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Banking sector monthly data as at the end of March 2026

Based on the data of the National Bank of Poland
reported on: 5 May 2026.

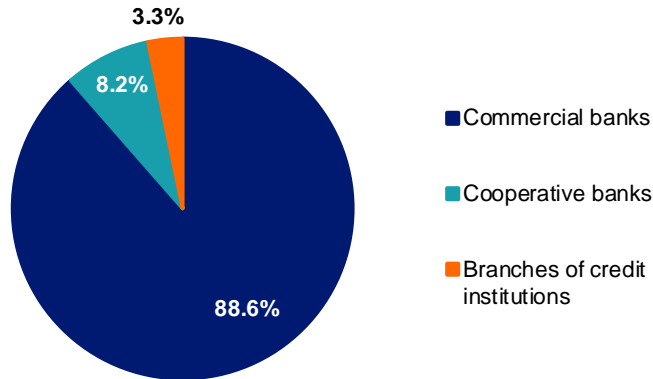
Disclaimer

- 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 reporting 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

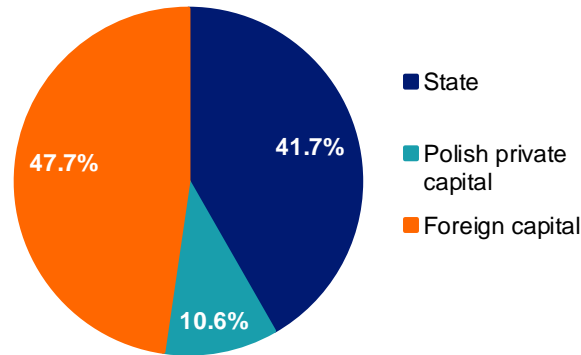
Structure by client (share in assets)

March 2026 ★



Capital origin (share in assets)

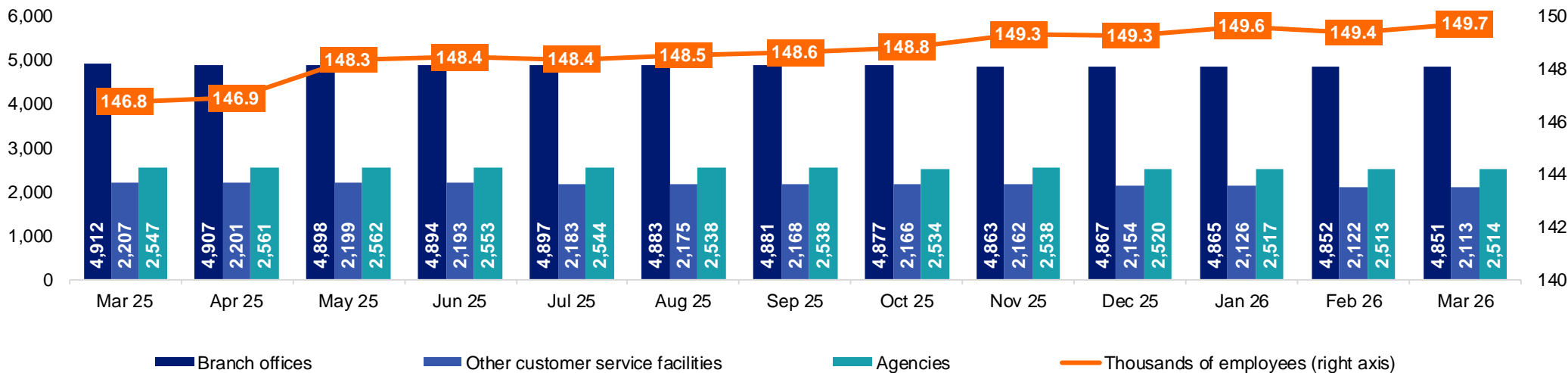
March 2026 ★



At the end of March 2026, there were:

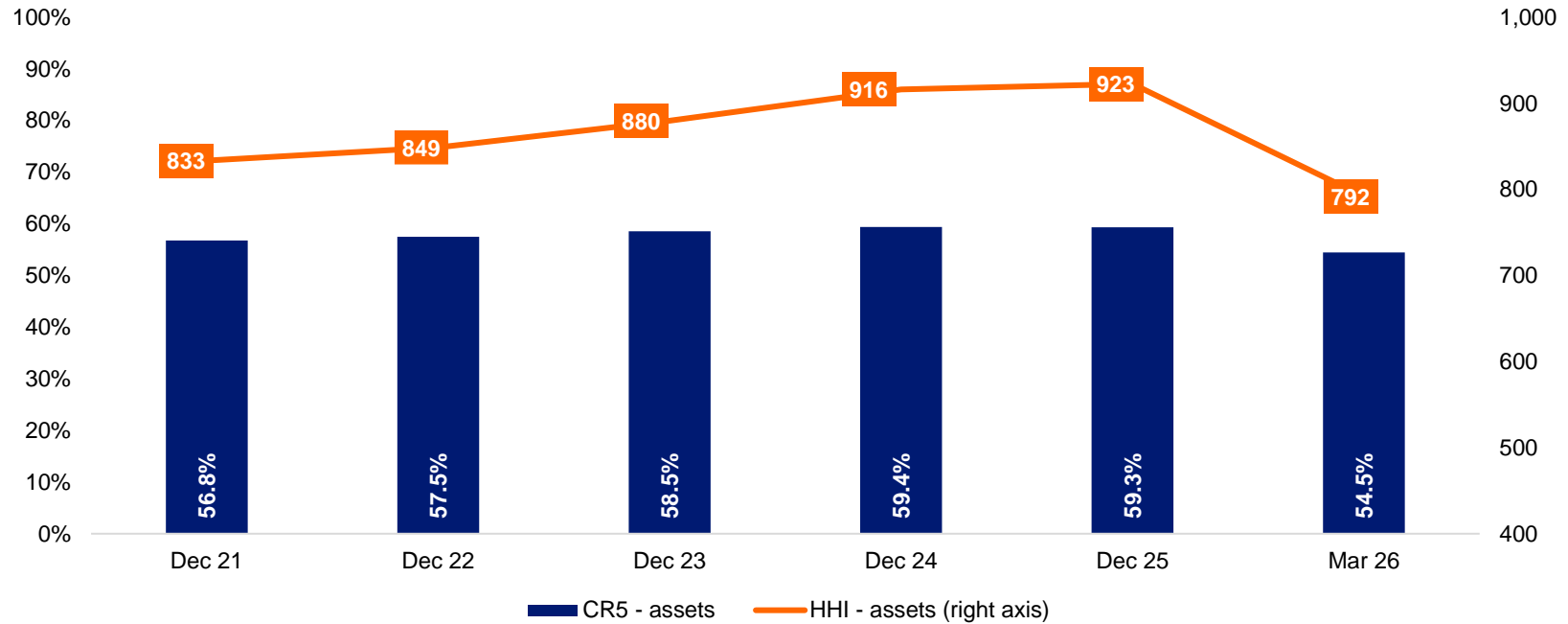
- 30 commercial banks,
- 488 cooperative banks,
- 35 branches of credit institutions and foreign banks.

Banking network



Concentration of the banking sector ★

Concentration ratios



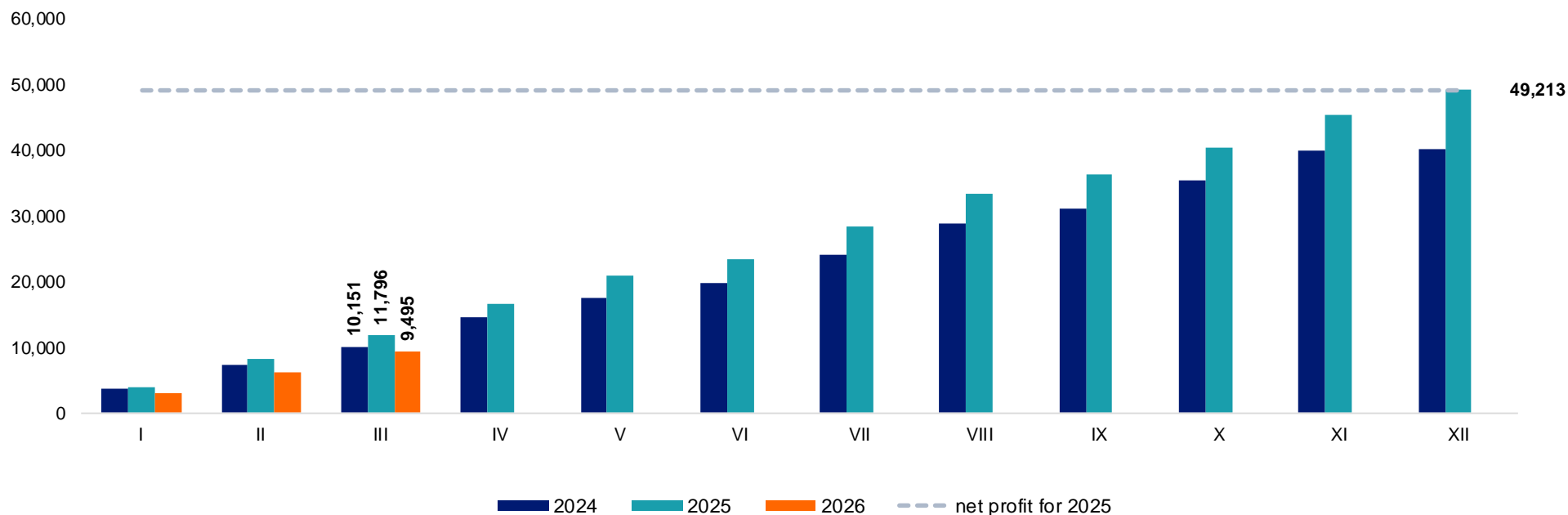
HHI – the Herfindahl-Hirschman index (the sum of squares of banks' shares in the banking sector assets) is a measure of market concentration. The index takes into account not only the number of entities but also their relative size.

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

HHI of 792 indicates a competitive market.

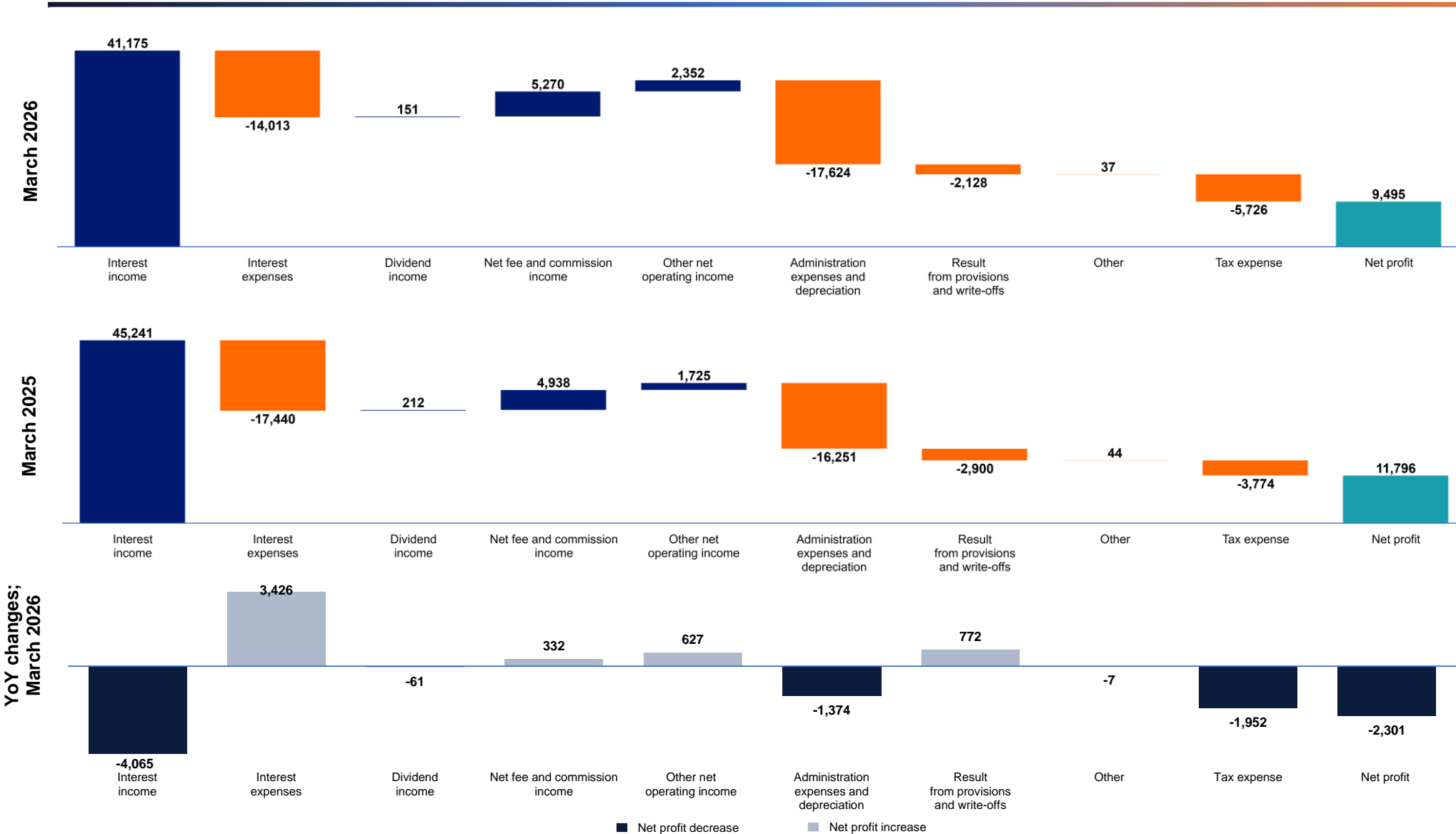
Net profit of the banking sector

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



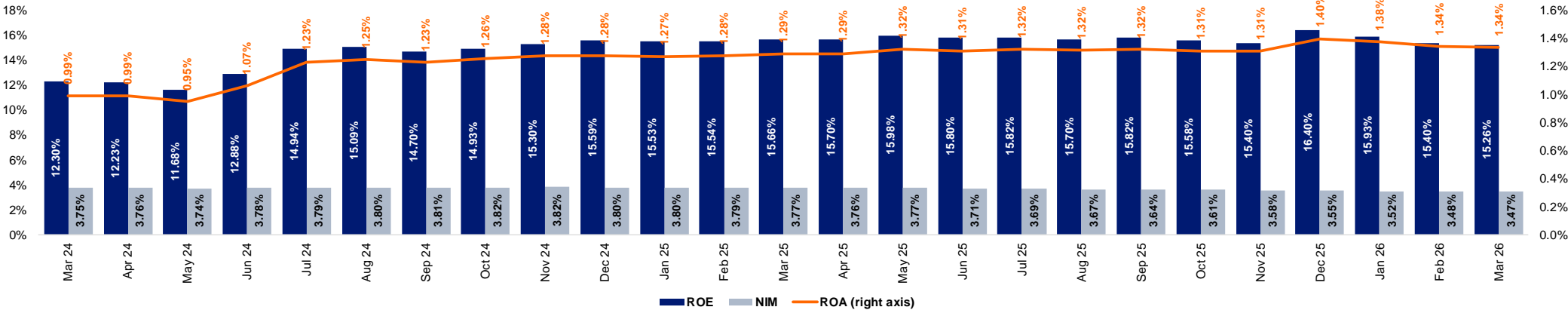
The net profit at the end of March 2026 amounted to PLN 9.5 bn. It was lower by PLN 2.3 bn (-19.5% YoY) than the profit achieved by the sector at the end of March 2025. The monthly net profit in March 2026 amounted to PLN 3.4 bn and was higher by PLN 0.4 bn (+11.9% MoM) than the profit achieved in the previous month.

