

ING Bank Śląski S.A. Group

Information on preliminary unaudited consolidated financial
results of the ING Bank Śląski S.A. Capital Group
for the Q4 2025

The data contained in this document are of the preliminary and estimated nature. The final financials will be presented in the consolidated annual report of the Bank Group for the year ended 31 December 2025 and in the annual report of the Bank for the year ended 31 December 2025, which will be published on 5 March 2026.





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THE MOST IMPORTANT FINANCIAL AND BUSINESS DATA

In 2025, ING Bank Śląski's consolidated net profit amounted to PLN 4,633 million, which means an increase of 6.0% compared to the same period last year. ING Bank Śląski Group recorded an increase in the basic commercial volumes - gross loans by 8.2% y/y and deposits by 7.0% y/y.

Key financial data of ING Bank Śląski Group for 2025 year compared to the same period last year:

- the result on the basic activity increased by 5.0% to PLN 11,805 million, including:
 - net interest income increased by 1.7% to PLN 8,871 million,
 - net commission income improved by 2.8% to PLN 2,359 million,
- total costs (including the tax on certain financial institutions) increased by 8.2% to PLN 5,085 million,
- impairment for expected credit losses decreased by 17.2% to PLN 782 million,
- gross profit increased by 6.9% to PLN 5,927 million,
- net profit increased by 6.0% to PLN 4,633 million,
- the return on equity (ROE) reached 24.6% compared to 26.7% last year,
- the cost to income ratio (C/I) was 42.9% compared to 41.7% in the previous year,
- the net interest margin reached 3.27% compared to 3.52% last year,
- the total capital ratio was 14.98% compared with 15.67% in the previous year.

Key business results of ING Bank Śląski Group achieved after 2025 year compared to the last year:

- increase in gross value of loans to customers by 8.2% to PLN 181.1 billion, including:
 - gross loans to retail clients - increase by 12.8% to PLN 80.4 billion,
 - gross loans to corporate clients - increase by 4.8% to PLN 100.7 billion,
- increase in deposits by 7.0% to PLN 233.4 billion, including:
 - deposits from retail clients - increase by 8.3% to PLN 136.1 billion,
 - deposits from corporate clients - increase by 5.2% to PLN 97.3 billion.

Key financial data of ING Bank Śląski for 2025 year compared to the last year:

- net profit increased by 6.0% to PLN 4,633 million,
- total assets increased by 8.1% to PLN 275.7 billion,
- equity increased by 24.4% to PLN 21.3 billion,
- the total capital ratio was 16.35% compared with 16.45% in the previous year.



SELECTED FINANCIAL DATA AND KEY EFFECTIVENESS RATIOS

Selected financial data from consolidated financial statements

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD	change 4Q 2025/ 4Q 2025	change year 2025/ year 2024
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024		
Net interest income	2,295	8,871	2,261	8,725	1.5%	1.7%
Net commission income	598	2,359	565	2,294	5.8%	2.8%
Net income on basic activities	3,040	11,805	2,890	11,246	5.2%	5.0%
Gross profit	1,680	5,927	1,601	5,545	4.9%	6.9%
Net profit attributable to shareholders of ING Bank Śląski S.A.	1,372	4,633	1,309	4,369	4.8%	6.0%
Earnings per ordinary share (in PLN)	10.54	35.59	10.06	33.57	4.8%	6.0%

	31 Dec 2025	30 Sep 2025	31 Dec 2024	change Q/Q (31 Dec 2025/ 30 Sep 2025)	change y/y (2025/2024)
Total assets	282,025	282,996	260,359	-0.3%	8.3%
Share capital	130	130	130	0.0%	0.0%
Equity attributable to shareholders of ING Bank Śląski S.A.	21,342	19,154	17,170	11.4%	24.3%
Book value per share (in PLN)	164.04	147.23	131.98	11.4%	24.3%

Key consolidated performance indicators

as at	31 Dec 2025	30 Sep 2025	31 Dec 2024	change Q/Q (31 Dec 2025/ 30 Sep 2025)	change y/y (2025/2024)
C/I - cost/income ratio	42.9%	44.3%	41.7%	-1.4 p.p.	1.2 p.p.
ROA - return on assets	1.7%	1.7%	1.7%	0 p.p.	0 p.p.
ROE - return on equity	24.6%	25.7%	26.7%	-1.1 p.p.	-2.1 p.p.
NIM - net interest margin	3.27%	3.33%	3.52%	-0.05 p.p.	-0.24 p.p.
L/D - loan-to-deposit ratio	76.6%	75.3%	75.3%	1.4 p.p.	1.3 p.p.
Total capital ratio	14.98%	14.87%	15.67%	0.11 p.p.	-0.69 p.p.
Total capital ratio of the Bank	16.35%	16.37%	16.45%	-0.02 p.p.	-0.10 p.p.

