

**UKNF**

URZĄD  
KOMISJI  
NADZORU  
FINANSOWEGO

## Banking sector monthly data as at the end of April 2026

---

Based on the data of the National Bank of Poland  
reported on: 2 June 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 December 18 2025)
- The charts and slides affected by these changes have been marked with symbol - ★

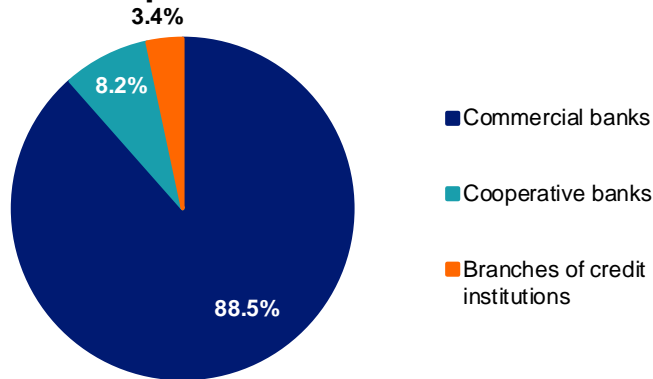
# Banking sector structure

At the end of April 2026, there were:

- 30 commercial banks,
- 488 cooperative banks,
- 35 branches of credit institutions and foreign banks.

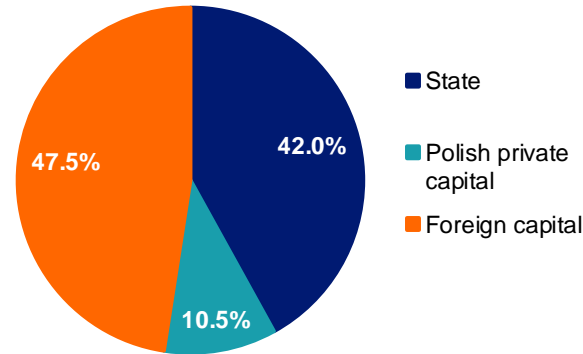
Structure by client (share in assets)

April 2026 ★

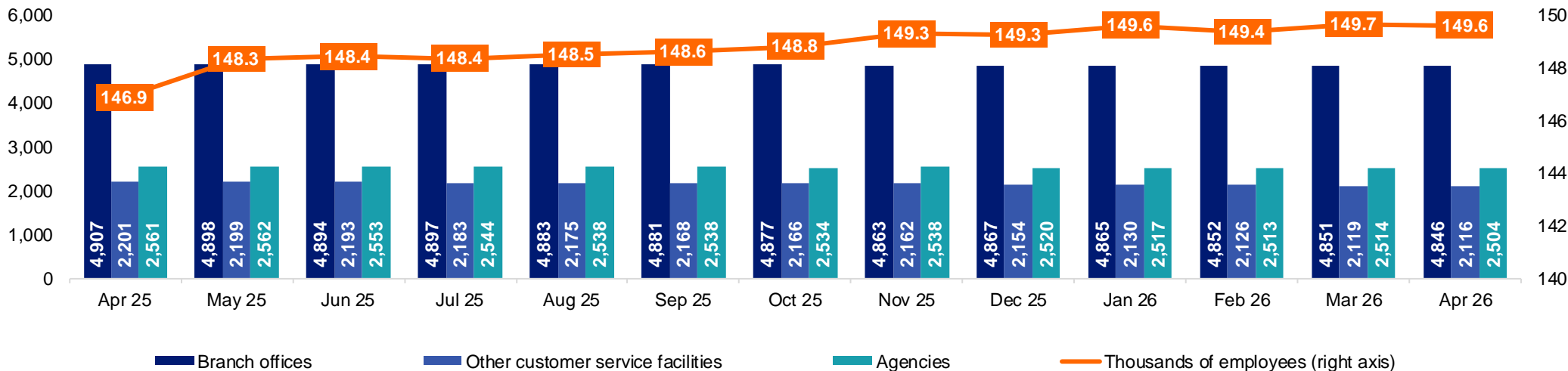


Capital origin (share in assets)

April 2026 ★

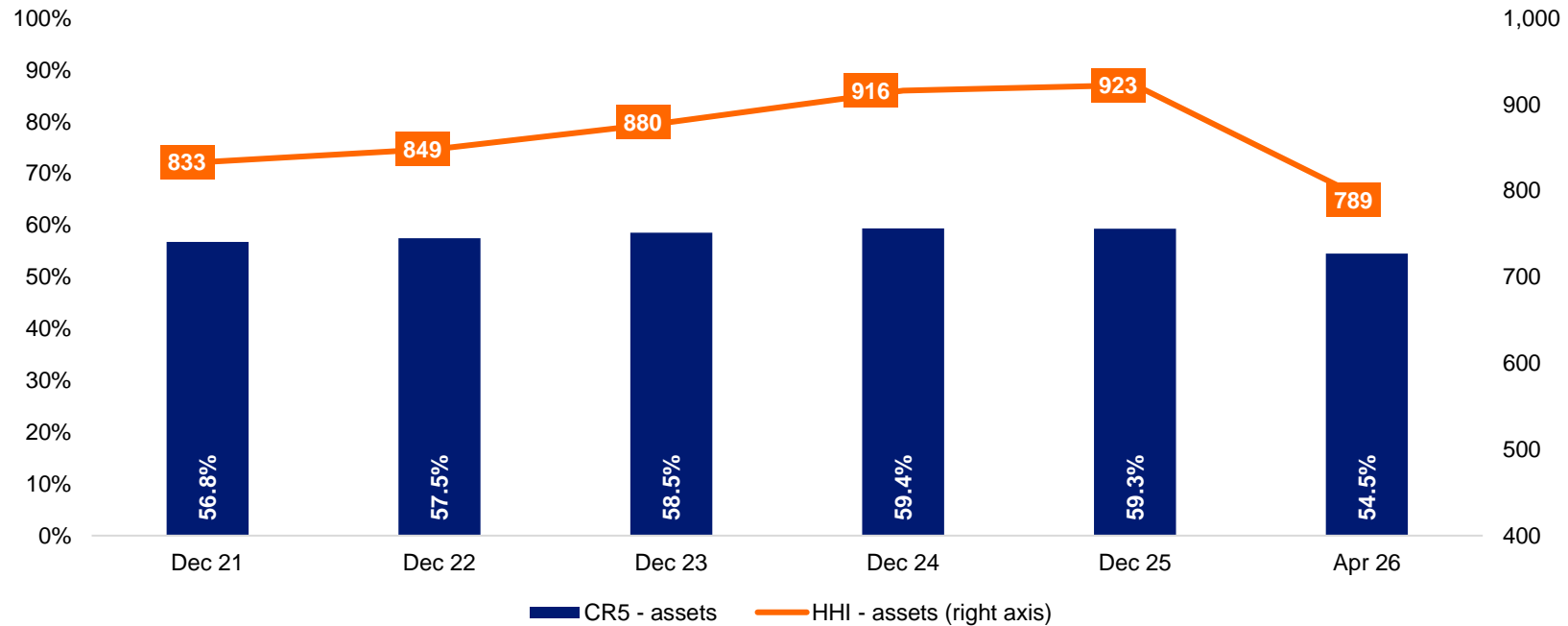


## Banking network



# Concentration of the banking sector ★

## Concentration ratios



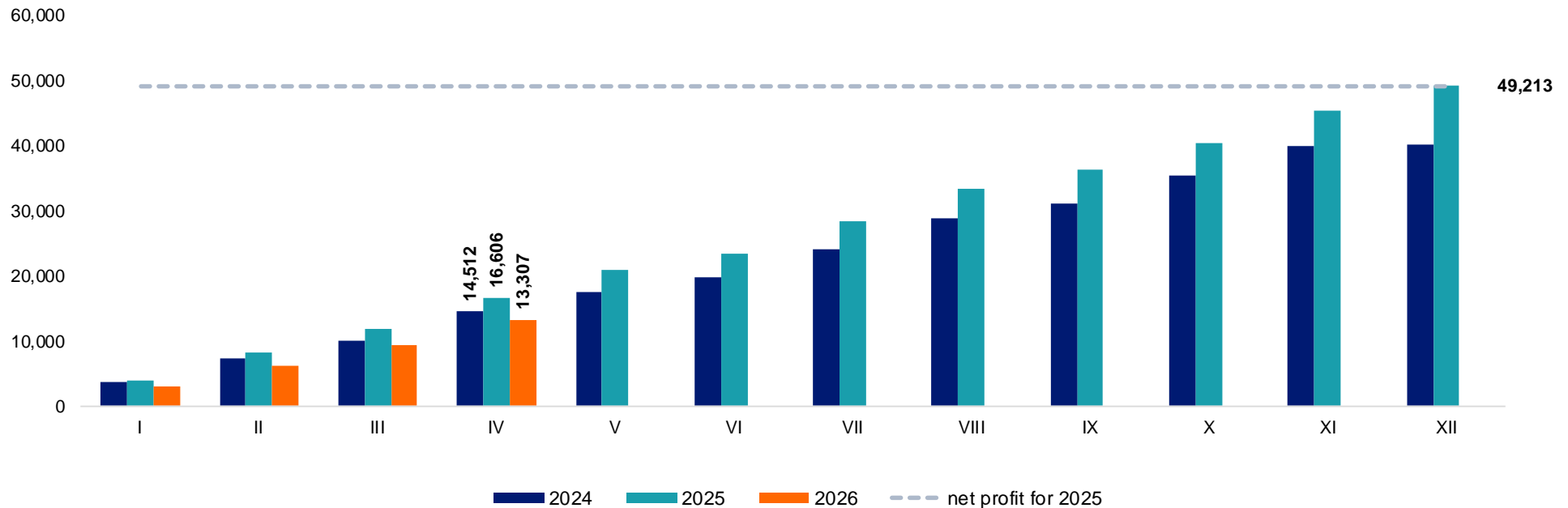
HHI – the Herfindahl-Hirschman index (the sum of squares of banks' shares in the banking sector assets) is a measure of market concentration. The index takes into account not only the number of entities but also their relative size.

CR5 – assets – an indicator representing the share of 5 banks with the highest balance-sheet total.

HHI of 789 indicates a competitive market.

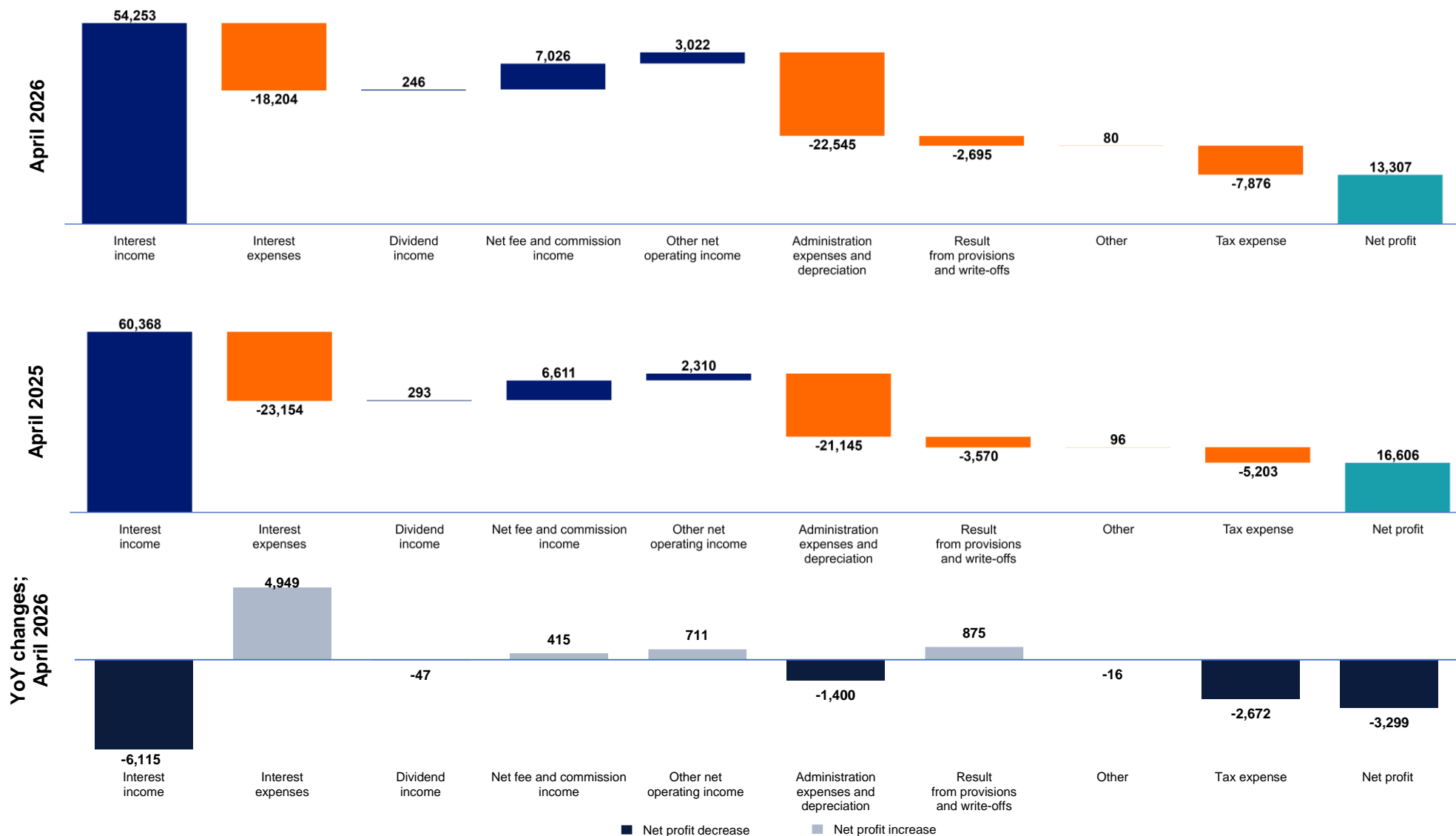
# Net profit of the banking sector

Banking sector: net profit at the end of the period (PLN m)



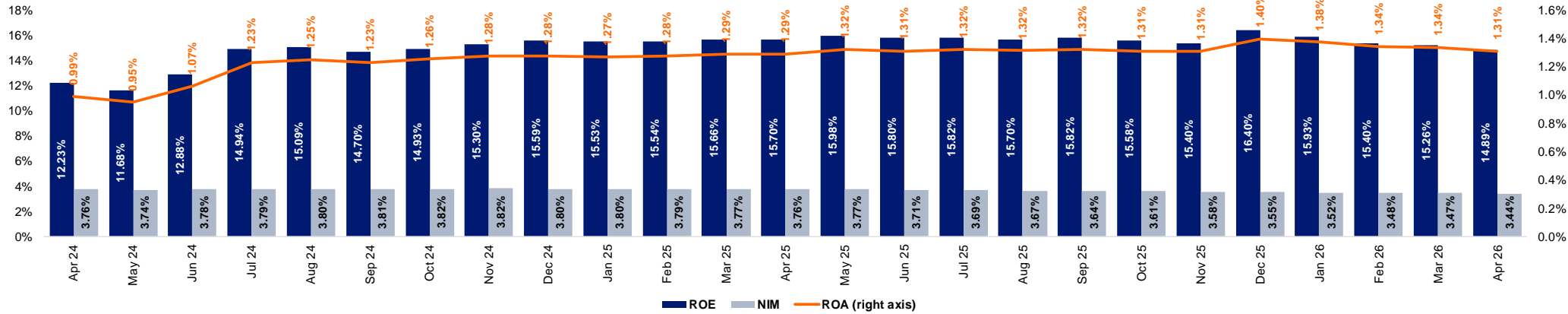
The net profit at the end of April 2026 amounted to PLN 13.3 bn. It was lower by PLN 3.3 bn (-19.9% YoY) than the profit achieved by the sector at the end of April 2025. The monthly net profit in April 2026 amounted to PLN 3.8 bn and was higher by PLN 0.5 bn (+13.6% MoM) than the profit achieved in the previous month.

