

ING Bank Śląski S.A. Group

Quarterly consolidated report
for Q3 2026



SELECTED FINANCIAL DATA FROM CONSOLIDATED FINANCIAL STATEMENTS

Selected financial data from the consolidated financial statements

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

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

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

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

Selected financial data from the separate financial statements

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

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

Key performance indicators

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

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

Explanations:

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

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

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

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

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

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

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

Interim condensed consolidated income statement

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

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

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

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

Interim condensed consolidated statement of comprehensive income

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

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

Interim condensed consolidated statement of financial position

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

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

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

Interim condensed consolidated statement of changes in equity

Q3 2026						
the period from 1 Jul 2026 to 30 Sep 2026						
	Share capital	Share premium	Accumulated other comprehensive income	Retained earnings	Own shares for the purposes of the incentive program	Total equity
Opening balance of equity	130	956	-2,090	20,700	-17	19,679
Total comprehensive income, including:	-	-	-1,830	1,133	-	-697
Net profit for the current period	-	-	-	1,133	-	1,133
Other net comprehensive income, including:	-	-	-1,830	-	-	-1,830
financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity	-	-	-49	-	-	-49
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	12	-	-	12
cash flow hedge	-	-	-1,793	-	-	-1,793
Other changes in equity, including:	-	-	-	-9	17	8
valuation of employee incentive programs	-	-	-	8	-	8
settlement of the acquisition of an organized part of the enterprise	-	-	-	-17	17	-
Closing balance of equity	130	956	-3,920	21,824	-	18,990

Q3 2026 YTD						
the period from 1 Jan 2026 to 30 Sep 2026						
	Share capital	Share premium	Accumulated other comprehensive income	Retained earnings	Own shares for the purposes of the incentive program	Total equity
Opening balance of equity	130	956	-1,884	22,149	-9	21,342
Total comprehensive income, including:	-	-	-2,036	3,149	-	1,113
Net profit for the current period	-	-	-	3,149	-	3,149
Other net comprehensive income, including:	-	-	-2,036	-	-	-2,036
financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity	-	-	46	-	-	46
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	-13	-	-	-13
cash flow hedge	-	-	-2,077	-	-	-2,077
actuarial gains/losses	-	-	8	-	-	8
Other changes in equity, including:	-	-	-	-3,474	9	-3,465
dividend payment	-	-	-	-3,475	-	-3,475
valuation of employee incentive programs	-	-	-	10	-	10
purchase of own shares for the purposes of the employee incentive program	-	-	-	8	-8	-
settlement of the acquisition of an organized part of the enterprise	-	-	-	-17	17	-
Closing balance of equity	130	956	-3,920	21,824	-	18,990

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

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

Q3 2025 YTD						
the period from 1 Jan 2025 to 30 Sep 2025						
	Share capital	Share premium	Accumulated other comprehensive income	Retained earnings	Own shares for the purposes of the incentive program	Total equity
Opening balance of equity	130	956	-4,699	20,783	-	17,170
Total comprehensive income, including:	-	-	1,995	3,261	-	5,256
Net profit for the current period	-	-	-	3,261	-	3,261
Other net comprehensive income, including:	-	-	1,995	-	-	1,995
financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity	-	-	81	-	-	81
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	-6	-	-	-6
cash flow hedge	-	-	1,920	-	-	1,920
Other changes in equity, including:	-	-	-	-3,272	-	-3,272
dividend payment	-	-	-	-3,276	-	-3,276
valuation of employee incentive programs	-	-	-	4	-	4
purchase of own shares for the purposes of the employee incentive program	-	-	-	14	-14	-
settlement of the acquisition of an organized part of the enterprise	-	-	-	-14	14	-
Closing balance of equity	130	956	-2,704	20,772	-	19,154

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

Interim condensed consolidated cash flow statement

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

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

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

Additional information to the interim condensed consolidated financial statements

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Additional information to the interim condensed consolidated financial statements

1. Bank and the Group details

1.1. Key Bank data

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

1.2. Scope and duration of operations

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

1.3. Share capital

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

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

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

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

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

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

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

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

1.5. ING Bank Śląski S.A. Group

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

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

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

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

1.6. Approval of the financial statements

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

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

2. Significant events in Q3 2026

None.

