ING Bank Śląski S.A. Group

About the Group

ING Bank Śląski S.A. has been present in the Polish market since 1989. Since 1994 it has been quoted on the Warsaw Stock Exchange. In its over 30-year history, ING Bank Śląski S.A has become one of the largest banks in Poland. The Group renders services in the following areas: retail and corporate banking, leasing and factoring as well as money and capital markets. The Group serves 5.4 million clients via a fledged network of branches and state-of-the-art remote service channels.

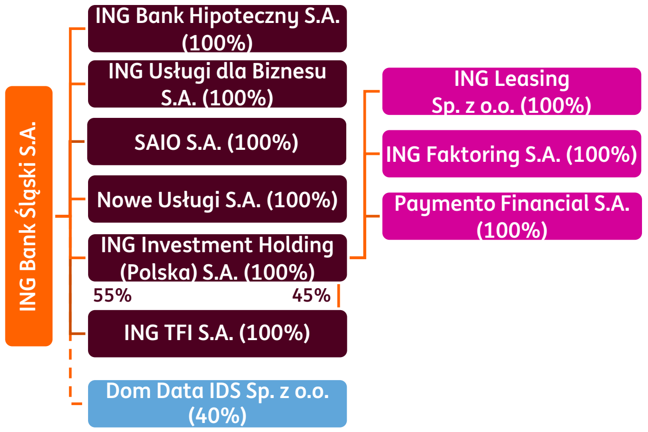
Competitive edge

- Fast organic growth capacity
- Trailblazing, innovative client service channels
- High ING brand recognition
- Strong capital base and high liquidity
- High ROE

Bank Management Board

- **Michał Bolesławski** – President of the Management Board, CEO Division
- **Joanna Erdman** – Vice-President, CRO Division
- **Marcin Giżycki** – Vice-President, Individual Clients Division
- **Bożena Graczyk** – Vice-President, CFO Division
- **Marcin Kościński** – Vice-President, Business Clients Division
- **Agnieszka Wolska** – Vice-President, Wholesale Banking Division
- **Maciej Ogórkiewicz** – Vice-President, CIO Division
- **Wojciech Sieńczyk** – Vice-President, Private Banking Clients and Investment Division
- **Alicja Żyła** – Vice-President, COO Division

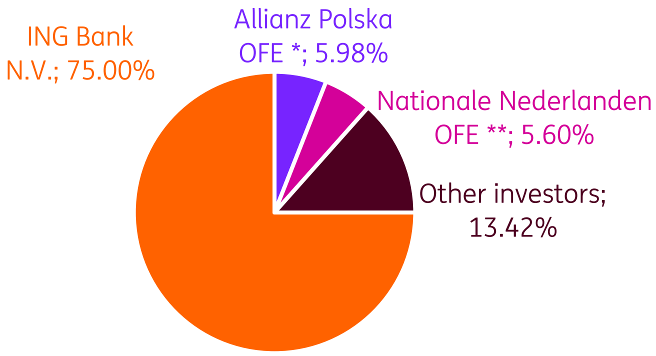
Group structure
(30 June 2026)



Bank shares

Number of shares	130,100,000
Market capitalisation (30 June 2026)	PLN 58 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banks
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders
(30 June 2026)



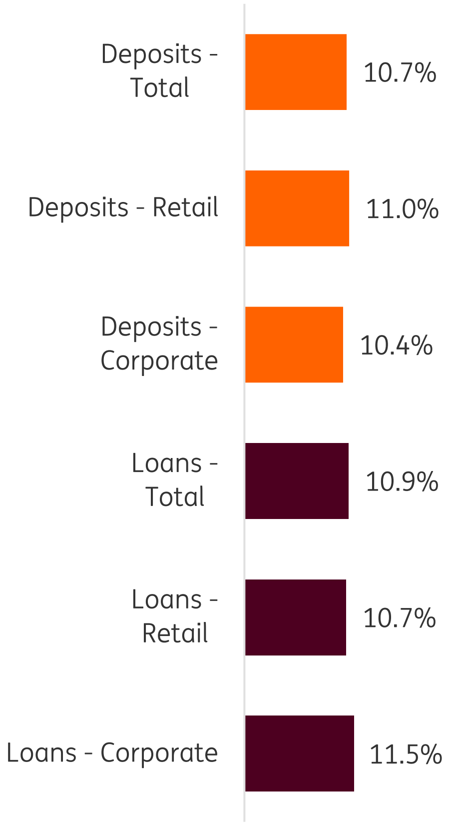
*Based on semi-annually reported assets structure of Allianz Polska OFE as at 30 June, 2026.
**Based on semi-annually reported assets structure of Nationale Nederlanden OFE as at 30 June, 2026.

ING Bank Śląski S.A. Group

Bank LT rating
(30 June 2026)

	Fitch	Moody's
Poland	A-	A2
ING Bank Śląski S.A.	A+	A2
ING Bank N.V.	AA-	A1

Market shares
(Q2 2026)



Contact details

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	2022	2023	2024	2025	Q2 2026
Total assets (PLN billion)	217.3	245.4	260.4	282.0	313.9
Net loans* (PLN billion)	153.1	154.8	163.5	177.0	185.6
Deposits** (PLN billion)	189.5	202.2	218.1	233.4	258.3
Equity (PLN billion)	9.3	16.7	17.2	21.3	19.7
Net interest income (PLN million)	5,614	8,171	8,725	8,871	4,663
Net commission income (PLN million)	2,095	2,164	2,294	2,359	1,274
Total income (PLN million)	7,722	10,678	11,279	11,854	6,275
Total costs*** (PLN million)	-3,642	-3,700	-3,958	-4,284	-2,382
Provisions (PLN million)	-1,030	-614	-1,036	-842	-252
Bank levy (PLN million)	-647	-644	-740	-801	-425
Net profit (PLN million)	1,714	4,441	4,369	4,633	2,016
Interest margin	2.75%	3.63%	3.52%	3.27%	3.18%
C***/I ratio	47.2%	34.7%	35.1%	36.1%	38.0%
Risk costs	-0.68%	-0.39%	-0.64%	-0.48%	-0.38%
ROA	0.81%	1.93%	1.73%	1.68%	1.54%
ROE	17.4%	33.9%	26.7%	24.6%	22.9%
Tier 1 ratio	14.72%	16.02%	14.58%	14.97%	13.46%
Total capital ratio	16.22%	17.41%	15.67%	15.77%	14.93%
L*TD** ratio	80.4%	76.3%	75.3%	76.6%	72.6%
NPL ratio / Stage 3 loans ratio	2.29%	2.67%	3.86%	3.77%	3.82%
Provision coverage ratio	58.6%	61.0%	48.7%	49.2%	48.2%

*excl. Eurobonds, excl. repo transactions, including loans at FV; ** excl. repo transactions; ***excl. bank levy