

ING Bank Śląski S.A. Group

Quarterly consolidated report
for Q3 2025





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SELECTED FINANCIAL DATA FROM CONSOLIDATED FINANCIAL STATEMENTS

Selected financial data from the consolidated financial statements

	in PLN million		in EUR million*	
	Q3 2025 YTD	Q3 2024 YTD	Q3 2025 YTD	Q3 2024 YTD
	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jan 2024 to 30 Sep 2024	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jan 2024 to 30 Sep 2024
Net interest income	6,576	6,464	1,552	1,502
Net commission income	1,761	1,729	416	402
Net income on basic activities	8,765	8,356	2,069	1,942
Gross profit	4,247	3,944	1,002	917
Net profit attributable to the shareholders of ING Bank Śląski S.A.	3,261	3,060	770	711
Earnings per ordinary share (in PLN / in EUR)	25.05	23.51	5.91	5.46
Net cash flows	96	1,924	23	447

as at	in PLN million				in EUR million*			
	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Total assets	282,996	281,980	260,359	254,420	66,288	66,475	60,931	59,456
Share capital	130	130	130	130	30	31	30	30
Equity attributable to the shareholders of ING Bank Śląski S.A.	19,154	17,616	17,170	16,230	4,487	4,153	4,018	3,793
Book value per share (in PLN / in EUR)	147.23	135.40	131.98	124.75	34.49	31.92	30.89	29.15

*) 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 6 months of 2025 (PLN 4.2365) and 9 months of 2024 (PLN 4.3022),
- for items of the statement of financial position - average exchange rate of the NBP valid as at 30 September 2025 (PLN 4.2692), as at 30 June 2025 (PLN 4.2419), as at 31 December 2024 (PLN 4.2730) and as at 30 September 2024 (PLN 4.2791).

Selected financial data from the separate financial statements

	in PLN million		in EUR million*	
	Q3 2025 YTD	Q3 2024 YTD	Q3 2025 YTD	Q3 2024 YTD
	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jan 2024 to 30 Sep 2024	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jan 2024 to 30 Sep 2024
Net interest income	6,259	6,177	1,477	1,436
Net commission income	1,698	1,660	401	386
Net income on basic activities	8,359	7,985	1,973	1,856
Gross profit	4,205	3,908	993	908
Net profit attributable to the shareholders of ING Bank Śląski S.A.	3,261	3,060	770	711
Earnings per ordinary share (in PLN / in EUR)	25.05	23.51	5.91	5.46
Net cash flows	94	1,924	22	447

as at	in PLN million				in EUR million*			
	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Total assets	276,699	276,706	254,941	248,554	64,813	65,232	59,663	58,086
Share capital	130	130	130	130	30	31	30	30
Equity	19,098	17,580	17,107	16,118	4,473	4,144	4,004	3,767
Book value per share (in PLN / in EUR)	146.79	135.13	131.49	123.89	34.38	31.86	30.77	28.95



Key performance indicators

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
C/I - cost/income ratio	44.3%	45.4%	41.7%	42.6%
ROA - return on assets	1.7%	1.7%	1.7%	1.8%
ROE - return on equity	25.7%	27.1%	26.7%	27.1%
NIM - net interest margin	3.33%	3.44%	3.52%	3.56%
L/D - loan-to-deposit ratio	75.3%	76.3%	75.3%	77.0%
Total capital ratio	14.85%	15.66%	15.67%*	14.98%

*) On 29 April 2025, the Ordinary General Meeting of the Bank approved the distribution of the profit for 2024. Including the net profit earned in 2024 as at 31 December 2024 in own funds resulted in an increase in the Group's total capital ratio (TCR) to 15.67%. According to the value presented in the annual consolidated financial statements for 2024, the total capital ratio of the Group as at 31 December 2024 was 14.85%.

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 transactions with repurchase agreements.

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



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

Interim condensed consolidated income statement

		Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	Note	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Interest income		3,504	10,325	3,356	9,702
calculated using the effective interest rate method		3,393	9,904	3,181	9,122
other interest income		111	421	175	580
Interest expense		-1,312	-3,749	-1,096	-3,238
Net interest income	8.1	2,192	6,576	2,260	6,464
Commission income		762	2,234	732	2,165
Commission expense		-164	-473	-150	-436
Net commission income	8.2	598	1,761	582	1,729
Net income on financial instruments measured at fair value through profit or loss and FX result	8.3	116	395	52	138
Net income on the sale of financial assets measured at amortised cost	8.4	-1	-4	-2	-7
Net income on the sale of securities measured at fair value through other comprehensive income and dividend income	8.4	4	16	2	15
Net (loss)/income on hedge accounting	8.5	39	10	15	14
Net (loss)/income on other basic activities		-2	11	-	3
Net income on basic activities		2,946	8,765	2,909	8,356
General and administrative expenses	8.6	-1,047	-3,304	-957	-3,024
Impairment for expected credit losses	8.7	-251	-652	-348	-836
of which gains on sale of receivables		-	45	59	59
Cost of legal risk of FX mortgage loans		-	-1	-	-27
Tax on certain financial institutions		-199	-593	-182	-548
Share of the net profits of associates measured by equity method		12	32	8	23
Gross profit		1,461	4,247	1,430	3,944
Income tax		-349	-986	-328	-884
Net profit		1,112	3,261	1,102	3,060
including attributable to shareholders of ING Bank Śląski S.A.		1,112	3,261	1,102	3,060

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Net profit attributable to the shareholders of ING Bank Śląski S.A.	1,112	3,261	1,102	3,060
Weighted average number of ordinary shares	130,205,083	130,185,324	130,158,661	130,140,099
Earnings per ordinary share (in PLN)	8.54	25.05	8.47	23.51

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 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Net profit for the reporting period	1,112	3,261	1,102	3,060
Total other comprehensive income, including:	427	1,995	949	770
Items that may be reclassified to profit or loss, including:	427	1,957	949	768
debt instruments measured at fair value through other comprehensive income - gains on revaluation carried through equity	62	43	-5	113
debt instruments measured at fair value through other comprehensive income - reclassification to financial result due to sale	-3	-6	-2	-6
cash flow hedge - gains on revaluation carried through equity	-20	649	479	-635
cash flow hedge - reclassification to profit or loss	388	1,271	477	1,296
Items that will not be reclassified to profit or loss, including:	-	38	-	2
equity instruments measured at fair value through other comprehensive income - gains on revaluation carried through equity	-	38	-	2
Net comprehensive income for the reporting period	1,539	5,256	2,051	3,830
of which attributable to the shareholders of ING Bank Śląski S.A.	1,539	5,256	2,051	3,830

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		30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
	Note				transformed data
Assets					
Cash and cash equivalents		8,457	8,828	8,361	8,965
Loans and other receivables to other banks	8.8	23,203	23,105	21,635	18,150
Financial assets measured at fair value through profit or loss	8.9	1,456	1,675	1,948	1,402
Derivative hedge instruments		126	47	61	92
Investment securities	8.10	60,635	56,162	58,992	54,231
Transferred assets	8.9, 8.10, 8.12	7,940	16,431	179	4,495
Loans and other receivables to customers measured at amortised cost	8.11	178,576	173,321	166,677	164,617
Investments in associates accounted for using the equity method		187	175	185	175
Property, plant and equipment		947	967	1,011	984
Intangible assets		532	486	457	482
Current income tax assets		12	4	14	3
Deferred tax assets		652	615	690	645
Other assets		273	164	149	179
Total assets		282,996	281,980	260,359	254,420

as at		30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
	Note				
Liabilities					
Liabilities to other banks	8.13	14,746	14,671	15,468	13,354
Financial liabilities measured at fair value through profit or loss	8.14	926	839	1,400	1,248
Derivative hedge instruments		129	57	83	137
Liabilities to customers	8.15	239,986	241,938	219,996	216,293
Liabilities under debt securities issued		1,501	509	509	914
Subordinated liabilities		1,497	1,487	1,499	1,501
Provisions	8.16	607	589	636	640
Current income tax liabilities		697	455	16	156
Deferred tax loss		-	-	1	-
Other liabilities	8.17	3,753	3,819	3,581	3,947
Total liabilities		263,842	264,364	243,189	238,190
Equity					
Share capital	1.3	130	130	130	130
Share premium		956	956	956	956
Accumulated other comprehensive income		-2,704	-3,131	-4,699	-4,325
Retained earnings		20,772	19,667	20,783	19,469
Own shares for the purposes of the incentive program		-	-6	-	-
Total equity		19,154	17,616	17,170	16,230
including attributable to the shareholders of ING Bank Śląski S.A.		19,154	17,616	17,170	16,230

Total liabilities and equity	282,996	281,980	260,359	254,420
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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 2025 the period from 01 Jul 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	-3,131	19,667	-6	17,616
Net profit for the current period	-	-	-	1,112	-	1,112
Other net comprehensive income, including:	-	-	427	-	-	427
financial assets measured at fair value through other comprehensive income - revaluation gains / losses carried through equity	-	-	62	-	-	62
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	-3	-	-	-3
cash flow hedge - revaluation gains / losses carried through equity	-	-	-20	-	-	-20
cash flow hedge - reclassification to profit or loss	-	-	388	-	-	388
Other changes in equity, including:	-	-	-	-7	6	-1
valuation of employee incentive programs	-	-	-	7	-	7
purchase of own shares for the purposes of the employee incentive program	-	-	-	-	-8	-8
settlement of the acquisition of own shares and their transfer to employees	-	-	-	-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.



Q3 2025 YTD the period from 01 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
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 carried through 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 - revaluation gains / losses carried through equity	-	-	649	-	-	649
cash flow hedge - reclassification to profit or loss	-	-	1,271	-	-	1,271
Other changes in equity, including:	-	-	-	-3,272	0	-3,272
dividend payment	-	-	-	-3,276	-	-3,276
valuation of employee incentive programs	-	-	-	18	-	18
purchase of own shares for the purposes of the employee incentive program	-	-	-	-	-14	-14
settlement of the acquisition of own shares and their transfer to employees	-	-	-	-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.



2024 the period from 01 Jan 2024 to 31 Dec 2024

	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	-5,095	20,750	-5	16,736
Net profit for the current period	-	-	-	4,369	-	4,369
Other net comprehensive income, including:	-	-	396	-	-	396
financial assets measured at fair value through other comprehensive income - revaluation gains / losses carried through equity	-	-	70	-	-	70
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	9	-	-	9
cash flow hedge - revaluation gains / losses carried through equity	-	-	-1,447	-	-	-1,447
cash flow hedge - reclassification to profit or loss	-	-	1,767	-	-	1,767
actuarial gains/losses	-	-	-3	-	-	-3
Other changes in equity, including:	-	-	-	-4,336	5	-4,331
dividend payment	-	-	-	-4,339	-	-4,339
valuation of employee incentive programs	-	-	-	4	-	4
purchase of own shares for the purposes of the employee incentive program	-	-	-	-	-6	-6
settlement of the acquisition of own shares and their transfer to employees	-	-	-	-1	11	10
Closing balance of equity	130	956	-4,699	20,783	-	17,170

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.



Q3 2024 YTD the period from 01 Jan 2024 to 30 Sep 2024

	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	-5,095	20,750	-5	16,736
Net profit for the current period	-	-	-	3,060	-	3,060
Other net comprehensive income, including:	-	-	770	-	-	770
financial assets measured at fair value through other comprehensive income - revaluation gains / losses carried through equity	-	-	115	-	-	115
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	-6	-	-	-6
cash flow hedge - revaluation gains / losses carried through equity	-	-	-635	-	-	-635
cash flow hedge - reclassification to profit or loss	-	-	1,296	-	-	1,296
Other changes in equity, including:	-	-	-	-4,341	5	-4,336
dividend payment	-	-	-	-4,339	-	-4,339
valuation of employee incentive programs	-	-	-	-1	-	-1
purchase of own shares for the purposes of the employee incentive program	-	-	-	-	-6	-6
settlement of the acquisition of own shares and their transfer to employees			-	-1	11	10
Closing balance of equity	130	956	-4,325	19,469	-	16,230

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 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024 transformed data
Net profit	1,112	3,261	1,102	3,060
Adjustments, including:	-9,519	-486	1,795	-2,603
Share of net profit (loss) of associates accounted for using the equity method	-12	-32	-8	-23
Depreciation and amortisation	79	233	90	250
Interest accrued (from the income statement)	-2,192	-6,576	-2,260	-6,464
Interest paid	-1,235	-3,363	-997	-2,872
Interest received	3,843	10,231	3,643	9,698
Dividends received	-6	-8	-6	-8
Gains (losses) on investment activities	-	-	1	1
Income tax (from the income statement)	349	986	328	884
Income tax paid	-251	-735	-425	-573
Change in provisions	18	-29	-5	98
Change in loans and other receivables to other banks	-94	-1,577	1,482	1,491
Change in financial assets measured at fair value through profit or loss	229	498	-101	853
Change in hedge derivatives	447	2,351	1,179	789
Change in investment securities	-11,816	-1,853	1,926	-3,607
Change in transferred assets	8,270	-7,691	-2,439	-4,260
Change in loans and other receivables to customers measured at amortised cost	-5,223	-11,813	-3,317	-8,159
Change in other assets	-133	-185	-4	-137
Change in liabilities to other banks	77	-679	-388	-61
Change in liabilities measured at fair value through profit or loss	85	-463	274	-574
Change in liabilities to customers	-1,920	19,965	2,781	11,048
Change in liabilities under debt securities issued	-8	-8	9	10
Change in subordinated liabilities	10	-2	-13	-25
Change in other liabilities	-36	264	45	-962
Net cash flows from operating activities	-8,407	2,775	2,897	457

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024 transformed data
Purchase of property, plant and equipment	-13	-39	-24	-41
Purchase of intangible assetss	-68	-144	-28	-80
Purchase of debt securities measured at amortised cost	-5,419	-19,027	-575	-13,243
Disposal of debt securities measured at amortised cost	12,671	19,271	3,107	19,362
Dividends received	6	38	36	38
Net cash flows from investing activities	7,177	99	2,516	6,036
Long-term loans received	401	1,312	344	1,210
Long-term loans repaid	-379	-1,278	-435	-1,311
Repayment of interest on long-term loans	-115	-417	-172	-538
Proceeds from the issue of debt securities	1,000	1,000	500	500
Repayment of interest on debt securities issued	-16	-32	-	-12
Repayment of lease liabilities	-24	-73	-23	-73
Purchase of own shares for the purposes of the employee incentive program	-8	-14	-	-6
Dividends paid	-	-3,276	-	-4,339
Net cash flows from financial activities	859	-2,778	214	-4,569
Net increase/(decrease) in cash and cash equivalents	-371	96	5,627	1,924
of which effect of exchange rate changes on cash and cash equivalents	-4	-93	-38	245
Opening balance of cash and cash equivalents	8,828	8,361	3,338	7,041
Closing balance of cash and cash equivalents	8,457	8,457	8,965	8,965

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 interim condensed consolidated financial statements

- 1. Bank and the Group details
- 2. Significant events in Q3 2025
- 3. Significant events after balance sheet date
- 4. Compliance with International Financial Reporting Standards
- 5. Significant accounting principles and key estimates
- 6. Comparability of financial data
- 7. Segment reporting
- 8. Supplementary notes to interim condensed consolidated income statement and interim condensed consolidated statement of financial position
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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. 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. Shereholding structure of ING Banku Śląskiego S.A.

