

ING Bank Śląski S.A.

– financial and business results for Q3 2026

Warsaw, 29 October 2026

do your thing



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Introduction

to financial results and the Bank's market position



Key facts – Q3 2026

Client base

98 ths new retail clients
20 ths new corporate clients
in Q3 2026

Business volumes

Cash loans portfolio
PLN 10.6 bn
(+1.3 bn y/y)

Mortgage loans portfolio
PLN 73.1 bn
(+5.6 bn y/y)

Corporate loans portfolio
PLN 108.7 bn
(+9.1 bn y/y)

Clients' deposits
PLN 264.7 bn
(+34.5 bn y/y)

L/D - bank
72.5%

L/D - sector
66.9%

Net interest income
PLN 2,444 mn (+5% q/q, +11% y/y)

Net fee and commission income
PLN 692 mn (+2% q/q, +16% y/y)

Opex
PLN 1,117 mn (+1% q/q, +7% y/y)

Cumulative ROE adjusted for MCFH
19.7% (21.0% a year earlier)

Net profit
PLN 1,133 mn
(-5% q/q,
+2% y/y)



MCFH-adjusted ROE = net profit for the last four quarters / average equity excluding MCFH calculated over five consecutive quarter-ends;
*according to NBP data.

Key elements of the ‚ING. In the Beat of Life' strategy implementation in Q3 2026

Our vision

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

Our Promise to clients

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

Our Bold moves

New clients

5.5 m
Clients, including:

Retail clients:
4.9 m
Corporate clients:
618 ths

Investments and retirement solutions

263 ths
clients with pension product[1]

403 ths
Investing clients[2]

15.3%
investment market share[3]

Boosting lending activity

Mortgages **PLN 73.1 bn**

Consumer lending **4.9%** market share

Corporate loans **PLN 109 bn**

Factoring[4] **#3**

Modern product offering

Accounts in the subscription model

Digital Mortgage

#LeasingOnClick
- average decision time: **13 seconds**

Frictionless banking

NPS[5] **#1**

Moje ING
4.8 Google Play **4.9** App Store

ING Business
4.9 Google Play **4.4** App Store

Our Advantages supporting implementation of the strategy

#1 financial brand in Poland

ING is **the first choice for children aged 7-12** and a leader in financial education for young people

#1 bank for enterprising and resourceful clients

Modern Risk and Finance

Finalizing the Bank's preparations for offering **POLSTR-based** products

Further **automation of control processes**

Innovative technology

51% of applications migrated to the cloud

Top employer

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

Scalable operating model

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

ESG & Sustainability

Renewable energy financing financing[6]: **PLN 2.9 bn**

Share of **energy-efficient** properties in new mortgage sales[7]: **58%**

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 the sum of ING TFI's assets and bank clients' funds invested through other investment fund management companies to the total assets of investment fund management companies operating in the capital and money markets; 4) Market position by the value of financed invoices; 5) NPS among individual bank clients; 6) Cumulative value of financing granted since 2024; 7) Cumulative share from the beginning of the year to the end of Q3 2026.

Business volumes

PLN million	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	change % q/q	change % y/y	change q/q	change y/y
Total client deposits	**221,180**	**223,650**	**230,214**	**233,356**	**242,489**	**258,330**	**264,690**	**+ 2%**	**+ 15%**	**6,360**	**34,476**
Corporate deposits	89,384	90,373	95,759	97,305	97,372	102,000	105,479	+ 3%	+ 10%	3,479	9,720
Retail deposits	131,796	133,277	134,455	136,051	145,117	156,330	159,211	+ 2%	+ 18%	2,881	24,756
Investment funds and other off-balance sheet products distributed by the Bank Group*	28,125	30,244	32,159	33,864	35,538	82,959	85,542	+ 3%	+ 166%	2,583	53,383
Total client loans**	**171,288**	**175,125**	**177,949**	**181,980**	**186,008**	**190,702**	**193,935**	**+ 2%**	**+ 9%**	**3,233**	**15,986**
Loans to corporate banking clients, incl. Leasing, factoring and loans granted to banks	98,056	99,271	99,577	101,556	103,753	106,540	108,678	+ 2%	+ 9%	2,138	9,101
Loans to retail clients	73,232	75,854	78,372	80,424	82,255	84,162	85,257	+ 1%	+ 9%	1,095	6,885
Mortgage loans	63,117	65,508	67,563	69,268	70,823	72,455	73,135	+ 1%	+ 8%	680	5,572
Cash loans	8,706	8,913	9,343	9,699	9,993	10,246	10,632	+ 4%	+ 14%	386	1,289

*ING TFI has been fully consolidated since Q2 2026; **IIncludes loans granted to banks.

Financial results

for Q3 2026



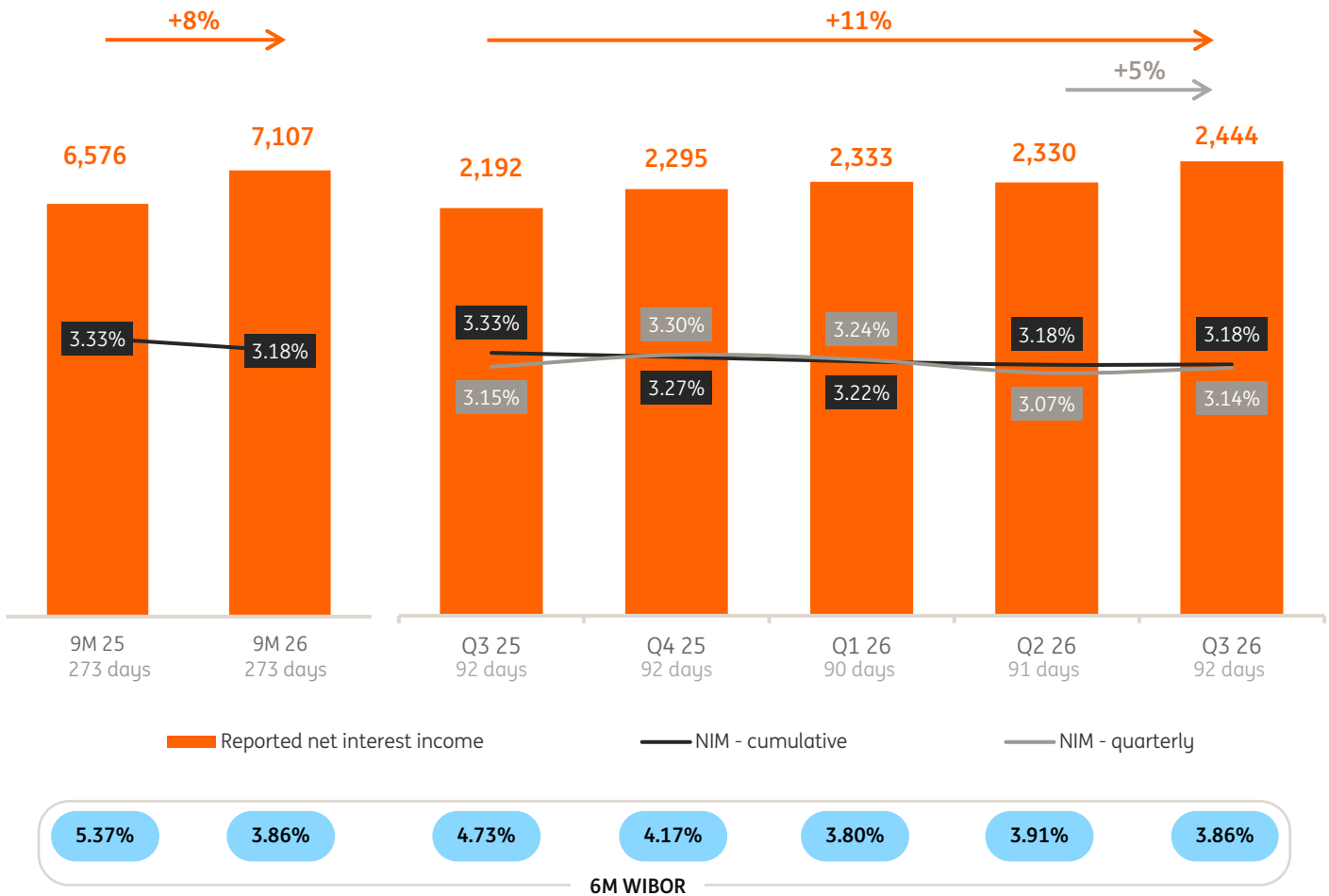
Financial results

PLN million	Q3 2025	Q2 2026	Q3 2026	% change q/q	% change y/y	9M 2025	9M 2026	% change y/y
Net interest income	2,192	2,330	2,444	+ 5%	+11%	6,576	7,107	+8%
Net fee and commission income	598	679	692	+ 2%	+16%	1,761	1,966	+12%
Other income	168	219	23**	- 89%	-86%	460	361	-22%
Total income	**2,958**	**3,228**	**3,159**	**- 2%**	**+7%**	**8,797**	**9,434**	**+7%**
Total expenses	-1,047	-1,101	-1,117	+ 1%	+7%	-3,304	-3,499	+6%
Result before risk costs	**1,911**	**2,127**	**2,042**	**- 4%**	**+7%**	**5,493**	**5,935**	**+8%**
Risk costs, including legal risk costs related to FX mortgage loans	-251	-41	-73	+ 78%	-71%	-653	-325	-50%
Bank levy	-199	-221	-223	+ 1%	+12%	-593	-648	+9%
Profit (loss) before tax	1,461	1,865	1,746	- 6%	+20%	4,247	4,962	+17%
Income tax	-349	-672	-613	- 9%	+76%	-986	-1,813	+84%
Net result	**1,112**	**1,193**	**1,133**	**- 5%**	**+2%**	**3,261**	**3,149**	**-3%**
Total capital ratio (TCR)	14.87%	15.48%	15.09%	-0.39 p.p.	+0.22 p.p.	14.87%	15.09%	+0.22 p.p.
Tier 1 capital ratio	13.99%	14.00%	13.67%	-0.33 p.p.	-0.32 p.p.	13.99%	13.67%	-0.32 p.p.
ROE (%)*	25.7%	22.9%	22.7%	-0.2 p.p.	-3.0 p.p.	25.7%	22.7%	-3.0 p.p.
ROE adjusted for MCFH (%)*	21.0%	20.0%	19.7%	-0.3 p.p.	-1.3 p.p.	21.0%	19.7%	-1.3 p.p.
Total expenses (incl. bank levy)/total income (%)	42.1%	41.0%	42.4%	+1.5 p.p.	+0.3 p.p.	44.3%	44.0%	-0.3 p.p.

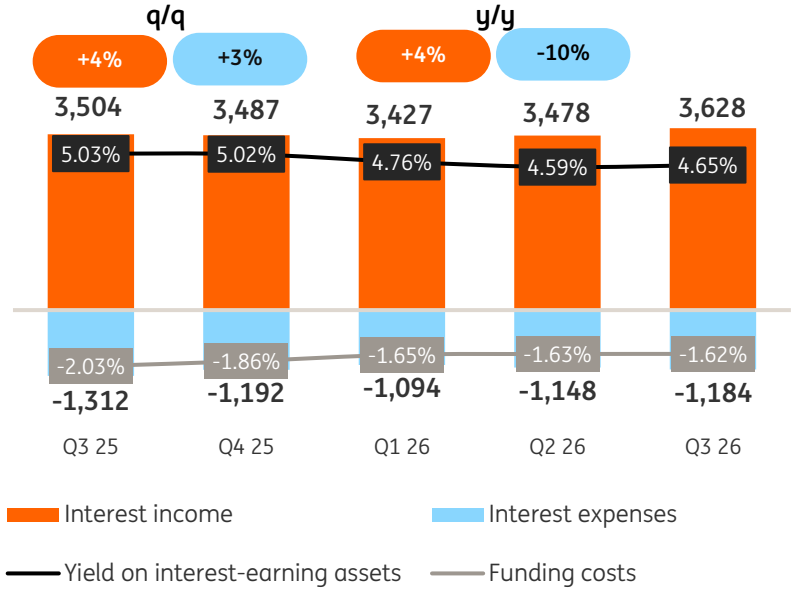
*ROE = total net profit for four consecutive quarters / average equity for five consecutive quarters; **Includes PLN 13 mn of additional legal risk provisions.

Net interest income

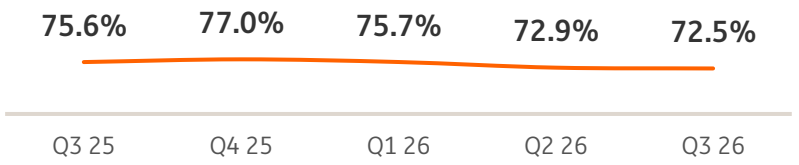
Net interest income (PLN million) and net interest margin



Interest income & expenses (PLN million)



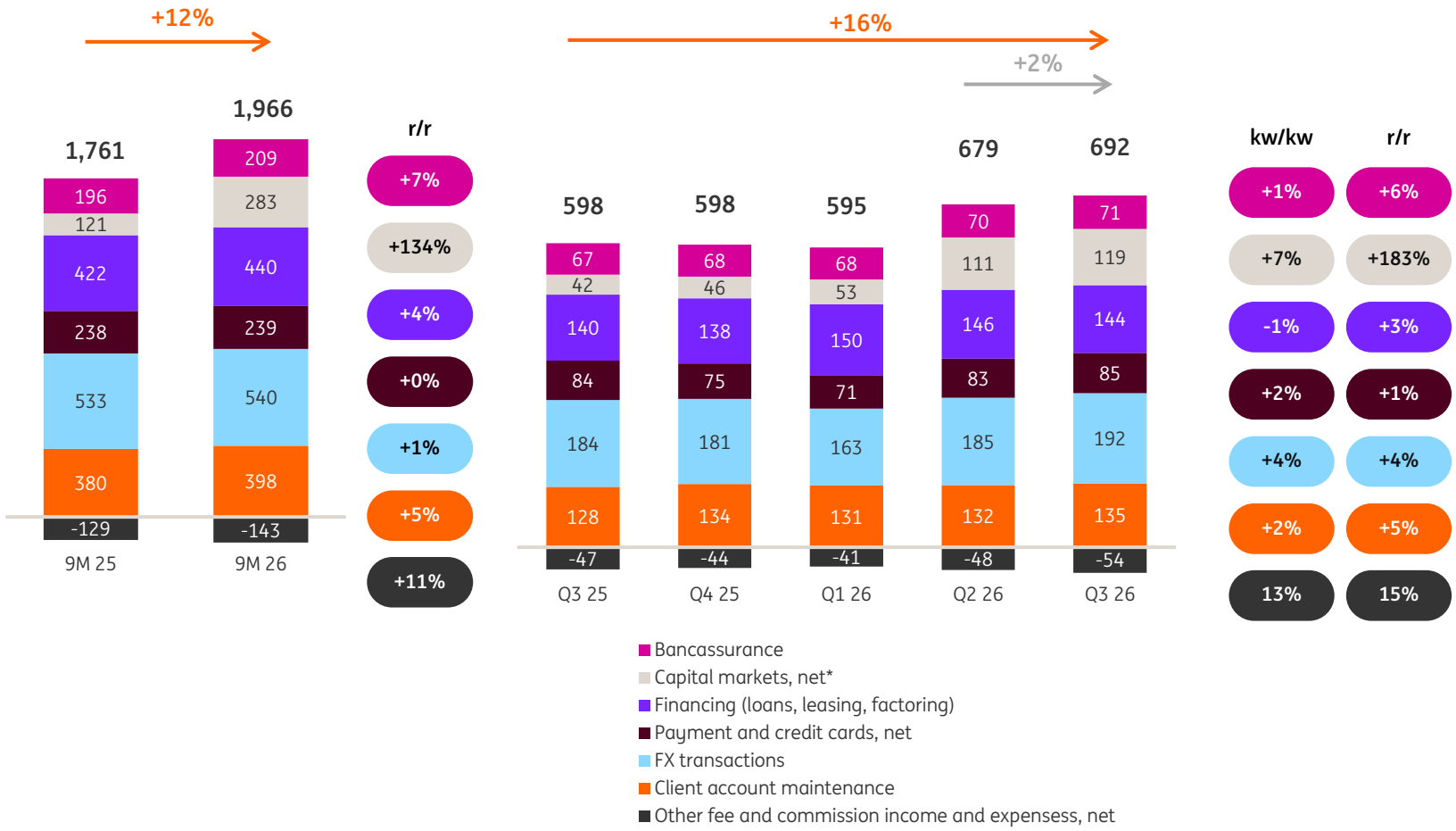
Loan*-to-deposit ratio



*Includes the volume of loans granted to banks.

