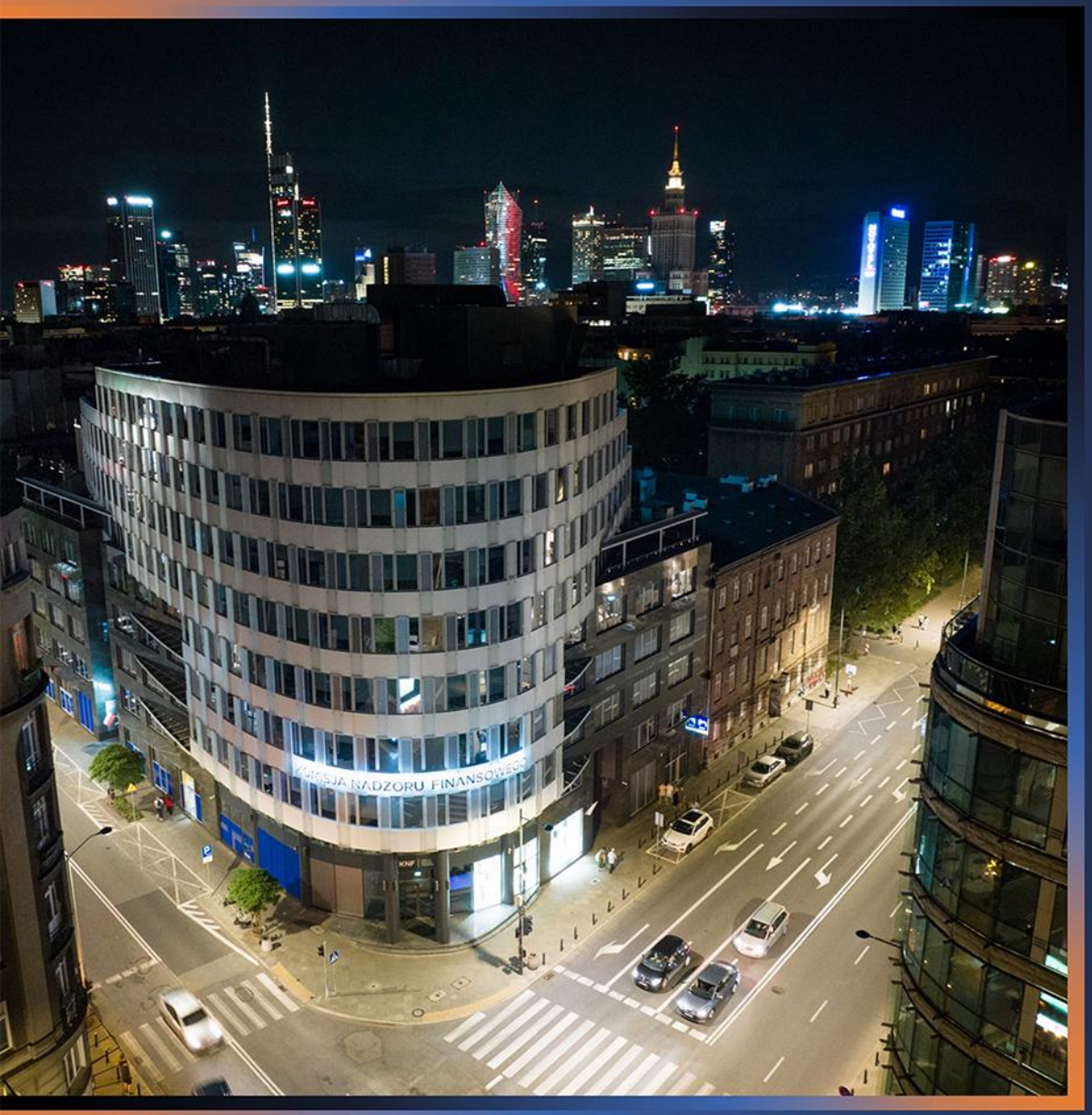


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Banking sector monthly data as at the end of September 2026

Based on the data of the National Bank of Poland reported on: 10 November 2026.

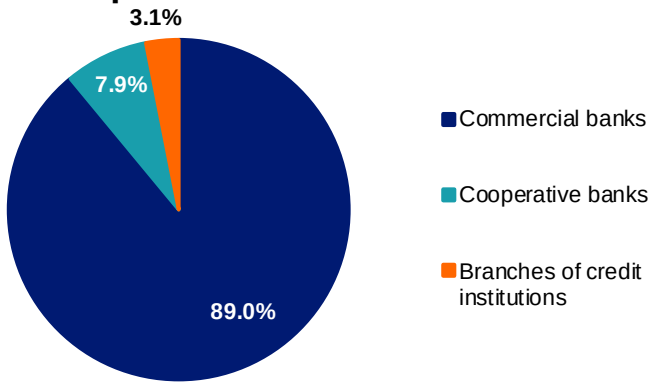
Disclaimer

- Material changes in certain values and indicators between December 2025 and January 2026 result from the exclusion of receivables/liabilities towards flow-through funds from the reports submitted by Bank Gospodarstwa Krajowego, as well as the reclassification of these positions, by banks, from the financial sector to the general government sector (according to Resolution No 45/2025 of the Management Board of the National Bank of Poland of 18 December 2025)

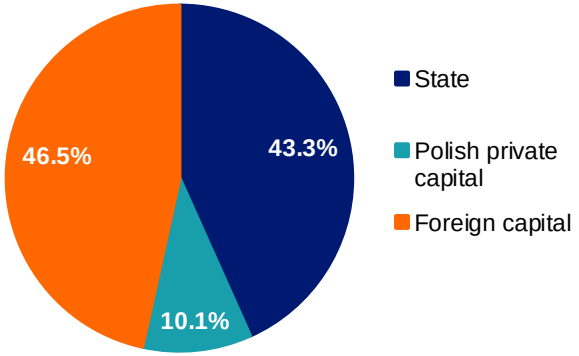
- The charts and slides affected by these changes have been marked with symbol - ★

Banking sector structure

Structure by client (share in assets) September 2026 ★



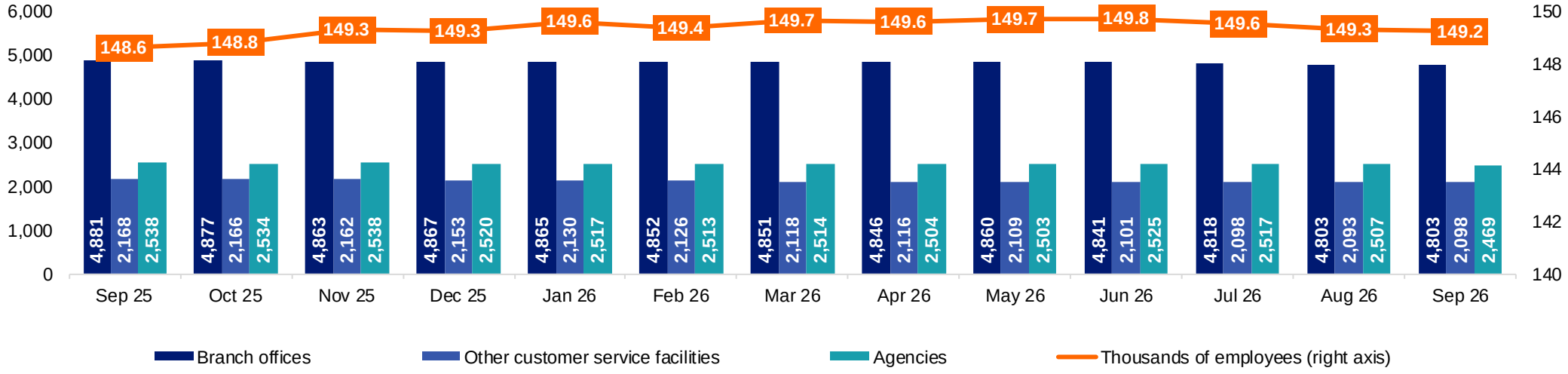
Capital origin (share in assets) September 2026 ★



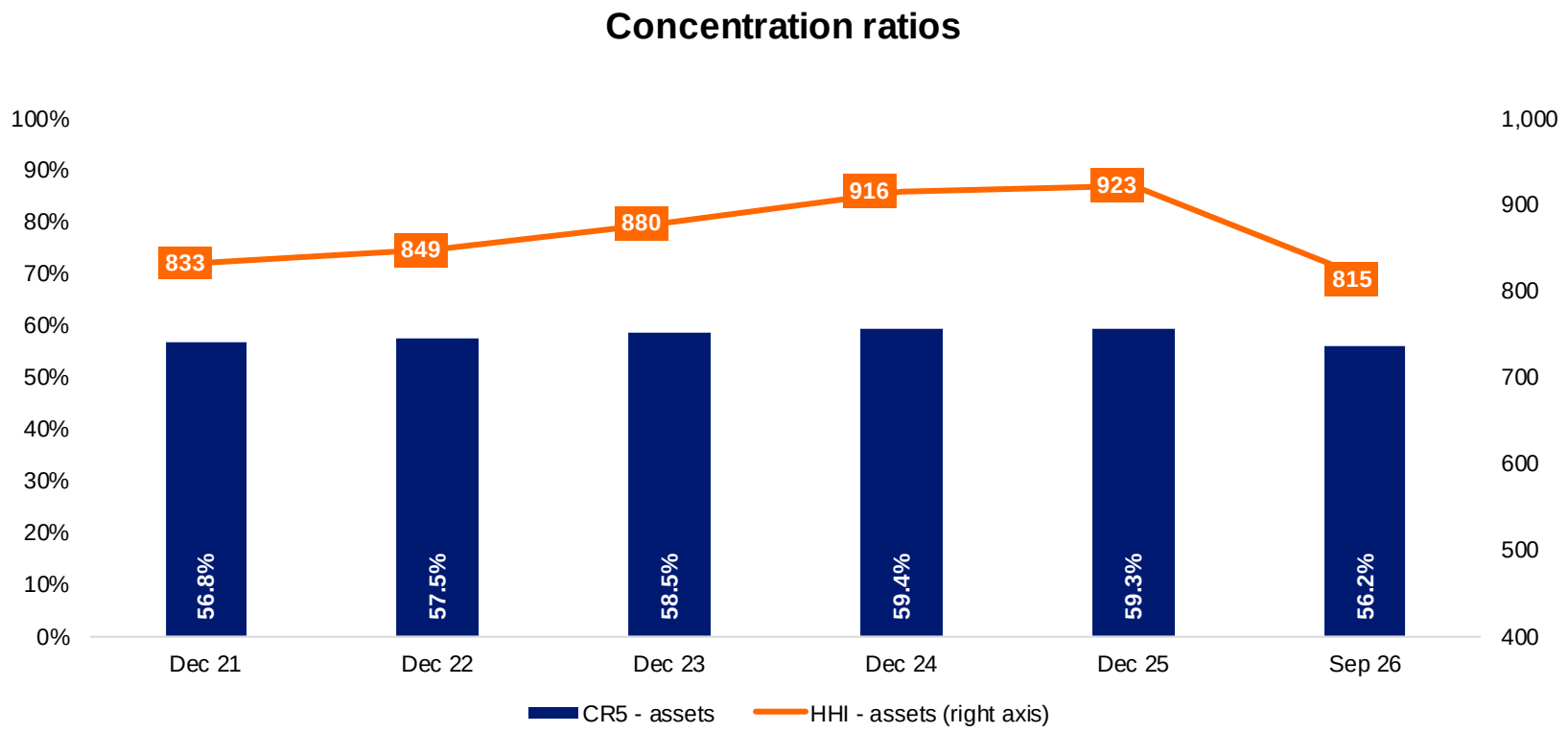
At the end of September 2026, there were:

- 30 commercial banks,
- 488 cooperative banks,
- 34 branches of credit institutions.

Banking network



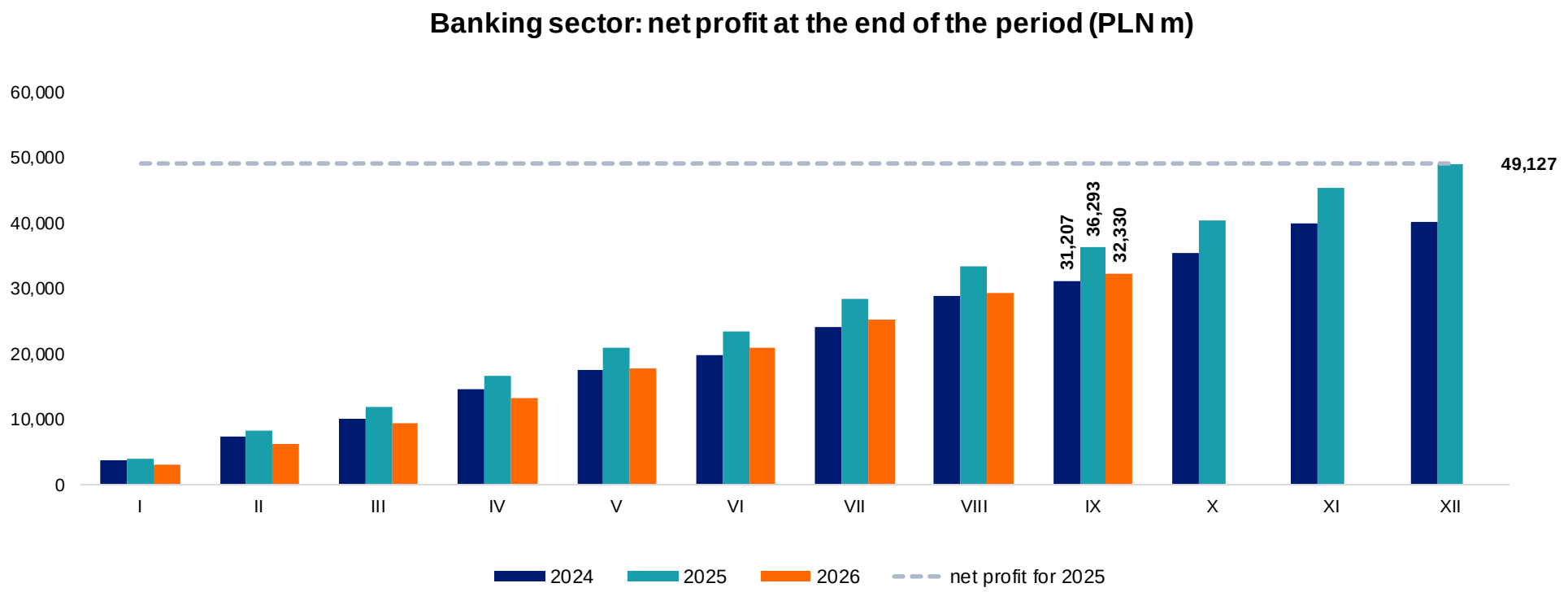
Concentration of the banking sector ★



HHI – the Herfindahl-Hirschman index (the sum of squares of banks' shares in the banking sector assets) is a measure of market concentration. The index takes into account not only the number of entities but also their relative size.
CR5 – assets – an indicator representing the share of 5 banks with the highest balance-sheet total.

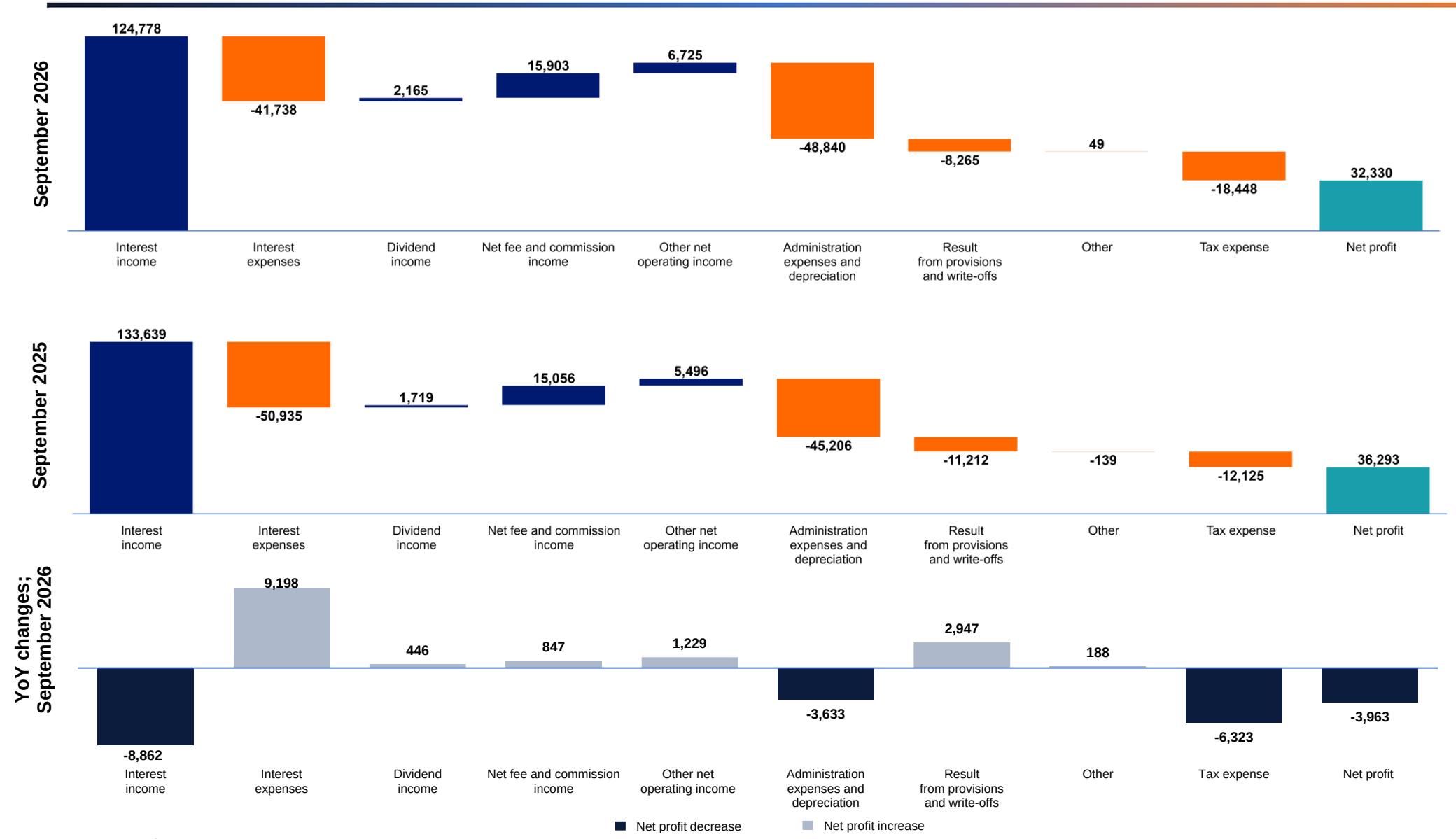
HHI of 815 indicates a competitive market.

