ING Bank Śląski S.A.

– financial and business results for Q2 2026

Warsaw, 30 July 2026

do your thing

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Introduction

to financial results and the Bank's market position

Key facts – Q2 2026

Client base

101 ths new retail clients
19 ths new corporate clients
in Q2 2026

Client volumes

Cash loans portfolio
PLN 10.2 bn
(+1.3 bn y/y)

Mortgage loans portfolio
PLN 72.5 bn
(+6.9 bn y/y)

Corporate loans portfolio
PLN 105.7 bn
(+7.3 bn y/y)

Clients' deposits
PLN 258.3 bn
(+34.7 bn y/y)

L/D - bank
72.6%

L/D - sector
66.7%

Net interest income
PLN 2,330 mn (no change q/q, +7% y/y)

Net fee and commission income
PLN 679 mn (+14% q/q, +16% y/y)

Opex
PLN 1,101 mn (-14% q/q, +4% y/y)

Cumulative ROE adjusted for MCFH
20.0% (21.4% a year earlier)

Net profit
PLN 1,193 mn
(+45% q/q, +5% y/y)

EUROMONEY AWARDS FOR EXCELLENCE 2026 POLAND BEST BANK

EUROMONEY AWARDS FOR EXCELLENCE 2026 POLAND BEST BANK FOR ESG

EUROMONEY AWARDS FOR EXCELLENCE 2026 POLAND BEST BANK FOR SUSTAINABLE FINANCE

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

Key elements of the implementation of the ‚ING. In the Beat of Life’ strategy in Q2 2026

Our vision

Most **loved** | Most **impactful** | Most **valued**

Our Promise to clients

- Undisputable customer experiences powered by digital innovation and AI / Gen AI capabilities
- Assisting clients in wealth management and making sound financial decisions
- Strategic partner in key projects shaping Poland's economy

Our Bold moves

New clients

5.43 m
Clients, including:

Retail clients: **4.81 m**
Corporate clients – **611 ths**

Investments and retirement solutions

252 ths
clients with pension product[1]

394 ths
Investing clients[2]

15%
investment market share[3]

Boosting lending activity

Mortgages **PLN 72,5 bn**

Consumer lending **4,9%** market share

Corporate **PLN 106 bn**

Factoring[4] **#3**

Modern product offering

Accounts in the subscription model

Digital Mortgage

#LeasingOnClick

Integration of KSeF with ING Accounting, Moje ING, and ING Business

Frictionless banking

Moje ING
4.7 Google Play
4.9 App Store

ING Business
4.9 Google Play
4.4 App Store

NPS **#1**

Our Advantages supporting implementation of the strategy

#1 financial brand in Poland

Combining **finance, technology** and **education** to address customers’ **evolving needs**

Modern Risk and Finance

Redefinition of the ALCO role and the establishment of a Financial Risk Committee

Transformation of **accounting processes**

Innovative technology

50% of applications migrated to Cloud

Moje ING & **ING Business** availability: **100%**

Top employer

Expansion of **benefits** and initiatives supporting **dialogue** and **strong workplace relationships**

Scalable operating model

Level of **process automation** (STP): **82%**

ESG & Sustainability

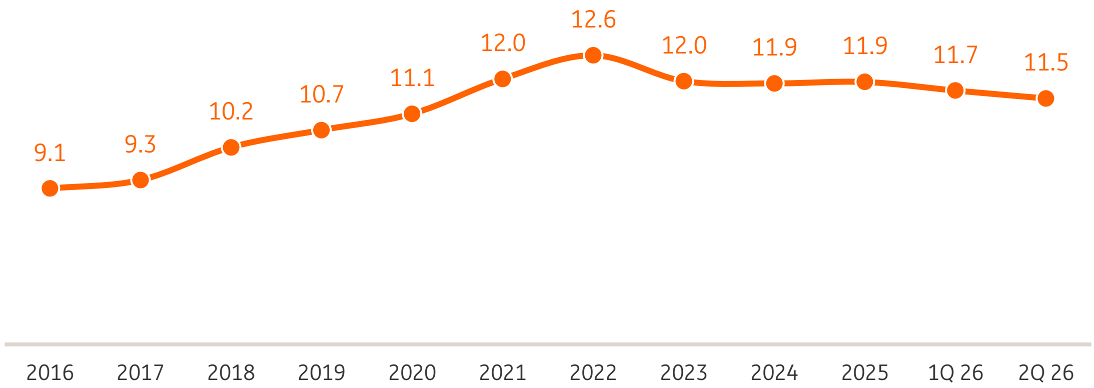
RES financing[5]: **PLN 2.9 bn**

Share of **energy-efficient** properties in new mortgage sales: **57%**

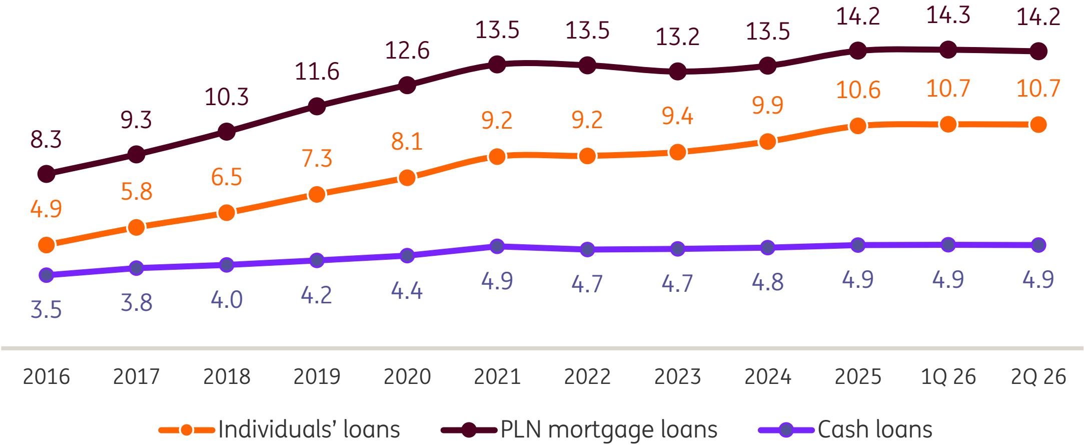
1) Defined as clients holding an IKE or IKZE account with an active investment register and a positive product balance; 2) Defined as clients with investment fund-based products (including IKE, IKZE) and/or individual brokerage accounts and a fund balance of at least PLN 100; 3) Defined as the ratio of ING TFI assets—plus the volume of bank clients' funds held with other investment fund companies and in brokerage accounts—to the total assets of investment fund companies in the capital market.; 4) Market position by the value of financed invoices; 5) Cumulative value since 2024.

Market shares

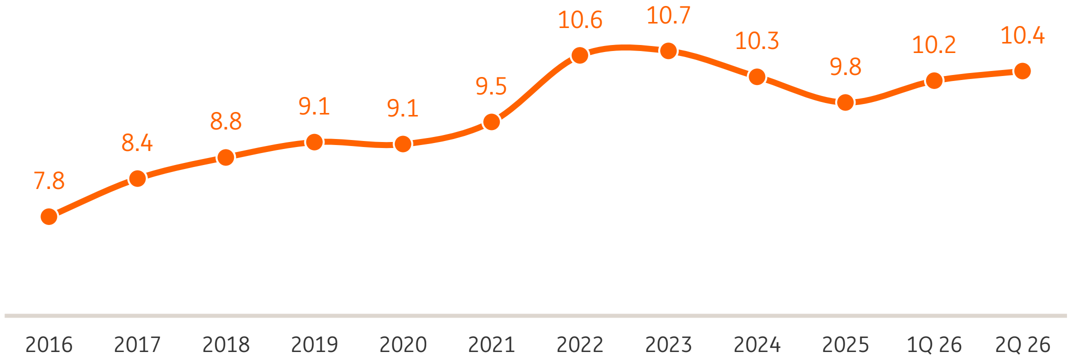
Corporate loans (%)*



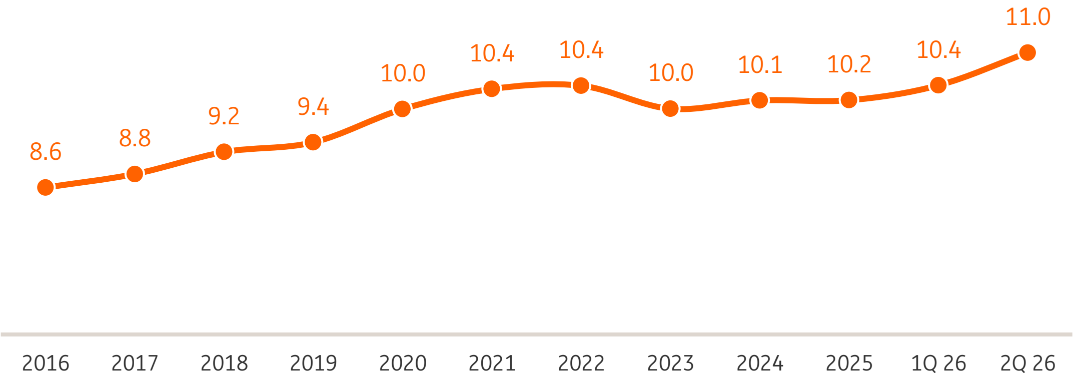
Retail loans (%)



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.

Business volumes

PLN million	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	change % q/q	change % y/y	change q/q	change y/y
Total client deposits	**218,148**	**221,180**	**223,650**	**230,214**	**233,356**	**242,489**	**258,330**	**+ 7%**	**+ 16%**	**15,841**	**34,680**
Corporate deposits	92,474	89,384	90,373	95,759	97,305	97,372	102,000	+ 5%	+ 13%	4,628	11,627
Retail deposits	125,674	131,796	133,277	134,455	136,051	145,117	156,330	+ 8%	+ 17%	11,213	23,053
Investment funds and other off-balance sheet products distributed by the Bank*	25,522	28,125	30,244	32,159	33,864	35,538	82,959	+ 133%	+ 174%	47,421	52,715
Total client loans	**167,415**	**170,431**	**174,318**	**177,104**	**181,159**	**185,202**	**189,897**	**+ 3%**	**+ 9%**	**4,695**	**15,579**
Loans to corporate banking clients incl. leasing and factoring	96,148	97,199	98,464	98,732	100,735	102,947	105,735	+ 3%	+ 7%	2,788	7,271
Loans to retail clients	71,267	73,232	75,854	78,372	80,424	82,255	84,162	+ 2%	+ 11%	1,907	8,308
Mortgage	61,295	63,117	65,508	67,563	69,268	70,823	72,455	+ 2%	+ 11%	1,632	6,947
Cash loans	8,552	8,706	8,913	9,343	9,699	9,993	10,246	+ 3%	+ 15%	253	1,333

*Full consolidation of ING TFI took place in Q2 2026.

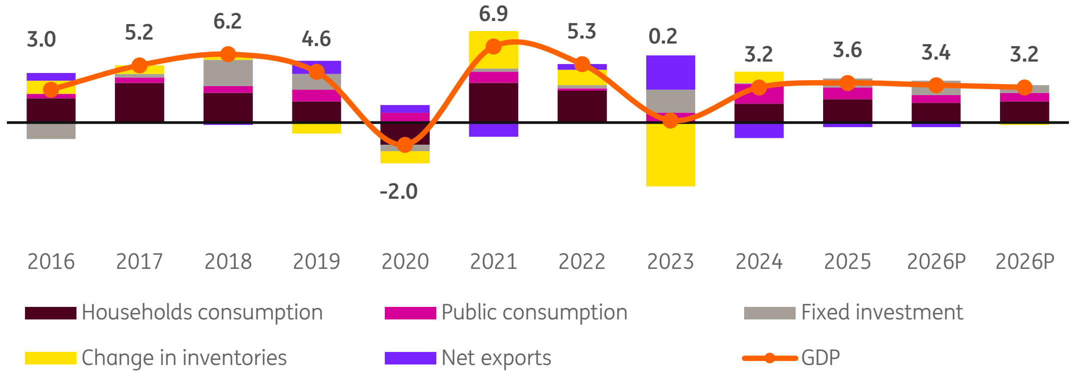
Updated information on the macroeconomic situation

according to the ING Analyses Bureau

GDP growth gains momentum after softer Q1 2026
In 2026 GDP growth of 3.4% y/y or more

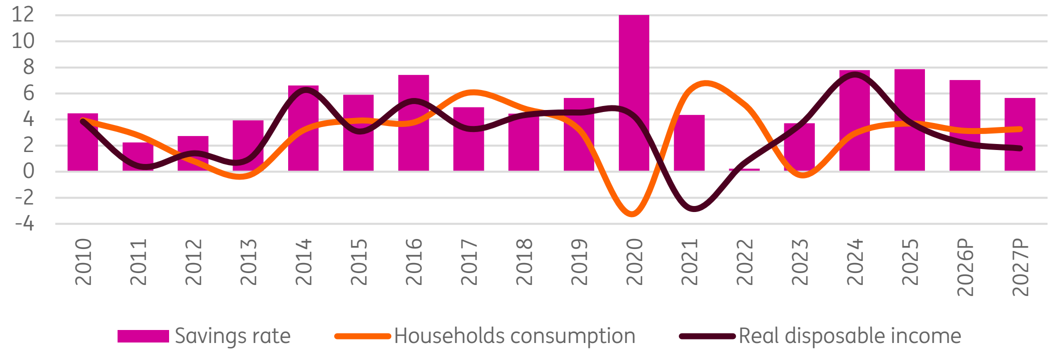
In 2026 slower consumption growth but stronger investment

GDP growth and its sources, % y/y, p. p.



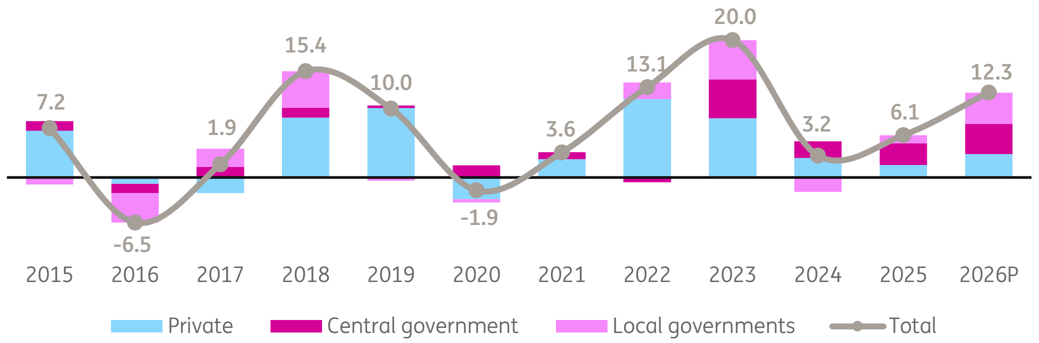
Slower income growth to trim consumption dynamics

Disposable income, households' consumption and savings rate



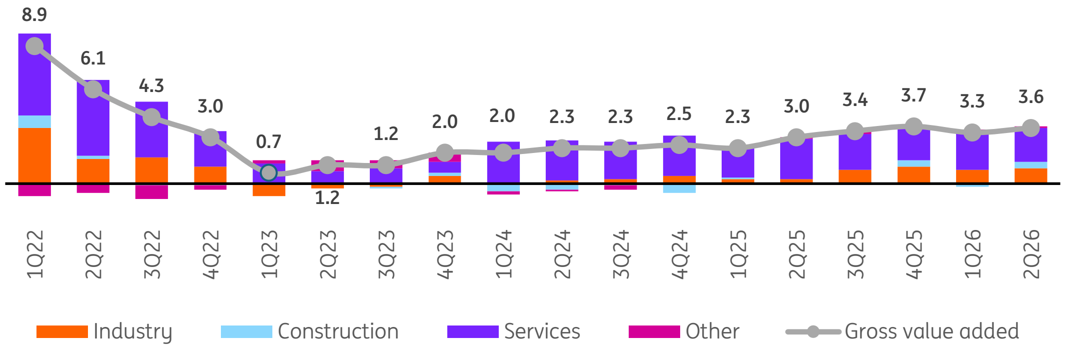
Public investment also lift private investment

Fixed investment, % y/y (nominal)



Services drive economic growth, industry recovering

Gross value added and its drivers, % y/y (real)

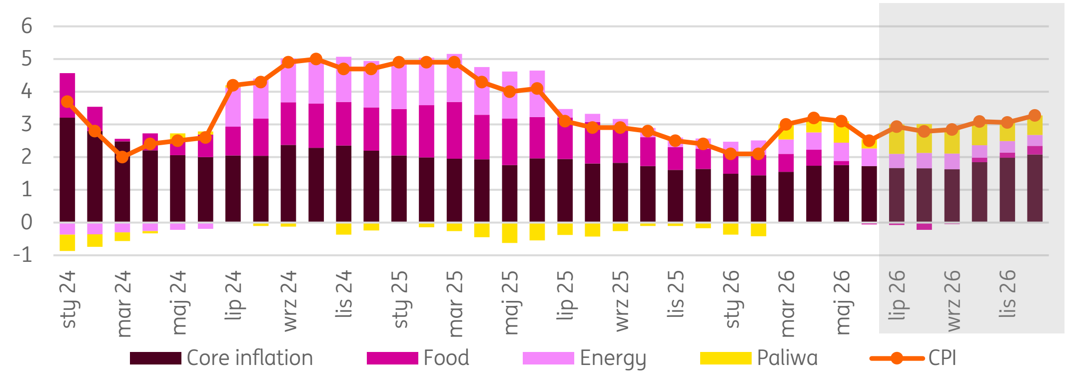


Source: Statistics Poland, Eurostat, ING.

Middle East with limited impact on inflation so far

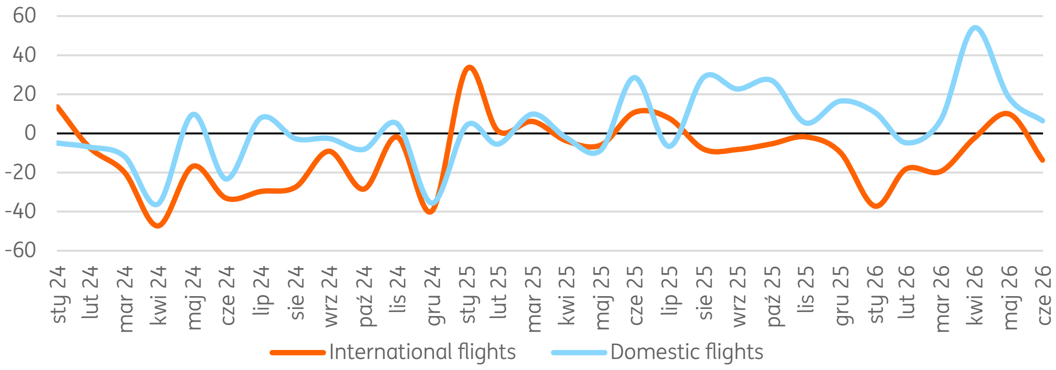
Headline inflation back to NBP target in VI'2026 after a surge

Consumer inflation (CPI) and its sources, % y/y, p. p.



