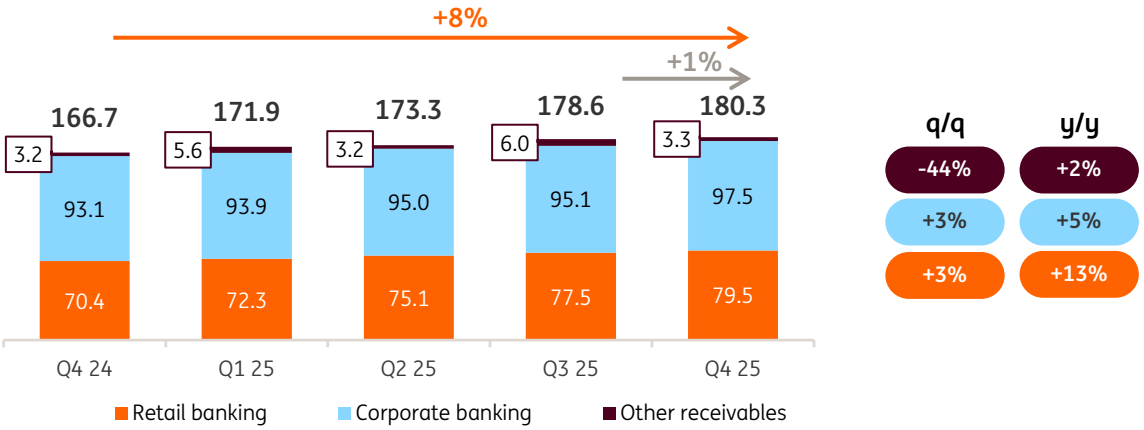
	q/q	y/y
Other	-10%	+3%
Loans, corporate bonds and other receivables from customers	+1%	+8%
Securities	-3%	+11%
Loans and other receivables from banks + cash with NBP	-1%	+4%

Structure of equity and liabilities (PLN billion)



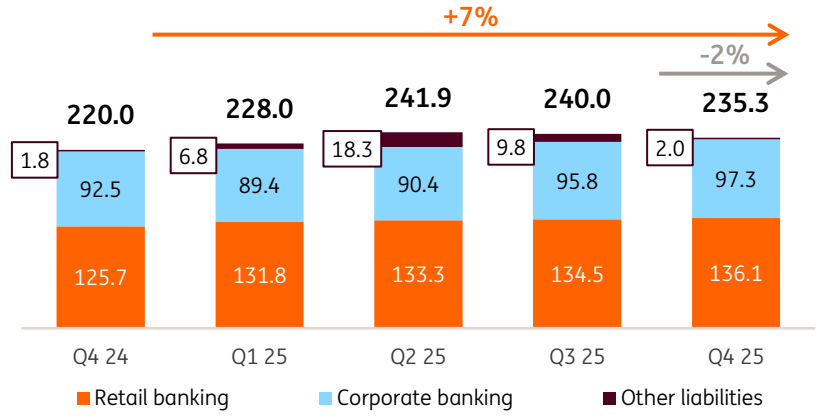
	q/q	y/y
Equity	+2%	+25%
Subordinated debt	+2%	-3%
Deposits and other liabilities to clients	-2%	+7%
Liabilities to banks	+70%	+70%
Other	+11%	+24%

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



	q/q	y/y
Retail banking	-44%	+2%
Corporate banking	+3%	+5%
Other receivables	+3%	+13%

