

**BANKING SECTOR
KEY DATA
12/2009**

LIST OF TABLES:

TABLE 1
STRUCTURE OF THE POLISH BANKING SECTOR

TABLE 2
POLISH BANKING SECTOR KEY DATA

TABLE 3
COMMERCIAL BANKS AND BRANCHES KEY DATA

TABLE 4
CO-OPERATIVE BANKS KEY DATA

Notes:

1/ All data are based on solo bank reports.

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

POLISH FINANCIAL SUPERVISION AUTHORITY

TABLE 1
STRUCTURE OF THE POLISH BANKING SECTOR

	12/2007	03/2008	06/2008	09/2008	12/2008	03/2009	06/2009	09/2009	12/2009
Number of banks	645	643	644	649	649	649	650	647	643
Staffing at banks	167 162	170 399	173 646	177 993	181 280	180 657	178 309	176 601	175 016
Bank offices, including:	13 468	13 602	13 924	14 315	14 678	14 842	15 017	14 905	14 890
- branch offices	5 605	5 716	5 813	5 971	6 092	6 344	6 398	6 385	6 378
- other	7 863	7 886	8 111	8 344	8 586	8 498	8 619	8 520	8 512
Share of particular groups of banks in total assets									
- commercial banks	89.6	89.4	88.6	88.0	89.2	89.1	88.9	89.1	89.0
of which: under foreign control	66.6	66.2	66.0	65.5	67.0	66.4	65.8	64.1	62.9
- branches of credit institutions	4.3	4.4	5.4	6.2	5.4	5.5	5.6	5.3	5.1
- cooperative banks	6.2	6.2	6.0	5.8	5.4	5.4	5.5	5.6	5.8
Share of particular groups of banks in loans to non-financial customers									
- commercial banks	89.9	89.6	89.2	89.0	89.6	89.8	89.5	89.4	88.8
of which: under foreign control	66.5	66.3	66.0	65.8	66.4	66.6	65.6	64.6	63.3
- branches of credit institutions	3.6	4.1	4.5	4.9	5.0	5.0	5.0	4.9	5.4
- cooperative banks	6.5	6.3	6.3	6.1	5.4	5.2	5.5	5.7	5.7
Share of particular groups of banks in deposits taken from non-financial customers									
- commercial banks	89.4	89.2	89.3	89.1	88.9	89.2	89.3	89.1	88.9
of which: under foreign control	65.6	65.3	65.7	65.9	64.9	63.6	63.5	63.1	63.0
- branches of credit institutions	1.9	2.2	2.2	2.6	2.7	2.8	2.9	3.0	2.9
- cooperative banks	8.8	8.6	8.5	8.3	8.4	8.0	7.8	7.9	8.2

