# ING Bank Śląski S.A. Group

Quarterly consolidated report
for Q3 2026



# SELECTED FINANCIAL DATA FROM CONSOLIDATED FINANCIAL STATEMENTS

## Selected financial data from the consolidated financial statements

| | in PLN million | | in EUR million* | |
|---|---|---|---|---|
| | Q3 2026 YTD | Q3 2025 YTD | Q3 2026 YTD | Q3 2025 YTD |
| | the period from 01.01.2026 to 30.09.2026 | the period from 01.01.2025 to 30.09.2025 | the period from 01.01.2026 to 30.09.2026 | the period from 01.01.2025 to 30.09.2025 |
| Net interest income | 7,107 | 6,576 | 1,661 | 1,552 |
| Net commission income | 1,966 | 1,761 | 459 | 416 |
| Net income on basic activities | 9,422 | 8,765 | 2,201 | 2,069 |
| Gross profit | 4,962 | 4,247 | 1,159 | 1,002 |
| Net profit attributable to the shareholders of ING Bank Śląski S.A. | 3,149 | 3,261 | 736 | 770 |
| Earnings per ordinary share (in PLN / in EUR) | 24.18 | 25.05 | 5.65 | 5.91 |
| Net cash flows | 8,504 | 96 | 1,987 | 23 |

| as at | in PLN million | | | | in EUR million* | | | |
|---|---|---|---|---|---|---|---|---|
| | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
| Total assets | 321,596 | 313,910 | 282,025 | 282,996 | 73,639 | 73,065 | 66,725 | 66,288 |
| Share capital | 130 | 130 | 130 | 130 | 30 | 30 | 31 | 30 |
| Equity attributable to the shareholders of ING Bank Śląski S.A. | 18,990 | 19,679 | 21,342 | 19,154 | 4,348 | 4,580 | 5,049 | 4,487 |
| Book value per share (in PLN / in EUR) | 145.96 | 151.26 | 164.04 | 147.23 | 33.42 | 35.21 | 38.81 | 34.49 |

## Selected financial data from the separate financial statements

| | in PLN million | | in EUR million* | |
|---|---|---|---|---|
| | Q3 2026 YTD | Q3 2025 YTD | Q3 2026 YTD | Q3 2025 YTD |
| | the period from 01.01.2026 30.09.2026 | the period from 01.01.2025 30.09.2025 | the period from 01.01.2026 30.09.2026 | the period from 01.01.2025 30.09.2025 |
| Net interest income | 6,836 | 6,269 | 1,597 | 1,480 |
| Net commission income | 1,762 | 1,698 | 412 | 401 |
| Net income on basic activities | 8,820 | 8,359 | 2,061 | 1,973 |
| Gross profit | 4,804 | 4,205 | 1,122 | 993 |
| Net profit | 3,043 | 3,261 | 711 | 770 |
| Earnings per ordinary share (in PLN / in EUR) | 23.37 | 25.05 | 5.46 | 5.91 |
| Net cash flows | 8,489 | 94 | 1,983 | 22 |

| as at | in PLN million | | | | in EUR million* | | | |
|---|---|---|---|---|---|---|---|---|
| | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
| Total assets | 313,623 | 306,479 | 275,684 | 276,699 | 71,813 | 71,336 | 65,224 | 64,813 |
| Share capital | 130 | 130 | 130 | 130 | 30 | 30 | 31 | 30 |
| Equity | 18,804 | 19,512 | 21,288 | 19,098 | 4,306 | 4,542 | 5,037 | 4,473 |
| Book value per share (in PLN / in EUR) | 144.53 | 149.98 | 163.63 | 146.79 | 33.09 | 34.91 | 38.71 | 34.38 |

*) the following rates were used to convert the selected data into EUR:

- for items of the income statement and for net cash flows - exchange rate calculated as an average of the NBP exchange rates prevailing on the last day of each month in the period of 9 months of 2026 (PLN 4.2800) and 9 months of 2025 (PLN 4.2365),
- for items of the statement of financial position - average exchange rate of the NBP valid as at 30 September 2026 (PLN 4.3672), as at 30 June 2026 (PLN 4.2963), as at 31 December 2025 (PLN 4.2267) and as at 30 September 2025 (PLN 4.2692).

## Key performance indicators

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| **C/I** - cost/income ratio | 44.0% | 44.7% | 42.9% | 44.3% |
| **ROA** - return on assets | 1.5% | 1.5% | 1.7% | 1.7% |
| **ROE** - return on equity | 22.7% | 22.9% | 24.6% | 25.7% |
| **NIM** - net interest margin | 3.18% | 3.18% | 3.27% | 3.33% |
| **L/D** - loan-to-deposit ratio | 71.2% | 72.5% | 76.6% | 75.3% |
| **Total capital ratio** | 15.09% | 15.48% | 15.77% | 14.87% |

*) On 16 April 2026, the Ordinary General Meeting of the Bank approved the distribution of the profit for 2025. Including the net profit earned in 2025 as at 31 December 2025 in own funds resulted in an increase in the Group's total capital ratio (TCR) to 15.77%. According to the value presented in the annual consolidated financial statements for 2025 the total capital ratio of the Group as at 31 December 2025 was 14.98%.

**Explanations:**

**C/I** - cost/income ratio - general and administrative expenses to net income on basic activities.

**ROA** - return on assets - net profit attributable to shareholders of ING Bank Śląski S.A. for 4 subsequent quarters to average assets for 5 subsequent quarters.

**ROE** - return on equity - net profit attributable to shareholders of ING Bank Śląski S.A. for 4 subsequent quarters to average equity for 5 subsequent quarters.

**NIM** - total net interest income for 4 consecutive quarters to average interest assets for 5 consecutive quarters.

**L/D** - loans-to-deposits ratio - loans and receivables to customers (net) to liabilities due to customers excluding repo transactions.

**Total capital ratio** - relationship between own funds and total risk exposure amount.

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# INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS OF ING BANK ŚLĄSKI S.A. GROUP

## Interim condensed consolidated income statement

| | Note | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|---|
| Interest income | | 3,628 | 10,533 | 3,504 | 10,325 |
| calculated using effective interest rate method | | 3,560 | 10,300 | 3,393 | 9,904 |
| other interest income | | 68 | 233 | 111 | **421** |
| Interest expenses | | -1,184 | -3,426 | -1,312 | -3,749 |
| **Net interest income** | 7.2 | **2,444** | **7,107** | **2,192** | **6,576** |
| Commission income | | 899 | 2,530 | 762 | 2,234 |
| Commission expenses | | -207 | -564 | -164 | -473 |
| **Net commission income** | 7.3 | **692** | **1,966** | **598** | **1,761** |
| Net income on financial instruments measured at fair value through profit or loss and FX result | 7.4 | 67 | 216 | 116 | 395 |
| Net income on the sale of securities measured at amortised cost | 7.5 | -1 | -2 | -1 | -4 |
| Net income on the sale of financial assets at fair value through other comprehensive income and dividend income | 7.5 | -18 | 68 | 4 | 16 |
| Net (loss)/income on hedge accounting | 7.6 | -11 | 38 | 39 | 10 |
| Net (loss)/income on other basic activities | | -15 | 29 | -2 | 11 |
| **Net income on basic activities** | | **3,158** | **9,422** | **2,946** | **8,765** |
| General and administrative expenses | 7.7 | -1,117 | -3,499 | -1,047 | -3,304 |
| Impairment for expected credit losses | 7.8 | -72 | -322 | -251 | -652 |
| including profit on sale of receivables | | - | 62 | - | 45 |
| Cost of legal risk of FX mortgage loans | | -1 | -3 | - | -1 |
| Tax on certain financial institutions | | -223 | -648 | -199 | -593 |
| Share of profit/(loss) of associates accounted for using the equity method | | 1 | 12 | 12 | 32 |
| **Gross profit** | | **1,746** | **4,962** | **1,461** | **4,247** |
| Income tax | | -613 | -1,813 | -349 | -986 |
| **Net profit** | | **1,133** | **3,149** | **1,112** | **3,261** |
| attributable to shareholders of ING Bank Śląski S.A. | | 1,133 | 3,149 | 1,112 | 3,261 |

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| Net profit attributable to shareholders of ING Bank Śląski S.A. | 1,133 | 3,149 | 1,112 | 3,261 |
| Weighted average number of ordinary shares | 130,232,846 | 130,223,080 | 130,205,083 | 130,185,324 |
| **Earnings per ordinary share (in ones)** | **8.70** | **24.18** | **8.54** | **25.05** |

The amount of diluted earnings per share is equal to the amount of earnings per ordinary share.

Interim condensed consolidated income statement shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Interim condensed consolidated statement of comprehensive income

| | Q3 2026<br>the period<br>from 1 Jul 2026<br>to 30 Sep 2026 | Q3 2026 YTD<br>the period<br>from 1 Jan 2026<br>to 30 Sep 2026 | Q3 2025<br>the period<br>from 1 Jul 2025<br>to 30 Sep 2025 | Q3 2025 YTD<br>the period<br>from 1 Jan 2025<br>to 30 Sep 2025 |
|---|---|---|---|---|
| **Net profit the period:** | **1,133** | **3,149** | **1,112** | **3,261** |
| | | | | |
| **Total other comprehensive income, including:** | **-1,830** | **-2,036** | **427** | **1,995** |
| | | | | |
| **Items which can be reclassified to income statement, including:** | **-1,830** | **-2,059** | **427** | **1,957** |
| debt instruments measured at fair value through other comprehensive income - gains on revaluation carried through equity | -49 | 31 | 62 | 43 |
| debt instruments measured at fair value through other comprehensive income - reclassification to financial result due to sale | 12 | -13 | -3 | -6 |
| cash flow hedging | -1,793 | -2,077 | 368 | 1,920 |
| | | | | |
| **Items which will not be reclassified to income statement, including:** | **-** | **23** | **-** | **38** |
| equity instruments measured at fair value through other comprehensive income - gains on revaluation carried through equity | - | 15 | - | 38 |
| actuarial gains/losses | - | 8 | - | - |
| | | | | |
| **Net comprehensive income for the reporting period** | **-697** | **1,113** | **1,539** | **5,256** |
| attributable to shareholders of ING Bank Śląski S.A. | -697 | 1,113 | 1,539 | 5,256 |

Interim condensed consolidated statement of comprehensive income shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Interim condensed consolidated statement of financial position

| as at | Note | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 transformed data | 30 Sep 2025 transformed data |
|---|---|---|---|---|---|
| **Assets** | | | | | |
| Cash and cash equivalents | | 15,814 | 11,424 | 7,310 | 8,457 |
| Loans and other receivables to other banks | 7.9 | 3,462 | 825 | 853 | 908 |
| Financial assets measured at fair value through profit or loss | 7.10 | 2,511 | 2,864 | 2,340 | 1,456 |
| Derivative hedge instruments | | 236 | 29 | 73 | 126 |
| Investment securities | 7.11 | 82,029 | 82,609 | 65,556 | 60,635 |
| Transferred assets | 7.10, 7.11, 7.13 | 5,077 | 5,804 | - | 7,940 |
| Loans and other receivables to customers measured at amortised cost | 7.12 | 189,694 | 188,750 | 180,309 | 174,662 |
| Receivables from reverse repo transactions measured at amortised cost | | 19,379 | 18,526 | 23,101 | 26,209 |
| Investments in associates accounted for using the equity method | | - | - | 204 | 187 |
| Property, plant and equipment | | 994 | 977 | 938 | 947 |
| Intangible assets | | 1,211 | 1,187 | 551 | 532 |
| Current income tax assets | | 19 | 14 | 12 | 12 |
| Deferred tax assets | | 941 | 635 | 621 | 652 |
| Other assets | | 229 | 266 | 157 | 273 |
| **Total assets** | | **321,596** | **313,910** | **282,025** | **282,996** |

| as at | Note | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 transformed data | 30 Sep 2025 transformed data |
|---|---|---|---|---|---|
| **Liabilities** | | | | | |
| Liabilities to other banks | 7.14 | 15,750 | 16,708 | 15,042 | 14,746 |
| Financial liabilities measured at fair value through profit or loss | 7.15 | 1,782 | 981 | 916 | 926 |
| Derivative hedge instruments | | 187 | 41 | 77 | 129 |
| Liabilities to customers | 7.16 | 266,544 | 260,166 | 235,328 | 232,103 |
| Liabilities from repo transactions measured at amortised cost | | 8,381 | 6,097 | - | 7,883 |
| Liabilities from debt securities issued | | 2,515 | 2,520 | 1,521 | 1,501 |
| Subordinated liabilities | | 2,633 | 2,590 | 2,548 | 1,497 |
| Provisions | 7.17 | 585 | 637 | 643 | 607 |
| Current income tax liabilities | | 423 | 672 | 924 | 697 |
| Other liabilities | 7.18 | 3,806 | 3,819 | 3,684 | 3,753 |
| **Total liabilities** | | **302,606** | **294,231** | **260,683** | **263,842** |
| **Equity** | | | | | |
| Share capital | 1.3 | 130 | 130 | 130 | 130 |
| Share premium | | 956 | 956 | 956 | 956 |
| Accumulated other comprehensive income | | -3,920 | -2,090 | -1,884 | -2,704 |
| Retained earnings | | 21,824 | 20,700 | 22,149 | 20,772 |
| Own shares for the purposes of the incentive program | | - | -17 | -9 | - |
| **Total equity** | | **18,990** | **19,679** | **21,342** | **19,154** |
| attributable to shareholders of ING Bank Śląski S.A. | | 18,990 | 19,679 | 21,342 | 19,154 |
| **Total equity and liabilities** | | **321,596** | **313,910** | **282,025** | **282,996** |

Interim condensed consolidated statement of financial position shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Interim condensed consolidated statement of changes in equity

**Q3 2026**

| the period from 1 Jul 2026 to 30 Sep 2026 | Share capital | Share premium | Accumulated other comprehensive income | Retained earnings | Own shares for the purposes of the incentive program | **Total equity** |
|---|---|---|---|---|---|---|
| **Opening balance of equity** | **130** | **956** | **-2,090** | **20,700** | **-17** | **19,679** |
| **Total comprehensive income, including:** | **-** | **-** | **-1,830** | **1,133** | **-** | **-697** |
| **Net profit for the current period** | **-** | **-** | **-** | **1,133** | **-** | **1,133** |
| **Other net comprehensive income, including:** | **-** | **-** | **-1,830** | **-** | **-** | **-1,830** |
| financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity | - | - | -49 | - | - | -49 |
| debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale | - | - | 12 | - | - | 12 |
| cash flow hedge | - | - | -1,793 | - | - | -1,793 |
| **Other changes in equity, including:** | **-** | **-** | **-** | **-9** | **17** | **8** |
| valuation of employee incentive programs | - | - | - | 8 | - | 8 |
| settlement of the acquisition of an organized part of the enterprise | - | - | - | -17 | 17 | - |
| **Closing balance of equity** | **130** | **956** | **-3,920** | **21,824** | **-** | **18,990** |

**Q3 2026 YTD**

| the period from 1 Jan 2026 to 30 Sep 2026 | Share capital | Share premium | Accumulated other comprehensive income | Retained earnings | Own shares for the purposes of the incentive program | **Total equity** |
|---|---|---|---|---|---|---|
| **Opening balance of equity** | **130** | **956** | **-1,884** | **22,149** | **-9** | **21,342** |
| **Total comprehensive income, including:** | **-** | **-** | **-2,036** | **3,149** | **-** | **1,113** |
| **Net profit for the current period** | **-** | **-** | **-** | **3,149** | **-** | **3,149** |
| **Other net comprehensive income, including:** | **-** | **-** | **-2,036** | **-** | **-** | **-2,036** |
| financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity | - | - | 46 | - | - | 46 |
| debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale | - | - | -13 | - | - | -13 |
| cash flow hedge | - | - | -2,077 | - | - | -2,077 |
| actuarial gains/losses | - | - | 8 | - | - | 8 |
| **Other changes in equity, including:** | **-** | **-** | **-** | **-3,474** | **9** | **-3,465** |
| dividend payment | - | - | - | -3,475 | - | -3,475 |
| valuation of employee incentive programs | - | - | - | 10 | - | 10 |
| purchase of own shares for the purposes of the employee incentive program | - | - | - | 8 | -8 | - |
| settlement of the acquisition of an organized part of the enterprise | - | - | - | -17 | 17 | - |
| **Closing balance of equity** | **130** | **956** | **-3,920** | **21,824** | **-** | **18,990** |

Interim condensed consolidated statement of changes in equity shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

## 2025

| the period from 1 Jan 2025 to 31 Dec 2025 | Share capital | Share premium | Accumulated other comprehensive income | Retained earnings | Own shares for the purposes of the incentive program | **Total equity** |
|---|---|---|---|---|---|---|
| **Opening balance of equity** | **130** | **956** | **-4,699** | **20,783** | **-** | **17,170** |
| **Total comprehensive income, including:** | **-** | **-** | **2,815** | **4,633** | **-** | **7,448** |
| **Net profit for the current period** | **-** | **-** | **-** | **4,633** | **-** | **4,633** |
| **Other net comprehensive income, including:** | **-** | **-** | **2,815** | **-** | **-** | **2,815** |
| financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity | - | - | 35 | - | - | 35 |
| debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale | - | - | -41 | - | - | -41 |
| cash flow hedge | - | - | 2,826 | - | - | 2,826 |
| actuarial gains/losses | - | - | -5 | - | - | -5 |
| **Other changes in equity, including:** | **-** | **-** | **-** | **-3,267** | **-9** | **-3,276** |
| dividend payment | - | - | - | -3,276 | | -3,276 |
| purchase of own shares for the purposes of the employee incentive program | - | - | - | 22 | -22 | - |
| settlement of the acquisition of an organized part of the enterprise | - | - | - | -13 | 13 | - |
| **Closing balance of equity** | **130** | **956** | **-1,884** | **22,149** | **-9** | **21,342** |

## Q3 2025 YTD

| the period from 1 Jan 2025 to 30 Sep 2025 | Share capital | Share premium | Accumulated other comprehensive income | Retained earnings | Own shares for the purposes of the incentive program | **Total equity** |
|---|---|---|---|---|---|---|
| **Opening balance of equity** | **130** | **956** | **-4,699** | **20,783** | **-** | **17,170** |
| **Total comprehensive income, including:** | **-** | **-** | **1,995** | **3,261** | **-** | **5,256** |
| **Net profit for the current period** | **-** | **-** | **-** | **3,261** | **-** | **3,261** |
| **Other net comprehensive income, including:** | **-** | **-** | **1,995** | **-** | **-** | **1,995** |
| financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity | - | - | 81 | - | - | 81 |
| debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale | - | - | -6 | - | - | -6 |
| cash flow hedge | - | - | 1,920 | - | - | 1,920 |
| **Other changes in equity, including:** | **-** | **-** | **-** | **-3,272** | **-** | **-3,272** |
| dividend payment | - | - | - | -3,276 | - | -3,276 |
| valuation of employee incentive programs | - | - | - | 4 | - | 4 |
| purchase of own shares for the purposes of the employee incentive program | - | - | - | 14 | -14 | - |
| settlement of the acquisition of an organized part of the enterprise | - | - | - | -14 | 14 | - |
| **Closing balance of equity** | **130** | **956** | **-2,704** | **20,772** | **-** | **19,154** |

Interim condensed consolidated statement of changes in equity shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Interim condensed consolidated cash flow statement

| | Q3 2026 the period from 01.07.2026 30.09.2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 01.07.2025 30.09.2025 transformed data | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 transformed data |
|---|---|---|---|---|
| **Net profit** | **1,133** | **3,149** | **1,112** | **3,261** |
| **Adjustments, including:** | **4,441** | **33,722** | **-9,519** | **-486** |
| Share of net profit (loss) of associates accounted for using the equity method | -1 | -12 | -12 | -32 |
| Depreciation and amortisation | 84 | 235 | 79 | 233 |
| Interest accrued (from the income statement) | -2,444 | -7,107 | -2,192 | -6,576 |
| Interest paid | -1,022 | -2,978 | -1,235 | -3,363 |
| Interest received | 3,814 | 10,340 | 3,843 | 10,231 |
| Dividends received | -47 | -50 | -6 | -8 |
| Gains (losses) on investing activities | - | 1 | - | - |
| Income tax (from the income statement) | 613 | 1,813 | 349 | 986 |
| Income tax paid | -350 | -1,787 | -251 | -735 |
| Change in provisions | -52 | -47 | 18 | -29 |
| Change in loans and other receivables to other banks | -2,629 | -2,602 | -35 | -61 |
| Change in financial assets measured at fair value through profit or loss | 337 | -185 | 229 | 498 |
| Change in hedge derivatives | -2,656 | -3,013 | 447 | 2,351 |
| Change in investment securities | 1,390 | 8,875 | -11,816 | -1,853 |
| Change in transferred assets | 610 | -5,093 | 8,270 | -7,691 |
| Change in loans and other receivables to customers measured at amortised cost | -918 | -9,366 | -2,409 | -8,939 |
| Change in receivables from reverse repo transactions measured at amortised cost | -791 | 3,780 | -2,873 | -4,390 |
| Change in other assets | 9 | -302 | -133 | -185 |
| Change in liabilities to other banks | -1,027 | 475 | 77 | -679 |
| Change in liabilities measured at fair value through profit or loss | 792 | 890 | 85 | -463 |
| Change in liabilities to customers | 6,391 | 31,182 | 6,504 | 12,082 |
| Change in liabilities from repo transactions measured at amortised cost | 2,282 | 8,378 | -8,424 | 7,883 |
| Change in liabilities from debt securities issued | -5 | -6 | -8 | -8 |
| Change in subordinated liabilities | 43 | 85 | 10 | -2 |
| Change in other liabilities | 18 | 216 | -36 | 264 |
| **Net cash flows from operating activities** | **5,574** | **36,871** | **-8,407** | **2,775** |

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| Purchase of property, plant and equipment | -41 | -137 | -13 | -39 |
| Purchase of intangible assets | -55 | -141 | -68 | -144 |
| Acquisition of shares in subsidiaries and associates | - | -271 | - | - |
| Purchase of debt securities measured at amortised cost | -12,764 | -53,067 | -5,419 | -19,027 |
| Disposal of debt securities measured at amortised cost | 11,749 | 27,908 | 12,671 | 19,271 |
| Dividends received | 47 | 101 | 6 | 38 |
| **Net cash flows from investing activities** | **-1,064** | **-25,607** | **7,177** | **99** |
| Long-term loans received | 438 | 1,351 | 401 | 1,312 |
| Repayment of long-term loans | -343 | -1,044 | -379 | -1,278 |
| Interest payment on long-term loans | -155 | -435 | -115 | -417 |
| Proceeds from the issue of debt securities | - | 1,000 | 1,000 | 1,000 |
| Repayment of interest on debt securities issued | -35 | -74 | -16 | -32 |
| Repayment of lease liabilities | -25 | -75 | -24 | -73 |
| Purchase of own shares for the purposes of the employee incentive program | - | -8 | -8 | -14 |
| Dividends paid | - | -3,475 | - | -3,276 |
| **Net cash flows from financing activities** | **-120** | **-2,760** | **859** | **-2,778** |
| **Net increase/(decrease) in cash and cash equivalents** | **4,390** | **8,504** | **-371** | **96** |
| of which effect of exchange rate changes on cash and cash equivalents | 55 | 405 | -4 | -93 |
| **Opening balance of cash and cash equivalents** | **11,424** | **7,310** | **8,828** | **8,361** |
| **Closing balance of cash and cash equivalents** | **15,814** | **15,814** | **8,457** | **8,457** |

Interim condensed consolidated cash flow statement shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Additional information to the interim condensed consolidated financial statements

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# Additional information to the interim condensed consolidated financial statements

## 1. Bank and the Group details

### 1.1. Key Bank data

ING Bank Śląski S.A. (”Parent company”, “Parent entity”, “Bank”) with the registered office in Poland, Katowice, ulica Sokolska 34, zip code 40-086, was entered into the Entrepreneurs Register with the National Court Register maintained by the Commercial Division of the District Court in Katowice under the number KRS 5459. The Parent company statistical number is REGON 271514909, and the tax identification number is NIP 634-013-54-75.