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

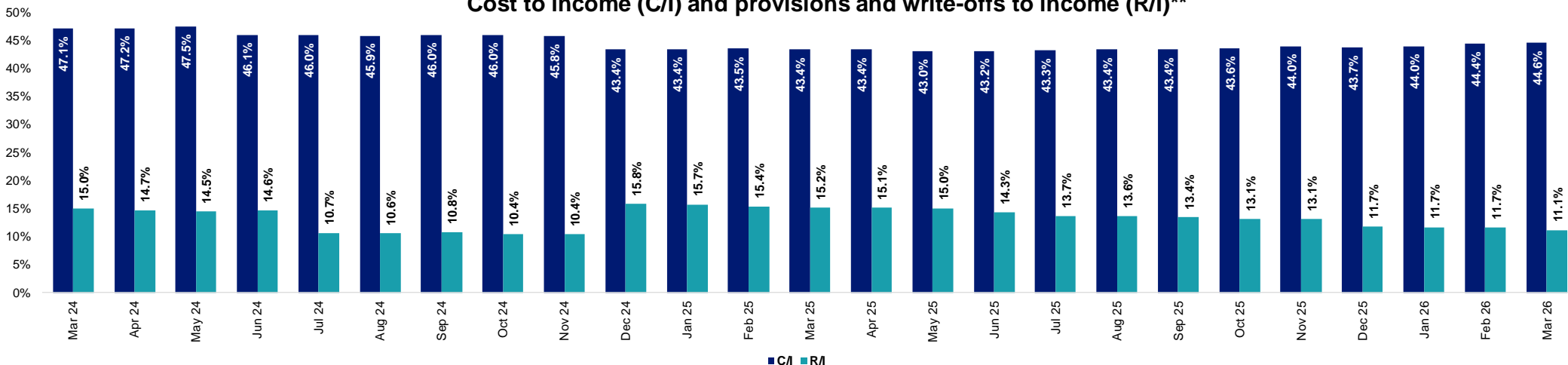


Banking sector efficiency

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.

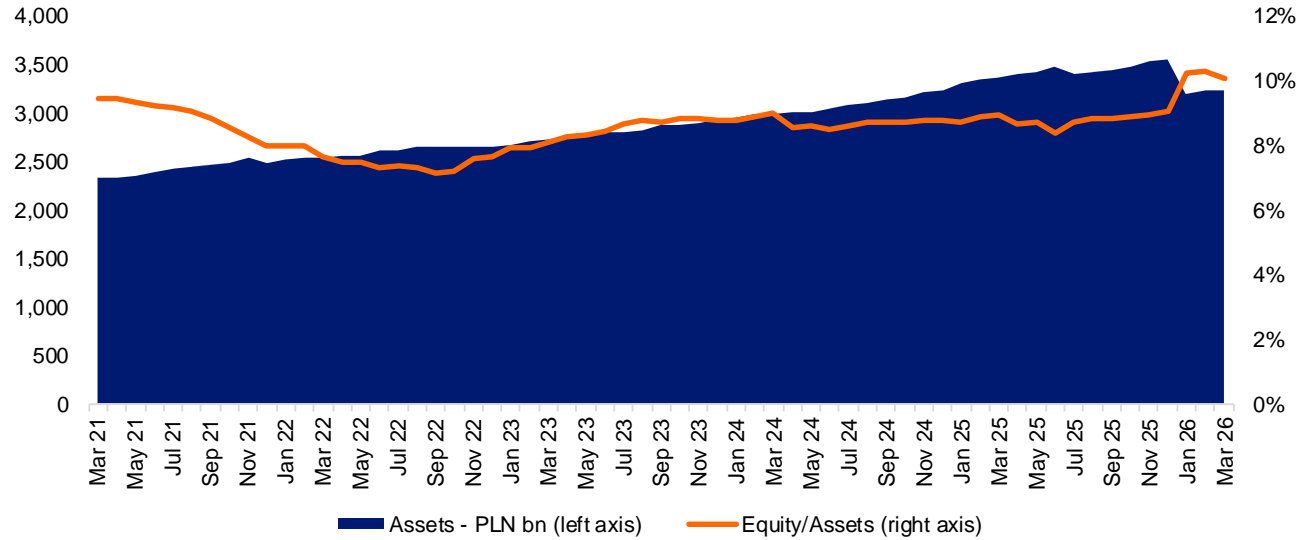
NIM ratio: net interest income over 12 subsequent months in relation to average interest assets in the same period over 13 subsequent months.

**/ 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.

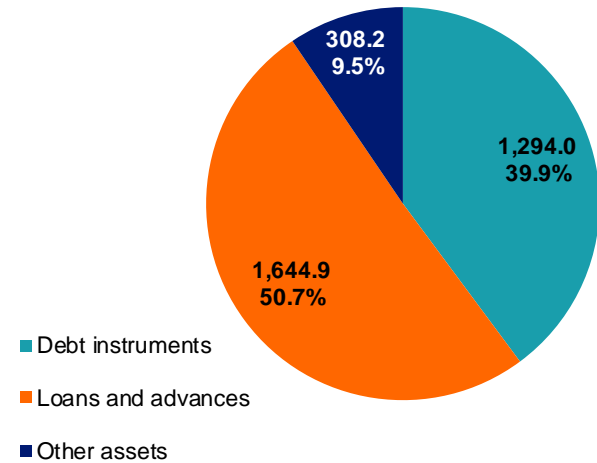
/ R/I ratio: write-offs and provisions (provisions + impairment or reversal of impairment) in relation to income (total net operating income); moving average of 12 months.

Balance sheet ★

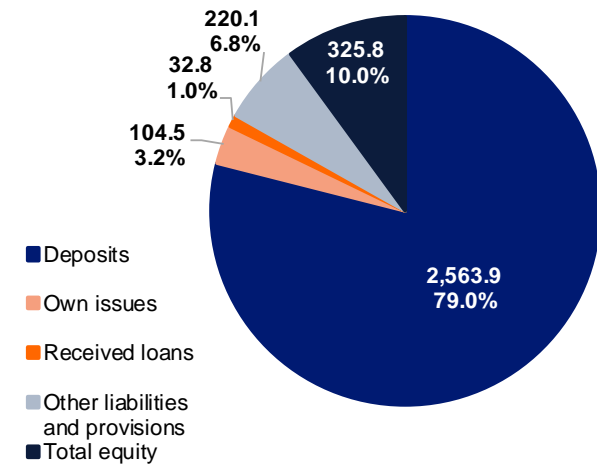
Equity vs total assets, commercial and cooperative banks



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



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



Balance sheet total of the banking sector (PLN bn)	Balance sheet total March 2026	MoM change	YoY change (%)
Banking sector	3,356.5	17.1	-3.0%
Commercial banks	2,972.7	16.1	-4.8%
Cooperative banks	274.4	-1.7	9.7%
Branches of credit institutions	109.5	2.7	23.8%

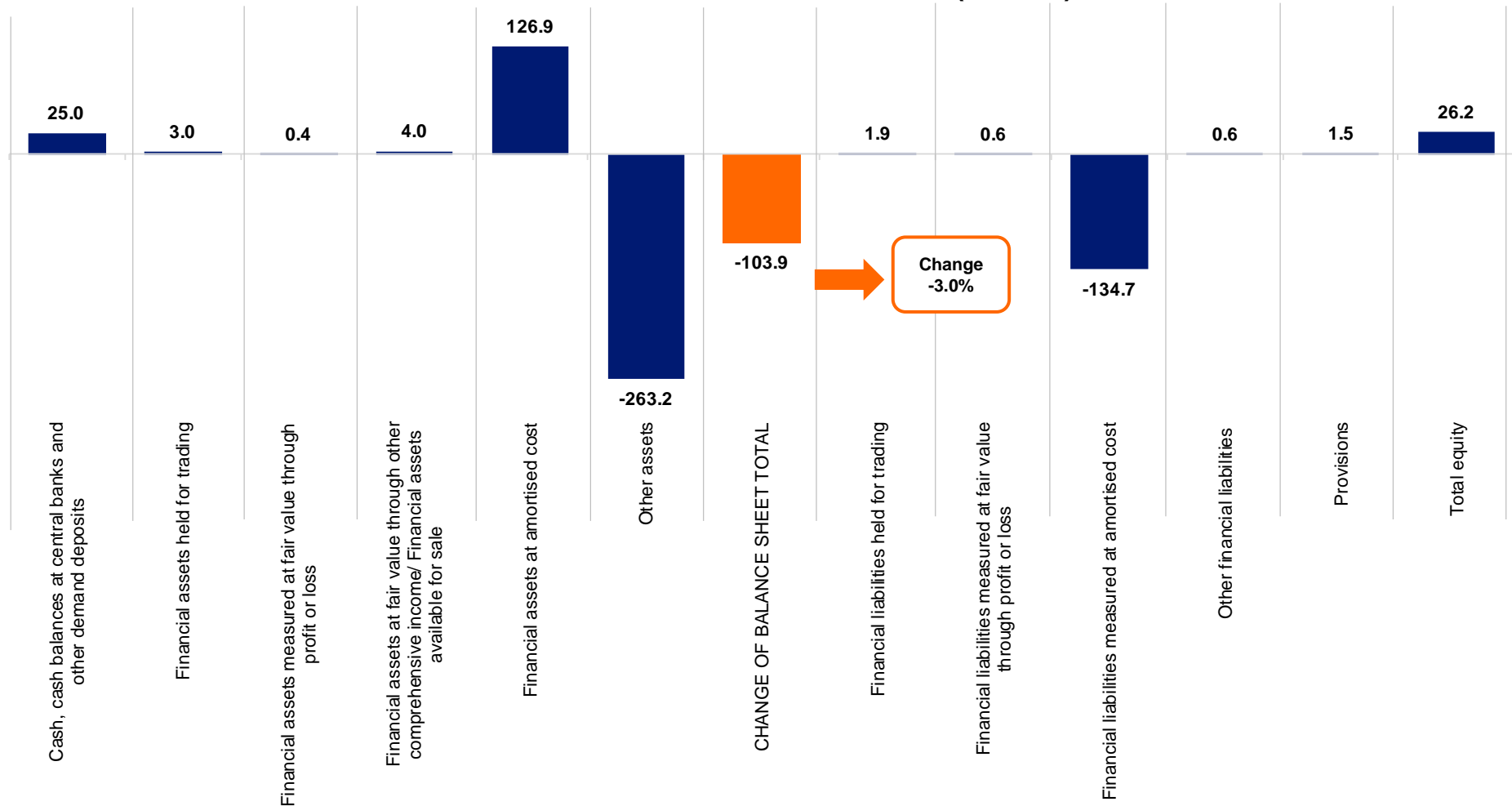
*/ Commercial and cooperative banks.

Balance sheet: YoY changes ★

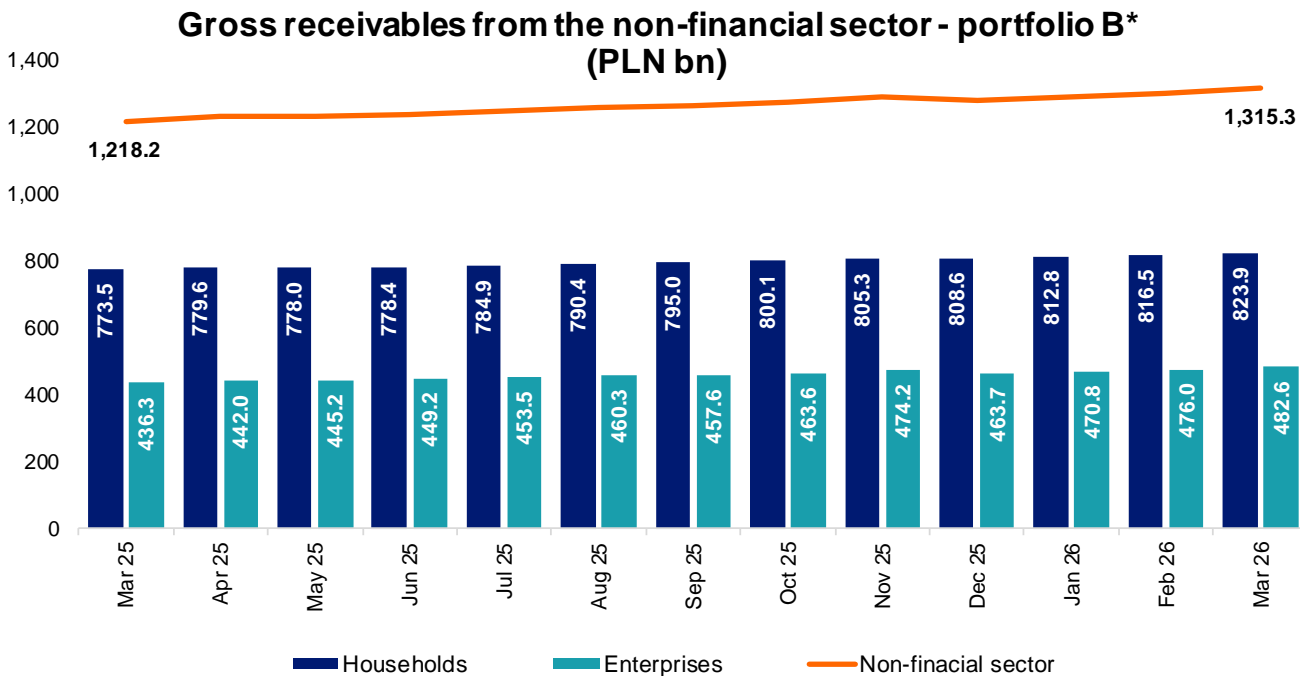
ASSETS

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

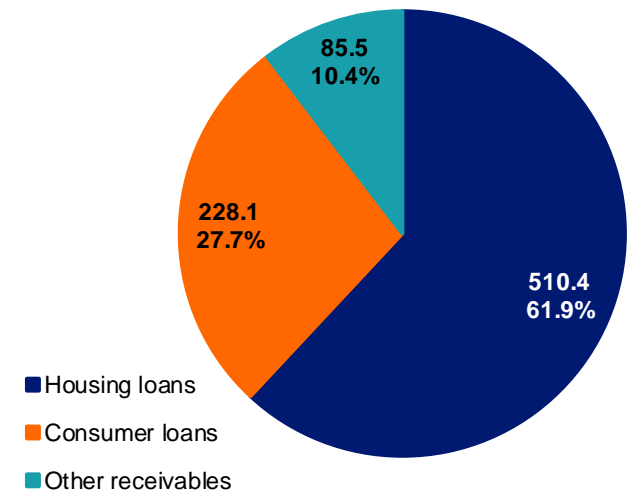
LIABILITIES



Balance sheet: receivables from the non-financial sector*



Gross receivables from households – portfolio B* (PLN bn) March 2026



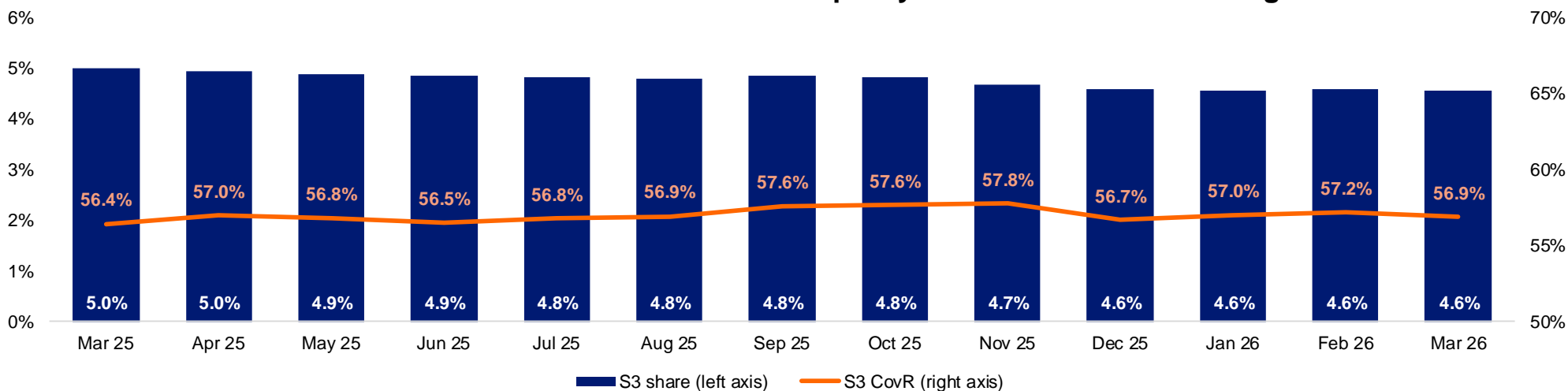
The gross volume of loans in March 2026:

