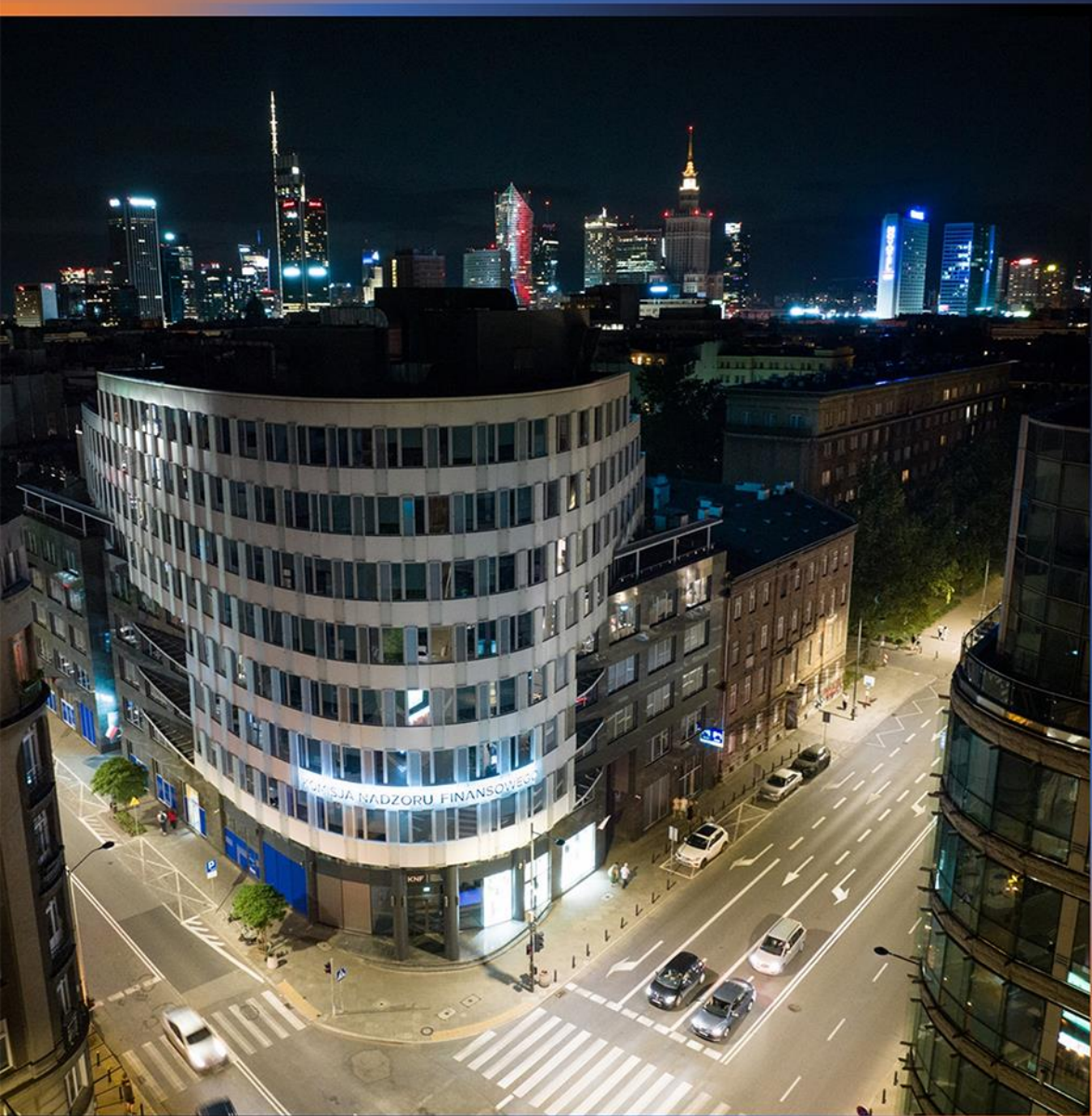




UKNF

URZĄD
KOMISJI
NADZORU
FINANSOWEGO

Banking sector monthly data as at the end of May 2026

Based on the data of the National Bank of Poland
reported on: 30 June 2026.

