

LONG TERM ANALYSTS CONSENSUS OF ING BANK ŚLĄSKI'S FINANCIAL PERFORMANCE

based on analysts reports

Consensus 2020	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		4,352	4,092	4,352	4,476	12
Net commission income		1,379	1,290	1,385	1,440	12
Trading & other income		137	87	139	169	12
Total income		5,868	5,609	5,885	6,085	12
Total expenses		2,654	2,589	2,661	2,722	12
Result before risk costs		3,214	3,017	3,236	3,363	12
Risk costs		1,316	1,191	1,267	1,720	12
Banking tax		474	448	480	497	12
Profit before tax		1,430	934	1,447	1,689	12
Net profit		994	594	1,010	1,219	12
Assets		175,495	162,808	175,761	186,117	12
Loans		123,507	120,524	123,209	127,744	12
Deposits		145,056	135,487	142,480	155,820	12
Consensus 2021	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		4,417	4,181	4,424	4,643	12
Net commission income		1,436	1,313	1,434	1,580	12
Trading & other income		124	69	133	164	12
Total income		5,976	5,727	5,952	6,380	12
Total expenses		2,717	2,512	2,727	2,822	12
Result before risk costs		3,260	3,024	3,232	3,643	12
Risk costs		1,224	825	1,209	1,696	12
Banking tax		500	467	503	552	12
Profit before tax		1,542	1,042	1,530	2,308	12
Net profit		1,077	685	1,098	1,694	12
Assets		184,453	165,248	184,473	201,016	12
Loans		130,437	121,089	129,850	138,638	12
Deposits		153,625	138,572	151,546	168,726	12
Consensus 2022	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		4,718	4,438	4,781	5,005	12
Net commission income		1,504	1,325	1,506	1,665	12
Trading & other income		121	14	131	197	12
Total income		6,343	6,108	6,299	6,734	12
Total expenses		2,832	2,692	2,837	2,946	12
Result before risk costs		3,511	3,313	3,448	3,936	12
Risk costs		931	703	894	1,205	12
Banking tax		532	496	530	600	12
Profit before tax		2,056	1,717	1,988	2,695	12
Net profit		1,475	1,189	1,428	1,988	12
Assets		196,728	175,824	196,688	217,428	12
Loans		140,516	132,984	138,842	148,985	12
Deposits		163,227	144,115	162,028	182,390	12

The oldest forecast: 17.04.2020

Last update: 01.09.2020