

## ING lending share went up

Over 3 quarters of 2016, the consolidated net profit of ING Bank Śląski S.A. totalled PLN 998 million, up by 8% over the same period last year. As at the end of September, the Bank serviced 4.2 million retail clients and approx. 47 thousand business entities. ING recorded growth of basic commercial figures – loans went up by 12% and deposits by 9%. When compared with Q1-Q3 2015, the number of retail and corporate clients went up by 244 thousand and 6 thousand, respectively.

Basic financial figures of ING Bank Śląski S.A. Group for 3 quarters of 2016 compared with the same period last year:

- total income up by 13% to PLN 3,203 million
- total costs up by 2% to PLN 1,542 million
- result before risk costs up by 26% to PLN 1,661 million
- profit before tax up by 14% to PLN 1,296 million
- net profit up by 8% to PLN 998 million
- cost to income (C/I) ratio at 48.1% compared with 53.4% last year
- total capital ratio at 14.8% compared with 13.7% last year.

- As at the end of September, ING Bank Śląski S.A. recorded lending growth of PLN 8 billion or 12% to PLN 77.2 billion. In other words, the Bank grew faster than other banks in the market. The share in the household loans market reached 4.88% and 10.49% in the corporate loans market. We have been recording recently definitely the fastest in years lending growth versus the market. In Q1-Q3 2016, the Bank earned PLN 998 million of net profit, which is up by 8% from the same period last year – said **Brunon Bartkiewicz, President of ING Bank Śląski S.A.**

- The results of our Bank derive from our persistence in focusing on client centricity and top-notch service. In consequence, we significantly increased our client base – when compared with Q1-Q3 2015, the number of retail clients went up by 244 thousand to 4.2 million and of corporate clients by 6 thousand to 46.9 thousand – added **ING Bank Śląski S.A. President.**

Key business results of ING Bank Śląski S.A. Group generated after 3 quarters of 2016 compared with the same period last year:

- loans up by 12% to PLN 77.2 billion
- loans to retail clients up by 20% to PLN 30.4 billion
- loans to corporate clients up by 7% to PLN 46.7 billion
- deposits up by 9% to PLN 91.5 billion
- number of retail clients – 4.2 million (up by 244 thousand)
- number of corporate clients – 46.9 thousand (up by 6 thousand).

### Kontakt

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ING Bank Śląski jest jednym z największych banków w Polsce. Bank świadczy pełen zakres usług i produktów finansowych dla klientów indywidualnych oraz podmiotów gospodarczych. ING oferuje wielokanałowy dostęp do kont osobistych i firmowych oraz posiada ogólnopolską sieć nowoczesnych placówek bankowych. W skład grupy kapitałowej ING Banku Śląskiego wchodzi spółki świadczące usługi leasingowe oraz faktoringowe.

Grupa ING jest wywodzącą się z Holandii, globalną instytucją finansową świadczącą usługi z zakresu bankowości i zarządzania aktywami dla klientów detalicznych i korporacyjnych.