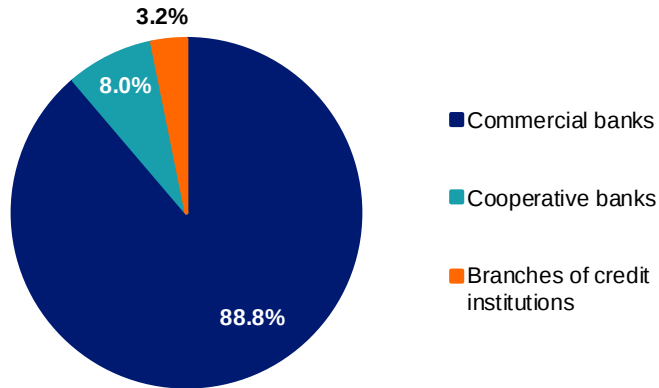
Disclaimer

- 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 18 December 2025)
- The charts and slides affected by these changes have been marked with symbol ★

Banking sector structure

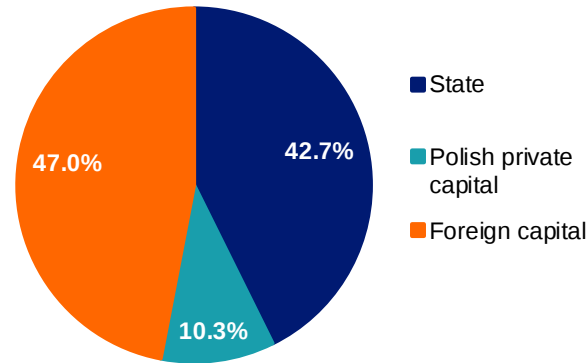
Structure by client (share in assets)

May 2026 ★



Capital origin (share in assets)

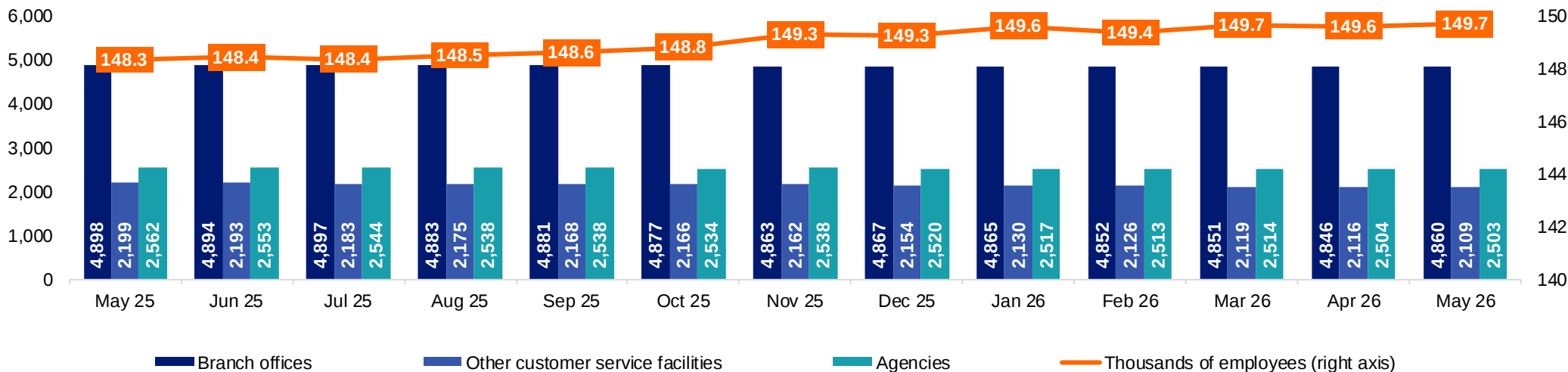
May 2026 ★



At the end of May 2026, there were:

