



ING Bank Śląski, Press Office

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## ING Bank Śląski's results in 2022

More than half of the transactions in My ING are performed in the mobile channel

In 2022, ING Bank Śląski achieved a consolidated net profit of PLN 1,944.4 million, compared to PLN 2,308.3 million in the previous year. The decrease in profit is mainly due to charging moratorium on mortgages to the Bank's income. In the fourth quarter, net profit was 895.9 million. In 2022, the bank continued its steady growth in line with its long-standing strategy. ING was successful in encouraging customers to use digital solutions - last year the number of mobile transactions in My ING exceeded 50% of total electronic transactions.

*- In 2022, we faced events that were unforeseeable in terms of their scale. War, inflation, costs resulting from new regulations - these factors affected our financial results but did not hinder our growth. We have continued to follow our customer-oriented strategy. This is our unalterable objective irrespective of the market situation, which provides us with stability and resilience to changing market conditions, said Brunon Bartkiewicz, CEO of ING Bank Śląski.*

*- As a result, we continued to observe growth in the number of customers and commercial balances. At the end of December 2022, the number of retail customers increased to nearly 4.38 million and in corporate banking to 533,000 companies. We also observed the increase in loans by 7% to PLN 156.6 billion and deposits by 12% to PLN 189.2 billion. Our share in loans of the corporate segment increased to 13.15% and our share in the personal loans market went up to 9.02%. Our share of the deposit market increased to 11.00% in the corporate segment and 10.16% in the retail segment, added CEO of ING Bank Śląski.*

*- In 2022, we continued to implement long-term projects related to replacing infrastructure, changing the architecture of IT systems and banking applications. At the same time, we successfully encouraged customers to use digital solutions. We recorded a further increase in the number of transactions and sales in digital channels. It is worth noting that last year we exceeded for the first time the level of 50% of mobile transactions in the total number of electronic transactions in My ING. The higher number of remote transactions was reflected in the lower number of customers visiting bank branches. This trend has been observed for many years.*

*We also saw an increase in the number of corporate transactions in remote channels. In 4Q, the number of transfers ordered in the ING Business increased by 7% y/y, with an increase of 27% y/y in mobile banking. We also increased the number of Internet-based shops with an active imoje payment gateway by 17% y/y to over 6,600, and the number of installed payment terminals by 20% y/y to 35,100, concluded the CEO of ING Bank Śląski.*

### **ING Bank Śląski Group's key business and financial results in 2022 compared to 2021:**

- the number of retail banking customers 4.38 million (up 35,000 y/y), including 2.1 million primary customers (up 91,000 y/y),
- the number of corporate banking customers 533,000 (up 30,000 y/y),
- an increase in loans by 7%, up to PLN 156.6 billion,
- deposit growth by 12%, up to PLN 189.2 billion,
- mutual funds and off-balance sheet products - down by 4% to PLN 16.5 billion.

### **ING Bank Śląski Group's key financial results in 2022 compared to 2021:**

- total income increased by 12%, up to PLN 7,722.2 million,
- total costs increased by 23%, up to PLN 3,642.1 million,
- gross profit fell by 13%, down to PLN 2,633.1 million,
- net profit fell by 16%, down to PLN 1,944.4 million,
- cost (including bank tax)/income ratio was 55.5% compared to 50.9% in 2021,
- total capital ratio was 15.21% compared to 16.05% in 2021,
- return on equity (ROE) after adjusting for MCFH was 11.6%, compared to 14.4% in 2021.

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