

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

based on analysts reports

Consensus 2022	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		5,719	4,706	5,693	6,780	9
Net commission income		2,022	1,918	2,038	2,155	9
Trading & other income		120	16	110	318	9
Total income		7,862	6,686	7,768	9,021	9
Total expenses		3,611	3,209	3,724	3,879	9
Result before risk costs		4,251	2,832	4,044	5,709	9
Risk costs		841	373	837	1,100	9
Banking tax		614	571	614	643	9
Profit before tax		2,817	1,454	2,529	4,288	9
Net profit		1,957	902	1,866	2,868	9
Assets		214,300	208,895	213,240	227,309	9
Loans		154,139	152,578	153,703	157,870	9
Deposits		182,293	176,162	184,197	187,194	9
Consensus 2023	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		7,009	6,212	6,889	7,962	9
Net commission income		2,067	1,964	2,041	2,184	9
Trading & other income		127	32	129	308	9
Total income		9,202	8,548	9,109	10,311	9
Total expenses		3,531	3,343	3,489	3,873	9
Result before risk costs		5,671	4,788	5,432	6,840	9
Risk costs		1,192	572	1,313	1,446	9
Banking tax		644	611	637	685	9
Profit before tax		3,855	2,885	3,843	4,775	9
Net profit		2,885	2,054	2,891	3,691	9
Assets		223,063	212,630	223,118	238,635	9
Loans		159,253	152,013	158,612	170,303	9
Deposits		187,424	178,085	186,431	194,864	9
Consensus 2024	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		7,133	6,307	7,156	7,974	8
Net commission income		2,171	2,048	2,158	2,339	8
Trading & other income		110	35	110	180	8
Total income		9,414	8,503	9,490	10,321	8
Total expenses		3,756	3,559	3,707	4,079	8
Result before risk costs		5,658	4,815	5,758	6,619	8
Risk costs		1,188	835	987	2,662	8
Banking tax		670	597	671	716	8
Profit before tax		3,824	1,570	4,125	5,112	8
Net profit		2,840	873	3,129	3,917	8
Assets		233,282	220,885	233,434	243,730	8
Loans		167,378	160,621	167,205	176,405	8
Deposits		196,304	183,270	196,640	205,974	8

The oldest forecast: 07.12.2021

Last update: 01.12.2022