### 1.2. Scope and duration of operations

ING Bank Śląski S.A. offers a wide range of banking services provided to individual and institutional customers in accordance with the scope of services specified in the Bank’s charter. The Bank conducts operations both in PLN and in foreign currencies and actively participates in trading on domestic and foreign financial markets. In addition, through its subsidiaries, the Group conducts leasing and factoring activities, and provides banking and other financial services, including asset management services. The duration of the Parent Company is indefinite.

### 1.3. Share capital

The share capital of ING Bank Śląski S.A. amounts to PLN 130,100,000 and is divided into 130,100,000 ordinary bearer shares with a nominal value of PLN 1.00 each. The Bank’s shares are listed on the Warsaw Stock Exchange (sector: banks).

### 1.4. The shareholder’s structure of ING Bank Śląski S.A.

ING Bank Śląski S.A. is a subsidiary of ING Bank NV, which as at 30 September 2026 held 75% shares in the share capital of ING Bank Śląski S.A. and 75% shares in the total number of votes at the General Meeting of ING Bank Śląski S.A. ING Bank NV belongs to the Group, herein referred to as ING Group.

The remaining part of the Bank's shares (25%) is in free float. They are owned by institutional investors -in particular Polish pension funds and domestic and foreign investment funds, as well as individual investors.

As at the publication date of these interim condensed consolidated financial statements, shareholders holding 5 or more percent of the votes at the General Meeting of ING Bank Śląski S.A. were the following entities:

| No. | Entity | Number of shares and votes | % of total number of shares |
|---|---|---|---|
| 1. | ING Bank N.V. | 97,575,000 | 75.00 |
| 2. | Allianz Polska OFE * | 7,782,036 | 5.98 |
| 3. | Nationale Nederlanden OFE ** | 7,282,649 | 5.60 |

*) Based on semi-annually reported assets structure of Allianz Polska OFE as at 30 September 2026.

**) Based on semi-annually reported assets structure of Nationale Nederlanden OFE as at 30 September 2026.

## 1.5. ING Bank Śląski S.A. Group

ING Bank Śląski S.A. is the parent of the ING Bank Śląski S.A. Group ("Group", "Capital Group"). The composition of the Group as at 30 September 2026 was as follows:

| No. | name | type of activity | registered office | nature of the capital relationship | participation of ING Bank Śląski S.A. | % of the Group's share in the share capital registered and votes office on the General Meeting | | recognition in the Group consolidated financial statements |
|---|---|---|---|---|---|---|---|---|
| | | | | | | as at 30 Sep 2026 | as at 31 Dec 2025 | |
| 1. | ING Bank Hipoteczny S.A. | banking services | Katowice | subsidiary | direct | 100 | 100 | full consolidation |
| 2. | ING Investment Holding (Polska) S.A. (ING IHP) | financial holding | Katowice | subsidiary | direct | 100 | 100 | full consolidation |
| 3. | ING Faktoring S.A. | factoring services | Warszawa | subsidiary | indirect (via ING IHP) | 100 | 100 | full consolidation |
| 4. | ING Leasing Sp. z o.o.* | leasing services | Warszawa | subsidiary | indirect (via ING IHP) | 100 | 100 | full consolidation |
| 5. | Paymento Financial S.A. | financial services and IT solutions for the financial sector | Tychy | subsidiary | indirect (via ING IHP) | 100 | 100 | full consolidation |
| 6. | ING TFI S.A. | investment funds | Warszawa | subsidiary | 55% direct<br>45% indirect (via ING IHP) | 100 | 45 | full consolidation |
| 7. | ING Usługi dla Biznesu S.A. | accounting, HR and payroll services related to access to information about the account | Katowice | subsidiary | direct | 100 | 100 | full consolidation |
| 8. | Nowe Usługi S.A. | education and promotion for the financial market and TURBO Certificates | Katowice | subsidiary | direct | 100 | 100 | full consolidation |
| 9. | SAIO Spółka Akcyjna | software sales, robotization of processes | Katowice | subsidiary | direct | 100 | 100 | full consolidation |
| 10. | Dom Data IDS Sp. z o.o.** | IT services | Poznań | associate | direct | 40 | 40 | consolidation by equity method |

*) The Group there are 5 special purpose vehicles in which ING Lease (Poland) Sp. z o.o. holds 100% of the shares. These are: ING Aktywa Spółka z o.o., ING Finance Spółka z o.o., Rel Fokstrot Spółka z o.o., Rel Jota Spółka z o.o. and Rel Project 1 Spółka z o.o.

**) As of 1 October 2026, the company is in liquidation.

### 1.6. Approval of the financial statements

These interim condensed consolidated financial statements were approved for publication by the Bank's Management Board on 28 October 2026.

The annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2025 to 31 December 2025 were approved by the General Meeting of ING Bank Śląski S.A. on 16 April 2026.

## 2. Significant events in Q3 2026

None.

## 3. Significant events after balance sheet date

None.

## 4. Statement of compliance with the International Financial Reporting Standards

These interim condensed consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2026 to 30 September 2026 were prepared under the International Accounting Standards (IAS) 34 Interim Financial Reporting as endorsed by the European Commission and effective as at the reporting date, that is 30 September 2026 as well as in accordance with the Ordinance of Finance Minister of 6 June 2025 on current and periodic information to be published by issuers of securities and conditions for recognition as equivalent of information whose disclosure is required under the laws of a non-member state (Journal of Laws of 2025, item 755).

Presented financial statements have been prepared in a condensed version. The interim condensed financial statements do not provide all data or disclosures required in the annual financial statements and should be interpreted together with the annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2025 to 31 December 2025, which was approved on 16 April 2026 by the Bank's General Meeting and is available on the website of ING Bank Śląski S.A. (www.ing.pl).

Interim condensed consolidated income statement, interim condensed consolidated statement of comprehensive income, interim condensed consolidated statement of changes in equity and interim condensed consolidated cash flow statement for the period from 1 January 2026 to 30 September 2026 and interim condensed consolidated statement of financial position as at 30 September 2026, together with comparable data were prepared according to the same principles of accounting for each period. The comparative data presented in the interim condensed consolidated statement of financial position and in the interim condensed consolidated statement of cash flows have changed compared to the data presented in the consolidated financial statements for the previous periods. More information on the introduced presentation changes can be found further in this interim condensed consolidated financial statements, in chapter 6. *Comparability of financial data*.

### 4.1. Changes in accounting standards

In these interim condensed consolidated financial statements, the Group included the following amendments to standards and interpretations that were approved by the European Union with the effective date for annual periods beginning on or after 1 January 2026:

| Change | Impact on the Group's consolidated financial statements |
|---|---|
| MSSIFRS 9 Financial instruments and IFRS 7 Financial instruments: disclosures - Classification and measurement of financial instruments | The introduced changes are the result of conclusions from the post-implementation review of the guidelines of both standards. The amendments are of a clarifying nature with regard to the classification of financial assets (i.e.: resulting from agreements containing ESG or similar clauses) and the removal of financial instruments from the balance sheet that are settled via electronic payment systems. The implementation of the change does not have a significant impact on the Group's consolidated financial statements. |
| Changes resulting from the annual update of the standards (volume 11) | The amendments to IFRS 1, IFRS 7, IFRS 9, IFRS 10 and IAS 7 are editorial in nature. The application of the amendments did not have an impact on the consolidated financial statements. |
| IFRS 9 Financial instruments and IFRS 7 Financial instruments: disclosures Renewable electricity contracts | The amendments are intended to better reflect in the financial statements contracts relating to electricity from renewable sources with physical or virtual supply. The changes focus on requirements for purchasing energy for own use, hedge accounting and disclosures. The application of the changes, from the perspective of the current economic situation, did not have an impact on the consolidated financial statements of the Group. |

Published standards and interpretations, which were issued by 30 September 2026 and approved by the European Union, but were not applied earlier by the Group:

| Change (effective date in the parentheses) | Impact on the Group's consolidated financial statements |
|---|---|
| IFRS 18<br>Presentation and disclosures in financial statements<br>(financial year beginning on 1 January 2027) | The new standard published in April 2024, which will replace IAS 1.<br>The implementation of the new guidelines aims to improve the comparability and transparency of the financial statements of the entities.<br>The Group's analyses show that the application of the standard will have an impact on the presentation and scope of disclosures in the Group's consolidated financial statements. Information on the impact of the application of the new standard is presented below. |

## Impact of applying IFRS 18

IFRS 18 introduces new presentation and disclosure requirements, in particular regarding the structure of the profit and loss account, the aggregation and disaggregation of information and performance measures defined by management. The standard does not change the principles of recognition and measurement of assets, liabilities, income and costs.

In accordance with IFRS 18, revenues and expenses will be classified in the statement of profit or loss into the following categories: operating, investment, financial, income tax and discontinued operations. The standard also introduces the obligation to present certain subtotals, including the operating result.

The Group is carrying out implementation work including an analysis of the impact of IFRS 18 on the presentation and scope of disclosures in the consolidated financial statements. The application of the requirements of the Standard requires judgments, in particular in the classification of revenues and costs, aggregation and disaggregation of information and identification of performance measures defined by the management. At the current stage, the Group plans to identify the provision of financing to clients and investment in debt assets as its main business activities.

As a consequence, revenues and expenses related to these activities will be presented in the operating category. In the case of the business of providing financing to clients, the operating category will include, in particular, interest income on financing granted to clients and interest costs related to financing this business, including interest on customer deposits. The operating category will also include fee and commission income and expenses related to the Group's operations. Moreover, revenues and expenses from debt assets in which the Group invests in its core business will be presented in the operating category.

The operating category is residual in accordance with IFRS 18 and also includes other income and expenses, which are not classified as investment, finance, income tax or discontinued operations. This means that the operating result is not limited solely to revenues and expenses arising from the Group's core business activities.

Taking into account the nature of the Group's main economic activities and the classification principles resulting from IFRS 18, the Group expects that the vast majority of revenues and costs constituting its financial result will be presented in the operating category.

Therefore, the Group expects that the application of IFRS 18 will primarily affect the structure and naming of the income statement items and the scope of explanatory information, but it will not have an impact on the Group's net financial result or equity. IFRS 18 will be applied from 2027, but its requirements will be applied retrospectively, and the data for the comparative periods will be transformed accordingly.

The Group also analyses performance measures used in public communication in order to determine which of them meet the definition of performance measures defined by management. For the identified measures, the Group will provide the required information, including the method of their calculation, justification of their usefulness and reconciliation to the most directly comparable partial sum of the profit and loss account.

The implementation of IFRS 18 requires appropriate judgments, in particular in terms of the way information is presented and grouped and the identification of performance measures defined by the management.

Published standards and interpretations, which were issued by 30 September 2026 but were not approved by the European Union as at 30 September 2026 and were not applied earlier by the Group:

| Change (expected date of application by IASB in brackets) | Impact on the Group's consolidated financial statements |
|---|---|
| IFRS 20<br>Regulatory assets and liabilities<br>(financial year beginning on 1 January 2029) | The new standard introduces comprehensive accounting rules for activities covered by tariff regulation. The standard aims to provide users of financial statements with precise information on the impact of price regulation on the entity's financial results, financial position and future cash flows.<br>Application of the standard will not have an impact on the consolidated financial statements of the Group. |
| IFRS 19<br>Subsidiaries without public liability: disclosures<br>(financial year beginning on 1 January 2027) | The new standard published in May 2024 will be voluntarily applied by entities that do not have the status of an entity with public responsibility and that are dependent on entities preparing publicly available consolidated financial statements.<br>Application of the standard will not have an impact on the consolidated financial statements of the Group. |
| Changes in the fair value option in IAS 28<br>Investments in Associates and Joint Ventures.<br>(financial year beginning on 1 January 2027) | Amendments to IAS 28 to clarify which entities may apply the fair value option to investments in associates and joint ventures. The changes were introduced due to the emerging divergences in interpretation resulting from the implementation of IFRS 18.<br>Applying these amendments to the standard will not have an impact on the Group's consolidated financial statements. |
| Amendments to IAS 21<br>Effects of changes in currency exchange rates: Conversion to presentation currency in hyperinflation<br>(financial year beginning on 1 January 2027) | The Group's analyses show that the implementation of the change will not have a significant impact on the Group's consolidated financial statements. |
| Amendments to IFRS 19 (published on 21 August 2025)<br>Subsidiaries without public liability: disclosures<br>(financial year beginning on 1 January 2027) | Amendments to the new standard to take into account published amendments to IFRSs in the scope of disclosures published after the issuance of IFRS 19 (in May 2024) and whose first application date falls in the financial year beginning on 1 January 2027.<br>Applying these amendments to the standard will not have an impact on the Group's consolidated financial statements. |

As at the date of adoption of these interim condensed consolidated financial statements for publication, taking into account the on-going adoption of IFRS standards in the EU and the Group's activities, there is no difference in the scope of the accounting principles applied by the Group between IFRS standards that have come into force and IFRS standards approved by the EU.

### 4.2. The impact of WIBOR reference rate reform

In annual consolidated financial statements for the period from 1 January 2025 to 31 December 2025, the Group presented a disclosure on the impact of the benchmark reform. Further work is currently underway to reform the WIBOR reference rate.

Benchmark reform in Poland has entered the next phase of implementation in 2026, in particular following the Communications published by GPW Benchmark S.A. and the Polish Financial Supervision Authority (KNF) on the orderly finalisation of the publication of WIBID and WIBOR indices on 18 May 2026. According to the information presented, key tenors 1M, 3M and 6M will be published by 31 December 2036, while their discontinuation will take place on 1 January 2037.

At the same time, it was expressed the expectation that after 31 December 2026, there should no longer be new contracts or new financial instruments issued referring to WIBID or WIBOR indicators. Therefore, as of 1 January 2027, those rates should only be used for existing exposures and, where applicable, derivatives concluded after that date, to establish a hedging relationship with those exposures. At the same time, it is expected that the market will gradually move to POLSTR and, if justified, to products with a fixed or periodically fixed interest rate in relation to new transactions.

In the Q3 2026, legislative work was underway on a draft law amending certain acts to develop the financial market and increase financial stability on this market, and its final shape is not yet known. The proposed changes include, among others, regulations related to the benchmark reform (WIBOR/POLSTR).

The Group continued work on adapting IT systems, operational processes, product and contractual documentation and risk management rules to handle products and instruments based on POLSTR. The work also included an analysis of existing contracts based on WIBOR, implementation of appropriate replacement clauses and an assessment of the impact of the reform on the valuation of financial instruments and hedge accounting.

As at 30 September 2026, the reform is pending and its final impact on the Group's financial statements will depend on further development of the financial instruments market referring to the new POLSTR, the scope and terms of conversion of existing agreements, in particular from the perspective of assessing economic equivalence.

### Structure of financial assets and liabilities referring to WIBOR rate

As at 30 September 2026, the following financial instruments refer to the WIBOR reference rate, which is expected to be discontinued after 31 December 2036 and is material for the Group. Non-derivative financial assets and liabilities are presented at gross carrying amount, off-balance sheet items are presented at liability amount and derivatives are presented at nominal value.

| | 30 Sep 2026 | | 31 Dec 2025 | |
|---|---|---|---|---|
| | with maturity date after 30 Sep 2026 | with maturity date after 31 Dec 2036 | with maturity date after 31 Dec 2025 | with maturity date after 31 Dec 2036 |
| Non-derivative financial assets | 145,717 | 67,450 | 140,480 | 54,810 |
| Non-derivative financial liabilities | 2,616 | - | 1,637 | - |
| Derivatives | 1,348,538 | 29 | 1,406,780 | 29 |
| Off-balance sheet items | 21,492 | 4,610 | 19,638 | 2,738 |

### 4.3. Going-concern

These interim condensed consolidated financial statements of the ING Bank Śląski S.A. Group have been prepared on the assumption that the Group will continue its business activity for at least 12 months from the date of their acceptance for publication, i.e. from 29 October 2026. As at the date of signing these consolidated financial statements, the Management Board of the Bank does not determine the existence of facts and circumstances that would indicate threats to the Group's ability to continue as a going concern within 12 months from the date of adoption for publication as a result of an intentional or forced discontinuation or significant limitation of the Group's existing activities.

### 4.4. Financial statements scope and currency

These interim condensed consolidated financial statements of the Group for the period from 1 January 2026 to 30 September 2026 contain data of the Bank and its subsidiaries and associates (collectively referred to as the "Group"). It has been drawn up in Polish zlotys ("PLN"). All values, unless indicated otherwise, are rounded up to million zlotys. As a result, there may be instances of mathematical inconsistency in the totals or between individual notes.

### 4.5. Reporting period and comparable data

Interim condensed consolidated financial statements of ING Bank Śląski S.A. Group covers the period from 1 January 2026 to 30 September 2026 and includes comparative data:

- as at 30 June 2026, 31 December 2025, and 30 September 2025 - for the interim condensed consolidated statement of financial position,
- for the period from 1 January 2025 to 30 September 2025 and from 1 July 2025 to 30 September 2025 - for the interim condensed consolidated income statement and the interim condensed consolidated statement of comprehensive income and for the interim condensed consolidated cash flow statement,
- for the period from 1 January 2025 to 31 December 2025 and from 1 January 2025 to 30 September 2025 - for the interim condensed statement of changes in consolidated equity.

The comparative data presented in the interim condensed consolidated statement of financial position and in the interim condensed consolidated statement of cash flows have changed compared to the data presented in the consolidated financial statements for the previous periods. More information on the introduced presentation changes can be found further in this interim condensed consolidated financial statements, in chapter 6. *Comparability of financial data*.

## 5. Significant accounting principles and key estimates

Detailed accounting principles and key estimates are presented in the annual consolidated financial statements of the of ING Bank Śląski S.A. Group for the period from 1 January 2025 to 31 December 2025.

In addition, with respect to interim financial statements, the Group applies the principle of recognizing the financial result income tax charges based on the best estimate of the weighted average annual income tax rate expected by the Group in the full financial year.

In Q3 2026, the following change was introduced to the accounting principles applied by the Group:

- as part of the portfolio hedge of the fair value of interest rate risk, the Group applies IAS 39 in the version approved for use in the European Union, taking into account the so-called EU carve-out, which allows for covering a stable part of deposits with no defined maturity date with hedge accounting.

### 5.1. Key estimates

Below are the most important estimates that changed in Q3 2026 in relation to those presented in the annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2025 to 31 December 2025.

#### 5.1.1. Impairment for expected credit losses

The methodology for calculating expected credit losses was presented in the annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2025 to 31 December 2025.

#### Macroeconomic factors

Credit risk models for the purposes of IFRS 9 were built on the basis of historical relations between changes in economic parameters (i.e. GDP or interest rates) and their subsequent effect on changes in the level of credit risk (PD/LGD). Generally, macroeconomic forecasts change slowly, moving smoothly from one phase of the economic

cycle to the other, without drastic and shocking events, which means that the results of IFRS models, especially when the implementation of forecasts is burdened with a sudden shock, may require management adjustments in terms of bringing the allowance for expected credit losses to levels adequate to the risk profile of a given portfolio.

As at 30 September 2025, the Group revised its macroeconomic indicators forecasts. The macroeconomic assumptions used to determine the expected credit losses are based on forecasts prepared by the Bank's Macroeconomic Analysis Office, supplemented by - described below - management adjustments where, in the opinion of the management, recent economic events have not been fully captured. The effect of changes in macroeconomic assumptions decreased the level of provisions for expected credit losses at the end of the Q3 2026 by PLN 23 million compared to the end of 2025.

### Management adjustments

In order to reduce the risk of models, additional adjustments can be made to address problems with data quality, methodology or resulting from expert opinions. They also include adjustments resulting from the revaluation or underestimation of allowances for expected credit losses by IFRS 9 models.

In connection with the impact of climate risk on credit risk, the Group created a management adjustment increasing the value of provisions for expected credit losses, the purpose of which is to measure potential financial losses resulting from the indirect or direct impact of clients' adjustment to low-emission requirements or to an economy based on sustainable development. The adjustment covered the portfolio of corporate clients, including strategic ones. The impact of the adjustment on expected credit losses at the end of Q3 2026 amounted to PLN 17 million.

In connection with the war in the Middle East, the Group is observing considerable uncertainty on the markets. The conflict may have a negative impact on the economy, among others, through rising energy or fuel prices, which may cause a decrease in the profitability of companies using energy resources. In order to reduce this uncertainty, at the end of the Q3 2026, the Group decided to introduce a management adjustment increasing the level of provisions for expected credit losses for the portfolio of corporate customers by PLN 9 million.

