Press release

ING Bank Śląski, Press Office
Warsaw, 30 October 2025

ING Bank Śląski financial results after the first three quarters of 2025

After the first three quarters of 2025, ING Bank Śląski Group's net profit stood at PLN 3,261 million, compared to PLN 3,060 million in the same period last year. The Bank continued growth of its business while increasing the number of clients, and the value of loans and deposits. Return on equity (ROE), upon accounting for MCFH, was 21,0 percent.

- Over the past quarter, we recorded an uptick in core figures concerning our business. We added 135,000 new retail clients, arriving at the total of nearly 4.7 million. We increased the number of corporate clients by 18,000 y/y to approx. 590,000. We saw a 7-percent increase in the credit portfolio. Client deposits grew by 10 percent and investment funds by 33 percent, said Michał Bolesławski, CEO of ING Bank Śląski.

- Mortgages reached an all-time high. In the third quarter, we generated PLN 5 billion in new sales, up by 46 percent year on year. With those results, we came second on the market, with a market share of nearly 18 percent. At the same time, we also recorded the highest-ever quarterly sale of cash loans which rose 26 percent y/y. As for loans to corporate entities, the increase is less evident, but it reflected the situation in the economy and the prolonged wait for an increase in investment level, added the CEO of ING Bank Śląski.

- Over the recent weeks, we also started a pension campaign with the slogan "Do you remember that? If so, you might be closer to retirement than you think". This way, we would like to encourage clients to put aside extra money to secure their future. We offer them both saving solutions and investment options. Thank to those products, each client can adapt the risk level to their own preferences and expectations. It is also worth mentioning that the products we offer, such as the individual retirement account (IKE) and the individual retirement protection account (IKZE), provide not only an option to accumulate extra funds, but they also offer tax benefits, said Michał Bolesławski.

Compared to the same period last year, the key business- and financial figures of the ING Bank Śląski Group after the first three quarters of 2025 are as follows:

- the number of retail banking clients – 4.68 million (up by 135,000 y/y), including 2.35 million primary clients (up by 102,000 y/y),
- the number of corporate banking clients – 589 thousand (up by 18.0 thousand y/y), where 464 thousand are entrepreneurs (up by 14.2 thousand y/y), 122.0 thousand are mid-sized and mid-corporates (up by 4,0 thousand y/y), and 3.2 thousand are strategic clients (down by 0.23 thousand y/y),
- loans' value up by 7 percent to PLN 177.1 billion,
- deposits' value up by 10 percent to PLN 230.2 billion;
- investment funds – up by 33 percent to PLN 22.6 billion.

Compared to the same period last year, the key financial figures of the ING Bank Śląski Group after the first three quarters of 2025 are as follows:

- total income up by 5 percent to PLN 8,797 million,
- total costs up by 9 percent to PLN 3,304 million,
- profit before tax up by 8 percent to PLN 4,247 million,
- profit after tax up by 7 percent to PLN 3,261 million,
- cost to income ratio (including bank levy) was 44.3 percent versus 42.6 percent in the same period a year ago,
- total capital ratio was 14.85 percent versus 14.98 percent in the same period a year ago,
- return on equity (ROE), upon accounting for MCFH, was 21,0percent vs 20.5 percent in the same period a year ago.

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