

LONG TERM ANALYSTS CONSENSUS OF ING BANK ŚLAŃSKI'S FINANCIAL PERFORMANCE

based on analysts reports

Consensus 2023	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		7 526	6 789	7 490	8 115	11
Net commission income		2 128	2 071	2 138	2 156	11
Trading & other income		116	-5	122	218	11
Total income		9 770	8 931	9 839	10 398	11
Total expenses		3 486	3 385	3 474	3 583	11
Result before risk costs		6 283	5 487	6 400	6 815	11
Risk costs		803	600	843	1 098	11
Banking tax		661	629	653	710	11
Profit before tax		4 836	3 951	4 718	5 545	11
Net profit		3 695	2 948	3 577	4 313	11
Assets		236 370	222 481	239 032	245 568	11
Loans		159 759	157 275	159 804	165 500	11
Deposits		204 324	193 794	203 756	214 300	11

Consensus 2024	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		7 641	7 029	7 602	8 266	11
Net commission income		2 218	2 123	2 217	2 287	11
Trading & other income		94	-4	94	196	11
Total income		9 954	9 317	9 863	10 673	11
Total expenses		3 823	3 586	3 808	4 096	11
Result before risk costs		6 131	5 608	6 151	6 691	11
Risk costs		863	607	836	1 137	11
Banking tax		700	645	689	787	11
Profit before tax		4 583	3 872	4 576	5 431	11
Net profit		3 484	2 928	3 460	4 222	11
Assets		249 714	233 797	251 942	264 900	11
Loans		168 982	165 211	167 251	179 000	11
Deposits		214 349	202 621	212 467	231 700	11

Consensus 2025	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		7 780	6 440	7 875	8 628	11
Net commission income		2 305	2 182	2 322	2 397	11
Trading & other income		109	-5	107	196	11
Total income		10 195	8 813	10 334	11 091	11
Total expenses		4 063	3 737	4 028	4 466	11
Result before risk costs		6 132	4 906	6 399	6 857	11
Risk costs		907	668	892	1 212	11
Banking tax		747	667	741	833	11
Profit before tax		4 494	3 499	4 719	5 493	11
Net profit		3 384	2 564	3 564	4 258	11
Assets		264 744	243 473	264 052	289 800	10
Loans		180 718	170 305	178 779	196 400	10
Deposits		227 348	209 983	226 270	254 300	10

The oldest forecast: 19.04.2023

Last update: 22.12.2023