

## LONG TERM ANALYSTS CONSENSUS OF ING BANK ŚLAŃSKI's FINANCIAL PERFORMANCE

based on analysts reports

Consensus 2026	/PLN.m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		9,208	8,546	9,181	9,847	10
Net commission income		2,493	2,414	2,479	2,575	10
Trading & other income		324	140	343	493	10
Total income		12,025	11,371	12,023	12,823	10
Total expenses		-4,483	-4,167	-4,502	-4,704	10
Result before risk costs		7,542	6,667	7,604	8,225	10
Risk costs		-914	-672	-925	-1,064	10
Banking tax		-821	-647	-843	-981	10
Profit before tax		5,807	5,050	5,745	6,495	10
Net profit		3,771	3,138	3,758	4,285	10
Assets		304,413	291,284	303,945	315,736	8
Loans		196,003	190,384	195,206	205,994	9
Deposits		257,094	245,097	257,084	267,252	9

Consensus 2027	/PLN.m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		9,798	8,614	9,740	11,490	10
Net commission income		2,622	2,461	2,579	2,952	10
Trading & other income		294	150	292	449	10
Total income		12,714	11,522	12,607	14,667	10
Total expenses		-4,719	-4,271	-4,743	-5,008	10
Result before risk costs		7,995	6,514	7,987	9,698	10
Risk costs		-1,025	-722	-1,011	-1,358	10
Banking tax		-820	-693	-815	-1,009	10
Profit before tax		6,150	4,769	6,133	7,452	10
Net profit		4,268	3,194	4,293	5,205	10
Assets		321,538	305,721	322,600	337,859	8
Loans		209,920	198,296	209,651	223,302	9
Deposits		271,430	256,781	272,386	288,432	9

Consensus 2028	/PLN.m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		10,580	8,842	10,859	11,880	6
Net commission income		2,776	2,536	2,708	3,197	6
Trading & other income		300	197	300	450	6
Total income		13,656	11,837	13,864	15,303	6
Total expenses		-5,060	-4,716	-5,135	-5,295	6
Result before risk costs		8,596	6,542	8,919	10,055	6
Risk costs		-1,158	-1,008	-1,109	-1,494	6
Banking tax		-873	-718	-876	-1,063	6
Profit before tax		6,566	4,665	6,974	7,664	6
Net profit		4,748	3,273	4,921	5,626	6
Assets		339,014	323,504	342,110	346,869	5
Loans		226,610	213,000	225,608	241,641	6
Deposits		289,384	267,731	290,196	308,173	6

The oldest forecast: 08.08.2025

Last update: 23.03.2026