Fee and commission income

Fee and commission income by category (PLN million)

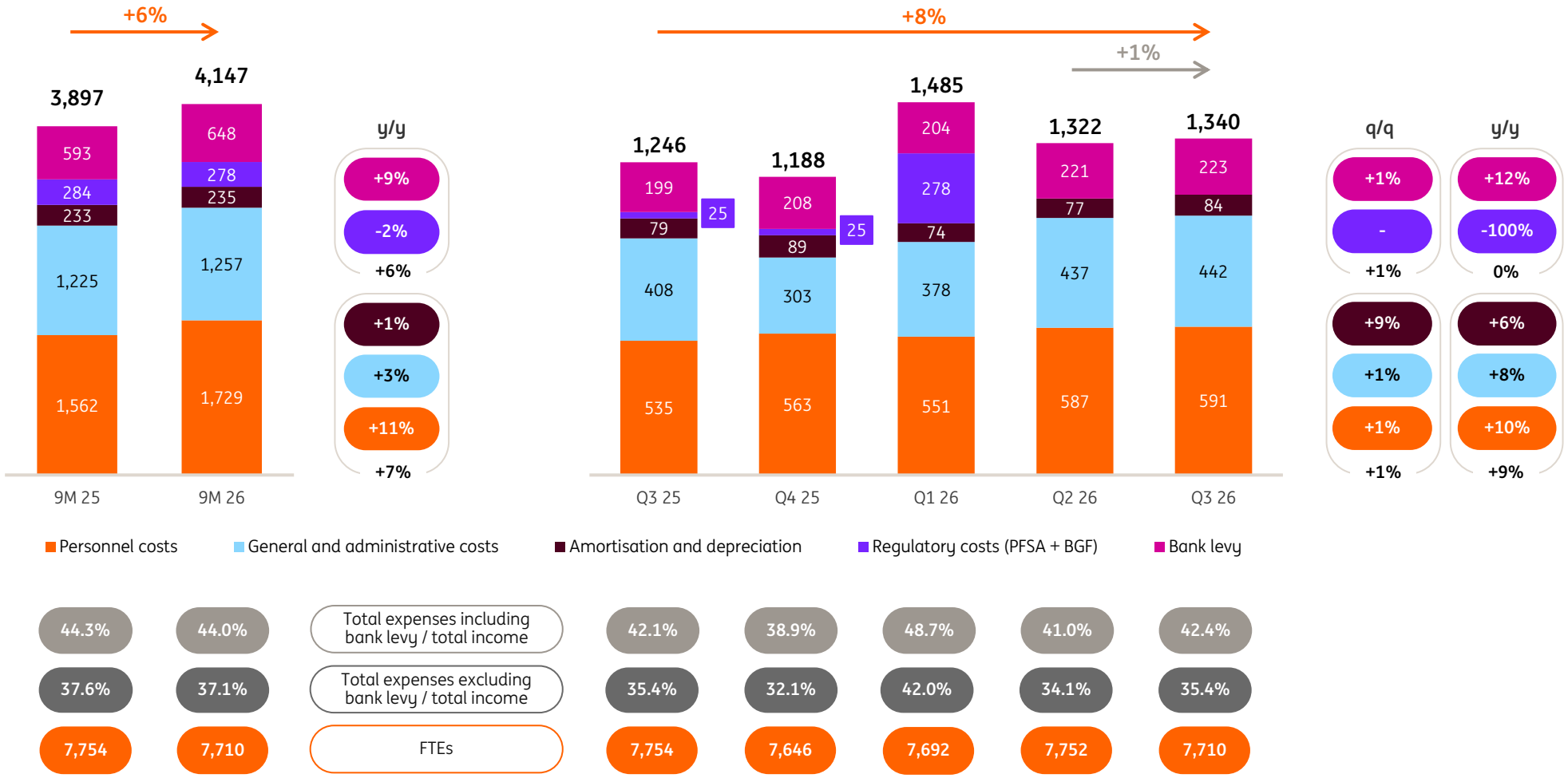


- Higher client transaction volumes drove the q/q increase in FX and card-related fee and commission income.
- The q/q increase in fee and commission income from capital market activities was driven by growth in investment fund assets; the y/y increase reflects the full consolidation of ING TFI since Q2 2026.

*Capital markets, net, include income and expenses related to the distribution of investment fund units, asset management and brokerage activities.

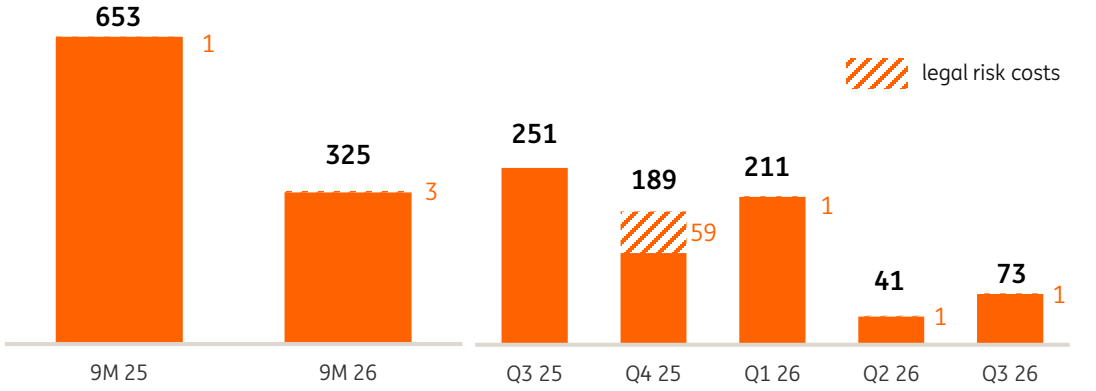
Total expenses including bank levy

Total expenses including bank levy (PLN million)



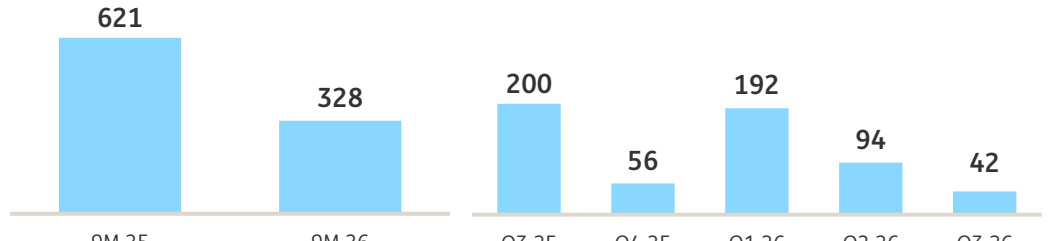
Cost of risk, including legal risk costs

ING BSK consolidated data (PLN million)



	9M 25	9M 26	Q3 25	Q4 25	Q1 26	Q2 26	Q3 26
Cumulative risk cost margin			0.48%	0.48%	0.48%	0.38%	0.28%
CHF-adjusted cumulative risk cost margin			0.44%	0.45%	0.44%	0.35%	0.24%
Quarterly risk cost margin			0.57%	0.42%	0.46%	0.09%	0.15%
CHF-adjusted cumulative risk cost margin			0.57%	0.29%	0.46%	0.09%	0.15%

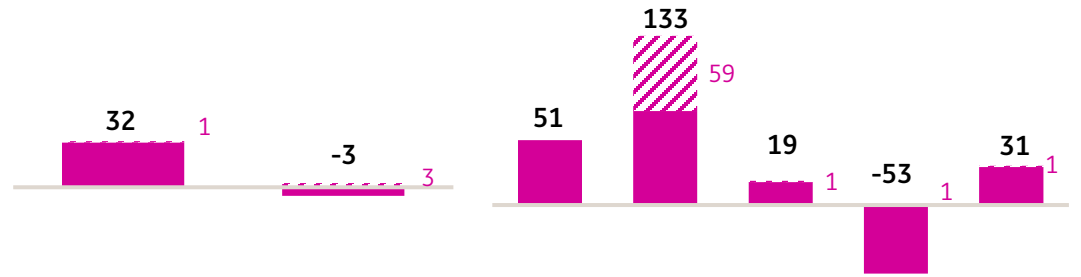
Corporate banking (PLN million)



	9M 25	9M 26	Q3 25	Q4 25	Q1 26	Q2 26	Q3 26
Cumulative risk cost margin			0.69%	0.69%	0.69%	0.53%	0.37%
Quarterly risk cost margin			0.81%	0.22%	0.75%	0.36%	0.16%

PLN million	Q3 25	Q4 25	Q1 26	Q2 26	Q3 26
Impact of macroeconomic parameters on net provisions*					
Retail banking	+4	+8	+4	-25	-1
Corporate banking	+17	-7	+49	-1	-22
Total	**+21**	**+1**	**+54**	**-26**	**-23**
Impact of sales of Stage 3 and POCI receivables portfolios*					
Retail banking	0	0	0	-58	0
Corporate banking	0	-19	0	-4	0
Total	**0**	**-19**	**0**	**-62**	**0**

Retail banking (PLN million)



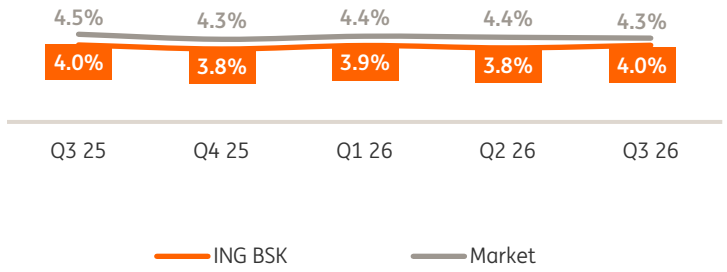
	9M 25	9M 26	Q3 25	Q4 25	Q1 26	Q2 26	Q3 26
Cumulative risk cost margin			0.20%	0.22%	0.21%	0.19%	0.16%
CHF-adjusted cumulative risk cost margin			0.11%	0.14%	0.13%	0.11%	0.08%
Quarterly risk cost margin			0.26%	0.67%	0.09%	-0.25%	0.15%
CHF-adjusted cumulative risk cost margin			0.26%	0.37%	0.09%	-0.26%	0.14%

*Provision additions are presented with a (+) sign and provision reversals with a (-) sign.

