

ING Bank Śląski S.A.

General Meeting

Katowice, 29 April 2025



Summary of strategy accomplishment in 2024

Objective	Implementation in 2024
Increase in client activity and digitization	<ul style="list-style-type: none"> 2.3 million primary clients in the retail segment and 224,000 primary clients in the corporate segment (2.2 million and 213 thousand, respectively, a year earlier) NPS results: 31 for retail clients, 42 for entrepreneurs, 46 for SME, 44 for mid-corporates and 85 for strategic clients (a year earlier: 28, 42, 39, 52 and 90 respectively) The process of transferring clients to ING Business was completed in January 2023
Operating effectiveness, AI and data management	<ul style="list-style-type: none"> 175 meeting points (205 a year earlier) and 55 cash service outlets (no change y/y) The number of clients per FTE of the Operations Division – 3,115 (2,900 a year earlier)
Motivation and commitment, strong teams	<ul style="list-style-type: none"> Employee NPS score is 48 points (48 years earlier) OHI score of 84 points (84 points for 2022, the survey is conducted every other year) Percentage of internal recruitments for management positions – 77% (no change y/y) Recruitment time – 37 days (41 days a year earlier)
Stability, accessibility, modernness	<ul style="list-style-type: none"> Moje ING availability is 99.94% and ING Business is 99.89% (99.95% and 99.91% a year earlier, respectively) Percentage of applications migrated to the cloud – 31% (27% a year earlier) Control automation – 73% (65% a year earlier)
Compliance with regulatory requirements	<ul style="list-style-type: none"> Non-financial risk level – 1.6 (2.1 years earlier) Compliance Risk level – 1.8 (2.2 years earlier) No delays in the area of implementation of audit recommendations (just like last year)
Sustainable development	<ul style="list-style-type: none"> Gender pay gap is 6 p.p. (5 p.p. a year earlier) 100% of leaders and 97% of staff had an ESG objective We have earmarked PLN 0.5 billion in the corporate area for RES financing in 2024



Dynamics of the gross loan portfolio

+6% y/y

+6% y/y

Dynamics of net fees and commissions

Cost-to-income ratio*

35.1%

58 bps

Cost of risk margin**

Total capital ratio

14.85%

75.8%

Loan-to-deposit ratio

Return on equity***

20.4%

*without bank levy; **without legal risk costs of FX mortgage portfolio; ***adjusted for MCFH

ESG in numbers – 2024



ENVIRONMENT

-10.7%

CO₂e emissions reduction in scope 3 (category 13 and 15 combined) relative to 2022

27.5%

Coverage of loan portfolio by local decarbonization targets and priorities as % of total assets

PLN 0.5 bn

Value of RES projects financed by our bank in 2024

2.52%

Our GAR green asset ratio by KPI capex

SOCIETY

79%

Employee engagement rate in OHI survey

6 tys.

People in the Orange Team at the “Run Warsaw” and “I’m Marching and Cheering” events

PLN 5.6 m

ING collection to help flood-affected people

#1

Highest NPS in the retail segment (31 points)

CORPORATE GOVERNANCE

50%

Participation of women in the Bank Management Board

31%

Ratio of the difference between the average pay of men and women to the average pay of men*

