



ING Bank Śląski S.A.

Business and Financial Results
for Q2 2016

Warsaw, 3 August 2016

Investor Information

ING Bank Śląski S.A. develops the financial statements under the International Accounting Standards (IAS) adopted by the European Union (IFRS-EU).

The financial information presented in this document, has been prepared based on the same accounting principles as applied in the ING Bank Śląski S.A. Annual Report. All figures in this document are unaudited. Small differences in figures are possible.

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Introduction to financial results and the Bank's market position

Strategic goals of ING Bank Śląski S.A.

Review of accomplishments in H1 2016

▶ New clients acquisition and volume growth

- **PLN 92.3 billion** deposits → **PLN +12.0 billion** (+15%) y/y
- **PLN 62.9 billion** retail clients deposits → **PLN +8.3 billion** (+15%) y/y
- **4.15 million** retail clients → up in net terms by **266 thousand** y/y (including 315 thousand entrepreneurs → up in net terms by **21 thousand** y/y)
- **45.6 thousand** corporate clients → up in net terms by **6.0 thousand** y/y

▶ Increase in lending products sales volume

- **PLN 75.0 billion** loans extended to clients → **PLN +8.6 billion** (+13%) y/y
- **PLN 45.6 billion** corporate loans (factoring and leasing included) → **PLN +3.7 billion** (+9%) y/y
- **PLN 29.4 billion** retail loans → **PLN +4.9 billion** (+20%) y/y
- **PLN 21.8 billion** retail mortgage loans → **PLN +3.5 billion** (+19%) y/y; **15.7%** market share in the sales of retail mortgage loans in H1 2016

▶ Top-notch customer service maintenance

- **1,133** ATMs and **929** CDMs
- 391 branches with self-banking zones
- Mobile banking: **1.5 million** downloads of the ING BankMobile and ING BankMobile HD applications (onto smartphones and tablets, respectively);
- 23% corporate clients with access to ING Business mobile banking
- The title of the **Best Bank 2016** in the Gazeta Bankowa competition

▶ Translation of business actions into Bank's financial performance

- **PLN 2 128 million** income in H1 2016 → +13% y/y
- **PLN 1 102 million** result before risk costs in H1 2016 → +24% y/y
- Net profit of **PLN 666 million** in H1 2016 → +10% y/y
- **LtD ratio** of **80%** → stable y/y

Major business results of the Bank

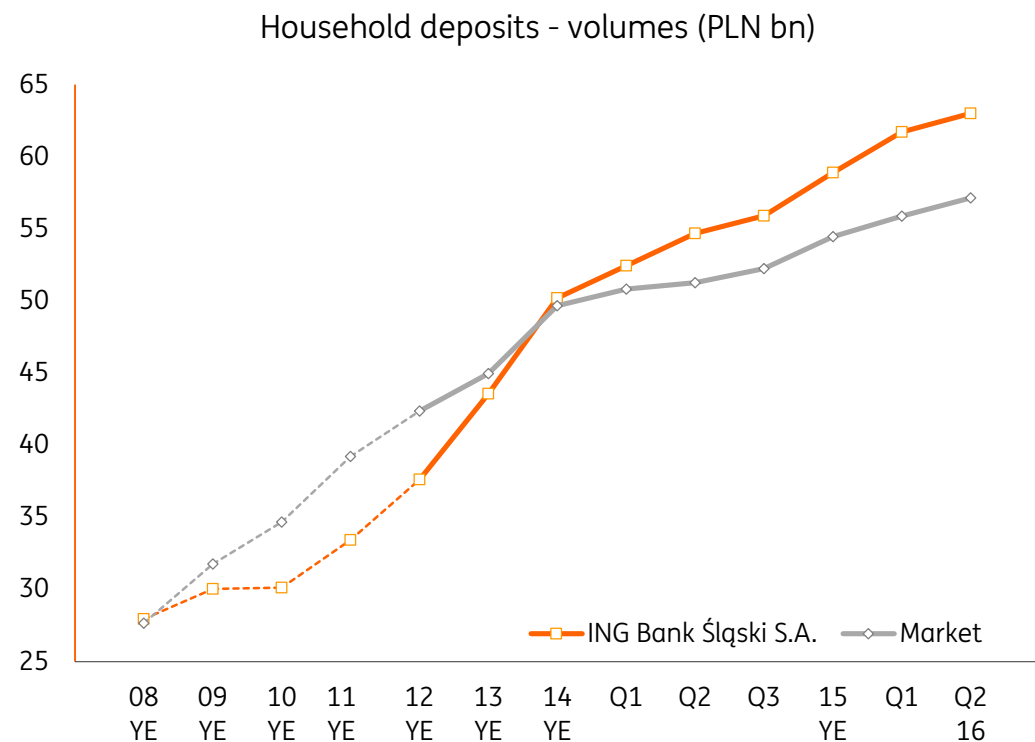
Bank's business volumes

	<i>in PLN million</i>	<i>30.06.15</i>	<i>30.09.15</i>	<i>31.12.15</i>	<i>31.03.16</i>	<i>30.06.16</i>	<i>Change QoQ</i>	<i>Change YtD</i>	<i>Change YoY</i>	<i>Diff YtD</i>	<i>Diff YoY</i>
Total deposits		80 230	83 852	87 251	89 693	92 253	+ 3%	+ 6%	+ 15%	5 002	12 023
Retail clients deposits		54 596	55 800	58 691	61 504	62 852	+ 2%	+ 7%	+ 15%	4 161	8 256
Corporate clients deposits		25 633	28 052	28 560	28 189	29 401	+ 4%	+ 3%	+ 15%	841	3 768
Total funds entrusted by retail clients		62 712	63 490	66 436	68 908	70 245	+ 2%	+ 6%	+ 12%	3 809	7 533
Mutual funds assets (TFI) + other off-BS products distributed by the Bank		8 116	7 689	7 746	7 404	7 393	- 0%	- 5%	- 9%	-353	-723
Total loans		66 386	69 172	69 565	72 404	75 009	+ 4%	+ 8%	+ 13%	5 444	8 623
Loans to retail clients		24 498	25 406	26 295	27 599	29 391	+ 6%	+ 12%	+ 20%	3 096	4 893
Mortgage loans volume		18 288	19 019	19 721	20 572	21 785	+ 6%	+ 10%	+ 19%	2 064	3 497
Loans to corporate clients incl. leasing and factoring		41 888	43 767	43 270	44 805	45 617	+ 2%	+ 5%	+ 9%	2 347	3 729

Market position of ING Bank Śląski S.A.

Household market

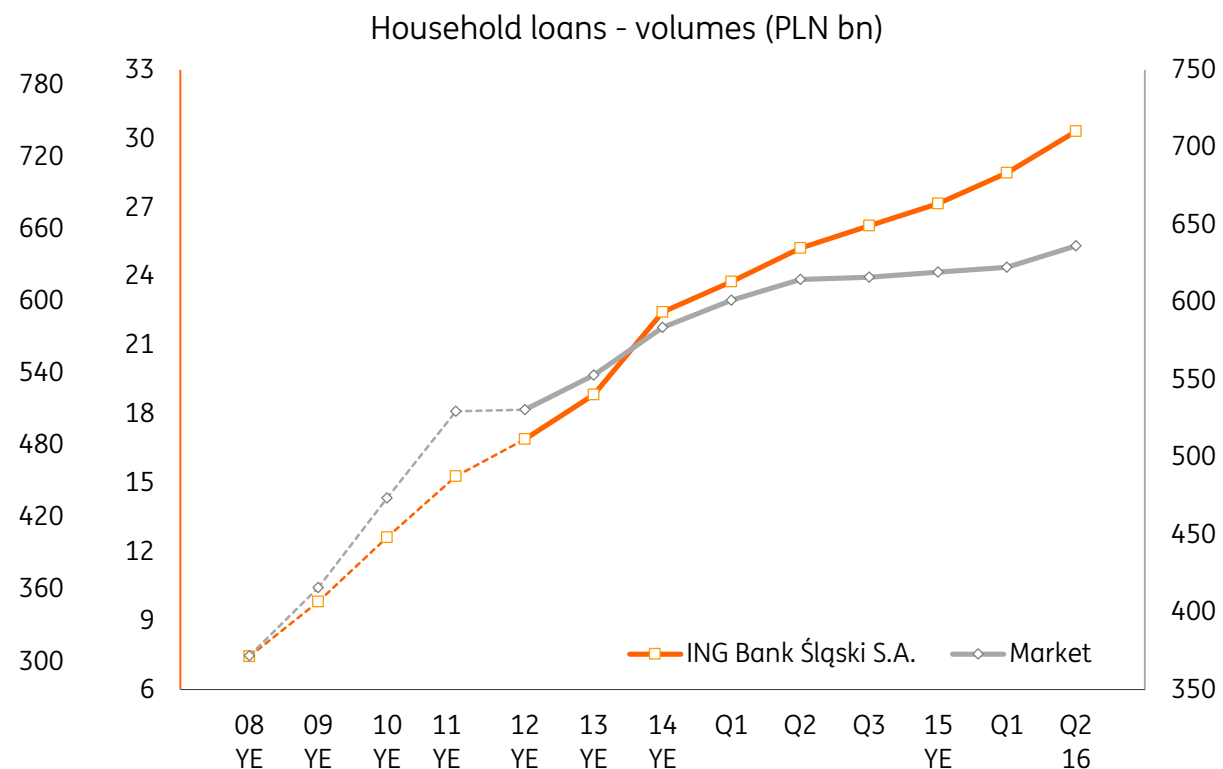
Share in the household deposits market



market share (%)

08YE	09YE	10YE	11YE	12YE	13YE	14YE	1Q	2Q	3Q	15YE	1Q	2Q16
8,42	7,88	7,24	7,10	7,40	8,07	8,42	8,60	8,89	8,92	9,01	9,21	9,19

Share in the household loans market



market share (%)

08YE	09YE	10YE	11YE	12YE	13YE	14YE	1Q	2Q	3Q	15YE	1Q	2Q16
2,00	2,36	2,67	2,89	3,19	3,41	3,84	3,95	4,11	4,26	4,39	4,58	4,77

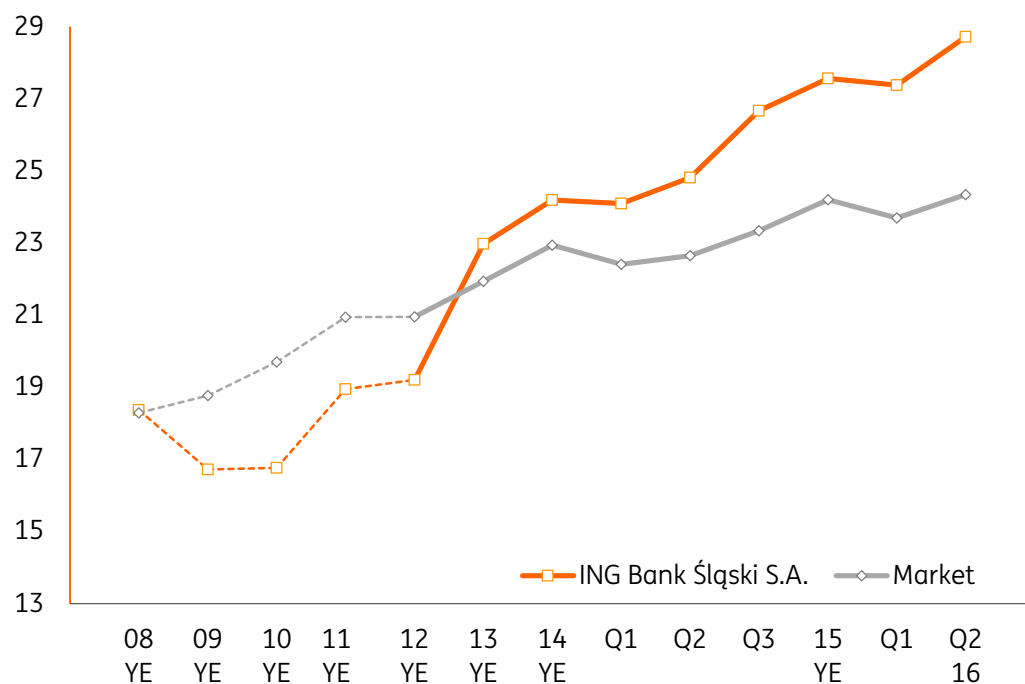
Note: Market data – banking sector data of the National Bank of Poland (credit unions excluded), including interest accrued
 ING BS data – gross deposits and loans (excluding other liabilities and receivables)

Market position of ING Bank Śląski S.A.