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

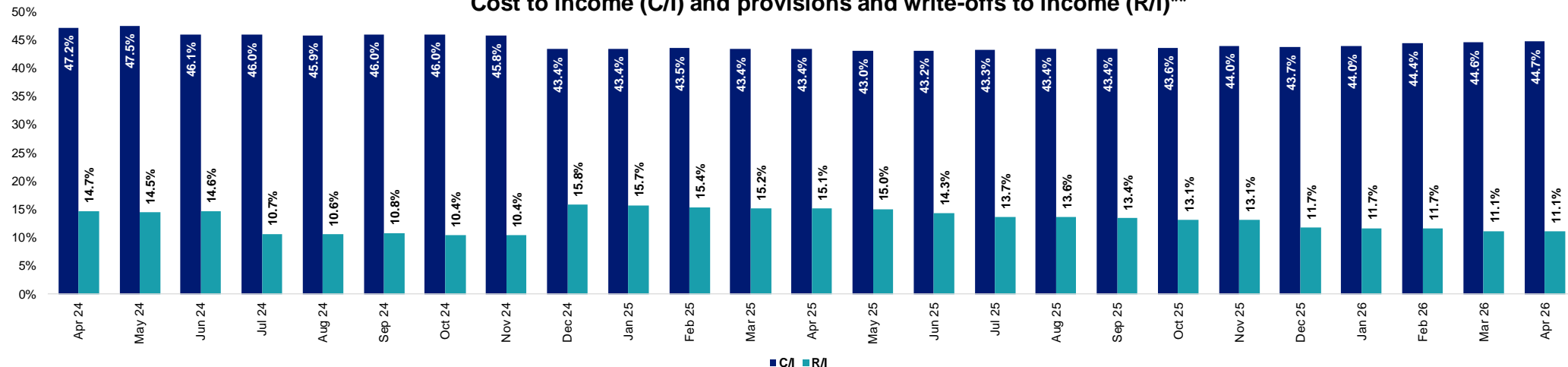


# Banking sector efficiency

### 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.

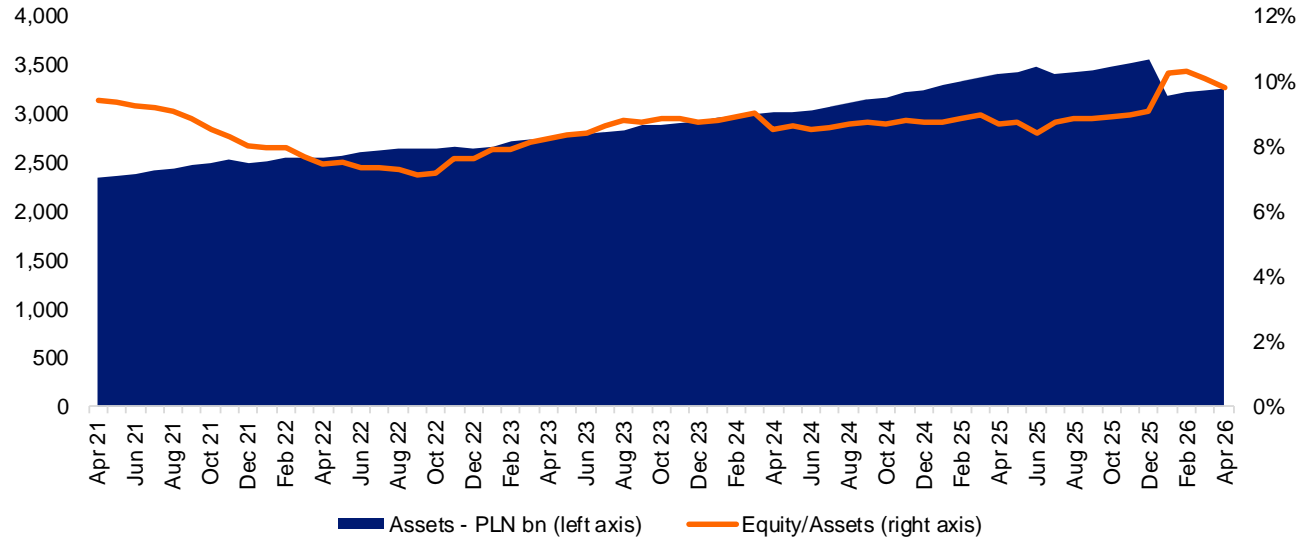
NIM ratio: net interest income over 12 subsequent months in relation to average interest assets in the same period over 13 subsequent months.

\*\*/ 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.

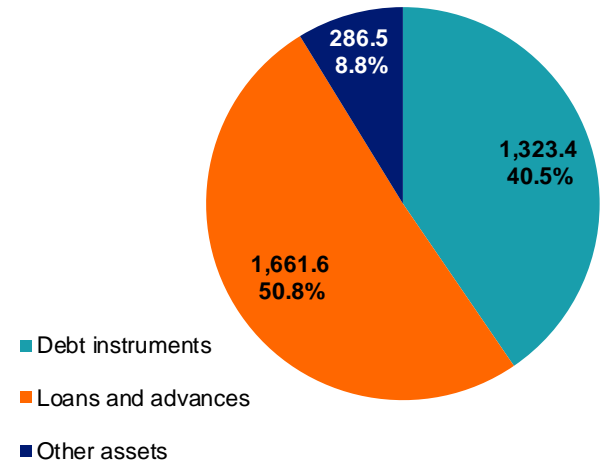
/ R/I ratio: write-offs and provisions (provisions + impairment or reversal of impairment) in relation to income (total net operating income); moving average of 12 months.

# Balance sheet ★

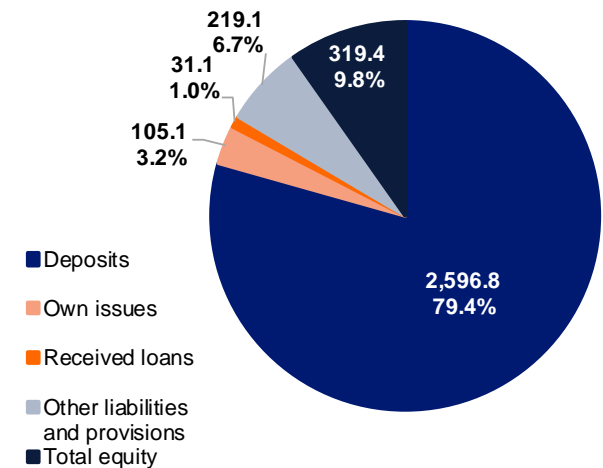
## Equity vs total assets, commercial and cooperative banks



## Balance sheet structure: assets\* (PLN bn), April 2026



## Balance sheet structure: liabilities\* (PLN bn), April 2026



Balance sheet total of the banking sector (PLN bn)	Balance sheet total April 2026	MoM change	YoY change (%)
Banking sector	3,384.9	28.4	-3.5%
Commercial banks	2,995.5	22.9	-5.4%
Cooperative banks	276.0	1.6	9.6%
Branches of credit institutions	113.4	3.9	24.4%

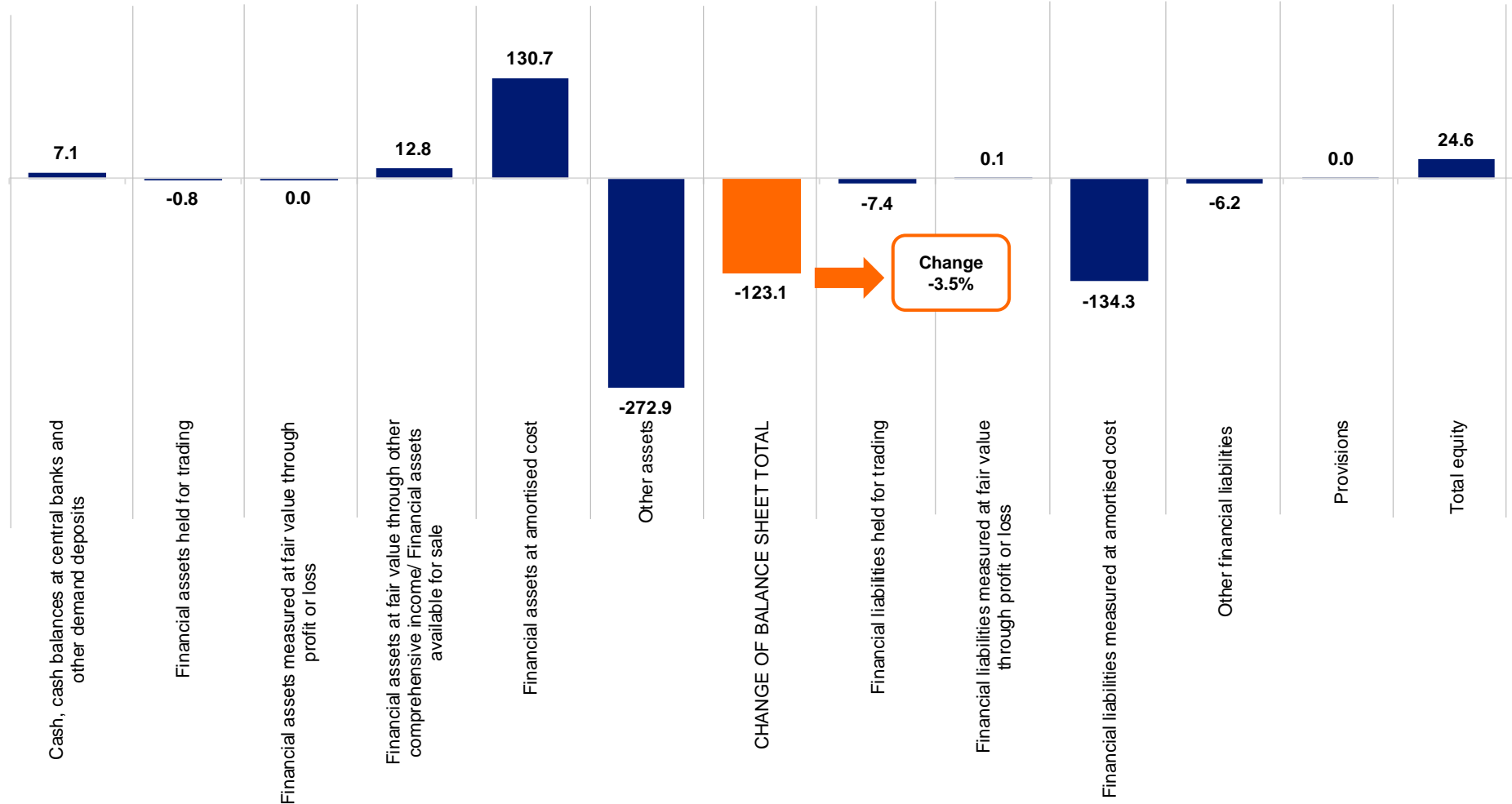
\*/ Commercial and cooperative banks.

# Balance sheet: YoY changes ★

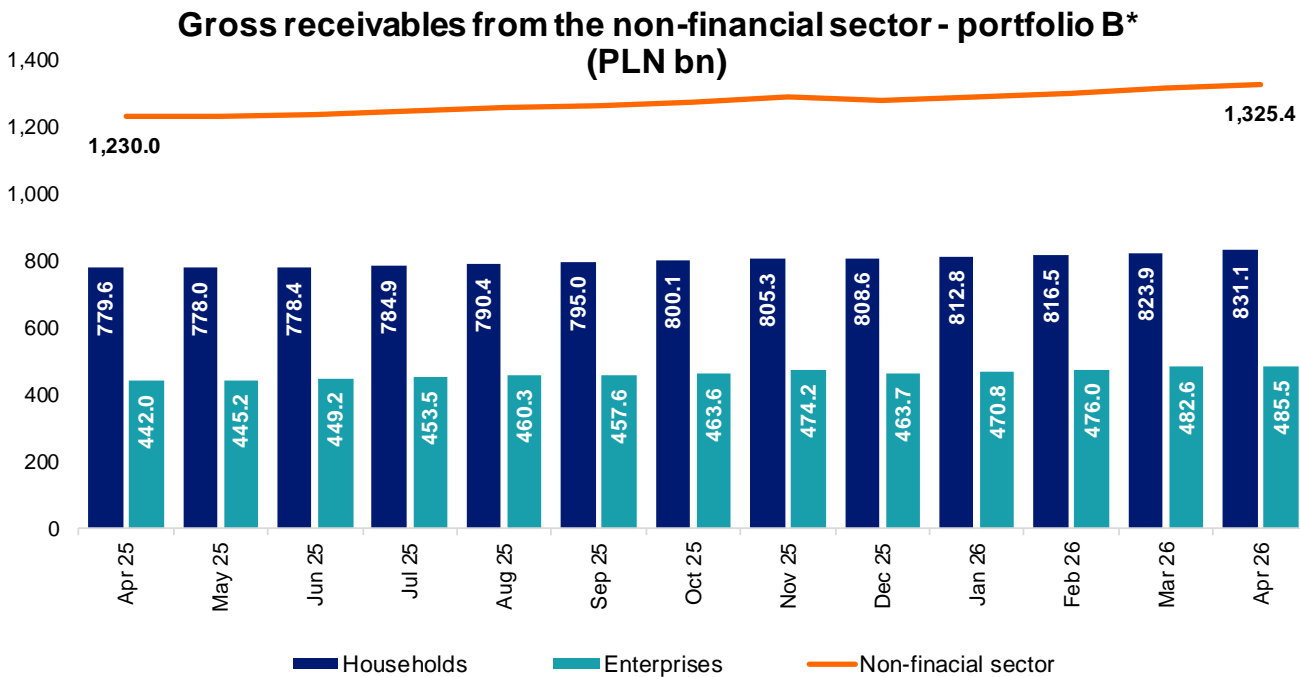
## ASSETS

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

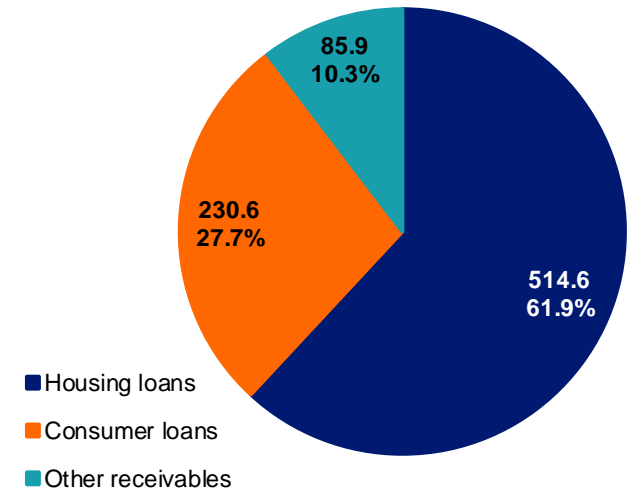
## LIABILITIES



## Balance sheet: receivables from the non-financial sector\*



## Gross receivables from households – portfolio B\* (PLN bn) April 2026



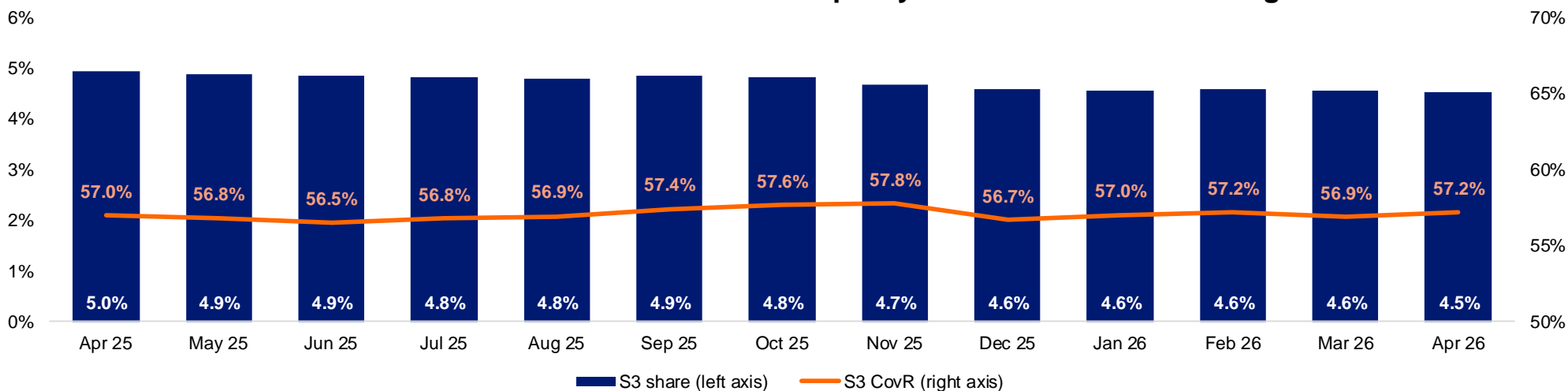
The gross volume of loans in April 2026:

- increased by PLN 10.1 bn (+0.8% MoM and +7.8% YoY) in the non-financial sector
- increased by PLN 7.2 bn (+0.9% MoM and +6.6% YoY) among households
- increased by PLN 2.8 bn (+0.6% MoM and +9.8% YoY) among enterprises