- increased by PLN 14.1 bn (+1.1% MoM and +8.0% YoY) in the non-financial sector
- increased by PLN 7.4 bn (+0.9% MoM and +6.5% YoY) among households
- increased by PLN 6.7 bn (+1.4% MoM and +10.6% YoY) among enterprises

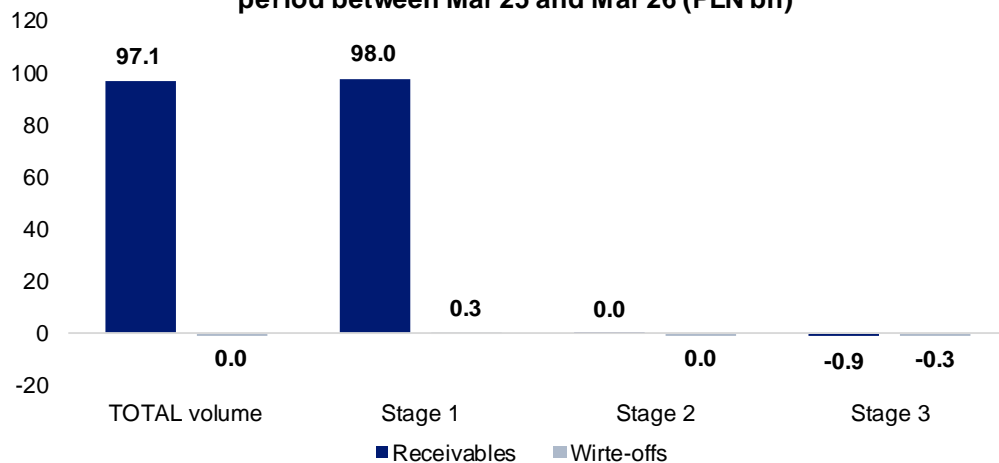
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

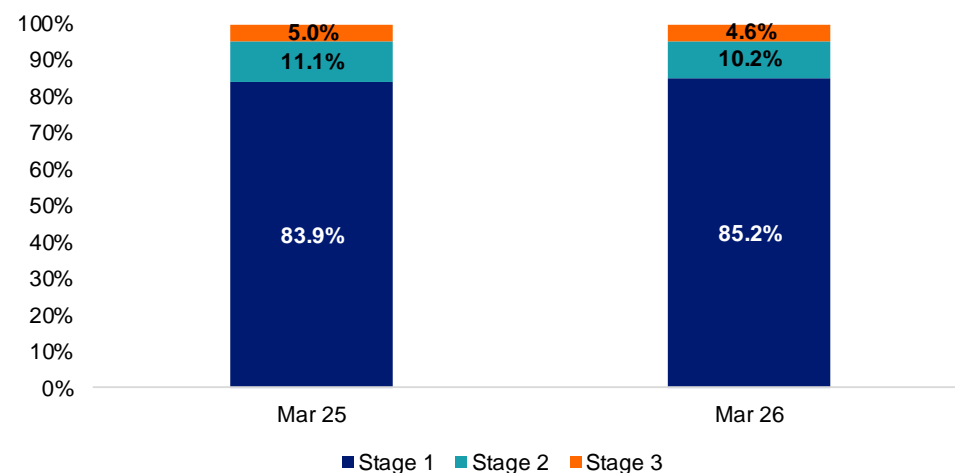
Receivables from the non-financial sector: quality of receivables and coverage ratio



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



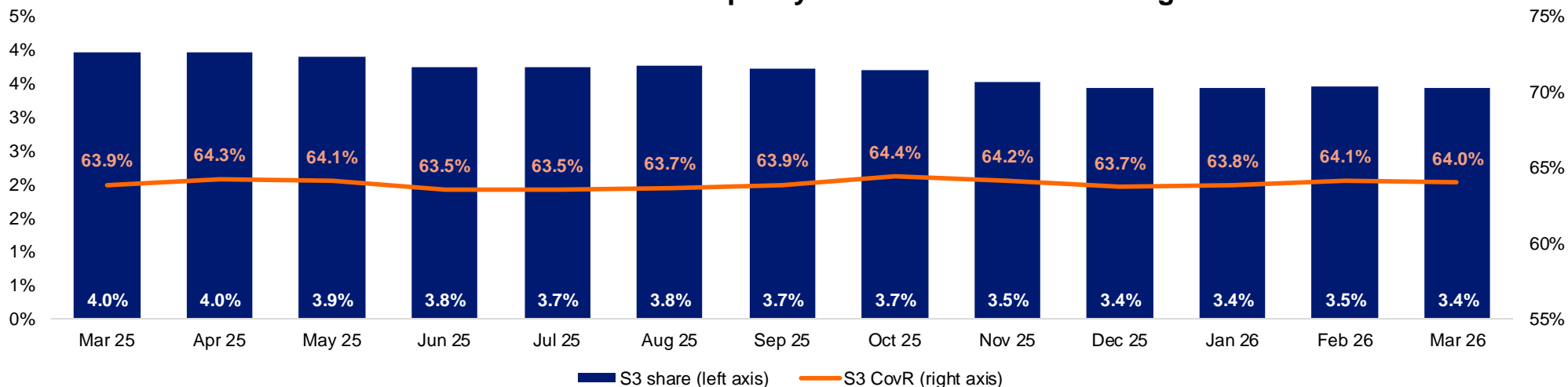
Share of stages (%)



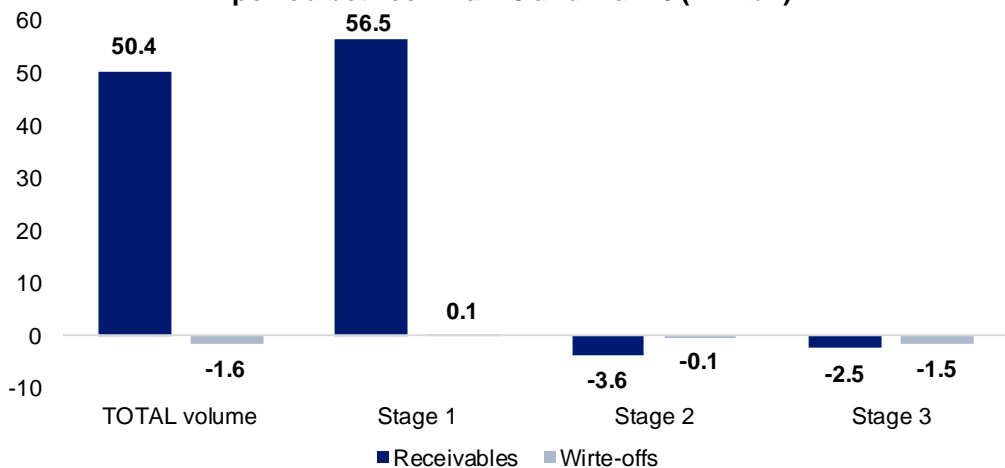
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

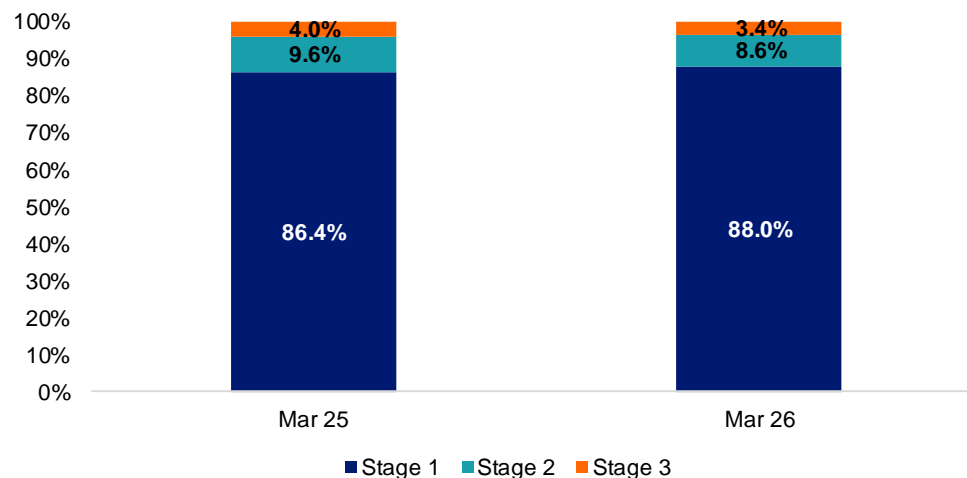
Receivables from households: quality of receivables and coverage ratio



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



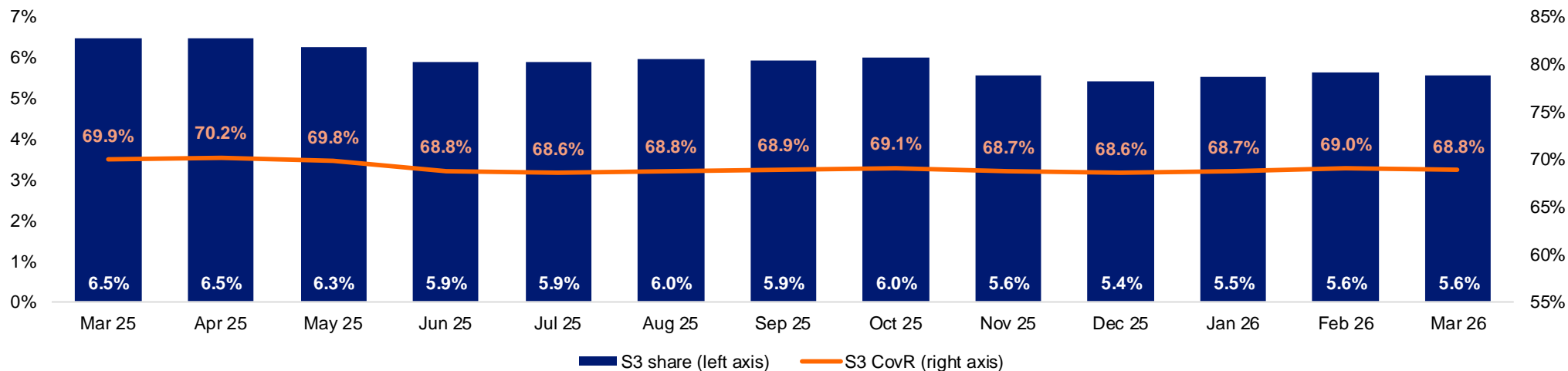
Share of stages (%)



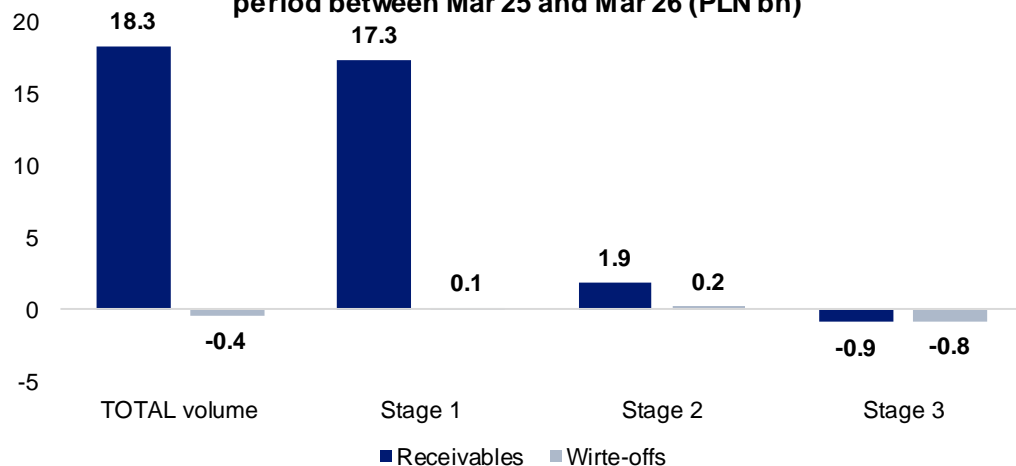
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

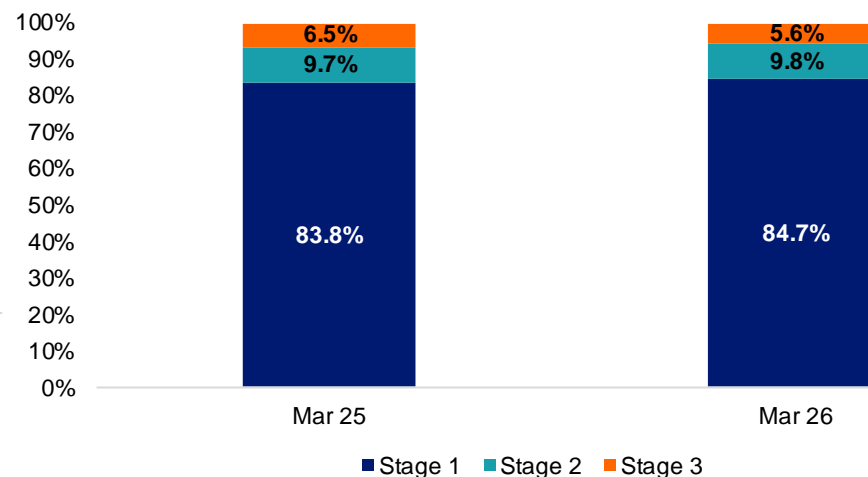
Consumer loans: loan quality and coverage ratio



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



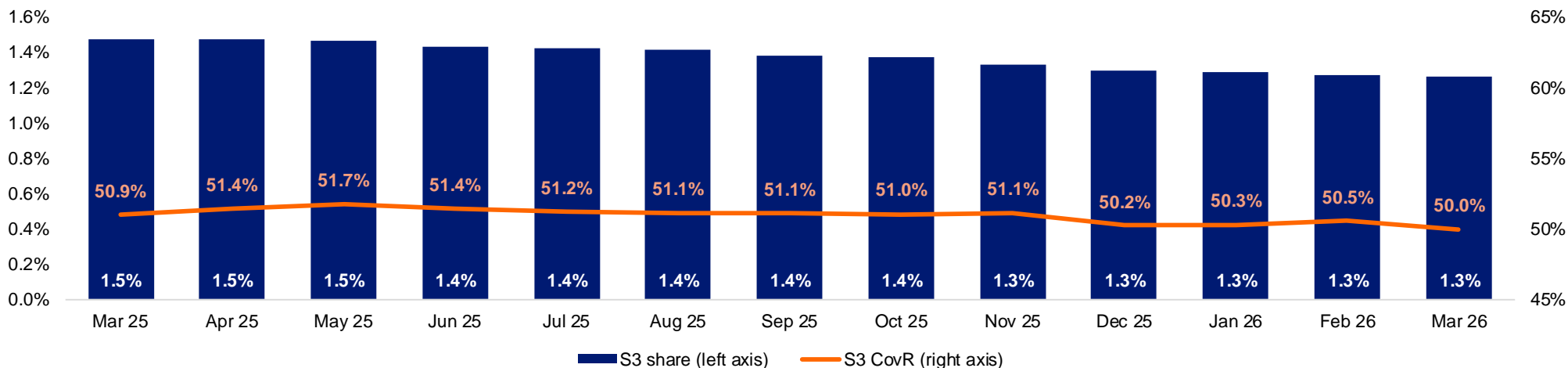
Share of stages (%)



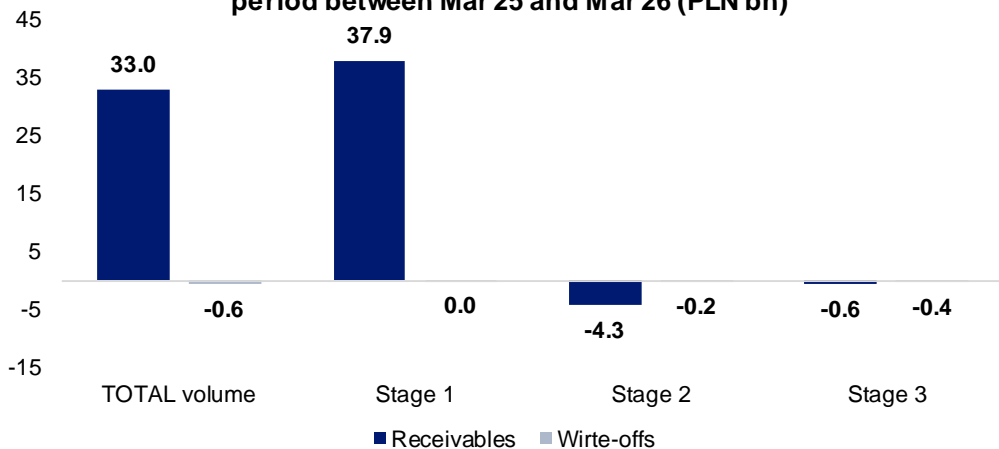
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