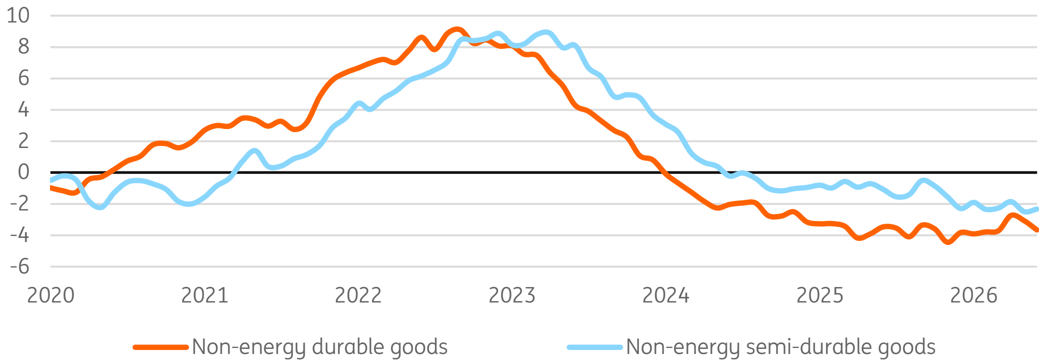
Temporary swell in prices in categories linked to fuels

Price growth in selected HICP aggregates, % y/y



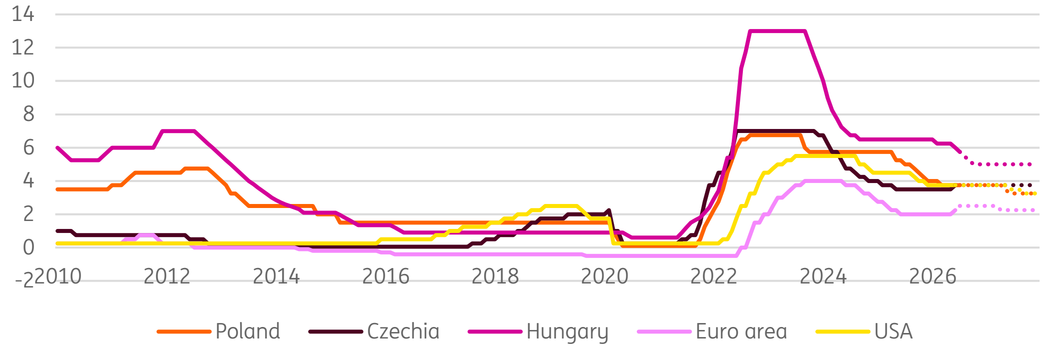
Disinflationary impact of China continues despite energy shock

Changes in prices of durable and semi-durable goods (HICP), % y/y



Central banks less sensitive to current spike in energy prices

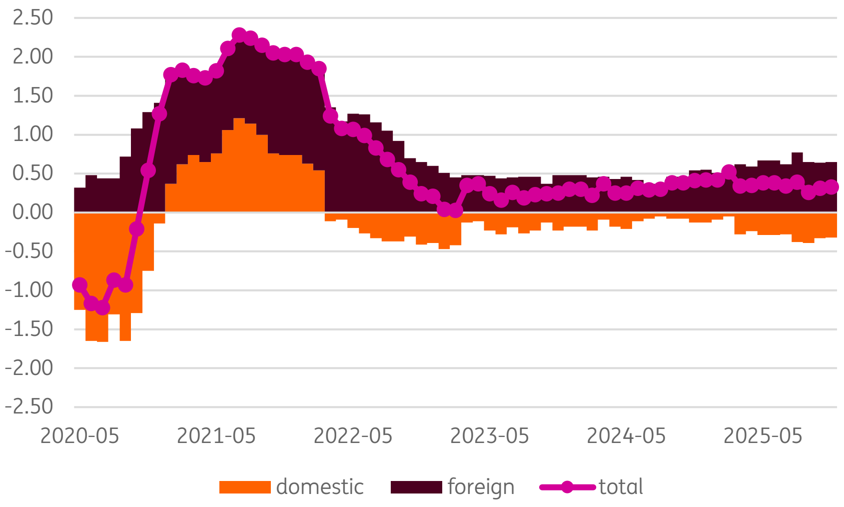
Interest rates, %



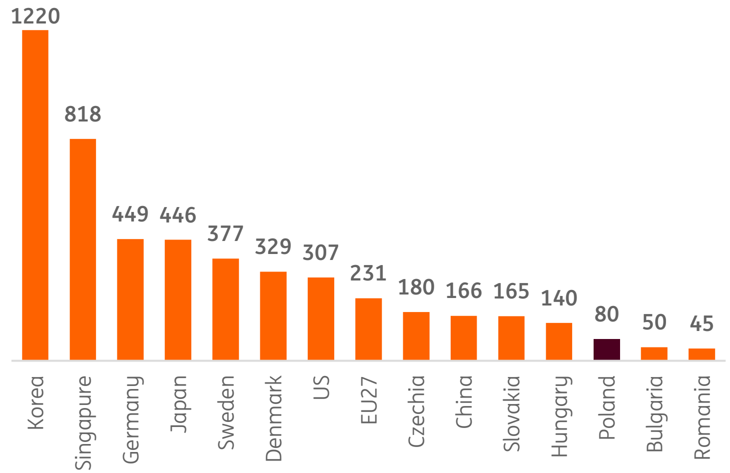
Source: Statistics Poland, Eurostat, Macrobond, ING.

The Polish business sector is not making full use of its development potential

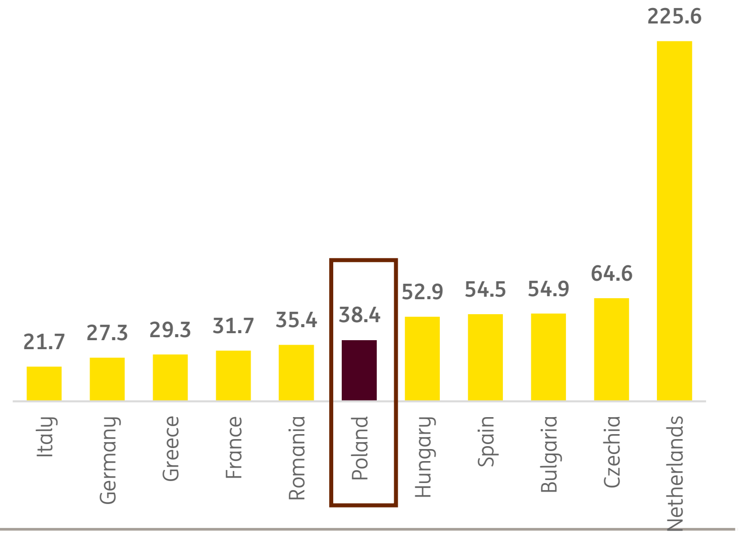
Creative sourcing of low-cost labour
Employment growth % y/y, domestic and foreign workers



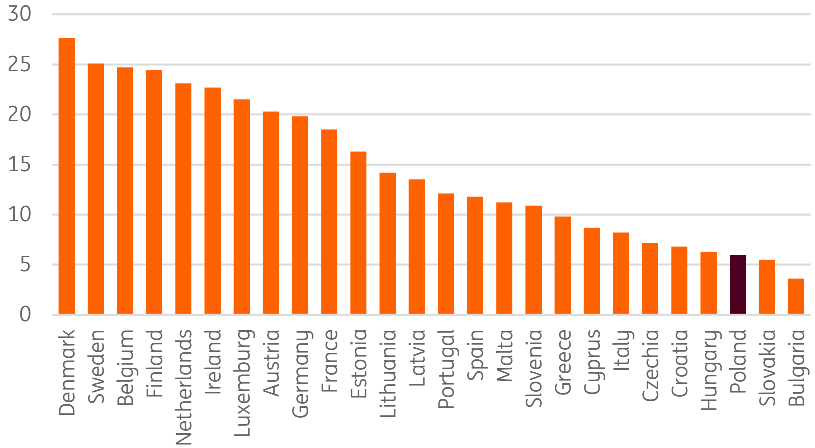
Low level automation
Number of robots per 10,000 employees (2024)



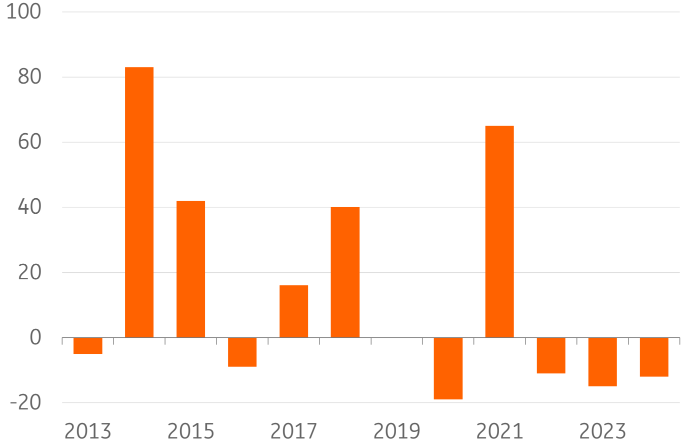
FDI absorption in line with regional peers
Cumulative FDI inflows, % GDP



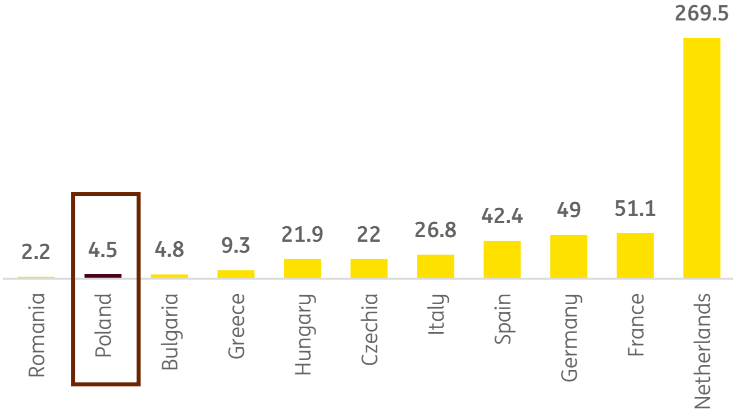
Aversion to innovation
AI adoption among EU businesses, 2024, %



...and a reluctance to invest in changing it.
Growth in newly installed robots (% y/y)



Insufficient expansion of Polish companies
Cumulative FDI outflow, % GDP



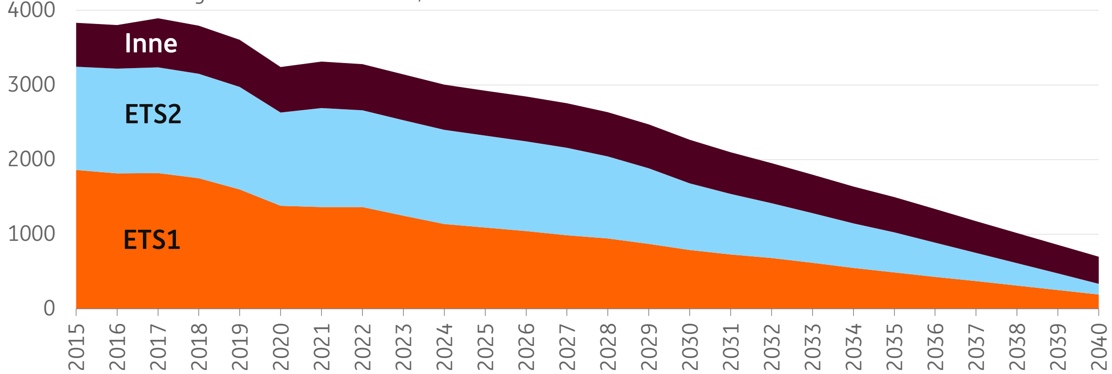
Source: Eurostat

EU ETS reform: maintaining an ambitious decarbonisation path (90% GHG emissions reduction by 2040 vs 1990), but protective adjustments for industry

Slower reduction of the CO_2 emission allowances pool after 2030

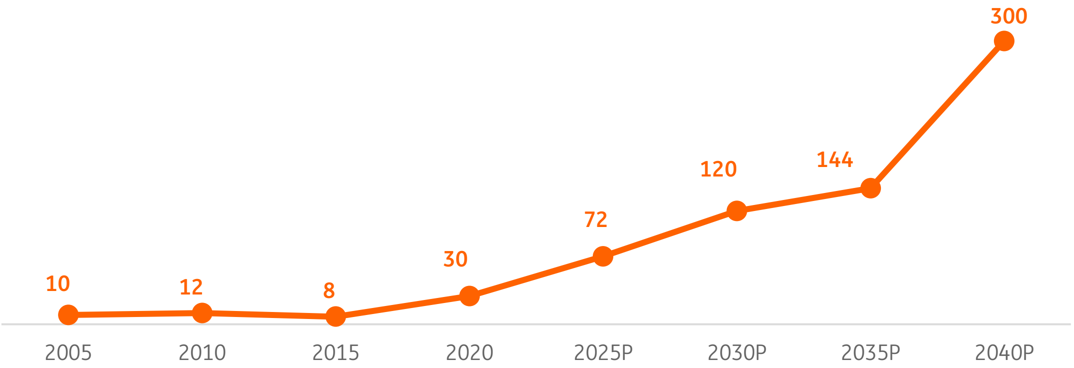
Easing of the Linear Reduction Factor in ETS1 after 2030 (from 4.4% per year to 3.7% in 2031-35 and 1.7% from 2036), while maintaining the overall 90% emissions reduction target 2040 vs 1990

Greenhouse gas emissions in the EU, bn tons CO2e



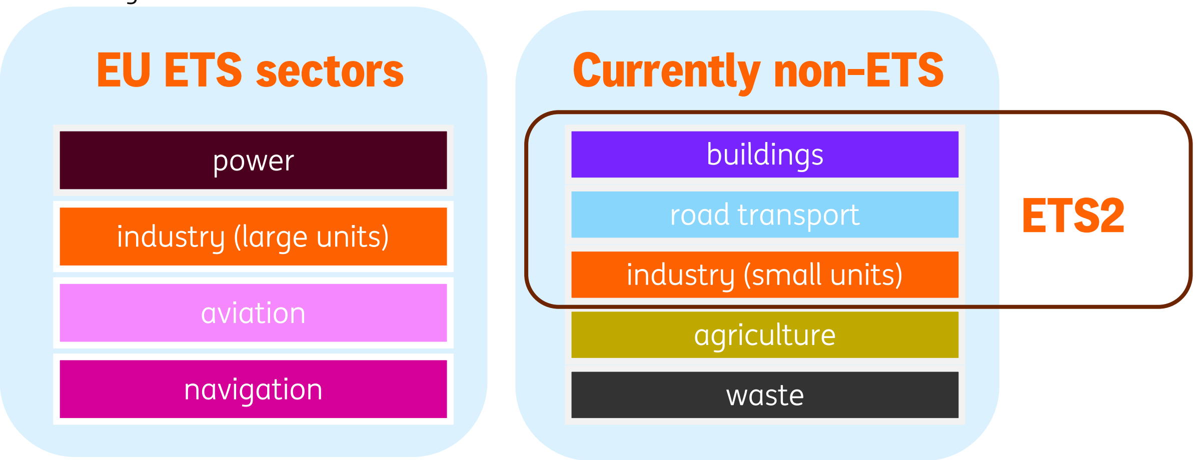
Potential for a smaller increase in CO_2 allowance prices after 2030

Previous EC assumptions for EUA emission allowance prices up to 2040, € in 2024 prices



Maintaining plans of ETS extension in 2028 (ETS2 implementation)

ETS2: emissions from buildings, road transport, small industrial installations. ETS1 and ETS2 are to be integrated from 2031



Key changes in the EC proposal, opening of the EU legislative process

- Slower reduction in the pool of CO_2 emission allowances after 2030 (easing of the LRF)
- Lower rate (12% instead of 24%) for transferring the surplus of allowances to the Market Stability Reserve (MSR)
- Departure from the automatic cancellation of surplus allowances in the MSR
- More free allowances for energy-intensive industry (until 2038 instead of 2034), but conditional on decarbonisation investments
- Extension of the Modernisation Fund beyond 2030, albeit with a reduction in its scale from 4.5% of the EU auction pool to 2.5%, and an industrial decarbonisation support instrument (ETS Investment Booster)
- Requirement to allocate at least 50% of EUA auction revenues to energy transition
- Gradual inclusion of waste incineration plants in the EU ETS in 2031–35
- No proposed exemption for conventional units operating less than 1,500 hours per year

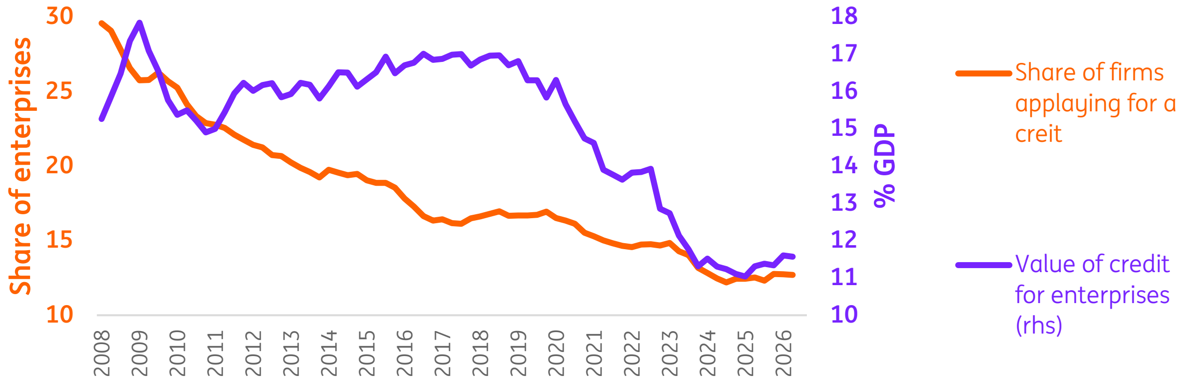
Source: ING

Gradual pick-up in credit growth

Robust corporate credit growth, but from historically low levels in relations to GDP

