

## PRESS RELEASE

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### ING Bank Śląski is increasing its lending market share

In Q1 2014, the consolidated net profit of ING Bank Śląski totalled PLN 254.6 million as compared to PLN 259.7 million a year ago. The Bank recorded growth of basic commercial figures – deposits went up by 15% and loans by 11%. Over the last quarter, the bank was implementing innovative solutions in the area of Internet payments, mobile banking, banking infrastructure and it developed the Aleo.pl e-commerce platform.

#### Basic financial figures of ING Bank Śląski Group for Q1 2014 compared to the same period last year:

- total income up by 2% to PLN 883.8 million,
- total costs down by 2% to PLN 471.2 million,
- result before risk costs of PLN 412,6 million compared to PLN 382.0 million last year,
- gross profit of PLN 328.5 million compared to PLN 324.0 million last year,
- net profit of PLN 254.6 million compared to PLN 259.7 million last year,
- cost to income (C/I) ratio at 53.3% compared to 55.8% last year,
- total capital ratio at 14.6% compared to 15.2% last year,
- return on equity (ROE) at 11.3% compared to 10.9% last year.

- *Summing up our achievements, I would like to underline very good commercial results. In Q1 2014, deposits augmented by PLN 8.7 billion, or 15%, compared to the same period last year and amounted to PLN 66.8 billion. We also recorded a high growth in loans – by PLN 5.1 billion or 11%. As at the end of Q1, the entire bank's portfolio totalled PLN 52.5 billion. The bank increased its market share in lending both in the retail and corporate banking to 3.5% and 8.7%, respectively* - said **Małgorzata Kołakowska, President of ING Bank Śląski**.

- *In the past quarter, we continued to implement and develop innovative technological solutions. We launched new functionalities and facilities on the Aleo.pl platform. We introduced cash recyclers, that is machines with closed cash circuit, and we extended the network of fee collection machines where transportation and fiscal fees can be paid quickly and conveniently. We offered the ING BankMobile application to users of phones hosting the Blackberry 10 system – the application is available on all four most popular mobile systems in Poland (Android, iOS and Windows Phone 8 included). We also started testing ING V.me Digital Wallet facilitating Internet payments – a couple of days ago we offered this solution to all bank clients* – **President of ING Bank Śląski** added.

#### Key business results of ING Bank Śląski Group generated in Q1 2014 compared to the same period last year:

- loans up by 11% to PLN 52.5 billion,
  - loans to retail clients - up by 12% to PLN 19 billion,
  - loans to corporate clients - up by 10% to PLN 33.5 billion,
- deposits up by 15% to PLN 66.8 billion,
- number of retail clients up by 139 thousand (net) to 3.41 million,
- number of corporate clients - 33.5 thousand.

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ING Bank Śląski is one of the biggest banks in Poland providing services both to individual clients and business entities. A wide network of almost 420 branches, over 770 ATMs and nearly 770 CDMs, a vast range of payment cards and internet access to personal and business accounts constitute a modern offer and a cooperation platform with other entities of ING Group. ING Group is a Dutch, global financial institution providing services in banking, insurance and asset management for retail and corporate clients in over 40 countries. It employs over 100,000 individuals in many excellent companies which provide services to their clients under the ING brand.