ING Bank Śląski S.A. is a subsidiary of ING Bank NV, which as at 30 September 2025 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 (25.0%) 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 S.A.*	8,612,036	6.62
3.	Nationale Nederlanden PTE S.A. **	6,735,296	5.18

*) Based on the information on the semi-annual asset structure Allianz Polska OFE as at 30 June 2025.

**) Based on a notification from Nationale Nederlanden Powszechne Towarzystwo Emerytalne S.A. of 9 July 2025.



1.5. ING Bank Śląski S.A.

ING Bank Śląski S.A. is the parent of the ING Bank Śląski S.A. Group (“Capital Group”, Group”).

The composition of the Group as at 30 September 2025 was as follows:

No.	name	type of activity	headquarters	% of the Group's share in the share capital and votes on the General Meeting		recognition in the Group financial statements
				as at 30 Sep 2025	as at 31 Dec 2024	
1.	ING Investment Holding (Polska) S.A., which holds shares in the following subsidiaries and associates:	financial holding	Katowice	100	100	full consolidation
	1.1. ING Commercial Finance S.A.	factoring services	Warszawa	100	100	full consolidation
	1.2. ING Lease (Polska) Sp. z o.o.*	leasing services	Warszawa	100	100	full consolidation
	1.3. Paymento Financial S.A.	financial services and IT solutions for the financial sector	Tychy	100	100	full consolidation
	1.4. Goldman Sachs TFI S.A.	investment funds	Warszawa	45	45	consolidation by equity method
2.	ING Bank Hipoteczny S.A.	banking services	Katowice	100	100	full consolidation
3.	ING Usługi dla Biznesu S.A.	accounting, HR and payroll services related to access to information about the account	Katowice	100	100	full consolidation
4.	Nowe Usługi S.A.	education and promotion for the financial market and TURBO Certificates	Katowice	100	100	full consolidation
5.	SAIO Spółka Akcyjna	software sales, robotization of processes	Katowice	100	100	full consolidation
6.	Dom Data IDS Sp. z o.o.	IT services	Poznań	40	40	consolidation with the equity method

*) In the ING Lease (Poland) Sp. z o.o. 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.

1.6. Approval of the financial statements

This interim condensed consolidated financial statements were approved for publication by the Bank’s Management Board on 28 October 2025.

The annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2024 to 31 December 2024 were approved by the General Meeting of ING Bank Śląski S.A. on 29 April 2025.

2. Significant events in Q3 2025

Resignation of a Member of the Supervisory Board of ING Bank Śląski S.A.

On 24 September 2025, the Bank has received from Ms Anety Hryckiewicz-Gontarczyk a letter of resignation from the capacity as Member of the Bank Supervisory Board, effective as at 24 September 2025. The reason for resignation were personal reasons.

Issue of covered bonds by ING Bank Hipoteczny S.A.

In the Q3 2025, as part of the International Covered Bond Issue Programme, ING Bank Hipoteczny S.A., a subsidiary of the Bank, issued series 3 of covered bonds with a total nominal value of PLN 1,000 million (i.e. PLN 2,000 with a nominal value of PLN 500 thousand per 1 piece) and variable interest coupons in the amount of WIBOR 6M + 0.78%, payable every six months. The maturity date of covered bonds is 30 September 2029, however it may be extended in accordance with the provisions of the Act of 29 August 1997 on covered bonds and mortgage banks. On 30 September 2025, the covered bonds were admitted to trading on the regulated market in Luxembourg and in Warsaw.

3. Significant events after balance sheet date

Conclusion of a subordinated loan agreement

On 14 October 2025, the Bank has concluded with ING Bank N.V. a subordinated loan agreement. The Loan amount totals EUR 250 million. The transaction date will be 15 October 2025. The Loan was granted for 10 years. The Bank has the right to an early redemption of the Loan after the lapse of 5 years, provided the relevant approval of the Polish Financial Supervision Authority (“PFSA”) has been obtained. Loan interest will be paid quarterly at the 3M EURIBOR rate plus margin. The financial terms and conditions of the Loan were set on an arm’s length basis. The Bank applied to the PFSA for approval of Loan amount recognition under Tier II capital.

Amendment of the Corporate Income Tax Act and the Tax on Certain Financial Institutions Act

On 17 October 2025, the Sejm passed an act amending the Act on Corporate Income Tax and the Act on Tax on Certain Financial Institutions, introducing an increased CIT rate, among others for domestic banks. According to the



regulation adopted by the Sejm, the CIT rate for domestic banks is to be 30% for 2026, 26% for 2027 and 23% starting from 2028. At the same time, the Act provides for a reduction of the tax rate on certain financial institutions (to 0.0329% of the tax base per month for 2027 and to 0.0293% starting from 2028). The revaluation of deferred tax assets and liabilities related to the above CIT rate will be carried out after the Act is signed by the President of the Republic of Poland.

4. Compliance with International Financial Reporting Standards

These interim condensed consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2025 to 30 September 2025 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 2025 as well as in accordance with the Ordinance of Finance Minister of 29 March 2018 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 2018, item 757).

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 2024 to 31 December 2024, which was approved on 29 April 2025 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 2025 to 30 September 2025 and interim condensed consolidated statement of financial position as at 30 September 2025, together with comparable data were prepared according to the same principles of accounting for each period.

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 2025:

Change	Impact on the Group’s consolidated financial statements
IAS 21 Effects of changes in exchange rates: Exchange rate forfeiture	The implementation of the change did not have an impact on the Group’s consolidated financial statements

The standards and interpretations which were already issued but are still ineffective because they are not endorsed by the European Union or endorsed by the European Union but not yet applied by the Group were presented in the annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2024 to 31 December 2024.

In the period of Q3 2025,the following changes to accounting standards were published:

Change (effective date in the parentheses)	Impact on the Group’s consolidated financial statements
IFRS 19 Subsidiaries without Public Accountability: Disclosures (issued on 21 August 2025) (financial year beginning on 1 January 2027)	Amendments to the new standard, which will be voluntarily applied by entities that do not have the status of a publicly accountable entity and that are dependent on entities preparing publicly available consolidated financial statements. The implementation of the change will not exert a significant impact on the consolidated financial statements of the Group.



The following amendments to accounting standards were approved by the European Union in Q3 2025:

Change (effective date in the parentheses)	Impact on the Group's consolidated financial statements
IFRS 9 Financial instruments and IFRS 7 Financial instruments: disclosures - Classification and measurement of financial instruments (financial year beginning on 1 January 2026)	The changes are a result of the conclusions of the post-implementation review of the guidelines of both standards and are of a clarifying nature as regards the classification of financial assets (i.e. resulting from agreements containing ESG or similar clauses) and the removal from the balance sheet of financial instruments that are settled through electronic payment systems. The implementation of these changes will not exert a material impact on the Group's consolidated financial statements.
IFRS 9 Financial instruments and IFRS 7 Financial instruments: disclosures Renewable electricity contracts (financial year beginning on 1 January 2026)	Updating the guidelines to better reflect contracts relating to electricity from renewable sources with physical or virtual supply in the financial statements. The changes focus on requirements for purchasing energy for own use, hedge accounting and disclosures. The Group's analyses show that applying the changes, from the perspective of the current economic situation, will not have an impact on the Group's consolidated financial statements.
Changes resulting from the annual update of the standards (Volume 11) (financial year beginning on 1 January 2026)	The amendments to IFRS 1, IFRS 7, IFRS 9, IFRS 10 and IAS 7 are editorial in nature. The Group's analyses show that the application of the amendments 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 ongoing process of introducing IFRS standards in the EU and the Group's operations, with respect to the accounting principles applied by the Group there are no differences between the IFRS standards that have entered into force and the IFRS standards endorsed by the EU.

4.2. The impact of the benchmark rate reform

In its annual consolidated financial statements for the period from 1 January 2024 to 31 December 2024, the Group presented a disclosure on the impact of the WIBOR reference rate reform.

On January 2025, the Steering Committee of the National Working Group (KS NGR) for Benchmark Reform in Poland published the decision to select the name POLSTR (Polish Short Term Rate) for the new benchmark, which was selected in the public consultation process conducted last year. On April 2025, KS NGR published the updated roadmap of the replacing process of WIBOR and in June announced that the official determination of the POLSTR has commenced.

In Q3 2025, KS NGR adopted a number of product recommendations based on the POLSTR index. It was also reported that on 1 September 2025, the first application of the new index took place on the domestic financial market and thus POLSTR became a benchmark in accordance with the requirements of the Regulation BMR.

On 30 September 2025, the benchmark administrator of GPW Benchmark S.A. published a decision to discontinue the WIBOR reference rates for the following fixing dates:

- Overnight (O/N) - as of 1 October 2026,
- Tomorrow/Next (Y/N) - as of 22 December 2025,
- 2 weeks (2W) - as of 22 December 2025,
- 1 year (1Y):
 - as of 22 December 2025 calculated on the basis of the existing method,
 - as of 22 December 2026 calculated after the change in the method of developing the indicator in this tenor.

The another important milestone of the process, the implementation of which falls in 2025, will be the issue of treasury bonds which the interest rate will refer to the new POLSTR benchmark. Further work is planned in subsequent years, including in particular the construction of a market for financial products based on the new benchmark; and achieving regulatory and operational readiness of all market participants to offer and operate these financial products.

The WIBOR rate is scheduled to be published on 31 December 2027 and replaced by a new benchmark POLSTR.



Structure of financial assets and liabilities referencing WIBOR

As at 30 September 2025, the following financial instruments refer to the WIBOR reference rate, which is expected to be discontinued after 31 December 2027 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 2025		31 Dec 2024	
	with maturity date after 30 Sep 2025	with maturity date after 31 Dec 2027	with maturity date after 31 Dec 2024	with maturity date after 31 Dec 2027
Non-derivative financial assets	137,472	99,136	129,336	82,980
Non-derivative financial liabilities	1,566	1,502	604	509
Derivatives	1,334,179	459,448	1,307,090	362,190
Off-balance sheet items	19,026	5,708	15,865	2,824

Impact of the benchmark rate reform on hedge accounting

The Group applied the amendment to IAS 39 Phase 1 and thus assumes that the reference rate, on the basis of which the cash flows resulting from WIBOR are calculated in terms of the hedging instrument and the hedged item, remain unchanged as a result of the reform. The following table presents the nominal values of hedging instruments referencing WIBOR.

	net nominal value of the position on the hedging instrument			
	30 Sep 2025		31 Dec 2024	
	Assets	Liabilities	Assets	Liabilities
Cash flow hedging instruments	89,153	16,229	100,348	1,377
Instruments hedging the fair value of securities	18,412	-	15,012	-

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 publication, i.e. from 31 October 2025. 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 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 2025 to 30 September 2025 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 2025 to 30 September 2025 and includes comparative data:

- as at 30 June 2025, 31 December 2024 and 30 September 2024 - for the interim condensed consolidated statement of financial position,
- for the period from 1 January 2024 to 30 September 2024 and from 1 July 2024 to 30 September 2024 - for the interim condensed consolidated income statement, the interim condensed consolidated statement of comprehensive income and the interim condensed consolidated cash flow statement,
- for the period from 1 January 2024 to 31 December 2024 and from 1 January 2024 to 30 September 2024 - for the interim condensed statement of changes in consolidated equity.

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 2024 to 31 December 2024.

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 2025, no significant changes were made to the accounting principles applied by the Group.



5.1. Key estimates

Below are the most important estimates that changed in Q3 2025 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 2024 to 31 December 2024.

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 2024 to 31 December 2024.

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). By the end of 2019, changes in macroeconomic forecasts were relatively slow, moving smoothly from one phase of the cycle to another, without drastic and shocking events changing the macroeconomic situation. After sharp increases in interest rates and inflation, caused, among others, by the war in Ukraine, the situation is now beginning to stabilise.

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 management adjustments where, in the opinion of the management, recent economic events have not been fully captured. The effect of changes in macroeconomic assumptions increased the level of provisions for expected credit losses at the end of Q3 2025 by PLN 20 million compared to the end of 2024.

Management adjustments

In times of heightened volatility and uncertainty, where portfolio quality and the economic environment are changing rapidly, models are undermined in their ability to accurately predict losses. To mitigate model risk, additional adjustments can be made to address data quality issues, methodology issues or expert opinions. They also include adjustments resulting from overestimation or underestimation of allowances for expected credit losses by IFRS 9 models.

Due to the growing impact of climate risk on credit risk, the Group decided to create 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 aneconomy based on sustainable development. The adjustment covering the portfolio of corporate clients, including

strategic clients, at the end of Q3 2025 amounted to PLN 34 million, similar to the end of H1 2025 (compared to PLN 30 million at the end of 2024).

In the Q4 2024, the Group implemented the uLDP (ultra low default portfolio) model, which includes previously used reserve models for strategic customers within the corporate portfolio. Simultaneously with the implementation, the second stage of work on the uLDP model began, which is to cover a wider pool of models and reconstruction of capital models. The Group has decided to apply a management adjustment increasing the value of provisions for expected credit losses until the implementation of the second stage, the purpose of which is to maintain the adequacy of provisions for the corporate portfolio. At the end of Q3 2025, the value of the adjustment amounted to PLN 4 million similar to the end of H1 2025 (compared to PLN 9 million at the end of 2024).

The potential underestimation of losses incurred in the real estate sector prompted the Group to create a management adjustment for strategic customers within the corporate portfolio, increasing the value of impairment for expected credit losses. At the end of Q3 2025, the value of the adjustment amounted to PLN 8 million, compared to PLN 4 million compared as at the end of H1 2024 and at the end of 2024.

Due to incomplete implementation of new models or a time-based change of models for corporate clients (including the IFRS9 SME and LGD LEASE), the Group 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 2025, the Group introduced a management adjustment reducing the value of impairment for expected credit losses in the amount of PLN 34 million, compared to PLN 24 million at the end of H1 2024 and PLN 37 million at the end of 2024).

The aforementioned management adjustments did not affect the classification of exposures to Stages presented in these consolidated financial statements.

The division of adjustments into Stages and into corporate and retail segments is presented in note 8.11. *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 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
number of contracts (in pieces)	2,045	2,174	2,416	2,486
capital balance	397	424	484	498
the amount of the adjustment to the gross carrying amount	-296	-318	-387	-370
other elements of the gross carrying amount (interest, ESP)	5	4	5	4
gross carrying amount	106	110	102	132
impairment for expected credit losses	-5	-5	-6	-6
Net carrying amount of CHF-indexed mortgage loans	101	105	96	126
Provision for legal risk of CHF-indexed mortgage loans	222	238	253	215

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*.

