

PRESS RELEASE

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ING Bank Śląski S.A. market share growth

In Q1 2016, the consolidated net profit of ING Bank Śląski S.A. went up to PLN 259 million when compared with PLN 261 million last year. The Bank recorded further growth in the number of clients and reinforced its market share in deposits and loans.

Core financial figures of ING Bank Śląski S.A. Group for Q1 2016 compared with the same period last year:

- total income up by 8% to PLN 975.6 million,
- total costs up by 3% to PLN 508.8 million,
- result before risk costs up by 14% to PLN 466.8 million,
- profit before tax up by 3% to PLN 337.4 million,
- net profit of PLN 259.2 million compared with PLN 261 million last year,
- cost to income (C/I) ratio at 52.2% compared with 54.7% last year,
- total capital ratio at 14.1% compared with 14.8% last year,
- return on equity (ROE) at 10.9% compared with 10.8% last year.

- *It was yet another quarter of dynamic growth. The value of deposits went up by PLN 12.4 billion, or 16% year on year, and totalled PLN 89.7 billion as at the end of March. It translated into an increase to 9.2% of the household deposits market share and to almost 8% of the corporate market share. We recorded a high growth in loans of over PLN 10.8 billion. It is 17% more year on year. As at the Q1 end, the lending portfolio totalled PLN 72.4 billion. The share in the household loans market went up to 4.58% and 10.53% in the corporate loans market - said **Brunon Bartkiewicz, CEO of ING Bank Śląski S.A.***

- *Clients choose our bank, because our offer combines well innovative technologies, top-notch service and competitive terms and conditions. In the first quarter, the bank acquired almost 108.4 thousand new retail clients, whose number went up to 4.1 million. At the same time, 3 thousand new corporate clients initiated their relationship with the bank in this period, out of which 14% were the companies acquired via direct channels. These are record figures in the corporate banking area which is currently servicing 44.2 thousand companies – added **CEO of ING Bank Śląski S.A.***

Key business results of ING Bank Śląski S.A. Group generated in Q1 2016 compared with the same period last year:

- loans up by 17% to PLN 72.4 billion:
- loans to retail clients up by 19% to PLN 27.6 billion,
- loans to corporate clients up by 16% to PLN 44.8 billion,
- deposits up by 16% to PLN 89.7 billion,
- number of retail clients – 4.1 million (108.4 thousand new clients acquired in Q1),
- number of corporate clients – 42.1 thousand. (3 thousand new companies acquired in Q1).

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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.