

ING BANK ŚLĄSKI S.A GROUP FACTSHEET



ABOUT THE GROUP

ING Bank Śląski S.A. has been present in the Polish market since 1989. Since 1994 it has been quoted on the Warsaw Stock Exchange. In its nearly 28-year history, ING Bank Śląski S.A. has become one of the largest banks in Poland. The Group renders services in the following areas: retail and corporate banking, leasing and factoring as well as money and capital markets. The Group serves over 4.4 million clients via a fledged network of branches and state-of-the-art remote service channels (online and mobile banking, phone service and text-messaging system).

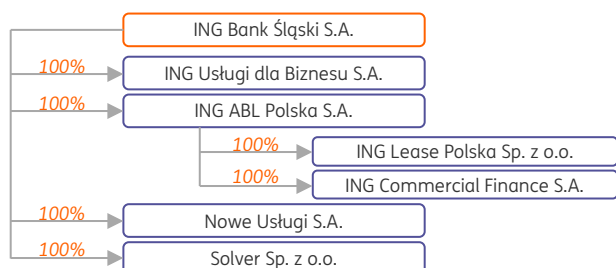
Competitive edge:

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

BANK MANAGEMENT BOARD

- Brunon Bartkiewicz – President of the Management Board
- Michał Bolesławski – Vice-President for Corporate Clients
- Joanna Erdman – Vice-President for Strategic Clients and Financial Markets
- Marcin Giżycki – Vice-President for Retail Clients
- Bożena Graczyk – Vice-President for Finance
- Justyna Kesler – Vice-President for Operations, Services and IT
- Patrick Roesink – Vice-President for Risk

GROUP STRUCTURE

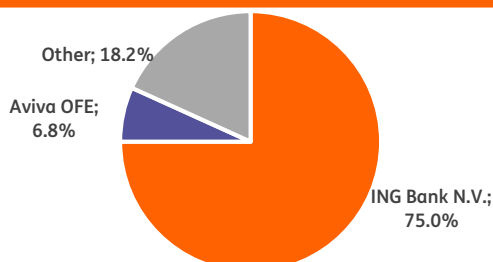


BANK SHARES

| | |
|------------------------|--|
| Number of shares | 130,100,000 |
| Market capitalisation* | PLN 25,760 million |
| Applicable WSE indices | WIG, WIG30, mWIG40, WIG-Banking, RESPECT |
| ISIN | PLBSK0000017 |
| WSE Ticker | ING |
| Bloomberg / Reuters | ING PW / INGP.WA |

*as at 31 July 2017

BANK SHAREHOLDERS*



*as at 30 June 2017

BANK LT RATING*

| Rating agency | Poland | ING Bank Śląski S.A. | ING Bank N.V. |
|---------------|--------|----------------------|---------------|
| Fitch | A- | A | A+ |
| Moody's | A2 | A3 | A1 |

*as at 31 July 2017

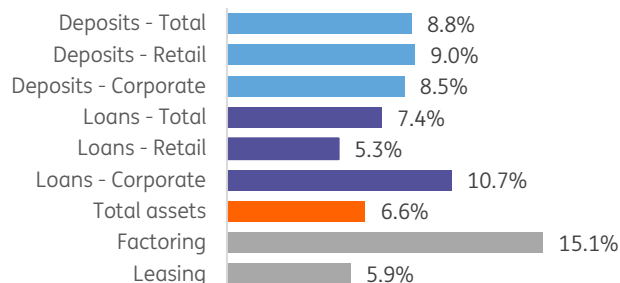
KEY FINANCIAL DATA

| | 2014 | 2015 | 2016 | H1'17 |
|-------------------------------------|-------|-------|-------|-------|
| Total assets (PLN billion) | 99.9 | 108.9 | 117.5 | 120.2 |
| Net loans* (PLN billion) | 57.1 | 68.7 | 78.1 | 83.3 |
| Deposits (PLN billion) | 75.7 | 87.8 | 95.8 | 97.7 |
| Equity (PLN billion) | 10.5 | 10.7 | 10.5 | 11.2 |
| Net interest income (PLN million) | 2,330 | 2,467 | 2,953 | 1,665 |
| Net commission income (PLN million) | 1,063 | 1,017 | 1,065 | 581 |
| Total income (PLN million) | 3,533 | 3,778 | 4,325 | 2,325 |
| Total costs** (PLN million) | 1,930 | 2,156 | 2,099 | 1,075 |
| Provisions (PLN million) | 268 | 232 | 301 | 201 |
| Bank levy (PLN million) | 0 | 0 | 280 | 160 |
| Net profit (PLN million) | 1,041 | 1,127 | 1,253 | 661 |
| Interest margin | 2.67% | 2.45% | 2.67% | 2.84% |
| C**/I ratio | 54.6% | 57.1% | 48.5% | 46.2% |
| Risk costs | 0.49% | 0.36% | 0.40% | 0.49% |
| ROA | 1.10% | 1.07% | 1.10% | 1.06% |
| ROE | 11.1% | 11.0% | 11.7% | 11.5% |
| Tier 1 ratio | 14.2% | 13.7% | 13.7% | 14.4% |
| Total capital ratio | 14.2% | 13.7% | 14.7% | 15.3% |
| L*TD ratio | 75.5% | 78.2% | 81.5% | 85.3% |
| NPL ratio | 4.05% | 3.24% | 2.61% | 2.72% |
| Provision coverage ratio | 65.3% | 60.2% | 60.4% | 56.7% |

*without Eurobonds, **without bank levy

MARKET SHARES

(H1 2017)



CONTACT DETAILS

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