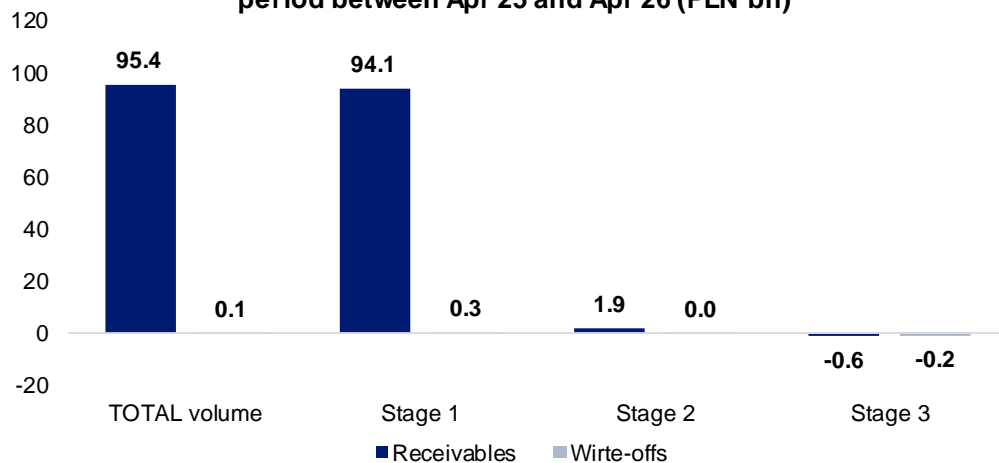
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Non-financial sector receivables quality\*

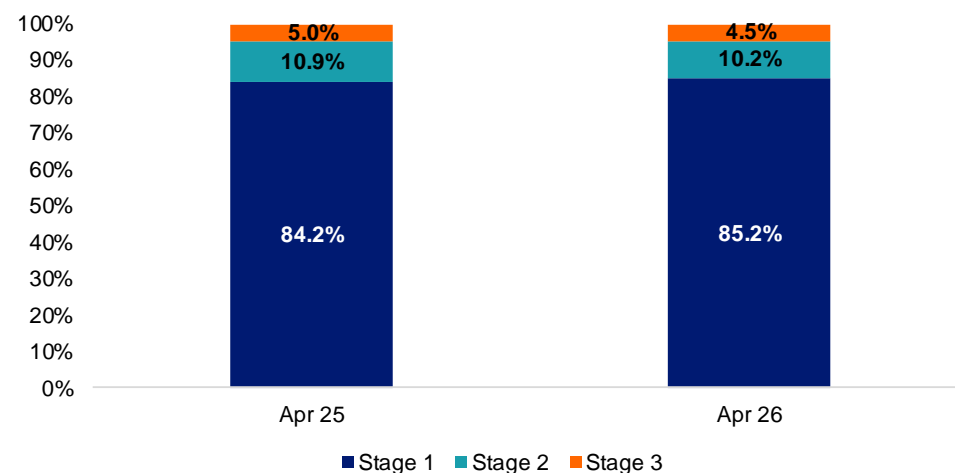
## Receivables from the non-financial sector: quality of receivables and coverage ratio



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



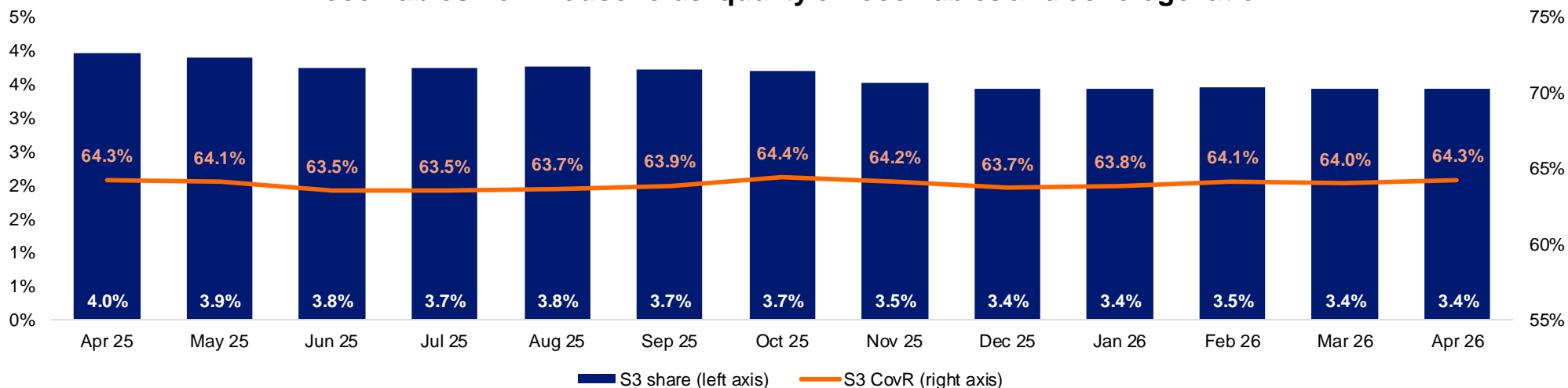
## Share of stages (%)



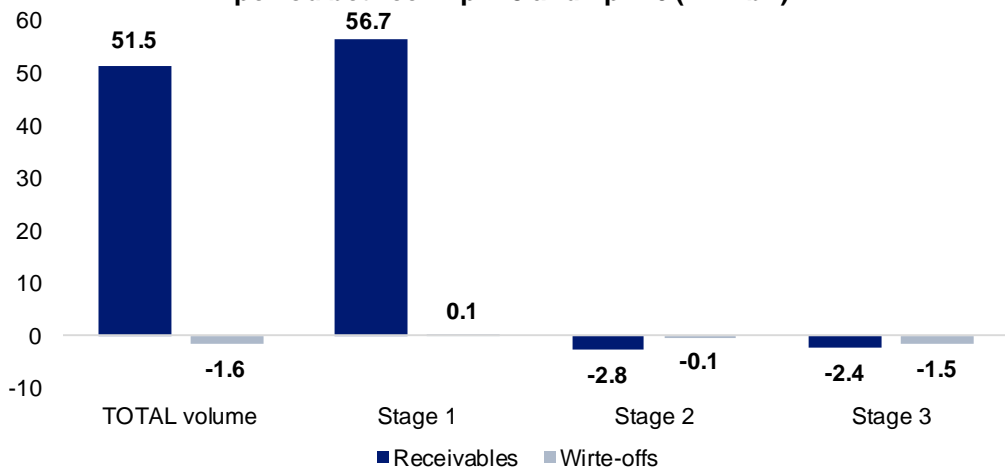
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Non-financial sector receivables quality\*

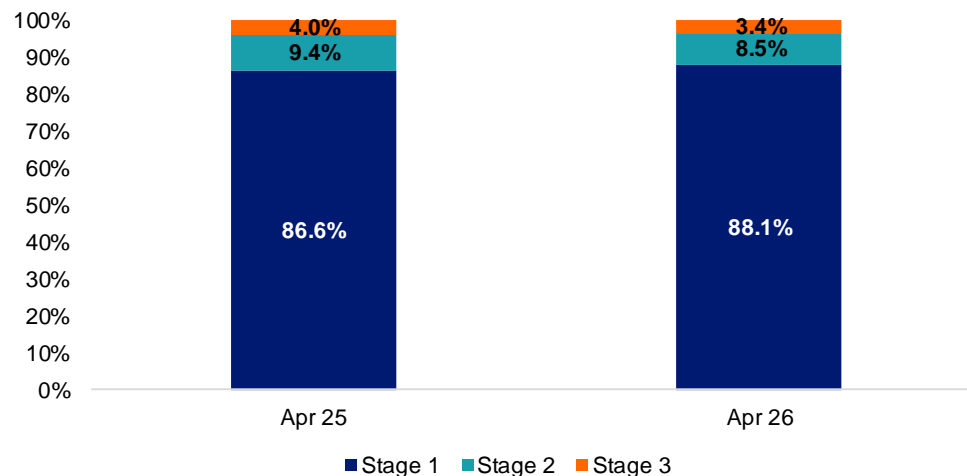
## Receivables from households: quality of receivables and coverage ratio



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



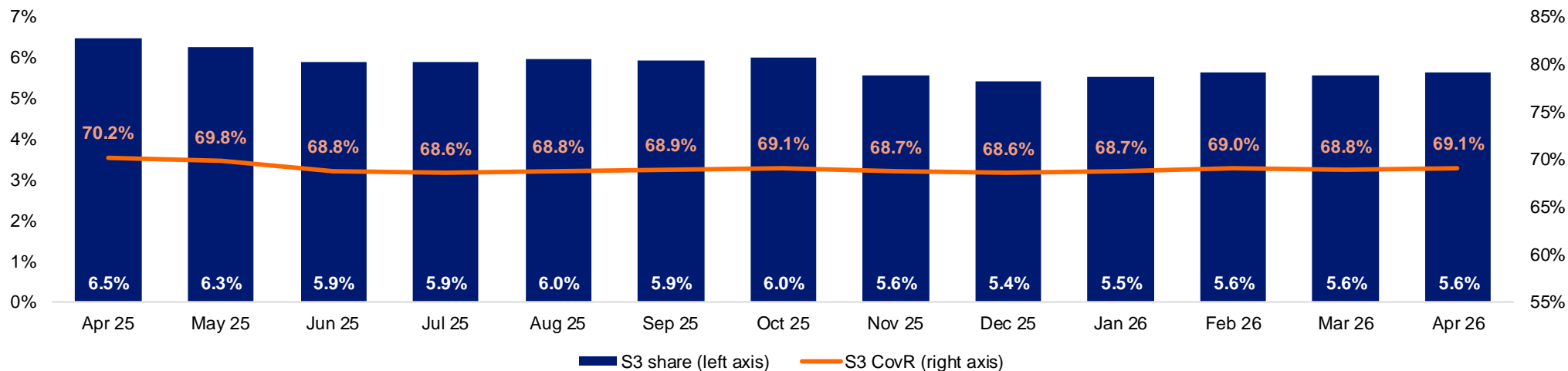
## Share of stages (%)



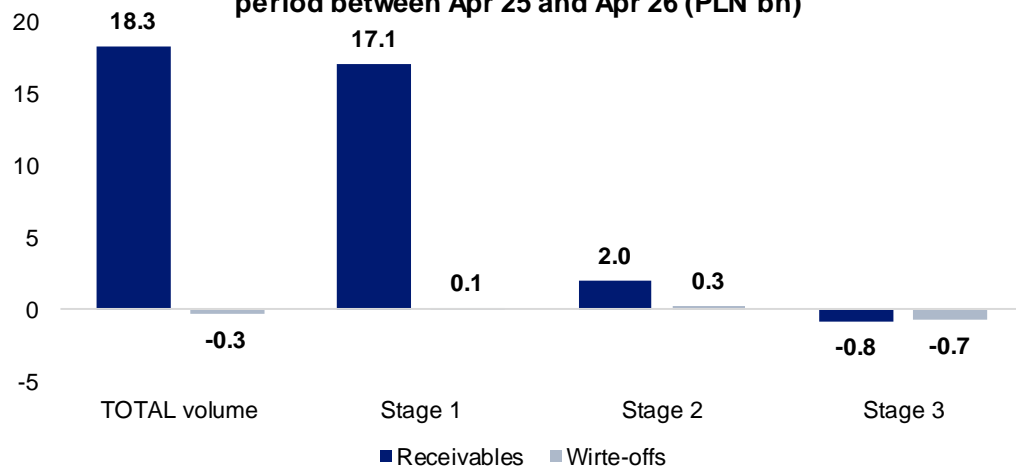
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Non-financial sector receivables quality\*

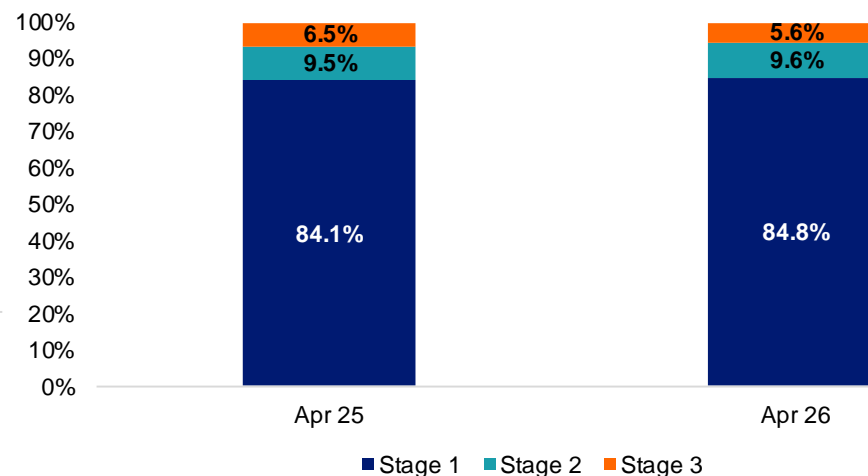
## Consumer loans: loan quality and coverage ratio



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



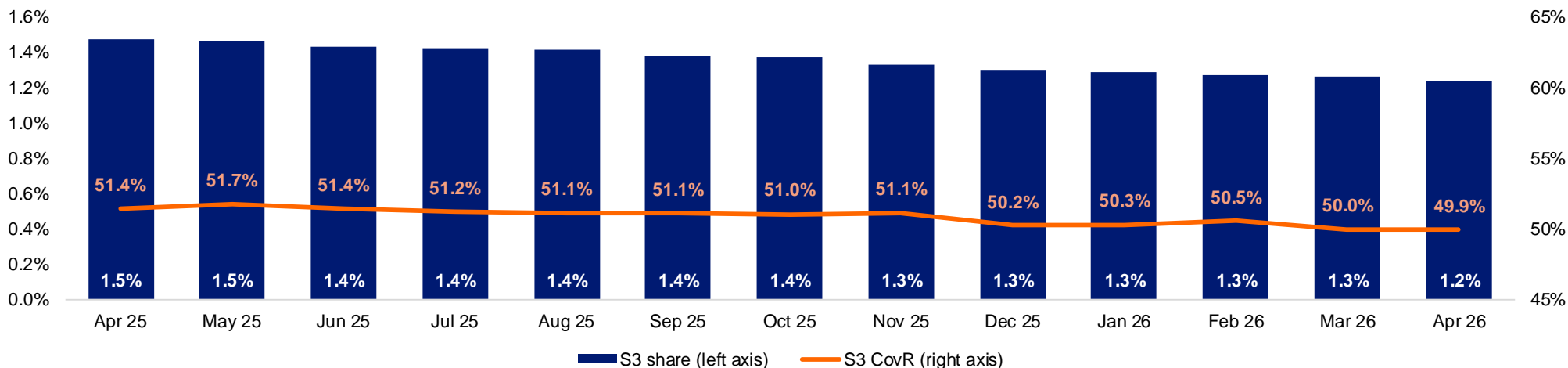
### Share of stages (%)



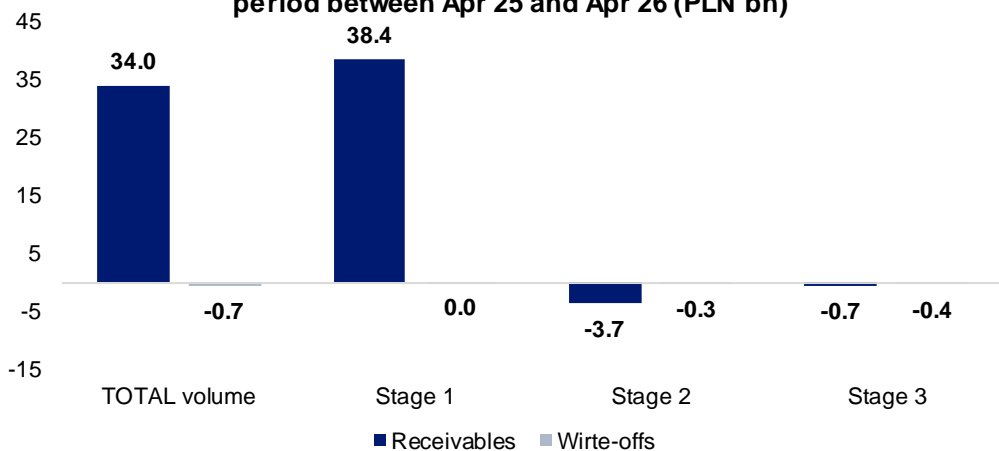
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Non-financial sector receivables quality\*

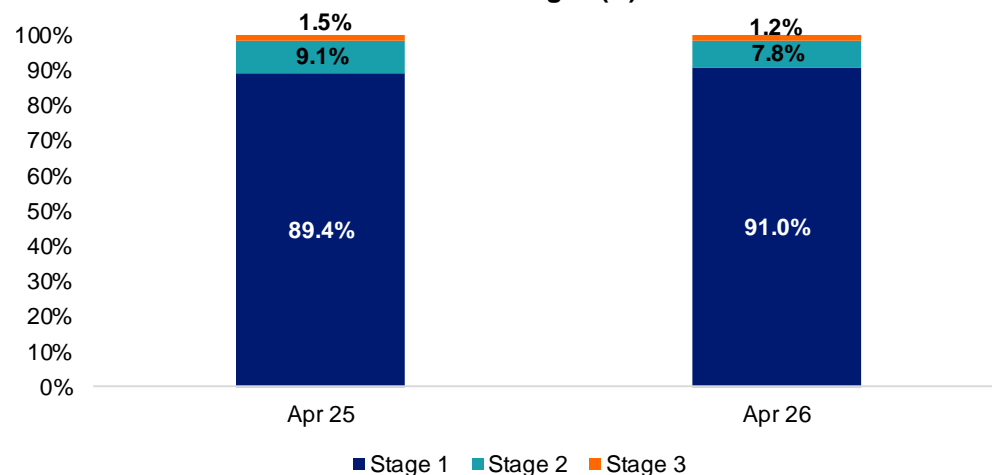
## Housing loans to households: loan quality and coverage ratio