Due to incomplete implementation of new models or a time-based change of models for corporate clients (including SME IFRS 9 model and LEASE LGD), the Group has estimated the impact of the use of new models on the amount of allowances for clients not yet covered by these models. As a result, at the end of Q3 2026, the Group introduced a management adjustment reducing the value of provisions for expected credit losses. The impact of the adjustment on expected credit losses at the end of Q3 2026 amounted to PLN -69 million.

In Q2 2026, the Group transferred some corporate clients from a portfolio valued individually to a collective portfolio. The reclassification concerned customers whose exposure did not exceed EUR 1 million and is related to the regular process of cost-operational optimisation of the portfolio. One of the customers transferred for technical reasons was not migrated. To ensure an adequate level of allowances until the end of the transfer, at the end of Q3 2026 the Group applied a management adjustment increasing the amount of collective provisions for expected credit losses by PLN 2 million.

The Group is in the process of recalibrating part of the model covering healthy project financing exposures. The completion of works is planned for 2027. Until then, in order to maintain the adequacy of the allowances for expected credit losses, the Group decided to apply a management adjustment increasing the level of provisions by PLN 7 million.

In 2025, the Group started work on recalibrating the model to better reflect the potential underestimation of losses incurred in the real estate sector. The model was implemented in the Q3 2026. Until its implementation, the Group applied a management adjustment ensuring the adequacy of allowances for expected credit losses. As at the end of Q3 2026, the Group deviated from this adjustment.

In Q4 2025, the Group implemented a new capital model for the sub-segment of mortgage loans. At the same time, work was underway on a new IFRS 9 model for this sub-segment, which was completed in Q3 2026. Until the model was implemented, in order to maintain an adequate level of provisions for expected credit losses, the Group applied a management adjustment reducing the value of provisions. At the end of the Q3 2026, the Group deviated from this adjustment.

The table summarizes the management corrections described above.

| as at | 30 Sep 2026 | | | 31 Dec 2025 | | |
|---|---|---|---|---|---|---|
| | Corporate banking | Retail banking | Total | Corporate banking | Retail banking | Total |
| **Management adjustments that do not affect the classification of exposures into Stages:** | **-34** | **-** | **-34** | **3** | **-** | **3** |
| impact of climate risk on credit risk | 17 | - | 17 | 25 | - | 25 |
| uncertainty surrounding the Middle East War | 9 | - | 9 | - | - | - |
| incomplete implementation of models | -69 | - | -69 | -33 | - | -33 |
| recalibration of the model for estimating write-offs for the real estate sector | - | - | - | 11 | - | 11 |
| transfer from individually valued portfolio to collectively valued portfolio | 2 | - | 2 | - | - | - |
| recalibration of part of the model for healthy project finance exposures | 7 | - | 7 | - | - | - |
| **Management adjustments affecting the classification of exposures into Stages:** | **-** | **-** | **-** | **-** | **-3** | **-3** |
| New capital model for the mortgage loan sub-segment | - | - | - | - | -19 | -19 |
| recalibration of the model for the retail customer sub-segment | - | - | - | - | 16 | 16 |
| **Total** | **-34** | **-** | **-34** | **3** | **-3** | **-** |

The breakdown of adjustments by Stages is presented in explanatory note 7.12. *Loans and other receivables to customers measured at amortised cost.*

### 5.1.2. Legal risk of mortgage loans indexed to CHF

The Group has receivables from retail mortgage loans indexed to the CHF exchange rate. The table below presents individual elements of the gross and net carrying amount of these receivables.

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| number of contracts (in pieces) | 1,102 | 1,348 | 1,816 | 2,045 |
| capital balance | 214 | 262 | 348 | 397 |
| the amount of the adjustment to the gross carrying amount | -173 | -212 | -294 | -296 |
| other elements of the gross carrying amount (interest, ESP) | 4 | 4 | 5 | 5 |
| **gross carrying amount** | **45** | **54** | **59** | **106** |
| impairment for expected credit losses | -1 | -4 | -5 | -5 |
| **Net carrying amount of CHF-indexed mortgage loans** | **44** | **50** | **54** | **101** |
| Provision for legal risk of CHF-indexed mortgage loans | 102 | 144 | 208 | 222 |

The table below presents the change in Q3 2026 and in 2025:

- in gross carrying amount adjustments for CHF-indexed mortgage loans recognised in the statement of financial position, and
- in provision for legal risk of CHF-indexed mortgage loans.

| | Q3 2026 period from 01 Jan 2026 to 30 Sep 2026 | | 2025 period from 01 Jan 2025 to 31 Dec 2025 | |
|---|---|---|---|---|
| | an adjustment to the gross carrying amount for loans recognized in the statement of financial position | provision for legal risk of CHF-indexed mortgage loans | an adjustment to the gross carrying amount for loans recognized in the statement of financial position | provision for legal risk of CHF-indexed mortgage loans |
| **Balance at the beginning of the period** | **294** | **208** | **387** | **253** |
| **Changes in the period, including:** | **-121** | **-106** | **-93** | **-45** |
| provisions recognised/ reversed | - | - | 47 | 10 |
| transfer between provisions* | 35 | -35 | 2 | -2 |
| utilisation, including from settlements | -163 | -71 | -142 | -53 |
| FX differences | 7 | - | - | - |
| **Balance at the end of the period** | **173** | **102** | **294** | **208** |

Provision for legal risk of CHF-indexed mortgage loans is presented in liabilities under *Provisions* and applies to:

- mortgage loans indexed to CHF removed from the statement of financial position,
- parts of CHF-indexed mortgage loans recognised in the statement of financial position, for which the estimated loss value exceeds the sum of gross exposures,
- costs resulting from court proceedings with respect to CHF-indexed loans recognised in the statement of financial position.

Changes during the period concerning the estimate of the adjustment/provision for legal risk both for loans in the Bank's portfolio and for repaid loans are presented by the Bank in the income statement under *Cost of legal risk of FX mortgage loans*.

As at 30 September 2026, the estimate of the adjustment/provision for legal risk did not require an update compared to the estimate as at 31 December 2025.

Detailed information on the legal environment related to the legal risk of the portfolio of CHF-indexed loans and information on court cases in connection with concluded CHF-indexed mortgage loan agreements are presented further in the note 7.17. *Provisions*.

## 6. Comparability of financial data

### Changes in the consolidated statement of financial position

In these interim condensed consolidated financial statements for the period from 1 January 2026 to 30 September 2026, as compared to the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025, the Group introduced a change consisting in separating repurchase transactions measured at amortised cost concluded with banks and customers and presenting them in the following new items on the assets and liabilities side of the consolidated statement of financial position:

- Receivables from reverse repo transactions measured at amortised cost,
- Liabilities from repo transactions measured at amortised cost.

Until now, these transactions were presented in the following lines, respectively:

- Loans and other receivables to other banks,
- Loans and other receivables to customers measured at amortised cost,
- Liabilities to other banks,
- Liabilities to customers.

The change was aimed at recognizing separately assets / liabilities measured at amortised cost and having a stable nature from those that are characterized by high volatility in individual reporting periods. In the Group's opinion, the amendments contributed to improving the transparency of the statement of financial position. The changes made did not have an impact on the balance sheet total in the presented periods.

Data as at 30 September 2026 have been restated in order to achieve comparability. The tables include individual items presented in assets and liabilities of the consolidated statement of financial position, in the breakdown and at values presented in the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025, and in the breakdown and at values presented in this interim condensed consolidated financial statements. Equity did not change and did not require restatement.

| as at 30 September 2025 | in the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025 **(published data)** | change | in the interim condensed consolidated financial statements for the period od 1 January 2026 do 30 September 2026 **(comparable data)** |
|---|---|---|---|
| **Assets** | | | |
| Cash and cash equivalents | 8,457 | - | 8,457 |
| Loans and other receivables to other banks | 23,203 | -22,295 | 908 |
| Financial assets measured at fair value through profit or loss | 1,456 | - | 1,456 |
| Derivative hedge instruments | 126 | - | 126 |
| Investment securities | 60,635 | - | 60,635 |
| Transferred assets | 7,940 | - | 7,940 |
| Loans and other receivables to customers measured at amortised cost | 178,576 | -3,914 | 174,662 |
| Receivables from reverse repo transactions measured at amortised cost | not applicable | 26,209 | 26,209 |
| Investments in associates measured by the equity method | 187 | - | 187 |
| Property, plant and equipment | 947 | - | 947 |
| Intangible assets | 532 | - | 532 |
| Current income tax assets | 12 | - | 12 |
| Deferred tax assets | 652 | - | 652 |
| Other assets | 273 | - | 273 |
| **Total assets** | **282,996** | **-** | **282,996** |

| as at 30 September 2025 | in the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025 **(published data)** | change | in the interim condensed consolidated financial statements for the period od 1 January 2026 do 30 September 2026 **(comparable data)** |
|---|---|---|---|
| **Liabilities** | | | |
| Liabilities to other banks | 14,746 | - | 14,746 |
| Financial liabilities measured at fair value through profit or loss | 926 | - | 926 |
| Derivative hedge instruments | 129 | - | 129 |
| Liabilities to customers | 239,986 | -7,883 | 232,103 |
| Liabilities from repo transactions measured at amortised cost | not applicable | 7,883 | 7,883 |
| Liabilities under debt securities issued | 1,501 | - | 1,501 |
| Subordinated liabilities | 1,497 | - | 1,497 |
| Provisions | 607 | - | 607 |
| Current income tax liabilities | 697 | - | 697 |
| Other liabilities | 3,753 | - | 3,753 |
| **Total liabilities** | **263,842** | **-** | **263,842** |
| | | - | |
| **Total equity** | **19,154** | **-** | **19,154** |
| | | - | |
| **Total equity and liabilities** | **282,996** | **-** | **282,996** |

## Changes in the consolidated statement of cash flows

These changes in the consolidated statement of financial position were also reflected in the consolidated statement of cash flows. Two new items were added to the cash flows from operating activities, presenting changes in the balance of the corresponding items of the statement of financial position:

- Change in receivables from reverse repo transactions measured at amortised cost,
- Change in liabilities from repo transactions measured at amortised cost.

Data for the period from 1 July 2025 to 30 September 2025 and the period from 1 January 2026 to 30 September 2026 have been restated in order to achieve comparability. The tables contain the amounts of cash flows from operating activities, which have changed compared to those presented in the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025.

| Q3 2025<br>the period from 1 Jul 2025 to 30 Sep 2025 | in the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025 **(published data)** | change | in the interim condensed consolidated financial statements for the period od 1 January 2026 do 30 September 2026 **(comparable data)** |
|---|---|---|---|
| **Operating activities** | | | |
| **Adjustments, including:** | **-9,519** | **-** | **-9,519** |
| Change in loans and other receivables to other banks | -94 | 59 | -35 |
| Change in loans and other receivables to customers measured at amortised cost | -5,223 | 2,814 | -2,409 |
| Change in receivables from reverse repo transactions measured at amortised cost | not applicable | -2,873 | -2,873 |
| Change in liabilities to customers | -1,920 | 8,424 | 6,504 |
| Change in liabilities from repo transactions measured at amortised cost | not applicable | -8,424 | -8,424 |
| **Net cash flows from operating activities** | **-8,407** | **-** | **-8,407** |

| Q3 2025 YTD<br>the period from 1 Jan 2025 to 30 Sep 2025 | in the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025 **(published data)** | change | in the interim condensed consolidated financial statements for the period od 1 January 2026 do 30 September 2026 **(comparable data)** |
|---|---|---|---|
| **Operating activities** | | | |
| **Adjustments, including:** | **-486** | **-** | **-486** |
| Change in loans and other receivables to other banks | -1,577 | 1,516 | -61 |
| Change in loans and other receivables to customers measured at amortised cost | -11,813 | 2,874 | -8,939 |
| Change in receivables from reverse repo transactions measured at amortised cost | not applicable | -4,390 | -4,390 |
| Change in liabilities to customers | 19,965 | -7,883 | 12,082 |
| Change in liabilities from repo transactions measured at amortised cost | not applicable | 7,883 | 7,883 |
| **Net cash flows from operating activities** | **2,775** | **-** | **2,775** |

## 7. Supplementary notes to interim condensed consolidated income statement and interim condensed consolidated statement of financial position

### 7.1. Segment reporting

#### Segments of operation

The management of the Group's activity is conducted within the areas defined in the Group's business model. The Group's business model, above all for the purpose of management reporting, includes division of clients into two main segments:

- retail banking segment,
- corporate banking segment.

The basis for distinguishing individual segments are entity criteria and - in the case of division into sub-segments - financial criteria (especially turnover, level of collected assets). The specific rules of assigning clients to respective segments are governed by the clients segmentation criteria specified in the Group's internal regulations.

The Group has separated in organisational terms the operations performed by the Centre of Expertise Treasury. The Centre of Expertise Treasury manages short-term and long-term liquidity risk in line with the effective regulations and risk appetite internally set at the Group, manages interest rate risk and invests surpluses obtained from business lines while maintaining the liquidity buffer in the form of liquid assets. The Centre of Expertise Treasury's net income on operations is allocated to the business lines considering its support function for the Group's business lines.

#### Retail banking segment

Within the retail business area, the Group provides services to private individuals - the mass client segment and wealthy clients segment. This activity is analysed in terms of the main products, including, among others: credit products (overdrafts, card-related loans, instalments loans, mortgage loans), deposit products (current accounts, term deposits, savings accounts), structured products, fund participation units, brokerage services and bank cards.

#### Corporate banking segment

Corporate banking area encompasses as follows:

- providing services to institutional clients,
- providing services to individual entrepreneurs,
- financial markets products.

Institutional customer service includes strategic clients, large corporate entities and mid-sized companies. For corporate activities, reporting is carried out by main products, including, among others, credit products (working

loans, investment loans), deposit products (current accounts, term deposits and negotiated deposits, savings accounts), financial markets products, custody services, capital market operations conducted by the parent company, products related to leasing and factoring services offered by ING Leasing Sp. z o.o. and ING Faktoring S.A.

Services for individual entrepreneurs include natural persons conducting economic activity and partner companies not keeping full accounting in accordance with the provisions of the Accounting Act, civil law partnerships or general partnerships, whose partners are only natural persons who do not keep full accounting in accordance with the provisions of the Accounting Act and housing communities. The activity of entrepreneurs is reported in terms of the main products, including credit products (cash loan, credit line, credit card), deposit products (business account, foreign currency account, account for housing communities), leasing products offered by ING Leasing Sp. z o.o., accounting services, payment terminals and gateways.

Financial market products include operations on the money and capital markets, for own account as well as for clients. Within this activity there are products of currency, money and derivatives markets, securities operations (treasury securities, shares and bonds).

## Measurement

The measurement of segment assets and liabilities, segment revenues and costs is based on accounting policies applied by the Group. In particular, internal and external interest income and costs for individual segments are determined using the transfer pricing system, as part of the Risk Transfer System (RTS). Transfer prices are determined on the basis of one yield curve for a given currency common for the products being assets and liabilities. The transfer price that is determined for the products being assets and liabilities with the same position on the yield curve is the same. There are possible modifications of the initial transfer price obtained from the measurement of the product on the profitability curve, and the adjustment factors for the transfer price may be: bonus for obtaining long-term liquidity, adjustment of the Group's position, cost of collateral in the case of complex products and pricing policy. Using mathematical equations, yield curves are then built on the basis of quotation rates available on information services. Segment income and expenses, results, assets and liabilities include those that are directly attributable to the segment, as well as those that can be reasonably attributable to the segment. The Group presents segment's interest income less interest expense.

## Consolidated income statement

| | Q3 2026 the period from 01 Jan 2026 to 30 Sep 2026 | | | Q3 2025 the period from 01 Jan 2025 to 30 Sep 2025 | | |
|---|---|---|---|---|---|---|
| | Retail banking segment | Corporate banking segment | **Total** | Retail banking segment | Corporate banking segment | **Total** |
| **Income total** | **4,438** | **4,984** | **9,422** | **3,898** | **4,867** | **8,765** |
| net interest income | 3,594 | 3,513 | 7,107 | 3,212 | 3,364 | 6,576 |
| net commission income, including: | 702 | 1,264 | 1,966 | 545 | 1,216 | 1,761 |
| commission income, including: | 1,063 | 1,467 | 2,530 | 832 | 1,402 | 2,234 |
| transaction margin on currency exchange | 62 | 478 | 540 | 64 | 469 | 533 |
| transactions account maintenance | 81 | 317 | 398 | 83 | 297 | 380 |
| lending commissions | 16 | 371 | 387 | 17 | 364 | 381 |
| payment and credit cards | 380 | 160 | 540 | 365 | 146 | 511 |
| asset management, participation units distribution, brokerage activity | 345 | - | 345 | 137 | - | 137 |
| insurance product offering commissions | 179 | 30 | 209 | 166 | 30 | 196 |
| factoring and lease contracts commissions | - | 53 | 53 | - | 41 | 41 |
| other commissions | - | 58 | 58 | - | 55 | 55 |
| commission expenses | -361 | -203 | -564 | -287 | -186 | -473 |
| other income/expenses | 142 | 207 | 349 | 141 | 287 | 428 |
| **General and administrative expenses** | **-1,746** | **-1,753** | **-3,499** | **-1,669** | **-1,635** | **-3,304** |
| **Segment operating result** | **2,692** | **3,231** | **5,923** | **2,229** | **3,232** | **5,461** |
| impairment for expected credit losses | 6 | -328 | -322 | -31 | -621 | -652 |
| cost of legal risk of FX mortgage loans | -3 | - | -3 | -1 | - | -1 |
| tax on certain financial institutions | -283 | -365 | -648 | -252 | -341 | -593 |
| share of profit/(loss) of associates measured by the equity method | 12 | - | 12 | 32 | - | 32 |
| **Gross profit** | **2,424** | **2,538** | **4,962** | **1,977** | **2,270** | **4,247** |
| Income tax | - | - | -1,813 | - | - | -986 |
| **Net profit** | **-** | **-** | **3,149** | **-** | **-** | **3,261** |
| attributable to shareholders of ING Bank Śląski S.A. | - | - | 3,149 | - | - | 3,261 |

## 7.2. Net interest income

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| **Interest income, including:** | **3,628** | **10,533** | **3,504** | **10,325** |
| **interest income calculated using effective interest rate method, including:** | **3,560** | **10,300** | **3,393** | **9,904** |
| interest on financial instruments measured at amortised cost | 3,213 | 9,098 | 2,865 | 8,437 |
| interest on cash and cash equivalents | 94 | 266 | 107 | 338 |
| interest on loans and other receivables to other banks | 17 | 37 | 13 | 43 |
| interest on loans and other receivables to customers* | 2,441 | 7,171 | 2,316 | 6,722 |
| interest on receivables from reverse repo transactions | 125 | 297 | 124 | 402 |
| interest on investment securities | 536 | 1,327 | 305 | 932 |
| interest on investment securities measured at fair value through other comprehensive income | 347 | 1,202 | 528 | 1,467 |
| **other interest income, including:** | **68** | **233** | **111** | **421** |
| interest income related to the settlement of valuations of cash flow hedging derivatives | 68 | 233 | 111 | 421 |
| **Interest expenses, including:** | **-1,184** | **-3,426** | **-1,312** | **-3,749** |
| interest on deposits from other banks | -149 | -413 | -137 | -441 |
| interest on deposits from customers | -898 | -2,582 | -962 | -2,742 |
| interest on liabilities from repo transactions measured at amortised cost | -28 | -117 | -112 | -229 |
| interest on issue of debt securities | -30 | -69 | -8 | -24 |
| interest on subordinated liabilities | -27 | -75 | -14 | -44 |
| interest on lease liabilities | -4 | -11 | -4 | -13 |
| other interest cost related to the settlement of valuations of cash flow hedging derivatives | -48 | -159 | -75 | -256 |
| **Net interest income** | **2,444** | **7,107** | **2,192** | **6,576** |

*) Q3 2026 YTD data include PLN 12 million in respect of a provision related to loans in the Group's portfolio, recognised in connection with the CJEU judgment concerning the charging of interest on financed credit costs (more information on the aforementioned CJEU judgement can be found later in this report in note 9).

## 7.3. Net commission income

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| **Commission income, including:** | **899** | **2,530** | **762** | **2,234** |
| transaction margin on currency exchange transactions | 192 | 540 | 184 | 533 |
| payment and credit cards fees | 195 | 540 | 180 | 511 |
| lending commissions | 126 | 387 | 125 | 381 |
| account maintenance fees | 135 | 398 | 128 | 380 |
| insurance product offering commissions | 71 | 209 | 67 | 196 |
| asset management, brokerage activity fees, participation units distribution fees | 147 | 345 | 47 | 137 |
| factoring and lease contracts commissions | 18 | 53 | 15 | 41 |
| other commission | 15 | 58 | 16 | 55 |
| **Commission expenses, including:** | **-207** | **-564** | **-164** | **-473** |
| payment and credit cards fees | -109 | -300 | -96 | -272 |
| asset management, brokerage activity fees | -27 | -61 | -4 | -15 |
| **Net commission income** | **692** | **1,966** | **598** | **1,761** |

Revenues from contracts with customers within the meaning of IFRS 15 in the period of Q3 2026 amounted to PLN 2,087 million compared to PLN 1,809 million in the corresponding period of the previous year and related entirely to commissions settled on a one-off basis.

