

**BANKING SECTOR  
KEY DATA  
09/2009**

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**Notes:**

1/ All data are based on solo bank reports.

2/ Data for September 2009 compiled on the basis of the preliminary figures.

**POLISH FINANCIAL SUPERVISION AUTHORITY**

TABLE 1  
STRUCTURE OF THE POLISH BANKING SECTOR

	12/2006	12/2007	03/2008	06/2008	09/2008	12/2008	03/2009	06/2009	09/2009
<b>Number of banks</b>	647	645	643	644	649	649	649	650	647
<b>Staffing at banks</b>	157 931	167 162	170 399	173 646	177 993	181 280	180 657	178 309	176 601
<b>Bank offices, including:</b>	12 562	13 468	13 602	13 924	14 315	14 678	14 842	15 017	14 905
- branch offices	5 184	5 605	5 716	5 813	5 971	6 092	6 344	6 398	6 385
- other	7 378	7 863	7 886	8 111	8 344	8 586	8 498	8 619	8 520
<b>Share of particular groups of banks in total assets</b>									
- commercial banks	90.7	89.6	89.4	88.6	88.0	89.2	89.1	88.9	89.1
of which: under foreign control	66.6	66.6	66.2	66.0	65.5	67.0	66.4	65.8	64.1
- branches of credit institutions	3.1	4.3	4.4	5.4	6.2	5.4	5.5	5.6	5.3
- cooperative banks	6.2	6.2	6.2	6.0	5.8	5.4	5.4	5.5	5.6
<b>Share of particular groups of banks in loans to non-financial customers</b>									
- commercial banks	90.1	89.9	89.6	89.2	89.0	89.6	89.8	89.5	89.4
of which: under foreign control	66.9	66.5	66.3	66.0	65.8	66.4	66.6	65.6	64.6
- branches of credit institutions	2.6	3.6	4.1	4.5	4.9	5.0	5.0	5.0	4.9
- cooperative banks	7.3	6.5	6.3	6.3	6.1	5.4	5.2	5.5	5.7
<b>Share of particular groups of banks in deposits taken from non-financial customers</b>									
- commercial banks	89.6	89.4	89.2	89.3	89.1	88.9	89.2	89.3	89.1
of which: under foreign control	64.7	65.6	65.3	65.7	65.9	64.9	63.6	63.5	63.1
- branches of credit institutions	1.8	1.9	2.2	2.2	2.6	2.7	2.8	2.9	3.0
- cooperative banks	8.6	8.8	8.6	8.5	8.3	8.4	8.0	7.8	7.9

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TABLE 2  
POLISH BANKING SECTOR – KEY DATA  
(million zloty)