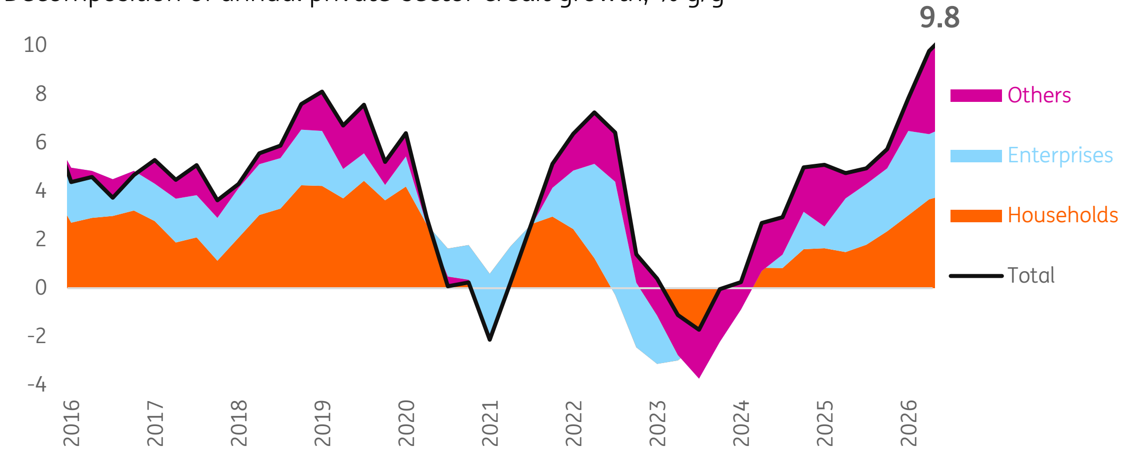
Long-term decline in corporate demand for credit

Credit demand and corporate lending volumes, end of period, % GDP



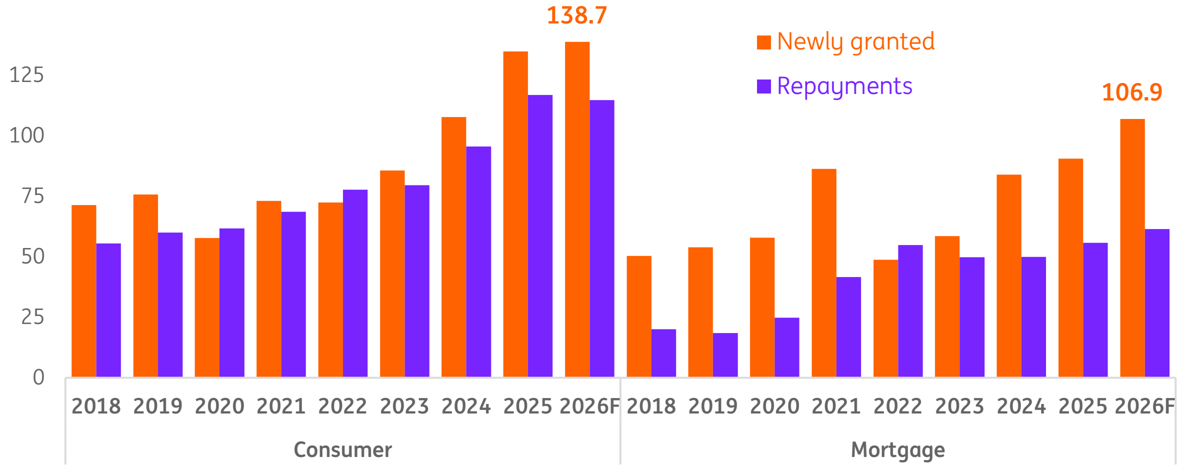
Private-sector credit growth reached around 10% in Q2 2026

Decomposition of annual private-sector credit growth, % y/y



Growth in household loan origination and loan write-offs

Value of newly granted and early repayments of loans, PLN billion



Credit growth outpacing nominal GDP 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**	**10.6**	**7.2**
Households	2.8	4.2	7.4	7.2
mortgage loans	*3.4*	*3.5*	*6.5*	*6.1*
consumer loans	*6.0*	*8.4*	*10.5*	*10.0*
Corporate loans	8.0	7.8	14.6	7.3
Enterprises	*5.3*	*9.0*	*10.3*	*10.6*
Total deposits	**8.7**	**9.6**	**9.9**	**6.6**
Households	9.9	8.1	9.6	6.9
Corporate deposits	6.6	12.4	10.5	6.2
Enterprises	*3.8*	*14.4*	*8.8*	*7.4*
Nominal GDP	**7.0**	**6.6**	**6.6**	**5.7**

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

Financial results

for Q2 2026

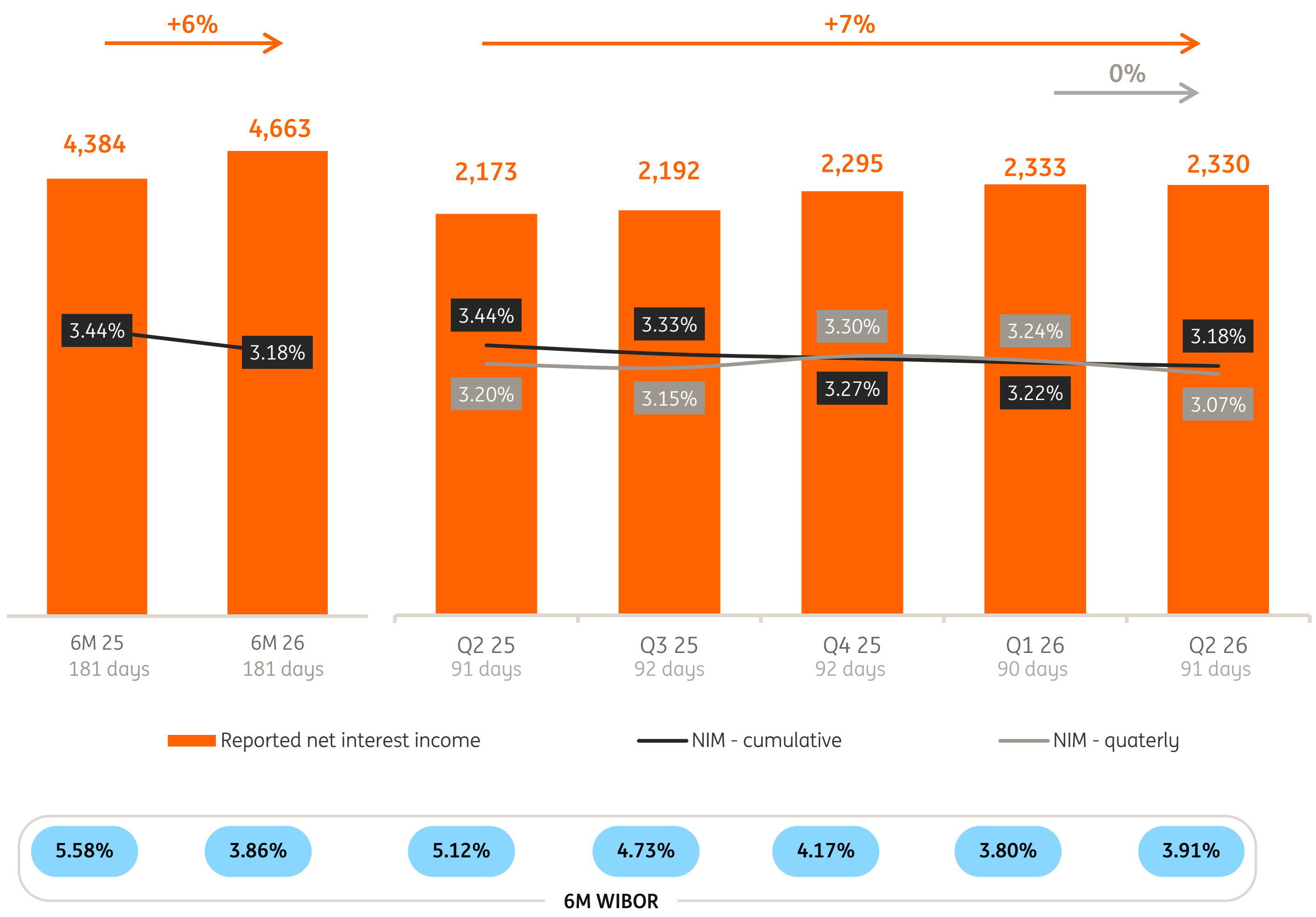
Financial results

PLN million	Q2 2025	Q1 2026	Q2 2026	% change q/q	% change y/y	6M 2025	6M 2026	% change y/y
Net interest income	2,173	2,333	2,330	0%	+7%	4,384	4,663	+6%
Net fee and commission income	584	595	679	+ 14%	+16%	1,163	1,274	+10%
Other income	163	119	219	+ 84%	+34%	292	338	+16%
Total income	**2,920**	**3,047**	**3,228**	**+ 6%**	**+11%**	**5,839**	**6,275**	**+7%**
Total expenses	-1,055	-1,281	-1,101	- 14%	+4%	-2,257	-2,382	+6%
Result before risk costs	**1,865**	**1,766**	**2,127**	**+ 20%**	**+14%**	**3,582**	**3,893**	**+9%**
Risk costs including legal risk cost for FX mortgage loans	-193	-211	-41	- 81%	-79%	-402	-252	-37%
Bank tax	-198	-204	-221	+ 8%	+12%	-394	-425	+8%
Profit (loss) before tax	**1,474**	**1,351**	**1,865**	**+ 38%**	**+27%**	**2,786**	**3,216**	**+15%**
Income tax	-339	-528	-672	+ 27%	+98%	-637	-1,200	+88%
Net Result	**1,135**	**823**	**1,193**	**+ 45%**	**+5%**	**2,149**	**2,016**	**-6%**
Total Capital Ratio (TCR)	15.69%	15.81%	14.93%	-0.88 p.p.	-0.76 p.p.	15.69%	14.93%	-0.76 p.p.
Tier 1 capital ratio	14.72%	14.24%	13.46%	-0.78 p.p.	-1.26 p.p.	14.72%	13.46%	-1.26 p.p.
ROE (%)*	27.1%	22.8%	22.9%	+0.1 p.p.	-4.3 p.p.	27.1%	22.9%	-4.3 p.p.
ROE adjusted for MCFH (%)*	21.4%	19.6%	20.0%	+0.4 p.p.	-1.4 p.p.	21.4%	20.0%	-1.4 p.p.
Total expenses incl. bank tax/total income (%)	42.9%	48.7%	41.0%	-7.8 p.p.	-2.0 p.p.	45.4%	44.7%	-0.7 p.p.

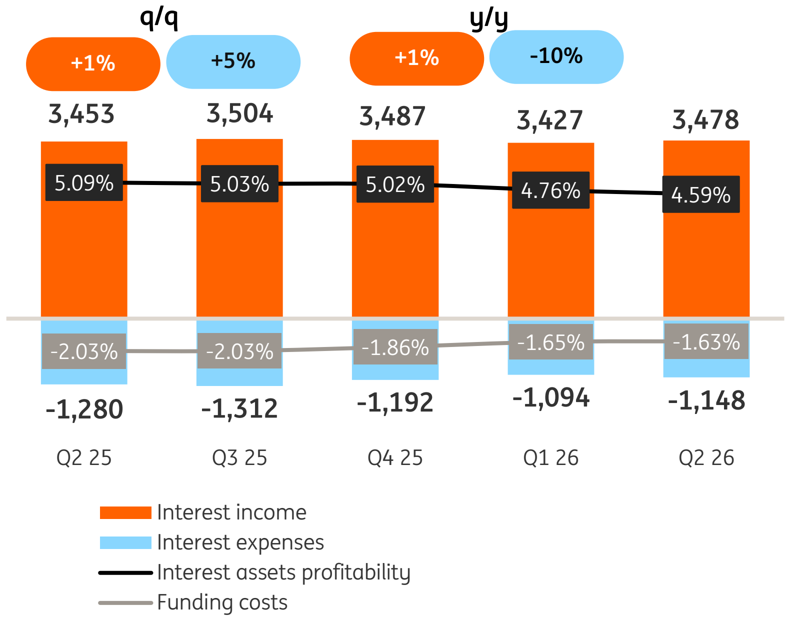
*ROE = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters.

Net interest income

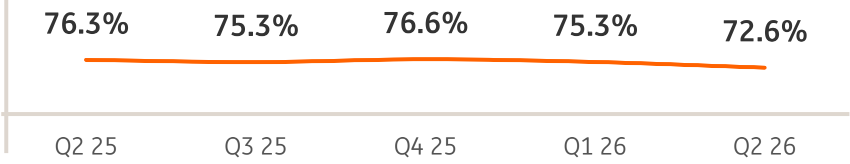
Net interest income (PLN million) and interest margin



Interest income and expenses (PLN million)

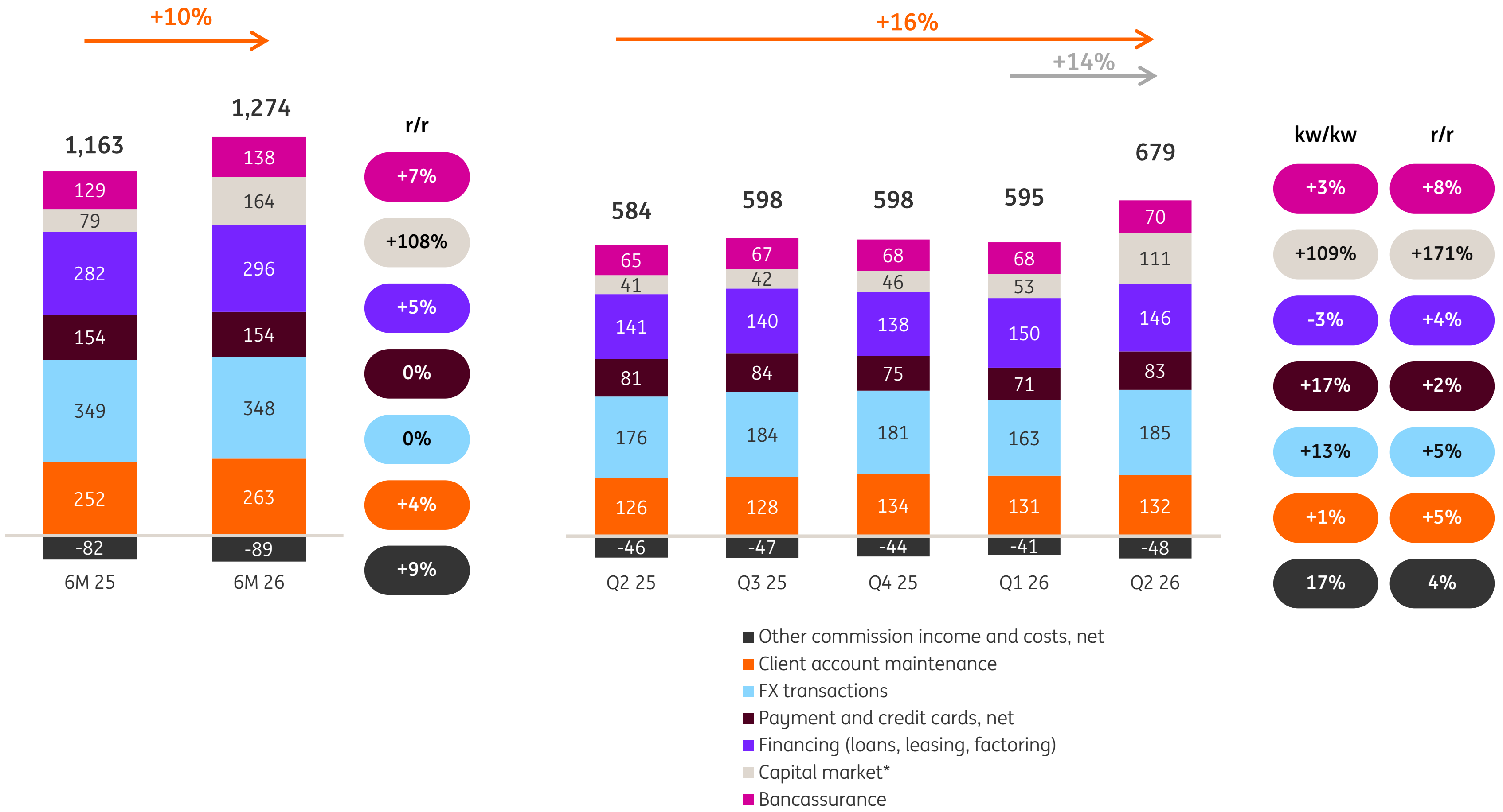


Loan-to-deposit ratio



Fee and commission income

Fee and commission income per category (PLN million)

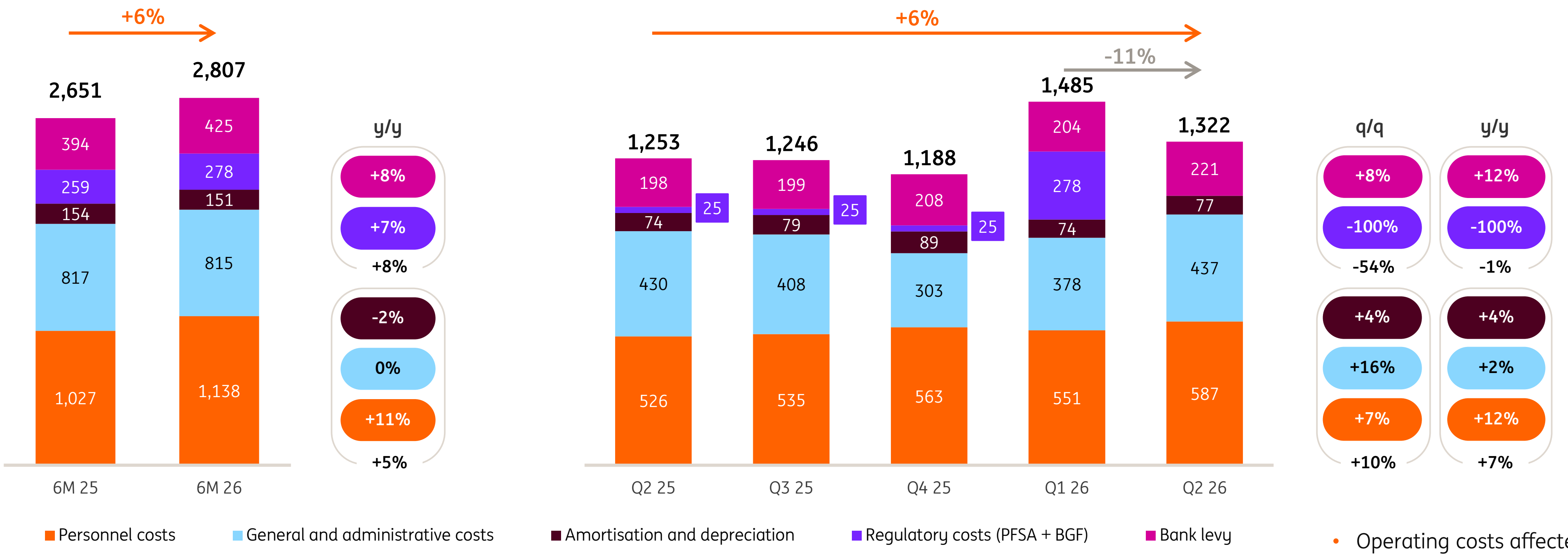


- The result from capital market fees benefited from the full consolidation of ING TFI.
- The q/q increase in FX transactions and payment and credit cards was driven by higher client transaction volumes.

