

LONG TERM ANALYSTS CONSENSUS OF ING BANK ŚLĄSKI's FINANCIAL PERFORMANCE
based on analysts reports

Consensus 2024	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		8 043	7 253	8 219	8 582	10
Net commission income		2 236	2 184	2 231	2 302	10
Trading & other income		140	27	117	380	10
Total income		10 420	9 656	10 494	11 264	10
Total expenses		3 899	3 606	3 876	4 360	10
Result before risk costs		6 521	5 794	6 626	7 050	10
Risk costs		795	586	785	1 020	10
Banking tax		677	601	695	736	10
Profit before tax		5 064	4 365	5 119	5 863	10
Net profit		3 875	3 248	3 927	4 582	10
Assets		253 583	233 797	255 101	264 800	10
Loans		167 564	162 890	166 940	177 600	10
Deposits		215 484	202 621	216 467	227 800	10
Consensus 2025	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		8 405	7 312	8 356	9 220	10
Net commission income		2 325	2 213	2 313	2 441	10
Trading & other income		121	27	117	209	10
Total income		10 851	9 813	10 816	11 776	10
Total expenses		4 146	3 759	4 106	4 678	10
Result before risk costs		6 705	5 752	6 650	7 594	10
Risk costs		840	668	842	995	10
Banking tax		718	604	719	791	10
Profit before tax		5 164	4 303	4 997	6 152	10
Net profit		3 918	3 193	3 798	4 784	10
Assets		267 393	247 281	264 398	293 000	9
Loans		181 031	170 305	179 251	197 200	9
Deposits		229 709	213 963	227 457	253 000	9
Consensus 2026	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		9 169	8 047	9 380	9 870	4
Net commission income		2 492	2 333	2 525	2 587	4
Trading & other income		108	84	114	122	4
Total income		11 770	10 629	11 995	12 459	4
Total expenses		4 566	4 233	4 567	4 898	4
Result before risk costs		7 204	5 993	7 365	8 092	4
Risk costs		910	765	915	1 045	4
Banking tax		726	630	721	831	4
Profit before tax		5 585	4 534	5 566	6 674	4
Net profit		4 260	3 348	4 251	5 192	4
Assets		296 438	287 191	298 322	301 919	4
Loans		196 921	189 310	197 836	202 703	4
Deposits		249 165	238 427	250 875	256 484	4

The oldest forecast: 3.07.2023

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