

# 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.

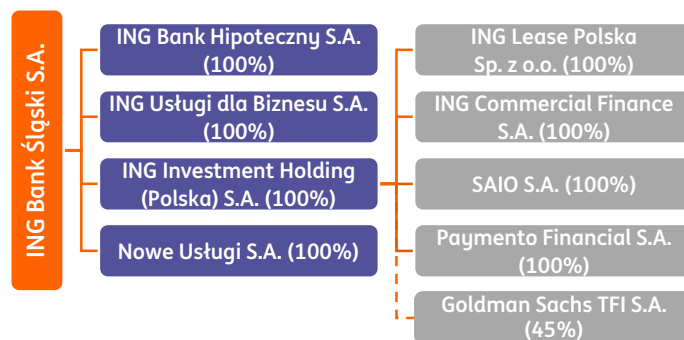
## Competitive edge

- 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

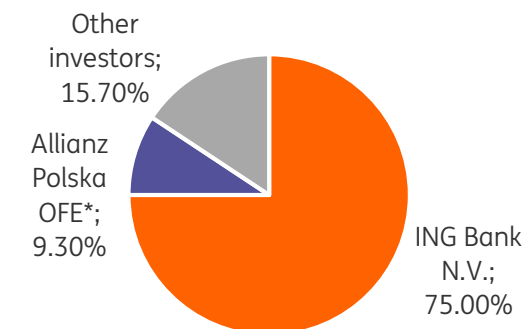


## Bank shares

Number of shares	130,100,000
Market capitalisation (30 September 2023)	PLN 23.4 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banks, WIG-ESG
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

## Bank shareholders

(1 November 2023)



\*Based on half-yearly information on the asset structure of Allianz Polska OFE.

# ING Bank Śląski S.A. Group



## Bank LT rating

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

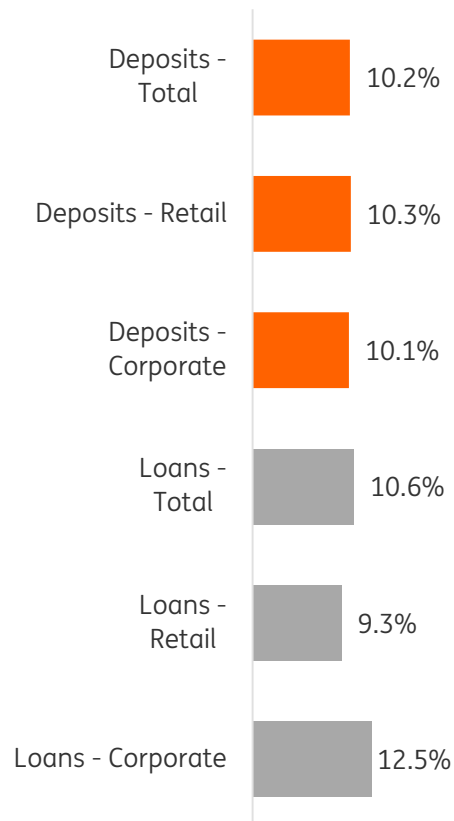
Phone: +48 887 611 162

Address: Puławska 2, 02-566 Warsaw



## Market shares

(Q3 2023)



	2019	2020	2021	2022	Q3'2023
Total assets (PLN billion)	158.6	186.6	201.7	217.3	232.8
Net loans* (PLN billion)	118.3	124.8	146.6	155.0	158.1
Deposits (PLN billion)	130.5	151.0	170.6	192.7	202.4
Equity (PLN billion)	15.2	18.6	13.5	9.3	15.2
Net interest income (PLN million)	4,325	4,542	4,970	5,614	6,004
Net commission income (PLN million)	1,341	1,528	1,845	2,095	1,608
Total income (PLN million)	5,796	6,231	6,897	7,722	7,763
Total costs** (PLN million)	-2,497	-2,763	-2,965	-3,642	-2,713
Provisions (PLN million)	-606	-1,075	-372	-1,030	-436
Bank levy (PLN million)	-436	-482	-545	-647	-488
Net profit (PLN million)	1,659	1,338	2,308	1,714	3,170
Interest margin	2.96%	2.63%	2.59%	2.75%	3.59%
C**/I ratio	43.1%	44.3%	43.0%	47.2%	35.0%
Risk costs	-0.54%	-0.88%	-0.27%	-0.68%	-0.59%
ROA	1.10%	0.76%	1.18%	0.81%	1.71%
ROE	11.6%	7.6%	13.6%	17.4%	34.2%
Tier 1 ratio	14.41%	16.91%	14.41%	14.72%	15.05%
Total capital ratio	16.87%	19.52%	16.05%	16.22%	16.56%
L*TD ratio	90.7%	82.6%	85.9%	80.4%	78.1%
NPL ratio / Stage 3 loans ratio	2.98%	3.30%	2.60%	2.29%	2.74%
Provision coverage ratio	54.1%	60.7%	65.2%	58.6%	59.3%

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