3.9%

Share of Stage 3 loans and POCl

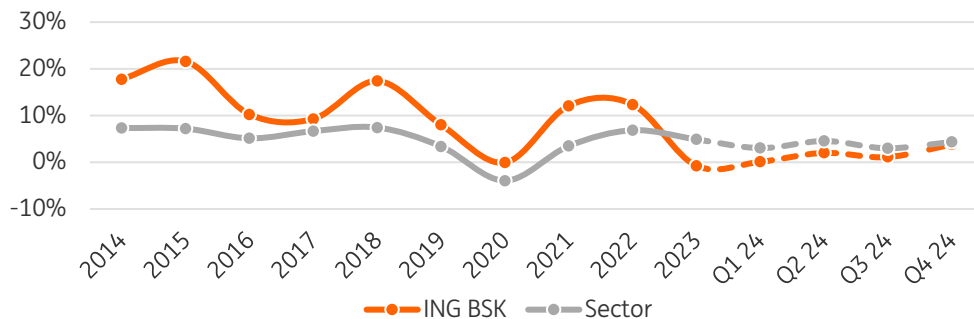
75%

Management Board's intention to pay a dividend from the profit for 2024

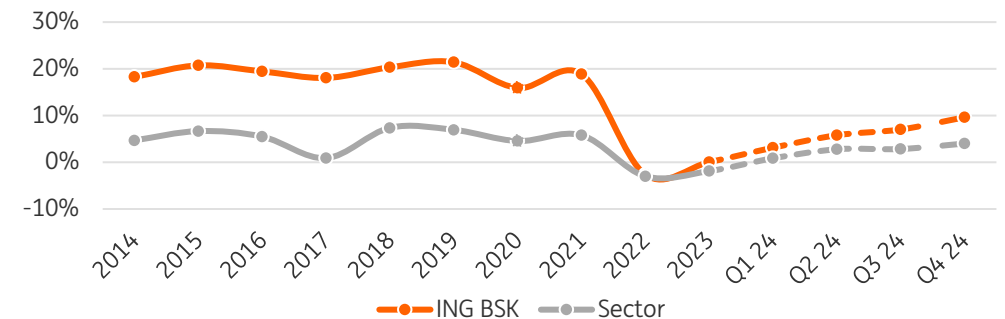
*according to the EBA methodology (unadjusted)

Market shares

Corporate loans* (change y/y)



Individuals' loans (change y/y)



Market share (%)

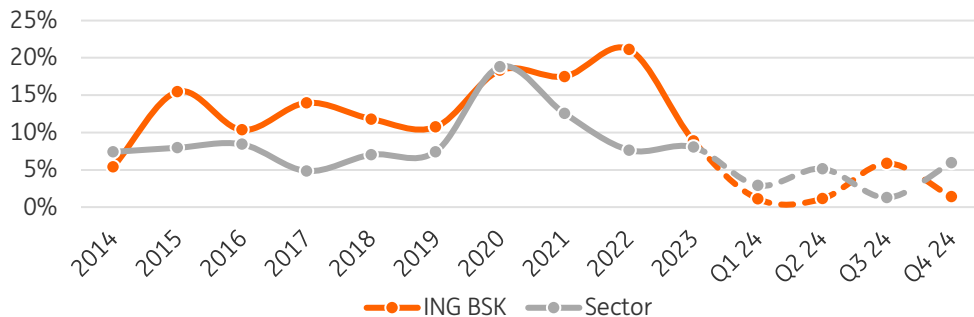
7,7 8,7 9,1 9,3 10,2 10,7 11,1 12,0 12,6 12,0 11,9 12,1 12,0 11,9

Market share (%)

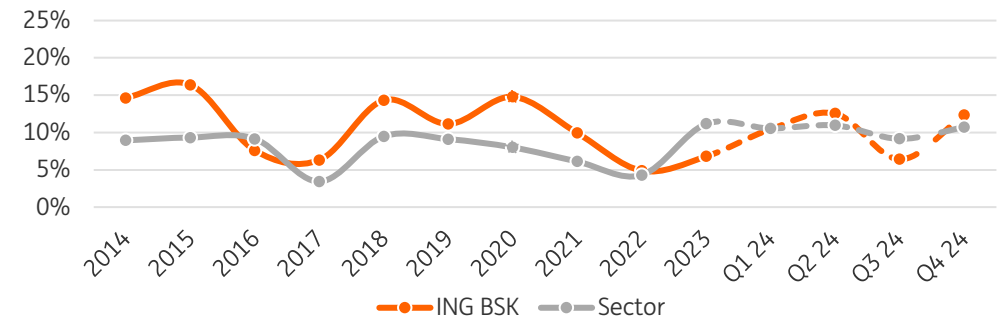
Market share excl. FX** (%)

3,8 4,4 4,9 5,8 6,5 7,3 8,1 9,2 9,2 9,4 9,4 9,6 9,7 9,9
5,3 5,9 6,6 7,3 8,0 8,8 9,7 10,7 10,6 10,4 10,4 10,5 10,5 10,7

Corporate deposits* (change y/y)



Individuals' deposits (change y/y)



Market share (%)

