



ING Bank Śląski S.A.

General Meeting of Shareholders

Katowice, 16 April 2026



do your thing

ING. In the Beat of Life

Strategy of ING Bank Śląski with 2035 horizon

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

7.5 m+
Clients

Investments and retirement solutions

Complete suite of retirement products

Investments **12%+**

Boosting lending activity

Mortgages **~2,5x**

Consumer lending **8%+**

Partner in transformation

Leasing JDG **5%**

Modern product offering

Subscriptions

Innovative additional services

Frictionless banking

Best mobile application

NPS leader

Voicebots & chatbots

Level of automation **95%**

Our **Advantages supporting implementation of the strategy**

#1 financial brand in Poland

Modern risk and finance

Innovative technology

Top employer

Scalable operating model

ESG & sustainability

We aim to build client base across all segments, and rapidly grow volumes in key products

Retail banking

Corporate banking

2024

2035

4,500
15
350 ths

6,600+
50+
1 m

private individuals (ths)
private banking clients (ths)
clients investing with ING

Clients

6%
126

12%+
>2x

market share in investments
BN PLN retail deposits volume

Deposits and other

5%
61

8%+
~2.5x

market share in consumer finance
BN PLN mortgage loan volume

Financing

2024

2035

573

800+

corporate clients (ths)

92

~2x

corporate banking deposits volume (BN PLN)

96

>2x

corporate banking credits volume
market share in leasing for entrepreneurs

1%

5%

Our long term strategic financial ambitions

~19%

return on equity (ROE)
adjusted for MCFH*.

<0.6%

cost of risk (COR)
throughout the economic cycle
over the last 10 years.

#1

Net Promoter Score (NPS)
among retail and corporate clients.

~37%

cost-to-income ratio (C/I),
costs excluding bank tax.

up to 75%

dividend payout
subject to the regulatory recommendations
and the bank's growth potential.

* - ROE adjusted for MCFH - net profit / average equity excluding Macro Cash Flow Hedge



We are strengthening our position in the investment and pension markets – the acquisition of Goldman Sachs 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

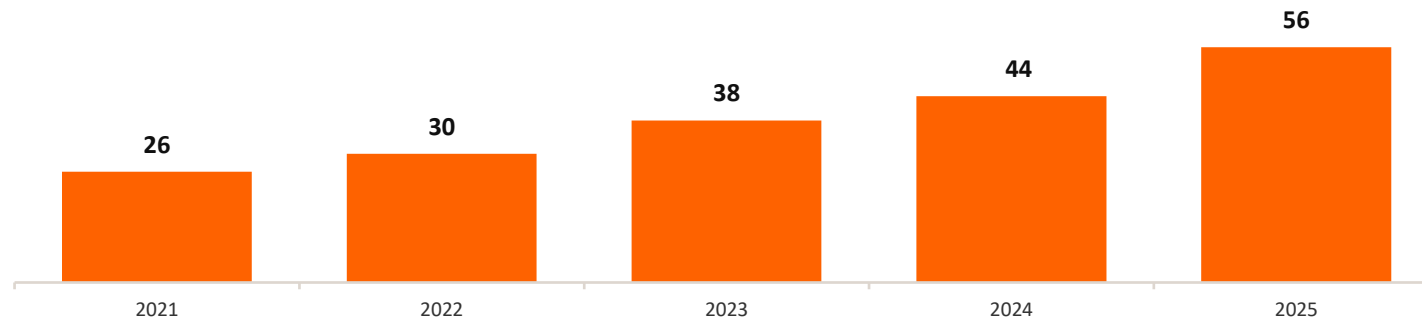
Approval from the Polish Financial Supervision Authority to carry out the transaction



