

## PRESS RELEASE

Warsaw, 05 August 2015

### H1 2015 Financial Results of ING Bank Śląski S.A.

In H1 2015, the consolidated net profit of ING Bank Śląski S.A. totalled PLN 606 million, up by 13% over the same period last year. The Bank recorded growth of basic commercial figures – deposits went up by 15% and loans by 20%. In H1 2015, we acquired 232,000 new clients.

**Basic financial figures of ING Bank Śląski S.A. Group for H1 2015 compared with the same period last year:**

- total income up by 6% to PLN 1,887.4 million,
- total costs up by 5% to PLN 997.9 million,
- gross profit up by 4% to PLN 740.9 million,
- net profit up by 13% to PLN 605.6 million,
- return on equity (ROE) at 11.2%,
- cost to income (C/I) ratio at 52.9%,
- total capital ratio at 13.7%.

– *In H1 2015, ING Bank Śląski S.A. deposits went up by PLN 10.8 billion or 15% and arrived at PLN 80.2 billion compared with the same period last year while the lending portfolio augmented by 20% and settled at PLN 66.4 billion. In both areas we grew two times faster than the market, solidifying our market position. In H1 2015, we acquired 232,000 new clients. In H1 2015, the bank earned PLN 606 million of net profit, which is up by 13% from the same period last year – said **Małgorzata Kołakowska, President of ING Bank Śląski S.A.***

- *The bank results stem from the pursuit of our long-term strategy, whereunder we want to offer clients innovative, easily accessible, simple in use and modern solutions. These assumptions made us resolve to build a new internet banking system and a mobile My ING application that we plan to launch to a wide group of clients at the end of 2015. The application pilot programme wherein both our employees and clients participate is already under way. In the corporate clients segment, we also care about innovativeness. We offered a new mobile banking app for businesses. We were the first bank in Poland to launch the dedicated Apple Watch application. The innovations introduced for corporate clients make up an important stage in developing a new internet banking system for businesses – added **Małgorzata Kołakowska.***

**Key business results of ING Bank Śląski Group generated in H1 2015 compared to the same period last year:**

- deposits up by 15% to PLN 80.2 billion,
- loans up by 20% to PLN 66.4 billion,
- number of clients up by 280 thousand to 3.9 million (232 thousand new retail clients acquired in H1),
- number of current accounts up by 248 thousand to 2,682 thousand,
- number of mobile banking application downloads up to 1 million as compared to 575 thousand a year ago.

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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.