Corporate market

Share in the corporate deposits market

Corporate deposits - volumes (PLN bn)

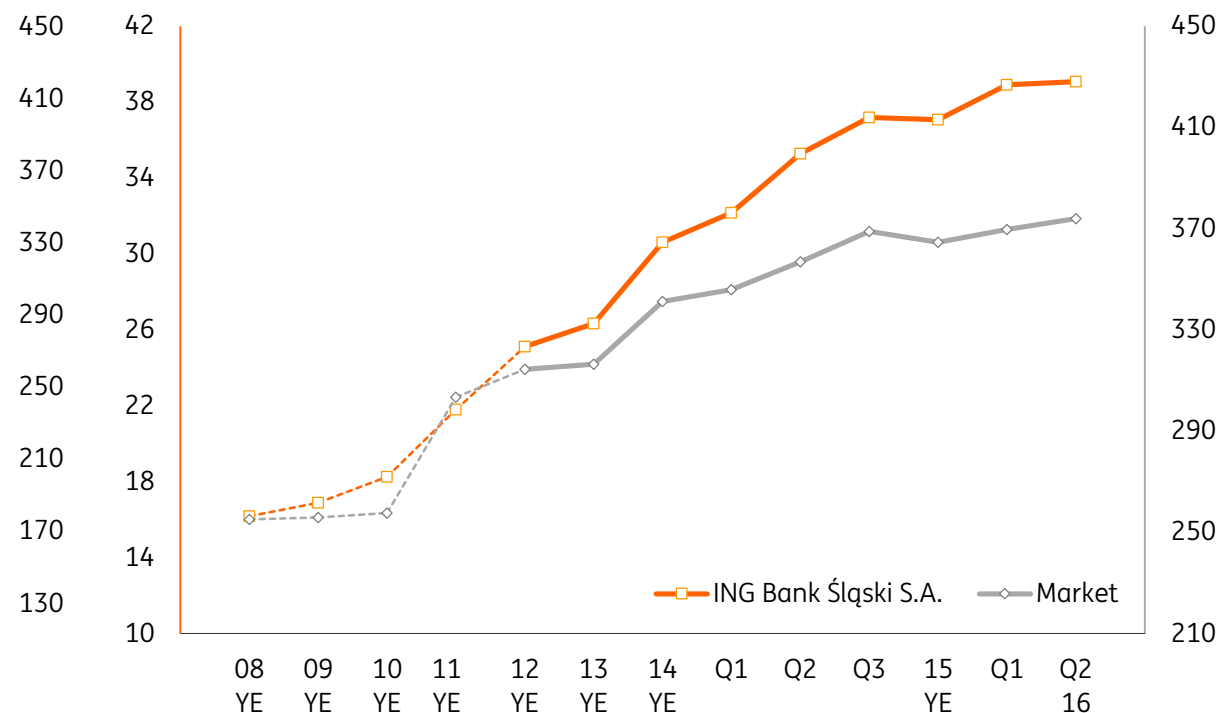


market share (%)

08YE	09YE	10YE	11YE	12YE	13YE	14YE	1Q	2Q	3Q	15YE	1Q	2Q16
7,79	6,82	6,35	6,56	6,64	7,44	7,36	7,57	7,68	7,92	7,79	7,96	8,05

Share in the corporate loans market

Corporate loans - volumes (PLN bn)



market share (%)

08YE	09YE	10YE	11YE	12YE	13YE	14YE	1Q	2Q	3Q	15YE	1Q	2Q16
6,34	6,60	7,09	7,19	7,99	8,32	8,97	9,30	9,89	10,08	10,17	10,53	10,45

Note: Market data – banking sector data of the National Bank of Poland (credit unions excluded), including interest accrued
 ING BS data – gross deposits and loans (excluding other liabilities and receivables)

ING Bank Śląski S.A. Financial Performance – reported

PLN million	1H 2015	1H 2016	Change YoY
Total income	1 887,4	2 128,0	+ 13%
Total expenses	997,9	1 026,0	+ 3%
Risk costs	148,6	112,4	- 24%
Bank levy	0,0	127,3	-
Profit before tax	740,9	862,3	+ 16%
Net profit	605,6	666,1	+ 10%
Total capital ratio	13,7%	14,6%	+ 0.9 p.p.
Tier I	13,7%	13,5%	- 0.2 p.p.
ROA (%)	1,10%	1,07%	- 0.03 p.p.
ROE (%)	11,2%	11,4%	+0.2 p.p.
C/I Ratio (%)	52,9%	48,2%	-4.7 p.p.

PLN million	2Q 2015	1Q 2016	2Q 2016	Change QoQ	Change YoY
Total income	981,4	975,6	1 152,4	+ 18%	+ 17%
Total expenses	502,3	508,8	517,2	+ 2%	+ 3%
Risk costs	64,3	78,9	33,5	- 58%	- 48%
Bank levy	0,0	50,5	76,8	+ 52%	-
Profit before tax	414,8	337,4	524,9	+ 56%	+ 27%
Net profit	344,6	259,2	406,9	+ 57%	+ 18%
C/I Ratio (%)	51,2%	52,2%	44,9%	-7.3 p.p.	-6.3 p.p.

ROA = total of net profit for 4 consecutive quarters/ average assets for 5 consecutive quarters

ROE = total of net profit for 4 consecutive quarters/ average equity for 5 consecutive quarters

ING Bank Śląski S.A. Financial Performance – adjusted

PLN million	1H 2015	1H 2016	Change YoY
Total income*	1 805,3	1 938,5	+ 7%
Total expenses	997,9	1 026,0	+ 3%
Risk costs	148,6	112,4	- 24%
Bank levy	0,0	127,3	-
Profit before tax*	658,8	800,1	+ 21%
Net profit*	523,5	639,9	+ 22%
ROA (%)*	1,02%	1,15%	+0.13 p.p.
ROE (%)*	10,4%	12,3%	+1.9 p.p.
C/I Ratio (%)*	55,3%	52,9%	-2,3 p.p.

- Stable increase of net profit

PLN million	2Q 2015	1Q 2016	2Q 2016	Change QoQ	Change YoY
Total income*	899,3	975,6	962,8	- 1%	+ 7%
Total expenses	502,3	508,8	517,2	+ 2%	+ 3%
Risk costs	64,3	78,9	33,5	- 58%	- 48%
Bank levy	0,0	50,5	76,8	+ 52%	-
Profit before tax*	332,7	387,9	412,1	+ 6%	+ 24%
Net profit*	262,5	309,7	330,2	+ 7%	+ 26%
C/I Ratio (%)*	55,9%	52,2%	53,7%	+1,5 p.p.	-2.2 p.p.

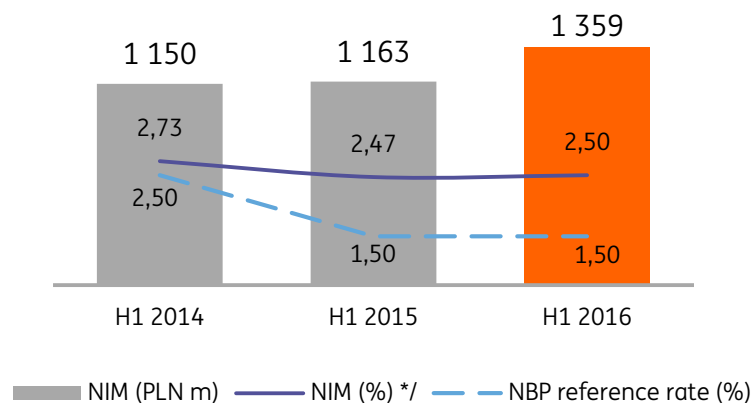
ROA = total of net profit for 4 consecutive quarters/ average assets for 5 consecutive quarters

ROE = total of net profit for 4 consecutive quarters/ average equity for 5 consecutive quarters

* excluding income and profit from one-off trades (ING PTE and Visa) and excluding the bank levy

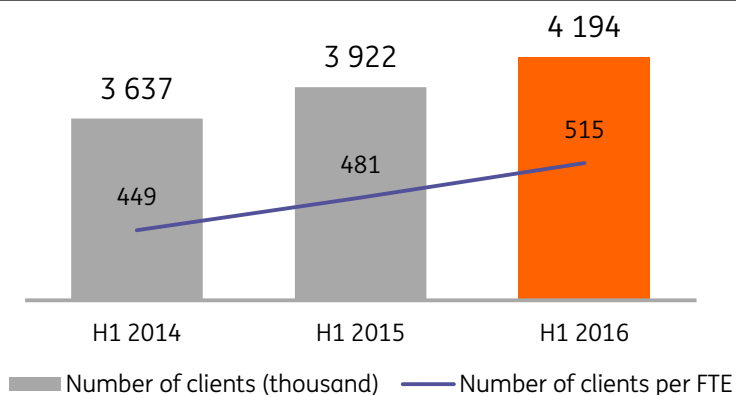
Efficiency Growth

Net interest margin

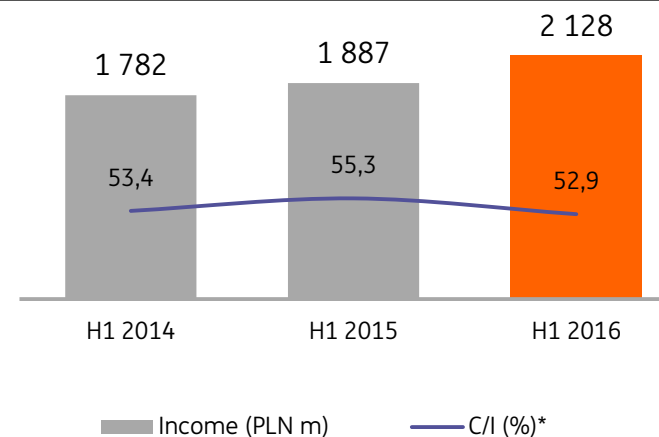


*/ Net Interest Margin = total of net interest income for 4 consecutive quarters/ average interest assets for 5 consecutive quarters.

Number of clients per employee

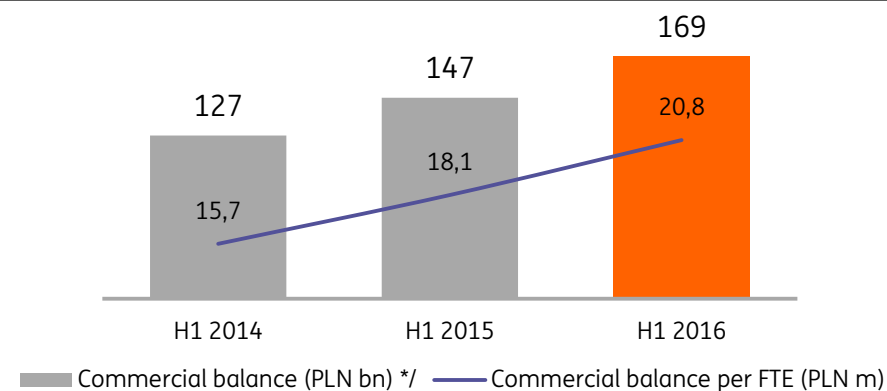


Income and cost effectiveness



*/ excluding income from one-off trades (ING PTE and Visa)

Commercial balances per employee



*Commercial balance = gross loans and receivables from clients (leasing and factoring included) excluding bonds + liabilities to clients

Business development

Retail Banking

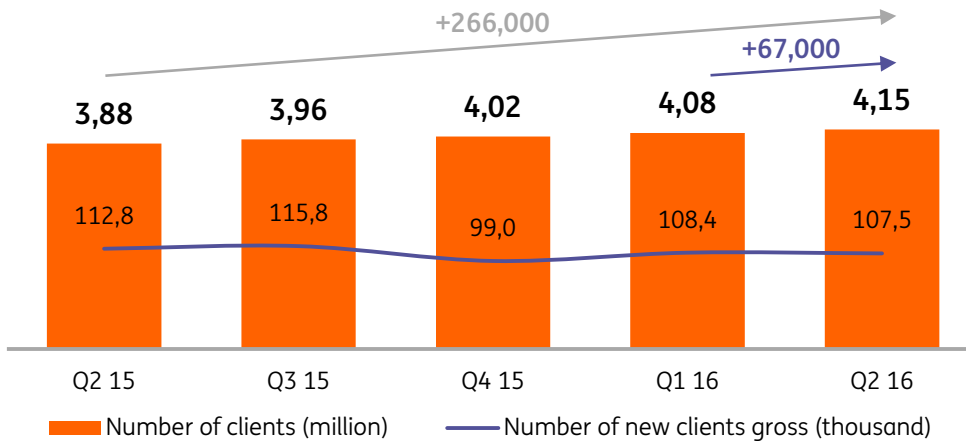
Increase in core products' sales

- 4.15 million retail clients → 107.5 thousand new clients acquired in Q2 2016
- PLN 29.4 billion retail loans → PLN +4.9 billion (+20%) y/y and PLN +1.8 billion (+6%) q/q
- PLN 21.8 billion mortgage loans → PLN +3.5 billion (+19%) y/y and PLN +1.2 billion (+6%) q/q
- 15.7% market share in the sales of new mortgage loans in H1 2016
- PLN 1 144 million cash loans granted to retail clients in Q2 2016 (+46% y/y and +20% q/q)
- PLN 62.9 billion retail deposits → PLN +8.3 billion (+15%) y/y and PLN +1.3 billion (+2%) q/q
- 2.9 million retail current accounts, including 79% of Direct Accounts
- ING BankMobile and ING BankMobile HD – 1.5 million downloads onto smartphones and tablets
- 815 thousand active mobile banking clients who performed 7.9 million transactions in Q2 2016

