



# ING Bank Śląski S.A.

- financial and business results for Q1 2026

Warsaw, 30 April 2026



do your thing



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# Introduction

to financial results  
and the Bank's market position



# Key facts – Q1 2026

## Client base

- 88 thousand new retail clients and 17 thousand new corporate clients in Q1 2026
- The number of outgoing electronic transfers of individual clients in Moje ING increased by 2% y/y in Q1 2026
- Our corporate clients made 14% y/y more mobile banking transfers in Q1 2026

## Client volumes

- Retail loans portfolio increased by PLN 1.8 billion q/q to the level of PLN 82.3 billion (+ PLN 9.0 billion y/y)
- Corporate loans portfolio increased by PLN 2.2 billion q/q and amounted to PLN 102.9 billion (+ PLN 5.7 billion y/y)
- Clients' deposits increased by PLN 9.1 billion q/q to the level of PLN 242.5 billion (+ PLN 21.3 billion y/y)
- The Bank's L/D ratio was 75.3% vs. 66.1% in banking sector\*



## Financial results in Q1 2026

- Net interest income amounted to PLN 2,333 million (+2% q/q, +6% y/y)
- Net fee and commission income of PLN 595 million (-1% q/q, +3% y/y)
- Opex amounted to PLN 1,281 million (+31% q/q, +7% y/y)
- Net profit of PLN 823 million (-40% q/q, -19% y/y)
- Cumulative ROE adjusted for MCFH is 19.6% (20.2% a year earlier)

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

# Key elements of the implementation of the 'ING. In the Beat of Life' strategy in Q1 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

**5.35 m**

Clients, including:

Retail clients: **4.75 m**  
Corporate clients – **599 ths**

Investments and retirement solutions

**245 ths**

clients with pension product

**390 ths**

Investing clients<sup>1</sup>

**6,93%**

investment market share<sup>2</sup>

Boosting lending activity

Mortgages **PLN 70,8 bn**

Consumer lending **4,94%** market share

Corporate **PLN 103 bn**

Factoring<sup>3</sup> **#3**

Modern product offering

Accounts in the subscription model

**#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

Innovative technology

**46%** applications migrated to the cloud  
Availability of **Moje ING: 100%**  
Availability of **ING Business: 100%**

Scalable operating model

Level of process automation (STP): **81%**

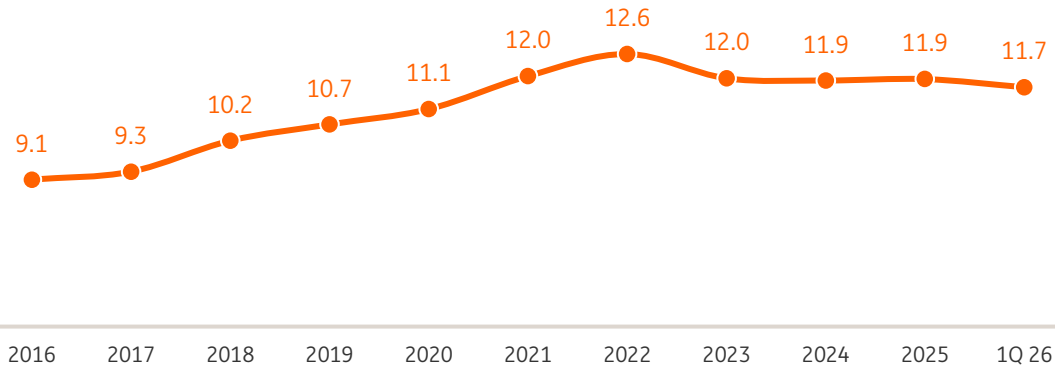
ESG & sustainability

RES financing<sup>4</sup>: **PLN 2.7 bn**  
The share of energy-efficient properties in new mortgage sales: **57.1%**

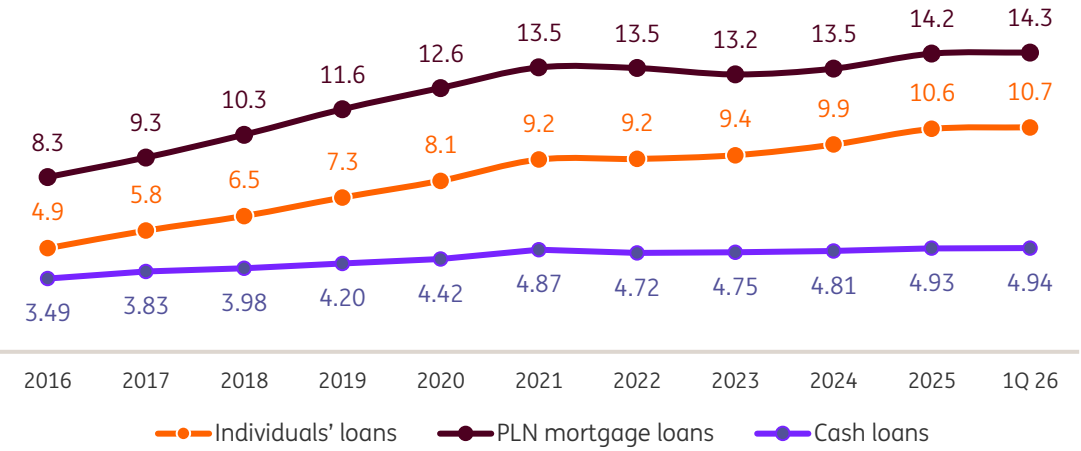
<sup>1</sup>) Defined as clients with investment fund-based products (including IKE, IKZE) and/or individual brokerage accounts and a fund balance of at least PLN 100; <sup>2</sup>) Defined as the amount of funds accumulated by ING clients in investment funds and brokerage accounts to the total value of public assets; <sup>3</sup>) Market position by the value of financed invoices; <sup>4</sup>) Cumulative value from 2024.

# Market shares

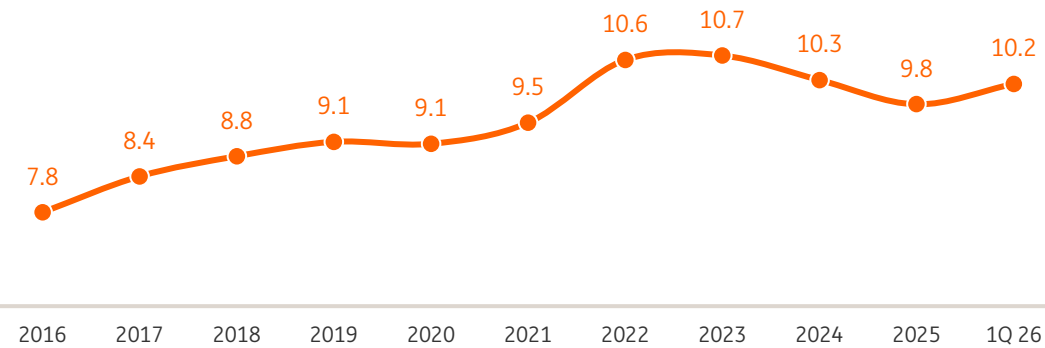
## Corporate loans (%)\*



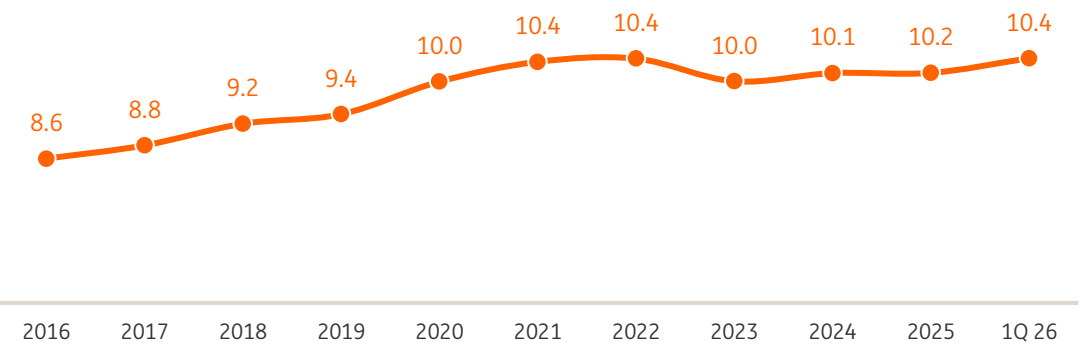
## Retail loans (%)



## 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	change % q/q	change % y/y	change q/q	change y/y
<b>Total client deposits</b>	<b>218,148</b>	<b>221,180</b>	<b>223,650</b>	<b>230,214</b>	<b>233,356</b>	<b>242,489</b>	<b>+ 4%</b>	<b>+ 10%</b>	<b>9,133</b>	<b>21,309</b>
Corporate deposits	92,474	89,384	90,373	95,759	97,305	97,372	+ 0%	+ 9%	67	7,988
Retail deposits	125,674	131,796	133,277	134,455	136,051	145,117	+ 7%	+ 10%	9,066	13,321
Total funds entrusted by retail clients	151,196	159,921	163,521	166,614	169,915	180,655	+ 6%	+ 13%	10,740	20,734
Investment funds and other off-balance sheet products distributed by the Bank	25,522	28,125	30,244	32,159	33,864	35,538	+ 5%	+ 26%	1,674	7,413
<b>Total client loans</b>	<b>167,415</b>	<b>170,431</b>	<b>174,318</b>	<b>177,104</b>	<b>181,159</b>	<b>185,202</b>	<b>+ 2%</b>	<b>+ 9%</b>	<b>4,043</b>	<b>14,771</b>
Loans to corporate banking clients incl. leasing and factoring	96,148	97,199	98,464	98,732	100,735	102,947	+ 2%	+ 6%	2,212	5,748
Loans to retail clients	71,267	73,232	75,854	78,372	80,424	82,255	+ 2%	+ 12%	1,831	9,023
Mortgage	61,295	63,117	65,508	67,563	69,268	70,823	+ 2%	+ 12%	1,555	7,706
Cash loans	8,552	8,706	8,913	9,343	9,699	9,993	+ 3%	+ 15%	294	1,287

# Completion of the acquisition of Goldman Sachs TFI - we are strengthening our position in the investment and pension markets

ING Bank Śląski Group is the sole owner of Goldman Sachs TFI, which will be renamed ING TFI

Signing of a preliminary agreement to purchase 115,500 shares\* of Goldman Sachs TFI S.A.

18 November 2025

European Commission's clearance to acquire sole control

17 February 2026

Approval from the Polish Financial Supervision Authority to carry out the transaction

31 March 2026

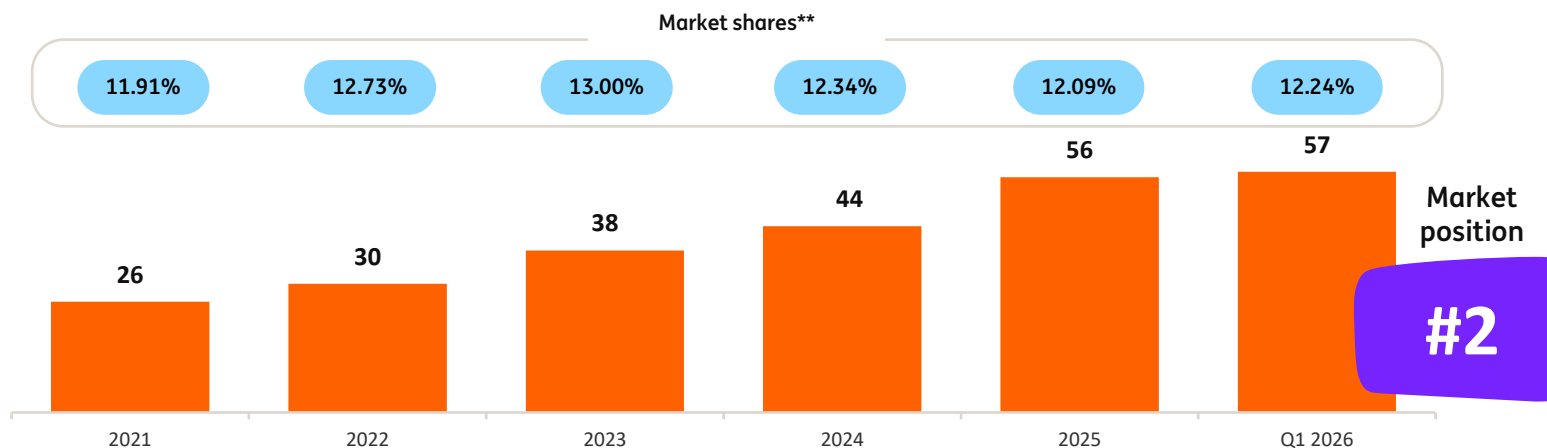
Completion of the transaction

24 April 2026

PLN 405 m  
transaction value

~-0.32 b.p.  
impact on TCR and Tier I

GS TFI's assets under management in 2021-2026 (PLN billion)



\*representing 55%-stake in GS TFI share capital and 55% of the total number of votes at the General Meeting of GS TFI; \*\*applies only to capital market funds as defined by IZFiA.

