

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		4,533	4,305	4,544	4,592	13
Net commission income		1,461	1,332	1,473	1,493	13
Trading & other income		147	108	154	176	13
Total income		6,141	5,745	6,168	6,233	13
Total expenses		2,735	2,649	2,737	2,774	13
Result before risk costs		3,407	3,096	3,429	3,485	13
Risk costs		1,017	914	999	1,313	13
Banking tax		479	464	481	485	13
Profit before tax		1,918	1,312	1,958	2,061	13
Net profit		1,372	892	1,415	1,486	13
Assets		184,621	174,541	185,030	188,001	13
Loans		123,952	120,885	123,910	127,445	13
Deposits		153,138	140,758	155,108	158,384	13
Consensus 2021	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		4,684	4,267	4,703	4,950	13
Net commission income		1,543	1,433	1,542	1,638	13
Trading & other income		130	97	133	166	13
Total income		6,356	6,009	6,334	6,688	13
Total expenses		2,835	2,644	2,841	2,970	13
Result before risk costs		3,521	3,211	3,530	3,832	13
Risk costs		1,006	744	931	1,364	13
Banking tax		505	485	507	530	13
Profit before tax		2,017	1,347	2,090	2,530	13
Net profit		1,454	940	1,528	1,859	13
Assets		194,572	183,709	195,748	201,941	13
Loans		131,015	125,775	131,410	136,752	13
Deposits		161,777	147,719	162,792	171,384	13
Consensus 2022	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		4,985	4,517	4,958	5,400	13
Net commission income		1,618	1,523	1,604	1,820	13
Trading & other income		125	63	121	196	13
Total income		6,728	6,253	6,673	7,238	13
Total expenses		2,958	2,794	2,935	3,165	13
Result before risk costs		3,771	3,264	3,670	4,328	13
Risk costs		872	696	842	1,166	13
Banking tax		534	508	528	571	13
Profit before tax		2,371	2,012	2,338	3,081	13
Net profit		1,716	1,456	1,690	2,291	13
Assets		206,254	191,898	207,970	216,484	13
Loans		140,283	131,643	140,642	145,408	13
Deposits		171,069	158,117	171,393	184,384	13

The oldest forecast: 09.07.2020

Last update: 04.01.2021