Net profit of the banking sector



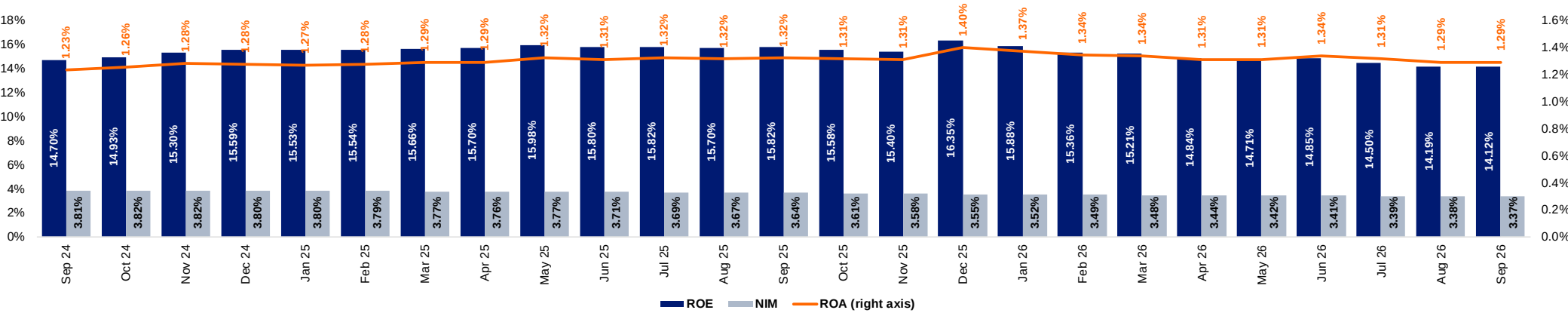
The net profit at the end of September 2026 amounted to PLN 32.3 bn. It was lower by PLN 4.0 bn (-10.9% YoY) than the profit achieved by the sector at the end of September 2025. The monthly net profit in September 2026 amounted to PLN 2.9 bn and was lower by PLN 1.3 bn (-31.4% MoM) compared to the profit achieved in the previous month.

Components of the net profit in the banking sector (PLN m)

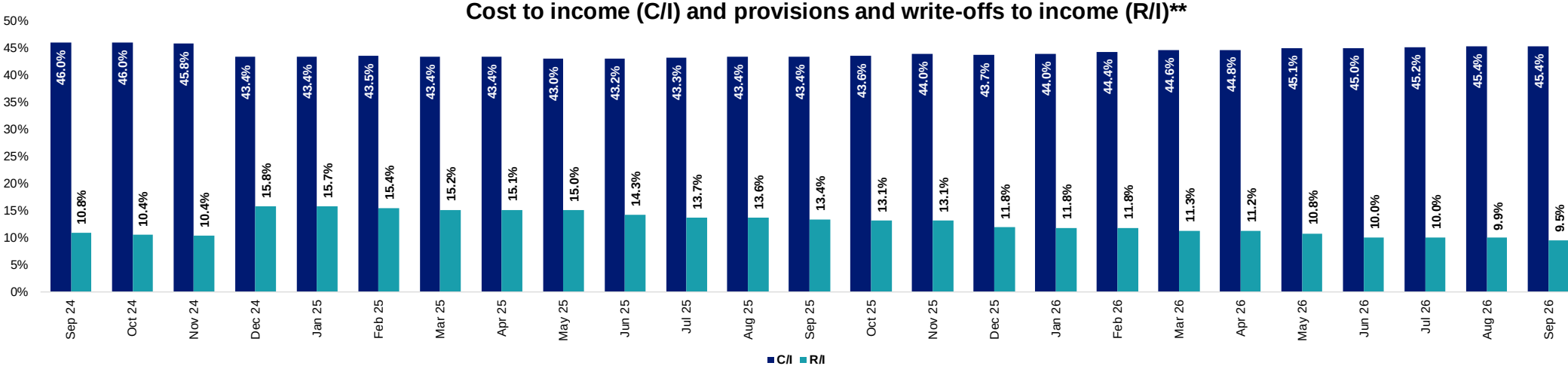


Banking sector efficiency

Efficiency ratios*



Cost to income (C/I) and provisions and write-offs to income (R/I)**

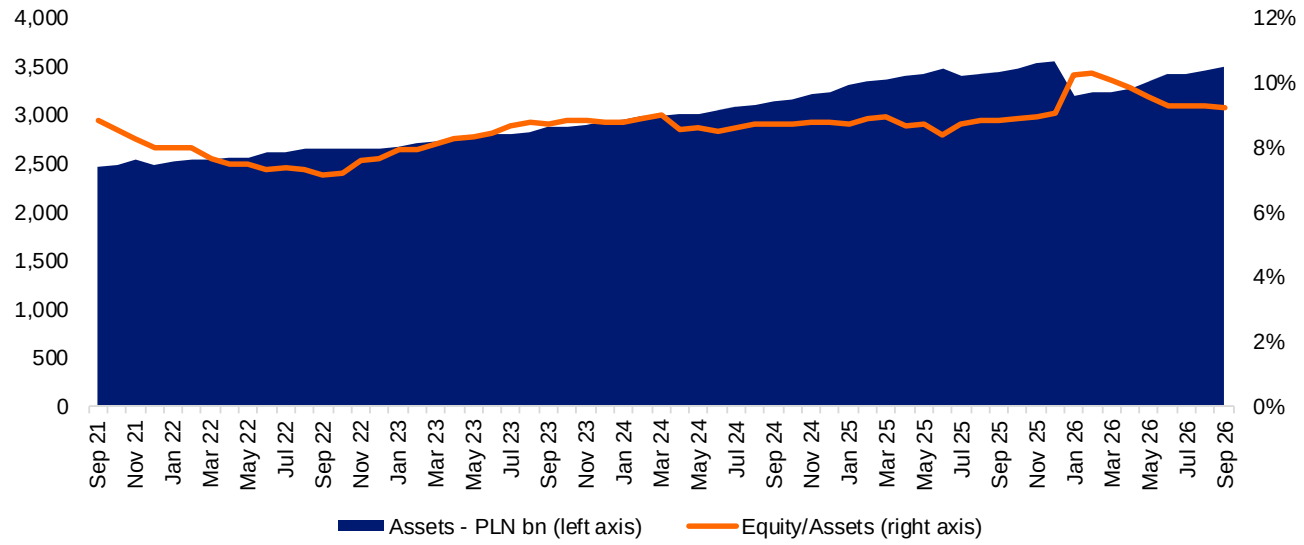


**/ ROA and ROE ratios: the financial result achieved over 12 subsequent months in relation to the average assets and average capital in the same period over 13 subsequent months. The ROE ratio refers to the aggregate of commercial and cooperative banking sector (excluding branches of credit institutions), and the ROA ratio refers to the entire banking sector. NIM ratio: net interest income over 12 subsequent months in relation to average interest assets in the same period over 13 subsequent months.*

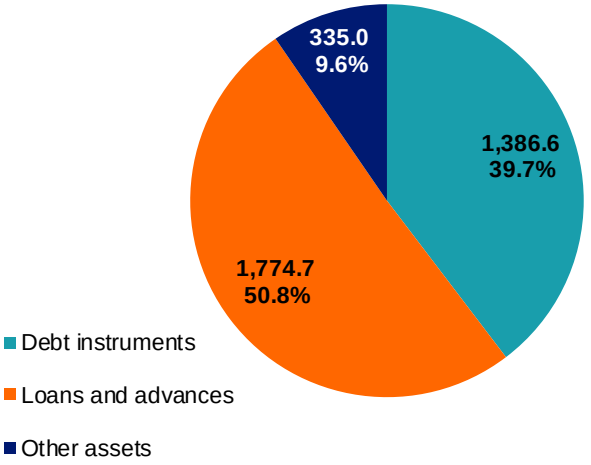
***/ C/I ratio: costs (operating costs + depreciation of fixed assets and intangible assets) in relation to income (total net operating income); moving average of 12 months. / R/I ratio: write-offs and provisions (provisions + impairment or reversal of impairment) in relation to income (total net operating income); moving average of 12 months.*

Balance sheet ★

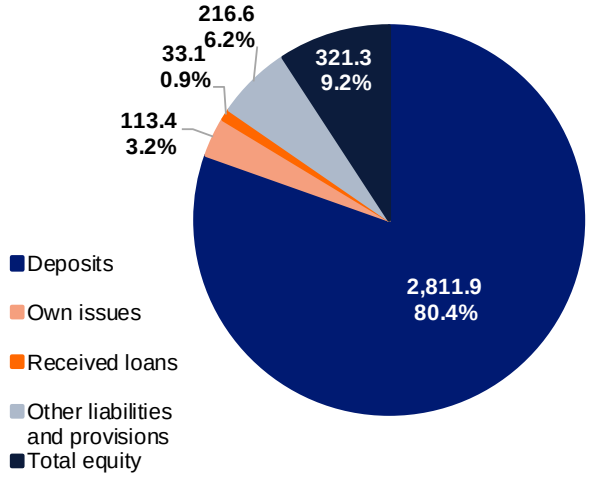
Equity vs total assets, commercial and cooperative banks



Balance sheet structure: assets* (PLN bn), September 2026



Balance sheet structure: liabilities* (PLN bn), September 2026



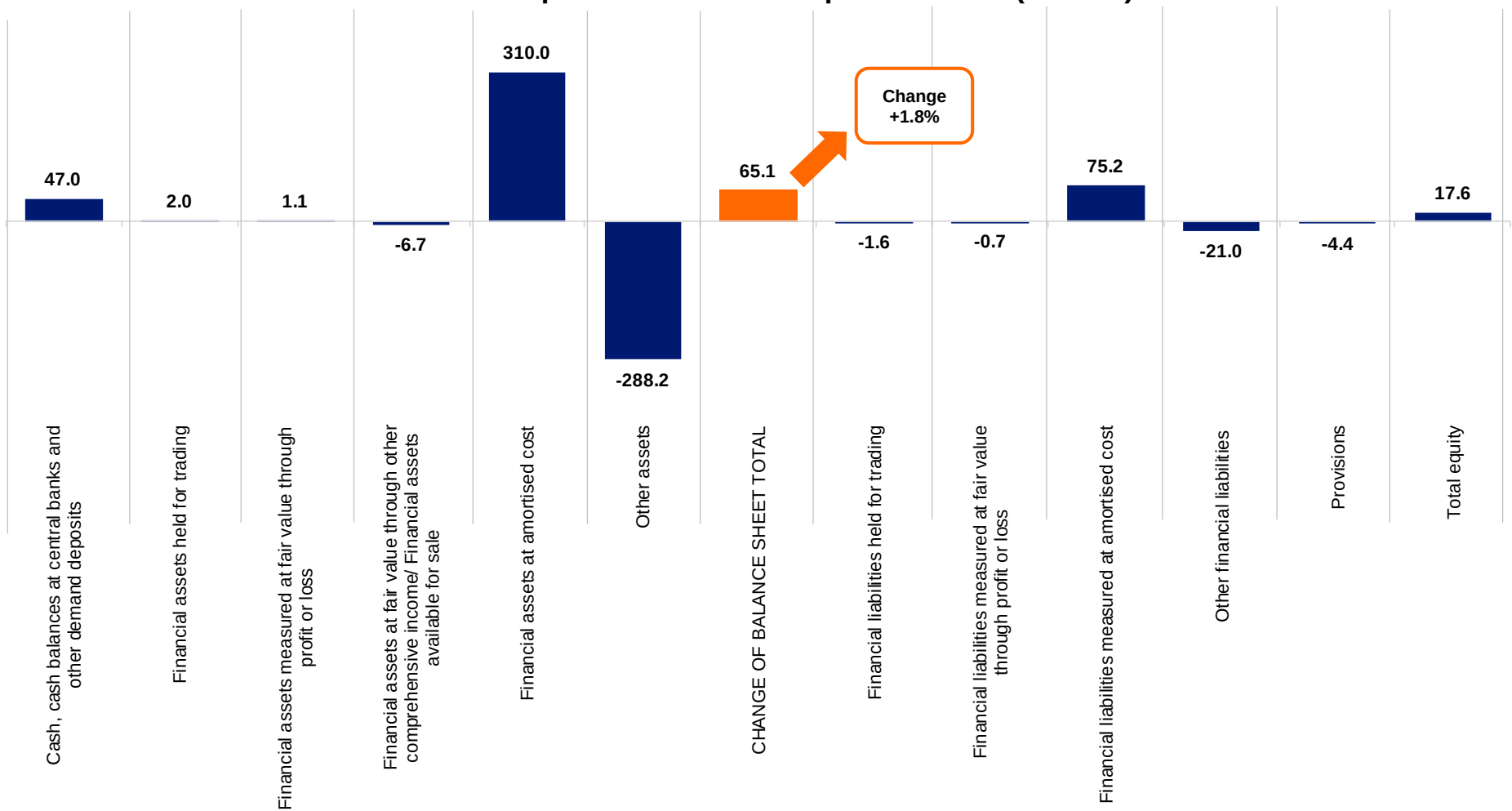
Balance sheet total of the banking sector (PLN bn)	Balance sheet total September 2026	MoM change	YoY change (%)
Banking sector	3,607.8	40.3	1.8%
Commercial banks	3,211.4	34.7	0.9%
Cooperative banks	285.0	3.8	9.7%
Branches of credit institutions	111.5	1.8	12.1%

*/ Commercial and cooperative banks.

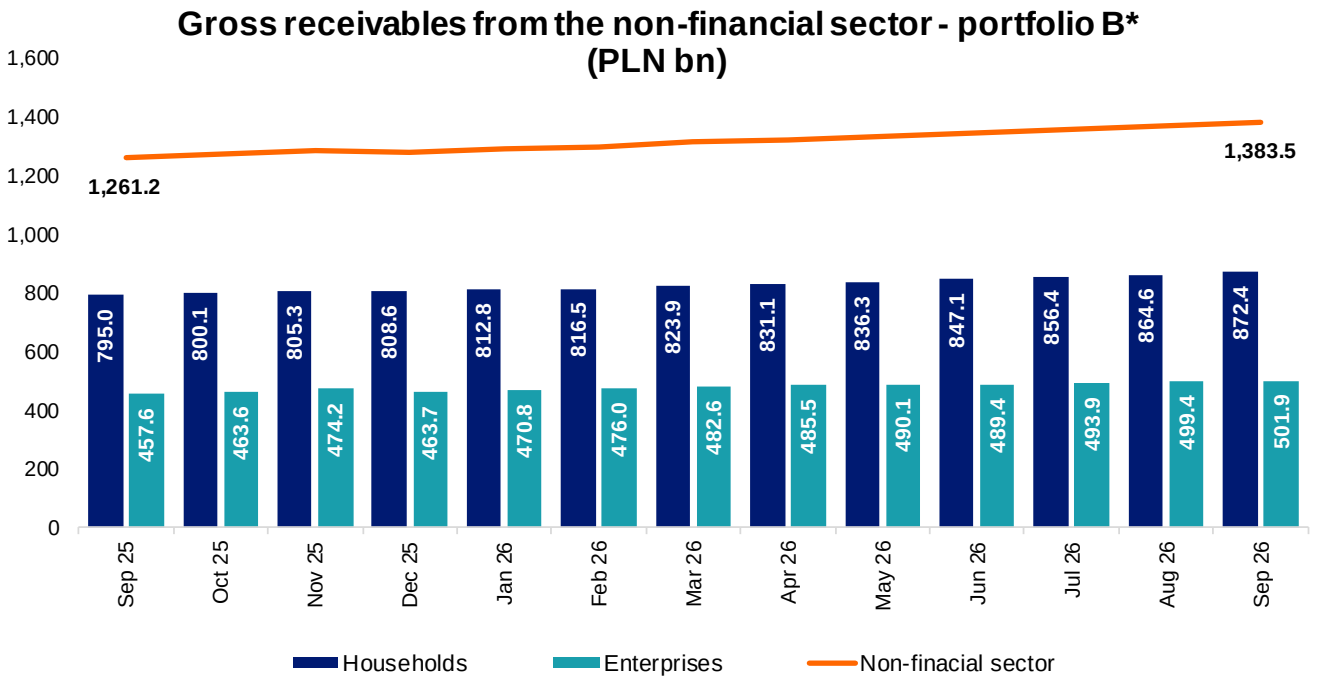
Balance sheet: YoY changes ★

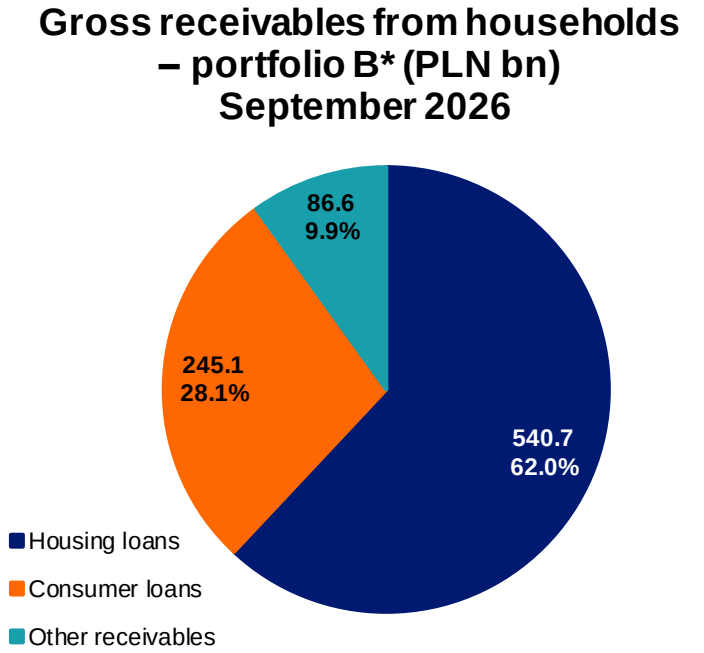
ASSETS **LIABILITIES**

Change in portfolio structure of the balance sheet in the period: between September 2025 and September 2026 (PLN bn)