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



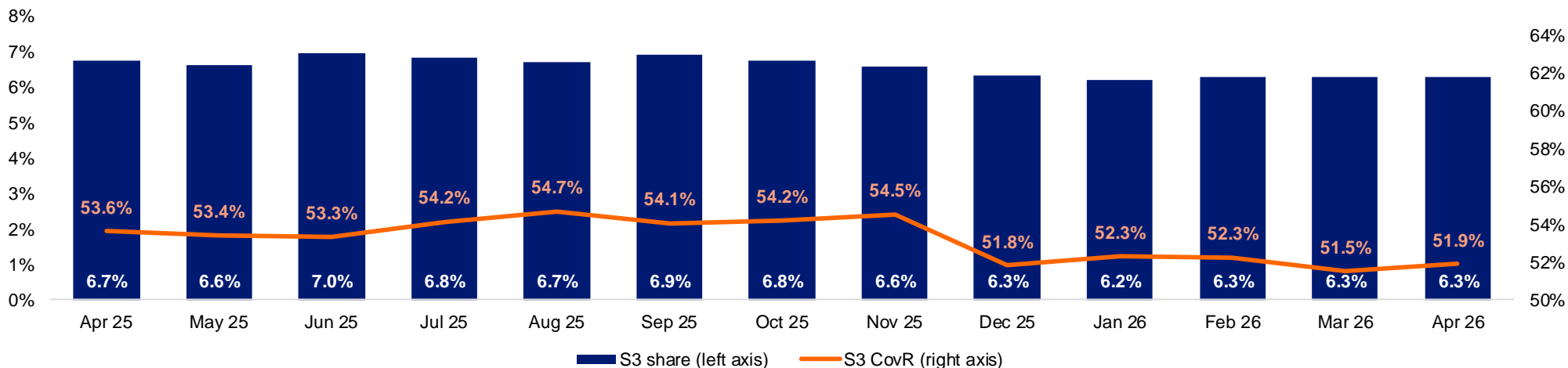
### Share of stages (%)



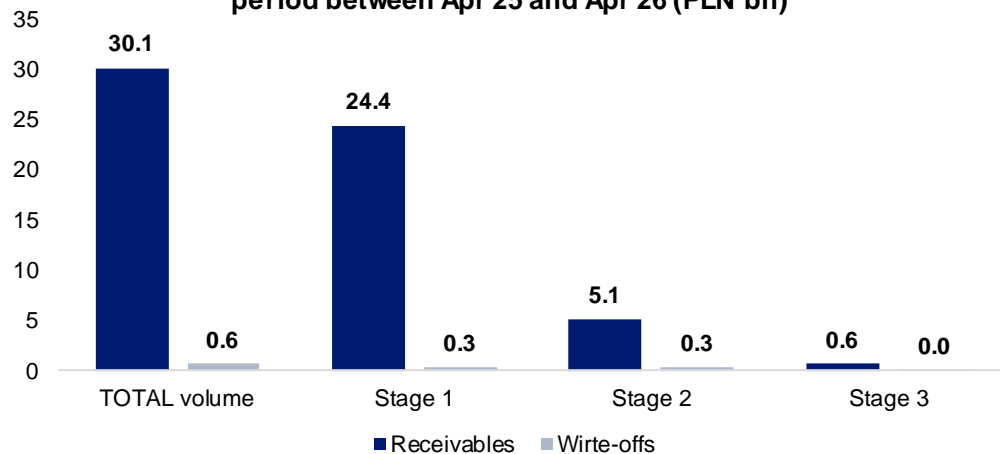
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Non-financial sector receivables quality\*

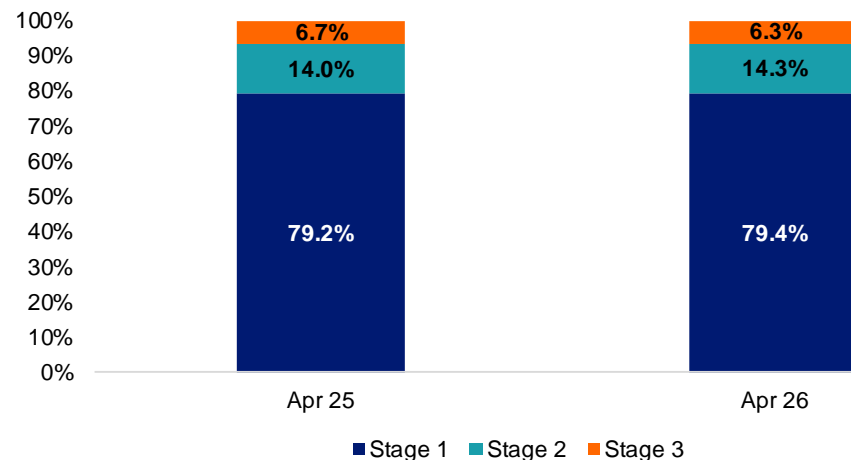
## Receivables from SMEs: receivables quality and coverage ratio



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

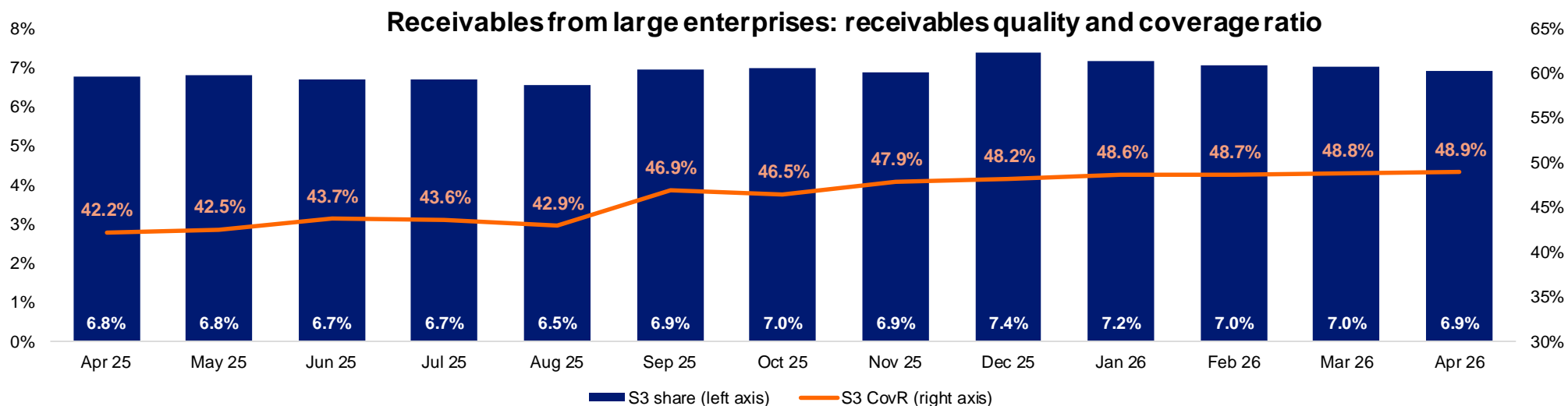


## Share of stages (%)

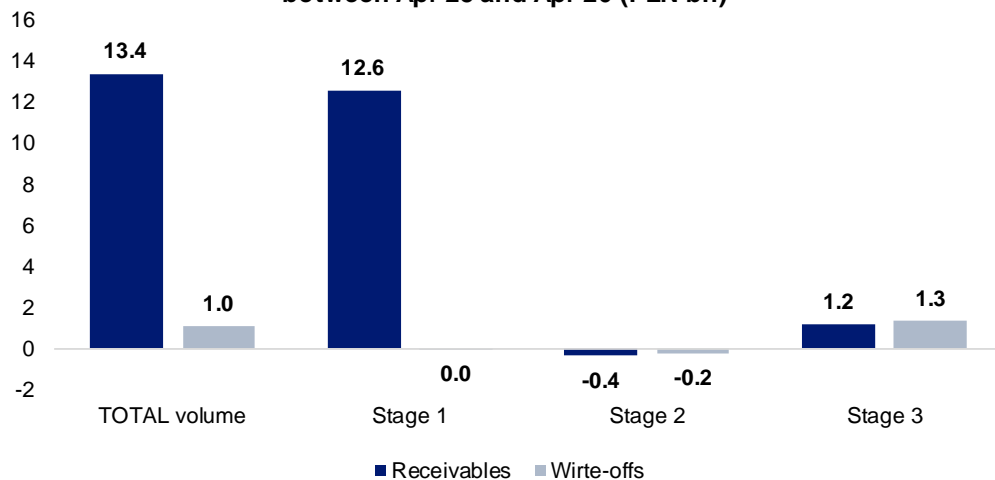


\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

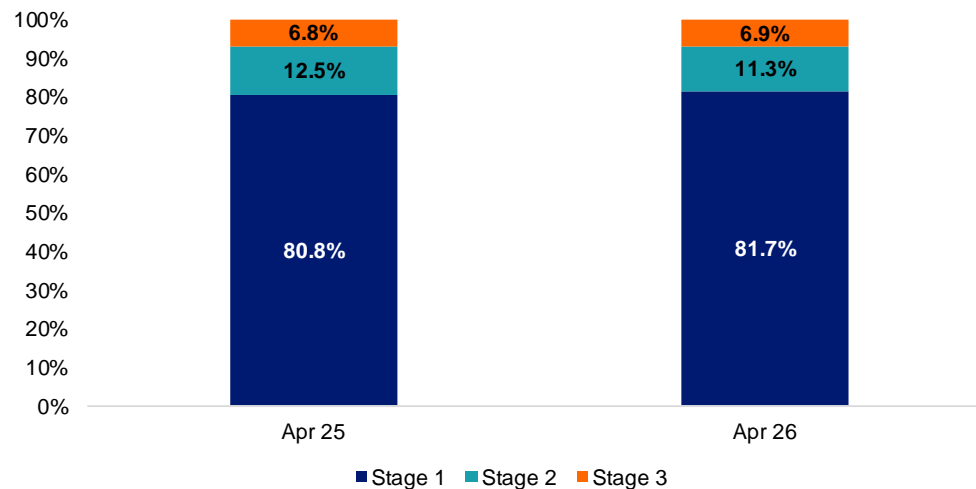
# Non-financial sector receivables quality\*



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



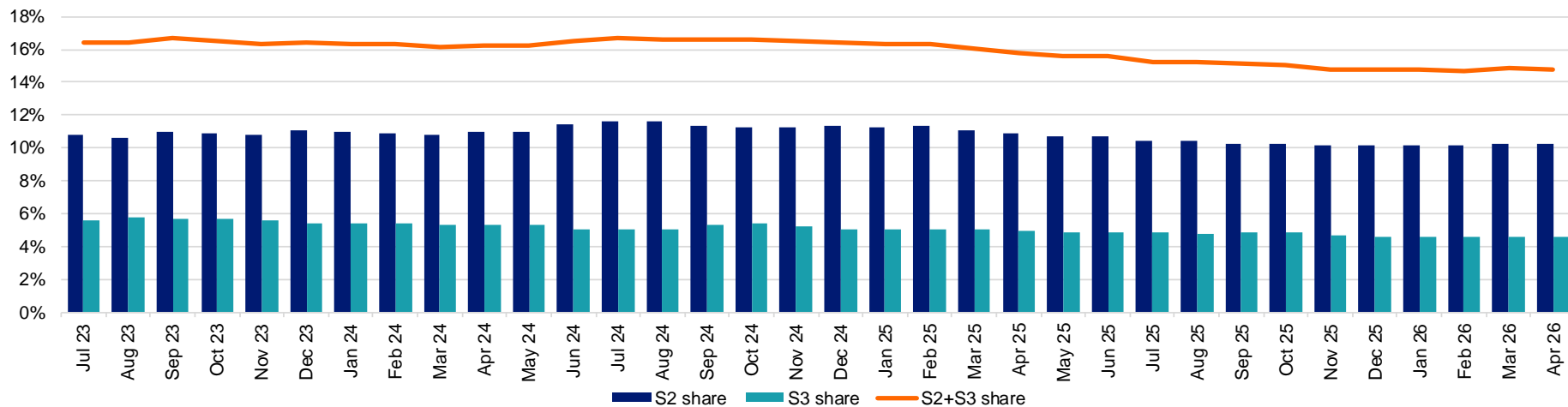
### Share of stages (%)



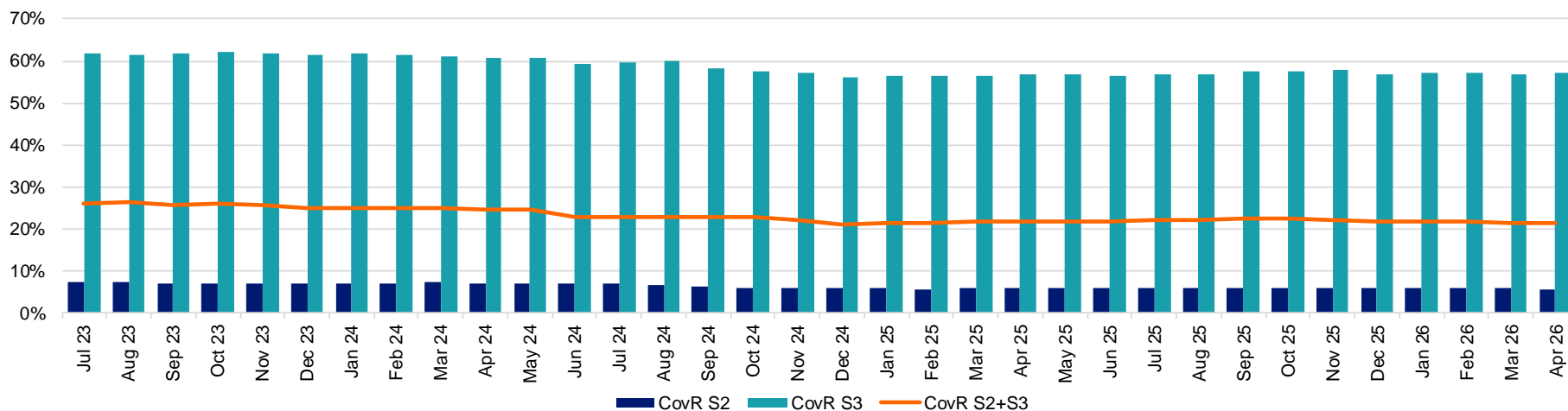
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Loans and advances\*: non-financial sector

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



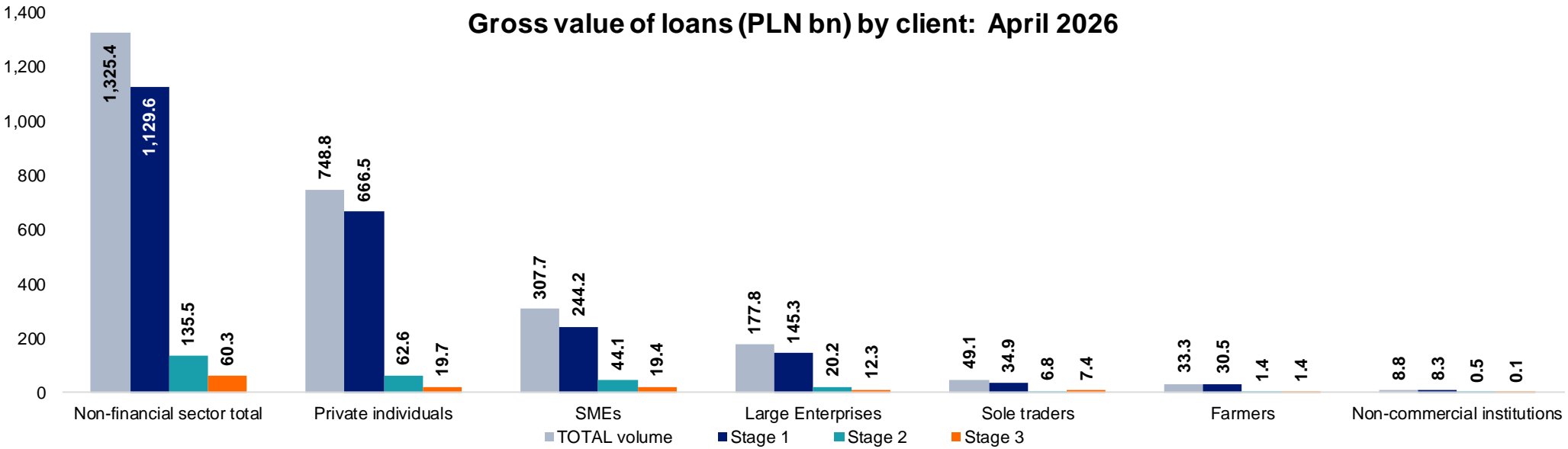
## Loans and advances to the non-financial sector; coverage ratio of loans in stage 2 and stage 3