*The capital market encompasses results from the distribution of participation units, asset management, and brokerage activities.

Total expenses including bank tax

Total expenses including bank tax (PLN million)

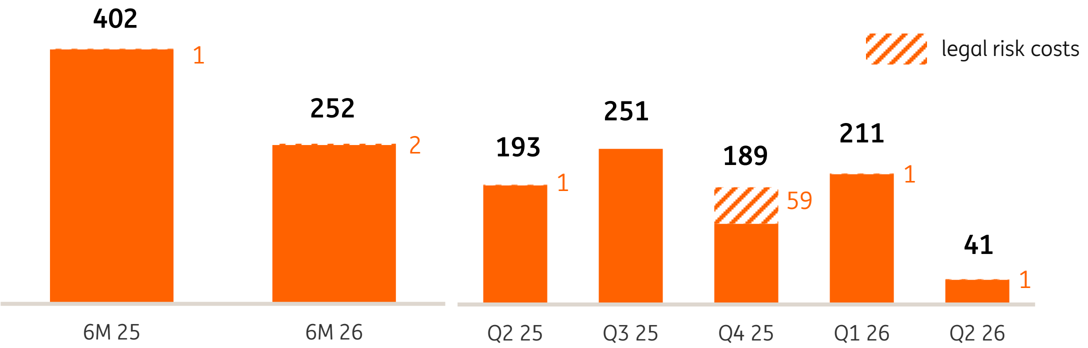


	6M 25	6M 26		Q2 25	Q3 25	Q4 25	Q1 26	Q2 26
	45.4%	44.7%	Total expenses including bank levy / total income	42.9%	42.1%	38.9%	48.7%	41.0%
	34.2%	33.5%	Own expenses / total income	35.3%	34.6%	31.2%	32.9%	34.1%
	7,840	7,751	FTEs	7,840	7,754	7,646	7,692	7,751

- Operating costs affected by the full consolidation of ING TFI.
- Q/q increase in personnel costs due to periodic salary adjustments.
- The annual contribution to the resolution fund amounted to PLN 246 milion in Q1 2026.
- The annual costs of the Polish Financial Supervision Authority incurred in Q1 2026 amounted to PLN 32 milion.

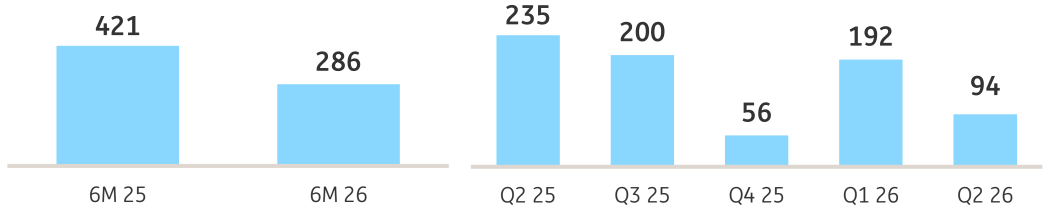
Cost of risk, including legal risk costs

Consolidated data for ING BSK (PLN million)



	Q2 25	Q3 25	Q4 25	Q1 26	Q2 26
Cumulative risk cost margin	0.55%	0.48%	0.48%	0.48%	0.38%
Adjusted for CHF, cumulative risk cost margin	0.51%	0.44%	0.45%	0.44%	0.35%
Quarterly risk cost margin	0.45%	0.57%	0.42%	0.46%	0.09%
Adjusted for CHF, quarterly risk cost margin	0.45%	0.57%	0.29%	0.46%	0.09%

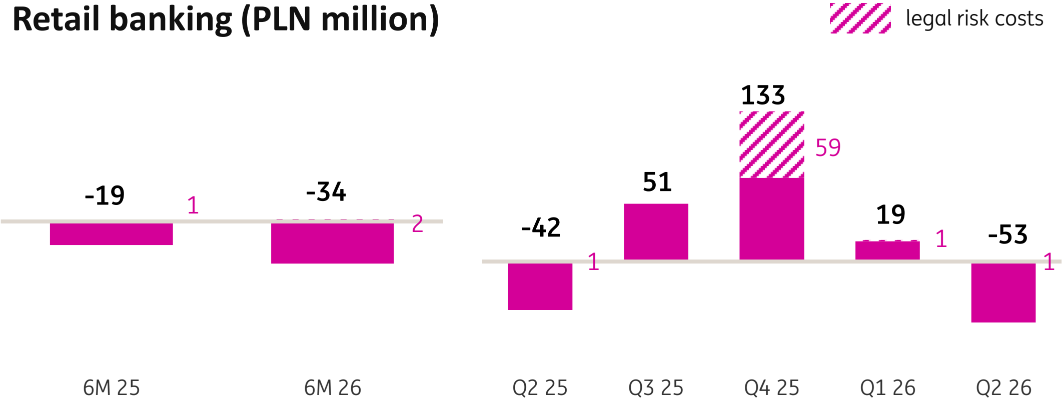
Corporate banking (PLN million)



	Q2 25	Q3 25	Q4 25	Q1 26	Q2 26
Cumulative risk cost margin	0.94%	0.69%	0.69%	0.69%	0.53%
Quarterly risk cost margin	0.96%	0.81%	0.22%	0.75%	0.36%

PLN million	Q2 25	Q3 25	Q4 25	Q1 26	Q2 26
Impact of macroeconomic parameters on net provisions*					
Retail banking	-19	+4	+8	+4	-25
Corporate banking	-34	+17	-7	+49	-1
Total	**-53**	**+21**	**+1**	**+54**	**-26**
Impact of the sale of the Stage 3 and POCI receivables portfolios*					
Retail banking	-43	0	0	0	-58
Corporate banking	-2	0	-19	0	-4
Total	**-45**	**0**	**-19**	**0**	**-62**

Retail banking (PLN million)



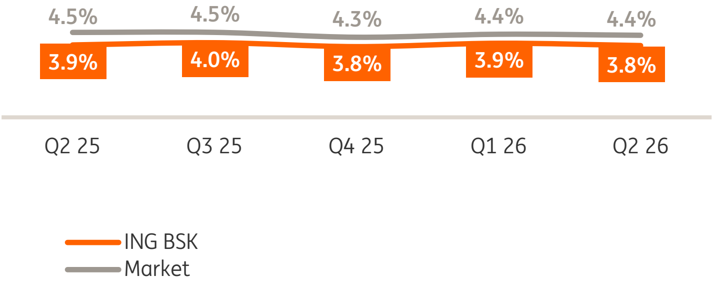
	Q2 25	Q3 25	Q4 25	Q1 26	Q2 26
Cumulative risk cost margin	0.02%	0.20%	0.22%	0.21%	0.19%
Adjusted for CHF, cumulative risk cost margin	-0.07%	0.11%	0.14%	0.13%	0.11%
Quarterly risk cost margin	-0.23%	0.26%	0.67%	0.09%	-0.25%
Adjusted for CHF, quarterly risk cost margin	-0.23%	0.26%	0.37%	0.09%	-0.26%

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

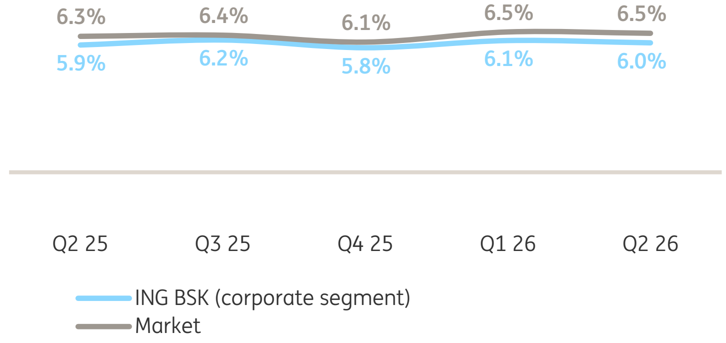
Portfolio quality and provisioning

Share of non-performing portfolio in the total loan portfolio

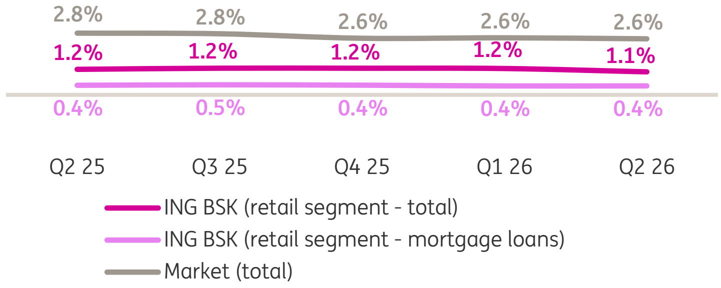
Consolidated data for ING BSK



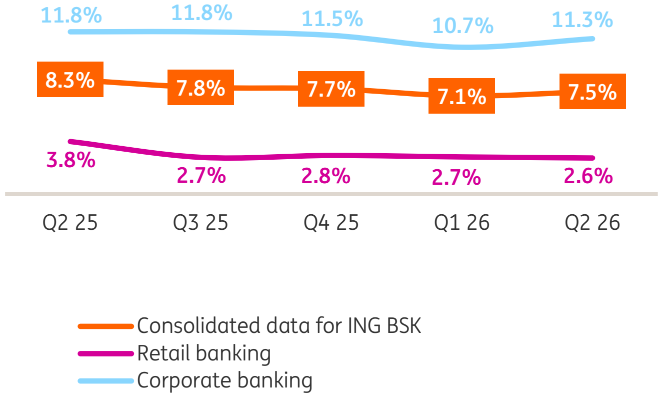
Corporate segment



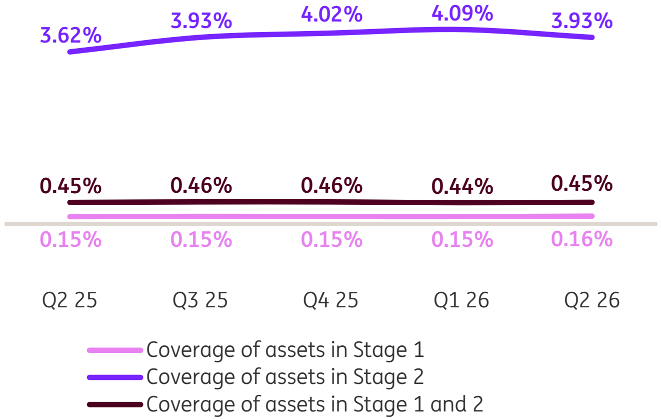
Retail segment



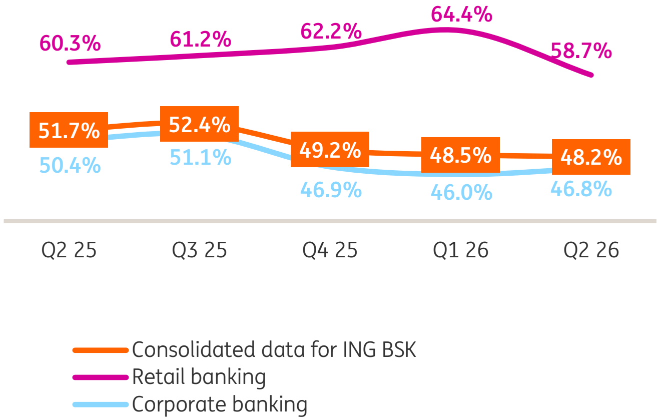
Share of Stage 2 in the gross portfolio



Provisioning ratio – Stages 1 and 2



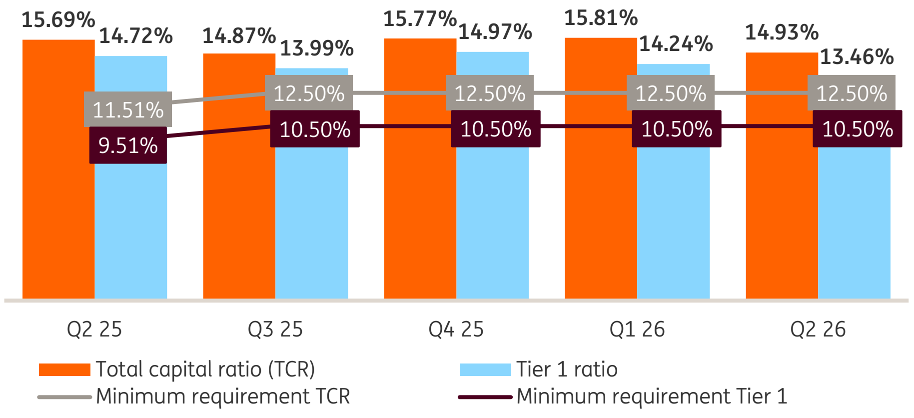
Provisioning ratio – Stage 3



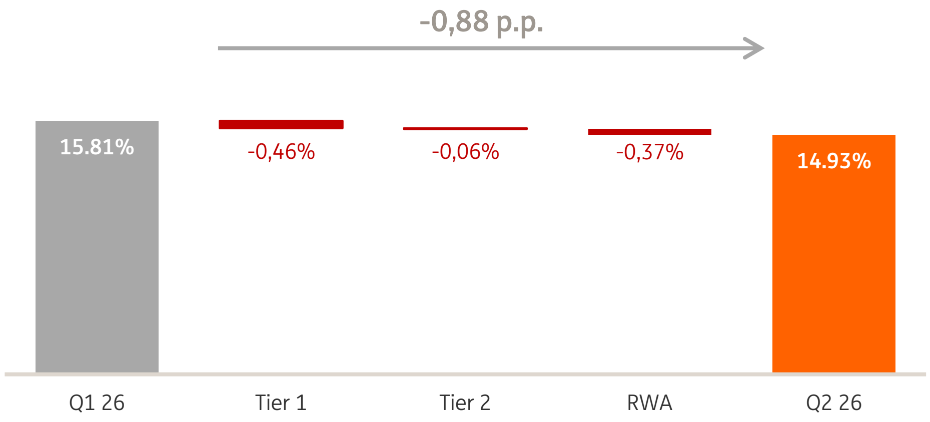
Note: market ratios – estimates based on PFSA data (data for May 2026 for Q2 2026); NPL = Stage 3 + POCI.

Capital adequacy and liquidity position

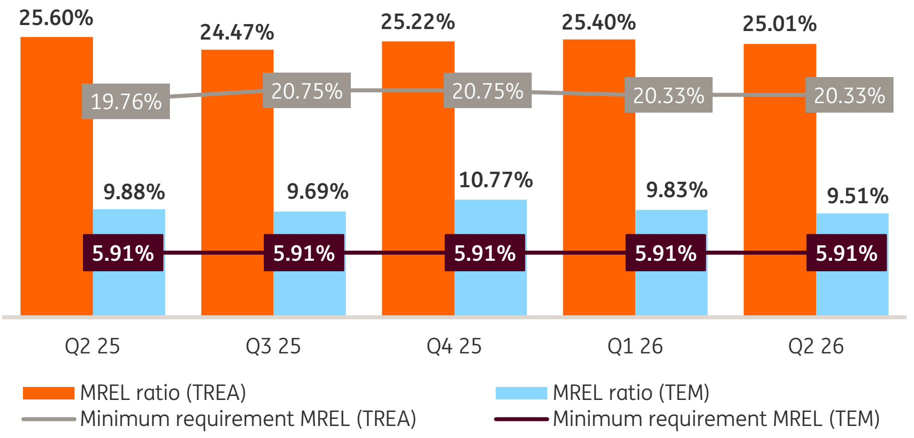
Consolidated capital ratios



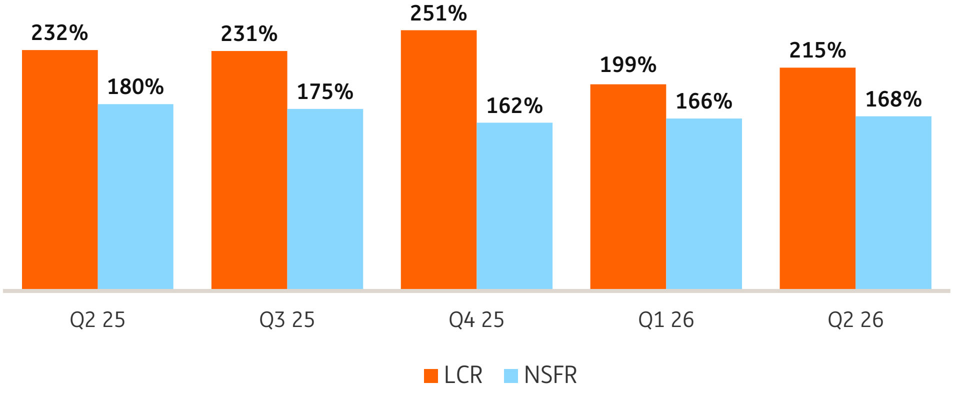
Decomposition of total capital ratio (TCR) change on a q/q basis



