

ING Bank Śląski S.A.

4Q 2009 Financial Results

Warsaw – February 17, 2010

www.ingbank.pl

ING BANK ŚLĄSKI



Information for investors

Some statements contained in this presentation represent future predictions and forecasts. Such statements are based on the current views and assumptions of the Bank Management Board and they incorporate known and unknown types of risk and some degree of uncertainty. The actual results, achievements and occurrences may considerably vary from the data presented in these statements due to such elements as: (I) the general economic conditions, (II) the FM results (III), the frequency and severity of insured loss cases, (IV) the level and trends of the mortality and incidence rate, (V) the duration of specific conditions, (VI) the interest rates, (VII) the FX rates, (VIII) general competitive factors, (IX) amendments to laws and regulations, and (X) changes in the policy of the government and/or statutory authorities. ING Bank Śląski shall not assume the obligation of updating any items of information being speculations as to the future, presented herein.

Content

- **Introduction to financial results and market position of the Bank**
- Business development
- 2009 financial results

Strategic targets of ING Bank Śląski

- accomplishment in 2009

Acquisition of new clients and increase of volumes:

- **2.76 m** of retail clients → +162 th. y/y, +55 th q/q
- **371 th** of new clients
- **PLN 37.4 bn** of retail funds entrusted → +PLN 2.2 bn y/y
- **1.7 m** of retail current accounts → +204 th (14%) y/y

Intensification of lending products sales:

- **PLN 27.6 bn** of loans to customers → +PLN 3.2 bn (+13%) y/y
- **PLN 9.7 bn** of retail lending → +PLN 2.5 bn (+34%) y/y
- **PLN 1.7 m** worth tenders won for financing municipalities (every second tender)
- **PLN 6 bn** of mortgage loans → +PLN 1.5 bn (34%) y/y; 7.4% market share in PLN mortgage sales.
- **PLN 18 bn** of corporate loans, **25%** increase of lending to Mid & Big sized clients y/y

Maintaining high quality of customer service:

- **1.5 m** of ING BankOnLine clients → +0.3 m y/y
- **62%** of self-service cash depositing transactions
- **99%** of non-paper transfers
- 737 own ATMs → +54 y/y
- **441 branches**, Internet access available in almost all of them

Development of simple and honest product offer:

- 442 th of retail Direct accounts → +281 th y/y
- Almost all corporate clients migrated to the new internet platform ING BusinessOnLine
- Over 2 m of payments cards, 93% in micro-chip technology
- 108 th of Pay-pass cards (contact-less technology), implementation of pay-pass stickers „Zbliżaki”

Translation of business activities into Bank's financial results:

- **Over PLN 1 bn** of result before risk charges in 2009 → **+66% y/y**
- Net profit of **PLN 595 m** → +34% y/y
- **C/I ratio 59%** → -11 p.p. y/y



Major business results of the Bank

<i>in PLN million</i>	31.12.07	31.12.08	30.09.09	31.12.09	Change 31.12.09/ 30.09.09	Change 31.12.09/ 31.12.08
Total deposits	43 620	47 439	47 218	47 972	2%	1%
Retail clients deposits	27 450	32 517	32 928	33 450	2%	3%
Corporate clients deposits	16 170	14 922	14 290	14 523	2%	-3%
Total funds entrusted by retail clients*	34 967	35 126	36 349	37 367	3%	6%
TFI assets distributed by ING Bank Śląski S.A.	7 517	2 609	3 422	3 917	14%	50%
Total loans	17 361	24 357	26 776	27 595	3%	13%
Loans to retail clients	4 574	7 224	9 142	9 703	6%	34%
Mortgage loans volume	2 554	4 488	5 538	5 997	8%	34%
Loans to corporate clients	12 787	17 133	17 633	17 892	1%	4%
Including loans to Mid & Big sized clients	6 219	8 062	8 970	10 081	12%	25%

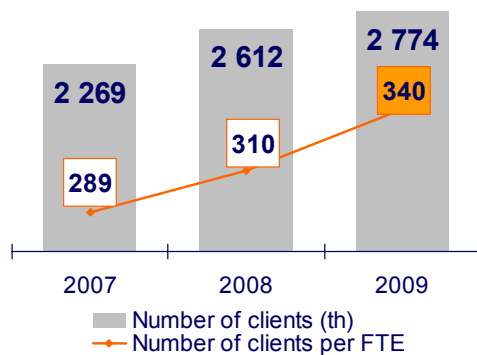
**/ including mutual funds assets distributed by the bank*

Note: Excluding retail loans of ING Mortgage Bank

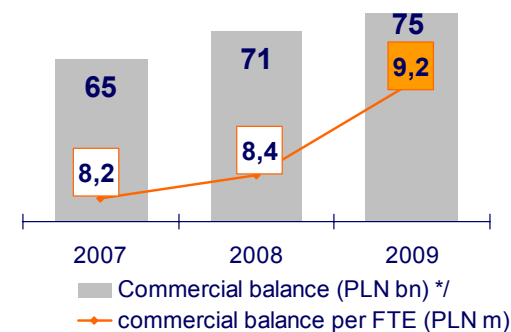


Growing efficiency

No of clients per employee:

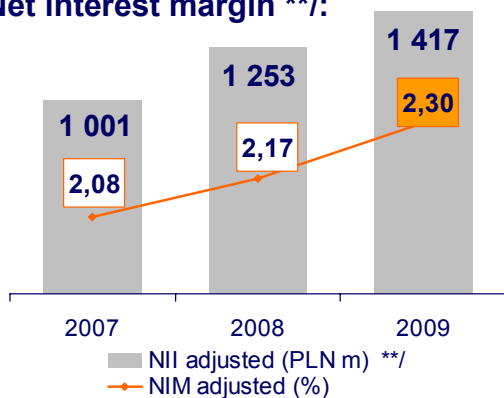


Commercial balances per employee */:

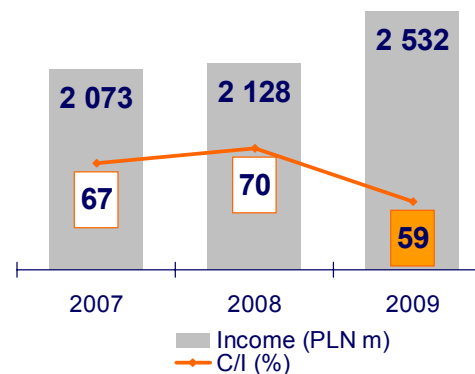


*/ Commercial balance = gross clients' loans & receivables excl. Bonds + clients' liabilities

Net interest margin **/:



Income and cost effectiveness:



**/ NII including swap points and interests from derivatives' and hedging positions



2009 ING Bank Śląski financial performance

PLN million	2008	2009	change
Total income *	2 127,7	2 532,3	+ 19%
Total expenses	1 499,0	1 489,5	- 1%
Result before risk costs	628,7	1 042,8	+ 66%
Risk costs	65,6	304,5	+ 364%
Gross profit	563,1	738,3	+ 31%
Net profit**	445,4	595,1	+ 34%
CAR	10,4%	12,0%	+ 1,6 p.p.
Equity	4 222,1	4 884,4	+ 16%
ROA (%)	0,7%	0,9%	+ 0,2 p.p.
ROE (%)	12,3%	14,3%	+ 2 p.p.
C/I Ratio (%)	70%	59%	- 11 p.p.

* Including share in net profits of affiliates recognized by equity method

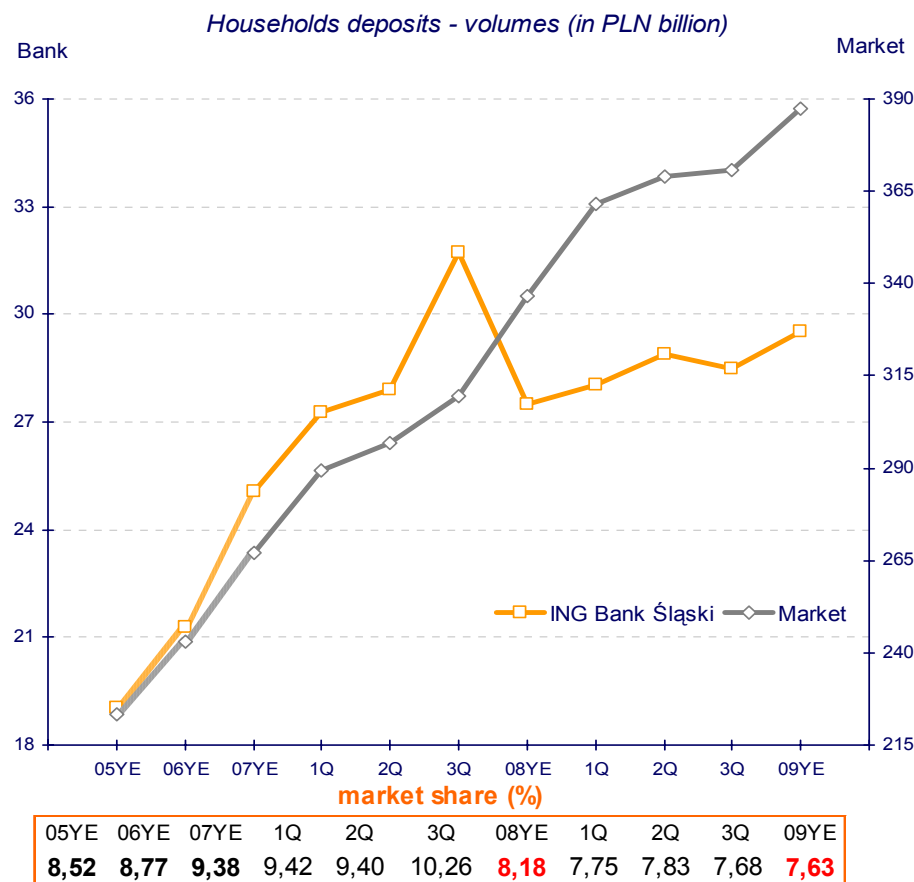
** Net profit for shareholders of the parent entity



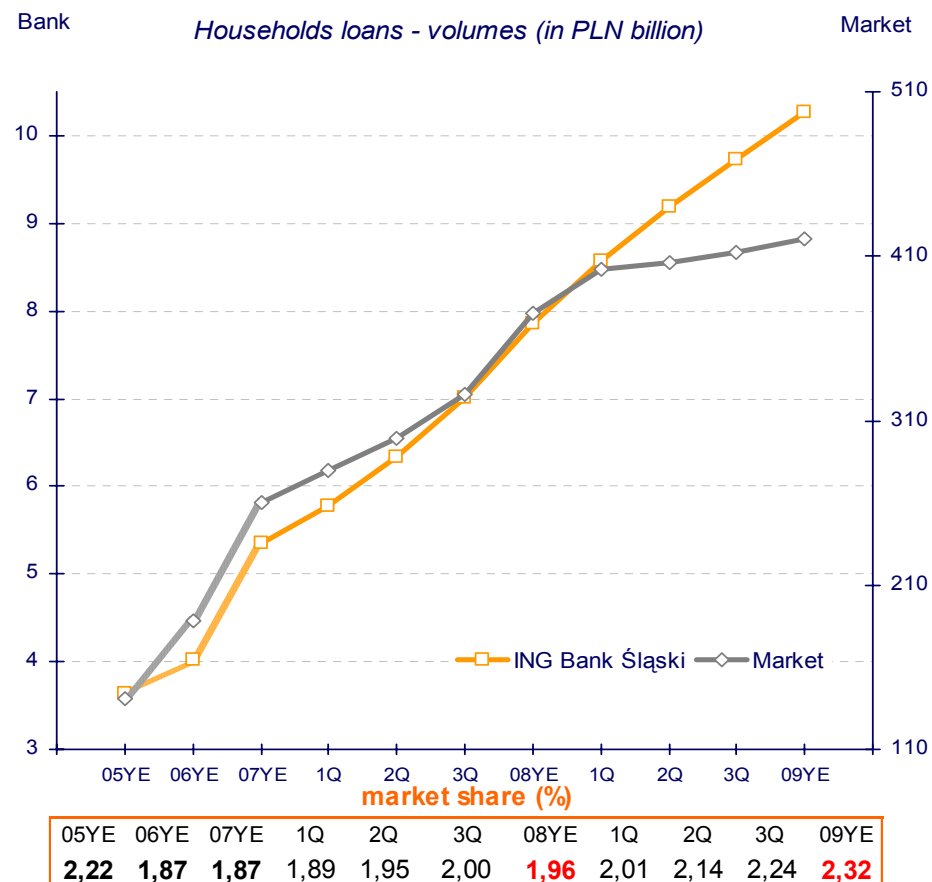
Market position of ING Bank Śląski

- households market

Volumes and share in the households deposits market:



Volumes and share in the households loans market:



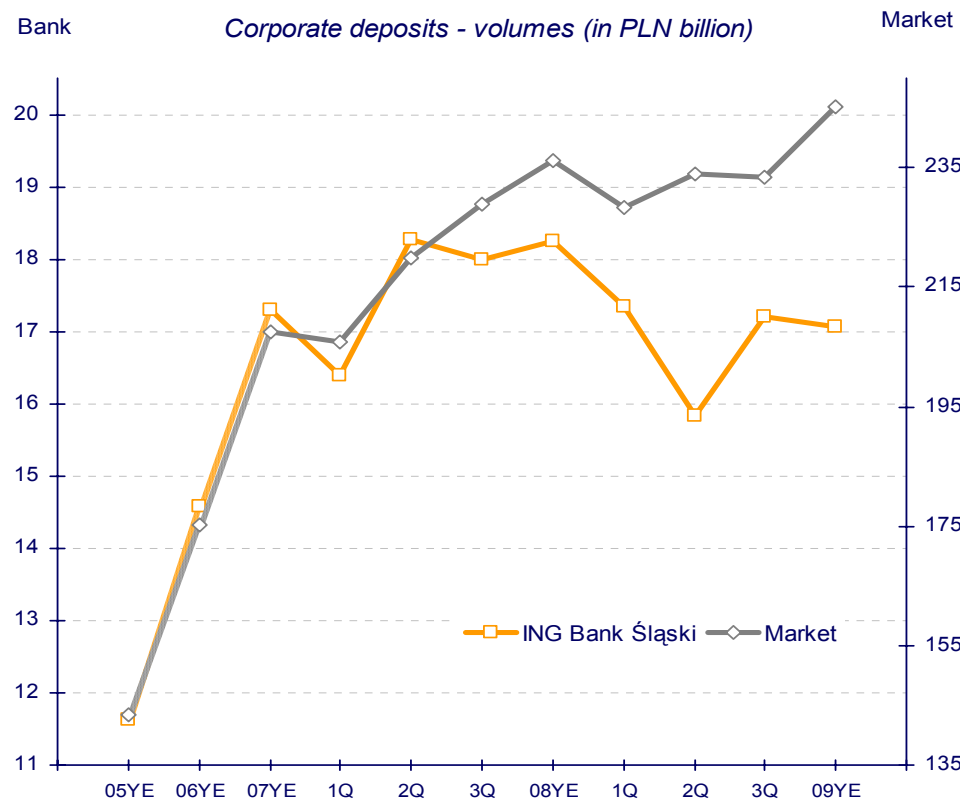
* The data on the curves represent the market share of ING Bank Śląski (stand-alone data) as at the end of subsequent quarters according to NBP classification



Market position of ING Bank Śląski

- corporate market

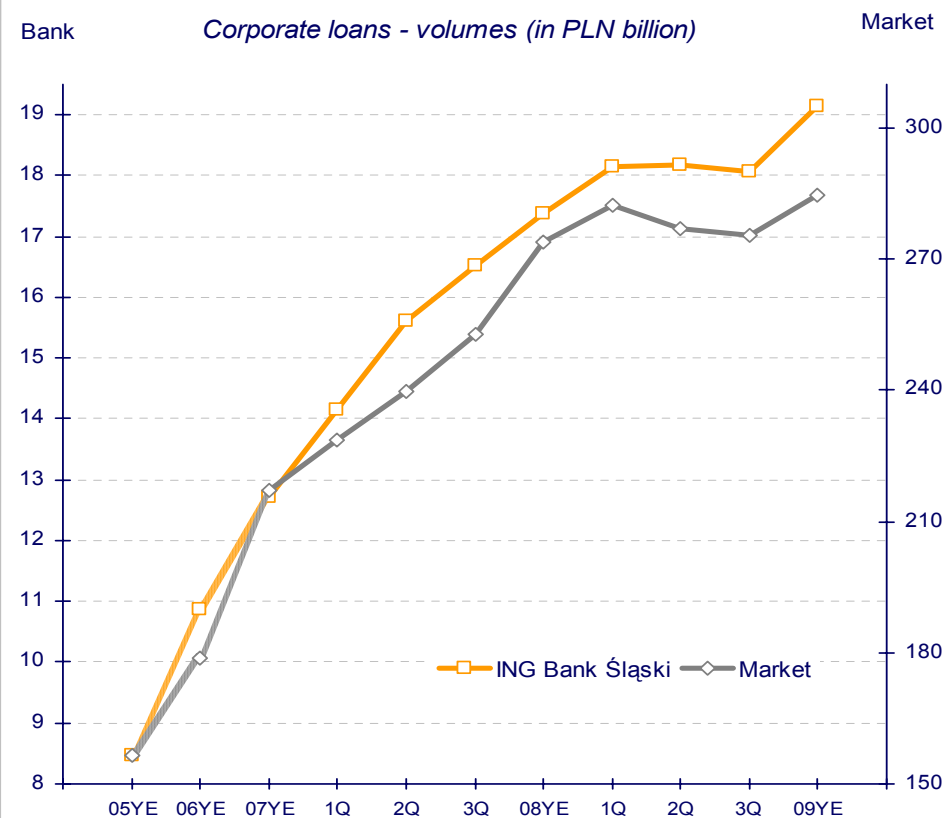
Volumes and share in the corporate deposits market:



market share (%)

05YE	06YE	07YE	1Q	2Q	3Q	08YE	1Q	2Q	3Q	09YE
8,09	8,32	8,33	7,96	8,32	7,87	7,72	7,59	6,76	7,37	6,95

Volumes and share in the corporate loans market:



market share (%)

05YE	06YE	07YE	1Q	2Q	3Q	08YE	1Q	2Q	3Q	09YE
5,09	5,80	5,62	5,96	6,31	6,34	6,16	6,25	6,38	6,38	6,55

* The data on the curves represent the market share of ING Bank Śląski (stand-alone data) as at the end of subsequent quarters according to NBP classification



-
- Introduction to financial results and market position of the Bank
 - **Business development**
 - 2009 financial results

Retail Banking

Retail banking

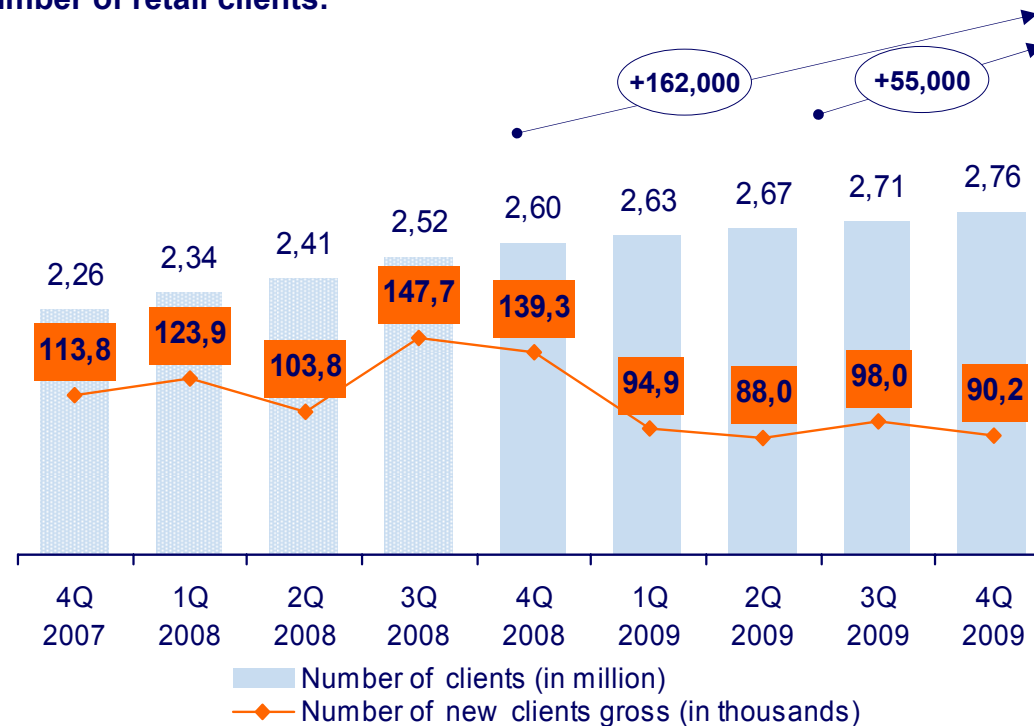
Increase in core products sales

- **PLN 9.7 bn of lending** → +PLN 2.5 billion (+34%) y/y.
- **PLN 6 bn** of mortgage loans portfolio → +34% y/y.
- **7.4%** → an estimated market share in new sales of PLN mortgage loans in 2009
- **2.76 m** of retail clients number → **+162,000** in 12 months and by **55,000** in 4Q 2009.
- **1.7 m** current accounts → **+204,000 (14%) y/y**.
- 442 th of Direct Current Accounts and 1.5 m of ING BankOnLine users
- **Over 2 m of payment cards** with 93% share of micro-chip cards
- **108 th of pay-pass cards**, implementation of pay-pass stickers

Client base

- 2.76 million of retail clients, over 200 thousand small business clients

Number of retail clients:

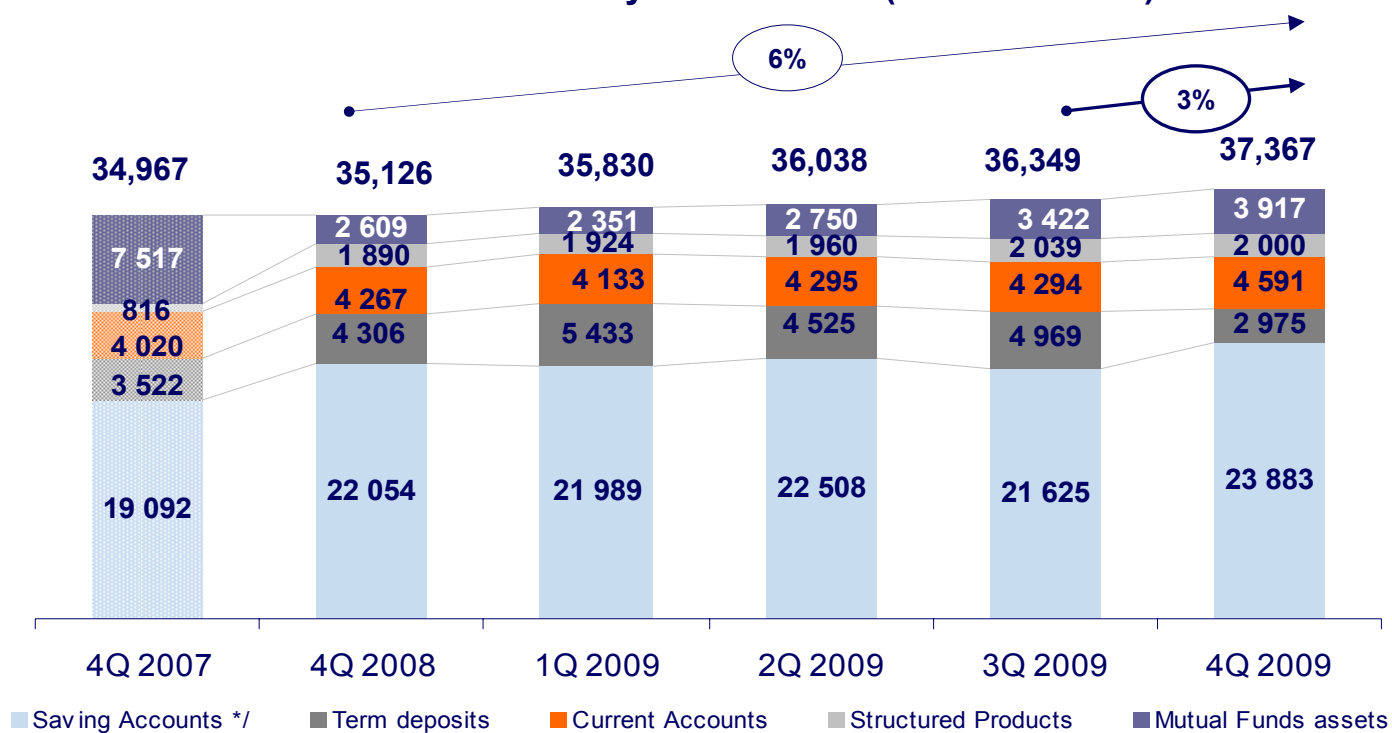


- Increase of the number of retail clients to the level of 2.76 million as of the end of 4Q 2009
- More than 200,000 of small business clients. As at the end of 4Q2009 the number of small business grew up to 202,278, i.e. by 23,000 y/y and by 7,000 q/q.

Funds Entrusted

- stable funding base

Portfolio of funds entrusted by retail clients (in PLN million):



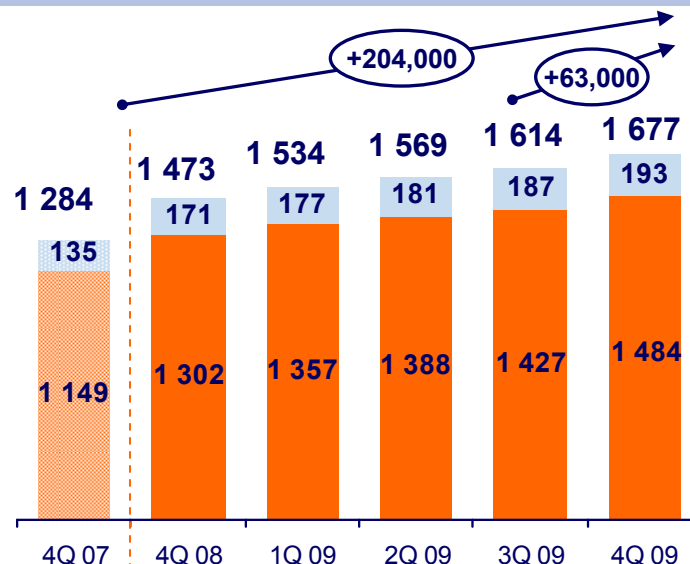
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Current accounts

consistent growth of current accounts No

Number of retail clients current accounts (in thousands):

■ Small business clients
■ Individual clients



Change
4Q 2009/
3Q 2009 4Q 2009/
4Q 2008

+6,000

+22,000

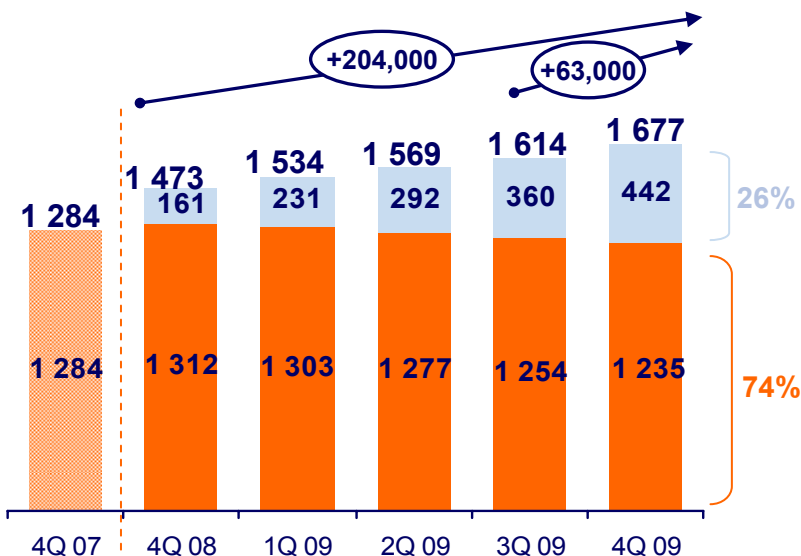
+56,000

+182,000



Number of Retail Direct Accounts (in thousands):

