

## 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 4.8 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).

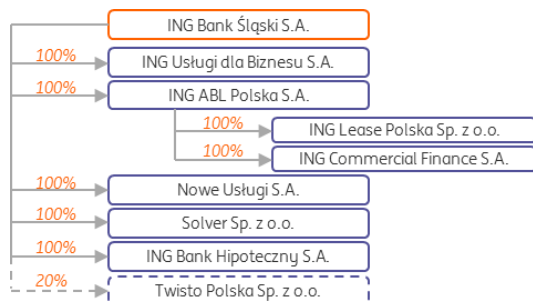
### Competitive edge:

- 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

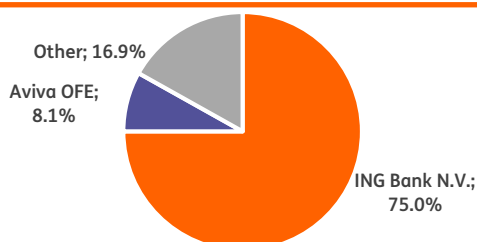


## Bank shares

Number of shares	130,100,000
Market capitalisation*	PLN 23.8 billion
Applicable WSE indices	WIG, WIG30, mWIG40, WIG-Banking, RESPECT
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

\*as at 29 June 2018

## Bank shareholders\*



\*as at 29 June 2018

## Bank LT rating\*

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

\*as at 31 October 2018

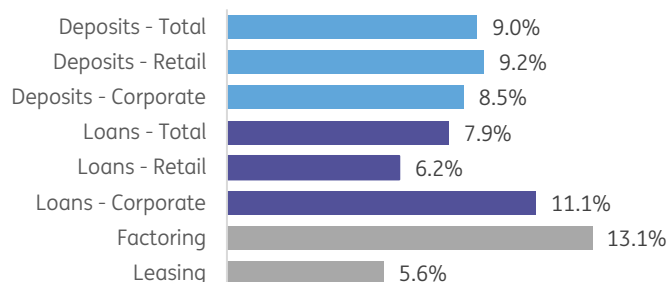
## Key financial data

	2015	2016	2017	Q1-3 18
Total assets (PLN bn)	108.9	117.5	126.0	134.1
Net loans* (PLN bn)	70.0	78.1	87.5	99.2
Deposits (PLN bn)	87.9	95.8	104.5	110.2
Equity (PLN bn)	10.7	10.5	11.8	12.2
Net interest income (PLN m)	2,467	2,953	3,453	2,764
Net fee income (PLN m)	1,017	1,065	1,196	974
Total income (PLN m)	3,778	4,325	4,769	3,873
Total costs** (PLN m)	2,156	2,099	2,136	1,761
Provisions (PLN m)	232	301	421	402
Bank levy (PLN m)	0	280	330	273
Net profit (PLN m)	1,127	1,253	1,403	1,074
Interest margin	2.45%	2.67%	2.94%	2.94%
C**/I ratio	57.1%	48.5%	44.8%	45.5%
Risk costs	0.36%	0.40%	0.50%	0.55%
ROA	1.07%	1.10%	1.16%	1.12%
ROE	11.0%	11.7%	12.6%	12.1%
Tier 1 ratio	13.7%	13.7%	15.8%	14.4%
Total capital ratio	13.7%	14.7%	16.7%	15.2%
L*TD ratio	79.7%	81.5%	83.8%	90.0%
NPL ratio	3.24%	2.61%	2.80%	2.83%
Provision coverage ratio	60.2%	60.4%	57.1%	59.0%

\*without Eurobonds, \*\*without bank levy

## Market shares

(Q1-3 18)



## Contact details

### Investor Relations Bureau

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