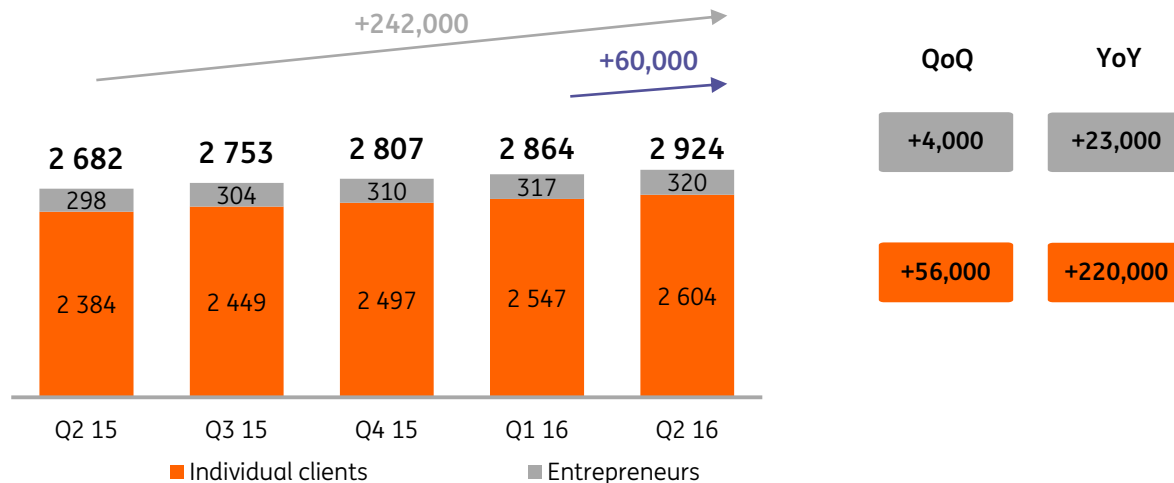
Client base

Over 4.1 million retail clients

Number of retail clients



Number of retail client current accounts



Note: PLN-denominated current accounts

Moje decyzje
Moje pieniądze
Moje ING



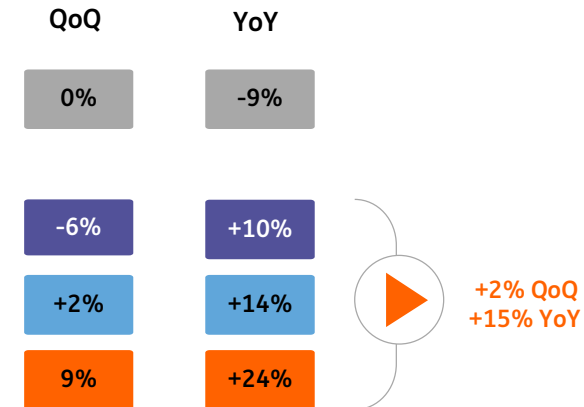
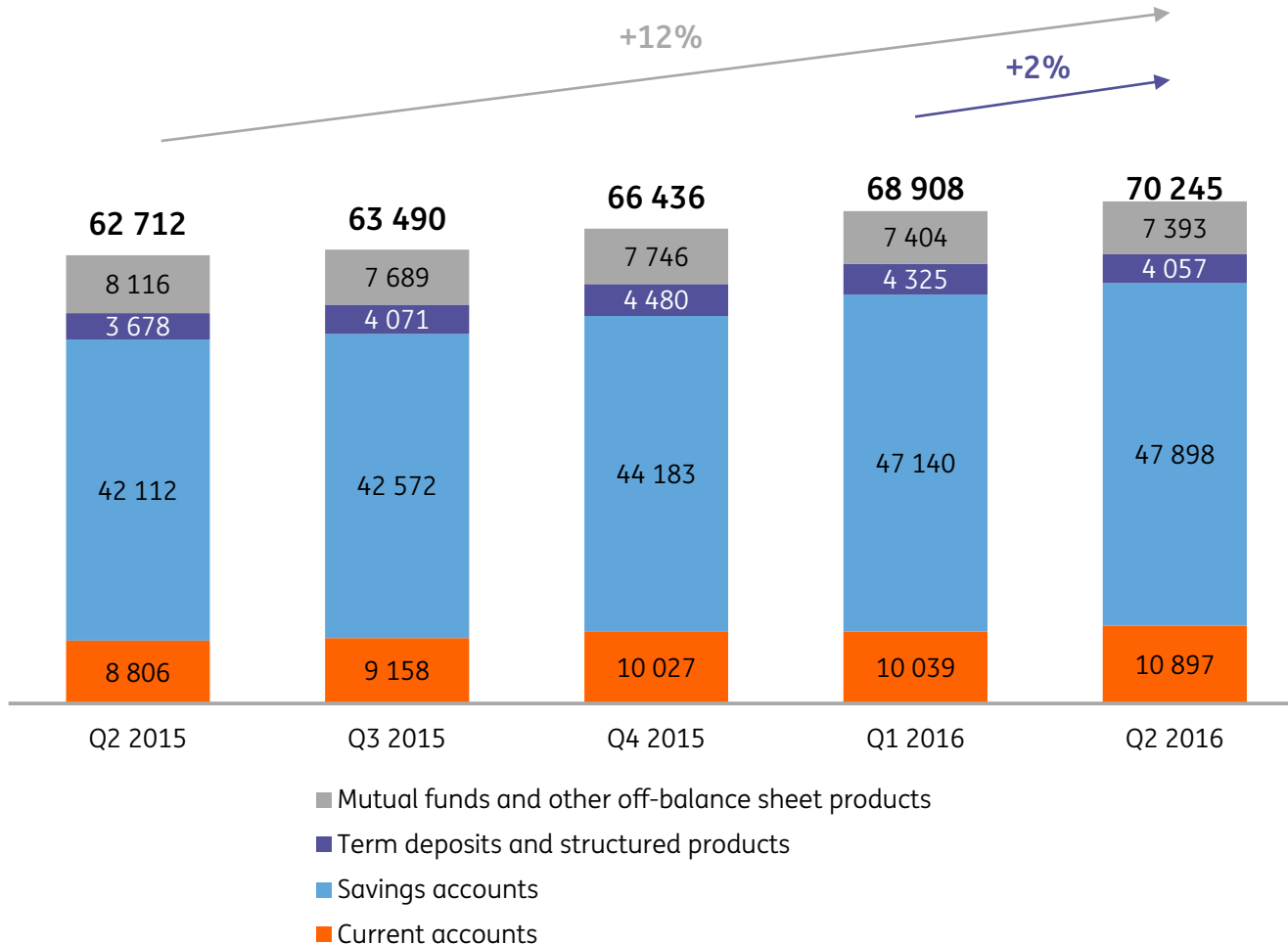
- Keeping the new clients' acquisition rate at over 100 thousand per quarter
- Almost 3 million current accounts, 79% of which are Direct Accounts



Funds entrusted

Permanent growth of stable funding base

Portfolio of funds entrusted by retail clients (PLN m)

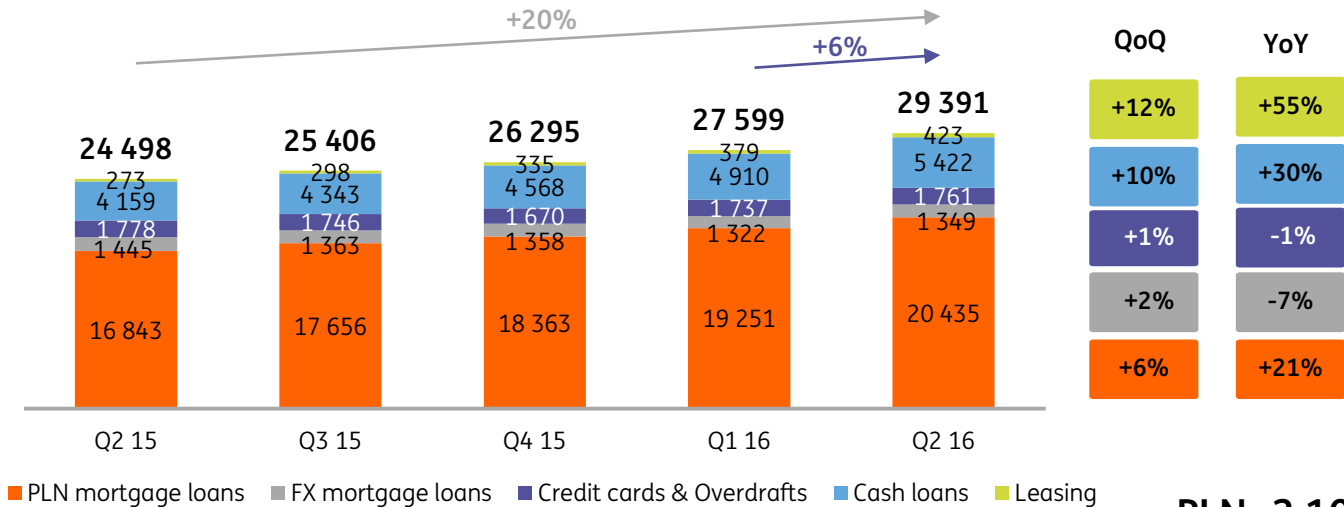


- Increase in funds entrusted in current accounts and savings accounts

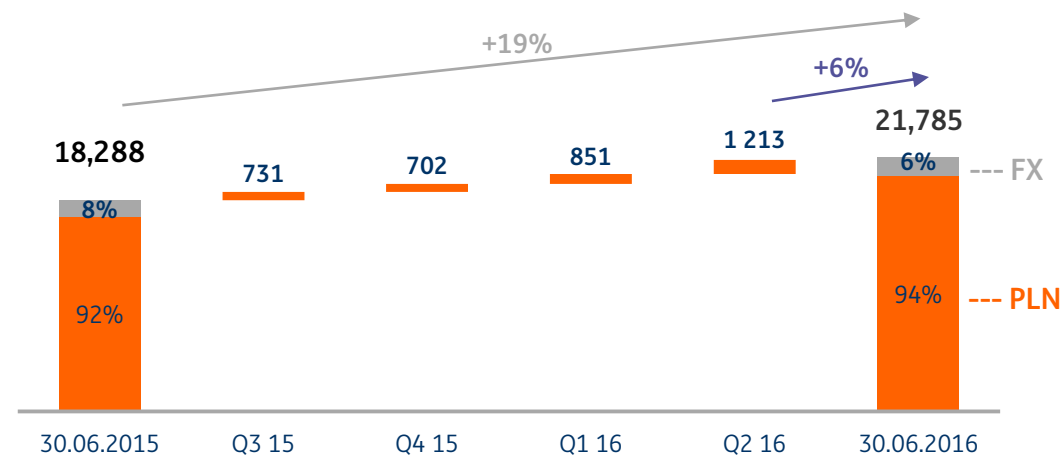
Retail lending

Constant growth in retail lending

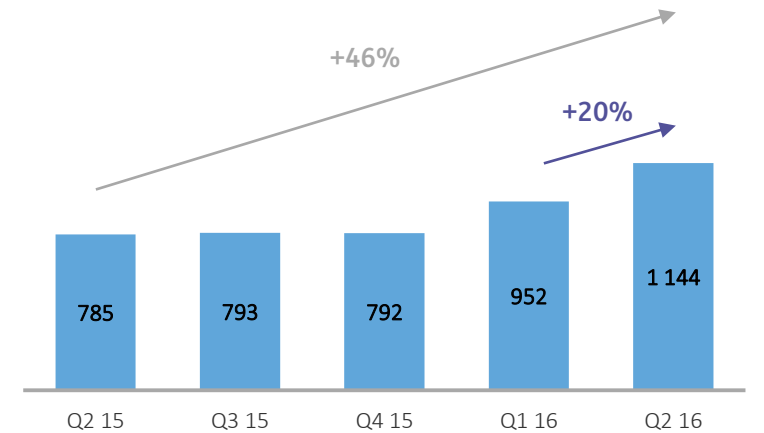
Loan portfolio of retail clients (PLN m)



Retail mortgage loans (PLN m)



Cash loan sales (PLN m)



- **PLN 2.10 billion** cash loans granted to retail clients in H1 2016 (**+45% y/y**), including PLN 1.1 billion in Q2 2016 (+20% q/q and 46% y/y)
- **15.7%** market share in the sales of mortgage loans in H1 2016, **#2** on the market.
Signed agreements worth: PLN 3.3 billion (+10% y/y)
- **7.7%** market share in PLN housing loans; **4.7%** in housing loans in total (as at the end of Q2 2016)

Distribution and service network

Wide availability of banking services for clients

Mobile banking (ING BankMobile/ ING BankMobile HD)

~ 815 thousand

active clients

~ 7.9 million

transactions in Q2 2016 (transfers and phone top-ups)

~ 365 thousand

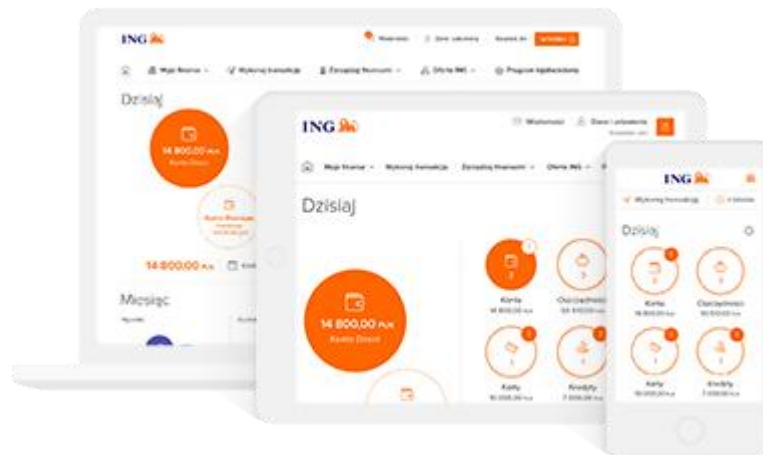
average daily number of logins

~ 200 thousand

average daily number of unique users logins

1.5
million

application
downloads



- **391** branches with self-banking zones
- **1,133** ATMs and **929** CDMs
- **Almost 800** contactless ATMs/CDMs
- **65** ING Express sales points at shopping malls

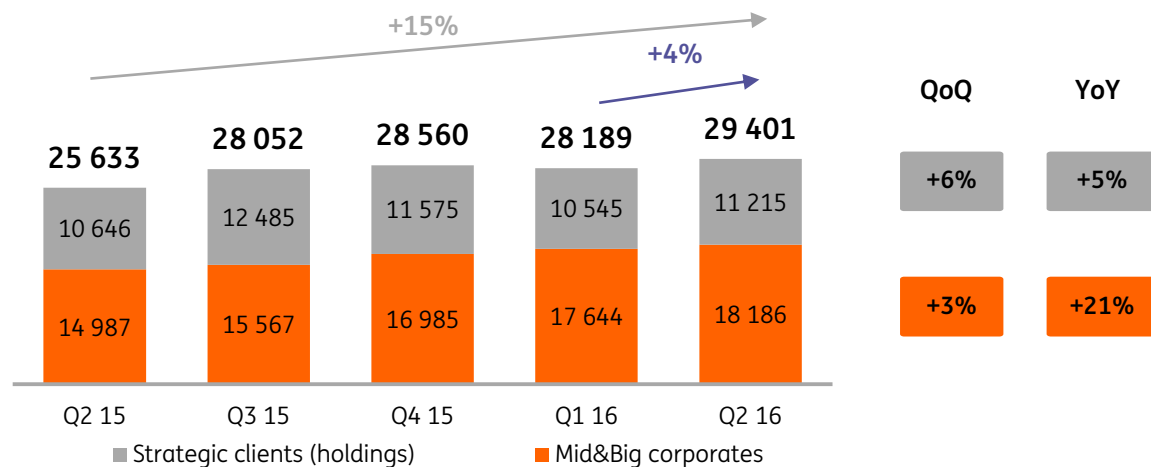
Corporate Banking

Volumes growth

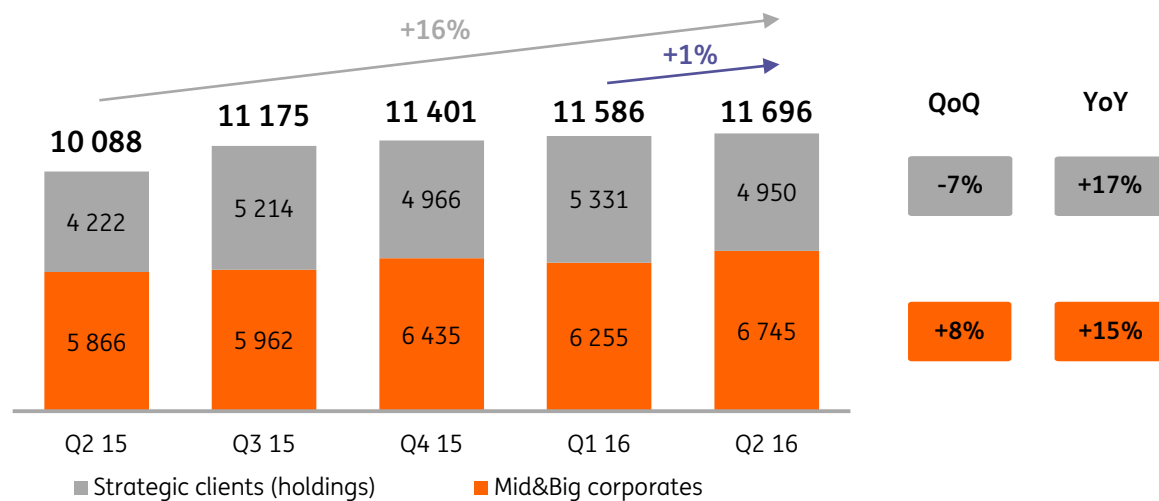
- 45.6 thousand corporate clients → 2.4 thousand new clients acquired in Q2 2016
- PLN 45.6 billion corporate loans → PLN +3.7 billion (+9%) y/y and PLN +2.3 billion (+2%) q/q
- PLN 5.9 billion – leasing receivables; PLN 2.8 billion – factoring receivables
- PLN 29.4 billion corporate deposits → PLN +3.8 billion (+15%) y/y and PLN 0.8 billion (+4%) q/q
- 23% corporate clients with the access to ING Business mobile banking
 - the application was launched in January 2013, its new version has been available since June 2015

