

# ING Bank Śląski S.A. Group

Information on preliminary unaudited consolidated financial  
results of the ING Bank Śląski S.A. Capital Group  
for the Q4 2025

The data contained in this document are of the preliminary and estimated nature. The final financials will be presented in the consolidated annual report of the Bank Group for the year ended 31 December 2025 and in the annual report of the Bank for the year ended 31 December 2025, which will be published on 5 March 2026.







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## THE MOST IMPORTANT FINANCIAL AND BUSINESS DATA

In 2025, ING Bank Śląski's consolidated net profit amounted to PLN 4,633 million, which means an increase of 6.0% compared to the same period last year. ING Bank Śląski Group recorded an increase in the basic commercial volumes - gross loans by 8.2% y/y and deposits by 7.0% y/y.

### Key financial data of ING Bank Śląski Group for 2025 year compared to the same period last year:

- the result on the basic activity increased by 5.0% to PLN 11,805 million, including:
  - net interest income increased by 1.7% to PLN 8,871 million,
  - net commission income improved by 2.8% to PLN 2,359 million,
- total costs (including the tax on certain financial institutions) increased by 8.2% to PLN 5,085 million,
- impairment for expected credit losses decreased by 17.2% to PLN 782 million,
- gross profit increased by 6.9% to PLN 5,927 million,
- net profit increased by 6.0% to PLN 4,633 million,
- the return on equity (ROE) reached 24.6% compared to 26.7% last year,
- the cost to income ratio (C/I) was 42.9% compared to 41.7% in the previous year,
- the net interest margin reached 3.27% compared to 3.52% last year,
- the total capital ratio was 14.98% compared with 15.67% in the previous year.

### Key business results of ING Bank Śląski Group achieved after 2025 year compared to the last year:

- increase in gross value of loans to customers by 8.2% to PLN 181.1 billion, including:
  - gross loans to retail clients - increase by 12.8% to PLN 80.4 billion,
  - gross loans to corporate clients - increase by 4.8% to PLN 100.7 billion,
- increase in deposits by 7.0% to PLN 233.4 billion, including:
  - deposits from retail clients - increase by 8.3% to PLN 136.1 billion,
  - deposits from corporate clients - increase by 5.2% to PLN 97.3 billion.

### Key financial data of ING Bank Śląski for 2025 year compared to the last year:

- net profit increased by 6.0% to PLN 4,633 million,
- total assets increased by 8.1% to PLN 275.7 billion,
- equity increased by 24.4% to PLN 21.3 billion,
- the total capital ratio was 16.35% compared with 16.45% in the previous year.



# SELECTED FINANCIAL DATA AND KEY EFFECTIVENESS RATIOS

## Selected financial data from consolidated financial statements

|   | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  | change<br>4Q 2025/<br>4Q 2025 | change<br>year 2025/<br>year 2024 |
|---|---|---|---|---|-------------------------------|-----------------------------------|
|   | the period<br>from 1 Oct 2025<br>to 31 Dec 2025 | the period<br>from 1 Jan 2025<br>to 31 Dec 2025 | the period<br>from 1 Oct 2024<br>to 31 Dec 2024 | the period<br>from 1 Jan 2024<br>to 31 Dec 2024 |                               |                                   |
| Net interest income   | 2,295   | 8,871   | 2,261   | 8,725   | 1.5%                          | 1.7%                              |
| Net commission income   | 598   | 2,359   | 565   | 2,294   | 5.8%                          | 2.8%                              |
| Net income on basic activities                                  | 3,040   | 11,805  | 2,890   | 11,246  | 5.2%                          | 5.0%                              |
| Gross profit  | 1,680   | 5,927   | 1,601   | 5,545   | 4.9%                          | 6.9%                              |
| Net profit attributable to shareholders of ING Bank Śląski S.A. | 1,372   | 4,633   | 1,309   | 4,369   | 4.8%                          | 6.0%                              |
| Earnings per ordinary share (in PLN)                            | 10.54   | 35.59   | 10.06   | 33.57   | 4.8%                          | 6.0%                              |

|   | 31 Dec 2025 | 30 Sep 2025 | 31 Dec 2024 | change Q/Q<br>(31 Dec 2025/<br>30 Sep 2025) | change y/y<br>(2025/2024) |
|---|-------------|-------------|-------------|---|---------------------------|
| Total assets  | 282,025     | 282,996     | 260,359     | -0.3%                                       | 8.3%                      |
| Share capital   | 130         | 130         | 130         | 0.0%  | 0.0%                      |
| Equity attributable to shareholders of ING Bank Śląski S.A. | 21,342      | 19,154      | 17,170      | 11.4%                                       | 24.3%                     |
| Book value per share (in PLN)                               | 164.04      | 147.23      | 131.98      | 11.4%                                       | 24.3%                     |