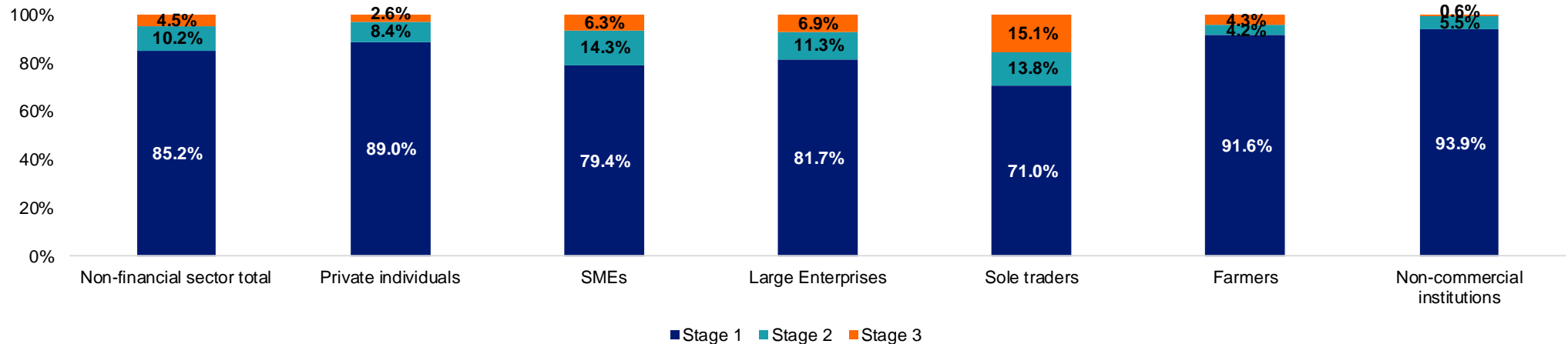
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Loans and advances\* by client

## Gross value of loans (PLN bn) by client: April 2026



## Share of stages (%) April 2026

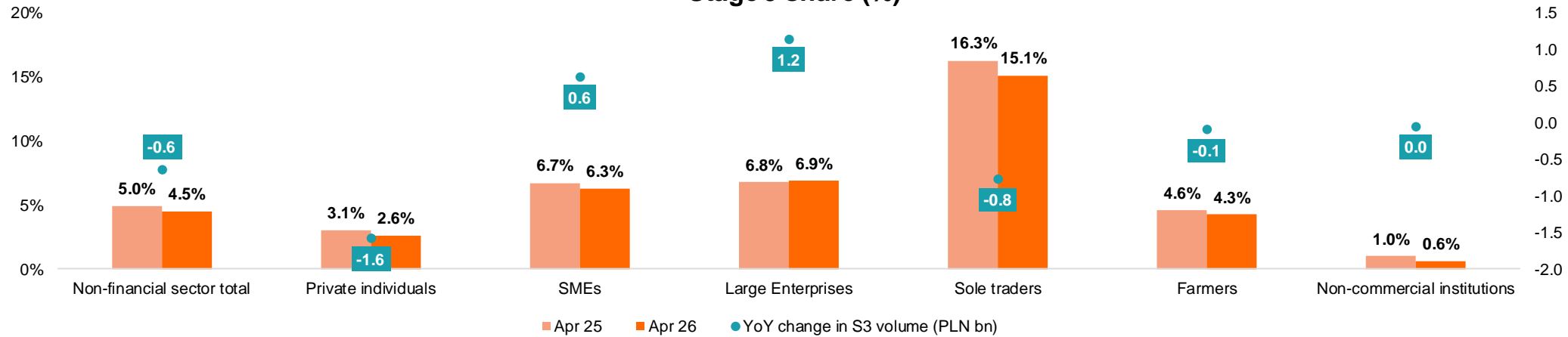


■ Stage 1 ■ Stage 2 ■ Stage 3

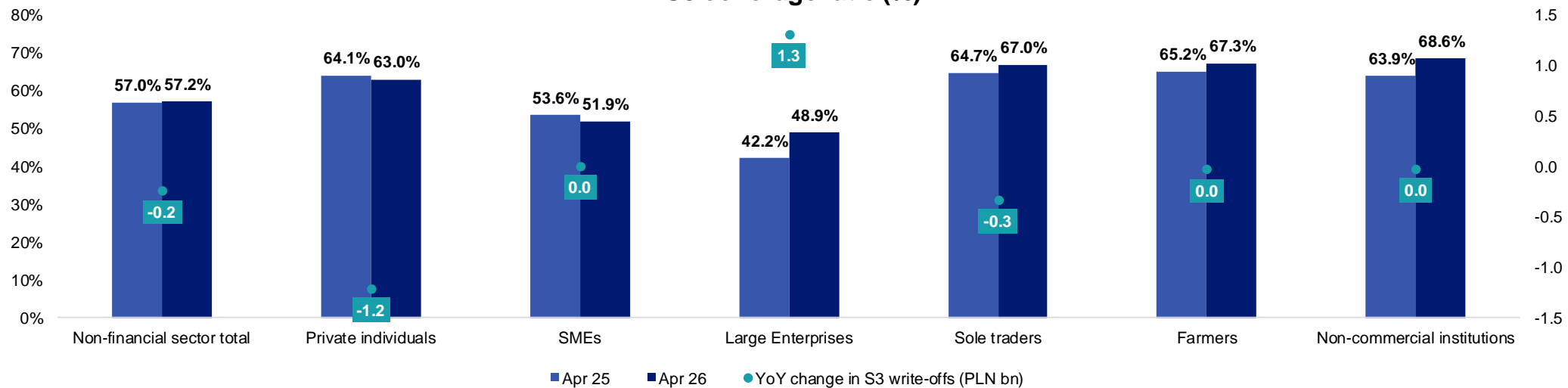
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Loans and advances\* by client

## Stage 3 share (%)



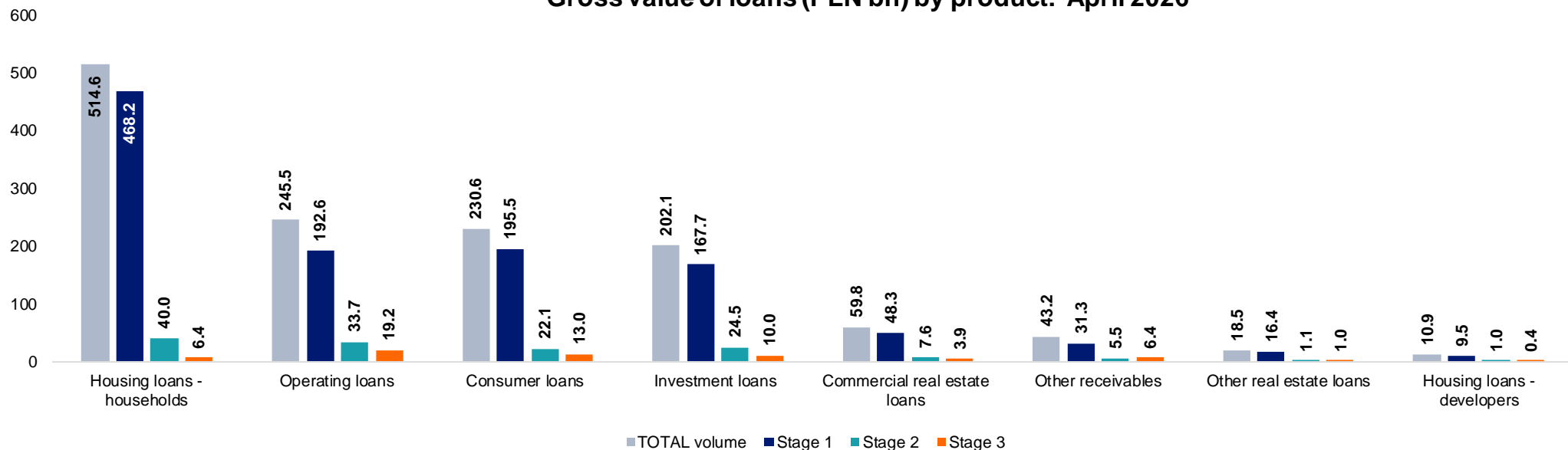
## S3 coverage ratio (%)



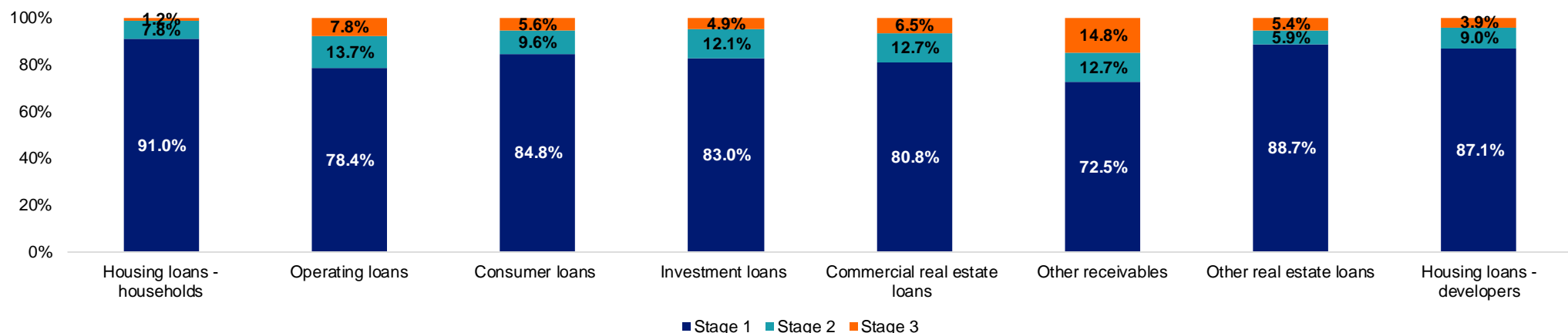
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Loans and advances\* by product

## Gross value of loans (PLN bn) by product: April 2026



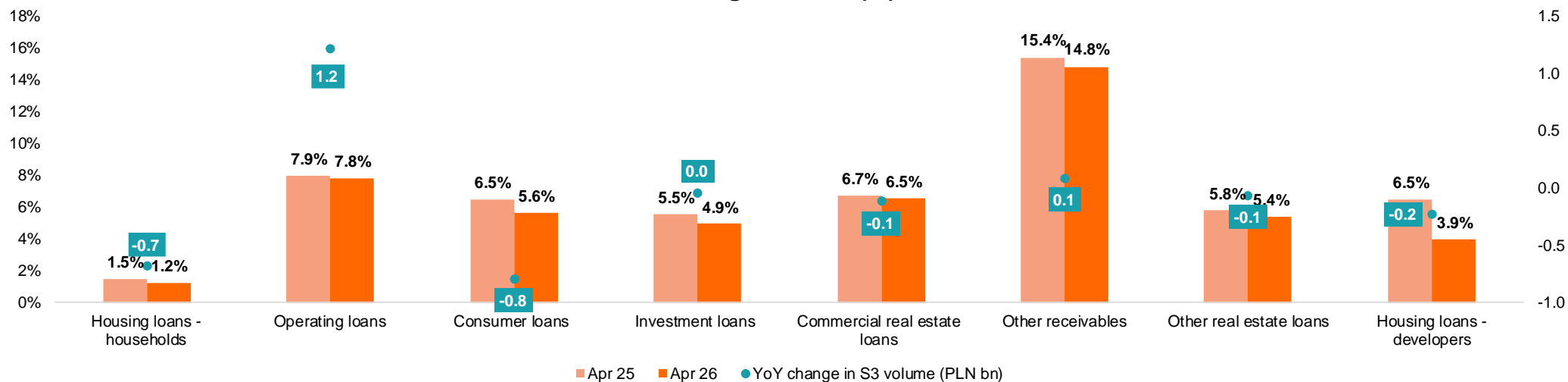
## Share of stages (%) April 2026



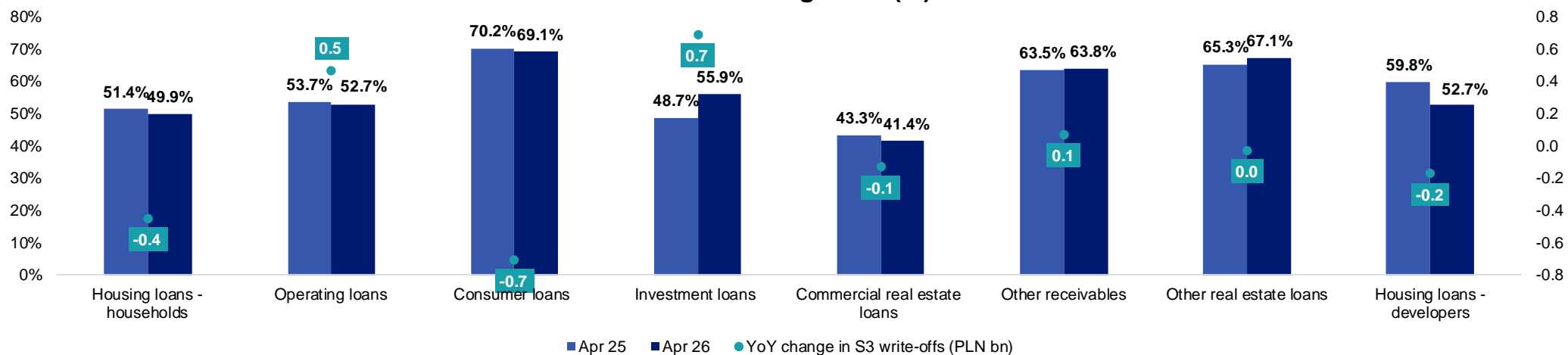
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Loans and advances\* by product

## Stage 3 share (%)



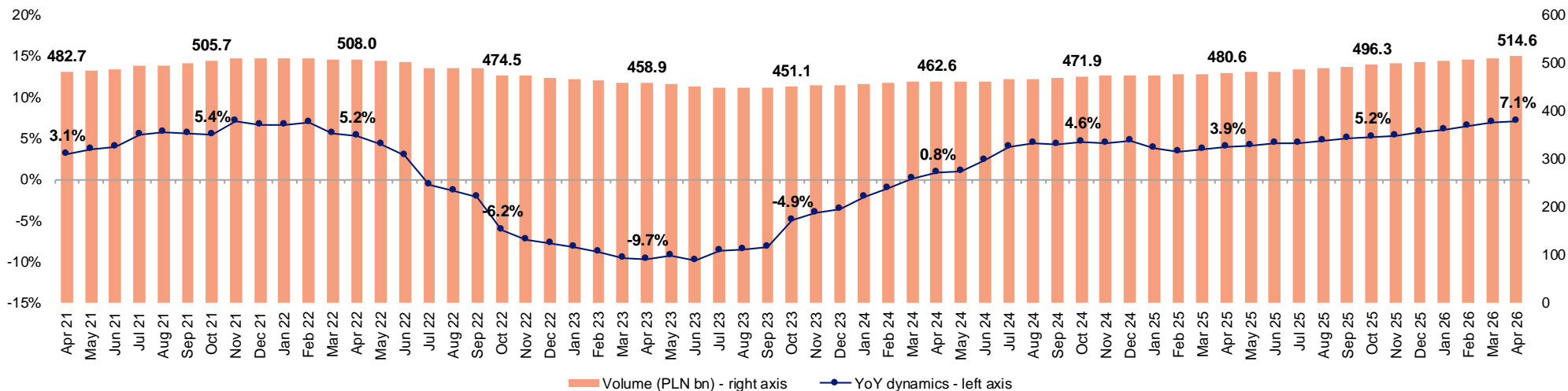
## S3 coverage ratio (%)



