

About the Group

ING Bank Śląski S.A. has been present in the Polish market since 1989. Since 1994 it has been quoted on the Warsaw Stock Exchange. In its over 30-year history, ING Bank Śląski S.A. has become one of the largest banks in Poland. The Group renders services in the following areas: retail and corporate banking, leasing and factoring as well as money and capital markets. The Group serves 5.3 million clients via a fledged network of branches and state-of-the-art remote service channels.

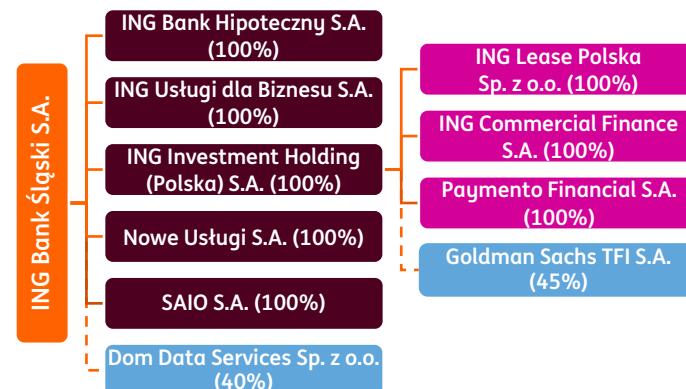
Competitive edge

- Fast organic growth capacity
- Trailblazing, innovative client service channels
- High ING brand recognition
- Strong capital base and high liquidity
- High ROE

Bank Management Board

- Michał Bolesławski – President of the Management Board, CEO Division
- Joanna Erdman – Vice-President, CRO Division
- Marcin Giżycki – Vice-President, Individual Clients Division
- Bożena Graczyk – Vice-President, CFO Division
- Marcin Kościński – Vice-President, Business Clients Division and Wholesale Banking Division
- Maciej Ogórkiewicz – Vice-President, CIO Division
- Wojciech Sieńczyk – Vice-President, Private Banking Clients and Investment Division
- Alicja Żyła – Vice-President, COO Division

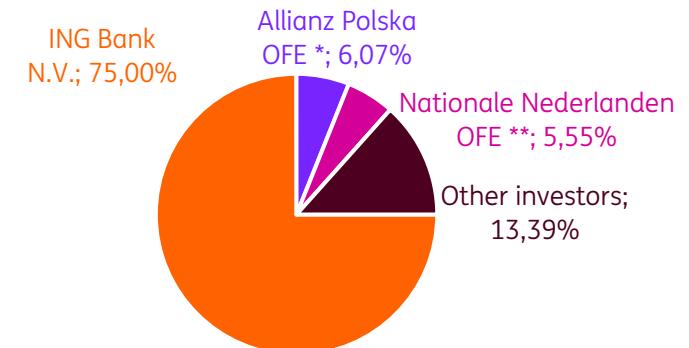
Group structure



Bank shares

Number of shares	130,100,000
Market capitalisation (31 December 2025)	PLN 44.4 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banks
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders (31 December 2025)



*Based on semi-annually reported assets structure of Allianz Polska OFE as at 31 December, 2025.

**Based on semi-annually reported assets structure of Nationale Nederlanden OFE as at 31 December, 2025..

Bank LT rating		(31 December 2025)
	Fitch	Moody's
Poland	A-	A2
ING Bank Śląski S.A.	A+	A2
ING Bank N.V.	AA-	A1

Market shares		(Q4 2025)
Deposits - Total		10,0%
Deposits - Retail		10,2%
Deposits - Corporate		9,8%
Loans - Total		11,1%
Loans - Retail		10,6%
Loans - Corporate		11,9%

	2021	2022	2023	2024	2025
Total assets (PLN billion)	201.7	217.3	245.4	260.4	282.0
Net loans* (PLN billion)	146.6	155.0	156.6	166.7	177.0
Deposits (PLN billion)	170.6	192.7	205.3	220.0	233.4
Equity (PLN billion)	13.5	9.3	16.7	17.2	21.3
Net interest income (PLN million)	4,970	5,614	8,171	8,725	8,871
Net commission income (PLN million)	1,845	2,095	2,164	2,294	2,359
Total income (PLN million)	6,897	7,722	10,678	11,279	11,854
Total costs** (PLN million)	-2,965	-3,642	-3,700	-3,958	-4,284
Provisions (PLN million)	-372	-1,030	-614	-1,036	-842
Bank levy (PLN million)	-545	-647	-644	-740	-801
Net profit (PLN million)	2,308	1,714	4,441	4,369	4,633
Interest margin	2.59%	2.75%	3.63%	3.52%	3.27%
C**/I ratio	43.0%	47.2%	34.7%	35.1%	36.1%
Risk costs	-0.27%	-0.68%	-0.39%	-0.64%	-0.48%
ROA	1.18%	0.81%	1.93%	1.73%	1.68%
ROE	13.6%	17.4%	33.9%	26.7%	24.6%
Tier 1 ratio	14.41%	14.72%	16.02%	14.58%	14.18%
Total capital ratio	16.05%	16.22%	17.41%	15.67%	14.98%
L*TD ratio	85.9%	80.4%	76.3%	75.3%	76.6%
NPL ratio / Stage 3 loans ratio	2.60%	2.29%	2.67%	3.86%	3.77%
Provision coverage ratio	65.2%	58.6%	61.0%	48.7%	49.2%

*excl. Eurobonds, including loans at FV **excl. bank levy

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