■ Direct Accounts
■ Standard Accounts



Change

4Q 2009/
3Q 2009

4Q 2009/
4Q 2008

+82,000

+281,000

-19,000

-77,000

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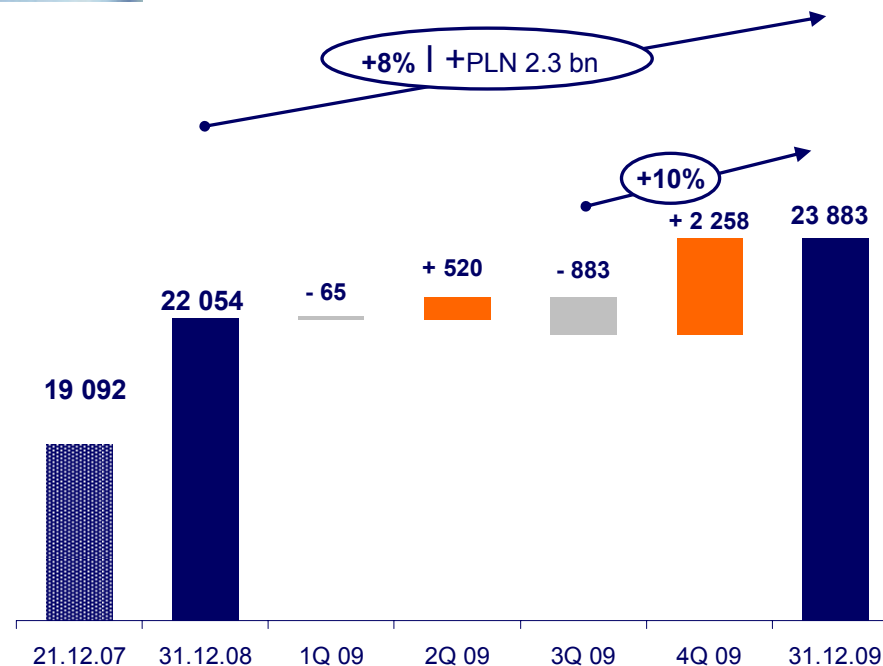
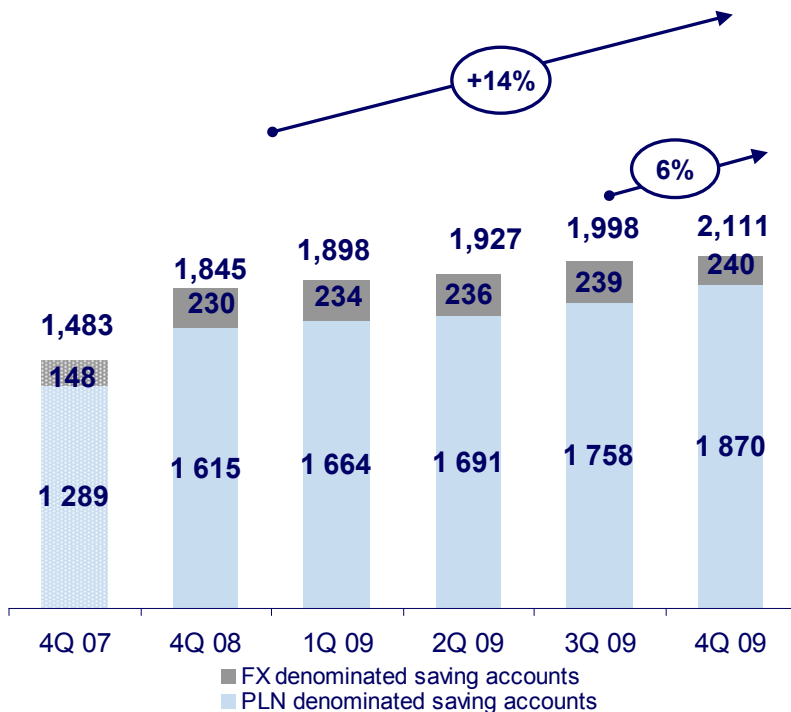
Saving accounts

Over 2 million OKO Saving Accounts and PLN 24 billion funds collected

Number of Saving Accounts of retail clients
(in thousands)



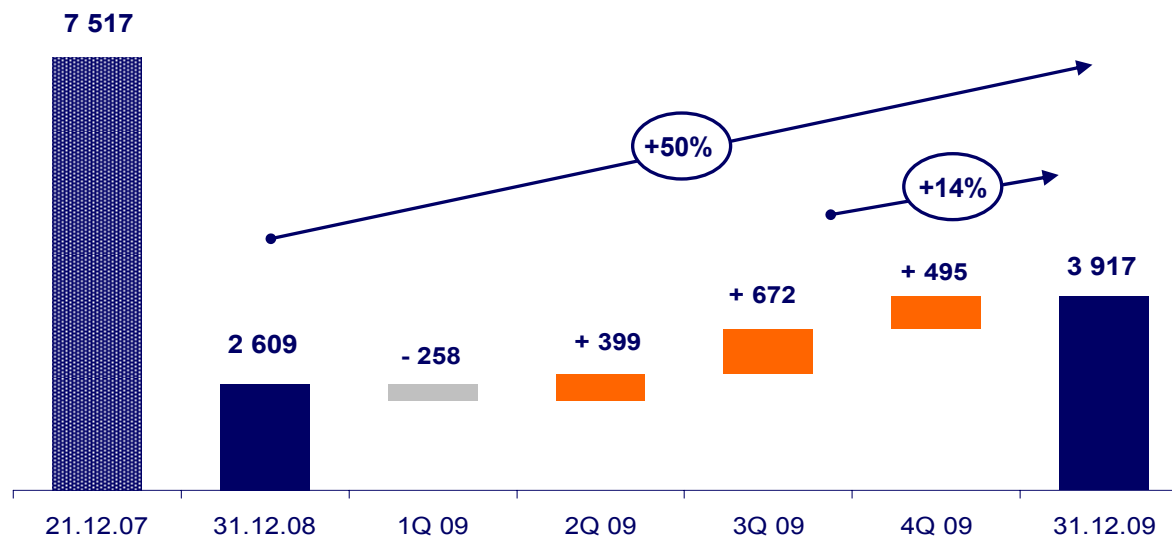
Volume of Saving Accounts of retail clients
(in PLN million)



Note: Including promotional term deposits embedded in OKO savings accounts

Mutual funds

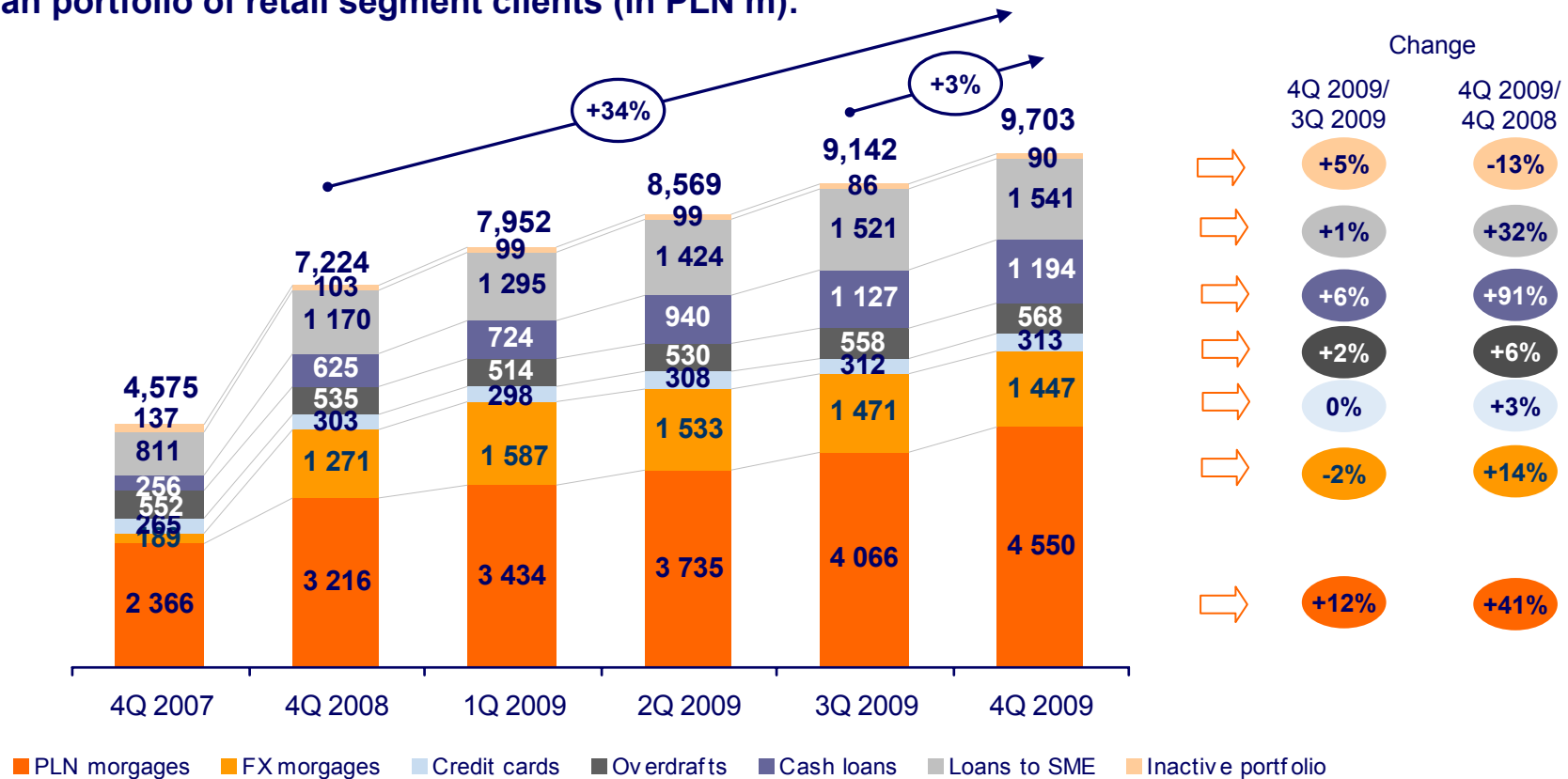
Volume of Mutual Funds distributed by the bank
(in PLN million)



Loan portfolio of retail segment clients

- stable, well balanced growth

Loan portfolio of retail segment clients (in PLN m):

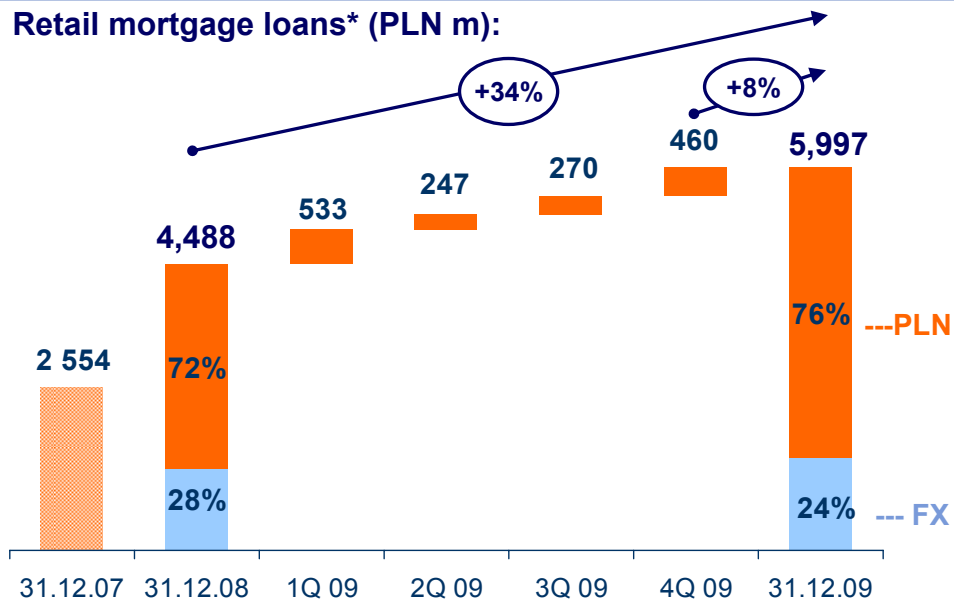


excluding ING Mortgage Bank.

- Sales of mortgage loans in PLN only (since 3rd of Dec 2008)
- Cash loans granted to own customer base (pre-scoring process)

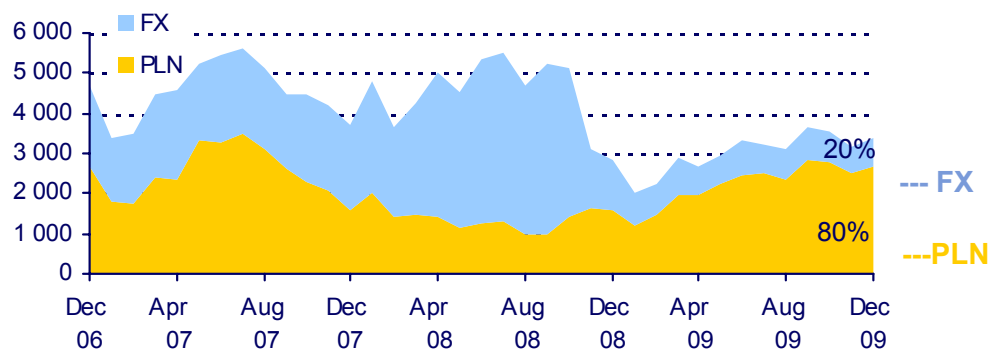
Mortgage loans

Retail mortgage loans* (PLN m):



* Excluding ING bank Hipoteczny (ING Mortgage Bank). Including loans secured by mortgage.