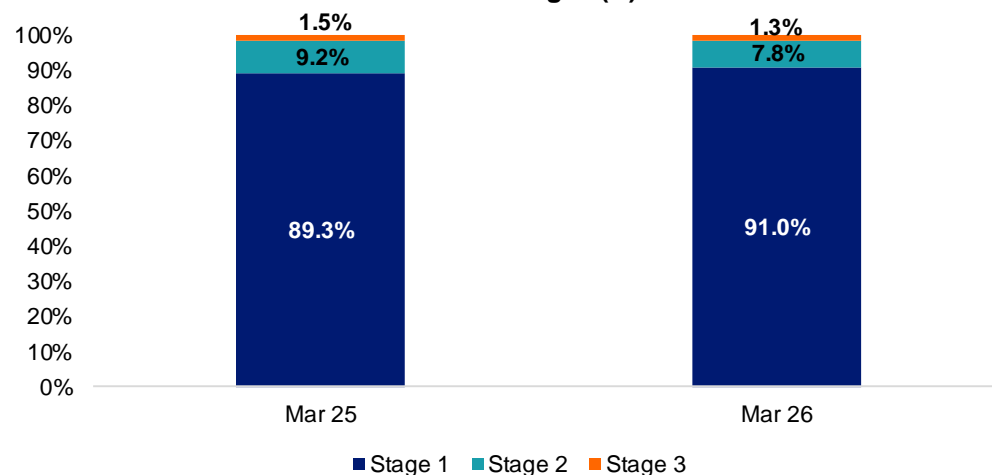
Housing loans to households: loan quality and coverage ratio



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



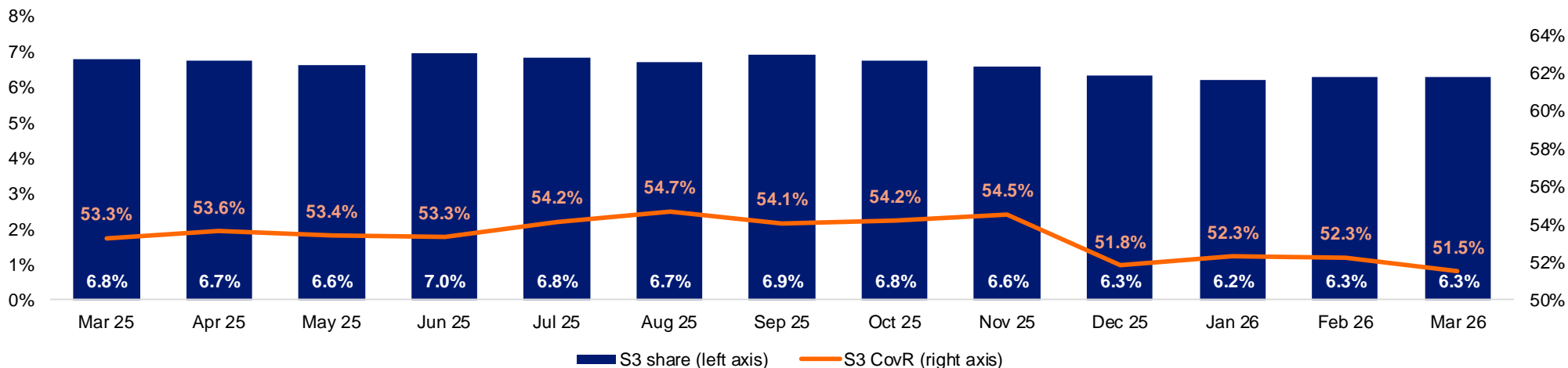
Share of stages (%)



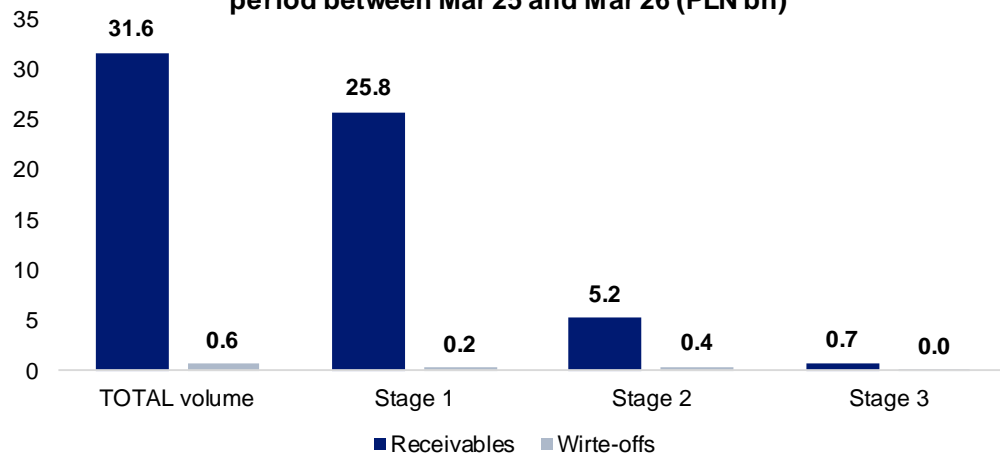
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

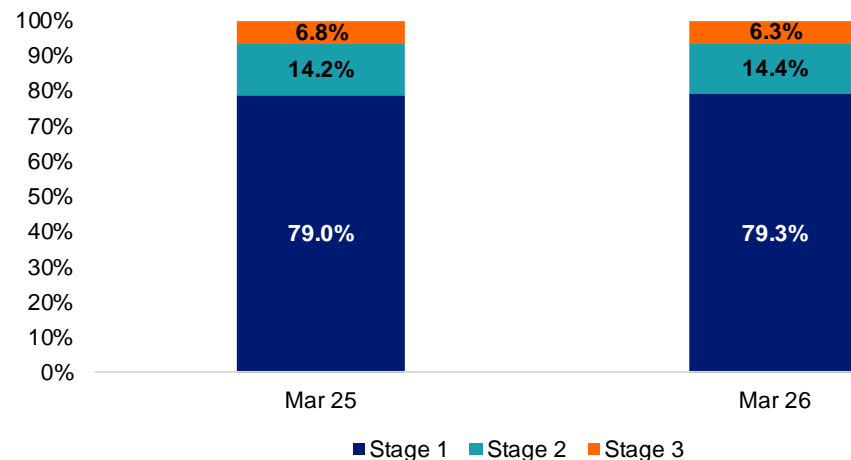
Receivables from SMEs: receivables quality and coverage ratio



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

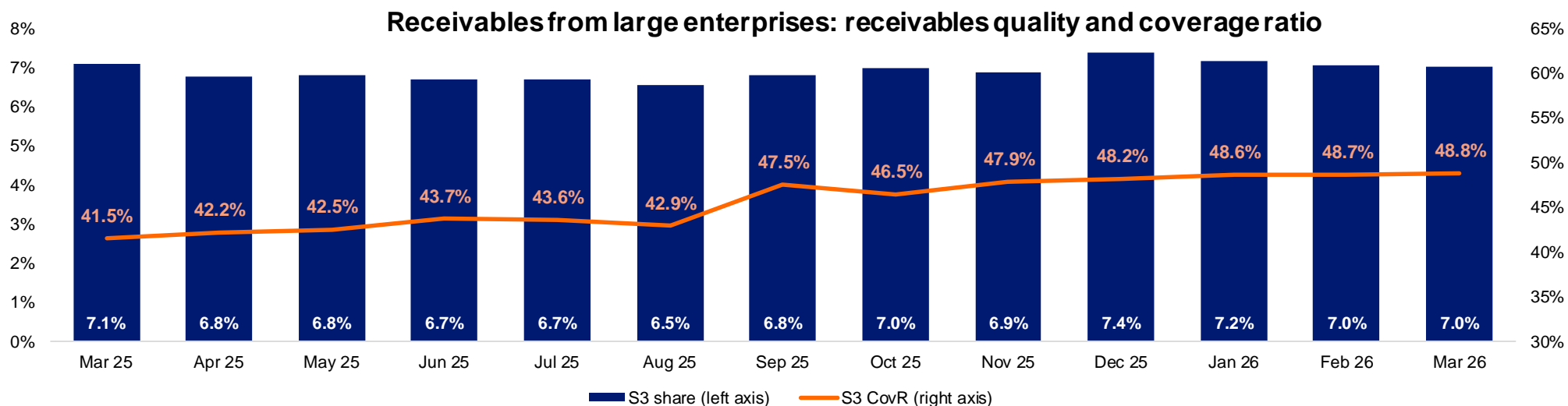


Share of stages (%)

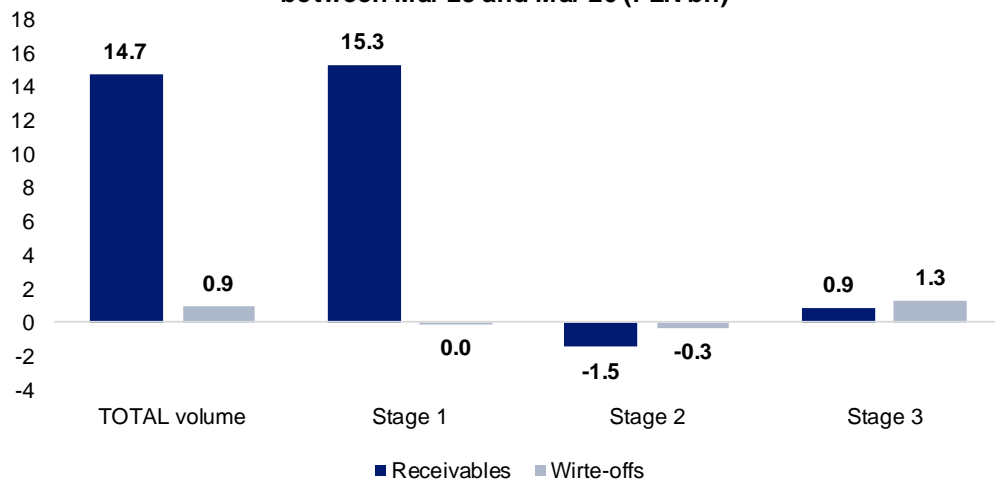


*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

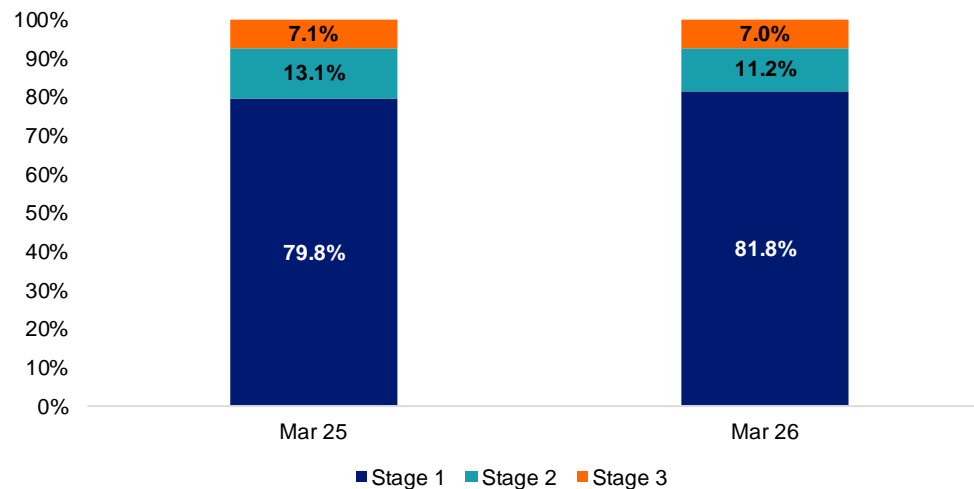
Non-financial sector receivables quality*



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



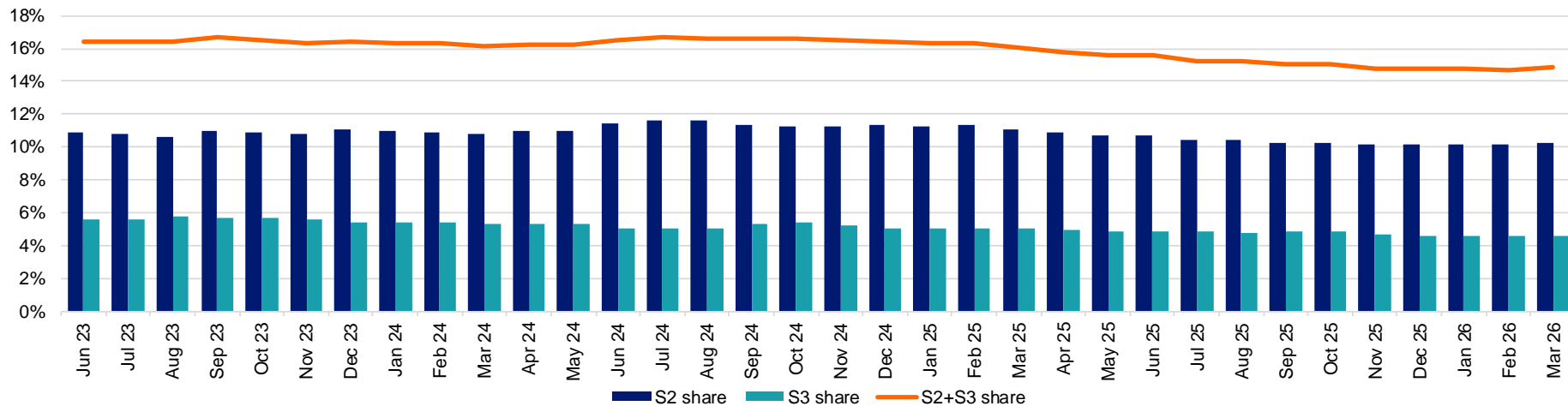
Share of stages (%)



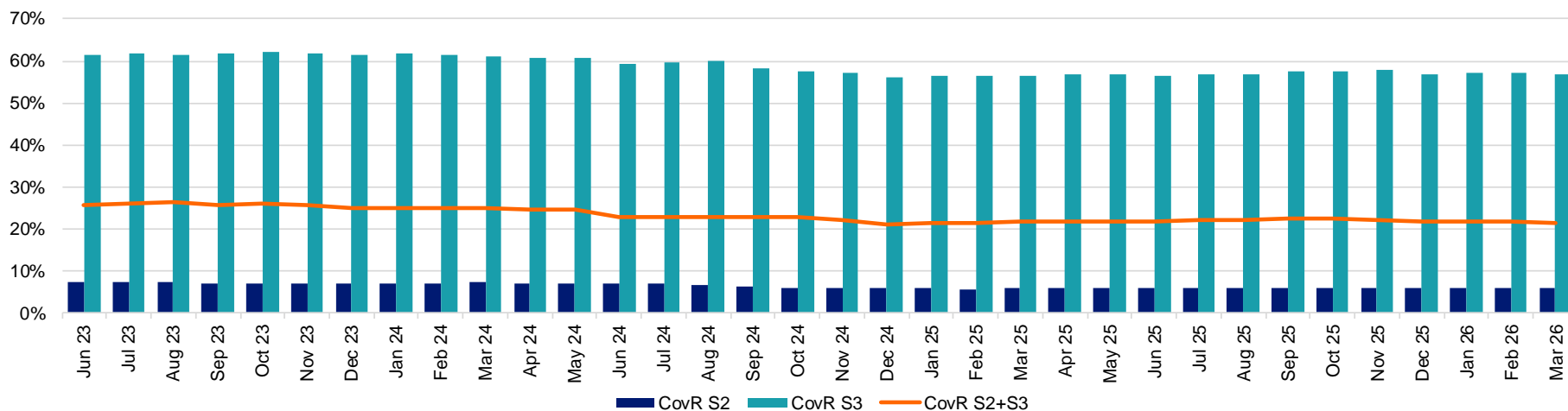
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