Assumptions regarding the estimation of the adjustment/provision for legal risk were presented in the annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2024 to 31 December 2024. An the end of the Q3 2025, the Group did not change its assumptions regarding the calculation of the amounts described above.

The table below presents the change in Q3 2025 and in 2024:

- 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 2025 YTD		2024	
	the period from 01 Jan 2025 to 30 Sep 2025		the period from 01 Jan 2024 to 31 Dec 2024	
	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	387	253	510	128
Changes in the period, including:	-91	-31	-123	125
provisions recognised/ reversed	-	-	-12	102
transfer between provisions	-4	4	-34	38
utilisation, including from settlements	-89	-35	-61	-15
FX differences	2	-	-16	-
Balance at the end of the period	296	222	387	253

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 [8.16. 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 2025 to 30 September 2025, compared to the interim condensed consolidated financial statements for the period from 1 January 2024 to 30 September 2024, the Group has introduced changes in the presentation of cash and cash equivalents in the consolidated statement of financial position. The *Cash in hand and balances with the Central Bank* item has been replaced by *Cash and cash equivalents*. The new item included financial assets previously presented in the item *Cash in hand and balances with the Central Bank*, i.e. cash, other cash and balances with the Central Bank and selected financial assets previously presented in the item *Loans and other receivables to other banks*, i.e. balances on current accounts and overnight deposits with other banks and balances of call deposits with other banks. The amendment was aimed at harmonising data on cash and cash equivalents between the statement of financial position and the statement of cash flows and adapts the presentation to the position of the IFRS Interpretative Committee and the requirements of IAS 7 Statement of cash flows, as well as to the changing market practice in this respect.

The data as at 30 September 2024 have been restated in order to achieve comparability. The table contains individual items presented in assets 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 2024 to 30 September 2024 and in the breakdown and at values presented in this interim condensed consolidated financial statements. Liabilities and equity did not change and did not require restatement.

as at 30 September 2024			
	in the interim condensed consolidated financial statements for the period from 1 January 2024 to 30 September 2024 (published data)*	change	in the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025 (comparable data)
Assets			
Cash in hand and balances with the Central Bank	8,762	-8,762	not applicable
Cash and cash equivalents	not applicable	8,965	8,965
Loans and other receivables to other banks	18,353	-203	18,150
Financial assets measured at fair value through profit or loss	1,402	,	1,402
Derivative hedge instruments	92	,	92
Investment securities	54,231	,	54,231
Transferred assets	4,495	,	4,495
Loans and other receivables to customers measured at amortised cost	164,617	,	164,617
Investments in associates accounted for using the equity method	175	,	175
Property plant and equipment	984	,	984
Intangible assets	482	,	482
Current income tax assets	3	,	3
Deferred tax assets	645	,	645
Other assets	179	,	179
Total assets	254,420	0	254,420

*) after conversion to full million PLN



Changes in the consolidated statement of cash flows

Compared to the interim condensed consolidated financial statements for the period from 1 January 2024 to 30 September 2024, the Group changed the presentation of dividends received from associates. In previous periods, they were presented in *Change in other assets* in cash flows from operating activities, while in this interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025 they are presented in the item *Dividends received* in cash flows from investing activities.

The table presents items of the consolidated statement of cash flows, the value of which has changed compared to those presented in the interim condensed consolidated financial statements for the period from 1 January 2024 to 30 September 2024.

Q3 2024 YTD			
	w in the interim condensed consolidated financial statements for the period from 1 January 2024 to 30 September 2024 (published data)*	change	in the interim condensed consolidated financial statements for the period from 1 January 2025 to 30 September 2025 (comparable data)
Operating activities			
Adjustments, including::	-2,573	-30	-2,603
Change in other liabilities	-107	-30	-137
Net cash flows from operating activities	487	-30	457
Investment activities			
Dividends received	8	30	38
Net cash flows from investing activities	6,006	30	6,036

*) after conversion to full million PLN

7. 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 analyzed in terms of the main products, including, among others: credit products (overdrafts, card-related loans, installment 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 Lease (Polska) Sp. z o.o. and ING Commercial Finance Polska 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 Lease (Polska) 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.

Income statement by segment	Q3 2025 YTD			Q3 2024 YTD		
	the period from 01 Jan 2025 to 30 Sep 2025			the period from 01 Jan 2024 to 30 Seps 2024		
	Retail banking segment	Corporate banking segment	Total	Retail banking segment	Corporate banking segment	Total
Income total	3,894	4,871	8,765	3,611	4,745	8,356
net interest income	3,212	3,364	6,576	3,063	3,401	6,464
net commission income, including:	541	1,220	1,761	506	1,223	1,729
commission income, including:	828	1,406	2,234	771	1,394	2,165
transaction margin on currency exchange	64	469	533	63	469	532
account maintenance fees	83	297	380	85	272	357
lending commissions	17	364	381	17	365	382
payment and credit cards fees	365	146	511	347	140	487
participation units distribution fees	93	-	93	68	-	68
insurance product offering commissions	166	30	196	153	31	184
factoring and lease contracts commissions	-	41	41	-	47	47
other commissions	40	59	99	38	70	108
commission expenses	-287	-186	-473	-265	-171	-436
other income/expenses	141	287	428	42	121	163
General and administrative expenses	-1,669	-1,635	-3,304	-1,504	-1,520	-3,024
Segment operating result	2,225	3,236	5,461	2,107	3,225	5,332
impairment for expected credit losses	-31	-621	-652	24	-860	-836
cost of legal risk of FX mortgage loans	-1	-	-1	-27	-	-27
tax on certain financial institutions	-252	-341	-593	-223	-325	-548
share of profit/(loss) of associates accounted for using the equity method	32	-	32	23	-	23
Gross profit	1,973	2,274	4,247	1,904	2,040	3,944
Income tax	-	-	-986	-	-	-884
Net profit	-	-	3,261	-	-	3,060
of which attributable to the shareholders of ING Bank	-	-	3,261	-	-	3,060



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

8.1. Net interest income

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Interest income, including:	3,504	10,325	3,356	9,702
interest income calculated using effective interest rate method, including:	3,393	9,904	3,181	9,122
interest on financial instruments measured at amortised cost	2,865	8,437	2,721	7,827
interest on cash and cash equivalents	107	338	113	336
interest on loans and other receivables to other banks	128	407	178	613
interest on loans and other receivables to customers	2,325	6,760	2,167	6,086
interest on investment securities	305	932	263	792
interest on investment securities measured at fair value through other comprehensive income	528	1,467	460	1,295
other interest income, including:	111	421	175	580
other interest income related to the settlement of valuations of cash flow hedging derivatives	111	421	175	579
interest on loans and other receivables granted to customers measured at fair value through profit or loss	-	-	-	1
Interest expenses, including:	-1,312	-3,749	-1,096	-3,238
interest on deposits from other banks	-144	-461	-195	-589
interest on deposits from customers	-1,067	-2,951	-773	-2,224
interest on issue of debt securities	-8	-24	-9	-22
interest on subordinated liabilities	-14	-44	-21	-62
interest on lease liabilities	-4	-13	-5	-14
other interest cost related to the settlement of valuations of cash flow hedging derivatives	-75	-256	-93	-327
Net interest income	2,192	6,576	2,260	6,464

8.2. Net commission income

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Commission income, including:	762	2,234	732	2,165
transaction margin on currency exchange transactions	184	533	178	532
payment and credit cards	180	511	171	487
Lending	125	381	123	382
maintenance of customer accounts	128	380	120	357
offering insurance products	67	196	63	184
distribution of participation units	34	93	25	68
factoring and leasing services	15	41	19	47
brokerage activity	13	44	13	40
fiduciary activity	1	4	6	19
other commission	15	51	14	49
Commission expenses, including:	-164	-473	-150	-436
payment and credit cards	-96	-272	-88	-250
Net commission income	598	1,761	582	1,729



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

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
FX result and net income on interest rate derivatives, including:	122	313	51	149
FX result	2	-79	-99	63
currency derivatives	120	392	150	86
Net income on interest rate derivatives	-9	50	-3	-35
Net income on debt instruments held for trading	2	25	1	15
Net income on repo transactions	1	7	3	9
Total	116	395	52	138

8.4. Net income on the sale of financial assets and dividend income

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Net income on the sale of financial assets measured at amortised cost	-1	-4	-2	-7
Net income on sale of securities measured at fair value through other comprehensive income and dividend income, including:	4	16	2	15
sale of debt securities	4	8	2	7
dividend income	-	8	-	8
Total	3	12	-	8

8.5. Net (loss)/income on hedge accounting

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Net income on hedge accounting, including:	9	26	17	16
valuation of the hedged transaction	13	277	324	52
valuation of the hedging transaction	-4	-251	-307	-36
Cash flow hedge accounting, including:	30	-16	-2	-2
ineffectiveness under cash flow hedges	30	-16	-2	-2
Total	39	10	15	14

8.6. General and administrative expenses

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Personnel expenses	-535	-1,562	-518	-1,490
Other general and administrative expenses, including:	-512	-1,742	-439	-1,534
cost of marketing and promotion	-61	-158	-54	-140
depreciation and amortisation	-79	-233	-90	-250
obligatory Bank Guarantee Fund payments, of which:	-25	-249	-	-151
resolution fund	-	-174	-	-151
bank guarantee fund	-25	-75	-	-
fees to the Polish Financial Supervision Authority	-	-35	-1	-29
IT costs	-147	-459	-118	-371
costs of maintaining buildings and valuing real estate at fair value	-30	-112	-31	-118
Other	-170	-496	-145	-475
Total	-1,047	-3,304	-957	-3,024



8.6.1. Number of employees

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

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
FTEs	7,753.6	7,840.0	7,946.7	8,066.2
Individuals	7,801	7,890	8,001	8,120

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

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
FTEs	7,322.7	7,408.0	7,504.6	7,620.2
Individuals	7,364	7,452	7,553	7,668

8.7. Impairment for expected credit losses

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Corporate banking segment	-200	-621	-432	-860
Retail banking segment	-51	-31	84	24
Total	-251	-652	-348	-836

8.8. Loans and other receivables to other banks

at as	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
				transformed data
Reverse repo transactions	22,295	22,236	20,779	17,394
Loans and advances	845	807	856	756
Interbank deposits (excluding overnight deposits)	63	62	-	-
Total (net)	23,203	23,105	21,635	18,150

Starting from the consolidated financial statements for the period from 1 January 2024 to 31 December 2024, the Group changed the presentation of cash and cash equivalents in the statement of financial position. A part of financial assets in the form of cash on accounts with other banks was transferred from the item *Loans and other receivables to other banks* to the new item *Cash and cash equivalents*. 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.

**8.9. Financial assets measured at fair value through profit or loss**

as at												
	30 Sep 2025			30 Jun 2025			31 Dec 2024			30 Sep 2024		
	Total, including:	transferred debt securities*	other financial assets measured at fair value through profit or loss	Total, including:	transferred debt securities*	other financial assets measured at fair value through profit or loss	Total, including:	transferred debt securities*	other financial assets measured at fair value through profit or loss	Total, including:	transferred debt securities*	other financial assets measured at fair value through profit or loss
Financial assets held for trading, including:	1,450	5	1,445	1,663	-	1,663	2,105	179	1,926	1,590	212	1,378
valuation of derivatives	1,027	-	1,027	812	-	812	898	-	898	769	-	769
other financial assets held for trading, including:	423	5	418	851	-	851	1,207	179	1,028	821	212	609
debt securities:	245	5	240	733	-	733	700	179	521	432	212	220
Treasury bonds in PLN	71	-	71	369	-	369	678	179	499	354	212	142
Czech Treasury bonds	174	5	169	182	-	182	22	-	22	78	-	78
treasury bills	-	-	-	182	-	182	-	-	-	-	-	-
repo transactions	178	-	178	118	-	118	507	-	507	389	-	389
Financial assets other than those held for trading, measured at fair value through profit or loss, including:	11	-	11	12	-	12	22	-	22	24	-	24
loans obligatorily measured at fair value through profit or loss	10	-	10	11	-	11	21	-	21	24	-	24
equity instruments	1	-	1	1	-	1	1	-	1	-	-	-
Total	1,461	5	1,456	1,675	-	1,675	2,127	179	1,948	1,614	212	1,402

*) 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 June 2025 the Group did not have such securities in the portfolio of financial assets measured at fair value through profit or loss.

**8.10. Investment securities****as at**

	30 Sep 2025			30 Jun 2025			31 Dec 2024			30 Sep 2024		
	Total, including:	transferred debt securities*	other investment securities	Total, including:	transferred debt securities*	other investment securities	Total, including:	transferred debt securities*	other investment securities	Total, including:	transferred debt securities*	other investment securities
Measured at fair value through other comprehensive income, including:	41,928	6,386	35,542	38,639	13,425	25,214	31,939	-	31,939	32,044	3,022	29,022
debt securities, including:	41,627	6,386	35,241	38,338	13,425	24,913	31,685	-	31,685	31,806	3,022	28,784
treasury bonds in PLN	36,412	6,386	30,026	33,132	13,425	19,707	26,371	-	26,371	26,444	3,022	23,422
European Union bonds	2,107	-	2,107	2,086	-	2,086	2,064	-	2,064	2,121	-	2,121
European Investment Bank bonds	2,690	-	2,690	2,706	-	2,706	2,838	-	2,838	2,830	-	2,830
Austrian government bonds	418	-	418	414	-	414	412	-	412	411	-	411
equity instruments	301	-	301	301	-	301	254	-	254	238	-	238
Measured at amortised cost, including:	26,642	1,549	25,093	33,954	3,006	30,948	27,053	-	27,053	26,470	1,261	25,209
debt securities, including:	26,642	1,549	25,093	33,954	3,006	30,948	27,053	-	27,053	26,470	1,261	25,209
treasury bonds in PLN	11,496	1,549	9,947	10,731	3,006	7,725	11,859	-	11,859	12,006	1,261	10,745
treasury bonds in EUR	1,997	-	1,997	2,070	-	2,070	2,872	-	2,872	2,878	-	2,878
European Investment Bank bonds	7,114	-	7,114	7,013	-	7,013	6,654	-	6,654	5,910	-	5,910
bonds of the Polish Development Fund (PFR)	1,836	-	1,836	2,829	-	2,829	3,860	-	3,860	3,846	-	3,846
bonds of Bank Gospodarstwa Krajowego	202	-	202	1,819	-	1,819	1,808	-	1,808	1,805	-	1,805
NBP bills	3,997	-	3,997	9,492	-	9,492	-	-	-	25	-	25
Total, of which:	68,570	7,935	60,635	72,593	16,431	56,162	58,992	-	58,992	58,514	4,283	54,231
total debt securities	68,269	7,935	60,334	72,292	16,431	55,861	58,738	-	58,738	58,276	4,283	53,993
total equity instruments	301	-	301	301	-	301	254	-	254	238	-	238

*) 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 2024 the Group did not have such securities in the portfolio of investment securities.