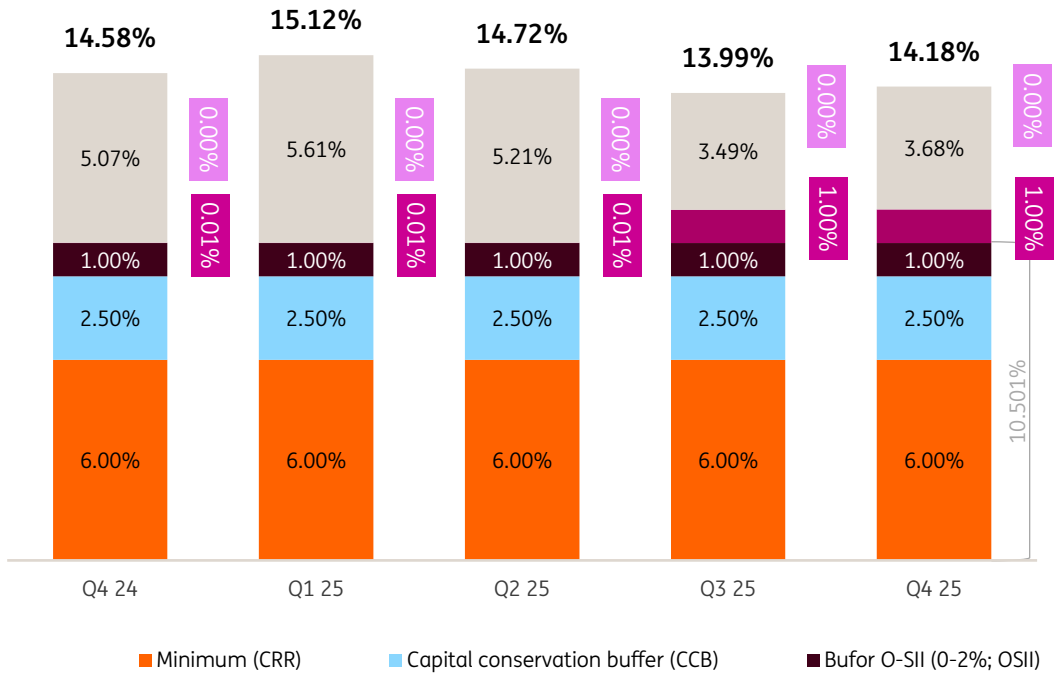
Deposits and other liabilities to clients (PLN billion)



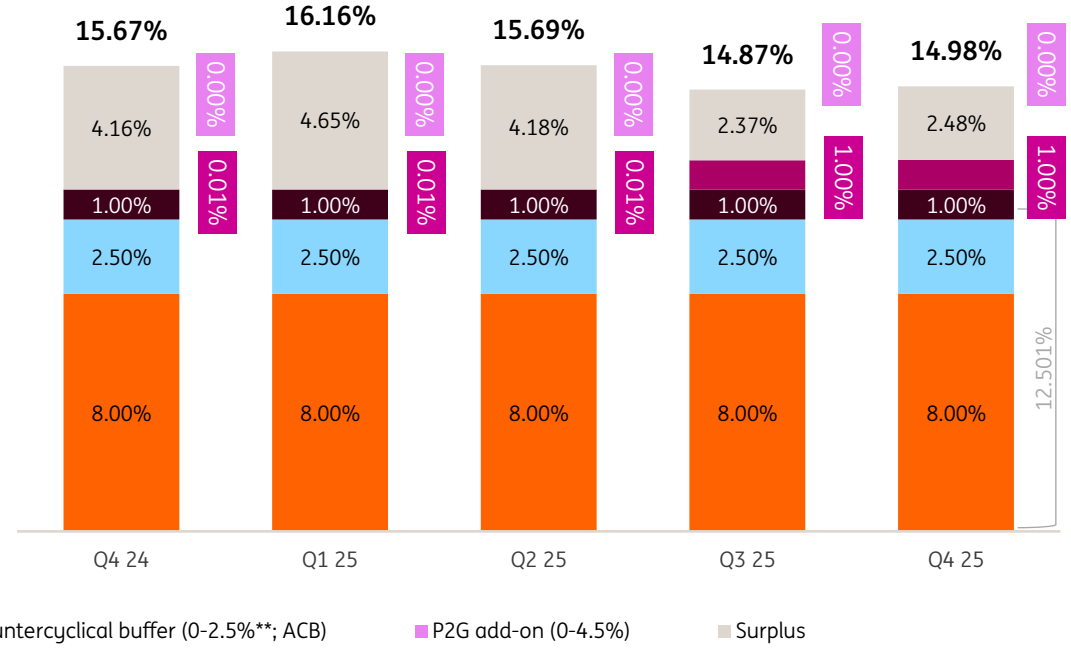
	q/q	y/y
Retail banking	-80%	+7%
Corporate banking	+2%	+5%
Other liabilities	+1%	+8%

