

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

based on analysts reports

Consensus 2025	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		9 203	8 961	9 079	9 846	9
Net commission income		2 384	2 307	2 384	2 460	9
Trading & other income		193	82	191	324	9
Total income		11 779	11 416	11 664	12 565	9
Total expenses		-4 360	-4 129	-4 342	-4 666	9
Result before risk costs		7 420	7 117	7 237	8 257	9
Risk costs		-1 021	-816	-1 063	-1 198	9
Banking tax		-763	-705	-760	-823	9
Profit before tax		5 636	5 276	5 397	6 581	9
Net profit		4 308	3 938	4 139	5 126	9
Assets		271 761	266 781	269 677	277 967	7
Loans		177 193	171 562	175 464	190 356	8
Deposits		230 973	226 581	230 733	238 131	8

Consensus 2026	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		9 195	8 701	9 096	10 054	9
Net commission income		2 482	2 333	2 463	2 690	9
Trading & other income		176	84	167	266	9
Total income		11 853	11 413	11 729	12 759	9
Total expenses		-4 566	-4 302	-4 538	-4 973	9
Result before risk costs		7 286	6 745	7 170	8 221	9
Risk costs		-967	-704	-974	-1 244	9
Banking tax		-806	-732	-790	-891	9
Profit before tax		5 514	4 986	5 442	6 112	9
Net profit		4 179	3 679	4 118	4 656	9
Assets		285 940	277 604	285 310	294 835	7
Loans		189 459	177 667	185 410	210 927	8
Deposits		242 856	233 351	240 971	261 944	8

Consensus 2027	/PLN m/	Average	Minimum	Median	Maximum	number of previews
Net interest income		9 266	8 442	9 274	10 343	5
Net commission income		2 600	2 359	2 634	2 894	5
Trading & other income		176	86	186	255	5
Total income		12 043	11 331	11 854	13 227	5
Total expenses		-4 764	-4 632	-4 716	-5 025	5
Result before risk costs		7 279	6 306	7 139	8 494	5
Risk costs		-1 077	-948	-997	-1 393	5
Banking tax		-874	-778	-845	-968	5
Profit before tax		5 327	4 420	5 364	6 153	5
Net profit		4 018	3 231	4 093	4 668	5
Assets		303 225	292 137	304 986	310 793	4
Loans		206 924	183 513	197 807	230 404	5
Deposits		261 771	247 088	256 979	288 138	5

The oldest forecast: 8.08.2024

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