

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

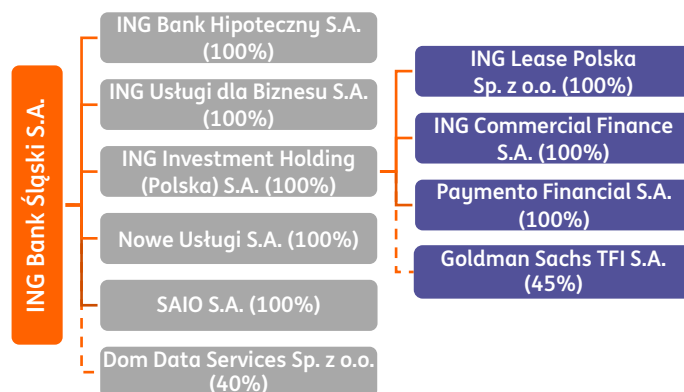
Competitive edge

- 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

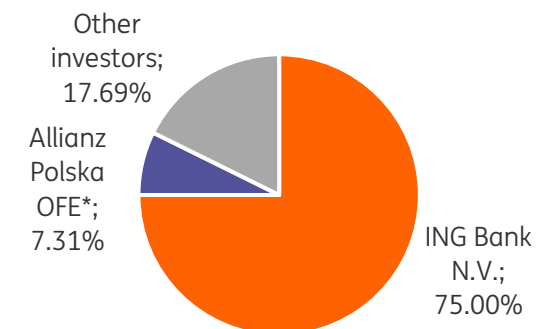


Bank shares

Number of shares	130,100,000
Market capitalisation (31 December 2024)	PLN 31.4 billion
Applicable WSE indices	WIG, mWIG40, WIG-Banks
ISIN	PLBSK0000017
WSE Ticker	ING
Bloomberg / Reuters	ING PW / INGP.WA

Bank shareholders

(31 December 2024)



*Based on annually reported assets structure of Allianz Polska Otwarty Fundusz Emerytalny as at December 31, 2024.

ING Bank Śląski S.A. Group



Bank LT rating

(31 December 2024)

	Fitch	Moody's
Poland	A-	A2
ING Bank Śląski S.A.	A+	A2
ING Bank N.V.	AA-	A1

Contact details

Investor Relations, ESG Reporting and Market Research Bureau

Mail: investor@ing.pl

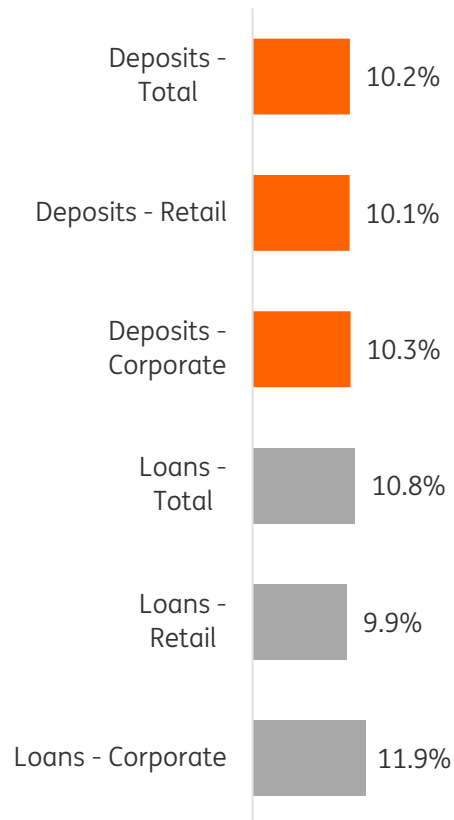
Phone: +48 887 611 162

Address: Puławska 2, 02-566 Warsaw



Market shares

(Q4 2024)



	2020	2021	2022	2023	2024
Total assets (PLN billion)	186.6	201.7	217.3	245.4	260.4
Net loans* (PLN billion)	124.8	146.6	155.0	156.6	166.7
Deposits (PLN billion)	151.0	170.6	192.7	205.3	220.0
Equity (PLN billion)	18.6	13.5	9.3	16.7	17.2
Net interest income (PLN million)	4,542	4,970	5,614	8,171	8,725
Net commission income (PLN million)	1,529	1,845	2,095	2,164	2,294
Total income (PLN million)	6,232	6,897	7,722	10,678	11,279
Total costs** (PLN million)	-2,763	-2,965	-3,642	-3,700	-3,958
Provisions (PLN million)	-1,075	-372	-1,030	-614	-1,036
Bank levy (PLN million)	-482	-545	-647	-644	-740
Net profit (PLN million)	1,338	2,308	1,714	4,441	4,369
Interest margin	2.63%	2.59%	2.75%	3.63%	3.52%
C**/I ratio	44.3%	43.0%	47.2%	34.7%	35.1%
Risk costs	-0.88%	-0.27%	-0.68%	-0.39%	-0.64%
ROA	0.76%	1.18%	0.81%	1.93%	1.73%
ROE	7.6%	13.6%	17.4%	33.9%	26.7%
Tier 1 ratio	16.91%	14.41%	14.72%	16.02%	13.76%
Total capital ratio	19.52%	16.05%	16.22%	17.41%	14.85%
L*TD ratio	82.6%	85.9%	80.4%	76.3%	75.8%
NPL ratio / Stage 3 loans ratio	3.30%	2.60%	2.29%	2.67%	3.86%
Provision coverage ratio	60.7%	65.2%	58.6%	61.0%	48.8%

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