31 March 2026

1H 2026
Planned completion of the transaction

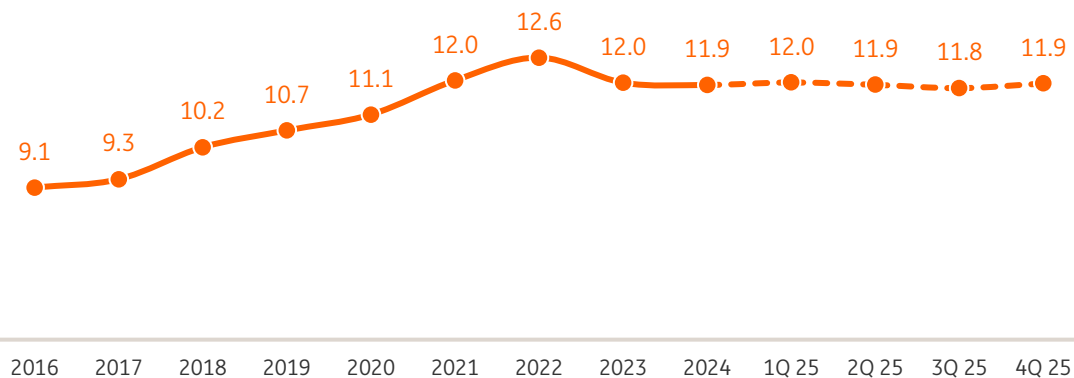
GS TFI's assets under management in 2021-2025 (PLN billion)



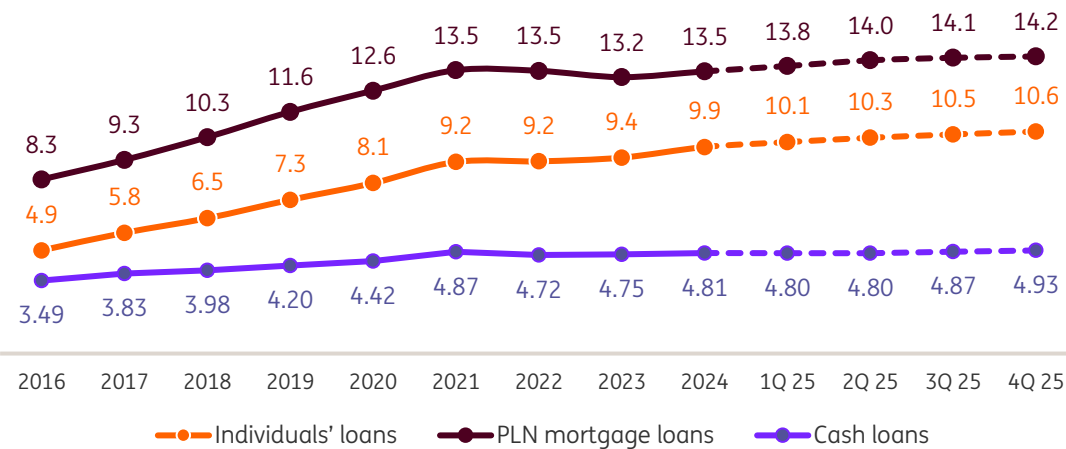
*representing 55%-stake in GS TFI share capital and 55% of the total number of votes at the General Meeting of GS TFI.