Balance sheet: receivables from the non-financial sector*



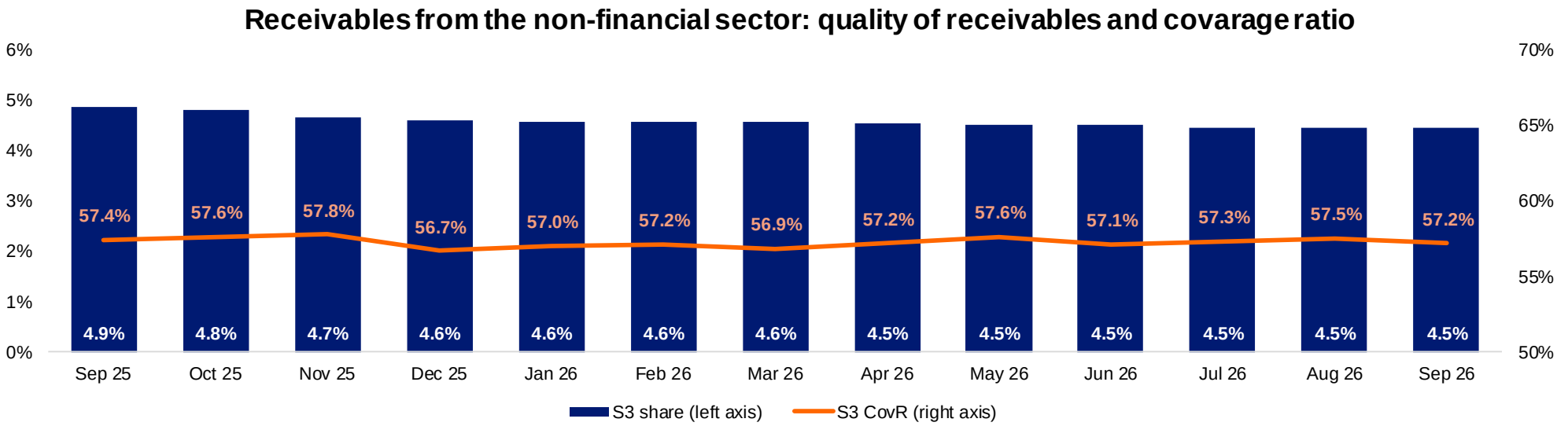


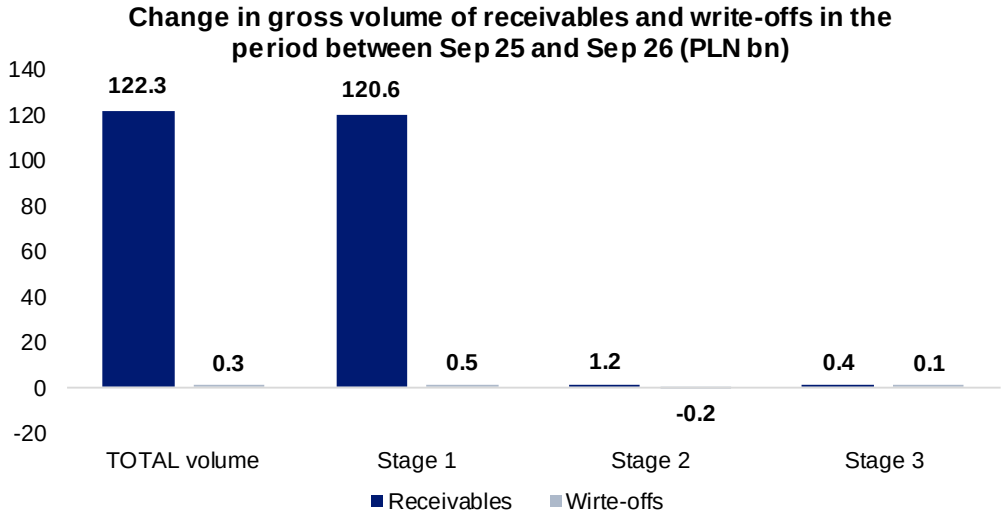
The gross volume of loans in September 2026:

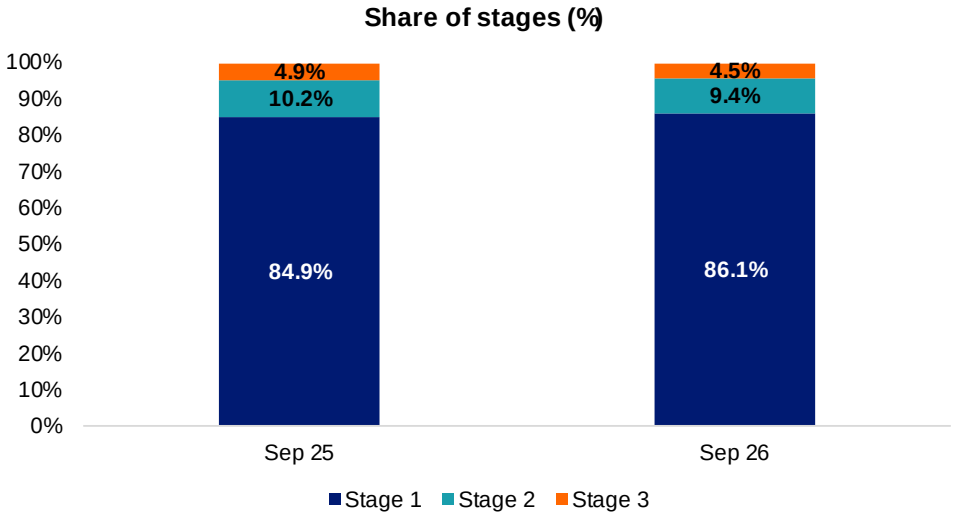
- increased by PLN 10.4 bn (+0.8% MoM and +9.7% YoY) in the non-financial sector
- increased by PLN 7.8 bn (+0.9% MoM and +9.7% YoY) among households
- increased by PLN 2.5 bn (+0.5% MoM and +9.7% YoY) among enterprises

**/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.*

Non-financial sector receivables quality*



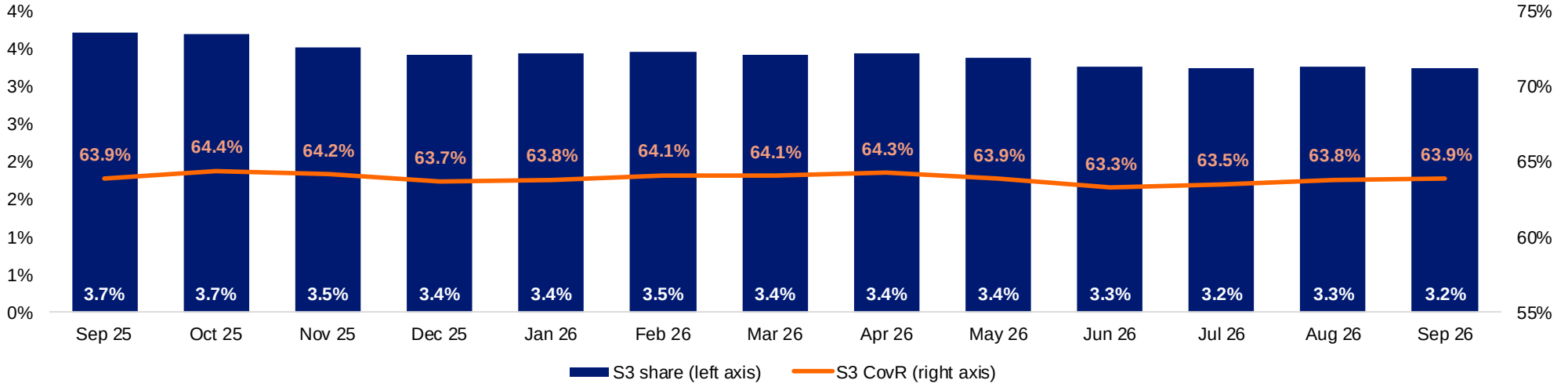




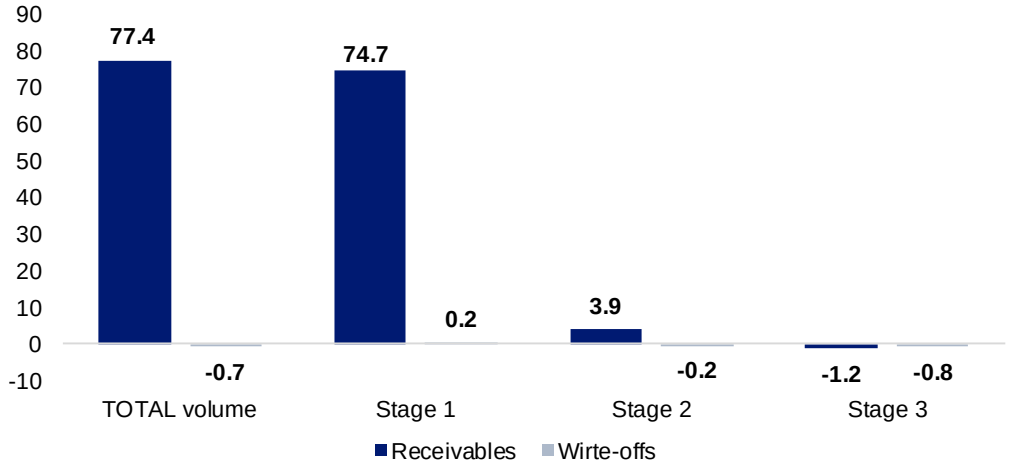
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

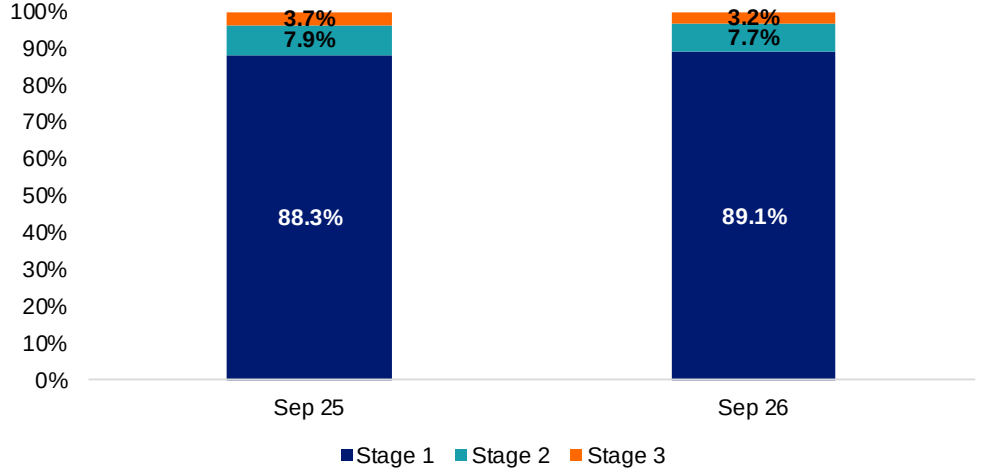
Receivables from households: quality of receivables and coverage ratio



Change in gross volume of receivables and write-offs in the period between Sep 25 and Sep 26 (PLN bn)



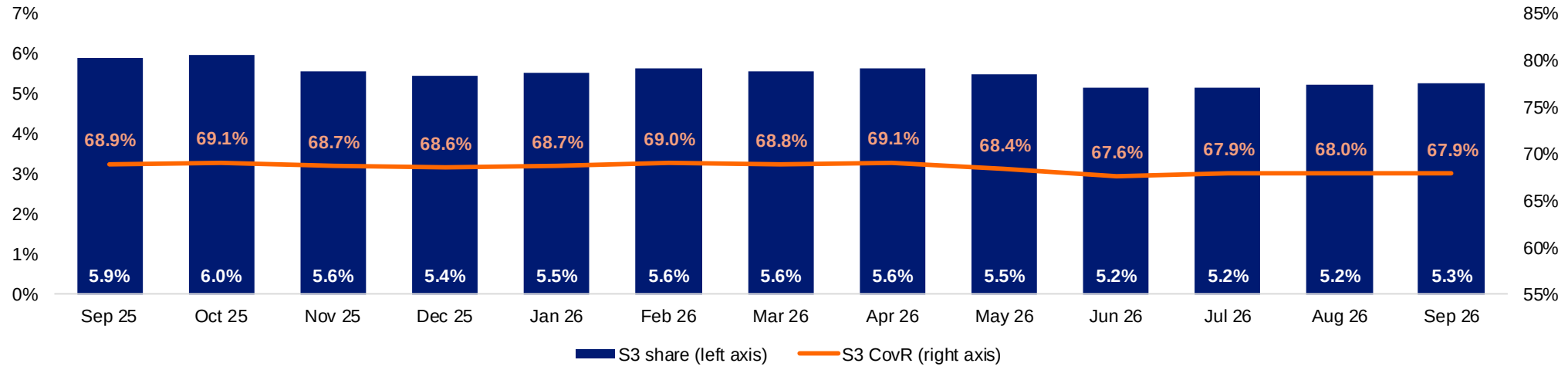
Share of stages (%)



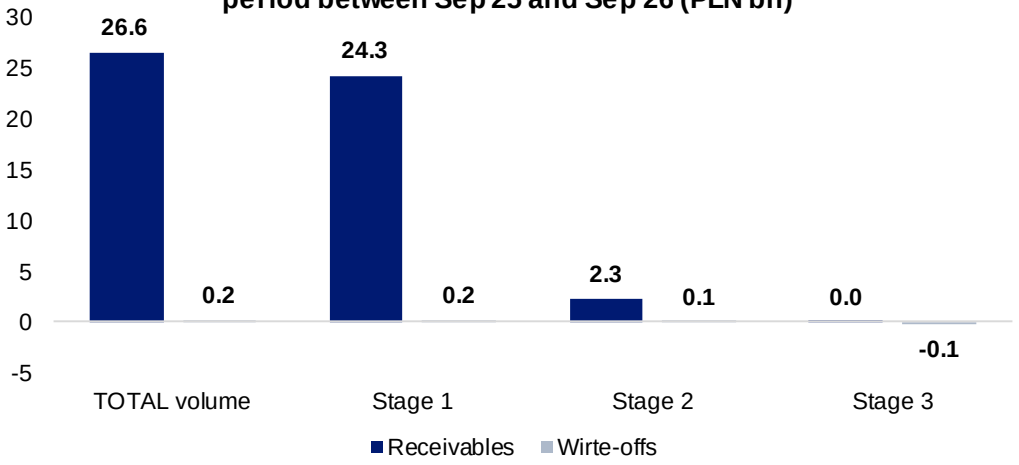
/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

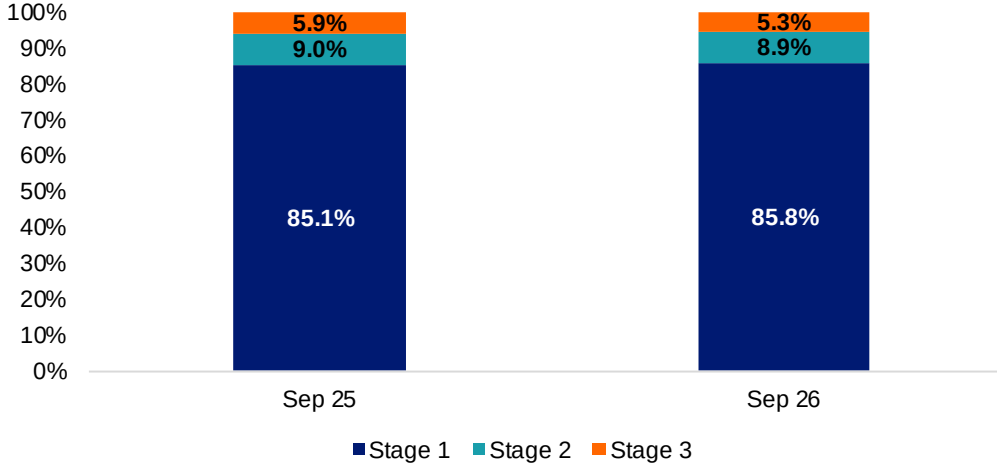
Consumer loans: loan quality and coverage ratio



Change in gross volume of receivables and write-offs in the period between Sep 25 and Sep 26 (PLN bn)