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



Liquidity ratios



Appendices

W sieci
haseł się pilnuje
#bezpiecznedzieciwsieci
ING Bank Śląski S.A.
ING

Retail banking

Clients and ordered transactions

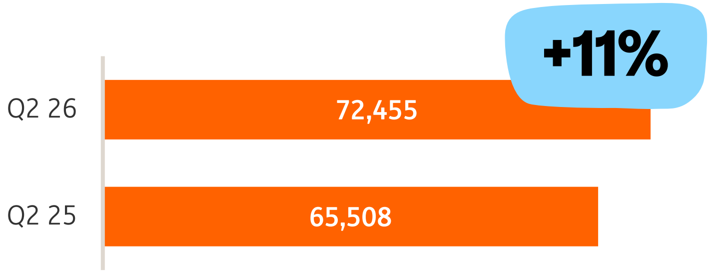
- We serve 4.8 m retail clients
- We operate 4.2 million current accounts for retail clients
- In Q2 2026, our retail clients performed:
  - 2% y/y more outgoing electronic transfers in Moje ING (178 million)
  - 13% y/y more BLIK transactions (total 67 million)
  - 1% y/y more debit card transactions (total 314 million)
  - 8% y/y fewer transactions in branches (188 thousand)

Financing

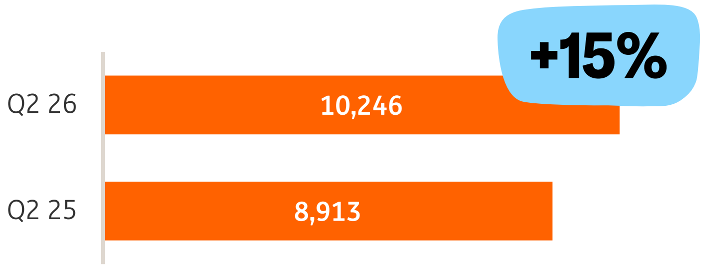
- We granted PLN 5,847 million in mortgage loans in Q2 2026 (+19% y/y)
- We granted PLN 1,957 million in cash loans in Q2 2026 (+15% y/y) ...
- ... of which 94% were sold via online channels

Growing volumes y/y

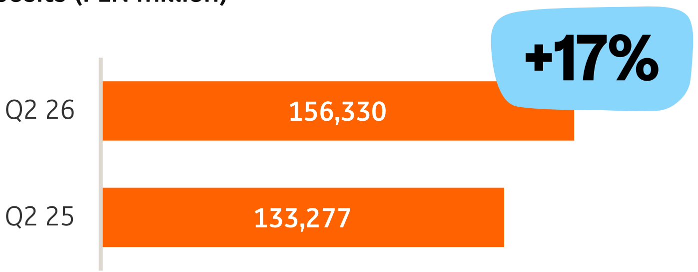
Mortgage loans (PLN million)



Cash loans (PLN million)



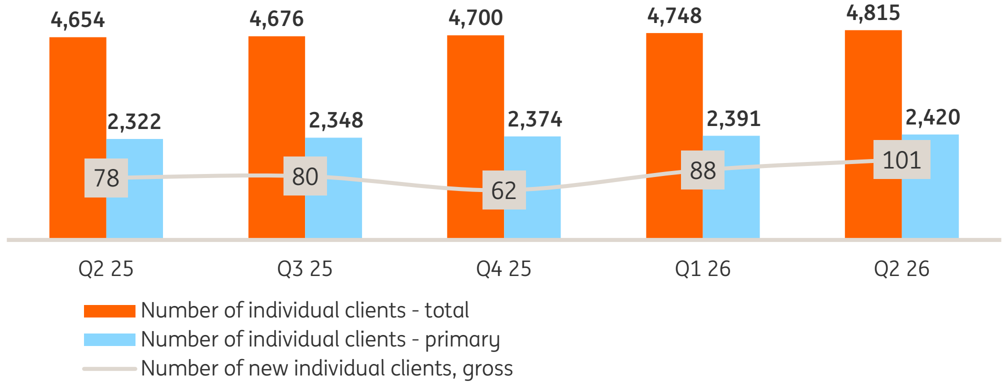
Deposits (PLN million)



Retail client base

4.8 million retail clients

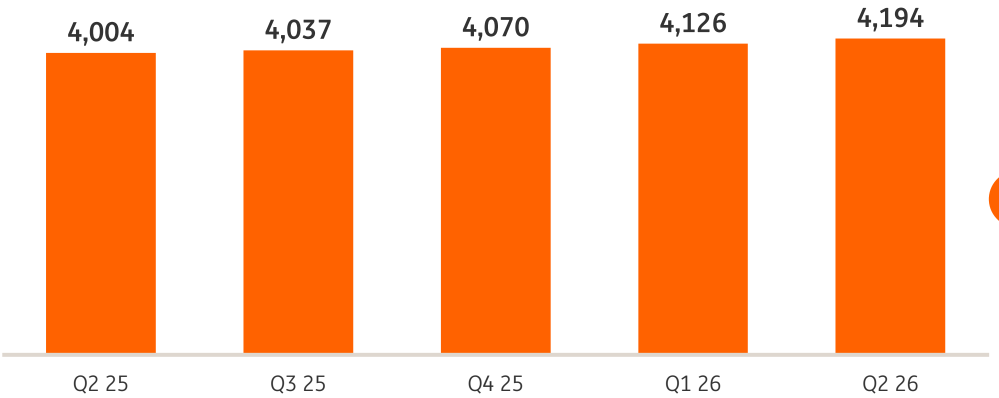
Number of retail clients (thousand)



q/q	y/y
+67k	+161k
+29k	+99k

- 87% of current accounts are Direct Accounts
- In Q2 2026 clients using the National Hub, the standard for the circulation of electronic identity used for administrative purposes and government services, confirmed their identity 6.4 million times, of which 20% of confirmations were made through a mobile application
- Our clients submitted 120,000 800+ applications through us in Q2 2026

Number of retail current accounts (thousand)

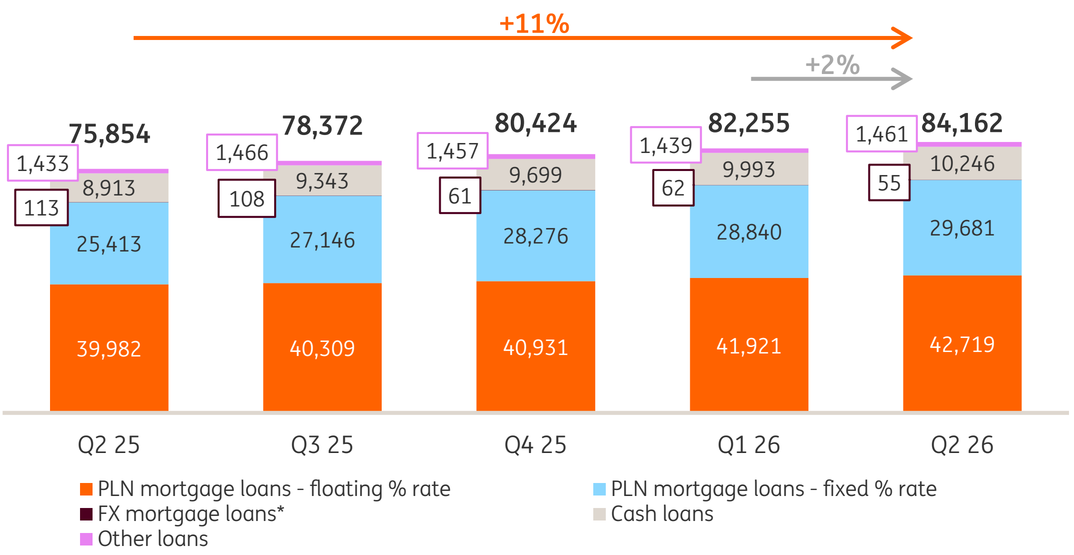


q/q	y/y
+68k	+190k

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

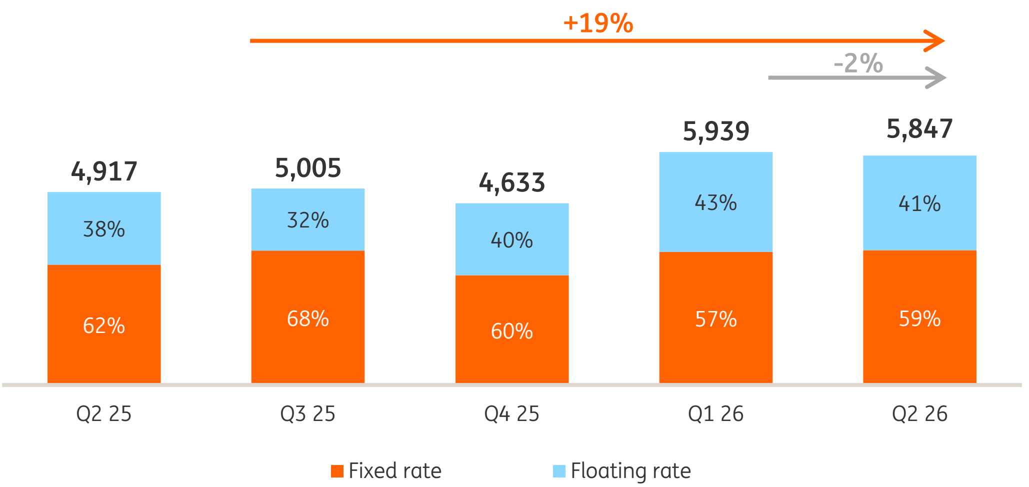
Loan portfolio of retail clients (gross; PLN million)



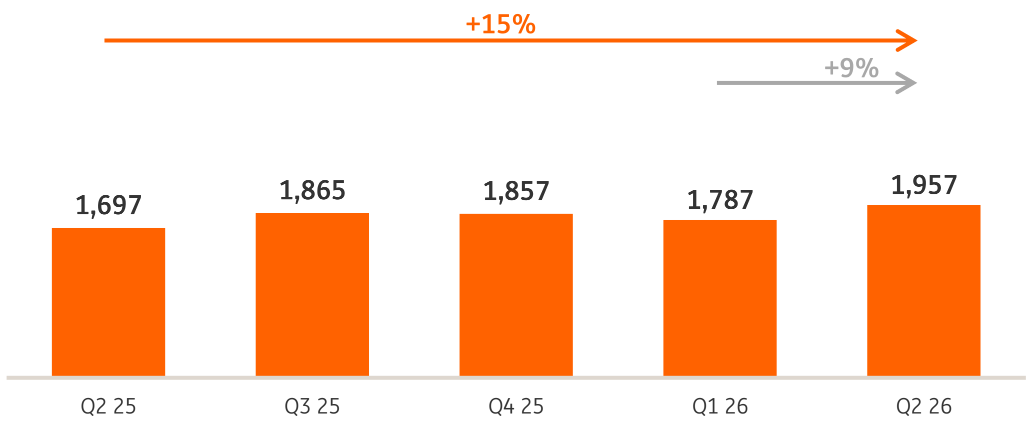
q/q	y/y
+2%	+2%
+3%	+15%
-11%	-51%
+3%	+17%
+2%	+7%

- **PLN 2.0 billion worth of cash loans** granted to retail clients in Q2 2026 (+15% y/y)
- **PLN 5.8 billion worth of mortgage loans** granted in Q2 2026 (+19% y/y), which translates into a **15.3%** market share in Q2'26:
  - including 3,429 million worth of fixed interest rate mortgage loans (+12% y/y)
  - including PLN 736 million worth of loans for energy-efficient houses** (+15% y/y)
- A **14.2%** market share in terms of PLN mortgage loans; **13.3%** in total mortgage loans (Q2'26)

Mortgage loans production (PLN million)



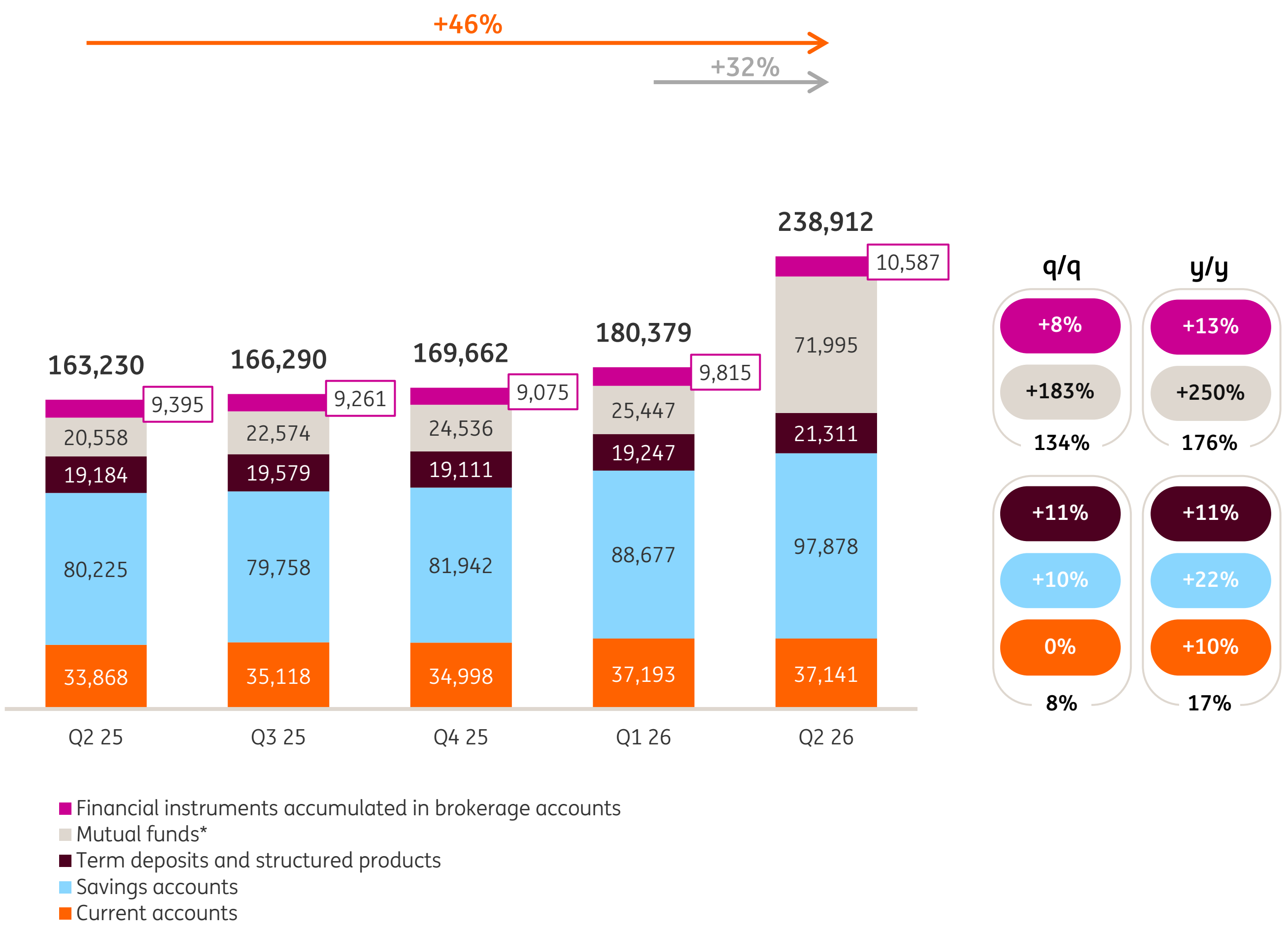
Cash loans production (PLN million)



*FX mortgage loans after adjusting the gross carrying amount for legal risk provisions, which amounted to PLN 319 million in Q2 2025, PLN 296 milion in Q3 2025, PLN 294 milion in Q4 2025, PLN 254 m in Q1'26 and PLN 212 m in Q2'26;
**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)



- **394 thousand bank clients invest on a regular basis** (+11% y/y, +1% q/q) and **252 thousand clients had a dedicated pension product** at ING (+26% y/y, +3% q/q)
- In Q2 2026 about **65% of open investment fund units** were purchased **via mobile banking**
- At the end of Q2 2026, we serviced **207 thousand brokerage accounts** (+4% y/y, +1% q/q)
- The **turnover of our brokerage office** on the stock market in Q2 2026 amounted to **PLN 4.3 billion** (+14% y/y, -5% q/q), which translates into **a market share of 1.42%** (without change y/y and q/q)
- The assets representing investments in funds compliant with Articles 8 and 9 of SFRD* amounted to **PLN 17.9 billion** (+145% y/y, +92% q/q)

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

*Full consolidation of ING TFI took place in Q2 2026.

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 ★★★★★

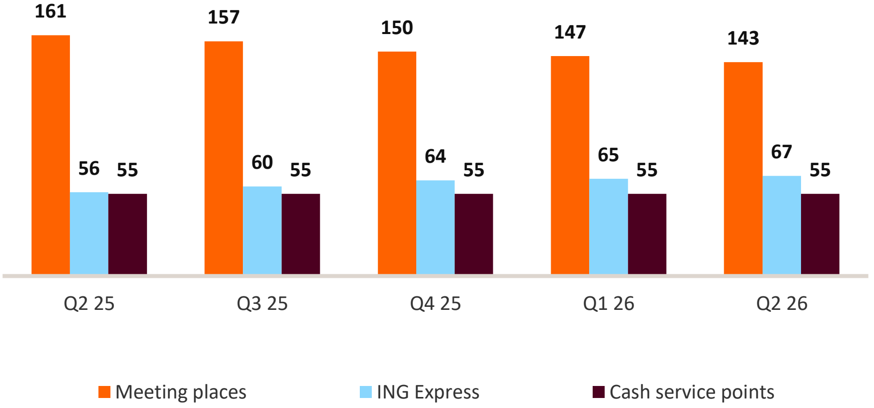
Electronic banking

- **66.8 million BLIK transactions in Q2 2026** (+7% q/q, +13% y/y) completed by retail clients, of which **47.3 million transactions online** (+2% q/q, +13% y/y)
- **4,722 thousand clients with access to online banking** (+2% q/q, +6% y/y), 80% of whom are actively using this access
- **3,407 thousand active users of the mobile app** (+2% q/q, +6% y/y)
- **2,586 thousand "mobile only" users** (+6% q/q, +8% y/y)
- We have a total of **1,525 thousand mobile cards** (-13% q/q, -11% y/y)*
- In Q2 2026, we sold **93% of cash loans** to retail clients **via online channels**

3.4 million mobile banking users

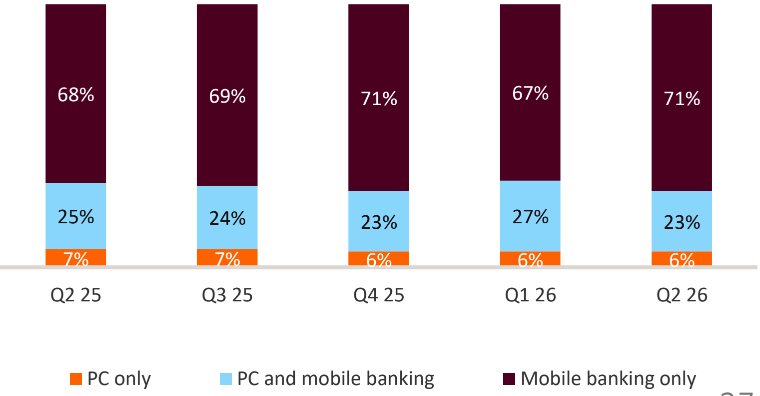
Physical distribution network

- 143 meeting places (-7 vs end of 2025)
- 850 recyclers (devices with a pay-in function), all with a contactless reader



How our clients use internet banking

based on the number of users



*Q/q and y/y decline is due to the discontinuation of the Visa HCE and Mastercard-on-mobile services in June 2026.

