

PRESS RELEASE

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ING Bank Śląski increases its market share

In Q1 2015, the consolidated net profit of ING Bank Śląski S.A. went up to PLN 261 million, or by 3% when compared with the same period last year. The Bank recorded further dynamic growth and reinforced its market share in deposits and loans. In the past quarter, the Bank launched new innovative mobile banking and payment solutions.

Core financial figures of ING Bank Śląski Group for Q1 2015 compared with the same period last year:

- total income up by 3% to PLN 906 million,
- total costs of PLN 495.6 million compared with PLN 471.2 million a year earlier,
- result before risk costs of PLN 410.4 million compared with PLN 412.6 million last year,
- gross profit of PLN 326.1 million compared with PLN 328.5 million last year,
- net profit up by 3% to PLN 261 million,
- cost to income (C/I) ratio at 54.7% compared with 53.3% last year,
- total capital ratio at 14.8% compared with 14.6% last year,
- return on equity (ROE) at 10.8% compared with 11.3% last year.

- *It was yet another quarter of dynamic growth. The value of deposits went up by PLN 10.6 billion, or 16% year on year, and totalled PLN 77.3 billion as at the end of March. It translated into an increase to 8.6% of the household deposits market share and to 7.6% of the corporate market share. We recorded high growth in loans of over PLN 9 billion. It is 17% more when compared with the same period last year. As at the end of the first quarter, the lending portfolio totalled nearly PLN 62 billion. The share in the household loans market went up to almost 4% and 9.3% in the corporate loans market, said **Małgorzata Kolakowska, the CEO of ING Bank Śląski S.A.***

- *Clients choose our bank because our offer combines innovative technologies, high quality service and competitive terms. In the first quarter, the bank acquired almost 119,000 new clients, whose number went up to 3.8 million, added **the CEO of ING Bank Śląski S.A.***

Key business results of ING Bank Śląski Group generated in Q1 2015 compared with the same period last year:

- loans up by 17% to PLN 61.6 billion:
- loans to retail clients up by 22% to PLN 23.1 billion,
- loans to corporate clients up by 15% to PLN 38.5 billion,
- deposits up by 16% to PLN 77.3 billion,
- number of retail clients – 3.8 million (118,000 new retail clients acquired in Q1),
- number of corporate clients – 38.1 thousand.

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ING Bank Śląski is one of the largest banks in Poland. It offers a full scope of financial services and products to individual clients and business entities. ING ensures multi-channel access to personal and business accounts and has a nationwide network of cutting-edge bank branches. ING Bank Śląski Capital Group comprises the companies rendering lease, factoring, investment banking and brokerage services.

ING Group is a Dutch, global financial institution providing services in banking, insurance and assets management for retail and corporate clients.