POLISH FINANCIAL SUPERVISION AUTHORITY

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

	12/2007	03/2008	06/2008	09/2008	12/2008	03/2009	06/2009	09/2009	12/2009
BALANCE SHEET									
Total	792 777	838 999	875 231	934 956	1 039 085	1 075 603	1 052 202	1 045 689	1 060 759
Assets									
Due from financial corporations	125 204	127 449	120 345	120 501	107 177	102 241	94 830	83 857	72 905
Due from non-financial customers	421 746	453 713	485 039	524 269	587 616	622 028	614 631	613 773	612 066
Due from general government	21 422	20 202	19 410	20 182	24 606	24 480	25 071	26 988	44 470
Securities held	135 644	142 730	145 550	168 265	180 924	190 215	201 196	210 200	211 355
Liabilities									
Due to financial corporations	158 408	169 172	190 970	209 102	242 229	266 448	248 983	236 782	225 435
Due to non-financial customers	428 248	440 945	454 678	472 797	506 088	524 654	538 053	538 636	571 803
Due to general government	44 706	51 506	53 325	56 211	53 516	59 344	59 498	64 401	54 316
Securities issued and outstanding	12 393	12 480	13 497	15 060	12 480	11 642	11 195	11 929	19 417
Capital funds and subordinated loan capital	68 343	70 238	75 123	79 908	82 270	84 538	99 876	100 833	104 867
LOANS AND DEPOSITS (gross value)									
Loans to non-financial customers	427 543	459 653	490 137	529 593	593 379	629 855	626 526	627 499	627 898
to corporates	171 714	184 067	195 334	207 758	222 562	232 876	225 459	220 576	212 712
to households, including:	254 202	273 861	292 970	319 760	368 578	394 776	398 840	404 500	412 470
<i>housing loans, of which:</i>	117 732	130 900	138 182	154 427	193 986	213 358	210 659	211 013	216 414
- in zloty	52 600	56 214	57 650	57 649	59 079	61 120	65 017	70 293	75 674
- in foreign currency	65 132	74 686	80 532	96 778	134 907	152 238	145 642	140 720	140 740
Deposits taken from non-financial customers, including:	419 308	431 108	443 445	461 576	494 052	511 496	524 541	524 836	560 049
from corporates	144 809	134 069	138 468	143 265	149 099	142 622	148 097	146 624	166 028
from households	262 400	284 344	291 326	304 126	330 762	354 777	361 887	363 114	379 671
CAPITAL BASE AND CAPITAL ADEQUACY*									
Capital base (regulatory capital)	61 765	63 986	64 956	72 752	77 569	81 064	87 442	89 351	89 737
Overall capital requirement, of which:	40 725	46 246	47 744	50 245	55 537	57 679	56 185	58 447	54 169
- credit risk	38 552	39 367	41 266	43 694	48 537	50 660	48 812	47 982	47 260
- operational risk	x	5 206	5 280	5 297	5 712	5 661	5 662	5 663	5 957
Risk-based capital ratio (%)	12.1	11.1	10.9	11.6	11.2	11.2	12.5	12.2	13.3
EARNINGS AND EFFECTIVENESS									
Net income from banking activity, of which	41 394	11 472	24 170	36 884	48 311	11 928	24 640	36 605	49 517
- net interest income	24 313	6 975	14 294	22 082	30 089	6 881	13 459	20 841	28 516
- net non-interest income (fees)	11 009	2 775	5 620	8 557	11 512	2 846	5 964	9 141	12 368
- net non-interest income (equities)	967	269	1 129	1 343	1 505	352	1 293	1 310	1 735
- net non-interest income (financial operatios)	1 439	217	547	288	-757	3 293	3 540	3 397	3 865
- net non-interest income (FX)	3 667	1 235	2 581	4 614	5 962	-1 443	384	1 916	3 032
Net income/expense on other operating activity	1 096	298	505	794	1 011	169	402	524	676
General expense, of which	21 747	5 606	11 709	17 957	24 850	6 275	12 504	18 436	24 943
- personnel expense	12 250	3 172	6 570	10 140	13 818	3 398	6 744	10 006	13 536
Depreciation	2 296	565	1 124	1 718	2 339	627	1 258	1 870	2 533
Net movements in provisions and valuation allowances	1 716	698	1 468	2 604	5 322	2 621	5 705	8 288	12 004
Pre-tax earnings	16 726	4 910	10 382	15 405	16 787	2 577	5 558	8 516	10 715
Net earnings	13 674	4 048	8 637	12 638	13 658	2 102	4 549	6 964	8 708
Share of irregular claims in gross claims on non-financial customers %	5.2	5.0	4.8	4.4	4.5	5.3	6.3	7.0	7.6

