

## For ING BS, 2017 was a year of record profit and digitalisation

In 2017, the preliminary consolidated net profit of the ING Bank Śląski S.A. Group reached a record level of PLN 1,403 million, an increase of 12% from 2016. The Bank recorded a dynamic growth in the number of clients, commercial volumes and transactions. As at the yearend, ING had 4.53 million retail clients and 55 thousand corporate clients. In 2017, the loans awarded by ING to Polish companies and individual clients went up by 12%, arriving at PLN 88.4 billion. Deposits rose by 10% to PLN 103.7 billion.

### Key financial figures of ING Bank Śląski S.A. Group in 2017:

- total income up by 10% to PLN 4,755.9 million,
- total costs up by 1% to PLN 2,122.6 million,
- result before risk costs up by 18% to PLN 2,633.3 million,
- profit before tax up by 14% to PLN 1,882 million,
- profit after tax up by 12% to PLN 1,403.1 million,
- return on equity (ROE) up to 12.6% from 11.7% a year ago,
- C/I ratio down to 44.6% from 48.5% a year ago,
- share of non-performing loans settled at 2.8% compared with 6% market average for banks,
- total capital ratio Tier I stood at 15.8%.

- In 2017, we posted a record net profit of PLN 1,403 million. It was fuelled by a growth in core business – the number of clients and commercial volumes. In the past year, the total number of clients was over 4.53 million in the retail area and 55 thousand in the corporate one, up by 261 thousand and 6.6 thousand, respectively. At present, we are the third largest bank in Poland in terms of the number of clients. The growth was accompanied by higher by nearly PLN 10 billion loans and higher by PLN 9 billion deposits. In other words, both in the retail and corporate lending, we increased our market shares, growing twice faster than the market. At the same time, volumes of transactions augmented dynamically. In the past year, the number of mobile banking transfers went up by 50%, while the number of BLIK transactions over threefold. In corporate banking, the number of clients using mobile banking rose by 35% – said **Brunon Bartkiewicz, CEO of ING Bank Śląski**.

- We observe more and more clients opting for digital channels of contact with the bank. As at 2016 yearend, 74% of cash loans for individual clients as well as 65% for entrepreneurs were awarded online. On the corporate part, 93% of credit applications are already filed in that way. Cutting-edge online and mobile banking systems enhance client satisfaction and enable us to serve growing client numbers more effectively – added **Brunon Bartkiewicz**.

- Willing to face up to changing market regulations and expectations of our clients, we focus on the automation of our processes and digitalisation of our offer. To be able to create new solutions fast and in a flexible manner as well as improve the current services, we change the way we work at the bank; we apply the Agile approach and a new, more effective project methodology – said **CEO of ING Bank Śląski**.

**Key business results of ING Bank Śląski S.A. Group in 2017:**

- loans up by 12% to PLN 88,394 million,
- deposits up by 10% to PLN 103,692 million,
- new retail clients up to 4.53 million from 4.27 million in 2016,
- new corporate clients up to 55 thousand from 48.4 thousand in 2016,
- number of current accounts up by 264 thousand to 3,285 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.