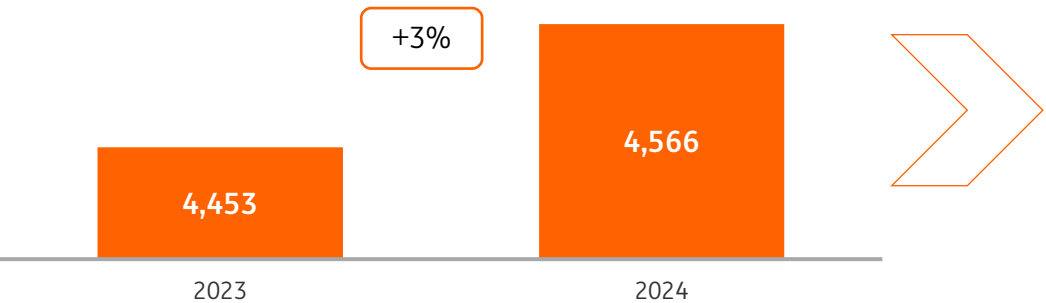
7,1 7,6 7,8 8,4 8,8 9,1 9,1 9,5 10,6 10,7 10,6 10,9 10,6 10,3

Market share (%)

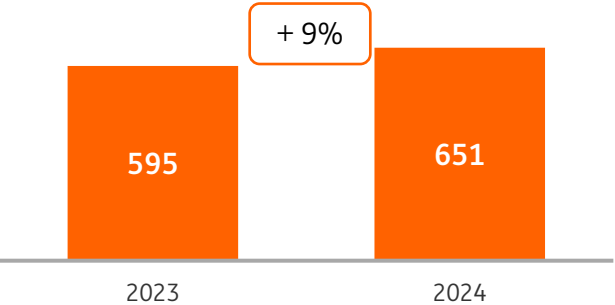
8,2 8,7 8,6 8,8 9,2 9,4 10,0 10,4 10,4 10,0 10,5 10,1 10,0 10,1

Number of clients and transactivity

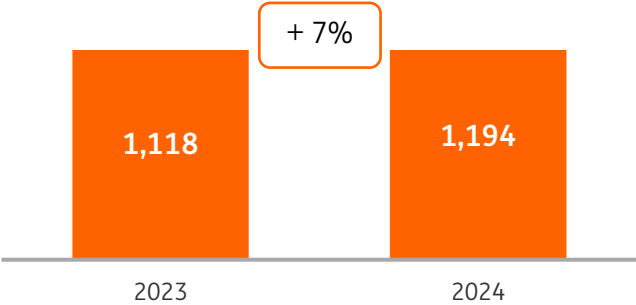
Number of individual clients (thousand)



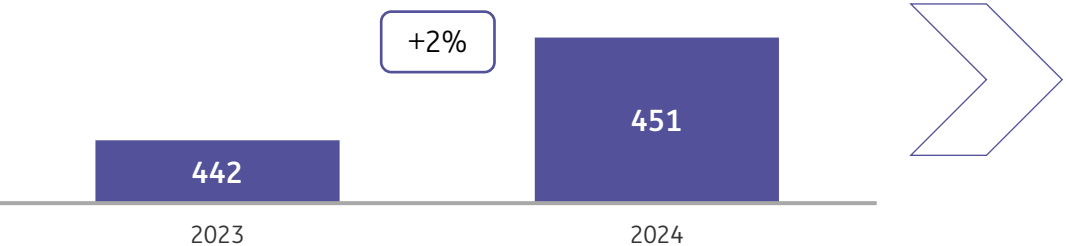
Number of electronic outgoing transfers (m)



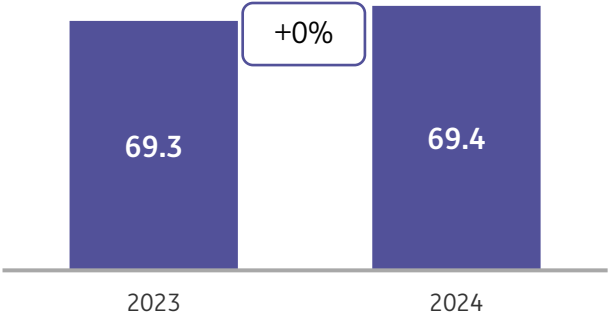
Number of transactions – debit and credit cards (m)



