

Digitalisation supports ING strategy

In 2016, the consolidated net profit of ING Bank Śląski S.A. Group reached a record level of PLN 1,253 million, an increase of 11% from 2015. In past year, the Bank solidified its position in the credit market. In 2016, the loans awarded by ING to Polish companies and individual clients went up by 13%, arriving at PLN 78.6 billion. State-of-the-art online and mobile banking systems and solutions, facilitating remote service, allow us to serve better and more effectively a rising number of clients – as at the yearend, ING had 4.3 million retail clients and 48.4 thousand corporate clients. This means an increase of 256 thousand and 5.9 thousand from 2015 yearend, respectively.

Key financial figures of ING Bank Śląski S.A. Group in 2016:

- total income up by 14% to PLN 4,325 million,
- total costs down by 3% to PLN 2,099 million,
- result before risk costs up by 37% to PLN 2,225 million,
- profit before tax up by 18% to PLN 1,645 million,
- net profit up by 11% to PLN 1,253 million,
- return on equity (ROE) up to 11.7% from 11% a year ago,
- C/I ratio down to 48.5% from 57.1% a year ago,
- share of non-performing loans was 2.6% compared with 6.3% market average for banks,
- total capital ratio stood at 14.7%.

*- Last year was the time of big challenges in the banking market. As the regulatory and macroeconomic landscape changes, we observe that the expectations and habits of our clients also change. Willing to face up to those changes, we focus on the automation of our processes and digitalisation of our offer. We are constantly optimising our infrastructure, we keep on searching for new models of cooperation with vendors and we use the e-Administration solutions. At the same time, we change the way we work at the bank; we apply the Agile approach and a new project methodology. This approach enables us to quickly and flexibly create new solutions or improve the services we provide – said **Brunon Bartkiewicz, CEO of ING Bank Śląski S.A.***

*- The new online and mobile banking system which we offered last year and the solutions facilitating remote service translate into better quality and improve our performance. This contributes to the number of clients acquired by us – as at 2016 yearend, we were serving 4.3 million retail clients and 48.4 thousand corporate clients. This means an increase of 256 thousand and 6 thousand from 2015 yearend, respectively. It should be noted that 2.1 thousand out of 10.5 thousand new corporate clients were acquired in the remote channel – **B. Bartkiewicz** added.*

*- Last year was the time of active funding of Polish companies and individual clients. We consolidated our market share once more, increasing the volume of our loans faster than other banks did – in the corporate and retail segments, we arrived at the shares of 10.5% and 5% respectively. In 2016, the loans awarded totalled PLN 78.6 billion (up by 13% from last year). Cash loans were growing at the fastest pace – their new production went up by 28% – nearly 43% of them is granted in the internet channel. Our results are good in mortgage loans – we have a 14% share in sales which gives us the third place among banks. At present, after the pilot programme, we are developing a remote process for mortgage loans approval – remote advisory. The corporate side saw a fast 14% growth of lending worth in the segment of mid-corporates and big-corporates. We participated in the biggest market deals, such as the takeover of Allegro and Ceneo totalling USD 3.3 billion – said **CEO of ING Bank Śląski S.A.***

Key business results of ING Bank Śląski S.A. Group in 2016:

- loans up by 13% to PLN 78,569 million,
- deposits up by 9% to PLN 94,689 million,
- number of new retail clients up by 422 thousand – total number of clients reached 4.27 million,
- number of new corporate clients up by 10.5 thousand to 48.4 thousand,
- number of current accounts up by 215 thousand to 3,021 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.