Cash Management

Volume of corporate deposits (PLN m)



Volume of corporate client current accounts (PLN m)



5.5 thousand
(+14% y/y)

new corporate clients
acquired in H1 2016



portfel wprost 2016

Loans

Volume of loans to corporate clients (PLN m)

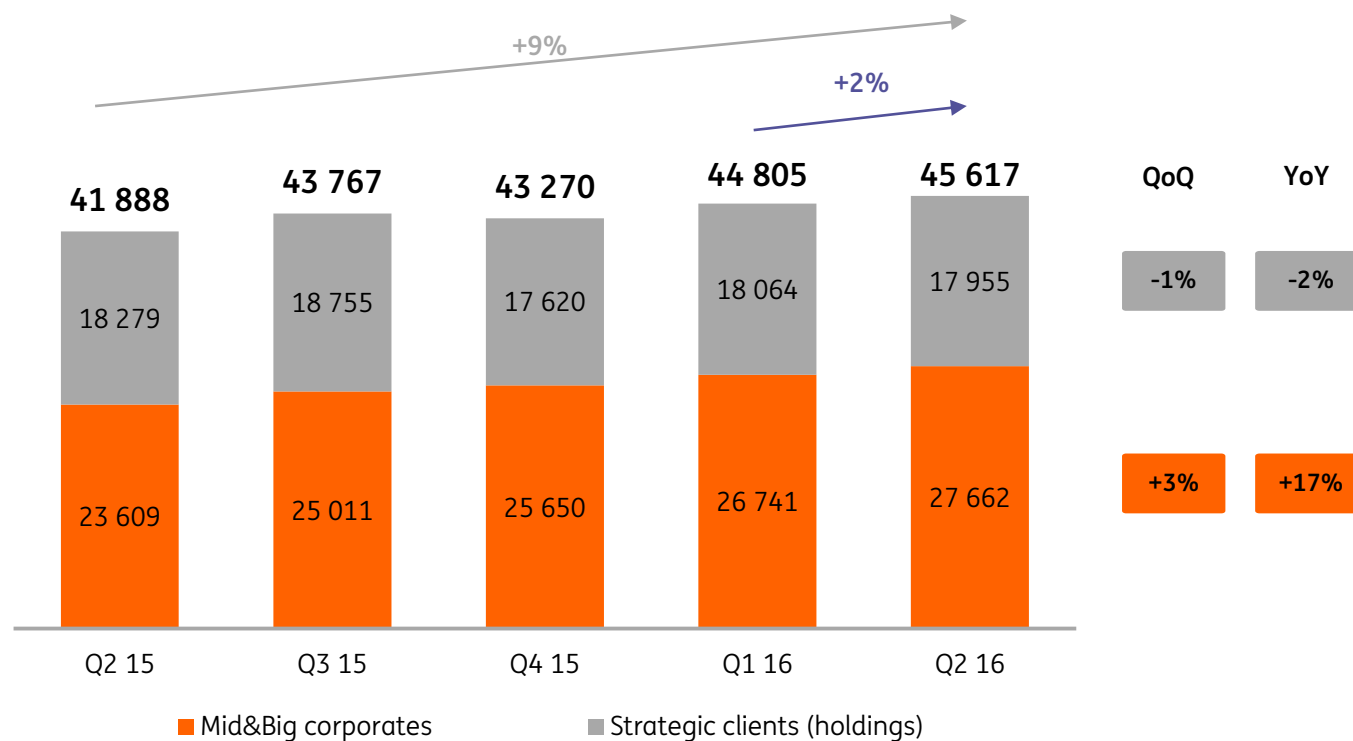
ING Direct Business Credit

Pierwsza taka oferta na polskim rynku - dobór finansowania, symulacja zdolności kredytowej i złożenie wniosku kredytowego bez wizyty w oddziale.



Skorzystaj z finansowania przez internet

- Dobierz produkt kredytowy >
- Sprawdź zdolność kredytową >
- Złóż wniosek kredytowy >

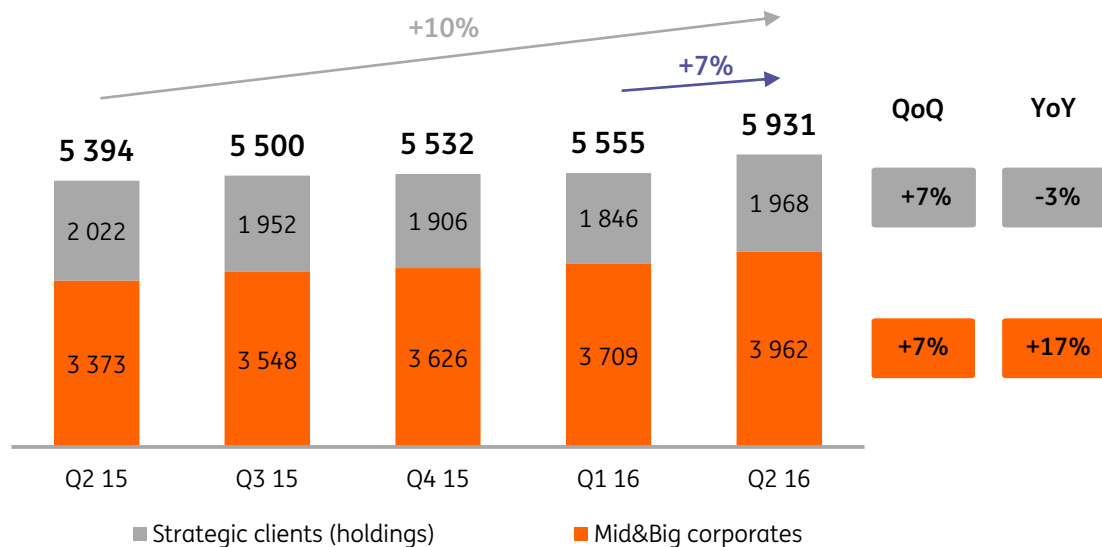


Asset Based Lending

ING Lease Polska Sp. z o.o. (leasing)

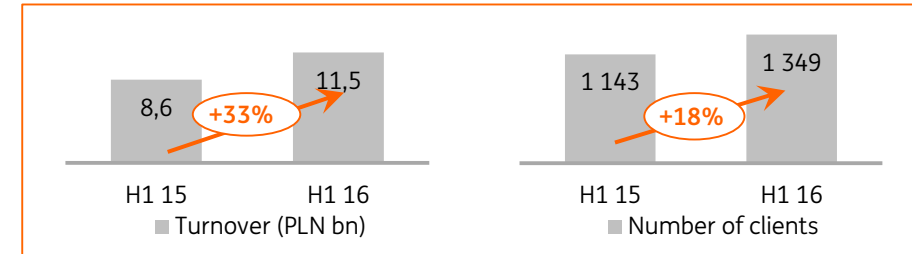
- **#3** on the market as regards total portfolio value (2015 yearend)
- **5.4%** market share in terms of the new sales (**#7** on the market)
- Market share in terms of the leasing of machinery (new sales): **57.9%** (**#4** on the market)
- **12.0 thousand** clients using leasing services (+39% y/y)

Leasing – financing of clients (PLN m)

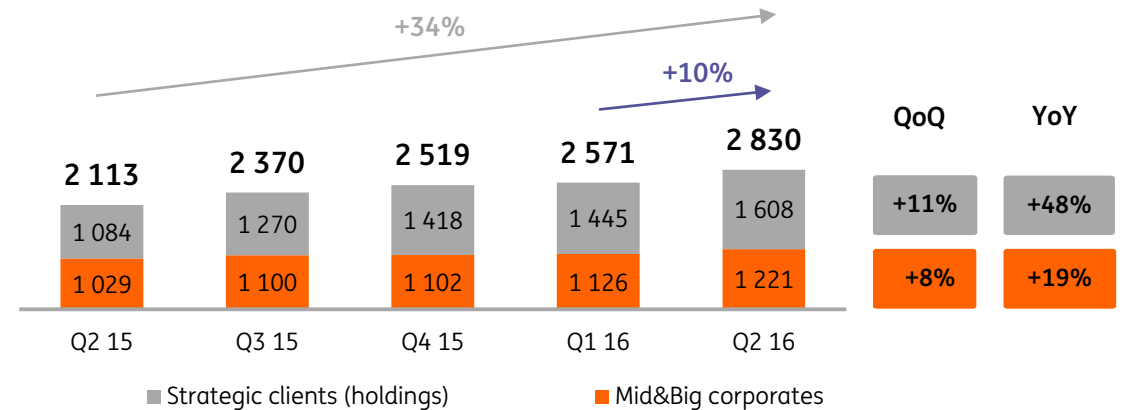


ING Commercial Finance Polska S.A. (factoring)

#1 on the market with market share of **15.7%**



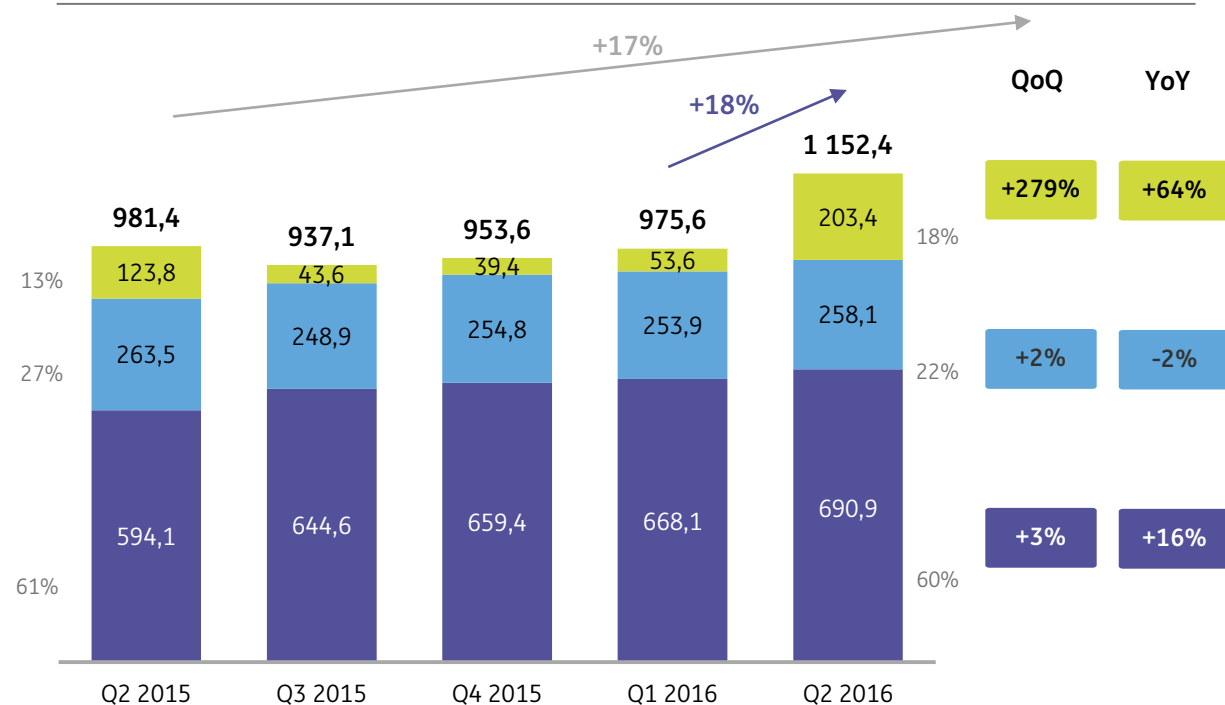
Factoring – financing of clients (PLN m)



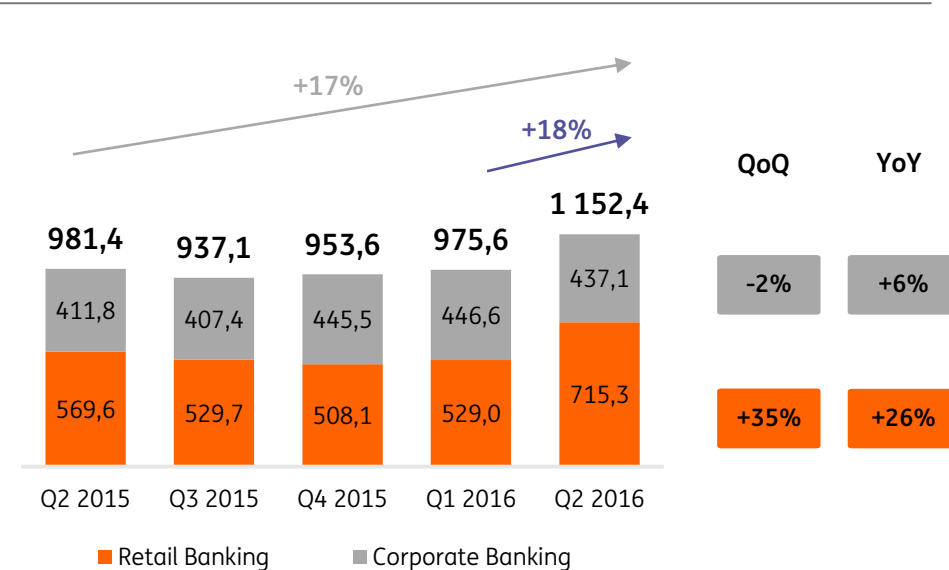
Financial results for H1/ 2 quarters of 2016

