



ING Bank Śląski, Press Office  
Warsaw, 4 August 2022

## Stable growth of ING Bank Śląski operations in H1 2022

**In H1 2022, the consolidated net profit of ING Bank Śląski Group was PLN 1,366 million. In keeping with its long-term strategy, ING Bank Śląski continued a stable growth of operations – the value of the credit portfolio year on year increased by 14 percent, and the deposit portfolio gained 11 percent.**

*- Over the past few months, we have seen an unprecedented accumulation of external factors affecting the banking sector. The macroeconomic- and regulatory situation is highly complicated and unpredictable. It can hardly be considered favourable to banks. For many years, we have built our bank in such a way as to make it resilient to shocks, stable and maintaining a high quality of services. Our strategy is built around the customer needs. This has been our goal on which we have focused, regardless of the market conditions. It requires extra flexibility and stability from us, and the engagement of all employees. At the time of war, high inflation and unexpected changes, the Bank has fulfilled its duties very well, said Brunon Bartkiewicz, CEO of ING Bank Śląski.*

*- As at the end of June, the number of our retail clients was nearly 4.4 million and the number of our business clients reached 518 thousand. During the first half of 2022, we doubled the value of loans and deposits. Compared with the same period last year, the value of loans went up 14 percent and totalled PLN 153.8 billion. Deposits gained 11 percent and reached PLN 177.1 billion, added the CEO of ING Bank Śląski.*

*- We have steadily increased the digitalization level at the bank. In the second quarter of 2022, the number of transfers made by our clients in Moje ING system was 3 percent higher year on year; the number of transfers made via mobile banking was 9 percent higher. We also recorded a further 43 percent increase in BLIK transactions and a 21 percent increase in debit card transactions. At the same time, the number of in-branch transactions dropped by 15 percent year on year. We also observed a higher activity on the part of corporate clients. The number of transfers ordered via ING Business system increased by 11 percent year on year, including a 42 percent increase in mobile banking. The number of the installed payment terminals is close to 33 thousand. In the second quarter of the year, the number of transactions processed via those terminals was 31 percent higher than a year earlier. During that time, the number of online stores with an active imoje payment gateway doubled and exceeded 6.6 thousand, said Brunon Bartkiewicz.*

**Compared to the same period last year, the key business results of the ING Bank Śląski Group for H1 2022 are as follows:**

- the number of retail clients was 4.4 million (up by 99 thousand y/y),
- the number of business clients was 518 thousand (up by 14 thousand y/y),
- loans up by 14 percent to PLN 153.8 billion,
- deposits up by 11 percent to PLN 177.1 billion,
- investment funds and off-balance sheet products down by 16 percent to PLN 15.7 billion.

**Compared to the same period last year, the key financial figures of the ING Bank Śląski Group for H1 2022 are as follows:**

- total income up by 43 percent to PLN 4,678.6 million,
- total costs up by 41 percent to PLN 2,131.5 million,
- profit before tax up by 41 percent to PLN 1,899.3 million,
- profit after tax up by 36 percent to PLN 1,365.8 million,
- C/I ratio was 45.6 percent versus 46.4 percent a year ago,
- total capital ratio was 14.41 percent versus 18.54 percent a year ago,
- return on equity (ROE) after MCFH adjustment was 16.0 percent versus 11.6 percent a year ago.

**ING Bank Śląski Press Office**

Piotr Utrata

Spokesperson

[piotr.utrata@ing.pl](mailto:piotr.utrata@ing.pl)