## Key consolidated performance indicators

| as at                                  | 31 Dec 2025 | 30 Sep 2025 | 31 Dec 2024 | change Q/Q<br>(31 Dec 2025/<br>30 Sep 2025) | change y/y<br>(2025/2024) |
|--|-------------|-------------|-------------|---|---------------------------|
| <b>C/I</b> - cost/income ratio         | 42.9%       | 44.3%       | 41.7%       | -1.4 p.p.                                   | 1.2 p.p.                  |
| <b>ROA</b> - return on assets          | 1.7%        | 1.7%        | 1.7%        | 0 p.p.                                      | 0 p.p.                    |
| <b>ROE</b> - return on equity          | 24.6%       | 25.7%       | 26.7%       | -1.1 p.p.                                   | -2.1 p.p.                 |
| <b>NIM</b> - net interest margin       | 3.27%       | 3.33%       | 3.52%       | -0.05 p.p.                                  | -0.24 p.p.                |
| <b>L/D</b> - loan-to-deposit ratio     | 76.6%       | 75.3%       | 75.3%       | 1.4 p.p.                                    | 1.3 p.p.                  |
| <b>Total capital ratio</b>             | 14.98%      | 14.87%      | 15.67%      | 0.11 p.p.                                   | -0.69 p.p.                |
| <b>Total capital ratio of the Bank</b> | 16.35%      | 16.37%      | 16.45%      | -0.02 p.p.                                  | -0.10 p.p.                |

### Explanations:

**C/I** - cost/income ratio – general and administrative expenses to net income on basic activities.

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

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

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

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

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



## Consolidated income statement

|  | Note     | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|----------|---|---|---|---|
|  |          | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| Interest income  |          | 3,487   | 13,812  | 3,410   | 13,112  |
| calculated using the effective interest rate method  |          | 3,393   | 13,297  | 3,243   | 12,365  |
| other interest income  |          | 94  | 515   | 167   | 747   |
| Interest expense   |          | -1,192  | -4,941  | -1,149  | -4,387  |
| <b>Net interest income</b>   | <b>1</b> | <b>2,295</b>                                    | <b>8,871</b>                                    | <b>2,261</b>                                    | <b>8,725</b>                                    |
| Commission income  |          | 753   | 2,987   | 722   | 2,887   |
| Commission expense   |          | -155  | -628  | -157  | -593  |
| <b>Net commission income</b>   | <b>2</b> | <b>598</b>                                      | <b>2,359</b>                                    | <b>565</b>                                      | <b>2,294</b>                                    |
| Net income on financial instruments measured at fair value through profit or loss and FX result                    | <b>3</b> | 126   | 521   | 60  | 198   |
| Net income on the sale of securities measured at amortised cost  |          | -   | -4  | 1   | -6  |
| Net income on the sale of securities measured at fair value through other comprehensive income and dividend income |          | 43  | 59  | -18   | -3  |
| Net (loss)/income on hedge accounting  | <b>4</b> | -25   | -15   | -4  | 10  |
| Net (loss)/income on other basic activities  |          | 3   | 14  | 25  | 28  |
| <b>Net income on basic activities</b>  |          | <b>3,040</b>                                    | <b>11,805</b>                                   | <b>2,890</b>                                    | <b>11,246</b>                                   |
| General and administrative expenses  | <b>5</b> | -980  | -4,284  | -934  | -3,958  |
| Impairment for expected credit losses  |          | -130  | -782  | -108  | -944  |
| of which gains on sale of receivables  |          | 19  | 64  | 21  | 80  |
| Cost of legal risk of FX mortgage loans  | <b>7</b> | -59   | -60   | -65   | -92   |
| Tax on certain financial institutions  |          | -208  | -801  | -192  | -740  |
| Share of the net profits of associates measured by equity method   |          | 17  | 49  | 10  | 33  |
| <b>Gross profit</b>  |          | <b>1,680</b>                                    | <b>5,927</b>                                    | <b>1,601</b>                                    | <b>5,545</b>                                    |
| Income tax   |          | -308  | -1,294  | -292  | -1,176  |
| <b>Net profit</b>  |          | <b>1,372</b>                                    | <b>4,633</b>                                    | <b>1,309</b>                                    | <b>4,369</b>                                    |
| including attributable to shareholders of ING Bank Śląski S.A.   |          | 1,372   | 4,633   | 1,309   | 4,369   |



## Consolidated statement of comprehensive income

|  | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| Net profit for the reporting period  | 1,372   | 4,633   | 1,309   | 4,369   |
| Total other comprehensive income, including:   | 820   | 2,815   | -374  | 396   |
| Items which can be reclassified to income statement, including:  | 837   | 2,794   | -384  | 384   |
| debt instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity             | -34   | 9   | -58   | 55  |
| debt instruments measured at fair value through other comprehensive income – reclassification to financial result due to sale        | -35   | -41   | 15  | 9   |
| cash flow hedge - gains on revaluation carried through equity  | 622   | 1,271   | -812  | -1,447  |
| cash flow hedge - reclassification to profit or loss   | 284   | 1,555   | 471   | 1,767   |
| Items which will not be reclassified to income statement, including:   | -17   | 21  | 10  | 12  |
| equity financial instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity | -12   | 26  | 13  | 15  |
| actuarial gains/losses   | -5  | -5  | -3  | -3  |
| Net comprehensive income for the reporting period  | 2,192   | 7,448   | 935   | 4,765   |
| including attributable to shareholders of ING Bank Śląski S.A.   | 2,192   | 7,448   | 935   | 4,765   |