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



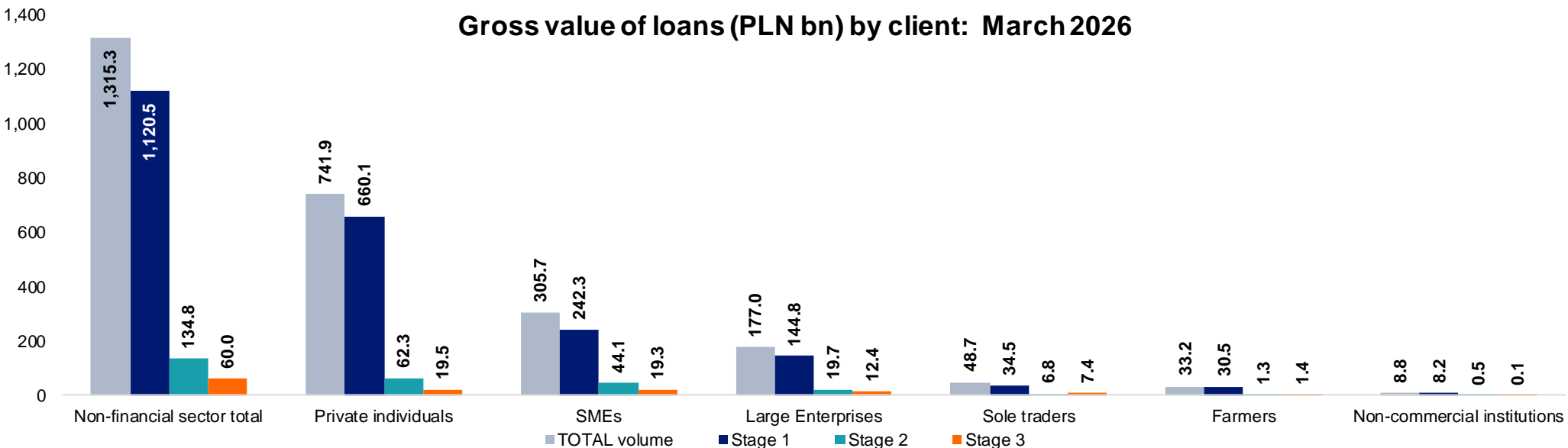
Loans and advances to the non-financial sector; coverage ratio of loans in stage 2 and stage 3



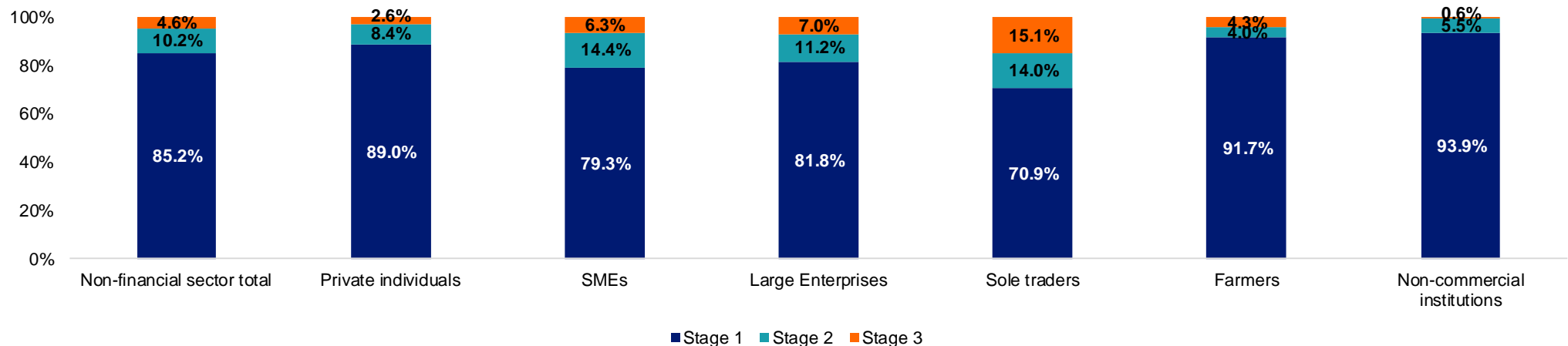
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances* by client

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



Share of stages (%) March 2026

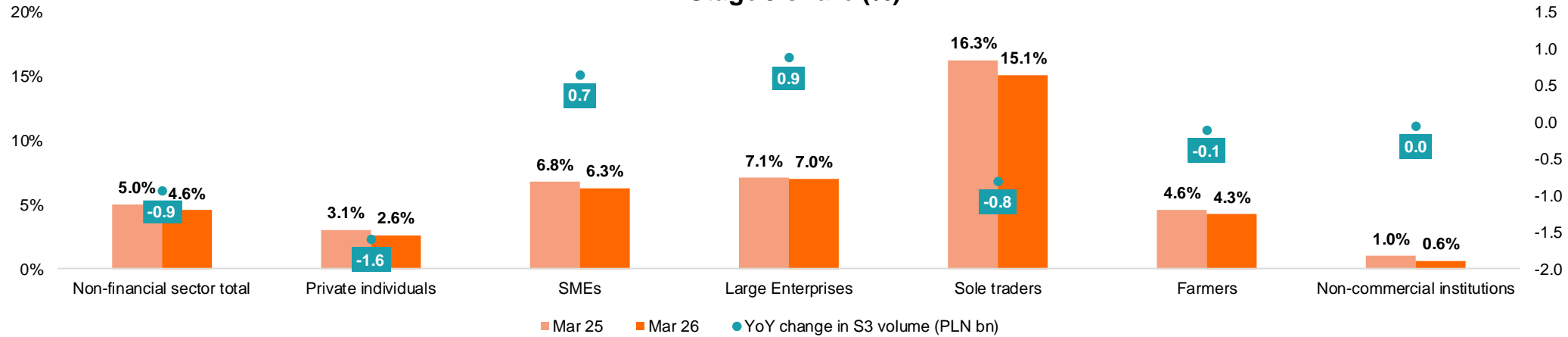


■ Stage 1 ■ Stage 2 ■ Stage 3

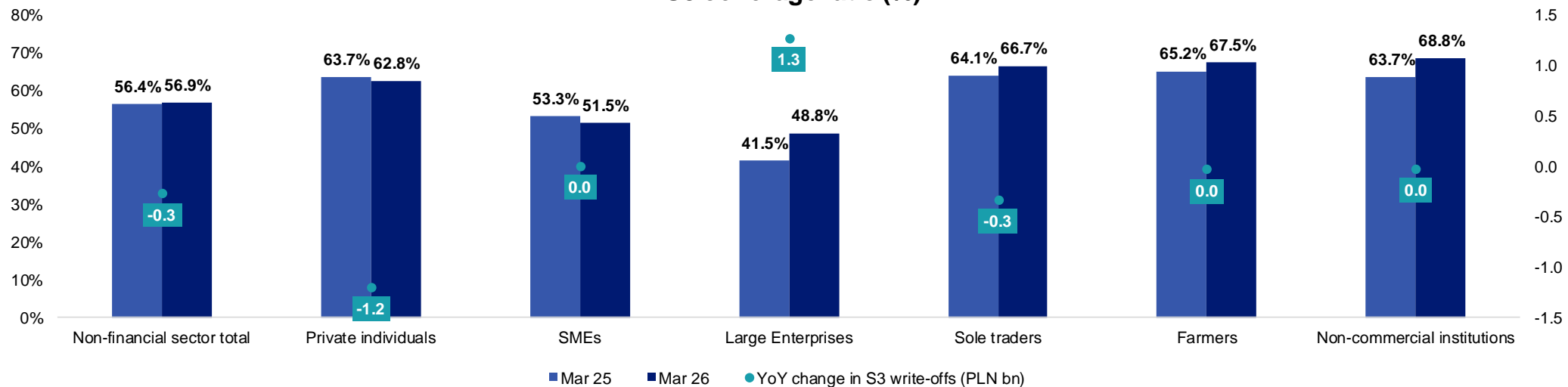
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances* by client

Stage 3 share (%)



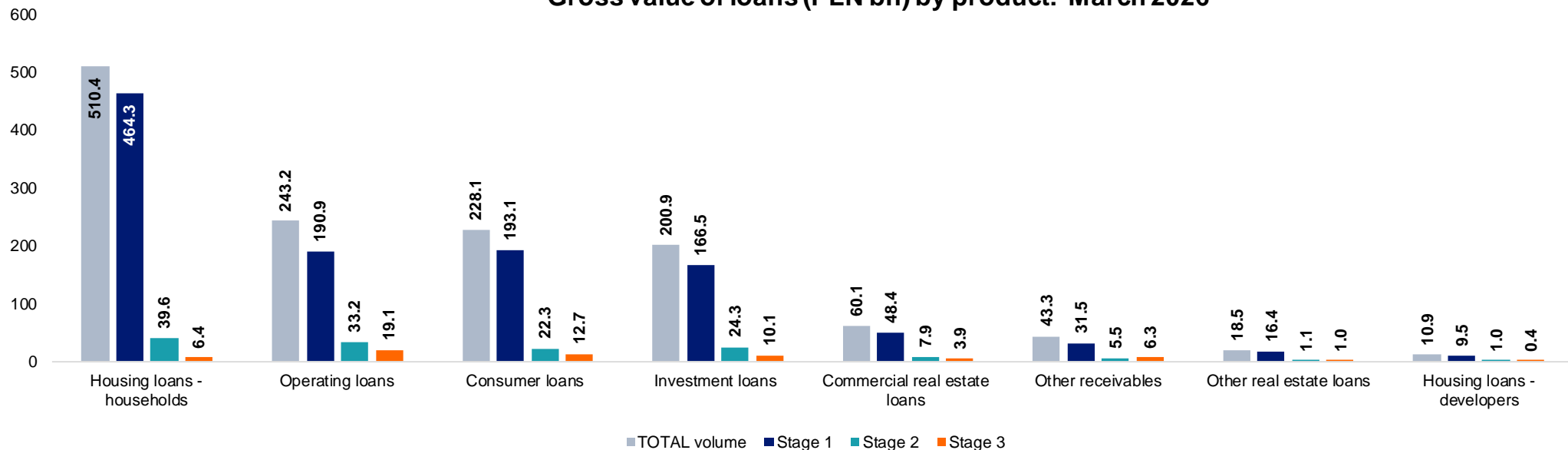
S3 coverage ratio (%)



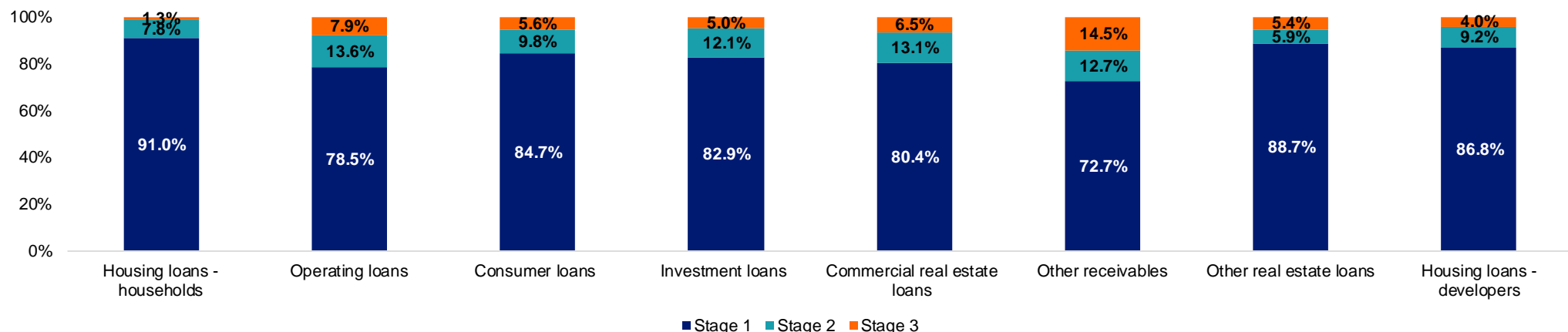
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances* by product

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



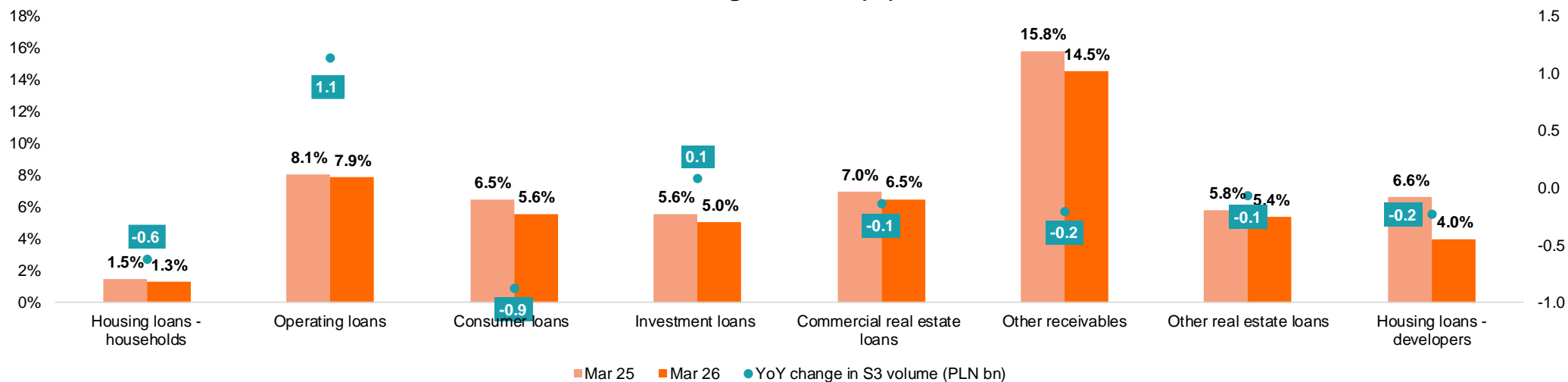
Share of stages (%) March 2026



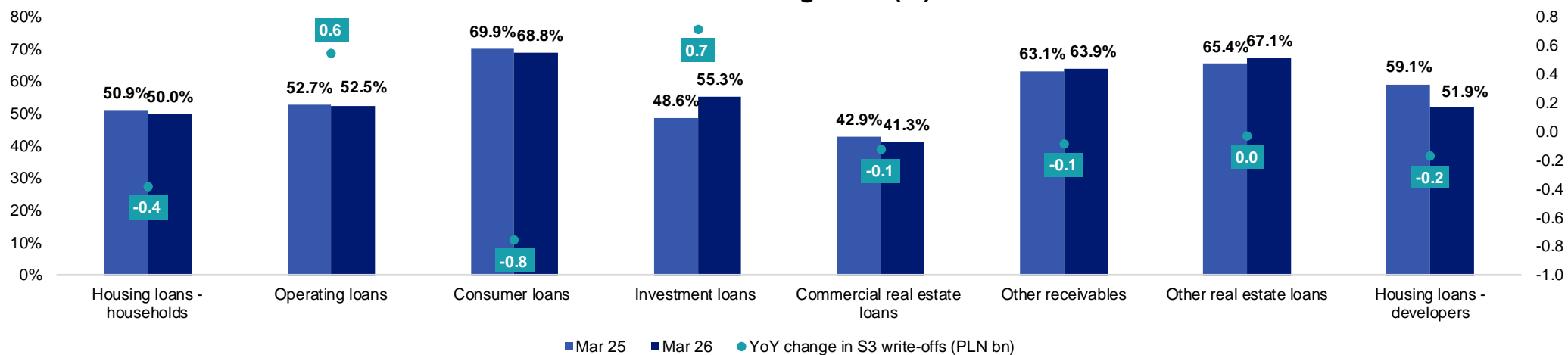
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances* by product

Stage 3 share (%)