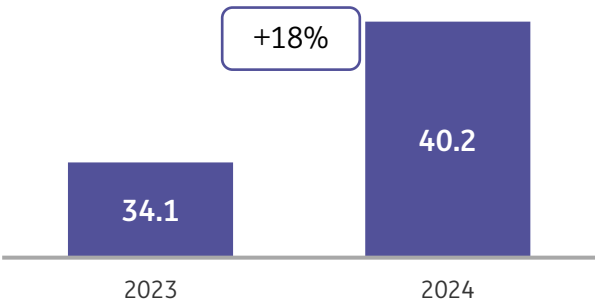
Number of entrepreneurs (thousand)



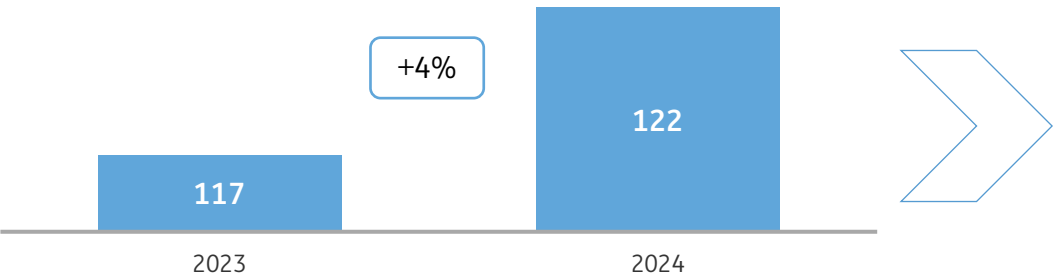
Number of electronic transfers (m)



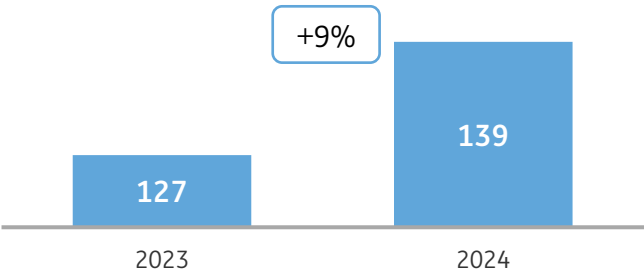
Number of transactions – terminals (m)



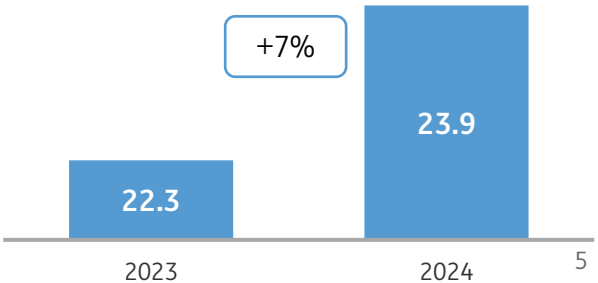
Number of SME, mid-corporates and strategic clients (thousand)



Number of electronic transfers (m)



Number of transactions – terminals (m)



Core business achievements

Business volumes

PLN million	2020	2021	2022	2023	2024	2024/2023 %change	2024/2023 change	2024/2020 %change	2024/2020 change
Total client deposits	149,270	168,459	189,538	202,209	218,148	+ 8%	15 939	+46%	68 878
Corporate client deposits	58,755	69,030	84,739	90,123	92,474	+ 3%	2,351	+ 57%	33,719
Retail client deposits	90,515	99,429	104,799	112,086	125,674	+ 12%	13,588	+ 39%	35,159
Total funds deposited by retail clients	106,757	116,736	121,330	132,961	150,507	+ 13%	17,545	+ 41%	43,750
Investment funds and other off-balance sheet products distributed by the Bank	16,243	17,307	16,531	20,875	24,832	+ 19%	3,957	+ 53%	8,589
Total client loans	126,099	146,478	156,415	158,294	167,415	+ 6%	9,120	+ 33%	41,316
Loans to corporate banking clients including leasing and factoring	70,266	79,992	92,532	93,403	96,152	+3%	2,749	+ 37%	25,886
Loans to retail banking clients	55,833	66,486	63,882	64,892	71,267	+ 10%	6,375	+ 28%	15,434
Mortgages	47,901	57,410	55,156	55,719	61,295	+ 10%	5,576	+ 28%	13,394

