

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

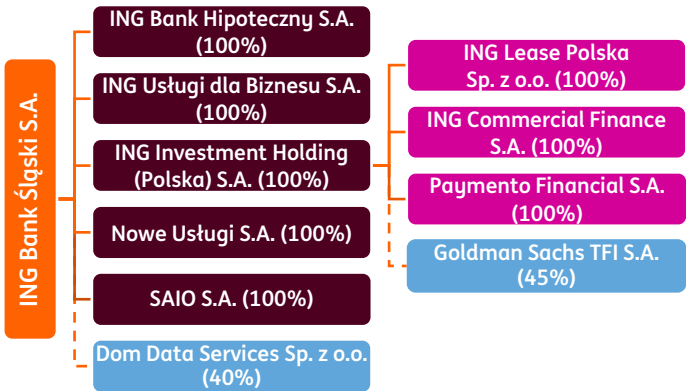
Competitive edge

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

Bank Management Board

- **Michał Bolesławski** – President of the Management Board, CEO Division
- **Joanna Erdman** – Vice-President, CRO Division
- **Bożena Graczyk** – Vice-President, CFO Division
- **Ewa Łuniewska** – Vice-President, Private Banking Clients and Investment Division
- **Marcin Giżycki** – Vice-President, Individual Clients Division
- **Marcin Kościński** – Vice-President, Business Clients Division
- **Michał H. Mrozek** – Vice-President, Wholesale Banking Division
- **Maciej Ogórkiewicz** – Vice-President, CIO Division
- **Alicja Żyła** – Vice-President, COO Division

Group structure

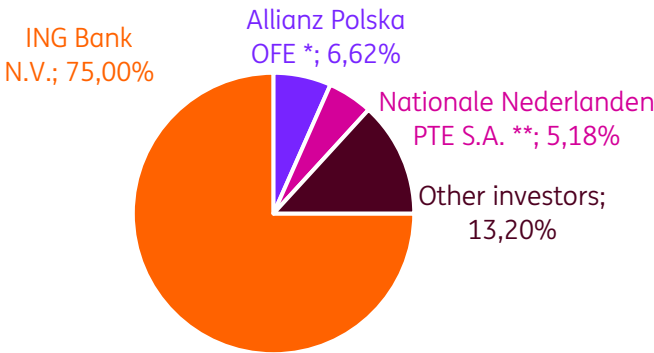


Bank shares

Number of shares	130,100,000
Market capitalisation (30 September 2025)	PLN 39.5 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banks
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders

(30 September 2025)



*Based on semi-annually reported assets structure of Allianz Polska OFE as at 30 June, 2025.

**Based on the [notice](#) from Nationale Nederlanden PTE S.A. of 9 July, 2025.

ING Bank Śląski S.A. Group



Bank LT rating

(30 September 2025)

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

Contact details

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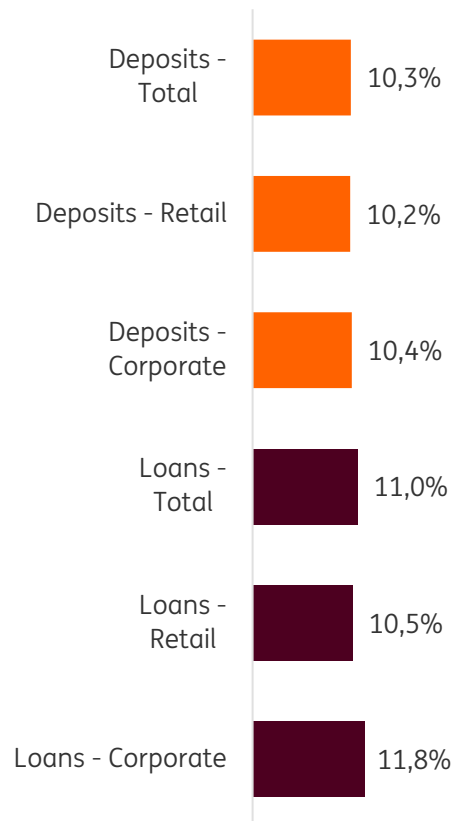
Phone: +48 887 611 162

Address: Puławska 2, 02-566 Warsaw



Market shares

(Q3 2025)



	2021	2022	2023	2024	3Q 2025
Total assets (PLN billion)	201.7	217.3	245.4	260.4	283.0
Net loans* (PLN billion)	146.6	155.0	156.6	166.7	172.6
Deposits (PLN billion)	170.6	192.7	205.3	220.0	230.2
Equity (PLN billion)	13.5	9.3	16.7	17.2	19.2
Net interest income (PLN million)	4,970	5,614	8,171	8,725	6,576
Net commission income (PLN million)	1,845	2,095	2,164	2,294	1,761
Total income (PLN million)	6,897	7,722	10,678	11,279	8,797
Total costs** (PLN million)	-2,965	-3,642	-3,700	-3,958	-3,304
Provisions (PLN million)	-372	-1,030	-614	-1,036	-653
Bank levy (PLN million)	-545	-647	-644	-740	-593
Net profit (PLN million)	2,308	1,714	4,441	4,369	3,261
Interest margin	2.59%	2.75%	3.63%	3.52%	3.33%
C**/I ratio	43.0%	47.2%	34.7%	35.1%	37.6%
Risk costs	-0.27%	-0.68%	-0.39%	-0.64%	-0.48%
ROA	1.18%	0.81%	1.93%	1.73%	1.69%
ROE	13.6%	17.4%	33.9%	26.7%	25.7%
Tier 1 ratio	14.41%	14.72%	16.02%	14.58%	13.97%
Total capital ratio	16.05%	16.22%	17.41%	15.67%	14.85%
L*TD ratio	85.9%	80.4%	76.3%	75.3%	75.3%
NPL ratio / Stage 3 loans ratio	2.60%	2.29%	2.67%	3.86%	3.97%
Provision coverage ratio	65.2%	58.6%	61.0%	48.7%	52.4%

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