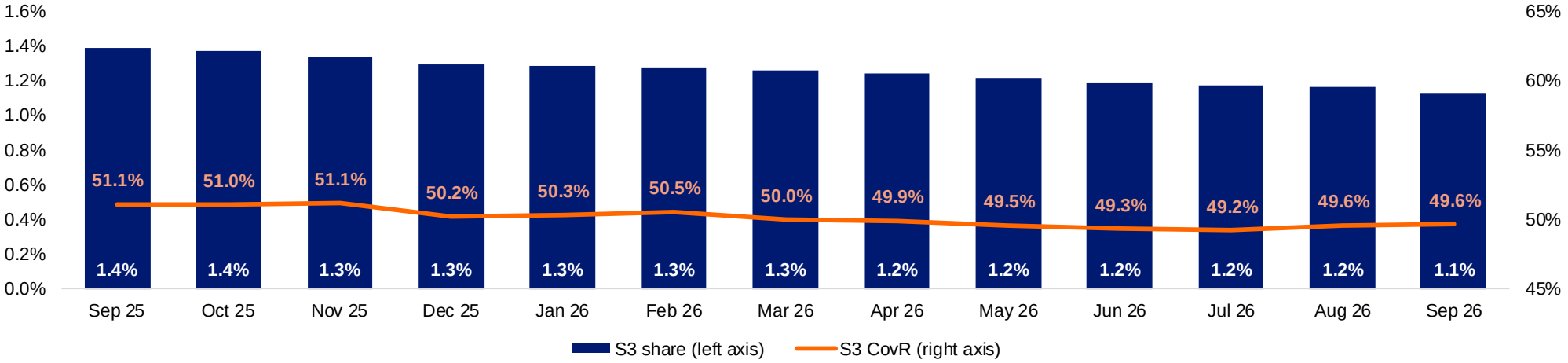
Share of stages (%)



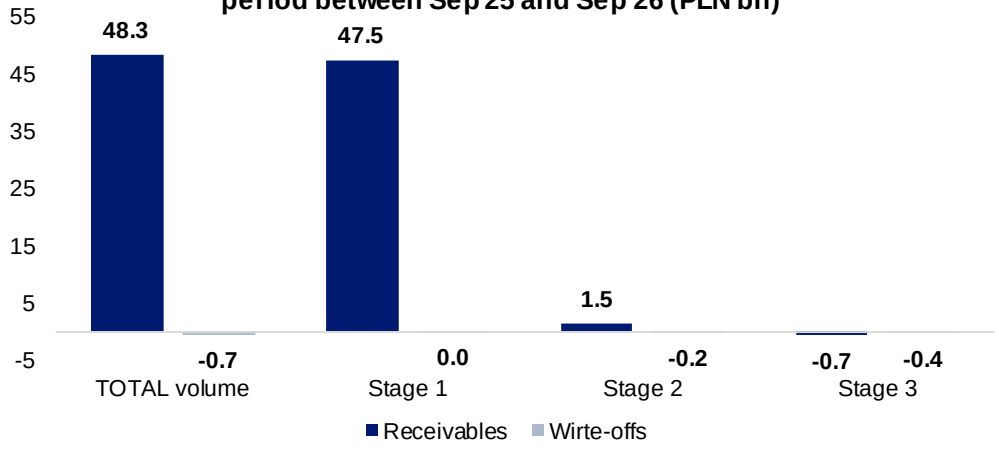
**/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.*

Non-financial sector receivables quality*

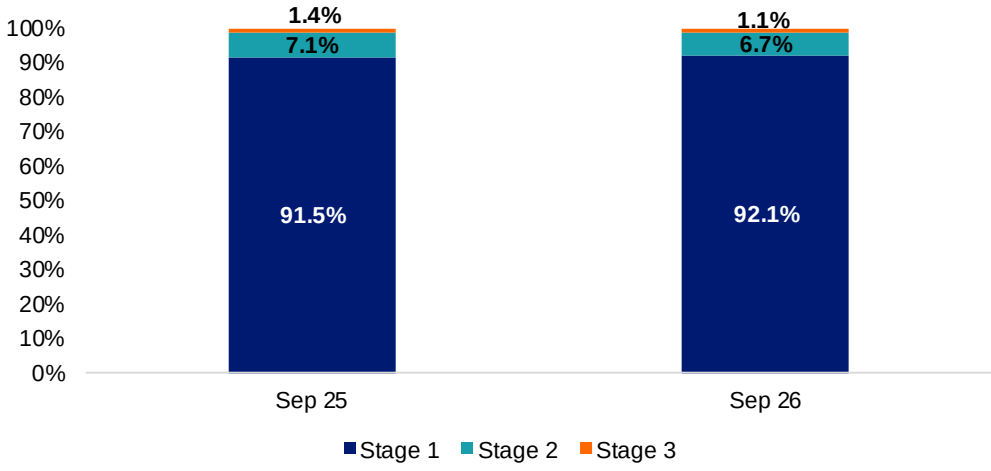
Housing loans to households: loan quality and coverage ratio



Change in gross volume of receivables and write-offs in the period between Sep 25 and Sep 26 (PLN bn)



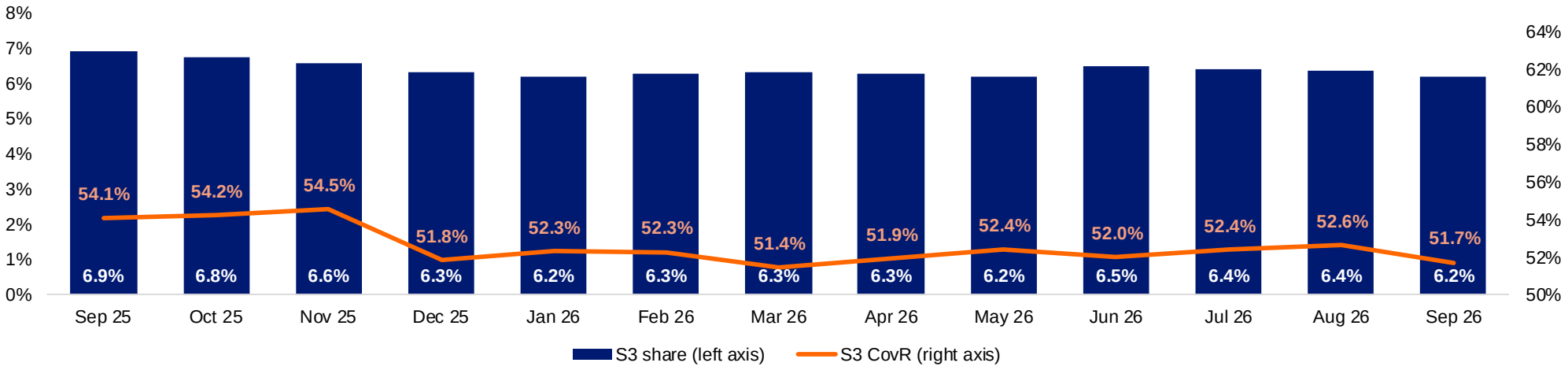
Share of stages (%)



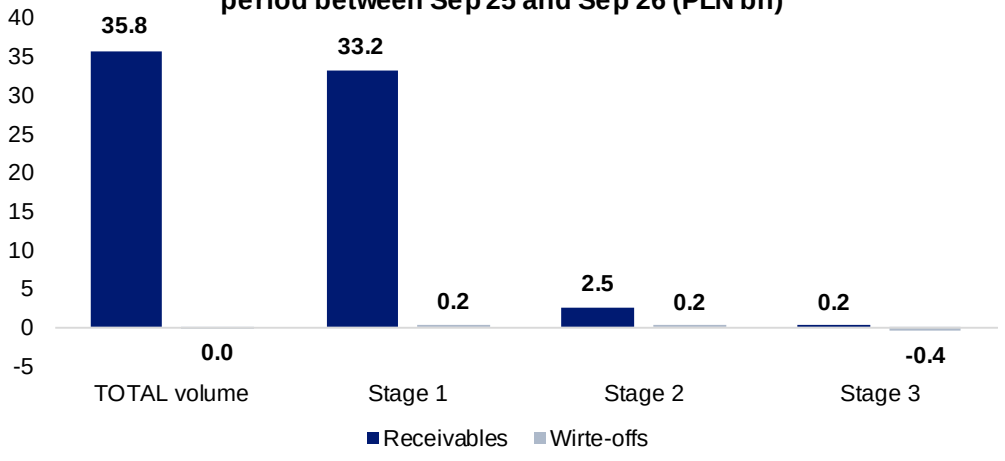
**/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.*

Non-financial sector receivables quality*

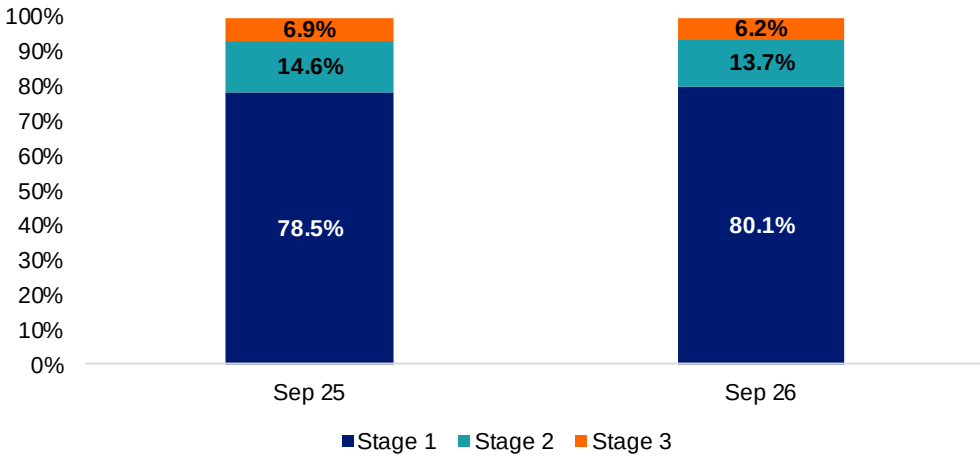
Receivables from SMEs: receivables quality and coverage ratio



Change in gross volume of receivables and write-offs in the period between Sep 25 and Sep 26 (PLN bn)

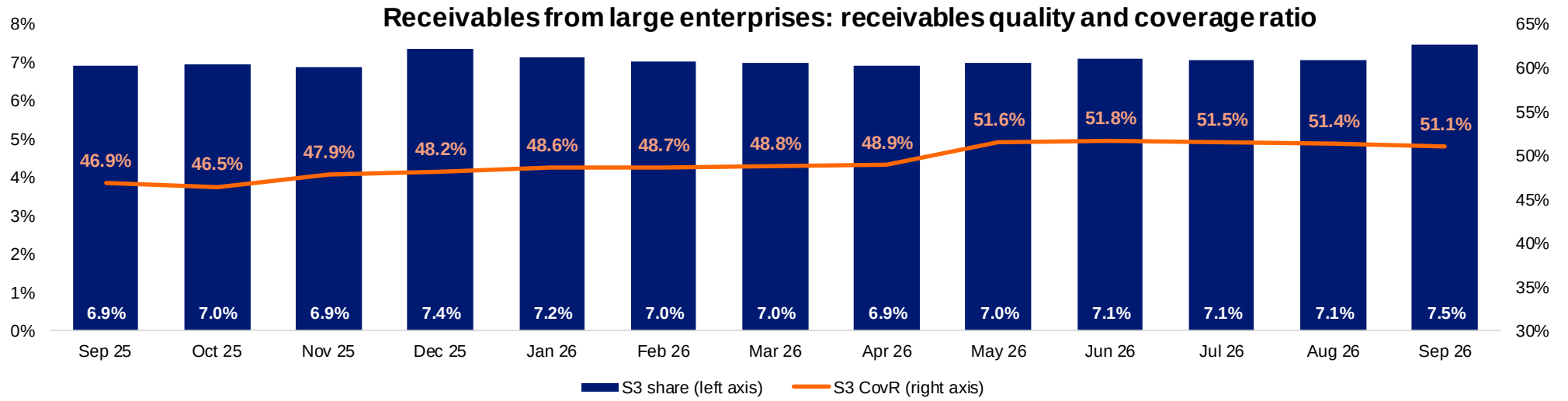


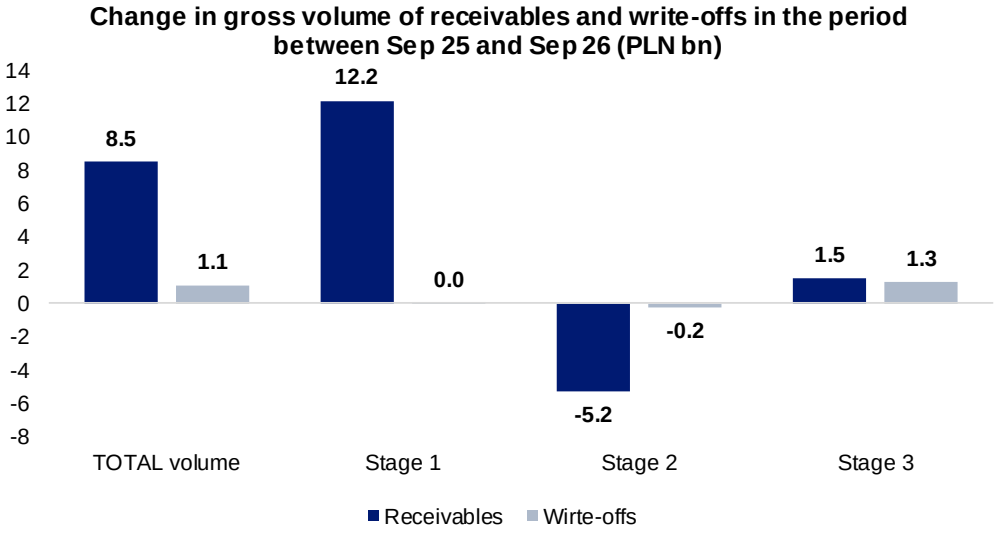
Share of stages (%)

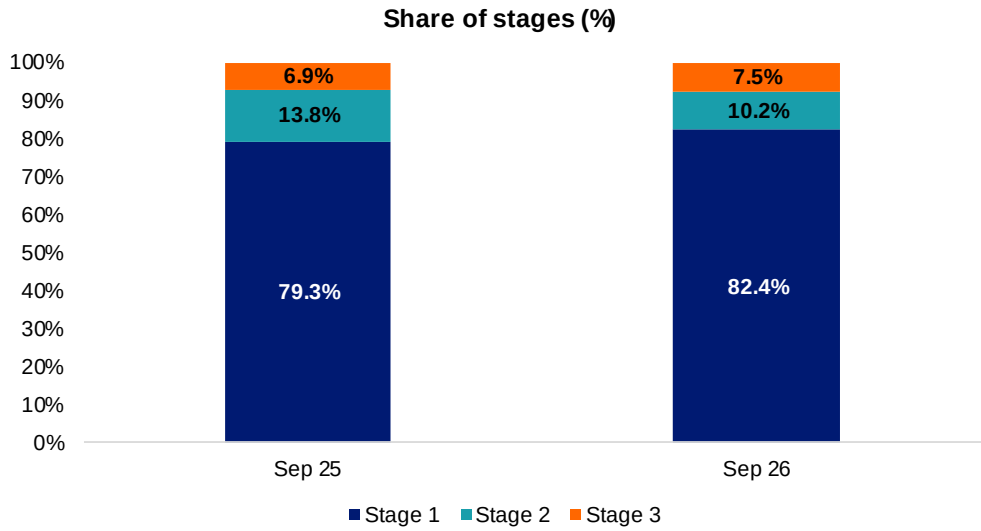


*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*



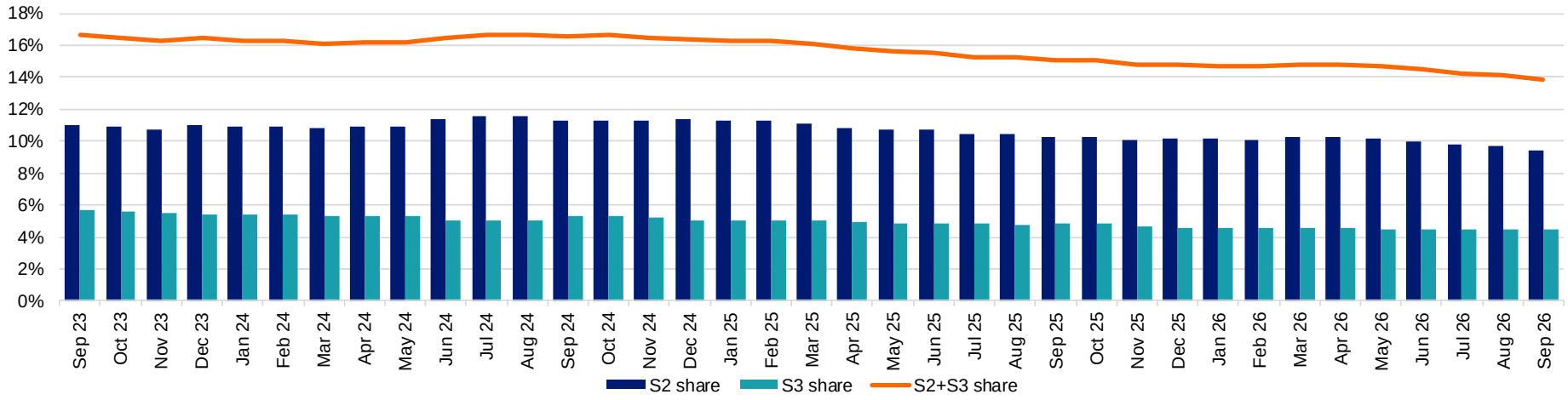




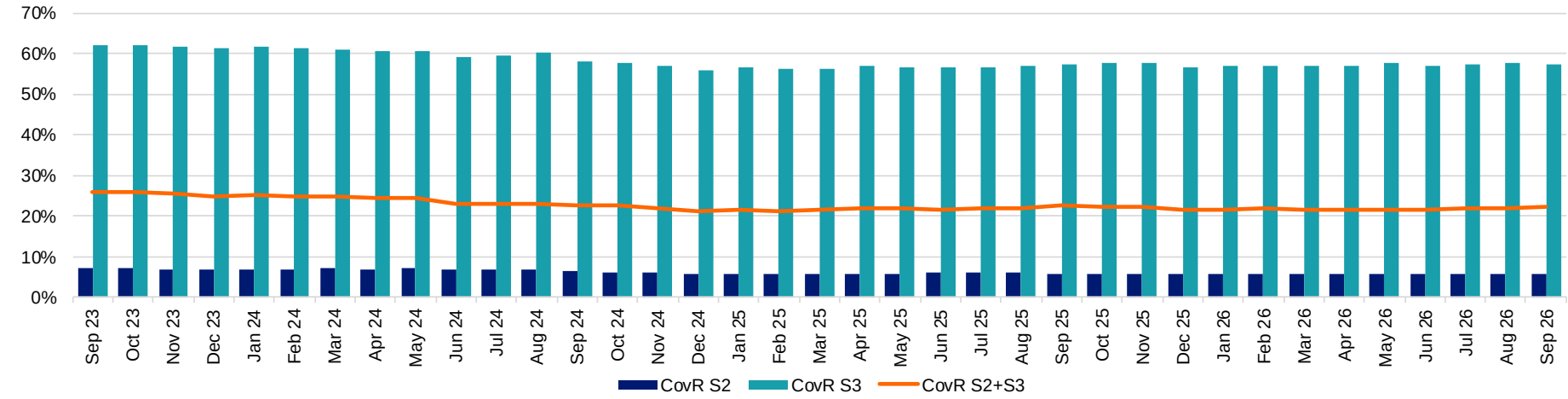
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