Consolidated statement of financial position

| as at   |      |                |                |                |
|---|------|----------------|----------------|----------------|
|   | Note | 31 Dec 2025    | 30 Sep 2025    | 31 Dec 2024    |
| <b>Assets</b>   |      |                |                |                |
| Cash and cash equivalents   |      | 7,310          | 8,457          | 8,361          |
| Loans and other receivables to other banks                          |      | 23,954         | 23,203         | 21,635         |
| Financial assets measured at fair value through profit or loss      |      | 2,340          | 1,456          | 1,948          |
| Derivative hedge instruments  |      | 73             | 126            | 61             |
| Investment securities   |      | 65,556         | 60,635         | 58,992         |
| Transferred assets  |      | -              | 7,940          | 179            |
| Loans and other receivables to customers measured at amortised cost | 8    | 180,309        | 178,576        | 166,677        |
| Investments in associates accounted for using the equity method     |      | 204            | 187            | 185            |
| Property, plant and equipment                                       |      | 938            | 947            | 1,011          |
| Intangible assets   |      | 551            | 532            | 457            |
| Current income tax assets   |      | 12             | 12             | 14             |
| Deferred tax assets   |      | 621            | 652            | 690            |
| Other assets  |      | 157            | 273            | 149            |
| <b>Total assets</b>   |      | <b>282,025</b> | <b>282,996</b> | <b>260,359</b> |

| as at   |      |                |                |                |
|---|------|----------------|----------------|----------------|
|   | Note | 31 Dec 2025    | 30 Sep 2025    | 31 Dec 2024    |
| <b>Liabilities</b>  |      |                |                |                |
| Liabilities to other banks  |      | 15,042         | 14,746         | 15,468         |
| Financial liabilities measured at fair value through profit or loss |      | 916            | 926            | 1,400          |
| Derivative hedge instruments  |      | 77             | 129            | 83             |
| Liabilities to customers  | 9    | 235,328        | 239,986        | 219,996        |
| Liabilities from debt securities issued                             |      | 1,521          | 1,501          | 509            |
| Subordinated liabilities  |      | 2,548          | 1,497          | 1,499          |
| Provisions  |      | 643            | 607            | 636            |
| Current income tax liabilities                                      |      | 925            | 697            | 16             |
| Deferred tax loss   |      | -              | -              | 1              |
| Other liabilities   |      | 3,684          | 3,753          | 3,581          |
| <b>Total liabilities</b>  |      | <b>260,683</b> | <b>263,842</b> | <b>243,189</b> |
| <b>Equity</b>   |      |                |                |                |
| Share capital   |      | 130            | 130            | 130            |
| Share premium   |      | 956            | 956            | 956            |
| Accumulated other comprehensive income                              |      | -1,884         | -2,704         | -4,699         |
| Retained earnings   |      | 22,149         | 20,772         | 20,783         |
| Own shares for the purposes of the incentive program                |      | -9             | -              | -              |
| <b>Total equity</b>   |      | <b>21,342</b>  | <b>19,154</b>  | <b>17,170</b>  |
| including attributable to shareholders of ING Bank Śląski S.A.      |      | 21,342         | 19,154         | 17,170         |
| <b>Total liabilities and equity</b>                                 |      | <b>282,025</b> | <b>282,996</b> | <b>260,359</b> |



## ADDITIONAL INFORMATION

### 1. Net interest income

|  | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| <b>Interest income, including:</b>   | <b>3,487</b>                                    | <b>13,812</b>                                   | <b>3,410</b>                                    | <b>13,112</b>                                   |
| <b>interest income calculated using effective interest rate method. including:</b>                 | <b>3,393</b>                                    | <b>13,297</b>                                   | <b>3,243</b>                                    | <b>12,365</b>                                   |
| interest on financial instruments measured at amortised cost                                       | 2,906   | 11,343  | 2,784   | 10,611  |
| interest on cash and cash equivalents  | 94  | 432   | 117   | 453   |
| interest on loans and other receivables to other banks   | 123   | 530   | 161   | 774   |
| interest on loans and other receivables to customers   | 2,374   | 9,134   | 2,195   | 8,281   |
| interest on investment securities  | 315   | 1,247   | 311   | 1,103   |
| interest on investment securities measured at fair value through other comprehensive income        | 487   | 1,954   | 459   | 1,754   |
| <b>other interest income, including:</b>   | <b>94</b>                                       | <b>515</b>                                      | <b>167</b>                                      | <b>747</b>                                      |
| other interest income related to the settlement of valuations of cash flow hedging derivatives     | 94  | 515   | 167   | 746   |
| interest on loans and other receivables to customers measured at fair value through profit or loss | -   | -   | -   | 1   |
| <b>Interest expenses, including:</b>   | <b>-1,192</b>                                   | <b>-4,941</b>                                   | <b>-1,149</b>                                   | <b>-4,387</b>                                   |
| interest on deposits from other banks  | -143  | -604  | -200  | -789  |
| interest on deposits from customers  | -939  | -3,890  | -826  | -3,050  |
| interest on issue of debt securities   | -20   | -44   | -9  | -31   |
| interest on subordinated liabilities   | -22   | -66   | -18   | -80   |
| interest on lease liabilities  | -4  | -17   | -4  | -18   |
| other interest cost related to the settlement of valuations of cash flow hedging derivatives       | -64   | -320  | -92   | -419  |
| <b>Net interest income</b>   | <b>2,295</b>                                    | <b>8,871</b>                                    | <b>2,261</b>                                    | <b>8,725</b>                                    |

