

2025-11-18 Report No. 25/2025: ING Bank Śląski S.A. Strategy “ING. In the Beat of Life”.

The Management Board of ING Bank Śląski S.A. (“Bank”) hereby announce that on 17 November 2025 the Bank Management Board adopted and the Supervisory Board approved the new ING Bank Śląski S.A. Group Strategy “ING. In the Beat of Life”. Key long-term business assumptions and financial ambitions are presented below.

The Bank aspires to strengthen its market position in key areas through the strategy responsive to the most important demographic, social, economic and technology trends.

The Bank’s ambition is to create top quality services and products to ensure undisputable customer experiences powered by digital innovation and AI/Gen AI capabilities. The Bank wants to support clients in their efforts to grow, expand their wealth and empower them in everyday decisions. The Bank further wants to be a strategic partner in the projects shaping Poland’s economy.

ING Bank Śląski Group S.A. Strategy “ING. In the Beat of Life” sets the following long-term financial ambitions:

- ROE ratio, adjusted for MCFH, at around 19% - equity excluding the Macro Cash Flow Hedge; revaluation reserve from measurement of cash flow hedging instruments.
- C/I ratio at around 37% - excluding bank tax.
- Dividend of up to 75% of net profit - in adherence to the rules of prudent management taking into account of the regulatory requirements and development plans of the Bank Group.

At the same time, the Bank would like to highlight that over the last decade its average cost of risk settled below 0.6%, which corresponds to the value recognised as the seasoned cost of risk.

For business ambitions, the Bank adopted the 2035 perspective. In the “ING. In the Beat of Life” strategy, the Bank aspires to become the Most loved, the Most impactful and the Most valued bank in Poland, both for retail and corporate clients.

In its promise to clients, the Bank declares the following:

1. Create undisputable customer experiences powered by digital innovation and AI/Gen AI capabilities.
2. Support clients in their efforts to grow, expand their wealth and empower them in everyday decisions.
3. Be a strategic partner in the projects shaping Poland’s economy.

While pursuing its strategy, the Bank will focus on 5 priorities and the key assumptions to be achieved in the 2035 perspective:

1. Increase in the number of new-to-bank clients. The Bank plans to reach over 7.5 million clients as compared with 5.1 million in 2024; i.e. the number of private individuals is to grow to over 6.6 million versus 4.6 million in 2024, the number of Private Banking clients is to grow over 50 thousand versus 15 thousand in 2024, and the number of corporate segment clients is to grow over 800 thousand versus 573 thousand in 2024. The growth is to be accompanied by top quality and effectiveness standards.
2. Investment, pension and savings. In the retail segment in the investment and pension products, the Bank aspires to increase its market share to over 12% versus 6% in 2024, and to increase the number of clients with investment products to 1 million versus 334 thousand in 2024. The Bank aspires to more than double the growth of retail deposits from PLN 126 billion in 2024 and to almost double the growth of corporate deposits from PLN 92 billion in 2024.
3. Increase in lending volumes. For mortgage loans, the Bank aspires to achieve 2.5-fold increase in volumes up from PLN 61 billion in 2024 as well as a higher market share in consumer lending from



approx. 5% in 2024 to over 8%. The Bank aspires to more than double the growth of corporate loans volumes from PLN 96 billion in 2024, while in leasing for enterprises to have a higher market share from 1% in 2024 up to 5%.

4. Development of top-notch product offering. The Bank plans to implement innovative additional services, including the subscription-based model.
5. Frictionless banking for clients. The Bank wants to reach this objective through the best mobile app on the market – the highest score in AppStore and Google Play, solidified Net Promoter Score leader position for retail clients and corporate clients, modern voicebots and chatbots and high 95%-process automation (80% at present), along with quality and timeliness of key operational processes delivery at 99%.

The Bank defined the strategy underlying enablers, such as: most loved brand, innovative technology, scalable Ops, modern risk & finance, Top employer, sustainable development.

Legal grounds: Article 17 section 1 of Regulation of the European Parliament and of the Council (EU) No. 596/2014 of 16 April 2014 (MAR).