Income per category

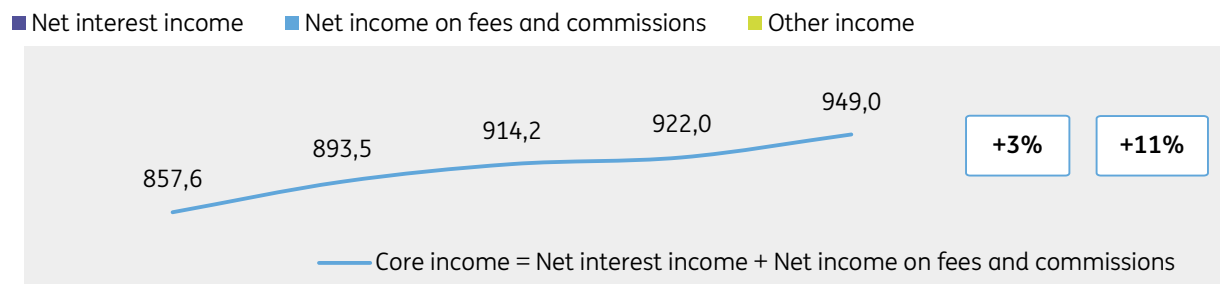
Income per P&L (PLN m)



Income per business line (PLN m)

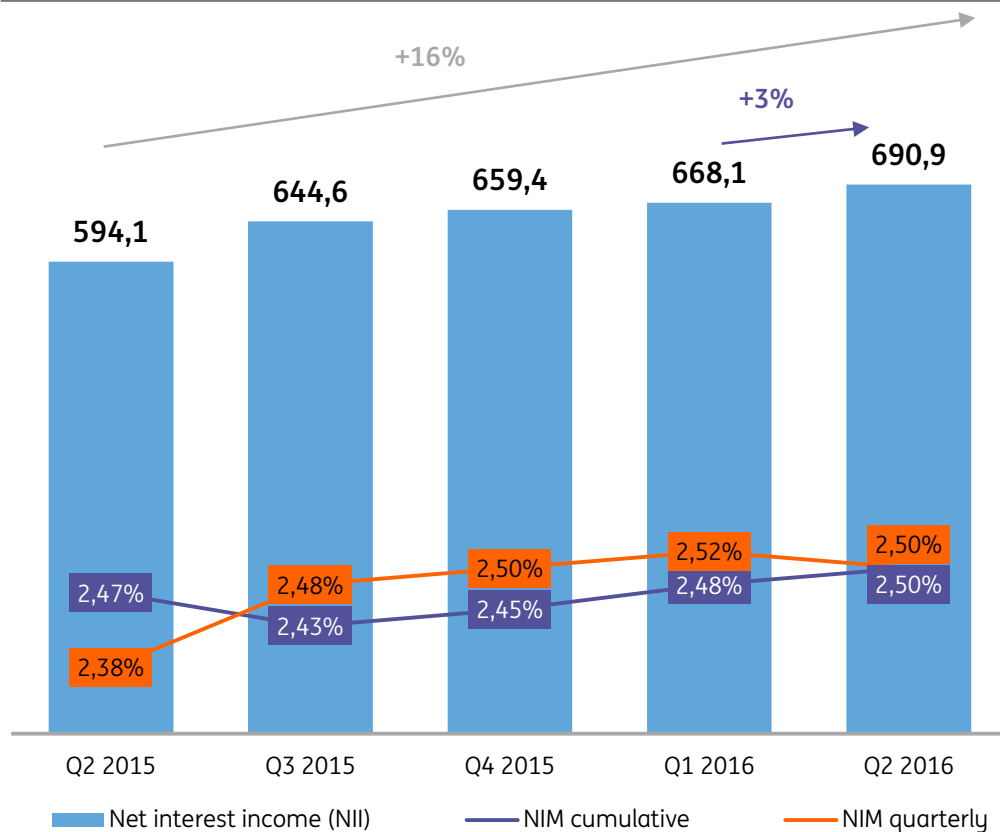


- Other income increased on a one-off basis by the result on the Visa transaction (PLN 189.6 million); it was booked in retail segment



Net Interest Income

Net interest income (PLN m) and interest margin



1.67%

1.72%

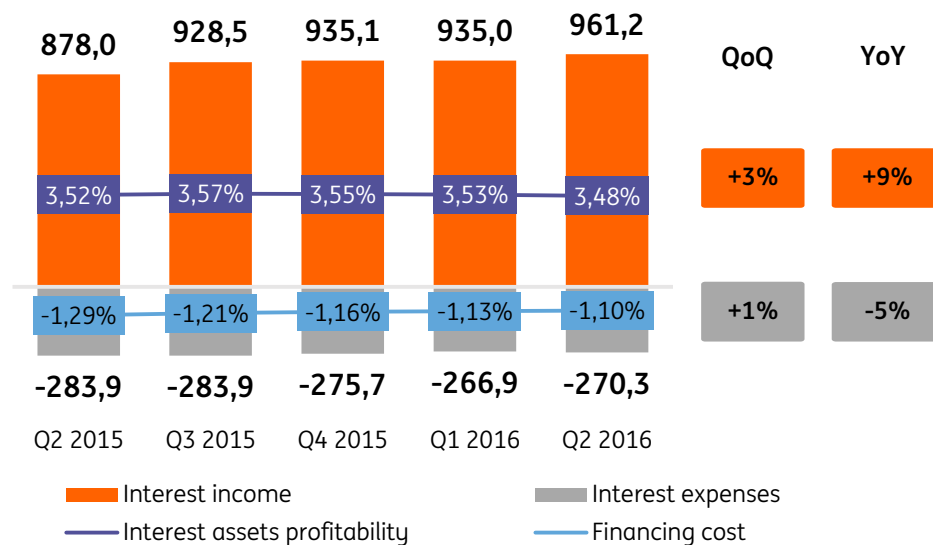
1.73%

1.69%

1.68%

WIBOR 3M

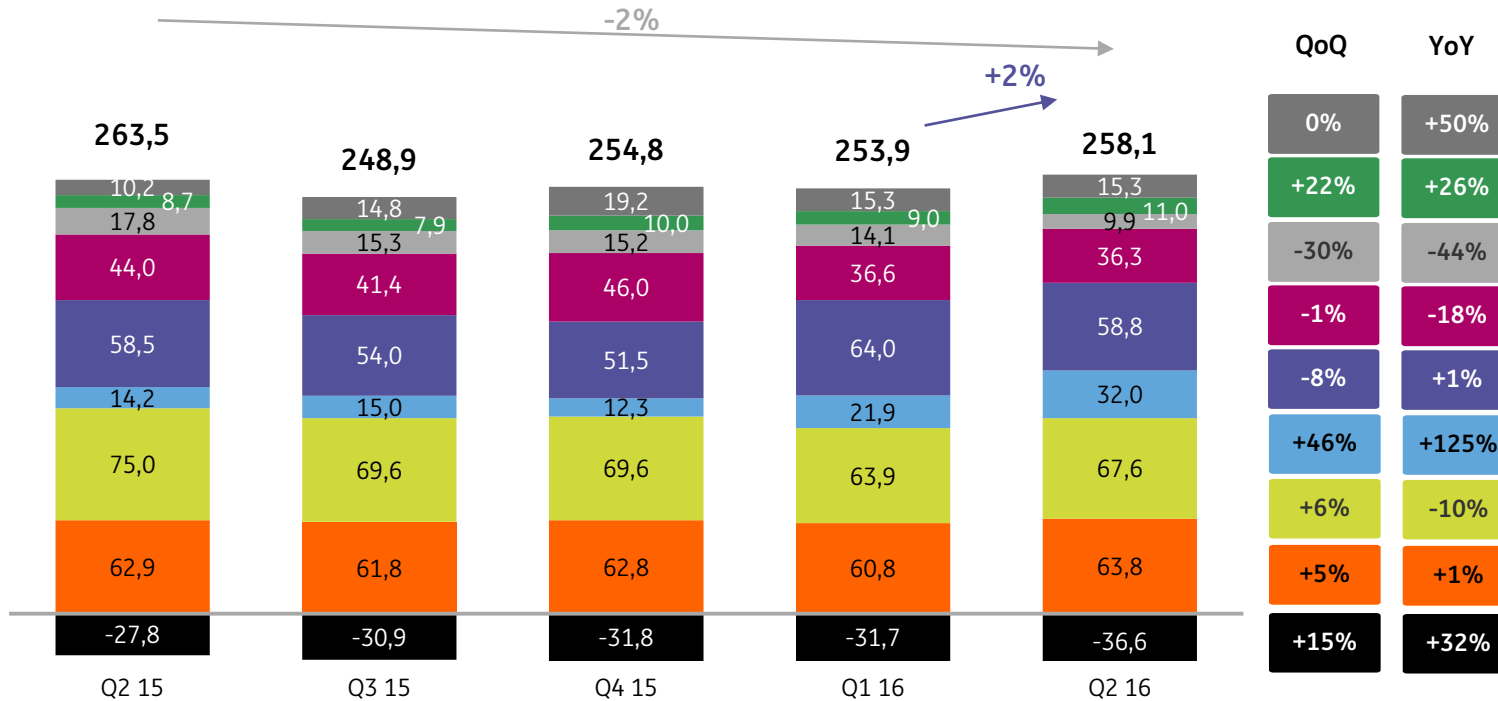
Interest income and expenses (PLN m)



- Increase of net interest income results from volume growth
- Stable interest margin q/q at 2.5% and up by 12 basis points y/y despite stable market interest rates

Fee and commission income

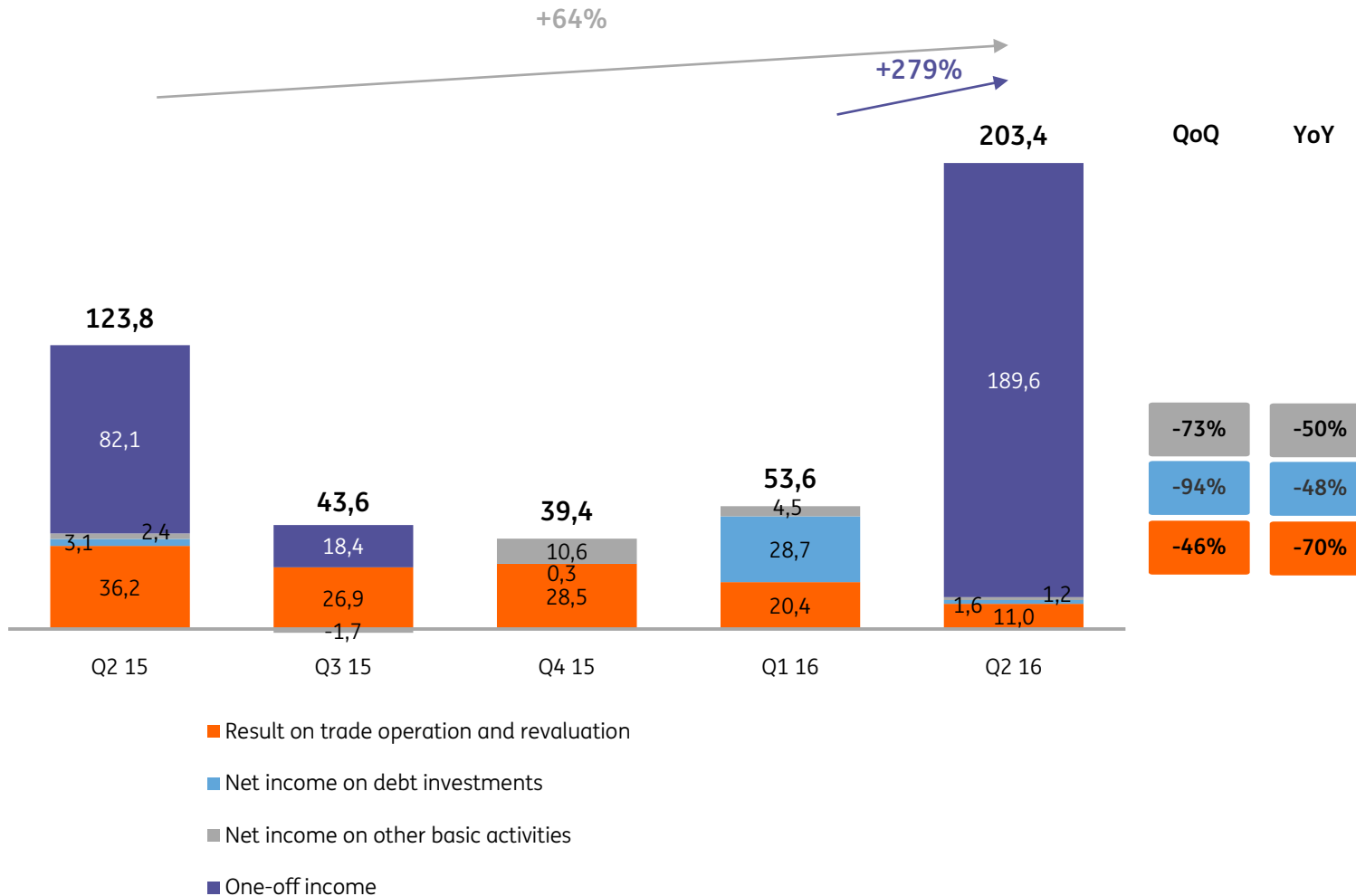
Fee and commission income per category (PLN m)



- Income on factoring and leasing went up due to higher turnover
- Income on insurance products went down due to entry into force of Recommendation U