## 7.4. Net income on financial instruments measured at fair value through profit or loss and FX result

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| FX result and net income on interest rate derivatives, including | 48 | 137 | 122 | 313 |
| FX result | 204 | 760 | 2 | -79 |
| currency derivatives | -156 | -623 | 120 | 392 |
| Net income on interest rate derivatives | 4 | 24 | -9 | 50 |
| Net income on debt instruments held for trading | 11 | 45 | 2 | 25 |
| Net income on repo transactions | 4 | 10 | 1 | 7 |
| **Total** | **67** | **216** | **116** | **395** |

## 7.5. Net income / loss on the sale of financial assets and dividend income

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| Net income on the sale of securities measured at amortised cost | -1 | -2 | -1 | -4 |
| Net income on sale of securities measured at fair value through other comprehensive income and dividend income, including: | -18 | 68 | 4 | 16 |
| sale of debt securities | -18 | 18 | 4 | 8 |
| dividend income | - | 50 | - | 8 |
| **Total** | **-19** | **66** | **3** | **12** |

## 7.6. Net income / loss on hedge accounting

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| **Net income on hedge accounting, including:** | **-11** | **-23** | **9** | **26** |
| valuation of the hedged transaction | -725 | -1,098 | 13 | 277 |
| valuation of the hedging transaction | 714 | 1,075 | -4 | -251 |
| **Cash flow hedge accounting, including:** | **-** | **61** | **30** | **-16** |
| ineffectiveness under cash flow hedges | - | 61 | 30 | -16 |
| **Total** | **-11** | **38** | **39** | **10** |

## 7.7. General and administrative expenses

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| **Personnel expenses** | **-591** | **-1,729** | **-535** | **-1,562** |
| **Other general and administrative expenses, including:** | **-526** | **-1,770** | **-512** | **-1,742** |
| cost of marketing and promotion | -52 | -168 | -61 | -158 |
| depreciation and amortisation | -84 | -235 | -79 | -233 |
| obligatory Bank Guarantee Fund payments, of which: | - | -246 | -25 | -249 |
| resolution fund | - | -246 | - | -174 |
| bank guarantee fund | - | - | -25 | -75 |
| fees to the Polish Financial Supervision Authority | - | -32 | - | -35 |
| IT costs | -178 | -485 | -147 | -459 |
| costs of maintaining buildings and valuing real estate at fair value | -39 | -102 | -30 | -112 |
| other | -173 | -502 | -170 | -496 |
| **Total** | **-1,117** | **-3,499** | **-1,047** | **-3,304** |

*Other* includes, among others, costs of advisory and audit services, costs of transport and representation, costs of communication, costs of litigation claims, costs of short-term leases and low-value leases and other operating costs.

### 7.7.1. Headcount

The headcount in the ING Bank Śląski S.A. Group was as follows:

| as at | 30 Sep 2026 | 30.06.2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| FTEs | 7,710.3 | 7,752.0 | 7,646.2 | 7,753.6 |
| Individuals | 7,734 | 7,798 | 7,693 | 7,801 |

The headcount in the ING Bank Śląski S.A. was as follows:

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| FTEs | 7,189.7 | 7,235.0 | 7,215.4 | 7,322.7 |
| Individuals | 7,211 | 7,276 | 7,256 | 7,364 |

## 7.8. Impairment for expected credit losses

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| Corporate banking segment | -42 | -328 | -200 | -621 |
| Retail banking segment | -30 | 6 | -51 | -31 |
| **Total** | **-72** | **-322** | **-251** | **-652** |

## 7.9. Loans and other receivables to other banks

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 transformed data | 30 Sep 2025 transformed data |
|---|---|---|---|---|
| Loans and advances | 3,452 | 805 | 821 | 845 |
| Interbank deposits (excluding overnight deposits) | 10 | 20 | 32 | 63 |
| **Total (net)** | **3,462** | **825** | **853** | **908** |

Starting from the consolidated financial statements for the period from 1 January 2026 to 31 March 2026, the Group changed the presentation of repurchase transactions in the statement of financial position. Receivables due to reverse repurchase transactions measured at amortised cost concluded both with banks and customers were transferred from the item *Loans and other receivables to other banks* and *Loans and other receivables to customers measured at amortised cost* measured at amortised cost to the new item *Receivables from reverse repo transactions measured at amortised cost*. For more information, see chapter 6. *Comparability of financial data.* Data for earlier periods have been restated to ensure comparability.

Due to the very good credit quality of loans and other receivables granted to other banks and the related insignificant level of the allowance for expected credit losses, the gross carrying amount of these assets is equal to their net carrying amount.

## 7.10. Financial assets measured at fair value through profit or loss

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 | | |
|---|---|---|---|---|---|---|
| | Total | Total | Total | Total, including: | transferred debt securities* | other financial assets measured at fair value through profit or loss |
| **Financial assets held for trading, including:** | **2,505** | **2,857** | **2,332** | **1,450** | **5** | **1,445** |
| valuation of derivatives | 973 | 490 | 818 | 1,027 | - | 1,027 |
| other financial assets held for trading, including: | 1,532 | 2,367 | 1,514 | 423 | 5 | 418 |
| debt securities | 1,125 | 1,830 | 1,090 | 245 | 5 | 240 |
| repo transactions | 407 | 537 | 424 | 178 | - | 178 |
| **Financial assets other than those held for trading, measured at fair value through profit or loss, including:** | **6** | **7** | **8** | **11** | **-** | **11** |
| loans obligatorily measured at fair value through profit or loss | 5 | 6 | 7 | 10 | - | 10 |
| equity instruments | 1 | 1 | 1 | 1 | - | 1 |
| **Total** | **2,511** | **2,864** | **2,340** | **1,461** | 5 | 1,456 |

*) Securities that can be pledged or sold by the collateral recipient are presented as *transferred debt securities*. These assets, as required by IFRS 9, are presented separately by the Group in the consolidated statement of financial position under *Transferred assets*. As at 30 September 2026, 30 June 2026 and 31 December 2025 the Group did not have such securities in the portfolio of financial assets measured at fair value through profit or loss.

## 7.11. Investment securities

| as at | 30 Sep 2026 | | | 30 Jun 2026 | | | 31 Dec 2025 | 30 Sep 2025 | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total, including: | transferred debt securities* | other investment securities | Total, including: | transferred debt securities* | other investment securities | Total | Total, including: | transferred debt securities* | other investment securities |
| **Measured at fair value through other comprehensive income, including:** | **34,408** | **2,316** | **32,092** | **37,037** | **4,260** | **32,777** | **38,507** | **41,928** | **6,386** | **35,542** |
| debt securities | 34,089 | 2,316 | 31,773 | 36,718 | 4,260 | 32,458 | 38,208 | 41,627 | 6,386 | 35,241 |
| equity instruments | 319 | - | 319 | 319 | - | 319 | 299 | 301 | - | 301 |
| **Measured at amortised cost, including:** | **52,698** | **2,761** | **49,937** | **51,376** | **1,544** | **49,832** | **27,049** | **26,642** | **1,549** | **25,093** |
| debt securities | 52,698 | 2,761 | 49,937 | 51,376 | 1,544 | 49,832 | 27,049 | 26,642 | 1,549 | 25,093 |
| **Total, of which:** | **87,106** | **5,077** | **82,029** | **88,413** | **5,804** | **82,609** | **65,556** | **68,570** | **7,935** | **60,635** |
| total debt securities | 86,787 | 5,077 | 81,710 | 88,094 | 5,804 | 82,290 | 65,257 | 68,269 | 7,935 | 60,334 |
| total equity instruments | 319 | - | 319 | 319 | - | 319 | 299 | 301 | - | 301 |

*) Securities that can be pledged or sold by the collateral recipient are presented as transferred debt securities. These assets, as required by IFRS 9, are presented separately by the Group in the consolidated statement of financial position under *Transferred assets*. As at 31 December 2025 the Group did not have such securities in the portfolio of investment securities.

## 7.12. Loans and other receivables to customers measured at amortised cost

| as at | 30 Sep 2026 | | | 30 Jun 2026 | | | 31 Dec 2025 | | | 30 Sep 2025 transformed data | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | gross | impairment for expected credit loss | **net** | gross | impairment for expected credit loss | **net** | gross | impairment for expected credit loss | **net** | gross | impairment for expected credit loss | **net** |
| **Loan portfolio, of which:** | **190,478** | **-4,437** | **186,041** | **189,891** | **-4,326** | **185,565** | **181,152** | **-4,154** | **176,998** | **177,094** | **-4,472** | **172,622** |
| **Corporate banking** | **105,221** | **-3,637** | **101,584** | **105,729** | **-3,560** | **102,169** | **100,728** | **-3,266** | **97,462** | **98,722** | **-3,641** | **95,081** |
| loans in the current account | 16,243 | -351 | 15,892 | 16,485 | -348 | 16,137 | 15,569 | -312 | 15,257 | 16,645 | -308 | 16,337 |
| term loans | 62,809 | -2,733 | 60,076 | 63,262 | -2,654 | 60,608 | 59,849 | -2,455 | 57,394 | 56,817 | -2,785 | 54,032 |
| lease receivables | 14,006 | -140 | 13,866 | 13,786 | -143 | 13,643 | 13,803 | -131 | 13,672 | 13,868 | -123 | 13,745 |
| factoring receivables | 7,456 | -410 | 7,046 | 7,458 | -412 | 7,046 | 6,838 | -366 | 6,472 | 6,832 | -423 | 6,409 |
| debt securities (corporate and municipal) | 4,707 | -3 | 4,704 | 4,738 | -3 | 4,735 | 4,669 | -2 | 4,667 | 4,560 | -2 | 4,558 |
| **Retail banking** | **85,257** | **-800** | **84,457** | **84,162** | **-766** | **83,396** | **80,424** | **-888** | **79,536** | **78,372** | **-831** | **77,541** |
| mortgages | 73,135 | -139 | 72,996 | 72,455 | -164 | 72,291 | 69,268 | -172 | 69,096 | 67,563 | -174 | 67,389 |
| loans in the current account | 686 | -64 | 622 | 673 | -59 | 614 | 687 | -69 | 618 | 693 | -63 | 630 |
| other loans and advances | 11,436 | -597 | 10,839 | 11,034 | -543 | 10,491 | 10,469 | -647 | 9,822 | 10,116 | -594 | 9,522 |
| **Other receivables, of which:** | **3,653** | **-** | **3,653** | **3,185** | - | **3,185** | **3,311** | **-** | **3,311** | **2,040** | **-** | **2,040** |
| call margin posted | 2,511 | - | 2,511 | 1,994 | - | 1,994 | 1,788 | - | 1,788 | 875 | - | 875 |
| other | 1,142 | - | 1,142 | 1,191 | - | 1,191 | 1,523 | - | 1,523 | 1,165 | - | 1,165 |
| **Total** | **194,131** | **-4,437** | **189,694** | **193,076** | **-4,326** | **188,750** | **184,463** | **-4,154** | **180,309** | **179,134** | **-4,472** | **174,662** |

Starting from the consolidated financial statements for the period from 1 January 2026 to 31 March 2026, the Group changed the presentation of repurchase transactions in the statement of financial position. Receivables due to reverse repurchase transactions measured at amortised cost concluded both with banks and customers were transferred from the item *Loans and other receivables to other banks* and *Loans and other receivables to customers measured at amortised cost* measured at amortised cost to the new item *Receivables from reverse repo transactions measured at amortised cost*. For more information, see chapter 6. *Comparability of financial data*. Data for earlier periods have been restated to ensure comparability.

## Quality of loan portfolio

| as at | 30 Sep 2026 | | | 30 Jun 2026 | | | 31 Dec 2025 | | | 30 Sep 2025 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | gross | impairment for expected credit loss | net | gross | impairment for expected credit loss | net | gross | impairment for expected credit loss | net | gross | impairment for expected credit loss | net |
| **Corporate banking, including:** | **105,221** | **-3,637** | **101,584** | **105,729** | **-3,560** | **102,169** | **100,728** | **-3,266** | **97,462** | **98,722** | **-3,641** | **95,081** |
| assets in Stage 1 | 86,555 | -148 | 86,407 | 87,411 | -168 | 87,243 | 83,260 | -134 | 83,126 | 80,994 | -140 | 80,854 |
| assets in Stage 2 | 12,072 | -416 | 11,656 | 11,954 | -416 | 11,538 | 11,634 | -393 | 11,241 | 11,655 | -400 | 11,255 |
| assets in Stage 3 | 6,552 | -3,073 | 3,479 | 6,323 | -2,976 | 3,347 | 5,795 | -2,739 | 3,056 | 6,034 | -3,101 | 2,933 |
| POCI assets | 42 | - | 42 | 41 | - | 41 | 39 | - | 39 | 39 | - | 39 |
| **Retail banking, including:** | **85,257** | **-800** | **84,457** | **84,162** | **-766** | **83,396** | **80,424** | **-888** | **79,536** | **78,372** | **-831** | **77,541** |
| assets in Stage 1 | 81,183 | -97 | 81,086 | 81,063 | -102 | 80,961 | 77,179 | -109 | 77,070 | 75,317 | -102 | 75,215 |
| assets in Stage 2 | 3,129 | -152 | 2,977 | 2,206 | -140 | 2,066 | 2,258 | -165 | 2,093 | 2,092 | -140 | 1,952 |
| assets in Stage 3 | 943 | -551 | 392 | 891 | -524 | 367 | 984 | -614 | 370 | 960 | -589 | 371 |
| POCI assets | 2 | - | 2 | 2 | - | 2 | 3 | - | 3 | 3 | - | 3 |
| **Total, including:** | **190,478** | **-4,437** | **186,041** | **189,891** | **-4,326** | **185,565** | **181,152** | **-4,154** | **176,998** | **177,094** | **-4,472** | **172,622** |
| assets in Stage 1 | 167,738 | -245 | 167,493 | 168,474 | -270 | 168,204 | 160,439 | -243 | 160,196 | 156,311 | -242 | 156,069 |
| assets in Stage 2 | 15,201 | -568 | 14,633 | 14,160 | -556 | 13,604 | 13,892 | -558 | 13,334 | 13,747 | -540 | 13,207 |
| assets in Stage 3 | 7,495 | -3,624 | 3,871 | 7,214 | -3,500 | 3,714 | 6,779 | -3,353 | 3,426 | 6,994 | -3,690 | 3,304 |
| POCI assets | 44 | - | 44 | 43 | - | 43 | 42 | - | 42 | 42 | - | 42 |

The Group identifies POCI financial assets whose carrying value as at 30 September 2026 is PLN 44 million (PLN 43 million as at 30 June 2026, PLN 42 million as at 31 December 2025 and PLN 42 million as at 30 September 2025). These are exposures due to impaired receivables acquired in connection with the acquisition of SKOK Bieszczadzka in 2017 and exposures that were significantly modified as a result of restructuring, which involved the need to remove the original credit or lease commitment and re-recognition of the asset in the statement of financial position.

## Changes in impairment for expected credit losses

| as at | Q3 2026 the period from 01 Jan 2026 to 30 Sep 2026 | | | | Q3 2025 the period from 01 Jan 2025 to 30 Sep 2025 | | | |
|---|---|---|---|---|---|---|---|---|
| | Stage 1 | Stage 2 | Stage 3 | **Total** | Stage 1 | Stage 2 | Stage 3 | **Total** |
| **Opening balance** | **243** | **558** | **3,353** | **4,154** | **241** | **566** | **3,148** | **3,955** |
| **Changes in the period, including:** | **2** | **10** | **271** | **283** | **1** | **-26** | **542** | **517** |
| loans granted in the period | 92 | - | - | 92 | 94 | - | - | 94 |
| transfer to Stage 1 | 14 | -86 | -11 | -83 | 18 | -114 | -11 | -107 |
| transfer to Stage 2 | -37 | 270 | -58 | 175 | -34 | 239 | -47 | 158 |
| transfer to Stage 3 | -9 | -110 | 600 | 481 | -15 | -84 | 606 | 507 |
| repayment (total and partial) and the release of new tranches | -33 | -80 | -298 | -411 | -43 | -93 | -248 | -384 |
| changed provisioning under impairment for expected credit losses | -30 | 18 | 152 | 140 | -34 | -10 | 418 | 374 |
| management adjustments | 3 | -5 | -32 | -34 | 15 | 36 | -45 | 6 |
| **Total impairment for expected credit losses in the profit and loss account** | **-** | **7** | **353** | **360** | **1** | **-26** | **673** | **648** |
| derecognition from the balance sheet (write-downs, sale) | - | - | -193 | -193 | - | - | -220 | -220 |
| calculation and write-off of effective interest | - | - | 67 | 67 | - | - | 77 | 77 |
| other | 2 | 3 | 44 | 49 | - | - | 12 | 12 |
| **Closing balance** | **245** | **568** | **3,624** | **4,437** | **242** | **540** | **3,690** | **4,472** |

## 7.13. Debt securities

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| **Measured at fair value through profit or loss** (Note 7.10) | **1,125** | **1,830** | **1,090** | **245** |
| transferred assets in accordance with IFRS 9.3.2.23(a) | - | - | - | 5 |
| other | 1,125 | 1,830 | 1,090 | 240 |
| **Measured at fair value through other comprehensive income in the investment securities portfolio** (Note 7.11) | **34,089** | **36,718** | **38,208** | **41,627** |
| transferred assets in accordance with IFRS 9.3.2.23(a) | 2,316 | 4,260 | - | 6,386 |
| other | 31,773 | 32,458 | 38,208 | 35,241 |
| **Measured at amortised cost in the investment securities portfolio** (Note 7.11) | **52,698** | **51,376** | **27,049** | **26,642** |
| transferred assets in accordance with IFRS 9.3.2.23(a) | 2,761 | 1,544 | - | 1,549 |
| other | 49,937 | 49,832 | 27,049 | 25,093 |
| **Measured at amortised cost in the loans and other receivables to customers portfolio** (Note 7.12) | **4,704** | **4,735** | **4,667** | **4,558** |
| other | 4,704 | 4,735 | 4,667 | 4,558 |
| **Total of which:** | **92,616** | **94,659** | **71,014** | **73,072** |
| transferred assets in accordance with IFRS 9.3.2.23(a) | 5,077 | 5,804 | - | 7,940 |
| other | 87,539 | 88,855 | 71,014 | 65,132 |

The Group presents separately in the consolidated statement of financial position, assets securing liabilities that can be pledged or resold by the collateral recipient (transferred assets). IFRS 9.3.2.23(a) requires these assets to be segregated and presented separately from other assets in the statement of financial position. These assets are measured at fair value through profit or loss, at fair value through other comprehensive income or at amortised cost.

## 7.14. Liabilities to other banks

| as at | 30.09.2026 | 30 Jun 2026 | 31.12.2025 | 30.09.2025 |
|---|---|---|---|---|
| Current accounts | 735 | 480 | 733 | 516 |
| Interbank deposits | 724 | 2,124 | 341 | 29 |
| Loans received* | 14,259 | 14,012 | 13,652 | 13,752 |
| Received call deposits | 30 | 90 | 314 | 447 |
| Other liabilities | 2 | 2 | 2 | 2 |
| **Total** | **15,750** | **16,708** | **15,042** | **14,746** |

*) The item *Loans received* includes financing of long-term leasing contracts in EUR (so-called "matched funding") received by the subsidiary ING Lease Sp. z o. o. from ING Bank N.V. and other banks not related to the Group. This item also includes liabilities due to non-preferred senior loans (NPS) received by ING Bank Śląski S.A. from ING Bank N.V. More information on NPS loans can be found in chapter 11.2. *MREL requirements*.

## 7.15. Financial liabilities measured at fair value through profit or loss

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| Financial liabilities held for trading, including: | | | | |
| valuation of derivatives | 1,414 | 587 | 498 | 789 |
| book short position in trading securities | 368 | 394 | 418 | 131 |
| repo transactions | - | - | - | 6 |
| **Total** | **1,782** | **981** | **916** | **926** |

## 7.16. Liabilities to customers

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 transformed data |
|---|---|---|---|---|
| **Deposits, including:** | **264,690** | **258,330** | **233,356** | **230,213** |
| **Corporate banking** | **105,479** | **102,000** | **97,305** | **95,759** |
| current deposits | 67,416 | 67,235 | 66,135 | 60,282 |
| saving deposits | 19,267 | 19,301 | 20,941 | 21,246 |
| term deposits | 18,796 | 15,464 | 10,229 | 14,231 |
| **Retail banking** | **159,211** | **156,330** | **136,051** | **134,455** |
| current deposits | 37,534 | 37,141 | 34,998 | 35,118 |
| saving deposits | 96,757 | 97,878 | 81,942 | 79,758 |
| term deposits | 24,920 | 21,311 | 19,111 | 19,579 |
| **Other liabilities, including:** | **1,854** | **1,836** | **1,972** | **1,889** |
| liabilities under monetary hedges | 551 | 560 | 872 | 754 |
| call deposits | 11 | 35 | 45 | 12 |
| other liabilities | 1,292 | 1,241 | 1,055 | 1,123 |
| **Total** | **266,544** | **260,166** | **235,328** | **232,102** |

Starting from the consolidated financial statements for the period from 1 January 2026 to 31 March 2026, the Group changed the presentation of repurchase transactions in the statement of financial position. Liabilities due to reverse repurchase transactions measured at amortised cost concluded with banks and customers were transferred from *Liabilities to other banks* and *Liabilities to customers* to a new item *Liabilities from repo transactions measured at amortised cost*. For more information, see chapter 6. *Comparability of financial data*. Data for earlier periods have been restated to ensure comparability.

## 7.17. Provisions

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| Provision for off-balance sheet liabilities | 95 | 105 | 139 | 107 |
| Provision for legal risk of foreign currency mortgage loans* | 102 | 144 | 208 | 222 |
| Provision for retirement benefits | 130 | 130 | 122 | 110 |
| Provision for restructuring | 37 | 48 | 60 | 68 |
| Provision for litigation | 66 | 68 | 62 | 62 |
| Other provisions* | 155 | 142 | 52 | 38 |
| **Total** | **585** | **637** | **643** | **607** |

*) In the period of Q3 2026, the Group created provisions for legal risks in the amount of PLN 103 million, of which PLN 13 million was created in the Q3 2026.

### Provision for litigation

| | Q3 2026<br>the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD<br>the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025<br>the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD<br>the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| **Provision for litigation at the beginning of the period** | **68** | **62** | **44** | **46** |
| **Changes during the period, including:** | **-2** | **4** | **18** | **16** |
| provisions recognised | 1 | 11 | 19 | 22 |
| provisions reversed | - | -2 | - | -2 |
| provisions utilised | -3 | -5 | -1 | -4 |
| **Provision for litigation at the end of the period** | **66** | **66** | **62** | **62** |

### Legal risk related to the portfolio of loans indexed to CHF

To date, the Bank has not received any class action, and neither of the clauses used by the Bank in the agreements has been entered in the register of prohibited clauses.

As at 30 September 2026, 859 court cases were pending against the Bank (1,485 cases at the end of 2025) in connection with concluded CHF-indexed loan agreements. The outstanding principal of the mortgage loans to which these proceedings related was PLN 144 million as at 30 September 2026 (PLN 241 million at the end of 2025). As at 30 September 2026, 2,087 cases were completed (1,234 cases at the end of 2025).

Information on changes in the legal environment related to the legal risk of the portfolio of loans indexed to CHF, in particular on the judgments of the Court of Justice of the European Union (CJEU) and the judgments and resolutions of the Supreme Court (SN) issued by 31 December 2025 are included in the annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2025 to 31 December 2025.