3. Significant events after balance sheet date

None.

4. Statement of compliance with the International Financial Reporting Standards

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

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

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

4.1. Changes in accounting standards

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

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

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

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

Impact of applying IFRS 18

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

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

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

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

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

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

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

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

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

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

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

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

4.2. The impact of WIBOR reference rate reform

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

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

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

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

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

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

Structure of financial assets and liabilities referring to WIBOR rate

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

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

4.3. Going-concern

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

4.4. Financial statements scope and currency

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

4.5. Reporting period and comparable data

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

- as at 30 June 2026, 31 December 2025, and 30 September 2025 - for the interim condensed consolidated statement of financial position,

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

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

5. Significant accounting principles and key estimates

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

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

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

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

5.1. Key estimates

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

5.1.1. Impairment for expected credit losses

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

Macroeconomic factors

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

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

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

Management adjustments

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

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

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

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

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

end of Q3 2026 the Group applied a management adjustment increasing the amount of collective provisions for expected credit losses by PLN 2 million.

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

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

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

The table summarizes the management corrections described above.

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

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

5.1.2. Legal risk of mortgage loans indexed to CHF

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

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

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

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

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

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

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

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

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

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

6. Comparability of financial data

Changes in the consolidated statement of financial position

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

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

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

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

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

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

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

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

Changes in the consolidated statement of cash flows

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

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

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

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

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

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

7.1. Segment reporting

Segments of operation

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

- retail banking segment,
- corporate banking segment.

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

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

Retail banking segment

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

Corporate banking segment

Corporate banking area encompasses as follows:

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

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

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

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

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

Measurement

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

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

7.2. Net interest income

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

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

7.3. Net commission income

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

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

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

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

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

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

7.6. Net income / loss on hedge accounting

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

7.7. General and administrative expenses

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

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

7.7.1. Headcount

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

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

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

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

7.8. Impairment for expected credit losses

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

7.9. Loans and other receivables to other banks

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

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

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

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

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

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

7.11. Investment securities

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

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

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

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

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

Quality of loan portfolio

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

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

Changes in impairment for expected credit losses

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

7.13. Debt securities

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

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

7.14. Liabilities to other banks

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

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

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

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

7.16. Liabilities to customers

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

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

7.17. Provisions

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

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

Provision for litigation

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

Legal risk related to the portfolio of loans indexed to CHF

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

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

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

On 22 January 2026, the CJEU issued a judgment confirming the admissibility of the case resolution regarding a CHF-indexed contract by offsetting in one proceeding. The CJEU stated that banks may raise the objection of set-

off even if the invalidity of the contract is contested. The CJEU pointed out that depriving a bank of the possibility to raise a charge of set-off against a consumer would constitute a disproportionate violation of its right to effective judicial protection.

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

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

It follows from those judgments that:

- bank restitution claims (capital restitution) are not, in principle, excluded, even with consumer protection, from Directive 93/13,
- the limitation period may be interrupted both by the bank’s actions (suit) and in specific situations by the consumer’s behaviour (e.g. recognition of a debt),
- national legal institutions such as fairness considerations (Article 117¹ of the Civil Code) are not per se contrary to EU law, but must be applied in an exceptional and proportionate manner,
- national courts need to protect consumers through litigation (e.g. suspension of proceedings, cost control), but they must not mechanically lead to a statute of limitations for banks' claims.