# Financial results

for Q1 2026



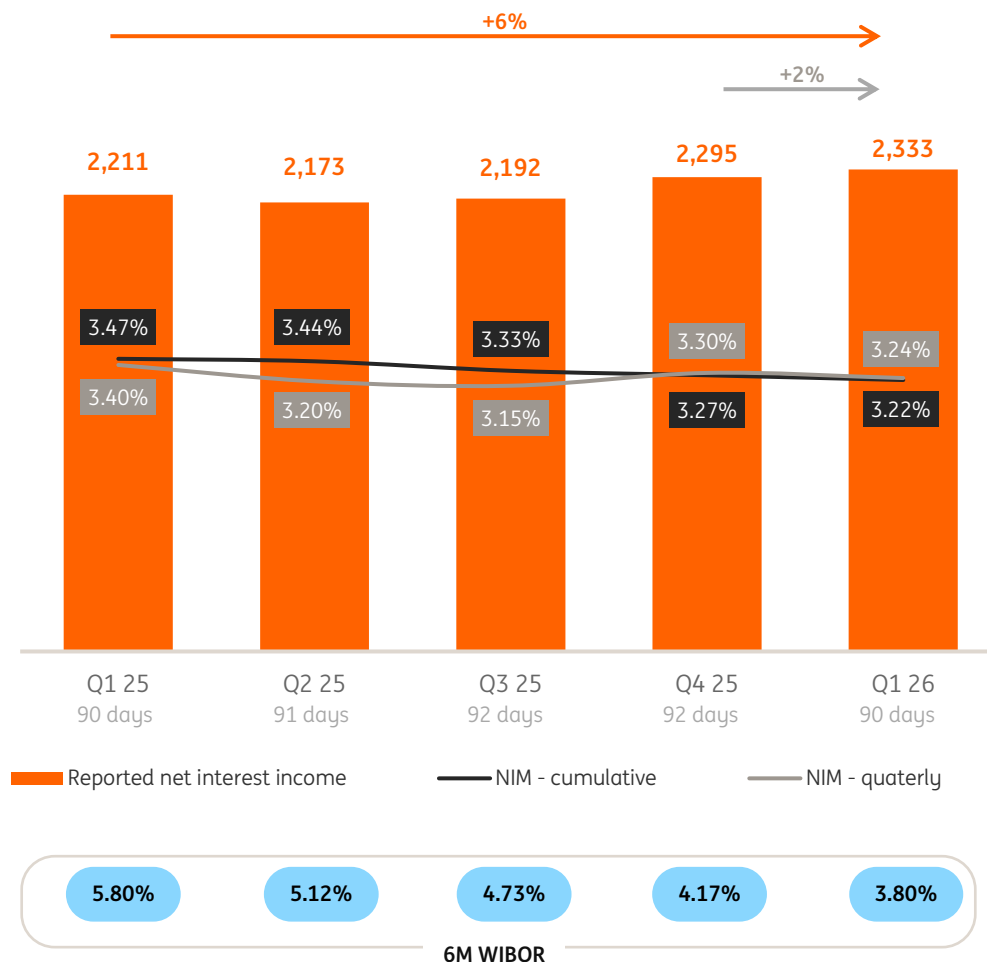
# Financial results

PLN million	Q1 2025	Q4 2025	Q1 2026	% change q/q	% change y/y
Net interest income	2,211	2,295	2,333	+ 2%	+6%
Net fee and commission income	579	598	595	- 1%	+3%
Other income	129	164	119	- 27%	-8%
<b>Total income</b>	<b>2,919</b>	<b>3,057</b>	<b>3,047</b>	<b>- 0%</b>	<b>+4%</b>
Total expenses	-1,202	-980	-1,281	+ 31%	+7%
<b>Result before risk costs</b>	<b>1,717</b>	<b>2,077</b>	<b>1,766</b>	<b>- 15%</b>	<b>+3%</b>
Risk costs including legal risk cost for FX mortgage loans	-209	-189	-211	+ 12%	+1%
Bank tax	-196	-208	-204	- 2%	+4%
<b>Profit (loss) before tax</b>	<b>1,312</b>	<b>1,680</b>	<b>1,351</b>	<b>- 20%</b>	<b>+3%</b>
Income tax	-298	-308	-528	+ 71%	+77%
<b>Net Result</b>	<b>1,014</b>	<b>1,372</b>	<b>823</b>	<b>- 40%</b>	<b>-19%</b>
Total Capital Ratio (TCR)	16.16%	15.77%	15.81%	+0.04 p.p.	-0.35 p.p.
Tier 1 capital ratio	15.12%	14.97%	14.24%	-0.73 p.p.	-0.88 p.p.
ROE (%)*	26.2%	24.6%	22.8%	-1.8 p.p.	-3.4 p.p.
ROE adjusted for MCFH (%)*	20.2%	20.8%	19.6%	-1.2 p.p.	-0.7 p.p.
Total expenses incl. bank tax/total income (%)	47.9%	38.9%	48.7%	+9.9 p.p.	+0.8 p.p.

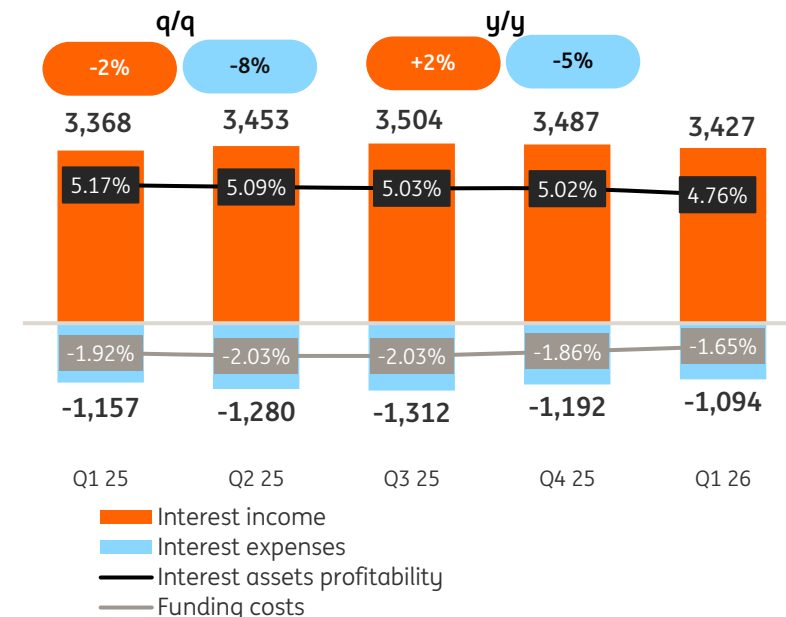
\*ROE = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters.

# Net interest income

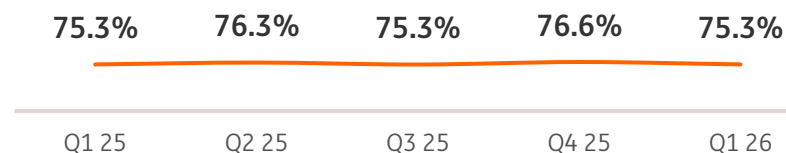
Net interest income (PLN million) and interest margin



Interest income and expenses (PLN million)

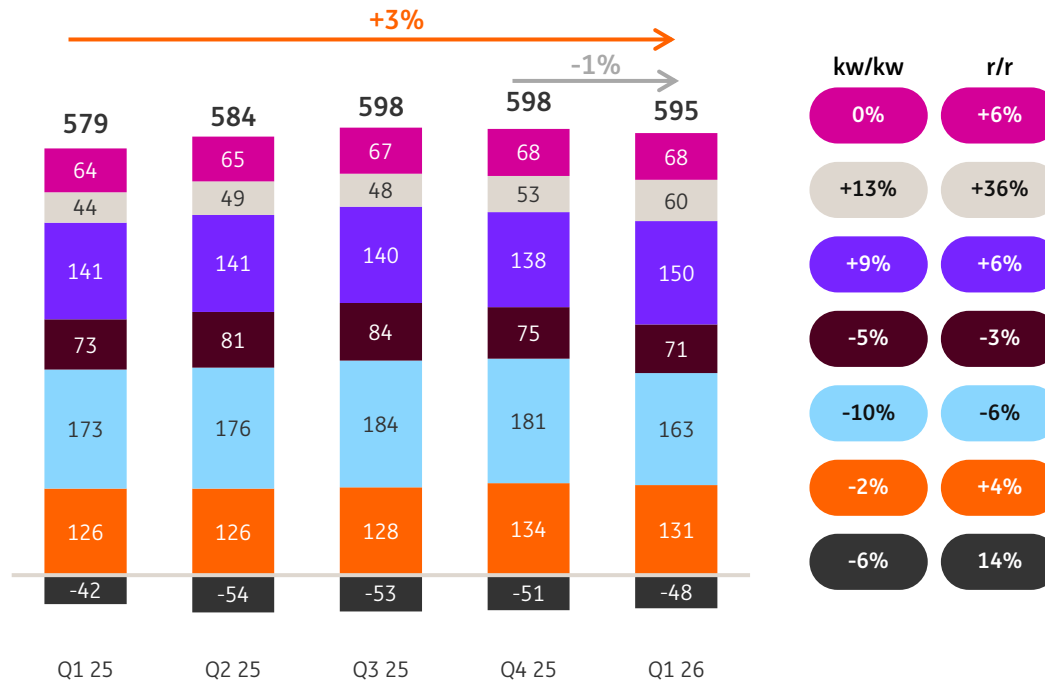


Loan-to-deposit ratio



# Fee and commission income

## Fee and commission income per category (PLN million)

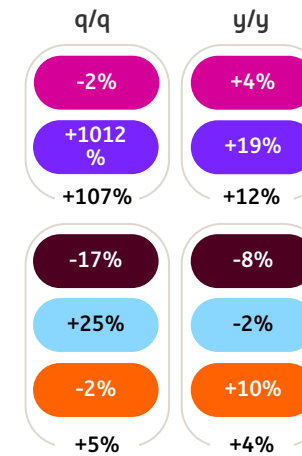
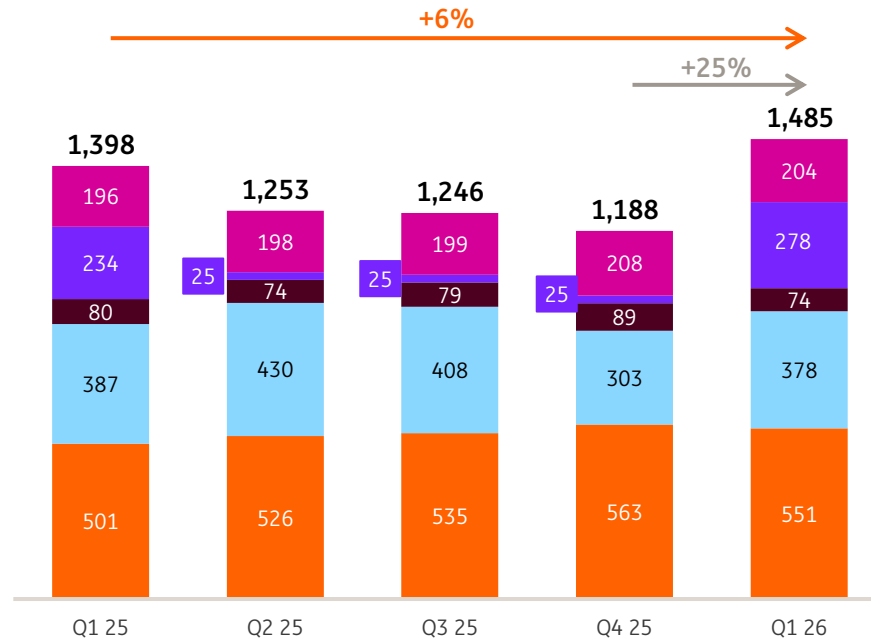


- Bancassurance
- Distribution of participation units, brokerage and custody services
- Financing (loans, leasing, factoring)
- Payment and credit cards, net
- FX transactions
- Client account maintenance
- Other commission income and costs, net

- Y/y increase in the distribution of participation units reflects the positive trends in the fund market investment.
- The decrease in the result on FX transactions is the result of lower client transaction volume.

# Total expenses including bank tax

Total expenses including bank tax (PLN million)



■ Personnel costs ■ General and administrative costs ■ Amortisation and depreciation ■ Regulatory costs (PFSA + BGF) ■ Bank levy

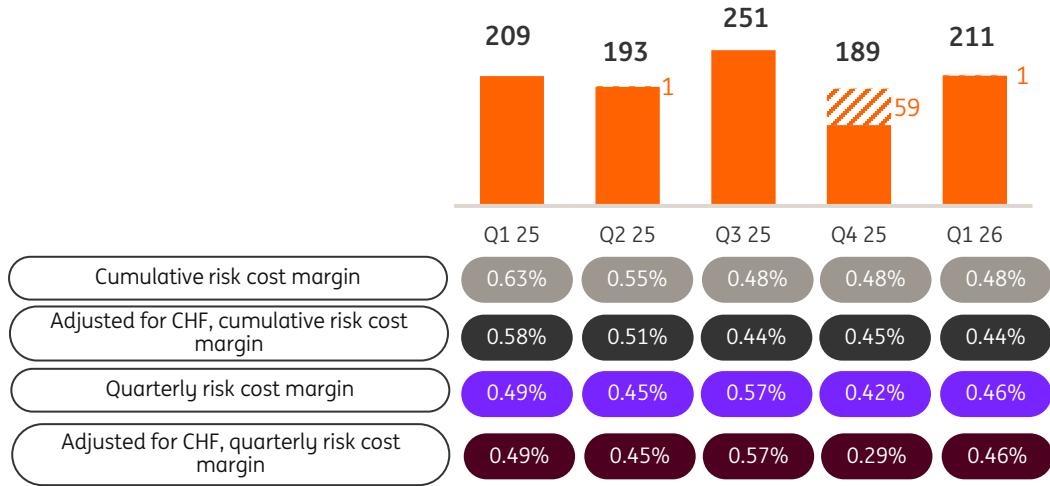
Total expenses including bank levy / total income	47.9%	42.9%	42.1%	38.9%	48.7%
Own expenses / total income	33.2%	35.3%	34.6%	31.2%	32.9%
FTEs	7,892	7,840	7,754	7,646	7,692

- The annual contribution to the resolution fund amounted to PLN 246 million in Q1 2026 (PLN 174 million the year before).
- The annual costs of the Polish Financial Supervision Authority incurred in Q1 2026 amounted to PLN 32 million (PLN 35 million the year before).


# Cost of risk, including legal risk costs

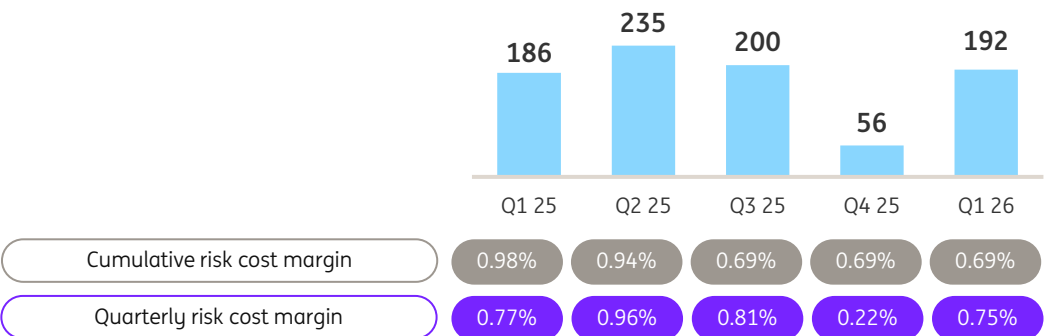
Consolidated data for ING BSK (PLN million)

 legal risk costs



## Corporate banking (PLN million)

 legal risk costs



## PLN million


### Impact of macroeconomic parameters on net provisions\*

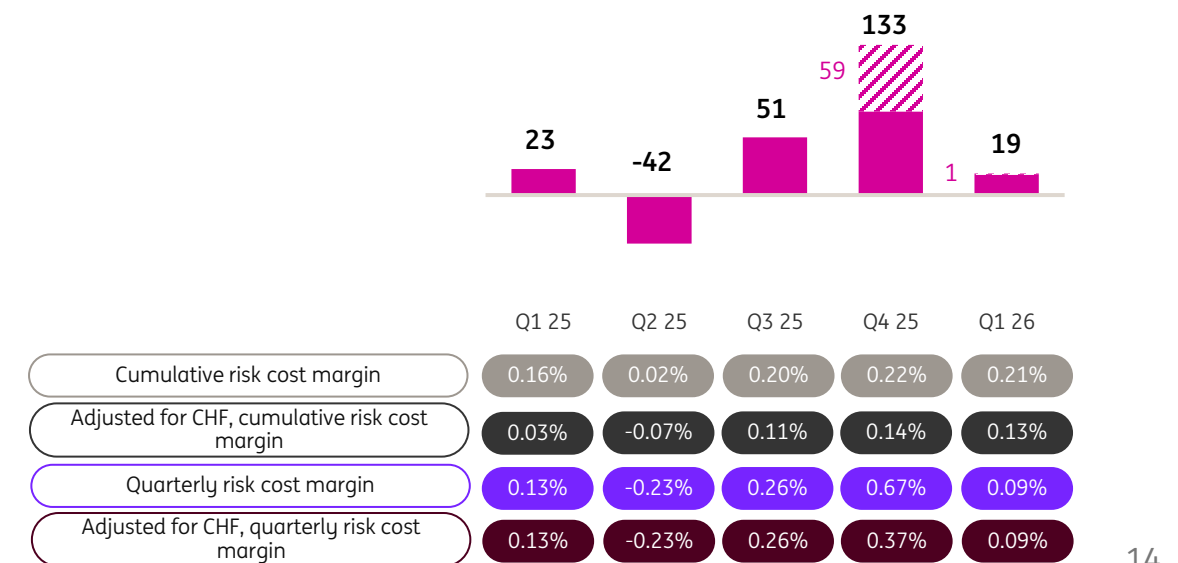
	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Retail banking	0	-19	+4	+8	+4
Corporate banking	+51	-34	+17	-7	+49
<b>Total</b>	<b>+52</b>	<b>-53</b>	<b>+21</b>	<b>+1</b>	<b>+54</b>