On 22 January 2026, the CJEU issued a judgment confirming the admissibility of the case resolution regarding a CHF-indexed contract by offsetting in one proceeding. The CJEU stated that banks may raise the objection of set-off even if the invalidity of the contract is contested. The CJEU pointed out that depriving a bank of the possibility to raise a charge of set-off against a consumer would constitute a disproportionate violation of its right to effective judicial protection.

On 16 April 2026, the CJEU issued 3 favourable judgments for banks regarding the limitation of bank claims for repayment of loan principal after declaring the agreements invalid due to unlawful provisions contained in the agreements.

- In Case C-752/24, the Court confirmed that EU law does not preclude an approach according to which a bank can effectively claim the repayment of capital even when it has brought an action before the final conclusion of the invalidity case.
- In Case C-901/24, the Court confirmed that a consumer's declaration of awareness of the effects of the invalidity of a contract may be relevant for the assessment of the limitation period of a bank's claim.
- In Case C-753/24, the Court held that EU law does not preclude national solutions allowing a court, in exceptional situations, to ignore the limitation period for a bank's claim if it is justified by reasons of fairness.

It follows from those judgments that:

- bank restitution claims (capital restitution) are not, in principle, excluded, even with consumer protection, from Directive 93/13,
- the limitation period may be interrupted both by the bank's actions (suit) and in specific situations by the consumer's behaviour (e.g. recognition of a debt),
- national legal institutions such as fairness considerations (Article 117[1] of the Civil Code) are not per se contrary to EU law, but must be applied in an exceptional and proportionate manner,
- national courts need to protect consumers through litigation (e.g. suspension of proceedings, cost control), but they must not mechanically lead to a statute of limitations for banks' claims.

These decisions confirm that the settlement of the effects of the invalidity of the contract should take into account the rights of both parties and must not lead to disproportionate results. Rulings put existing disputes in order, strengthen legal certainty, increase the predictability of jurisprudence and foster the development of settlements as a rational way to end disputes. The CJEU significantly reduced the possibility for consumers to effectively raise objections of statute of limitations against bank claims. Banks retain the right to recover capital as a fundamental element of the equilibrium of the parties to a legal relationship.

In June and early July 2026, the CJEU issued several judgments regarding CHF-indexed loan agreements:

- in Case C 903/24, the Court held that the consumer is entitled to default interest only after he has been served with the bank a claim stating the exact amount,

- in Cases C 261/25 and C 262/25, the Court has confirmed that the limitation period for a bank's claim for repayment of capital begins to run on the day on which the consumer challenges the bank's obligation to be bound by the contract.

On 10 September 2026, in Case C-510/25, the CJEU ruled that European Union law does not preclude the settlement of cancelled credit agreements using the balance method (where the court only adjudicates the difference between the bank's and the consumer's performance), as long as it does not worsen the consumer's situation.

All the judgments that have been made this year have been favourable to the banks and have confirmed that consumer protection must not lead to banks being deprived of the right to recover the capital paid out. The Court has consistently emphasised that the settlement of the effects of the invalidity of a contract should take into account the rights of both parties, and consumer protection should not lead to disproportionate and unfair results.

**Settlement programme**

The Bank offers borrowers with mortgage loans indexed to foreign currencies the possibility of concluding voluntary settlements. By the end of Q3 2026, the Bank had concluded 1,768 settlements (1,090 settlements by the end of 2025), including 819 settlements before the PFSA Court of Arbitration (802 settlements by the end of 2025).

## 7.18. Other liabilities

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| **Accruals, including:** | **1,092** | **1,161** | **979** | **1,188** |
| due to employee benefits | 348 | 253 | 388 | 319 |
| due to commissions | 239 | 260 | 227 | 248 |
| due to general and administrative expenses | 505 | 402 | 364 | 621 |
| liabilities to BFG due to obligatory contributions | - | 246 | - | - |
| **Other liabilities, including:** | **2,714** | **2,658** | **2,705** | **2,565** |
| lease liabilities | 511 | 500 | 497 | 516 |
| interbank settlements | 999 | 1,129 | 1,194 | 1,036 |
| settlements with suppliers | 174 | 185 | 164 | 139 |
| public and legal settlements | 231 | 233 | 216 | 196 |
| liability to pay to the BFG guarantee fund | 368 | 296 | 295 | 295 |
| liability to pay to the BFG resolution fund | 202 | 202 | 202 | 194 |
| other: | 229 | 113 | 137 | 189 |
| **Total** | **3,806** | **3,819** | **3,684** | **3,753** |

## 7.19. Fair value

### 7.19.1. Financial assets and liabilities measured at fair value in statement of financial position

In 2026, there were no transfers between levels of the valuation hierarchy, as in 2025. In Q3 2026, valuation techniques for levels 1 and 2 did not change.

The tables present the carrying amounts of financial assets and liabilities measured at fair value, broken down by measurement hierarchy levels.

**as at 30 Sep 2026**

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| **Financial assets, including:** | **35,214** | **1,616** | **325** | **37,155** |
| **Financial assets held for trading, including:** | **1,125** | **1,380** | **-** | **2,505** |
| valuation of derivatives | - | 973 | - | 973 |
| other financial assets held for trading, including: | 1,125 | 407 | - | 1,532 |
| debt securities | 1,125 | - | - | 1,125 |
| repo transactions | - | 407 | - | 407 |
| **Financial assets other than those held for trading, measured at fair value through profit or loss, including:** | **-** | **-** | **6** | **6** |
| loans are obligatorily measured at fair value through profit or loss | - | - | 5 | 5 |
| equity instruments | - | - | 1 | 1 |
| **Derivative hedge instruments** | **-** | **236** | **-** | **236** |
| **Financial assets measured at fair value through other comprehensive income, including:** | **31,773** | **-** | **319** | **32,092** |
| debt securities | 31,773 | - | - | 31,773 |
| equity instruments | - | - | 319 | 319 |
| **Transferred assets** | **2,316** | **-** | **-** | **2,316** |
| **Financial liabilities, including:** | **368** | **1,601** | **-** | **1,969** |
| **Financial liabilities held for trading, including:** | **368** | **1,414** | **-** | **1,782** |
| valuation of derivatives | - | 1,414 | - | 1,414 |
| book short position in trading securities | 368 | - | - | 368 |
| **Derivative hedge instruments** | **-** | **187** | **-** | **187** |

**as at 31 Dec 2025**

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| **Financial assets, including:** | **39,298** | **1,315** | **307** | **40,920** |
| **Financial assets held for trading, including:** | **1,090** | **1,242** | **-** | **2,332** |
| valuation of derivatives | - | 818 | - | 818 |
| other financial assets held for trading, including: | 1,090 | 424 | - | 1,514 |
| debt securities | 1,090 | - | - | 1,090 |
| repo transactions | - | 424 | - | 424 |
| **Financial assets other than those held for trading, measured at fair value through profit or loss, including:** | **-** | **-** | **8** | **8** |
| loans are obligatorily measured at fair value through profit or loss | - | - | 7 | 7 |
| equity instruments | - | - | 1 | 1 |
| **Derivative hedge instruments** | **-** | **73** | **-** | **73** |
| **Financial assets measured at fair value through other comprehensive income, including:** | **38,208** | **-** | **299** | **38,507** |
| debt securities | 38,208 | - | - | 38,208 |
| equity instruments | - | - | 299 | 299 |
| **Financial liabilities, including:** | **418** | **575** | **-** | **993** |
| **Financial liabilities held for trading, including:** | **418** | **498** | **-** | **916** |
| valuation of derivatives | - | 498 | - | 498 |
| book short position in trading securities | 418 | - | - | 418 |
| **Derivative hedge instruments** | **-** | **77** | **-** | **77** |

The financial assets classified to level 3 of the valuation hierarchy as at 30 September 2026 and as at 31 December 2025 include unlisted equity instruments and loans that did not meet the SPPI criterion according to IFRS 9.

**Equity instruments**

Fair value measurement of unquoted equity interests in other companies is based on the discounted cash flow, dividend or economic value added model. Estimates of future cash flows were prepared based on medium-term profitability forecasts prepared by the Management Boards of these companies. The discount rate is based on the cost of equity estimated using the CAPM (Capital Asset Pricing Model). At the end of Q3 2026, it was in the range of 11.5%-14.0%, depending on the company (11.1-13.1% at the end of 2025). Fair value measurement of unquoted equity interests in other companies as at 30 September 2026 and 31 December 2025 covered the following entities: Biuro Informacji Kredytowej S.A., Krajowa Izba Rozliczeniowa S.A. and Polski Standard Płatności sp. z o.o.

**Loans**

The fair value methodology of the loan portfolio is based on the discounted cash flow method. Under this method, for each contract being valued, expected cash flows are estimated, discount factors for particular payment dates and the value of discounted cash flows is determined as at the valuation date. Valuation models are powered by business parameters for individual contracts and parameters observable by the market, such as interest rate curves, liquidity cost and cost of capital. The change in the parameters adopted for the valuation did not have a significant impact on the valuation value as at 30 September 2026.

### 7.19.2. Financial assets and liabilities which are not presented at fair value in the statement of financial position

The Group discloses data on the fair value of financial assets and liabilities measured at amortised cost including the effective interest rate. The methods used to calculate fair value for disclosures as at 30 September 2026 have not changed compared to those used at the end of 2025 (a detailed description of the approach to fair value measurement of assets and liabilities that are not presented at fair value in the statement of financial position is included in the annual consolidated financial statements for the period from 1 January 2025 to 31 December 2025).

There were no transfers between valuation levels in 2026, as in 2025.

**as at 30 Sep 2026**

| | Carrying amount | Fair value | | | |
|---|---|---|---|---|---|
| | | Level 1 | Level 2 | Level 3 | **Total** |
| Investment securities at amortised cost | 49,937 | 37,661 | 10,954 | - | 48,615 |
| Transferred assets | 2,761 | 2,673 | - | - | 2,673 |
| Loans and receivables to customers at amortised cost, including: | 189,694 | - | - | 190,014 | 190,014 |
| Corporate banking segment, including: | 101,584 | - | - | 101,918 | 101,918 |
| loans and advances (in the current account and term ones) | 75,968 | - | - | 76,914 | 76,914 |
| lease receivables | 13,866 | - | - | 13,412 | 13,412 |
| factoring receivables | 7,046 | - | - | 7,046 | 7,046 |
| corporate and municipal debt securities | 4,704 | - | - | 4,546 | 4,546 |
| Retail banking segment, including: | 84,457 | - | - | 84,443 | 84,443 |
| mortgages | 72,996 | - | - | 72,877 | 72,877 |
| other loans and advances | 11,461 | - | - | 11,566 | 11,566 |
| Other receivables | 3,653 | - | - | 3,653 | 3,653 |
| Receivables from reverse repo transactions measured at amortised cost | 19,379 | - | 19,379 | - | 19,379 |
| Liabilities to customers | 266,544 | - | - | 266,536 | 266,536 |
| Liabilities from repo transactions measured at amortised cost | 8,381 | - | 8,381 | - | 8,381 |
| Liabilities from debt securities issued | 2,515 | - | - | 2,539 | 2,539 |
| Subordinated liabilities | 2,633 | - | - | 2,673 | 2,673 |

**as at 31 Dec 2025**

| | Carrying amount | Fair value | | | |
|---|---|---|---|---|---|
| | | Level 1 | Level 2 | Level 3 | **Total** |
| Investment securities at amortised cost | 27,049 | 24,534 | 2,042 | - | 26,576 |
| Loans and receivables to customers at amortised cost, including: | 180,309 | - | - | 181,056 | 181,056 |
| Corporate banking segment, including: | 97,462 | - | - | 97,864 | 97,864 |
| loans and advances (in the current account and term ones) | 72,651 | - | - | 73,370 | 73,370 |
| lease receivables | 13,672 | - | - | 13,493 | 13,493 |
| factoring receivables | 6,472 | - | - | 6,472 | 6,472 |
| corporate and municipal debt securities | 4,667 | - | - | 4,529 | 4,529 |
| Retail banking segment, including: | 79,536 | - | - | 79,881 | 79,881 |
| mortgages | 69,096 | - | - | 69,140 | 69,140 |
| other loans and advances | 10,440 | - | - | 10,741 | 10,741 |
| Other receivables | 3,311 | - | - | 3,311 | 3,311 |
| Receivables from reverse repo transactions measured at amortised cost | 23,101 | - | 23,101 | - | 23,101 |
| Liabilities to customers | 235,328 | - | - | 235,331 | 235,331 |
| Liabilities from debt securities issued | 1,521 | - | - | 1,555 | 1,555 |
| Subordinated liabilities | 2,548 | - | - | 2,634 | 2,634 |

## 8. Off-balance sheet items

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| Contingent liabilities granted | 69,423 | 64,879 | 62,979 | 67,420 |
| Contingent liabilities received | 26,942 | 24,979 | 28,162 | 27,196 |
| Off-balance sheet financial instruments | 1,760,051 | 1,744,714 | 1,630,152 | 1,592,031 |
| **Total** | **1,856,416** | **1,834,572** | **1,721,293** | **1,686,647** |

## 9. Update of information on administrative proceedings and court proceedings regarding WIBOR and sanction of free credit

The value of proceedings concerning liabilities or receivables pending in the period of Q3 2026 did not exceed 10% of the Group's equity. In the Group's opinion, none of the individual proceedings pending in the period of Q3 2026 in front of a court, arbitration court or public administration authority, or all of them jointly pose a threat to the Group's financial liquidity.

Information on the legal environment related to the legal risk of the CHF-indexed mortgage portfolio and information on court cases in connection with concluded CHF-indexed mortgage loan agreements are presented in note 7.17. *Provisions*.

The value of provisions for legal risks as at 30 September 2026 and as at 30 June 2026, 31 December 2025 and 30 September 2025, respectively, is presented in note 7.17. *Provisions*.

### PFSA proceedings

- On 12 October 2018, the Polish Financial Supervision Authority (KNF) imposed a fine of PLN 0.5 million on the Bank for breach of the depositary's obligations in connection with performing this function for Inventum Premium SFIO and Inventum Parasol FIO funds. In the course of the re-examination of the case, the PFSA maintained its findings and did not find grounds to reduce the fine. In December 2018, the Bank created a provision for this amount and paid the fine in the third quarter of 2020. On 1 October 2020, the Bank appealed against the KNF's decision to the Voivodship Administrative Court (WSA). In its judgement of 7 April 2021, the Voivodeship Administrative Court overturned both the decision of the Polish Financial Supervision Authority of 12 October 2018 and the decision maintaining it in force of 12 August 2020. KNF then filed a cassation complaint to the Supreme Administrative Court (NSA), to which the Bank responded on 25 August 2021. After the hearing held on 19 March 2025, the Supreme Administrative Court overturned the judgement of the Voivodeship Administrative Court and referred the case for reconsideration. The Supreme Administrative Court found that the Voivodeship Administrative Court prematurely found an infringement of law by the PFSA, pointing out that the reasons for the PFSA's decision showed which provisions had been violated by the Bank and for which a sanction was imposed. On 5 August 2025, the Voivodeship Administrative Court, bound by the legal assessment of the Supreme Administrative Court, dismissed the Bank's complaint and upheld the decision of the Polish Financial Supervision Authority. After receiving the justification of the judgement, the Bank filed a cassation complaint to the Supreme Administrative Court. On 30 June 2026, the Supreme Administrative Court dismissed the Bank's cassation appeal against the decision of the Polish Financial Supervision Authority. The Bank awaits the written justification of the judgement. The decision of the Polish Financial Supervision Authority is final and binding.
- On 17 June 2020, the Polish Financial Supervision Authority initiated administrative proceedings regarding the imposition of a fine on ING Bank Śląski S.A. in connection with suspected breach of the depositary's obligations set out in Article 72 of the Act on Investment Funds and Management of Alternative Investment Funds in connection

with the Bank's performance of the depositary function of certain funds and Article 9 Section 2 of the aforementioned Act. The proceedings ended on 17 December 2021 with the issuance of a Decision by which the PFSA imposed an administrative penalty on the Bank in the amount of PLN 4.3 million. The fine was paid. On 21 November 2022, the Bank submitted a complaint to the Voivodeship Administrative Court (WSA). In accordance with the content of the complaint, the Bank demanded that the Decision on the imposition of the administrative penalty be annulled in its entirety. In its judgement of 8 March 2023, the Voivodeship Administrative Court dismissed the Bank's complaint in its entirety. The justification of the judgement was received on 21 June 2023, after its analysis, the Bank decided to lodge a cassation complaint to the Supreme Administrative Court. On 8 October 2026, the Supreme Administrative Court dismissed the Bank's complaint. The decision of the Polish Financial Supervision Authority is final and binding. The Bank has requested a written justification for the judgement.

### Proceedings before the President of the Office of Competition and Consumer Protection (UOKiK)

**Proceedings on practices violating collective consumer interests regarding unauthorised transactions**

On 22 June 2021, the UOKiK initiated an investigation against the Bank regarding the manner of examining reports of unauthorised payment transactions, in particular the return of funds within the D+1 deadline. In the course of the proceedings, the Bank provided UOKiK with the required explanations and documents.

On 22 November 2022, UOKiK initiated proceedings concerning practices violate the collective interests of consumers. The allegations concerned:

- failure to refund unauthorised transactions within the deadline specified in the Payment Services Act,
- providing information in responses to complaints, which, in the opinion of UOKiK, could mislead customers as to the principles of transaction authorisation and the distribution of the burden of proof,
- providing consumers with information that is likely to be misleading as to liability for unauthorised transactions and possible recovery.

On 16 January 2023, the Bank presented an extensive position, challenging the validity of the allegations and presenting its own interpretation of the provisions of the Payment Services Act. The proceedings are still pending. The Bank declared its willingness to end the proceedings in the form of a commitment decision. The Bank cooperates with the Office in order to work out the final content of the commitment. The UOKiK has extended the deadline for completing the proceedings to 30 November 2026.

As at 30 September 2026, the Group maintains a provision related to this proceeding in the amount of PLN 58 million (PLN 38 million as at 31 December 2025).

**Proceeding on the provisions providing for the possibility of changing the contractual template, contract or table of fees and commissions for important reasons, the so-called modification clauses**

On 1 April 2019, the President of the UOKiK initiated ex officio proceedings concerning the provisions of contract templates regulating the possibility of unilateral amendment of the contract, regulations and tables of fees and commissions (the so-called modification clauses) as unlawful. In the opinion of UOKiK, the contested provisions may constitute unlawful contractual clauses, in particular due to the possibility of unilateral amendment of significant terms of contracts concluded for a definite period, the general and insufficiently precise nature of the prerequisites for changes and the lack of provisions enabling further performance of the contract concluded for a definite period on the existing terms, if the consumer does not unilaterally accept the changes proposed by the Bank.

By letter of 2 October 2026, the Bank submitted a summary position on the matter.

On 12 October 2026, the Office of Competition and Consumer Protection issued a decision in which it considered the challenged clauses as unlawful contractual provisions and prohibited their use. UOKIK imposed fines on the Bank in the amount of PLN 4.7 million for the application of clauses concerning amendment of regulations and PLN 58.6 million for clauses concerning change of fees and commissions (in total PLN 63 million). The Bank does not agree with the assessment of the President of UOKiK and intends to appeal against the decision. As at 30 September 2026, the provision related to this proceeding was PLN 63 million.

### Litigation concerning loans based on variable interest rate and the rules for determining the WIBOR reference rate

As at 30 September 2026, the Bank was subject to 412 court proceedings (304 proceedings as at 31 December 2025), in which clients question the basis of the mortgage loan agreement on the variable interest rate structure and the rules for determining the WIBOR reference rate. The Bank questions the validity of the claims raised in these cases, as the use of the WIBOR index is compliant with the law. The WIBOR benchmark is set by an administrator, independent of the Bank, and supervised by the Polish Financial Supervision Authority. When granting such loans, the Bank provides clients with all the information required by law, i.e. the ratio and the risk of variable interest rate. This is confirmed by the case law to date, which is favourable for the Bank. As at 30 September 2026, 47 cases were completed with a positive result (27 cases as at 31 December 2025).

In Case C-471/24, the Court of Justice of the European Union indicated that the reference in the contract to the WIBOR index, which at the time of the conclusion of the contract could be considered to comply with the principles set out in Regulation (EU) 2016/1011 (BMR), in principle does not in itself create a significant imbalance to the detriment of the consumer. The transparency requirement does not impose specific information obligations on the bank regarding the methodology for determining this indicator. At the same time, the CJEU confirmed the possibility for the courts to examine the fairness of the clause and the manner in which the bank meets its disclosure obligations.

### Court proceedings concerning the sanction of free credit

As at 30 September 2026 there were 124 court proceedings against the Bank concerning the free loan sanction (108 proceedings as at 31 December 2025). As at 30 September 2026, 51 cases were already completed, including 38 cases with positive results (42 cases as at 31 December 2025).

### Issues related to the CJEU judgement on the calculation of interest on credit costs

On 23 April 2026, the CJEU issued a judgement in Case C-744/24, in which the national court asked the CJEU whether the bank's practice of charging interest also on the part of the loan intended to cover the insurance premium is consistent with Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 on consumer credit agreements. The Court's answer to that question is in the negative. According to the CJEU, the bank cannot charge interest on the part of the loan that is intended to cover the cost of the loan, e.g.: commission for granting, insurance. According to the CJEU, the bank may also make the loan available to consumers who do not have any initial capital in order to finance the costs resulting from the conclusion of the loan agreement, and all negative financial consequences should be taken into account by the bank at the interest rate on the loan. The CJEU judgement stipulates that the bank may not charge interest on the part of the loan that is intended to cover the cost of the loan. However, it does not specify the effects of collecting this interest in existing contracts.

In connection with the CJEU judgement, in October 2026 for active loans, the Bank made a one-off repayment and stopped collecting part of the interest attributable to the borrowed costs.

Information on other pending proceedings, in connection with which there were no significant changes in the period Q3 2026, is provided in the annual consolidated financial statements of the ING Bank Śląski S.A. Capital Group for the period from 1 January 2025 to 31 December 2025.

## 10. Transactions with related parties

ING Bank Śląski S.A. is a subsidiary of ING Bank NV, which as at 30 September 2026 held 75% shares in the share capital of ING Bank Śląski S.A. and 75% shares in the total number of votes at the General Meeting of ING Bank Śląski S.A. The ultimate Parent entity is ING Groep N.V. based in the Netherlands.