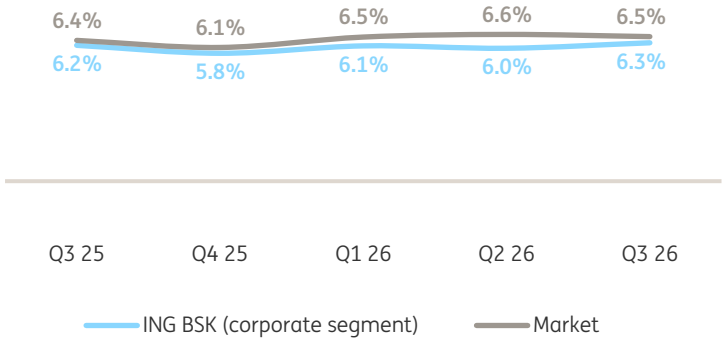
Portfolio quality and provisioning

Share of non-performing loans in the total loan portfolio

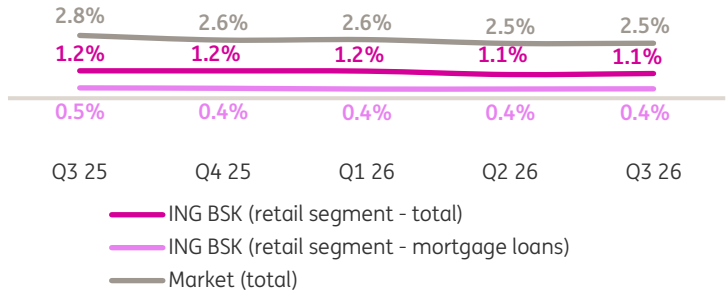
ING BSK consolidated data



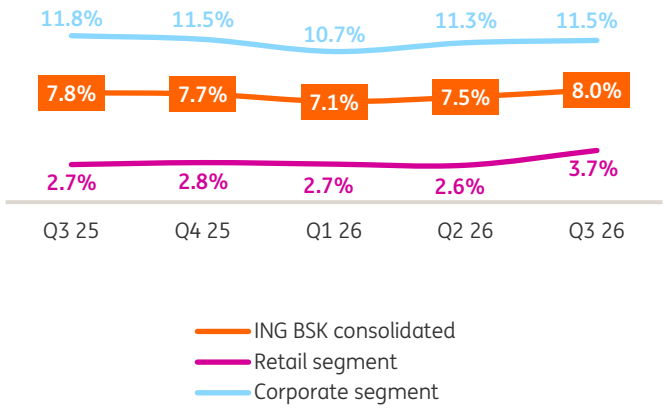
Corporate segment



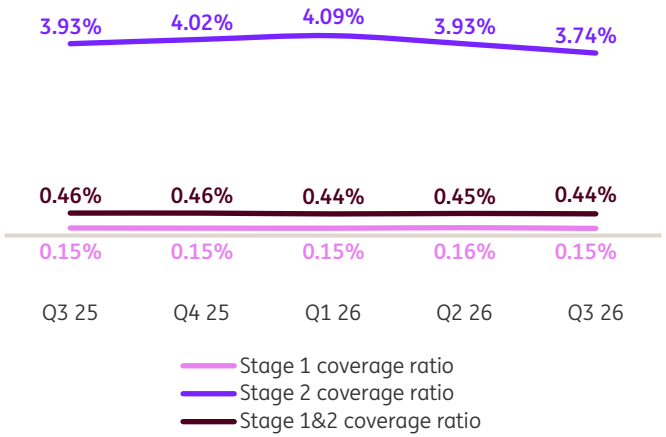
Retail segment



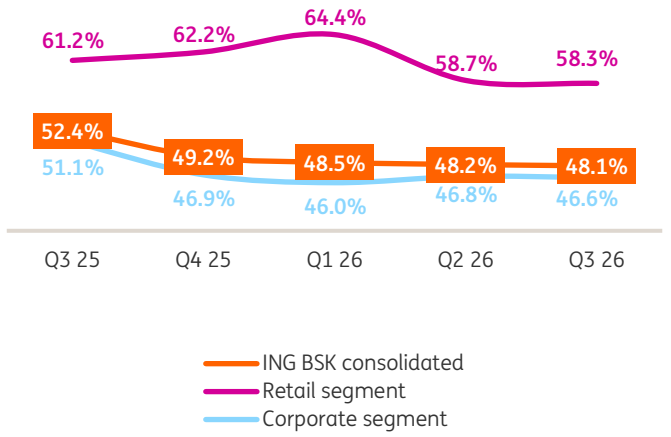
Share of Stage 2 in the gross portfolio



Stages 1 and 2 coverage ratio



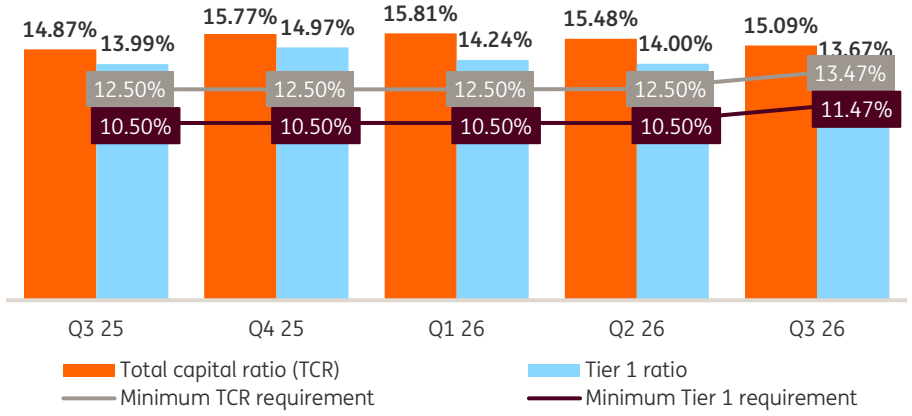
Stage 3 coverage ratio



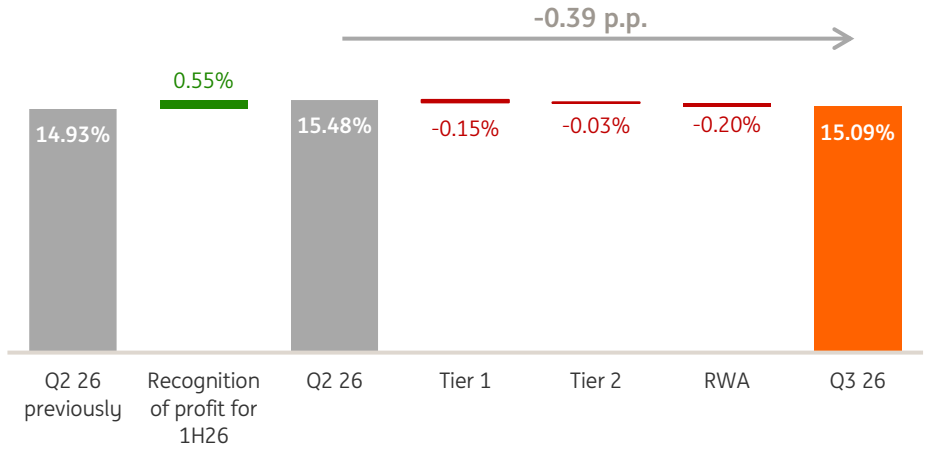
Note: Market ratios are estimates based on PFSA data. The Q3 2026 figures are based on August 2026 data. NPLs comprise Stage 3 and POCI exposures.

Capital adequacy and liquidity position

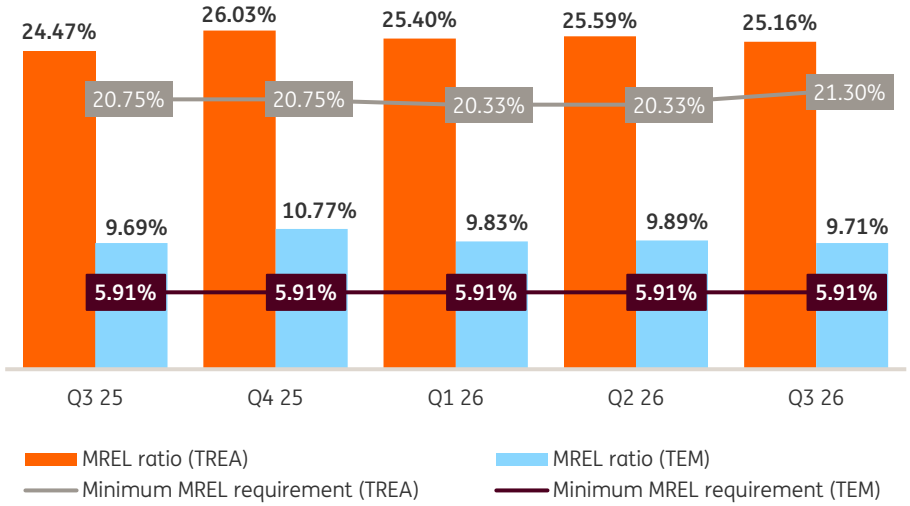
Consolidated capital ratios



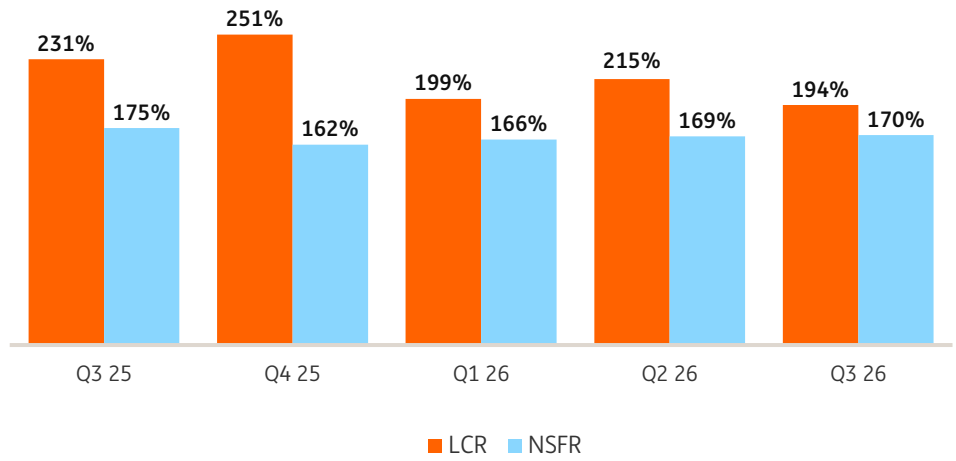
Decomposition of the q/q change in the total capital ratio (TCR)



MREL ratio (standalone), including the combined buffer requirement



Liquidity ratios



Appendices

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



Retail banking

Clients and transactions

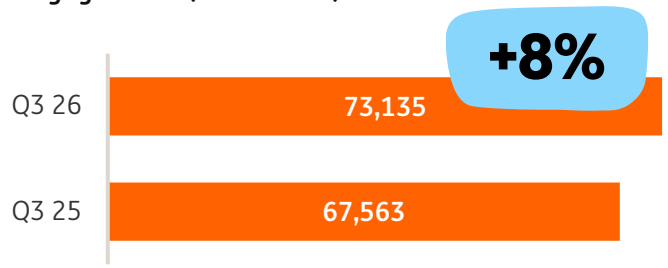
- We serve 4.9 million retail clients
- We operate 4.3 million current accounts for retail clients
- In Q3 2026, our retail clients made:
  - 2% y/y more outgoing electronic transfers in Moje ING (176 million)
  - 12% y/y more BLIK transactions (total 68 million)
  - 319 million debit card transactions (no change y/y)
  - 7% y/y fewer transactions in branches (197 thousand)

Financing

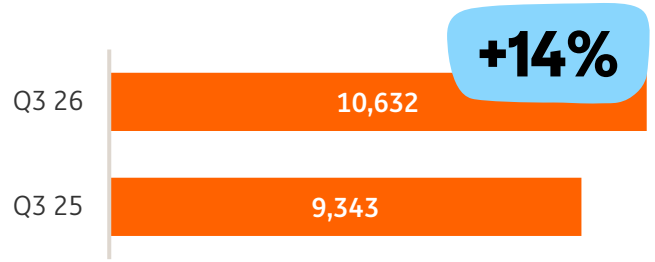
- Mortgage loan originations amounted to PLN 4,965 million in Q3 2026 (-1% y/y)
- Cash loan originations amounted to PLN 2,029 million in Q3 2026 (+9% y/y) ...
- ... of which 94% of cash loan sales were generated through online channels

Growth in volumes y/y

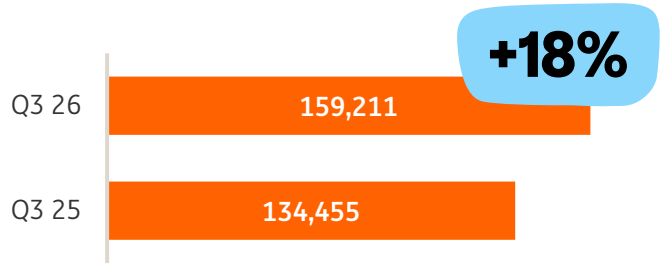
Mortgage loans (PLN million)



Cash loans (PLN million)



Deposits (PLN million)

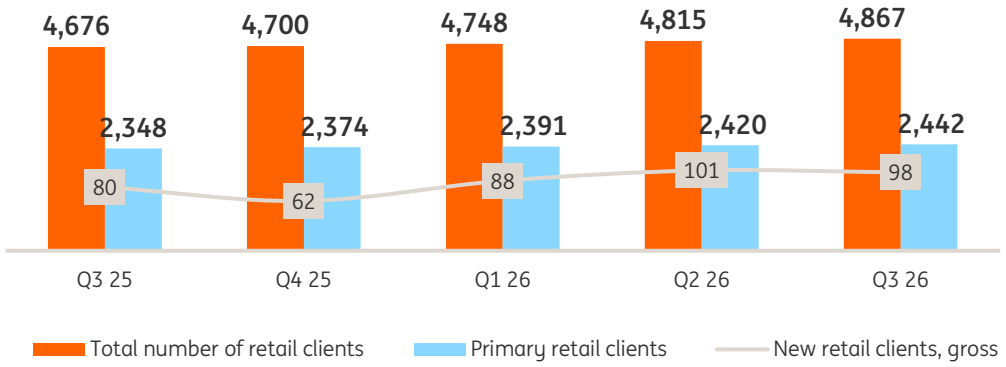




Retail client base

4.9 million retail clients

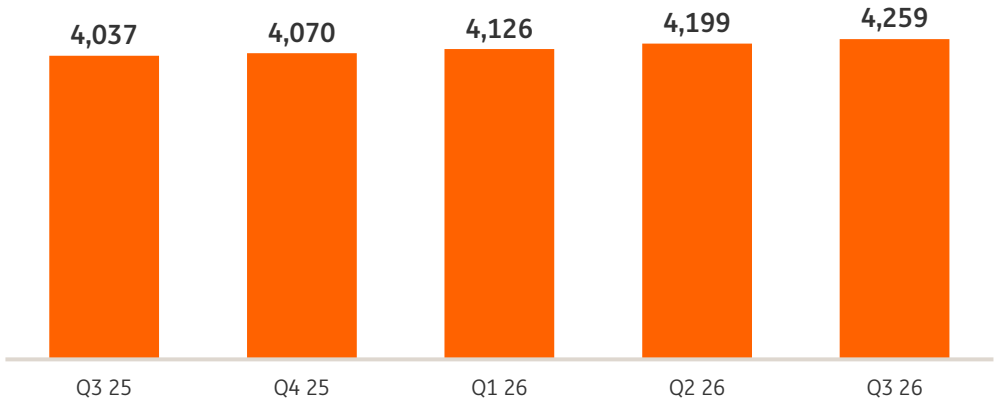
Number of retail clients (thousand)



	q/q	y/y
Total number of retail clients	+53k	+191k
Primary retail clients	+22k	+94k

- 84% of current accounts are Konto Direct cccounts
- In Q3 2026, clients used the National Hub, Poland's electronic identification standard for public administration and government services, to confirm their identity 5.7 million times. Of these confirmations, 21% were made via the mobile application
- In Q3 2026, our clients used our services to submit 21,000 applications for the 800+ benefit and 310,000 applications for the 300+ benefit

Number of retail clients with a current account (thousand)



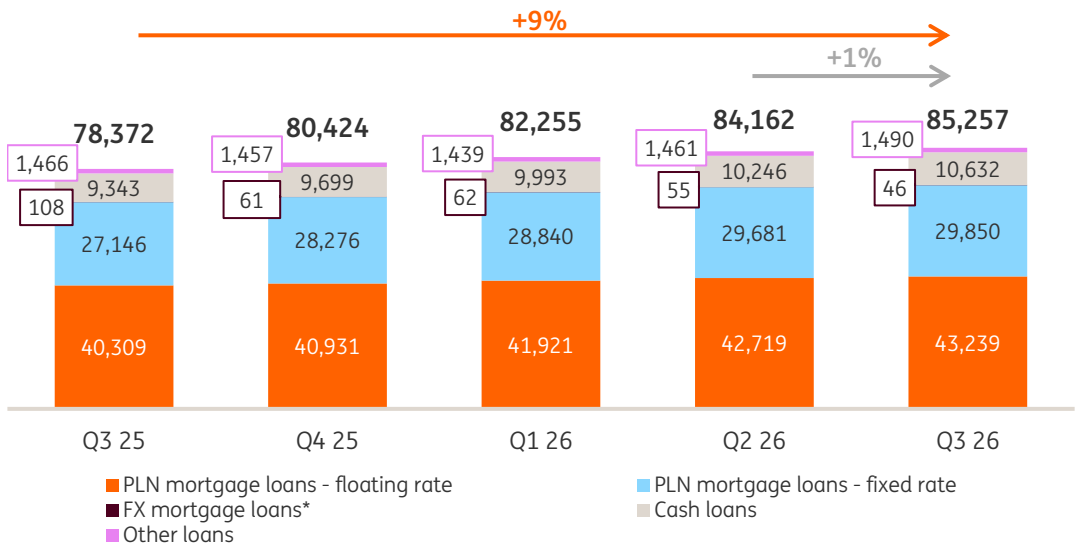
q/q	y/y
+60k	+222k



Note: current accounts in PLN.
Primary clients are clients who have a current account with a balance above PLN 100, into which their salary is paid, and hold at least one other active product.

