



ING Bank Śląski, Press Office

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## ING Bank Śląski Results in H1 2025

**During the first half of 2025, ING Bank Śląski recorded an increase in the core commercial figures – the number of clients, deposits and loans. Net profit for the first six months was PLN 2,149 million vs PLN 1,958 in the same period last year. Return on equity (ROE), upon accounting for MCFH, was 21.4 percent.**

- It has been another good quarter for us. Our results are based on strong foundations – an increase in the number of clients, value of deposits, investments and loans. The figures reflect our good competitive position on the market. As a result of our efforts, net profit for the first six months was PLN 2,149 million, up by 10 percent from the same period last year, said Michał Bolesławski, CEO of ING Bank Śląski.

- Over the recent months, we observed more and more companies showing their interest in credit facilities, evidenced by both inquiries and applications for financing. We have noticed that that increase in interest is diversified and spreads across multiple sectors of the economy. We hope that, along with a decrease in the interest rates and deregulation initiatives, companies will be more willing to pursue new investment projects in the coming months or quarters.

During the past quarter, we also took part in the financing of one of the largest and most important projects for our country – the fibre infrastructure, the wind turbines in the Baltic Sea and defence-related investment projects.

Our position in the mortgage loans' market deserves a special mention. With a competitive offer and a good lending process, our market share in the new mortgage loan sale is nearly 21 percent. As such, we are currently no. 2 on the market, said the CEO of ING Bank Śląski.

- At the bank, we continued efforts related to the digitalisation of our processes and our offer. We enabled our clients to use the mObywatel app to prove their identity when unlocking their bank accounts, changing passwords or the phone number for authorisation on a remote basis. With that solution in place, our clients are able to prove their identity without having to visit a bank branch or wait for a letter from the bank. It is a self-service process end to end. We also continued communication to raise the clients' awareness of cybersecurity issues. We drew the companies' attention to cyberfraud and encouraged them to report such fraud to CERT Polska. Meanwhile, as part of our "Safe kids online" campaign, we reminded users of safe Internet use rules, added Michał Bolesławski.

**Compared to the same period last year, the key financial figures of the ING Bank Śląski Group for H1 2025 are as follows:**

- the number of retail banking clients – 4,654 thousand (up by 155 thousand y/y), including 2.3 million primary clients (up by 90 thousand y/y),

- the number of corporate banking clients – 585 thousand (up by 17 thousand y/y), where 460 thousand are entrepreneurs (up by 13.1 thousand y/y), 120.9 thousand are mid-sized and mid-corporates (up by 3.8 thousand y/y), and 3.2 thousand are strategic clients (a similar level y/y),
- loans' value up by 6 percent to PLN 174.3 billion,
- deposits up by 7 percent to PLN 223.7 billion.
- investment funds' value up by 35% to PLN 20,558 million.

**Compared to the same period last year, the key financial figures of the ING Bank Śląski Group for H1 2025 are as follows:**

- total income up by 7 percent to PLN 5,839 million,
- total costs up by 9 percent to PLN 2,257 million,
- result before risk costs up by 6 percent to PLN 3,582 million,
- profit before tax up by 11 percent to PLN 2,786 million,
- profit after tax up by 10 percent to PLN 2,149 million,
- cost to income ratio (including bank levy) was 45.4 percent versus 44.5 percent in the same period a year ago,
- total capital ratio was 15.66 percent versus 15.42 percent a year ago,
- return on equity (ROE), upon accounting for MCFH, was 21.4 percent vs 21.1 percent a year ago.

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