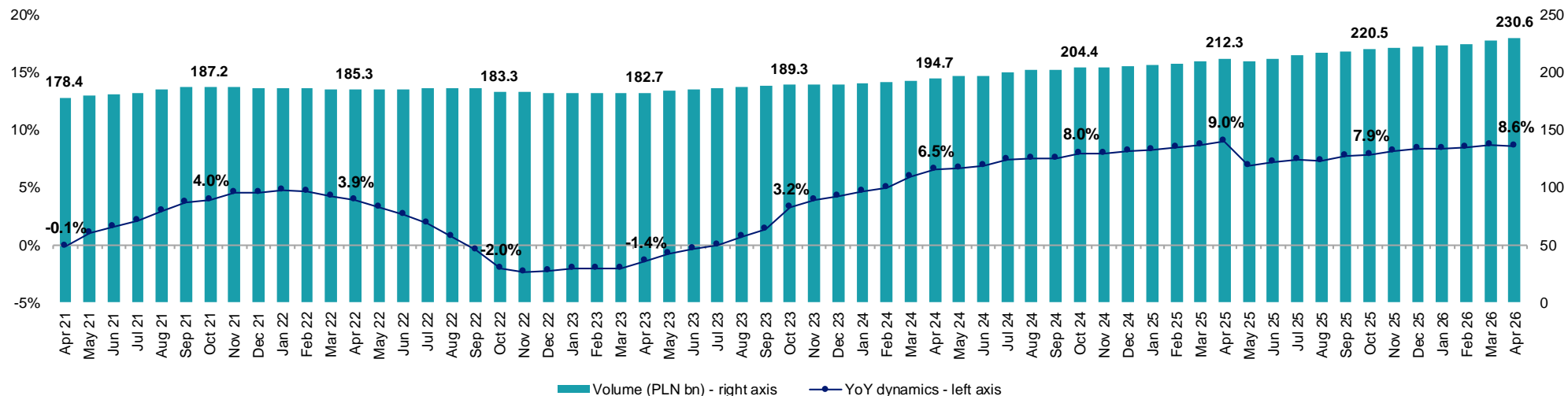
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Loans and advances\*: non-financial sector

## Housing loans to households



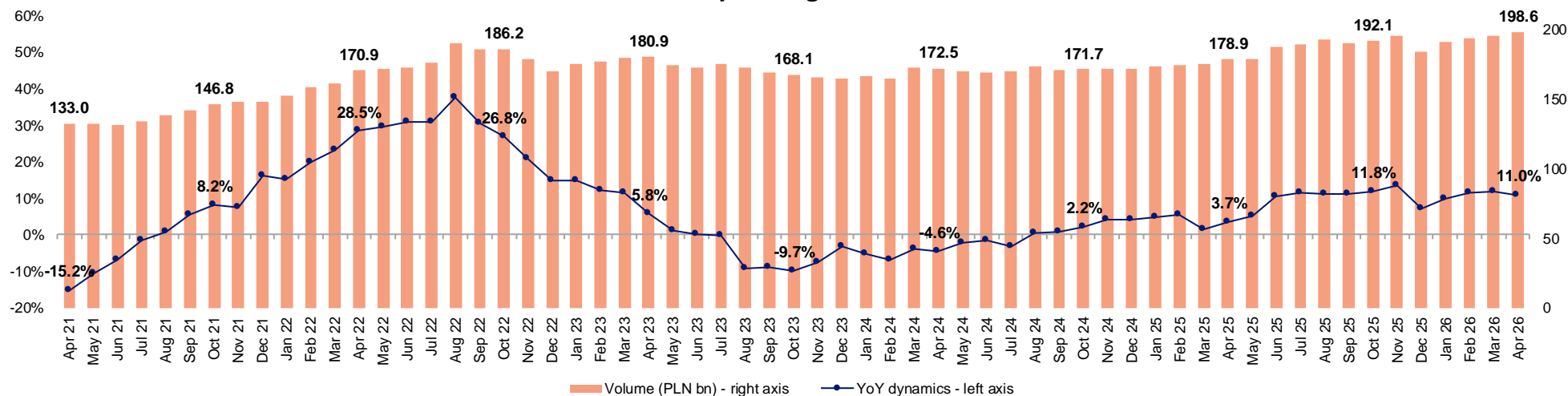
## Consumer loans



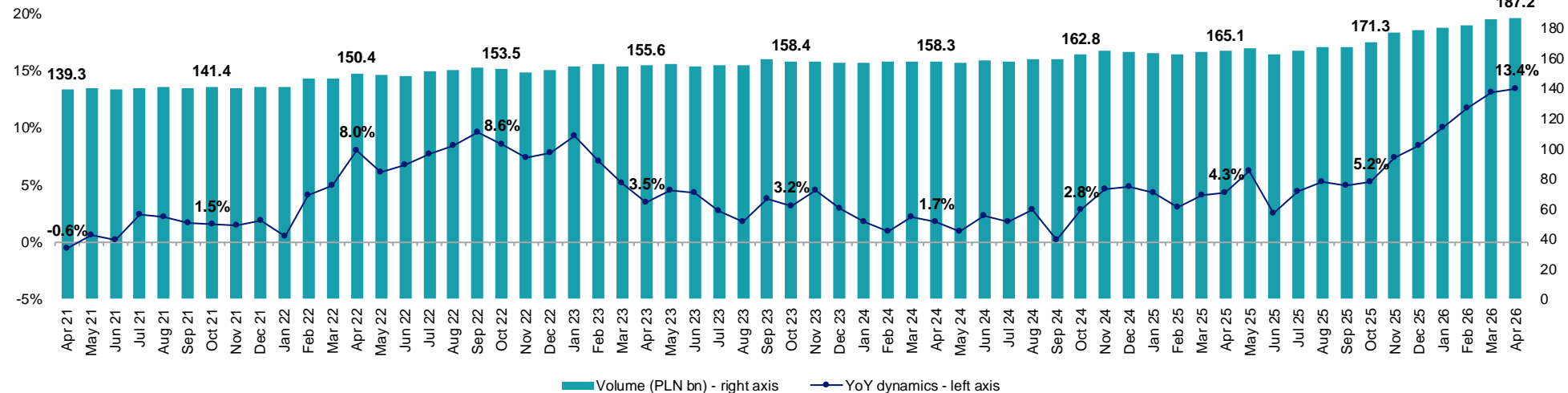
\*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

# Loans and advances\*: non-financial sector

## Operating loans

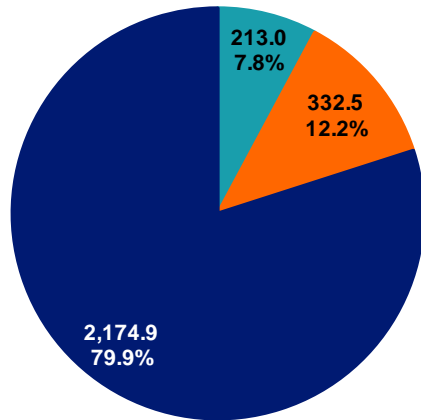


## Investment loans



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

## Deposits\* and received loans; April 2026 (PLN bn)



■ Financial sector

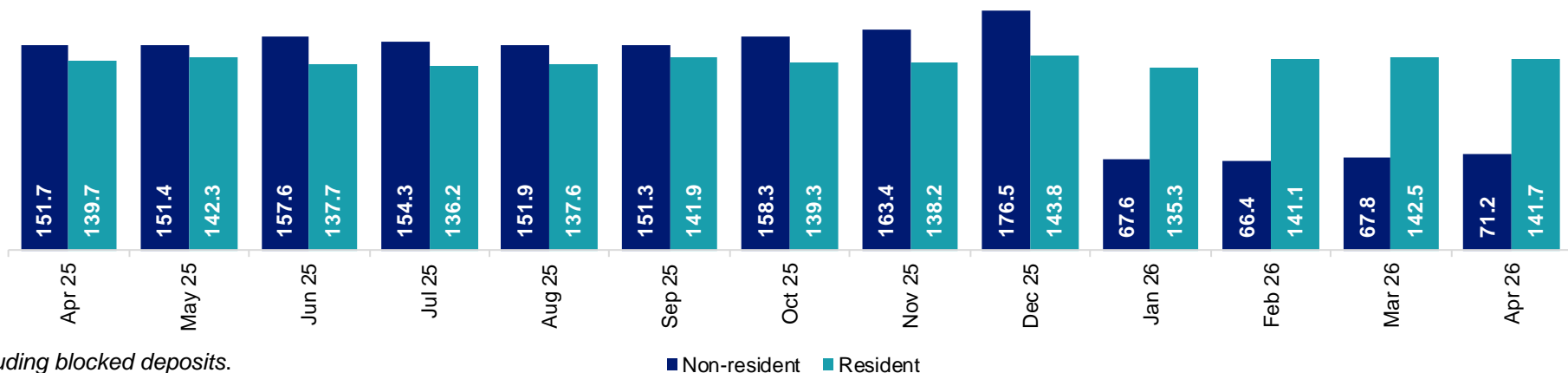
■ General Government sector

■ Non-financial sector

In April 2026:

- the General Government deposits' share in the sector's total liabilities was 12.2%,
- the commitment of residents decreased by PLN 0.8 bn against the previous month (-0.5% MoM; +1.5% YoY). The commitment of non-residents increased by PLN 3.4 bn (+5.0% MoM; -53.0% YoY).

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

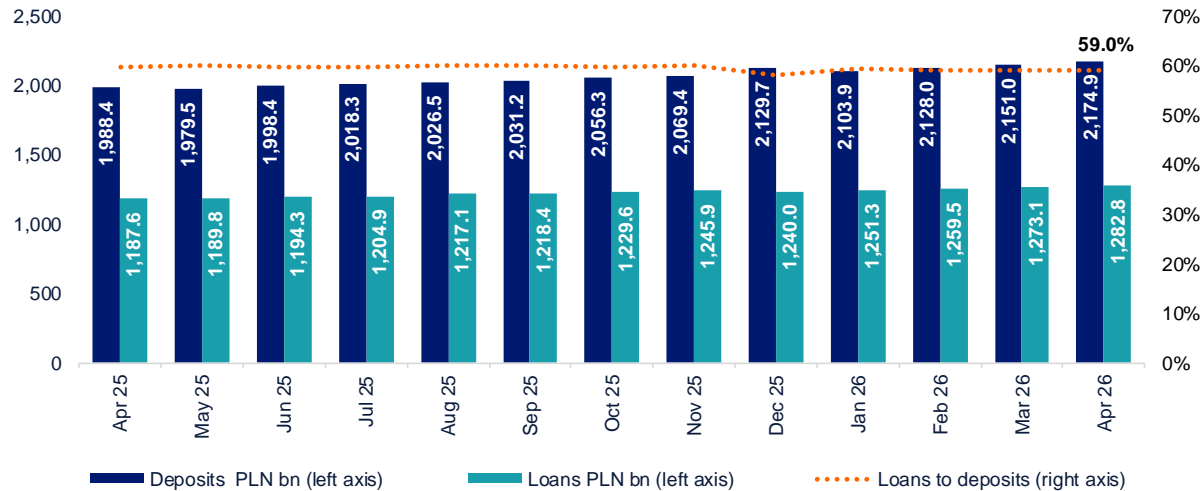


■ Non-resident ■ Resident

\*/ Including blocked deposits.

# Non-financial sector deposits\*

Deposits vs receivables\*\* from the non-financial sector (PLN bn)



In April 2026:

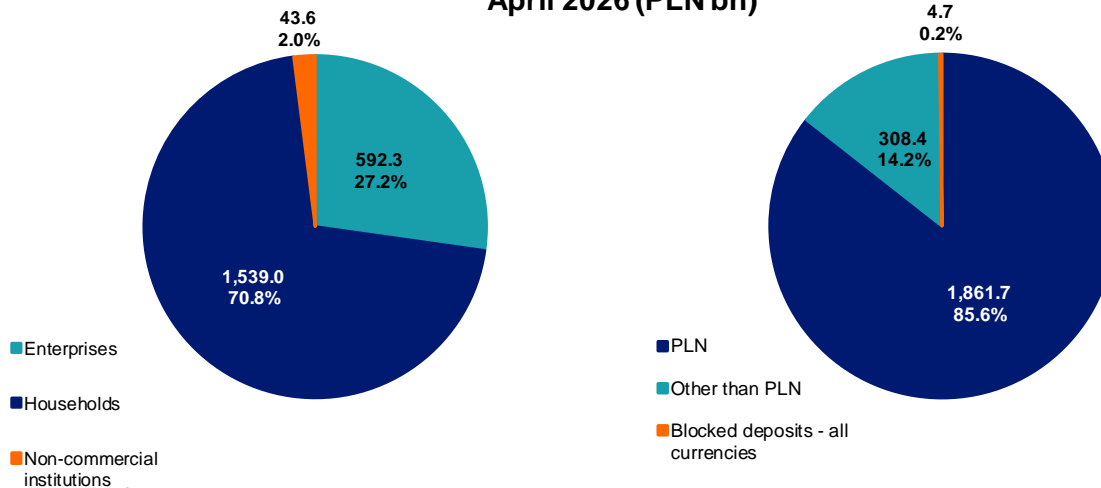
- the loan-to-deposit ratio decreased to 59.0% (-0.2 pp MoM; -0.6 pp YoY)
- the volume of non-financial sector deposits\* increased by PLN 23.9 bn to PLN 2 174.9 bn (+1.1% MoM; +9.4% YoY)

- the volume of households' deposits\*, which dominated the structure (70.8% of total non-financial sector deposits), increased by PLN 19.3 bn (+1.3% MoM; +8.0% YoY) to PLN 1 539.0 bn.

\*/ Including blocked deposits.

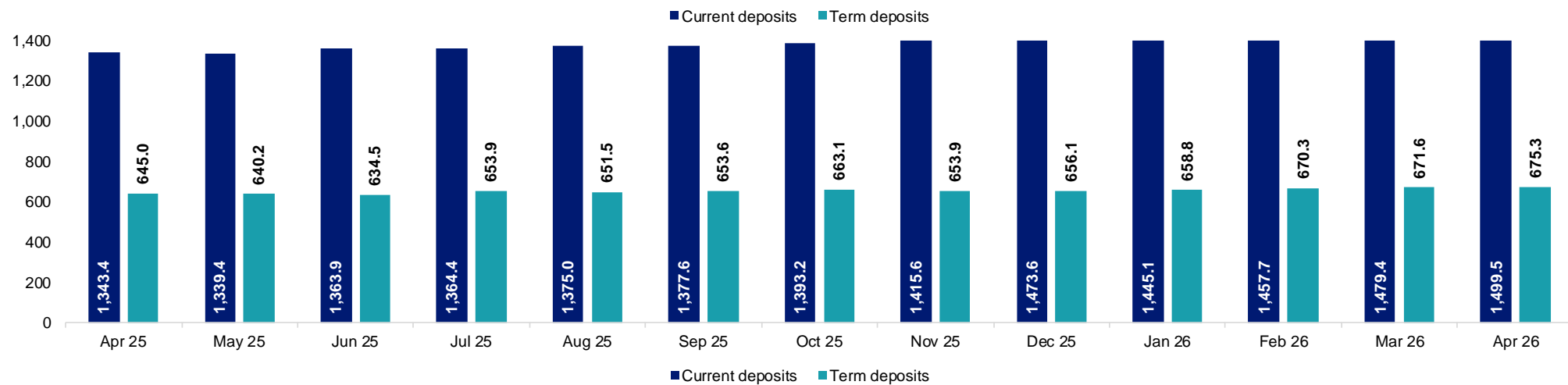
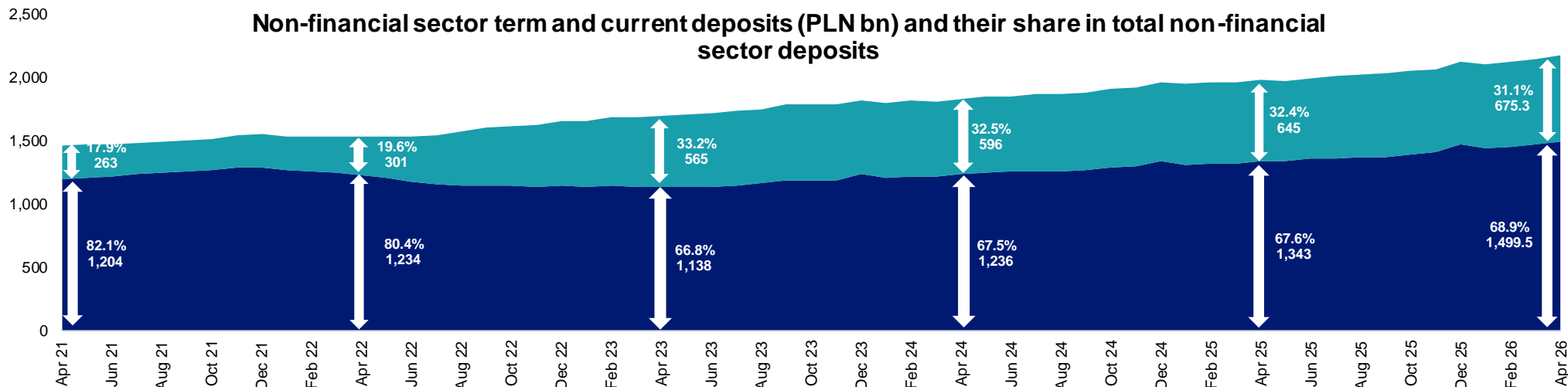
\*\*/ Loans at balance sheet value; excluding debt instruments.