Other income

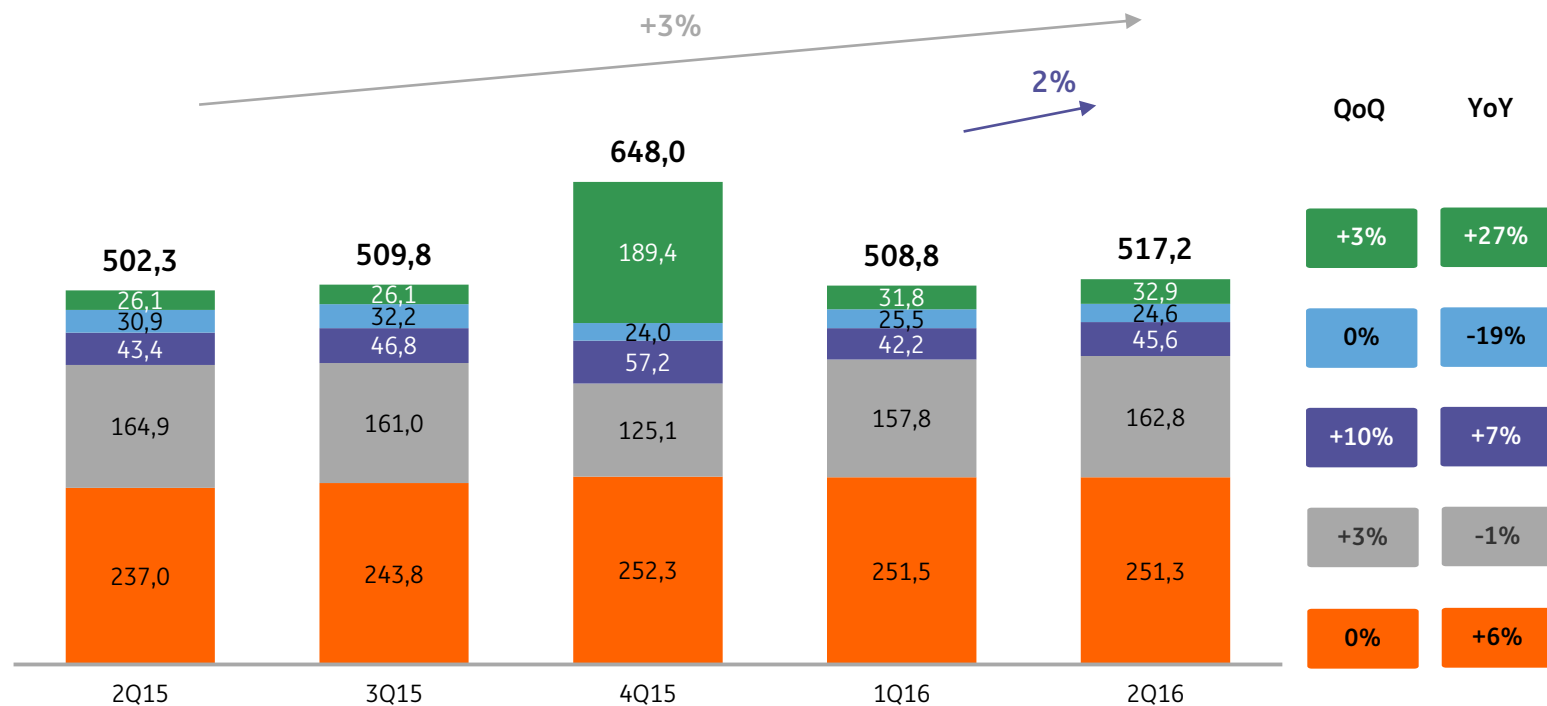
Other income (PLN m)



- In Q2 2016, the Bank recognised the Visa transaction income of PLN 189.6 million.
- In Q2 2015, the Bank received a dividend from ING PTE – PLN 82.1 million
- In Q3 2015, the Bank recognised a profit on the ING PTE shares sale transaction of PLN 18.4 million

Total expenses

Total expenses (PLN m)



QoQ	YoY
+3%	+27%
0%	-19%
+10%	+7%
+3%	-1%
0%	+6%

- Improvement in the C/I ratio by 2.1p.p. y/y
- Increase in regulatory expenses results from higher volumes

■ Personnel costs
■ General and administrative expenses
■ Amortisation and depreciation
■ Marketing and promotion costs
■ BGF costs

55,9%

55,5%

50,8%

52,2%

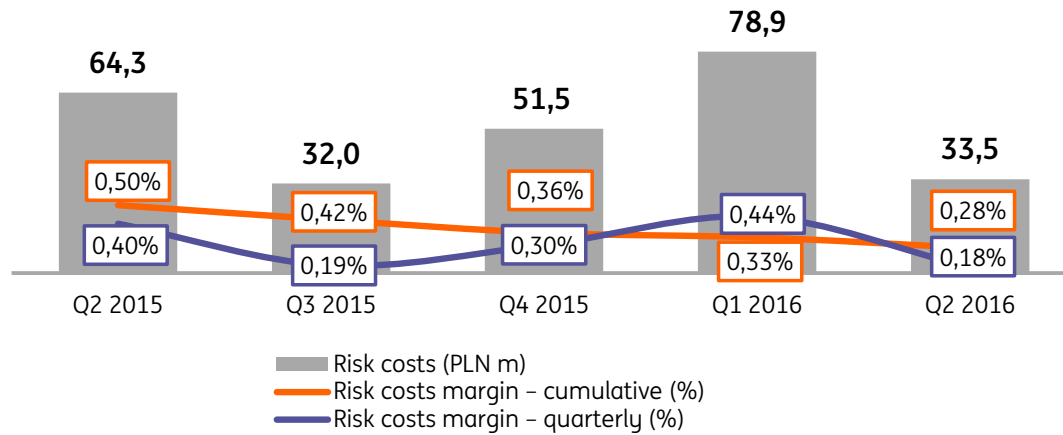
53,7%

C/I ratio*

* income and expenses excluding one-off transactions

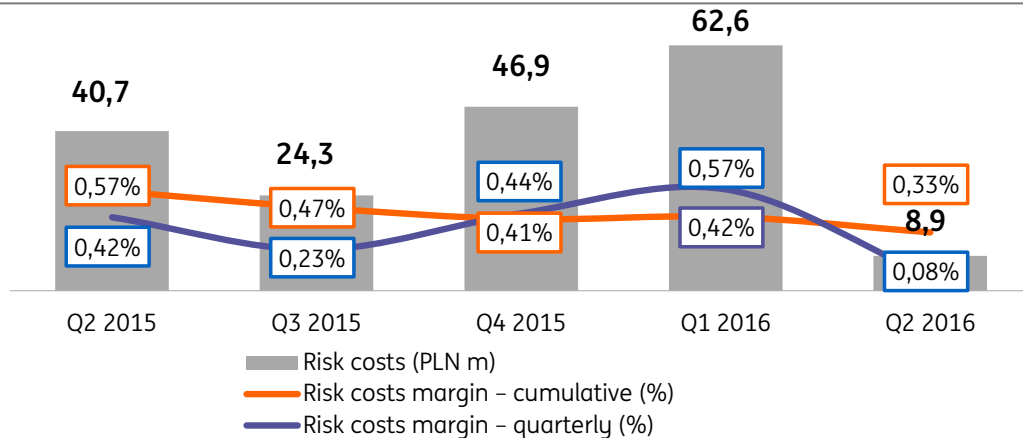
Risk costs

Bank

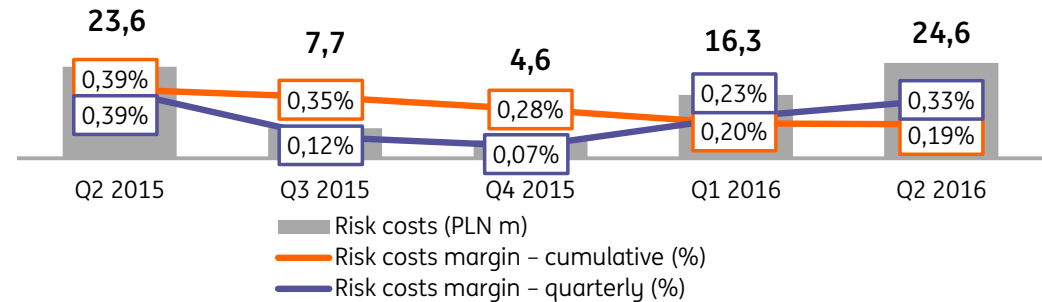


- Quarterly risk cost settled at 18 basis points.

Corporate banking segment

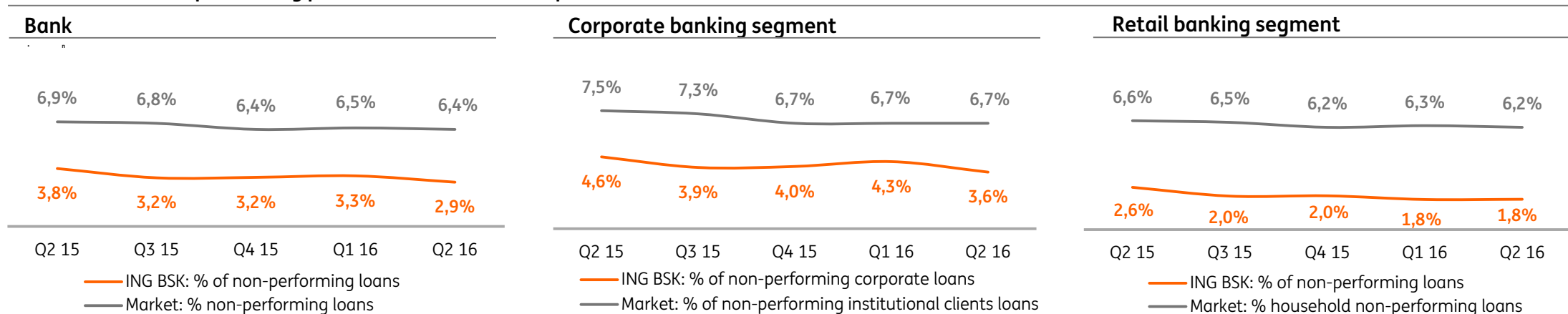


Retail banking segment



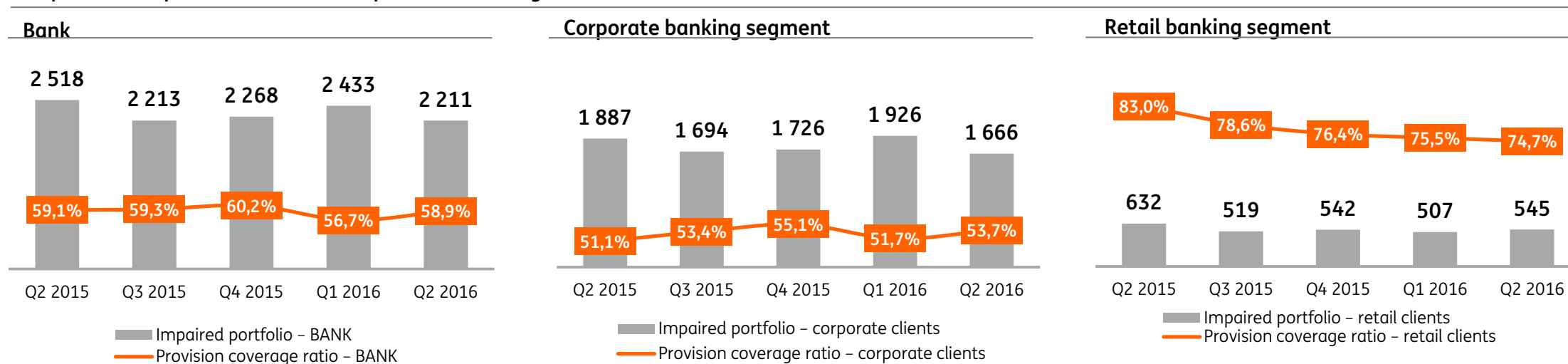
Portfolio quality and provisioning

Share of the non-performing portfolio in the total loan portfolio



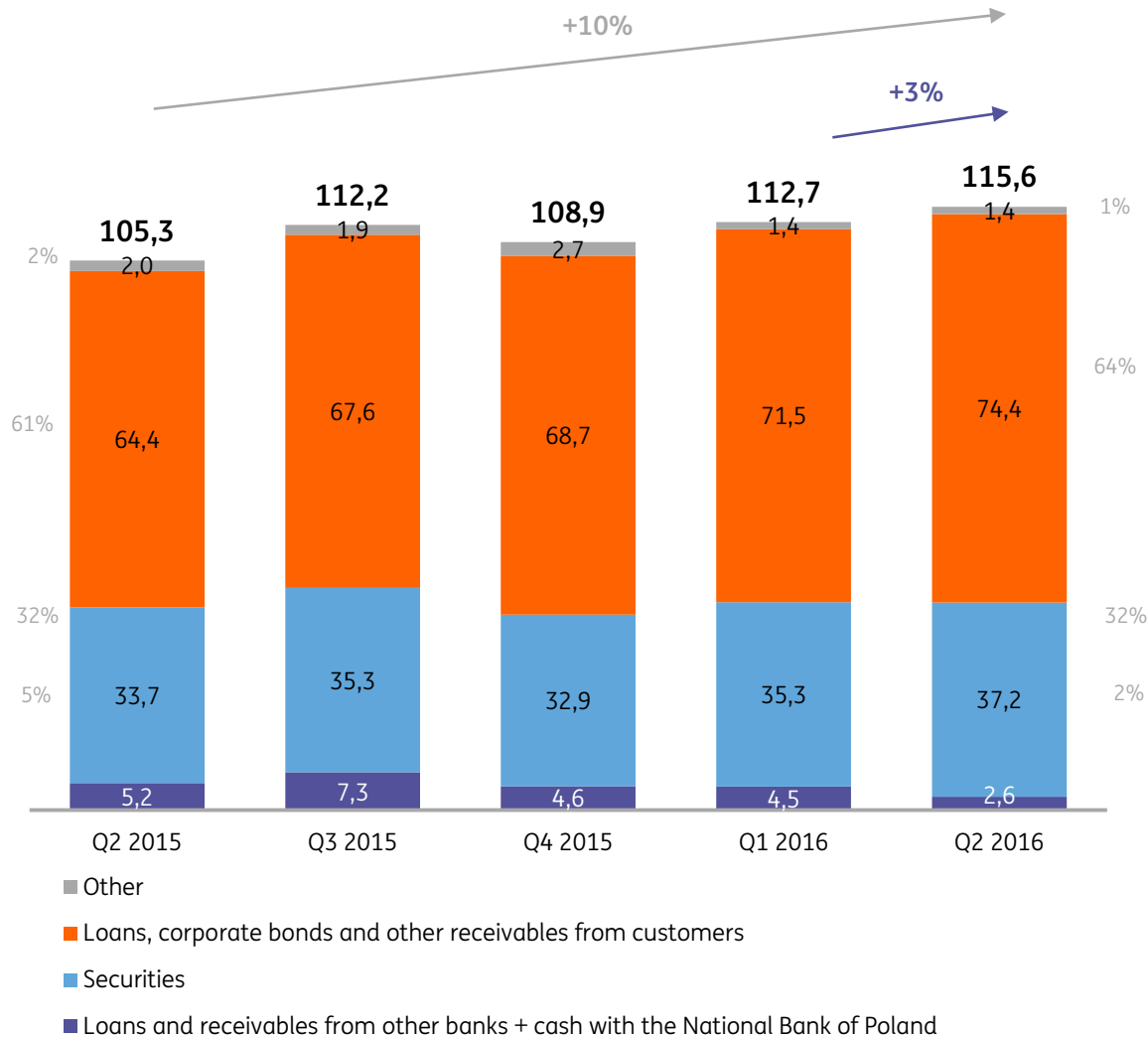
Note: market ratios - forecast based on the data published by NBP, data for May 2016