### Impact of the sale of the Stage 3 and POCI receivables portfolios\*

	Q1 25	Q2 25	Q3 25	Q4 25	Q1 26
Retail banking	0	-43	0	0	0
Corporate banking	0	-2	0	-19	0
<b>Total</b>	<b>0</b>	<b>-45</b>	<b>0</b>	<b>-19</b>	<b>0</b>

## Retail banking (PLN million)

 legal risk costs

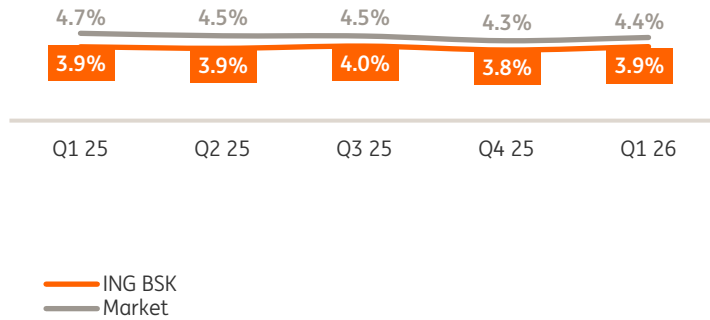


\*Provision additions presented with a (+) sign, terminations with a (-) sign.

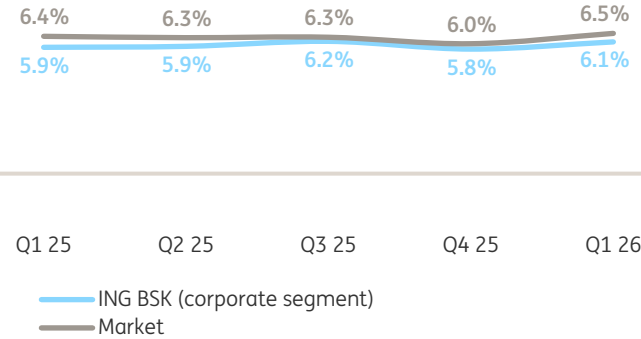
# Portfolio quality and provisioning

## Share of non-performing portfolio in the total loan portfolio

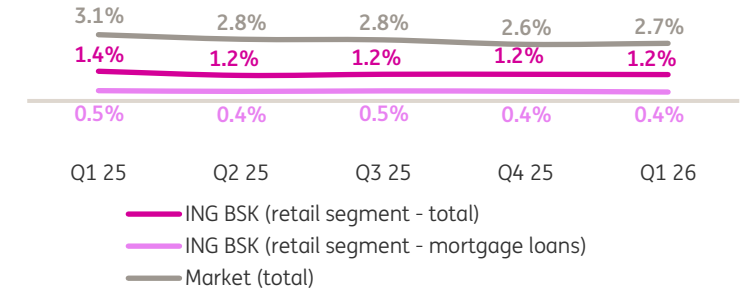
### Consolidated data for ING BSK



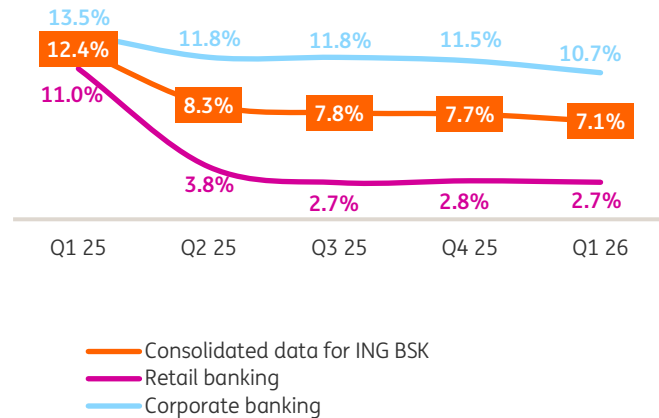
### Corporate segment



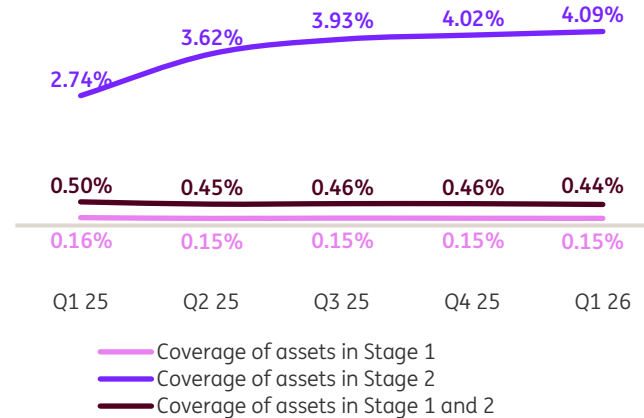
### Retail segment



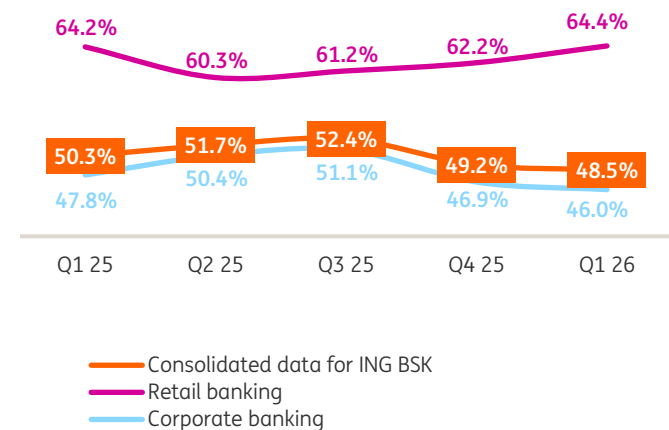
### Share of Stage 2 in the gross portfolio



### Provisioning ratio – Stages 1 and 2

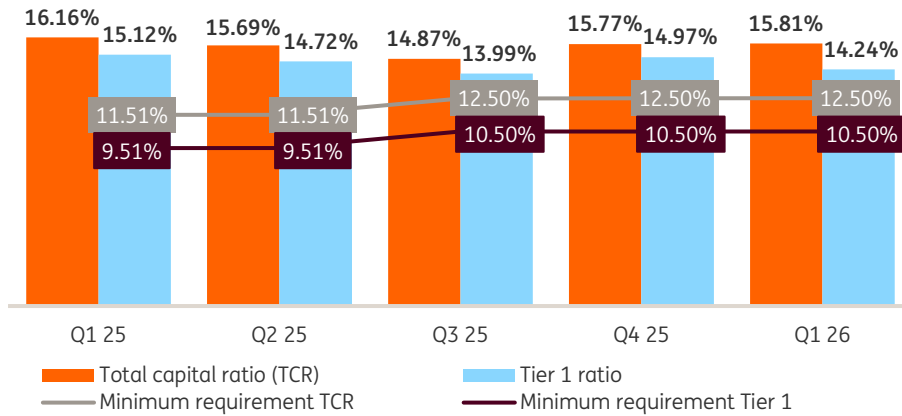


### Provisioning ratio – Stage 3

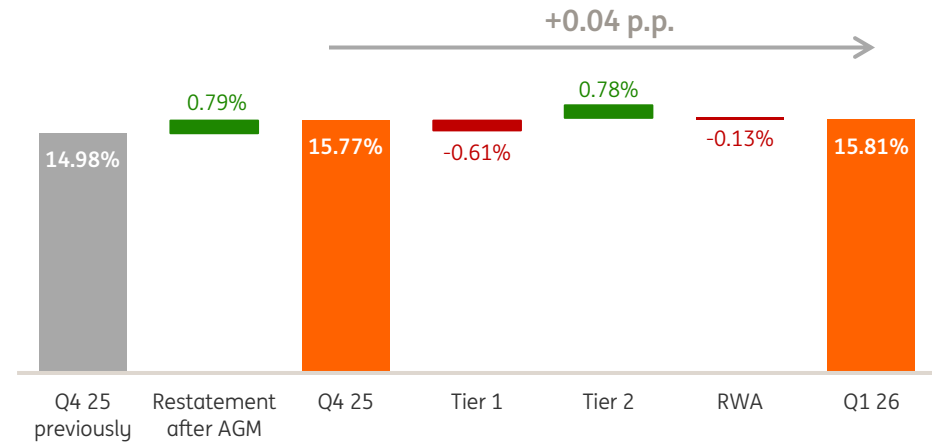


# Capital adequacy and liquidity position

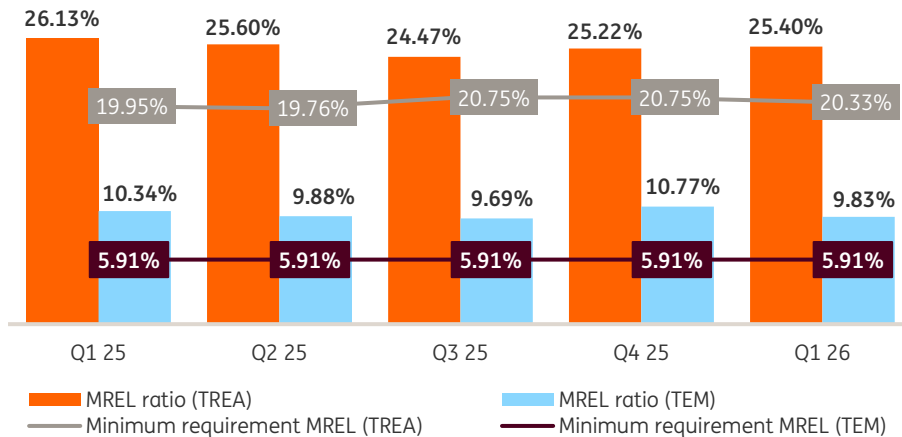
## Consolidated capital ratios



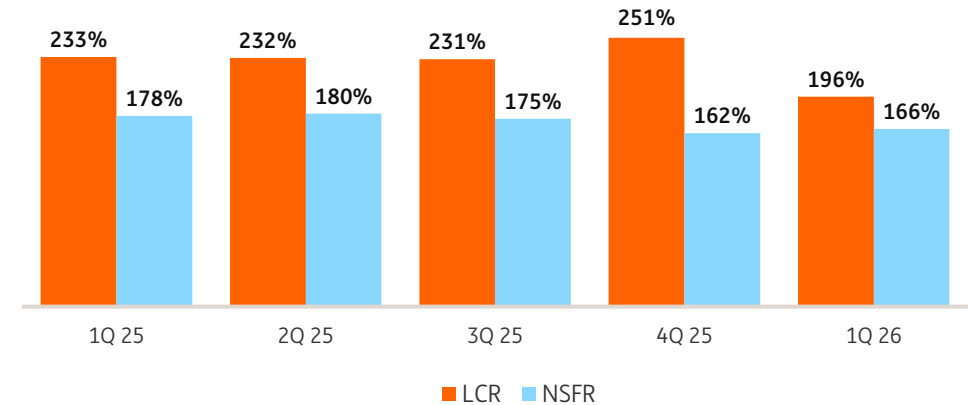
## Decomposition of total capital ratio (TCR) change on a q/q basis



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



## Liquidity ratios



# Appendices

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



# Retail banking

## Clients and ordered transactions

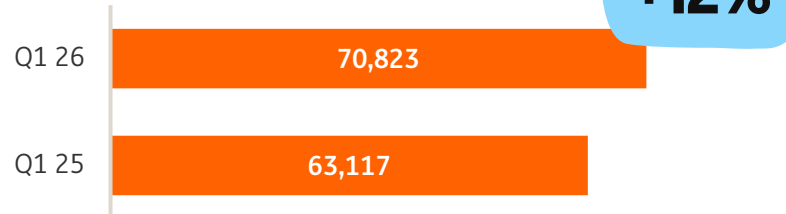
- We serve 4.7 m retail clients, of which 18.4 thousand are Private Banking clients
- We operate 4.1 million current accounts for retail clients
- In Q1 2026, our retail clients performed:
  - 2% y/y more outgoing electronic transfers in Moje ING (169 million)
  - 9% y/y more BLIK transactions (total 62 million)
  - 1% y/y more debit card transactions (total 281 million)
  - 5% y/y fewer transactions in branches (180 thousand)

## Financing

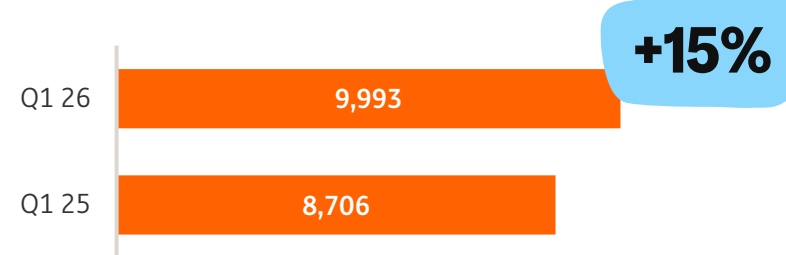
- We granted PLN 5,939 million in mortgage loans in Q1 2026 (+27% y/y)
- We granted PLN 1,787 million in cash loans in Q1 2026 (+24% y/y) ...
- ... of which 93% were sold via online channels

## Growing volumes y/y

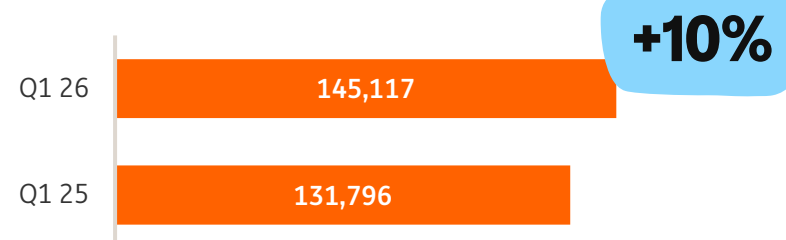
### Mortgage loans (PLN million)



### Cash loans (PLN million)



### Deposits (PLN million)



**Oszczędzajmy na białą godzinę**  
na koncie oszczędnościowym

do **5%** przez 3 mies.  
poniżej 200 tys. zł

Oprocentowanie zmienne, obliczane w skali roku. Zapoznaj się z warunkami oferty specjalnej "Bonus na start". ING Bank Śląski S.A.