Banking sector: monthly sales of retail mortgages (PLN m):



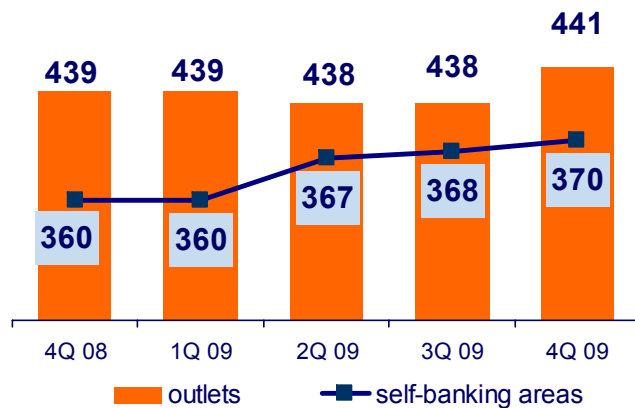
- In 2009 sales of mortgage loans amounted to PLN 2.1 billion - the market share in PLN mortgage new sales is 7.4%. The market share in total mortgage sales is 5.9% (in 2008 was 4.5%).
- The volume of mortgage loans granted to clients in 4Q 2009 amounted to PLN 625 m, i.e. 23% less than in 4Q2008 and by PLN 131m (+26%) more than in 3Q 2009. In 4Q2008 the bulk majority of sales were CHF mortgage loans.
- The Bank continues its policy of not selling FX denominated mortgage loans.



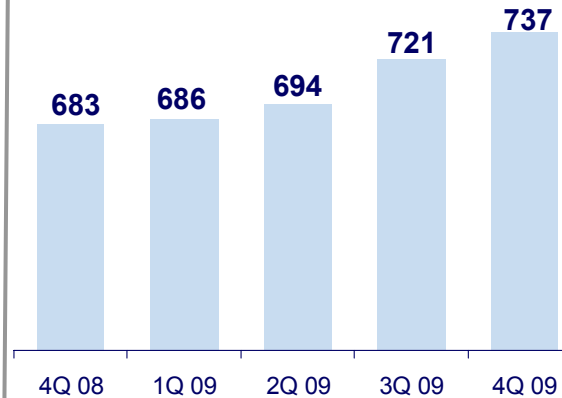
Distribution and service network

- enhanced accessibility of banking services to the customer

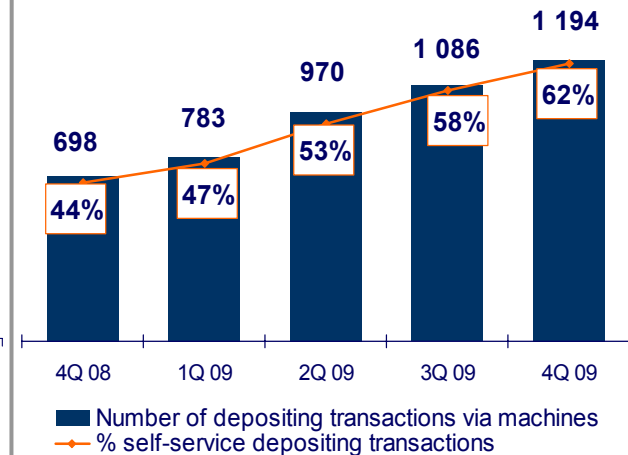
Number of the Bank's branches and self-banking areas:



Number of own ATMs:



Number of self-service depositing payments (in thousands):



- Stable number of branches, free of charge access to internet offered by almost all bank branches - in 4Q2009 further **72** internet access points were installed in the Bank's branches
- **737 ATMs** in own network - in 4Q 09 **16** new ATMs were installed and **54** in the year 2009.
- **372** cash depositing machines – leader in Poland (of machines that recognize the paid-in cash in a real time on a customer account).
- Over **60%** of cash-in transactions are executed in automated way.

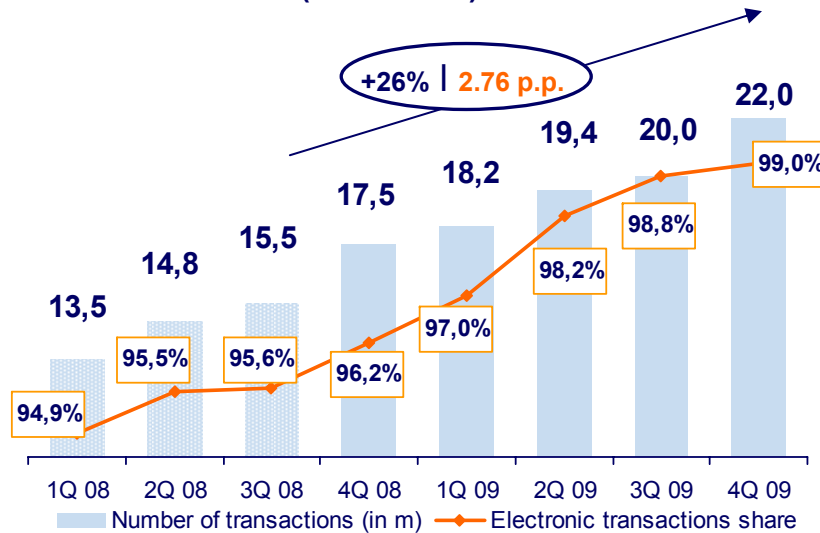


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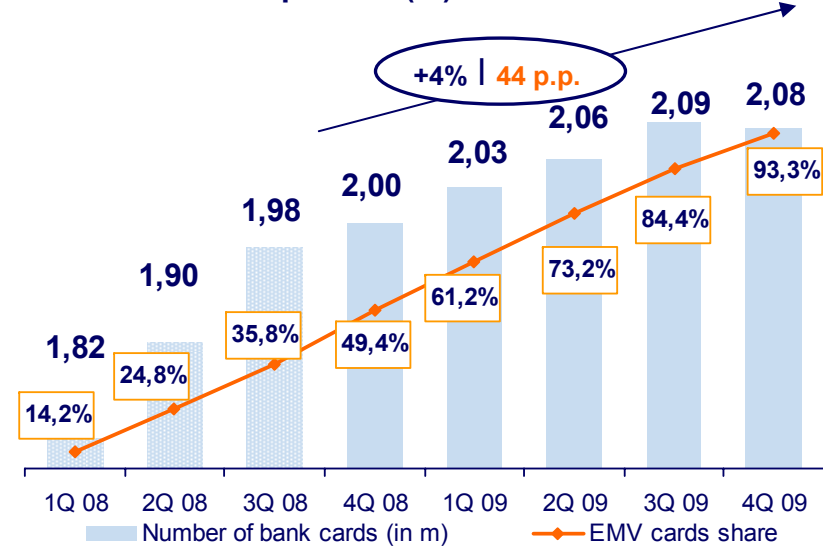
Electronic banking and new technologies

- convenience fastly accepted by customers

Number of transfers and the share of electronic transfers (in millions):



Number of bank cards (in millions) and the share of micro-chip cards (%):



- Increase of non-paper transactions share to 99%, i.e. by 3 p.p. compared to 4Q 2008.
- Micro-chip (EMV) cards: out of 2 million cards issued by the Bank 93% are equipped with a micro-chip
- As of the end of 4Q 2009 the customers held 108 th of active contact-less PayPass cards (cards implemented to the offer on March 9th). The card is accepted by McDonald's, Empik, Coffee Heaven and Multikino networks.
- Implementation of pay-pass stickers „Zbliżaki”
- www.elementarz-internetu.pl: new initiative in promoting internet usage – free of charge manual on internet distributed by branches

Corporate Banking

Corporate Banking

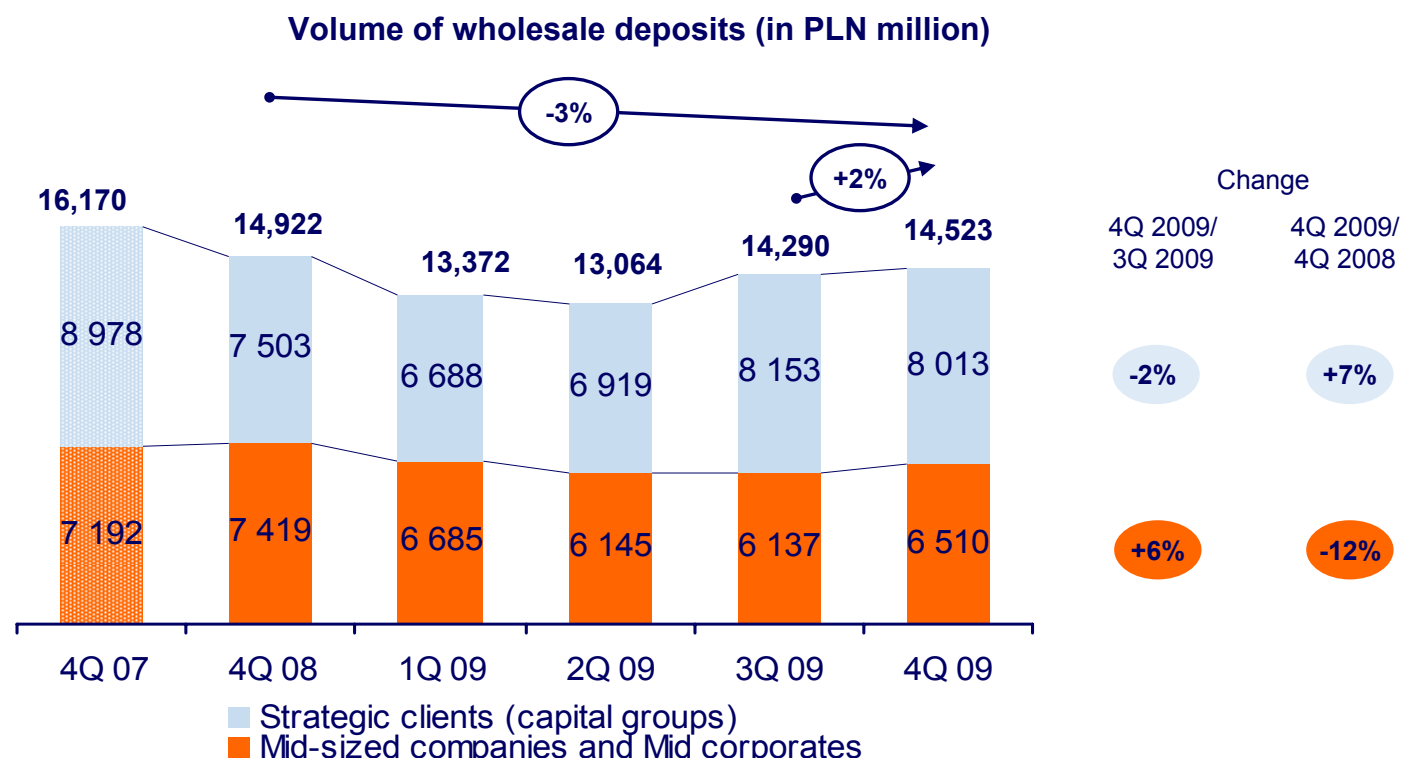
Increase in core products sales

- PLN **18 bn** of lending → **+4%** y/y
- **25%** growth of lending to Mid & Big sized clients
- PLN **1.7 bn**: the value of public tenders won for financing municipalities in 2009. Every second tender succeeded.
- **8.2%** share in municipalities lending market compared to 4.9% in 2008
- Clients' migration to the new system ING BusinessOnLine almost completed
- Paper transfers practically eliminated (**99.4%** of electronic transfers)

Cash Management

- PLN 14.5 bn of corporate deposits

- Strategic clients: deposits volume increased by 7% y/y
- Mid-sized companies and Mid corporates: decrease of deposits volume by 12% y/y.

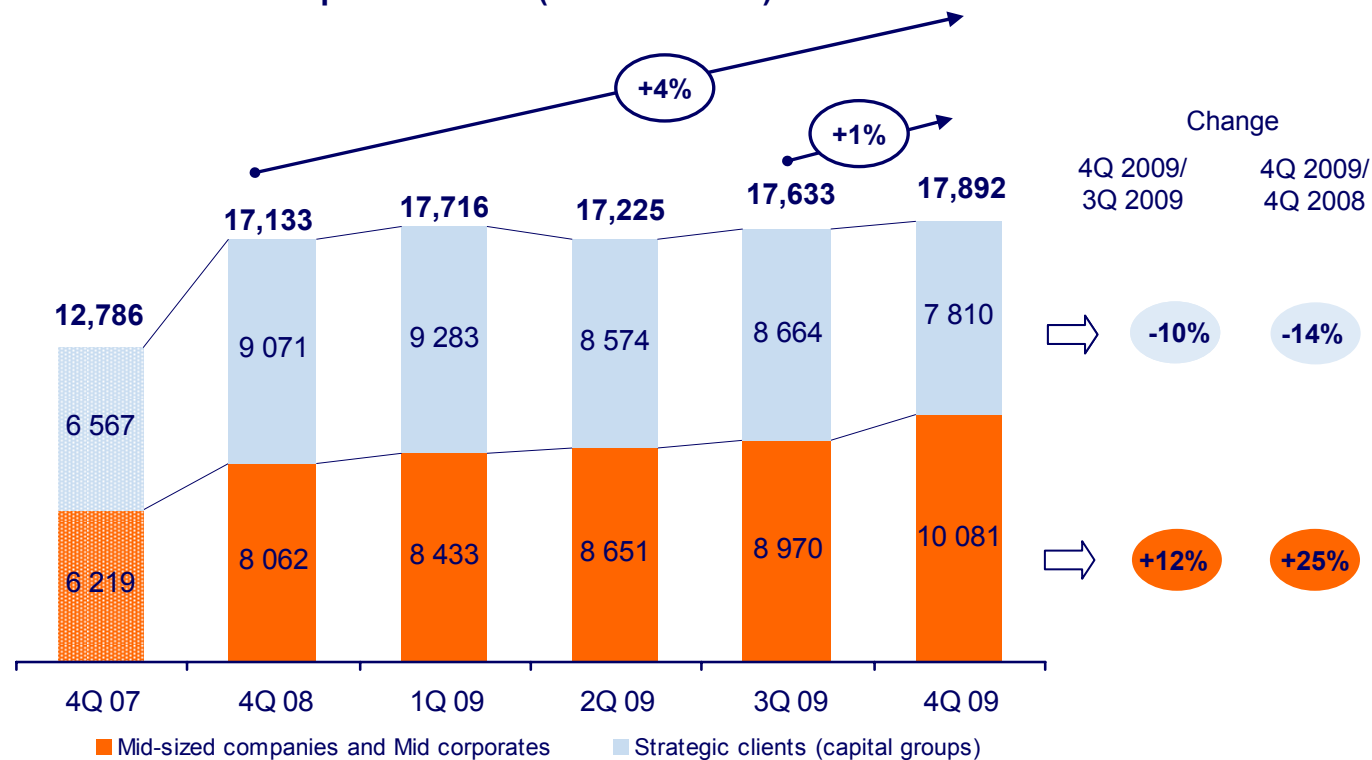


Lending

- increase of Mid & Big sized companies' lending by 25% y/y

- Continuation of upward trends in Mid corporates and Mid-sized companies segments.
- Decrease in investments in strategic clients segment reflected in lower demand for financing.

