

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.

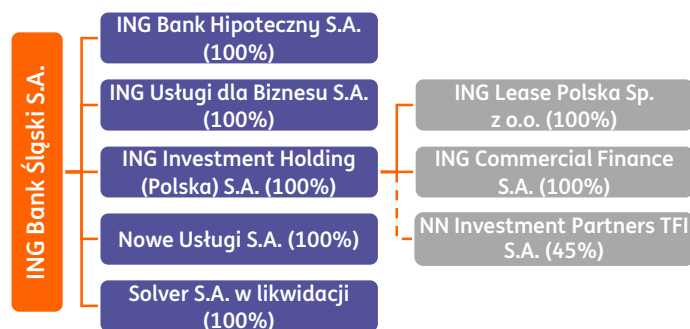
Competitive edge

- 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, 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
- **Alicja Żyła** – Vice-President, COO Division

Group structure

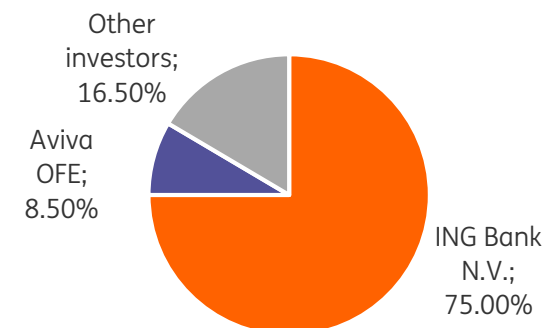


Bank shares

Number of shares	130,100,000
Market capitalisation (30 September 2021)	PLN 30.2 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banking, WIG-ESG
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders

(30 June 2021)



ING Bank Śląski S.A. Group



Bank LT rating

(3 November 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

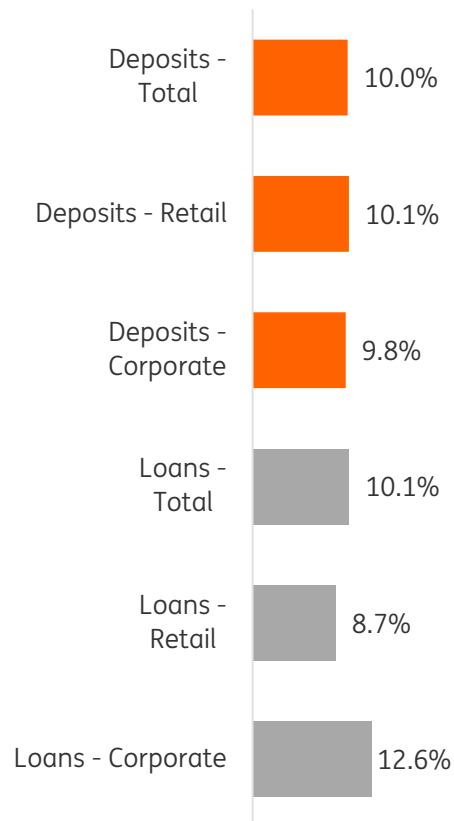
Phone: +48 (22) 820 44 16

Address: Puławska 2, 02-566 Warsaw



Market shares

(Q3 2021)



	2017	2018	2019	2020	Q1-3'21
Total assets (PLN billion)	126.0	141.8	158.6	186.6	200.5
Net loans* (PLN billion)	83.7	103.1	118.3	124.8	141.3
Deposits (PLN billion)	104.5	117.7	130.5	151.0	164.6
Equity (PLN billion)	11.5	13.3	15.2	18.6	17.4
Net interest income (PLN million)	3,389	3,759	4,325	4,542	3,553
Net commission income (PLN million)	1,196	1,305	1,341	1,528	1,369
Total income (PLN million)	4,769	5,232	5,796	6,231	5,013
Total costs** (PLN million)	2,136	2,327	2,497	2,763	2,207
Provisions (PLN million)	421	501	574	805	228
Bank levy (PLN million)	330	374	436	482	395
Net profit (PLN million)	1,403	1,524	1,659	1,338	1,639
Interest margin	2.88%	2.92%	2.95%	2.63%	2.48%
C**/I ratio	44.8%	44.5%	43.1%	44.3%	44.0%
Risk costs	0.50%	0.52%	0.54%	0.88%	0.42%
ROA	1.16%	1.15%	1.10%	0.76%	1.01%
ROE	12.7%	12.5%	11.6%	7.6%	10.8%
Tier 1 ratio	15.77%	14.74%	14.41%	16.91%	14.97%
Total capital ratio	16.71%	15.58%	16.87%	19.52%	17.21%
L*TD ratio	83.8%	87.6%	90.7%	82.6%	85.8%
NPL ratio / Stage 3 loans ratio	2.80%	2.79%	2.98%	3.30%	2.70%
Provision coverage ratio	57.1%	59.6%	54.1%	60.7%	62.7%

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