Impaired loan portfolio (PLN m) and provision coverage ratio (%)

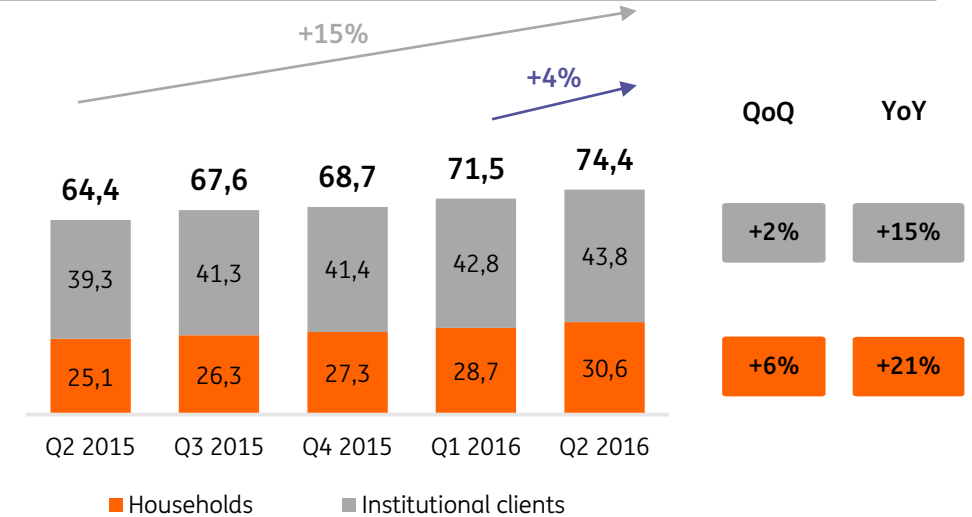


Bank assets

Assets structure (PLN bn / %)



Loans and other receivables to customers
- non-financial sector (PLN bn)

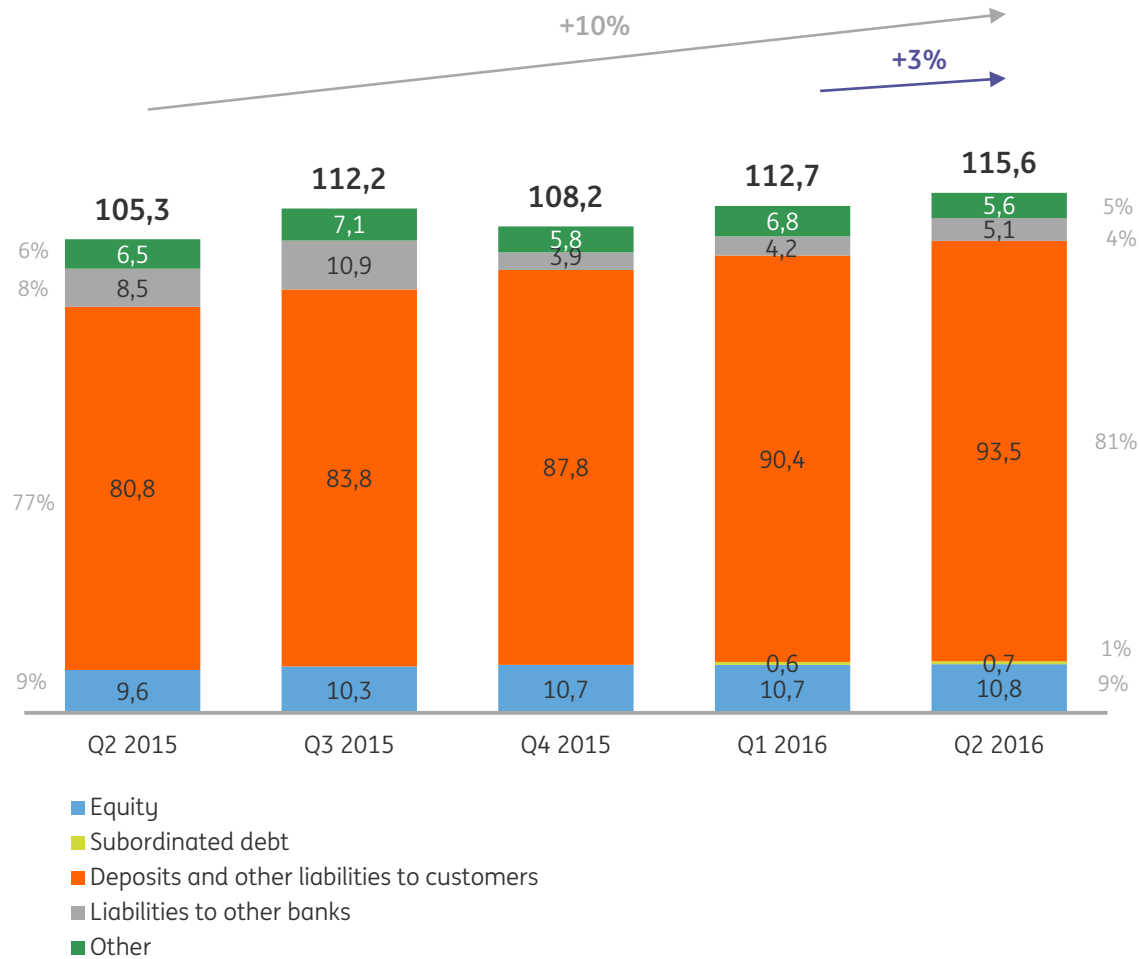


- The share of loans in the total assets is gradually going up from 61% in Q2 2015 to 64% in Q2 2016
- Higher growth rate for household loans versus institutional clients loans

Bank equity and liabilities

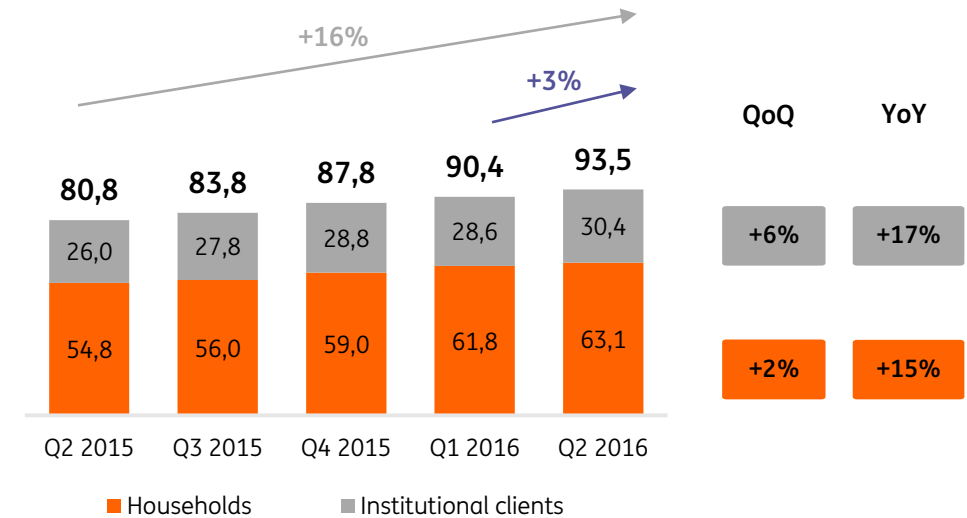
Stable deposit base

Structure of equity and liabilities (PLN bn / %)



Note: deposits and other liabilities to customers do not include liabilities under repo transactions

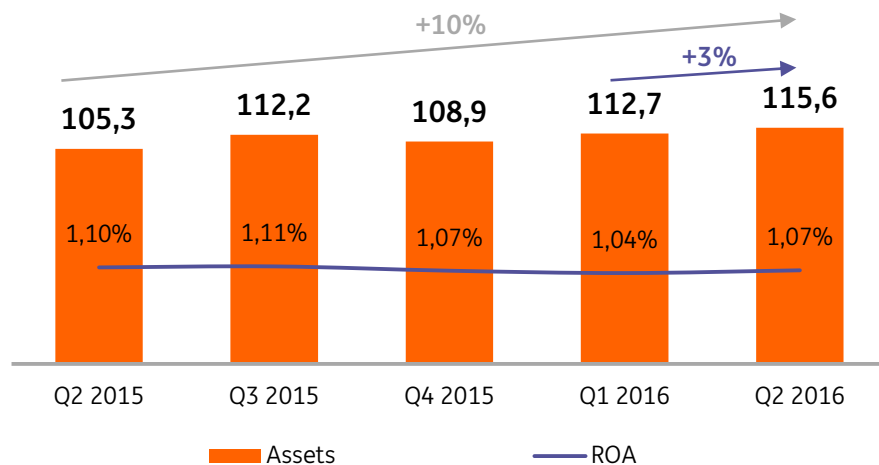
Deposits and other liabilities to customers (PLN bn)



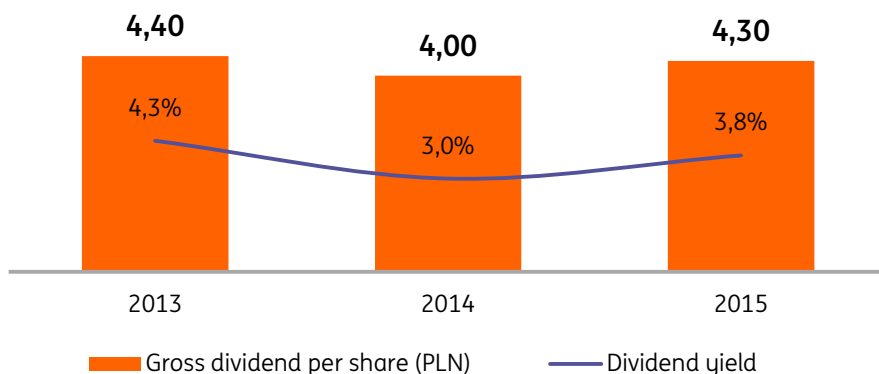
- Clients deposits remain the main funding source and account for 81% of liabilities versus 77% the year before
- The share of household deposits in total deposits stays at 68%

Assets, equity and profitability ratios

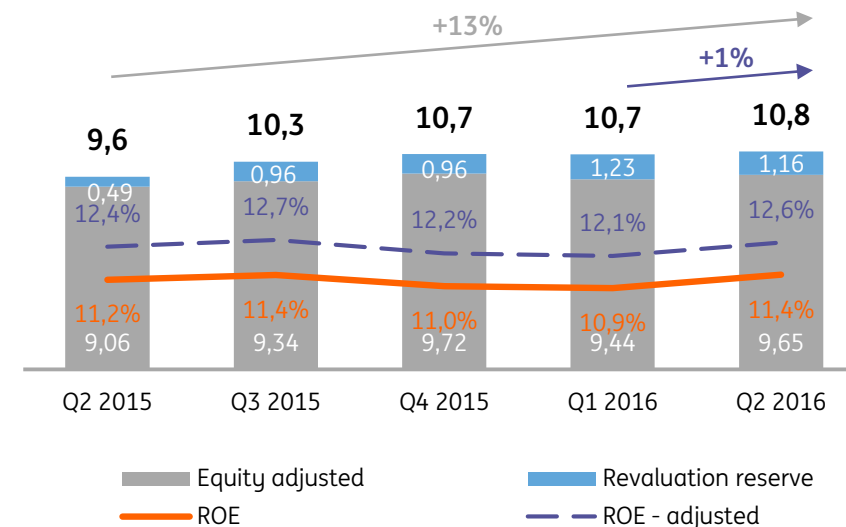
Assets (PLN bn) / ROA



Dividend yield (%)



Equity (PLN bn) / ROE



Definitions:

ROA – return on assets = total of net profit for 4 subsequent quarters/ average assets for 5 subsequent quarters

ROE – return on equity = total of net profit for 4 subsequent quarters/ average equity for 5 subsequent quarters

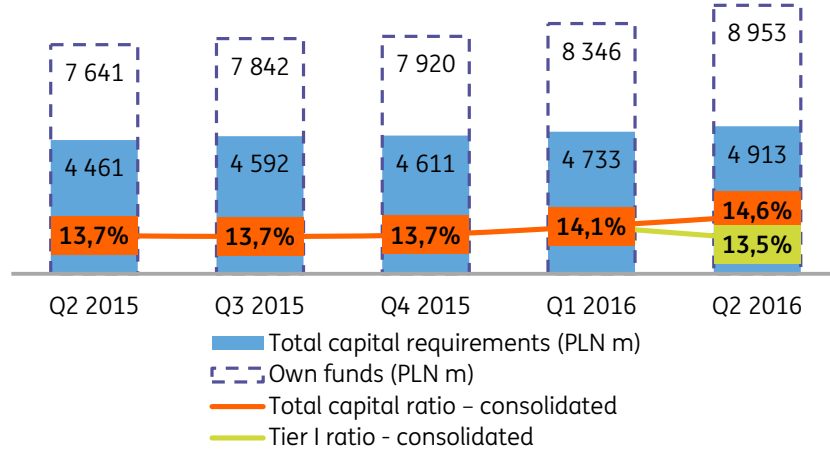
ROE – adjusted = return on equity excluding the revaluation reserve for the cash-flow hedging instruments = total of net profit for 4 subsequent quarters/ average equity for 5 subsequent quarters

