

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 4.5 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).

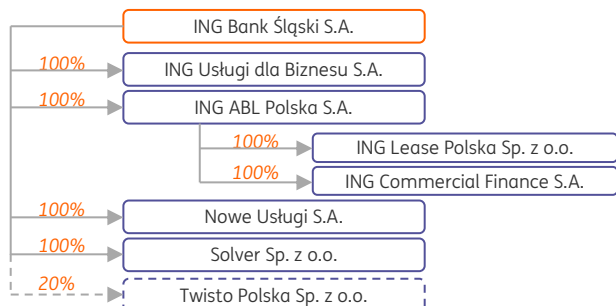
Competitive edge:

- 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

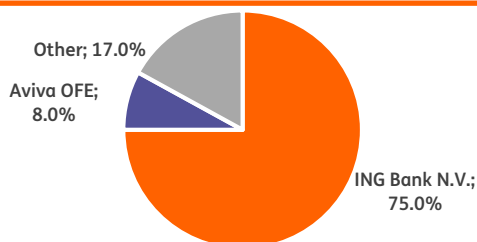


Bank shares

Number of shares	130,100,000
Market capitalisation*	PLN 26,749 million
Applicable WSE indices	WIG, WIG30, mWIG40, WIG-Banking, RESPECT
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

*as at 29 December 2017

Bank shareholders*



*as at 29 December 2017

Bank LT rating*

Rating agency	Poland	ING Bank Śląski S.A.	ING Bank N.V.
Fitch	A-	A	A+
Moody's	A2	A3	Aa3

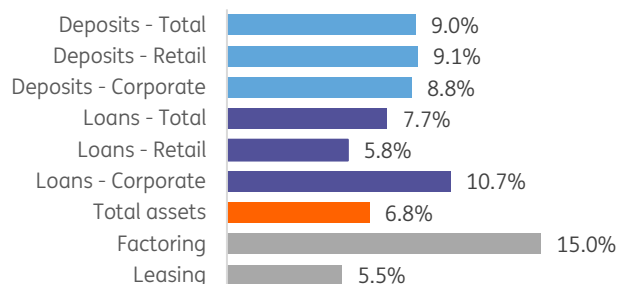
*as at 29 January 2018

Key financial data

	2014	2015	2016	2017
Total assets (PLN billion)	99.9	108.9	117.5	126.0
Net loans* (PLN billion)	57.1	68.7	78.1	87.5
Deposits (PLN billion)	75.7	87.8	95.8	104.5
Equity (PLN billion)	10.5	10.7	10.5	11.8
Net interest income (PLN million)	2,330	2,467	2,953	3,453
Net commission income (PLN million)	1,063	1,017	1,065	1,183
Total income (PLN million)	3,533	3,778	4,325	4,756
Total costs** (PLN million)	1,930	2,156	2,099	2,123
Provisions (PLN million)	268	232	301	421
Bank levy (PLN million)	0	0	280	330
Net profit (PLN million)	1,041	1,127	1,253	1,403
Interest margin	2.67%	2.45%	2.67%	2.94%
C**/I ratio	54.6%	57.1%	48.5%	44.6%
Risk costs	0.49%	0.36%	0.40%	0.50%
ROA	1.10%	1.07%	1.10%	1.16%
ROE	11.1%	11.0%	11.7%	12.6%
Tier 1 ratio	14.2%	13.7%	13.7%	15.8%
Total capital ratio	14.2%	13.7%	14.7%	16.7%
L*TD ratio	75.5%	78.2%	81.5%	83.8%
NPL ratio	4.05%	3.24%	2.61%	2.80%
Provision coverage ratio	65.3%	60.2%	60.4%	57.1%

*without Eurobonds, **without bank levy

Market shares (2017)



Contact details

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