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

based on analysts reports

Consensus 2026 /PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income	9,348	8,991	9,373	9,728	9
Net commission income	2,541	2,414	2,567	2,659	9
Trading & other income	375	140	371	543	9
Total income	12,264	11,371	12,236	12,838	9
Total expenses	-4,479	-4,167	-4,542	-4,632	9
Result before risk costs	7,785	6,667	7,792	8,209	9
Risk costs	-838	-672	-861	-1,064	9
Banking tax	-847	-647	-847	-981	9
Profit before tax	6,100	5,050	6,010	6,728	9
Net profit	3,945	3,138	3,884	4,350	9
Assets	308,341	291,284	308,395	321,114	8
Loans	195,607	190,384	194,963	205,994	8
Deposits	262,427	245,097	260,384	282,324	8

Consensus 2027 /PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income	9,968	9,325	9,888	11,061	9
Net commission income	2,704	2,481	2,700	3,039	9
Trading & other income	326	150	335	446	9
Total income	12,998	12,098	12,875	14,361	9
Total expenses	-4,732	-4,271	-4,857	-4,890	9
Result before risk costs	8,267	7,385	8,208	9,471	9
Risk costs	-979	-722	-983	-1,180	9
Banking tax	-845	-727	-822	-1,009	9
Profit before tax	6,442	5,581	6,458	7,579	9
Net profit	4,470	4,001	4,337	5,278	9
Assets	326,956	305,721	328,035	343,115	8
Loans	209,583	198,296	210,025	223,302	8
Deposits	274,376	256,781	274,963	293,950	8

Consensus 2028 /PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income	10,795	9,832	10,591	11,874	7
Net commission income	2,836	2,536	2,731	3,250	7
Trading & other income	351	271	325	474	7
Total income	13,982	12,663	13,832	15,395	7
Total expenses	-5,016	-4,716	-5,061	-5,164	7
Result before risk costs	8,966	7,947	8,771	10,231	7
Risk costs	-1,074	-968	-1,076	-1,179	7
Banking tax	-873	-768	-852	-1,063	7
Profit before tax	7,020	5,845	6,869	8,268	7
Net profit	5,042	4,458	4,764	6,078	7
Assets	349,558	323,504	352,359	373,251	7
Loans	225,250	213,007	225,022	241,641	7
Deposits	295,829	267,731	291,547	317,466	7

The oldest forecast: 08.08.2025
Last update: 04.11.2026