Retail lending

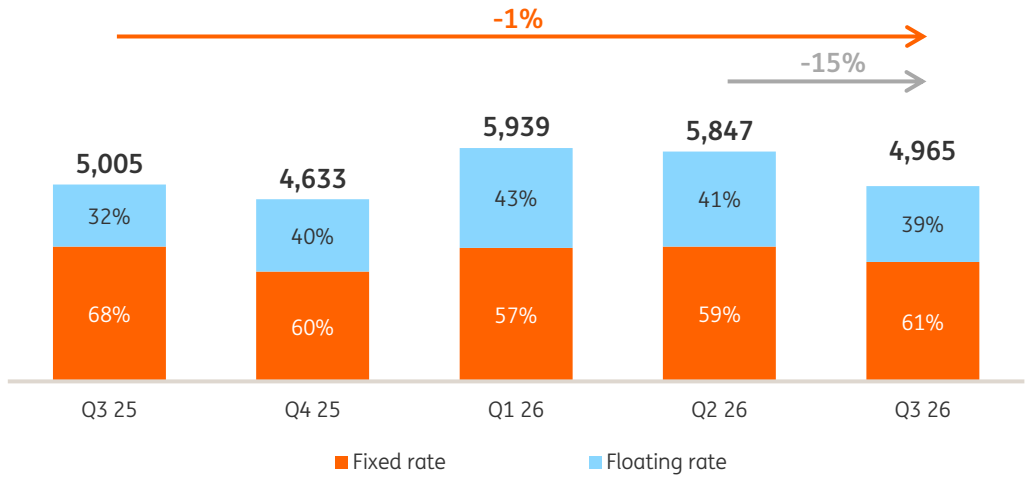
Retail loan portfolio (gross; PLN million)



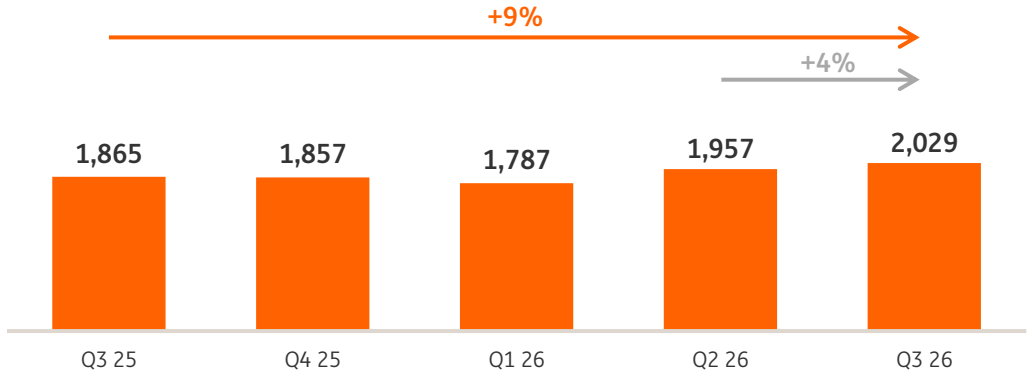
	q/q	y/y
PLN mortgage loans - floating rate	+2%	+2%
PLN mortgage loans - fixed rate	+4%	+14%
FX mortgage loans*	-16%	-57%
Cash loans	+1%	+10%
Other loans	+1%	+7%

- **Cash loan originations amounted to PLN 2.0 billion** in Q3 2026 (+9% y/y)
- **Mortgage loan originations amounted to PLN 5.0 billion** in Q3 2026 (-1% y/y), representing a **12.4% market share**:
  - including PLN 3,038 million of fixed-rate mortgage loans (-12% y/y)
  - including PLN 810 million of loans for energy-efficient properties** (no change y/y)
- Market share of **13.9%** in PLN-denominated mortgage loans and **13.1%** in total mortgage loans in Q3 2026

Mortgage loan originations (PLN million)



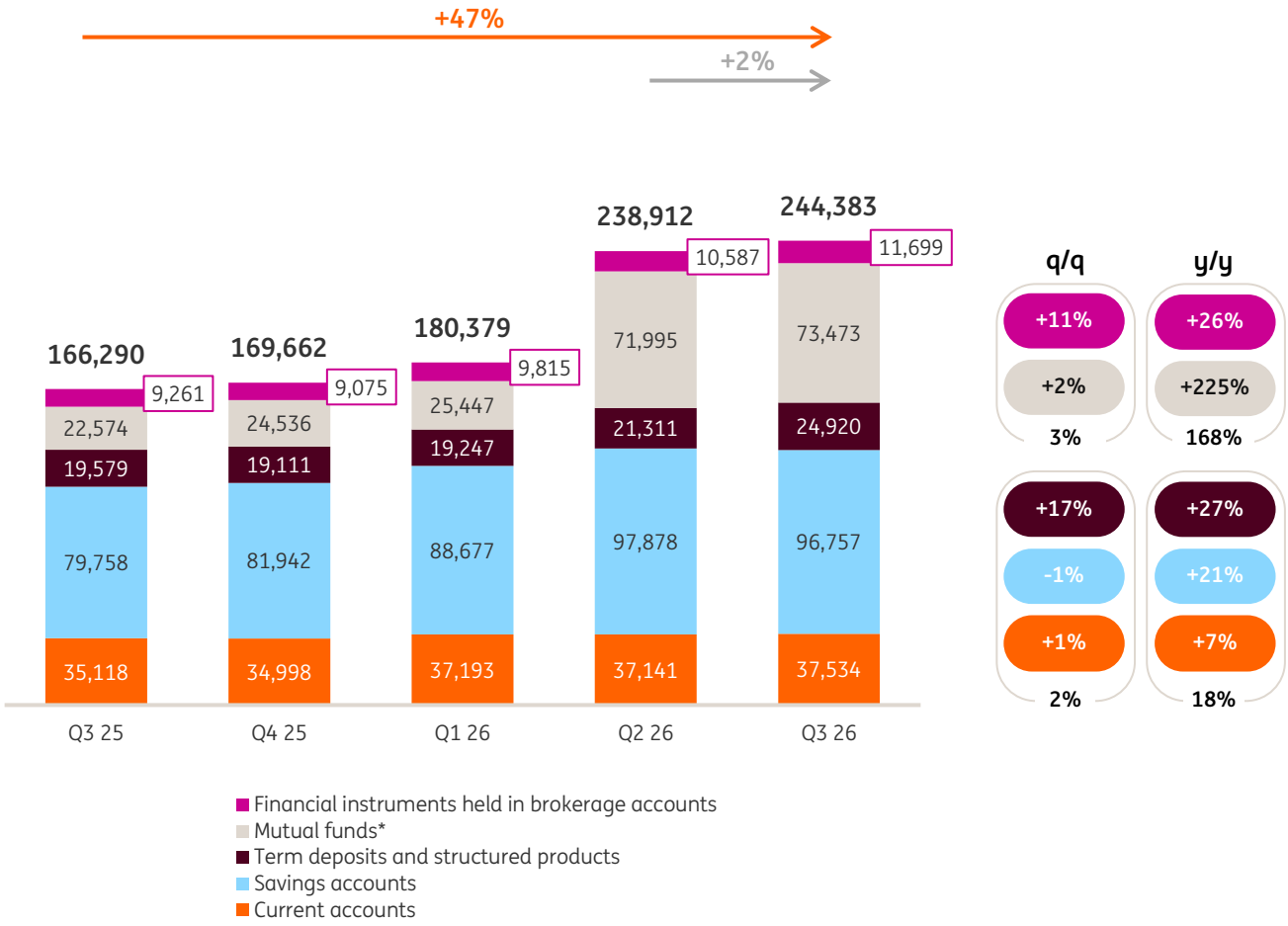
Cash loan originations (PLN million)



*FX mortgage loans after adjusting the gross carrying amount for legal risk provisions, which amounted to PLN 296 million in Q3 2025, PLN 294 million in Q4 2025, PLN 254 million in Q1'26, PLN 212 million in Q2'26 and PLN 174 million in Q3'26;
**We charge no commission and offer a lower margin for financing a house or residential property whose annual demand for non-renewable primary energy for heating, ventilation and hot water does not exceed: 62 kWh/m²/year for a house; 76 kWh/m²/year for a renovated house; 58 kWh/m²/year for residential premises in a multi-family building; or 62 kWh/m²/year for residential premises in a single-family building.

Savings and investments

Retail client savings and investment portfolio (PLN million)



- The number of **clients holding an investment product reached 403 thousand** (+10% y/y, +2% q/q), while **263 thousand clients held a dedicated pension poduct** with ING (+25% y/y, +4% q/q)
- In Q3 2026, approximately **68% of purchases of open-end investment fund** (FIO) units by the Bank's clients were **executed via mobile banking**
- At the end of Q3 2026, the Bank had **211 thousand brokerage accounts** (+5% y/y, +2% q/q)
- Equity market **turnover generated by our brokerage business** amounted to **PLN 4.2 billion** in Q3 2026 (+ 30% y/y, unchanged q/q) corresponding to a **market share of 1.26%** (-0.2 p.p. both y/y and q/q)
- The Group's market share in investment products** was **15.3%** at the end of Q3 2026
- Assets invested in funds classified under Articles 8 and 9 of the SFDR *** amounted to **PLN 18.4 billion** (+130% y/y, +3% q/q)

*Full consolidation of ING TFI took place in Q2 2026; **Defined as the ratio of the sum of ING TFI's assets and bank clients' funds invested through other investment fund management companies to the total assets of investment fund management companies operating in the capital and money markets; ***Funds promoting environmental or social characteristics under Article 8 and funds with a sustainable investment objective under Article 9 of the SFDR.

The continued evolution of banking

ING is becoming increasingly digital

Average rating
of Moje ING mobile app
in the app stores

Google Play – 4.8

★★★★★

App Store – 4.9

★★★★★

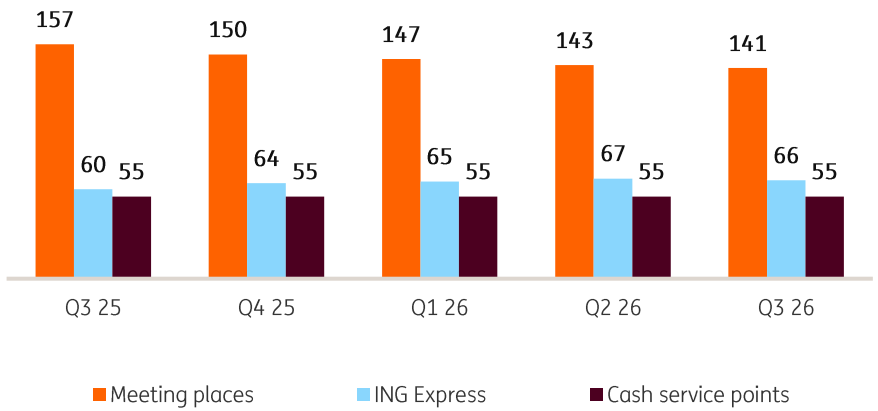
Digital banking

- **Retail clients completed 67.7 million BLIK transactions in Q3 2026** (+ 1% q/q, +12% y/y), including **46.6 million online transactions** (-2% q/q, +8% y/y)
- **4.8 million clients with access to electronic banking** (+2% q/q, +7% y/y), 70% of whom are actively using this access
- **3.1 million active mobile app users** (+1% q/q, +6% y/y)*
- **2.7 million mobile-only users** (+3% q/q, +9% y/y)*
- The total number of **mobile cards reached 1.6 million** (+7% q/q, -6% y/y)**
- Online channels accounted **for 94% of cash loan originations** in Q3 2026

3.2 million mobile banking users*

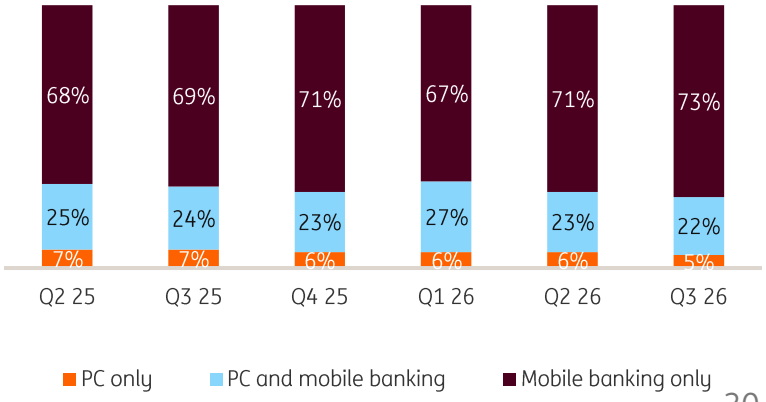
Physical distribution network

- 141 client meeting places (-9 vs end of 2025)
- 847 cash recyclers with cash deposit and withdrawal functionality, all equipped with contactless readers



Digital banking usage by access channel

based on the number of users



*The definition of active users changed in Q3 2026. Under the new definition, active users are those who logged in at least once in each month of the quarter; **The y/y decline resulted from the discontinuation of the Visa HCE and Mastercard –on mobile payment services in June 2026.

Appendices

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



Corporate banking

Clients and ordered transactions

- We serve **618 thousand corporate clients**, of which:
  - 570 thousand are entrepreneurs
  - 44 thousand are SMEs and mid-corporates
  - 4.1 thousand are strategic clients
- In Q3 2026, our corporate clients using ING Business made 50 million transfers (-3% y/y), of which 5.7 million were made in mobile banking (+26% y/y)
- We have **49 thousand payment terminals** in total; we processed 17 million transactions in Q3 2026 (-2% y/y)
- **13,000 stores** with an active ING Pay payment gateway (+11% y/y)

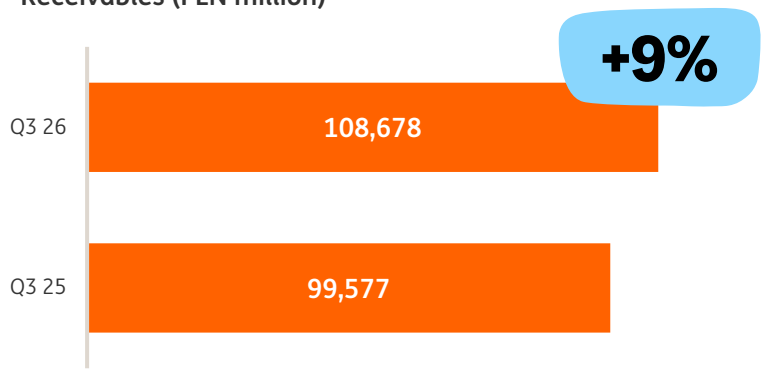
Financing

- The portfolio of receivables from entrepreneurs increased by PLN 363 million y/y (+3% y/y) to PLN 11.3 billion
- The portfolio of receivables from SMEs and mid-corporates increased by PLN 2.9 billion y/y (+6% y/y) to PLN 54.2 billion
- The portfolio of receivables from strategic* clients increased by PLN 5.9 billion y/y (+16% y/y) to PLN 43.2 billion

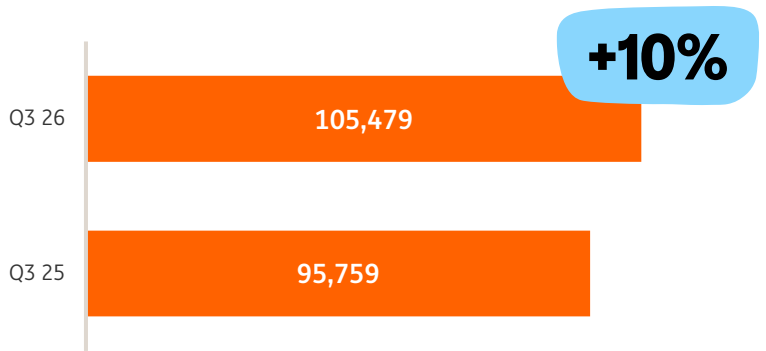
*Includes the volume of loans granted to banks.

