



ING Bank Śląski, Press Office
Warsaw, April, 30th 2026

ING Bank Śląski Results after the first quarter

In the first quarter of 2026, ING Bank Śląski recorded an increase in profit before tax by 3 percent to PLN 1,351 million. In view of the higher CIT rate, net profit totalled PLN 823 million vs PLN 1,014 million a year earlier. The bank has maintained its high profitability – upon accounting for MCFH, ROE as at the end of March was 19.6 percent. During the first quarter, ING Bank Śląski continued to develop its commercial activity by increasing the number of clients and the value of deposits and loans.

- For us, the past quarter was a period of continued growth in key areas of our activity which are aligned with the directions of our strategy “ING. In the Beat of Life”. We added 133,000 new retail clients y/y, arriving at the total of 4.7 million. We increased the number of corporate clients by 24,300 y/y to 599,000. In parallel, we saw a 9-percent increase in the credit portfolio and a 10-percent increase in client deposits year on year. During that time, mutual funds grew by 26 percent, said Michał Bolesławski, CEO of ING Bank Śląski.

- We recorded good performance in mortgages. After the first quarter, we kept our position as the second largest bank in terms of mortgage loan sale. New sale reached PLN 5.9 billion, which is another record-breaking result and translates into a high market share of 18.5 percent. At the same time, we recorded very good sale of cash loans totalling PLN 1.8 billion, up by 24 percent year on year. The growth rate in the corporate loan segment was lower. The lending portfolio grew by 6 percent year on year, which is a reflection of the geopolitical situation as well as the continued lackluster demand for investment loans, particularly from private entities, added the CEO of ING Bank Śląski.

- To summarise our results, let me also to remind you of finalising the take-over of Goldman Sachs TFI and implementing new accounts in the subscription model. Those two items of our new strategy which support investment projects, the development of the Private Banking segment, raise the value and flexibility of our solutions offered to clients, said Michał Bolesławski.

Key business results for Q1 2026 (year-on-year):

- total income up by 4 percent to PLN 3,047 million,
- total costs up by 7 percent to PLN 1,281 million,
- result before risk costs up by 3 percent to PLN 1,766 million,
- profit before tax up by 3 percent to PLN 1,351 million,
- net profit down by 19 percent to PLN 823 million,
- cost to income ratio (including bank levy) was 48.7 percent versus 47.9 percent a year ago,

- total capital ratio was 15.81 percent versus 16.16 percent a year ago,
- return on equity (ROE), upon accounting for MCFH, was 19.6 percent vs 20.2 percent a year ago.

Key commercial results for Q1 2026 (year-on-year):

- the number of retail banking clients – 4,748 million (up by 133,000 y/y),
- the number of corporate banking clients – 599,000 (up by 24,300 y/y), where 556,000 are entrepreneurs (up by 20,800 y/y), 39,600 are mid-sized and mid-corporates (up by 3,300 y/y), and 3,800 are strategic clients (down by 0.3 thousand y/y),
- loans up by 9 percent to PLN 185.2 billion,
- deposits up by 10 percent to PLN 242.5 billion.

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