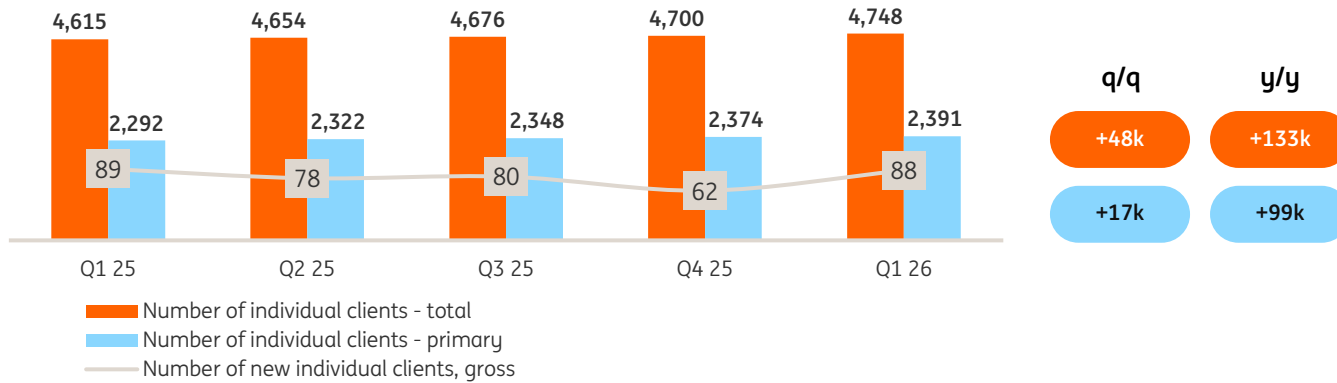
Zobacz szczegóły ↗

ING

# Retail client base

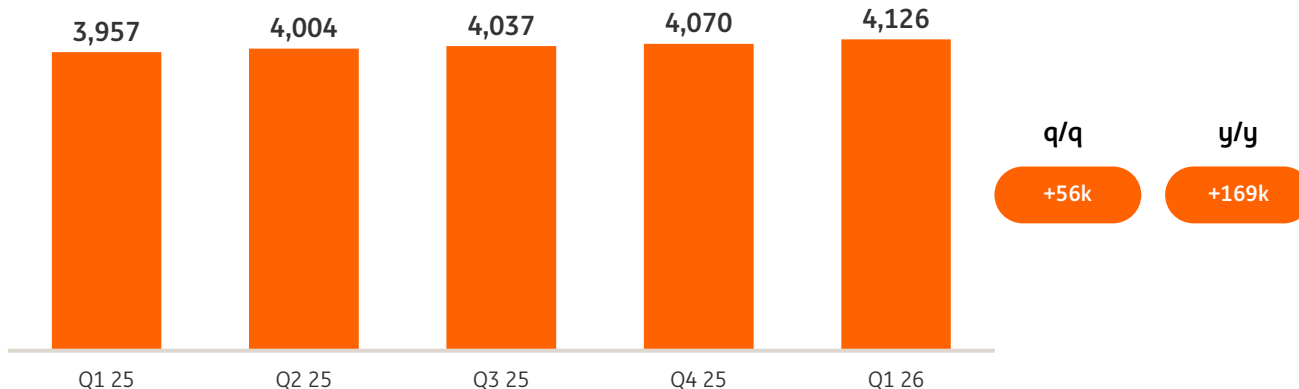
4.7 million retail clients

## Number of retail clients (thousand)



- 88% of current accounts are Direct Accounts
- In Q1 2026 clients using the National Hub, the standard for the circulation of electronic identity used for administrative purposes and government services, confirmed their identity 7.5 million times, of which 20% of confirmations were made through a mobile application
- Our clients submitted 295,000 800+ applications through us in Q1 2026

## Number of retail current accounts (thousand)




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.

## Ile na co wydajesz? Podpowie apka Moje ING.

Załóż konto osobiste  
w apce Moje ING

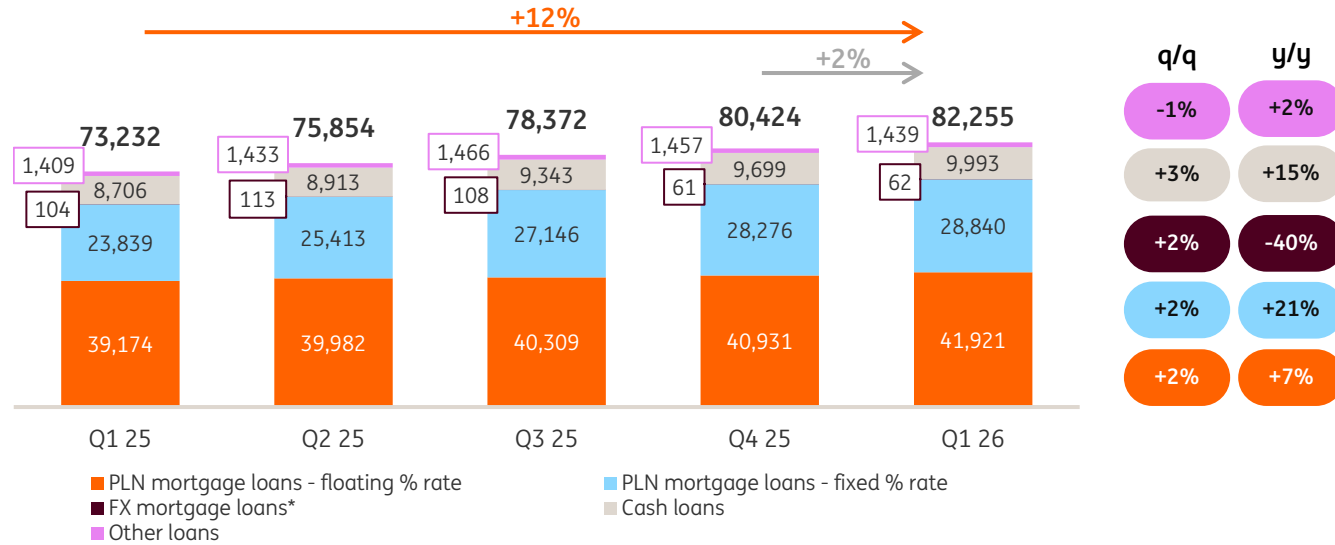
Zyskaj  
**500 zł**  
w promocji



Zapoznaj się z regulaminem promocji „Mobilni zyskują” ING Banku Śląskiego S.A. na [ing.pl](http://ing.pl) i sprawdź jej warunki. Moje ING to nazwa handlowa usługi bankowości elektronicznej ING Banku Śląskiego S.A., a aplikacja Moje ING – jest jej wersją na urządzenia mobilne.

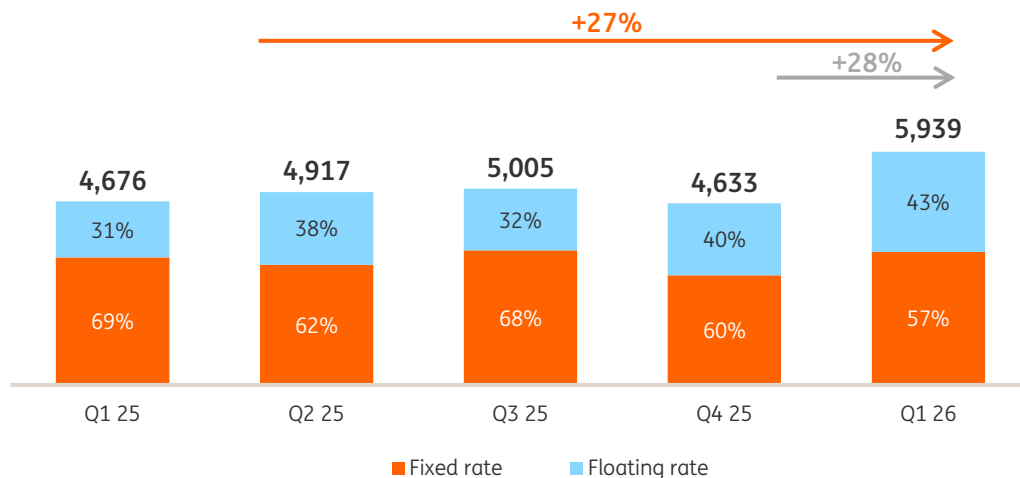
# Retail lending

## Loan portfolio of retail clients (gross; PLN million)

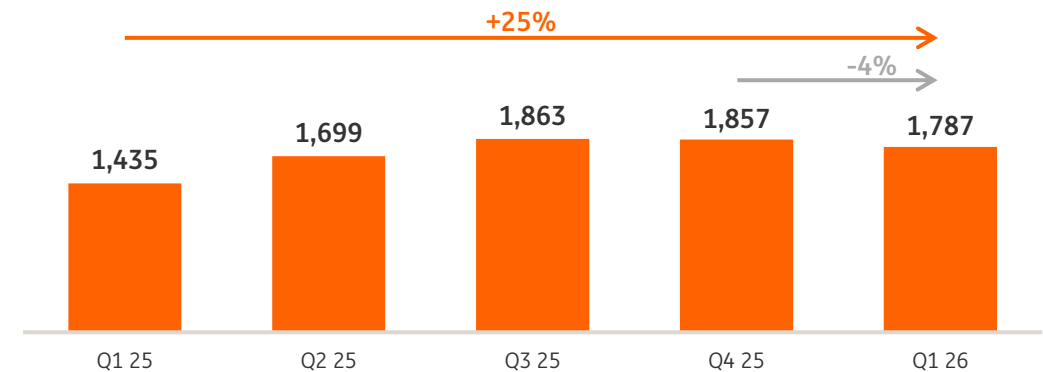


- **PLN 1.8 billion worth of cash loans** granted to retail clients in Q1 2026 (+25% y/y)
- **PLN 5.9 billion worth of mortgage loans** granted in Q1 2026 (+27% y/y), which translates into a **18.5%** market share in Q1'26:
  - including 3,393 million worth of fixed interest rate mortgage loans (+4% y/y)
  - including PLN 616 million worth of loans for energy-efficient houses\*\* (+19% y/y)
- A **14.3%** market share in terms of PLN mortgage loans; **13.3%** in total mortgage loans (Q1 2026)

## Mortgage loans production (PLN billion)



## Cash loans production (PLN million)

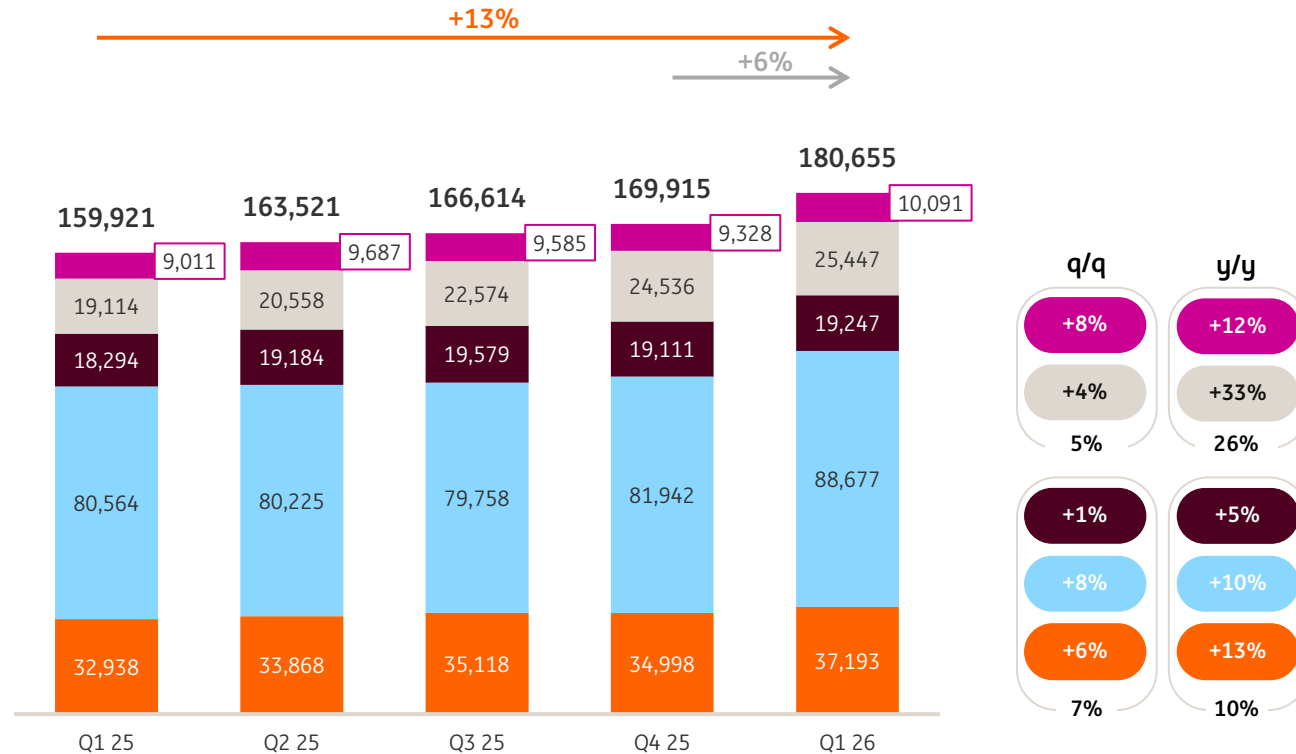


\*FX mortgage loans after adjusting the gross carrying amount for legal risk provisions, which amounted to PLN 344 million in Q1 2025, PLN 319 million in Q2 2025, PLN 296 million in Q3 2025, PLN 294 million in Q4 2025 and PLN 254 million in Q1'26;

\*\*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)



- Financial instruments accumulated in brokerage accounts
- Mutual funds
- Term deposits and structured products
- Savings accounts
- Current accounts

- **390 thousand bank clients invest on a regular basis** (+13% y/y, +7% q/q) and **245 thousand clients had a dedicated pension product** at ING (+29% y/y, +6% q/q)
- In Q1 2026 about **65% of open investment fund units** were purchased **via mobile banking**
- At the end of Q1 2026, we serviced **204 thousand brokerage accounts** (+4% y/y, +1% q/q)
- The **turnover of our brokerage office** on the stock market in Q1 2026 amounted to **PLN 4.5 billion** (+33% y/y, +34% 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 9.3 billion** (+35% y/y, +7% q/q)