Appendices

Corporate banking

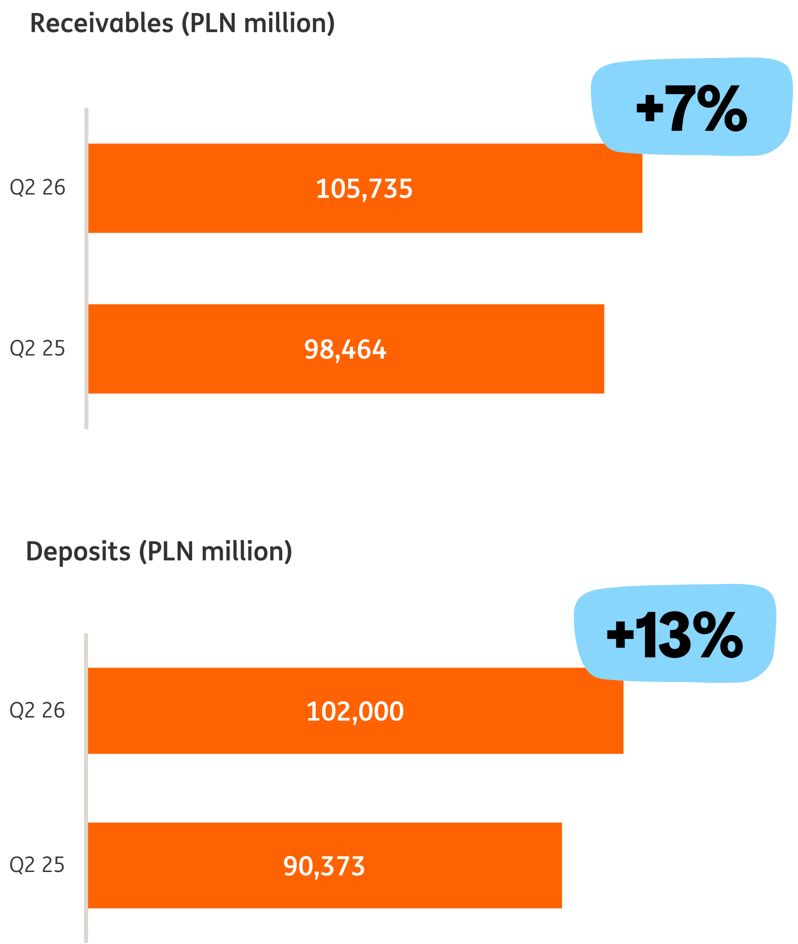
Clients and ordered transactions

- We serve **611 thousand corporate clients**, of which:
  - 564 thousand are entrepreneurs
  - 42.4 thousand are SMEs and mid-corporates
  - 4.0 thousand are strategic clients
- In Q2 2026, our corporate clients using ING Business made 50 million transfers (+6% y/y), of which 5.4 million were made in mobile banking (+20% y/y)
- We have **49 thousand payment terminals** in total; we processed 16.8 million transactions in Q2 2026 (-2% y/y)
- **12,4 stores** with an active ING Pay payment gateway (+12% y/y)

Financing

- The portfolio of receivables from entrepreneurs increased by PLN 413 million y/y (+4% y/y) to PLN 11.2 billion
- The portfolio of receivables from SMEs and mid-corporates increased by PLN 2.7 billion y/y (+5% y/y) to PLN 52.9 billion
- The portfolio of receivables from strategic clients increased by PLN 4.2 billion y/y (+11% y/y) to PLN 41.7 billion

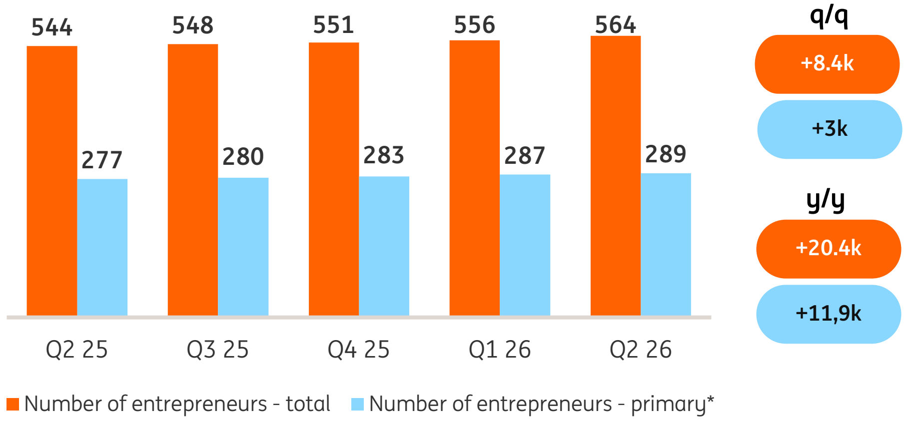
Growing volumes y/y



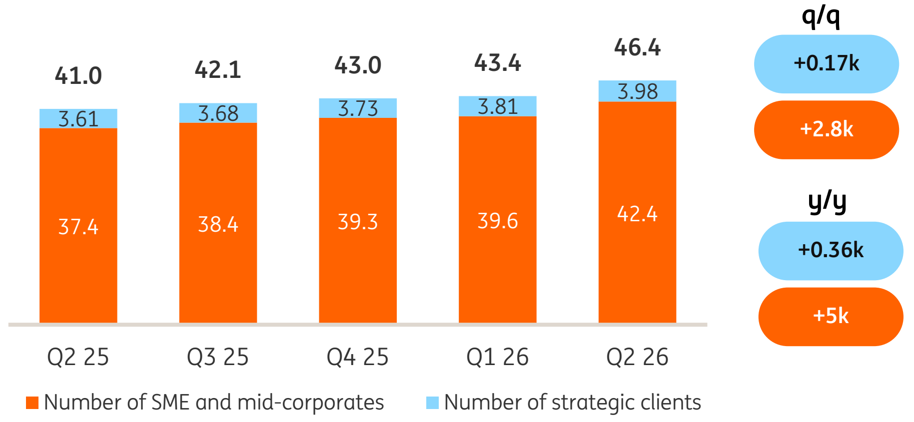
Corporate client base

611 thousand companies

Number of entrepreneurs (thousand)



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



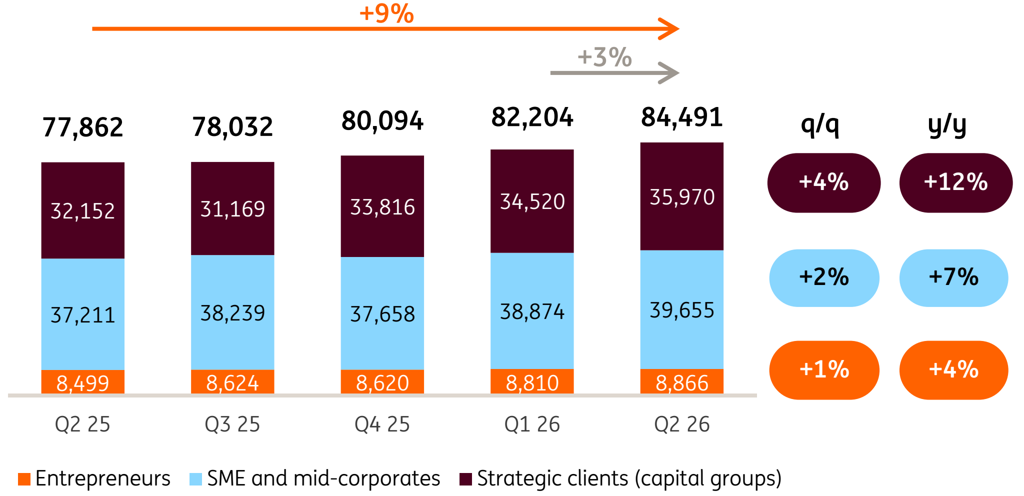
We maintain 496 thousand current accounts

for 564 thousand entrepreneurs, of which 99% are Direct accounts

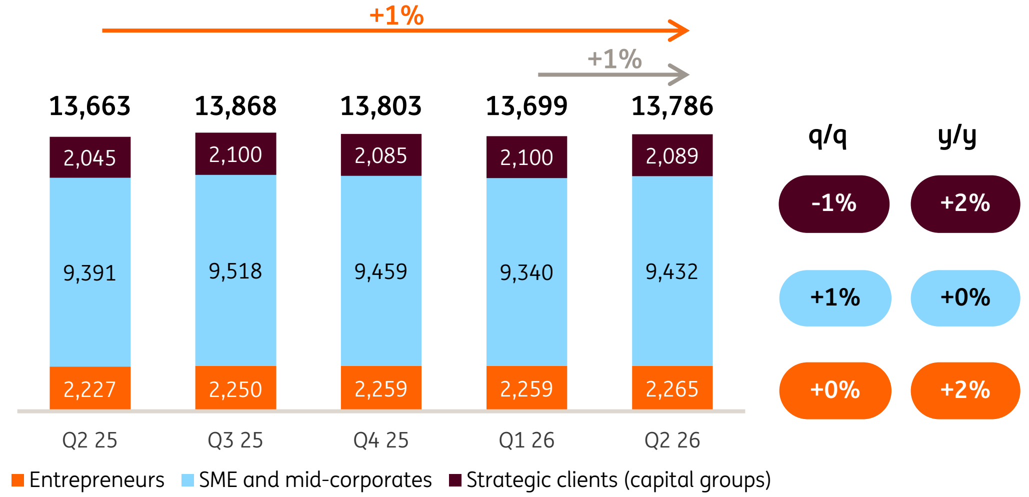
*Primary clients – clients with a specified number of transactions and an average deposit or credit balance above a specified limit during the last year; the conditions are defined separately for each of the components of the corporate segment (entrepreneurs, medium-sized and large companies and strategic clients).

Corporate receivables

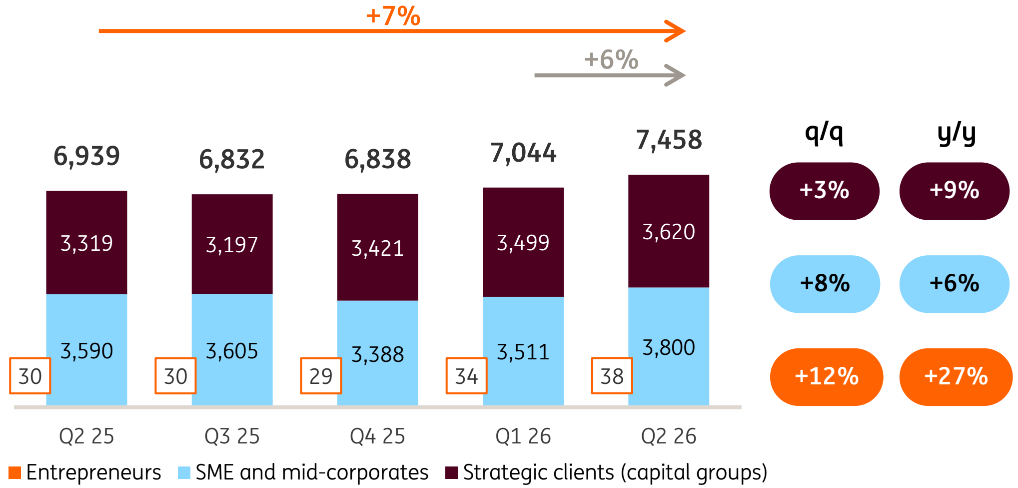
Loans volume (gross; PLN million)



Leasing receivables volume* (gross; PLN million)



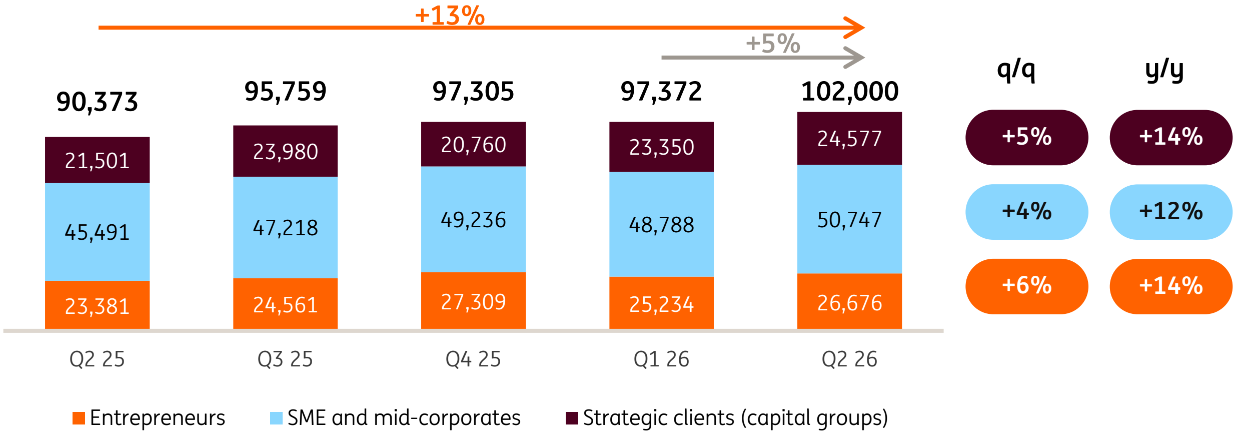
Factoring receivables volume (gross; PLN million)



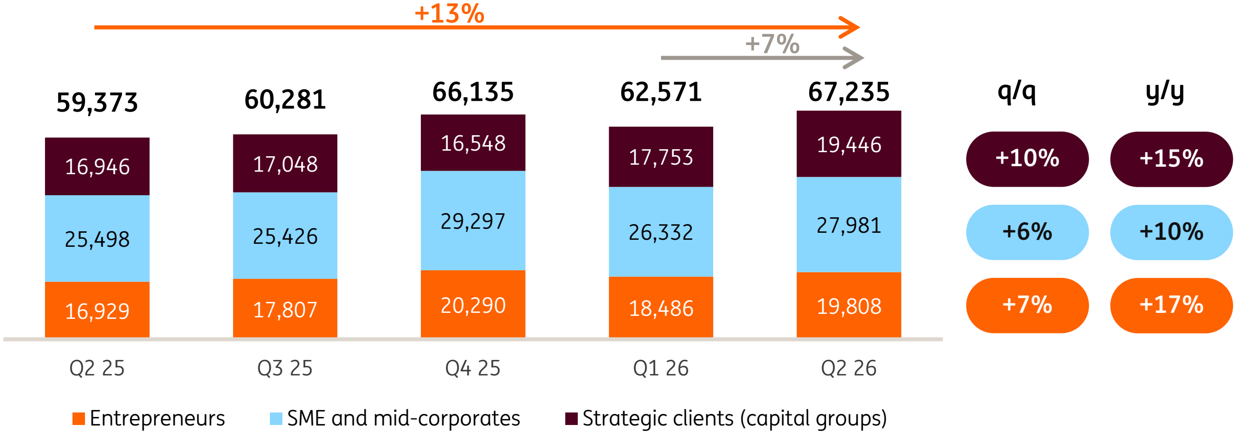
*Does not include lease loans.

