

Surge in cashless transactions in ING

In Q1 2017, the consolidated net profit of ING Bank Śląski S.A. Group totalled over PLN 300 million, up by 16% over the same period last year. The Bank recorded further growth in the number of clients and reinforced its market share in loans. The number of cashless transactions and payments surged.

Core financial figures of ING Bank Śląski S.A. Group for Q1 2017 compared with the same period last year:

- total income up by 16% to PLN 1134.5 million,
- total costs up by 11% to PLN 564.4 million,
- result before risk costs up by 22% to PLN 570.1 million,
- gross profit up by 23% to PLN 413.8 million,
- net profit up by 16% to PLN 300.2 million,
- cost to income (C/I) ratio at 49.7% compared with 52.2% last year,
- total capital ratio at 14.3% compared with 14.1% last year,
- return on equity (ROE) at 12% compared with 10.9% last year.

*- It was yet another quarter of dynamic growth. The bank acquired almost 108 thousand new retail clients and 3.1 thousand corporate clients. What attracts clients to ING is that it perfectly combines innovative technologies and top service quality – said **Brunon Bartkiewicz, CEO of ING Bank Śląski S.A.***

*- State-of-the-art systems facilitating remote communication – online banking, mobile banking and payment solutions are actively used by clients. Year on year, this shows an almost 50% increase in mobile banking transfers, an over 50% growth in the number of active BLIK users and a 22% increase in average daily number of cashless transactions made with the use of payment cards. At the same time, the number of ATM transactions is falling down. Should this trend continue, it will mark a gradual shift to digital economy with ever smaller share of cash in trading. Customer-friendly online banking system also translates into sales – we sold 57% of cash loans to individual clients and 42% to entrepreneurs in this channel – **CEO of ING Bank Śląski S.A.** added.*

*- The growth in the number of clients is coupled with a surge in commercial figures. As at the end of March 2017, the loans awarded totalled PLN 81.5 billion (up by 13% from last year). It means that 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 10.7% and 5.17%, respectively – **Brunon Bartkiewicz** said.*

Key business results of ING Bank Śląski S.A. Group generated in Q1 2017 compared with the same period last year:

- loans up by 13% to PLN 81.5 billion:
- loans to retail clients up by 18% to PLN 32.6 billion,
- loans to corporate clients up by 9% to PLN 48.8 billion,
- deposits up by 6% to PLN 95.5 billion,



- number of retail clients – 4.3 million (108 thousand new clients acquired in Q1),
- number of corporate clients – 50 thousand (3.1 thousand new companies acquired in Q1).

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.