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

# Progressive evolution of banking

## ING is becoming more and more digital



Average rating  
of Moje ING mobile app  
in the app stores

Google Play – 4.7



App Store – 4.9



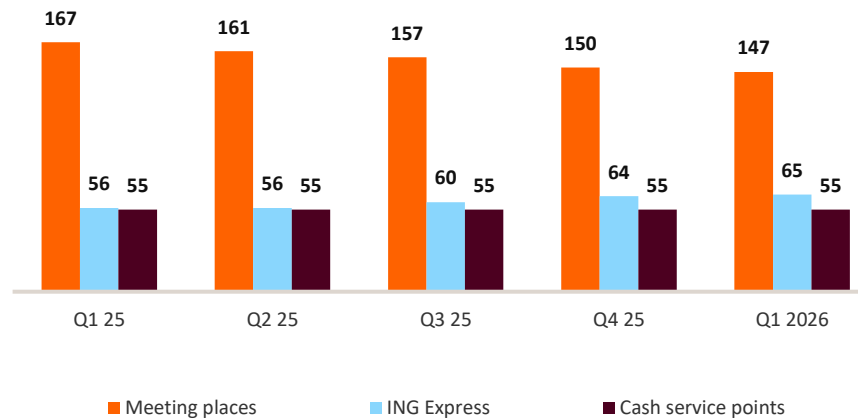
### Electronic banking

- We have a total of **1,752 thousand mobile cards** (+1% q/q, +6% y/y)
- **62.2 million BLIK transactions** in Q1 2026 (-3% q/q, +9% y/y) completed by retail clients, of which **46.3 million transactions online** (-5% q/q, +10% y/y)
- **4,632 thousand clients with access to online banking** (+2% q/q, +5% y/y), 77% of whom are actively using this access
- **3,206 thousand active users of the mobile app** (+2% q/q, +6% y/y)
- **2,435 thousand “mobile only” users** (-2% q/q, +9% y/y)
- In Q1 2026, we sold **93% of cash loans** to retail clients **via online channels**

**3.3 million**  
**mobile banking**  
**users**

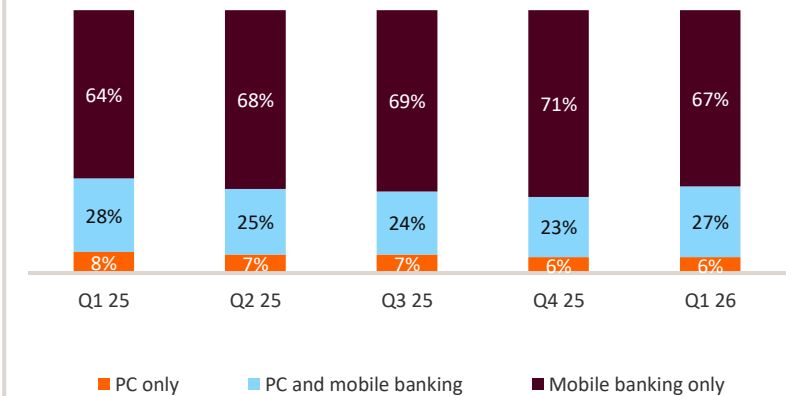
### Physical distribution network

- 147 meeting places (-3 vs end of 2025)
- 847 recyclers (devices with a pay-in function), all with a contactless reader



### How our clients use internet banking

based on the number of users



# Appendices

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



# Corporate banking

## Clients and ordered transactions

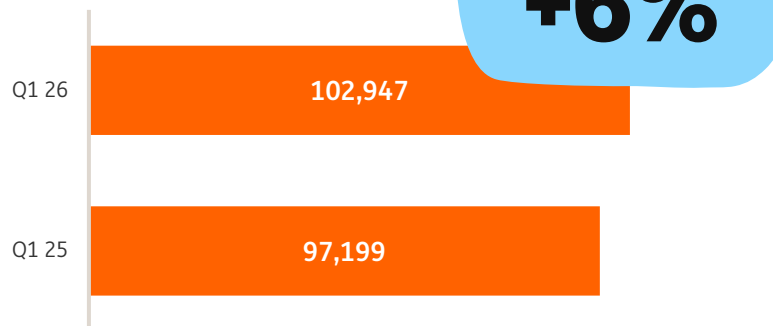
- We serve **599 thousand corporate clients**, of which:
  - 556 thousand are entrepreneurs
  - 39.6 thousand are SMEs and mid-corporates
  - 3.8 thousand are strategic clients
- In Q1 2026, our corporate clients using ING Business made 51 million transfers (+8% y/y), of which 4.9 million were made in mobile banking (+14% y/y)
- We have **49.4 thousand payment terminals** in total; we processed 14.4 million transactions in Q1 2026 (-1% y/y)
- **12,6 stores** with an active imoje payment gateway (+19% y/y)

## Financing

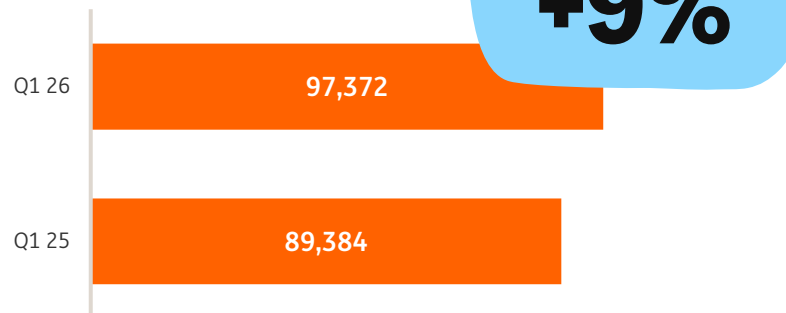
- The portfolio of receivables from entrepreneurs increased by PLN 386 million y/y (+4% y/y) to PLN 11.1 billion
- The portfolio of receivables from SMEs and mid-corporates increased by PLN 2.8 billion y/y (+6% y/y) to PLN 51.7 billion
- The portfolio of receivables from strategic clients increased by PLN 2.6 billion y/y (+7% y/y) to PLN 40.1 billion

## Growing volumes y/y

Receivables (PLN million)



Deposits (PLN million)



**ING.** Twój asystent,  
gdy startujesz w biznesie

Do **3600 zł** bonusu

Otwórz konto online

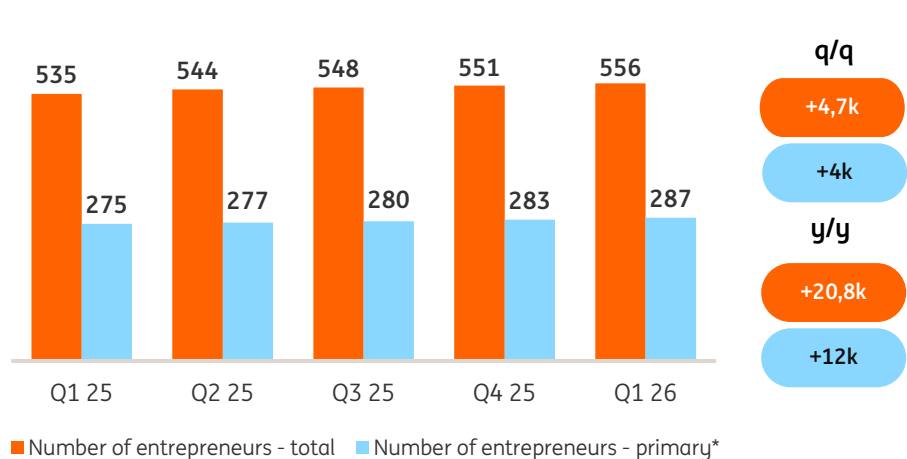
ING Bank Śląski S.A.

Sprawdź szczegóły

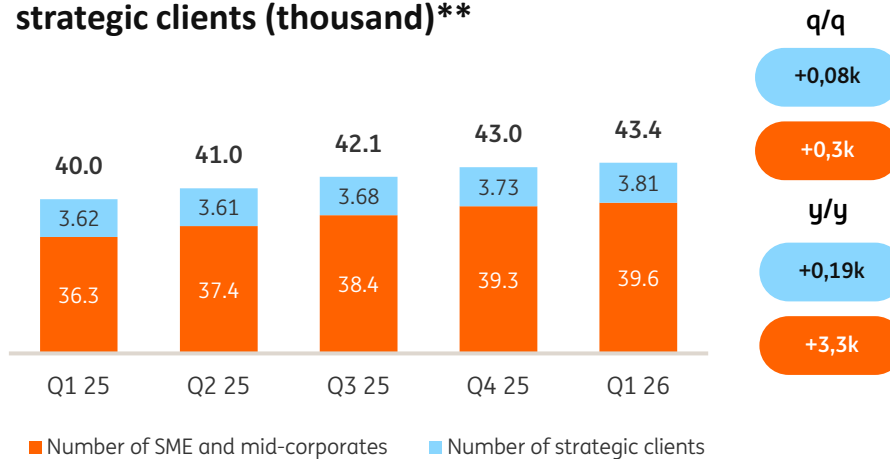
# Corporate client base

599 thousand companies

Number of entrepreneurs (thousand)\*\*



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



**We maintain 491 thousand current accounts**

**for 556 thousand entrepreneurs, of which 98% are Direct accounts**

**Konto firmowe z patentem na KSeF**

I nawet **3600 zł** bonusu

Chcę otworzyć online

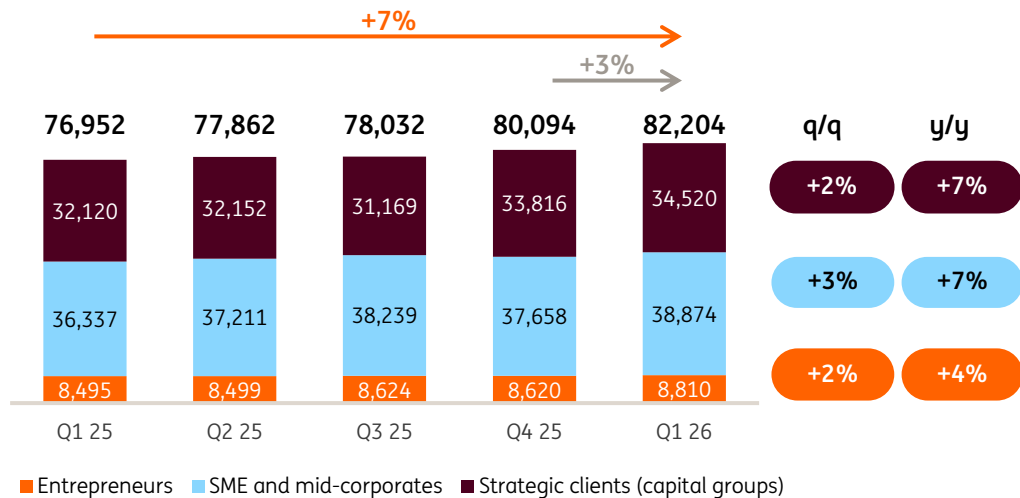
ING Bank Śląski S.A.  
Sprawdź szczegóły ^

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

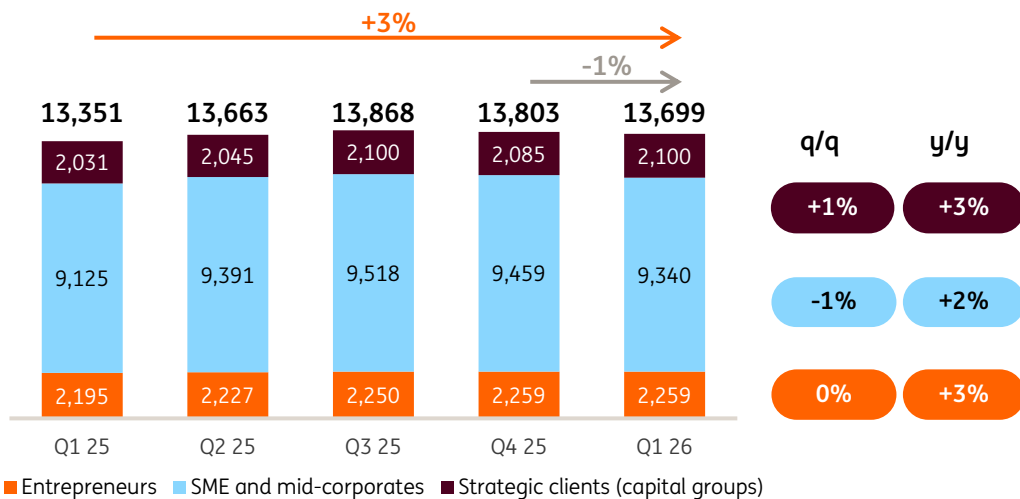
\*\*From the beginning of 2025, the qualification criteria for corporate clients (including primary clients) have changed.

# Corporate receivables

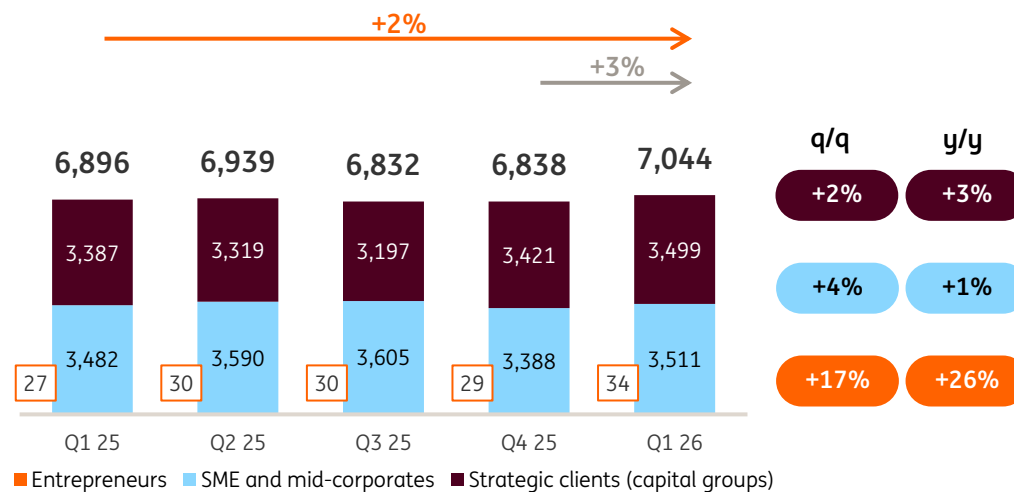
## Loans volume (gross; PLN million)



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



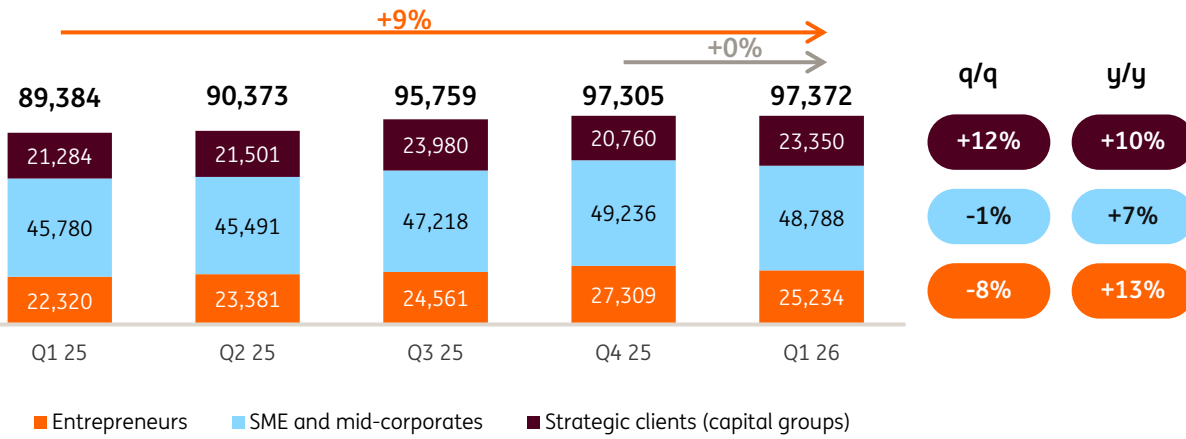
## Factoring receivables volume (gross; PLN million)



