



| | Q1'24 Reported | Q2'24 Reported | Q3'24 Reported | Q4'24 Reported | Q1'25 Consensus | q/q change | y/y change | No. of previews |
|--------------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------|---------------|--------------------|
| Net interest income | 2,162 | 2,042 | 2,260 | 2,261 | 2,245 | -0.7% | 3.8% | 9 |
| Net commission income | 576 | 571 | 582 | 565 | 584 | 3.4% | 1.4% | 9 |
| Total income | 2,760 | 2,702 | 2,917 | 2,900 | 2,876 | -0.8% | 4.2% | 9 |
| Total expenses | -1,089 | -978 | -957 | -934 | -1,177 | 26.0% | 8.1% | 9 |
| Result before risk costs | 1,671 | 1,724 | 1,960 | 1,966 | 1,700 | -13.6% | 1.7% | 9 |
| Risk costs* | -197 | -318 | -348 | -173 | -196 | 13.5% | -0.4% | 9 |
| including CHF-provisions | -1 | -26 | 0 | -65 | -22 | -66.2% | 2100.0% | 9 |
| Bank levy | -187 | -179 | -182 | -192 | -191 | -0.7% | 1.9% | 9 |
| Profit before tax | 1,287 | 1,227 | 1,430 | 1,601 | 1,313 | -18.0% | 2.0% | 9 |
| Net profit | 993 | 965 | 1,102 | 1,309 | 1,014 | -22.5% | 2.1% | 9 |
| Cost / Income ratio | 39.5% | 36.2% | 32.8% | 32.2% | 40.9% | 8.7 p.p. | 1.5 p.p. | |

*including legal cost of risk for FX-mortgage loans

Contributing research:

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