ING Bank Śląski conducts transactions with ING Bank N.V. and its subsidiaries on the interbank market. These are both short-term deposits and loans as well as derivatives operations. The Bank also maintains bank accounts of ING Group entities, and also receives and provides guarantees to ING Group entities.

ING Leasing Sp. z o.o., a subsidiary, received from ING Bank N.V. long-term financing of leasing contracts in EUR (so-called "matched funding"). In addition, the Bank has three subordinated loans and three non-preferred senior (NPS) loans in its balance sheet, which result from agreements concluded with ING Bank N.V.

The operating costs incurred by the Bank on behalf of the parent entity result primarily from contracts for the provision of consulting and advisory services, data processing and analysis, providing software licences and IT support. As regards costs incurred by the Bank on behalf of other related parties, outsourcing agreements concerning the provision of system resource hosting services for various applications, lease of IT equipment, monitoring of availability and performance of IT applications and infrastructure, as well as penetration tests and IT security monitoring play a dominant role. Costs are presented at net value (excluding VAT).

All the above-mentioned transactions are carried out on market terms.

The tables present numerical information on receivables, liabilities and off-balance sheet operations as well as revenues and costs, resulting from transactions concluded between the Group and its related parties.

| | ING Bank N.V. | other ING Group entities | associates | ING Bank N.V. | other ING Group entities | associates |
|---|---|---|---|---|---|---|
| | Q3 2026 the period from 01 Jan 2026 to 30 Sep 2026 | | | Q3 2025 the period from 01 Jan 2025 to 30 Sep 2025 | | |
| **Revenue and costs** | | | | | | |
| **Revenue, including:** | **-251** | **38** | **22** | **-480** | **2** | **53** |
| interest and commission income/expenses | -184 | 7 | 22 | -56 | 5 | 53 |
| result on financial instruments | -69 | 30 | - | -427 | -3 | - |
| other core business result | 2 | 1 | - | 3 | - | - |
| **Operating costs** | **-318** | **-38** | **-** | **-293** | **-42** | **-** |

| | ING Bank N.V. | other ING Group entities | ING Bank N.V. | other ING Group entities | associates |
|---|---|---|---|---|---|
| | as at 30 Sep 2026 | | as at 31 Dec 2025 | | |
| **Receivables, including:** | **9,011** | **55** | **23,215** | **3** | **-** |
| Nostro accounts | 37 | 34 | 42 | 2 | - |
| Positive valuation of derivatives | 85 | 21 | 72 | - | - |
| Reverse repo transactions | 8,888 | - | 23,098 | - | - |
| Other claims | 1 | - | 3 | 1 | - |
| **Liabilities, including:** | **17,908** | **451** | **16,888** | **470** | **57** |
| Deposits received | 732 | 283 | 409 | 280 | 57 |
| Loans received, including: | 14,259 | - | 13,652 | - | - |
| Non Preferred Senior (NPS) loan | 9,249 | - | 8,949 | - | - |
| Subordinated loan | 2,633 | - | 2,548 | - | - |
| Loro accounts | 13 | 160 | 88 | 178 | - |
| Negative valuation of derivatives | 79 | - | 28 | - | - |
| Other liabilities | 192 | 8 | 163 | 12 | - |
| **Off-balance-sheet operations, including:** | **26,987** | **1,904** | **12,168** | **455** | **-** |
| Off-balance sheet liabilities granted | 661 | 503 | 808 | 445 | - |
| Off-balance sheet liabilities received | 748 | 10 | 890 | 10 | - |
| FX transactions | 23,923 | - | 8,999 | - | - |
| Forward transactions | - | 1,391 | - | - | - |
| IRS | - | - | 29 | - | - |
| Options | 1,655 | - | 1,442 | - | - |

### 10.1. ING Bank Śląski shares held by members of the Bank's Management Board and members of the Bank's Supervisory Board

As part of the Incentive Programme addressed to persons having a significant impact on the Bank's risk profile, the Bank grants free-of-charge own shares as a component of variable remuneration.

As at 30 September 2026, Members of the Bank's Management Board held a total of 23,801 shares, which consisted of allotments of shares from subsequent years, including for the period of non-performance of the function of a Management Board Member, after taking into account the sale of financial instruments by individual Management Board Members:

- non-deferred own shares for the period from 1 July to 31 December 2022 (3,177 shares),
- the first part of deferred shares for the period from 1 July to 31 December 2022 (511 shares) and non-deferred shares for the period from 1 January to 31 December 2023 (4,239 shares),
- the second part of deferred shares for the period from 1 July to 31 December 2022 (564 shares), the first part of deferred shares for the period from 1 January to 31 December 2023 (1,151 shares) and non-deferred shares for the period from 1 January to 31 December 2024 (4,789 shares),
- the third part of deferred shares for the period from 1 July to 31 December 2022 (564 shares), the second part of deferred shares for the period from 1 January to 31 December 2023 (1,151 shares), the first part of deferred shares for the period from 1 January to 31 December 2024 (1,338 shares) and non-deferred shares for the period from 1 January to 31 December 2025 (6,317 shares).

As at 31 December 2025, Members of the Bank's Management Board held a total of 19,987 shares, which consisted of non-deferred own shares for the period from 1 July to 31 December 2022 (4,725 shares after taking into account the sale of 1,328 shares), the first part of deferred shares for the period from 1 July to 31 December 2022 (627 shares after taking into account the sale of 176 shares) and non-deferred shares for the period from 1 January to 31 December 2023 (5,587 shares after taking into account the sale of 1,635 shares), as well as the second part of the deferred shares for the period from 1 July to 31 December 2022 (805 shares), the first part of the deferred shares for the period from 1 January to 31 December 2023 (1 shares) and not deferred for the period from 1 January to 31 December 2024 (6,602 shares).

Members of the Bank's Supervisory Board did not hold any shares in ING Bank Śląski S.A. either as at 30 September 2026 or as at 31 December 2025.

## 11. Capital adequacy

### 11.1. Total capital ratio

On 16 April 2026 the Ordinary General Meeting of the Bank approved the distribution of the profit for 2025. The inclusion of the net profit earned in 2025 in own funds as at 31 December 2025 resulted in an increase in the Group's TCR and Tier 1 ratios to 15.77% and 14.97%, respectively, as presented in the table. According to the values presented in the Group's annual consolidated financial statements for the period from 1 January 2025 to 31 December 2025, the Group's TCR and Tier 1 ratios as at 31 December 2025 were 14,98% and 14,18%, respectively.

By decision of 28 August 2026, the Group obtained the consent of the Polish Financial Supervision Authority to include a part of the net profit of the ING Bank Śląski S.A. Capital Group for the H1 2026 in the amount of PLN 475 million (i.e. the prudentially consolidated net profit after deduction of expected encumbrances and dividends) in the prudentially consolidated Common Equity Tier 1 capital of the Bank's Capital Group. The data as at 30 June 2026 presented in the table have been recalculated taking into account the decision described above.

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| **A. Own equity in the statement of financial position, including:** | **18,990** | **19,679** | **21,342** | **19,154** |
| **A.I. Own equity included in the own funds calculation** | **20,416** | **20,446** | **19,890** | **18,823** |
| A.II. Own equity excluded from own funds calculation | -1,426 | -767 | 1,452 | 331 |
| **B. Other elements of own funds (decreases and increases), including:** | **-3** | **214** | **494** | **39** |
| value adjustments due to prudent valuation requirements | -39 | -41 | -42 | -44 |
| goodwill and other intangible assets | -1,020 | -1,019 | -482 | -498 |
| deferred tax assets based on future profitability and not arising from temporary differences after deducting related income tax liabilities | - | -1 | - | - |
| shortfall in credit risk adjustments against expected losses under the IRB approach | -782 | -621 | -241 | -695 |
| shortfall in coverage for non-performing exposures | -90 | -76 | -54 | -56 |
| transitional adjustments to common equity Tier 1 capital | - | - | 283 | 216 |
| equity instruments qualifying as Tier 2 capital | 1,928 | 1,972 | 1,030 | 1,116 |
| **Own funds taken into account in total capital ratio calculation (A.I. + B), including:** | **20,413** | **20,660** | **20,384** | **18,862** |
| Core Tier 1 capital | 18,485 | 18,688 | 19,354 | 17,746 |
| Tier 2 capital | 1,928 | 1,972 | 1,030 | 1,116 |
| **Risk weighted assets, including:** | **135,234** | **133,473** | **129,280** | **126,884** |
| for credit risk | 117,105 | 115,704 | 111,822 | 110,849 |
| for operational risk | 16,278 | 16,278 | 15,815 | 14,456 |
| other | 1,851 | 1,491 | 1,643 | 1,579 |
| **Total capital requirements** | **10,819** | **10,677** | **10,342** | **10,151** |
| | | | | |
| **Total capital ratio (TCR)** | **15.09%** | **15.48%** | **15.77%** | **14.87%** |
| minimum required level | 13.47% | 12.50% | 12.50% | 12.50% |
| surplus TCR ratio | 1.62 p.p. | 2.98 p.p. | 3.27 p.p. | 2.37 p.p. |
| **Tier 1 ratio (T1)** | **13.67%** | **14.00%** | **14.97%** | **13.99%** |
| minimum required level | 11.47% | 10.50% | 10.50% | 10.50% |
| surplus T1 ratio | 2.20 p.p. | 3.50 p.p. | 4.47 p.p. | 3.49 p.p. |

## 11.2. MREL requirements

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| **MREL - TREA** | **25.16%** | **25.59%** | **26.03%** | **24.47%** |
| minimum required level (including combined buffer requirement) | 21.30% | 20.33% | 20.75% | 20.75% |
| surplus (+) / deficiency (-) of the MREL - TREA ratio | 3.86 p.p. | 5.26 p.p. | 5.28 p.p. | 3.72 p.p. |
| minimum required level (not including combined buffer requirement) | 15.83% | 15.83% | 16.25% | 16.25% |
| surplus (+) / deficiency (-) of the MREL - TREA ratio | 9.33 p.p. | 9.76 p.p. | 9.78 p.p. | 8.22 p.p. |
| **MREL - TEM** | **9.71%** | **9.89%** | **10.77%** | **9.69%** |
| minimum required level | 5.91% | 5.91% | 5.91% | 5.91% |
| surplus (+) / deficiency (-) of the MREL - TEM ratio | 3.80 p.p. | 3.98 p.p. | 4.86 p.p. | 3.78 p.p. |

At the end of Q3 2026 , the Bank had two non-preferred senior loans (NPS) from ING Bank N.V. with a nominal value of EUR 2,110 million. The loans are part of the ING Group's Single Point of Contact (SPE) strategy. The Bank includes NPS loan funds in eligible liabilities for the purposes of the Minimum Requirement of Own Funds and Eligible Liabilities (MREL). As at 30 September 2026, the carrying amount of liabilities due to NPS loans was PLN 9,249 million (compared to PLN 9,096 million as at 30 June 2026, PLN 8,949 million as at 31 December 2025 and PLN 9,038 million as at 30 September 2025) and was recognised in the statement of financial position in the item *Liabilities to banks*.

## 11.3. Dividend payment

On 16 April 2026, the Ordinary General Meeting of the Bank adopted a resolution on the payment of dividend from the profit for 2025. Pursuant to this resolution, the Bank will pay a dividend in the total amount of PLN 3,475 million, i.e. PLN 26.71 gross per share. The dividend date (i.e. the date on which the owners of the shares acquire the right to dividend) is set for 22 April 2026 and the dividend payment date is set for 27 April 2026.

## 12. Indication of factors that may affect the financial results in the following quarters

### Global factors

- In the face of the largest oil shock in history, caused by the U.S.-Israel war with Iran and the blockade of the Strait of Hormuz, which began at the end of February, and the intensification of the civil war in Yemen, the forecasts for the global economy remain relatively good. Despite strong increases in oil (and especially oil products) and natural gas prices, ING economists forecast GDP growth in the US will accelerate to 2.4% in 2026 and remain at this level in 2027 compared to 2.3% in 2025. ING economists forecast euro area GDP growth at 1.0% and accelerate to 1.2% in 2027 compared to 1.2% in 2025.
- However, the energy shock translated into a significant increase in inflation on core markets. ING economists forecast that consumer inflation measured by the CPI index in the US will accelerate to 3.4% on an annual average in 2026 from 2.7% in the entire 2025 year, and in the euro area to 3.2% from 2.1% a year earlier, respectively. Fearing second-round effects, especially as energy commodity prices continue to rise, the main central banks (the Fed and the ECB) decided to raise interest rates (the ECB raised interest rates twice after 25bps in June and September, and the Fed decided to raise them by 25bps in September). Expectations for further increases persist. ING economists see room for one increase for both the ECB and the Fed in the current tightening cycle, although market valuations suggest 2-3 increases by mid-2027.
- Risks to the economic situation and inflation in the core markets are mainly related to the developments in the Middle East and Ukraine. A protracted deadlock or further escalation in the Middle East or Ukraine could keep commodity prices high for a longer period, which would increase inflationary pressures and increase timely bonuses. In the case of natural gas, stocks in some parts of Europe remain below the average of the last few years. Europe may face high gas prices during the heating season.
- Another significant risk to the U.S. economy and, more broadly, to core markets, is the possible adjustment of prices of various financial assets (shares, revaluation of valuations of private equity and private credit funds), especially valuations of companies related to the expansion of AI. This may undermine the uneven growth of the

U.S. economy, which is strongly based on the investment boom, which would probably also translate into other countries.

### Domestic factors

- In 2026, according to ING economists, economic growth in Poland should amount to at least 3.4% and be based on the growth of domestic demand. Higher fuel prices and higher inflation, combined with a slowing wage growth rate, mean that consumer spending is under pressure, and the growth rate of household consumption in 2026 may slow down to 3.0% from 3.7% in 2025. The factor limiting the scale of curbing private consumption is the savings built in the previous two years. Another important factor of economic growth will be investments, the growth of which this year is estimated by ING economists at about 8%. This will be supported by the implementation of projects from the grant part of the National Reconstruction Plan (NRP). The change in the foreign trade balance will have a negative impact on the growth of Gross Domestic Product (GDP) in 2026 at a scale of approx. 0.3 percentage points (-0.4 percentage points in 2025). In turn, the change in stocks should be essentially neutral for the change in GDP this year.
- In September 2026, consumer inflation (CPI) increased to 4.1% y/y and was above the upper limit of the deviation channel from the National Bank of Poland (NBP) target, i.e. 2.5% (+/-1 percentage points). The rise in fuel prices above the inflation target has almost exclusively been driven by higher fuel prices as a result of the conflict in the Middle East and the rise in oil prices. In the fourth quarter, the factor limiting the level of inflation will be another version of the government's CPN programme (Fuel Prices Lower), which involves reducing excise duty rates on fuels and reducing the rates of value added tax (VAT) on fuels. Previously, similar solutions were used in the second quarter of this year and in the last two weeks of August. At the end of 2026, inflation should be shaped according to ING economists around the upper limit of the range around the NBP target (about 3.5% y/y).
- Core inflation, excluding food and energy prices, did not increase significantly and the detailed information on consumer price developments does not point to a build-up of broader price pressures or second-round effects. Moreover, wage growth is slowing down. As a result, the Monetary Policy Council (MPC) maintained interest rates unchanged in the third quarter. The increase in inflation in the third quarter of 2026 was mainly a consequence of an external supply shock that is beyond the control of national monetary policy. According to ING's economists, NBP interest rates will remain unchanged until the end of 2026. The protracted energy shock may lead to increases in regulated prices (electricity and gas) for households at the beginning of 2027. The outlook for food price developments is also less favourable than in recent months. As a result, at the beginning of next year, the MPC may raise interest rates - according to ING economists - by a total of 50bps to 4.25%.
- According to ING economists, fiscal policy remains expansionary. The draft state budget for 2027 assumes that the general government deficit next year will exceed 7% of GDP, similar to the current and previous years. In September, Moody's downgraded Poland's long-term foreign currency creditworthiness rating from "A2" to "A3", changing the rating outlook from "negative" to "stable". The reasons for this decision include persistently high deficits, the accumulation of public debt and the cost of servicing it, and the political dispute between the government and the president. In August Fitch left the Polish rating unchanged at "A-" with a negative outlook. S&P assesses the Polish credit rating agency the same, but the rating outlook is assessed as "stable". ING economists believe that high deficits and the lack of fiscal consolidation efforts make it increasingly likely that the prudential thresholds of the Public Finance Act (55% of GDP) and the Constitution (60% of GDP) will be exceeded in the coming years, which may trigger the need for rapid large-scale fiscal adjustment, or the dismantling of fiscal rules.

## SIGNATURES OF THE MANAGEMENT BOARD MEMBERS OF ING BANK ŚLĄSKI S.A.

| | | |
|---|---|---|
| 2026-10-28 | **Michał Bolesławski**<br>President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Joanna Erdman**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Marcin Giżycki**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Bożena Graczyk**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Marcin Kościński**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Maciej Ogórkiewicz**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Wojciech Sieńczyk**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Agnieszka Wolska**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Alicja Żyła**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |

## SIGNATURE OF THE PERSON RESPONSIBLE FOR ACCOUNTS

| | | |
|---|---|---|
| 2026-10-28 | **Jolanta Alvarado Rodriguez**<br>Director of the Accounting Department, Chief Accountant of the Bank | The original Polish document is signed with a qualified electronic signature |

# INTERIM CONDENSED SEPARATE FINANCIAL STATEMENTS OF ING BANK ŚLĄSKI S.A.


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# Interim condensed income statement

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| Interest income | 3,484 | 10,122 | 3,377 | 9,922 |
| calculated using effective interest rate method | 3,416 | 9,889 | 3,266 | 9,501 |
| other interest income | 68 | 233 | 111 | 421 |
| Interest expenses | -1,127 | -3,286 | -1,284 | -3,653 |
| **Net interest income** | **2,357** | **6,836** | **2,093** | **6,269** |
| Commission income | 789 | 2,295 | 743 | 2,180 |
| Commission expenses | -190 | -533 | -167 | -482 |
| **Net commission income** | **599** | **1,762** | **576** | **1,698** |
| Net income on financial instruments measured at fair value through profit or loss and FX result | 67 | 216 | 115 | 393 |
| Net income on the sale of securities measured at amortised cost | -1 | -2 | -1 | -4 |
| Net income on the sale of financial assets at fair value through other comprehensive income and dividend income | -26 | 51 | -6 | -3 |
| Net (loss)/income on hedge accounting | -11 | 38 | 39 | 10 |
| Net (loss)/income on other basic activities | -15 | -81 | -3 | -4 |
| **Net income on basic activities** | **2,970** | **8,820** | **2,813** | **8,359** |
| General and administrative expenses | -1,029 | -3,269 | -997 | -3,148 |
| Impairment for expected credit losses | -68 | -284 | -221 | -587 |
| including profit on sale of receivables | - | 62 | - | 45 |
| Cost of legal risk of FX mortgage loans | -1 | -3 | - | -1 |
| Tax on certain financial institutions | -223 | -647 | -199 | -593 |
| Share of profit/(loss) of subsidiaries and associates measured by equity method | 77 | 187 | 51 | 175 |
| **Gross profit** | **1,726** | **4,804** | **1,447** | **4,205** |
| Income tax | -593 | -1,761 | -335 | -944 |
| **Net profit** | **1,133** | **3,043** | **1,112** | **3,261** |

| | Q3 2026 the period from 1 Jul 2026 to 30 Sep 2026 | Q3 2026 YTD the period from 1 Jan 2026 to 30 Sep 2026 | Q3 2025 the period from 1 Jul 2025 to 30 Sep 2025 | Q3 2025 YTD the period from 1 Jan 2025 to 30 Sep 2025 |
|---|---|---|---|---|
| Net profit | 1,133 | 3,043 | 1,112 | 3,261 |
| Weighted average number of ordinary shares | 130,232,846 | 130,223,080 | 130,205,083 | 130,185,324 |
| **Earnings per ordinary share (in ones)** | **8.70** | **23.37** | **8.54** | **25.05** |

The diluted earnings per share are the same as the profit per one ordinary share.