Non-financial sector deposits; April 2026 (PLN bn)



# Non-financial sector deposits\*

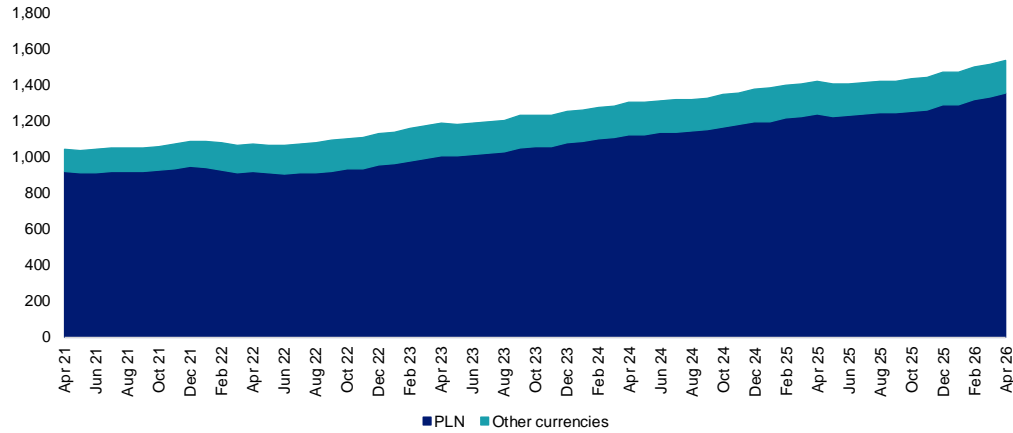
Non-financial sector term and current deposits (PLN bn) and their share in total non-financial sector deposits



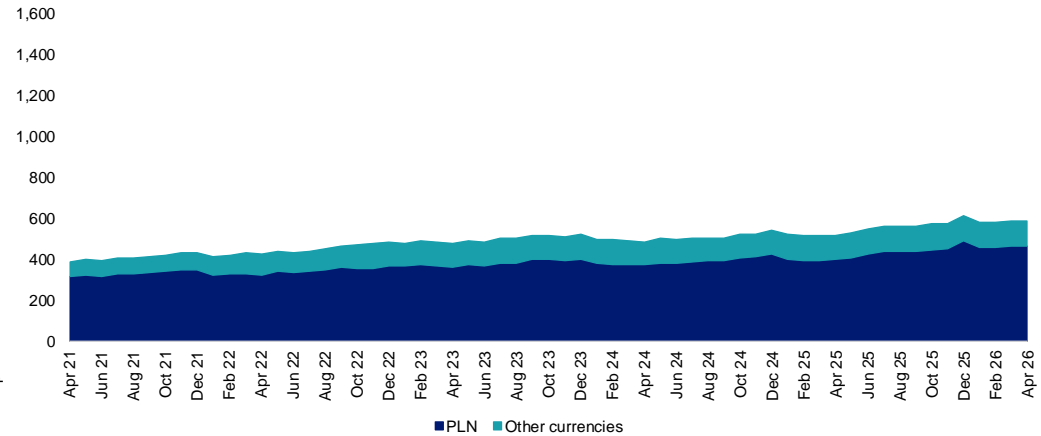
\*/ Including blocked deposits.

# Non-financial sector deposits

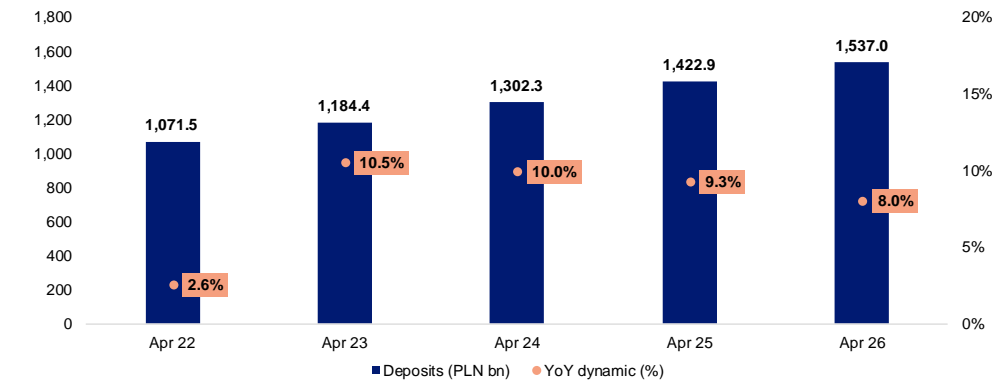
## Households' deposits (PLN bn)



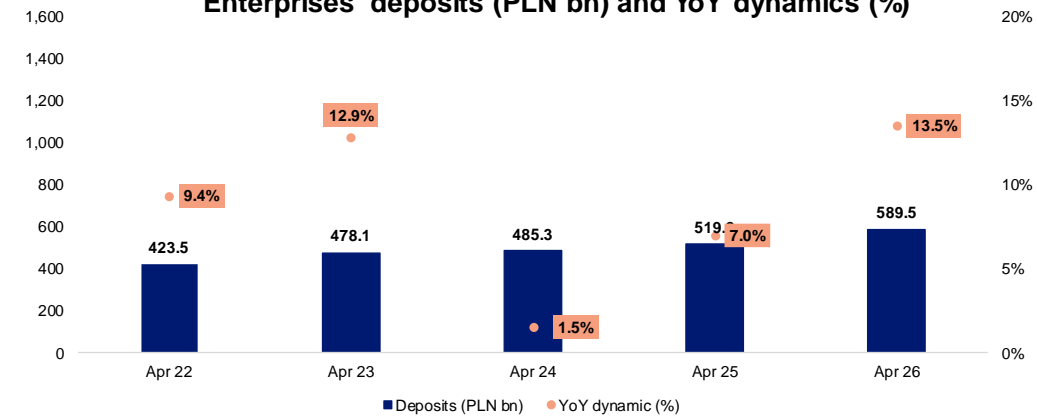
## Enterprises' deposits (PLN bn)