(excluding the revaluation reserve for the cash-flow hedging instruments)

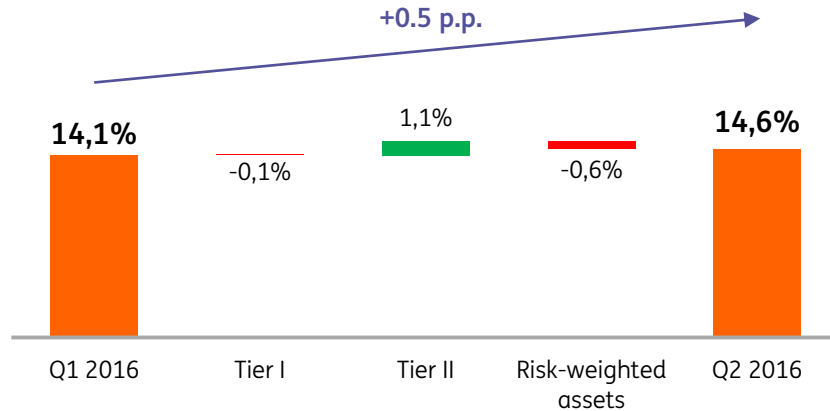
Dividend yield – gross dividend per share for a given year / share price as at the end of a given year

Capital adequacy

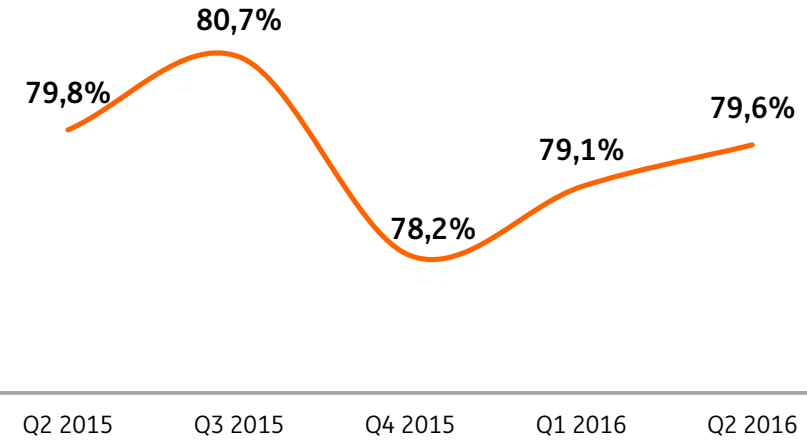
Total capital ratio and total capital requirements



Total capital ratio – change decomposition q/q



Loan* to deposit ratio



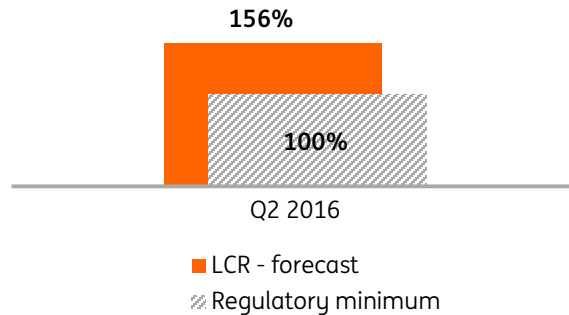
* Net loans excluding Eurobonds

- Tier 1 ratio at 13.5%
- Total capital ratio improved by 0.5 p.p. q/q to 14.6% on account of recognising the subordinated loan of EUR 150 million in equity
- Loan to deposit ratio at level of 79.6%

New liquidity and leverage ratios – CRD IV

Estimates on the basis of available assumptions – as at 30 June 2016

Liquidity Coverage Ratio (LCR)



$$\text{LCR} = \frac{\text{Highly liquid assets} \times \text{Asset factor}}{\text{Net cash outflows over 30-day period}}$$

Highly liquid assets = S

Market value

Asset factor

Net cash outflows over 30-day period = S

Outflows

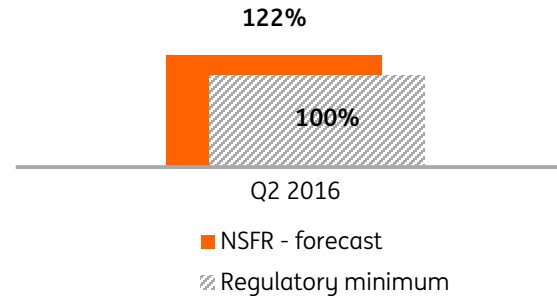
Run-off factor

Cash inflows

Run-in factor

LCR – Liquidity coverage ratio

Net Stable Funding Ratio (NSFR)



$$\text{NSFR} = \frac{\text{Available stable funding (ASF)} \times \text{ASF factor}}{\text{Required stable funding (RSF)}}$$

Available stable funding (ASF) = S

Amount

ASF factor

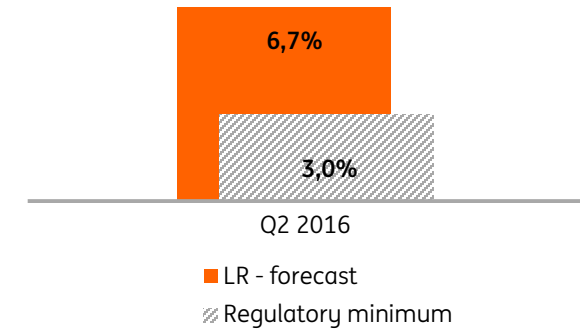
Required stable funding (RSF) = S

Amount

RSF factor

NSFR – Net stable funding ratio

Leverage Ratio (LR)



$$\text{LR} = \frac{\text{Tier 1}}{\text{Total asset exposure}}$$

Tier 1

Total asset exposure = Balance exposure + OBS equivalent exposure

LR – Leverage ratio

Appendix

Quarterly P&L

Interim condensed consolidated financial statements	1Q 2015	2Q 2015	3Q 2015	4Q 2015	1Q 2016	2Q 2016	QoQ Δ	%	YoY Δ	%
Net interest income, of which:	569,0	594,1	644,6	659,4	668,1	690,9	22,8	3,4%	96,8	16,3%
Interest income, of which:	887,0	878,0	928,5	935,1	935,0	961,2	26,2	2,8%	83,2	9,5%
- from loans and receivables to banks	15,9	15,4	17,1	14,4	12,3	13,9	1,6	13,0%	-1,5	-9,7%
- from loans and receivables to customers	625,5	634,2	676,7	683,6	683,6	700,5	16,9	2,5%	66,3	10,5%
- from leasing	40,9	38,4	41,6	44,7	40,5	41,0	0,5	1,2%	2,6	6,8%
- from factoring	17,7	17,5	18,5	19,9	19,2	20,5	1,3	6,8%	3,0	17,1%
- from debt securities	175,4	168,5	166,1	156,3	156,0	158,4	2,4	1,5%	-10,1	-6,0%
- from BSB transactions (non trading)	3,6	1,0	1,2	2,2	3,3	2,7	-0,6	-18,2%	1,7	170,0%
- interest result on derivatives	8,0	3,0	7,3	14,0	20,1	24,2	4,1	20,4%	21,2	706,7%
Interest expenses, of which:	318,0	283,9	283,9	275,7	266,9	270,3	3,4	1,3%	-13,6	-4,8%
- interest on deposits from banks	14,9	16,5	19,5	14,3	8,6	7,8	-0,8	-9,3%	-8,7	-52,7%
- interest on deposits from customers	296,5	260,5	258,4	255,5	251,0	253,3	2,3	0,9%	-7,2	-2,8%
- on SBB transactions (non trading)	0,1	0,1	0,1	0,1	0,1	0,0	-0,1	-100,0%	-0,1	-100,0%
- interest on debt securities in issue	6,1	6,2	5,7	5,7	5,7	5,6	-0,1	-1,8%	-0,6	-9,7%
- on trading financial instruments	0,4	0,6	0,2	0,1	0,2	0,2	0,0	0,0%	-0,4	-66,7%
- on subordinated debt	0,0	0,0	0,0	0,0	1,3	3,4	2,1	n/a	3,4	n/a
Net commission income	250,0	263,5	248,9	254,8	253,9	258,1	4,2	1,7%	-5,4	-2,0%
Result on trade operations and revaluation (incl investments and HA)	77,5	121,4	45,3	28,8	49,1	202,2	153,1	311,8%	80,8	66,6%
Net income on instruments measured at fair value through profit or loss and FX result	15,2	27,5	19,5	22,9	23,0	5,1	-17,9	-77,8%	-22,4	-81,5%
Net income on investments	50,9	90,6	23,2	0,3	28,7	196,6	167,9	585,0%	106,0	117,0%
Net income on hedge accounting	11,4	3,3	2,6	5,6	-2,6	0,5	3,1	-119,2%	-2,8	-84,8%
Net income on other basic activities	9,5	2,4	-1,7	10,6	4,5	1,2	-3,3	-73,3%	-1,2	-50,0%
Share in net profit (loss) of associated entities recognised under the equity method	0,0	0,0	0,0	0,0	0,0	0,0	0,0	n/a	0,0	n/a
Income	906,0	981,4	937,1	953,6	975,6	1152,4	176,8	18,1%	171,0	17,4%
Expenses	495,6	502,3	509,8	648,0	508,8	517,2	8,4	1,7%	14,9	3,0%
- personnel expenses	238,9	237,0	243,8	252,3	251,5	251,3	-0,2	-0,1%	14,3	6,0%
- other expenses	256,7	265,3	266,0	395,7	257,3	265,9	8,6	3,3%	0,6	0,2%
- of which depreciation and amortisation	41,8	43,4	46,8	57,2	42,2	45,6	3,4	8,1%	2,2	5,1%
Profit before risk costs	410,4	479,1	427,3	305,6	466,8	635,2	168,4	36,1%	156,1	32,6%
Cost of risk	84,3	64,3	32,0	51,5	78,9	33,5	-45,4	-57,5%	-30,8	-47,9%
- retail	33,9	23,6	7,7	4,6	16,3	24,6	8,3	50,9%	1,0	4,2%
- corporate	50,4	40,7	24,3	46,9	62,6	8,9	-53,7	-85,8%	-31,8	-78,1%
Tax on certain financial institutions	0,0	0,0	0,0	0,0	50,5	76,8	26,3	n/a	76,8	n/a
Profit (loss) before tax	326,1	414,8	395,3	254,1	337,4	524,9	187,5	55,6%	110,1	26,5%
Income tax	65,1	70,1	79,6	48,4	78,2	118,0	39,8	50,9%	47,9	68,3%
Net profit (loss), of which:	261,0	344,7	315,7	205,7	259,2	406,9	147,7	57,0%	62,2	18,0%
Net profit (loss) attributable to the shareholders of ING Bank Śląski S.A.	261,0	344,6	315,7	205,7	259,2	406,9	147,7	57,0%	62,3	18,1%

Lending exposure by industry

Non-bank corporate banking portfolio - BS exposure (PLN m)

Consolidated approach

No	Industry	Exposure as of 30.06.2016	%
1	WHOLESALE TRADE	6 574	14,2%
2	REAL ESTATE SERVICE	6 307	13,6%
3	PUBLIC ADMINISTRATION AND NATIONAL DEFENSE	3 695	8,0%
4	FINANCIAL INTERMEDIATION	2 745	5,9%
5	FOODSTUFF AND BEVERAGE PRODUCTION	2 503	5,4%
6	RETAIL TRADE	2 264	4,9%
7	REMAINING SERVICES CONNECTED WITH RUNNING BUSINESS	1 755	3,8%
8	AGRICULTURE , FORESTY , FISHERY	1 701	3,7%
9	CONSTRUCTIONS INDUSTRY	1 454	3,1%
10	POWER INDUSTRY	1 426	3,1%
11	LAND AND PIPELINE TRANSPORTATION	1 396	3,0%
12	READY-MADE METAL GOODS PRODUCTIONS	1 306	2,8%
13	POST OFFICE AND TELECOMMUNICATIONS	1 152	2,5%
14	RUBBER INDUSTRY	1 127	2,4%
15	WOOD AND PAPER INDUSTRY	1 087	2,3%
16	EQUIPMENT RENT	840	1,8%
17	ENGINEERING INDUSTRY	724	1,6%
18	CHEMICALS AND CHEMICAL GOODS PRODUCTION	724	1,6%
19	MECHANICAL VEHICLES SALE , REPAIR AND SERVICE	660	1,4%
20	Other	6 810	14,7%
Total exposure		46 248	100,0%

Note: breakdown of gross lending exposure including loans, corporate bonds and leasing & factoring receivables

Lending exposure by industry

Non-bank corporate banking portfolio - BS and Off-BS exposure (PLN m)

Consolidated approach

No	Industry	Exposure as of 30.06.2016	%
1	WHOLESALE TRADE	10 173	14,9%
2	REAL ESTATE SERVICE	6 642	9,7%
3	PUBLIC ADMINISTRATION AND NATIONAL DEFENSE	4 059	5,9%
4	POWER INDUSTRY	3 730	5,5%
5	RETAIL TRADE	3 610	5,3%
6	CONSTRUCTIONS INDUSTRY	3 544	5,2%
7	FOODSTUFF AND BEVERAGE PRODUCTION	3 503	5,1%
8	FINANCIAL INTERMEDIATION	3 276	4,8%
9	REMAINING SERVICES CONNECTED WITH RUNNING BUSINESS	2 353	3,4%
10	READY-MADE METAL GOODS PRODUCTIONS	1 894	2,8%
11	AGRICULTURE , FORESTY , FISHERY	1 853	2,7%
12	RUBBER INDUSTRY	1 733	2,5%
13	LAND AND PIPELINE TRANSPORTATION	1 733	2,5%
14	WOOD AND PAPER INDUSTRY	1 524	2,2%
15	AUXILIARY SERVICE FOR TRANSPORTATION	1 376	2,0%
16	ENGINEERING INDUSTRY	1 326	1,9%
17	POST OFFICE AND TELECOMMUNICATIONS	1 231	1,8%
18	REMAINING NON-METAL RAW MATERIALS INDUSTRIES	1 144	1,7%
19	CHEMICALS AND CHEMICAL GOODS PRODUCTION	1 104	1,6%
20	Other	12 437	18,2%
Total exposure		68 243	100,0%

Note: breakdown of gross lending exposure including loans, corporate bonds and leasing & factoring receivables plus off-balance sheet exposures