	09/2007	12/2007	03/2008	06/2008	09/2008	12/2008	03/2009	06/2009	09/2009
<b>BALANCE SHEET</b>									
Total	776 768	792 777	838 999	875 231	934 956	1 039 085	1 075 603	1 052 202	1 045 689
Assets									
Due from financial corporations	138 171	125 204	127 449	120 345	120 501	107 177	102 241	94 830	83 857
Due from non-financial customers	401 180	421 746	453 713	485 039	524 269	587 616	622 028	614 631	613 773
Due from general government	19 592	21 422	20 202	19 410	20 182	24 606	24 480	25 071	26 988
Securities held	142 500	135 644	142 730	145 550	168 265	180 924	190 215	201 196	210 200
Liabilities									
Due to financial corporations	164 477	158 408	169 172	190 970	209 102	242 229	266 448	248 983	236 782
Due to non-financial customers	401 270	428 248	440 945	454 678	472 797	506 088	524 654	538 053	538 636
Due to general government	53 305	44 706	51 506	53 325	56 211	53 516	59 344	59 498	64 401
Securities issued and outstanding	11 581	12 393	12 480	13 497	15 060	12 480	11 642	11 195	11 929
Capital funds and subordinated loan capital	64 633	68 343	70 238	75 123	79 908	82 270	84 538	99 876	100 833
<b>LOANS AND DEPOSITS (gross value)</b>									
Loans to non-financial customers	407 159	427 543	459 653	490 137	529 593	593 379	629 855	626 526	627 499
to corporates	167 199	171 714	184 067	195 334	207 758	222 562	232 876	225 459	220 576
to households, including:	238 636	254 202	273 861	292 970	319 760	368 578	394 776	398 840	404 500
<i>housing loans, of which:</i>	109 626	117 732	130 900	138 182	154 427	193 986	213 358	210 659	211 013
- in zloty	46 979	52 600	56 214	57 650	57 649	59 079	61 120	65 017	70 293
- in foreign currency	62 647	65 132	74 686	80 532	96 778	134 907	152 238	145 642	140 720
Deposits taken from non-financial customers, including:	392 579	419 308	431 108	443 445	461 576	494 052	511 496	524 541	524 836
from corporates	133 247	144 809	134 069	138 468	143 265	149 099	142 622	148 097	146 624
from households	246 944	262 400	284 344	291 326	304 126	330 762	354 777	361 887	363 114
<b>CAPITAL BASE AND CAPITAL ADEQUACY*</b>									
Capital base (regulatory capital)	57 725	61 765	63 986	64 956	72 752	77 569	81 066	87 442	89 314
Overall capital requirement, of which:	39 030	40 725	46 246	47 744	50 245	55 537	57 676	56 185	54 757
- credit risk	36 817	38 552	39 367	41 266	43 694	48 537	50 660	48 812	48 005
- operational risk	x	x	5 206	5 280	5 297	5 712	5 661	5 662	5 663
Risk-based capital ratio (%)	11.8	12.1	11.1	10.9	11.6	11.2	11.2	12.5	13.0
<b>EARNINGS AND EFFECTIVENESS</b>									
Net income from banking activity, of which	30 726	41 394	11 472	24 170	36 884	48 629	11 928	24 439	36 623
- net interest income	17 659	24 313	6 975	14 294	22 082	29 947	6 881	13 390	20 864
- net non-interest income (fees)	8 180	11 009	2 775	5 620	8 557	11 324	2 846	5 948	9 159
- net non-interest income (equities)	933	967	269	1 129	1 343	1 511	352	1 293	1 310
- net non-interest income (financial operatios)	1 136	1 439	217	547	288	-785	3 293	3 463	3 384
- net non-interest income (FX)	2 816	3 667	1 235	2 581	4 614	6 543	-1 443	347	1 916
Net income/expense on other operating activity	557	1 096	298	505	794	1 027	169	394	524
General expense, of which	15 411	21 747	5 606	11 709	17 957	24 805	6 276	12 513	18 436
- personnel expense	8 773	12 250	3 172	6 570	10 140	13 797	3 398	6 743	10 006
Depreciation	1 680	2 296	565	1 124	1 718	2 335	627	1 268	1 870
Net movements in provisions and valuation allowances	1 297	1 716	698	1 468	2 604	5 231	2 620	5 733	8 231
Pre-tax earnings	12 894	16 726	4 910	10 382	15 405	17 187	2 577	5 302	8 590
Net earnings	10 486	13 674	4 048	8 637	12 638	13 935	2 102	4 333	7 007
C/I - Cost Income Ratio %	54.6	56.3	52.4	52.0	52.0	54.7	57.6	55.5	54.6
ROE - Net earnings to average core capital % *	26.2	22.5	26.2	27.3	26.1	21.2	10.7	11.3	11.8
Share of irregular claims in gross claims on non-financial customers %	5.6	5.2	5.0	4.8	4.4	4.5	5.3	6.3	7.0

\* Excluding branches of credit institutions

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TABLE 3  
COMMERCIAL BANKS AND BRANCHES - KEY DATA  
(million zloty)