Growth in volumes y/y

Receivables (PLN million) *



Deposits (PLN million)

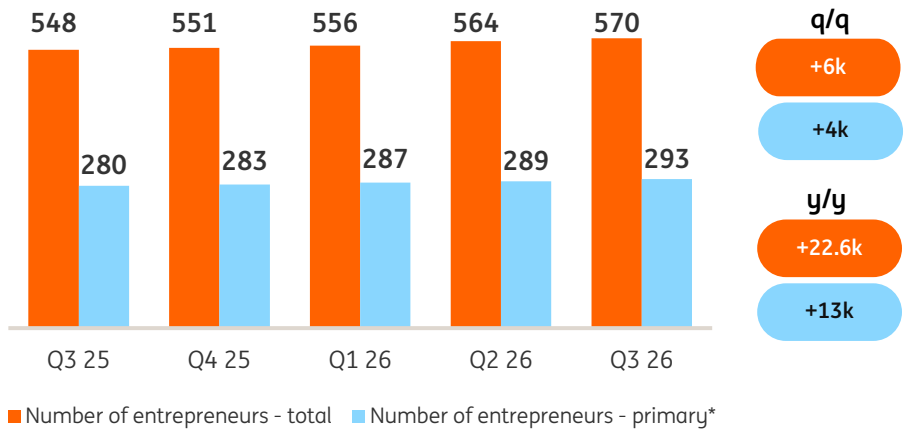




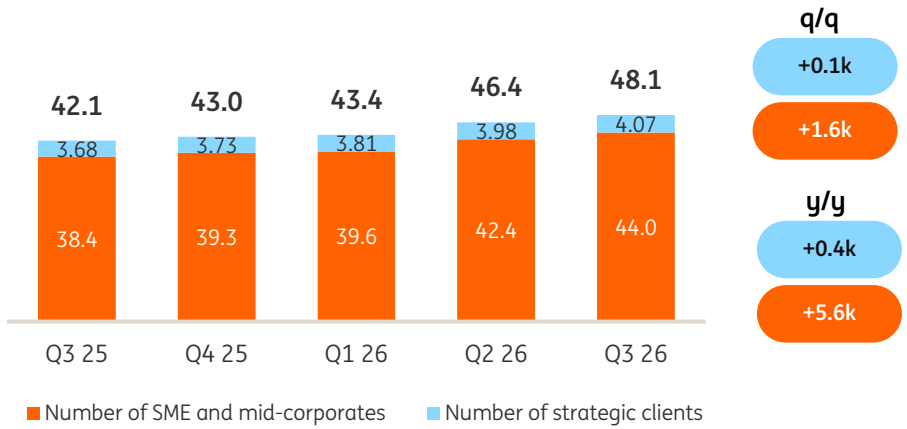
Corporate client base

618 thousand companies

Number of entrepreneurs (thousand)



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



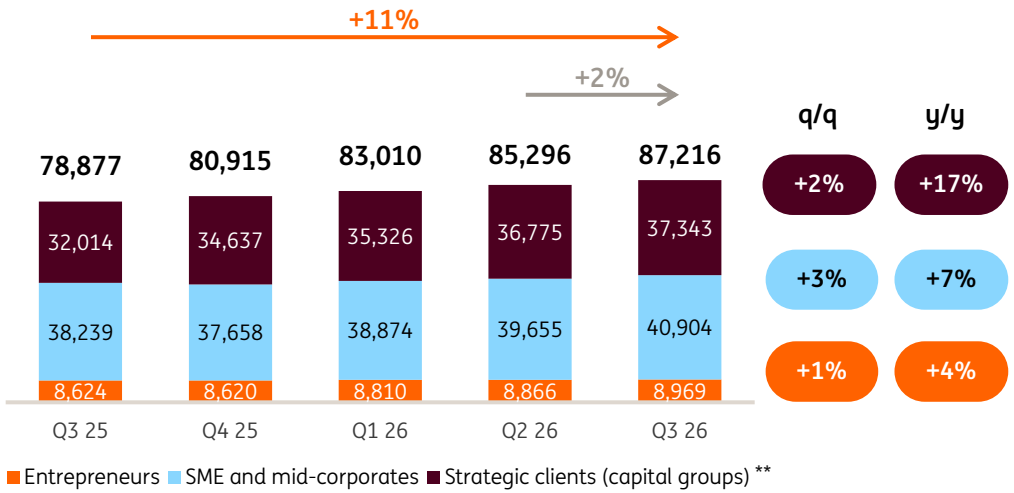
We maintain 501 thousand current accounts

for 570 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).

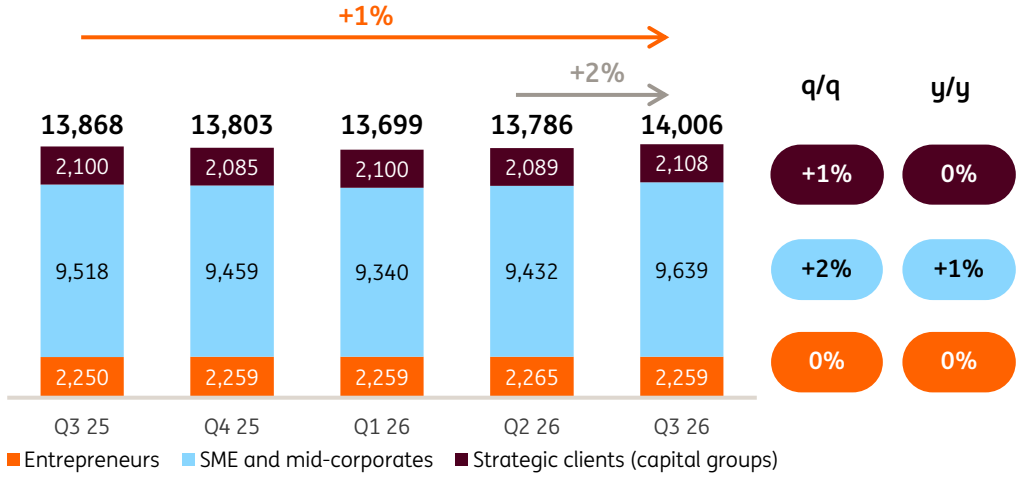
Corporate receivables

Loans volume (gross; PLN million)*

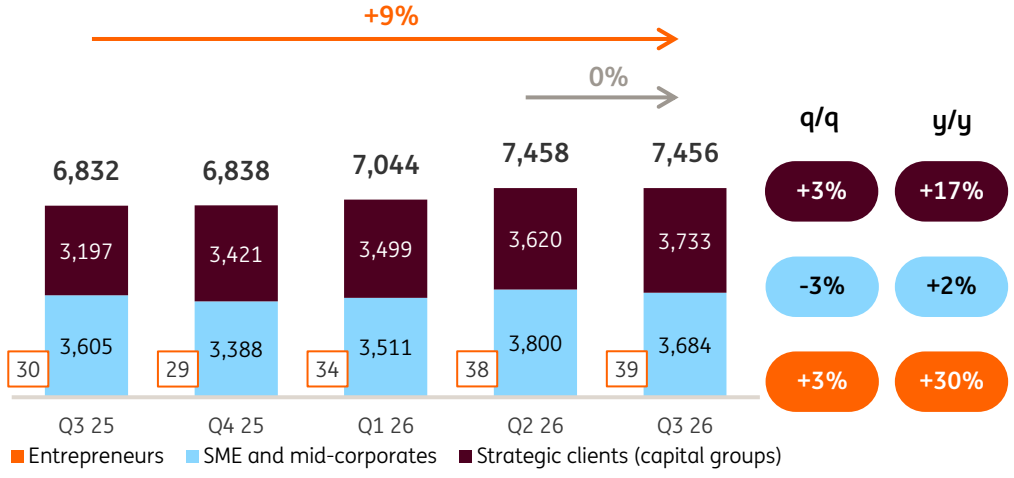




Leasing receivables volume** (gross; PLN million)



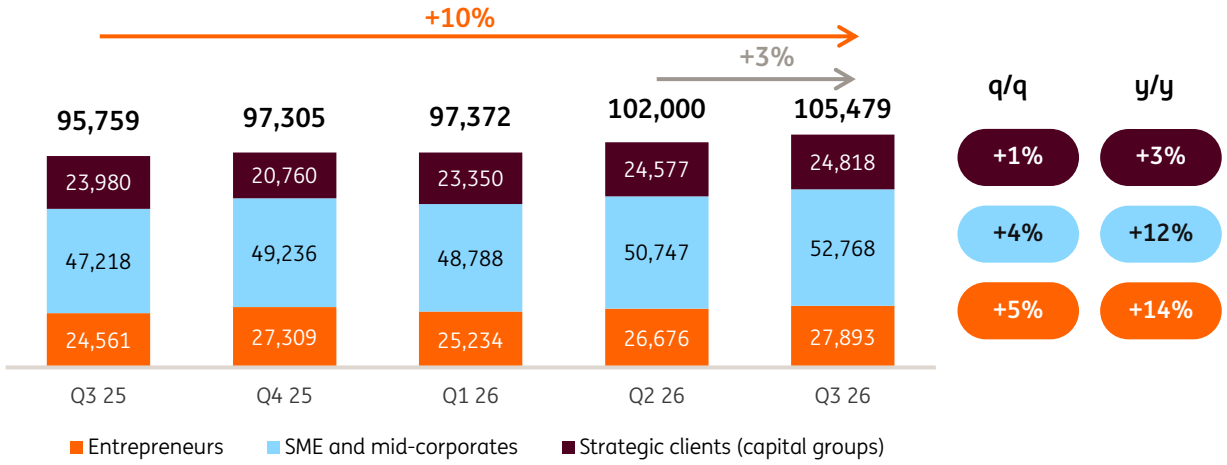
Factoring receivables volume (gross; PLN million)



*Includes the volume of loans granted to banks; **Does not include lease loans.

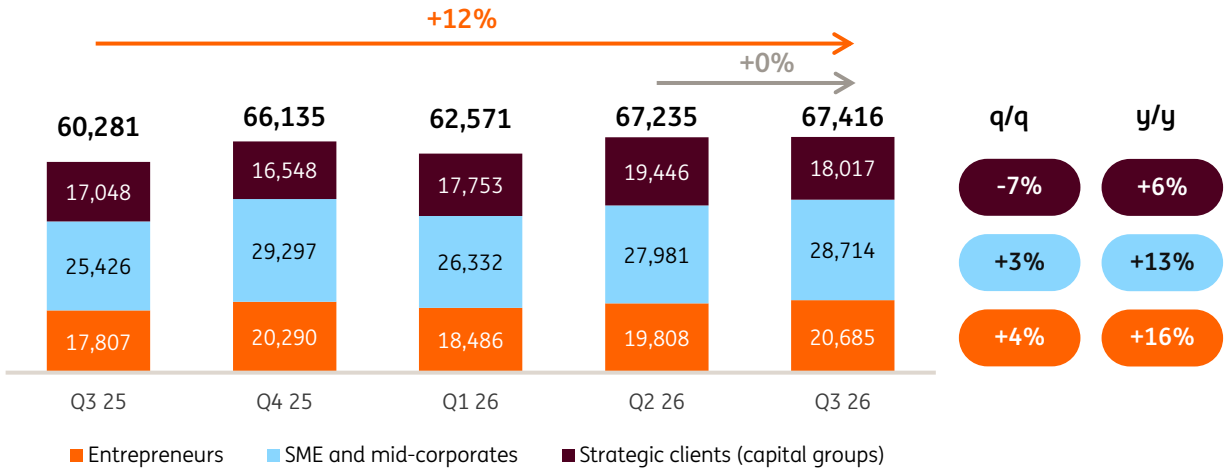
Cash management

Corporate deposit volume (PLN million)



	q/q	y/y
Strategic clients (capital groups)	+1%	+3%
SME and mid-corporates	+4%	+12%
Entrepreneurs	+5%	+14%

Corporate current account volumes (PLN million)



	q/q	y/y
Strategic clients (capital groups)	-7%	+6%
SME and mid-corporates	+3%	+13%
Entrepreneurs	+4%	+16%