* Excluding branches of credit institutions

POLISH FINANCIAL SUPERVISION AUTHORITY

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

	12/2007	03/2008	06/2008	09/2008	12/2008	03/2009	06/2009	09/2009	12/2009
BALANCE SHEET									
Total	743 852	787 181	822 129	880 357	982 549	1 017 963	994 407	986 873	999 043
Assets									
Due from financial corporations	111 434	112 174	105 736	105 911	90 878	85 742	79 596	68 969	55 610
Due from non-financial customers	394 284	425 047	454 514	492 550	555 975	589 724	580 650	578 425	576 452
Due from general government	19 707	18 572	17 801	18 514	22 588	22 584	23 137	24 811	41 663
Securities held	133 042	140 243	143 085	165 509	178 101	187 242	198 633	207 943	209 301
Liabilities									
Due to financial corporations	157 500	168 344	190 111	208 272	241 329	265 582	248 033	235 697	224 351
Due to non-financial customers	391 294	403 584	416 609	434 101	464 160	483 146	496 576	496 714	525 571
Due to general government	39 884	45 090	46 730	48 898	47 109	52 133	52 370	57 071	47 899
Securities issued and outstanding	12 393	12 480	13 497	15 060	12 480	11 642	11 195	11 929	19 417
Capital funds and subordinated loan capital	63 865	65 601	69 964	74 684	77 048	79 067	93 754	94 661	98 663
LOANS AND DEPOSITS (gross value)									
Loans to non-financial customers	399 692	430 611	459 230	497 482	561 310	597 133	592 120	591 707	591 810
to corporates	166 186	178 083	188 900	200 983	215 766	225 716	217 939	212 658	204 616
to households, including:	232 044	250 974	268 678	294 623	343 517	369 422	372 168	376 871	384 773
<i>housing loans, of which:</i>	115 215	128 231	135 303	151 371	190 830	210 149	207 285	207 408	212 654
- in zloty	50 083	53 545	54 771	54 593	55 924	57 912	61 644	66 690	71 918
- in foreign currency	65 132	74 686	80 532	96 778	134 906	152 237	145 641	140 718	140 736
Deposits taken from non-financial customers, including:	382 590	394 031	405 709	423 283	452 523	470 429	483 508	483 354	514 208
from corporates	141 354	131 090	135 398	139 961	145 386	139 324	144 685	142 933	161 639
from households	230 278	251 449	257 959	270 530	294 249	318 372	325 756	326 912	339 689
CAPITAL BASE AND CAPITAL ADEQUACY*									
Capital base (regulatory capital)	57 305	59 234	59 871	67 562	72 408	75 442	81 438	83 309	83 655
Overall capital requirement, of which:	38 141	43 459	44 798	47 192	52 386	54 401	52 760	54 903	50 533
- credit risk	35 986	37 005	38 743	41 064	45 826	47 865	45 868	44 920	44 120
- operational risk	x	4 795	4 867	4 883	5 283	5 186	5 186	5 185	5 465
Risk-based capital ratio (%)	12.0	10.9	10.7	11.5	11.1	11.1	12.3	12.1	13.2
EARNINGS AND EFFECTIVENESS									
Net income from banking activity, of which	38 386	10 634	22 429	34 192	44 660	11 111	23 005	34 088	46 108
- net interest income	22 142	6 347	12 986	20 061	27 345	6 296	12 299	19 066	26 106
- net non-interest income (fees)	10 204	2 566	5 193	7 907	10 635	2 623	5 506	8 441	11 419
- net non-interest income (equities)	961	269	1 123	1 329	1 491	352	1 292	1 293	1 717
- net non-interest income (financial operatios)	1 427	221	553	295	-749	3 292	3 538	3 392	3 859
- net non-interest income (FX)	3 651	1 232	2 573	4 600	5 937	-1 452	369	1 896	3 006
Net income/expense on other operating activity	1 065	293	493	774	982	152	372	478	611
General expense, of which	19 804	5 123	10 679	16 367	22 604	5 749	11 416	16 784	22 642
- personnel expense	10 840	2 819	5 823	8 980	12 199	3 014	5 959	8 815	11 886
Depreciation	2 136	523	1 039	1 588	2 161	582	1 168	1 735	2 350
Net movements in provisions and valuation allowances	1 640	680	1 429	2 535	5 202	2 607	5 671	8 215	11 894
Pre-tax earnings	15 866	4 610	9 782	14 482	15 650	2 327	5 105	7 813	9 833
Net earnings	12 988	3 800	8 149	11 888	12 758	1 902	4 189	6 405	8 009
Share of irregular claims in gross claims on non-financial customers %	5.4	5.1	4.9	4.5	4.6	5.5	6.5	7.3	7.9