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.

On 12 January 2026 the PFSA's approved the inclusion of the loan amount in 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 31.12.2025

No:	Industry	Exposure	%
1	Wholesale trade	10,706	10.6%
2	Real estate service	9,569	9.5%
3	Financial intermediation	7,101	7.0%
4	Other activity related to business running	5,965	5.9%
5	Land transport and transport via pipelines	5,234	5.2%
6	Renting of equipment	4,381	4.3%
7	Retail trade	4,282	4.3%
8	Foodstuff and beverage production	3,919	3.9%
9	Constructions	3,800	3.8%
10	Manufacture of fabricated metal products	3,744	3.7%
11	Chemicals and chemical goods production	3,628	3.6%
12	Public administration and national defense	3,492	3.5%
13	Power industry	2,856	2.8%
14	Rubber industry	2,717	2.7%
15	Post office and telecommunications	2,672	2.7%
16	Sale, repair and maintenance of motor vehicles	2,560	2.5%
17	Auxiliary service connected with financial intermediation	2,181	2.2%
18	Wood and paper industry	2,154	2.1%
19	Agriculture, forestry, fishery	1,809	1.8%
20	Other	17,956	17.8%
	Total	**100,728**	**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 31.12.2025

No:	Industry	Exposure	%
1	Wholesale trade	17,981	11.6%
2	Constructions	10,873	7.0%
3	Real estate service	10,463	6.7%
4	Financial intermediation	9,477	6.1%
5	Other activity related to business running	8,869	5.7%
6	Retail trade	8,537	5.5%
7	Foodstuff and beverage production	6,515	4.2%
8	Land transport and transport via pipelines	6,448	4.2%
9	Manufacture of fabricated metal products	6,211	4.0%
10	Renting of equipment	5,333	3.4%
11	Power industry	4,800	3.1%
12	Public administration and national defense	4,607	3.0%
13	Rubber industry	4,479	2.9%
14	Chemicals and chemical goods production	4,452	2.9%
15	Sale, repair and maintenance of motor vehicles	3,929	2.5%
16	Post office and telecommunications	3,425	2.2%
17	Wood and paper industry	3,266	2.1%
18	Information technology and related activities	2,828	1.8%
19	Machinery industry	2,418	1.6%
20	Other	30,407	19.6%
	Total	**155,320**	**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 594 thousand corporate clients
- We employ 7.7 thousand people
- We are number three in Poland in terms of deposits' and net loans' volumes as at the end of Q3 2025