Market shares

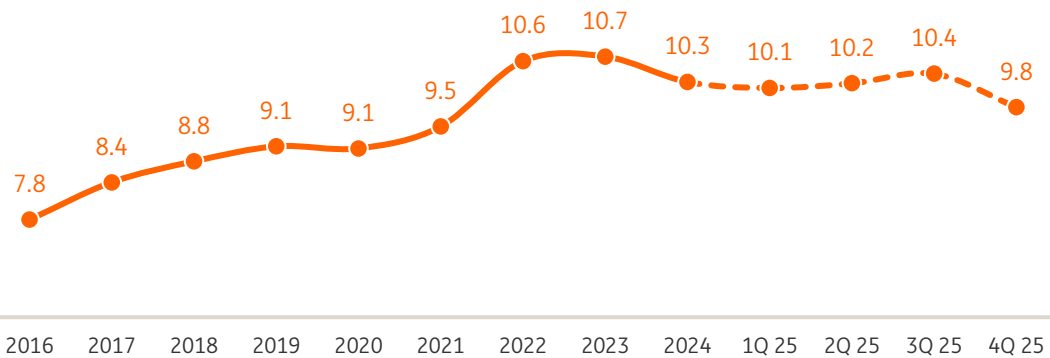
Corporate loans



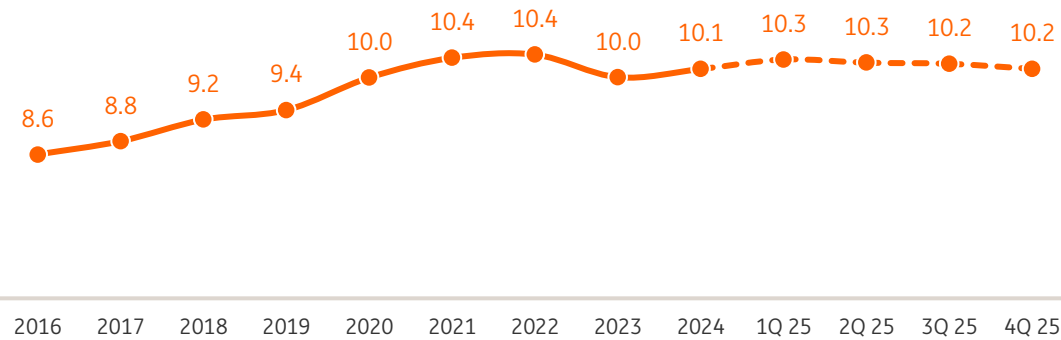
Retail loans



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; **Excluding FX mortgage loans.

Business volumes

PLN million	2021	2022	2023	2024	2025	change % 2025/2024	change 2025/2024	change % 2025/2021	change 2025/2021
Total client deposits	168,849	189,538	202,209	218,148	233,356	+ 7%	15,208	+ 38%	64,507
Corporate deposits	69,113	84,739	90,123	92,474	97,305	+ 5%	4,831	+ 41%	28,192
Retail deposits	99,736	104,799	112,086	125,674	136,051	+ 8%	10,377	+ 36%	36,315
Total funds entrusted by retail clients	117,043	121,330	132,961	151,196	169,915	+ 12%	18,719	+ 45%	52,872
Investment funds and other off-balance sheet products distributed by the Bank	17,307	16,531	20,875	25,522	33,864	+ 33%	8,342	+ 96%	16,557
Total client loans	146,479	156,415	158,295	167,415	181,159	+ 8%	13,744	+ 24%	34,680
Loans to corporate banking clients incl. leasing and factoring	79,993	92,533	93,403	96,148	100,735	+ 5%	4,587	+ 26%	20,742
Loans to retail clients	66,486	63,882	64,892	71,267	80,424	+ 13%	9,157	+ 21%	13,938
Mortgage	57,410	55,156	55,719	61,295	69,268	+ 13%	7,973	+ 21%	11,858
Cash loans	7,816	7,385	7,757	8,552	9,699	+ 13%	1,147	+ 24%	1,883

Financial results

PLN m	2021	2022	2023	2024	2025	change % 2025/2024	change 2025/2024	change % 2025/2021	change 2025/2021
Net interest income	4,970	5,614	8,171	8,725	8,871	+2%	146	+78%	3,901
Net fee and commission income	1,845	2,095	2,164	2,294	2,359	+3%	65	+28%	514
Other income	82	13	343	260	624	+140%	364	+661%	542
Total income	6,897	7,722	10,678	11,279	11,854	+5%	575	+72%	4,957
Total expenses	-2,965	-3,642	-3 700	-3 958	-4,284	+8%	-326	+44%	-1,319
Result before risk costs	3,932	4,080	6,978	7,321	7,570	+3%	249	+93%	3,638
Risk costs including legal risk cost for FX mortgage loans	-372	-1,030	-614	-1,036	-842	-19%	+194	+126%	-470
Bank tax	-545	-647	-644	-740	-801	+8%	-61	+47%	-256
Profit (loss) before tax	3,015	2,403	5,720	5,545	5,927	+7%	+382	+97%	2,912
Income tax	-707	-689	-1 279	-1 176	-1 294	+10%	-118	+83%	-587
Net Result	2,308	1,714	4,441	4,369	4,633	+6%	264	+101%	2,325
Total Capital Ratio (TCR)	16.05%	16.22%	17.41%	15.67%	14.98%	-	-0.69 p.p.	-	-1.07 p.p.
Tier 1 capital ratio	14.41%	14.72%	16.02%	14.58%	14.18%	-	-0.40 p.p.	-	-0.23 p.p.
ROE (%)*	13.6%	17.4%	33.9%	26.7%	24.6%	-	-2.1 p.p.	-	+11.0 p.p.
ROE adjusted for MCFH (%)*	14.4%	10.2%	22.9%	20.4%	20.8%	-	+0.4 p.p.	-	+6.4 p.p.
Total expenses incl. bank tax/total income (%)	50.9%	55.5%	40.7%	41.7%	42.9%	-	+1.2 p.p.	-	-8.0 p.p.