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

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

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

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

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

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

Settlement programme

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

7.18. Other liabilities

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

7.19. Fair value

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

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

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

as at 30 Sep 2026				
	Level 1	Level 2	Level 3	Total
Financial assets, including:	35,214	1,616	325	37,155
Financial assets held for trading, including:	1,125	1,380	-	2,505
valuation of derivatives	-	973	-	973
other financial assets held for trading, including:	1,125	407	-	1,532
debt securities	1,125	-	-	1,125
repo transactions	-	407	-	407
Financial assets other than those held for trading, measured at fair value through profit or loss, including:	-	-	6	6
loans are obligatorily measured at fair value through profit or loss	-	-	5	5
equity instruments	-	-	1	1
Derivative hedge instruments	-	236	-	236
Financial assets measured at fair value through other comprehensive income, including:	31,773	-	319	32,092
debt securities	31,773	-	-	31,773
equity instruments	-	-	319	319
Transferred assets	2,316	-	-	2,316
Financial liabilities, including:	368	1,601	-	1,969
Financial liabilities held for trading, including:	368	1,414	-	1,782
valuation of derivatives	-	1,414	-	1,414
book short position in trading securities	368	-	-	368
Derivative hedge instruments	-	187	-	187

as at 31 Dec 2025				
	Level 1	Level 2	Level 3	Total
Financial assets, including:	39,298	1,315	307	40,920
Financial assets held for trading, including:	1,090	1,242	-	2,332
valuation of derivatives	-	818	-	818
other financial assets held for trading, including:	1,090	424	-	1,514
debt securities	1,090	-	-	1,090
repo transactions	-	424	-	424
Financial assets other than those held for trading, measured at fair value through profit or loss, including:	-	-	8	8
loans are obligatorily measured at fair value through profit or loss	-	-	7	7
equity instruments	-	-	1	1
Derivative hedge instruments	-	73	-	73
Financial assets measured at fair value through other comprehensive income, including:	38,208	-	299	38,507
debt securities	38,208	-	-	38,208
equity instruments	-	-	299	299
Financial liabilities, including:	418	575	-	993
Financial liabilities held for trading, including:	418	498	-	916
valuation of derivatives	-	498	-	498
book short position in trading securities	418	-	-	418
Derivative hedge instruments	-	77	-	77

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

Equity instruments

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

Loans

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

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

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

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

as at 30 Sep 2026					
	Carrying amount	Level 1	Level 2	Level 3	Total
Investment securities at amortised cost	49,937	37,661	10,954	-	48,615
Transferred assets	2,761	2,673	-	-	2,673
Loans and receivables to customers at amortised cost, including:	189,694	-	-	190,014	190,014
Corporate banking segment, including:	101,584	-	-	101,918	101,918
loans and advances (in the current account and term ones)	75,968	-	-	76,914	76,914
lease receivables	13,866	-	-	13,412	13,412
factoring receivables	7,046	-	-	7,046	7,046
corporate and municipal debt securities	4,704	-	-	4,546	4,546
Retail banking segment, including:	84,457	-	-	84,443	84,443
mortgages	72,996	-	-	72,877	72,877
other loans and advances	11,461	-	-	11,566	11,566
Other receivables	3,653	-	-	3,653	3,653
Receivables from reverse repo transactions measured at amortised cost	19,379	-	19,379	-	19,379
Liabilities to customers	266,544	-	-	266,536	266,536
Liabilities from repo transactions measured at amortised cost	8,381	-	8,381	-	8,381
Liabilities from debt securities issued	2,515	-	-	2,539	2,539
Subordinated liabilities	2,633	-	-	2,673	2,673

as at 31 Dec 2025					
	Carrying amount	Level 1	Level 2	Level 3	Total
Investment securities at amortised cost	27,049	24,534	2,042	-	26,576
Loans and receivables to customers at amortised cost, including:	180,309	-	-	181,056	181,056
Corporate banking segment, including:	97,462	-	-	97,864	97,864
loans and advances (in the current account and term ones)	72,651	-	-	73,370	73,370
lease receivables	13,672	-	-	13,493	13,493
factoring receivables	6,472	-	-	6,472	6,472
corporate and municipal debt securities	4,667	-	-	4,529	4,529
Retail banking segment, including:	79,536	-	-	79,881	79,881
mortgages	69,096	-	-	69,140	69,140
other loans and advances	10,440	-	-	10,741	10,741
Other receivables	3,311	-	-	3,311	3,311
Receivables from reverse repo transactions measured at amortised cost	23,101	-	23,101	-	23,101
Liabilities to customers	235,328	-	-	235,331	235,331
Liabilities from debt securities issued	1,521	-	-	1,555	1,555
Subordinated liabilities	2,548	-	-	2,634	2,634