Loans and advances to the non-financial sector; share of loans in stage 2 and stage 3

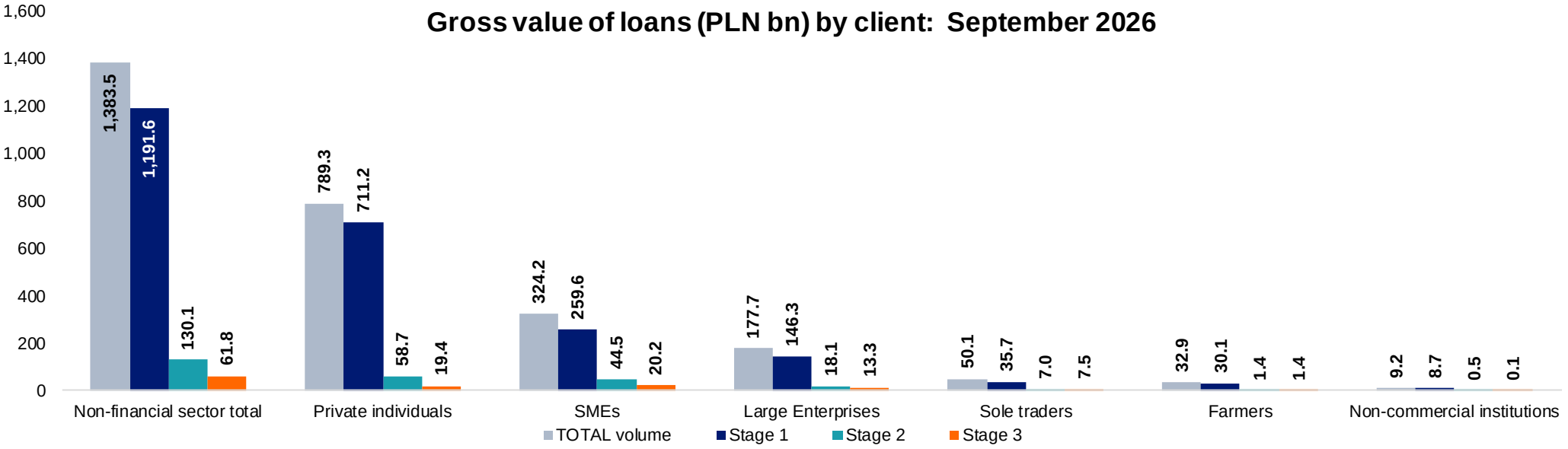


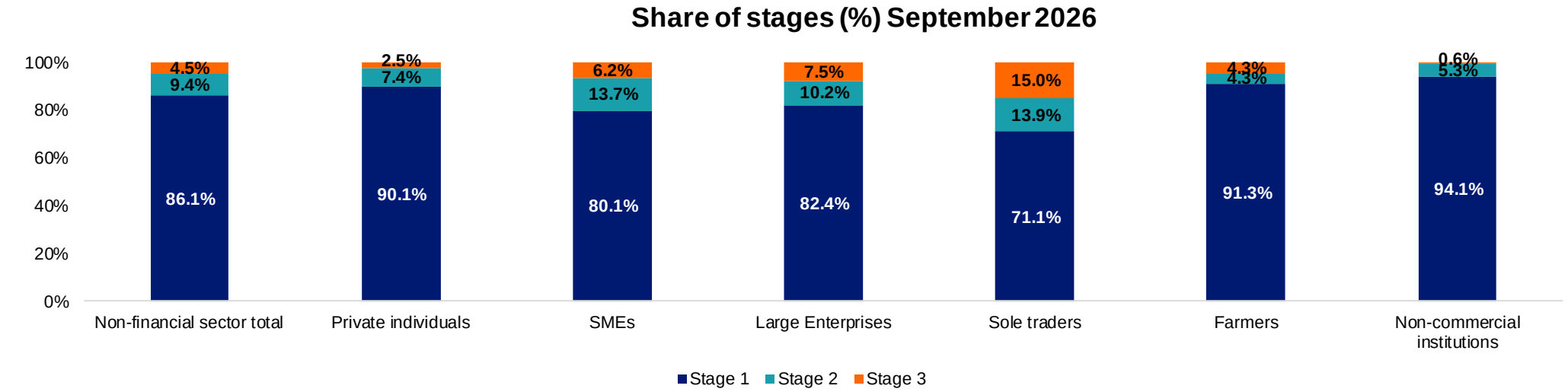
Loans and advances to the non-financial sector; coverage ratio of loans in stage 2 and stage 3



/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

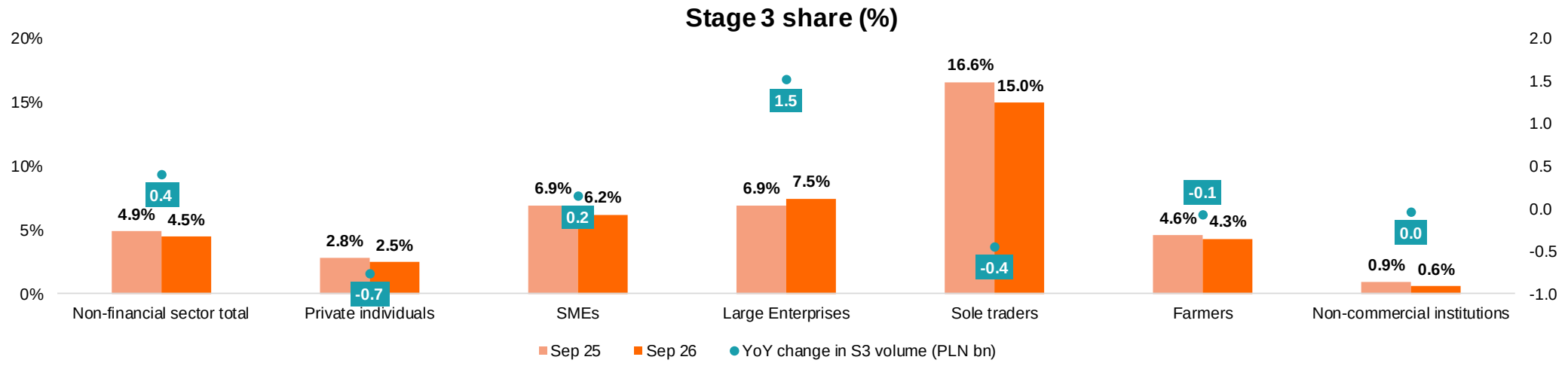
Non-financial sector loans and advances* by client

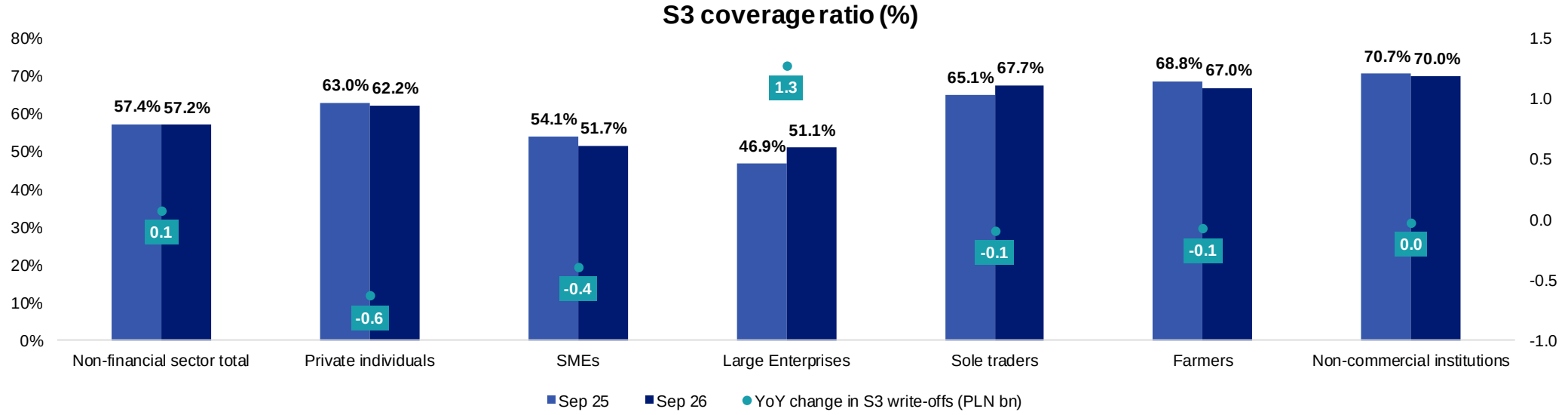




*/ *At amortised cost and fair value through other comprehensive income; excluding debt instruments.*

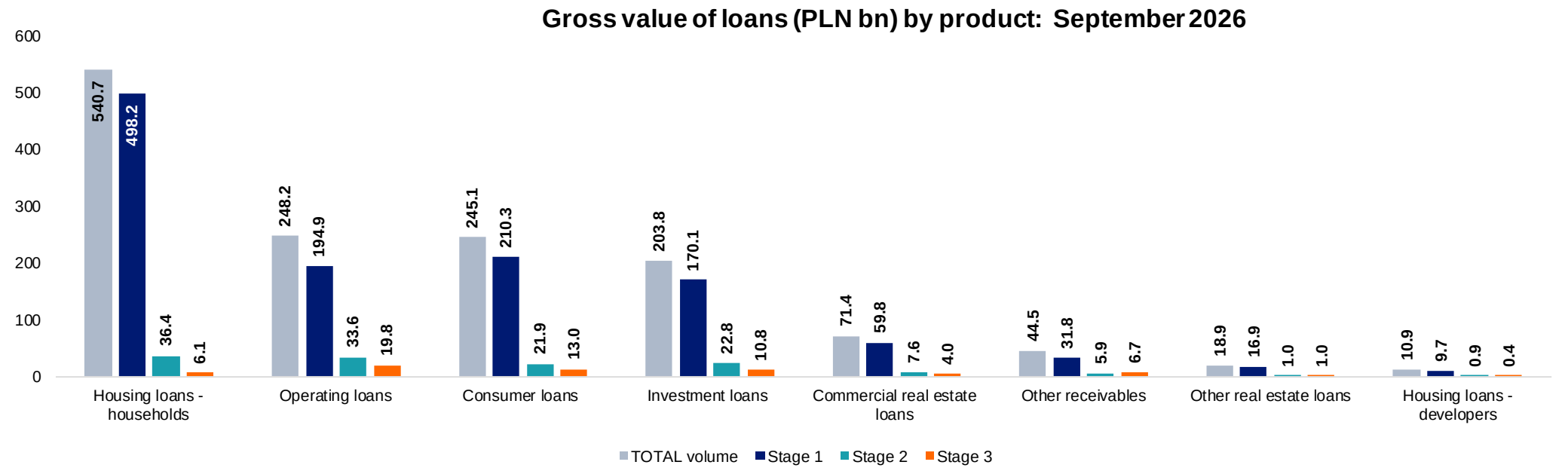
Loans and advances* by client

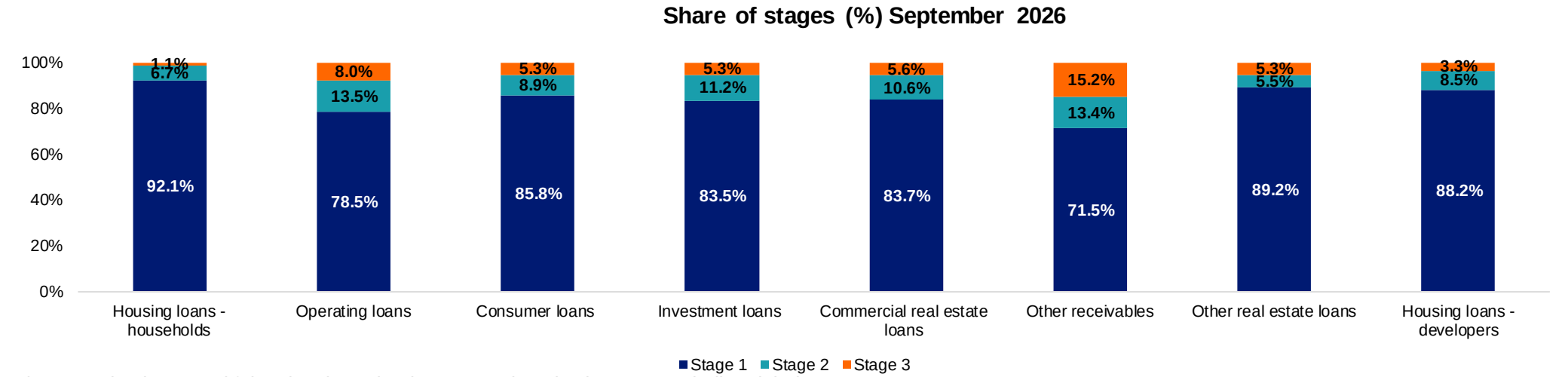




*/ *At amortised cost and fair value through other comprehensive income; excluding debt instruments.*

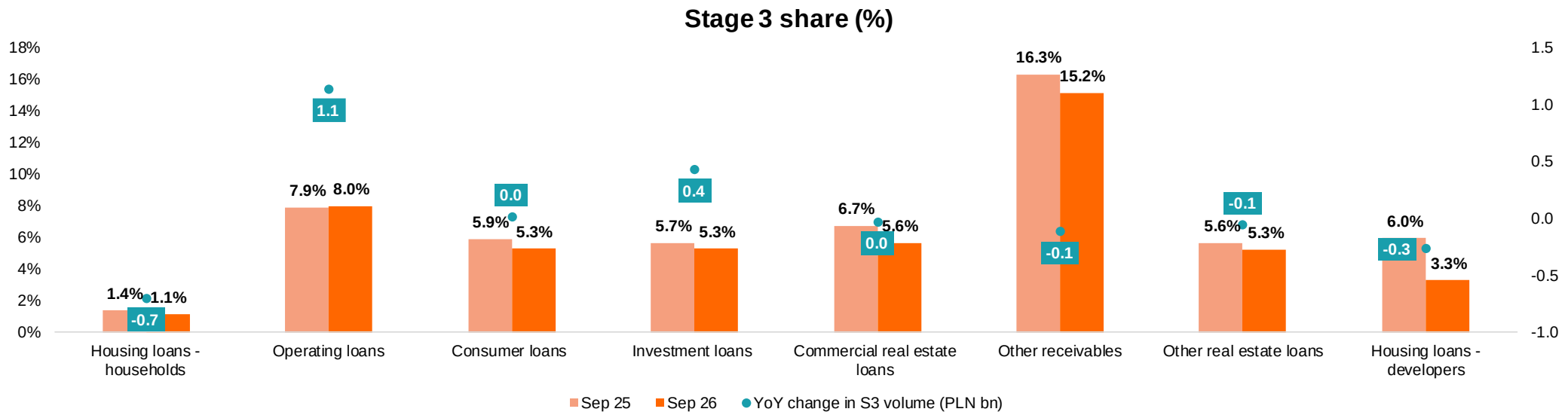
Non-financial sector loans and advances* by product

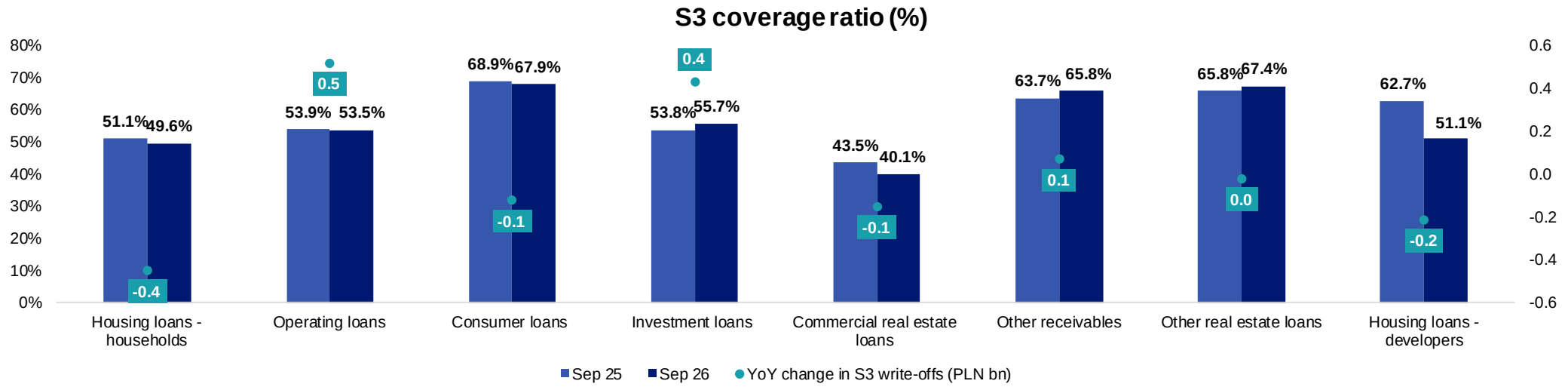




*/ *At amortised cost and fair value through other comprehensive income; excluding debt instruments.*