Volume of loans to corporate clients (in PLN million)



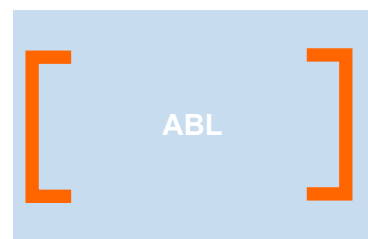
Including ABL lending



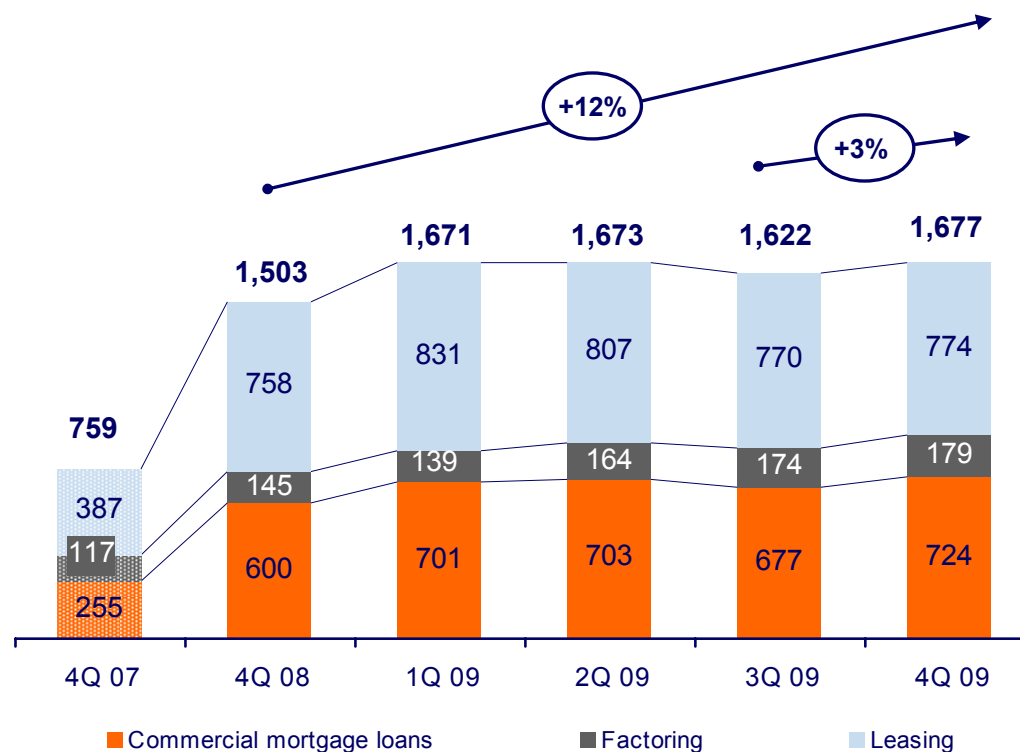
Asset Based Lending

- increase of the value of ABL agreements by 12% y/y

- Increase of financing granted to the clients and collateralized by assets compared to 2008YE by PLN 0.2 bn (+12%), and by PLN 55 m (+3%) q/q.
- Value of commercial mortgage loans grew by PLN 124 m (+21%) y/y, and by PLN 46 m (+7%) q/q.



Value of ABL agreement (in PLN million)

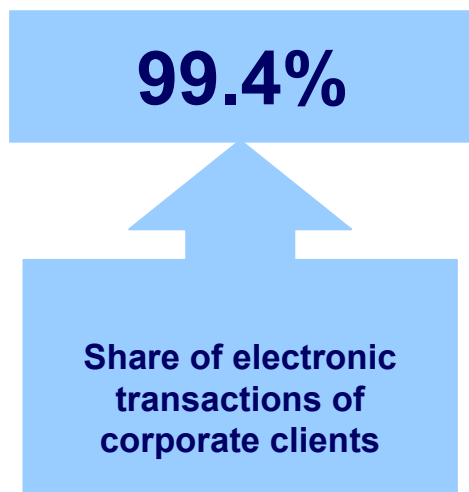


Change		
4Q 2009/ 3Q 2009	4Q 2009/ 4Q 2008	
+1%	+2%	Leasing
+3%	+23%	Factoring
+7%	+21%	Commercial mortgage loans

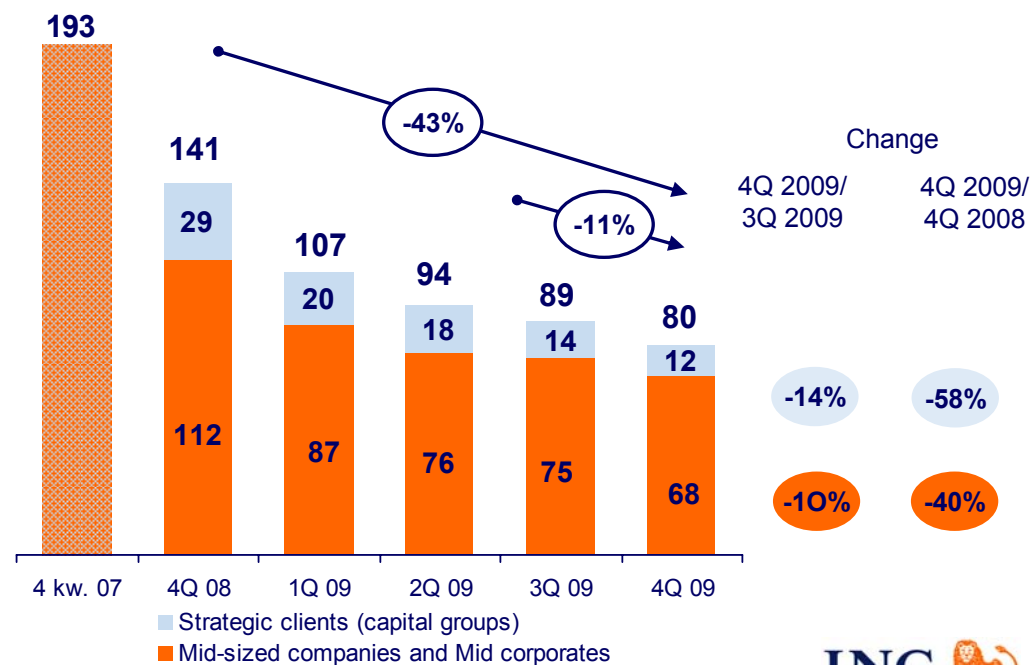
ING Business OnLine

development of electronic banking offer

- Migration of corporate customers to **ING BusinessOnLine** from other electronic banking systems almost completed.
- Further enhancement of ING Business OnLine functionalities



Number of printed statements (th.)

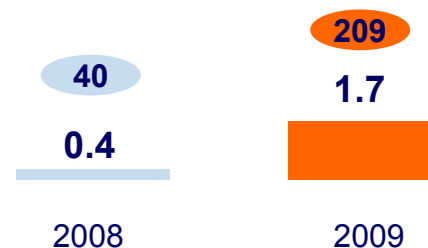


Financing municipalities

209 out of 426 tenders won at the amount of PLN 1.7 bn



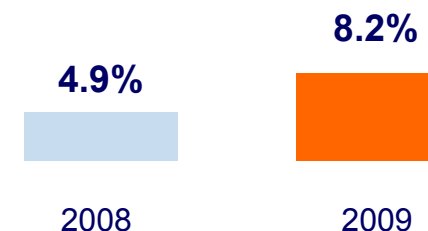
Lending tenders won (PLN m):



New bonds issues (PLN m):



Share in municipalities financing market:



Debt capital market

PLN 2 bn

Syndicated Agreement on organizing and servicing of Debt Instruments Programme for **PGE Polska Grupa Energetyczna S.A.** signed on May, 19th 2009 – the Bank performs the functions of the Lead Arranger, Issue and Paying Agent, as well as Dealer.



PLN 375 m

3-year MTN's issue for PBG S.A.
under PLN 500 m Debt Issuance Programme
ING BSK acting as Bookrunner, Issue and Paying Agent and Dealer

PLN 650 m

Syndicated Agreement of Bond Issue for **Polskie Koleje Państwowe S.A.** signed on August, 27th 2009 – the Bank performs the functions of Arranger, Issue and Paying Agent as well as Dealer.

PLN 125 m

Agreement on organizing and servicing of Debt Instruments Programme for **Tauron Polska Energia S.A.** signed on 24th of Sept – the Bank performs the functions of Arranger of the Programme, Issue and Paying Agent, as well as Dealer.

- **3rd position** on the market in terms of mid term debt securities issue in 2009 with the market share of 22%, **3rd position** on the market of short term debt securities with the market share of 17.4%.
- Cooperation with **69 issuers** – total value of debt securities issued with ING BSK's assistance **PLN 4.4 bn**.
- **Money market leader** (according to NBP ranking by activity on money and FX markets), official dealer of Polish Treasury bonds for the year 2010



-
- Introduction to financial results and market position of the Bank
 - Business development
 - **2009 financial results**

ING Bank Śląski financial performance in 2009

PLN million

	2008	2009	change
Net interest income*	1 252,6	1 416,8	+ 13%
Net commission income	889,7	899,7	+ 1%
Total income **	2 127,7	2 532,3	+ 19%
Total expenses	1 499,0	1 489,5	- 1%
Result before risk costs	628,7	1 042,8	+ 66%
Risk costs	65,6	304,5	+ 364%
Gross profit	563,1	738,3	+ 31%
Net profit***	445,4	595,1	+ 34%
CAR	10,4%	12,0%	+ 1,6 p.p.
Equity	4 222,1	4 884,4	+ 16%
ROA (%)	0,7%	0,9%	+ 0,2 p.p.
ROE (%)	12,3%	14,3%	+ 2 p.p.
C/I Ratio (%)	70%	59%	- 11 p.p.

* including swap points, interests from derivatives and hedging positions

** including share in net profit (loss) of associated entities recognized under the equity method

*** net profits assigned to shareholders of the holding company



ING Bank Śląski financial performance in 4Q2009

PLN million

	4Q 2008	4Q 2009	change
Net interest income*	332,5	369,2	+ 11%
Net commission income	238,9	215,0	- 10%
Total income **	302,7	585,5	+ 93%
Total expenses	337,4	351,0	+ 4%
Result before risk costs	-34,7	234,5	n/a
Risk costs	116,5	84,8	- 27%
Gross profit	-151,2	149,7	n/a
Net profit****	-128,9	120,8	n/a
CAR	10,4%	12,0%	+ 1,6 p.p.
Equity	4 222,1	4 884,4	+ 16%
ROA (%)	0,7%	0,9%	+ 0,2 p.p.
ROE (%)	12,3%	14,3%	+ 2,0 p.p.
C/I Ratio (%)	111%	60%	- 51 p.p.

