



	Q4'23	Q1'24	Q2'24	Q3'24	Q4'24	q/q	y/y	No.
	Reported	Reported	Reported	Reported	Consensus	change	change	of previews
Net interest income	2 166	2 163	2 041	2 260	2 280	0,9%	5,3%	9
Net commission income	557	576	571	582	575	-1,3%	3,3%	9
Total income	2 915	2 761	2 701	2 918	2 899	-0,7%	-0,5%	9
Total expenses	-987	-1 089	-978	-956	-945	-1,2%	-4,3%	9
Result before risk costs	1 928	1 671	1 723	1 962	1 954	-0,4%	1,4%	9
Risk costs*	-177	-197	-318	-349	-373	7,0%	110,9%	9
including CHF-provisions	-106	-1	-26	-1	-45	6257,1%	-57,8%	9
Bank levy	-156	-187	-180	-182	-184	0,9%	17,8%	9
Profit before tax	1 595	1 288	1 226	1 431	1 397	-2,3%	-12,4%	9
Net profit	1 271	993	965	1 102	1 076	-2,4%	-15,3%	9
Cost / Income ratio	33,9%	39,5%	36,2%	32,8%	32,6%	-0,2 p.p.	-1,3 p.p.	

*including legal cost of risk for FX-mortgage loans

Contributing research:

mBank, BOŚ, Erste Group, Wood & Company, PKO BP, Trigon, Pekao, Santander, Citi