### 2. Net commission income

|  | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| <b>Commission income, including:</b>                 | <b>753</b>                                      | <b>2,987</b>                                    | <b>722</b>                                      | <b>2,887</b>                                    |
| transaction margin on currency exchange transactions | 181   | 714   | 185   | 717   |
| payment and credit cards                             | 159   | 670   | 160   | 647   |
| lending  | 120   | 501   | 120   | 502   |
| maintenance of customer accounts                     | 134   | 514   | 127   | 484   |
| insurance product offering commissions               | 68  | 264   | 60  | 244   |
| participation units distribution fees                | 37  | 130   | 27  | 95  |
| factoring and lease contracts commissions            | 18  | 59  | 14  | 61  |
| brokerage activity fees                              | 14  | 58  | 12  | 52  |
| fiduciary and custodian fees                         | 2   | 6   | 2   | 21  |
| other commission                                     | 20  | 71  | 15  | 64  |
| <b>Commission expenses, including:</b>               | <b>-155</b>                                     | <b>-628</b>                                     | <b>-157</b>                                     | <b>-593</b>                                     |
| payment and credit cards fees                        | -85   | -357  | -86   | -336  |
| <b>Net commission income</b>                         | <b>598</b>                                      | <b>2,359</b>                                    | <b>565</b>                                      | <b>2,294</b>                                    |





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

|  | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| FX result and net income on interest rate derivatives. including | 97  | 410   | 56  | 205   |
| FX result  | 199   | 120   | 82  | 145   |
| currency derivatives   | -102  | 290   | -26   | 60  |
| Net income on interest rate derivatives                          | 19  | 69  | -6  | -41   |
| Net income on debt instruments held for trading                  | 7   | 32  | 5   | 20  |
| Net income on repo transactions                                  | 3   | 10  | 5   | 14  |
| <b>Total</b>   | <b>126</b>                                      | <b>521</b>                                      | <b>60</b>                                       | <b>198</b>                                      |

### 4. Net (loss)/income on hedge accounting

|  | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| Net income on hedge accounting         | 19  | 45  | -6  | 10  |
| valuation of the hedged transaction    | 206   | 483   | -215  | -163  |
| valuation of the hedging transaction   | -187  | -438  | 209   | 173   |
| Cash flow hedge accounting             | -44   | -60   | 2   | -   |
| ineffectiveness under cash flow hedges | -44   | -60   | 2   | -   |
| <b>Total</b>                           | <b>-25</b>                                      | <b>-15</b>                                      | <b>-4</b>                                       | <b>10</b>                                       |

### 5. General and administrative expenses

|  | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| <b>Personnel expenses</b>  | <b>-563</b>                                     | <b>-2,125</b>                                   | <b>-541</b>                                     | <b>-2,031</b>                                   |
| <b>Other general and administrative expenses, including:</b>           | <b>-417</b>                                     | <b>-2,159</b>                                   | <b>-393</b>                                     | <b>-1,927</b>                                   |
| cost of marketing and promotion  | -62   | -220  | -49   | -189  |
| depreciation and amortisation  | -89   | -322  | -90   | -340  |
| obligatory Bank Guarantee Fund payments. of which:                     | -25   | -274  | -   | -151  |
| resolution fund  | -   | -174  | -   | -151  |
| bank guarantee fund  | -25   | -100  | -   | -   |
| fees to the Polish Financial Supervisory Commission                    | -   | -35   | -   | -29   |
| IT costs   | -119  | -578  | -122  | -493  |
| maintenance costs of buildings and real estate valuation to fair value | -36   | -148  | -42   | -160  |
| other  | -86   | -582  | -90   | -565  |
| <b>Total</b>   | <b>-980</b>                                     | <b>-4,284</b>                                   | <b>-934</b>                                     | <b>-3,958</b>                                   |

### 6. Number of employees in the ING Bank Śląski S.A. Group.

| as at       | 31 Dec 2025 | 30 Sep 2025 | 31 Dec 2024 |
|-------------|-------------|-------------|-------------|
| FTEs        | 7,646.2     | 7,753.6     | 7,946.7     |
| Individuals | 7,693       | 7,801       | 8,001       |

### 7. Cost of legal risk of FX mortgage loans

|  | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| Provisions for legal risk of FX indexed mortgage loans, including: |   |   |   |   |
| relating to loans in the Bank's portfolio                          | -48   | -48   | -36   | -62   |
| relating to repaid loans   | -11   | -12   | -29   | -30   |
| <b>Total</b>   | <b>-59</b>                                      | <b>-60</b>                                      | <b>-65</b>                                      | <b>-92</b>                                      |