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

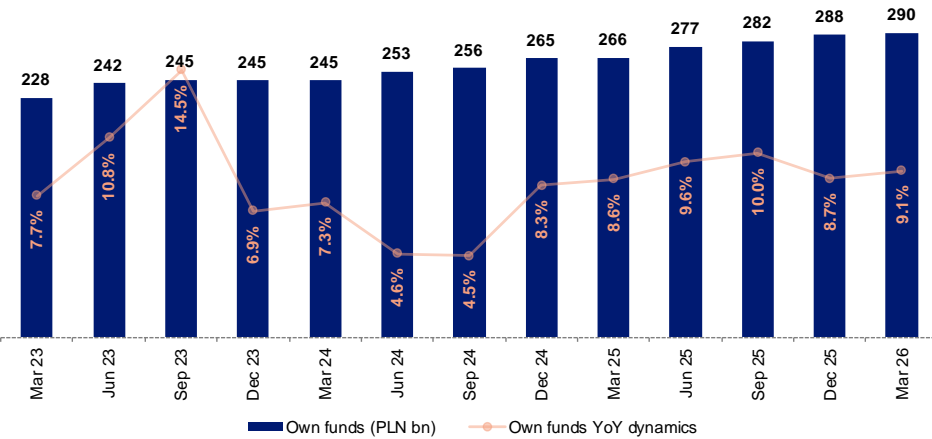


## Enterprises' deposits (PLN bn) and YoY dynamics (%)

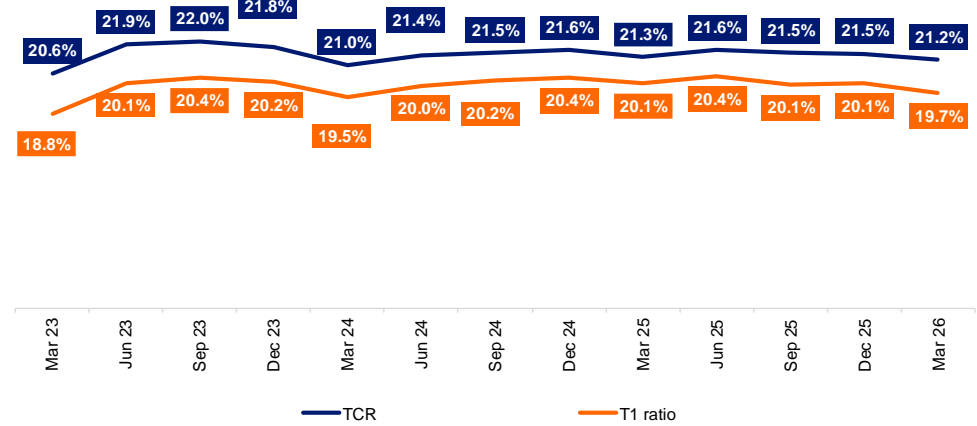


# Capital adequacy: commercial and cooperative banks

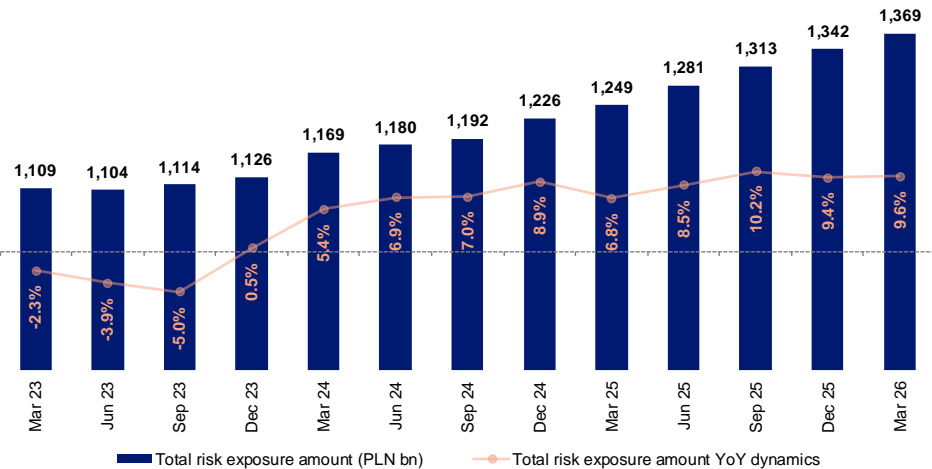
## Own funds



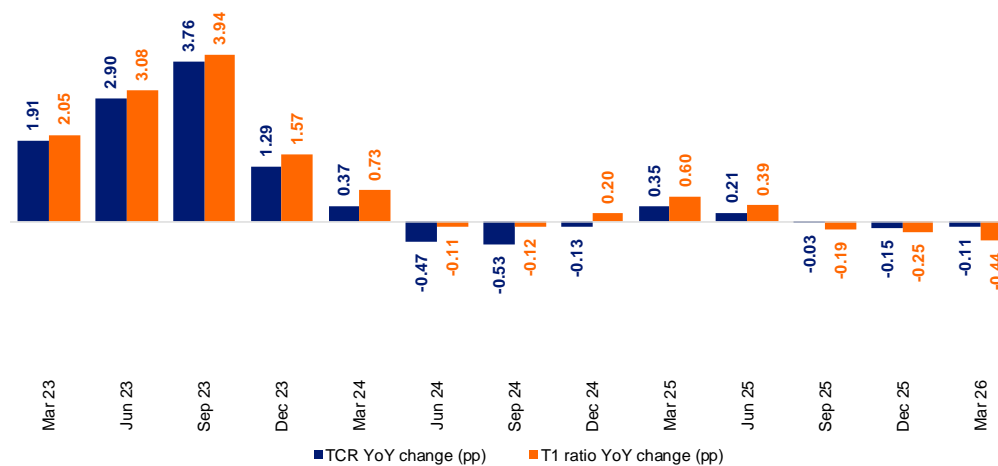
## Capital adequacy ratios



## Total risk exposure amount

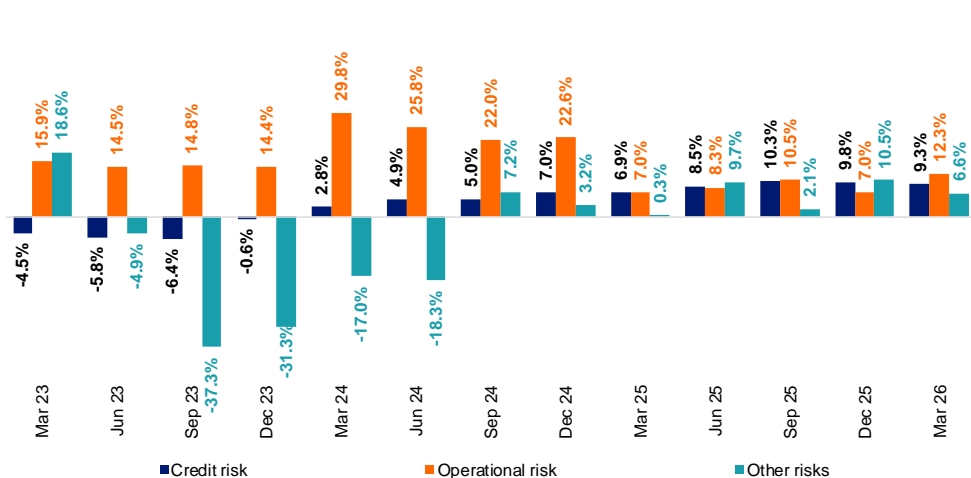


## YoY changes in capital adequacy ratios

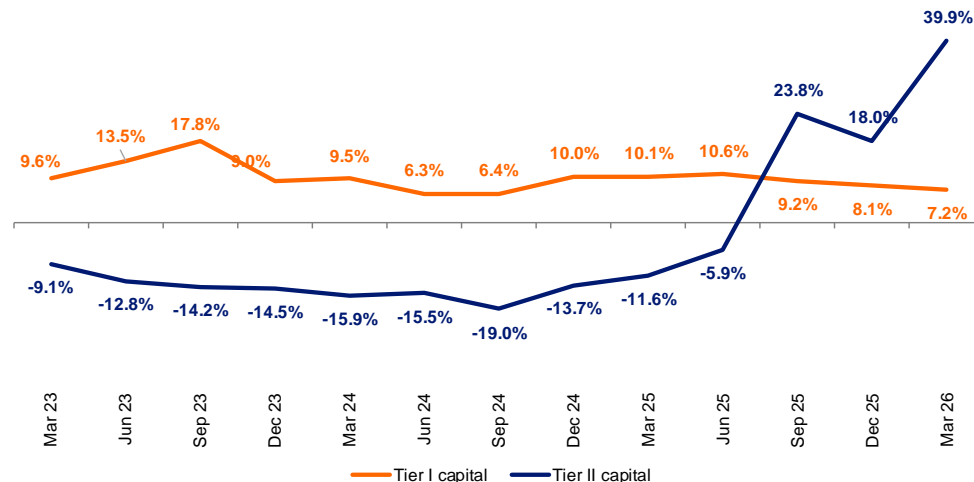


# Capital adequacy: commercial and cooperative banks

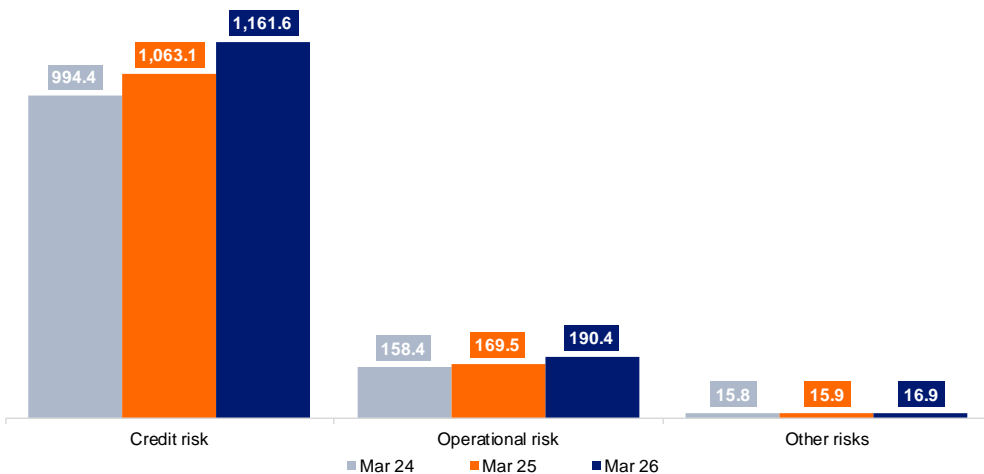
## Risk exposure amount YoY dynamics



## Tier I capital and Tier II capital YoY dynamics



## Risk exposure amount (PLN bn)

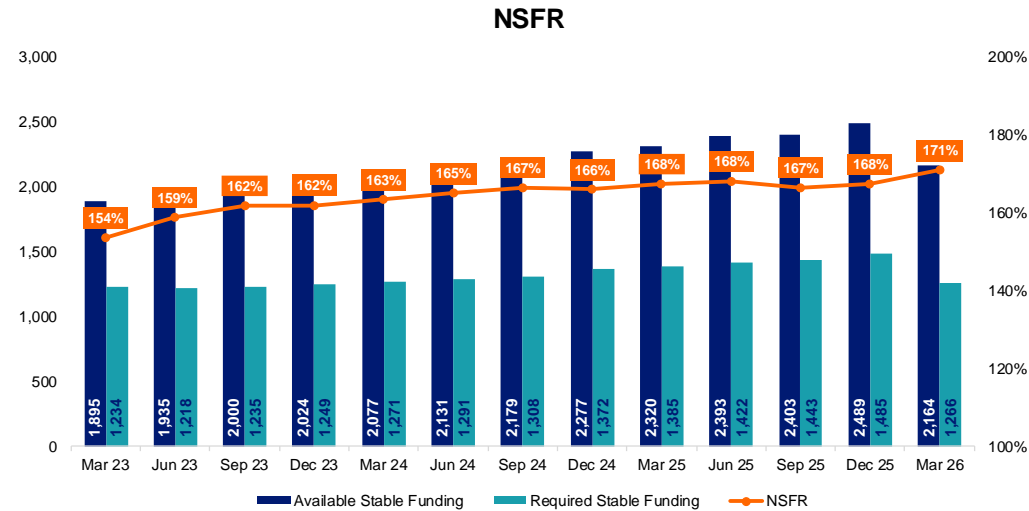
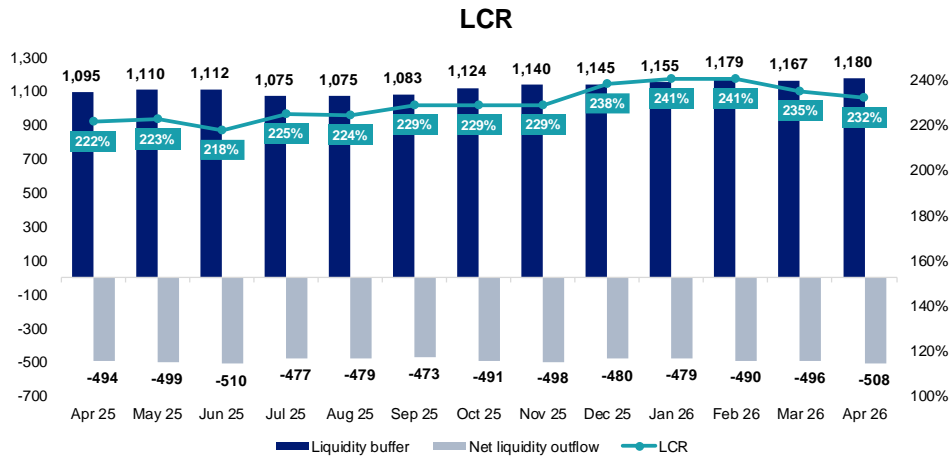


In the first quarter of 2026:

- there was an increase in the risk exposure amount,
- own funds increased to PLN 290.1 bn.

The capital position of the banking sector remains stable.

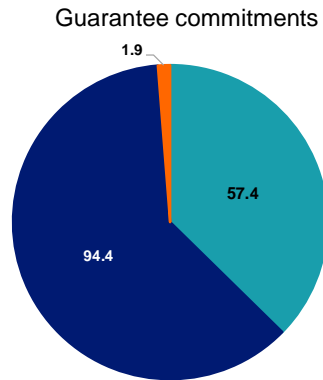
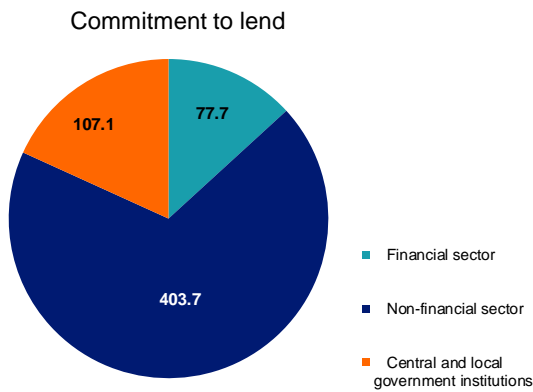
# Liquidity



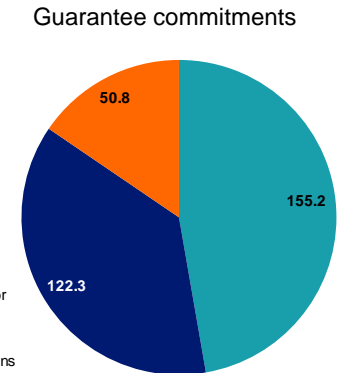
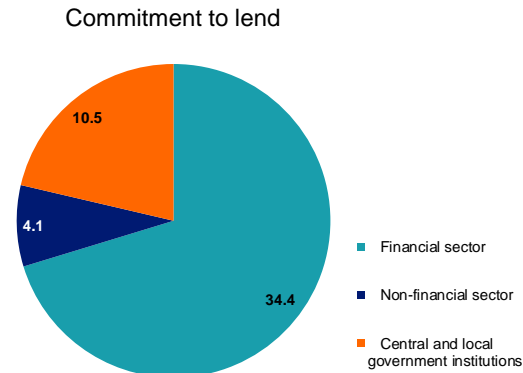
- For many months, the average LCR and NSFR in the commercial banks sector (excluding affiliating banks) have been above the 100% requirement; all commercial banks fulfilled the requirement.
  - At the end of April, LCR of all commercial banks amounted to 232%.
  - At the end of March, NSFR of all commercial banks amounted to 171%.

# Off-balance-sheet commitments

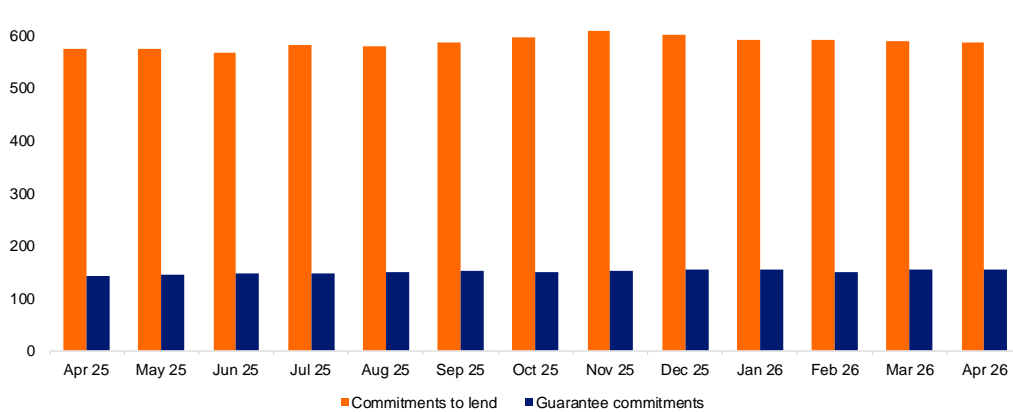
Off-balance-sheet commitments; April 2026  
Commitments extended (PLN bn)



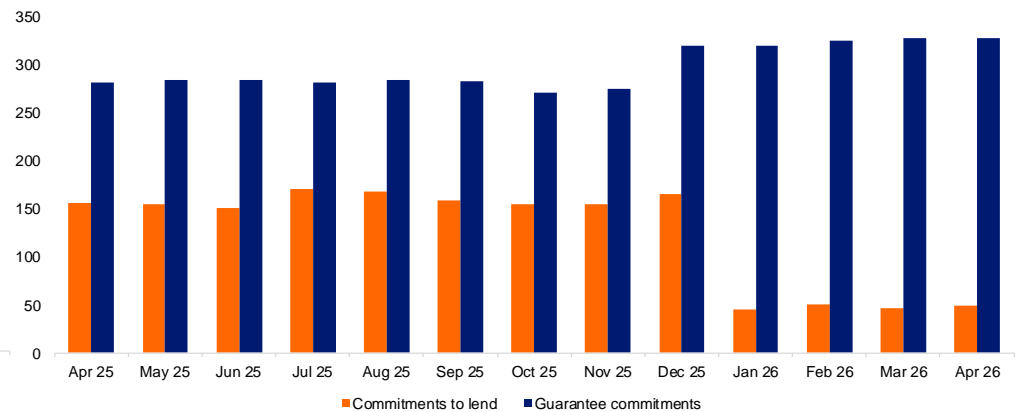
Off-balance-sheet commitments; April 2026  
Commitments received (PLN bn) ★



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

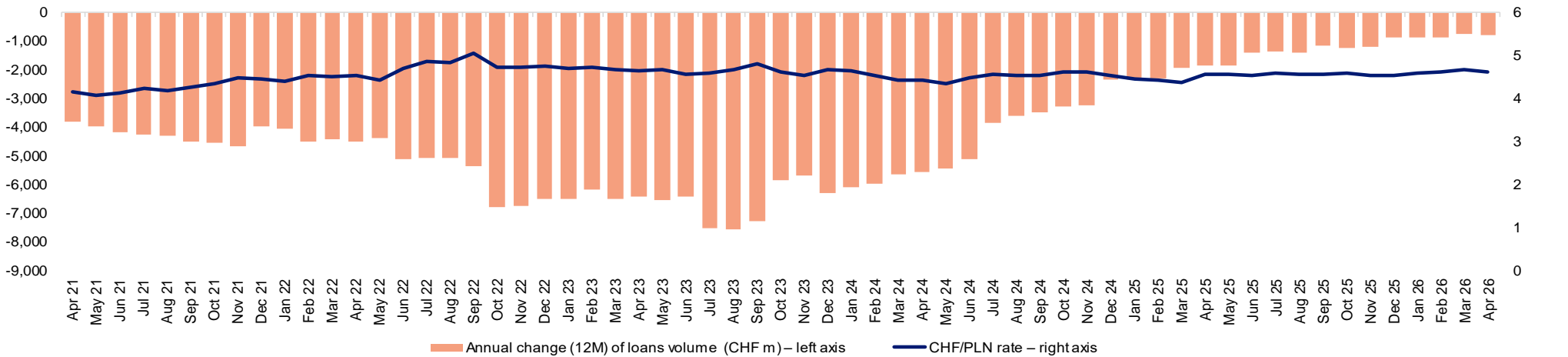
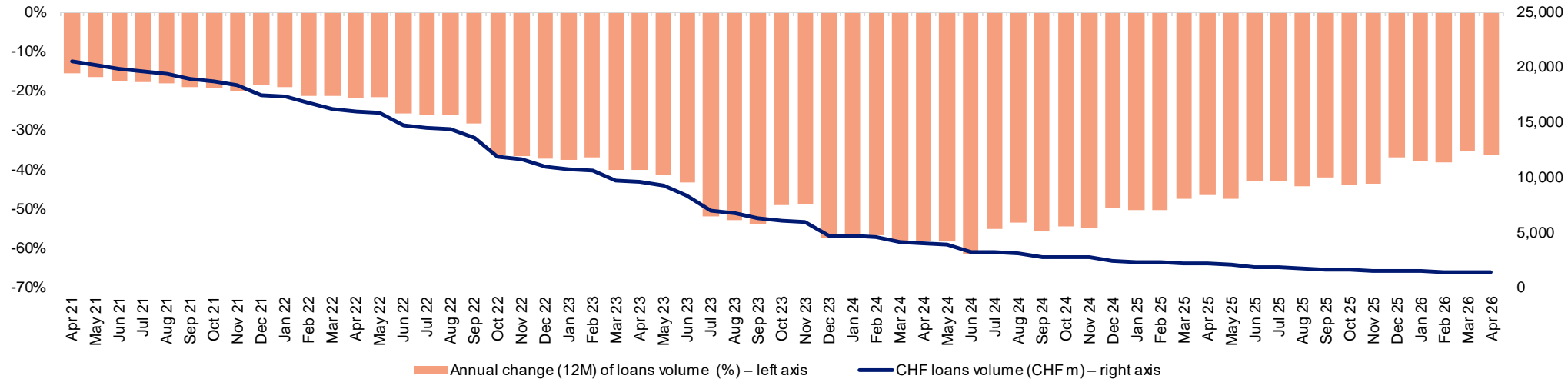


Off-balance-sheet commitments: commitments received  
(PLN bn) ★



# Additional information

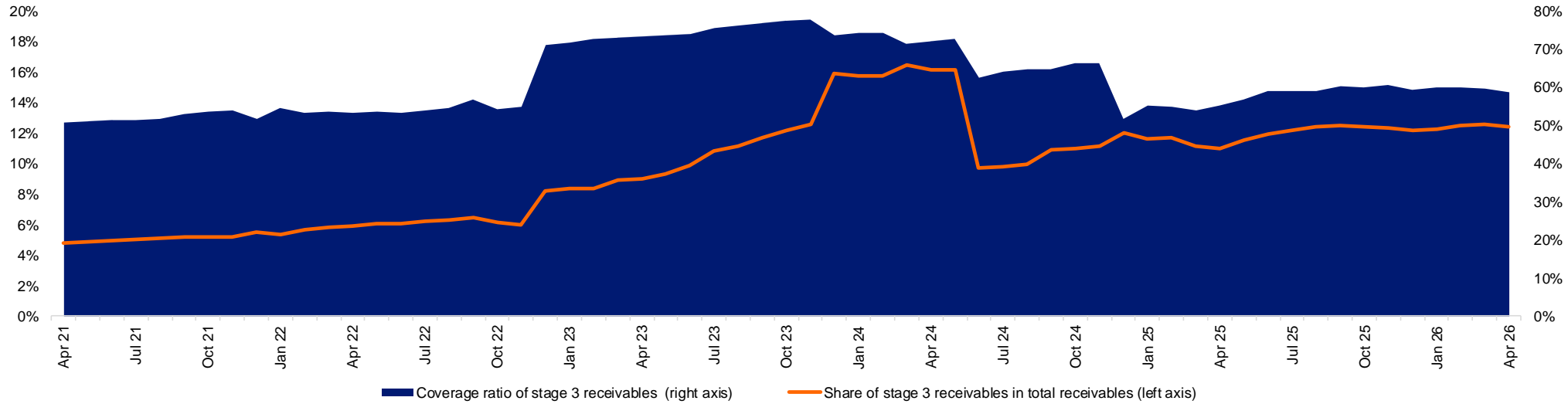
## Housing loans in CHF to households: portfolio evolution



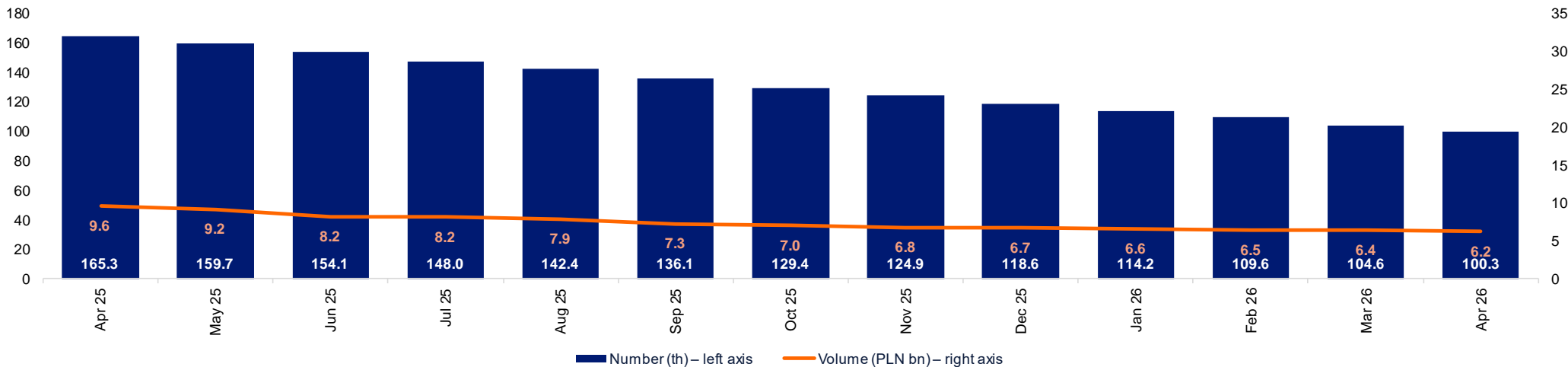
Due to the application of IFRS 9 to legal risk provisions, banks have been decreasing the gross balance sheet value by the value of such provisions since April 2020.

# 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

**UKNF**

URZĄD  
KOMISJI  
NADZORU  
FINANSOWEGO