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	4,696	4,267	4,701	4,950	13
Net commission income	1,574	1,433	1,582	1,655	13
Trading & other income	122	30	129	166	13
Total income	6,392	6,009	6,443	6,688	13
Total expenses	2,828	2,709	2,826	2,911	13
Result before risk costs	3,565	3,211	3,605	3,832	13
Risk costs	978	744	931	1,364	13
Banking tax	502	488	502	520	13
Profit before tax	2,092	1,347	2,132	2,530	13
Net profit	1,514	940	1,536	1,859	13
Assets	195,778	183,709	196,462	201,941	13
Loans	131,983	125,775	132,509	136,752	13
Deposits	160,929	147,719	160,029	171,384	13

Consensus 2022 /PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income	5,009	4,517	5,004	5,400	13
Net commission income	1,646	1,523	1,653	1,795	13
Trading & other income	136	91	129	205	13
Total income	6,790	6,356	6,742	7,238	13
Total expenses	2,967	2,794	2,953	3,068	13
Result before risk costs	3,824	3,512	3,727	4,328	13
Risk costs	866	660	842	1,166	13
Banking tax	537	516	538	570	13
Profit before tax	2,428	2,012	2,364	3,081	13
Net profit	1,768	1,456	1,708	2,291	13
Assets	208,096	195,571	208,581	216,484	13
Loans	142,000	131,643	143,917	148,196	13
Deposits	170,920	158,117	171,118	184,384	13

Consensus 2023 /PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income	5,343	5,236	5,315	5,555	7
Net commission income	1,739	1,666	1,724	1,903	7
Trading & other income	130	100	110	204	7
Total income	7,211	7,042	7,130	7,662	7
Total expenses	3,147	3,028	3,178	3,229	7
Result before risk costs	4,064	3,868	4,014	4,484	7
Risk costs	904	698	847	1,142	7
Banking tax	585	552	583	629	7
Profit before tax	2,586	2,453	2,566	2,778	7
Net profit	1,887	1,734	1,881	2,004	7
Assets	221,339	212,263	217,091	237,423	7
Loans	154,112	144,257	154,334	165,895	7
Deposits	180,230	169,714	179,965	198,909	7

The oldest forecast: 09.07.2020
Last update: 04.05.2021