Cash management

Corporate deposit volume (PLN million)



Corporate current account volumes (PLN million)



The number of mobile transfers in ING Business increased by +20% y/y to

5.4 million

19.2 thousand

new corporate clients acquired in Q2 2026

Appendices

Income statement

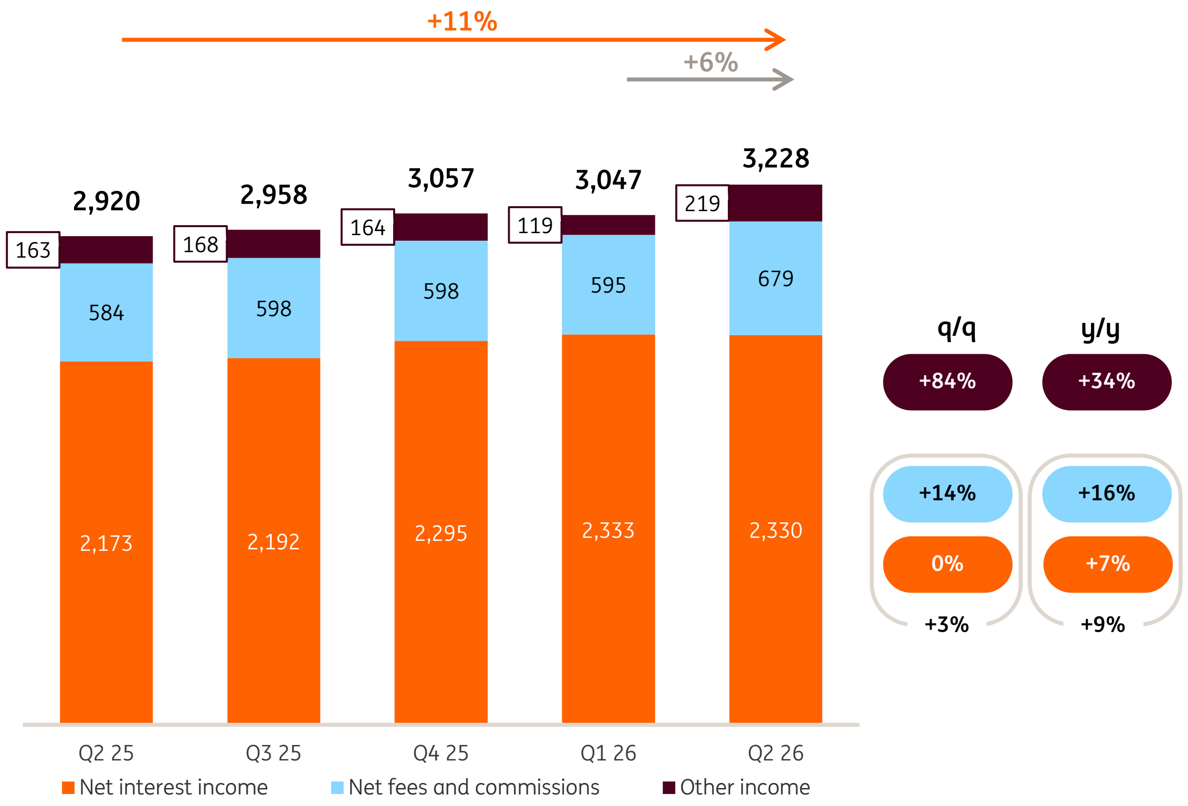
Consolidated income statement (PLN million)	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	q/q		y/y	
								million	%	million	%
Net interest income, of which:	**2,261**	**2,211**	**2,173**	**2,192**	**2,295**	**2,333**	**2,330**	**-3**	**-0.1%**	**157**	**7.2%**
Interest income	3,410	3,368	3,453	3,504	3,487	3,427	3,478	51	1.5%	25	0.7%
Interest expenses	-1,149	-1,157	-1,280	-1,312	-1,192	-1,094	-1,148	-54	4.9%	132	-10.3%
Net fee and commission income	**565**	**579**	**584**	**598**	**598**	**595**	**679**	**84**	**14.1%**	**95**	**16.3%**
Result on trade operations and revaluation	**39**	**114**	**145**	**158**	**144**	**85**	**198**	**113**	**132.9%**	**53**	**36.6%**
Net income on instruments measured at fair value through profit or loss and FX result	60	108	171	116	126	41	108	67	163.4%	-63	-36.8%
The result on the sale of securities measured at amortised cost	1	1	-4	-1	0	-1	0	1	-100.0%	4	-100.0%
Net income on the sale of securities measured at fair value through other comprehensive income and dividend income	-18	0	12	4	43	0	86	86	-	74	616.7%
Net income on hedge accounting	-4	5	-34	39	-25	45	4	-41	-91.1%	38	-
Net income on other core activities	**25**	**6**	**7**	**-2**	**3**	**23**	**21**	**-2**	**-8.7%**	**14**	**200.0%**
Share in net profit (loss) of associated entities recognised under the equity method	10	9	11	12	17	11	0	-11	-100.0%	-11	-100.0%
Income	**2,900**	**2,919**	**2,920**	**2,958**	**3,057**	**3,047**	**3,228**	**181**	**5.9%**	**308**	**10.5%**
Expenses	**-934**	**-1,202**	**-1,055**	**-1,047**	**-980**	**-1,281**	**-1,101**	**180**	**-14.1%**	**-46**	**4.4%**
Personnel expenses	-541	-501	-526	-535	-563	-551	-587	-36	6.5%	-61	11.6%
Depreciation and amortisation	-90	-80	-74	-79	-89	-74	-77	-3	4.1%	-3	4.1%
Regulatory expenses	0	-234	-25	-25	-25	-278	0	278	-100.0%	25	-100.0%
Other expenses	-303	-387	-430	-408	-303	-378	-437	-59	15.6%	-7	1.6%
Result before risk costs	**1,966**	**1,717**	**1,865**	**1,911**	**2,077**	**1,766**	**2,127**	**361**	**20.4%**	**262**	**14.0%**
Risk costs including legal cost of risk for FX mortgage loans	**-173**	**-209**	**-193**	**-251**	**-189**	**-211**	**-41**	**170**	**-80.6%**	**152**	**-78.8%**
Retail	-118	-23	42	-51	-133	-19	53	72	-	11	26.2%
Corporate	-55	-186	-235	-200	-56	-192	-94	98	-51.0%	141	-60.0%
Tax on certain financial institutions	**-192**	**-196**	**-198**	**-199**	**-208**	**-204**	**-221**	**-17**	**8.3%**	**-23**	**11.6%**
Profit (loss) before tax	**1,601**	**1,312**	**1,474**	**1,461**	**1,680**	**1,351**	**1,865**	**514**	**38.0%**	**391**	**26.5%**
Income tax	-292	-298	-339	-349	-308	-528	-672	-144	27.3%	-333	98.2%
Net profit (loss), of which:	**1,309**	**1,014**	**1,135**	**1,112**	**1,372**	**823**	**1,193**	**370**	**45.0%**	**58**	**5.1%**
Net profit (loss) attributable to the shareholders of ING BSK	**1,309**	**1,014**	**1,135**	**1,112**	**1,372**	**823**	**1,193**	**370**	**45.0%**	**58**	**5.1%**
Number of shares issued (million)	130.1	130.1	130.1	130.1	130.1	130.1	130.1	0.0	0.0%	0.0	0.0%
Earnings per share (PLN) – annualised	40.25	31.18	34.90	34.19	42.18	25.30	36.68	11.38	45.0%	1.78	5.1%

Consolidated statement of financial position

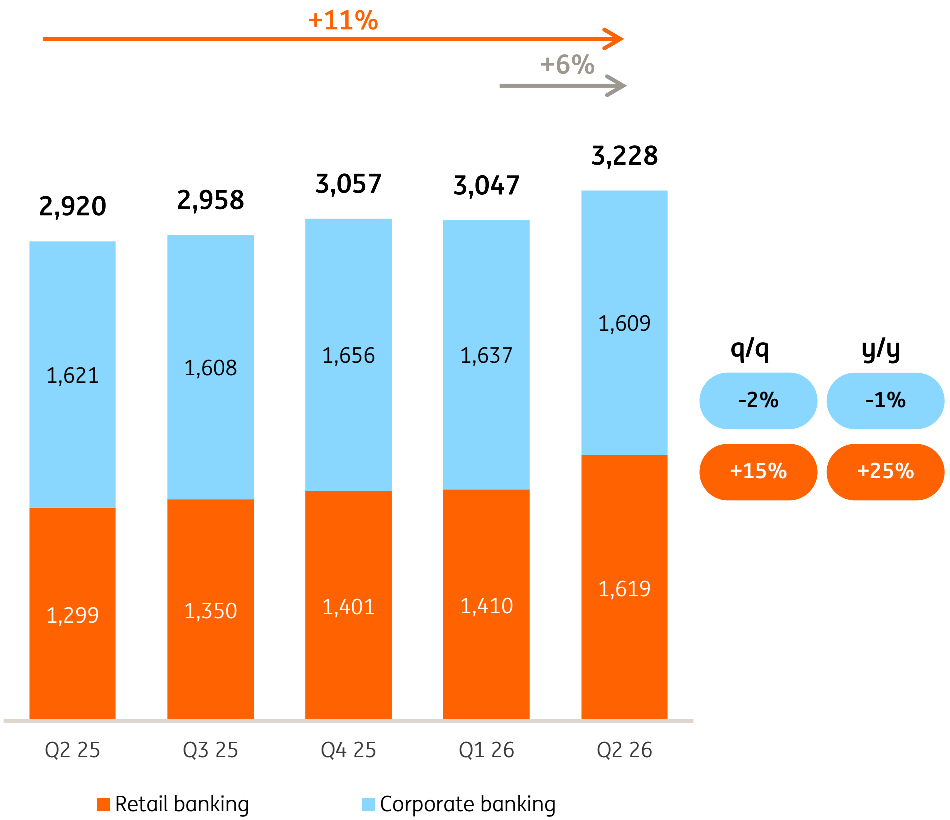
Consolidated statement of financial position (PLN million)	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	q/q		y/y	
								million	%	million	%
Assets											
Cash in hand and balances with the Central Bank	8,361	9,240	8,828	8,457	7,310	8,609	11,424	2,815	32.7%	2,596	29.4%
Loans and receivables to other banks	856	1,244	869	908	853	849	825	-24	-2.8%	-44	-5.1%
Financial assets measured at fair value through profit or loss	1,927	1,728	1,664	1,446	2,333	1,357	2,858	1,501	110.6%	1,194	71.8%
Derivative hedge instruments	61	159	47	126	73	63	29	-34	-54.0%	-18	-38.3%
Investment securities	58,992	60,706	56,162	60,635	65,556	80,249	82,609	2,360	2.9%	26,447	47.1%
Assets securing liabilities	179	4,805	16,431	7,940	0	13,171	5,804	-7,367	-55.9%	-10,627	-64.7%
Loans and other receivables to clients	165,658	168,145	172,232	174,672	180,316	184,159	188,756	4,597	2.5%	16,524	9.6%
Receivables due to repo transactions	21,819	20,711	23,336	26,209	23,101	11,658	18,526	6,868	58.9%	-4,810	-20.6%
Non-financial assets	1,468	1,457	1,453	1,479	1,489	1,518	2,164	646	42.6%	711	48.9%
Income tax assets	704	607	619	664	633	891	649	-242	-27.2%	30	4.8%
Other assets	334	365	339	460	361	422	266	-156	-37.0%	-73	-21.5%
Total assets	**260,359**	**269,167**	**281,980**	**282,996**	**282,025**	**302,946**	**313,910**	**10,964**	**3.6%**	**31,930**	**11.3%**
Equity and liabilities											
Liabilities											
Liabilities to banks	15,468	14,595	14,671	14,746	15,042	15,090	16,708	1,618	10.7%	2,037	13.9%
Financial liabilities at fair value through profit or loss	1,400	961	839	926	916	1,022	981	-41	-4.0%	142	16.9%
Derivative hedge instruments	83	172	57	129	77	104	41	-63	-60.6%	-16	-28.1%
Liabilities to clients	219,996	223,239	225,631	232,103	235,328	244,500	260,166	15,666	6.4%	34,535	15.3%
Liabilities under repo transactions	0	4,755	16,307	7,883	0	13,128	6,097	-7,031	-53.6%	-10,210	-62.6%
Liabilities under debt securities issued	509	501	509	1,501	1,521	1,501	2,520	1,019	67.9%	2,011	395.1%
Subordinated liabilities	1,499	1,467	1,487	1,497	2,548	2,585	2,590	5	0.2%	1,103	74.2%
Provisions	636	613	589	607	643	681	637	-44	-6.5%	48	8.1%
Income tax liability	17	149	455	697	924	0	672	672	-	217	47.7%
Other liabilities	3,581	3,906	3,819	3,753	3,684	3,750	3,819	69	1.8%	0	0.0%
Total liabilities	**243,189**	**250,358**	**264,364**	**263,842**	**260,683**	**282,361**	**294,231**	**11,870**	**4.2%**	**29,867**	**11.3%**
Equity											
Share capital	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	0	0.0%	0	0.0%
Revaluation reserve	-4,699	-4,076	-3,131	-2,704	-1,884	-3,460	-2,090	1,370	-39.6%	1,041	-33.2%
Retained earnings	20,783	21,805	19,667	20,772	22,149	22,976	20,700	-2,276	-9.9%	1,033	5.3%
Own shares for the purposes of the incentive programme	0	-6	-6	0	-9	-17	-17	0	0.0%	-11	183.3%
Equity attributable to shareholders of ING BSK	**17,170**	**18,809**	**17,616**	**19,154**	**21,342**	**20,585**	**19,679**	**-906**	**-4.4%**	**2,063**	**11.7%**
Non-controlling interests	0	0	0	0	0	0	0	0	-	0	-
Total equity	**17,170**	**18,809**	**17,616**	**19,154**	**21,342**	**20,585**	**19,679**	**-906**	**-4.4%**	**2,063**	**11.7%**
Total equity and liabilities	**260,359**	**269,167**	**281,980**	**282,996**	**282,025**	**302,946**	**313,910**	**10,964**	**3.6%**	**31,930**	**11.3%**
Number of shares issued (million)	130.1	130.1	130.1	130.1	130.1	130.1	130.1	0.0	0.0%	0.0	0.0%
Book value per share (PLN)	131.98	144.57	135.40	147.23	164.04	158.22	151.26	-6.96	-4.4%	15.86	11.7%

Income per category

Income per P&L line (PLN million)

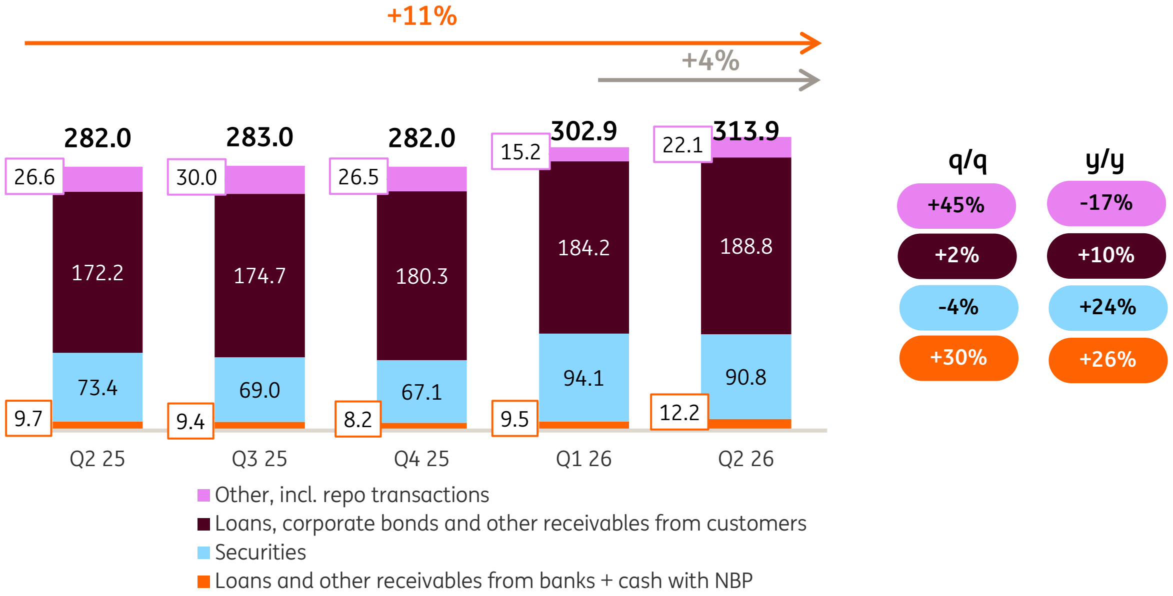


Income per business line (PLN million)

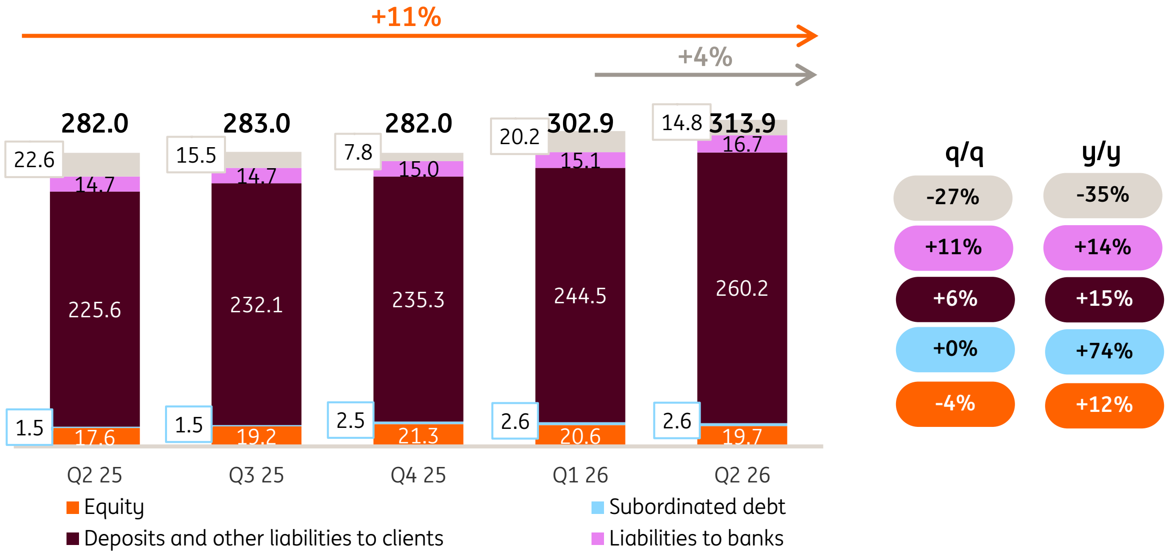


Bank assets and liabilities

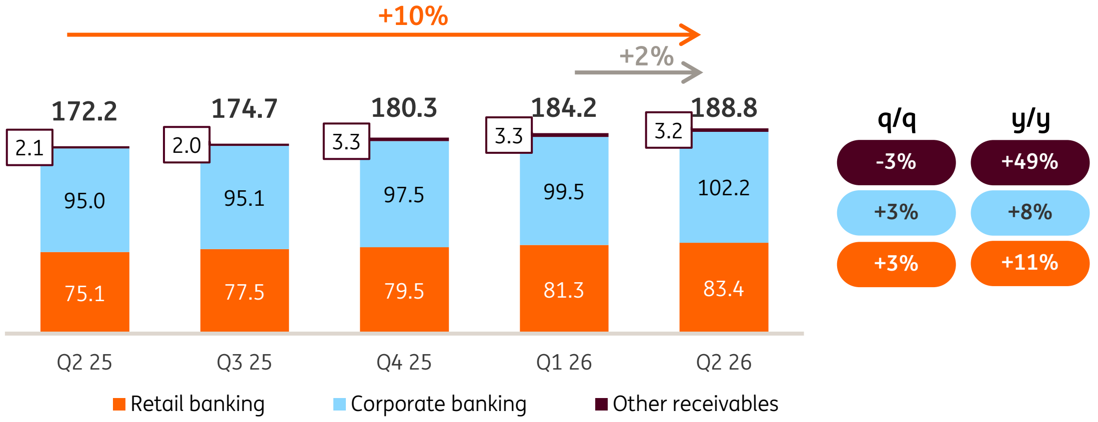
Structure of assets (PLN billion)