Financial results of the ING Bank Śląski S.A. Capital Group

PLN million	2020	2021	2022	2023	2024	2024/2023 % change	2024/2023 change	2024/2020 % change	2024/2020 change
Net interest income	4,541.8	4,969.7	5,614.0	8,170.5	8,725	+7%	554	+92%	4,183
Net fee and commission income	1,528.4	1,844.8	2,094.8	2,164.5	2,294	+6%	130	+50%	765
Other revenues	160.5	82.4	13.4	342.6	260	-24%	-83	+61%	99
Total income	6,230.7	6,896.9	7,722.2	10,677.6	11,279	+6%	601	+81%	5,047
Total expenses	-2,762.5	-2,964.5	-3,642.1	-3,700.1	-3,958	+7%	-258,0	+43%	-1,195
Income before risk costs	3,468.2	3,932.4	4,080.1	6,977.5	7,321	+5%	343	+111%	3,853
Costs of risk including costs of legal risk of FX mortgages	-1,074.9	-372.4	-1,030.1	-613.2	-1,036	+69%	-422	-4%	39
Bank levy	-481.6	-544.7	-646.9	-644.3	-740	+15%	-96	+54%	-258
Gross profit	1,911.7	3,015.3	2,403.1	5,720.0	5,545	-3%	-175	+190%	3,633
Income tax	-574.1	-707.0	-688.7	-1,279.1	-1,176	-8%	103	+105%	-602
Net profit	1,337.6	2,308.3	1,714.4	4,440.9	4,369	-2%	-72	+227%	3 031
Total capital ratio	19.52%	16.05%	16.22%	16.73%	14.85%	-	-2.56 p.p.	-	-4.67 p.p.
Tier 1 capital ratio	16.91%	14.41%	14.72%	15.32%	13.76%	-	-2.26 p.p.	-	-3.15 p.p.
ROE (%)*	7.6%	13.6%	17.4%	33.9%	26.7%	-	-7.2 p.p.	-	+19.10 p.p.
ROE after adjustment for MCFH (%)*	9.4%	14.4%	10.2%	22.9%	20.4%	-	-2.6 p.p.	-	+11.00 p.p.
Total costs including bank levy / total revenues (%)	52.1%	50.9%	55.5%	40.7%	38.8%	-	+1.0 p.p.	-	-13.30 p.p.

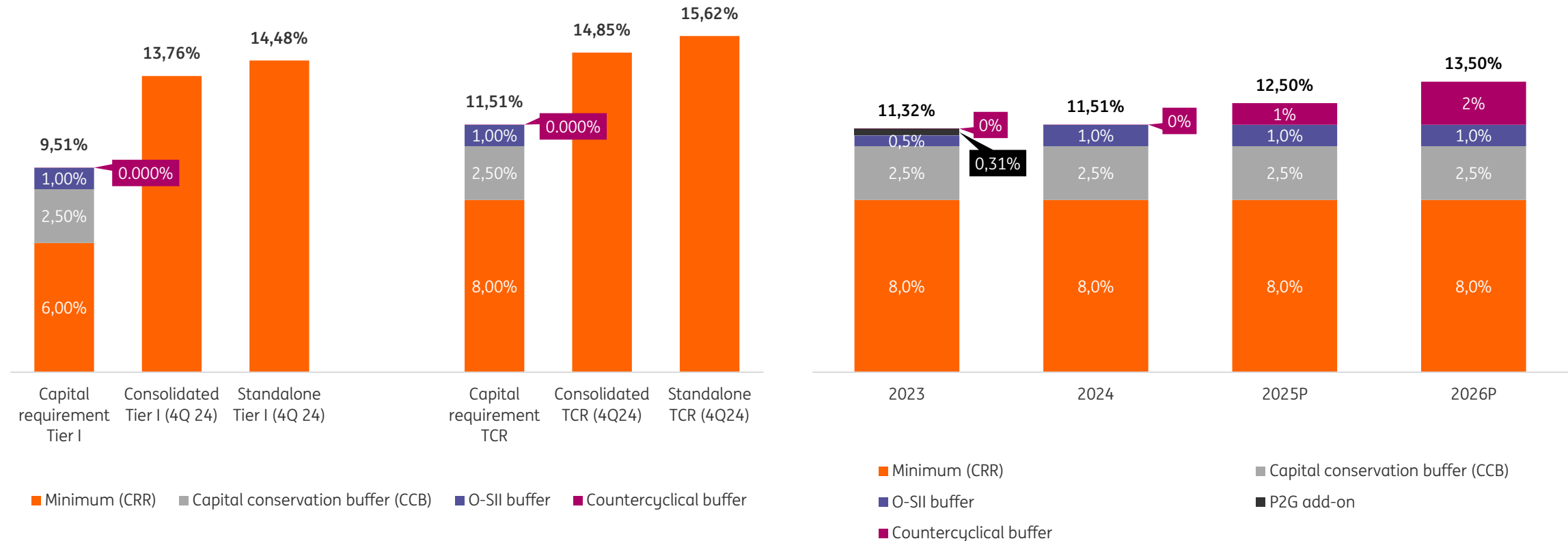
*ROE = sum of net profit from 4 consecutive quarters/average capital from 5 consecutive quarters