8. Off-balance sheet items

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

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

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

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

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

PFSA proceedings

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

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

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

Proceedings on practices violating collective consumer interests regarding unauthorised transactions

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

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

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

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

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

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

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

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

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

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

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

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

Court proceedings concerning the sanction of free credit

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

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

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

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

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

10. Transactions with related parties

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

11. Capital adequacy

11.1. Total capital ratio

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

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

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

11.2. MREL requirements

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

At the end of Q3 2026 , the Bank had two non-preferred senior loans (NPS) from ING Bank N.V. with a nominal value of EUR 2,110 million. The loans are part of the ING Group’s Single Point of Contact (SPE) strategy. The Bank includes NPS loan funds in eligible liabilities for the purposes of the Minimum Requirement of Own Funds and Eligible

Liabilities (MREL). As at 30 September 2026, the carrying amount of liabilities due to NPS loans was PLN 9,249 million (compared to PLN 9,096 million as at 30 June 2026, PLN 8,949 million as at 31 December 2025 and PLN 9,038 million as at 30 September 2025) and was recognised in the statement of financial position in the item *Liabilities to banks*.

11.3. Dividend payment

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

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

Global factors

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

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

Domestic factors

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

deficits, the accumulation of public debt and the cost of servicing it, and the political dispute between the government and the president. In August Fitch left the Polish rating unchanged at "A-" with a negative outlook. S&P assesses the Polish credit rating agency the same, but the rating outlook is assessed as "stable". ING economists believe that high deficits and the lack of fiscal consolidation efforts make it increasingly likely that the prudential thresholds of the Public Finance Act (55% of GDP) and the Constitution (60% of GDP) will be exceeded in the coming years, which may trigger the need for rapid large-scale fiscal adjustment, or the dismantling of fiscal rules.

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

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

SIGNATURE OF THE PERSON RESPONSIBLE FOR ACCOUNTS

2026-10-28	Jolanta Alvarado Rodriguez Director of the Accounting Department, Chief Accountant of the Bank	The original Polish document is signed with a qualified electronic signature
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INTERIM CONDENSED SEPARATE FINANCIAL STATEMENTS OF ING BANK ŚLĄSKI S.A.

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Interim condensed income statement

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

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

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

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

Interim condensed statement of comprehensive income

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

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

Interim condensed statement of financial position

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

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

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

Interim condensed statement of changes in equity

Q3 2026						
the period from 1 Jul 2026 to 30 Sep 2026						
	Share capital	Share premium	Accumulated other comprehensive income	Retained earnings	Own shares for the purposes of the incentive program	Total equity
Opening balance of equity	130	956	-2,151	20,594	-17	19,512
Total comprehensive income, including:	-	-	-1,849	1,133	-	-716
Net profit for the current period	-	-	-	1,133	-	1,133
Other net comprehensive income, including:	-	-	-1,849	-	-	-1,849
financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity	-	-	-68	-	-	-68
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	12	-	-	12
cash flow hedge	-	-	-1,793	-	-	-1,793
Other changes in equity, including:	-	-	-	-9	17	8
valuation of employee incentive programs	-	-	-	8	-	8
settlement of the acquisition of an organized part of the enterprise	-	-	-	-17	17	-
Closing balance of equity	130	956	-4,000	21,718	-	18,804