Interim condensed separate income statement shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Interim condensed statement of comprehensive income

| | Q3 2026<br>the period<br>from 1 Jul 2026<br>to 30 Sep 2026 | Q3 2026 YTD<br>the period<br>from 1 Jan 2026<br>to 30 Sep 2026 | Q3 2025<br>the period<br>from 1 Jul 2025<br>to 30 Sep 2025 | Q3 2025 YTD<br>the period<br>from 1 Jan 2025<br>to 30 Sep 2025 |
|---|---|---|---|---|
| **Net profit the period:** | **1,133** | **3,043** | **1,112** | **3,261** |
| | | | | |
| **Total other comprehensive income, including:** | **-1,849** | **-2,062** | **407** | **2,002** |
| | | | | |
| **Items which can be reclassified to income statement, including:** | **-1,849** | **-2,085** | **407** | **1,964** |
| debt instruments measured at fair value through other comprehensive income - gains on revaluation carried through equity | -49 | 31 | 62 | 43 |
| debt instruments measured at fair value through other comprehensive income - reclassification to financial result due to sale | 12 | -13 | -3 | -6 |
| loans measured at fair value through other comprehensive income - revaluation gains / losses recognised in equity | -19 | -26 | -20 | 7 |
| cash flow hedging | -1,793 | -2,077 | 368 | 1,920 |
| | | | | |
| **Items which will not be reclassified to income statement, including:** | **-** | **23** | **-** | **38** |
| equity instruments measured at fair value through other comprehensive income - gains on revaluation carried through equity | - | 15 | - | 38 |
| actuarial gains/losses | - | 8 | - | - |
| | | | | |
| **Net comprehensive income for the reporting period** | **-716** | **981** | **1,519** | **5,263** |

Interim condensed separate statement of comprehensive income shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Interim condensed statement of financial position

| as at | Note | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 transformed data | 30 Sep 2025 transformed data |
|---|---|---|---|---|---|
| **Assets** | | | | | |
| Cash and cash equivalents | | 15,797 | 11,409 | 7,308 | 8,454 |
| Loans and other receivables to other banks | | 5,749 | 2,637 | 3,729 | 3,696 |
| Financial assets measured at fair value through profit or loss | | 2,511 | 2,864 | 2,340 | 1,456 |
| Derivative hedge instruments | | 236 | 29 | 73 | 126 |
| Investment securities | | 81,764 | 82,481 | 65,358 | 60,459 |
| Transferred assets | | 5,077 | 5,804 | - | 7,940 |
| Loans and other receivables to customers | 4.1 | 178,187 | 177,884 | 169,625 | 164,148 |
| Receivables from reverse repo transactions measured at amortised cost | | 19,379 | 18,526 | 23,101 | 26,209 |
| Investments in subsidiaries and associates accounted for using the equity method | | 2,437 | 2,364 | 2,191 | 2,128 |
| Property, plant and equipment | | 952 | 933 | 898 | 905 |
| Intangible assets | | 577 | 550 | 506 | 489 |
| Deferred tax assets | | 778 | 463 | 410 | 436 |
| Other assets | | 179 | 535 | 145 | 253 |
| **Total assets** | | **313,623** | **306,479** | **275,684** | **276,699** |

| as at | Note | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 transformed data | 30 Sep 2025 transformed data |
|---|---|---|---|---|---|
| **Liabilities** | | | | | |
| Liabilities to other banks | | 10,748 | 11,797 | 10,348 | 10,050 |
| Financial liabilities measured at fair value through profit or loss | | 1,782 | 981 | 916 | 926 |
| Derivative hedge instruments | | 187 | 41 | 77 | 129 |
| Liabilities to customers | | 266,512 | 260,547 | 235,412 | 232,196 |
| Liabilities from repo transactions measured at amortised cost | | 8,381 | 6,097 | - | 7,883 |
| Subordinated liabilities | | 2,633 | 2,590 | 2,548 | 1,497 |
| Provisions | | 582 | 634 | 641 | 605 |
| Current income tax liabilities | | 414 | 666 | 923 | 696 |
| Other liabilities | | 3,580 | 3,614 | 3,531 | 3,619 |
| **Total liabilities** | | **294,819** | **286,967** | **254,396** | **257,601** |
| **Equity** | | | | | |
| Share capital | | 130 | 130 | 130 | 130 |
| Share premium | | 956 | 956 | 956 | 956 |
| Accumulated other comprehensive income | | -4,000 | -2,151 | -1,938 | -2,760 |
| Retained earnings | | 21,718 | 20,594 | 22,149 | 20,772 |
| Own shares for the purposes of the incentive program | | - | -17 | -9 | - |
| **Total equity** | | **18,804** | **19,512** | **21,288** | **19,098** |
| **Total equity and liabilities** | | **313,623** | **306,479** | **275,684** | **276,699** |

Interim condensed separate statement of financial position shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Interim condensed statement of changes in equity

## Q3 2026

| the period from 1 Jul 2026 to 30 Sep 2026 | Share capital | Share premium | Accumulated other comprehensive income | Retained earnings | Own shares for the purposes of the incentive program | Total equity |
|---|---|---|---|---|---|---|
| **Opening balance of equity** | **130** | **956** | **-2,151** | **20,594** | **-17** | **19,512** |
| **Total comprehensive income, including:** | **-** | **-** | **-1,849** | **1,133** | **-** | **-716** |
| **Net profit for the current period** | - | - | **-** | **1,133** | **-** | **1,133** |
| **Other net comprehensive income, including:** | **-** | **-** | **-1,849** | **-** | **-** | **-1,849** |
| financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity | - | - | -68 | - | - | -68 |
| debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale | - | - | 12 | - | - | 12 |
| cash flow hedge | - | - | -1,793 | - | - | -1,793 |
| **Other changes in equity, including:** | **-** | **-** | **-** | **-9** | **17** | **8** |
| valuation of employee incentive programs | - | - | - | 8 | - | 8 |
| settlement of the acquisition of an organized part of the enterprise | - | - | - | -17 | 17 | - |
| **Closing balance of equity** | **130** | **956** | **-4,000** | **21,718** | **-** | **18,804** |

## YTD Q3 2026

| the period from 1 Jan 2026 to 30 Sep 2026 | Share capital | Share premium | Accumulated other comprehensive income | Retained earnings | Own shares for the purposes of the incentive program | Total equity |
|---|---|---|---|---|---|---|
| **Opening balance of equity** | **130** | **956** | **-1,938** | **22,149** | **-9** | **21,288** |
| **Total comprehensive income, including:** | **-** | **-** | **-2,062** | **3,043** | **-** | **981** |
| **Net profit for the current period** | **-** | **-** | **-** | **3,043** | **-** | **3,043** |
| **Other net comprehensive income, including:** | **-** | **-** | **-2,062** | **-** | **-** | **-2,062** |
| financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity | - | - | 20 | - | - | 20 |
| debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale | - | - | -13 | - | - | -13 |
| cash flow hedge | - | - | -2,077 | - | - | -2,077 |
| actuarial gains/losses | - | - | 8 | - | - | 8 |
| **Other changes in equity, including:** | **-** | **-** | **-** | **-3,474** | **9** | **-3,465** |
| dividend payment | - | - | - | -3,475 | - | -3,475 |
| valuation of employee incentive programs | - | - | - | 10 | - | 10 |
| purchase of own shares for the purposes of the employee incentive program | - | - | - | 8 | -8 | - |
| settlement of the acquisition of an organized part of the enterprise | - | - | - | -17 | 17 | - |
| **Closing balance of equity** | **130** | **956** | **-4,000** | **21,718** | **-** | **18,804** |

Interim condensed separate statement of changes in equity shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

## 2025

| the period from 1 Jan 2025 to 31 Dec 2025 | Share capital | Share premium | Accumulated other comprehensive income | Retained earnings | Own shares for the purposes of the incentive program | Total equity |
|---|---|---|---|---|---|---|
| **Opening balance of equity** | **130** | **956** | **-4,762** | **20,783** | **-** | **17,107** |
| **Total comprehensive income, including:** | **-** | **-** | **2,824** | **4,633** | **-** | **7,457** |
| **Net profit for the current period** | **-** | **-** | **-** | **4,633** | **-** | **4,633** |
| **Other net comprehensive income, including:** | **-** | **-** | **2,824** | **-** | **-** | **2,824** |
| financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity | - | - | 44 | - | - | 44 |
| debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale | - | - | -41 | - | - | -41 |
| cash flow hedge | - | - | 2,826 | - | - | 2,826 |
| actuarial gains/losses | - | - | -5 | - | - | -5 |
| **Other changes in equity, including:** | **-** | **-** | **-** | **-3,267** | **-9** | **-3,276** |
| dividend payment | - | - | - | -3,276 | - | -3,276 |
| purchase of own shares for the purposes of the employee incentive program | - | - | - | 22 | -22 | - |
| settlement of the acquisition of an organized part of the enterprise | - | - | - | -13 | 13 | - |
| **Closing balance of equity** | **130** | **956** | **-1,938** | **22,149** | **-9** | **21,288** |

## YTD Q3 2025

| the period from 1 Jan 2025 to 30 Sep 2025 | Share capital | Share premium | Accumulated other comprehensive income | Retained earnings | Own shares for the purposes of the incentive program | Total equity |
|---|---|---|---|---|---|---|
| **Opening balance of equity** | **130** | **956** | **-4,762** | **20,783** | **-** | **17,107** |
| **Total comprehensive income, including:** | **-** | **-** | **2,002** | **3,261** | **-** | **5,263** |
| **Net profit for the current period** | **-** | **-** | **-** | **3,261** | **-** | **3,261** |
| **Other net comprehensive income, including:** | **-** | **-** | **2,002** | **-** | **-** | **2,002** |
| financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity | - | - | 88 | - | - | 88 |
| debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale | - | - | -6 | - | - | -6 |
| cash flow hedge | - | - | 1,920 | - | - | 1,920 |
| **Other changes in equity, including:** | **-** | **-** | **-** | **-3,272** | **-** | **-3,272** |
| dividend payment | - | - | - | -3,276 | - | -3,276 |
| valuation of employee incentive programs | - | - | - | 4 | - | 4 |
| purchase of own shares for the purposes of the employee incentive program | - | - | - | 14 | -14 | - |
| settlement of the acquisition of an organized part of the enterprise | - | - | - | -14 | 14 | - |
| **Closing balance of equity** | **130** | **956** | **-2,760** | **20,772** | **-** | **19,098** |

Interim condensed separate statement of changes in equity shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Interim condensed cash flow statement

| | Q3 2026 the period od 01 Jul 2026 do 30 Sep 2026 | Q3 2026 YTD the period od 01 Jan 2026 do 30 Sep 2026 | Q3 2025 the period od 01 Jul 2025 do 30 Sep 2025 transformed data | Q3 2025 YTD the period od 01 Jan 2025 do 30 Sep 2025 transformed data |
|---|---|---|---|---|
| **Net profit** | **1,133** | **3,043** | **1,112** | **3,261** |
| **Adjustments, including:** | **4,110** | **34,856** | **-8,617** | **353** |
| Share of net profit (loss) of subsidiaries and associates accounted for using the equity method | -77 | -187 | -51 | -175 |
| Depreciation and amortisation | 74 | 211 | 74 | 218 |
| Interest accrued (from the income statement) | -2,357 | -6,836 | -2,083 | -6,259 |
| Interest paid | -1,001 | -2,914 | -1,222 | -3,313 |
| Interest received | 3,671 | 9,942 | 3,719 | 9,821 |
| Dividends received | -47 | -50 | -6 | -8 |
| Gains (losses) on investing activities | - | 1 | - | - |
| Income tax (from the income statement) | 593 | 1,761 | 335 | 944 |
| Income tax paid | -331 | -1,776 | -235 | -703 |
| Change in provisions | -52 | -48 | 20 | -28 |
| Change in loans and other receivables to other banks | -3,100 | -2,020 | 587 | 590 |
| Change in financial assets measured at fair value through profit or loss | 337 | -185 | 229 | 498 |
| Change in hedge derivatives | -2,656 | -3,013 | 447 | 2,351 |
| Change in investment securities | 1,492 | 9,007 | -11,816 | -1,853 |
| Change in transferred assets | 610 | -5,093 | 8,270 | -7,691 |
| Change in loans and other receivables to customers | -307 | -8,583 | -2,088 | -8,610 |
| Change in receivables from reverse repo transactions measured at amortised cost | -791 | 3,780 | -2,873 | -4,390 |
| Change in other assets | 12 | -98 | -124 | -193 |
| Change in liabilities to other banks | -1,051 | 398 | 64 | -743 |
| Change in liabilities measured at fair value through profit or loss | 792 | 890 | 85 | -463 |
| Change in liabilities to customers | 5,978 | 31,066 | 6,491 | 12,230 |
| Change in liabilities from repo transactions measured at amortised cost | 2,282 | 8,378 | -8,424 | 7,883 |
| Change in subordinated liabilities | 43 | 85 | 10 | -2 |
| Change in other liabilities | -4 | 140 | -26 | 249 |
| **Net cash flows from operating activities** | **5,243** | **37,899** | **-7,505** | **3,614** |

| | Q3 2026 the period od 01 Jul 2026 do 30 Sep 2026 | Q3 2026 YTD the period od 01 Jan 2026 do 30 Sep 2026 | Q3 2025 the period od 01 Jul 2025 do 30 Sep 2025 | Q3 2025 YTD the period od 01 Jan 2025 do 30 Sep 2025 |
|---|---|---|---|---|
| Purchase of property, plant and equipment | -41 | -136 | -13 | -39 |
| Purchase of intangible assets | -48 | -126 | -63 | -127 |
| Acquisition of shares in subsidiaries and associates | - | -405 | - | - |
| Purchase of debt securities measured at amortised cost | -12,729 | -53,032 | -5,344 | -18,952 |
| Disposal of debt securities measured at amortised cost | 11,749 | 27,808 | 12,671 | 19,271 |
| Dividends received | 364 | 393 | **6** | 24 |
| **Net cash flows from investing activities** | **-705** | **-25,498** | **7,257** | **177** |
| Interest payment on long-term loans | -126 | -357 | -92 | -336 |
| Repayment of lease liabilities | -24 | -72 | -24 | -71 |
| Purchase of own shares for the purposes of the employee incentive program | - | -8 | -8 | -14 |
| Dividends paid | **-** | -3,475 | **-** | -3,276 |
| **Net cash flows from financing activities** | **-150** | **-3,912** | **-124** | **-3,697** |
| **Net increase/(decrease) in cash and cash equivalents** | **4,388** | **8,489** | **-372** | **94** |
| of which effect of exchange rate changes on cash and cash equivalents | 55 | 405 | -4 | -93 |
| **Opening balance of cash and cash equivalents** | **11,409** | **7,308** | **8,826** | **8,360** |
| **Closing balance of cash and cash equivalents** | **15,797** | **15,797** | **8,454** | **8,454** |

Interim condensed separate cash flow statement shall be read in conjunction with the notes to interim condensed consolidated financial statements being the integral part thereof.

# Additional information to the interim condensed separate financial statements

## 1. Introduction

### 1.1. Going-concern

These interim condensed separate financial statements of ING Bank Śląski S.A. have been prepared on the assumption that business activity will continue in the foreseeable future, i.e. for at least 12 months from the date of their acceptance for publication, i.e. from 29 October 2026. The Bank's Management Board is not aware of any facts or circumstances that would indicate a threat to the Bank's ability to continue as a going concern within 12 months from the date of acceptance for publication as a result of the Bank's intentional or forced discontinuation or significant limitation of its existing activity.

### 1.2. Statement of compliance with the International Financial Reporting Standards

These interim condensed separate financial statements of the ING Bank Śląski S.A. for the period from 1 January 2026 to 30 September 2026 were prepared under the IAS 34 Interim Financial Reporting (International Accounting Standards) in a version approved by the European Commission and effective as at the reporting date, that is 30 September 2026 as well as in accordance with the Ordinance of Finance Minister of 6 June 2025 on current and periodic information to be published by issuers of securities and conditions for recognition as equivalent of information whose disclosure is required under the laws of a non-member state (Journal of Laws of 2025, item 755).

Presented financial statements have been prepared in a condensed version. The interim condensed financial statements do not provide all data or disclosures required in the annual financial statements and should be interpreted together with and the annual financial statements of the ING Bank Śląski S.A. for the period from 1 January 2025 to 31 December 2025, which was approved on 16 April 2026 by the Bank's General Meeting and is available on the website of ING Bank Śląski S.A. (www.ing.pl) and the interim condensed consolidated financial statements of the ING Bank Śląski S.A. Group for the Q3 2026.

Interim condensed standalone income statement, interim condensed standalone statement of comprehensive income, interim condensed standalone statement of changes in equity and interim condensed standalone cash flow statement for the period from 1 January 2026 to 30 September 2026 and interim condensed standalone statement of financial position as at 30 September 2026, together with comparable data were prepared according to the same principles of accounting for each period. The comparative data presented in the interim condensed statement of financial position and in the interim condensed statement of cash flows have changed compared to the data presented in the financial statements for the previous periods. More information on the introduced presentation changes can be found further in this interim condensed financial statements, in chapter 3. *Comparability of financial data*.

### 1.3. Reporting period and comparable data

Interim condensed separate financial statements of ING Bank Śląski S.A. covers the period from 1 January 2026 to 30 September 2026 and includes comparative data:

- as at 30 June 2026, 31 December 2025 and 30 September 2025 - for the interim condensed statement of financial position,
- for the period from 1 January 2025 to 30 September 2025 and from 1 July 2025 to 30 September 2025 - for the interim condensed income statement, interim condensed statement of comprehensive income and for interim condensed statement of cash flows,
- for the period from 1 January 2025 to 31 December 2025 and from 1 January 2025 to 30 September 2025 – for the interim condensed statement of changes in equity.

The comparative data presented in the interim condensed statement of financial position and in the interim condensed statement of cash flows have changed compared to the data presented in the financial statements for the previous periods. More information on the introduced presentation changes can be found further in this interim condensed financial statements, in chapter 3. *Comparability of financial data*.

### 1.4. Financial statements scope and currency

All significant disclosures from the Bank's point of view were presented in the interim condensed consolidated financial statements for Q3 2026.

These interim condensed separate financial statements have been prepared in Polish zlotys ("PLN"). All values, unless indicated otherwise, are rounded up to million. As a result, there may be instances of mathematical inconsistency in the totals or between individual notes.

### 1.5. Approval of the financial statements

This interim condensed separate financial statements were approved for publication by the Bank's Management Board on 28 October 2026.

The annual financial statements of the ING Bank Śląski S.A. for the period from 1 January 2025 to 31 December 2025 were approved by the General Meeting on 16 April 2026.

### 1.6. Changes in accounting standards

In these interim condensed separate financial statements, the same accounting principles were applied as applied in the preparation of the full annual financial statements for 2025 annual financial statements of ING Bank Śląski S.A. for the period from 1 January 2025 to 31 December 2025 ) and the standards and interpretations approved by the European Union, applicable to annual periods beginning on or after 1 January 2026, which were presented in the interim condensed consolidated financial statements of the ING Bank Śląski S.A. Group for Q3 2026.

## 2. Significant accounting principles and key estimates

Detailed accounting principles and key estimates are presented in the annual financial statements of the of ING Bank Śląski S.A. for the period from 1 January 2025 to 31 December 2025.

In addition, with respect to interim financial statements, the Bank applies the principle of recognizing the financial result income tax charges based on the best estimate of the weighted average annual income tax rate expected by the Bank in the full financial year.

In Q3 2026, no significant changes were made to the accounting principles applied by the Bank. The most important estimates that changed in Q3 2026 compared to those presented in the annual financial statements of ING Bank Śląski S.A. for the period from 1 January 2025 to 31 December 2025 are described in the interim condensed consolidated financial statements in point 5.1. *Key estimates*.

## 3. Comparability of financial data

### Changes in the statement of financial position

In these interim condensed separate financial statements for the period from 1 January 2026 to 30 September 2026, compared to the interim condensed separate financial statements for the period from 1 January 2025 to 30 September 2025, the Bank introduced a change consisting in separating repurchase transactions measured at amortised cost concluded with banks and customers and presenting them in the following new items on the assets and liabilities side of the statement of financial position:

- Receivables from reverse repo transactions measured at amortised cost,
- Liabilities from repo transactions measured at amortised cost.

Until now, these transactions were presented in the following lines, respectively:

- Loans and other receivables to other banks,
- Loans and other receivables to customers,
- Liabilities to other banks,
- Liabilities to customers.

The change was aimed at recognizing separately assets / liabilities measured at amortised cost and having a stable nature from those that are characterized by high volatility in individual reporting periods. In the Bank's opinion, the amendments contributed to improving the transparency of the statement of financial position. The changes made did not have an impact on the balance sheet total in the presented periods.

Data as at 30 September 2025 have been restated in order to achieve comparability. The tables include individual items presented in assets and liabilities of the statement of financial position, in the breakdown and at values presented in the financial statements for previous periods and in the breakdown and at values presented in this interim condensed separate financial statements. Equity did not change and did not require restatement.

| as at 30 September 2025 | | | |
|---|---|---|---|
| | in the interim condensed separate financial statements for the period from 1 January 2025 to 30 September 2025 **(published data)** | change | in the interim condensed separate financial statements for the period od 1 January 2026 do 30 September 2026 **(comparable data)** |
| **Assets** | | | |
| Cash and cash equivalents | 8,454 | - | 8,454 |
| Loans and other receivables to other banks | 25,991 | -22,295 | 3,696 |
| Financial assets measured at fair value through profit or loss | 1,456 | - | 1,456 |
| Derivative hedge instruments | 126 | - | 126 |
| Investment securities | 60,459 | - | 60,459 |
| Transferred assets | 7,940 | - | 7,940 |
| Loans and other receivables to customers | 168,062 | -3,914 | 164,148 |
| Receivables from reverse repo transactions measured at amortised cost | not applicable | 26,209 | 26,209 |
| Investments in subsidiaries and associates measured by the equity method | 2,128 | - | 2,128 |
| Property, plant and equipment | 905 | - | 905 |
| Intangible assets | 489 | - | 489 |
| Deferred tax assets | 436 | - | 436 |
| Other assets | 253 | - | 253 |
| **Total assets** | **276,699** | **-** | **276,699** |

| as at 30 September 2025 | in the interim condensed separate financial statements for the period from 1 January 2025 to 30 September 2025 (published data) | change | in the interim condensed separate financial statements for the period od 1 January 2026 do 30 September 2026 (comparable data) |
|---|---|---|---|
| **Liabilities** | | | |
| Liabilities to other banks | 10,050 | - | 10,050 |
| Financial liabilities measured at fair value through profit or loss | 926 | - | 926 |
| Derivative hedge instruments | 129 | - | 129 |
| Liabilities to customers | 240,079 | -7,883 | 232,196 |
| Liabilities from repo transactions measured at amortised cost | not applicable | 7,883 | 7,883 |
| Subordinated liabilities | 1,497 | - | 1,497 |
| Provisions | 605 | - | 605 |
| Current income tax liabilities | 696 | - | 696 |
| Other liabilities | 3,619 | - | 3,619 |
| **Total liabilities** | **257,601** | **-** | **257,601** |
| | | - | - |
| **Total equity** | **19,098** | **-** | **19,098** |
| | | - | - |
| **Total equity and liabilities** | **276,699** | **-** | **276,699** |

## Changes in the statement of cash flows

These changes in the statement of financial position were also reflected in the statement of cash flows. Two new items were added to the cash flows from operating activities, presenting changes in the balance of the corresponding items of the statement of financial position:

- Change in receivables from reverse repo transactions measured at amortised cost,
- Change in liabilities from repo transactions measured at amortised cost.