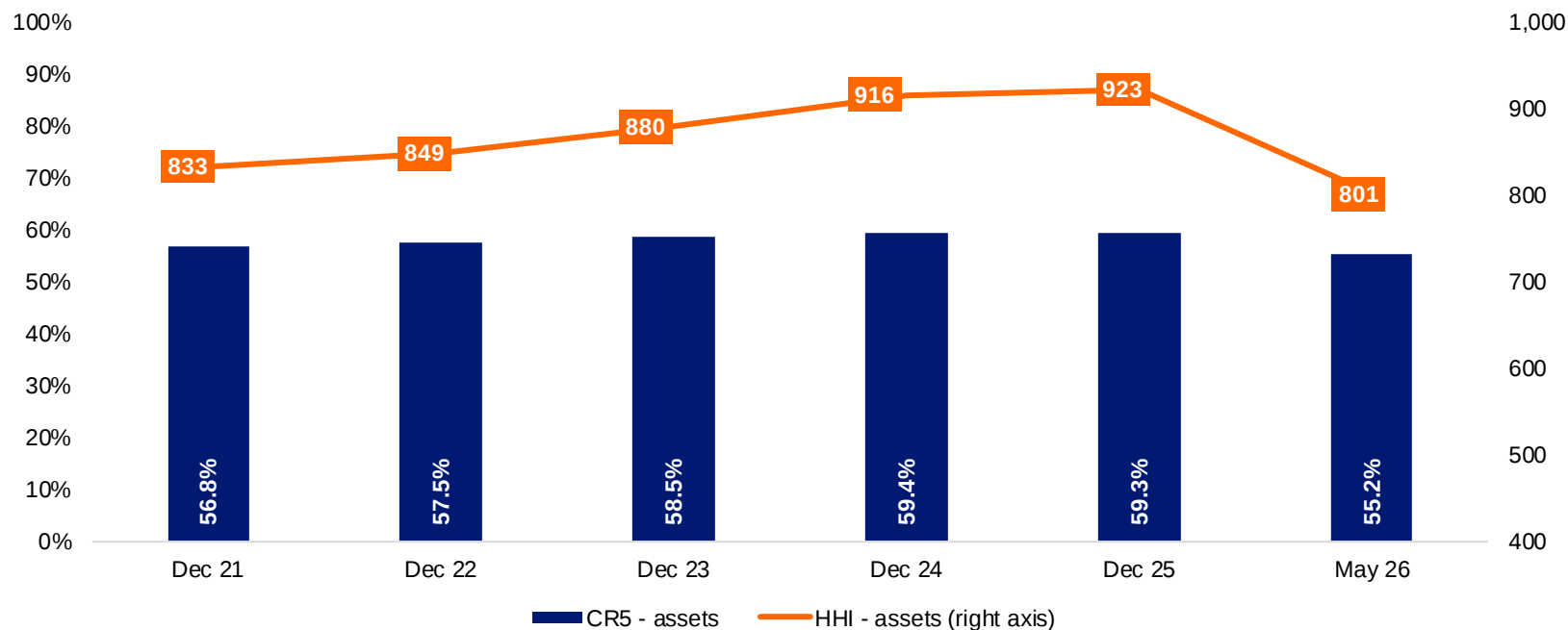
- 30 commercial banks,
- 488 cooperative banks,
- 35 branches of credit institutions and foreign banks.

Banking network



Concentration of the banking sector ★

Concentration ratios



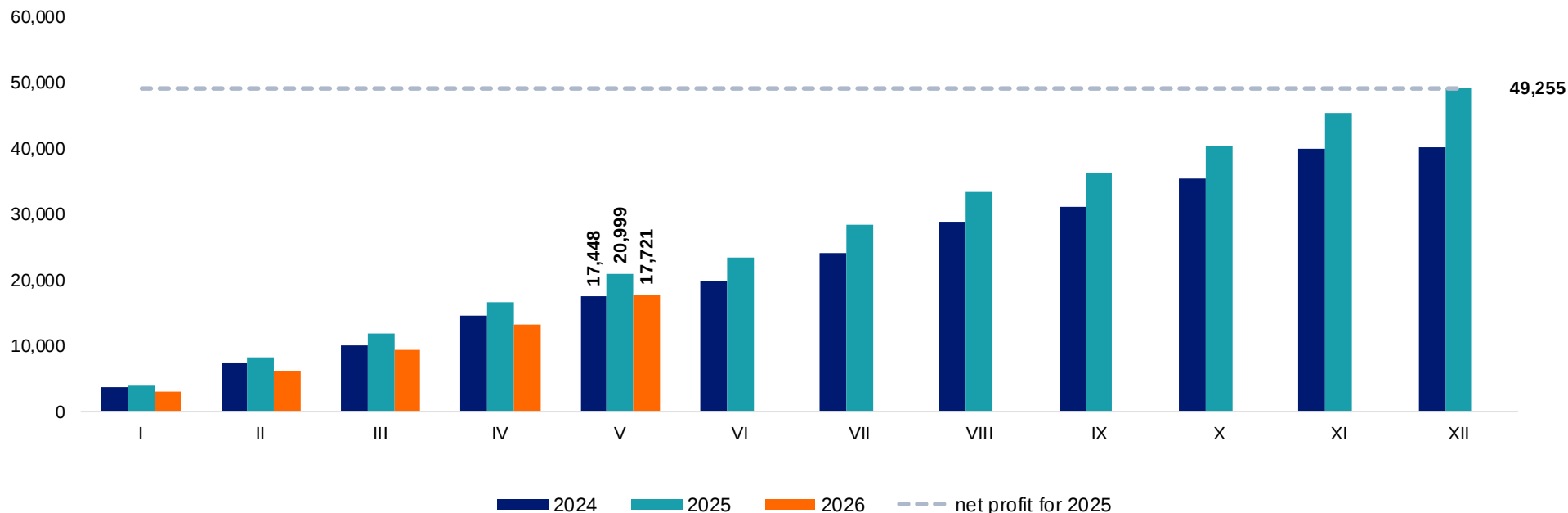
HHI – the Herfindahl-Hirschman index (the sum of squares of banks' shares in the banking sector assets) is a measure of market concentration. The index takes into account not only the number of entities but also their relative size.