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8.11. Loans and other receivables to customers measured at amortised cost

as at												
	30 Sep 2025			30 Jun 2025			31 Dec 2024			30 Sep 2024		
	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:	177,094	-4,472	172,622	174,307	-4,225	170,082	167,394	-3,955	163,439	165,699	-4,068	161,631
Corporate banking	98,722	-3,641	95,081	98,453	-3,451	95,002	96,127	-3,075	93,052	96,202	-3,242	92,960
overdrafts	16,645	-308	16,337	16,697	-276	16,421	14,934	-218	14,716	15,887	-225	15,662
term loans and advances	56,817	-2,785	54,032	56,797	-2,645	54,152	56,318	-2,462	53,856	55,637	-2,615	53,022
lease receivables	13,868	-123	13,745	13,664	-112	13,552	13,444	-102	13,342	13,411	-99	13,312
factoring receivables	6,832	-423	6,409	6,939	-415	6,524	6,860	-289	6,571	7,083	-302	6,781
debt securities (corporate and municipal)	4,560	-2	4,558	4,356	-3	4,353	4,571	-4	4,567	4,184	-1	4,183
Retail banking	78,372	-831	77,541	75,854	-774	75,080	71,267	-880	70,387	69,497	-826	68,671
mortgages	67,563	-174	67,389	65,508	-172	65,336	61,295	-181	61,114	59,689	-176	59,513
overdrafts	693	-63	630	675	-58	617	688	-64	624	693	-58	635
other loans and advances	10,116	-594	9,522	9,671	-544	9,127	9,284	-635	8,649	9,115	-592	8,523
Other receivables, of which:	5,954	-	5,954	3,239	-	3,239	3,238	-	3,238	2,986	-	2,986
reverse repo transactions	3,914	-	3,914	1,100	-	1,100	1,040	-	1,040	1,325	-	1,325
call deposits placed	875	-	875	981	-	981	759	-	759	643	-	643
other	1,165	-	1,165	1,158	-	1,158	1,439	-	1,439	1,018	-	1,018
Total	183,048	-4,472	178,576	177,546	-4,225	173,321	170,632	-3,955	166,677	168,685	-4,068	164,617



Quality of loan portfolio

as at												
	30 Sep 2025			30 Jun 2025			31 Dec 2024			30 Sep 2024		
	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	98,722	-3,641	95,081	98,453	-3,451	95,002	96,127	-3,075	93,052	96,202	-3,242	92,960
assets in Stage 1	80,994	-140	80,854	80,999	-134	80,865	77,535	-136	77,399	76,590	-151	76,439
assets in Stage 2	11,655	-400	11,255	11,627	-383	11,244	13,088	-394	12,694	14,117	-396	13,721
assets in Stage 3	6,034	-3,101	2,933	5,784	-2,934	2,850	5,457	-2,545	2,912	5,495	-2,695	2,800
POCI assets	39	-	39	43	-	43	47	-	47	-	-	-
Retail banking	78,372	-831	77,541	75,854	-774	75,080	71,267	-880	70,387	69,497	-826	68,671
assets in Stage 1	75,317	-102	75,215	72,064	-93	71,971	62,124	-105	62,019	61,587	-103	61,484
assets in Stage 2	2,092	-140	1,952	2,898	-143	2,755	8,185	-172	8,013	6,973	-139	6,834
assets in Stage 3	960	-589	371	889	-538	351	955	-603	352	934	-584	350
POCI assets	3	-	3	3	-	3	3	-	3	3	-	3
Total, of which:	177,094	-4,472	172,622	174,307	-4,225	170,082	167,394	-3,955	163,439	165,699	-4,068	161,631
assets in Stage 1	156,311	-242	156,069	153,063	-227	152,836	139,659	-241	139,418	138,177	-254	137,923
assets in Stage 2	13,747	-540	13,207	14,525	-526	13,999	21,273	-566	20,707	21,090	-535	20,555
assets in Stage 3	6,994	-3,690	3,304	6,673	-3,472	3,201	6,412	-3,148	3,264	6,429	-3,279	3,150
POCI assets	42	-	42	46	-	46	50	-	50	3	-	3

The Group identifies POCI financial assets whose carrying value as at 30 September 2025 is PLN 42 million (PLN 46 million as at 30 June 2025, PLN 50 million as at 31 December 2024 and PLN 3 million as at 30 September 2024). 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,



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Changes in impairment for expected credit losses

Q3 2025 YTD					Q3 2024 YTD				
the period from 01 Jan 2025 to 30 Sep 2025					the period from 01 Jan 2024 to 30 Sep 2024				
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	
Opening balance	241	566	3,148	3,955	316	613	2,579	3,508	
Changes in the period, including:	1	-26	542	517	-62	-78	700	560	
loans granted in the period	94	-	-	94	118	-	-	118	
transfer to Stage 1	18	-114	-11	-107	17	-119	-14	-116	
transfer to Stage 2	-34	239	-47	158	-57	294	-42	195	
transfer to Stage 3	-15	-84	606	507	-25	-166	1,056	865	
repayment (total and partial) and the release of new tranches	-43	-93	-248	-384	-51	-84	-256	-391	
changed provisioning under impairment for expected credit losses	-34	-10	418	374	-18	87	279	348	
management adjustments	15	36	-45	6	-47	-89	-75	-211	
Total impairment for expected credit losses in the profit and loss account	1	-26	673	648	-63	-77	948	808	
derecognition from the balance sheet (write-downs, sale)	-	-	-220	-220	-	-	-280	-280	
calculation and write-off of effective interest	-	-	77	77	-	-	10	10	
other	-	-	12	12	1	-1	22	22	
Closing balance	242	540	3,690	4,472	254	535	3,279	4,068	



8.12. Debt securities

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Measured at fair value through profit or loss (Note 8.9)	245	733	700	432
transferred assets in accordance with IFRS 9.3.2.23(a)	5	-	179	212
other	240	733	521	220
Measured at fair value through other comprehensive income in the investment securities portfolio (Note 8.10)	41,627	38,338	31,685	31,806
transferred assets in accordance with IFRS 9.3.2.23(a)	6,386	13,425	-	3,022
other	35,241	24,913	31,685	28,784
Measured at amortised cost in the investment securities portfolio (Note 8.10)	26,642	33,954	27,053	26,470
transferred assets in accordance with IFRS 9.3.2.23(a)	1,549	3,006	-	1,261
other	25,093	30,948	27,053	25,209
Measured at amortised cost in the loans and other receivables to customers portfolio (Note 8.11)	4,558	4,353	4,567	4,183
other	4,558	4,353	4,567	4,183
Total of which:	73,072	77,378	64,005	62,891
transferred assets in accordance with IFRS 9.3.2.23(a)	7,940	16,431	179	4,495
other	65,132	60,947	63,826	58,396

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.

8.13. Liabilities to other banks

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Current accounts	516	396	826	427
Interbank deposits	29	413	330	223
Loans received*	13,752	13,673	13,735	12,308
Call deposits received	447	187	575	394
Other liabilities	2	2	2	2
Total	14,746	14,671	15,468	13,354

*) 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 9.2. *MREL requirements*.

8.14. Financial liabilities measured at fair value through profit or loss

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Financial liabilities held for trading, including:				
valuation of derivatives	789	734	733	774
book short position in trading securities	131	105	487	262
repo transactions	6	-	180	212
Total	926	839	1,400	1,248



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8.15. Liabilities to customers

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Deposits, including:	230,214	223,650	218,148	210,156
Corporate banking	95,759	90,373	92,474	89,579
current deposits	60,282	59,373	60,947	56,511
including O/N deposits	5,748	5,114	5,045	5,876
saving deposits	21,246	19,910	20,010	18,629
term deposits	14,231	11,090	11,517	14,439
Retail banking	134,455	133,277	125,674	120,577
current deposits	35,118	33,868	31,850	31,477
saving deposits	79,758	80,225	76,338	73,153
term deposits	19,579	19,184	17,486	15,947
Other liabilities, including:	9,772	18,288	1,848	6,137
repo transactions	7,883	16,307	-	4,225
cash collateral liabilities	754	751	751	794
call deposits received	12	9	7	6
other liabilities	1,123	1,221	1,090	1,112
Total	239,986	241,938	219,996	216,293

8.16. Provisions

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Provision for off-balance sheet liabilities	107	86	105	139
Provision for legal risk of FX mortgage loans	222	238	253	215
Provision for retirement benefits	110	108	104	98
Provision for restructuring	68	75	91	98
Provision for litigation	62	44	46	39
Other provisions	38	38	37	51
Total	607	589	636	640

Provision for litigation

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Provision for litigation at the beginning of the period	44	46	38	39
Changes during the period, including:	18	16	1	-
provisions recognised	19	22	2	3
provisions reversed	-	-2	-1	-2
provisions utilised	-1	-4	-	-1
Provision for litigation at the end of the period	62	62	39	39

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 2025, 1,605 court cases were pending against the Bank (1,653 cases at 30 June 2025 and 1,673 cases at the end of 2024) in connection with concluded CHF-indexed loan agreements in PLN. The outstanding principal of the mortgage loans to which these proceedings related was PLN 267 million as at 30 September 2025 (PLN 283 million as at 30 June 2025 and PLN 284 million at the end of 2024). By 30 September 2025, 1,008 court cases had ended with a final court judgement.

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 2024 are included in the annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2024 to 31 December 2024.

The most important findings related to the legal risk of the CHF-indexed loan portfolio in Q3 2025 are presented below:

- By the resolution of seven judges of 5 March 2025, file ref. no. III CZP 37/24, the Supreme Court found that "*In the event of an investigation from the bank of repayment of the benefit provided on the basis of the loan agreement, which turned out to be non-binding, the bank is not entitled to retention under Article 496 in conjunction with Article 497 of the Civil Code*".
- On 19 June 2025, the CJEU issued a judgement in one of the Polish cases concerning the recovery of capital by banks after cancellation of a mortgage loan agreement in CHF. The CJEU has questioned the compatibility with



European Union law of the so-called theory of two conditions, which has so far been widely used in Polish case law. It was based on the assumption that each party to the annulled contract had its own claim. The consumer has the right to recover all instalments paid to the bank and the bank has the right to pursue the capital (in two separate civil proceedings). The CJEU stated that such an approach is contrary to EU law. Both claims should be considered in one proceeding. The bank is only entitled to make a difference between its claim and the consumer's claim (balance theory). Analyses of the impact of the above-mentioned judgement on the situation of banks are currently underway, in particular monitoring of court rulings issued after this judgement.

Settlement programme

The Bank offers borrowers with CHF-indexed mortgage loans the possibility of concluding voluntary settlements. By the end of Q3 2025, the Bank had concluded 905 settlements (880 settlements by 30 June 2025 and 840 settlements by the end of 2024), including 797 settlements before the PFSA Court of Arbitration (by 30 June 2025 and by the end of 2024 respectively 789 and 777 settlements).

8.17. Other liabilities

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Accruals, including:	1,188	1,216	1,053	1,222
due to employee benefits	319	241	406	325
due to commissions	248	267	210	226
due to general and administrative expenses	621	534	437	671
liabilities due to the obligatory annual contribution to the BFG resolution fund	-	174	-	-
Other liabilities, including:	2,565	2,603	2,528	2,725
lease liabilities	516	513	529	531
interbank settlements	1,036	1,119	1,023	1,314
settlements with suppliers	139	153	163	109
public and legal settlements	196	198	196	213
commitment to pay to the BFG resolution fund	295	244	244	244
commitment to pay to the BFG guarantee fund	194	187	172	172
other	189	189	201	142
Total	3,753	3,819	3,581	3,947

8.18. Fair value

8.18.1. Financial assets and liabilities measured at fair value in the statement of financial position

In 2025, there were no transfers between levels of the valuation hierarchy, as in 2024. In Q3 2025, 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.



Selected
financial data

Interim condensed
consolidated
income statement

Interim condensed
consolidated statement of
comprehensive income

Interim condensed
consolidated statement of
financial position

Interim condensed
consolidated statement
of changes in equity

Interim condensed
consolidated
cash flow statement

**Additional information
to the interim condensed
consolidated financial statements**

Interim condensed separate
financial statements
of ING Bank Śląski S.A.

as at **30 Sep 2025**

	level 1	level 2	level 3	Total
Financial assets, including:	41,872	1,331	312	43,515
Financial assets held for trading, including:	240	1,205	-	1,445
valuation of derivatives	-	1,027	-	1,027
other financial assets held for trading, including:	240	178	-	418
debt securities, including:	240	-	-	240
treasury bonds in PLN	71	-	-	71
Czech Treasury bonds	169	-	-	169
repo transactions	-	178	-	178
Financial assets other than those held for trading, measured at fair value through profit or loss, including:	-	-	11	11
loans are obligatorily measured at fair value through profit or loss	-	-	10	10
equity instruments	-	-	1	1
Derivative hedge instruments	-	126	-	126
Financial assets measured at fair value through other comprehensive income, including:	35,241	-	301	35,542
debt securities, including:	35,241	-	-	35,241
treasury bonds in PLN	30,026	-	-	30,026
European Union bonds	2,107	-	-	2,107
European Investment Bank bonds	2,690	-	-	2,690
Austrian government bonds	418	-	-	418
equity instruments	-	-	301	301
Transferred assets, including:	6,391	-	-	6,391
Czech Treasury bonds from the portfolio of financial assets measured at fair value through other comprehensive income	5	-	-	5
Treasury bonds in PLN from the portfolio of financial assets measured at fair value through other comprehensive income	6,386	-	-	6,386
Financial liabilities, including:	131	924	-	1,055
Financial liabilities held for trading, including:	131	795	-	926
valuation of derivatives	-	789	-	789
book short position in trading securities	131	-	-	131
repo transactions	-	6	-	6
Derivative hedge instruments	-	129	-	129

as at **31 Dec 2024**

	level 1	level 2	level 3	Total
Financial assets, including:	32,385	1,466	276	34,127
Financial assets held for trading, including:	521	1,405	-	1,926
valuation of derivatives	-	898	-	898
other financial assets held for trading, including:	521	507	-	1,028
debt securities, including:	521	-	-	521
treasury bonds in PLN	499	-	-	499
Czech Treasury bonds	22	-	-	22
repo transactions	-	507	-	507
Financial assets other than those held for trading, measured at fair value through profit or loss, including:	-	-	22	22
loans are obligatorily measured at fair value through profit or loss	-	-	21	21
equity instruments	-	-	1	1
Derivative hedge instruments	-	61	-	61
Financial assets measured at fair value through other comprehensive income, including:	31,685	-	254	31,939
debt securities, including:	31,685	-	-	31,685
treasury bonds in PLN	26,371	-	-	26,371
treasury bonds in EUR	2,064	-	-	2,064
European Union bonds	2,838	-	-	2,838
Austrian government bonds	412	-	-	412
equity instruments	-	-	254	254
Transferred assets, including:	179	-	-	179
Treasury bonds in PLN from the portfolio of financial assets measured at fair value through profit or loss	179	-	-	179
Financial liabilities, including:	487	996	-	1,483
Financial liabilities held for trading, including:	487	913	-	1,400
valuation of derivatives	-	733	-	733
book short position in trading securities	487	-	-	487
repo transactions	-	180	-	180
Derivative hedge instruments	-	83	-	83



The financial assets classified to level 3 of the valuation hierarchy as at 30 September 2025 and as at 31 December 2024 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 2025, it was in the range of 11.4%-13.4%, depending on the company (11.7-13.7% at the end of 2024). Fair value measurement of unquoted equity interests in other companies as at 30 September 2025 and 31 December 2024 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 2025.