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

| as at                                     |                |                                     |                |                |                                     |                |                |                                     |                |
|---|----------------|-------------------------------------|----------------|----------------|-------------------------------------|----------------|----------------|-------------------------------------|----------------|
|   | 31 Dec 2025    |                                     |                | 30 Sep 2025    |                                     |                | 31 Dec 2024    |                                     |                |
|   | gross          | impairment for expected credit loss | net            | gross          | impairment for expected credit loss | net            | gross          | impairment for expected credit loss | net            |
| <b>Loan portfolio, of which:</b>          | <b>181,152</b> | <b>-4,154</b>                       | <b>176,998</b> | <b>177,094</b> | <b>-4,472</b>                       | <b>172,622</b> | <b>167,394</b> | <b>-3,955</b>                       | <b>163,439</b> |
| <b>Corporate banking</b>                  | <b>100,728</b> | <b>-3,266</b>                       | <b>97,462</b>  | <b>98,722</b>  | <b>-3,641</b>                       | <b>95,081</b>  | <b>96,127</b>  | <b>-3,075</b>                       | <b>93,052</b>  |
| overdrafts                                | 15,569         | -312                                | 15,257         | 16,645         | -308                                | 16,337         | 14,934         | -218                                | 14,716         |
| term loans and advances                   | 59,849         | -2,455                              | 57,394         | 56,817         | -2,785                              | 54,032         | 56,318         | -2,462                              | 53,856         |
| lease receivables                         | 13,803         | -131                                | 13,672         | 13,868         | -123                                | 13,745         | 13,444         | -102                                | 13,342         |
| factoring receivables                     | 6,838          | -366                                | 6,472          | 6,832          | -423                                | 6,409          | 6,860          | -289                                | 6,571          |
| debt securities (corporate and municipal) | 4,669          | -2                                  | 4,667          | 4,560          | -2                                  | 4,558          | 4,571          | -4                                  | 4,567          |
| <b>Retail banking</b>                     | <b>80,424</b>  | <b>-888</b>                         | <b>79,536</b>  | <b>78,372</b>  | <b>-831</b>                         | <b>77,541</b>  | <b>71,267</b>  | <b>-880</b>                         | <b>70,387</b>  |
| mortgages                                 | 69,268         | -172                                | 69,096         | 67,563         | -174                                | 67,389         | 61,295         | -181                                | 61,114         |
| overdrafts                                | 687            | -69                                 | 618            | 693            | -63                                 | 630            | 688            | -64                                 | 624            |
| other loans and advances                  | 10,469         | -647                                | 9,822          | 10,116         | -594                                | 9,522          | 9,284          | -635                                | 8,649          |
| <b>Other receivables, of which:</b>       | <b>3,311</b>   | <b>-</b>                            | <b>3,311</b>   | <b>5,954</b>   | <b>-</b>                            | <b>5,954</b>   | <b>3,238</b>   | <b>-</b>                            | <b>3,238</b>   |
| reverse repo transactions                 | -              | -                                   | -              | 3,914          | -                                   | 3,914          | 1,040          | -                                   | 1,040          |
| call account deposits placed              | 1,788          | -                                   | 1,788          | 875            | -                                   | 875            | 759            | -                                   | 759            |
| other                                     | 1,523          | -                                   | 1,523          | 1,165          | -                                   | 1,165          | 1,439          | -                                   | 1,439          |
| <b>Total</b>                              | <b>184,463</b> | <b>-4,154</b>                       | <b>180,309</b> | <b>183,048</b> | <b>-4,472</b>                       | <b>178,576</b> | <b>170,632</b> | <b>-3,955</b>                       | <b>166,677</b> |



## Quality of loan portfolio

| as at                    |                |                                     |                |                |                                     |                |                |                                     |                |
|--------------------------|----------------|-------------------------------------|----------------|----------------|-------------------------------------|----------------|----------------|-------------------------------------|----------------|
|                          | 31 Dec 2025    |                                     |                | 30 Sep 2025    |                                     |                | 31 Dec 2024    |                                     |                |
|                          | gross          | impairment for expected credit loss | net            | gross          | impairment for expected credit loss | net            | gross          | impairment for expected credit loss | net            |
| <b>Corporate banking</b> | <b>100,728</b> | <b>-3,266</b>                       | <b>97,462</b>  | <b>98,722</b>  | <b>-3,641</b>                       | <b>95,081</b>  | <b>96,127</b>  | <b>-3,075</b>                       | <b>93,052</b>  |
| assets in Stage 1        | 83,260         | -134                                | 83,126         | 80,994         | -140                                | 80,854         | 77,535         | -136                                | 77,399         |
| assets in Stage 2        | 11,634         | -393                                | 11,241         | 11,655         | -400                                | 11,255         | 13,088         | -394                                | 12,694         |
| assets in Stage 3        | 5,795          | -2,739                              | 3,056          | 6,034          | -3,101                              | 2,933          | 5,457          | -2,545                              | 2,912          |
| POCI assets              | 39             | -                                   | 39             | 39             | -                                   | 39             | 47             | -                                   | 47             |
| <b>Retail banking</b>    | <b>80,424</b>  | <b>-888</b>                         | <b>79,536</b>  | <b>78,372</b>  | <b>-831</b>                         | <b>77,541</b>  | <b>71,267</b>  | <b>-880</b>                         | <b>70,387</b>  |
| assets in Stage 1        | 77,179         | -109                                | 77,070         | 75,317         | -102                                | 75,215         | 62,124         | -105                                | 62,019         |
| assets in Stage 2        | 2,258          | -165                                | 2,093          | 2,092          | -140                                | 1,952          | 8,185          | -172                                | 8,013          |
| assets in Stage 3        | 984            | -614                                | 370            | 960            | -589                                | 371            | 955            | -603                                | 352            |
| POCI assets              | 3              | -                                   | 3              | 3              | -                                   | 3              | 3              | -                                   | 3              |
| <b>Total. of which:</b>  | <b>181,152</b> | <b>-4,154</b>                       | <b>176,998</b> | <b>177,094</b> | <b>-4,472</b>                       | <b>172,622</b> | <b>167,394</b> | <b>-3,955</b>                       | <b>163,439</b> |
| assets in Stage 1        | 160,439        | -243                                | 160,196        | 156,311        | -242                                | 156,069        | 139,659        | -241                                | 139,418        |
| assets in Stage 2        | 13,892         | -558                                | 13,334         | 13,747         | -540                                | 13,207         | 21,273         | -566                                | 20,707         |
| assets in Stage 3        | 6,779          | -3,353                              | 3,426          | 6,994          | -3,690                              | 3,304          | 6,412          | -3,148                              | 3,264          |
| POCI assets              | 42             | -                                   | 42             | 42             | -                                   | 42             | 50             | -                                   | 50             |



