

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

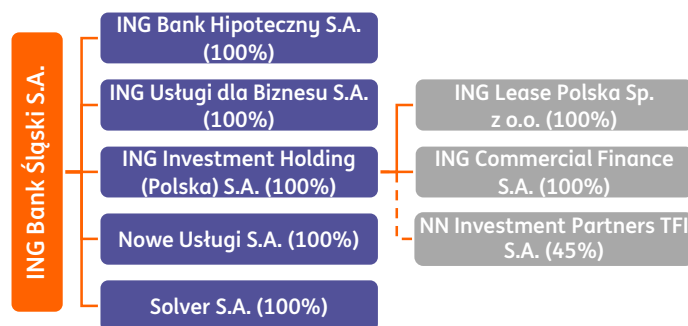
Competitive edge

- 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
- **Michał Bolesławski** – 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 Mrozek** – Vice-President, Wholesale Banking Division
- **Lorenzo Tassan-Bassut** – Vice-President, COO Division
- **Sławomir Soszyński** – Vice-President, CIO Division

Group structure

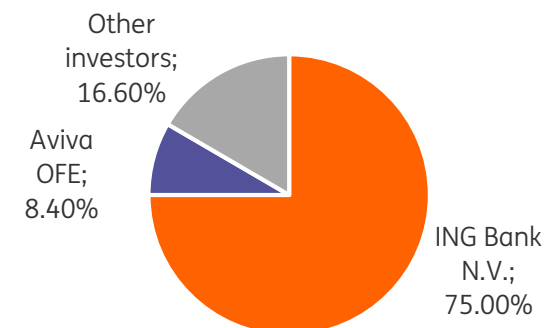


Bank shares

Number of shares	130,100,000
Market capitalisation (30 March 2020)	PLN 16.0 billion
Applicable WSE indices	WIG, WIG30, mWIG40, WIG-Banking, WIG-ESG
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders

(30 June 2020)



ING Bank Śląski S.A. Group



Bank LT rating

(4 November 2020)

	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

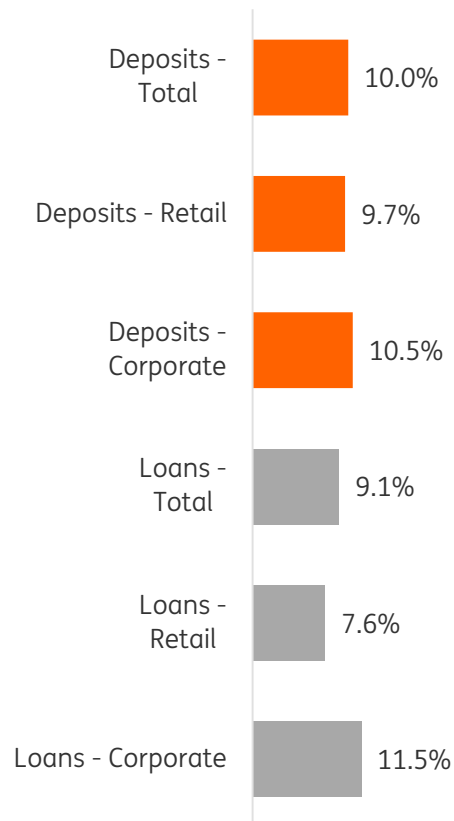
Phone: +48 (22) 820 44 16

Address: Puławska 2, 02-566 Warsaw



Market shares

(Q3 2020)



	2016	2017	2018	2019	9M 2020
Total assets (PLN billion)	117.5	126.0	141.8	158.6	184.9
Net loans* (PLN billion)	78.1	83.7	103.1	118.3	122.6
Deposits (PLN billion)	95.8	104.5	117.7	130.5	154.4
Equity (PLN billion)	10.5	11.8	13.3	15.2	18.6
Net interest income (PLN million)	2,953	3,389	3,759	4,325	3,388
Net commission income (PLN million)	1,065	1,196	1,305	1,341	1,097
Total income (PLN million)	4,325	4,769	5,232	5,796	4,627
Total costs** (PLN million)	2,099	2,136	2,327	2,497	2,083
Provisions (PLN million)	301	421	501	606	749
Bank levy (PLN million)	280	330	374	436	359
Net profit (PLN million)	1,253	1,403	1,524	1,659	1,024
Interest margin	2.67%	2.88%	2.92%	2.95%	2.71%
C**/I ratio	48.5%	44.8%	44.5%	43.1%	45.0%
Risk costs	0.40%	0.50%	0.52%	0.54%	0.76%
ROA	1.10%	1.16%	1.15%	1.10%	0.87%
ROE	11.7%	12.6%	12.4%	11.6%	8.7%
Tier 1 ratio	13.70%	15.77%	14.74%	14.41%	16.04%
Total capital ratio	14.73%	16.71%	15.58%	16.87%	18.64%
L*TD ratio	81.5%	83.8%	87.6%	90.7%	79.4%
NPL ratio / Stage 3 loans ratio	2.61%	2.80%	2.79%	2.98%	3.24%
Provision coverage ratio	60.4%	57.1%	59.6%	54.1%	59.8%

*excl. Eurobonds, **excl. bank levy