

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

based on analysts reports

Consensus 2021	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		4,701	4,267	4,765	4,862	13
Net commission income		1,597	1,433	1,584	1,752	13
Trading & other income		116	32	114	160	13
Total income		6,415	6,009	6,453	6,649	13
Total expenses		2,829	2,709	2,825	2,911	13
<b>Result before risk costs</b>		<b>3,585</b>	<b>3,211</b>	<b>3,638</b>	<b>3,851</b>	13
Risk costs		922	616	881	1,364	13
Banking tax		505	488	508	527	13
Profit before tax		2,165	1,347	2,177	2,721	13
<b>Net profit</b>		<b>1,571</b>	<b>940</b>	<b>1,557</b>	<b>2,015</b>	13
Assets		196,465	183,709	197,260	203,500	13
Loans		133,303	125,775	133,188	140,681	13
Deposits		161,198	147,719	160,391	171,384	13
Consensus 2022	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		5,047	4,517	5,016	5,400	13
Net commission income		1,673	1,523	1,666	1,989	13
Trading & other income		136	91	129	203	13
Total income		6,856	6,356	6,779	7,353	13
Total expenses		2,977	2,794	3,015	3,128	13
<b>Result before risk costs</b>		<b>3,879</b>	<b>3,512</b>	<b>3,789</b>	<b>4,328</b>	13
Risk costs		875	660	842	1,166	13
Banking tax		541	516	539	577	13
Profit before tax		2,471	2,012	2,364	3,081	13
<b>Net profit</b>		<b>1,794</b>	<b>1,456</b>	<b>1,708</b>	<b>2,291</b>	13
Assets		209,622	195,571	208,713	218,406	13
Loans		143,710	131,643	144,067	156,153	13
Deposits		172,163	158,117	173,031	184,384	13
Consensus 2023	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		5,431	5,236	5,385	5,839	8
Net commission income		1,771	1,666	1,745	2,013	8
Trading & other income		138	100	119	201	8
Total income		7,340	7,042	7,223	7,860	8
Total expenses		3,145	2,964	3,180	3,231	8
<b>Result before risk costs</b>		<b>4,195</b>	<b>3,868</b>	<b>4,062</b>	<b>4,629</b>	8
Risk costs		900	698	888	1,193	8
Banking tax		595	552	596	632	8
Profit before tax		2,710	2,453	2,574	3,159	8
<b>Net profit</b>		<b>1,987</b>	<b>1,734</b>	<b>1,896</b>	<b>2,379</b>	8
Assets		222,184	209,900	217,741	239,096	8
Loans		157,062	144,257	155,522	174,806	8
Deposits		181,785	171,600	180,220	198,909	8

The oldest forecast: 09.07.2020

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