

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

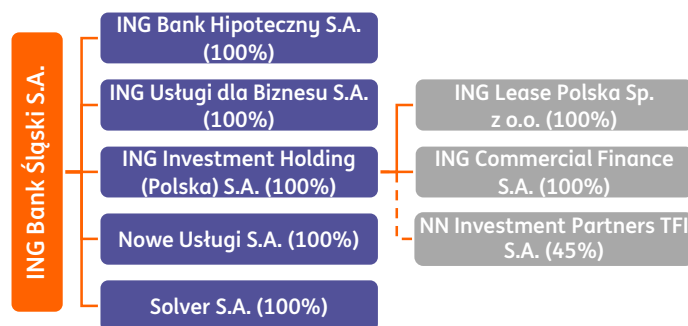
## Competitive edge

- 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 (acting), CRO division
- **Marcin Giżycki** – Vice-President, Retail Clients Division
- **Bożena Graczyk** – Vice-President, CFO Division
- **Michał Mrożek** – Vice-President, Wholesale Banking Division
- **Sławomir Soszyński** – Vice-President, CIO Division

## Group structure

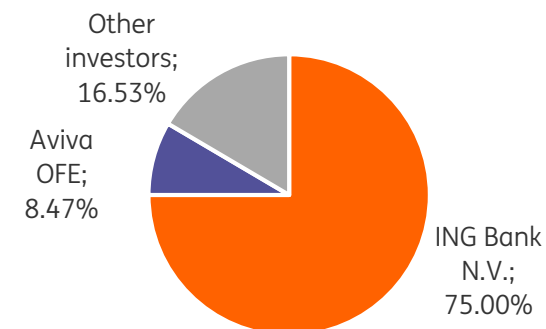


## Bank shares

Number of shares	130,100,000
Market capitalisation (31 March 2021)	PLN 22.7 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banking, WIG-ESG
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

## Bank shareholders

(31 December 2020)



# ING Bank Śląski S.A. Group



## Bank LT rating

(5 May 2021)

	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@ing.pl](mailto:investor@ing.pl)

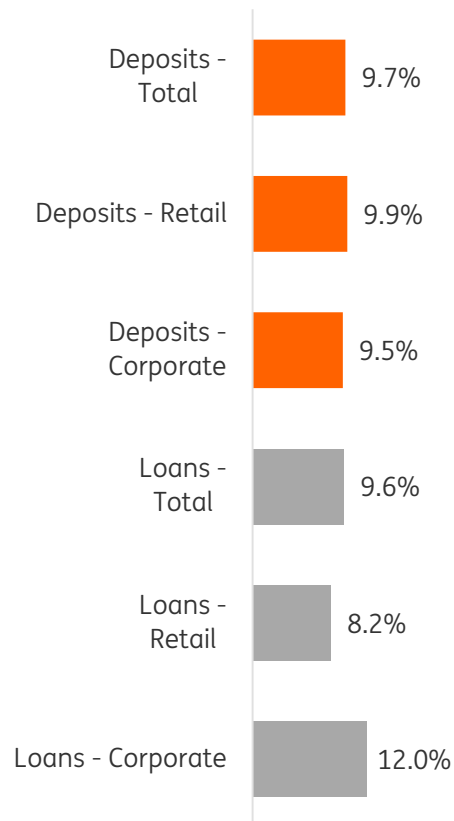
Phone: +48 (22) 820 44 16

Address: Puławska 2, 02-566 Warsaw



## Market shares

(Q1 2021)



	2017	2018	2019	2020	Q1'20
Total assets (PLN billion)	126.0	141.8	158.6	186.6	194.8
Net loans* (PLN billion)	83.7	103.1	118.3	124.8	129.6
Deposits (PLN billion)	104.5	117.7	130.5	151.0	158.9
Equity (PLN billion)	11.5	13.3	15.2	18.6	17.6
Net interest income (PLN million)	3,389	3,759	4,325	4,542	1,142
Net commission income (PLN million)	1,196	1,305	1,341	1,528	428
Total income (PLN million)	4,769	5,232	5,796	6,231	1,602
Total costs** (PLN million)	2,136	2,327	2,497	2,763	821
Provisions (PLN million)	421	501	574	805	129
Bank levy (PLN million)	330	374	436	482	126
Net profit (PLN million)	1,403	1,524	1,659	1,338	386
Interest margin	2.88%	2.92%	2.95%	2.63%	2.52%
C**/I ratio	44.8%	44.5%	43.1%	44.3%	51.2%
Risk costs	0.50%	0.52%	0.54%	0.88%	0.73%
ROA	1.16%	1.15%	1.10%	0.76%	0.79%
ROE	12.7%	12.5%	11.6%	7.6%	8.1%
Tier 1 ratio	15.77%	14.74%	14.41%	16.91%	16.28%
Total capital ratio	16.71%	15.58%	16.87%	19.52%	18.80%
L*TD ratio	83.8%	87.6%	90.7%	82.6%	81.5%
NPL ratio / Stage 3 loans ratio	2.80%	2.79%	2.98%	3.30%	3.23%
Provision coverage ratio	57.1%	59.6%	54.1%	60.7%	62.4%

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