LONG TERM ANALYSTS CONSENSUS OF ING BANK ŚLĄSKI's FINANCIAL PERFORMANCE

based on analysts reports

Consensus 2023 /PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income	7,335	6,789	7,220	8,142	10
Net commission income	2,129	2,071	2,124	2,236	10
Trading & other income	72	-5	77	154	10
Total income	9,558	8,931	9,412	10,369	10
Total expenses	3,516	3,385	3,446	3,884	10
Result before risk costs	6,042	5,487	5,949	6,611	10
Risk costs	974	834	922	1,331	10
Banking tax	669	628	664	710	10
Profit before tax	4,415	3,951	4,354	4,950	10
Net profit	3,331	2,896	3,241	3,811	10
Assets	235,985	220,811	233,374	261,612	10
Loans	160,579	157,275	159,396	169,711	10
Deposits	204,913	193,794	203,078	220,899	10

Consensus 2024 /PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income	7,590	6,855	7,603	8,324	10
Net commission income	2,265	2,123	2,218	2,728	10
Trading & other income	79	-4	80	165	10
Total income	9,953	9,143	9,925	10,792	10
Total expenses	3,837	3,586	3,795	4,159	10
Result before risk costs	6,117	5,349	6,168	6,804	10
Risk costs	973	741	985	1,137	10
Banking tax	710	662	704	787	10
Profit before tax	4,450	3,608	4,470	5,311	10
Net profit	3,309	2,631	3,393	3,713	10
Assets	249,437	233,797	247,376	280,316	10
Loans	170,739	166,527	168,754	180,939	10
Deposits	215,267	202,621	211,959	235,373	10

Consensus 2024 /PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income	7,478	6,440	7,664	8,454	9
Net commission income	2,312	2,182	2,313	2,442	9
Trading & other income	84	-5	85	191	9
Total income	9,897	8,813	10,029	11,024	9
Total expenses	4,072	3,737	4,021	4,627	9
Result before risk costs	5,824	4,906	5,868	6,597	9
Risk costs	973	683	969	1,212	9
Banking tax	751	702	750	833	9
Profit before tax	4,116	3,276	4,170	4,728	9
Net profit	3,076	2,361	3,160	3,569	9
Assets	263,510	243,473	257,349	294,682	9
Loans	183,371	174,735	180,857	196,400	9
Deposits	228,649	209,983	227,192	254,300	9

The oldest forecast: 06.12.2022

Last update: 07.09.2023