

ING clients choose cutting-edge solutions

Over 3 quarters of 2017, the consolidated net profit of ING Bank Śląski S.A. totalled PLN 1,036 million, up by 4% over the same period last year. ING recorded growth of basic commercial figures – loans went up by 13% and deposits by 7%. Owing to novel digital solutions, most cash loans in retail banking and most corporate credit applications are filed over the internet.

Core financial figures of ING Bank Śląski S.A. Group for Q3 2017 vis-à-vis Q3 2016:

- total income up by 10% to PLN 3,535 million,
- total costs up by 4% to PLN 1,599 million,
- result before risk costs up by 17% to PLN 1,936 million,
- profit before tax up by 7% to PLN 1,382 million,
- net profit up by 4% to PLN 1,036 million,
- return on equity (ROE) at 11.8% vis-à-vis with 11.3% last year,
- cost to income (C/I) ratio at 45.2% vis-à-vis 48.1% last year, and
- total capital ratio at 15.1% vis-à-vis 14.8% last year.

– As at the end of September, ING Bank Śląski S.A. recorded lending growth of PLN 10.2 billion or 13% to PLN 87.4 billion. In other words, the Bank grew faster than the market. The Bank recorded an increase of market shares. The share in the household loans market stood at 5.52% and 10.93% in the corporate loans market – said **Brunon Bartkiewicz, CEO of ING Bank Śląski S.A.**

– The results reported by the bank are driven by our strategy. We are unvaryingly focusing on client needs, service quality, good offering, state-of-the-art products and innovations. Thanks to digitalization and automation, we may respond fast to the changing client needs and act with success.

– We notice that clients enjoy new ways of using bank products and services and leverage on them actively. Cash loans for individual clients, 71% of which are awarded through the internet now, are one example here. This access channel is used to file over 90 per cent of corporate credit applications. The online FX platform launched in June 2017 is now used by nearly 100,000 clients. The multicurrency card ushered in at the same time was chosen by 41,000 clients who made over 308,000 transactions – added **CEO of ING Bank Śląski S.A.**

Key business results of ING Bank Śląski S.A. Group generated after Q3 2017 vis-à-vis Q3 2016:

- loans up by 13% to PLN 87.4 billion,
- loans to retail clients up by 17% to PLN 35.6 billion,
- loans to corporate clients up by 11% to PLN 51.8 billion,
- deposits up by 7% to PLN 97.5 billion,
- number of retail clients – 4.5 million (up by 108,000 in Q3 2017),
- number of corporate clients – 54,000 (new businesses up by 2,900 in Q3 2017).

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ING Bank Śląski is one of the largest banks in Poland. It provides a full range of banking products and services to individual clients and business entities. ING offers multichannel access to personal and company accounts and holds a nation-wide branch network. ING also offers leasing and factoring services.

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