* including swap points

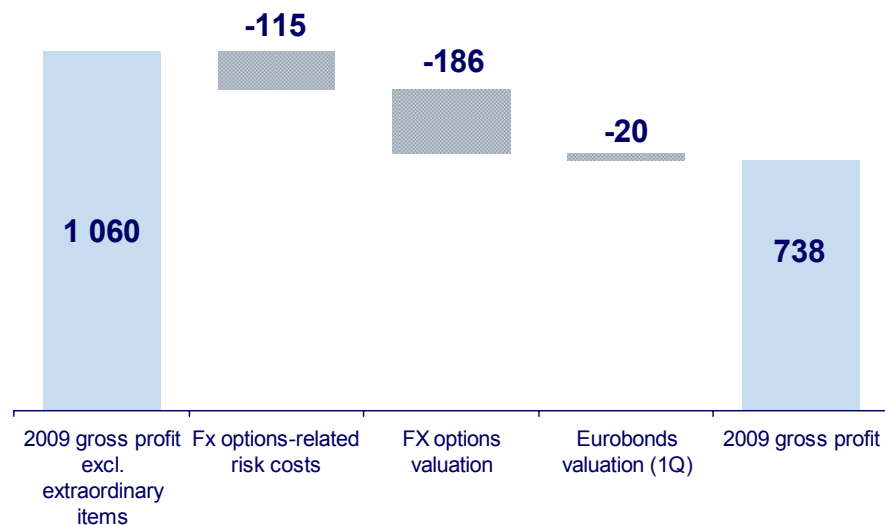
** including share in net profit (loss) of associated entities recognized under the equity method

*** net profits assigned to shareholders of the holding company

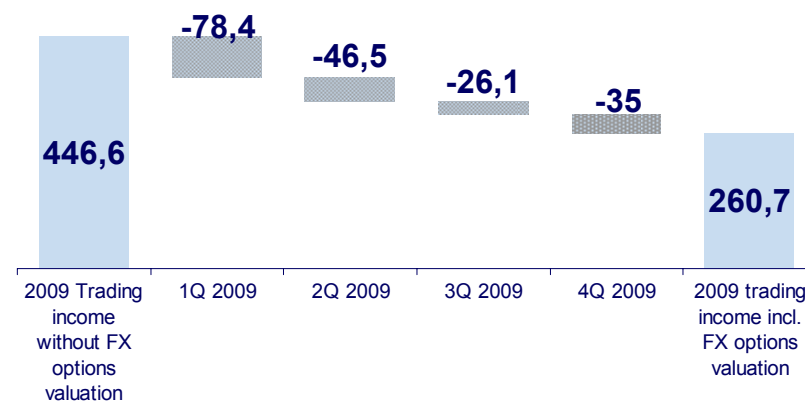


The impact of extraordinary items on financial results

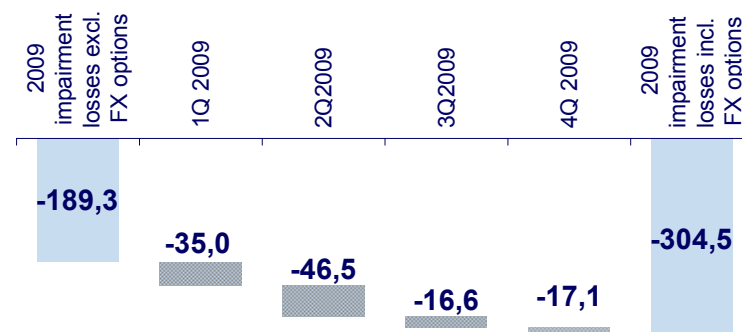
2009 gross result – impact of major extraordinary items



Results on financial instruments measured at fair value through profit and loss and revaluation (PLN m):

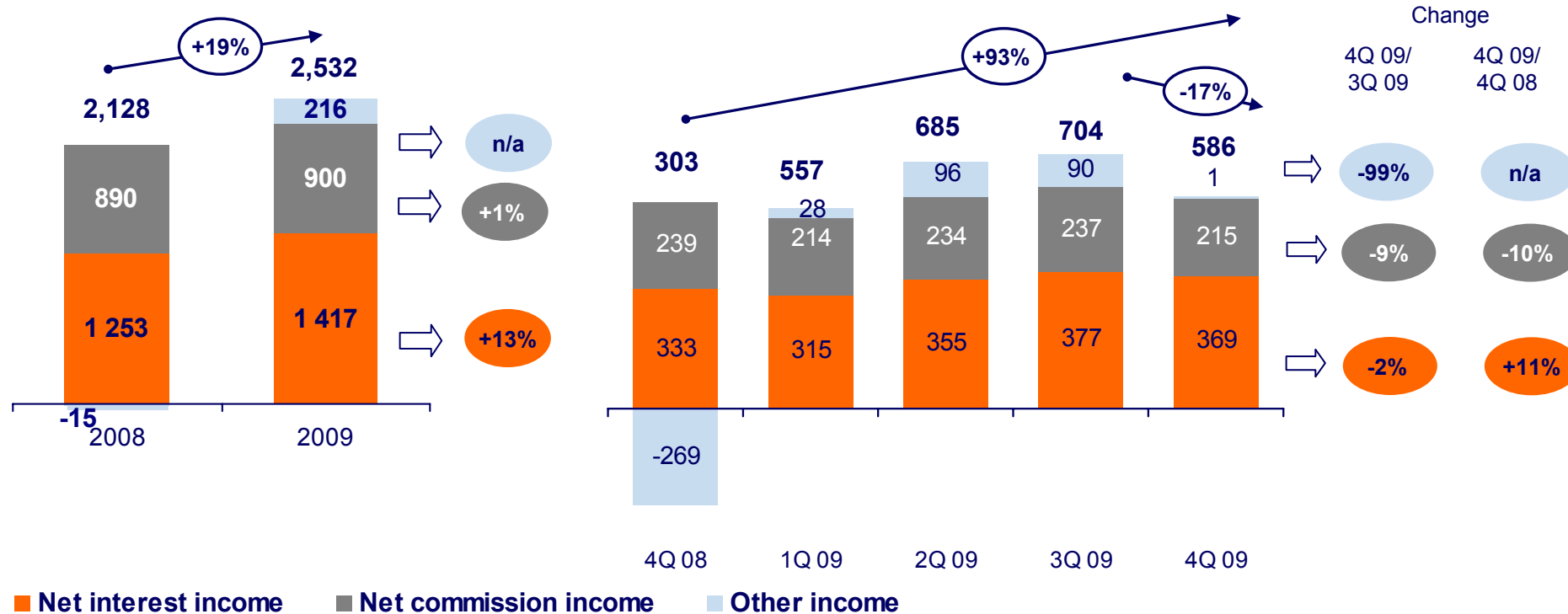


Risk costs (PLN m):



Revenue by categories

Revenues by P&L categories (PLN m)



Note: based on adjusted to comparability P&L:

- Net interest income includes swap points, interests from derivatives and interests from hedging positions
- Net fees & commissions includes FX spot amendment between 3rd and 1st quarters of 2009
- Other income includes a share in net profit (loss) of associated entities recognized under the equity method

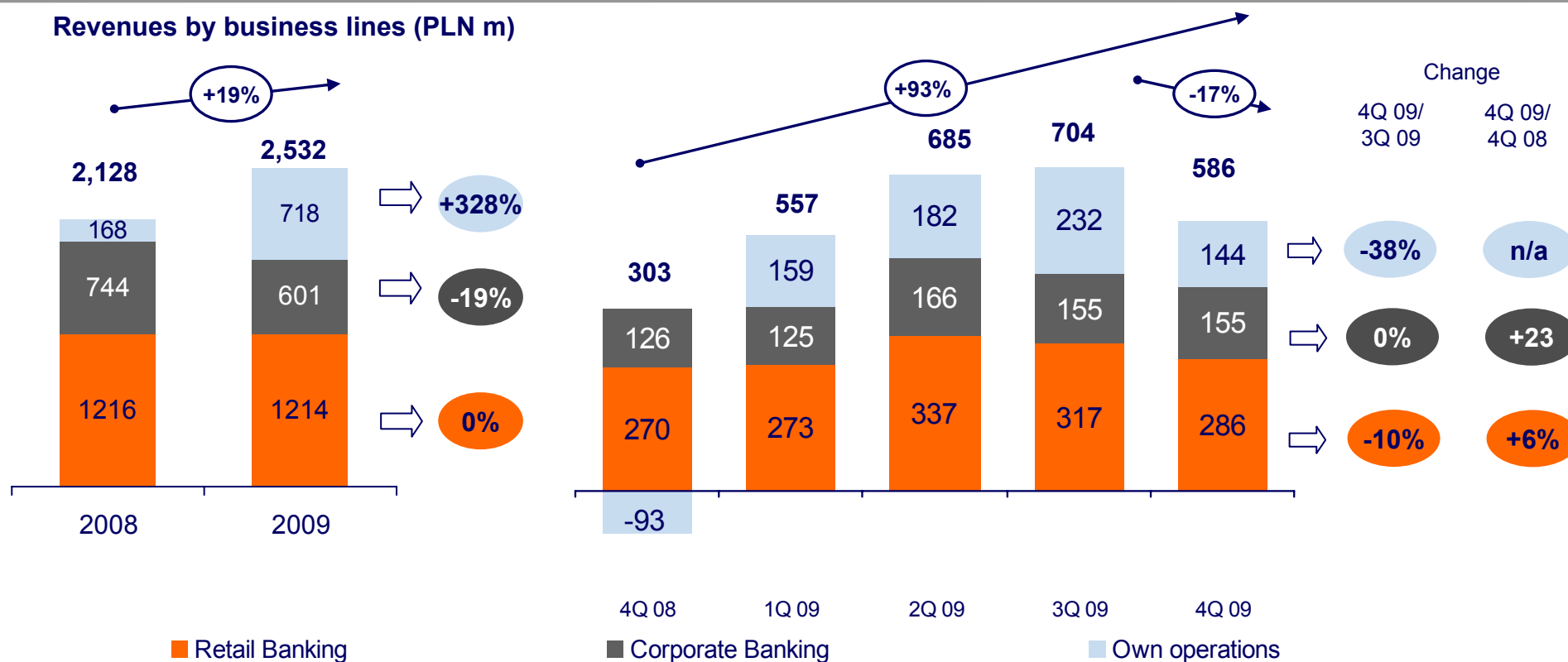
- Growth of net interest income due to the change in assets' mix (higher loan share in total asset)
- In 2009 income was affected by a negative FX options valuation of PLN -186 m



Revenue by business lines

- Stable revenues in the Retail Banking in 2009 comparing to 2008
- In 2009, as well as in 2008, revenues of Corporate banking include the adjustments related to FX options valuation of -PLN 186 million (2009) and - PLN 163 m (2008).
- The result of own operations segment was in 2008 impacted by - PLN 293 m of Eurobonds and other securities valuation.

Revenues by business lines (PLN m)

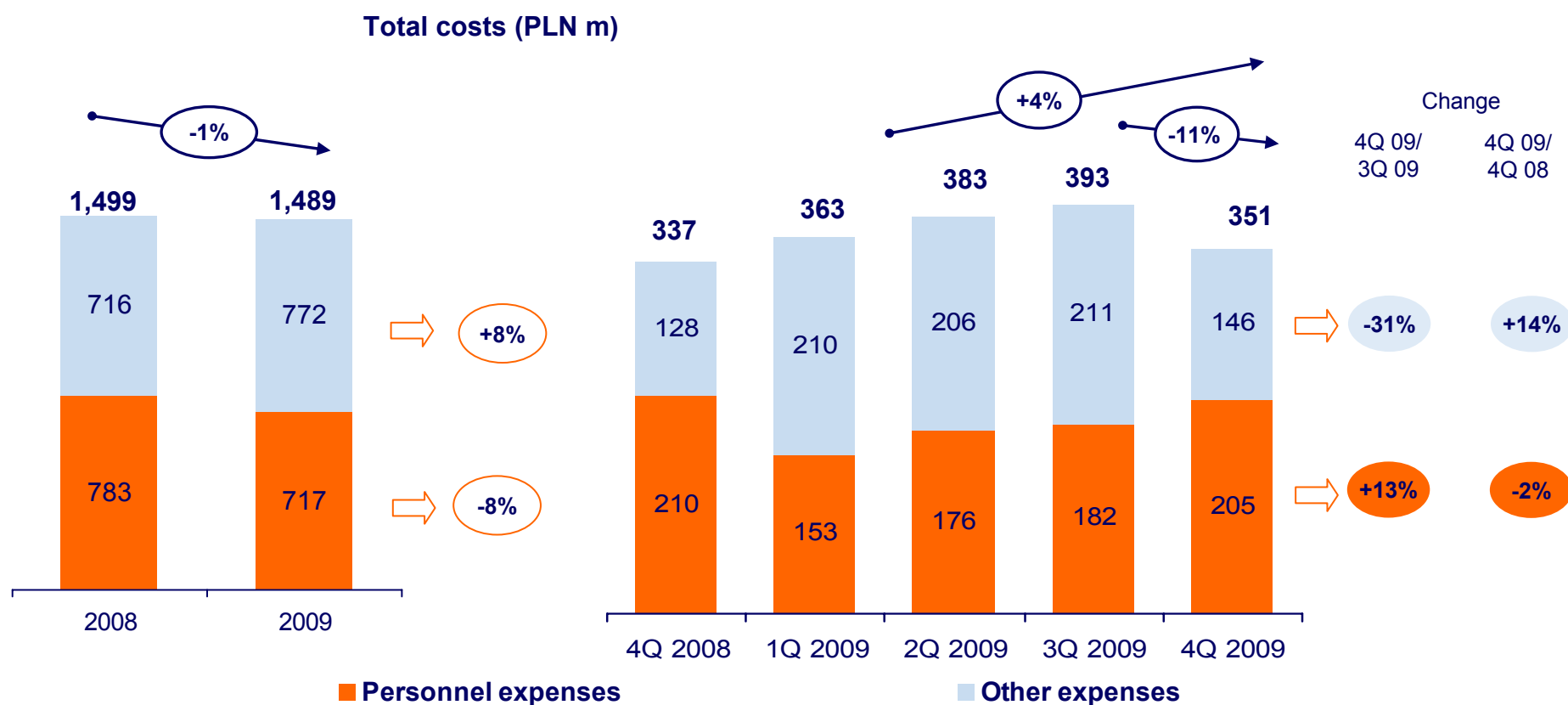


Note: result on own operations include trading and revenue from free capital



Total costs

- Decrease of the total cost on the annual basis mainly as a result of lower personnel expenses.