8.18.2. Financial assets and liabilities not measured 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 2025 have not changed compared to those used at the end of 2024 (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 2024 to 31 December 2024).

There were no transfers between valuation levels in 2025, as in 2024.

as at 30 Sep 2025

	Carrying amount	level 1	Fair value level 2	level 3	Total
Investment securities at amortised cost, including:	25,093	18,568	5,906	-	24,474
treasury bonds in PLN	9,947	9,741	-	-	9,741
treasury bonds in EUR	1,997	1,915	-	-	1,915
European Investment Bank bonds	7,114	6,912	-	-	6,912
bonds of the Polish Development Fund (PFR)	1,836	-	1,713	-	1,713
bonds of Bank Gospodarstwa Krajowego	202	-	196	-	196
NBP bills	3,997	-	3,997	-	3,997
Transferred assets, including:	1,549	1,490	-	-	1,490
Treasury bonds in PLN from the portfolio of financial assets measured at amortised cost	1,549	1,490	-	-	1,490
Loans and receivables to customers at amortised cost, including:	178,576	-	3,914	175,169	179,083
Corporate banking segment, including:	95,081	-	-	95,441	95,441
loans and advances (in the current account and term ones)	70,369	-	-	71,124	71,124
lease receivables	13,745	-	-	13,495	13,495
factoring receivables	6,409	-	-	6,409	6,409
corporate and municipal debt securities	4,558	-	-	4,413	4,413
Retail banking segment, including:	77,541	-	-	77,688	77,688
mortgages	67,389	-	-	67,360	67,360
other loans and advances	10,152	-	-	10,328	10,328
Other receivables	5,954	-	3,914	2,040	5,954
Liabilities to customers	239,986	-	-	239,952	239,952
Liabilities under debt securities issued	1,501	-	-	1,498	1,498
Subordinated liabilities	1,497	-	-	1,600	1,600

as at **31 Dec 2024**

	Carrying amount	level 1	Fair value level 2	level 3	Total
Investment securities at amortised cost, including:	27,053	20,459	5,384	-	25,843
treasury bonds in PLN	11,859	11,317	-	-	11,317
treasury bonds in EUR	2,872	2,750	-	-	2,750
European Investment Bank bonds	6,654	6,392	-	-	6,392
bonds of the Polish Development Fund (PFR)	3,860	-	3,618	-	3,618
bonds of Bank Gospodarstwa Krajowego	1,808	-	1,766	-	1,766
Loans and receivables to customers at amortised cost, including:	166,677	-	1,040	165,836	166,876
Corporate banking segment, including:	93,052	-	-	93,329	93,329
loans and advances (in the current account and term ones)	68,572	-	-	69,213	69,213
lease receivables	13,342	-	-	13,134	13,134
factoring receivables	6,571	-	-	6,571	6,571
corporate and municipal debt securities	4,567	-	-	4,411	4,411
Retail banking segment, including:	70,387	-	-	70,309	70,309
mortgages	61,114	-	-	60,783	60,783
other loans and advances	9,273	-	-	9,526	9,526
Other receivables	3,238	-	1,040	2,198	3,238
Liabilities to customers	219,996	-	-	219,925	219,925
Liabilities under debt securities issued	509	-	-	509	509
Subordinated liabilities	1,499	-	-	1,610	1,610

9. Capital adequacy

9.1. Total capital ratio

On 1 January 2025, amended capital adequacy regulations - CRR3 (Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 *amending Regulation (EU) No 575/2013 as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and minimum capital threshold*) came into force.

On 29 April 2025 the Ordinary General Meeting of the Bank approved the distribution of the profit for 2024. The inclusion of the net profit earned in 2024 in own funds as at 31 December 2024 resulted in an increase in the Group's TCR and Tier 1 ratios to 15.67% and 14.58%, 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 2024 to 31 December 2024, the Group's TCR and Tier 1 ratios as at 31 December 2024 were 14.85% and 13.76%, respectively.

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
A. Own equity in the statement of financial position, including:	19,154	17,616	17,170	16,230
A.I. Own equity included in the own funds calculation	18,823	18,764	18,743	17,677
A.II. Own equity excluded from own funds calculation	331	-1,148	-1,573	-1,447
B. Other elements of own funds (decreases and increases), including:	39	456	858	535
value adjustments due to prudent valuation requirements	-44	-41	-35	-35
goodwill and other intangible assets	-498	-474	-495	-480
deferred tax assets based on future profitability and not arising from temporary differences after deducting related income tax liabilities	-	-	-1	-1
shortfall in credit risk adjustments against expected losses under the IRB approach	-695	-450	-202	-571
shortfall in coverage for non-performing exposures	-56	-31	-22	-36
transitional adjustments to common equity Tier 1 capital	216	268	249	240
equity instruments qualifying as Tier 2 capital	1,116	1,184	1,340	1,418
surplus of provisions over the expected credit losses under the IRB approach	-	-	24	-
Own funds taken into account in total capital ratio calculation (A.I. + B), including:	18,862	19,220	19,601	18,212
Core Tier 1 capital	17,746	18,036	18,237	16,794
Tier 2 capital	1,116	1,184	1,364	1,418
Risk weighted assets, including:	127,017	122,739	125,111	121,580
for credit risk	110,982	107,089	105,612	104,816
for operational risk	14,456	14,456	18,276	15,476
other	1,579	1,194	1,223	1,288
Total capital requirements	10,162	9,819	10,009	9,726

Total capital ratio (TCR)	14.85%	15.66%	15.67%	14.98%
minimum required level	12.50%	11.51%	11.51%	11.32%
surplus TCR ratio	2.35 p.p.	4.15 p.p.	4.16 p.p.	3.66 p.p.
Tier 1 ratio (T1)	13.97%	14.69%	14.58%	13.81%
minimum required level	10.50%	9.51%	9.51%	9.32%
surplus T1 ratio	3.47 p.p.	5.18 p.p.	5.07 p.p.	4.49 p.p.



Transitional provisions

In the calculation of capital ratios, the Group applies a temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR Regulation. In addition, as at 31 December 2024 and as at 30 September 2024, the Group used transitional provisions to mitigate the impact of the implementation of IFRS 9 on the level of own funds. If the Group did not apply the transitional provisions, the capital ratios of the Group would be as follows:

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
	the level of capital ratios without transitional provisions:			
			1. for the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR; and	
			2. to mitigate the impact of IFRS 9 implementation on the level of own funds	
Total capital ratio (TCR)	14.69%	15.46%	15.49%	14.80%
Tier 1 capital ratio	13.81%	14.50%	14.40%	13.63%

9.2. MREL requirements

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
MREL - TREA	24.42%	25.55%	24.15%	22.37%
minimum required level (including combined buffer requirement)	20.75%	19.76%	19.95%	19.45%
surplus (+) / deficiency (-) of the MREL - TREA ratio	3.67 p.p.	5.79 p.p.	4.20 p.p.	2.92 p.p.
minimum required level (not including combined buffer requirement)	16.25%	16.25%	16.44%	16.44%
surplus (+) / deficiency (-) of the MREL - TREA ratio	8.17 p.p.	9.30 p.p.	7.71 p.p.	5.93 p.p.
MREL - TEM	9.69%	9.88%	11.12%	10.19%
minimum required level	5.91%	5.91%	5.91%	5.91%
surplus (+) / deficiency (-) of the MREL - TEM ratio	3.78 p.p.	3.97 p.p.	5.21 p.p.	4.28 p.p.

At the end of Q3 2025, 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 loans are part of the ING Group’s Single Point of Contact (SPE) strategy. The Bank includes NPS funds in eligible liabilities for the Minimum Requirement of Own Funds and Eligible Liabilities (MREL). As at 30 September 2025, the carrying amount of liabilities due to NPS loans was PLN 9,038 million (compared to PLN 8,981 million as at 30 June 2025, PLN 9,055

million as at 31 December 2024 and PLN 7,556 million as at 30 September 2024) and was recognised in the statement of financial position in the item *Liabilities to banks*.

10. Dividend payment

On 29 April 2025, the Ordinary General Meeting of the Bank adopted a resolution on the payment of dividend from the profit for 2024. Pursuant to this resolution, the Bank paid a dividend in the total amount of PLN 3,276 million, i.e. PLN 25.18 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 6 May 2025 and the dividend payment date is set for 12 May 2025.

11. Issue and redemption of securities

In the Q3 2025, ING Bank Hipoteczny S.A., a subsidiary of the Bank, issued 3 series of covered bonds with a total nominal value of PLN 1,000 million. For more information on this emission, see chapter 2. *Significant events in Q3 2025*.

In the comparable period of the previous year, i.e. in the Q3 2024, ING Bank Hipoteczny S.A. issued 2 series of covered bonds with a total nominal value of PLN 500 million. As at 30 September 2024, the Group also had liabilities under issue of 1 series of covered bonds with a nominal value of PLN 400 million, which were redeemed in October 2024.

12. Off-balance sheet items

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Off-balance sheet commitments given	60,595	57,164	54,505	55,262
Off-balance sheet commitments received	27,196	26,194	26,224	22,534
Off-balance sheet financial instruments	1,592,031	1,584,503	1,552,691	1,556,726
Total	1,679,822	1,667,861	1,633,420	1,634,522

As at 30 September 2025, the Group also had granted off-balance sheet commitments (so-called commitments under binding offers) in the amount of PLN 6,825 million (PLN 2,421 million as at 30 June 2025 and PLN 904 million as at 31 December 2024). With respect to loans and advances to natural persons, the obligation under the binding offer arises as a result of the transfer to the customer of a credit decision (in the case of mortgage loans) and additionally a draft agreement for a specific credit product (in the case of other loans to natural persons). With respect to loans and advances for corporate banking clients, the obligation arises under the binding offer in the case of an offer submitted in a tender (e.g. for local government units), a promise to grant a loan or guarantee issued or the delivery to the client of a letter signed by the Bank confirming a positive credit decision containing all key and non-negotiable elements of the offer (Committed Term Sheet).



13. Update of information on administrative proceedings and court proceedings regarding WIBOR and free loan sanctions

The value of proceedings concerning liabilities or receivables pending in 2025 did not exceed 10% of the Group's equity. In the Group's opinion, none of the individual proceedings pending in 2025 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.

Detailed 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 8.16. *Provisions*.

Information on pending proceedings in relation to which no significant changes occurred in 2025 is provided in the annual consolidated financial statements of the ING Bank Śląski S.A. Group for the period from 1 January 2024 to 31 December 2024.

PFSA proceedings

- On 12 October 2018, the Polish Financial Supervision Authority imposed a fine on the Bank in the amount of PLN 0.5 million, pursuant to Art. 232 sec. 1 of the Act on Investment Funds and Alternative Investment Funds Management, in the wording before the amendment made by the Act of 31 March 2016, in connection with the breach of depository's obligations set out in Art. 72 of the Act in connection with the Bank acting as the depository of the Inventum Premium SFIO and Inventum Parasol FIO funds with separate sub-funds. In the course of reconsidering the case, the PFSA confirmed the violations and did not identify any circumstances that would justify reducing the fine. In connection with the proceedings, a provision in the amount of PLN 0.5 million was created in December 2018. The Bank paid the imposed fine in Q3 2020. On 1 October 2020, the Bank appealed against the said decision to the Provincial Administrative Court. In the judgment of 7 April 2021, the Provincial Administrative Court overruled the decision of 12 October 2018 and the decision of the Polish Financial Supervision Authority of 12 August 2020 upholding this decision. The PFSA filed a complaint with the Supreme Administrative Court on 27 July 2021. On 25 August 2021, the Bank responded to the complaint. On 19 March 2025, a hearing was held before the Supreme Administrative Court. The Supreme Administrative Court overturned the judgement of the Voivodeship Administrative Court of 7 April 2021 and referred the case for reconsideration. The Supreme Administrative Court assessed that the Voivodeship Administrative Court prematurely found the allegation of a breach of substantive law by the PFSA. In the Supreme Administrative Court's opinion, the justification for the PFSA's decision may lead to a conclusion as to which legal provision was violated by the Bank, for which an administrative sanction was imposed, and the PFSA did not have to indicate these violations in the content of the decision itself (which was argued by the Voivodeship Administrative Court). The Voivodeship Administrative Court, when re-examining a case, is bound by the findings of the Supreme Administrative Court. On 5 August 2025, the Voivodeship Administrative Court issued a judgement in which it upheld the PFSA's decision, i.e. dismissed the Bank's complaint. The Voivodeship Administrative Court stressed

that it is bound by the position of the Supreme Administrative Court. After receiving the justification for the judgement of the Voivodeship Administrative Court, the decision was made to lodge a complaint with the Supreme Administrative Court. The deadline for lodging a complaint is 29 October 2025. The bank submitted the complaint within the deadline. Until the end of the court proceedings, the decision of the PFSA remains invalid.

- On 22 November 2023, the Polish Financial Supervision Authority initiated an administrative proceeding regarding the imposition of a fine on ING Bank Śląski S.A. pursuant to Art. 176i sec. 1 point 4 of the Act on Trading in Financial Instruments. In May 2025, the proceedings were discontinued in their entirety.

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

As at 30 September 2025, 264 court proceedings were pending against the Bank (234 proceedings as at 30 June 2025 and 196 proceedings as at 31 December 2024) 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 2025, 26 cases were already completed with a positive result (23 cases as at 30 June 2025 and 12 cases as at 31 December 2024).