Credit ratings of ING Bank Śląski

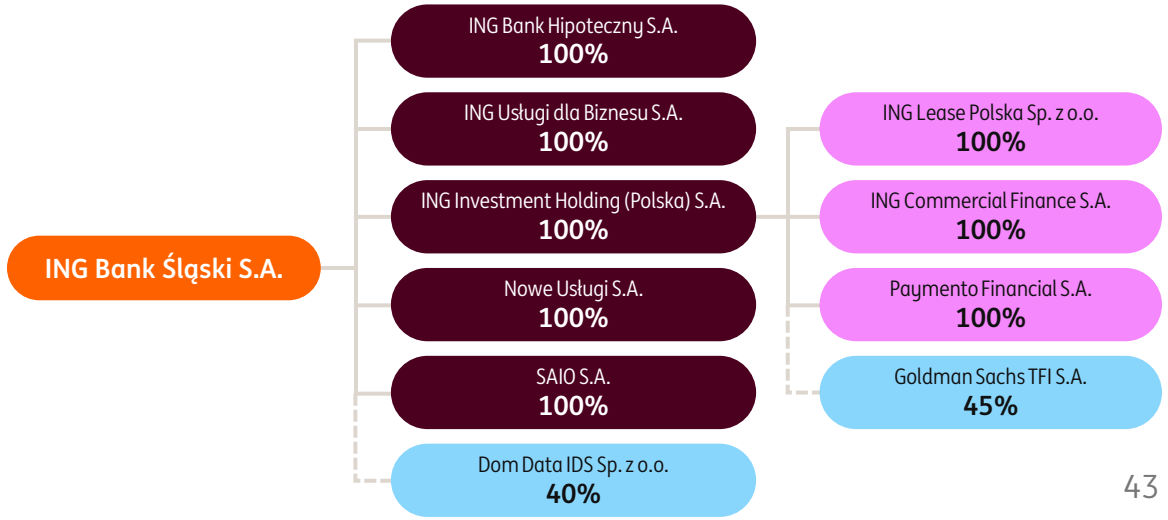
Fitch

- 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 341.5

as at 30 December 2025

Capitalisation

PLN 44.4 billion

EUR 10.5 billion

Free float

PLN 11.1 billion

EUR 2.6 billion

ISIN: PLBSK0000017 **Bloomberg:** ING PW **Reuters:** INGP.WA

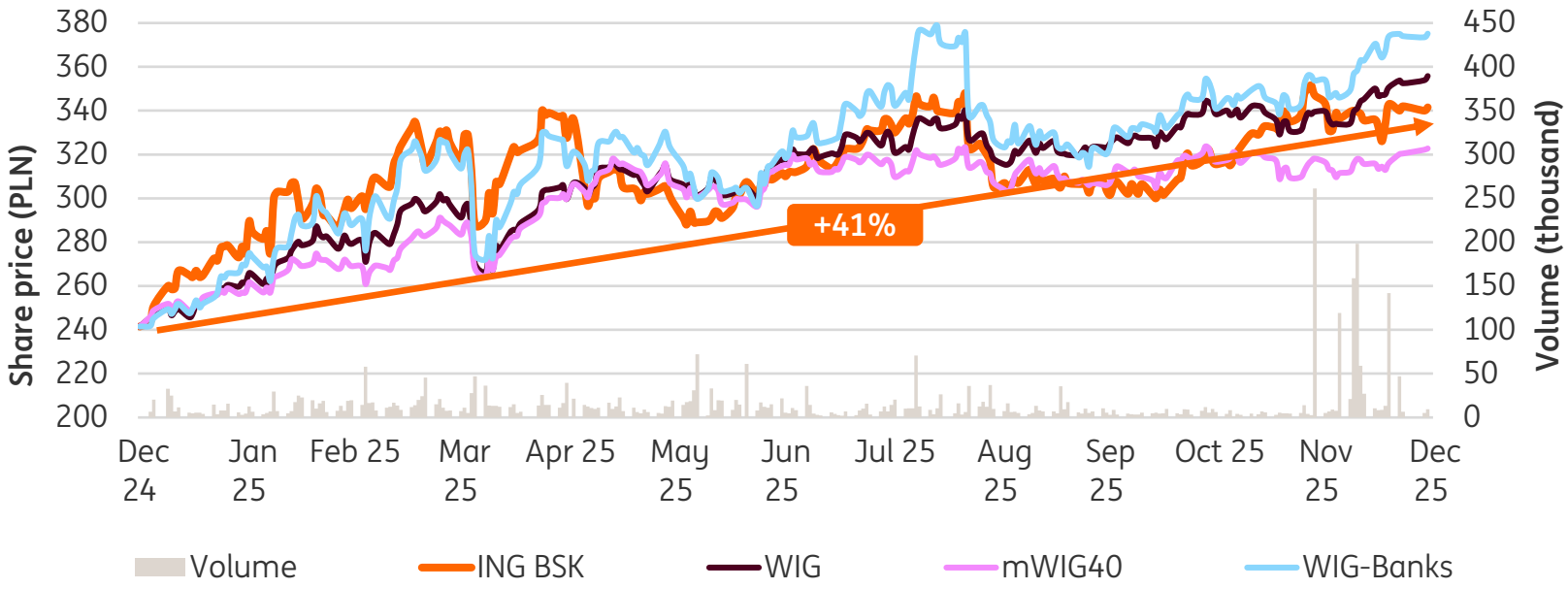
Market indicators (Q4 2025)