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.s

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.

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



Consolidated income statement

	Note	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
		the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Interest income		3,487	13,812	3,410	13,112
calculated using the effective interest rate method		3,393	13,297	3,243	12,365
other interest income		94	515	167	747
Interest expense		-1,192	-4,941	-1,149	-4,387
Net interest income	1	2,295	8,871	2,261	8,725
Commission income		753	2,987	722	2,887
Commission expense		-155	-628	-157	-593
Net commission income	2	598	2,359	565	2,294
Net income on financial instruments measured at fair value through profit or loss and FX result	3	126	521	60	198
Net income on the sale of securities measured at amortised cost		-	-4	1	-6
Net income on the sale of securities measured at fair value through other comprehensive income and dividend income		43	59	-18	-3
Net (loss)/income on hedge accounting	4	-25	-15	-4	10
Net (loss)/income on other basic activities		3	14	25	28
Net income on basic activities		3,040	11,805	2,890	11,246
General and administrative expenses	5	-980	-4,284	-934	-3,958
Impairment for expected credit losses		-130	-782	-108	-944
of which gains on sale of receivables		19	64	21	80
Cost of legal risk of FX mortgage loans	7	-59	-60	-65	-92
Tax on certain financial institutions		-208	-801	-192	-740
Share of the net profits of associates measured by equity method		17	49	10	33
Gross profit		1,680	5,927	1,601	5,545
Income tax		-308	-1,294	-292	-1,176
Net profit		1,372	4,633	1,309	4,369
including attributable to shareholders of ING Bank Śląski S.A.		1,372	4,633	1,309	4,369



Consolidated statement of comprehensive income

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Net profit for the reporting period	1,372	4,633	1,309	4,369
Total other comprehensive income, including:	820	2,815	-374	396
Items which can be reclassified to income statement, including:	837	2,794	-384	384
debt instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity	-34	9	-58	55
debt instruments measured at fair value through other comprehensive income – reclassification to financial result due to sale	-35	-41	15	9
cash flow hedge - gains on revaluation carried through equity	622	1,271	-812	-1,447
cash flow hedge - reclassification to profit or loss	284	1,555	471	1,767
Items which will not be reclassified to income statement, including:	-17	21	10	12
equity financial instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity	-12	26	13	15
actuarial gains/losses	-5	-5	-3	-3
Net comprehensive income for the reporting period	2,192	7,448	935	4,765
including attributable to shareholders of ING Bank Śląski S.A.	2,192	7,448	935	4,765



Consolidated statement of financial position

as at				
	Note	31 Dec 2025	30 Sep 2025	31 Dec 2024
Assets				
Cash and cash equivalents		7,310	8,457	8,361
Loans and other receivables to other banks		23,954	23,203	21,635
Financial assets measured at fair value through profit or loss		2,340	1,456	1,948
Derivative hedge instruments		73	126	61
Investment securities		65,556	60,635	58,992
Transferred assets		-	7,940	179
Loans and other receivables to customers measured at amortised cost	8	180,309	178,576	166,677
Investments in associates accounted for using the equity method		204	187	185
Property, plant and equipment		938	947	1,011
Intangible assets		551	532	457
Current income tax assets		12	12	14
Deferred tax assets		621	652	690
Other assets		157	273	149
Total assets		282,025	282,996	260,359

as at				
	Note	31 Dec 2025	30 Sep 2025	31 Dec 2024
Liabilities				
Liabilities to other banks		15,042	14,746	15,468
Financial liabilities measured at fair value through profit or loss		916	926	1,400
Derivative hedge instruments		77	129	83
Liabilities to customers	9	235,328	239,986	219,996
Liabilities from debt securities issued		1,521	1,501	509
Subordinated liabilities		2,548	1,497	1,499
Provisions		643	607	636
Current income tax liabilities		925	697	16
Deferred tax loss		-	-	1
Other liabilities		3,684	3,753	3,581
Total liabilities		260,683	263,842	243,189
Equity				
Share capital		130	130	130
Share premium		956	956	956
Accumulated other comprehensive income		-1,884	-2,704	-4,699
Retained earnings		22,149	20,772	20,783
Own shares for the purposes of the incentive program		-9	-	-
Total equity		21,342	19,154	17,170
including attributable to shareholders of ING Bank Śląski S.A.		21,342	19,154	17,170
Total liabilities and equity		282,025	282,996	260,359