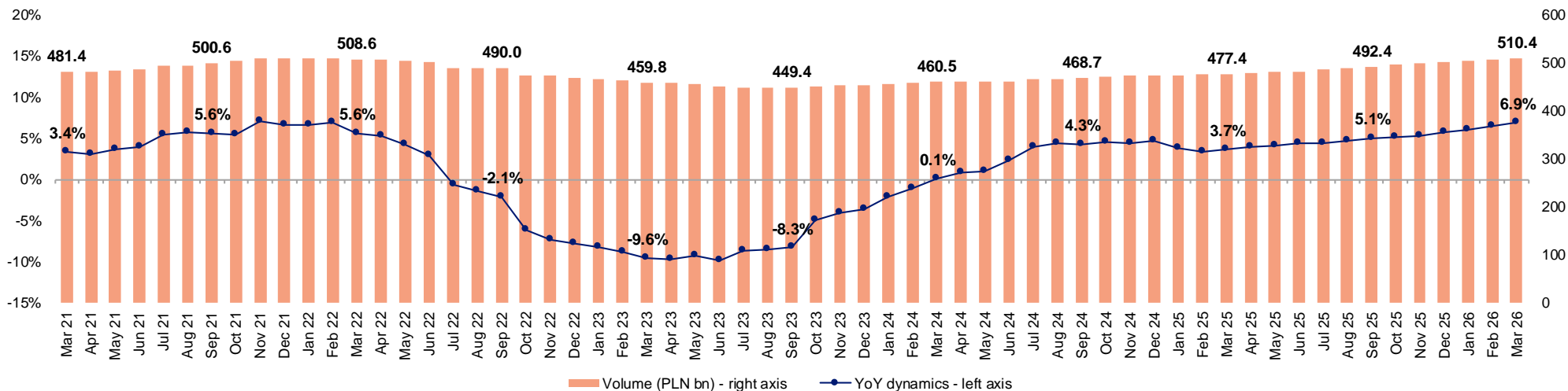
S3 coverage ratio (%)



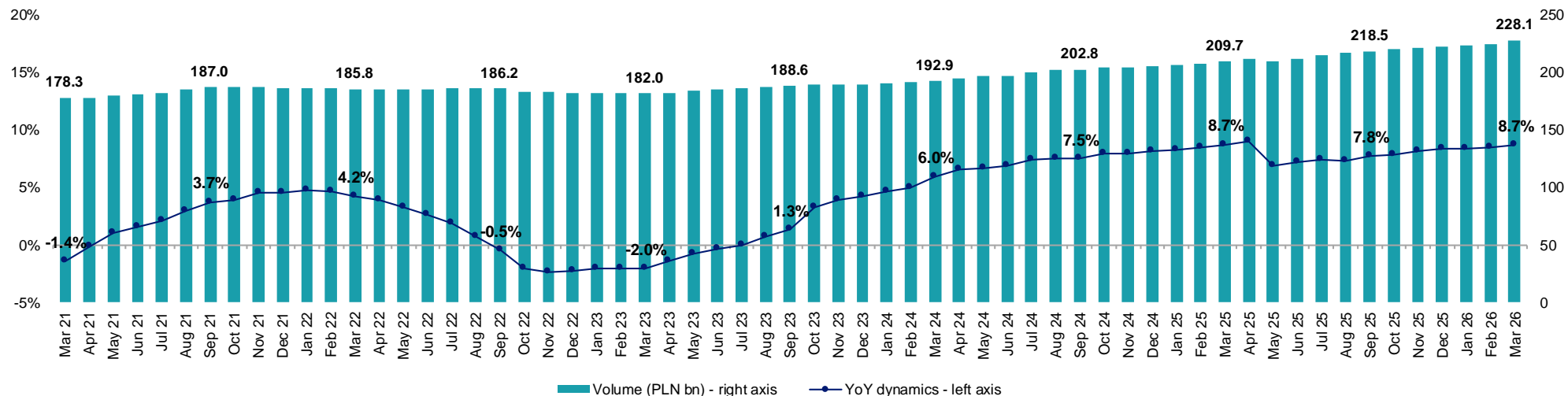
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

Housing loans to households



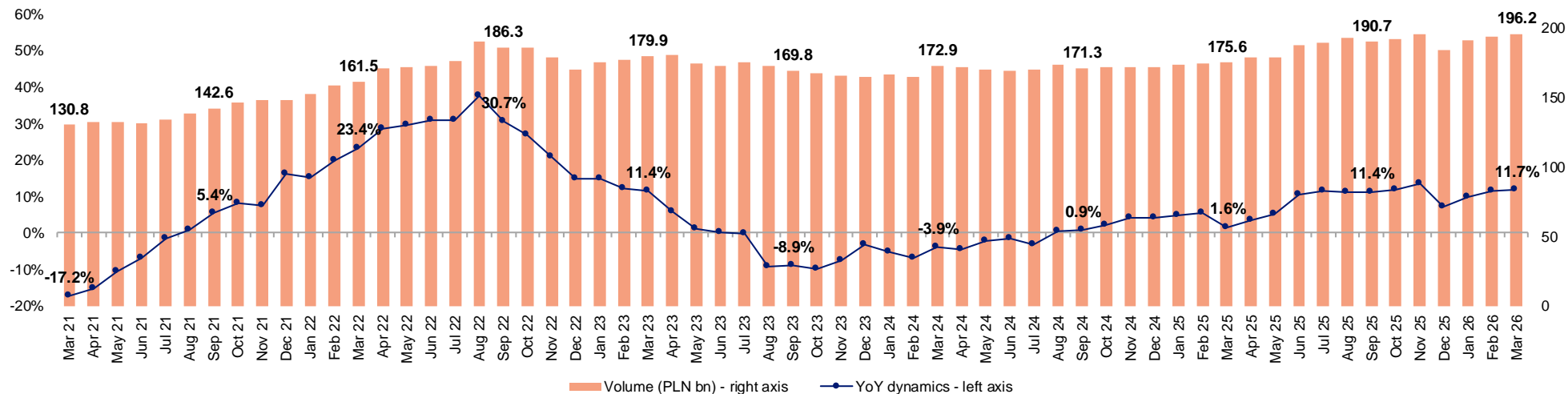
Consumer loans



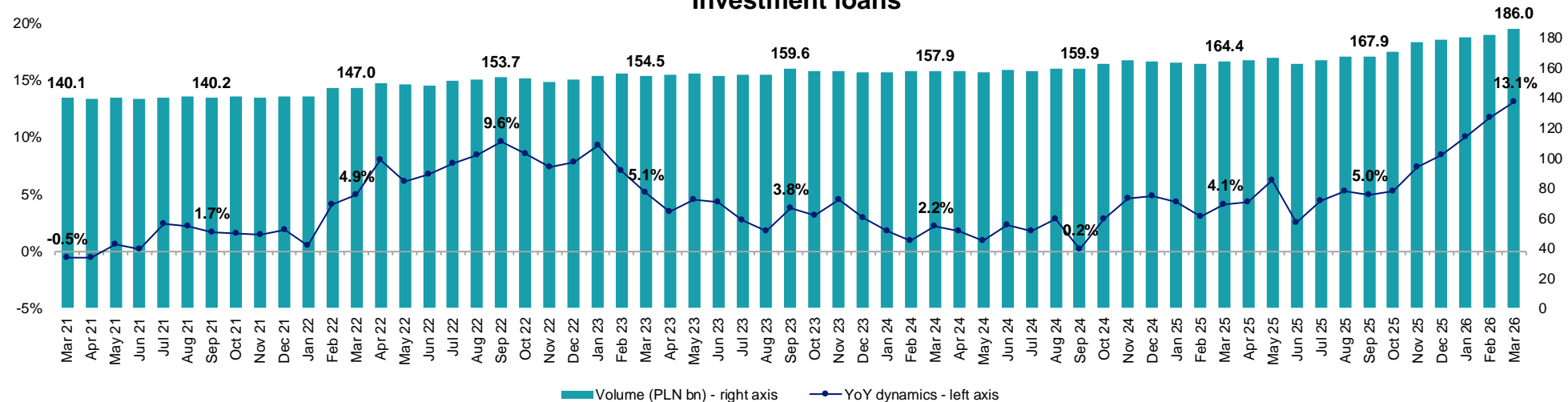
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

Operating loans



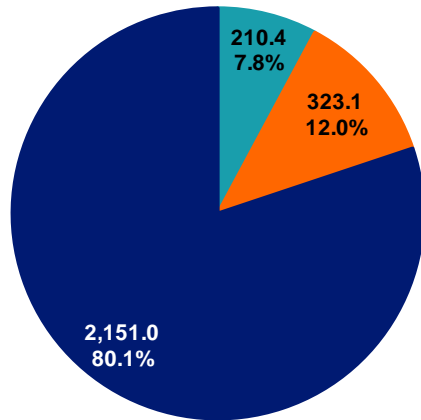
Investment loans



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

Balance sheet: liabilities ★

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



Financial sector

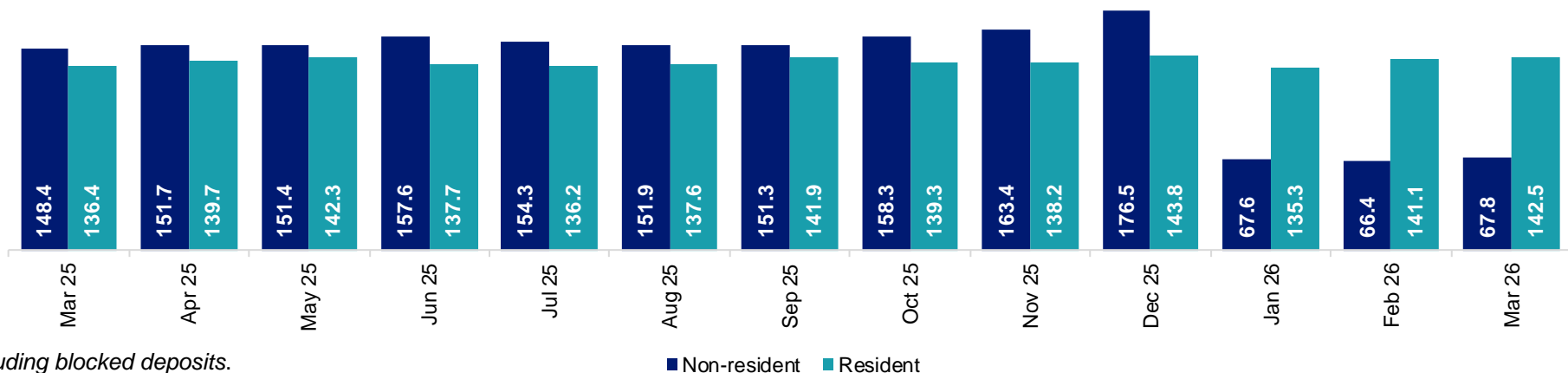
General Government sector

Non-financial sector

In March 2026:

- the General Government deposits' share in the sector's total liabilities was 12.0%,
- the commitment of residents increased by PLN 1.4 bn against the previous month (+1.0% MoM; +4.5% YoY). The commitment of non-residents increased by PLN 1.4 bn (+2.2% MoM; -54.3% YoY).

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

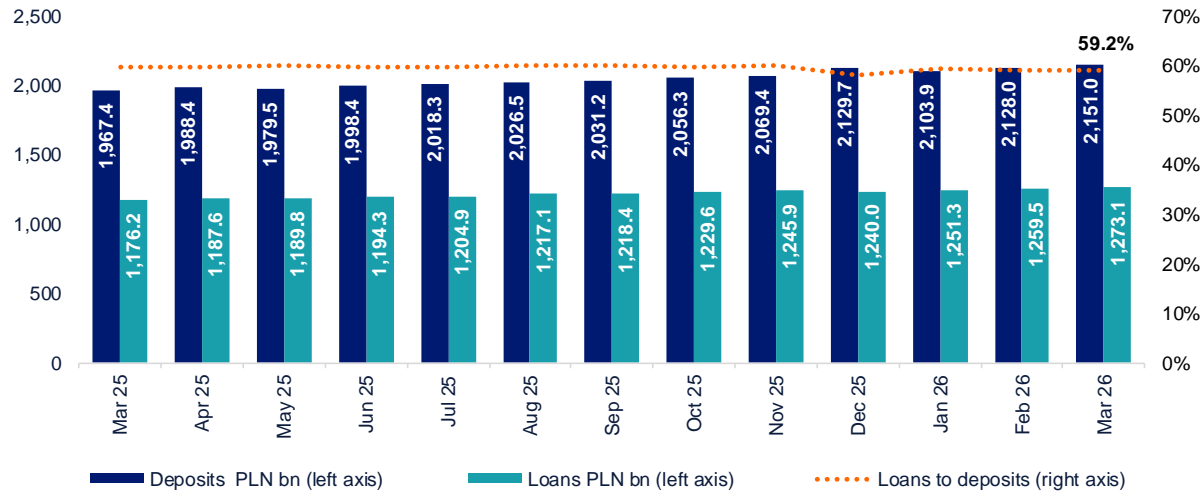


■ Non-resident ■ Resident

*/ Including blocked deposits.

Non-financial sector deposits*

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



In March 2026:

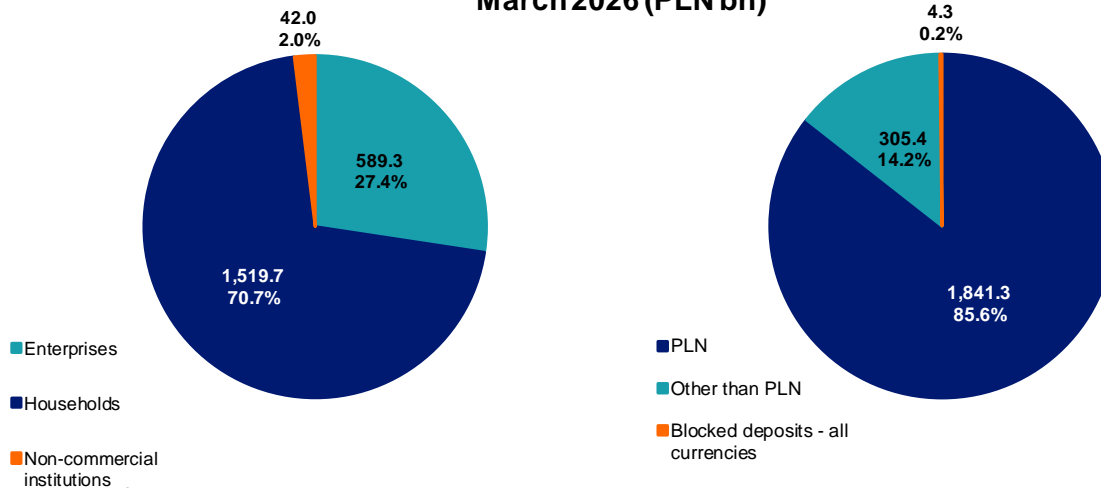
- the loan-to-deposit ratio remain unchanged at level of 59.2% (stable MoM; -0.6 pp YoY)
- the volume of non-financial sector deposits* increased by PLN 23.0 bn to PLN 2 151.0 bn (+1.1% MoM; +9.3% YoY)

- the volume of households' deposits*, which dominated the structure (72.1% of total non-financial sector deposits), increased by PLN 20.1 bn (+1.3% MoM; +8.0% YoY) to PLN 1 518.1 bn.

*/ Including blocked deposits.

