Press release

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ING Bank Śląski results after the first three quarters of 2026

After the first three quarters of 2026, the ING Bank Śląski Group's profit before tax increased by 17 percent year on year to PLN 4,962 million. The bank maintained high profitability, with return on equity (ROE), upon accounting for MCFH, at 19.7 percent at the end of September. In the third quarter, ING Bank Śląski continued to develop its commercial activity, dynamically increasing the number of clients and recording growth in deposits and loans.

"The third quarter was marked by high uncertainty and volatility in our environment related to international developments. At the same time, we observed a shift in the growth structure of the Polish economy. Consumption is slightly slowing down, while investment is becoming increasingly important. We can see this in the credit applications that we signed and projects related to infrastructure and defence. Investments should increasingly drive economic activity in the coming months", said Michał Bolesławski, CEO of ING Bank Śląski.

"In the past quarter, we maintained a high pace of client acquisition. For the second quarter in a row, we acquired nearly 100,000 new retail clients, bringing their total number to 4.9 million at the end of September 2026. In the third quarter, we also acquired 20,000 new corporate clients, bringing their total number to 618,000. Over the first three quarters of this year, the increase in our client base was higher than in the whole of 2025. This confirms the attractiveness of our offering and shows that the initiatives implemented as part of our "ING. In the Beat of Life" strategy are delivering results.
Along with the growth in our client base, we also increased the value of savings entrusted to us by our clients. Deposits went up by 15 percent year on year, including an 18-percent increase in retail client deposits and a 10-percent increase in corporate client deposits. Investment funds and products in brokerage accounts reached approximately PLN 85.5 billion. At the same time, we recorded an increase in our investment funds company's market share.

During the past quarter, we also increased the level of financing provided to our clients. The value of loans to corporate banking clients increased by 9 percent year on year. In a highly competitive environment and amid strong market activity related to loan refinancing, the value of our mortgage portfolio went up by 8 percent year on year. We also increased the value of cash loans by 14 percent year on year", added the CEO of ING Bank Śląski.

“The bank’s Income grew faster than costs, confirming the efficiency of our business model. As a result, profit before tax for the first three quarters increased by 17 percent. Compared with last year, the CIT rate was higher and affected net profit, which was 3 percent lower than in the same period of 2025. After the first three quarters, the bank continues to maintain high profitability. Return on equity (ROE), upon accounting for MCFH, is close to 20 percent”, said Michał Bolesławski, CEO of ING Bank Śląski.

Key business and financial figures for the ING Bank Śląski Group after the first three quarters of 2026 (year-on-year):
- the number of retail banking clients reached 4.9 million (up by 191,000 y/y),
- the number of corporate banking clients reached 618,000 (net increase of 28,600 y/y), where 570,000 are entrepreneurs (up by 22,600 y/y), 44,000 are mid-sized and large companies (up by 5,600 y/y), and 4,070 are strategic clients (up by 400 y/y),
- loans up by 9 percent to PLN 193.9 billion,
- deposits up by 15 percent to PLN 264.7 billion,
- investment funds and products in brokerage accounts up by 166 percent to PLN 85.5 billion.

Key financial figures for the ING Bank Śląski Group after the first three quarters of 2026 (year-on-year):
- total income up by 7 percent to PLN 9,434 million,
- total costs up by 6 percent to PLN 3,499 million,
- profit before tax up by 17 percent to PLN 4,962 million,
- net profit down by 3 percent to PLN 3,149 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 44.0 percent versus 44.3 percent in the same period a year ago,
- total capital ratio was 15.09 percent versus 14.87 percent in the same period a year ago,
- return on equity (ROE), upon accounting for MCFH, was 19.7 percent versus 21.0 percent in the same period a year ago.

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