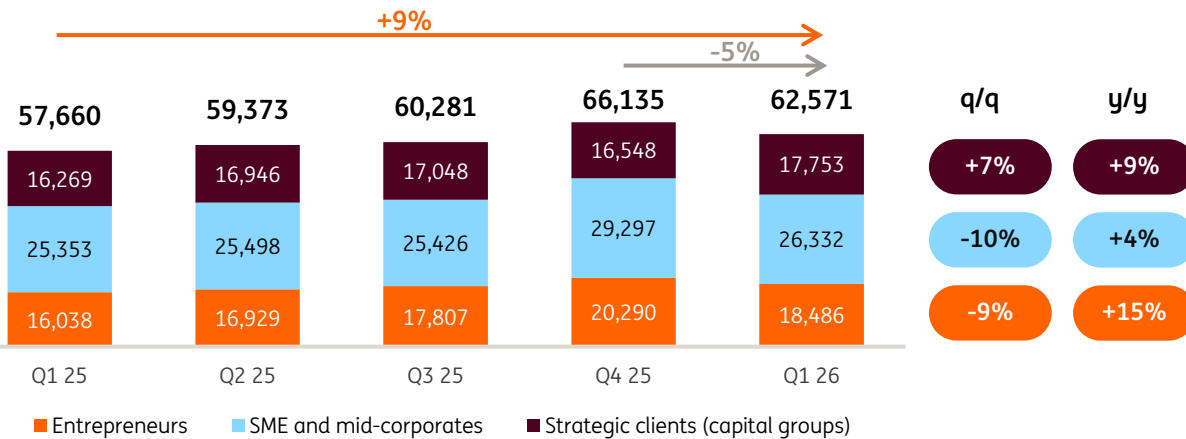
\*Does not include lease loans.

# Cash management

## Corporate deposit volume (PLN million)



## Corporate current account volumes (PLN million)



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

**4.9 million**

**16.8 thousand**

new corporate clients acquired in Q1 2026

# Appendices

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



# Income statement

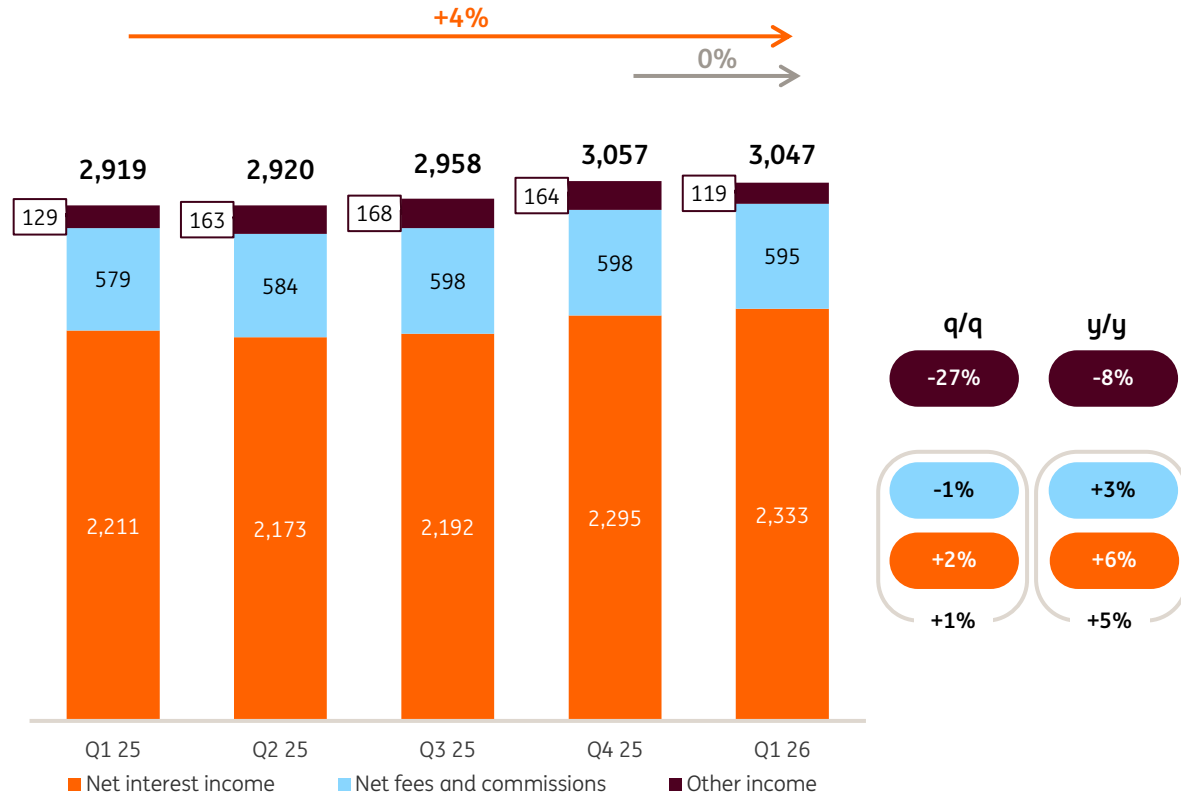
Consolidated income statement (PLN million)	Q4	Q1	Q2	Q3	Q4	Q1	q/q		y/y	
	2024	2025	2025	2025	2025	2026	million	%	million	%
<b>Net interest income, of which:</b>	<b>2,261</b>	<b>2,211</b>	<b>2,173</b>	<b>2,192</b>	<b>2,295</b>	<b>2,333</b>	<b>38</b>	<b>1.7%</b>	<b>122</b>	<b>5.5%</b>
Interest income	3,410	3,368	3,453	3,504	3,487	3,427	-60	-1.7%	59	1.8%
Interest expenses	-1,149	-1,157	-1,280	-1,312	-1,192	-1,094	98	-8.2%	63	-5.4%
<b>Net fee and commission income</b>	<b>565</b>	<b>579</b>	<b>584</b>	<b>598</b>	<b>598</b>	<b>595</b>	<b>-3</b>	<b>-0.5%</b>	<b>16</b>	<b>2.8%</b>
<b>Result on trade operations and revaluation</b>	<b>39</b>	<b>114</b>	<b>145</b>	<b>158</b>	<b>144</b>	<b>85</b>	<b>-59</b>	<b>-41.0%</b>	<b>-29</b>	<b>-25.4%</b>
Net income on instruments measured at fair value through profit or loss and FX result	60	108	171	116	126	41	-85	-67.5%	-67	-62.0%
The result on the sale of securities measured at amortised cost	1	1	-4	-1	0	-1	-1	-	-2	-
Net income on the sale of securities measured at fair value through other comprehensive income and dividend income	-18	0	12	4	43	0	-43	-100.0%	0	-
Net income on hedge accounting	-4	5	-34	39	-25	45	70	-	40	800.0%
<b>Net income on other core activities</b>	<b>25</b>	<b>6</b>	<b>7</b>	<b>-2</b>	<b>3</b>	<b>23</b>	<b>20</b>	<b>666.7%</b>	<b>17</b>	<b>283.3%</b>
Share in net profit (loss) of associated entities recognised under the equity method	10	9	11	12	17	11	-6	-35.3%	2	22.2%
<b>Income</b>	<b>2,900</b>	<b>2,919</b>	<b>2,920</b>	<b>2,958</b>	<b>3,057</b>	<b>3,047</b>	<b>-10</b>	<b>-0.3%</b>	<b>128</b>	<b>4.4%</b>
<b>Expenses</b>	<b>-934</b>	<b>-1,202</b>	<b>-1,055</b>	<b>-1,047</b>	<b>-980</b>	<b>-1,281</b>	<b>-301</b>	<b>30.7%</b>	<b>-79</b>	<b>6.6%</b>
Personnel expenses	-541	-501	-526	-535	-563	-551	12	-2.1%	-50	10.0%
Depreciation and amortisation	-90	-80	-74	-79	-89	-74	15	-16.9%	6	-7.5%
Regulatory expenses	0	-234	-25	-25	-25	-278	-253	1012.0%	-44	18.8%
Other expenses	-303	-387	-430	-408	-303	-378	-75	24.8%	9	-2.3%
<b>Result before risk costs</b>	<b>1,966</b>	<b>1,717</b>	<b>1,865</b>	<b>1,911</b>	<b>2,077</b>	<b>1,766</b>	<b>-311</b>	<b>-15.0%</b>	<b>49</b>	<b>2.9%</b>
<b>Risk costs including legal cost of risk for FX mortgage loans</b>	<b>-173</b>	<b>-209</b>	<b>-193</b>	<b>-251</b>	<b>-189</b>	<b>-211</b>	<b>-22</b>	<b>11.6%</b>	<b>-2</b>	<b>1.0%</b>
Retail	-118	-23	42	-51	-133	-19	114	-85.7%	4	-17.4%
Corporate	-55	-186	-235	-200	-56	-192	-136	242.9%	-6	3.2%
<b>Tax on certain financial institutions</b>	<b>-192</b>	<b>-196</b>	<b>-198</b>	<b>-199</b>	<b>-208</b>	<b>-204</b>	<b>4</b>	<b>-1.9%</b>	<b>-8</b>	<b>4.1%</b>
<b>Profit (loss) before tax</b>	<b>1,601</b>	<b>1,312</b>	<b>1,474</b>	<b>1,461</b>	<b>1,680</b>	<b>1,351</b>	<b>-329</b>	<b>-19.6%</b>	<b>39</b>	<b>3.0%</b>
Income tax	-292	-298	-339	-349	-308	-528	-220	71.4%	-230	77.2%
<b>Net profit (loss), of which:</b>	<b>1,309</b>	<b>1,014</b>	<b>1,135</b>	<b>1,112</b>	<b>1,372</b>	<b>823</b>	<b>-549</b>	<b>-40.0%</b>	<b>-191</b>	<b>-18.8%</b>
<b>Net profit (loss) attributable to the shareholders of ING BSK</b>	<b>1,309</b>	<b>1,014</b>	<b>1,135</b>	<b>1,112</b>	<b>1,372</b>	<b>823</b>	<b>-549</b>	<b>-40.0%</b>	<b>-191</b>	<b>-18.8%</b>
Number of shares issued (million)	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	-16.88	-40.0%	-5.87	-18.8%

# Consolidated statement of financial position

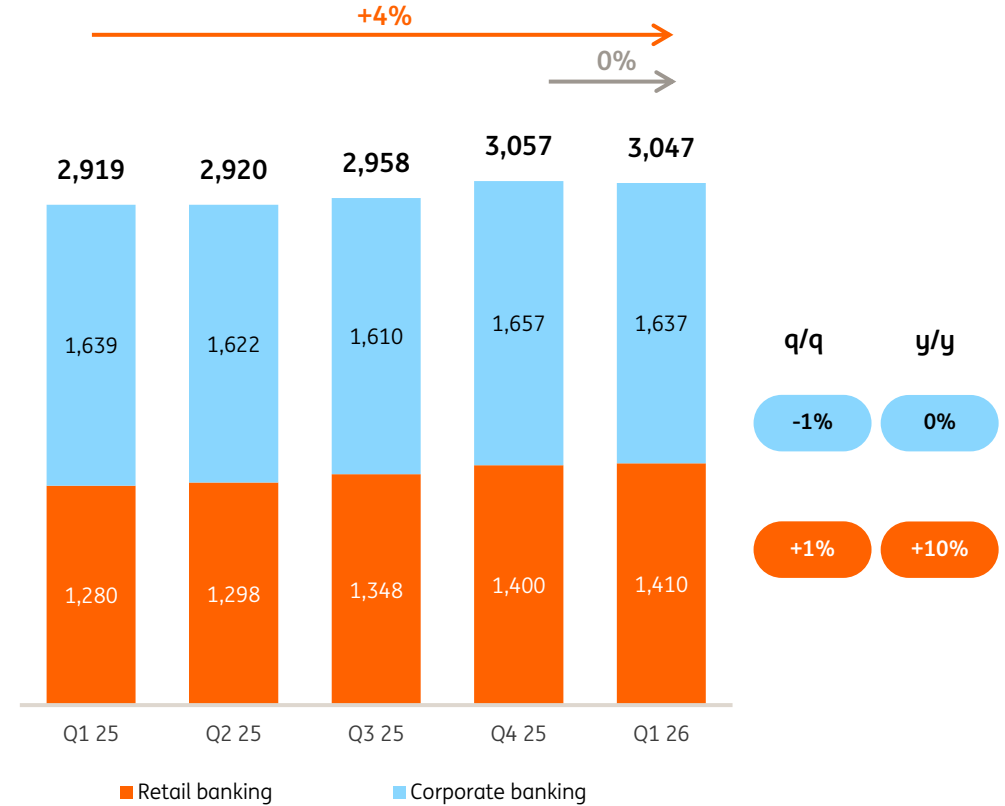
Consolidated statement of financial position (PLN million)	Q4	Q1	Q2	Q3	Q4	Q1	q/q		y/y	
	2024	2025	2025	2025	2025	2026	million	%	million	%
<b>Assets</b>										
Cash in hand and balances with the Central Bank	8,361	9,240	8,828	8,457	7,310	8,609	1,299	17.8%	-631	-6.8%
Loans and receivables to other banks	856	1,244	869	908	853	849	-4	-0.5%	-395	-31.8%
Financial assets measured at fair value through profit or loss	1,927	1,728	1,664	1,446	2,333	1,357	-976	-41.8%	-371	-21.5%
Derivative hedge instruments	61	159	47	126	73	63	-10	-13.7%	-96	-60.4%
Investment securities	58,992	60,706	56,162	60,635	65,556	80,249	14,693	22.4%	19,543	32.2%
Assets securing liabilities	179	4,805	16,431	7,940	0	13,171	13,171	-	8,366	174.1%
Loans and other receivables to clients	165,658	168,145	172,232	174,672	180,316	184,159	3,843	2.1%	16,014	9.5%
Receivables due to repo transactions	21,819	20,711	23,336	26,209	23,101	11,658	-11,443	-49.5%	-9,053	-43.7%
Non-financial assets	1,468	1,457	1,453	1,479	1,489	1,518	29	1.9%	61	4.2%
Income tax assets	704	607	619	664	633	891	258	40.8%	284	46.8%
Other assets	334	365	339	460	361	422	61	16.9%	57	15.6%
<b>Total assets</b>	<b>260,359</b>	<b>269,167</b>	<b>281,980</b>	<b>282,996</b>	<b>282,025</b>	<b>302,946</b>	<b>20,921</b>	<b>7.4%</b>	<b>33,779</b>	<b>12.5%</b>
<b>Equity and liabilities</b>										
<b>Liabilities</b>										
Liabilities to banks	15,468	14,595	14,671	14,746	15,042	15,090	48	0.3%	495	3.4%
Financial liabilities at fair value through profit or loss	1,400	961	839	926	916	1,022	106	11.6%	61	6.3%
Derivative hedge instruments	83	172	57	129	77	104	27	35.1%	-68	-39.5%
Liabilities to clients	219,996	223,239	225,631	232,103	235,328	244,500	9,172	3.9%	21,261	9.5%
Liabilities under repo transactions	0	4,755	16,307	7,883	0	13,128	13,128	-	8,373	176.1%
Liabilities under debt securities issued	509	501	509	1,501	1,521	1,501	-20	-1.3%	1,000	199.6%
Subordinated liabilities	1,499	1,467	1,487	1,497	2,548	2,585	37	1.5%	1,118	76.2%
Provisions	636	613	589	607	643	681	38	5.9%	68	11.1%
Income tax liability	17	149	455	697	924	0	-924	-100.0%	-149	-100.0%
Other liabilities	3,581	3,906	3,819	3,753	3,684	3,750	66	1.8%	-156	-4.0%
<b>Total liabilities</b>	<b>243,189</b>	<b>250,358</b>	<b>264,364</b>	<b>263,842</b>	<b>260,683</b>	<b>282,361</b>	<b>21,678</b>	<b>8.3%</b>	<b>32,003</b>	<b>12.8%</b>
<b>Equity</b>										
Share capital	130	130	130	130	130	130	0	0.0%	0	0.0%
Supplementary capital – share premium account	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	-1,576	83.7%	616	-15.1%
Retained earnings	20,783	21,805	19,667	20,772	22,149	22,976	827	3.7%	1,171	5.4%
Own shares for the purposes of the incentive programme	0	-6	-6	0	-9	-17	-8	88.9%	-11	183.3%
<b>Equity attributable to shareholders of ING BSK</b>	<b>17,170</b>	<b>18,809</b>	<b>17,616</b>	<b>19,154</b>	<b>21,342</b>	<b>20,585</b>	<b>-757</b>	<b>-3.5%</b>	<b>1,776</b>	<b>9.4%</b>
Non-controlling interests	0	0	0	0	0	0	0	-	0	-
<b>Total equity</b>	<b>17,170</b>	<b>18,809</b>	<b>17,616</b>	<b>19,154</b>	<b>21,342</b>	<b>20,585</b>	<b>-757</b>	<b>-3.5%</b>	<b>1,776</b>	<b>9.4%</b>
<b>Total equity and liabilities</b>	<b>260,359</b>	<b>269,167</b>	<b>281,980</b>	<b>282,996</b>	<b>282,025</b>	<b>302,946</b>	<b>20,921</b>	<b>7.4%</b>	<b>33,779</b>	<b>12.5%</b>
Number of shares issued (million)	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	-5.82	-3.5%	13.65	9.4%