On 11 June 2025, a hearing was held before the CJEU, during which the judges heard the positions of participants in the proceedings. Both the representative of the EC and the representative of the Polish and Portuguese Governments presented a position in line with the position of the banking sector, i.e. that there are no grounds to examine WIBOR and question its reliability, credibility and legality. It is an objective, market-based indicator and depends primarily on the monetary policy of the central bank. During the hearing, it was announced that the Advocate General of the CJEU would prepare an opinion. On 11 September 2025, the Ombudsman issued an opinion in which he confirmed the correctness of WIBOR designation. The Ombudsman concluded that the national court could not examine the method of determining the WIBOR index. The bank should provide information about the name, the administrator and the effects of the increase in the index on the loan interest rate, which was implemented by the banks. The transparency requirement of Directive 93/13 does not oblige the creditor to directly provide more detailed information on the benchmark methodology than required by the BMR. Regulation. The banks have fulfilled these obligations. Even if the terms were to be considered as non-transparent, this is not yet sufficient to effectively undermine them. For a term to be considered unfair, the interest rate would have to deviate from market conditions. The Ombudsman did not reply to question 4. The opinion of the Advocate General is an important voice for the CJEU in the debate on the content of the judgement. The CJEU judgments overwhelmingly



coincide with the opinions of the Ombudsman, but there have been cases where the CJEU ruled contrary to the Ombudsman's opinion. The CJEU is expected to announce the judgement at the end of 2025 or at the beginning of 2026.

Court proceedings concerning the sanction of free credit

As at 30 September 2025, there were 106 court proceedings against the Bank (97 proceedings as at 30 June 2025 and 75 proceedings as at 31 December 2024) regarding the free loan sanction. As at 30 September 2025, 33 cases were already completed (32 cases as at 30 June 2025 and 23 cases as at 31 December 2024), and none of them had any irregularities in contracts that would have been the basis for recognising the statement on the sanction of the free loan.

Other proceedings

On 23 January 2020, the Bank received from the President of the Personal Data Protection Office (President of UODO) information on the control of the compliance of personal data processing with the provisions on personal data protection, i.e. Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) and the Act of 10 May 2018 on the protection of personal data. On 9 December 2021, the Bank received a notification from the President of UODO of ex officio initiation of administrative proceedings in this area. On 28 July 2025, the Bank received the decision of UODO to impose a fine of PLN 18 million. The amount of the fine was recognized in the cost of the Q3 2025. The bank submitted a complaint to the Voivodship Administrative Court in Warsaw against the decision of the President of the Personal Data Protection Office.

14. Transactions with related parties

ING Bank Śląski S.A. is a subsidiary of ING Bank NV, which as at 30 September 2025 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 Lease 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 two 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 that result 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
	as at 30 Sep 2025			as at 31 Dec 2024		
Receivables						
Nostro accounts	2	8	-	5	1	-
Loans granted	-	28	-	-	-	-
Positive valuation of derivatives	75	-	-	181	-	-
Reverse repo transactions	22,296	-	-	20,351	-	-
Other claims	6	-	-	3	-	-
Liabilities						
Deposits received	276	228	32	475	239	55
Loans received, including:	13,752	28	-	13,735	-	-
Non Preferred Senior (NPS) loan	9,038	-	-	9,055	-	-
Subordinated loan	1,497	-	-	1,499	-	-
Loro accounts	45	109	-	247	72	-
Negative valuation of derivatives	42	2	-	34	-	-
Other liabilities	283	9	-	231	17	-
Off-balance-sheet operations						
Off-balance sheet liabilities granted	659	689	-	667	183	-
Off-balance sheet liabilities received	934	9	-	973	9	-
FX transactions	12,211	689	-	14,427	-	-
IRS	72	-	-	188	-	-
Options	854	-	-	591	-	-
Q3 2025 YTD						
the period from 01 Jan 2025 to 30 Sep 2025			Q3 2024 YTD			
the period from 01 Jan 2024 to 30 Sep 2024						
Revenue and costs						
Revenue, including:	-480	2	53	91	4	41
interest and commission income/expenses	-56	5	53	-9	4	41
result on financial instruments	-427	-3	-	97	-	-
other core business result	3	-	-	3	-	-
Operating costs	-293	-42	-	-264	-43	-

14.1. 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 2025, Members of the Bank’s Management Board in the new composition appointed on 29 April 2025 held a total of 21,149 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 the deferred shares for the period from 1 July to 31 December 2022 (751 shares after taking into account the sale of 52 shares) and non-deferred shares for the period from 1 January to 31 December 2023 (6,625 shares after taking into account the sale of 592 shares),
- 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 (1,641 shares) and non-deferred shares for the period from 1 January to 31 December 2024 (6,602 shares).

As at 31 December 2024, Members of the Bank’s Management Board held a total of 17,498 shares, which consisted of non-deferred own shares for the period from 1 July to 31 December 2022 (6,835 shares after taking into account the sale of 937 shares), the first part of deferred shares for the period from 1 July to 31 December 2022 (1,079 shares) and non-deferred shares for the period from 1 January to 31 December 2023 (9,584 shares).

Members of the Bank’s Supervisory Board did not hold any shares in ING Bank Śląski S.A. either as at 30 September 2025 or as at 31 December 2024.

15. Indication of factors that may affect the financial results in subsequent quarters

Global factors

- In Q2 this year, U.S. President Donald Trump introduced tariff increases for most economic partners and some sectors (including cars, steel, and aluminium), but their implementation was chaotic , especially when it comes to tariffs on China. Relations between the two powers remain strained.
- At the beginning of April, the U.S. introduced tariffs on the EU, which were then suspended until the end of July, when the U.S.-EU trade agreement was concluded. Since the beginning of August, a single tariff rate of up to 15% has been in force for most imports from the EU, which also covers key sectors such as cars, semiconductors, and medicines.
- After a 0.6% q/q decline in seasonally adjusted and anualized (SAAR) US GDP under conditions of heightened uncertainty and concerns about the effects of customs policy and a strong rebound of 3,8% in Q2, ING



economists expect economic growth to reach 2.4% q/q in Q3 of this year, ING economists forecast a 1.9% GDP growth for the whole of 2025 (after 2.8% in 2024), followed by 1.7% in 2026.

- So far, concerns about a significant increase in inflation in the U.S. due to tariffs have not materialised. The increased producer prices were passed on to consumers to a limited extent. After CPI inflation in Q1 of this year reached 2.7% y/y and 2.5% in Q2, the rate of price growth accelerated to 2.9% in Q3. Uncertainty caused by far-reaching changes in President Trump's economic policy (tariffs, migration policy, fiscal policy, deregulation) prompted the Fed to maintain interest rates unchanged in Q2 of this year. The Fed returned to interest rate cuts only in September this year. ING economists expect two further reductions this year and two in 2026, which would bring the Fed rate upper range to 3.75% at the end of this year and to 3.25% in Q2 2026, the level of the target rate in the current monetary policy cycle.

European Factors

- In response to the smaller defence commitment of the new US administration towards Europe, EU countries have adopted the ReArm Europe programme, which is intended to increase the spending of European Union (EU) countries by around 1.5% of GDP and mobilise total defence spending worth EUR 800 billion. These decisions contributed to an improvement in the medium-term economic outlook for the euro area, including Germany, after the adoption of the fiscal stimulus package by the Merz government. ING economists forecast economic growth in the eurozone of 1.3% in 2025 (0.9% in 2024) and 1.0% in 2026.
- The weakening of inflationary pressure in the euro area and favourable inflation forecasts as well as economic risks caused by Trump's trade policy prompted the European Central Bank (ECB) to continue the cycle of monetary policy easing. At the end of June, the ECB's deposit facility rate was reduced to 2.0%, from 2.5% at the end of March. In the forecasts of ECB economists, this level is a target in the current cycle, in the absence of economic shocks it can be maintained until the end of 2027.

Domestic Factors

- In 2025, according to ING economists, economic growth in Poland should be close to 3.5% and be based on the growth of domestic demand. Private consumption remains the main driver of growth, driven by strong growth of household incomes in recent quarters. In 2024, households increased their savings, which could drive consumption in 2025. The current estimates of the Bank's economists assume that the increase in household consumption in 2025 will amount to approx. 4.0% and will be higher than in 2024, when it amounted to 3.0%. In turn, the expected revival of the investment is delayed due to the time shifting of the implementation of projects from the grant part of the National Reconstruction Plan (NRP). The Ministry of Finance (MF) assumes that in 2025, PLN 16 billion will go to the economy under KPO grants, and another PLN 81 billion only in 2026. Foreign trade will have a negative impact on GDP growth on a scale of about 0.8 percentage points. The scale of the deterioration in external trade balance is likely to be less than previously expected, due to relatively low

commodity prices and the weakening of the US dollar, which limits the growth in imports. Exports remain under pressure from the weak economic situation in the European Union, including the automotive industry. The unstable U.S. trade policy and the rise of protectionism (higher tariffs) remain a factor of uncertainty.

- In Q3 2025, consumer inflation (CPI) decreased to 3.0% y/y from 4.1% y/y in Q2. This was mainly due to the expiration of the partial unfreezing of energy prices for households in mid-2024, which boosted the annual inflation rate in the next 12 months. Core inflation excluding food and energy prices was also declining, which was supported by a slowdown in wage growth and pressure on prices of basic commodities exchanged due to global disinflation trends. According to the Bank's economists, at the end of 2025 inflation should be close to the inflation target of the National Bank of Poland (NBP) and range from 2.5-3.0% y/y.
- Better inflation prospects, a decline in core inflation, dampening wage dynamics and caused a change in the Monetary Policy Council (MPC) attitude to less restrictive ones, which translated into decisions to reduce interest rates by 50bps in May, and after 25bps in June, July and September. Economists of the Bank expect that at the end of 2025 the NBP reference rate will be 4.50%, i.e. 125bps less than at the beginning of the year.
- Financial results in future periods will also be affected by the amendment of the Corporate Income Tax Act and the Tax on Certain Financial Institutions Act. On 17 October 2025, the Sejm passed an act amending the Act on Corporate Income Tax and the Act on Tax on Certain Financial Institutions, introducing an increased CIT rate, among others for domestic banks. According to the regulation adopted by the Sejm, the CIT rate for domestic banks is to be 30% for 2026, 26% for 2027 and 23% starting from 2028. At the same time, the Act provides for a reduction of the tax rate on certain financial institutions (to 0.0329% of the tax base per month for 2027 and to 0.0293% starting from 2028). The Act is awaiting signature by the President of the Republic of Poland. If the President signs a law in the Q4 2025, this will require the revaluation of deferred tax assets and liabilities.



16. Other information

16.1. Number of branches and cash self-service devices

The number of outlets of the Bank in particular periods was as follows:

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Number of outlets	157	161	175	185
Number of ING Express points in shopping centres	60	56	56	56

As at 30 September 2025, a network of 853 cash self-service devices (dual devices) was made available to customers. As at 30 June 2025, 31 December 2024 and 30 September 2024, there were 857, 838 and 837 devices, respectively.

16.2. Banking cards

ING Bank Śląski S.A. is one of the largest issuers of banking cards in Poland. The data concerning the number of payment cards issued to ING Bank Śląski S.A. clients are as follows:

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
in thousands				
debit cards	3,388	3,376	3,346	3,340
credit cards	337	330	322	318
other*	281	274	267	262
Total. of which:	4,006	3,980	3,935	3,920
paywave	3,876	3,845	3,787	3,764
virtual cards	130	135	148	156

* including charge and prepaid cards



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

2025-10-28	Michał Bolesławski President	The original Polish document is signed with a qualified electronic signature
2025-10-28	Joanna Erdman Vice-President	The original Polish document is signed with a qualified electronic signature
2025-10-28	Marcin Giżycki Vice-President	The original Polish document is signed with a qualified electronic signature
2025-10-28	Bożena Graczyk Vice-President	The original Polish document is signed with a qualified electronic signature
2025-10-28	Marcin Kościński Vice-President	The original Polish document is signed with a qualified electronic signature
2025-10-28	Ewa Łuniewska Vice-President	The original Polish document is signed with a qualified electronic signature
2025-10-28	Michał H. Mrozek Vice-President	The original Polish document is signed with a qualified electronic signature
2025-10-28	Maciej Ogórkiewicz Vice-President	The original Polish document is signed with a qualified electronic signature
2025-10-28	Alicja Żyła Vice-President	The original Polish document is signed with a qualified electronic signature

SIGNATURE OF THE PERSON RESPONSIBLE FOR ACCOUNTS

2025-10-28 **Jolanta Alvarado Rodriguez**
Lead of Centre of Expertise Accounting Policy and Financial Reporting

The original Polish document is signed with a qualified electronic signature



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

- Interim condensed income statement
- Interim condensed statement of comprehensive income
- Interim condensed statement of financial position
- Interim condensed statement of changes in equity
- Interim condensed cash flow statement
- Additional information to the interim condensed separate financial statements



Interim condensed income statement

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Net interest income	3,367	9,912	3,206	9,268
calculated using the effective interest rate method	3,256	9,491	3,030	8,687
other interest income	111	421	176	581
Interest expense	-1,284	-3,653	-1,048	-3,091
Interest income	2,083	6,259	2,158	6,177
Commission income	743	2,180	710	2,105
Commission expense	-167	-482	-153	-445
Net commission income	576	1,698	557	1,660
Net income on financial instruments measured at fair value through profit or loss and FX result	115	393	52	136
Net income on the sale of financial assets measured at amortised cost	-1	-4	-2	-7
Net income on the sale of financial assets measured at fair value through other comprehensive income and dividend income	4	7	2	5
Net (loss)/income on hedge accounting	39	10	15	14
Net (loss)/income on other basic activities	-3	-4	-1	-
Net income on basic activities	2,813	8,359	2,781	7,985
General and administrative expenses	-997	-3,148	-908	-2,869
Impairment for expected credit losses	-221	-587	-342	-778
including profit on sale of receivables	-	45	59	59
Cost of legal risk of FX mortgage loans	-	-1	-	-27
Tax on certain financial institutions	-199	-593	-182	-548
Share of the net profits of subsidiaries and associates measured by equity method	51	175	65	145
Gross profit	1,447	4,205	1,414	3,908
Income tax	-335	-944	-312	-848
Net profit	1,112	3,261	1,102	3,060

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Net profit	1,112	3,261	1,102	3,060
Weighted average number of ordinary shares	130,205,083	130,185,324	130,158,661	130,140,099
Earnings per ordinary share (PLN)	8.54	25.05	8.47	23.51

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 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024
Net profit for the reporting period	1,112	3,261	1,102	3,060
Total other comprehensive income, including:	407	2,002	944	775
Items that may be reclassified to profit or loss, including:	407	1,964	944	773
debt instruments measured at fair value through other comprehensive income - gains on revaluation carried through equity	62	43	-5	113
debt instruments measured at fair value through other comprehensive income - reclassification to financial result due to sale	-3	-6	-2	-6
loans measured at fair value through other comprehensive income - revaluation gains / losses related to equity	-20	7	-5	5
cash flow hedge - gains on revaluation carried through equity	-20	649	480	-634
cash flow hedge - reclassification to profit or loss	388	1,271	476	1,295
Items that will not be reclassified to profit or loss, including:	-	38	-	2
equity financial instruments measured at fair value through other comprehensive income - gains on revaluation carried through equity	-	38	-	2
Net comprehensive income for the reporting period	1,519	5,263	2,046	3,835