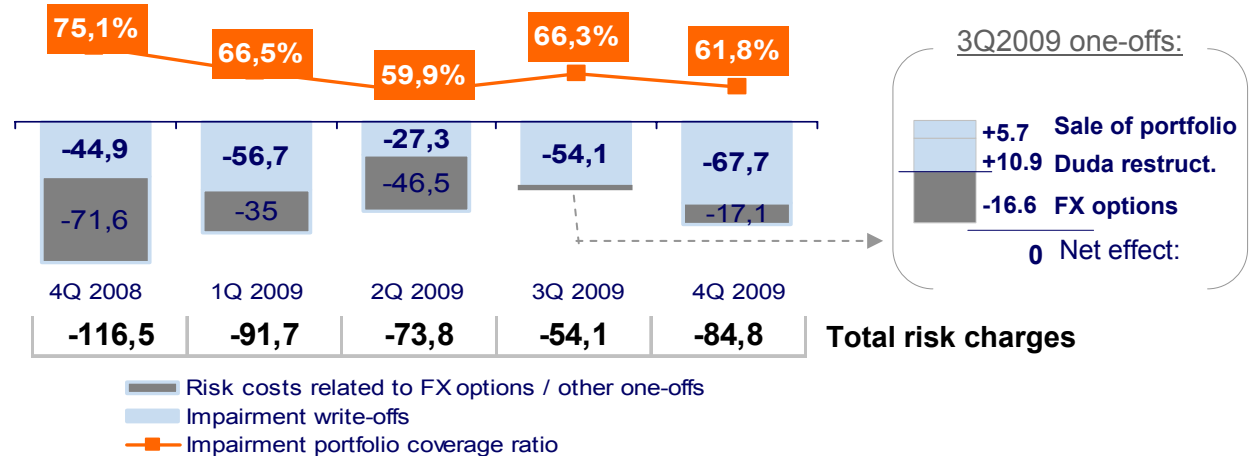
Note: Costs including result on other operating income and expenses



Risk costs and loan portfolio quality

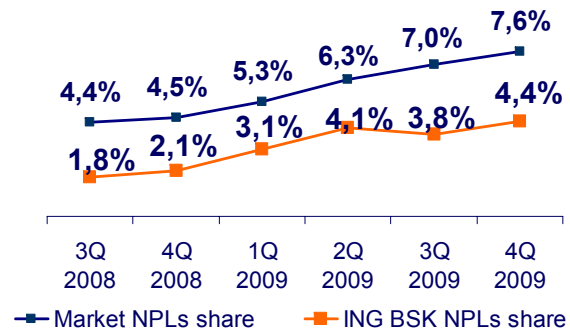
- Loan losses provisions include charges related to FX options of PLN 115.2 m (2009) and PLN 71.6 m (2008)

Impairment write-offs (in PLN m) / Impaired portfolio provisions' coverage ratio

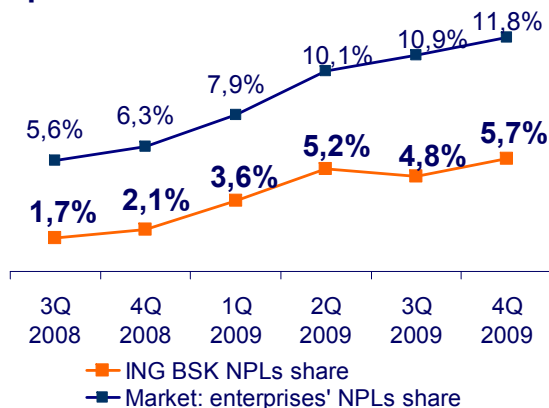


Share of impaired portfolio in the total loan portfolio

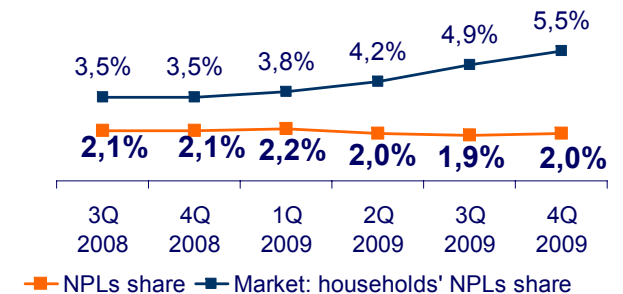
Bank



Corporate



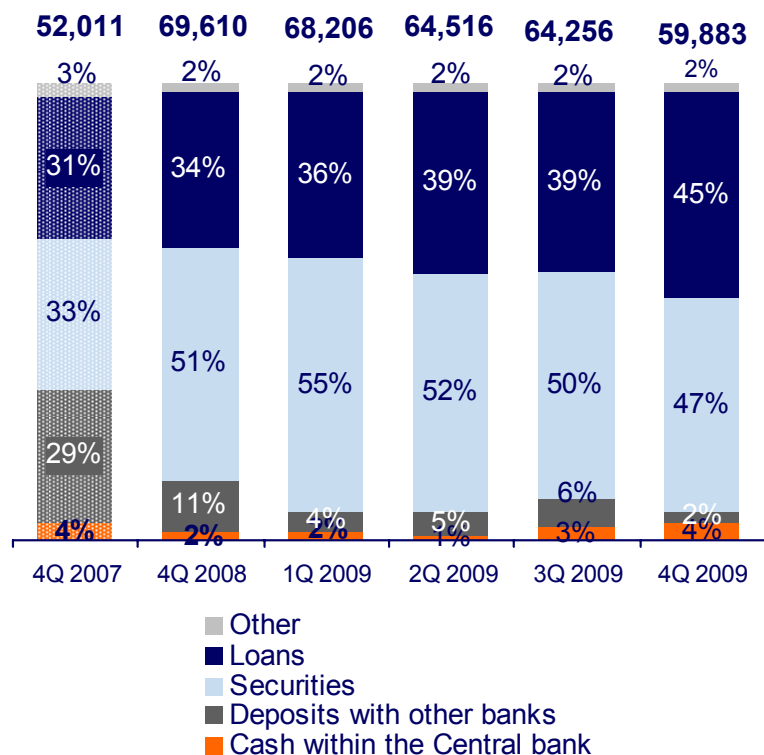
Retail



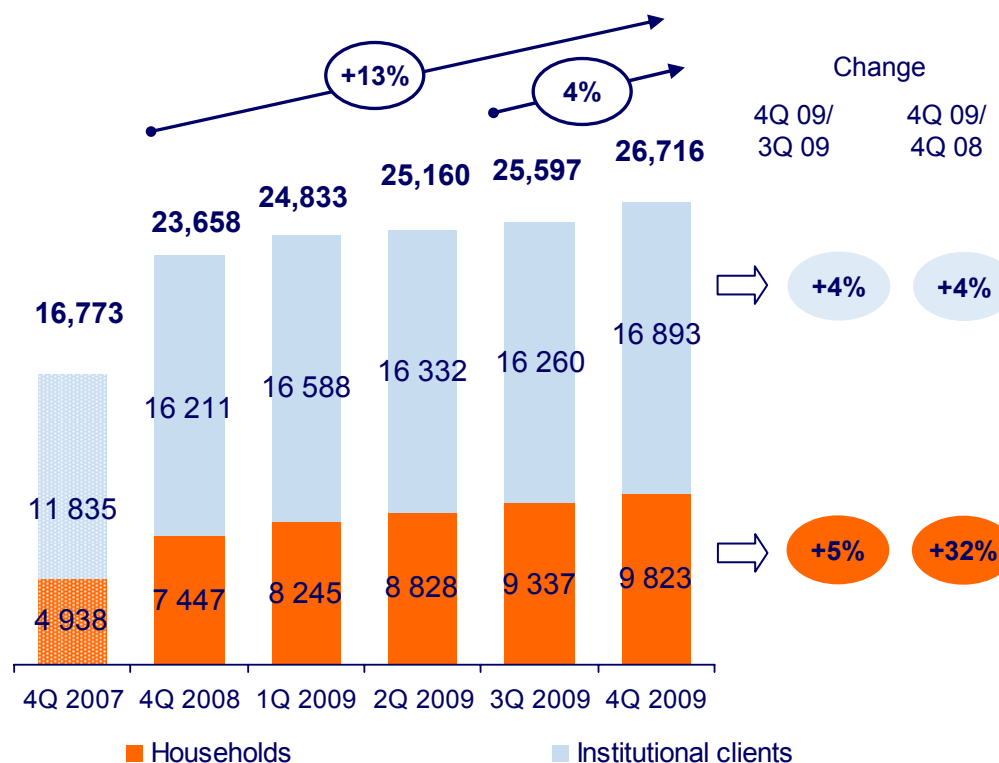
Bank's assets

growing share of loans in total assets

Assets structure



Gross loans to non-bank sector (PLN m)



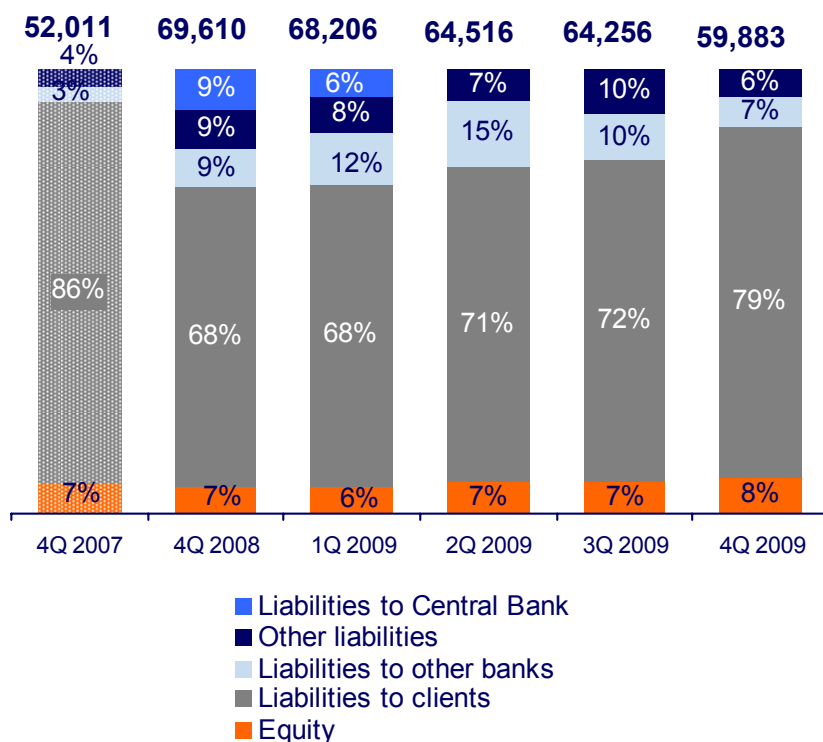
Note: loans and advances to customers do not include debt securities included in the consolidated statement of financial position (an equivalent of a former balance sheet statement) in the loans category. Such receivables have been included in securities portfolio.



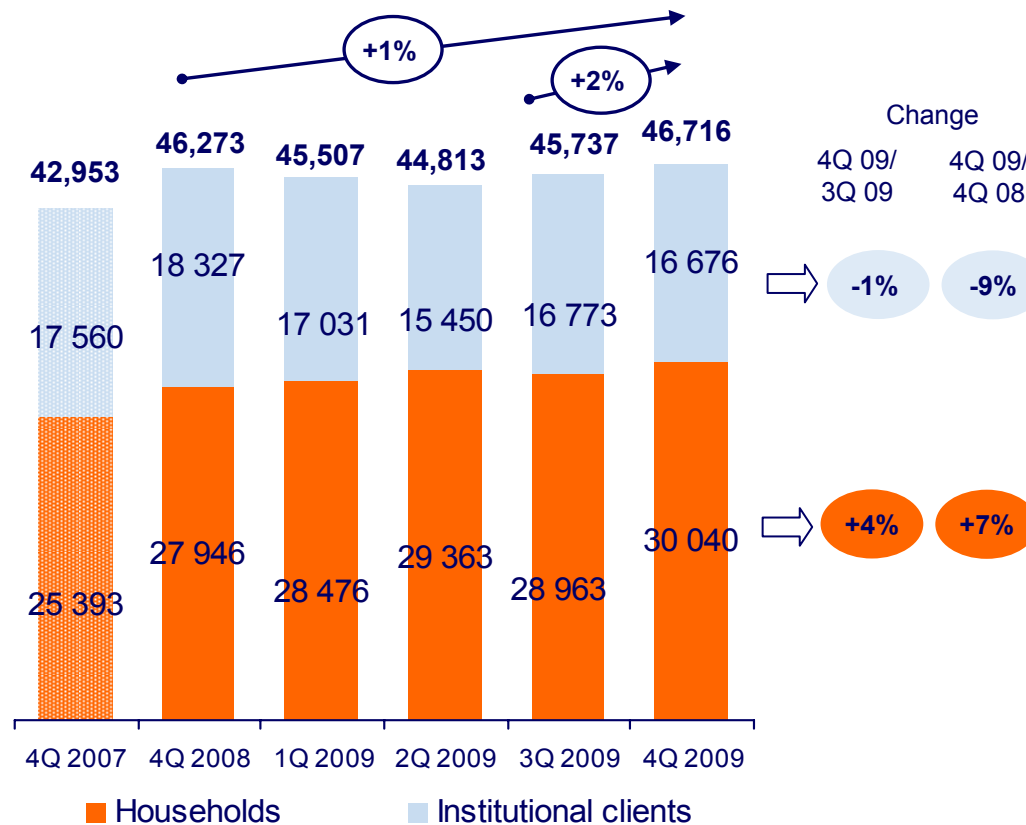
Bank's liabilities

- Growing share of retail deposits, stable share of corporate deposits
- Reduced balance sheet total by PLN 10 bn y/y

Structure of liabilities



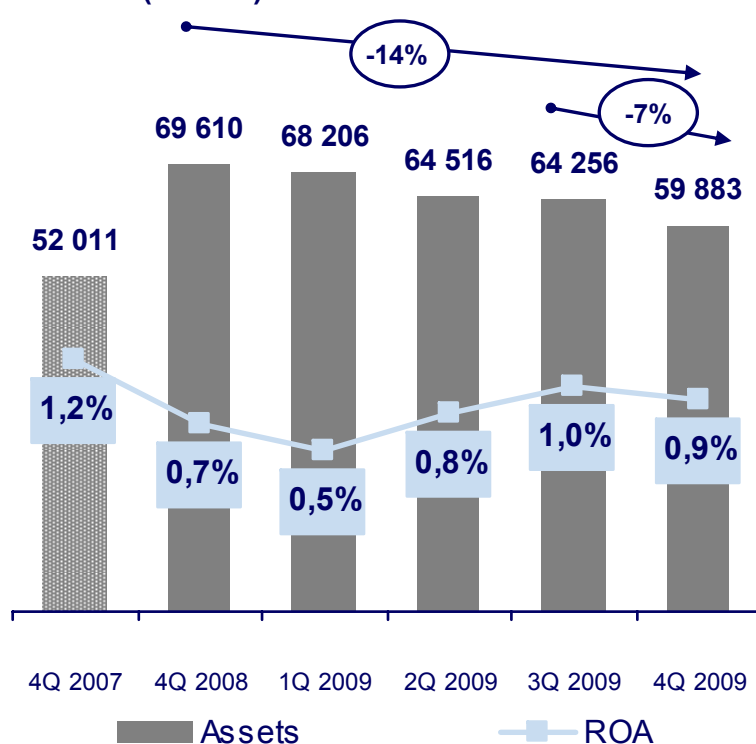
Non-bank sector deposits (PLN m)