## 9. Liabilities to customers

| as at                                   | 31 Dec 2025    | 30 Sep 2025    | 31 Dec 2024    |
|---|----------------|----------------|----------------|
| <b>Deposits, including:</b>             | <b>233 356</b> | <b>230 214</b> | <b>218 148</b> |
| <b>Corporate banking</b>                | <b>97 305</b>  | <b>95 759</b>  | <b>92 474</b>  |
| current deposits                        | 66 135         | 60 282         | 60 947         |
| including O/N deposits                  | 5 777          | 5 748          | 5 045          |
| saving deposits                         | 20 941         | 21 246         | 20 010         |
| term deposits                           | 10 229         | 14 231         | 11 517         |
| <b>Retail banking</b>                   | <b>136 051</b> | <b>134 455</b> | <b>125 674</b> |
| current deposits                        | 34 998         | 35 118         | 31 850         |
| saving deposits                         | 81 942         | 79 758         | 76 338         |
| term deposits                           | 19 111         | 19 579         | 17 486         |
| <b>Other liabilities, including:</b>    | <b>1 972</b>   | <b>9 772</b>   | <b>1 848</b>   |
| liabilities under repurchase agreements | -              | 7 883          | -              |
| call deposits                           | 872            | 754            | 751            |
| call account deposits received          | 45             | 12             | 7              |
| other                                   | 1 055          | 1 123          | 1 090          |
| <b>Total</b>                            | <b>235 328</b> | <b>239 986</b> | <b>219 996</b> |

## 10. Total capital ratio

| as at   | 31 Dec 2025    | 30 Sep 2025    | 31 Dec 2024    |
|---|----------------|----------------|----------------|
| <b>A. Own equity in the consolidated statement of financial position, including:</b>  | <b>21,342</b>  | <b>19,154</b>  | <b>17,170</b>  |
| <b>A.I. Own equity included in the own funds calculation</b>  | <b>18,732</b>  | <b>18,823</b>  | <b>18,743</b>  |
| A.II. Own equity excluded from own funds calculation  | 2,610          | 331            | -1,573         |
| <b>B. Other elements of own funds (decreases and increases), including:</b>   | <b>467</b>     | <b>39</b>      | <b>858</b>     |
| value adjustments due to prudent valuation requirements   | -42            | -44            | -35            |
| goodwill and other intangible assets  | -481           | -498           | -495           |
| deferred tax assets based on future profitability and not arising from temporary differences after deducting related income tax liabilities | -              | -              | -1             |
| shortfall in credit risk adjustments against expected losses under the IRB approach   | -243           | -695           | -202           |
| shortfall in coverage for non-performing exposures  | -82            | -56            | -22            |
| transitional adjustments to common equity Tier 1 capital  | 283            | 216            | 249            |
| equity instruments qualifying as Tier 2 capital   | 1,030          | 1,116          | 1,340          |
| surplus of provisions over the expected credit losses under the IRB Approach  | 2              | -              | 24             |
| <b>Own funds taken into account in total capital ratio calculation (A.I. + B), including:</b>   | <b>19,199</b>  | <b>18,862</b>  | <b>19,601</b>  |
| Core Tier 1 capital   | 18,167         | 17,746         | 18,237         |
| Tier 2 capital  | 1,032          | 1,116          | 1,364          |
| <b>Risk weighted assets, including:</b>   | <b>128,129</b> | <b>126,884</b> | <b>125,111</b> |
| for credit risk   | 112,030        | 110,849        | 105,612        |
| for operational risk  | 14,456         | 14,456         | 18,276         |
| other   | 1,643          | 1,579          | 1,223          |
| <b>Total capital requirements</b>   | <b>10,251</b>  | <b>10,151</b>  | <b>10,009</b>  |
| <b>Total capital ratio (TCR)</b>  | <b>14.98%</b>  | <b>14.87%</b>  | <b>15.67%</b>  |
| minimum required level  | 12.50%         | 12.50%         | 11.51%         |
| surplus TCR ratio   | 2.48 p.p.      | 2.37 p.p.      | 4.16 p.p.      |
| <b>Tier 1 ratio (T1)</b>  | <b>14.18%</b>  | <b>13.99%</b>  | <b>14.58%</b>  |
| minimum required level  | 10.50%         | 10.50%         | 9.51%          |
| surplus T1 ratio  | 3.68 p.p.      | 3.49 p.p.      | 5.07 p.p.      |