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

HHI of 801 indicates a competitive market.

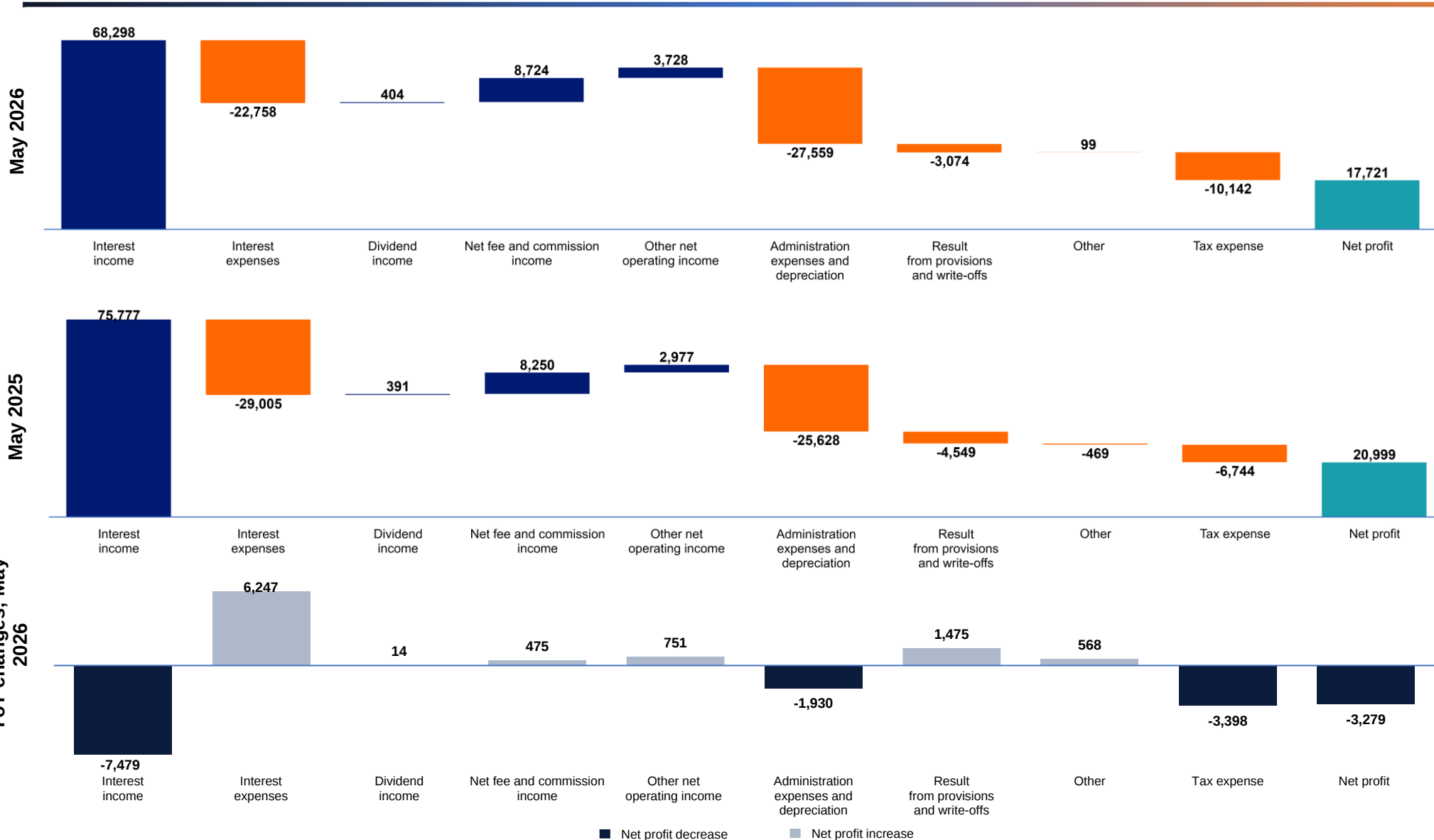
Net profit of the banking sector

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



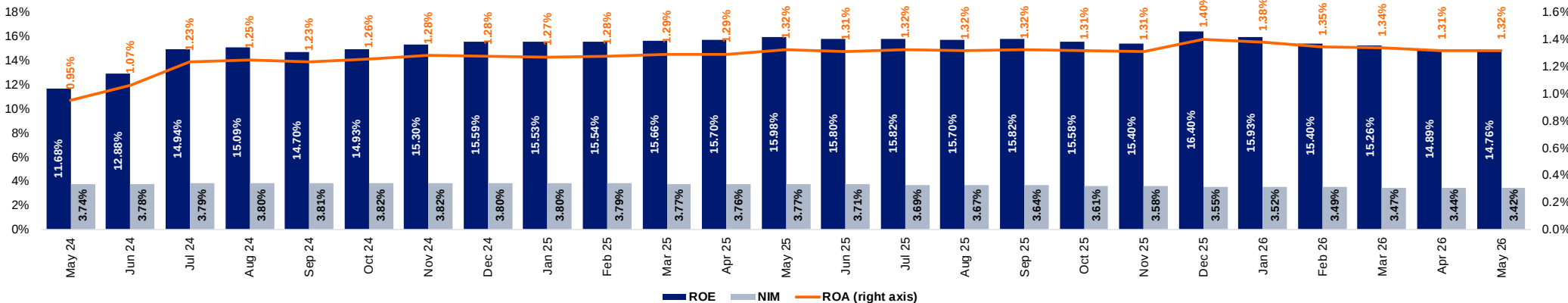
The net profit at the end of May 2026 amounted to PLN 17.7 bn. It was lower by PLN 3.3 bn (-15.6% YoY) than the