



ING Bank Śląski, Press Office
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ING increased the value of loans for businesses and individuals

In 2021, ING Bank Śląski continued its stable growth, in keeping with its long-term strategy. It increased the value of loans, thus cementing its market share. The bank also recorded further increase in the transaction number and in sales via digital channels. The consolidated net profit of ING Bank Śląski Group for the past year was PLN 2,308.3 million versus PLN 1,337.6 million in 2020. It is the intention of the Bank Management Board to pay out dividend at around 30 percent of the last year's profit.

- In 2021, we continued our long-term strategy and provided our Clients with top quality services. Our commercial results and the accompanying financial results bear testament to the bank's ability to function well, regardless of the market situation. The launch of the settlement agreements programme for Clients who have housing loans indexed to CHF was a major event last year; the programme is in line with the proposal of the PFSA Chairman. It is important for us that we solve that issue. Since the programme beginning on 25 October until the end of December 2021, our clients filed 522 applications, of which 147 ended in a settlement agreement. At the end of January this year, it was 591 and 179, respectively, said Brunon Bartkiewicz, CEO of ING Bank Śląski.

- In 2021, the number of our retail clients reached 4.3 million and the number of our corporate clients totalled 503 thousand. We have reinforced our position on the market. Our share in corporate loans market increased to 12.62 percent and our share in the individual loans market went up to 8.86 percent. Compared with the same period last year, the value of loans went up 16 percent and totalled PLN 146.5 billion, added the CEO of ING Bank Śląski.

- We have started to implement at the bank an innovative central system called Vault by Thought Machine, which relies on cloud solutions. The new core banking system warrants system modularity and full scalability. It will help improve the customer satisfaction level, accelerate the implementation of new products and it will help us fully customise our offer, said Brunon Bartkiewicz.

- Last year, we continued to encourage our clients to use remote channels for contacts with the bank, and to make cashless transactions. In 2021, the number of transfers made by our clients in Moje ING system was 5 percent higher year on year; the number of transfers made via mobile banking was 20 percent higher. We also recorded a further 60 percent increase in BLIK transactions and a 23 percent increase in debit card transactions. At the same time, the number of in-branch transactions dropped by 37 percent. We also observed a higher activity on the part of corporate clients. In the fourth quarter, the number of transfers ordered via ING Business system increased by 10 percent year on year, including a 51 percent increase in mobile banking. The number of payment terminals installation is already 29,300. Last year, we doubled the number of online store with an active imoje payment gateway, concluded the CEO of ING Bank Śląski.

Basic financial data of ING Bank Śląski Group in 2021 vs 2020:

- total income up by 11 percent to PLN 6,896.9 million,
- total costs up by 7 percent to PLN 2,964.5 million,
- result before risk costs up by 13 percent to PLN 3,932.4 million,
- profit before tax up by 58 percent to PLN 3,015.3 million,
- profit after tax up by 73 percent to PLN 2,308.3 million,
- return on equity (ROE) was 13.6 percent versus 7.6 percent a year ago,
- C/I ratio down to 43.0 percent from 44.3 percent a year ago,
- total capital ratio was 15.08 percent versus 19.52 percent a year ago

Key business results of ING Bank Śląski S.A. Group in 2021 vs 2020:

- loans up by 16 percent to PLN 146,484 million,
- deposits up by 13 percent to PLN 168,459 million,
- the number of retail clients was 4.3 million (up by 112 thousand y/y), including 2 million primary clients (up by 96 thousand y/y), and
- the number of corporate banking clients was 503 thousand (up by 17 thousand y/y), including 420 thousand entrepreneurs (up by 12 thousand y/y), 79.2 thousand mid-sized and big companies (up by 5 thousand y/y) and 3.4 thousand strategic clients (unchanged).

Press release in store for preliminary data for Q4 2021 - full annual report published on March 11, 2022.

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