Intention of the Management Board to pay a dividend in 2025

In accordance with Current Report No. 3/2025, the Management Board of ING Bank Śląski S.A. will submit to the General Meeting a draft resolution on allocating PLN 3,275.9 million from the Bank's 2024 profit, i.e. 75% of ING Bank Śląski S.A. separate and consolidated 2024 profit, for the dividend payout

The proposed dividend is PLN 25.18 gross per share.

Capital buffers for the total capital ratio in 2023-2026



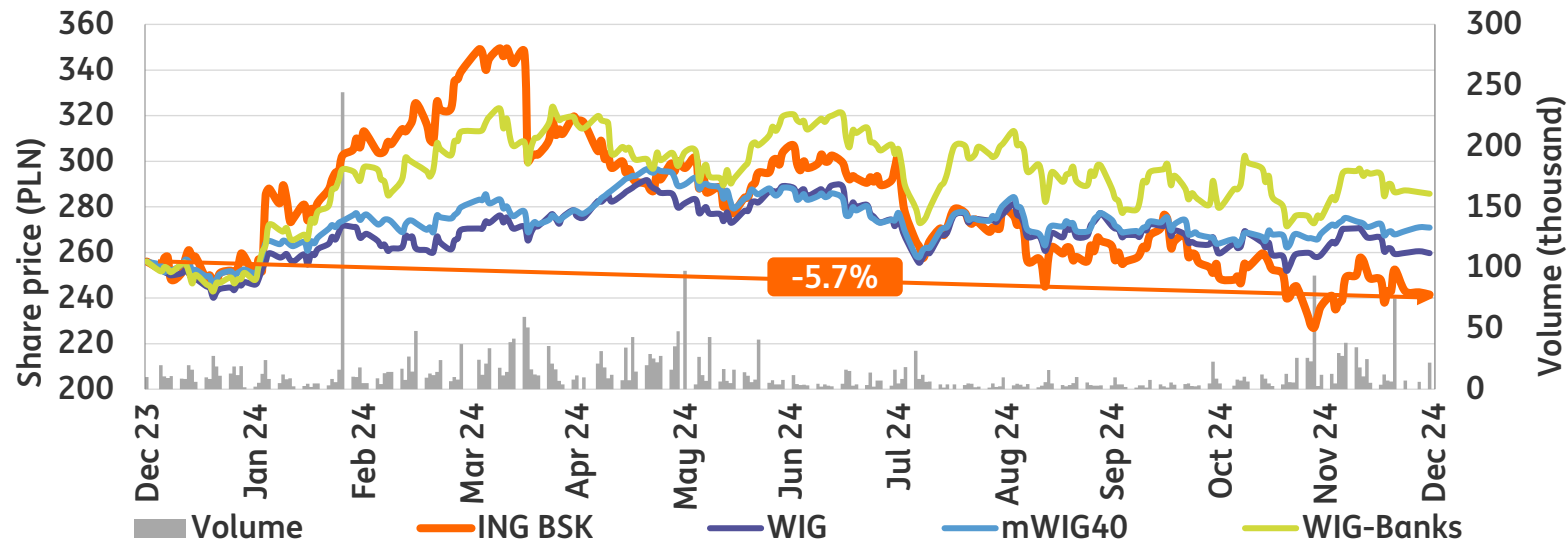
ING Bank Śląski S.A. shares

ING BSK share price:
PLN 241.5 (30 December 2024)