ADDITIONAL INFORMATION

1. Net interest income

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Interest income, including:	3,487	13,812	3,410	13,112
interest income calculated using effective interest rate method. including:	3,393	13,297	3,243	12,365
interest on financial instruments measured at amortised cost	2,906	11,343	2,784	10,611
interest on cash and cash equivalents	94	432	117	453
interest on loans and other receivables to other banks	123	530	161	774
interest on loans and other receivables to customers	2,374	9,134	2,195	8,281
interest on investment securities	315	1,247	311	1,103
interest on investment securities measured at fair value through other comprehensive income	487	1,954	459	1,754
other interest income, including:	94	515	167	747
other interest income related to the settlement of valuations of cash flow hedging derivatives	94	515	167	746
interest on loans and other receivables to customers measured at fair value through profit or loss	-	-	-	1
Interest expenses, including:	-1,192	-4,941	-1,149	-4,387
interest on deposits from other banks	-143	-604	-200	-789
interest on deposits from customers	-939	-3,890	-826	-3,050
interest on issue of debt securities	-20	-44	-9	-31
interest on subordinated liabilities	-22	-66	-18	-80
interest on lease liabilities	-4	-17	-4	-18
other interest cost related to the settlement of valuations of cash flow hedging derivatives	-64	-320	-92	-419
Net interest income	2,295	8,871	2,261	8,725

2. Net commission income

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Commission income, including:	753	2,987	722	2,887
transaction margin on currency exchange transactions	181	714	185	717
payment and credit cards	159	670	160	647
lending	120	501	120	502
maintenance of customer accounts	134	514	127	484
insurance product offering commissions	68	264	60	244
participation units distribution fees	37	130	27	95
factoring and lease contracts commissions	18	59	14	61
brokerage activity fees	14	58	12	52
fiduciary and custodian fees	2	6	2	21
other commission	20	71	15	64
Commission expenses, including:	-155	-628	-157	-593
payment and credit cards fees	-85	-357	-86	-336
Net commission income	598	2,359	565	2,294



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

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
FX result and net income on interest rate derivatives. including	97	410	56	205
FX result	199	120	82	145
currency derivatives	-102	290	-26	60
Net income on interest rate derivatives	19	69	-6	-41
Net income on debt instruments held for trading	7	32	5	20
Net income on repo transactions	3	10	5	14
Total	126	521	60	198

4. Net (loss)/income on hedge accounting

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Net income on hedge accounting	19	45	-6	10
valuation of the hedged transaction	206	483	-215	-163
valuation of the hedging transaction	-187	-438	209	173
Cash flow hedge accounting	-44	-60	2	-
ineffectiveness under cash flow hedges	-44	-60	2	-
Total	-25	-15	-4	10

5. General and administrative expenses

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Personnel expenses	-563	-2,125	-541	-2,031
Other general and administrative expenses, including:	-417	-2,159	-393	-1,927
cost of marketing and promotion	-62	-220	-49	-189
depreciation and amortisation	-89	-322	-90	-340
obligatory Bank Guarantee Fund payments. of which:	-25	-274	-	-151
resolution fund	-	-174	-	-151
bank guarantee fund	-25	-100	-	-
fees to the Polish Financial Supervisory Commission	-	-35	-	-29
IT costs	-119	-578	-122	-493
maintenance costs of buildings and real estate valuation to fair value	-36	-148	-42	-160
other	-86	-582	-90	-565
Total	-980	-4,284	-934	-3,958

6. Number of employees in the ING Bank Śląski S.A. Group.

as at	31 Dec 2025	30 Sep 2025	31 Dec 2024
FTEs	7,646.2	7,753.6	7,946.7
Individuals	7,693	7,801	8,001

