



ING Bank Śląski, Press Office  
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## ING Bank Śląski Results in 2024

**In line with its long-term strategy, in 2024, ING Bank Śląski saw an increase in core commercial figures – the client number and the value of loans and deposits. Consolidated net profit of the Bank totalled PLN 4.4 billion, which is close to the result generated a year ago. The Bank Management Board recommended a dividend payout at 75 percent of net profit.**

- Last year, we continued our long-term strategy to increase the client number and the transaction level. We noted an increase in the core balance-sheet values – the loans and deposits. The growth rate of the corporate loan portfolio reflected the economic situation – it was yet another year of waiting for an uptick in investment projects level. In 2024, the bank reached a good rate of revenue growth while maintaining the costs under control. With the prolonged period of lower economic activity, it turned out that some clients had trouble reaching an adequate income level and maintaining current liquidity, which led the bank to increase its provisions. As a result, net profit was PLN 4,369 million vs PLN 4,441 in the same period in 2023, said Brunon Bartkiewicz, CEO of ING Bank Śląski.

- Last year, we continued efforts to increase the activity and the level of self-service among clients in the digital channels. We paid great attention to raising clients' awareness on how to counteract cybercrime. We carried out awareness campaigns and changed our processes and procedures to increase security for our clients, added Brunon Bartkiewicz.

- In keeping with our long-term strategy, we kept increasing the digitalisation level. Last year, the number of mobile only clients in retail banking grew by 15 percent and reached 2.3 million. In the fourth quarter, the number of electronic outgoing transfers made by individual clients in Moje ING totalled 168 million (8 percent y/y). We also recorded further growth of BLIK transactions which reached 61 million (up by 22 percent y/y) and an increase in debit card transactions up to 315 million (up by 5 percent y/y). At the same time, we observed further decrease, by 8 percent, in the number of ATM transactions and a 6-percent drop in in-branch transactions. In the fourth quarter, the number of transfers ordered via ING Business went up to 49 million (up by 2 percent year on year), including 4.5 million in mobile banking (up by 21 percent y/y). The number of payment terminals installed is already 45,400. In the fourth quarter, we processed 15.3 million transactions via the payment terminals (up by 4 percent y/y). The number of online stores with an active imoje payment gate increased 17% over the same time and reached 10,200, said the President of ING Bank Śląski.

**Compared to 2023, the key business- and financial figures of the ING Bank Śląski Group in 2024 are as follows:**

- the number of retail banking clients – 4.57 million (up by 113,000 y/y), including 2.3 million primary clients (up by 91,000 y/y),
- the number of corporate banking clients – 572,400 (up by 13,500 y/y),

- loans up by 6 percent to PLN 167.4 billion,
- deposits up by 8 percent to PLN 218.1 billion, and
- investment funds and off-balance sheet products – up by 19 percent to PLN 24.8 billion.

**Compared to 2023, the key financial figures of the ING Bank Śląski Group in 2024 are as follows:**

- total income up by 6 percent to PLN 11,279 million,
- total costs up by 7 percent to PLN 3,958 million,
- profit before tax down by 3 percent to PLN 5,545 million,
- net profit down by 2 percent to PLN 4,369 million,
- cost to income ratio (including bank levy) was 41.7 percent versus 40.7 percent in 2023,
- total capital ratio was 14.85 percent versus 17.41 percent in 2023, and
- return on equity (ROE), upon accounting for MCFH, was 20.4 percent vs 22.9 percent in 2023.

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