

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

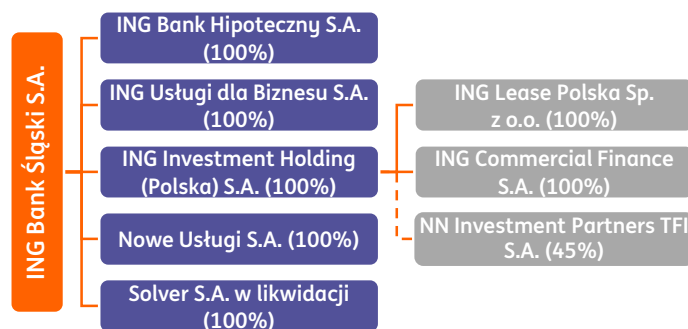
Competitive edge

- 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

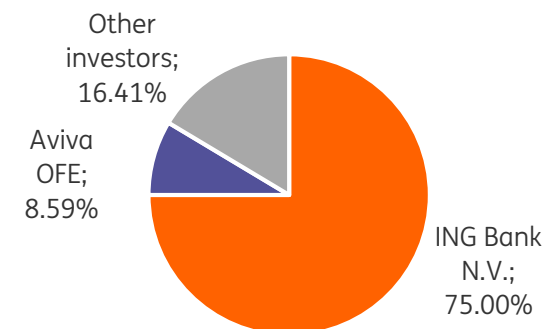


Bank shares

Number of shares	130,100,000
Market capitalisation (31 March 2022)	PLN 30.8 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banks, WIG-ESG
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders

(31 December 2021)



ING Bank Śląski S.A. Group



Bank LT rating

(4 May 2022)

	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

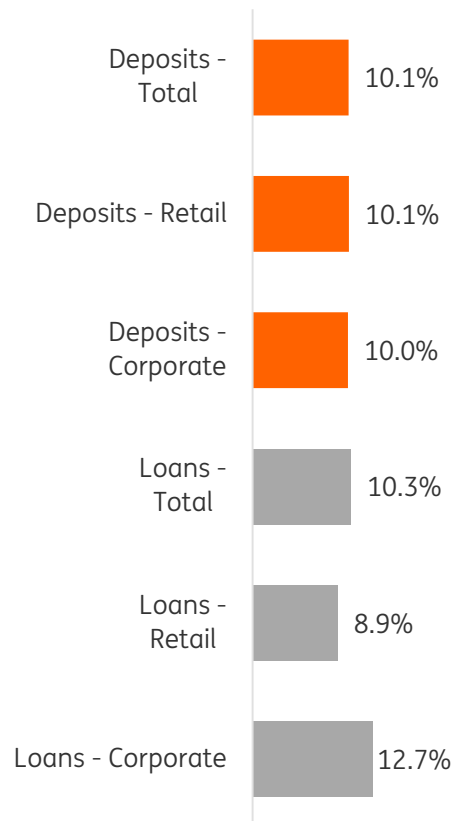
Phone: +48 (22) 820 44 16

Address: Puławska 2, 02-566 Warsaw



Market shares

(Q1 2022)



	2018	2019	2020	2021	Q1 2022
Total assets (PLN billion)	141.8	158.6	186.6	201.7	210.1
Net loans* (PLN billion)	103.1	118.3	124.8	146.6	149.8
Deposits (PLN billion)	117.7	130.5	151.0	170.6	174.7
Equity (PLN billion)	13.3	15.2	18.6	13.5	11.2
Net interest income (PLN million)	3,759	4,325	4,542	4,970	1,705
Net commission income (PLN million)	1,305	1,341	1,528	1,845	534
Total income (PLN million)	5,232	5,796	6,231	6,897	2,304
Total costs** (PLN million)	2,327	2,497	2,763	2,965	931
Provisions (PLN million)	501	606	1,075	372	152
Bank levy (PLN million)	374	436	482	545	152
Net profit (PLN million)	1,524	1,659	1,338	2,308	793
Interest margin	2.92%	2.95%	2.63%	2.58%	2.82%
C**/I ratio	44.5%	43.1%	44.3%	43.0%	40.4%
Risk costs	0.52%	0.54%	0.88%	0.27%	0.28%
ROA	1.15%	1.10%	0.76%	1.18%	1.35%
ROE	12.5%	11.6%	7.6%	13.6%	17.5%
Tier 1 ratio	14.74%	14.41%	16.91%	14.41%	13.43%
Total capital ratio	15.58%	16.87%	19.52%	16.05%	15.20%
L*TD ratio	87.6%	90.7%	82.6%	85.9%	85.8%
NPL ratio / Stage 3 loans ratio	2.79%	2.98%	3.30%	2.60%	2.36%
Provision coverage ratio	59.6%	54.1%	60.7%	65.2%	64.6%

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