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		30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
	Note				transformed data
Assets					
Cash and cash equivalents		8,454	8,826	8,360	8,963
Loans and other receivables to other banks		25,991	26,525	25,063	20,532
Financial assets measured at fair value through profit or loss		1,456	1,675	1,948	1,402
Derivative hedge instruments		126	47	61	92
Investment securities		60,459	56,063	58,892	54,104
Transferred assets		7,940	16,431	179	4,495
Loans and other receivables to customers	4.1	168,062	163,153	156,496	155,122
Investments in subsidiaries and associates accounted for using the equity method		2,128	2,077	1,969	1,880
Property, plant and equipment		905	922	969	953
Intangible assets		489	447	416	438
Deferred tax assets		436	388	467	415
Other assets		253	152	121	158
Total assets		276,699	276,706	254,941	248,554

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Liabilities				
Liabilities to other banks	10,050	9,986	10,803	8,609
Financial liabilities measured at fair value through profit or loss	926	839	1,400	1,248
Derivative hedge instruments	129	57	83	137
Liabilities to customers	240,079	242,044	219,941	216,354
Subordinated liabilities	1,497	1,487	1,499	1,501
Provisions	605	585	633	635
Current income tax liabilities	696	453	15	147
Other liabilities	3,619	3,675	3,460	3,805
Total liabilities	257,601	259,126	237,834	232,436
Equity				
Share capital	130	130	130	130
Share premium	956	956	956	956
Accumulated other comprehensive income	-2,760	-3,167	-4,762	-4,437
Retained earnings	20,772	19,667	20,783	19,469
Own shares for the purposes of the incentive program	-	-6	-	-
Total equity	19,098	17,580	17,107	16,118
Total liabilities and equity				
	276,699	276,706	254,941	248,554

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 2025 the period from 01 Jul 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	-3,167	19,667	-6	17,580
Net profit for the current period	-	-	-	1,112	-	1,112
Other net comprehensive income, including:	-	-	407	-	-	407
financial assets measured at fair value through other comprehensive income - revaluation gains / losses carried through equity	-	-	42	-	-	42
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	-3	-	-	-3
cash flow hedge - revaluation gains / losses carried through equity	-	-	-20	-	-	-20
cash flow hedge - reclassification to profit or loss	-	-	388	-	-	388
Other changes in equity, including:	-	-	-	-7	6	-1
valuation of employee incentive programs	-	-	-	7	-	7
purchase of own shares for the purposes of the employee incentive program	-	-	-	-	-8	-8
settlement of the acquisition of own shares and their transfer to employees	-	-	-	-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.



Q3 2025 YTD the period from 01 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
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 carried through 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 - revaluation gains / losses carried through equity	-	-	649	-	-	649
cash flow hedge - reclassification to profit or loss	-	-	1,271	-	-	1,271
Other changes in equity, including:	-	-	-	-3,272	0	-3,272
dividend payment	-	-	-	-3,276	-	-3,276
valuation of employee incentive programs	-	-	-	18	-	18
purchase of own shares for the purposes of the employee incentive program	-	-	-	-	-14	-14
settlement of the acquisition of own shares and their transfer to employees	-	-	-	-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.



2024 the period from 01 Jan 2024 to 31 Dec 2024

	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	-5,212	20,750	-5	16,619
Net profit for the current period	-	-	-	4,369	-	4,369
Other net comprehensive income, including:	-	-	450	-	-	450
financial assets measured at fair value through other comprehensive income - revaluation gains / losses carried through equity	-	-	124	-	-	124
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	9	-	-	9
cash flow hedge - revaluation gains / losses carried through equity	-	-	-1,447	-	-	-1,447
cash flow hedge - reclassification to profit or loss	-	-	1,767	-	-	1,767
actuarial gains/losses	-	-	-3	-	-	-3
Other changes in equity, including:	-	-	-	-4,336	5	-4,331
dividend payment	-	-	-	-4,339	-	-4,339
valuation of employee incentive programs	-	-	-	4	-	4
purchase of own shares for the purposes of the employee incentive program	-	-	-	-	-6	-6
settlement of the acquisition of own shares and their transfer to employees	-	-	-	-1	11	10
Closing balance of equity	130	956	-4,762	20,783	-	17,107

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.



Q3 2024 YTD the period from 01 Jan 2024 to 30 Sep 2024

	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	-5,212	20,750	-5	16,619
Net profit for the current period	-	-	-	3,060	-	3,060
Other net comprehensive income, including:	-	-	775	-	-	775
financial assets measured at fair value through other comprehensive income - revaluation gains / losses carried through equity	-	-	120	-	-	120
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	-6	-	-	-6
cash flow hedge - revaluation gains / losses carried through equity	-	-	-635	-	-	-635
cash flow hedge - reclassification to profit or loss	-	-	1,296	-	-	1,296
Other changes in equity, including:	-	-	-	-4,341	5	-4,336
dividend payment	-	-	-	-4,339	-	-4,339
valuation of employee incentive programs	-	-	-	-1	-	-1
purchase of own shares for the purposes of the employee incentive program	-	-	-	-	-6	-6
settlement of the acquisition of own shares and their transfer to employees	-	-	-	-1	11	10
Closing balance of equity	130	956	-4,437	19,469	-	16,118

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 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024 transformed data
Net profit	1,112	3,261	1,102	3,060
Adjustments, including:	-8,617	353	2,162	-2,386
Share of profit/(loss) of subsidiaries and associates accounted for using the equity method	-51	-175	-65	-145
Depreciation and amortisation	74	218	84	235
Interest accrued (from the income statement)	-2,083	-6,259	-2,158	-6,177
Interest paid	-1,222	-3,313	-948	-2,736
Interest received	3,719	9,821	3,492	9,264
Dividends received	-6	-8	-6	-8
Income tax (from the income statement)	-	-	1	1
Income tax paid	335	944	312	848
Change in provisions	-235	-703	-407	-510
Change in loans and other receivables to other banks	20	-28	-5	99
Change in financial assets measured at fair value through profit or loss	528	-926	2,091	2,031
Change in hedge derivatives	229	498	-101	853
Change in investment securities	447	2,351	1,179	789
Change in transferred assets	-11,816	-1,853	1,940	-3,591
Change in loans and other receivables to customers	8,270	-7,691	-2,439	-4,260
Change in other assets	-4,902	-11,484	-3,519	-8,518
Change in liabilities to other banks	-124	-193	-6	-145
Change in liabilities measured at fair value through profit or loss	64	-743	-434	-212
Change in liabilities to customers	85	-463	274	-574
Change in subordinated liabilities	-1,933	20,113	2,865	11,359
Change in other liabilities	10	-2	-13	-25
Net cash flows from operating activities	-26	249	25	-964
Net profit	-7,505	3,614	3,264	674

	Q3 2025	Q3 2025 YTD	Q3 2024	Q3 2024 YTD
	the period from 01 Jul 2025 to 30 Sep 2025	the period from 01 Jan 2025 to 30 Sep 2025	the period from 01 Jul 2024 to 30 Sep 2024	the period from 01 Jan 2024 to 30 Sep 2024 transformed data
Acquisition of property, plant and equipment	-13	-39	-24	-41
Acquisition of intangible assets	-63	-127	-24	-70
Acquisition of debt securities measured at amortized cost	-5,344	-18,952	-550	-13,218
Disposal of debt securities measured at amortized cost	12,671	19,271	3,107	19,362
Dividends received	6	24	6	39
Net cash flows from investment activities	7,257	177	2,515	6,072
Interest payment on long-term loans	-92	-336	-130	-406
Repayment of lease liabilities	-24	-71	-23	-71
Purchase of own shares for the purposes of the employee incentive program	-8	-14	-	-6
Dividends paid	-	-3,276	-	-4,339
Net cash flows from financial activities	-124	-3,697	-153	-4,822
Net increase/(decrease) in cash and cash equivalents	-372	94	5,626	1,924
of which effect of exchange rate changes on cash and cash equivalents	-4	-93	-38	245
Opening balance of cash and cash equivalents	8,826	8,360	3,337	7,039
Closing balance of cash and cash equivalents	8,454	8,454	8,963	8,963

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



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 publication, i.e. from 30 October 2025. 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 publication as a result of the Bank's intentional or forced discontinuation or significant limitation of its existing activity.

1.2. Compliance with International Financial Reporting Standards

These interim condensed separate financial statements of the ING Bank Śląski S.A. for the period from 1 January 2025 to 30 September 2025 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 2025 as well as in accordance with the Ordinance of Finance Minister of 29 March 2018 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 2018, item 757).

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 2024 to 31 December 2024, which was approved on 29 April 2025 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 Q3 2025.

Interim condensed separate income statement, interim condensed separate statement of comprehensive income, interim condensed separate statement of changes in equity and interim condensed separate cash flow statement for the period from 1 January 2025 to 30 September 2025 and interim condensed separate statement of financial position as at 30 September 2025, together with comparable data were prepared according to the same principles of accounting for each period.

1.3. Reporting period and comparable data

Interim condensed separate financial statements of ING Bank Śląski S.A. covers the period from 1 January 2025 to 30 September 2025 and includes comparative data:

- as at 30 June 2025, 31 December 2024 and 30 September 2024 - for the interim condensed statement of financial position,
- for the period from 1 January 2024 to 30 September 2024 and from 1 July 2024 to 30 September 2024 - for the interim condensed income statement, the interim condensed statement of comprehensive income and the interim condensed cash flow statement,
- for the period from 1 January 2024 to 31 December 2024 and from 1 January 2024 to 30 September 2024 - for the interim condensed statement of changes in equity.

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 2025.

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 2025.

The annual financial statements of the ING Bank Śląski S.A. for the period from 1 January 2024 to 31 December 2024 were approved by the General Meeting on 29 April 2025.

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 2024 (annual financial statements of ING Bank Śląski S.A. for the period from 1 January 2024 to 31 December 2024) and the standards and interpretations approved by the European Union, applicable to annual periods beginning on or after 1 January 2025, which were presented in the interim condensed consolidated financial statements of the ING Bank Śląski S.A. Group for Q3 2025.



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 2024 to 31 December 2024.

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 2025, no significant changes were made to the accounting principles applied by the Bank. The most important estimates that changed in Q3 2025 compared to those presented in the annual financial statements of ING Bank Śląski S.A. for the period from 1 January 2024 to 31 December 2024 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 financial statements for the period from 1 January 2025 to 30 September 2025, compared to the interim condensed financial statements for the period from 1 January 2024 to 30 September 2024, the Bank has introduced changes in the presentation of cash and cash equivalents in the statement of financial position. The *Cash in hand and balances with the Central Bank* item has been replaced by *Cash and cash equivalents*. The new item included financial assets previously presented in the item *Cash in hand and balances with the Central Bank*, i.e. cash, other cash and balances with the Central Bank and selected financial assets previously presented in the item *Loans and other receivables to other banks*, i.e. balances on current accounts and overnight deposits with other banks and balances of call deposits with other banks. The amendment was aimed at harmonising data on cash and cash equivalents between the statement of financial position and the statement of cash flows and adapts the presentation to the position of the IFRS Interpretative Committee and the requirements of IAS 7 *Statement of cash flows*, as well as to the changing market practice in this respect.

The data as at 30 September 2024 have been restated in order to achieve comparability. The table contains individual items presented in assets of the statement of financial position, in the breakdown and at values presented in the interim condensed financial statements for the period from 1 January 2024 to 30 September 2024 and in the breakdown and at values presented in this interim condensed financial statements. Liabilities and equity did not change and did not require restatement.

as at 30 September 2024			
	in the interim condensed financial statements for the period from 1 January 2024 to 30 September 2024 (published data)	change	in the interim condensed financial statements for the period from 1 January 2025 to 30 September 2025 (comparable data)
Assets			
Cash in hand and balances with the Central Bank	8,762	-8,762	not applicable
Cash and cash equivalents	not applicable	8,963	8,963
Loans and other receivables to other banks	20,733	-201	20,532
Financial assets measured at fair value through profit or loss	1,402		1,402
Derivative hedge instruments	92		92
Investment securities	54,104		54,104
Transferred assets	4,495		4,495
Loans and other receivables to customers	155,122		155,122
Investments in subsidiaries and associates accounted for using the equity method	1,880		1,880
Property plant and equipment	953		953
Intangible assets	438		438
Deferred tax assets	415		415
Other assets	158		158
Total assets	248,554	0	248,554



Changes in the statement of cash flows

Compared to the interim condensed financial statements for the period from 1 January 2024 to 30 September 2024, the Bank changed the presentation of dividends received from subsidiaries. In previous periods, they were presented in *changes in other assets* in cash flows from operating activities, while in this interim condensed financial statements for the period from 1 January 2025 to 30 September 2025 they are presented in the item *Dividends received* in cash flows from investing activities.

The table presents items of the statement of cash flows, the value of which has changed compared to those presented in the interim condensed financial statements for the period from 1 January 2024 to 30 September 2024.