# Income per category

Income per P&L line (PLN million)



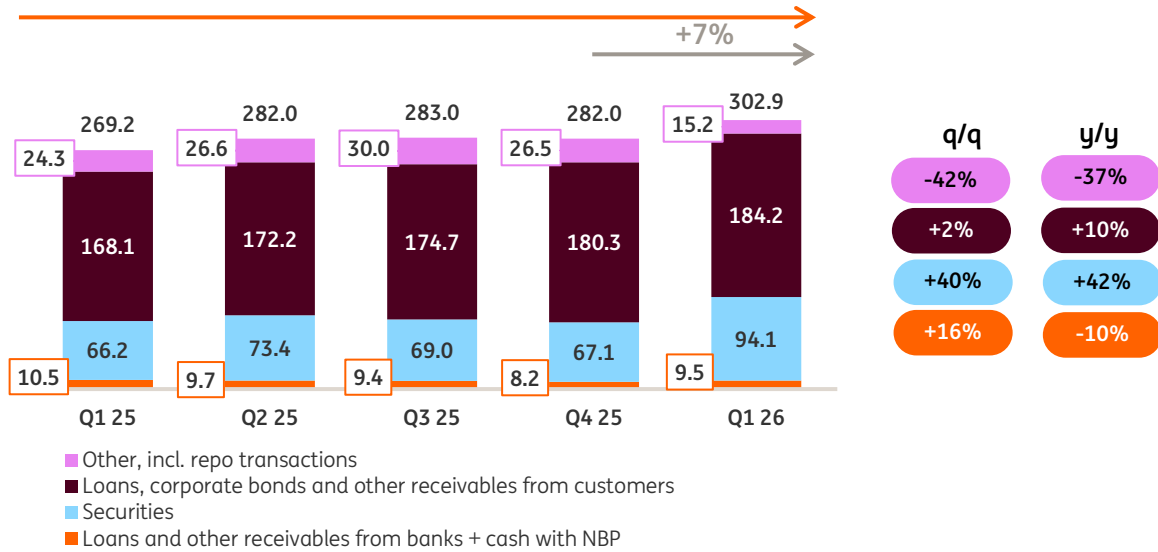
Income per business line (PLN million)



# Bank assets and liabilities

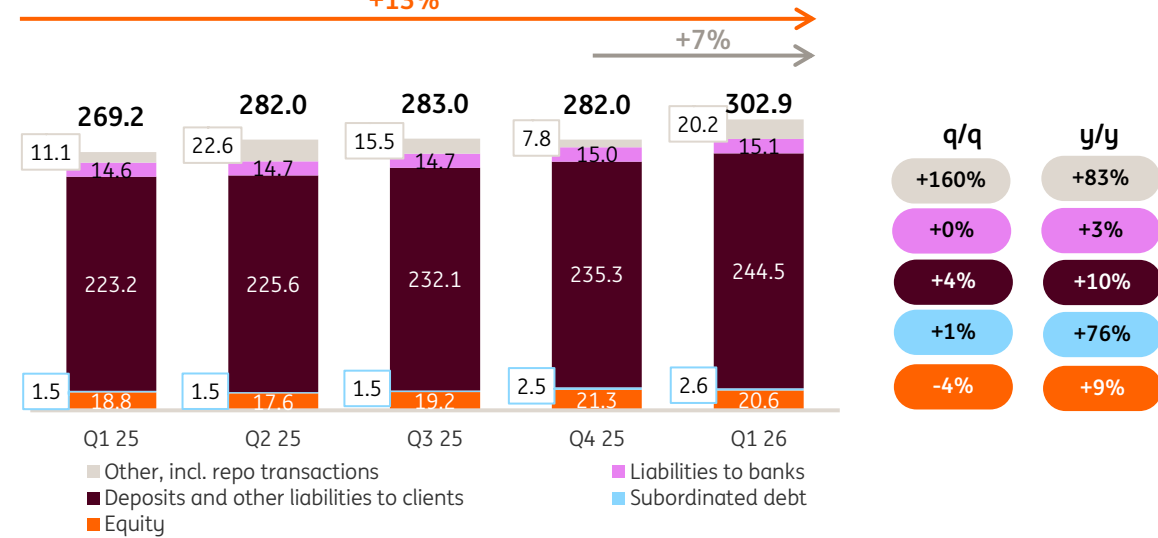
## Structure of assets (PLN billion)

+13%



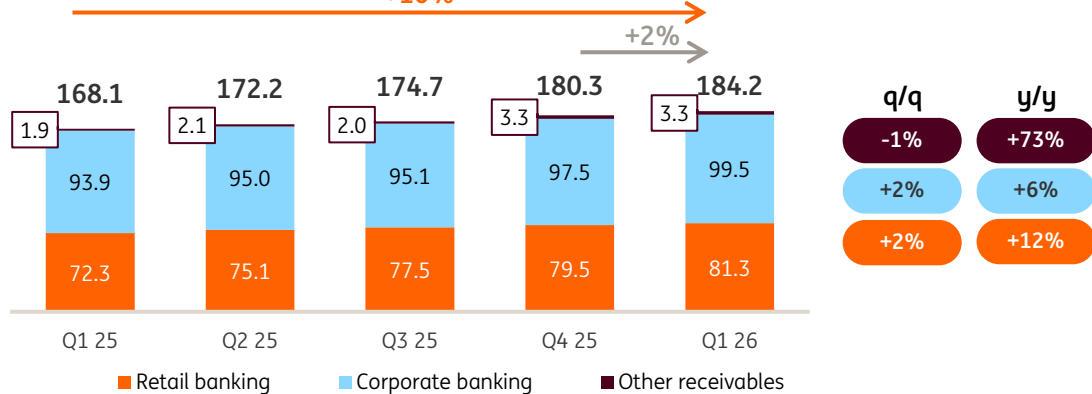
## Structure of equity and liabilities (PLN billion)

+13%



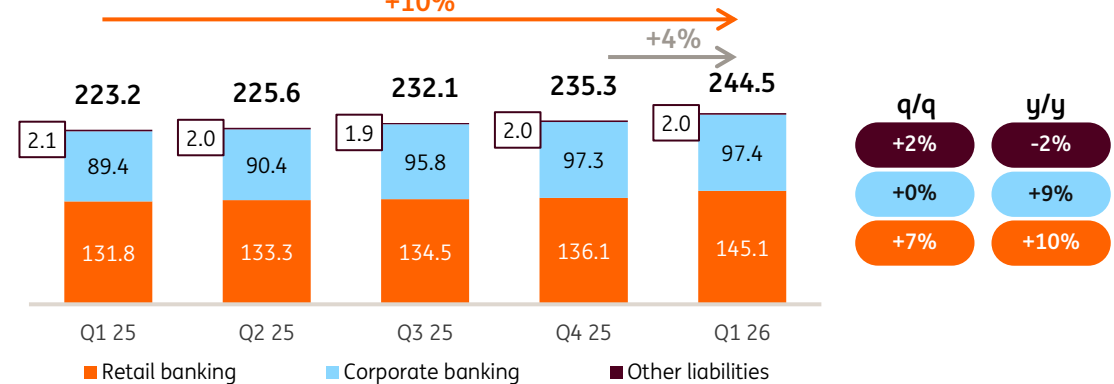
## Loans and other receivables from clients (net; PLN billion)

+10%



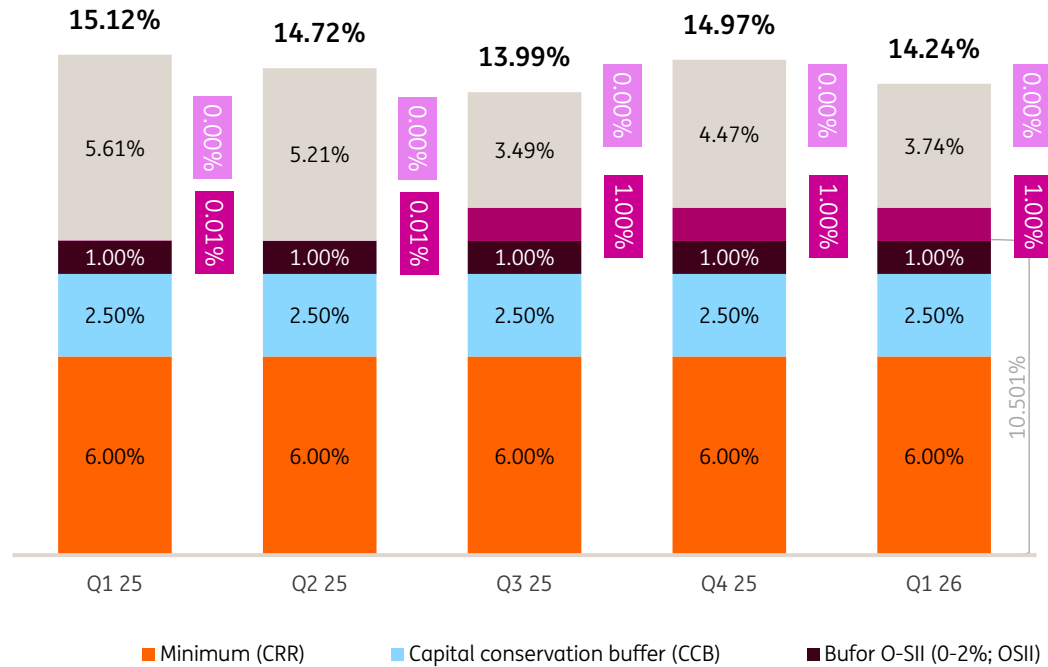
## Deposits and other liabilities to clients (PLN billion)

+10%

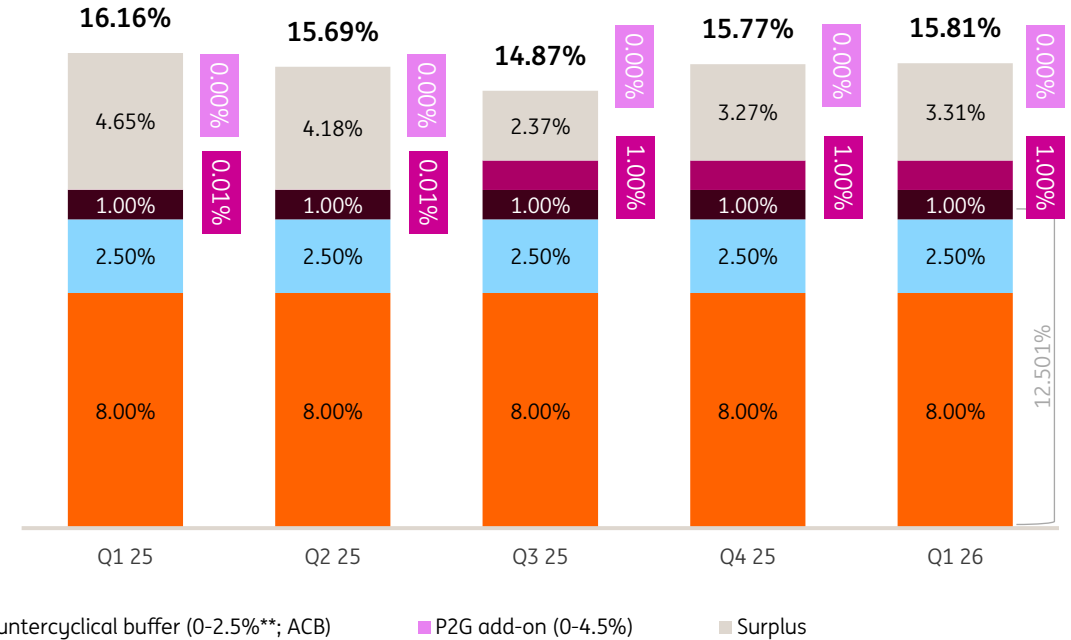


# Capital requirement structure

## Consolidated capital requirement structure – Tier 1



## Consolidated capital requirement structure – TCR



[On 14 October 2025 the Bank concluded a subordinated loan agreement with ING Bank N.V. with the registered office in Amsterdam.](#) The loan amount is EUR 250 million. The loan was granted for 10 years. The transaction date was 15 October 2025. The Bank will apply to the PFSA for approval of loan amount recognition under Tier II capital. [On 12 January 2026 the PFSA's approved the inclusion of the loan amount in Tier II capital.](#)