The number of mobile transfers in ING Business increased by +26% y/y to

5.7 million

19.9 thousand

new corporate clients acuired in Q3 2026

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Income statement

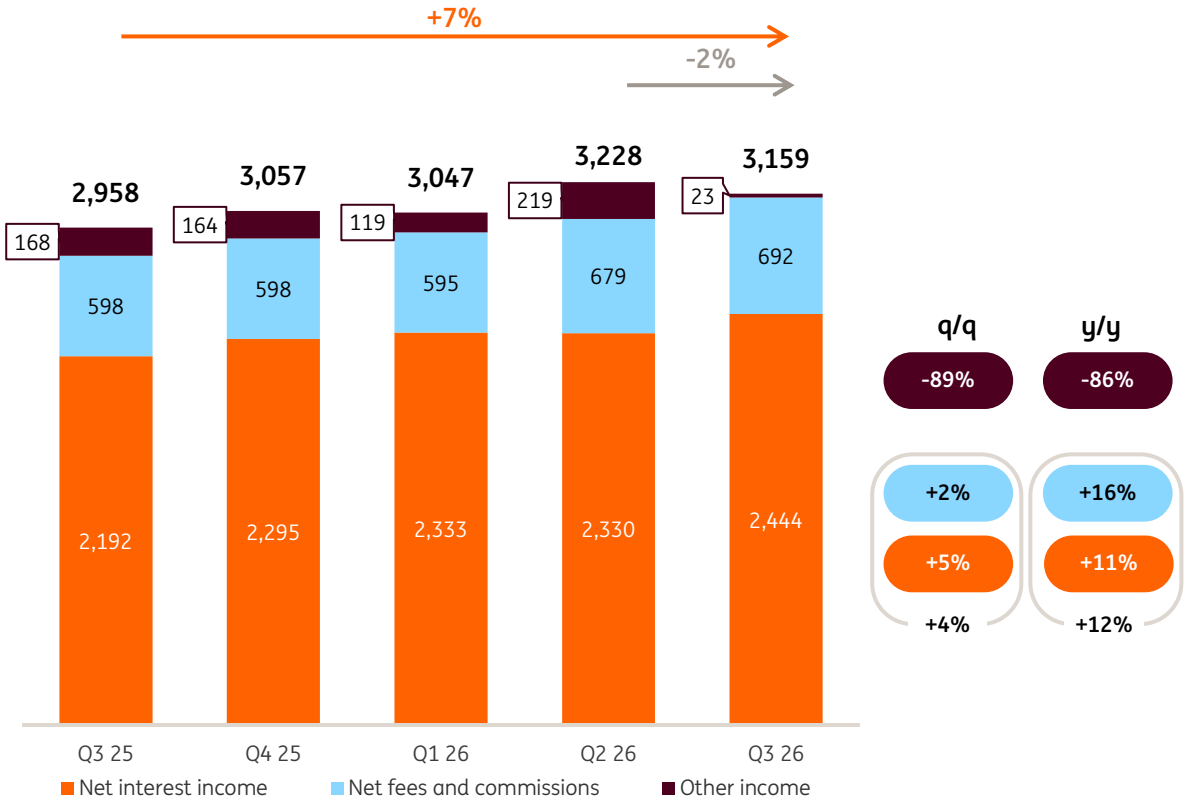
Consolidated income statement (PLN million)	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	q/q		y/y	
									million	%	million	%
Net interest income, of which:	**2,261**	**2,211**	**2,173**	**2,192**	**2,295**	**2,333**	**2,330**	**2,444**	**114**	**4.9%**	**252**	**11.5%**
Interest income	3,410	3,368	3,453	3,504	3,487	3,427	3,478	3,628	150	4.3%	124	3.5%
Interest expenses	-1,149	-1,157	-1,280	-1,312	-1,192	-1,094	-1,148	-1,184	-36	3.1%	128	-9.8%
Net fee and commission income	**565**	**579**	**584**	**598**	**598**	**595**	**679**	**692**	**13**	**1.9%**	**94**	**15.7%**
Result on trade operations and revaluation	**39**	**114**	**145**	**158**	**144**	**85**	**198**	**37**	**-161**	**-81.3%**	**-121**	**-76.6%**
Net income on instruments measured at fair value through profit or loss and FX result	60	108	171	116	126	41	108	67	-41	-38.0%	-49	-42.2%
The result on the sale of securities measured at amortised cost	1	1	-4	-1	0	-1	0	-1	-1	-	0	0.0%
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	-18	-104	-	-22	-
Net income on hedge accounting	-4	5	-34	39	-25	45	4	-11	-15	-	-50	-
Net income on other core activities	**25**	**6**	**7**	**-2**	**3**	**23**	**21**	**-15**	**-36**	**-**	**-13**	**650.0%**
Share in net profit (loss) of associated entities recognised under the equity method	10	9	11	12	17	11	0	1	1	-	-11	-91.7%
Income	**2,900**	**2,919**	**2,920**	**2,958**	**3,057**	**3,047**	**3,228**	**3,159**	**-69**	**-2.1%**	**201**	**6.8%**
Expenses	**-934**	**-1,202**	**-1,055**	**-1,047**	**-980**	**-1,281**	**-1,101**	**-1,117**	**-16**	**1.5%**	**-70**	**6.7%**
Personnel expenses	-541	-501	-526	-535	-563	-551	-587	-591	-4	0.7%	-56	10.5%
Depreciation and amortisation	-90	-80	-74	-79	-89	-74	-77	-84	-7	9.1%	-5	6.3%
Regulatory expenses	0	-234	-25	-25	-25	-278	0	0	0	-	25	-100.0%
Other expenses	-303	-387	-430	-408	-303	-378	-437	-442	-5	1.1%	-34	8.3%
Result before risk costs	**1,966**	**1,717**	**1,865**	**1,911**	**2,077**	**1,766**	**2,127**	**2,042**	**-85**	**-4.0%**	**131**	**6.9%**
Risk costs including legal cost of risk for FX mortgage loans	**-173**	**-209**	**-193**	**-251**	**-189**	**-211**	**-41**	**-73**	**-32**	**78.0%**	**178**	**-70.9%**
Retail	-118	-23	42	-51	-133	-19	53	-31	-84	-	20	-39.2%
Corporate	-55	-186	-235	-200	-56	-192	-94	-42	52	-55.3%	158	-79.0%
Tax on certain financial institutions	**-192**	**-196**	**-198**	**-199**	**-208**	**-204**	**-221**	**-223**	**-2**	**0.9%**	**-24**	**12.1%**
Profit (loss) before tax	**1,601**	**1,312**	**1,474**	**1,461**	**1,680**	**1,351**	**1,865**	**1,746**	**-119**	**-6.4%**	**285**	**19.5%**
Income tax	-292	-298	-339	-349	-308	-528	-672	-613	59	-8.8%	-264	75.6%
Net profit (loss), of which:	**1,309**	**1,014**	**1,135**	**1,112**	**1,372**	**823**	**1,193**	**1,133**	**-60**	**-5.0%**	**21**	**1.9%**
Net profit (loss) attributable to the shareholders of ING BSK	**1,309**	**1,014**	**1,135**	**1,112**	**1,372**	**823**	**1,193**	**1,133**	**-60**	**-5.0%**	**21**	**1.9%**
Number of shares issued (million)	130.1	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	34.83	-1.84	-5.0%	0.65	1.9%

Consolidated statement of financial position

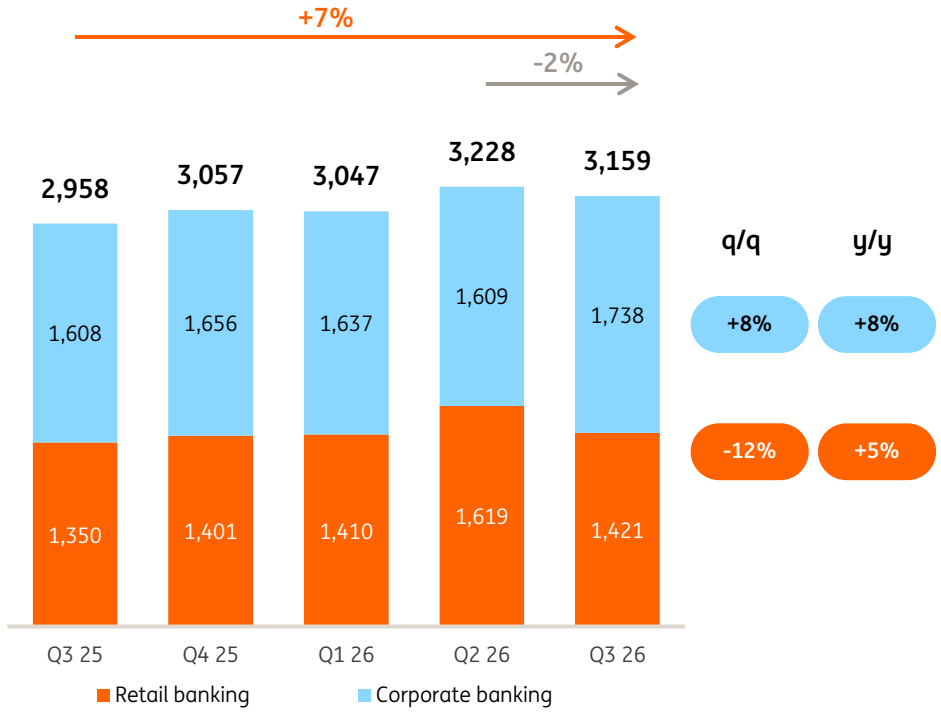
Consolidated statement of financial position (PLN million)	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	q/q		y/y	
									million	%	million	%
Assets												
Cash in hand and balances with the Central Bank	8,361	9,240	8,828	8,457	7,310	8,609	11,424	15,814	4,390	38.4%	7,357	87.0%
Loans and receivables to other banks	856	1,244	869	908	853	849	825	3,462	2,637	319.6%	2,554	281.3%
Financial assets measured at fair value through profit or loss	1,927	1,728	1,664	1,446	2,333	1,357	2,858	2,506	-352	-12.3%	1,060	73.3%
Derivative hedge instruments	61	159	47	126	73	63	29	236	207	713.8%	110	87.3%
Investment securities	58,992	60,706	56,162	60,635	65,556	80,249	82,609	82,029	-580	-0.7%	21,394	35.3%
Assets securing liabilities	179	4,805	16,431	7,940	0	13,171	5,804	5,077	-727	-12.5%	-2,863	-36.1%
Loans and other receivables to clients	165,658	168,145	172,232	174,672	180,316	184,159	188,756	189,699	943	0.5%	15,027	8.6%
Receivables due to repo transactions	21,819	20,711	23,336	26,209	23,101	11,658	18,526	19,379	853	4.6%	-6,830	-26.1%
Non-financial assets	1,468	1,457	1,453	1,479	1,489	1,518	2,164	2,205	41	1.9%	726	49.1%
Income tax assets	704	607	619	664	633	891	649	960	311	47.9%	296	44.6%
Other assets	334	365	339	460	361	422	266	229	-37	-13.9%	-231	-50.2%
Total assets	**260,359**	**269,167**	**281,980**	**282,996**	**282,025**	**302,946**	**313,910**	**321,596**	**7,686**	**2.4%**	**38,600**	**13.6%**
Equity and liabilities												
Liabilities												
Liabilities to banks	15,468	14,595	14,671	14,746	15,042	15,090	16,708	15,750	-958	-5.7%	1,004	6.8%
Financial liabilities at fair value through profit or loss	1,400	961	839	926	916	1,022	981	1,782	801	81.7%	856	92.4%
Derivative hedge instruments	83	172	57	129	77	104	41	187	146	356.1%	58	45.0%
Liabilities to clients	219,996	223,239	225,631	232,103	235,328	244,500	260,166	266,544	6,378	2.5%	34,441	14.8%
Liabilities under repo transactions	0	4,755	16,307	7,883	0	13,128	6,097	8,381	2,284	37.5%	498	6.3%
Liabilities under debt securities issued	509	501	509	1,501	1,521	1,501	2,520	2,515	-5	-0.2%	1,014	67.6%
Subordinated liabilities	1,499	1,467	1,487	1,497	2,548	2,585	2,590	2,633	43	1.7%	1,136	75.9%
Provisions	636	613	589	607	643	681	637	585	-52	-8.2%	-22	-3.6%
Income tax liability	17	149	455	697	924	0	672	423	-249	-37.1%	-274	-39.3%
Other liabilities	3,581	3,906	3,819	3,753	3,684	3,750	3,819	3,806	-13	-0.3%	53	1.4%
Total liabilities	**243,189**	**250,358**	**264,364**	**263,842**	**260,683**	**282,361**	**294,231**	**302,606**	**8,375**	**2.8%**	**38,764**	**14.7%**
Equity												
Share capital	130	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	956	0	0.0%	0	0.0%
Revaluation reserve	-4,699	-4,076	-3,131	-2,704	-1,884	-3,460	-2,090	-3,920	-1,830	87.6%	-1,216	45.0%
Retained earnings	20,783	21,805	19,667	20,772	22,149	22,976	20,700	21,824	1,124	5.4%	1,052	5.1%
Own shares for the purposes of the incentive programme	0	-6	-6	0	-9	-17	-17	0	17	-100.0%	0	-
Equity attributable to shareholders of ING BSK	**17,170**	**18,809**	**17,616**	**19,154**	**21,342**	**20,585**	**19,679**	**18,990**	**-689**	**-3.5%**	**-164**	**-0.9%**
Non-controlling interests	0	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**	**18,990**	**-689**	**-3.5%**	**-164**	**-0.9%**
Total equity and liabilities	**260,359**	**269,167**	**281,980**	**282,996**	**282,025**	**302,946**	**313,910**	**321,596**	**7,686**	**2.4%**	**38,600**	**13.6%**
Number of shares issued (million)	130.1	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	145.96	-5.30	-3.5%	-1.26	-0.9%

Income per category

Income per P&L line (PLN million)

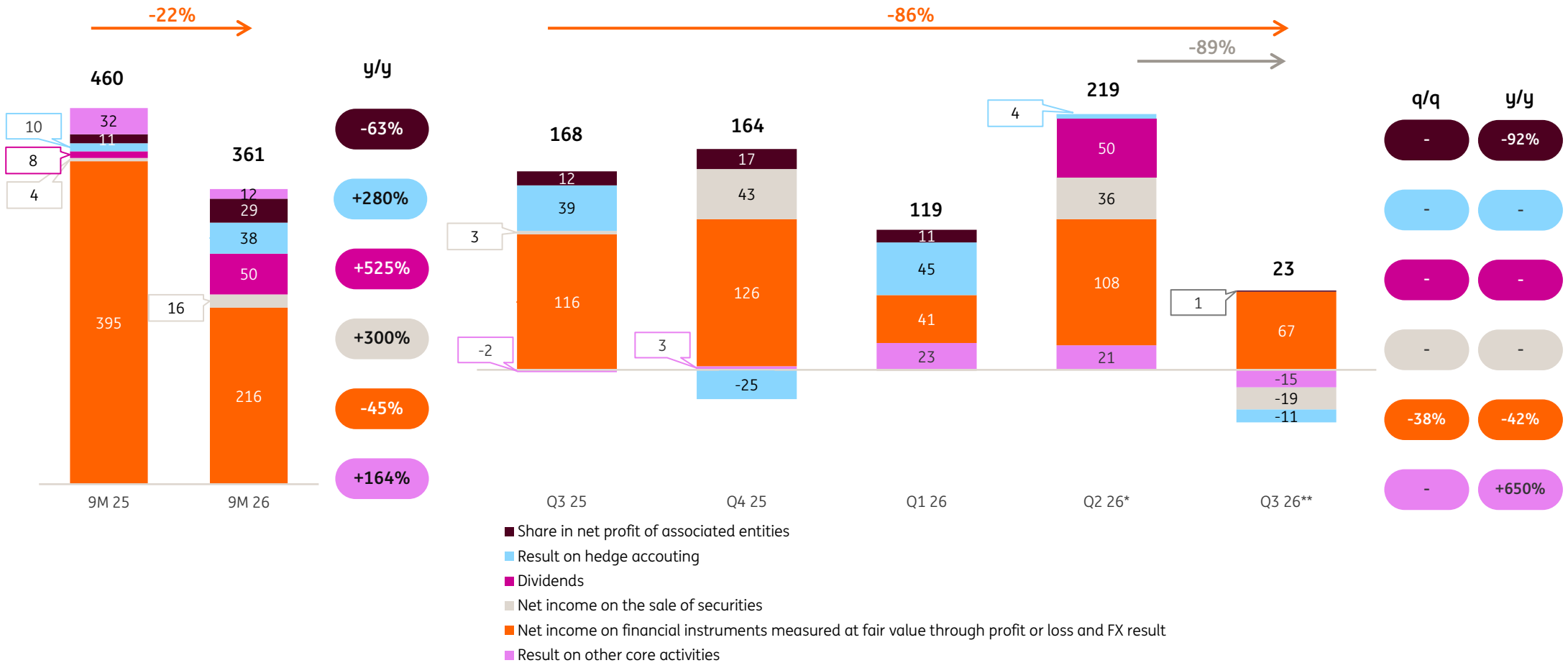


Income per business line (PLN million)



Other income

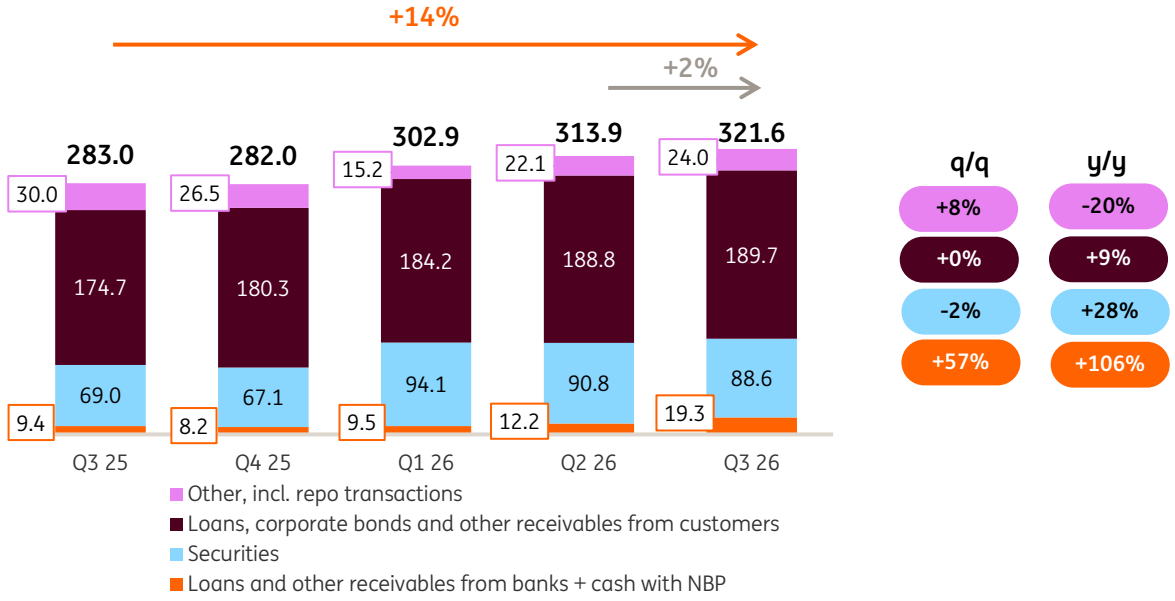
Other income (PLN million)



*The Q2 2026 figure includes: PLN 106 million – gain on the revaluation of the ING TFI acquisition (result on other core business), PLN 90 million – creation of provisions for legal risks (result on other core business), PLN 40 million in dividends from PSP Sp. z o.o. (dividends); **The Q3 2026 figure includes: PLN 13 million – creation of provisions for legal risks (result on other core business).