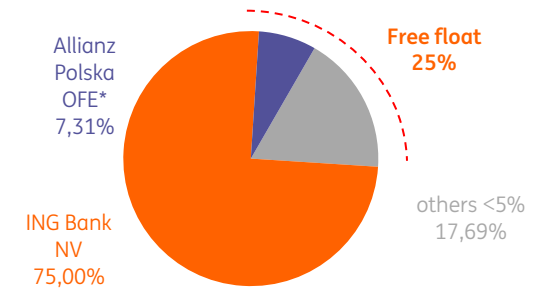
Capitalisation: **PLN 31.4 billion** (EUR 7.4 billion)
Free float: **PLN 7.9 billion** (EUR 1.8 billion)

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

ING BSK shares vs. WSE indices recalculated for comparability



Shareholding structure



**Based on annually reported assets structure of Allianz Polska Otwarty Fundusz Emerytalny as at 31 December, 2024.*

Market ratios (Q4 2024)

P/E 7.2x

P/BV 1.8x

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.

Contact to the Investor Relations Bureau

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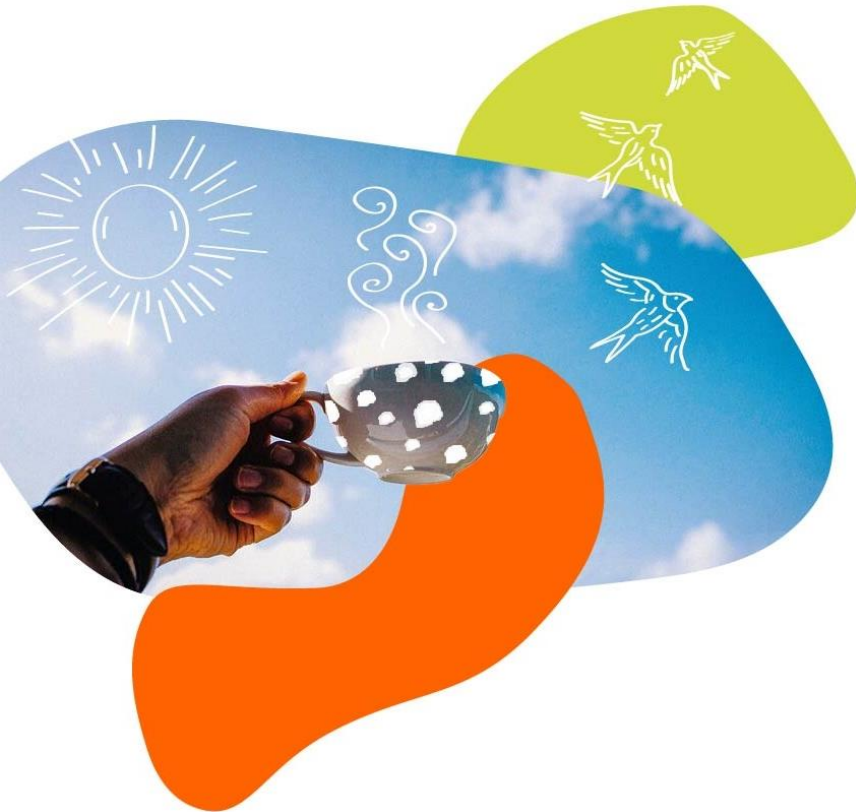
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Calendar for 2025

Date	Event
06 February 2025	Report for Q4 2024 (preliminary data)
7 March 2025	Annual report for 2024
29 April 2025	Annual General Meeting
8 May 2025	Report for Q1 2025
31 July 2025	Report for Q2 2025
30 October 2025	Report for Q3 2025

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.

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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