

## ING consolidates its market share

In H1 2016, the consolidated net profit of ING Bank Śląski S.A. totalled PLN 666.1 million, up by 10% over the same period last year. The Bank recorded growth of basic commercial figures – deposits went up by 15% and loans by 13%. When compared to H1 2015, the number of new retail and corporate clients went up by 266 thousand and 6 thousand, respectively.

**Basic financial figures of ING Bank Śląski S.A. Group for H1 2016 compared with the same period last year:**

- total income up by 13% to PLN 2,128 million,
- total costs up by 3% to PLN 1,026 million,
- result before risk costs up by 24% to PLN 1,102 million,
- gross profit up by 16% to PLN 862.3 million,
- net profit up by 10% to PLN 666.1 million,
- cost to income (C/I) ratio at 48.2% compared with 52.9% last year,
- total capital ratio at 14.6% compared with 13.7% last year,
- return on equity (ROE) at 11.4% compared with 11.2% last year.

- As at the end of H1 2016, ING Bank Śląski S.A. deposits went up by PLN 12 billion or 15% and arrived at PLN 92.3 billion compared with the same period last year while the lending portfolio augmented by PLN 8.6 billion or 13% and settled at PLN 75 billion. In both areas we grew faster than the market. The share in the household loans market reached 4.77% and 10.45% in the corporate loans market. In H1 2016, the Bank earned PLN 666 million of net profit, which is up by 10% from the same period last year – said **Brunon Bartkiewicz, President of ING Bank Śląski S.A.**

- The Bank results stem from the pursuit of our strategy, whereunder we want to offer clients innovative, easily accessible, simple in use and modern solutions. In consequence, we significantly increased our client base – when compared with H1 2015, the number of retail clients went up by 266 thousand to 4.15 million and of corporate clients by 6 thousand to 45.6 thousand – ING Bank Śląski S.A. President added.

**Key business results of ING Bank Śląski Group generated in H1 2016 compared with the same period last year:**

- loans up by 13% to PLN 75 billion:
- loans to retail clients up by 20% to PLN 29.4 billion,
- loans to corporate clients up by 9% to PLN 45.6 billion,
- deposits up by 15% to PLN 92.3 billion,
- number of retail clients – 4.15 million (up by 266 thousand),
- number of corporate clients – 45.6 thousand (up by 6 thousand).

### Contact

Piotr Utrata  
+48 22 820-4022  
piotr.utrata@ingbank.pl