

ING Bank Śląski S.A. Group



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 30-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 4.7 million clients via a fledged network of branches and state-of-the-art remote service channels.

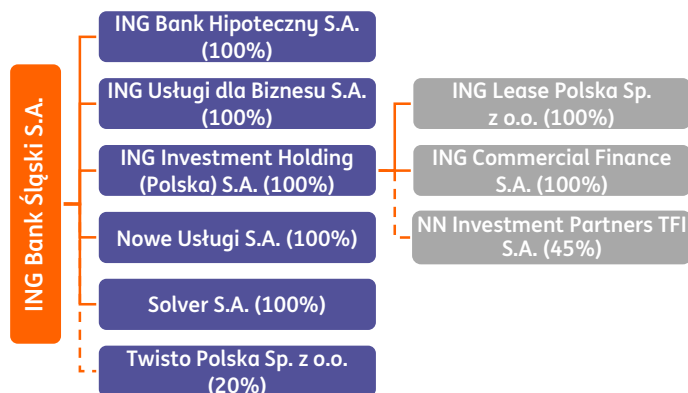
Competitive edge

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

Bank Management Board

- **Brunon Bartkiewicz** – President of the Management Board
- **Michał Bolesławski** – Vice-President, Corporate Clients Business Line
- **Joanna Erdman** – Vice-President, Strategic Clients Business Line and Financial Markets Division
- **Marcin Giżycki** – Vice-President, Retail Clients Business Line
- **Bożena Graczyk** – Vice-President, Finance Division
- **Lorenzo Tassan-Bassut** – Vice-President, Operations Division
- **Sławomir Soszyński** – Vice-President, Tech Division
- **Patrick Roesink** – Vice-President, Risk Division

Group structure

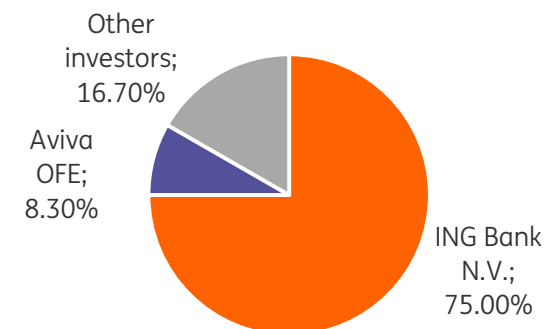


Bank shares

Number of shares	130,100,000
Market capitalisation (30 September 2019)	PLN 25.9 billion
Applicable WSE indices	WIG, WIG30, mWIG40, WIG-Banking, RESPECT
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders

(30 September 2019)



ING Bank Śląski S.A. Group



Bank LT rating

(30 October 2019)

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

Contact details

Investor Relations Bureau

Mail: investor@ingbank.pl

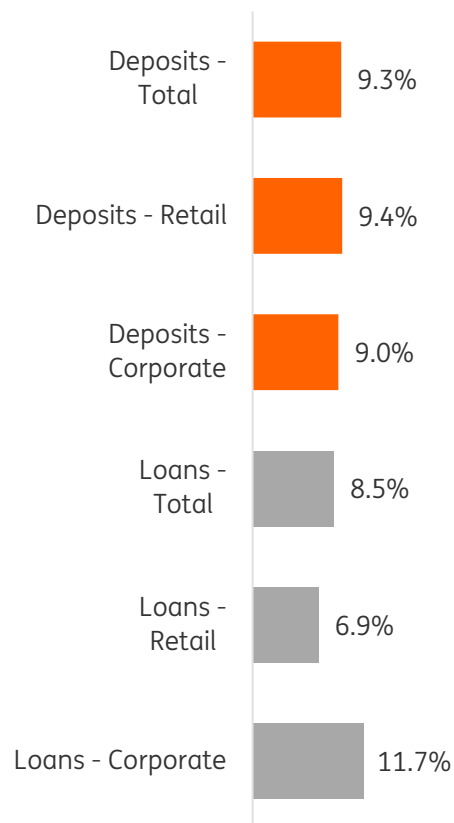
Phone: +48 (22) 820 44 16

Address: Puławska 2, 02-566 Warsaw



Market shares

(Q3 2019)



	2015	2016	2017	2018	Q1-3'19
Total assets (PLN billion)	108.9	117.5	126.0	141.8	156.0
Net loans* (PLN billion)	70.0	78.1	87.5	103.1	115.7
Deposits (PLN billion)	87.9	95.8	104.5	117.7	125.8
Equity (PLN billion)	10.7	10.5	11.8	13.3	15.3
Net interest income (PLN million)	2,467	2,953	3,389	3,759	3,178
Net commission income (PLN million)	1,017	1,065	1,196	1,305	1,027
Total income (PLN million)	3,778	4,325	4,769	5,232	4,310
Total costs** (PLN million)	2,156	2,099	2,136	2,327	1,907
Provisions (PLN million)	232	301	421	501	441
Bank levy (PLN million)	0	280	330	374	322
Net profit (PLN million)	1,127	1,253	1,403	1,524	1,208
Interest margin	2.45%	2.67%	2.88%	2.93%	2.95%
C**/I ratio	57.1%	48.5%	44.8%	44.5%	44.2%
Risk costs	0.36%	0.40%	0.50%	0.52%	0.50%
ROA	1.07%	1.10%	1.16%	1.15%	1.14%
ROE	11.0%	11.7%	12.6%	12.4%	12.1%
Tier 1 ratio	13.74%	13.70%	15.78%	14.75%	14.19%
Total capital ratio	13.74%	14.73%	16.71%	15.60%	15.46%
L*TD ratio	79.7%	81.5%	83.8%	87.6%	92.0%
NPL ratio / Stage 3 loans ratio	3.24%	2.61%	2.80%	2.79%	2.93%
Provision coverage ratio	60.2%	60.4%	57.1%	59.6%	58.8%

*excl. Eurobonds, **excl. bank levy