



	Q1'23 Reported	Q2'23 Reported	Q3'23 Reported	Q4'23 Reported	Q1'24 Consensus	q/q change	y/y change	No. of previews
Net interest income	1,860.4	2,054.0	2,089.9	2,166.2	2,170.2	0.2%	16.7%	11
Net commission income	521.4	534.3	552.1	556.7	559.9	0.6%	7.4%	11
Total income	2,457.9	2,637.3	2,667.9	2,914.5	2,785.9	-4.4%	13.3%	11
Total expenses	-1,002.3	-850.6	-860.4	-986.8	-1,091.1	10.6%	8.9%	11
Result before risk costs	1,455.6	1,786.7	1,807.5	1,927.7	1,694.8	-12.1%	16.4%	11
Risk costs*	-88.2	-196.8	-151.2	-177.0	-122.1	-31.0%	38.4%	11
including CHF-provisions	0.0	0.0	0.0	-105.5	0.0	-	-	11
Bank levy	-158.6	-165.6	-164.1	-156.0	-159.0	1.9%	0.2%	11
Profit before tax	1,208.8	1,424.3	1,492.2	1,594.7	1,416.0	-11.2%	17.1%	11
Net profit	908.7	1,099.4	1,162.0	1,270.8	1,090.6	-14.2%	20.0%	11
Cost / Income ratio	40.8%	32.3%	32.3%	33.9%	39.2%	5.3 p.p.	-1.6 p.p.	

*including legal cost of risk for FX-mortgage loans

Contributing research:

BM mBank, DM BOŚ, Erste Group, Ipopema Securities, Santander, Wood & Company, Pekao, PKO BP, Trigon, DM Millennium, Citi