



ING Bank Śląski, Press Office  
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## ING Bank's results for the first quarter of 2025

**In 1Q2025, ING Bank Śląski Group's consolidated net profit amounted to PLN 1,014 million, compared to PLN 993 million a year ago, or increased by 2%. The bank continued to grow its business by increasing the number of customers and the value of deposits and loans.**

- Financial results in the first quarter were generated on core banking activities. During the said period, we observed growth: in the number of customers, in the number of transactions and in the value of deposits and loans. Another good quarter of sales of investment funds and investment products is noteworthy. The fact that we are the second market player in terms of the value of newly granted mortgages is also worth emphasising - our market share exceeded 23%. At the same time, we observe an increase in credit activity of companies. We are prepared in terms of capital and liquidity to finance the Polish economy to a much greater extent and enhance its competitiveness. This requires investments in digitisation and automation of companies, power infrastructure, low-carbon solutions and defence," **said Michał Bolesławski, CEO of ING Bank Śląski.**

Higher client activity was reflected in the results, with revenue growth of 6% (y/y). Costs, which increased by 10% (y/y), were additionally burdened in the past quarter by annual contributions: to the compulsory resolution fund and a fee to the PFSA. As a result, net income in the first quarter increased by 2% (y/y) to PLN 1 014 million, **the Bank's CEO added.**

- In the past quarter, we consistently encouraged customers to use digital solutions to interact with the bank. We saw a further increase in the number of transactions in direct channels performed by customers in the retail and corporate segments. In the first quarter, compared to the same period last year, individual clients made 6% more electronic transfers in the My ING app, 23% more BLIK transactions, 4% more debit card transactions. Meanwhile, around 94% of cash loans were granted through online banking. The increase in the number of transactions in digital channels went hand in hand with a simultaneous decrease in operations carried out in retail outlets. As regards corporate banking, in the ING Business app we recorded a further increase in the number of transfers of 3% (y/y), of which mobile banking grew by 16% (y/y). At the end of the first quarter, corporate customers used the 45,600 payment terminals we offered, and there were 10,600 shops with the imoje payment gateway (an increase of 15%), **said Michał Bolesławski.**

## **The key business results of the ING Bank Śląski Group achieved in 1Q2025 compared to the same period last year:**

- total income increased by 6% to PLN 2 919 million,
- total costs increased by 10% to PLN 1 202 million,

- result before risk costs increased by 3% to PLN 1 717 million,
- gross profit increased by 2% to PLN 1 312 million,
- net profit increased by 2% to PLN 1 014 million,
- cost (including bank tax)/income ratio was 47.9% compared to 46.2% last year,
- the total capital ratio was 16.14%, compared with 16.95% last year,
- the return on equity (ROE), adjusted for MCFH, was 20.2%, compared to 22% last year.

**The key business results of the ING Bank Śląski Group achieved in 1Q2025 compared to the same period last year:**

- the number of retail banking customers: 4,615,000 (up by 121,000 y/y), including 2.3 million primary customers (up by 84,000 y/y),
- the number of corporate banking clients: 574,700 (up by 9,300 y/y), of which 451,800 are entrepreneurs (up by 6,200 y/y), 119,600 are mid and big companies (up by 3,300 y/y), 3,300 are strategic clients (at a comparable level y/y),
- an increase in loans by 6%, up to PLN 170.4 billion,
- deposit growth by 5%, up to PLN 221.2 billion.

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