Press release

ING Bank Śląski, Press Office
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ING Bank Śląski Results in 1H 2026

In the second quarter of 2026, ING Bank Śląski posted a net profit of PLN 1,193 million, up by 5 percent compared with the same period last year. The bank delivered good commercial results, recording a strong increase in client numbers while continuing to grow deposits, investment products and loans.

- The first half of the year confirmed that we continue to develop our business across all key areas. The growing number of clients, higher value of deposits, investment products and loans demonstrate that our strategy "ING. In the Beat of Life" is delivering tangible results.

During the past quarter, we acquired more than 100,000 new retail clients. It is the highest increase in six years. In the corporate banking segment, we established relationships with 19,000 companies, representing a strong result compared with previous quarters. The increase in client acquisition is driven by a combination of an attractive offering and simple, intuitive digital processes. We introduced subscription-based accounts for retail clients and continue to expand them with additional services that increase their functionality and value for users. At the same time, we launched more streamlined digital account-opening process for the smallest businesses to make the process as simple and convenient as possible.

The increase in client numbers confirms that ING remains one of the most frequently chosen banks on the Polish market, said Michał Bolesławski, CEO of ING Bank Śląski.

- Along with the growing number of clients, we increased our lending portfolio by 9 percent and client deposits by 16 percent compared with the first half of last year. At the same time, the value of investment products increased by 174 percent. This strong growth was driven by the acquisition of ING TFI and the full consolidation of that company.

We delivered very good results in the mortgage segment. New mortgage loan sales reached PLN 5.8 billion, up by 19 percent year on year, translating into a market share of 15,3 percent. At the same time, we also achieved a record-high sale of cash loans, which reached nearly PLN 2 billion and was 15 percent higher than a year earlier. During the past quarter, we also launched a digital mortgage – a fully remote process available in the Moje ING application, which simplifies and accelerates the process of obtaining a mortgage loan.

In Wholesale Banking, we continue to observe very solid lending growth. This is driven by the execution of key economic projects and our support for the development of our largest clients – through organic growth, acquisitions and international expansion. In doing so, we leverage the strong position of the ING Group across Europe and the CEE region. As a result, the lending portfolio among strategic clients increased by 12 percent year on year. We expect that, as these investment progress, the activity of SMEs and their demand for financing will also increase   added Michał Bolesławski.

- As a result of our commercial activity, net profit for the second quarter amounted to PLN 1,193 million and was 5 percent higher than in the same period last year. The acquisition of ING TFI and the commencement of the full consolidation of that company contributed to our financial performance. For the first half of the year, net profit totalled PLN 2,016 million compared with PLN 2,149 million a year earlier, primarily as a result of the increase in the CIT rate applicable to banks, said the CEO of ING Bank Śląski.

Key financial figures for Q2 2026 (year-on-year)

- total income up by 11 percent to PLN 3,228 million,
- total costs up by 4 percent to PLN 1,101 million,
- result before risk costs up by 14 percent to PLN 2,127 million,
- profit before tax up by 27 percent to PLN 1,865 million,
- net profit up by 5 percent to PLN 1,193 million,
- cost to income ratio (including bank levy) was 41.0 percent versus 42.9 percent a year ago.

Key financial figures for H1 2026 (year-on-year)

- total income up by 7 percent to PLN 6,275 million,
- total costs up by 6 percent to PLN 2,382 million,
- result before risk costs up by 9 percent to PLN 3,893 million,
- profit before tax up by 15 percent to PLN 3,216 million,
- net profit down by 6 percent to PLN 2,016 million (among others, as a result of the increase in the CIT rate for banks to 30 percent from 19 percent in 2025),
- cost to income ratio (including bank levy) was 44.7 percent versus 45.4 percent a year ago,
- total capital ratio was 14.93 percent versus 15.69 percent a year ago,
- return on equity (ROE), upon accounting for MCFH, was 20.0 percent versus 21.4 percent a year ago.

Key commercial figures for H1 2026 (year-on-year)

- the number of retail banking clients reached 4,815 thousand (up by 161,000 y/y), including 2,420 thousand primary clients (up by 99,000 y/y). During Q2, we acquired 101,000 new retail clients,
- the number of corporate banking clients reached 611,000 (up by 25,900 y/y), where 564,000 are entrepreneurs (up by 20,400 y/y), 42,400 are mid-sized and

large companies (up by 5,000 y/y), and 4,000 are strategic clients (up by 400 y/y). During Q2, we acquired 19,000 new corporate clients,
  - loans up by 9 percent to PLN 189.9 billion,
  - deposits up by 16 percent to PLN 258.3 billion,
  - investment funds up by 174 percent to PLN 83.0 billion.

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