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	Q1'24 Reported	Q2'24 Reported	Q3'24 Reported	Q4'24 Reported	Q1'25 Reported	Q2'25 Reported	Q3'25 Consensus	q/q change	y/y change	No. of previews
Net interest income	2,162	2,042	2,260	2,261	2,211	2,173	2,200	1.2%	-2.7%	9
Net commission income	576	571	582	565	579	584	591	1.1%	1.5%	9
Total income	2,760	2,702	2,917	2,900	2,919	2,920	2,909	-0.4%	-0.3%	9
Total expenses	-1,089	-978	-957	-934	-1,202	-1,055	-1,055	0.0%	10.3%	9
Result before risk costs	1,671	1,724	1,960	1,966	1,717	1,865	1,854	-0.6%	-5.4%	9
Risk costs*	-197	-318	-348	-173	-209	-193	-247	28.0%	-29.0%	9
including CHF-provisions	-1	-26	0	-65	0	-1	0	-100.0%	-	9
Bank levy	-187	-179	-182	-192	-196	-198	-200	1.1%	10.0%	9
Profit before tax	1,287	1,227	1,430	1,601	1,312	1,474	1,407	-4.6%	-1.6%	9
Net profit	993	965	1,102	1,309	1,014	1,135	1,082	-4.7%	-1.8%	9
Cost / Income ratio	39.5%	36.2%	32.8%	32.2%	41.2%	36.1%	36.3%	0.1 p.p.	3.5 p.p.	

**including legal cost of risk for FX-mortgage loans*

Contributing research:

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