P/T 9.6x

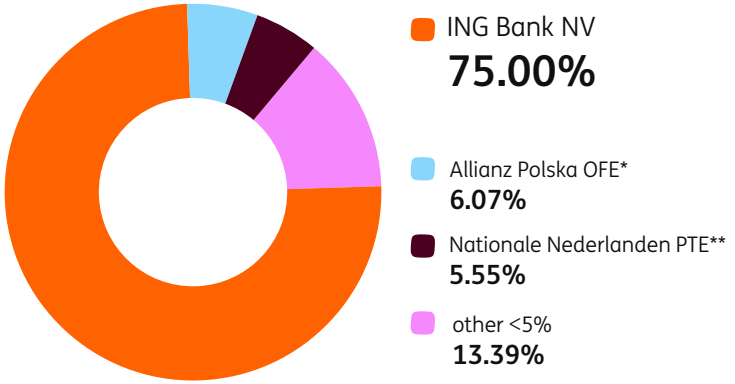
C/WK 2.1x

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 31 December 2025.

**Based on the semi-annual asset structure of Nationale Nederlanden OFE as at 31 December 2025.

Selected initiatives

ING Lease joins forces with Energa Obrót

ING Lease has launched a partnership with Energa Obrót, one of the largest electricity retailers in Poland. The partnership aims to facilitate access to flexible financing for photovoltaic installations, energy storage systems, and heat pumps. Thanks to the partnership with ING Lease, Energa Obrót customers gain access to the ING Lease Now program, which allows for investment financing for up to six years, with a down payment as low as 10% of the initial value. Energia Obrót customers can freely customize the terms of their contract to suit their needs, and the entire process is completed online via the Lease Now platform, where they can submit a step-by-step application and conclude a leasing agreement.

More information

ING has launched a Luxembourg fund offer for Private Banking clients

ING Bank Śląski is expanding its offering to include Luxembourg funds from the ING Group. Thanks to a strategic partnership with ING Solutions Investment Management (ISIM), the Luxembourg-based ING Group subsidiary, the bank has opened up new investment opportunities for its Private Banking clients in Poland. This expansion of the offering responds to the growing demand from Polish clients for products that provide broad access to strategies investing in international markets around the world. Investors seeking solutions with a diversified risk profile can choose from four strategies that invest both in funds and directly in equities and debt instruments: ING Impact Fund Moderate, ING Impact Fund Balanced, ING Impact Fund Active, and ING Impact Fund Dynamic. The offering also includes subfunds investing in index funds and ETFs, providing broad exposure to global markets: ING Global Index Portfolio Conservative, ING Global Index Portfolio Balanced, ING Global Index Portfolio Active, and ING Global Index Portfolio Dynamic.

More information

ING Lease shortens the path to leasing

ING Lease (Poland) has launched a partnership with Notus Finanse, a financial intermediary. Entrepreneurs have gained new access to leasing tailored to their company's individual needs. The offer includes financing for vehicles, machinery, and equipment essential for daily operations. The partnership was designed for entrepreneurs who expect not only competitive financing terms but also efficient and transparent service. Notus Finanse advisors will be able to offer their clients leasing solutions tailored to their business and investment needs, and present detailed offers in a dedicated ING Lease app. The entire process, from submitting an application to signing the agreement, can be completed online, without the need to visit a branch.