7. Cost of legal risk of FX mortgage loans

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Provisions for legal risk of FX indexed mortgage loans, including:				
relating to loans in the Bank's portfolio	-48	-48	-36	-62
relating to repaid loans	-11	-12	-29	-30
Total	-59	-60	-65	-92



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

as at									
	31 Dec 2025			30 Sep 2025			31 Dec 2024		
	gross	impairment for expected credit loss	net	gross	impairment for expected credit loss	net	gross	impairment for expected credit loss	net
Loan portfolio, of which:	181,152	-4,154	176,998	177,094	-4,472	172,622	167,394	-3,955	163,439
Corporate banking	100,728	-3,266	97,462	98,722	-3,641	95,081	96,127	-3,075	93,052
overdrafts	15,569	-312	15,257	16,645	-308	16,337	14,934	-218	14,716
term loans and advances	59,849	-2,455	57,394	56,817	-2,785	54,032	56,318	-2,462	53,856
lease receivables	13,803	-131	13,672	13,868	-123	13,745	13,444	-102	13,342
factoring receivables	6,838	-366	6,472	6,832	-423	6,409	6,860	-289	6,571
debt securities (corporate and municipal)	4,669	-2	4,667	4,560	-2	4,558	4,571	-4	4,567
Retail banking	80,424	-888	79,536	78,372	-831	77,541	71,267	-880	70,387
mortgages	69,268	-172	69,096	67,563	-174	67,389	61,295	-181	61,114
overdrafts	687	-69	618	693	-63	630	688	-64	624
other loans and advances	10,469	-647	9,822	10,116	-594	9,522	9,284	-635	8,649
Other receivables, of which:	3,311	-	3,311	5,954	-	5,954	3,238	-	3,238
reverse repo transactions	-	-	-	3,914	-	3,914	1,040	-	1,040
call account deposits placed	1,788	-	1,788	875	-	875	759	-	759
other	1,523	-	1,523	1,165	-	1,165	1,439	-	1,439
Total	184,463	-4,154	180,309	183,048	-4,472	178,576	170,632	-3,955	166,677



Quality of loan portfolio

as at

	31 Dec 2025			30 Sep 2025			31 Dec 2024		
	gross	impairment for expected credit loss	net	gross	impairment for expected credit loss	net	gross	impairment for expected credit loss	net
Corporate banking	100,728	-3,266	97,462	98,722	-3,641	95,081	96,127	-3,075	93,052
assets in Stage 1	83,260	-134	83,126	80,994	-140	80,854	77,535	-136	77,399
assets in Stage 2	11,634	-393	11,241	11,655	-400	11,255	13,088	-394	12,694
assets in Stage 3	5,795	-2,739	3,056	6,034	-3,101	2,933	5,457	-2,545	2,912
POCI assets	39	-	39	39	-	39	47	-	47
Retail banking	80,424	-888	79,536	78,372	-831	77,541	71,267	-880	70,387
assets in Stage 1	77,179	-109	77,070	75,317	-102	75,215	62,124	-105	62,019
assets in Stage 2	2,258	-165	2,093	2,092	-140	1,952	8,185	-172	8,013
assets in Stage 3	984	-614	370	960	-589	371	955	-603	352
POCI assets	3	-	3	3	-	3	3	-	3
Total. of which:	181,152	-4,154	176,998	177,094	-4,472	172,622	167,394	-3,955	163,439
assets in Stage 1	160,439	-243	160,196	156,311	-242	156,069	139,659	-241	139,418
assets in Stage 2	13,892	-558	13,334	13,747	-540	13,207	21,273	-566	20,707
assets in Stage 3	6,779	-3,353	3,426	6,994	-3,690	3,304	6,412	-3,148	3,264
POCI assets	42	-	42	42	-	42	50	-	50



9. Liabilities to customers

as at	31 Dec 2025	30 Sep 2025	31 Dec 2024
Deposits, including:	233 356	230 214	218 148
Corporate banking	97 305	95 759	92 474
current deposits	66 135	60 282	60 947
including O/N deposits	5 777	5 748	5 045
saving deposits	20 941	21 246	20 010
term deposits	10 229	14 231	11 517
Retail banking	136 051	134 455	125 674
current deposits	34 998	35 118	31 850
saving deposits	81 942	79 758	76 338
term deposits	19 111	19 579	17 486
Other liabilities, including:	1 972	9 772	1 848
liabilities under repurchase agreements	-	7 883	-
call deposits	872	754	751
call account deposits received	45	12	7
other	1 055	1 123	1 090
Total	235 328	239 986	219 996