* Excluding branches of credit institutions

POLISH FINANCIAL SUPERVISION AUTHORITY

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

	12/2007	03/2008	06/2008	09/2008	12/2008	03/2009	06/2009	09/2009	12/2009
BALANCE SHEET									
Total	48 925	51 818	53 102	54 599	56 536	57 640	57 794	58 816	61 716
Assets									
Due from financial corporations	13 770	15 275	14 609	14 590	16 299	16 499	15 234	14 888	17 296
Due from non-financial customers	27 462	28 666	30 525	31 719	31 641	32 305	33 982	35 348	35 614
Due from general government	1 715	1 630	1 609	1 668	2 018	1 896	1 934	2 177	2 807
Securities held	2 602	2 487	2 465	2 756	2 823	2 973	2 563	2 257	2 054
Liabilities									
Due to financial corporations	908	828	859	830	900	866	950	1 086	1 083
Due to non-financial customers	36 954	37 361	38 069	38 696	41 929	41 508	41 477	41 922	46 232
Due to general government	4 822	6 416	6 595	7 313	6 406	7 210	7 128	7 330	6 418
Securities issued and outstanding	0	0	0	0	0	0	0	0	0
Capital funds and subordinated loan capital	4 478	4 637	5 159	5 224	5 222	5 471	6 122	6 172	6 205
LOANS AND DEPOSITS (gross value)									
Loans to non-financial customers	27 851	29 042	30 907	32 111	32 069	32 722	34 406	35 792	36 088
to corporates	5 528	5 984	6 434	6 775	6 795	7 160	7 520	7 918	8 097
to households, including:	22 158	22 887	24 292	25 137	25 061	25 354	26 672	27 629	27 697
<i>housing loans, of which:</i>	2 517	2 669	2 879	3 056	3 156	3 209	3 374	3 605	3 760
<i>- in zloty</i>	2 517	2 669	2 879	3 056	3 155	3 208	3 373	3 603	3 756
<i>- in foreign currency</i>	0	0	0	0	1	1	1	1	4
Deposits taken from non-financial customers, including:	36 718	37 077	37 736	38 293	41 528	41 067	41 033	41 482	45 840
from corporates	3 455	2 979	3 070	3 304	3 712	3 298	3 412	3 692	4 389
from households	32 122	32 895	33 367	33 597	36 513	36 405	36 131	36 201	39 982
CAPITAL BASE AND CAPITAL ADEQUACY									
Capital base (regulatory capital)	4 460	4 752	5 085	5 190	5 161	5 622	6 004	6 042	6 082
Overall capital requirement, of which:	2 584	2 787	2 946	3 053	3 152	3 278	3 425	3 544	3 635
- credit risk	2 566	2 362	2 523	2 630	2 711	2 796	2 944	3 063	3 140
- operational risk	x	411	413	414	429	475	476	478	492
Risk-based capital ratio (%)	13.8	13.6	13.8	13.6	13.1	13.7	14.0	13.6	13.4
EARNINGS AND EFFECTIVENESS									
Net income from banking activity, of which	3 008	838	1 741	2 692	3 651	818	1 635	2 517	3 409
- net interest income	2 171	628	1 307	2 021	2 743	585	1 160	1 775	2 411
- net non-interest income (fees)	805	209	426	649	877	223	458	700	949
- net non-interest income (equities)	6	0	6	14	14	0	1	17	18
- net non-interest income (financial operatios)	11	-3	-6	-6	-8	1	2	5	6
- net non-interest income (FX)	16	3	8	14	25	9	15	20	26
Net income/expense on other operating activity	32	5	12	20	29	17	30	46	65
General expense, of which	1 943	483	1 030	1 590	2 246	526	1 089	1 653	2 301
- personnel expense	1 411	353	748	1 160	1 619	384	785	1 192	1 650
Depreciation	161	42	85	129	178	45	90	135	183
Net movements in provisions and valuation allowances	76	17	39	69	120	14	34	73	109
Pre-tax earnings	860	301	599	923	1 137	250	453	703	882
Net earnings	686	248	488	750	900	200	360	559	698
Share of irregular claims in gross claims on non-financial customers %	3.0	3.0	2.8	2.8	2.8	3.0	3.0	3.1	3.4