## Transitional provisions

In the calculation of capital ratios, the Group applies a temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR Regulation. In addition, as at 31 December 2024, the Group used transitional provisions to mitigate the impact of the implementation of IFRS 9 on the level of own funds. If the Group did not apply the transition provisions. the Group's capital ratios would be as follows:

| as at                     | 31 Dec 2025  | 30 Sep 2025 | 31 Dec 2024 |
|---------------------------|--|-------------|-------------|
|                           | the level of capital ratios without transitional provisions:   |             |             |
|                           | for the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR         |             |             |
|                           | 1. for the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR; and |             |             |
|                           | 2. to mitigate the impact of IFRS 9 implementation on the level of own funds   |             |             |
| Total capital ratio (TCR) | 14.78%   | 14.71%      | 15.49%      |
| Tier 1 capital ratio      | 13.98%   | 13.83%      | 14.40%      |

## 11. Income statement by segment

| as at  | Q4 2025 YTD                                |                           |        | Q4 2024 YTD                                |                           |        |
|--|--|---------------------------|--------|--|---------------------------|--------|
|  | Retail banking segment                     | Corporate banking segment | TOTAL  | Retail banking segment                     | Corporate banking segment | TOTAL  |
|  | the period from 01 Jan 2025 to 31 Dec 2025 |                           |        | the period from 01 Jan 2024 to 31 Dec 2024 |                           |        |
| Income total   | 5,277                                      | 6,528                     | 11,805 | 4,901                                      | 6,345                     | 11,246 |
| net interest income  | 4,354                                      | 4,517                     | 8,871  | 4,153                                      | 4,572                     | 8,725  |
| net commission income, including:  | 718  | 1,641                     | 2,359  | 671  | 1,623                     | 2,294  |
| commission income, including:  | 1,098                                      | 1,889                     | 2,987  | 1,026                                      | 1,861                     | 2,887  |
| transaction margin on currency exchange transactions                       | 84   | 630                       | 714    | 83   | 634                       | 717    |
| account maintenance fees   | 111  | 403                       | 514    | 113  | 371                       | 484    |
| lending commissions  | 23   | 478                       | 501    | 23   | 479                       | 502    |
| payment and credit cards fees  | 474  | 196                       | 670    | 460  | 187                       | 647    |
| participation units distribution fees                                      | 130  | -                         | 130    | 95   | -                         | 95     |
| insurance product offering commissions                                     | 223  | 41                        | 264    | 205  | 39                        | 244    |
| factoring and lease contracts commissions                                  | -  | 59                        | 59     | -  | 61                        | 61     |
| other commissions  | 53   | 82                        | 135    | 47   | 90                        | 137    |
| commission expenses  | -380                                       | -248                      | -628   | -355                                       | -238                      | -593   |
| other income/expenses  | 205  | 370                       | 575    | 77   | 150                       | 227    |
| General and administrative expenses  | -2,178                                     | -2,106                    | -4,284 | -1,978                                     | -1,980                    | -3,958 |
| Segment operating result   | 3,099                                      | 4,422                     | 7,521  | 2,923                                      | 4,365                     | 7,288  |
| impairment for expected credit losses                                      | -105                                       | -677                      | -782   | -29  | -915                      | -944   |
| cost of legal risk of FX mortgage loans                                    | -60  | -                         | -60    | -92  | -                         | -92    |
| tax on certain financial institutions                                      | -326                                       | -475                      | -801   | -303                                       | -437                      | -740   |
| share of profit/(loss) of associates accounted for using the equity method | 49   | -                         | 49     | 33   | -                         | 33     |
| Gross profit   | 2,657                                      | 3,270                     | 5,927  | 2,532                                      | 3,013                     | 5,545  |
| Income tax   | -  | -                         | -1,294 | -  | -                         | -1,176 |
| Net profit   | -  | -                         | 4,633  | -  | -                         | 4,369  |
| of which attributable to shareholders of ING Bank Śląski S.A.              | -  | -                         | 4,633  | -  | -                         | 4,369  |



# DATA OF ING BANK ŚLĄSKI S.A.

## Income statement

|  | Q4 2025   | Q4 2025<br>YTD                                  | Q4 2024   | Q4 2024<br>YTD                                  |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| Interest income  | 3,345   | 13,267  | 3,266   | 12,534  |
| calculated using the effective interest rate method  | 3,251   | 12,752  | 3,100   | 11,787  |
| other interest income  | 94  | 515   | 166   | 747   |
| Interest expense   | -1,150  | -4,803  | -1,105  | -4,196  |
| <b>Net interest income</b>   | <b>2,195</b>                                    | <b>8,464</b>                                    | <b>2,161</b>                                    | <b>8,338</b>                                    |
| Commission income  | 731   | 2,911   | 708   | 2,813   |
| Commission expense   | -157  | -639  | -160  | -605  |
| <b>Net commission income</b>   | <b>574</b>                                      | <b>2,272</b>                                    | <b>548</b>                                      | <b>2,208</b>                                    |
| Net income on financial instruments measured at fair value through profit or loss and FX result                          | 126   | 519   | 60  | 196   |
| Net income on the sale of securities measured at amortised cost  | -   | -4  | 1   | -6  |
| Net income on the sale of financial assets measured at fair value through other comprehensive income and dividend income | 38  | 35  | -42   | -37   |
| Net (loss)/income on hedge accounting  | -25   | -15   | -4  | 10  |
| Net (loss)/income on other basic activities  | -2  | -6  | 13  | 13  |
| <b>Net income on basic activities</b>  | <b>2,906</b>                                    | <b>11,265</b>                                   | <b>2,737</b>                                    | <b>10,722</b>                                   |
| General and administrative expenses  | -923  | -4,071  | -886  | -3,755  |
| Impairment for expected credit losses  | -106  | -693  | -101  | -879  |
| of which gains on sale of receivables  | 19  | 64  | 21  | 80  |
| Cost of legal risk of FX mortgage loans  | -59   | -60   | -65   | -92   |
| Tax on certain financial institutions  | -208  | -801  | -192  | -740  |
| Share of the net profits of subsidiaries and associates measured by equity method  | 63  | 238   | 89  | 234   |
| <b>Gross profit</b>  | <b>1,673</b>                                    | <b>5,878</b>                                    | <b>1,582</b>                                    | <b>5,490</b>                                    |
| Income tax   | -301  | -1,245  | -273  | -1,121  |
| <b>Net profit</b>  | <b>1,372</b>                                    | <b>4,633</b>                                    | <b>1,309</b>                                    | <b>4,369</b>                                    |