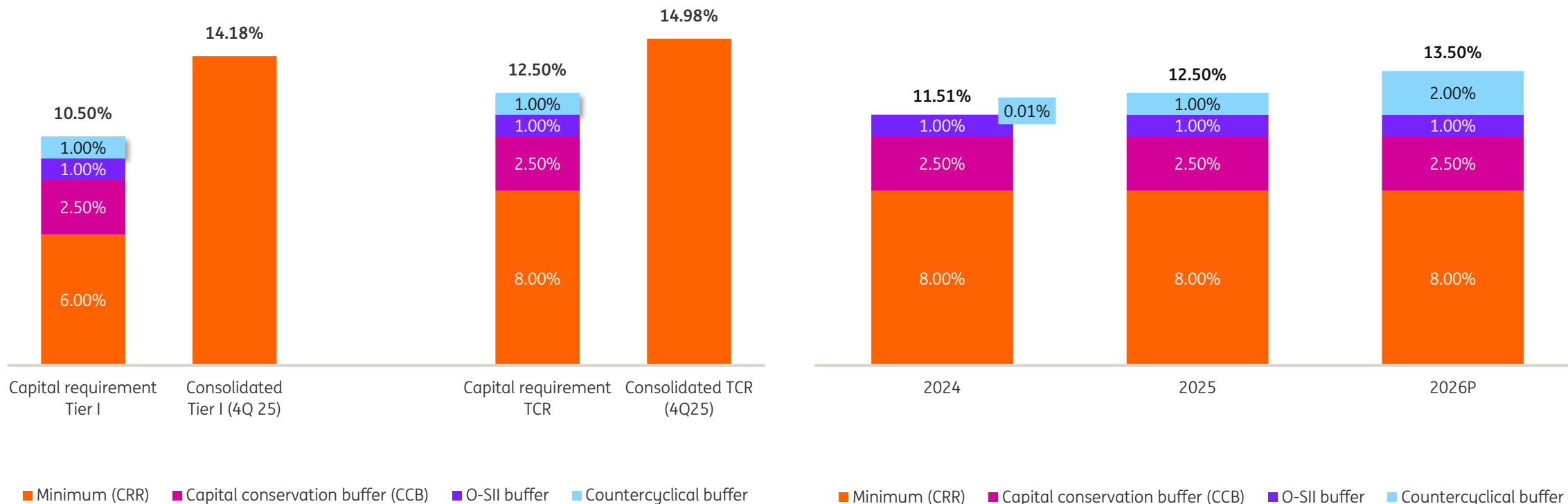
*ROE = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters.

Recommendation of the Management Board to pay a dividend in 2026

In accordance with Current Report No. 8/2026, the Management Board of ING Bank Śląski S.A. will submit to the General Meeting a draft resolution on allocating PLN 3,475 million from the Bank's 2025 profit, i.e. 75% of ING Bank Śląski S.A. separate and consolidated 2025 profit, for the dividend payout.

The proposed dividend is PLN 26.71 gross per share.