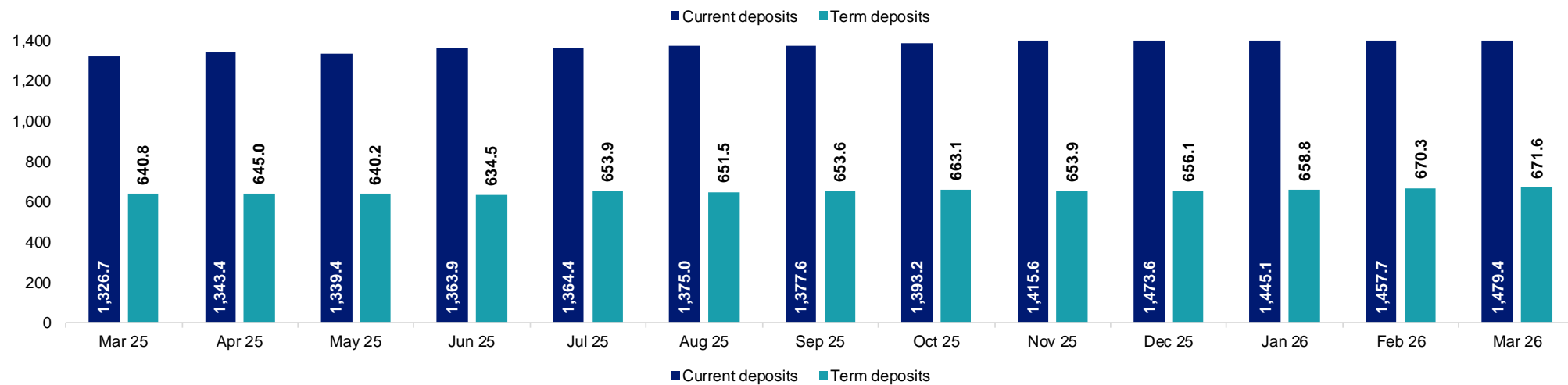
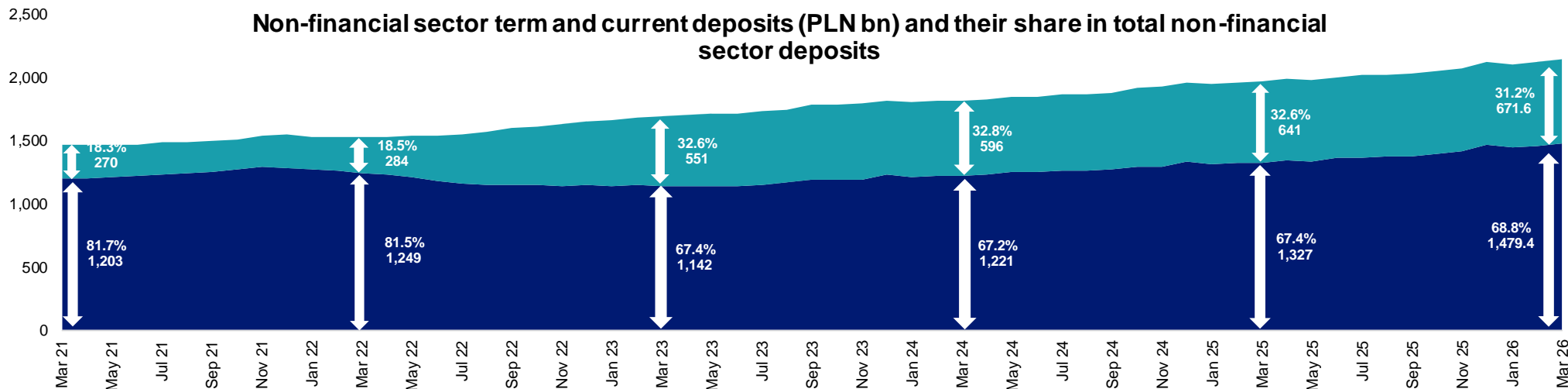
**/ Loans at balance sheet value; excluding debt instruments.

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



Non-financial sector deposits*

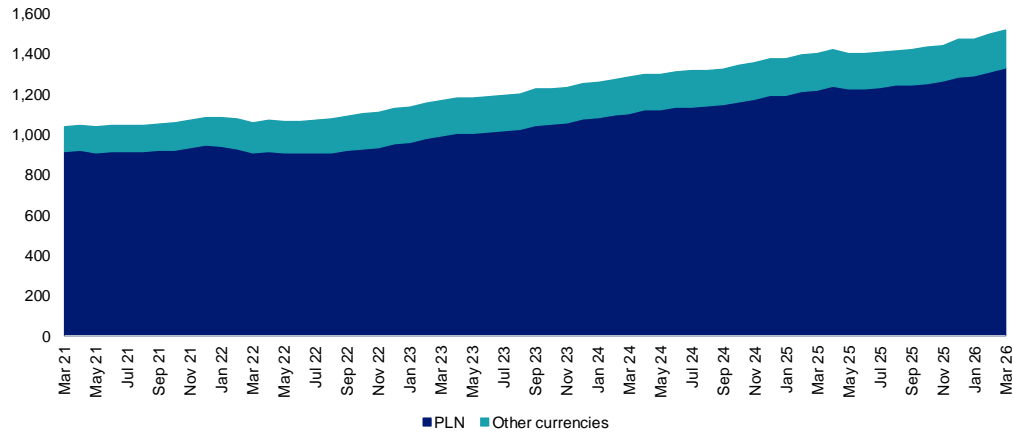
Non-financial sector term and current deposits (PLN bn) and their share in total non-financial sector deposits



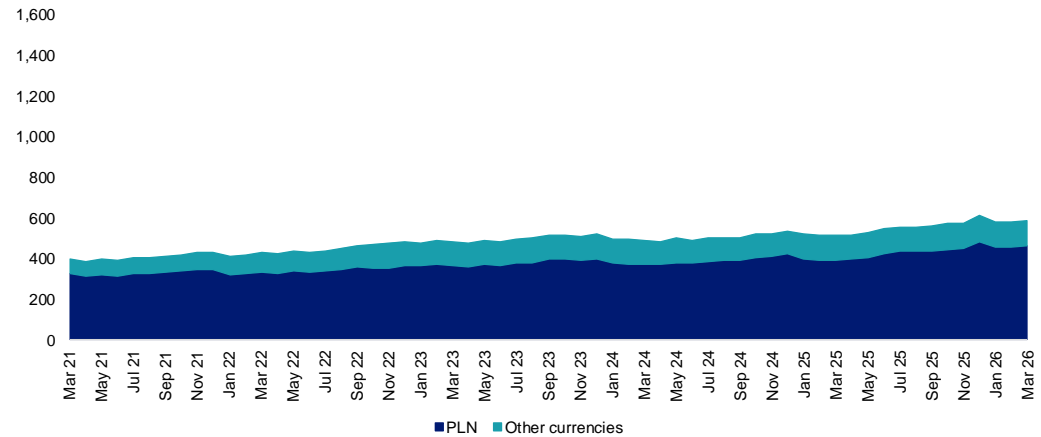
*/ Including blocked deposits.

Non-financial sector deposits

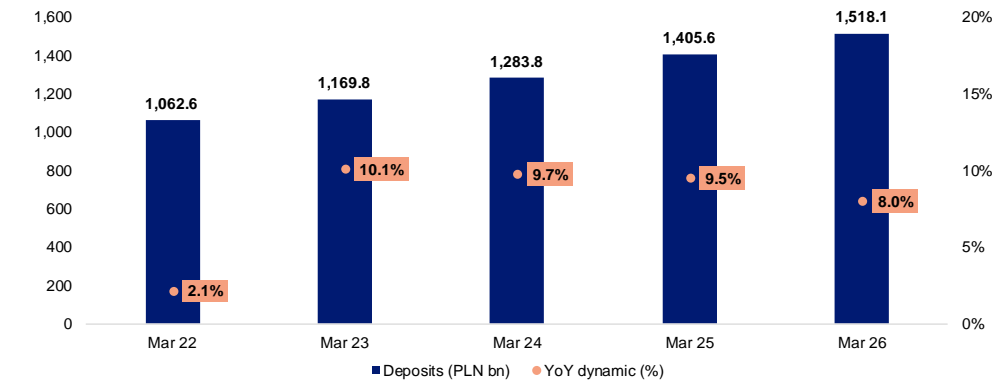
Households' deposits (PLN bn)



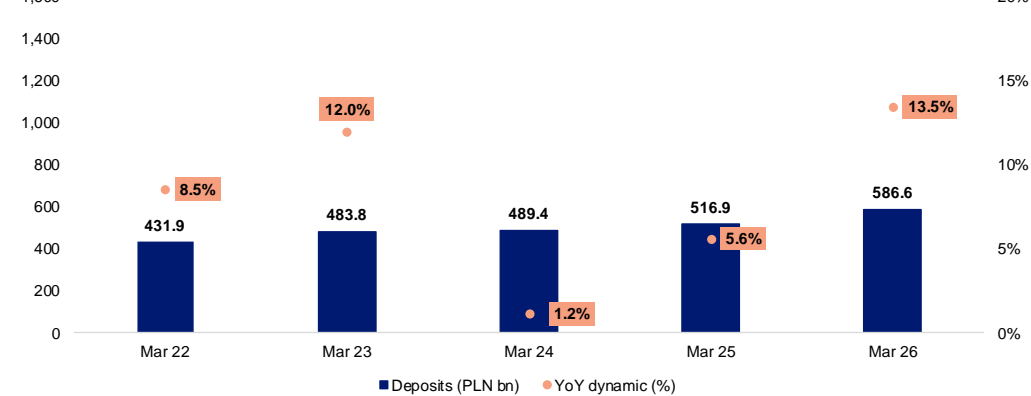
Enterprises' deposits (PLN bn)



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

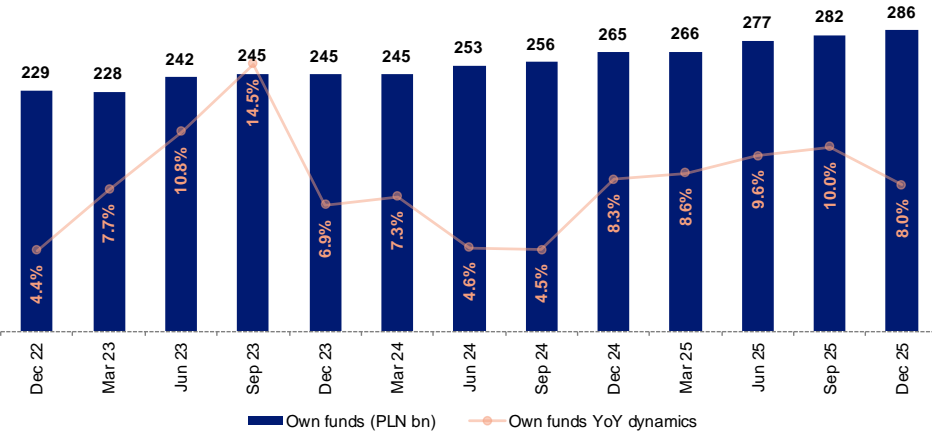


Enterprises' deposits (PLN bn) and YoY dynamics (%)

