



ING Bank Śląski, Press Office
Warsaw, 10 February 2026

ING Bank Śląski Results for 2025

In 2025, ING Bank Śląski earned PLN 4,633 million in consolidated net profit, up by 6 percent from a year earlier. Return on equity (ROE), upon accounting for MCFH, was 20.8 percent. The bank's financial result is the effect of commercial activity driven by an increase in the number of clients, deposit- and loan value. The Management Board of ING Bank Śląski recommended a dividend payout at 75 percent of net profit.

We recorded solid financial results in 2025 driven by an increase in client numbers, deposits, loans and investment products. The credit portfolio and the deposit base grew by, respectively, 8 percent and 7 percent. Concurrently, the number of retail clients reached 4.7 million, and the number of corporate banking clients is nearly 600,000. Those figures prove our strong competitive position. As a result, net profit went up by 6 percent to PLN 4,633 million, said Michał Bolesławski, the president of the ING Bank Śląski management board.

Last year, we reached a record-high 19.2 billion zlotys in mortgage sales. This is an increase by 32 percent which makes us number two on the market. We also achieved a good result in the consumer credit segment, where new sales went up by more than 19 percent to PLN 6.9 billion.

Overall, as regards retail banking, we recorded a 13 percent growth in the credit portfolio, and our market share in PLN-mortgages increased to 14.2 percent. In 2025, we were also active on the corporate market. The value of loans in that area grew by 5 percent year on year, which helped strengthen our market share at 11.9 percent, added the CEO of ING Bank Śląski.

In 2025, we maintained our stable share in the retail deposit market. At the same time, we recorded a high increase – by 33 percent – in assets deposited in investment funds and other off-balance sheet products. We also increased the number of clients who invest on a regular basis – up by 14 percent to 182,000, and the number of clients who hold ING pension products – up by 32 percent to 232,000.

As for the bank, the highlight of 2025 was the announcement of our long-term strategy under the theme "ING. In the Beat of Life". While creating it, we took account of the demographic-, social- and technological changes which redefine the way of using financial services. In the new strategy, we focus on investments, Private Banking, modern lending and top-quality digital banking supported by artificial intelligence. In corporate banking, we wish to finance key economic projects – infrastructural investment projects, energy transformation and defence, said the CEO of ING Bank Śląski.

Along with the announcement of our strategy, we also gave notice of the agreement to take over 100 percent of shares in Goldman Sachs TFI. It was an important decision for us as it has cemented the bank's position in the investment- and pension segment, and it supports the development of the Private Banking segment.

Compared to 2024, the key business- and financial figures of the ING Bank Śląski Group in 2025 are as follows:

- the number of retail banking clients – 4.7 million (up by 133,000 y/y),
- the number of corporate banking clients – 594,000 (up by 21,600 y/y),
- loans' value up by 8 percent to PLN 181.2 billion,
- deposits' value up by 7 percent to PLN 233.4 billion,
- investment funds and off-balance sheet products – up by 33 percent to PLN 33.9 billion.

Compared to 2024, the key financial figures of the ING Bank Śląski Group in 2025 are as follows:

- total income up by 5 percent to PLN 11,854 million,
- total costs up by 8 percent to PLN 4,284 million,
- profit before tax up by 7 percent to PLN 5,927 million,
- profit after tax up by 6 percent to PLN 4,633 million,
- cost to income ratio (including bank levy) was 42.9 percent versus 41.7 percent in 2024,
- total capital ratio was 14.98 percent versus 15.67 percent in 2024,
- return on equity (ROE), upon accounting for MCFH, was 20.8 percent vs 20.4 percent in 2024.

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