10. Total capital ratio

as at	31 Dec 2025	30 Sep 2025	31 Dec 2024
A. Own equity in the consolidated statement of financial position, including:	21,342	19,154	17,170
A.I. Own equity included in the own funds calculation	18,732	18,823	18,743
A.II. Own equity excluded from own funds calculation	2,610	331	-1,573
B. Other elements of own funds (decreases and increases), including:	467	39	858
value adjustments due to prudent valuation requirements	-42	-44	-35
goodwill and other intangible assets	-481	-498	-495
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	-243	-695	-202
shortfall in coverage for non-performing exposures	-82	-56	-22
transitional adjustments to common equity Tier 1 capital	283	216	249
equity instruments qualifying as Tier 2 capital	1,030	1,116	1,340
surplus of provisions over the expected credit losses under the IRB Approach	2	-	24
Own funds taken into account in total capital ratio calculation (A.I. + B), including:	19,199	18,862	19,601
Core Tier 1 capital	18,167	17,746	18,237
Tier 2 capital	1,032	1,116	1,364
Risk weighted assets, including:	128,129	126,884	125,111
for credit risk	112,030	110,849	105,612
for operational risk	14,456	14,456	18,276
other	1,643	1,579	1,223
Total capital requirements	10,251	10,151	10,009
Total capital ratio (TCR)	14.98%	14.87%	15.67%
minimum required level	12.50%	12.50%	11.51%
surplus TCR ratio	2.48 p.p.	2.37 p.p.	4.16 p.p.
Tier 1 ratio (T1)	14.18%	13.99%	14.58%
minimum required level	10.50%	10.50%	9.51%
surplus T1 ratio	3.68 p.p.	3.49 p.p.	5.07 p.p.



Transitional provisions

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

as at	31 Dec 2025	30 Sep 2025	31 Dec 2024
	the level of capital ratios without transitional provisions:		
	for the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR		
	1. for the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the CRR; and		
	2. to mitigate the impact of IFRS 9 implementation on the level of own funds		
Total capital ratio (TCR)	14.78%	14.71%	15.49%
Tier 1 capital ratio	13.98%	13.83%	14.40%

11. Income statement by segment

as at	Q4 2025 YTD			Q4 2024 YTD		
	Retail banking segment	Corporate banking segment	TOTAL	Retail banking segment	Corporate banking segment	TOTAL
	the period from 01 Jan 2025 to 31 Dec 2025			the period from 01 Jan 2024 to 31 Dec 2024		
Income total	5,277	6,528	11,805	4,901	6,345	11,246
net interest income	4,354	4,517	8,871	4,153	4,572	8,725
net commission income, including:	718	1,641	2,359	671	1,623	2,294
commission income, including:	1,098	1,889	2,987	1,026	1,861	2,887
transaction margin on currency exchange transactions	84	630	714	83	634	717
account maintenance fees	111	403	514	113	371	484
lending commissions	23	478	501	23	479	502
payment and credit cards fees	474	196	670	460	187	647
participation units distribution fees	130	-	130	95	-	95
insurance product offering commissions	223	41	264	205	39	244
factoring and lease contracts commissions	-	59	59	-	61	61
other commissions	53	82	135	47	90	137
commission expenses	-380	-248	-628	-355	-238	-593
other income/expenses	205	370	575	77	150	227
General and administrative expenses	-2,178	-2,106	-4,284	-1,978	-1,980	-3,958
Segment operating result	3,099	4,422	7,521	2,923	4,365	7,288
impairment for expected credit losses	-105	-677	-782	-29	-915	-944
cost of legal risk of FX mortgage loans	-60	-	-60	-92	-	-92
tax on certain financial institutions	-326	-475	-801	-303	-437	-740
share of profit/(loss) of associates accounted for using the equity method	49	-	49	33	-	33
Gross profit	2,657	3,270	5,927	2,532	3,013	5,545
Income tax	-	-	-1,294	-	-	-1,176
Net profit	-	-	4,633	-	-	4,369
of which attributable to shareholders of ING Bank Śląski S.A.	-	-	4,633	-	-	4,369



DATA OF ING BANK ŚLĄSKI S.A.