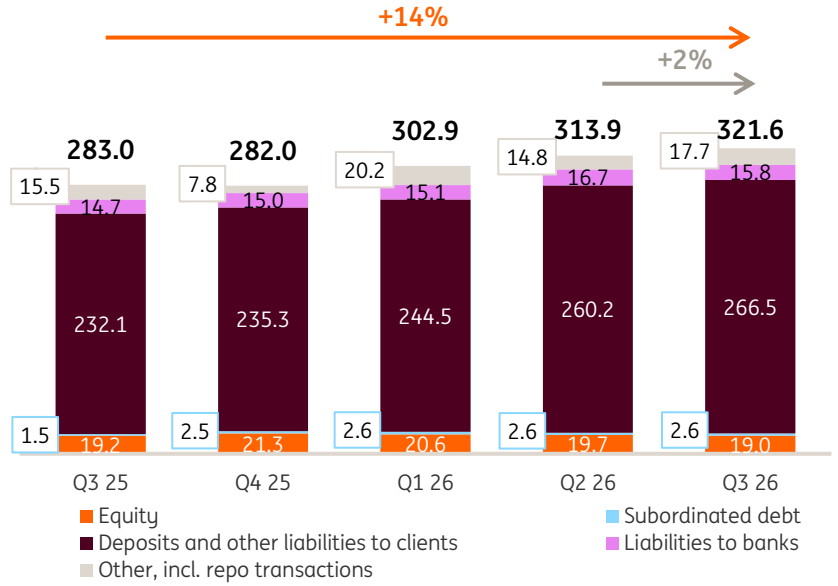
Bank assets and liabilities

Structure of assets (PLN billion)



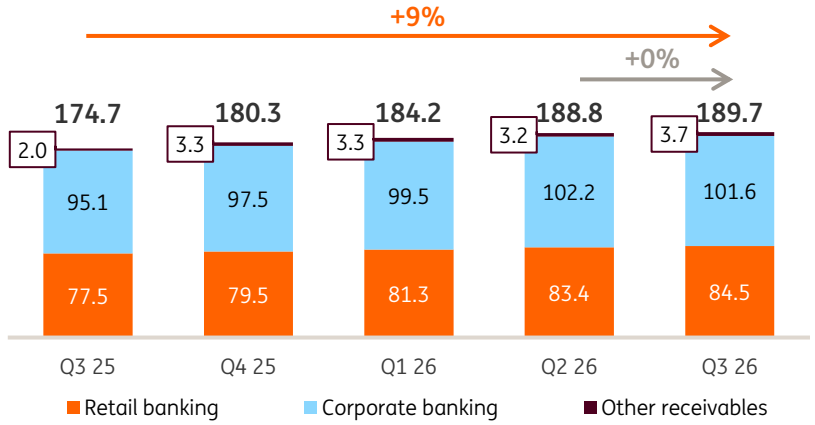
	q/q	y/y
Other, incl. repo transactions	+8%	-20%
Loans, corporate bonds and other receivables from customers	+0%	+9%
Securities	-2%	+28%
Loans and other receivables from banks + cash with NBP	+57%	+106%

Structure of equity and liabilities (PLN billion)



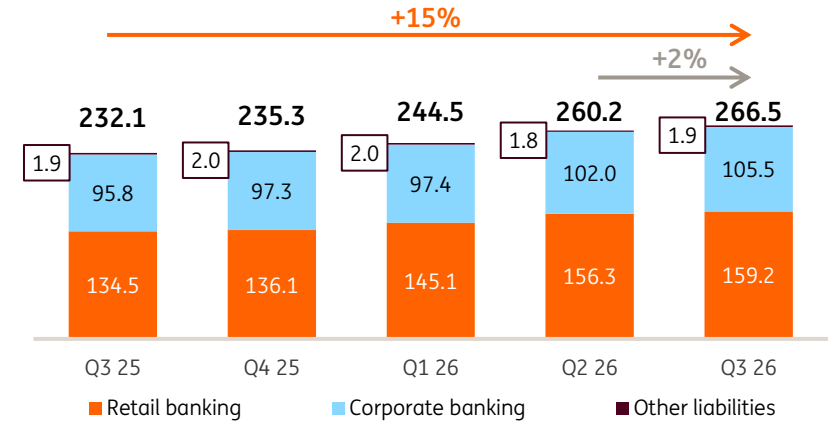
	q/q	y/y
Equity	+20%	+14%
Subordinated debt	-6%	+7%
Deposits and other liabilities to clients	+2%	+15%
Liabilities to banks	+2%	+76%
Other, incl. repo transactions	-4%	-1%

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



	q/q	y/y
Retail banking	+15%	+79%
Corporate banking	-1%	+7%
Other receivables	+1%	+9%

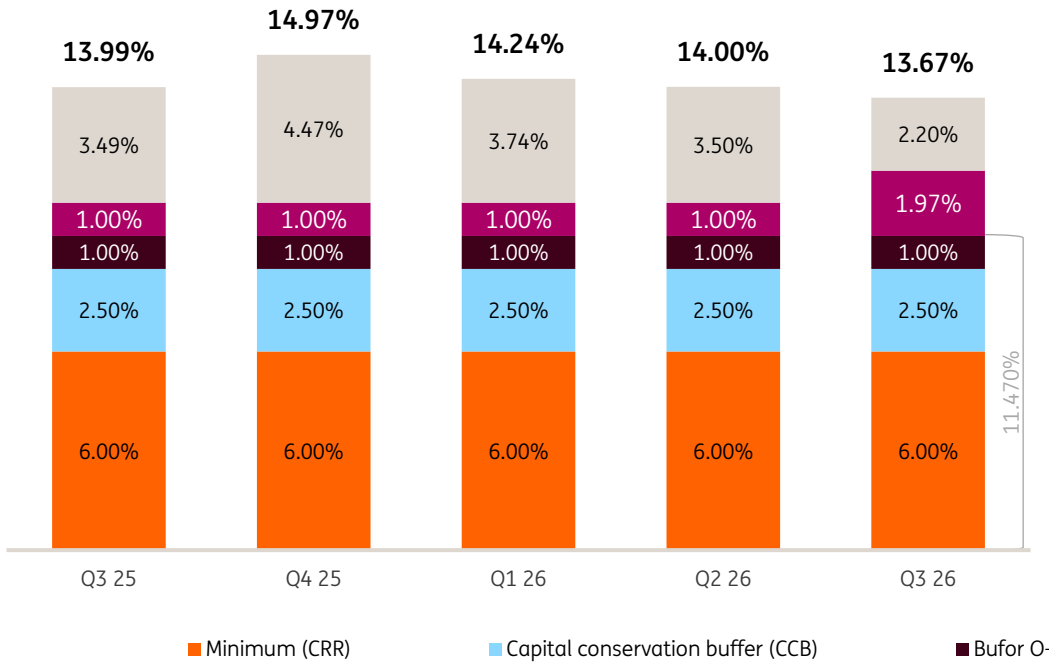
Deposits and other liabilities to clients (PLN billion)



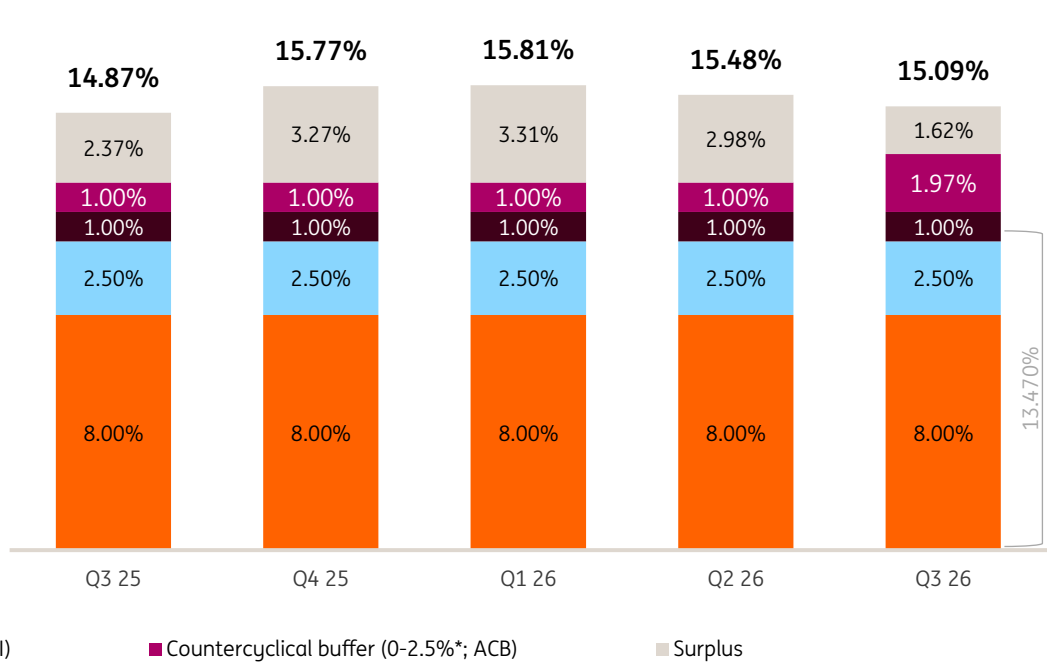
	q/q	y/y
Retail banking	+1%	-2%
Corporate banking	+3%	+10%
Other liabilities	+2%	+18%

Capital requirement structure

Consolidated capital requirement structure – Tier 1



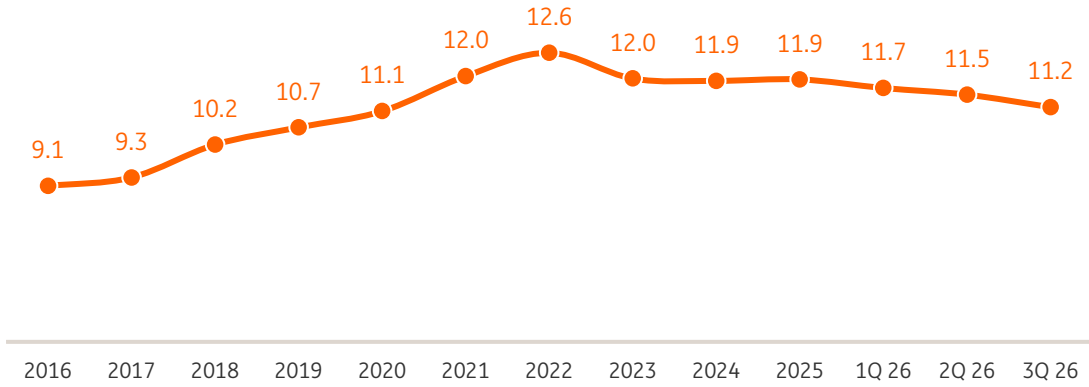
Consolidated capital requirement structure – TCR



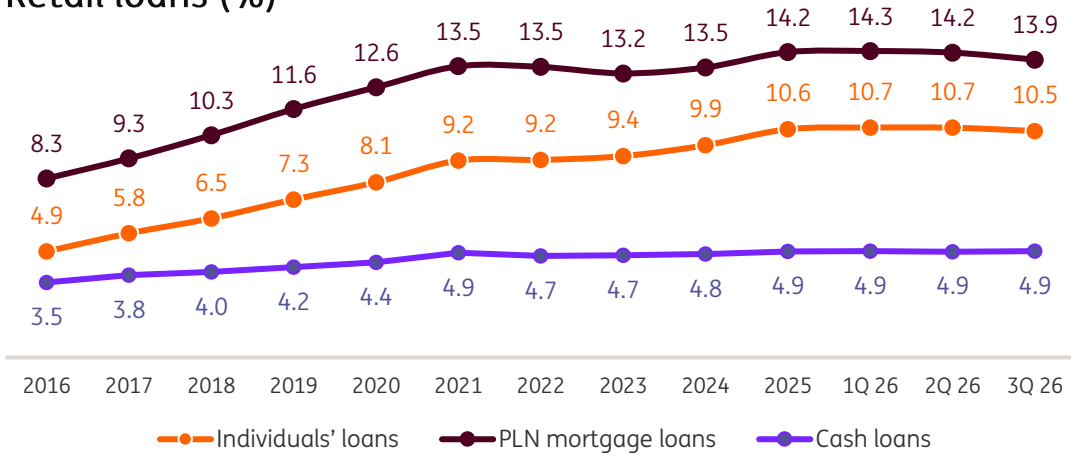
*In justified cases, it may exceed 2.5%.