profit achieved by the sector at the end of May 2025. The monthly net profit in May 2026 amounted to PLN 4.4 bn and was higher by PLN 0.6 bn (+15.5% MoM) than the profit achieved in the previous month.

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

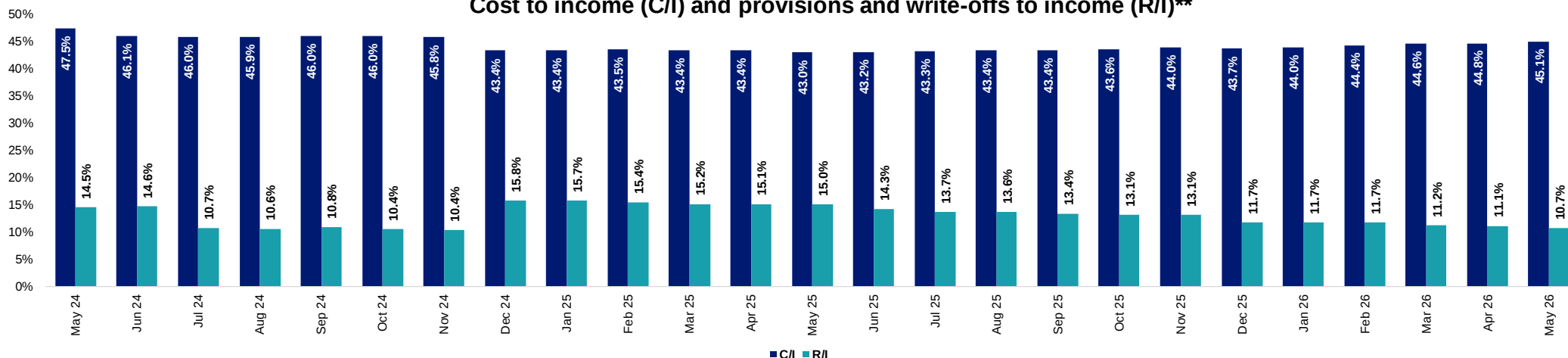


Banking sector efficiency

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.