More information

ING has launched a pilot of its GenAI-based AI Assistant in ING Business

As part of a pilot project, ING has made an AI Assistant based on GenAI technology available to selected ING Business users. This is the first solution of its kind at ING. Implementation for all ING Business users is planned for Q1 2026. The AI Assistant will answer the simplest and most frequently asked questions about banking in ING Business, helping customers quickly obtain information without the need to contact a consultant. After logging into the ING Business system and launching a chat, the customer will connect with an AI-powered chatbot that will recognize the user's question intent and prepare a response. If necessary, the customer will be able to request a connection with a specialist.

More information

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 75% of a yearly net profit of the Bank, in adherence to the rules of prudent management taking into account the development plans of the Bank and the Bank Group and the related capital needs and any and all regulatory requirements which the Bank shall comply with and taking into account the adopted Best Practice for GPW Listed Companies.

A proposal to pay a dividend in the amount higher than the dividend ratio referred to in point 1 is possible when it is justified by the financial standing of the Bank (e.g. from undivided profit from previous years or reserve capital allocated for dividend payments) and provided that all other requirements set out in the law, guidelines of the PFSA 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, in particular:

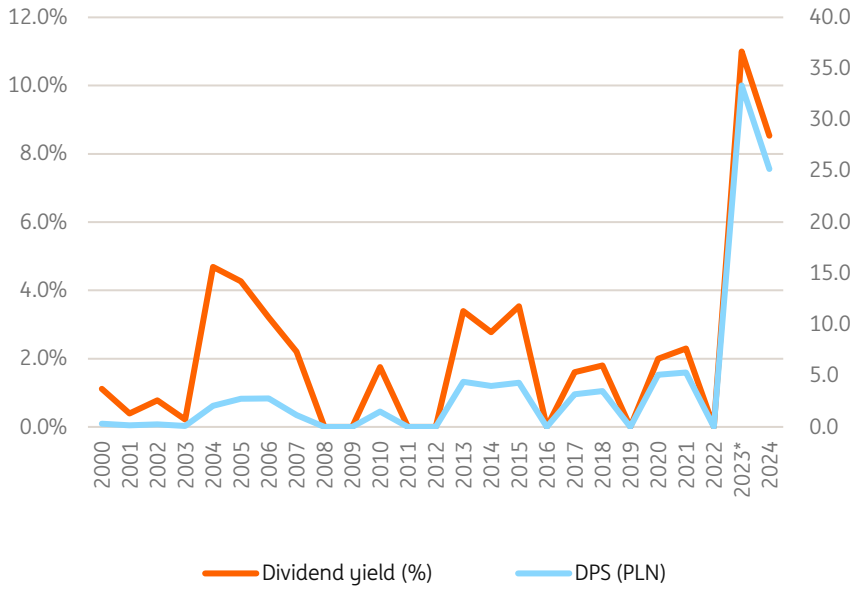
- minimum common equity Tier 1 (CET1) at the level of 4.5% + 56.25% * P2R + combined buffer requirement[1] + P2G,
- minimum Tier 1 (T1) at the level of 6% + 75% * P2R + combined buffer requirement[1] + P2G,
- minimum total capital ratio (TCR) at the level of 8% + P2R + combined buffer requirement[1] + P2G,

where the footnote [1] means the combined buffer requirement binding in a year of dividend payment or the combined buffer requirement binding on a date indicated by the PFSA.

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.

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Calendar for 2026

10 February	**Report for Q4 2025 (preliminary data)**
5 March	Annual report for 2025
30 April	Report for Q1 2026
30 July	Report for Q2 2026
29 October	Report for Q3 2026

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.

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