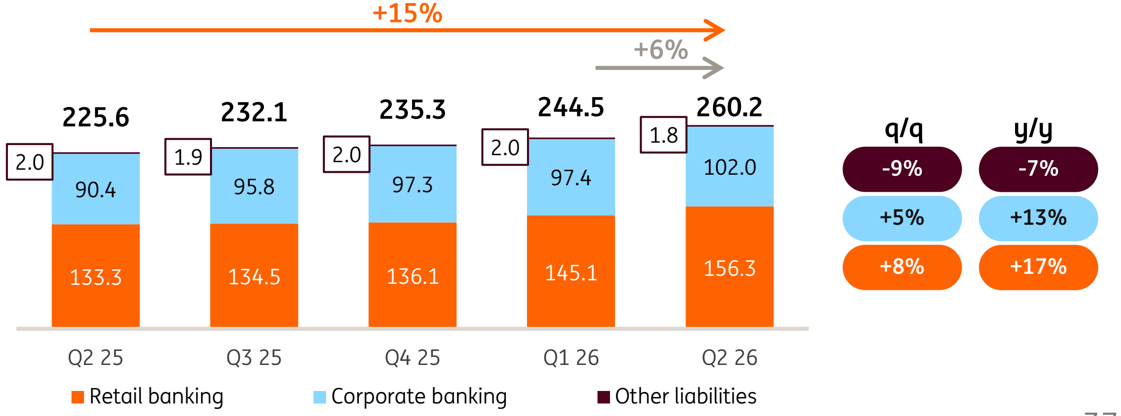
Structure of equity and liabilities (PLN billion)



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

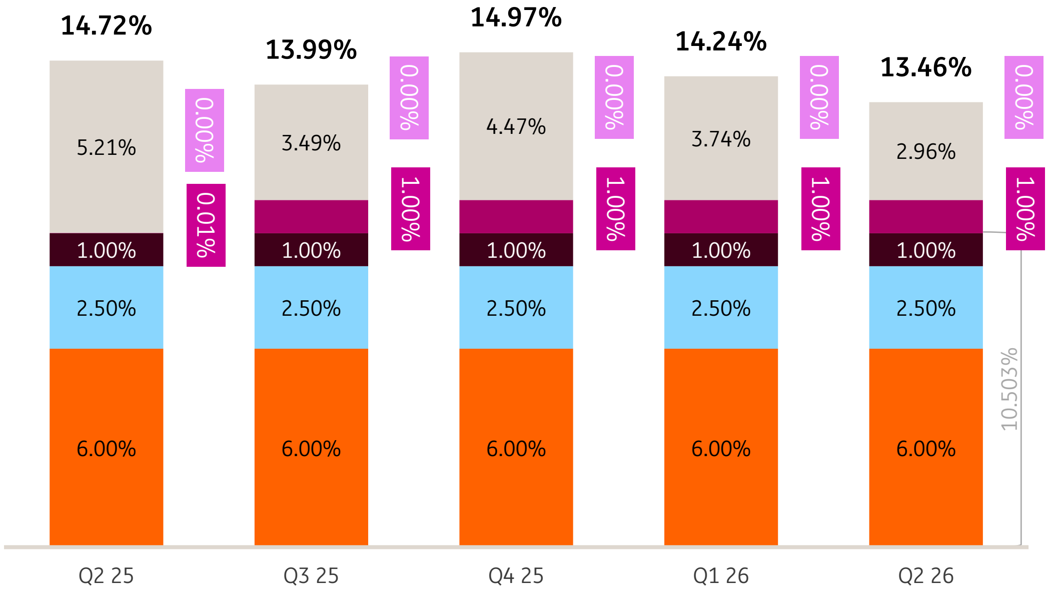


Deposits and other liabilities to clients (PLN billion)

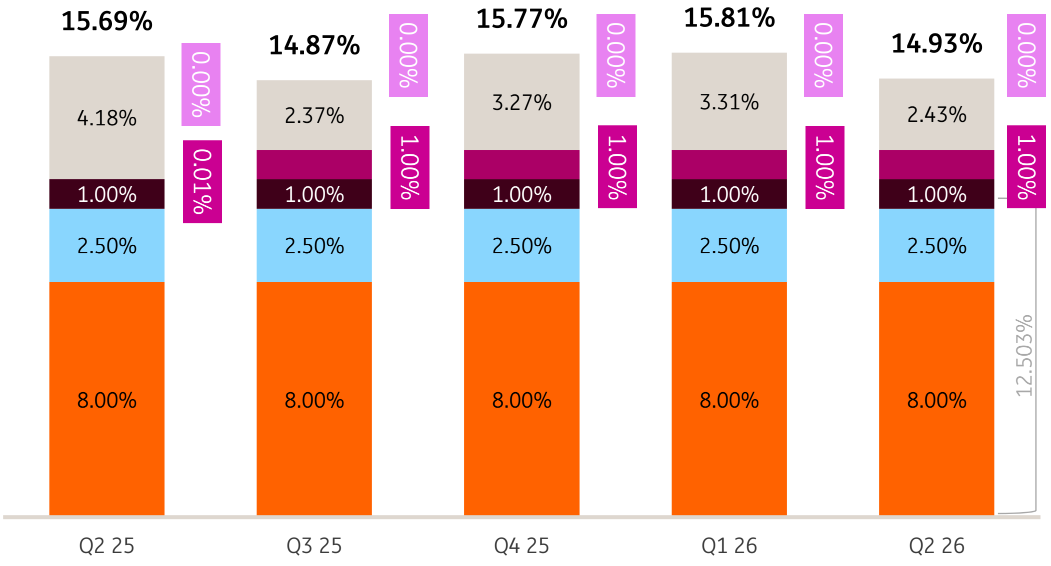


Capital requirement structure

Consolidated capital requirement structure – Tier 1



Consolidated capital requirement structure – TCR



■ Minimum (CRR) ■ Capital conservation buffer (CCB) ■ Bufor O-SII (0-2%; OSII) ■ Countercyclical buffer (0-2.5%**; ACB) ■ P2G add-on (0-4.5%) ■ Surplus

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

Lending exposure by industry

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

Consolidated approach 30.06.2026

No:	Industry	Exposure	%
1	Wholesale trade	10,719	10.1%
2	Real estate service	8,730	8.3%
3	Financial intermediation	7,888	7.5%
4	Other activity related to business running	6,310	6.0%
5	Land transport and transport via pipelines	5,301	5.0%
6	Retail trade	4,887	4.6%
7	Foodstuff and beverage production	4,518	4.3%
8	Constructions	4,371	4.1%
9	Renting of equipment	4,280	4.0%
10	Chemicals and chemical goods production	3,775	3.6%
11	Public administration and national defense	3,573	3.4%
12	Manufacture of fabricated metal products	3,522	3.3%
13	Power industry	3,086	2.9%
14	Rubber industry	2,771	2.6%
15	Post office and telecommunications	2,602	2.5%
16	Sale, repair and maintenance of motor vehicles	2,578	2.4%
17	Auxiliary service connected with financial intermediation	2,277	2.2%
18	Wood and paper industry	2,108	2.0%
19	Agriculture, forestry, fishery	1,752	1.7%
20	Other	20,679	19.6%
	Total	**105,729**	**100.0%**

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

Lending exposure by industry

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

Consolidated approach 30.06.2026

No:	Industry	Exposure	%
1	Wholesale trade	17,600	10.9%
2	Financial intermediation	12,724	7.8%
3	Constructions	11,061	6.8%
4	Real estate service	10,293	6.3%
5	Retail trade	9,004	5.6%
6	Other activity related to business running	8,803	5.4%
7	Foodstuff and beverage production	7,129	4.4%
8	Land transport and transport via pipelines	7,092	4.4%
9	Manufacture of fabricated metal products	5,556	3.4%
10	Renting of equipment	5,442	3.4%
11	Public administration and national defense	5,361	3.3%
12	Power industry	4,501	2.8%
13	Chemicals and chemical goods production	4,437	2.7%
14	Rubber industry	4,357	2.7%
15	Sale, repair and maintenance of motor vehicles	3,940	2.4%
16	Post office and telecommunications	3,263	2.0%
17	Wood and paper industry	3,110	1.9%
18	Information tehnology and related activities	2,962	1.8%
19	Engineering industry	2,426	1.5%
20	Other	33,066	20.4%
	Total	**162,128**	**100.0%**

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

Appendices

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 4.8 million retail clients and 611 thousand corporate clients
- We employ 7.8 thousand people
- We are number three in Poland in terms of deposits' and net loans' volumes as at the end of Q1 2026

Credit ratings of ING Bank Śląski

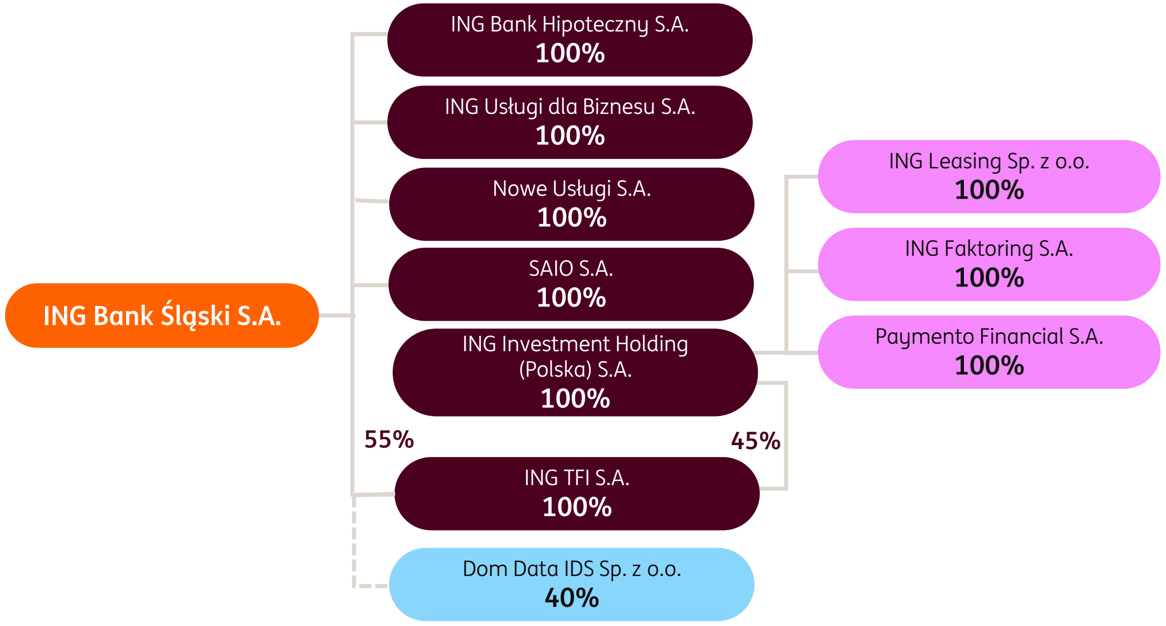
Fitch

- 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 446.0
as at 30 June 2026

Capitalisation
PLN 58.0 billion
EUR 13.5 billion

Free float
PLN 14.5 billion
EUR 3.4 billion

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

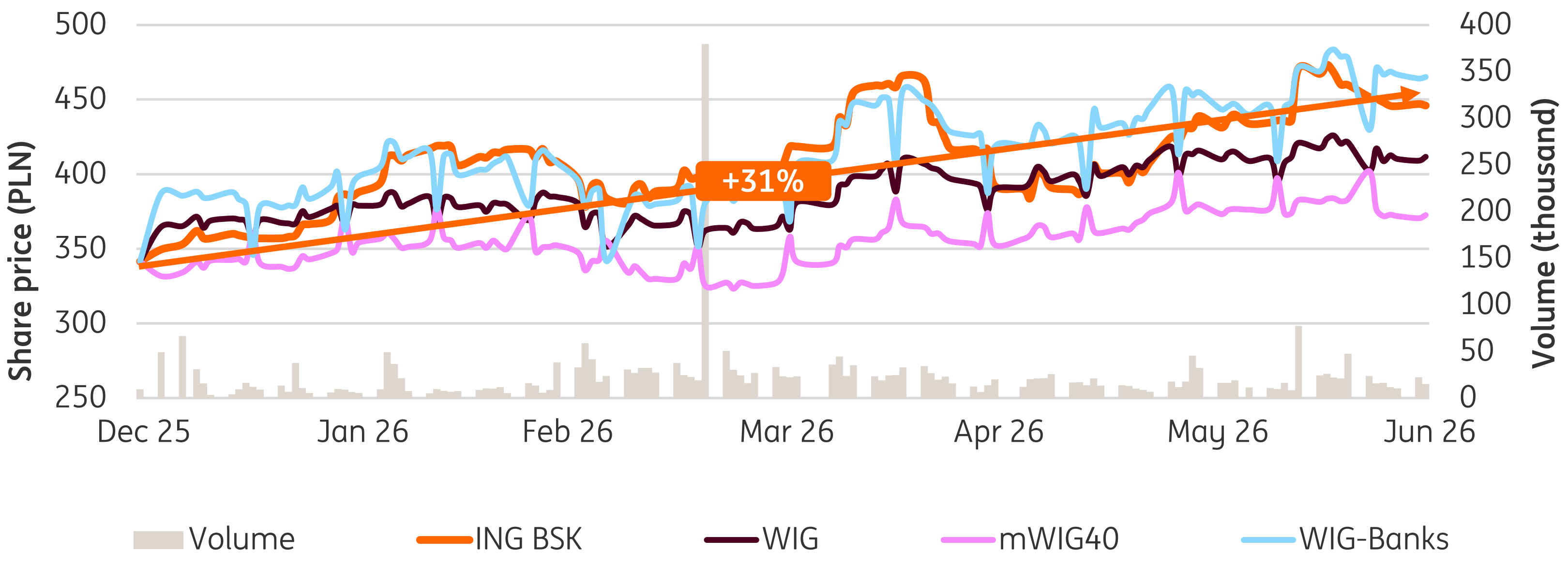
Market indicators (Q2 2026)

P/T 12.9x

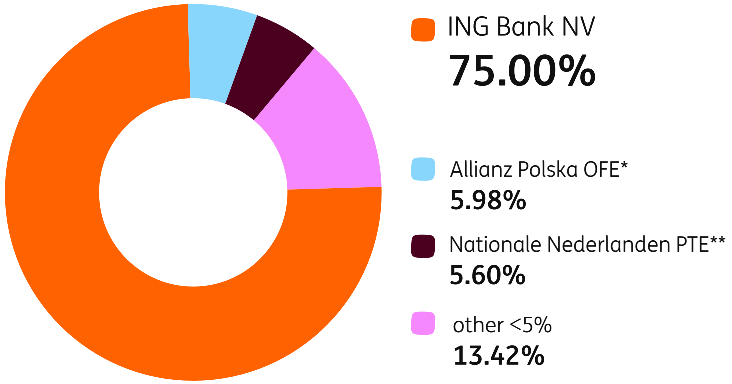
C/WK 2.9x

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

ING BSK shares vs. WSE indices recalculated for comparability



Shareholding structure



*Based on the semi-annual asset structure of Allianz Polska OFE as at 30 June 2026.

**Based on the semi-annual asset structure of Nationale Nederlanden OFE as at 30 June 2026.

Wybrane inicjatywy

ING launches digital mortgage

ING Bank Śląski clients can take out a mortgage, including signing the agreement, completely remotely via the Moje ING app. The new process has been designed to be intuitive, simple, and transparent. At every stage of the loan application process, clients can also benefit from expert assistance via video call. Implementing a digital mortgage is an important element of the long-term "ING. In the Rhythm of Life" strategy, which aims to offer solutions that align with clients' evolving lifestyles: digital, intuitive, and ensuring maximum convenience in handling financial matters.

More information

ING Plan Account users gain insurance protection

Starting June 1st, clients with More, Extra, and Max plans at ING Bank Śląski who sign up for insurance will be covered by comprehensive protection. Depending on the option chosen, the insurance will cover medical expenses, luggage damage or loss, damage to purchased equipment, and even provide expert support in emergency situations.

More information

GreenWay receives financing for further development of electric vehicle charging infrastructure

GreenWay (GW) announces the acquisition of up to €138 million in green debt financing from a consortium of leading European financial institutions, including Crédit Mutuel Arkéa, the European Bank for Reconstruction and Development (EBRD), with support from the InvestEU program, ING Bank Śląski, and mBank, which also serves as agent, collateral agent, and coordinator for the green loan financing. The proceeds will be used to strengthen GW's market position in Poland and expand its offering to clients in Slovakia, Croatia, and the broader Central and Eastern European region.

More information

ING Bank Hipoteczny issued mortgage bonds worth PLN 1 billion

ING Bank Hipoteczny has completed another subscription for mortgage covered bonds with a total value of PLN 1 billion. The securities were issued for a four-year term and bear interest based on the 6M WIBOR rate + 80 basis points.

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:

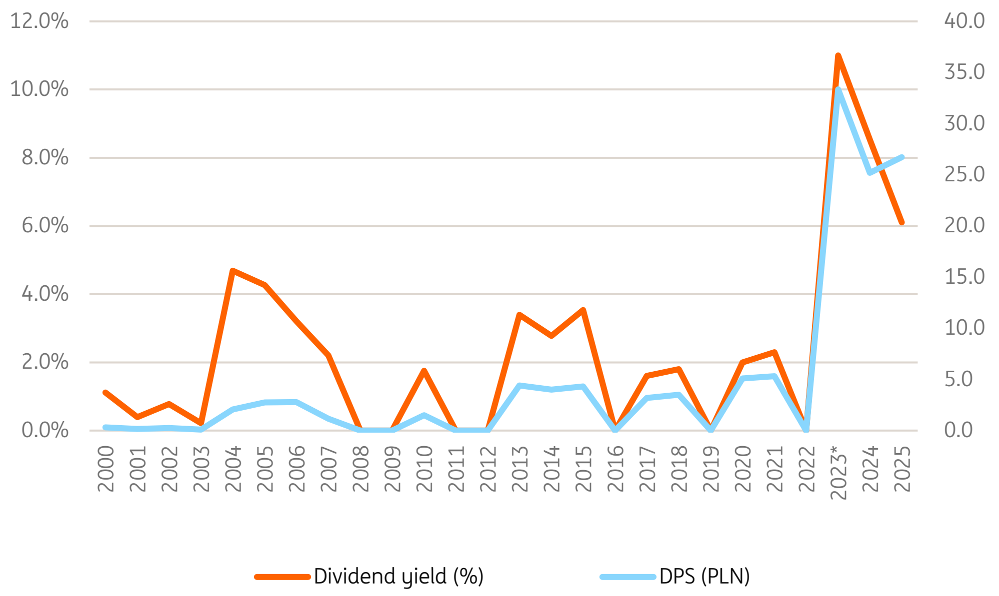
- minimum common equity Tier 1 (CET1) at the level of 4.5% + 56.25% * P2R + combined buffer requirement[1] + P2G,
- minimum Tier 1 (T1) at the level of 6% + 75% * P2R + combined buffer requirement[1] + P2G,
- minimum total capital ratio (TCR) at the level of 8% + P2R + combined buffer requirement[1] + 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
22 April	The date of record
27 April	Payment day
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.

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

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