	09/2007	12/2007	03/2008	06/2008	09/2008	12/2008	03/2009	06/2009	09/2009
<b>BALANCE SHEET</b>									
Total	729 300	743 852	787 181	822 129	880 357	982 549	1 017 963	994 407	986 873
Assets									
Due from financial corporations	125 496	111 434	112 174	105 736	105 911	90 878	85 742	79 596	68 969
Due from non-financial customers	374 170	394 284	425 047	454 514	492 550	555 975	589 724	580 650	578 425
Due from general government	18 119	19 707	18 572	17 801	18 514	22 588	22 584	23 137	24 811
Securities held	139 605	133 042	140 243	143 085	165 509	178 101	187 242	198 633	207 943
Liabilities									
Due to financial corporations	163 700	157 500	168 344	190 111	208 272	241 329	265 582	248 033	235 697
Due to non-financial customers	367 371	391 294	403 584	416 609	434 101	464 160	483 146	496 576	496 714
Due to general government	47 102	39 884	45 090	46 730	48 898	47 109	52 133	52 370	57 071
Securities issued and outstanding	11 581	12 393	12 480	13 497	15 060	12 480	11 642	11 195	11 929
Capital funds and subordinated loan capital	60 231	63 865	65 601	69 964	74 684	77 048	79 067	93 754	94 661
<b>LOANS AND DEPOSITS (gross value)</b>									
Loans to non-financial customers	379 806	399 692	430 611	459 230	497 482	561 310	597 133	592 120	591 707
to corporates	161 776	166 186	178 083	188 900	200 983	215 766	225 716	217 939	212 658
to households, including:	216 846	232 044	250 974	268 678	294 623	343 517	369 422	372 168	376 871
<i>housing loans, of which:</i>	107 290	115 215	128 231	135 303	151 371	190 830	210 149	207 285	207 408
- in zloty	44 643	50 083	53 545	54 771	54 593	55 924	57 912	61 644	66 690
- in foreign currency	62 647	65 132	74 686	80 532	96 778	134 906	152 237	145 641	140 718
Deposits taken from non-financial customers, including:	358 929	382 590	394 031	405 709	423 283	452 523	470 429	483 508	483 354
from corporates	130 339	141 354	131 090	135 398	139 961	145 386	139 324	144 685	142 933
from households	217 391	230 278	251 449	257 959	270 530	294 249	318 372	325 756	326 912
<b>CAPITAL BASE AND CAPITAL ADEQUACY*</b>									
Capital base (regulatory capital)	53 389	57 305	59 234	59 871	67 562	72 408	75 442	81 438	83 271
Overall capital requirement, of which:	36 506	38 141	43 459	44 798	47 192	52 386	54 401	52 760	51 214
- credit risk	34 305	35 986	37 005	38 743	41 064	45 826	47 865	45 868	44 943
- operational risk	x	x	4 795	4 867	4 883	5 283	5 186	5 186	5 185
Risk-based capital ratio (%)	11.7	12.0	10.9	10.7	11.5	11.1	11.1	12.3	13.0
<b>EARNINGS AND EFFECTIVENESS</b>									
Net income from banking activity, of which	28 523	38 386	10 634	22 429	34 192	44 978	11 111	22 804	34 106
- net interest income	16 088	22 142	6 347	12 986	20 061	27 204	6 296	12 229	19 088
- net non-interest income (fees)	7 585	10 204	2 566	5 193	7 907	10 448	2 623	5 490	8 450
- net non-interest income (equities)	928	961	269	1 123	1 329	1 497	352	1 292	1 293
- net non-interest income (financial operatios)	1 119	1 427	221	553	295	-779	3 292	3 461	3 380
- net non-interest income (FX)	2 804	3 651	1 232	2 573	4 600	6 518	-1 452	332	1 896
Net income/expense on other operating activity	539	1 065	293	493	774	998	152	364	477
General expense, of which	14 029	19 804	5 123	10 679	16 367	22 564	5 749	11 425	16 784
- personnel expense	7 763	10 840	2 819	5 823	8 980	12 178	3 018	5 959	8 815
Depreciation	1 563	2 136	523	1 039	1 588	2 158	582	1 178	1 735
Net movements in provisions and valuation allowances	1 248	1 640	680	1 429	2 535	5 117	2 607	5 699	8 159
Pre-tax earnings	12 221	15 866	4 610	9 782	14 482	16 039	2 327	4 849	6 887
Net earnings	9 942	12 988	3 800	8 149	11 888	13 021	1 902	3 973	6 449
C/I - Cost Income Ratio %	53.7	55.3	51.7	51.1	50.7	52.6	56.8	54.4	53,52
ROE - Net earnings to average core capital % *	26.8	22.9	26.5	27.7	26.4	22.7	10.3	11.1	11.7
Share of irregular claims in gross claims on non-financial customers %	5.8	5.4	5.1	4.9	4.5	4.6	5.5	6.5	7,3

\* Excluding branches of credit institutions

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TABLE 4  
CO-OPERATIVE BANKS - KEY DATA  
(million zloty)

