

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 over 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 5.0 million clients via a fledged network of branches and state-of-the-art remote service channels.

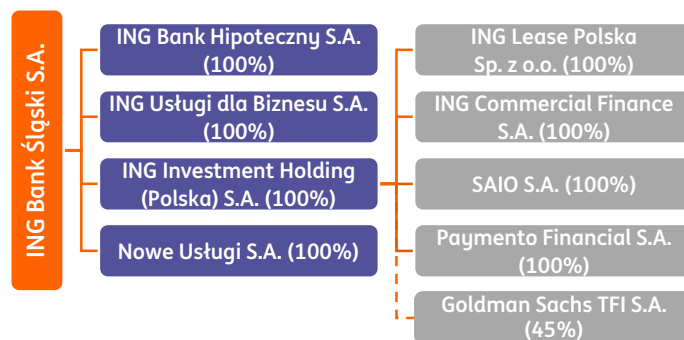
Competitive edge

- 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, CEE Division
- **Ewa Łuniewska** – Vice-President, Business Clients Division
- **Joanna Erdman** – Vice-President, CRO division
- **Marcin Giżycki** – Vice-President, Retail Clients Division
- **Bożena Graczyk** – Vice-President, CFO Division
- **Michał H. Mrożek** – Vice-President, Wholesale Banking Division
- **Sławomir Soszyński** – Vice-President, CIO Division
- **Alicja Żyła** – Vice-President, COO Division

Group structure

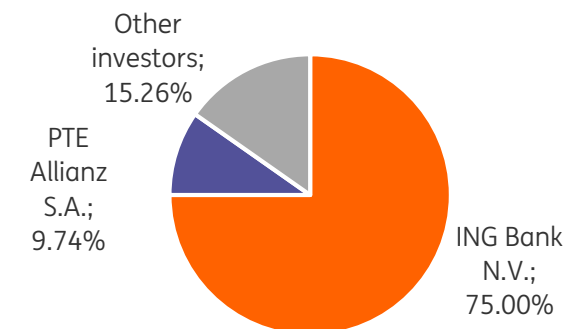


Bank shares

Number of shares	130,100,000
Market capitalisation (31 March 2023)	PLN 21.3 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banks, WIG-ESG
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders

(10 May 2023)



ING Bank Śląski S.A. Group



Bank LT rating

(10 May 2023)

	Fitch	Moody's
Poland	A-	A2
ING Bank Śląski S.A.	A+	A2
ING Bank N.V.	AA-	A1

Contact details

Investor Relations Bureau

Mail: investor@ing.pl

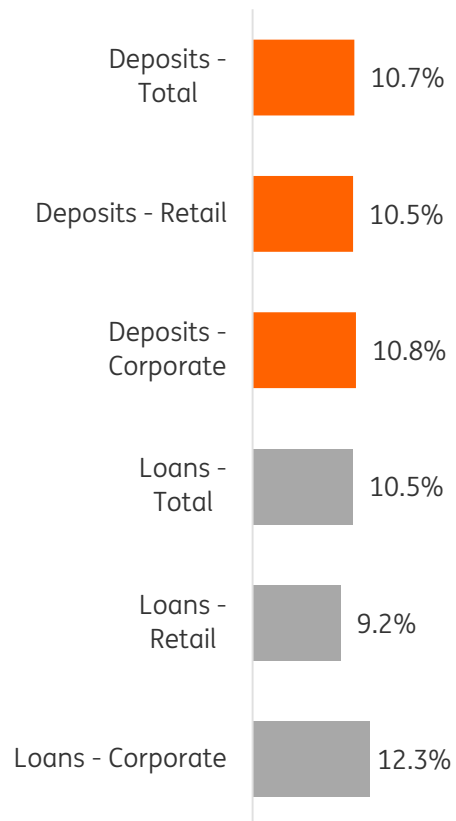
Phone: +48 (22) 820 44 16

Address: Puławska 2, 02-566 Warsaw



Market shares

(Q1 2022)



	2019	2020	2021	2022	Q1'2023
Total assets (PLN billion)	158.6	186.6	201.7	217.3	227.7
Net loans* (PLN billion)	118.3	124.8	146.6	155.0	156.1
Deposits (PLN billion)	130.5	151.0	170.6	192.7	201.7
Equity (PLN billion)	15.2	18.6	13.5	9.3	11.2
Net interest income (PLN million)	4,325	4,542	4,970	5,614	1,860
Net commission income (PLN million)	1,341	1,528	1,845	2,095	524
Total income (PLN million)	5,796	6,231	6,897	7,722	2,460
Total costs** (PLN million)	-2,497	-2,763	-2,965	-3,642	-1,005
Provisions (PLN million)	-606	-1,075	-372	-1,030	-88
Bank levy (PLN million)	-436	-482	-545	-647	-159
Net profit (PLN million)	1,659	1,338	2,308	1,714	909
Interest margin	2.96%	2.63%	2.59%	2.75%	2.74%
C**/I ratio	43.1%	44.3%	43.0%	47.2%	40.8%
Risk costs	-0.54%	-0.88%	-0.27%	-0.68%	-0.62%
ROA	1.10%	0.76%	1.18%	0.81%	0.85%
ROE	11.6%	7.6%	13.6%	17.4%	19.5%
Tier 1 ratio	14.41%	16.91%	14.41%	14.72%	14.86%
Total capital ratio	16.87%	19.52%	16.05%	16.22%	16.37%
L*TD ratio	90.7%	82.6%	85.9%	80.4%	77.4%
NPL ratio / Stage 3 loans ratio	2.98%	3.30%	2.60%	2.29%	2.46%
Provision coverage ratio	54.1%	60.7%	65.2%	58.6%	58.1%

*excl. Eurobonds, including loans at FV **excl. bank levy