Loans and advances* by product

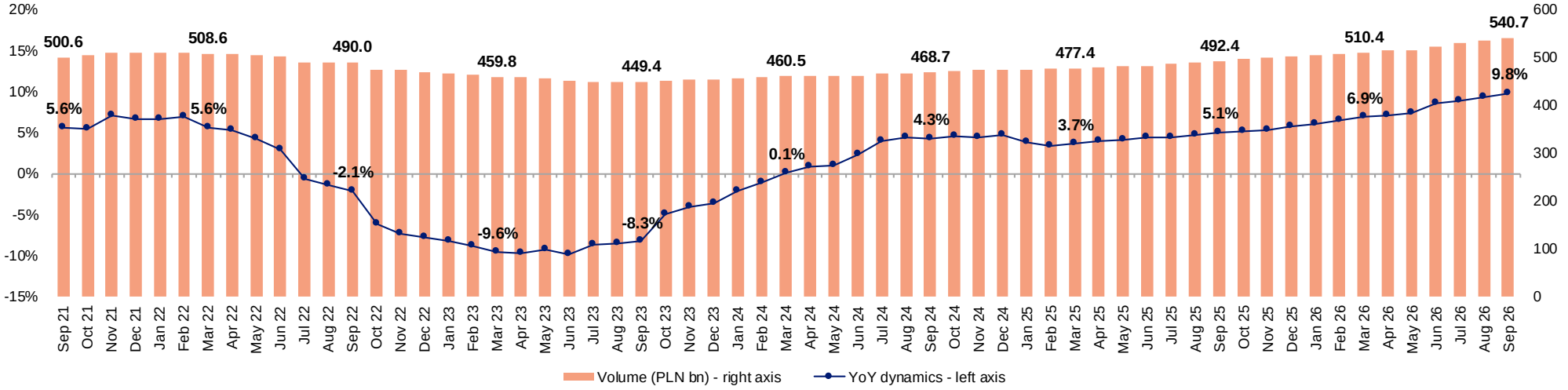




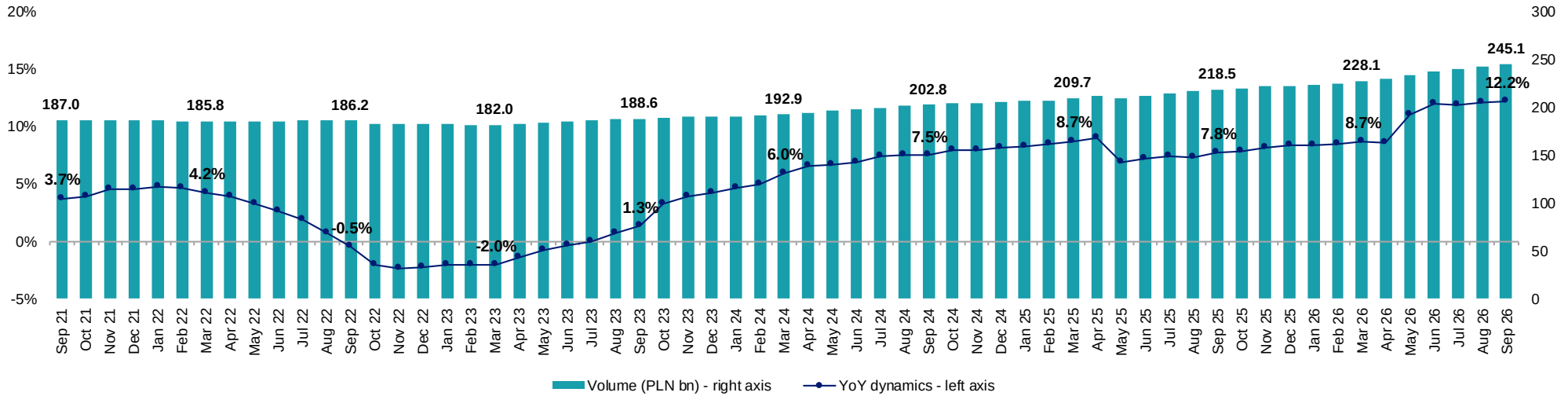
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

Housing loans to households

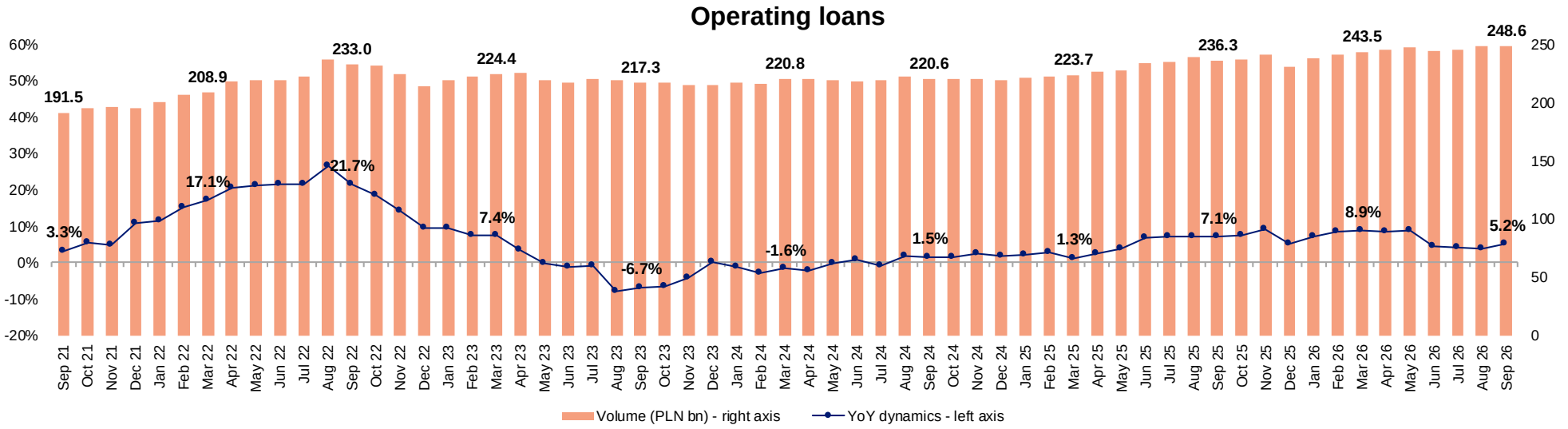


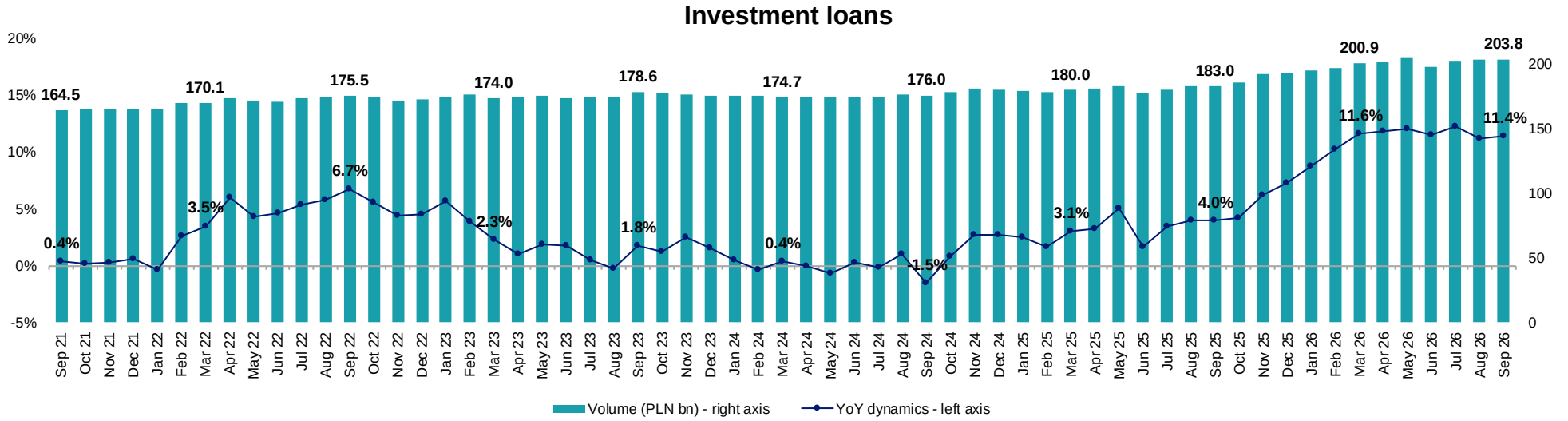
Consumer loans



/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

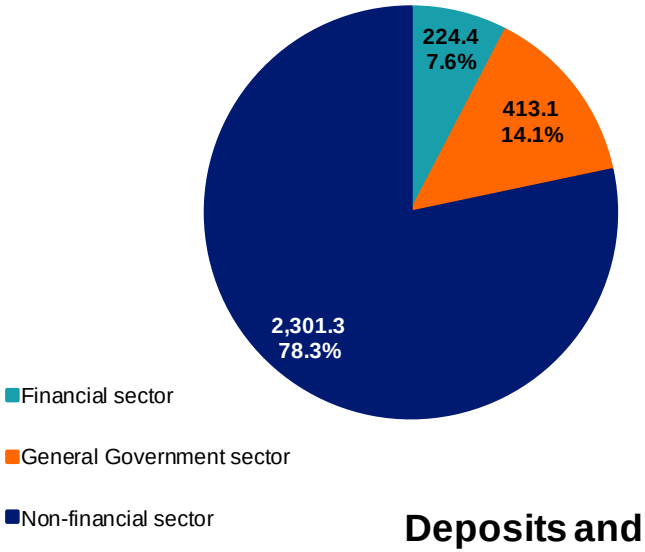




*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Balance sheet: liabilities ★

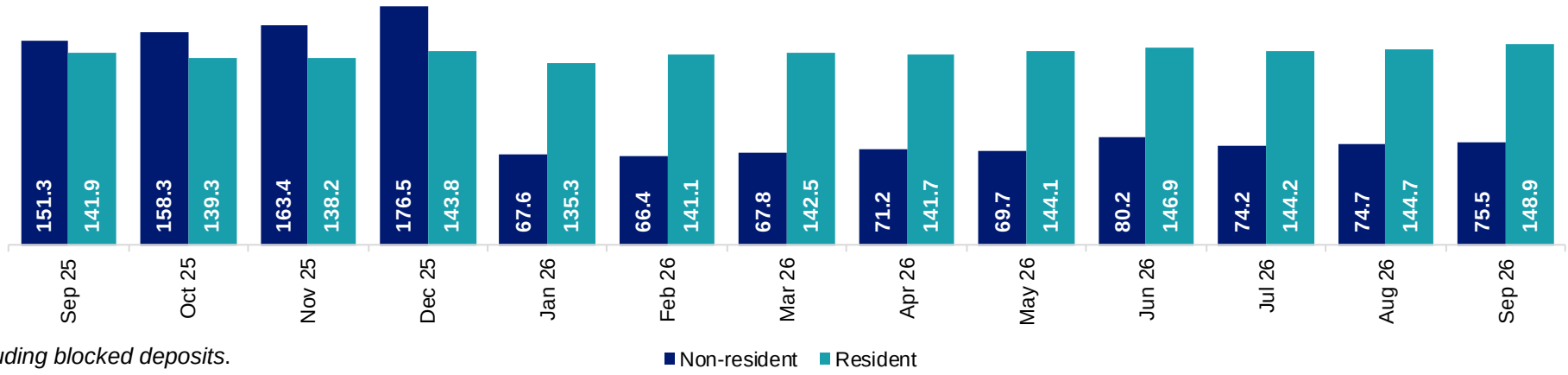
Deposits* and received loans; September 2026 (PLN bn)



In September 2026:

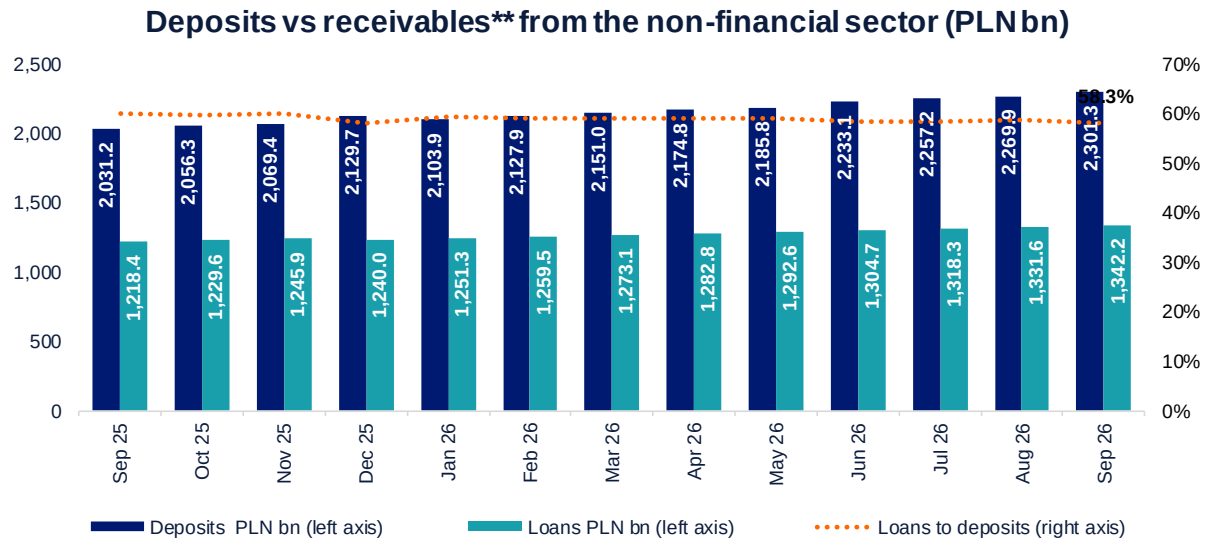
- the General Government deposits' share in the sector's total liabilities was 14.1%,
- the commitment of residents increased by PLN 4.2 bn against the previous month (+2.9% MoM; +4.9% YoY). The commitment of non-residents increased by PLN 0.8 bn (+1.0% MoM; -50.1% YoY).

Deposits and loans received from the financial sector (PLN bn)

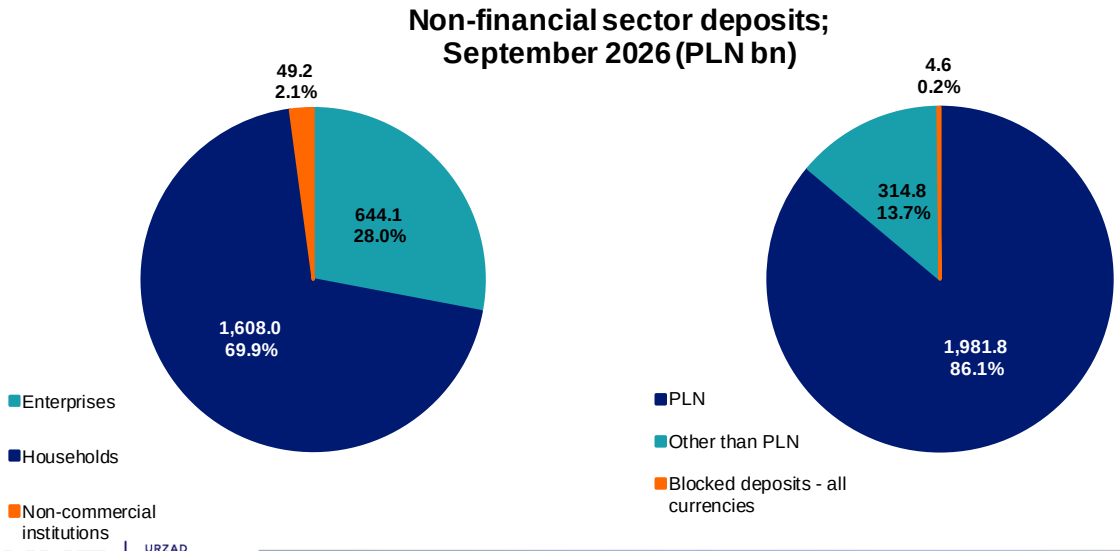


*/ *Including blocked deposits.*

Non-financial sector deposits*



***/ Loans at balance sheet value; excluding debt instruments.*

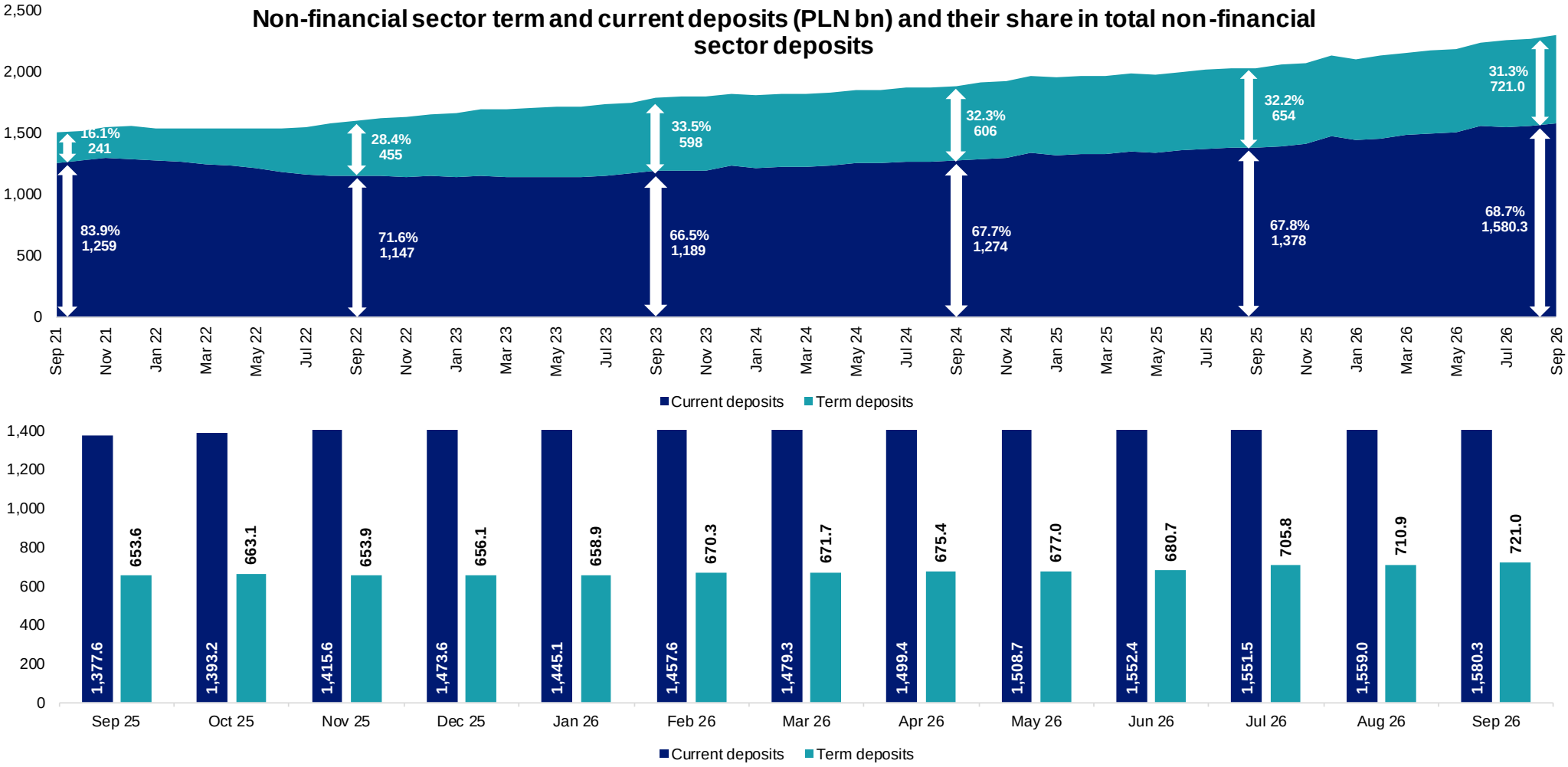


In September 2026:

- the loan-to-deposit ratio decreased to the level of 58.3% (-0.3 pp MoM; -1.7 pp YoY)
- the volume of non-financial sector deposits* increased by PLN 31.4 bn to PLN 2 301.3 bn (+1.4% MoM; +13.3% YoY)
- the volume of households' deposits*, which dominated the structure (69.9% of total non-financial sector deposits), increased by PLN 18.1 bn (+1.1% MoM; +12.8% YoY) to PLN 1 608.0 bn.