Statement of comprehensive income

|  | Q4 2025   | Q4 2025 YTD                                     | Q4 2024   | Q4 2024 YTD                                     |
|--|---|---|---|---|
|  | the period from<br>1 Oct 2025<br>to 31 Dec 2025 | the period from<br>1 Jan 2025<br>to 31 Dec 2025 | the period from<br>1 Oct 2024<br>to 31 Dec 2024 | the period from<br>1 Jan 2024<br>to 31 Dec 2024 |
| Net profit for the reporting period  | 1,372   | 4,633   | 1,309   | 4,369   |
| Total other comprehensive income, including:   | 822   | 2,824   | -325  | 450   |
| Items that may be reclassified to profit or loss, including:   | 839   | 2,803   | -335  | 438   |
| debt instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity             | -34   | 9   | -58   | 55  |
| debt instruments measured at fair value through other comprehensive income – reclassification to financial result due to sale        | -35   | -41   | 15  | 9   |
| loans measured at fair value through other comprehensive income - revaluation gains / losses related to equity                       | 2   | 9   | 49  | 54  |
| cash flow hedge - gains on revaluation carried through equity  | 622   | 1,271   | -813  | -1,447  |
| cash flow hedge - reclassification to profit or loss   | 284   | 1,555   | 472   | 1,767   |
| Items that will not be reclassified to profit or loss, including:  | -17   | 21  | 10  | 12  |
| equity financial instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity | -12   | 26  | 13  | 15  |
| actuarial gains/losses   | -5  | -5  |   |   |
| Net comprehensive income for the reporting period  | 2,194   | 7,457   | 984   | 4,819   |



## Statement of financial position

| as at  | 31 Dec 2025    | 30 Sep 2025    | 31 Dec 2024    |
|--|----------------|----------------|----------------|
| <b>Assets</b>  |                |                |                |
| Cash and cash equivalents  | 7,308          | 8,454          | 8,360          |
| Loans and other receivables to other banks                                       | 26,830         | 25,991         | 25,063         |
| Financial assets measured at fair value through profit or loss                   | 2,340          | 1,456          | 1,948          |
| Derivative hedge instruments   | 73             | 126            | 61             |
| Investment securities  | 65,358         | 60,459         | 58,892         |
| Transferred assets   | -              | 7,940          | 179            |
| Loans and other receivables to customers   | 169,625        | 168,062        | 156,496        |
| Investments in subsidiaries and associates accounted for using the equity method | 2,191          | 2,128          | 1,969          |
| Property, plant and equipment  | 898            | 905            | 969            |
| Intangible assets  | 506            | 489            | 416            |
| Deferred tax assets  | 410            | 436            | 467            |
| Other assets   | 145            | 253            | 121            |
| <b>Total assets</b>  | <b>275,684</b> | <b>276,699</b> | <b>254,941</b> |

| as at   | 31 Dec 2025    | 30 Sep 2025    | 31 Dec 2024    |
|---|----------------|----------------|----------------|
| <b>Liabilities</b>  |                |                |                |
| Liabilities to other banks  | 10,348         | 10,050         | 10,803         |
| Financial liabilities measured at fair value through profit or loss | 916            | 926            | 1,400          |
| Derivative hedge instruments  | 77             | 129            | 83             |
| Liabilities to customers  | 235,412        | 240,079        | 219,941        |
| Subordinated liabilities  | 2,548          | 1,497          | 1,499          |
| Provisions  | 641            | 605            | 633            |
| Current income tax liabilities                                      | 923            | 696            | 15             |
| Other liabilities   | 3,531          | 3,619          | 3,460          |
| <b>Total liabilities</b>  | <b>254,396</b> | <b>257,601</b> | <b>237,834</b> |
| <b>Equity</b>   |                |                |                |
| Share capital   | 130            | 130            | 130            |
| Share premium   | 956            | 956            | 956            |
| Accumulated other comprehensive income                              | -1,938         | -2,760         | -4,762         |
| Retained earnings   | 22,149         | 20,772         | 20,783         |
| Own shares for the purposes of the incentive program                | -9             | -              | -              |
| <b>Total equity</b>   | <b>21,288</b>  | <b>19,098</b>  | <b>17,107</b>  |
| <b>Total liabilities and equity</b>                                 | <b>275,684</b> | <b>276,699</b> | <b>254,941</b> |