

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

Consensus 2024	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		8 132	7 253	8 238	8 582	10
Net commission income		2 236	2 184	2 225	2 302	10
Trading & other income		143	27	119	380	10
Total income		10 499	9 656	10 589	11 264	10
Total expenses		3 900	3 606	3 895	4 360	10
Result before risk costs		6 599	5 794	6 662	7 094	10
Risk costs		779	607	749	932	10
Banking tax		686	607	705	736	10
Profit before tax		5 149	4 365	5 320	5 676	10
Net profit		3 943	3 248	4 039	4 375	10
Assets		255 057	233 797	256 079	264 800	10
Loans		167 029	161 894	166 745	177 600	10
Deposits		216 222	202 621	216 960	227 800	10
Consensus 2025	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		8 538	7 312	8 636	9 620	10
Net commission income		2 330	2 213	2 325	2 441	10
Trading & other income		124	27	117	209	10
Total income		10 992	9 813	11 134	12 078	10
Total expenses		4 158	3 759	4 170	4 678	10
Result before risk costs		6 833	5 752	6 858	7 899	10
Risk costs		838	668	842	995	10
Banking tax		728	652	728	791	10
Profit before tax		5 283	4 303	5 303	6 425	10
Net profit		4 012	3 193	4 056	4 987	10
Assets		268 415	247 281	264 398	293 000	9
Loans		180 119	167 641	179 251	197 200	9
Deposits		230 009	213 963	227 457	253 000	9
Consensus 2026	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		9 097	8 047	9 108	9 763	5
Net commission income		2 476	2 346	2 498	2 587	5
Trading & other income		115	84	118	143	5
Total income		11 688	10 629	11 665	12 459	5
Total expenses		4 514	4 258	4 497	4 898	5
Result before risk costs		7 173	5 993	7 315	7 830	5
Risk costs		929	765	965	1 045	5
Banking tax		751	694	748	831	5
Profit before tax		5 508	4 534	5 637	6 237	5
Net profit		4 193	3 348	4 296	4 821	5
Assets		291 034	269 418	295 842	301 919	5
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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