**/ Including blocked deposits.*

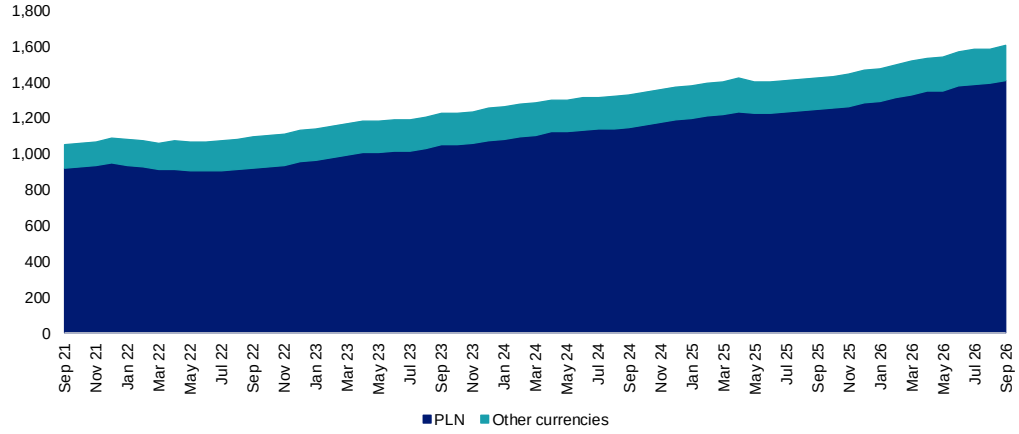
Non-financial sector deposits*



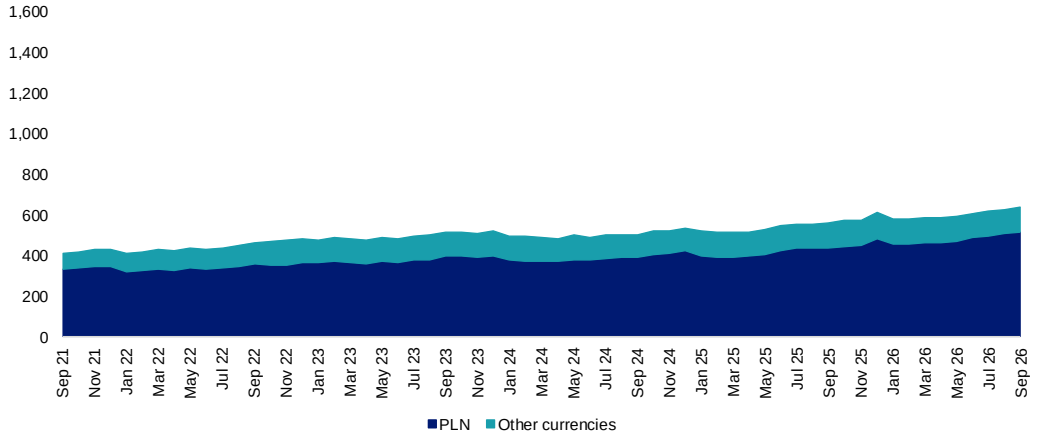
*/ *Including blocked deposits.*

Non-financial sector deposits

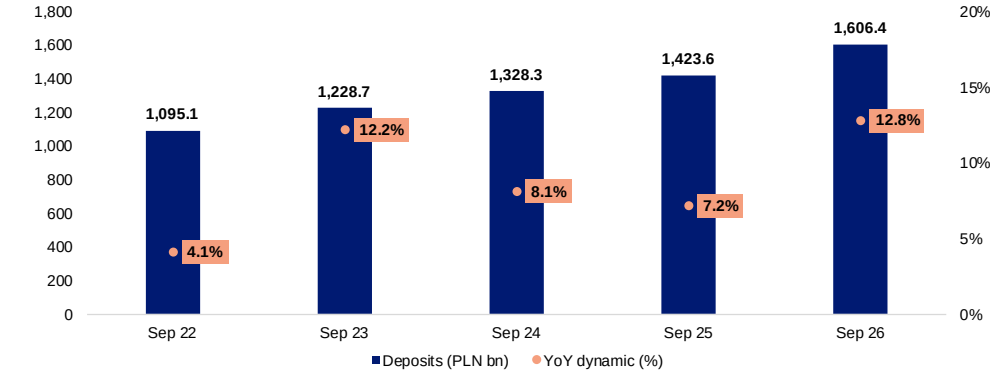
Households' deposits (PLN bn)



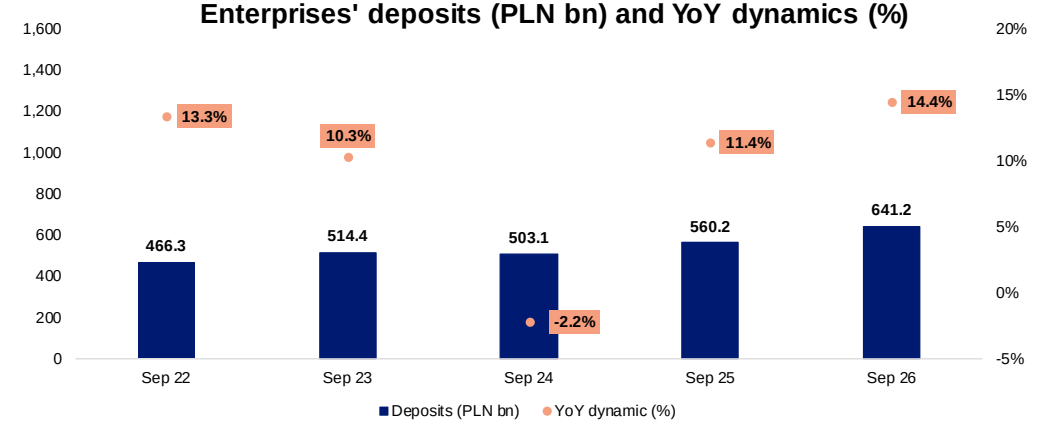
Enterprises' deposits (PLN bn)



Households' deposits (PLN bn) and YoY dynamics (%)

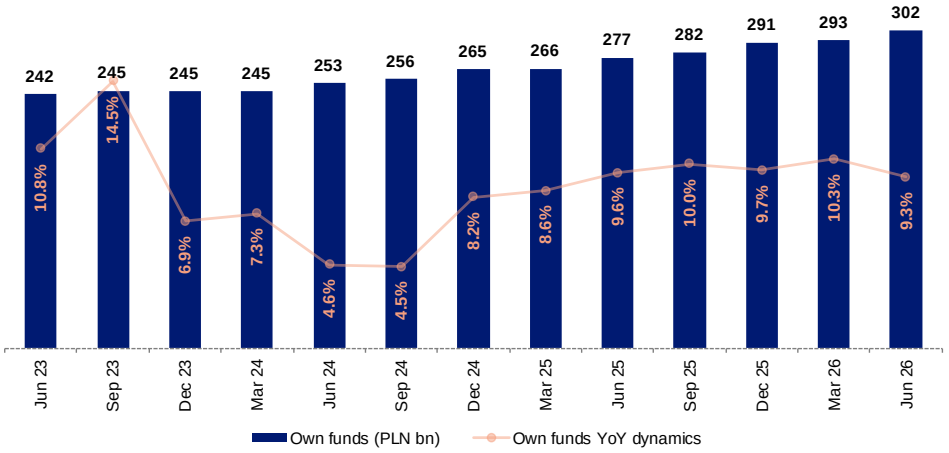


Enterprises' deposits (PLN bn) and YoY dynamics (%)

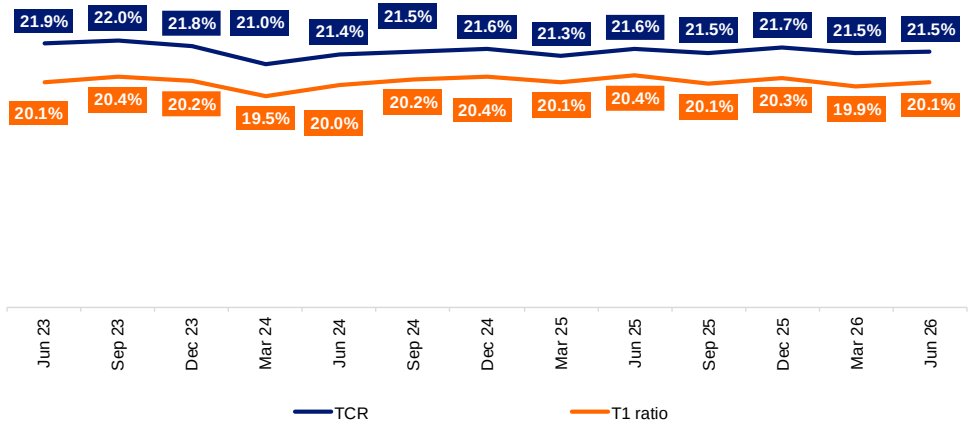


Capital adequacy: commercial and cooperative banks

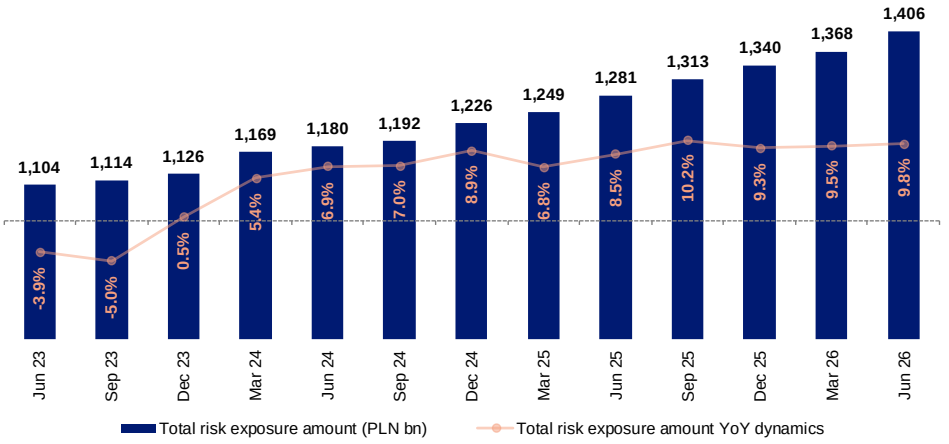
Own funds



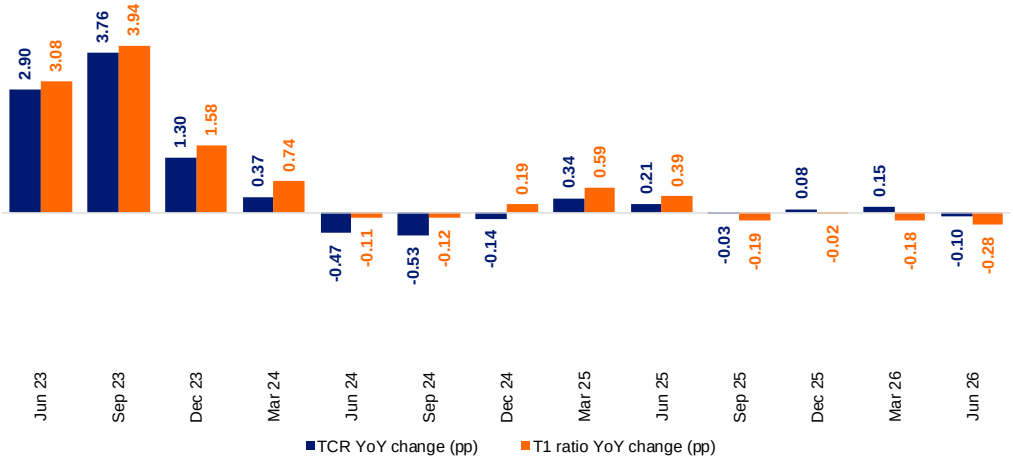
Capital adequacy ratios



Total risk exposure amount

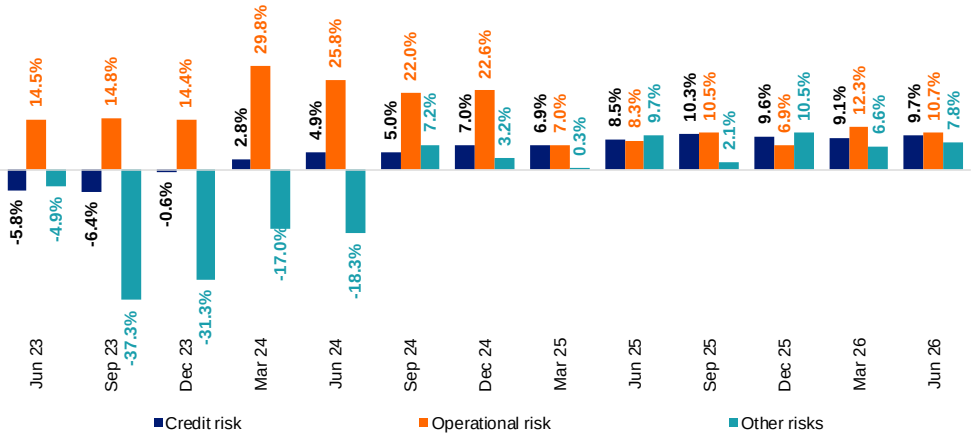


YoY changes in capital adequacy ratios

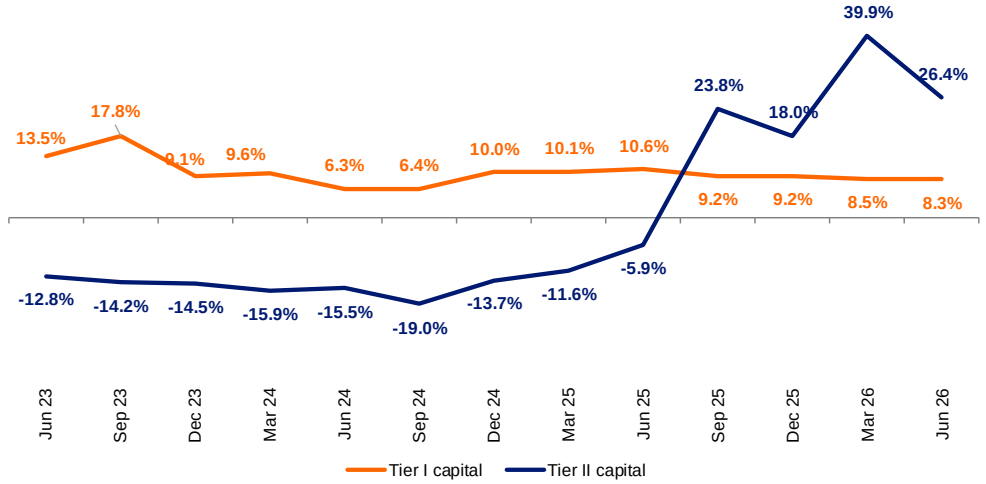


Capital adequacy: commercial and cooperative banks

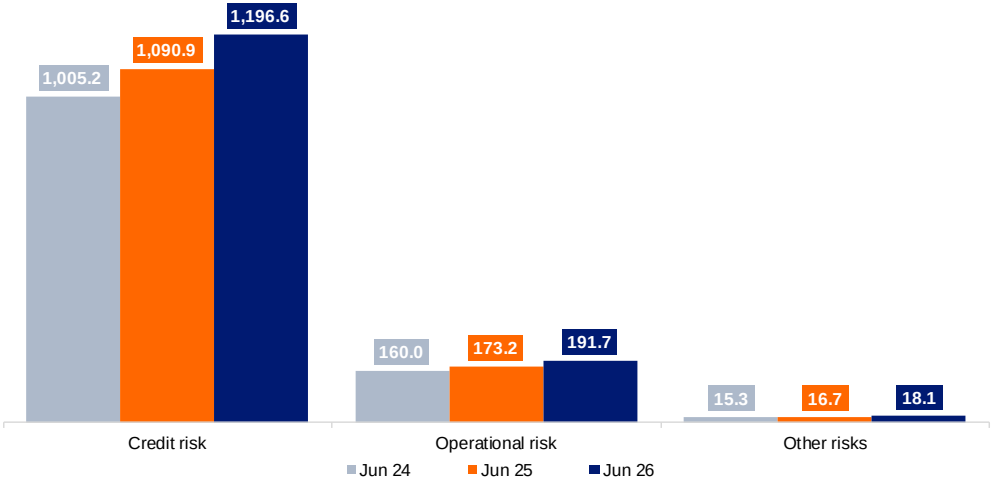
Risk exposure amount YoY dynamics



Tier I capital and Tier II capital YoY dynamics



Risk exposure amount (PLN bn)