YTD Q3 2026						
the period from 1 Jan 2026 to 30 Sep 2026						
	Share capital	Share premium	Accumulated other comprehensive income	Retained earnings	Own shares for the purposes of the incentive program	Total equity
Opening balance of equity	130	956	-1,938	22,149	-9	21,288
Total comprehensive income, including:	-	-	-2,062	3,043	-	981
Net profit for the current period	-	-	-	3,043	-	3,043
Other net comprehensive income, including:	-	-	-2,062	-	-	-2,062
financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity	-	-	20	-	-	20
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	-13	-	-	-13
cash flow hedge	-	-	-2,077	-	-	-2,077
actuarial gains/losses	-	-	8	-	-	8
Other changes in equity, including:	-	-	-	-3,474	9	-3,465
dividend payment	-	-	-	-3,475	-	-3,475
valuation of employee incentive programs	-	-	-	10	-	10
purchase of own shares for the purposes of the employee incentive program	-	-	-	8	-8	-
settlement of the acquisition of an organized part of the enterprise	-	-	-	-17	17	-
Closing balance of equity	130	956	-4,000	21,718	-	18,804

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

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

YTD Q3 2025						
the period from 1 Jan 2025 to 30 Sep 2025						
	Share capital	Share premium	Accumulated other comprehensive income	Retained earnings	Own shares for the purposes of the incentive program	Total equity
Opening balance of equity	130	956	-4,762	20,783	-	17,107
Total comprehensive income, including:	-	-	2,002	3,261	-	5,263
Net profit for the current period	-	-	-	3,261	-	3,261
Other net comprehensive income, including:	-	-	2,002	-	-	2,002
financial assets measured at fair value through other comprehensive income - revaluation gains / losses recognized in equity	-	-	88	-	-	88
debt securities measured at fair value through other comprehensive income - reclassification to profit or loss due to sale	-	-	-6	-	-	-6
cash flow hedge	-	-	1,920	-	-	1,920
Other changes in equity, including:	-	-	-	-3,272	-	-3,272
dividend payment	-	-	-	-3,276	-	-3,276
valuation of employee incentive programs	-	-	-	4	-	4
purchase of own shares for the purposes of the employee incentive program	-	-	-	14	-14	-
settlement of the acquisition of an organized part of the enterprise	-	-	-	-14	14	-
Closing balance of equity	130	956	-2,760	20,772	-	19,098

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

Interim condensed cash flow statement

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

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

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

Additional information to the interim condensed separate financial statements

1. Introduction

1.1. Going-concern

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

1.2. Statement of compliance with the International Financial Reporting Standards

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

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

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

1.3. Reporting period and comparable data

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

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

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

1.4. Financial statements scope and currency

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

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

1.5. Approval of the financial statements

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

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

1.6. Changes in accounting standards

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

2. Significant accounting principles and key estimates

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

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

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

3. Comparability of financial data

Changes in the statement of financial position

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

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

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

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

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

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

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

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

Changes in the statement of cash flows

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

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

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

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

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

4. Supplementary notes to the interim condensed standalone financial statements

4.1. Loans and other receivables to customers

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

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

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

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

Loans and receivables to customers measured at amortised

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

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

Quality of loan portfolio

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

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

4.2. Fair value

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

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

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

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

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

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

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

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

as at 30 Sep 2026					
	Carrying amount	Fair value			Total
		Level 1	Level 2	Level 3	
Investment securities at amortised cost	49,902	37,661	10,919	-	48,580
Transferred assets	2,761	2,673	-	-	2,673
Loans and receivables to customers at amortised cost, including:	169,260	-	-	170,038	170,038
Corporate banking segment, including:	95,248	-	-	96,036	96,036
loans and advances (in the current account and term ones)	90,544	-	-	91,490	91,490
corporate and municipal debt securities	4,704	-	-	4,546	4,546
Retail banking segment, including:	70,392	-	-	70,382	70,382
mortgages	58,930	-	-	58,815	58,815
other loans and advances	11,462	-	-	11,567	11,567
Other receivables	3,620	-	-	3,620	3,620
Receivables from reverse repo transactions measured at amortised cost	19,379	-	19,379	-	19,379
Liabilities to customers	266,512	-	-	266,504	266,504
Liabilities from repo transactions measured at amortised cost	8,381	-	8,381	-	8,381
Subordinated liabilities	2,633	-	-	2,673	2,673