Income statement

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Interest income	3,345	13,267	3,266	12,534
calculated using the effective interest rate method	3,251	12,752	3,100	11,787
other interest income	94	515	166	747
Interest expense	-1,150	-4,803	-1,105	-4,196
Net interest income	2,195	8,464	2,161	8,338
Commission income	731	2,911	708	2,813
Commission expense	-157	-639	-160	-605
Net commission income	574	2,272	548	2,208
Net income on financial instruments measured at fair value through profit or loss and FX result	126	519	60	196
Net income on the sale of securities measured at amortised cost	-	-4	1	-6
Net income on the sale of financial assets measured at fair value through other comprehensive income and dividend income	38	35	-42	-37
Net (loss)/income on hedge accounting	-25	-15	-4	10
Net (loss)/income on other basic activities	-2	-6	13	13
Net income on basic activities	2,906	11,265	2,737	10,722
General and administrative expenses	-923	-4,071	-886	-3,755
Impairment for expected credit losses	-106	-693	-101	-879
of which gains on sale of receivables	19	64	21	80
Cost of legal risk of FX mortgage loans	-59	-60	-65	-92
Tax on certain financial institutions	-208	-801	-192	-740
Share of the net profits of subsidiaries and associates measured by equity method	63	238	89	234
Gross profit	1,673	5,878	1,582	5,490
Income tax	-301	-1,245	-273	-1,121
Net profit	1,372	4,633	1,309	4,369



Statement of comprehensive income

	Q4 2025	Q4 2025 YTD	Q4 2024	Q4 2024 YTD
	the period from 1 Oct 2025 to 31 Dec 2025	the period from 1 Jan 2025 to 31 Dec 2025	the period from 1 Oct 2024 to 31 Dec 2024	the period from 1 Jan 2024 to 31 Dec 2024
Net profit for the reporting period	1,372	4,633	1,309	4,369
Total other comprehensive income, including:	822	2,824	-325	450
Items that may be reclassified to profit or loss, including:	839	2,803	-335	438
debt instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity	-34	9	-58	55
debt instruments measured at fair value through other comprehensive income – reclassification to financial result due to sale	-35	-41	15	9
loans measured at fair value through other comprehensive income - revaluation gains / losses related to equity	2	9	49	54
cash flow hedge - gains on revaluation carried through equity	622	1,271	-813	-1,447
cash flow hedge - reclassification to profit or loss	284	1,555	472	1,767
Items that will not be reclassified to profit or loss, including:	-17	21	10	12
equity financial instruments measured at fair value through other comprehensive income – gains on revaluation carried through equity	-12	26	13	15
actuarial gains/losses	-5	-5		
Net comprehensive income for the reporting period	2,194	7,457	984	4,819



Statement of financial position

as at	31 Dec 2025	30 Sep 2025	31 Dec 2024
Assets			
Cash and cash equivalents	7,308	8,454	8,360
Loans and other receivables to other banks	26,830	25,991	25,063
Financial assets measured at fair value through profit or loss	2,340	1,456	1,948
Derivative hedge instruments	73	126	61
Investment securities	65,358	60,459	58,892
Transferred assets	-	7,940	179
Loans and other receivables to customers	169,625	168,062	156,496
Investments in subsidiaries and associates accounted for using the equity method	2,191	2,128	1,969
Property, plant and equipment	898	905	969
Intangible assets	506	489	416
Deferred tax assets	410	436	467
Other assets	145	253	121
Total assets	275,684	276,699	254,941

as at	31 Dec 2025	30 Sep 2025	31 Dec 2024
Liabilities			
Liabilities to other banks	10,348	10,050	10,803
Financial liabilities measured at fair value through profit or loss	916	926	1,400
Derivative hedge instruments	77	129	83
Liabilities to customers	235,412	240,079	219,941
Subordinated liabilities	2,548	1,497	1,499
Provisions	641	605	633
Current income tax liabilities	923	696	15
Other liabilities	3,531	3,619	3,460
Total liabilities	254,396	257,601	237,834
Equity			
Share capital	130	130	130
Share premium	956	956	956
Accumulated other comprehensive income	-1,938	-2,760	-4,762
Retained earnings	22,149	20,772	20,783
Own shares for the purposes of the incentive program	-9	-	-
Total equity	21,288	19,098	17,107
Total liabilities and equity	275,684	276,699	254,941