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

# Lending exposure by industry

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

Consolidated approach 31.03.2026

No:	Industry	Exposure	%
1	Wholesale trade	10,883	10.6%
2	Real estate service	9,141	8.9%
3	Financial intermediation	7,759	7.5%
4	Other activity related to business running	6,115	5.9%
5	Land transport and transport via pipelines	5,296	5.1%
6	Retail trade	4,670	4.5%
7	Renting of equipment	4,371	4.2%
8	Foodstuff and beverage production	4,309	4.2%
9	Constructions	4,281	4.2%
10	Manufacture of fabricated metal products	3,854	3.7%
11	Chemicals and chemical goods production	3,605	3.5%
12	Public administration and national defense	3,447	3.3%
13	Power industry	3,012	2.9%
14	Rubber industry	2,795	2.7%
15	Post office and telecommunications	2,571	2.5%
16	Sale, repair and maintenance of motor vehicles	2,400	2.3%
17	Wood and paper industry	2,172	2.1%
18	Auxiliary service connected with financial intermediation	2,023	2.0%
19	Agriculture, forestry, fishery	1,777	1.7%
20	Other	18,457	17.9%
	<b>Total</b>	<b>102,940</b>	<b>100.0%</b>

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

# Lending exposure by industry

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

Consolidated approach 31.03.2026

No:	Industry	Exposure	%
1	Wholesale trade	17,825	11.2%
2	Financial intermediation	12,279	7.7%
3	Constructions	10,799	6.8%
4	Real estate service	10,358	6.5%
5	Retail trade	8,755	5.5%
6	Other activity related to business running	8,687	5.5%
7	Foodstuff and beverage production	7,033	4.4%
8	Land transport and transport via pipelines	6,455	4.1%
9	Manufacture of fabricated metal products	6,011	3.8%
10	Renting of equipment	5,404	3.4%
11	Public administration and national defense	4,689	3.0%
12	Power industry	4,558	2.9%
13	Chemicals and chemical goods production	4,377	2.8%
14	Rubber industry	4,366	2.7%
15	Sale, repair and maintenance of motor vehicles	3,966	2.5%
16	Post office and telecommunications	3,289	2.1%
17	Wood and paper industry	3,165	2.0%
18	Information technology and related activities	2,890	1.8%
19	Machine industry	2,407	1.5%
20	Other	31,479	19.8%
	<b>Total</b>	<b>158,792</b>	<b>100.0%</b>

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

# Appendices

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



# ING Bank Śląski – who we are

3rd largest bank in Poland

## Key facts

- We are a universal bank established in 1989
- We provide comprehensive financial services to retail and corporate clients in all segments
- We serve clients through remote channels (including internet and mobile banking) and a network of branches fully equipped with self-service zones
- We have 4.7 million retail clients and 599 thousand corporate clients
- We employ 7.7 thousand people
- We are number three in Poland in terms of deposits' and net loans' volumes as at the end of Q4 2025

## Credit ratings of ING Bank Śląski

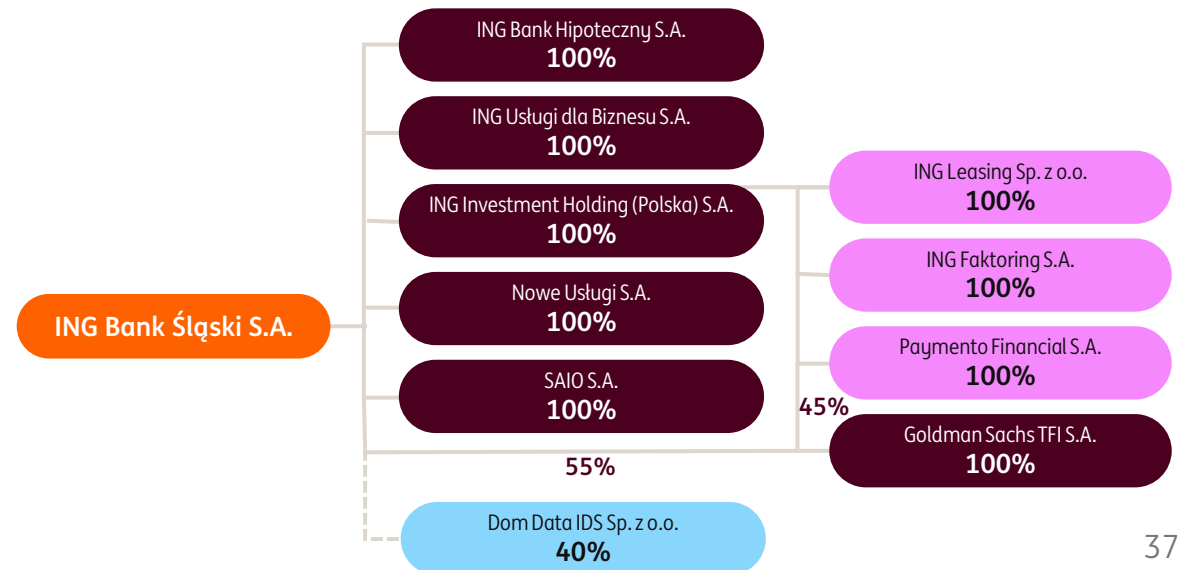
### Fitch

- Entity rating / outlook: A+ / Negative
- Short-term rating: F1+
- Viability rating: bbb+
- Shareholder Support Rating: a+
- Long-term rating on the national scale / outlook: AAA (pol) / Stable
- Short-term rating on a national scale: F1+ (pol)

### Moody's

- Long/short term deposit rating: A2/ P-1; outlook: Stable
- Individual BCA Assessment: baa2
- Adjusted BCA Score: baa1
- Counterparty risk assessment long / short term: A1 (cr) / P-1 (cr)

## Structure of ING Bank Śląski Group\*



\*Structure as of 24 April 2026, following the completion of the TFI acquisition.

# ING Bank Śląski S.A. shares

ING BSK share price

**PLN 406.0**

as at 31 March 2026

Capitalisation

**PLN 52.8 billion**

EUR 12.3 billion

Free float

**PLN 12.3 billion**

EUR 3.1 billion

ISIN: PLBSK0000017

Bloomberg: ING PW

Reuters: INGP.WA

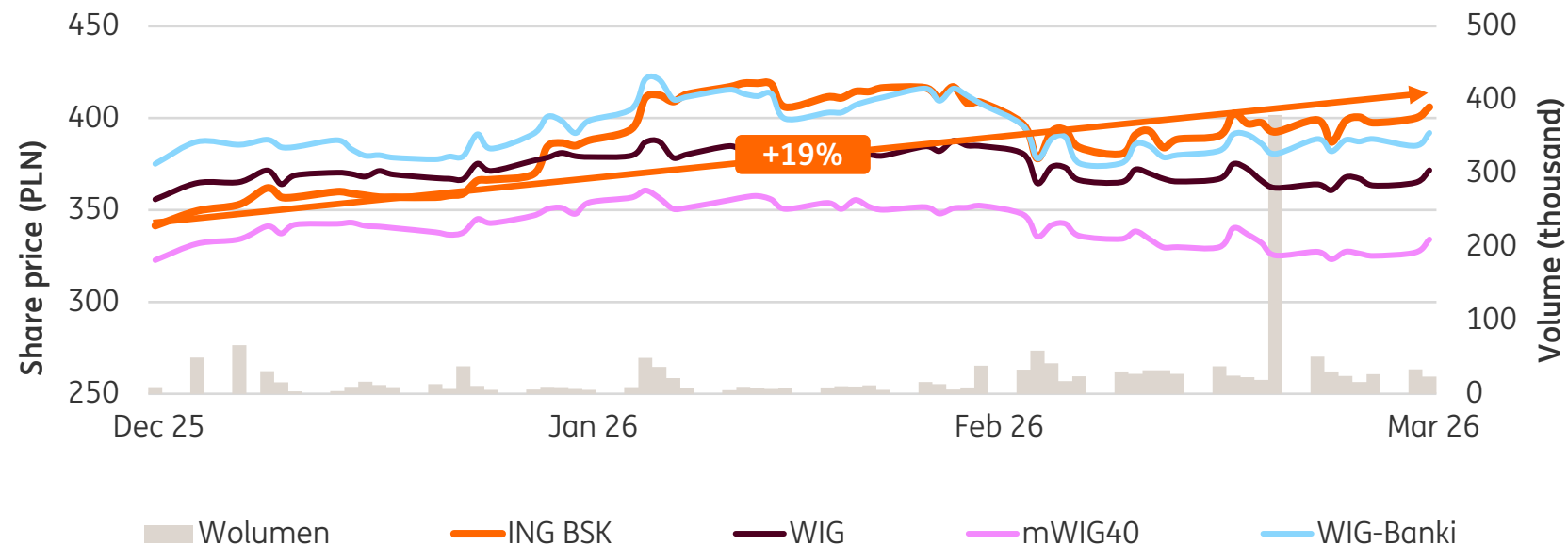
## Market indicators (Q1 2026)

**P/T 11.9x**

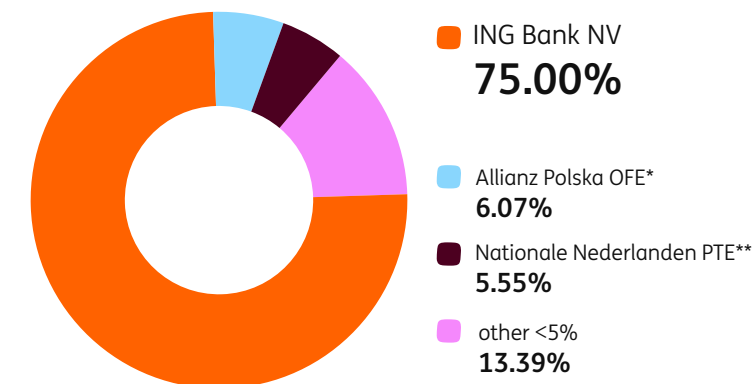
**C/WK 2.6x**

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

## ING BSK shares vs. WSE indices recalculated for comparability



## Shareholding structure



\*Based on the semi-annual asset structure of Allianz Polska OFE as at 31 December 2025.

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

# Selected initiatives

## New solution for iOS users – identity verification in the Moje ING app by tapping a bank card on the phone

ING is the first bank in Poland to introduce the option of using a bank card as an additional method of identity verification in its application, also for iOS users. From now on, a card can be used during mobile app activation and while activating the U2F key in Moje ING. iOS users can confirm their identity by tapping their bank card on the phone. The solution had already been available on Android devices since July last year. Similarly, when activating the first U2F key, the new method can be used interchangeably with the mObywatel app and may replace a visit to a bank branch.

[More information](#)

## ING enables contactless card payments in Google Pay for children under 13

ING Bank Śląski enables parents and children under the age of 13 to add a card to a digital wallet and make contactless card payments using a mobile phone. The process consists of several steps in the Moje ING app or directly in Google Wallet and is fully controlled by the parent. The parent can activate the new option in the Moje ING app by enabling Google Pay and then, together with the child, adding the card to the wallet on the child's device. The parent sets card limits, has full control over the card in the wallet – can remove it, block or unblock it – and also has access to the child's transaction history. The child can make contactless payments with their phone using Google Wallet; however, they will not be able to use this payment method for online purchases.

[More information](#)

## Fully online car leasing at ING Lease (Polska)

ING Lease (Polska) offers #LeasingNaClick to sole proprietors (self-employed individuals). Thanks to this solution, entrepreneurs can lease new cars online – quickly, conveniently, and without unnecessary formalities. #LeasingNaClick is a digital leasing platform that allows entrepreneurs who are clients of ING Bank Śląski to complete the entire process in Moje ING – from submitting an application, through the financing decision, to signing the agreement – fully remotely and within just a few minutes. #LeasingNaClick enables sole proprietors to: obtain a leasing decision quickly online, minimize documentation required in the process, sign the agreement fully digitally, access attractive financing terms.

[More information](#)

## ING introduces a new functionality in the Moje ING app – limited access mode

The new functionality is a response to measures aimed at reducing the risk of fraudulent transactions. Activating the “limited access” mode means that banking services will operate in a minimal scope. The customer can enable this mode independently in Moje ING. From that moment, transfers (including internal transfers) and payment confirmations (e.g. pay-by-link, 3D Secure, or BLIK) will not be processed. Instructions requiring authorization, such as purchasing a new product, will also be blocked. Users will still be able to view their banking data and use selected functions – they will see their products and balances, access transaction history, report a complaint or fraud, and use certain security-enhancing features. During the activation of limited access mode, it is also possible to temporarily block cards and documents.

[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.

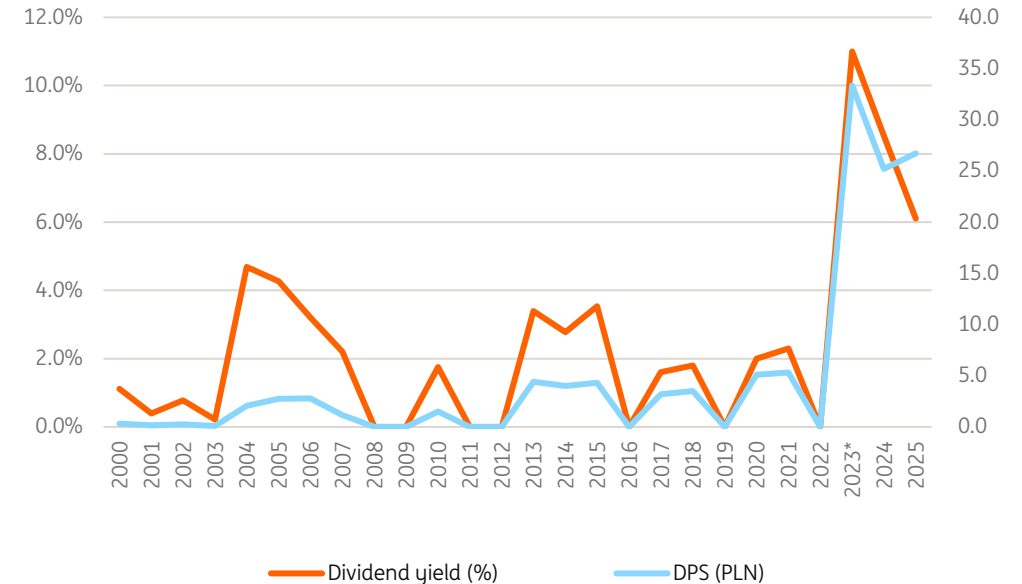
The Dividend Policy endorses the option to pay dividend from the capital surplus over the minimum capital adequacy ratios and over the minimum capital ratios set for the Bank by the PFSA for dividend payout purposes, in particular:

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