

# 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.

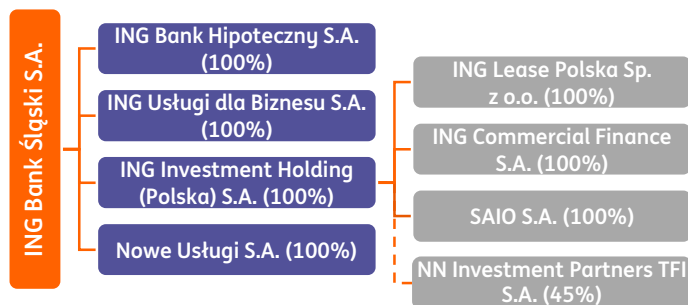
## Competitive edge

- 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

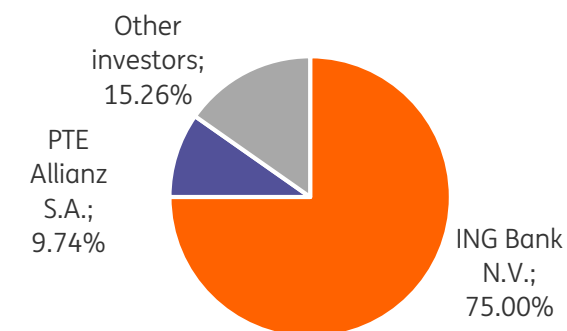


## Bank shares

Number of shares	130,100,000
Market capitalisation (31 December 2022)	PLN 21.4 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banks, WIG-ESG
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

## Bank shareholders

(10 January 2023)



# ING Bank Śląski S.A. Group



## Bank LT rating

(1 February 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)

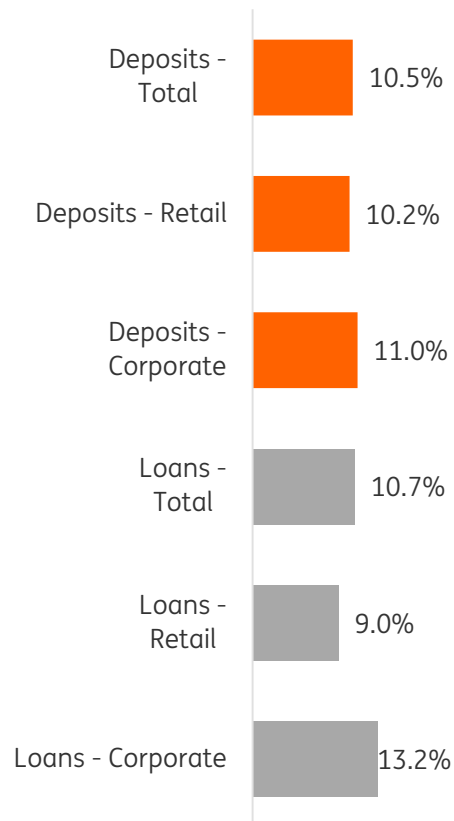
Phone: +48 (22) 820 44 16

Address: Puławska 2, 02-566 Warsaw



## Market shares

(Q4 2022)



	2018	2019	2020	2021	2022
Total assets (PLN billion)	141.8	158.6	186.6	201.7	217.5
Net loans* (PLN billion)	103.1	118.3	124.8	146.6	155.2
Deposits (PLN billion)	117.7	130.5	151.0	170.6	192.7
Equity (PLN billion)	13.3	15.2	18.6	13.5	9.6
Net interest income (PLN million)	3,759	4,325	4,542	4,970	5,614
Net commission income (PLN million)	1,305	1,341	1,528	1,845	2,095
Total income (PLN million)	5,232	5,796	6,231	6,897	7,722
Total costs** (PLN million)	-2,327	-2,497	-2,763	-2,965	-3,642
Provisions (PLN million)	-501	-606	-1,075	-372	-800
Bank levy (PLN million)	-374	-436	-482	-545	-647
Net profit (PLN million)	1,524	1,659	1,338	2,308	1,944
Interest margin	2.93%	2.96%	2.63%	2.59%	2.75%
C**/I ratio	44.5%	43.1%	44.3%	43.0%	47.2%
Risk costs	-0.52%	-0.54%	-0.88%	-0.27%	-0.52%
ROA	1.15%	1.10%	0.76%	1.18%	0.92%
ROE	12.5%	11.6%	7.6%	13.6%	19.7%
Tier 1 ratio	14.74%	14.41%	16.91%	14.41%	13.69%
Total capital ratio	15.58%	16.87%	19.52%	16.05%	15.21%
L*TD ratio	87.6%	90.7%	82.6%	85.9%	80.5%
NPL ratio / Stage 3 loans ratio	2.79%	2.98%	3.30%	2.60%	2.29%
Provision coverage ratio	59.6%	54.1%	60.7%	65.2%	58.6%

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