Minimum regulatory TCR levels in 2024-2026



ING Bank Śląski S.A. shares

ING BSK share price

PLN 341.5

as at 30 December 2025

Capitalisation

PLN 44.4 billion

EUR 10.5 billion

Free float

PLN 11.1 billion

EUR 2.6 billion

ISIN: PLBSK0000017

Bloomberg: ING PW

Reuters: INGP.WA

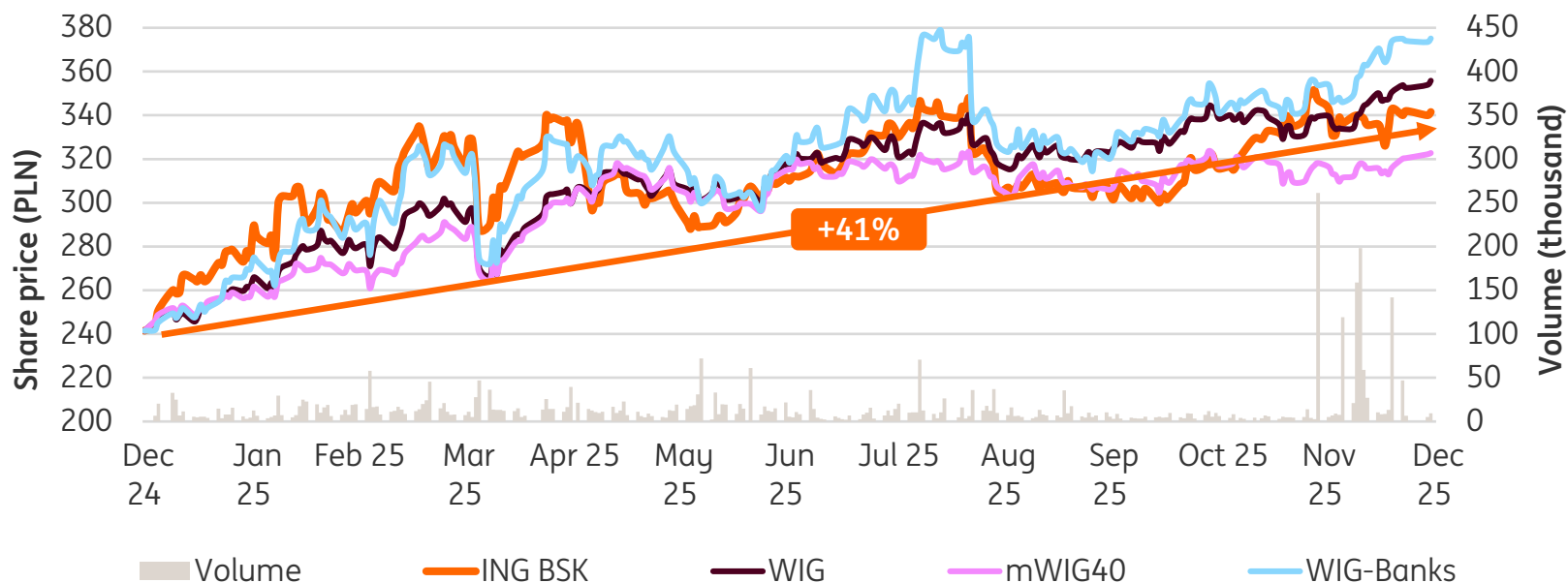
Market indicators (Q4 2025)

P/T 9.6x

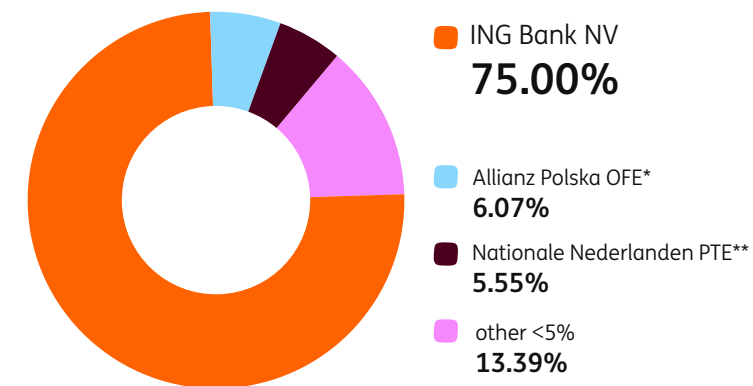
C/WK 2.1x

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.

Update on the status of the Incentive Scheme for Identified Staff of the Bank

- Since 2022, the Bank has implemented an Incentive Scheme addressed to key employees whose activities have a material impact on the Bank's risk profile. The Scheme is based on the Bank's own shares, which allows variable remuneration to be closely linked to the long-term growth in the Bank's value.
- Acting under the authorisation of the General Meeting and following the approval of the Polish Financial Supervision Authority, in the years 2023–2026 the Bank repurchased a total of **157,725** own shares with a nominal value of **PLN 157,725**, representing **0.1212%** of the share capital, for a total consideration of **PLN 45.9 million**.
- Information on the share buy-back was disclosed through current reports.
- The purchased own shares were subsequently allocated to the Scheme participants in accordance with the applicable agreements.
- The Bank intends to continue the Scheme in the years **2027–2030**, subject to obtaining the required approval of the Polish Financial Supervision Authority for any further share repurchases. This solution is consistent with the practice adopted by other large commercial banks and supports the stable, long-term creation of value for shareholders.

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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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