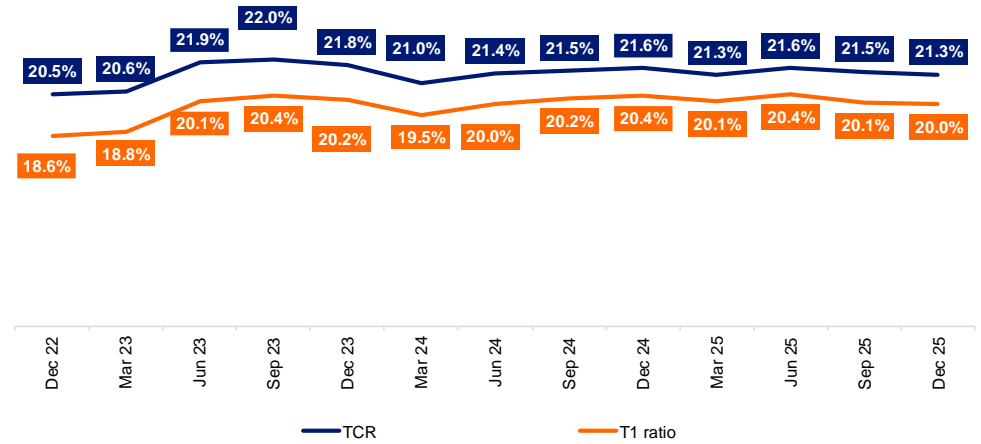


Capital adequacy: commercial and cooperative banks

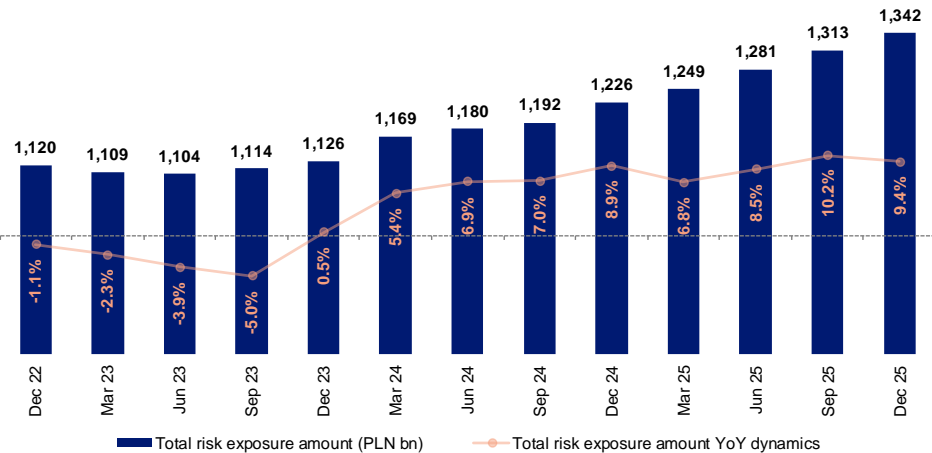
Own funds



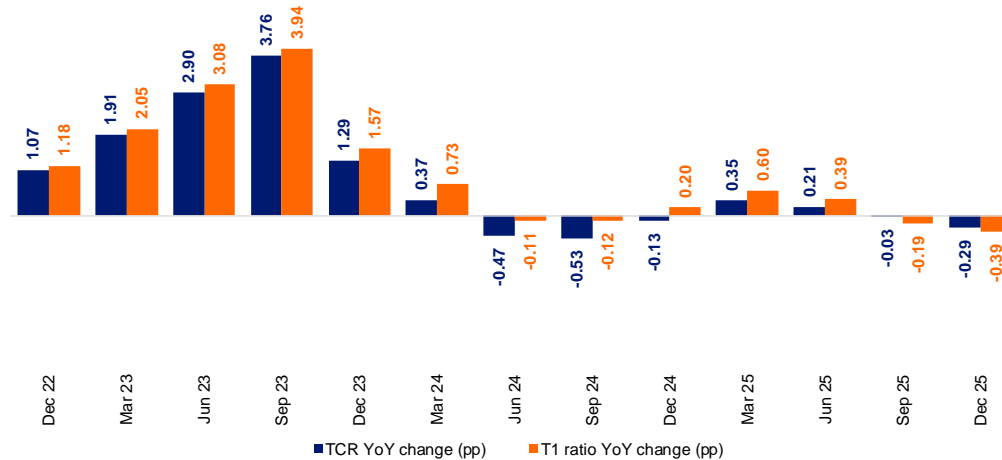
Capital adequacy ratios



Total risk exposure amount

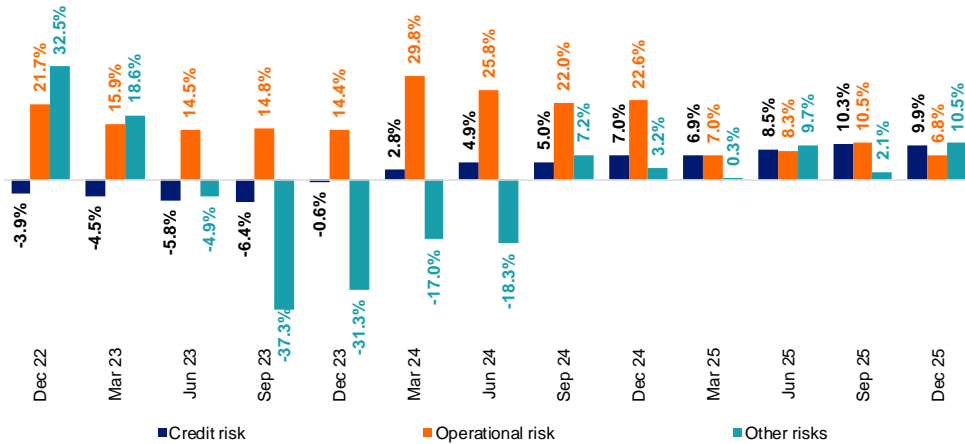


YoY changes in capital adequacy ratios

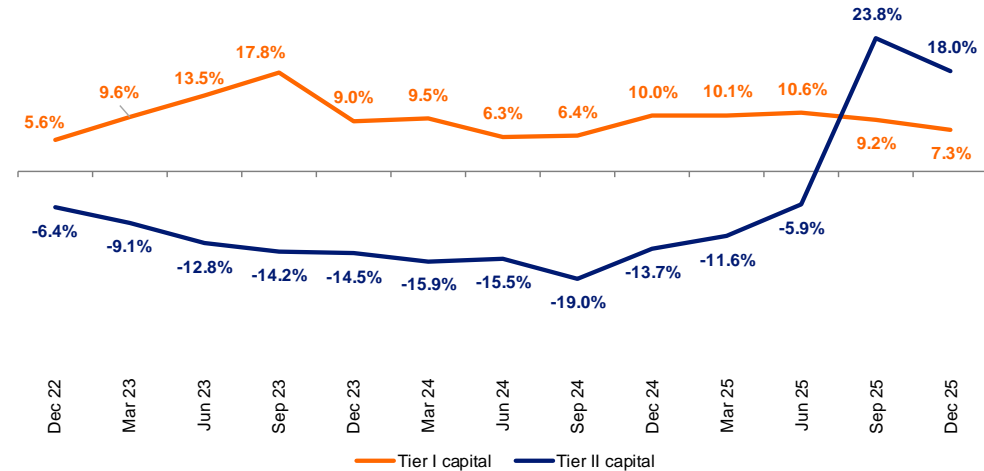


Capital adequacy: commercial and cooperative banks

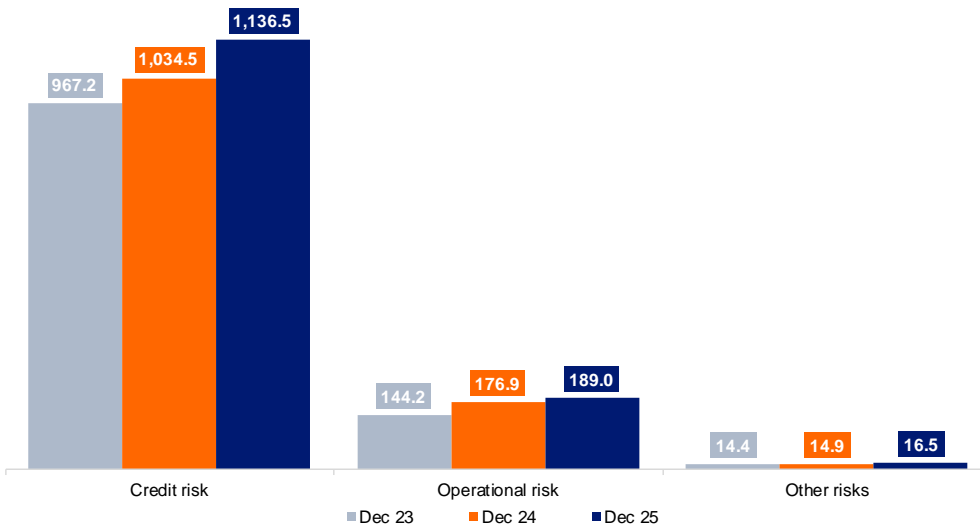
Risk exposure amount YoY dynamics



Tier I capital and Tier II capital YoY dynamics



Risk exposure amount (PLN bn)

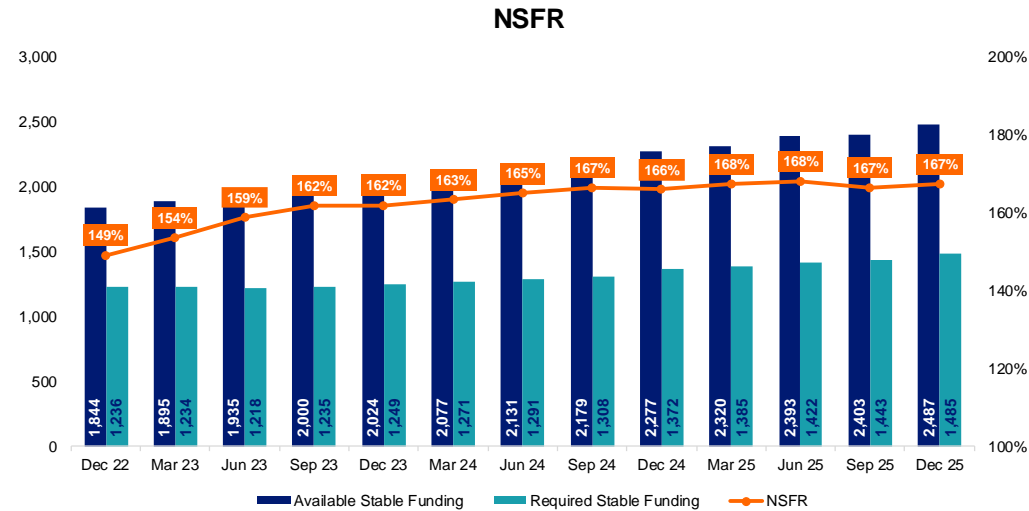


In the fourth quarter of 2025:

- there was an increase in the risk exposure amount,
- own funds increased to PLN 286.3 bn.

The capital position of the banking sector remains stable.

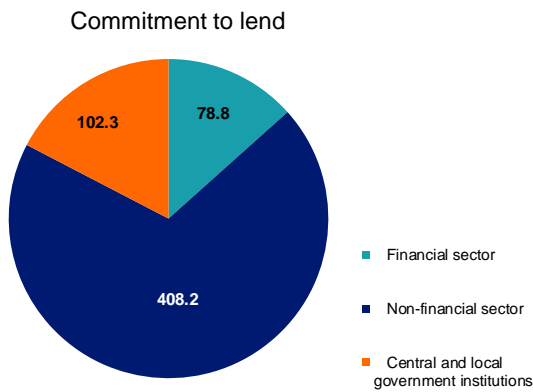
Liquidity



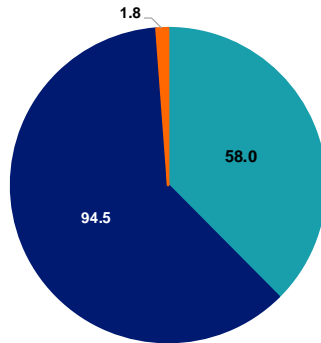
- For many months, the average LCR and NSFR in the commercial banks sector (excluding affiliating banks) have been above the 100% requirement; all commercial banks fulfilled the requirement.
 - At the end of March, LCR of all commercial banks amounted to 235%.
 - At the end of December, NSFR of all commercial banks amounted to 167%.

Off-balance-sheet commitments

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

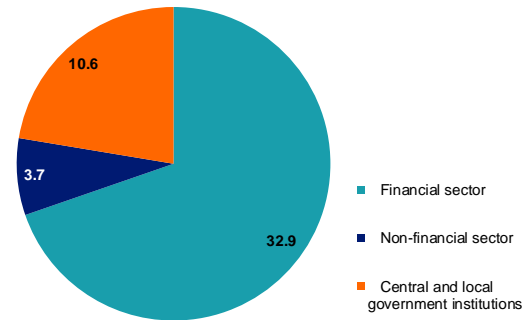


Guarantee commitments

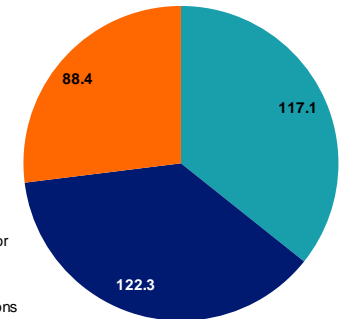


Off-balance-sheet commitments; March 2026
Commitments received (PLN bn) ★

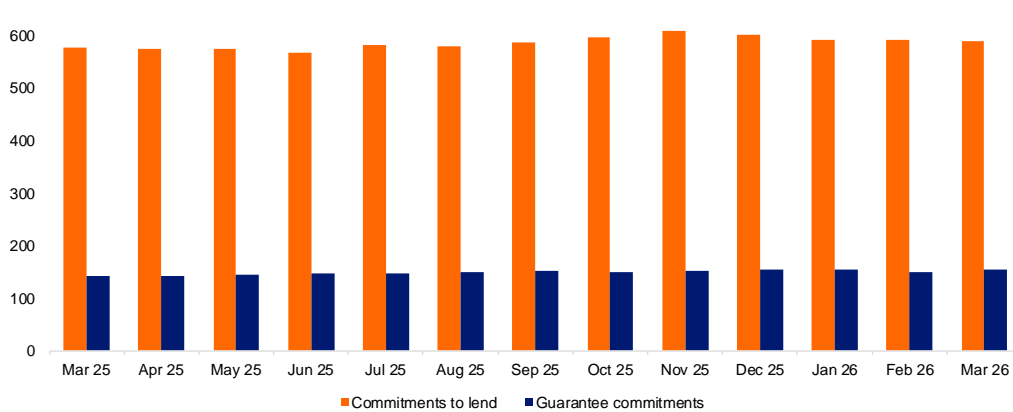
Commitment to lend



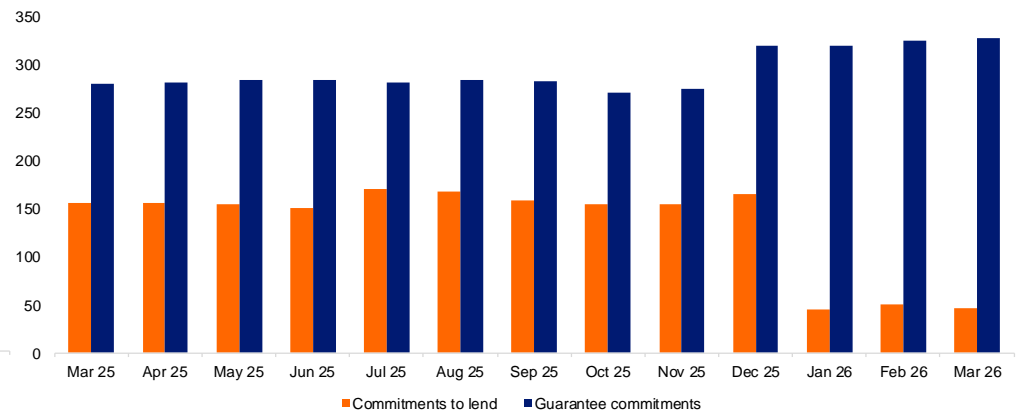
Guarantee commitments



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

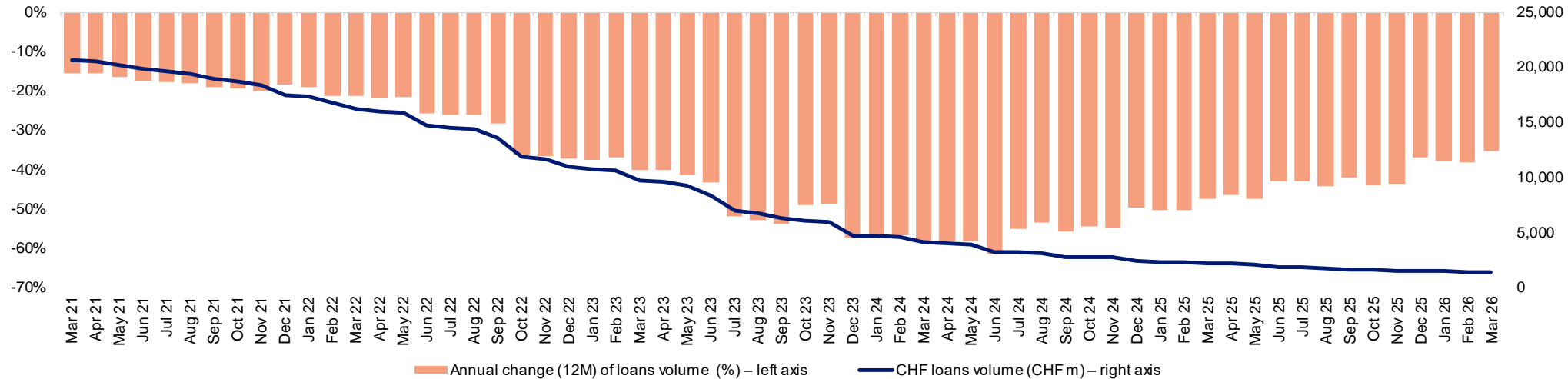


Off-balance-sheet commitments: commitments received (PLN bn) ★



Additional information

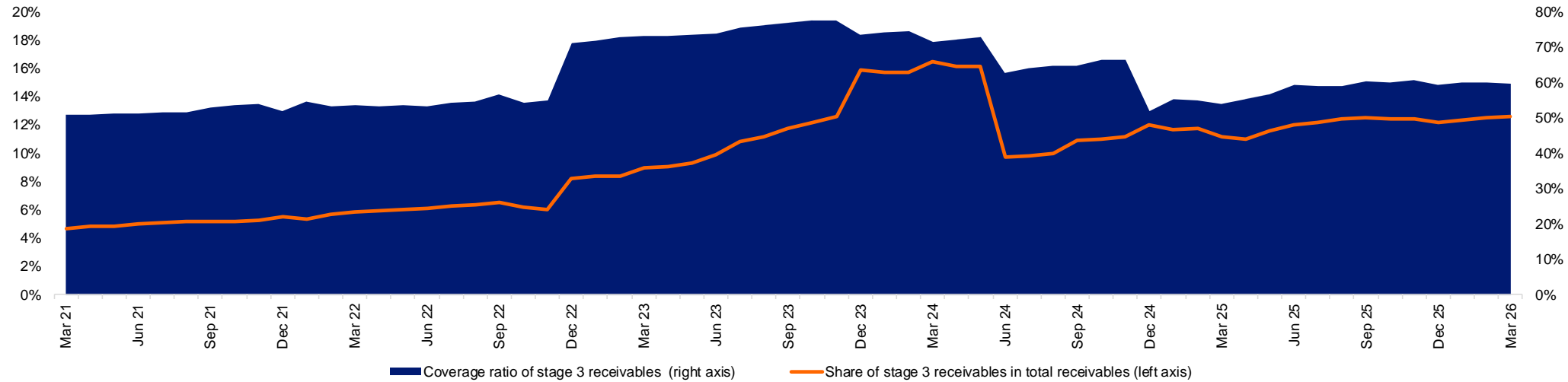
Housing loans in CHF to households: portfolio evolution



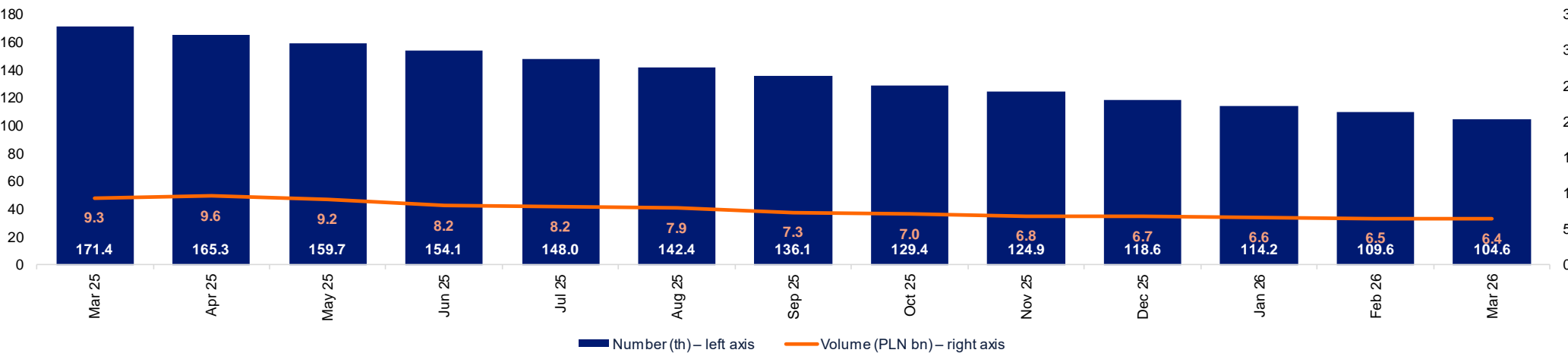
Due to the application of IFRS 9 to legal risk provisions, banks have been decreasing the gross balance sheet value by the value of such provisions since March 2020.

Additional information

Quality and coverage ratio of CHF housing loans to households



Number and volume of CHF housing loans to households





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