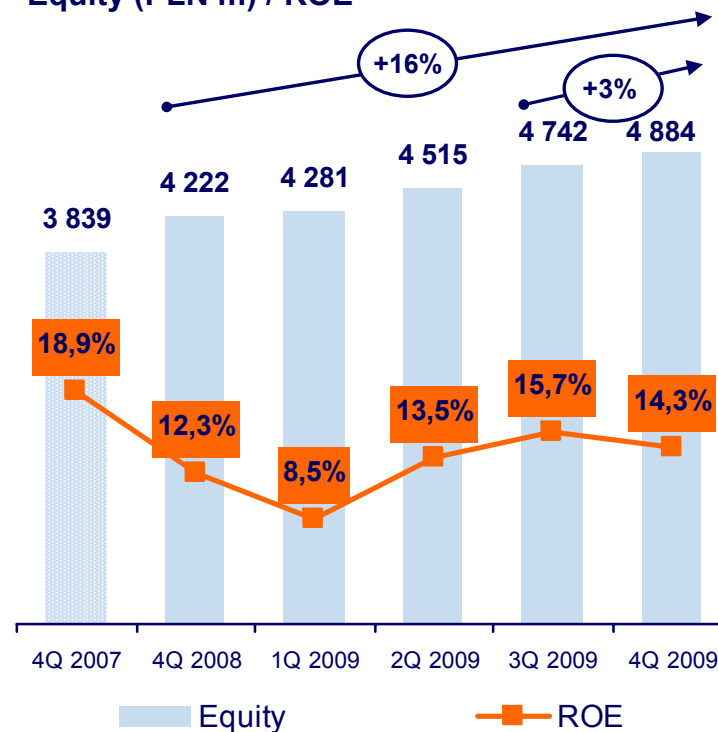
Assets, equity and profitability ratios

- Visible positive results of selective assets reduction policy launched at the beginning of the year – the balance sheet total volume lower by PLN 10 bn than in 2008.

Assets (PLN m) / ROA



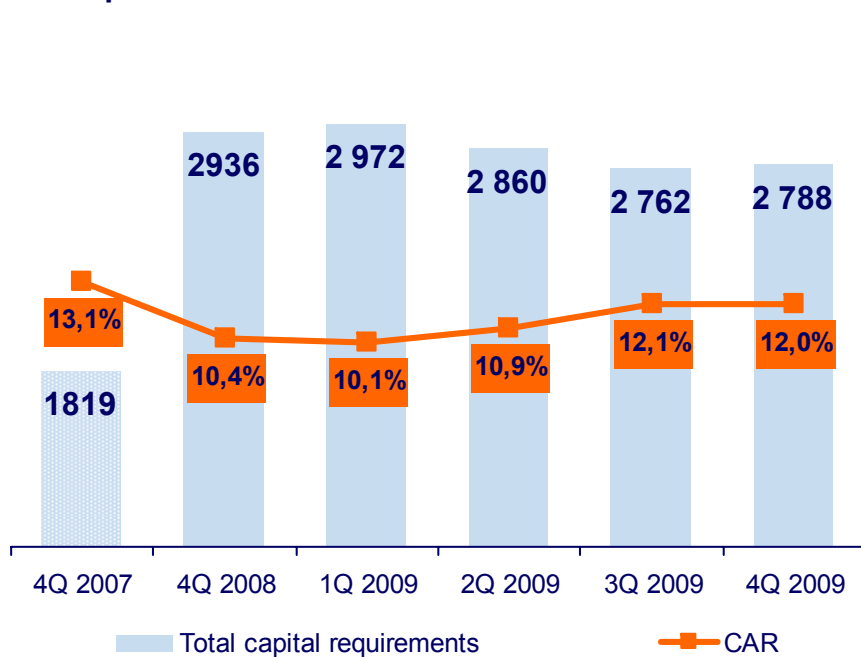
Equity (PLN m) / ROE



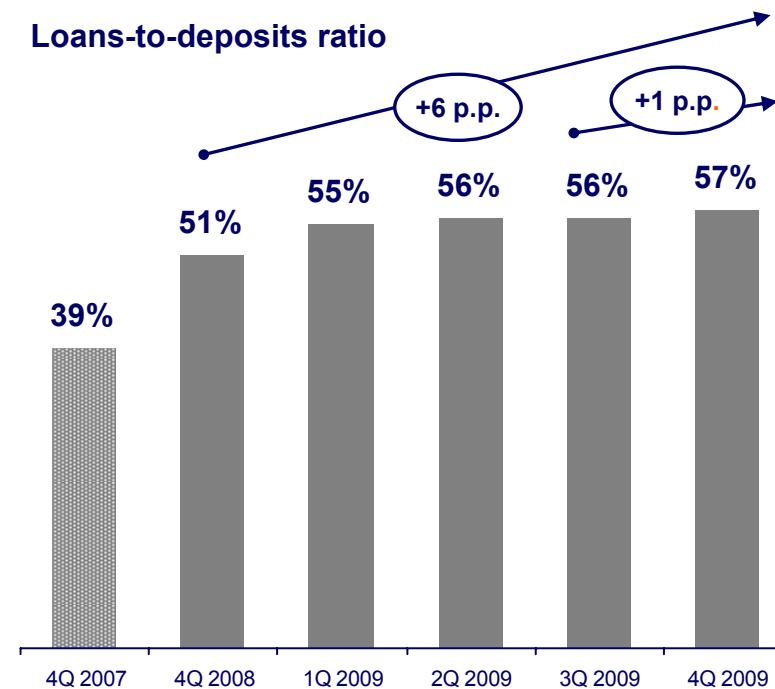
Capital Adequacy

- Well balanced capital position
- L/D ratio at **57%**.

Capital adequacy ratio and the total capital requirements



Loans-to-deposits ratio



Note: loans to customers including commercial debt securities and excluding government debt securities.



Appendix

Quarterly P&L on comparative basis

CONSOLIDATED P&L on comparative basis and by economic view	4Q 2009	3Q 2009	2Q 2009	1Q 2009	4Q 2008	3Q 2008	2Q 2008	1Q 2008
Net interest income - as reported	370 003	391 177	371 378	309 536	303 845	297 520	287 706	262 946
- swap points amended	20 824	13 018	10 828	52 615	56 824	33 497	27 202	30 280
- interests related to derivative instruments	20 672	12 524	5 858	-23 798	-32 560	-13 589	-1 129	-9 284
- interests related to the hedging position	-42 270	-39 373	-33 065	-23 173	4 396	3 472	2 072	-627
Net interest income - economic view	369 229	377 346	354 999	315 180	332 505	320 900	315 851	283 315
Net fees & commissions income - as reported	214 963	246 796	234 021	203 894	238 921	228 285	215 850	206 667
- FX spot fees amendment (between quarters)	0	-10 107	0	10 107	0	0	0	0
Net fees & commissions income - economic view	214 963	236 689	234 021	214 001	238 921	228 285	215 850	206 667
Net income on investment financial assets - as reported	-49 666	-40 730	-18 973	-4 834	13 444	5 662	25 395	222
- interests related to the hedging position	42 270	39 373	33 065	23 173	-4 396	-3 472	-2 072	627
Net income on investment financial assets - economic view	-7 396	-1 357	14 092	18 339	9 048	2 190	23 323	849
Net income on instruments measured at fair value through profit and loss and revaluation (trading) - as reported	58 307	91 349	80 385	30 677	-283 916	73 537	90 834	93 533
- FX spot fees amendment (between quarters)	0	10 107	0	-10 107	0	0	0	0
- swap points amended	-20 824	-13 018	-10 828	-52 615	-56 824	-33 497	-27 202	-30 280
- interests related to derivative instruments	-20 672	-12 524	-5 858	23 798	32 560	13 589	1 129	9 284
including FM provisions related to FX options	-34 916	-26 079	-46 536	-78 412	-163 624	0	0	0
Net income on instruments measured at fair value through profit and loss and revaluation (trading) - economic view	16 811	75 914	63 699	-8 247	-308 180	53 629	64 761	72 537
Trading income - economic view (income on investment financial assets + income on instruments measured at fair value through P&L and revaluation)	9 415	74 557	77 791	10 092	-299 132	55 819	88 084	73 386
Result on other operating income and expenses	-24 133	5 361	2 740	7 951	21 044	971	-9 498	6 496
General and administrative expenses	349 261	393 037	383 799	361 659	354 526	402 603	385 329	364 422
Result on other operating income and expenses	-1 770	-208	1 284	-1 037	17 132	-3 815	-3 384	-2 085
Net impairment losses and provisions	84 761	54 140	73 839	91 714	116 536	7 222	-58 856	699
Share in net profit (loss) of associated entities recognised under the equity method	16 058	10 394	15 530	10 100	9 386	13 016	14 214	11 616
Profit (loss) before tax	149 740	256 962	228 727	102 914	-151 206	205 351	294 644	214 274
Income tax	28 936	46 217	46 005	22 119	-22 212	38 408	60 861	40 588
Net profit (loss)	120 804	210 745	182 722	80 795	-128 994	166 943	233 783	173 686
- assigned to shareholders of the holding company	120 802	210 726	182 703	80 821	-128 949	166 892	233 787	173 683
- assigned to minority shareholders	2	19	19	-26	-45	51	-4	3



ING Bank Śląski results

- ING Bank Śląski P&L statement in the quarterly layout

ING BANK ŚLĄSKI PROFIT AND LOSS ACCOUNT (quarterly layout, consolidated)

PLN million	2008				2009			
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q
Retail banking	278,9	344,6	323,1	269,7	273,1	337,1	317,3	286,3
Corporate banking	209,4	202,7	205,7	126,0	125,5	165,5	154,7	154,9
Own operations	93,2	77,2	90,2	-93,0	158,7	182,4	232,4	144,4
Income total	581,5	624,5	619,0	302,7	557,3	685,1	704,3	585,5
Operational expenses, including:	366,5	388,7	406,4	337,4	362,7	382,5	393,2	351,0
Personnel costs	181,3	182,9	208,7	209,6	153,1	176,4	182,3	205,2
Other expenses	185,2	205,8	197,7	127,8	209,6	206,1	210,9	145,8
Result before risk costs	215,0	235,8	212,6	-34,7	194,6	302,6	311,1	234,5
Risk costs	-0,7	58,9	-7,2	-116,5	-91,7	-73,8	-54,1	-84,8
Result before tax	214,3	294,6	205,4	-151,2	102,9	228,7	257,0	149,7
CIT	-40,6	-60,9	-38,4	22,2	-22,1	-46,0	-46,2	-28,9
Result after tax	173,7	233,8	166,9	-129,0	80,8	182,7	210,7	120,8
- assigned to shareholders of the holding company	173,7	233,8	166,9	-128,9	80,8	182,7	210,7	120,8
- assigned to minority shareholders	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0

Lending exposure by industries

Non-bank corporate banking portfolio - BS and off-BS exposure by industries.

/PLN million/

No	Industry	As of 31.12.2009 Total	Share in total exposure
1	WHOLESALE TRADE	3 931	14,5%
2	FINANCIAL INTERMEDIATION	3 193	11,7%
3	PUBLIC ADMINISTRATION AND NATIONAL DEFENSE	2 344	8,6%
4	RETAIL TRADE	1 568	5,8%
5	CONSTRUCTIONS INDUSTRY	1 556	5,7%
6	REAL ESTATE SERVICE	1 433	5,3%
7	REMAINING SERVICES CONNECTED WITH RUNNING BUSINESS	1 404	5,2%
8	FOODSTUFF AND BEVERAGE PRODUCTION	1 265	4,7%
9	POWER INDUSTRY	1 047	3,9%
10	MECHANICAL VEHICLES SALE , REPAIR AND SERVICE	684	2,5%
11	ENGINEERING INDUSTRY	678	2,5%
12	READY-MADE METAL GOODS PRODUCTIONS	672	2,5%
13	RUBBER INDUSTRY	609	2,2%
14	POST AND TELECOMMUNICATIONS	607	2,2%
15	REMAINING NON-METAL RAW MATERIALS INDUSTRIES	543	2,0%
16	FUEL INDUSTRY	500	1,8%
17	EQUIPMENT RENT	470	1,7%
18	CHEMICALS AND CHEMICAL GOODS PRODUCTION	457	1,7%
19	ACTIVITIES AUXILIARY TO TRANSPORTATION	384	1,4%
20	WATERWORKS AND SEWAGE UTILITIES	364	1,3%
	Other	3 473	12,8%
Total exposure		27 184	100,0%

Socially responsible business



GIEŁDA PAPIERÓW
WARTOŚCIOWYCH
w Warszawie

RESPECT Index

- **19th November 2009:** Debut of a new index on WSE – Respect Index encompassing socially responsible companies listed on WSE
- The aim of this initiative is to distinguish companies that do more than results from regular business and law requirements
- Support for socially responsible companies
- Promotion of Corporate Social Responsibility (CSR) idea
- **16 companies** out of 119 rated were qualified as member of Respect Index

Apator S.A.	ING Bank Śląski S.A.
Bank BPH S.A.	KGHM Polska Miedź S.A.
Bank Handlowy w Warszawie S.A.	Mondi Świecie S.A.
Barlinek S.A.	Polski Koncern Naftowy Orlen S.A.
Elektrobudowa S.A.	Polskie Górnictwo Naftowe i Gazownictwo S.A.
Grupa Chemiczna Ciech S.A.	Telekomunikacja Polska S.A.
Grupa Lotos S.A.	Zakłady Azotowe w Tarnowie - Mościcach S.A.
Grupa Żywiec S.A.	Zakłady Magnezytowe "Ropczyce" S.A.

ING BSK S.A. was recognized for its social responsibility and qualified to the index.

Ethics

Environment

**Socially
qualified
providers**

**Employees
development**

**Risk
management**