Q3 2024 YTD			
	in the interim condensed financial statements for the period from 1 January 2024 to 30 September 2024 <i>(published data)*</i>	change	in the interim condensed financial statements for the period from 1 January 2025 to 30 September 2025 <i>(comparable data)</i>
<i>Operating activities</i>			
Adjustments, including:	-2,355	-31	-2,386
Change in other liabilities	-114	-31	-145
Net cash flows from operating activities	705	-31	674
<i>investment activities</i>			
Dividends received	8	31	39
Net cash flows from investment activities	6,041	31	6,072

*) after conversion to full million PLN

4. Supplementary notes to interim condensed separate financial statements

4.1. Loans and other receivables to customers

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Measured at amortised cost	160,798	156,050	150,037	147,982
Measured at fair value through other comprehensive income	7,264	7,103	6,459	7,140
Total	168,062	163,153	156,496	155,122

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 2025			30 Jun 2025			31 Dec 2024			30 Sep 2024			
	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:	159,046	-4,149	154,897	156,774	-3,915	152,859	150,492	-3,657	146,835	148,789	-3,771	145,018
Corporate banking	92,617	-3,340	89,277	92,392	-3,162	89,230	90,085	-2,798	87,287	90,203	-2,967	87,236
overdrafts	19,610	-310	19,300	19,687	-276	19,411	17,724	-219	17,505	18,710	-225	18,485
term loans and advances	68,447	-3,028	65,419	68,349	-2,883	65,466	67,790	-2,575	65,215	67,309	-2,741	64,568
debt securities (corporate and municipal)	4,560	-2	4,558	4,356	-3	4,353	4,571	-4	4,567	4,184	-1	4,183
Retail banking	66,429	-809	65,620	64,382	-753	63,629	60,407	-859	59,548	58,586	-804	57,782
mortgages	55,620	-152	55,468	54,035	-151	53,884	50,435	-160	50,275	48,778	-154	48,624
loans in the current account	693	-63	630	676	-58	618	688	-64	624	693	-58	635
other loans and advances	10,116	-594	9,522	9,671	-544	9,127	9,284	-635	8,649	9,115	-592	8,523
Other receivables, of which:	5,901	-	5,901	3,191	-	3,191	3,202	-	3,202	2,964	-	2,964
reverse repo transactions	3,914	-	3,914	1,100	-	1,100	1,040	-	1,040	1,325	-	1,325
call deposits placed	875	-	875	981	-	981	759	-	759	643	-	643
other	1,112	-	1,112	1,110	-	1,110	1,403	-	1,403	996	-	996
Total	164,947	-4,149	160,798	159,965	-3,915	156,050	153,694	-3,657	150,037	151,753	-3,771	147,982



Quality of loan portfolio

as at

	30 Sep 2025			30 Jun 2025			31 Dec 2024			30 Sep 2024		
	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	92,617	-3,340	89,277	92,392	-3,162	89,230	90,085	-2,798	87,287	90,203	-2,967	87,236
assets in Stage 1	78,484	-133	78,351	78,540	-128	78,412	75,584	-128	75,456	75,251	-142	75,109
assets in Stage 2	8,956	-365	8,591	8,936	-354	8,582	9,840	-359	9,481	10,296	-369	9,927
assets in Stage 3	5,177	-2,842	2,335	4,916	-2,680	2,236	4,661	-2,311	2,350	4,656	-2,456	2,200
Retail banking	66,429	-809	65,620	64,382	-753	63,629	60,407	-859	59,548	58,586	-804	57,782
assets in Stage 1	63,645	-99	63,546	60,986	-92	60,894	52,860	-103	52,757	52,151	-102	52,049
assets in Stage 2	1,860	-134	1,726	2,539	-136	2,403	6,626	-163	6,463	5,541	-131	5,410
assets in Stage 3	921	-576	345	854	-525	329	918	-593	325	891	-571	320
POCI assets	3	-	3	3	-	3	3	-	3	3	-	3
Total, of which:	159,046	-4,149	154,897	156,774	-3,915	152,859	150,492	-3,657	146,835	148,789	-3,771	145,018
assets in Stage 1	142,129	-232	141,897	139,526	-220	139,306	128,444	-231	128,213	127,402	-244	127,158
assets in Stage 2	10,816	-499	10,317	11,475	-490	10,985	16,466	-522	15,944	15,837	-500	15,337
assets in Stage 3	6,098	-3,418	2,680	5,770	-3,205	2,565	5,579	-2,904	2,675	5,547	-3,027	2,520
POCI assets	3	-	3	3	-	3	3	-	3	3	-	3

The Bank identifies POCI financial assets whose balance sheet value as at 30 September 2025 amounted to PLN 3 million (similar to 30 June 2025, as at 31 December 2024 and as at 30 June 2024). 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 the statement of financial position

In 2025, there were no transfers between levels of the valuation hierarchy, as in 2024. The fair value measurement methods adopted as at 30 September 2025 have not changed compared to those used at the end of 2024 (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 2024 to 31 December 2024).

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



Selected
financial data

Interim condensed
consolidated
income statement

Interim condensed
consolidated statement of
comprehensive income

Interim condensed
consolidated statement of
financial position

Interim condensed
consolidated statement
of changes in equity

Interim condensed
consolidated
cash flow statement

Additional information
to the interim condensed
consolidated financial statements

Interim condensed separate
financial statements
of ING Bank Śląski S.A.

as at **30 Sep 2025**

	level 1	level 2	level 3	Total
Financial assets, including:	41,771	1,331	7,576	50,678
Financial assets held for trading, including:	240	1,205	-	1,445
valuation of derivatives	-	1,027	-	1,027
other financial assets held for trading, including:	240	178	-	418
debt securities, including:	240	-	-	240
treasury bonds in PLN	71	-	-	71
Czech Treasury bonds	169	-	-	169
repo transactions	-	178	-	178
Financial assets other than those held for trading, measured at fair value through profit or loss, including:	-	-	11	11
loans are obligatorily measured at fair value through profit or loss	-	-	10	10
equity instruments	-	-	1	1
Derivative hedge instruments	-	126	-	126
Financial assets measured at fair value through other comprehensive income, including:	35,140	-	301	35,441
debt securities, including:	35,140	-	-	35,140
treasury bonds in PLN	29,925	-	-	29,925
European Union bonds	2,107	-	-	2,107
European Investment Bank bonds	2,690	-	-	2,690
Austrian government bonds	418	-	-	418
equity instruments	-	-	301	301
Transferred assets, including:	6,391	-	-	6,391
Treasury bonds in PLN from the portfolio of financial assets measured at fair value through profit or loss	5	-	-	5
Treasury bonds in PLN from the portfolio of financial assets measured at fair value through other comprehensive income	6,386	-	-	6,386
Loans measured at fair value through other comprehensive income	-	-	7,264	7,264
Financial liabilities, including:	131	924	-	1,055
Financial liabilities held for trading, including:	131	795	-	926
valuation of derivatives	-	789	-	789
book short position in trading securities	131	-	-	131
repo transactions	-	6	-	6
Derivative hedge instruments	-	129	-	129

as at **31 Dec 2024**

	level 1	level 2	level 3	Total
Financial assets, including:	32,285	1,466	6,735	40,486
Financial assets held for trading, including:	521	1,405	-	1,926
valuation of derivatives	-	898	-	898
other financial assets held for trading, including:	521	507	-	1,028
debt securities, including:	521	-	-	521
treasury bonds in PLN	499	-	-	499
Czech Treasury bonds	22	-	-	22
repo transactions	-	507	-	507
Financial assets other than those held for trading, measured at fair value through profit or loss, including:	-	-	22	22
loans are obligatorily measured at fair value through profit or loss	-	-	21	21
equity instruments	-	-	1	1
Derivative hedge instruments	-	61	-	61
Financial assets measured at fair value through other comprehensive income, including:	31,585	-	254	31,839
debt securities, including:	31,585	-	-	31,585
treasury bonds in PLN	26,271	-	-	26,271
European Union bonds	2,064	-	-	2,064
European Investment Bank bonds	2,838	-	-	2,838
Austrian government bonds	412	-	-	412
equity instruments	-	-	254	254
Transferred assets, including:	179	-	-	179
Treasury bonds in PLN from the portfolio of financial assets measured at fair value through profit or loss	179	-	-	179
Loans measured at fair value through other comprehensive income	-	-	6,459	6,459
Financial liabilities, including:	487	996	-	1,483
Financial liabilities held for trading, including:	487	913	-	1,400
valuation of derivatives	-	733	-	733
book short position in trading securities	487	-	-	487
repo transactions	-	180	-	180
Derivative hedge instruments	-	83	-	83



4.2.2. Financial assets and liabilities not measured 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 2025 have not changed compared to those used at the end of 2024 (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 2024 to 31 December 2024).

In 2025, there were no transfers between levels of the valuation hierarchy, as in 2024.

as at **30 Sep 2025**

	Carrying amount	level 1	Fair value level 2	level 3	Total
Investment securities at amortised cost, including:	25,018	18,568	5,831	-	24,399
treasury bonds in PLN	9,947	9,741	-	-	9,741
treasury bonds in EUR	1,997	1,915	-	-	1,915
European Investment Bank bonds	7,114	6,912	-	-	6,912
bonds of the Polish Development Fund (PFR)	1,836	-	1,713	-	1,713
bonds of Bank Gospodarstwa Krajowego	202	-	196	-	196
NBP bills	3,922	-	3,922	-	3,922
Transferred assets, including:	1,549	1,490	-	-	1,490
Treasury bonds in PLN from the portfolio of financial assets measured at amortised cost	1,549	1,490	-	-	1,490
Loans and receivables to customers at amortised cost, including:	160,798	-	3,914	157,678	161,592
Corporate banking segment, including:	89,277	-	-	89,887	89,887
loans and advances (in the current account and term ones)	84,719	-	-	85,474	85,474
corporate and municipal debt securities	4,558	-	-	4,413	4,413
Retail banking segment, including:	65,620	-	-	65,804	65,804
mortgages	55,468	-	-	55,476	55,476
other loans and advances	10,152	-	-	10,328	10,328
Other receivables	5,901	-	3,914	1,987	5,901
Liabilities to customers	240,079	-	-	240,045	240,045
Subordinated liabilities	1,497	-	-	1,600	1,600

as at **31 Dec 2024**

	Carrying amount	level 1	Fair value level 2	level 3	Total
Investment securities at amortised cost, including:	27,053	20,459	5,384	-	25,843
treasury bonds in PLN	11,859	11,317	-	-	11,317
treasury bonds in EUR	2,872	2,750	-	-	2,750
European Investment Bank bonds	6,654	6,392	-	-	6,392
bonds of the Polish Development Fund (PFR)	3,860	-	3,618	-	3,618
bonds of Bank Gospodarstwa Krajowego	1,808	-	1,766	-	1,766
Loans and receivables to customers at amortised cost, including:	150,037	-	1,040	149,447	150,487
Corporate banking segment, including:	87,287	-	-	87,772	87,772
loans and advances (in the current account and term ones)	82,720	-	-	83,361	83,361
corporate and municipal debt securities	4,567	-	-	4,411	4,411
Retail banking segment, including:	59,548	-	-	59,513	59,513
mortgages	50,275	-	-	49,987	49,987
other loans and advances	9,273	-	-	9,526	9,526
Other receivables	3,202	-	1,040	2,162	3,202
Liabilities to customers	219,941	-	-	219,870	219,870
Subordinated liabilities	1,499	-	-	1,610	1,610



5. Capital adequacy

5.1. Total capital ratio

On 1 January 2025, amended capital adequacy regulations - CRR3 (Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 amending Regulation (EU) No 575/2013 as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and minimum capital threshold) came into force.

On 29 April 2025, the Ordinary General Meeting of the Bank approved the distribution of the profit for 2024. The inclusion of the net profit earned in 2024 in own funds as at 31 December 2024 resulted in an increase in the Bank's TCR and Tier 1 ratios to 16.45% and 15.31%, respectively, as presented in the table. According to the values presented in the Bank's annual financial statements for the period from 1 January 2024 to 31 December 2024, the Bank's TCR and Tier 1 ratios as at 31 December 2024 were 15.62% and 14.48%, respectively.

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Own funds	19,037	19,384	19,660	18,255
Total capital requirements	9,319	8,976	9,563	9,257
Total capital ratio (TCR)	16.34%	17.28%	16.45%	15.78%
Tier 1 ratio (T1)	15.38%	16.22%	15.31%	14.55%

Transitional provisions

In the calculation of capital ratios, the Bank applied a temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of CRR. Additionally, as at 31 December 2024 and as at 30 September 2024, the Bank used transitional provisions to mitigate the impact of the implementation of IFRS 9 on the level of own funds. If the Bank did not apply the transitional provisions, the Bank's capital ratios would be as follows:

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
	the level of capital ratios without transitional provisions:			
	for the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR		1. for the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR; and	
			2. to mitigate the impact of IFRS 9 implementation on the level of own funds	
Total capital ratio (TCR)	16.17%	17.06%	16.26%	15.59%
Tier 1 capital ratio	15.21%	16.00%	15.12%	14.36%

5.2. MREL requirements

The most important information regarding MREL requirements is described in the interim condensed consolidated financial statements in point 9.2. *MREL requirements*.

6. Dividend payment

Information on the dividends payment is presented in the interim condensed consolidated financial statements in point 10. *Dividend payment*.



7. Off-balance sheet items

as at	30 Sep 2025	30 Jun 2025	31 Dec 2024	30 Sep 2024
Off-balance sheet commitments given	62,211	58,452	56,584	58,484
Off-balance sheet commitments received	26,336	25,348	25,112	21,626
Off-balance sheet financial instruments	1,592,031	1,584,503	1,552,691	1,556,726
Total	1,680,578	1,668,303	1,634,387	1,636,836

As at 30 September 2025, the Bank also had granted off-balance sheet commitments (so-called commitments under binding offers) in the amount of PLN 6,825 million (PLN 2,421 million as at 30 June 2025 and PLN 904 million as at 31 December 2024). For more information on the identification of commitments under the binding offers, see the interim condensed consolidated financial statements in point 12. *Off-balance sheet items*.

8. Significant events in Q3 2025

Significant events that occurred in Q3 2025 are described in the interim condensed consolidated financial statements in point 2. *Significant events in Q3 2025*.

9. Significant events after balance sheet date

Significant events that occurred after the end of the reporting period are described in the interim condensed consolidated financial statements in point 3. *Significant events after balance sheet date*.

10. 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 14. *Transactions with related parties*.

In addition, in Q3 2025, the Bank conduct two sales traansactions to ING Bank Hipoteczny S.A. (a subsidiary) of receivables from the mortgage backed loan portfolio in the amount of PLN 805 million. As at 30 September 2025, the amount of receivables from ING Bank Hipoteczny S.A. regarding the deferred payment on account of the sale transaction amounted to PLN 473 million and were recognised in the item *Loans and other receivables granted to other banks*. In 2024, the Bank carried out two receivables sales transactions to ING Bank Hipoteczny S.A. in the total amount of PLN 1.192 million. The purchase price was determined at the market value level each time.

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

	ING Bank NV	other ING Group entities	subsidiaries	associates	ING Bank NV	other ING Group entities	subsidiaries	associates
	as at 30 Sep 2025				as at 31 Dec 2024			
Receivables								
Nostro accounts	2	8	-	-	5	1	-	-
Loans granted	-	28	15,101	-	-	-	15,298	-
Positive valuation of derivatives	75	-	-	-	181	-	-	-
Reverse repo	22,296	-	-	-	20,351	-	-	-
Other receivables	6	-	10	-	3	-	12	-
Liabilities								
Deposits received	276	228	394	32	475	239	302	55
Loans received	9,038	28	-	-	9,055	-	-	-
Subordinated loan	1,497	-	-	-	1,499	-	-	-
Loro accounts	45	109	2	-	247	72	2	-
Negative valuation of derivatives	42	2	-	-	34	-	-	-
Other liabilities	283	9	10	-	231	17	12	-
Off-balance-sheet operations								
Off-balance sheet liabilities granted	659	689	7,865	-	667	183	7,257	-
Off-balance sheet liabilities received	74	9	-	-	72	9	-	-
FX transactions	12,211	689	-	-	14,427	-	-	-
IRS	72	-	-	-	188	-	-	-
Options	854	-	-	-	591	-	-	-



	Q3 2025 YTD				Q3 2024 YTD			
	the period from 01 Jan 2025 to 30 Sep 2025				the period from 01 Jan 2024 to 30 Sep 2024			
	ING Bank NV	other ING Group entities	subsidiaries	associates	ING Bank NV	other ING Group entities	subsidiaries	associates
Income and expenses								
Income, including:	-403	2	631	53	219	4	648	41
net interest and commission income	24	5	638	53	122	4	657	41
net income on financial instruments	-427	-3	-	-	97	-	-	-
net income on the sale of financial assets measured at fair value through other comprehensive income	-	-	-9	-	-	-	-11	-
net (loss)/income on other basic activities	-	-	2	-	-	-	2	-
General and administrative expenses	-287	-42	-7	-	-258	-47	-4	-