Data for the period from 1 July 2025 to 30 September 2025 and the period from 1 January 2025 to 30 September 2025 have been restated in order to achieve comparability. The tables contain the amounts of cash flows from operating activities, which have changed compared to those presented in the interim condensed separate financial statements for the period from 1 January 2025 to 30 September 2025.

| Q3 2025<br>the period from 1 Jul 2025 to 30 Sep 2025 | in the interim condensed separate financial statements for the period from 1 January 2025 to 30 September 2025 (published data) | change | in the interim condensed separate financial statements for the period od 1 January 2026 do 30 September 2026 (comparable data) |
|---|---|---|---|
| **Operating activities** | | | |
| **Adjustments, including:** | **-8,617** | **-** | **-8,617** |
| Change in loans and other receivables to other banks | 528 | 59 | 587 |
| Change in loans and other receivables to customers | -4,902 | 2,814 | -2,088 |
| Change in receivables from reverse repo transactions measured at amortised cost | not applicable | -2,873 | -2,873 |
| Change in liabilities to customers | -1,933 | 8,424 | 6,491 |
| Change in liabilities from repo transactions measured at amortised cost | not applicable | -8,424 | -8,424 |
| **Net cash flows from operating activities** | **-7,505** | **-** | **-7,505** |

| Q3 2025 YTD<br>the period from 1 Jan 2025 to 30 Sep 2025 | in the interim condensed separate financial statements for the period from 1 January 2025 to 30 September 2025 (published data) | change | in the interim condensed separate financial statements for the period od 1 January 2026 do 30 September 2026 (comparable data) |
|---|---|---|---|
| **Operating activities** | | | |
| **Adjustments, including:** | **353** | **-** | **353** |
| Change in loans and other receivables to other banks | -926 | 1,516 | 590 |
| Change in loans and other receivables to customers | -11,484 | 2,874 | -8,610 |
| Change in receivables from reverse repo transactions measured at amortised cost | not applicable | -4,390 | -4,390 |
| Change in liabilities to customers | 20,113 | -7,883 | 12,230 |
| Change in liabilities from repo transactions measured at amortised cost | not applicable | 7,883 | 7,883 |
| **Net cash flows from operating activities** | **3,614** | **-** | **3,614** |

## 4. Supplementary notes to the interim condensed standalone financial statements

### 4.1. Loans and other receivables to customers

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| Measured at amortised cost | 169,260 | 169,409 | 162,004 | 156,884 |
| Measured at fair value through other comprehensive income | 8,927 | 8,475 | 7,621 | 7,264 |
| **Total (net)** | **178,187** | **177,884** | **169,625** | **164,148** |

Some of the mortgage loans have been designated by the Bank for the "Holding and Sell" business model and may be sold to ING Bank Hipoteczny S.A. (being a subsidiary of the Bank) as part of the so-called pooling. These loans are measured at fair value through other comprehensive income.

From the point of view of the consolidated financial statements, pooled loans still meet the criterion of the "Maintenance" business model, due to the fact that pooling transactions take place within the Capital Group.

The Bank uses the discounted cash flow model to measure mortgage loans assigned to the portfolio measured at fair value. Due to the use of input data in the valuation model that is not based on observable market data, the valuation technique belongs to Level 3.

## Loans and receivables to customers measured at amortised

| as at | 30 Sep 2026 | | | 30 Jun 2026 | | | 31 Dec 2025 | | | 30 Sep 2025 transformed data | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | gross | impairment for expected credit loss | **net** | gross | impairment for expected credit loss | **net** | gross | impairment for expected credit loss | **net** | gross | impairment for expected credit loss | **net** |
| **Loan portfolio, of which:** | **169,746** | **-4,106** | **165,640** | **170,244** | **-3,986** | **166,258** | **162,574** | **-3,834** | **158,740** | **159,046** | **-4,149** | **154,897** |
| **Corporate banking** | **98,571** | **-3,323** | **95,248** | **99,349** | **-3,239** | **96,110** | **94,557** | **-2,965** | **91,592** | **92,617** | **-3,340** | **89,277** |
| loans in the current account | 19,673 | -354 | 19,319 | 19,965 | -348 | 19,617 | 18,426 | -314 | 18,112 | 19,610 | -310 | 19,300 |
| term loans | 74,191 | -2,966 | 71,225 | 74,646 | -2,888 | 71,758 | 71,462 | -2,649 | 68,813 | 68,447 | -3,028 | 65,419 |
| debt securities (corporate and municipal) | 4,707 | -3 | 4,704 | 4,738 | -3 | 4,735 | 4,669 | -2 | 4,667 | 4,560 | -2 | 4,558 |
| **Retail banking** | **71,175** | **-783** | **70,392** | **70,895** | **-747** | **70,148** | **68,017** | **-869** | **67,148** | **66,429** | **-809** | **65,620** |
| mortgages | 59,053 | -123 | 58,930 | 59,188 | -145 | 59,043 | 56,861 | -153 | 56,708 | 55,620 | -152 | 55,468 |
| loans in the current account | 686 | -64 | 622 | 673 | -59 | 614 | 687 | -69 | 618 | 693 | -63 | 630 |
| other loans and advances | 11,436 | -596 | 10,840 | 11,034 | -543 | 10,491 | 10,469 | -647 | 9,822 | 10,116 | -594 | 9,522 |
| **Other receivables, of which:** | **3,620** | **-** | **3,620** | **3,151** | **-** | **3,151** | **3,264** | **-** | **3,264** | **1,987** | **-** | **1,987** |
| call margin posted | 2,510 | - | 2,510 | 1,994 | - | 1,994 | 1,788 | - | 1,788 | 875 | - | 875 |
| other | 1,110 | - | 1,110 | 1,157 | - | 1,157 | 1,476 | - | 1,476 | 1,112 | - | 1,112 |
| **Total** | **173,366** | **-4,106** | **169,260** | **173,395** | **-3,986** | **169,409** | **165,838** | **-3,834** | **162,004** | **161,033** | **-4,149** | **156,884** |

Starting from the financial statements for the period from 1 January 2026 to 31 March 2026, the Bank changed the presentation of repurchase transactions in the statement of financial position. Receivables due to reverse repurchase transactions measured at amortised cost, entered into both with banks and customers, were transferred from *Loans and other receivables to other banks* and *Loans and other receivables to customers* to a new item *Receivables from reverse repo transactions measured at amortised cost*. For more information, see chapter 3. *Comparability of financial data*. Data for earlier periods have been restated to ensure comparability.

## Quality of loan portfolio

| as at | 30.09.2026 | | | 30.06.2026 | | | 31.12.2025 | | | 30 Sep 2025 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | gross | impairment for expected credit loss | net | gross | impairment for expected credit loss | net | gross | impairment for expected credit loss | net | gross | impairment for expected credit loss | **net** |
| **Corporate banking** | **98,571** | **-3,323** | **95,248** | **99,349** | **-3,239** | **96,110** | **94,557** | **-2,965** | **91,592** | **92,617** | **-3,340** | **89,277** |
| assets in Stage 1 | 83,834 | -139 | 83,695 | 84,659 | -157 | 84,502 | 80,340 | -126 | 80,214 | 78,484 | -133 | 78,351 |
| assets in Stage 2 | 9,136 | -380 | 8,756 | 9,315 | -373 | 8,942 | 9,307 | -355 | 8,952 | 8,956 | -365 | 8,591 |
| assets in Stage 3 | 5,601 | -2,804 | 2,797 | 5,375 | -2,709 | 2,666 | 4,910 | -2,484 | 2,426 | 5,177 | -2,842 | 2,335 |
| **Retail banking** | **71,175** | **-783** | **70,392** | **70,895** | **-747** | **70,148** | **68,017** | **-869** | **67,148** | **66,429** | **-809** | **65,620** |
| assets in Stage 1 | 67,538 | -96 | 67,442 | 68,152 | -99 | 68,053 | 65,041 | -107 | 64,934 | 63,645 | -99 | 63,546 |
| assets in Stage 2 | 2,725 | -146 | 2,579 | 1,883 | -135 | 1,748 | 2,024 | -159 | 1,865 | 1,860 | -134 | 1,726 |
| assets in Stage 3 | 910 | -541 | 369 | 858 | -513 | 345 | 949 | -603 | 346 | 921 | -576 | 345 |
| POCI assets | 2 | - | 2 | 2 | - | 2 | 3 | - | 3 | 3 | - | 3 |
| **Total, including:** | **169,746** | **-4,106** | **165,640** | **170,244** | **-3,986** | **166,258** | **162,574** | **-3,834** | **158,740** | **159,046** | **-4,149** | **154,897** |
| assets in Stage 1 | 151,372 | -235 | 151,137 | 152,811 | -256 | 152,555 | 145,381 | -233 | 145,148 | 142,129 | -232 | 141,897 |
| assets in Stage 2 | 11,861 | -526 | 11,335 | 11,198 | -508 | 10,690 | 11,331 | -514 | 10,817 | 10,816 | -499 | 10,317 |
| assets in Stage 3 | 6,511 | -3,345 | 3,166 | 6,233 | -3,222 | 3,011 | 5,859 | -3,087 | 2,772 | 6,098 | -3,418 | 2,680 |
| POCI assets | 2 | - | 2 | 2 | - | 2 | 3 | - | 3 | 3 | - | 3 |

Bank The Bank identifies POCI financial assets whose balance sheet value as at 30 September 2026 amounted to PLN 2 million (PLN 2 million as at 30 June 2026, PLN 3 million as at 31 December 2025 and as at 30 September 2025). These are exposures due to impaired receivables acquired in connection with the acquisition of SKOK Bieszczadzka in 2017 and exposures that were significantly modified as a result of restructuring, which involved the need to remove the original credit commitment and re-recognition of the asset in the statement of financial position.

## 4.2. Fair value

### 4.2.1. Financial assets and liabilities measured at fair value in statement of financial position

In 2026, there were no transfers between levels of the valuation hierarchy, as in 2025. The fair value measurement methods adopted as at 30 September 2026 have not changed compared to those used at the end of 2025 (a detailed description of the approach to fair value measurement of assets and liabilities can be found in the annual financial statements for the period from 1 January 2025 to 31 December 2025).

The carrying amounts of financial assets and liabilities measured at fair value are presented below, broken down by measurement hierarchy levels.

| as at 30 Sep 2026 | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| **Financial assets, including:** | **34,984** | **1,616** | **9,252** | **45,852** |
| **Financial assets held for trading, including:** | **1,125** | **1,380** | **-** | **2,505** |
| valuation of derivatives | - | 973 | - | 973 |
| other financial assets held for trading, including: | 1,125 | 407 | - | 1,532 |
| debt securities | 1,125 | - | - | 1,125 |
| repo transactions | - | 407 | - | 407 |
| **Financial assets other than those held for trading, measured at fair value through profit or loss, including:** | **-** | **-** | **6** | **6** |
| loans are obligatorily measured at fair value through profit or loss | - | - | 5 | 5 |
| equity instruments | - | - | 1 | 1 |
| **Derivative hedge instruments** | **-** | **236** | **-** | **236** |
| **Financial assets measured at fair value through other comprehensive income, including:** | **31,543** | **-** | **319** | **31,862** |
| debt securities | 31,543 | - | - | 31,543 |
| equity instruments | - | - | 319 | 319 |
| **Transferred assets, including:** | **2,316** | **-** | **-** | **2,316** |
| **Loans measured at fair value through other comprehensive income** | **-** | **-** | **8,927** | **8,927** |
| **Financial liabilities, including:** | **368** | **1,601** | **-** | **1,969** |
| **Financial liabilities held for trading, including:** | **368** | **1,414** | **-** | **1,782** |
| valuation of derivatives | - | 1,414 | - | 1,414 |
| book short position in trading securities | 368 | - | - | 368 |
| **Derivative hedge instruments** | **-** | **187** | **-** | **187** |

| as at 31 Dec 2025 | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| **Financial assets, including:** | **39,200** | **1,315** | **7,928** | **48,443** |
| **Financial assets held for trading, including:** | **1,090** | **1,242** | **-** | **2,332** |
| valuation of derivatives | - | 818 | - | 818 |
| other financial assets held for trading, including: | 1,090 | 424 | - | 1,514 |
| debt securities | 1,090 | - | - | 1,090 |
| repo transactions | - | 424 | - | 424 |
| **Financial assets other than those held for trading, measured at fair value through profit or loss, including:** | **-** | **-** | **8** | **8** |
| loans are obligatorily measured at fair value through profit or loss | - | - | 7 | 7 |
| equity instruments | - | - | 1 | 1 |
| **Derivative hedge instruments** | **-** | **73** | **-** | **73** |
| **Financial assets measured at fair value through other comprehensive income, including:** | **38,110** | **-** | **299** | **38,409** |
| debt securities | 38,110 | - | - | 38,110 |
| equity instruments | - | - | 299 | 299 |
| **Loans measured at fair value through other comprehensive income** | **-** | **-** | **7,621** | **7,621** |
| **Financial liabilities, including:** | **418** | **575** | **-** | **993** |
| **Financial liabilities held for trading, including:** | **418** | **498** | **-** | **916** |
| valuation of derivatives | - | 498 | - | 498 |
| book short position in trading securities | 418 | - | - | 418 |
| **Derivative hedge instruments** | **-** | **77** | **-** | **77** |

### 4.2.2. Financial assets and liabilities which are not presented at fair value in the statement of financial position

The Bank discloses data on the fair value of financial assets and liabilities measured at amortised cost including the effective interest rate. The methods used to calculate fair value for disclosures as at 30 September 2026 have not changed compared to those used at the end of 2025 ((a detailed description of the approach to fair value measurement of assets and liabilities that are not presented at fair value in the statement of financial position is included in the annual financial statements for the period from 1 January 2025 to 31 December 2025).

In 2026, there were no transfers between levels of the valuation hierarchy, as in 2025.

**as at 30 Sep 2026**

| | Carrying amount | Fair value | | | |
|---|---|---|---|---|---|
| | | Level 1 | Level 2 | Level 3 | **Total** |
| Investment securities at amortised cost | 49,902 | 37,661 | 10,919 | - | 48,580 |
| Transferred assets | 2,761 | 2,673 | - | - | 2,673 |
| Loans and receivables to customers at amortised cost, including: | 169,260 | - | - | 170,038 | 170,038 |
| Corporate banking segment, including: | 95,248 | - | - | 96,036 | 96,036 |
| loans and advances (in the current account and term ones) | 90,544 | - | - | 91,490 | 91,490 |
| corporate and municipal debt securities | 4,704 | - | - | 4,546 | 4,546 |
| Retail banking segment, including: | 70,392 | - | - | 70,382 | 70,382 |
| mortgages | 58,930 | - | - | 58,815 | 58,815 |
| other loans and advances | 11,462 | - | - | 11,567 | 11,567 |
| Other receivables | 3,620 | - | - | 3,620 | 3,620 |
| Receivables from reverse repo transactions measured at amortised cost | 19,379 | - | 19,379 | - | 19,379 |
| Liabilities to customers | 266,512 | - | - | 266,504 | 266,504 |
| Liabilities from repo transactions measured at amortised cost | 8,381 | - | 8,381 | - | 8,381 |
| Subordinated liabilities | 2,633 | - | - | 2,673 | 2,673 |

**as at 31 Dec 2025**

| | Carrying amount | Fair value | | | |
|---|---|---|---|---|---|
| | | Level 1 | Level 2 | Level 3 | **Total** |
| Investment securities at amortised cost | 26,949 | 24,534 | 1,942 | - | 26,476 |
| Loans and receivables to customers at amortised cost, including: | 162,004 | - | - | 162,953 | 162,953 |
| Corporate banking segment, including: | 91,592 | - | - | 92,173 | 92,173 |
| loans and advances (in the current account and term ones) | 86,925 | - | - | 87,644 | 87,644 |
| corporate and municipal debt securities | 4,667 | - | - | 4,529 | 4,529 |
| Retail banking segment, including: | 67,148 | - | - | 67,516 | 67,516 |
| mortgages | 56,708 | - | - | 56,775 | 56,775 |
| other loans and advances | 10,440 | - | - | 10,741 | 10,741 |
| Other receivables | 3,264 | - | - | 3,264 | 3,264 |
| Receivables from reverse repo transactions measured at amortised cost | 23,101 | - | 23,101 | - | 23,101 |
| Liabilities to customers | 235,412 | - | - | 235,415 | 235,415 |
| Subordinated liabilities | 2,548 | - | - | 2,634 | 2,634 |

## 5. Capital adequacy

### 5.1. Total capital ratio

On 16 April 2026 the Ordinary General Meeting of the Bank approved the distribution of the profit for 2025. The inclusion of the net profit earned in 2025 31 December 2025 in own funds as at 2025 resulted in an increase in the Bank's TCR and Tier 1 ratios to 17.24% and 16.37%, respectively, as presented in the table. According to the values presented in the Bank's annual financial statements for the period from 1 January 2025 to 31 December 2025, the Bank's TCR and Tier 1 ratios as at 31 December 2025 were 16.35% and 15.47%.

By decision of 28 August 2026, the Bank obtained the consent of the Polish Financial Supervision Authority to include a part of the net profit of the ING Bank Śląski S.A. for the H1 2026 in the amount of PLN 475 million (i.e. the prudentially consolidated net profit after deduction of expected encumbrances and dividends) in the Bank's Common Equity Tier 1 capital. The data as at 30 June 2026 presented in the table have been recalculated taking into account the decision described above.

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| Own funds | 21,124 | 21,392 | 20,521 | 19,037 |
| Total capital requirements | 9,878 | 9,719 | 9,520 | 9,303 |
| **Total capital ratio (TCR)** | **17.11%** | **17.61%** | **17.24%** | **16.37%** |
| | | | | |
| **Tier 1 ratio (T1)** | **15.55%** | **15.99%** | **16.37%** | **15.41%** |

### 5.2. MREL requirements

The most important information regarding MREL requirements is described in the interim condensed consolidated financial statements in point 11.2. *MREL requirements*.

### 5.3. Dividend payment

Information on the dividends payment is presented in the interim condensed consolidated financial statements in point 11.3. *Dividend payment*.

## 6. Off-balance sheet items

| as at | 30 Sep 2026 | 30 Jun 2026 | 31 Dec 2025 | 30 Sep 2025 |
|---|---|---|---|---|
| Contingent liabilities granted | 71,237 | 66,667 | 64,548 | 69,036 |
| Contingent liabilities received | 26,248 | 24,285 | 27,346 | 26,336 |
| Off-balance sheet financial instruments | 1,760,051 | 1,744,714 | 1,630,152 | 1,592,031 |
| **Total** | **1,857,536** | **1,835,666** | **1,722,046** | **1,687,403** |

## 7. Significant events in Q3 2026

None.

## 8. Significant events after balance sheet date

None.

## 9. Transactions with related parties

The most important information regarding the Bank's transactions with related parties is presented in the interim condensed consolidated financial statements in point 10. *Transactions with related parties*.

In addition, in the period of Q3 2026, the Bank conducted two transactions of selling to ING Bank Hipoteczny S.A. (a subsidiary) receivables from the mortgage loan portfolio in the total amount of PLN 913 million. As at 30 September 2026, the receivables from ING Bank Hipoteczny S.A. regarding the deferred payment on account of the sale transaction amounted to PLN 521 million and were recognised in the item *Loans and other receivables granted to other banks*. In 2025, the Bank carried out three receivables sales transactions to ING Bank Hipoteczny S.A. in the total amount of PLN 1,060 million. The purchase price was determined at the market value level each time.

The tables present numerical information on revenues and costs as well as receivables, liabilities and off-balance sheet operations that result from transactions concluded between the Bank and its related entities.

| | ING Bank N.V. | other ING Group entities | subsidiaries | associates | ING Bank N.V. | other ING Group entities | subsidiaries | associates |
|---|---|---|---|---|---|---|---|---|
| | Q3 2026 | | | | Q3 2025 | | | |
| | the period from 01 Jan 2026 to 30 Sep 2026 | | | | the period from 01 Jan 2025 to 30 Sep 2025 | | | |
| **Income and expenses** | | | | | | | | |
| **Income, including:** | **-175** | **38** | **506** | **22** | **-403** | **2** | **631** | **53** |
| net interest and commission income | -106 | 7 | 521 | 22 | 24 | 5 | 638 | 53 |
| net income on financial instruments | -69 | 30 | - | - | -427 | -3 | - | - |
| net income on the sale of financial assets measured at fair value through other comprehensive income | - | - | -17 | - | - | - | -9 | - |
| net (loss)/income on other basic activities | - | 1 | 2 | - | - | - | 2 | - |
| **General and administrative expenses** | **-313** | **-38** | **-12** | **-** | **-287** | **-42** | **-7** | **-** |
| | as at 30 Sep 2026 | | | | as at 31 Dec 2025 | | | |
| **Receivables, including:** | **9,011** | **55** | **15,183** | **-** | **23,215** | **3** | **15,166** | **-** |
| Nostro accounts | 37 | 34 | - | - | 42 | 2 | - | - |
| Loans granted | - | - | 15,155 | - | - | - | 15,149 | - |
| Positive valuation of derivatives | 85 | 21 | - | - | 72 | - | - | - |
| Reverse repo transactions | 8,888 | - | - | - | 23,098 | - | - | - |
| Other claims | 1 | - | 28 | - | 3 | 1 | 17 | - |
| **Liabilities, including:** | **12,898** | **451** | **406** | **-** | **12,185** | **470** | **430** | **57** |
| Deposits received | 732 | 283 | 372 | - | 409 | 280 | 412 | 57 |
| Loans received | 9,249 | - | - | - | 8,949 | - | - | - |
| Subordinated loan | 2,633 | - | - | - | 2,548 | - | - | - |
| Loro accounts | 13 | 160 | 6 | - | 88 | 178 | 1 | - |
| Negative valuation of derivatives | 79 | - | - | - | 28 | - | - | - |
| Other liabilities | 192 | 8 | 28 | - | 163 | 12 | 17 | - |
| **Off-balance-sheet operations, including:** | **26,293** | **1,904** | **8,354** | **-** | **11,352** | **455** | **7,708** | **-** |
| Off-balance sheet liabilities granted | 661 | 503 | 8,354 | - | 808 | 445 | 7,708 | - |
| Off-balance sheet liabilities received | 54 | 10 | - | - | 74 | 10 | - | - |
| FX transactions | 23,923 | - | - | - | 8,999 | - | - | - |
| Forward transactions | - | 1,391 | - | - | - | - | - | - |
| IRS | - | - | - | - | 29 | - | - | - |
| Options | 1,655 | - | - | - | 1,442 | - | - | - |

# SIGNATURES OF THE MANAGEMENT BOARD MEMBERS OF ING BANK ŚLĄSKI S.A.

| | | |
|---|---|---|
| 2026-10-28 | **Michał Bolesławski**<br>President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Joanna Erdman**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Marcin Giżycki**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Bożena Graczyk**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Marcin Kościński**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Maciej Ogórkiewicz**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Wojciech Sieńczyk**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Agnieszka Wolska**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |
| 2026-10-28 | **Alicja Żyła**<br>Vice-President | The original Polish document is signed with a qualified electronic signature |

# SIGNATURE OF THE PERSON RESPONSIBLE FOR ACCOUNTS

| | | |
|---|---|---|
| 2026-10-28 | **Jolanta Alvarado Rodriguez**<br>Director of the Accounting Department, Chief Accountant of the Bank | The original Polish document is signed with a qualified electronic signature |