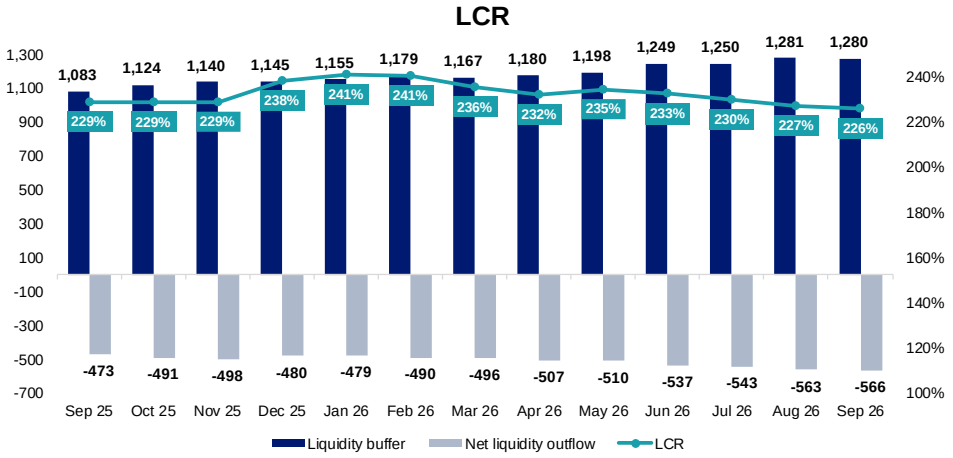


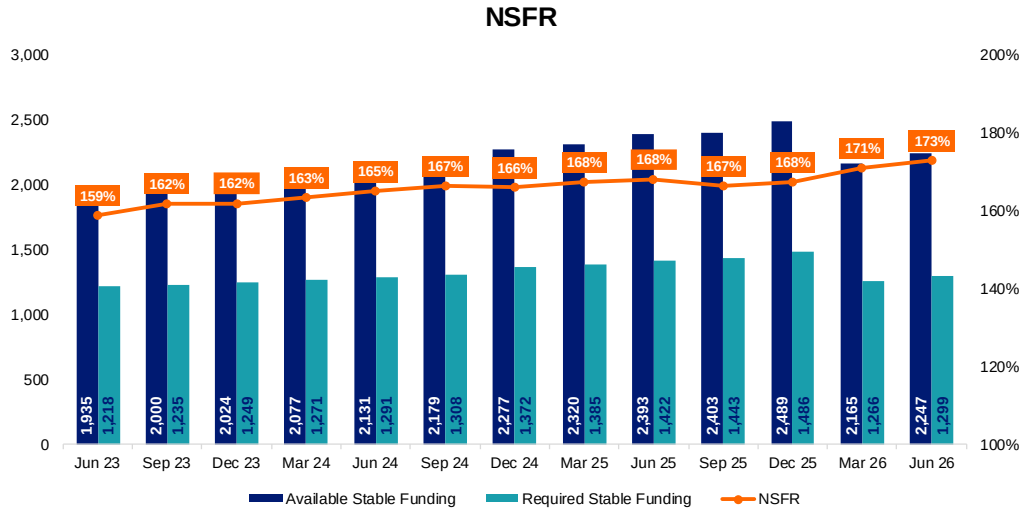
In the second quarter of 2026:

- there was an increase in the risk exposure amount,
- own funds increased to PLN 302.5 bn.

The capital position of the banking sector remains stable.

Liquidity

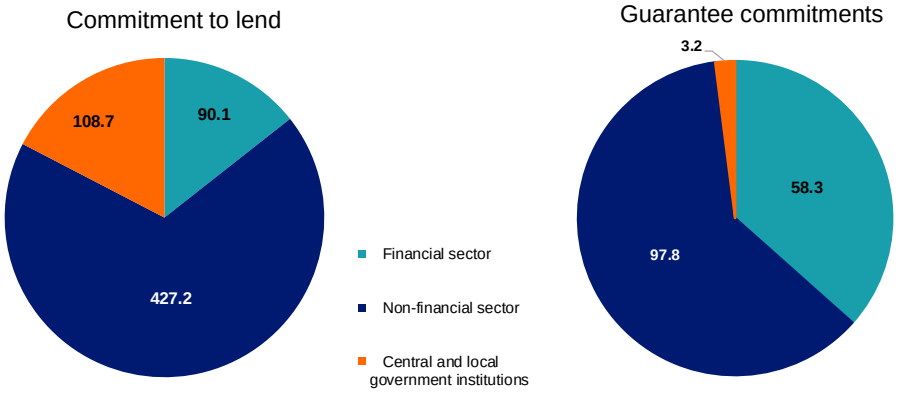




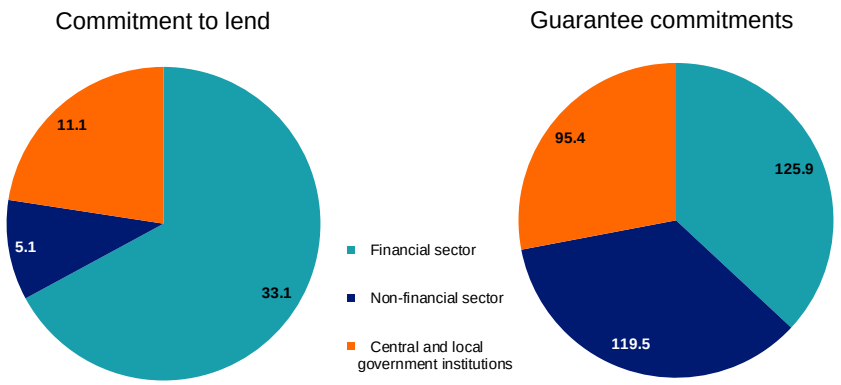
- For many years, the average LCR and NSFR in the commercial banks sector (excluding affiliating banks) have been above the 100% requirement; all commercial banks fulfilled the requirement.
  - At the end of September, LCR of all commercial banks amounted to 226%.
  - At the end of June, NSFR of all commercial banks amounted to 173%.

Off-balance-sheet commitments

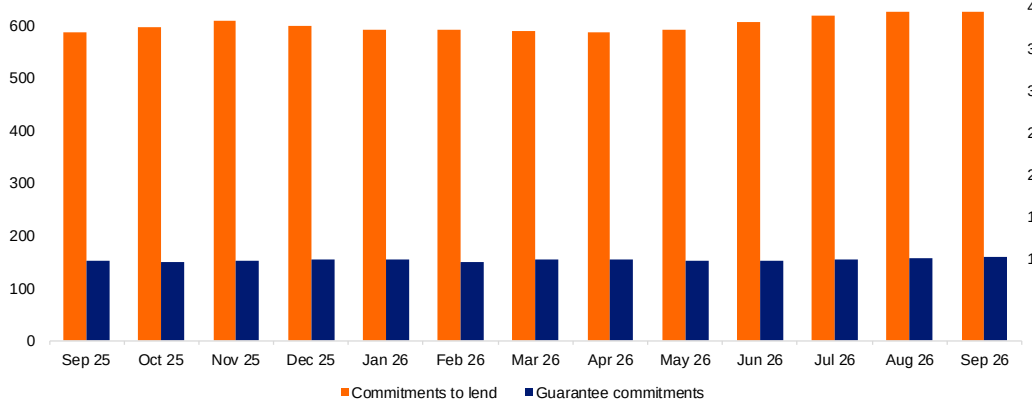
Off-balance-sheet commitments; September 2026
Commitments extended (PLN bn)



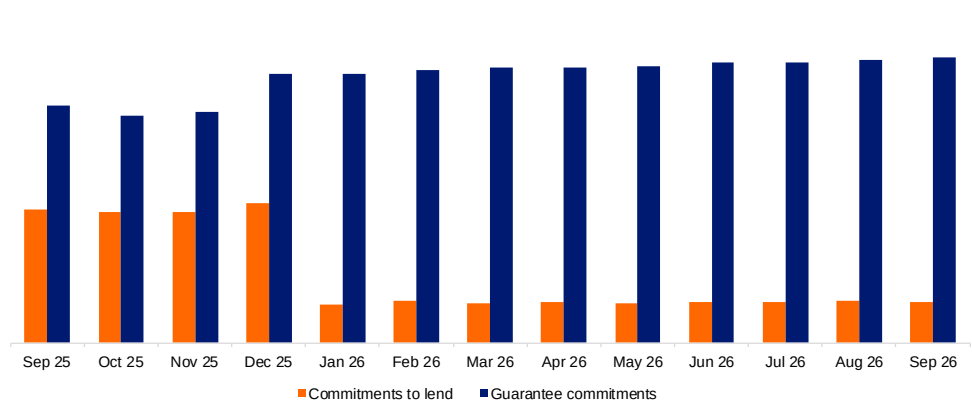
Off-balance-sheet commitments; September 2026
Commitments received (PLN bn)★



Off-balance-sheet commitments: commitments extended (PLN bn)

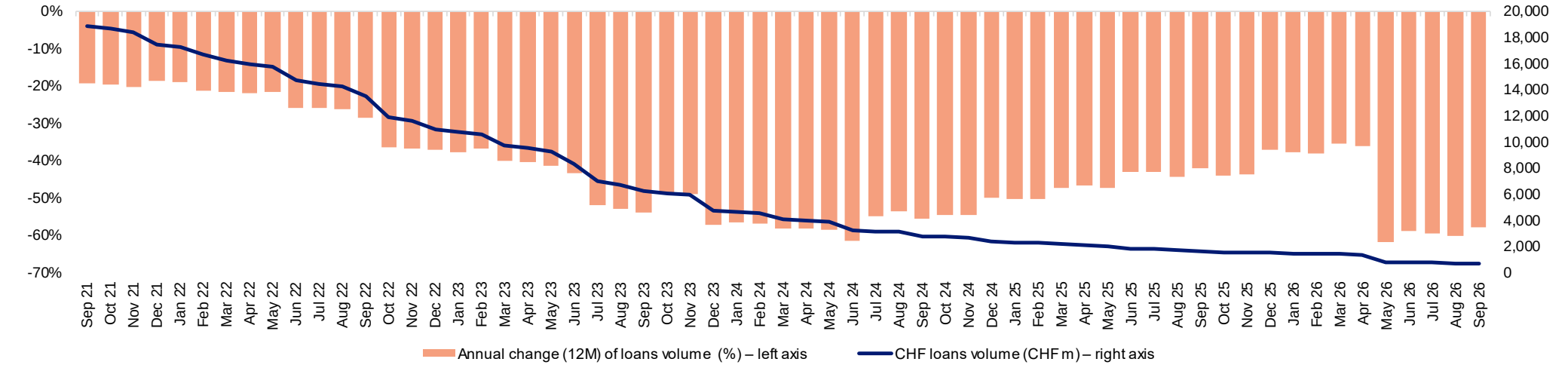


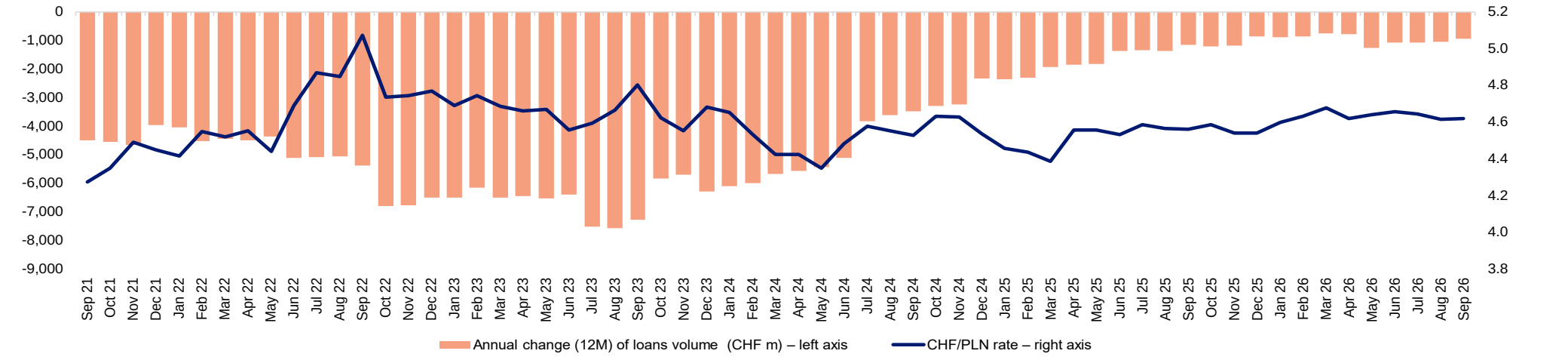
Off-balance-sheet commitments: commitments received (PLN bn) ★



Additional information

Housing loans in CHF to households: portfolio evolution

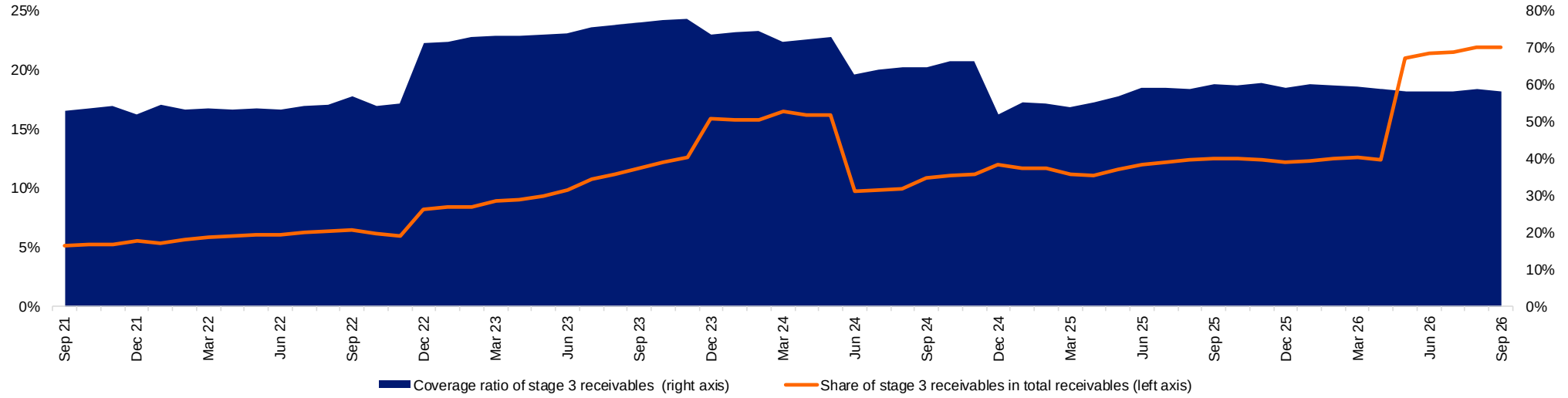




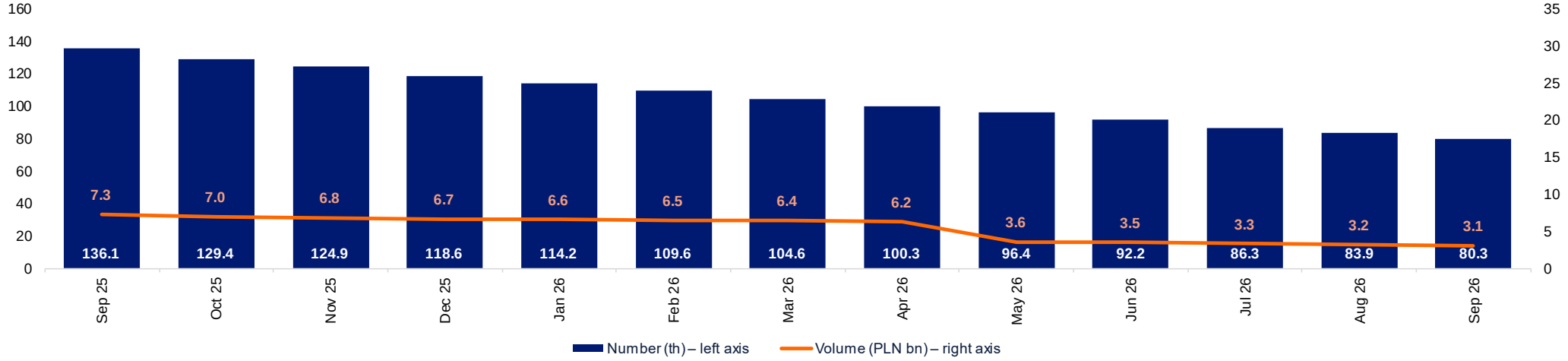
Due to the application of IFRS 9 to legal risk provisions, banks have been decreasing the gross balance sheet value by the value of such provisions since September 2020.

Additional information

Quality and coverage ratio of CHF housing loans to households



Number and volume of CHF housing loans to households



Commercial Banking Department
Banking Sector Analysis Team

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