



	Q1'21 Reported	Q2'21 Reported	Q3'21 Reported	Q4'21 Reported	Q1'22 Reported	Q2'22 Reported	Q3'22 Reported	Q4'22 Consensus	q/q change	y/y change	No. of previews
Net interest income	1,141.6	1,175.0	1,236.7	1,416.4	1,732.6	1,898.5	173.3	1,852.2	968.8%	30.8%	12
Net commission income	428.3	456.3	484.2	476.0	534.0	518.8	530.6	522.7	-1.5%	9.8%	12
Total income	1,601.7	1,659.5	1,751.9	1,883.8	2,304.0	2,374.6	722.4	2,394.3	231.4%	27.1%	12
Total expenses	-820.8	-692.0	-694.2	-757.5	-931.4	-1,200.1	-821.6	-795.1	-3.2%	5.0%	12
Result before risk costs	780.9	967.5	1,057.7	1,126.3	1,372.6	1,174.5	-99.2	1,599.2	-1712.1%	42.0%	12
Risk costs*	-128.8	-19.1	-80.4	-144.1	-151.6	-183.2	-206.0	-300.0	45.6%	108.2%	12
including CHF-provisions	0.0	0.0	-0.4	-56.0	-1.1	-0.2	0.0	-60.5	-	8.1%	12
Bank levy	-125.9	-130.9	-138.2	-149.7	-151.7	-161.3	-164.8	-165.7	0.5%	10.7%	12
Profit before tax	526.2	817.5	839.1	832.5	1,069.3	830.0	-470.0	1,133.5	-341.2%	36.2%	12
Net profit	385.6	615.3	638.4	669.0	792.8	573.0	-317.3	855.7	-369.7%	27.9%	12
Cost / Income ratio	51.2%	41.7%	39.6%	40.2%	40.4%	50.5%	113.7%	33.2%	-80.5 p.p.	-7 p.p.	

*including legal cost of risk for FX-mortgage loans

Contributing research:

BM Banku Handlowego (Citi), BM mBank, DM BOŚ, BM PKO BP, Erste Group, Ipopema Securities, Millennium, Pekao, Santander, Societe Generale, Trigon DM, Wood & Company.