as at 31 Dec 2025					
	Carrying amount	Fair value			Total
		Level 1	Level 2	Level 3	
Investment securities at amortised cost	26,949	24,534	1,942	-	26,476
Loans and receivables to customers at amortised cost, including:	162,004	-	-	162,953	162,953
Corporate banking segment, including:	91,592	-	-	92,173	92,173
loans and advances (in the current account and term ones)	86,925	-	-	87,644	87,644
corporate and municipal debt securities	4,667	-	-	4,529	4,529
Retail banking segment, including:	67,148	-	-	67,516	67,516
mortgages	56,708	-	-	56,775	56,775
other loans and advances	10,440	-	-	10,741	10,741
Other receivables	3,264	-	-	3,264	3,264
Receivables from reverse repo transactions measured at amortised cost	23,101	-	23,101	-	23,101
Liabilities to customers	235,412	-	-	235,415	235,415
Subordinated liabilities	2,548	-	-	2,634	2,634

5. Capital adequacy

5.1. Total capital ratio

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

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

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

5.2. MREL requirements

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

5.3. Dividend payment

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

6. Off-balance sheet items

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

7. Significant events in Q3 2026

None.

8. Significant events after balance sheet date

None.

9. Transactions with related parties

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

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

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

	ING Bank N.V.	other ING Group entities	subsidiaries	associates	ING Bank N.V.	other ING Group entities	subsidiaries	associates
	Q3 2026				Q3 2025			
	the period from 01 Jan 2026 to 30 Sep 2026				the period from 01 Jan 2025 to 30 Sep 2025			
Income and expenses								
Income, including:	-175	38	506	22	-403	2	631	53
net interest and commission income	-106	7	521	22	24	5	638	53
net income on financial instruments	-69	30	-	-	-427	-3	-	-
net income on the sale of financial assets measured at fair value through other comprehensive income	-	-	-17	-	-	-	-9	-
net (loss)/income on other basic activities	-	1	2	-	-	-	2	-
General and administrative expenses	-313	-38	-12	-	-287	-42	-7	-

	as at 30 Sep 2026				as at 31 Dec 2025			
Receivables, including:	9,011	55	15,183	-	23,215	3	15,166	-
Nostro accounts	37	34	-	-	42	2	-	-
Loans granted	-	-	15,155	-	-	-	15,149	-
Positive valuation of derivatives	85	21	-	-	72	-	-	-
Reverse repo transactions	8,888	-	-	-	23,098	-	-	-
Other claims	1	-	28	-	3	1	17	-
Liabilities, including:	12,898	451	406	-	12,185	470	430	57
Deposits received	732	283	372	-	409	280	412	57
Loans received	9,249	-	-	-	8,949	-	-	-
Subordinated loan	2,633	-	-	-	2,548	-	-	-
Loro accounts	13	160	6	-	88	178	1	-
Negative valuation of derivatives	79	-	-	-	28	-	-	-
Other liabilities	192	8	28	-	163	12	17	-
Off-balance-sheet operations, including:	26,293	1,904	8,354	-	11,352	455	7,708	-
Off-balance sheet liabilities granted	661	503	8,354	-	808	445	7,708	-
Off-balance sheet liabilities received	54	10	-	-	74	10	-	-
FX transactions	23,923	-	-	-	8,999	-	-	-
Forward transactions	-	1,391	-	-	-	-	-	-
IRS	-	-	-	-	29	-	-	-
Options	1,655	-	-	-	1,442	-	-	-

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

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

SIGNATURE OF THE PERSON RESPONSIBLE FOR ACCOUNTS

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