



	Q2'19 Reported	Q1'20 Reported	Q2'20 Consensus	q/q change	y/y change	No. of previews
Net interest income	1,053.2	1,152.1	1,085.9	-5.7%	3.1%	13
Net commission income	353.7	359.1	337.7	-5.9%	-4.5%	13
Total income	1,451.2	1,562.7	1,462.3	-6.4%	0.8%	13
Total expenses	-581.1	-775.0	-628.6	-18.9%	8.2%	13
Result before risk costs	870.1	787.7	833.7	5.8%	-4.2%	13
Risk costs	-135.9	-294.7	-298.3	1.2%	119.5%	13
Bank levy	-108.4	-116.0	-119.7	3.2%	10.4%	13
Profit before tax	625.8	377.0	415.8	10.3%	-33.6%	13
Net profit	469.1	267.3	296.4	10.9%	-36.8%	13

Contributing research:

BM mBank, DM BOŚ, Citi Investment Research, Haitong Bank, Erste, Ipopema Securities, DM PKO BP, Millennium, Pekao IB, Santander BM, Societe Generale, Trigon DM, Wood & Company.