Market shares

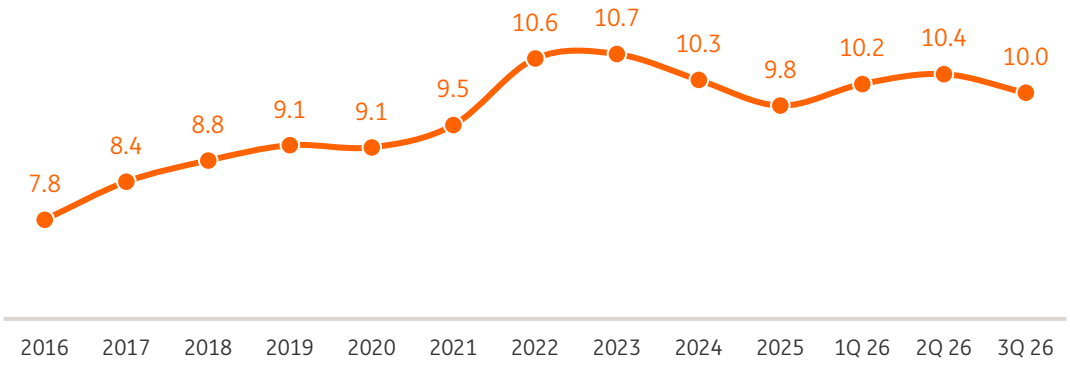
Corporate loans (%)*



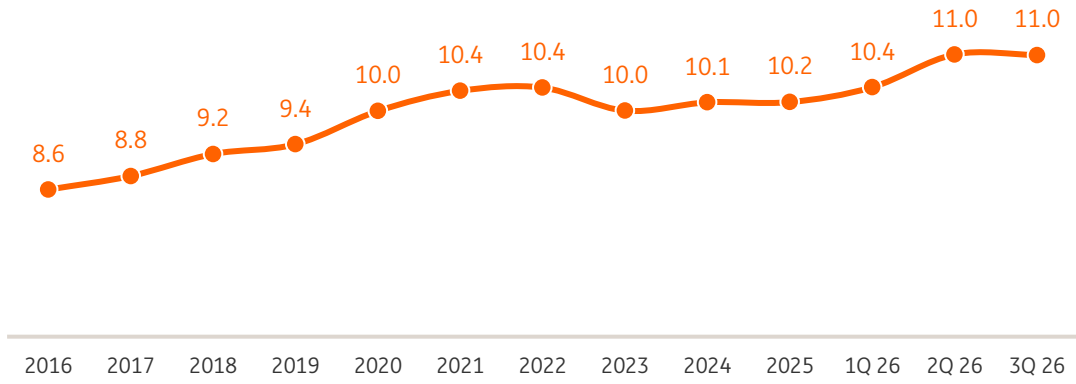
Retail loans (%)



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.

Lending exposure by industry

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

Consolidated approach 30.09.2026

No:	Industry	Exposure	%
1	Wholesale trade	11,042	10.5%
2	Real estate service	9,030	8.6%
3	Financial intermediation	8,164	7.8%
4	Other activity related to business running	6,538	6.2%
5	Land transport and transport via pipelines	5,402	5.1%
6	Retail trade	4,804	4.6%
7	Foodstuff and beverage production	4,650	4.4%
8	Constructions	4,299	4.1%
9	Renting of equipment	4,110	3.9%
10	Chemicals and chemical goods production	3,657	3.5%
11	Manufacture of fabricated metal products	3,589	3.4%
12	Public administration and national defense	3,565	3.4%
13	Power industry	3,104	2.9%
14	Rubber industry	2,785	2.6%
15	Post office and telecommunications	2,401	2.3%
16	Wood and paper industry	2,151	2.0%
17	Sale, repair and maintenance of motor vehicles	2,105	2.0%
18	Auxiliary service connected with financial intermediation	2,060	2.0%
19	Agriculture, forestry, fishery	1,915	1.8%
20	Other	19,850	18.9%
	Total	**105,221**	**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 30.09.2026

No:	Industry	Exposure	%
1	Wholesale trade	18,324	11.0%
2	Financial intermediation	13,021	7.8%
3	Constructions	11,399	6.9%
4	Real estate service	10,920	6.6%
5	Other activity related to business running	9,149	5.5%
6	Retail trade	8,751	5.3%
7	Foodstuff and beverage production	7,496	4.5%
8	Land transport and transport via pipelines	7,160	4.3%
9	Public administration and national defense	6,484	3.9%
10	Renting of equipment	5,622	3.4%
11	Manufacture of fabricated metal products	5,565	3.3%
12	Power industry	4,566	2.7%
13	Rubber industry	4,522	2.7%
14	Chemicals and chemical goods production	4,428	2.7%
15	Sale, repair and maintenance of motor vehicles	3,387	2.0%
16	Information tehnology and related activities	3,171	1.9%
17	Wood and paper industry	3,135	1.9%
18	Post office and telecommunications	2,984	1.8%
19	Engineering industry	2,613	1.6%
20	Other	33,484	20.1%
	Total	**166,180**	**100.0%**

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 4.9 million retail clients and 618 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 Q2 2026

Credit ratings of ING Bank Śląski

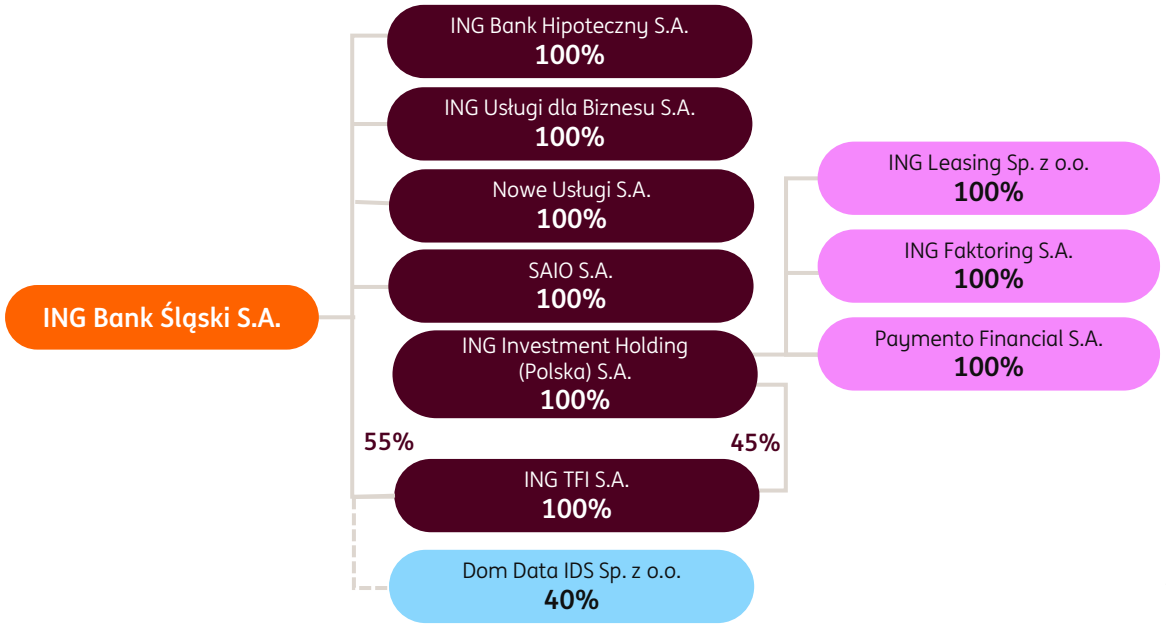
Fitch

- 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: A2 (cr) / P-1 (cr)

Structure of ING Bank Śląski Group



ING Bank Śląski S.A. shares

ING BSK share price

PLN 470.0

as at 30 September 2026

Capitalisation

PLN 61.1 billion

EUR 14.0 billion

Free float

PLN 15.3 billion

EUR 3.5 billion

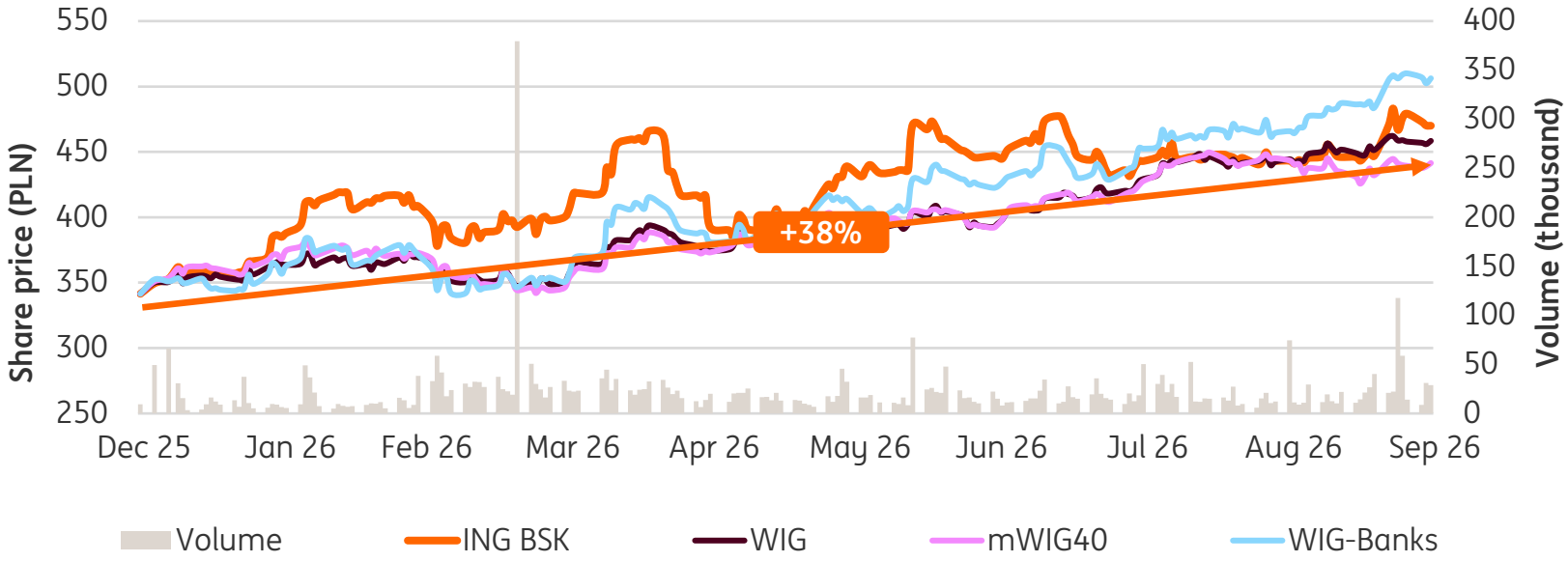
ISIN: PLBSK0000017 **Bloomberg:** ING PW **Reuters:** INGP.WA

Market indicators (Q3 2026)

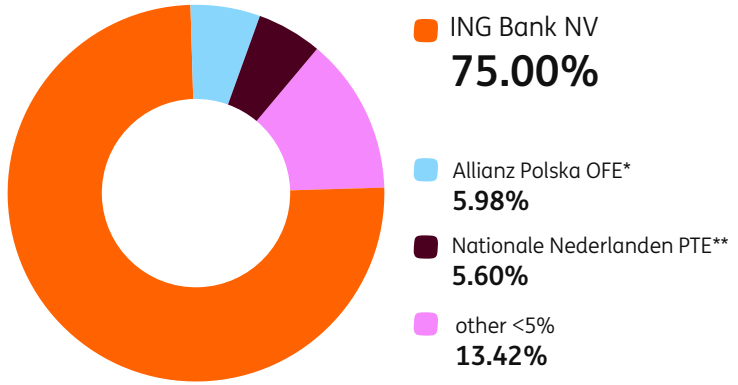
P/T 13.5x **C/WK 3.2x**

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 offers mortgages based on POLSTR

As of September 28, ING Bank Śląski offers mortgage loans based on the new POLSTR 1M Compounded Rate benchmark. Customers can take out loans with either variable interest rates or periodically fixed interest rates. For variable-rate loans, the interest rate will consist of the POLSTR 1M Compounded Rate benchmark plus the bank's margin. ING also offers mortgages with a periodically fixed interest rate; in this case, the fixed rate applies for the first five years.

More information

BLIK phone transfer for companies at ING

ING is the first bank in Poland to offer the full functionality of BLIK mobile transfers to a wide range of business customers. From now on, users of the ING Business mobile app can both send and receive transfers to their phone number. Funds are transferred to the recipient's account immediately, similar to Express Elixir transfers. This is another step in the development of modern payments for businesses.

More information

ING expands its investment offer with bond currency subfunds managed by ING TFI S.A.

ING is expanding its investment offering with new currency-denominated sub-funds created by ING TFI. The bank’s clients can invest directly in euros and US dollars in two new bond funds: ING Universal Bonds (EUR) and ING Universal Bonds (USD).

More information

ING Bank Śląski to offer preferential loans to businesses

ING Bank Śląski has become a financing partner for the "Loans for the Digital and Green Transformation of Enterprises" program. In cooperation with the Polish Agency for Enterprise Development, the bank provides financing to companies using funds from the European Funds for a Modern Economy 2021–2027 program. Companies can access financing with an annual interest rate of 0.5% for the entire duration of the loan. The offer is available to micro, small, medium, and large enterprises. Companies can obtain between PLN 2.5 million and PLN 15 million for investments supporting digital transformation and the implementation of circular economy solutions.

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:

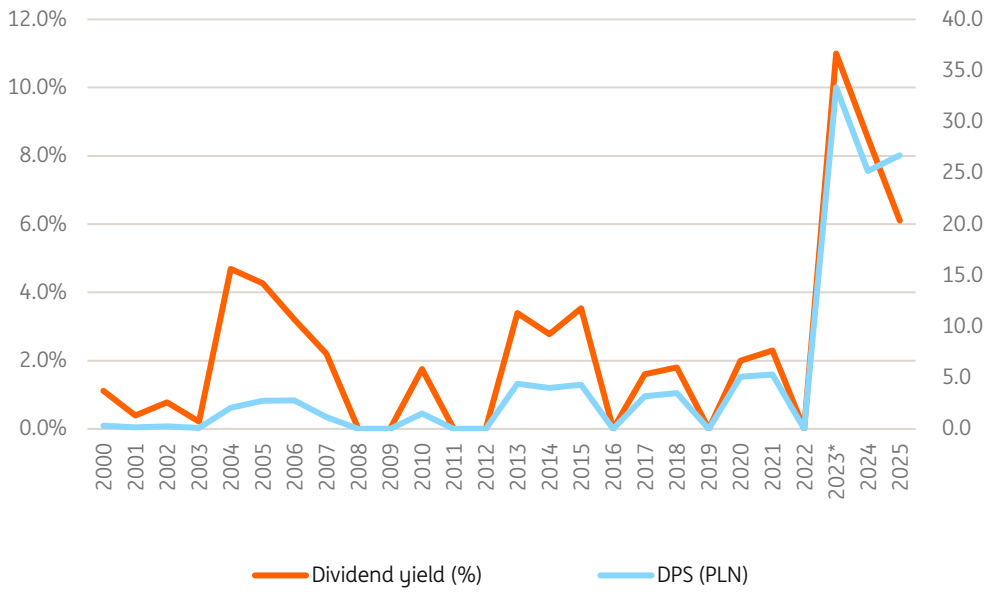
- minimum common equity Tier 1 (CET1) at the level of 4.5% + 56.25% * P2R + combined buffer requirement[1] + P2G,
- minimum Tier 1 (T1) at the level of 6% + 75% * P2R + combined buffer requirement[1] + P2G,
- minimum total capital ratio (TCR) at the level of 8% + P2R + combined buffer requirement[1]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

Contact details

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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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