	09/2007	12/2007	03/2008	06/2008	09/2008	12/2008	03/2009	06/2009	09/2009
<b>BALANCE SHEET</b>									
Total	47 468	48 925	51 818	53 102	54 599	56 536	57 640	57 794	58 816
Assets									
Due from financial corporations	12 675	13 770	15 275	14 609	14 590	16 299	16 499	15 234	14 888
Due from non-financial customers	27 010	27 462	28 666	30 525	31 719	31 641	32 305	33 982	35 348
Due from general government	1 473	1 715	1 630	1 609	1 668	2 018	1 896	1 934	2 177
Securities held	2 895	2 602	2 487	2 465	2 756	2 823	2 973	2 563	2 257
Liabilities									
Due to financial corporations	777	908	828	859	830	900	866	950	1 086
Due to non-financial customers	33 899	36 954	37 361	38 069	38 696	41 929	41 508	41 477	41 922
Due to general government	6 203	4 822	6 416	6 595	7 313	6 406	7 210	7 128	7 330
Securities issued and outstanding	0	0	0	0	0	0	0	0	0
Capital funds and subordinated loan capital	4 402	4 478	4 637	5 159	5 224	5 222	5 471	6 122	6 172
<b>LOANS AND DEPOSITS (gross value)</b>									
Loans to non-financial customers	27 353	27 851	29 042	30 907	32 111	32 069	32 722	34 406	35 792
to corporates	5 423	5 528	5 984	6 434	6 775	6 795	7 160	7 520	7 918
to households, including:	21 790	22 158	22 887	24 292	25 137	25 061	25 354	26 672	27 629
<i>housing loans, of which:</i>	2 336	2 517	2 669	2 879	3 056	3 156	3 209	3 374	3 605
- in zloty	2 336	2 517	2 669	2 879	3 056	3 155	3 208	3 373	3 603
- in foreign currency	0	0	0	0	0	1	1	1	1
Deposits taken from non-financial customers, including:	33 650	36 718	37 077	37 736	38 293	41 528	41 067	41 033	41 482
from corporates	2 908	3 455	2 979	3 070	3 304	3 712	3 298	3 412	3 692
from households	29 553	32 122	32 895	33 367	33 597	36 513	36 405	36 131	36 201
<b>CAPITAL BASE AND CAPITAL ADEQUACY</b>									
Capital base (regulatory capital)	4 336	4 460	4 752	5 085	5 190	5 161	5 623	6 004	6 043
Overall capital requirement, of which:	2 524	2 584	2 787	2 946	3 053	3 152	3 276	3 425	3 543
- credit risk	2 511	2 566	2 362	2 523	2 630	2 711	2 796	2 944	3 062
- operational risk	x	x	411	413	414	429	475	476	478
Risk-based capital ratio (%)	13.7	13.8	13.6	13.8	13.6	13.1	13.7	14.0	13.6
<b>EARNINGS AND EFFECTIVENESS</b>									
Net income from banking activity, of which	2 203	3 008	838	1 741	2 692	3 651	818	1 635	2 517
- net interest income	1 571	2 171	628	1 307	2 021	2 743	585	1 160	1 775
- net non-interest income (fees)	596	805	209	426	649	876	223	458	700
- net non-interest income (equities)	5	6	0	6	14	14	0	0	17
- net non-interest income (financial operatios)	18	11	-3	-6	-6	-7	1	2	5
- net non-interest income (FX)	13	16	3	8	14	25	9	15	20
Net income/expense on other operating activity	18	32	5	12	20	29	17	30	46
General expense, of which	1 381	1 943	483	1 030	1 590	2 241	527	1 088	1 653
- personnel expense	1 009	1 411	353	748	1 160	1 618	385	785	1 192
Depreciation	117	161	42	85	129	177	45	90	135
Net movements in provisions and valuation allowances	49	76	17	39	69	114	13	34	73
Pre-tax earnings	673	860	301	599	923	1 149	250	453	703
Net earnings	544	686	248	488	750	914	200	360	559
C/I - Cost Income Ratio %	67.5	69.2	62.3	63.5	63.4	65.7	68.5	70.8	69.7
ROE - Net earnings to average core capital %	18.4	17.2	22.9	21.8	21.7	19.6	15.9	13.7	13.8
Share of irregular claims in gross claims on non-financial customers %	3.1	3.0	3.0	2.8	2.8	2.8	3.0	3.0	3.1