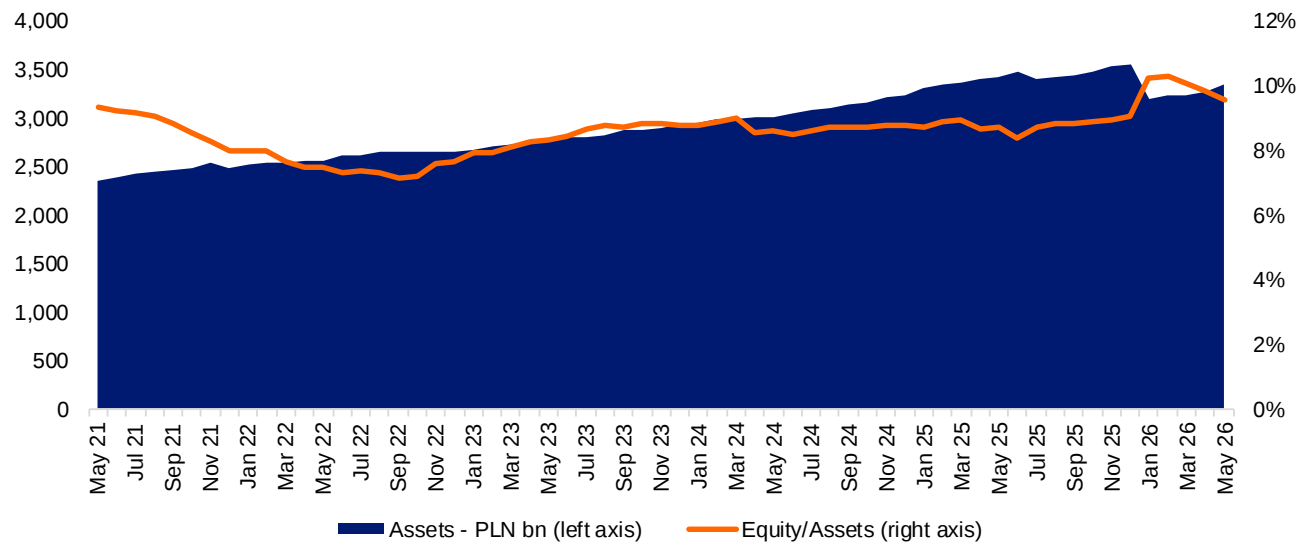
NIM ratio: net interest income over 12 subsequent months in relation to average interest assets in the same period over 13 subsequent months.

**/ 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.

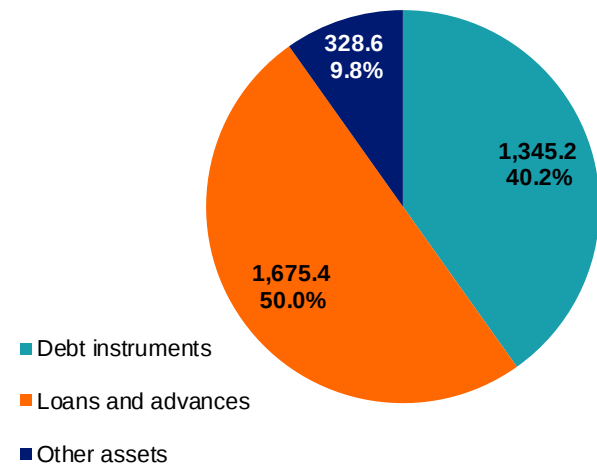
/ R/I ratio: write-offs and provisions (provisions + impairment or reversal of impairment) in relation to income (total net operating income); moving average of 12 months.

Balance sheet ★

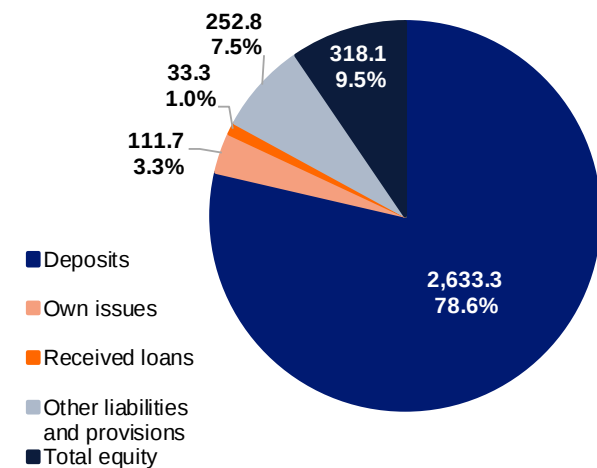
Equity vs total assets, commercial and cooperative banks



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



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



Balance sheet total of the banking sector (PLN bn)	Balance sheet total May 2026	MoM change	YoY change (%)
Banking sector	3,459.3	74.4	-1.9%
Commercial banks	3,071.0	75.5	-3.4%
Cooperative banks	278.2	2.2	9.6%
Branches of credit institutions	110.1	-3.3	16.8%

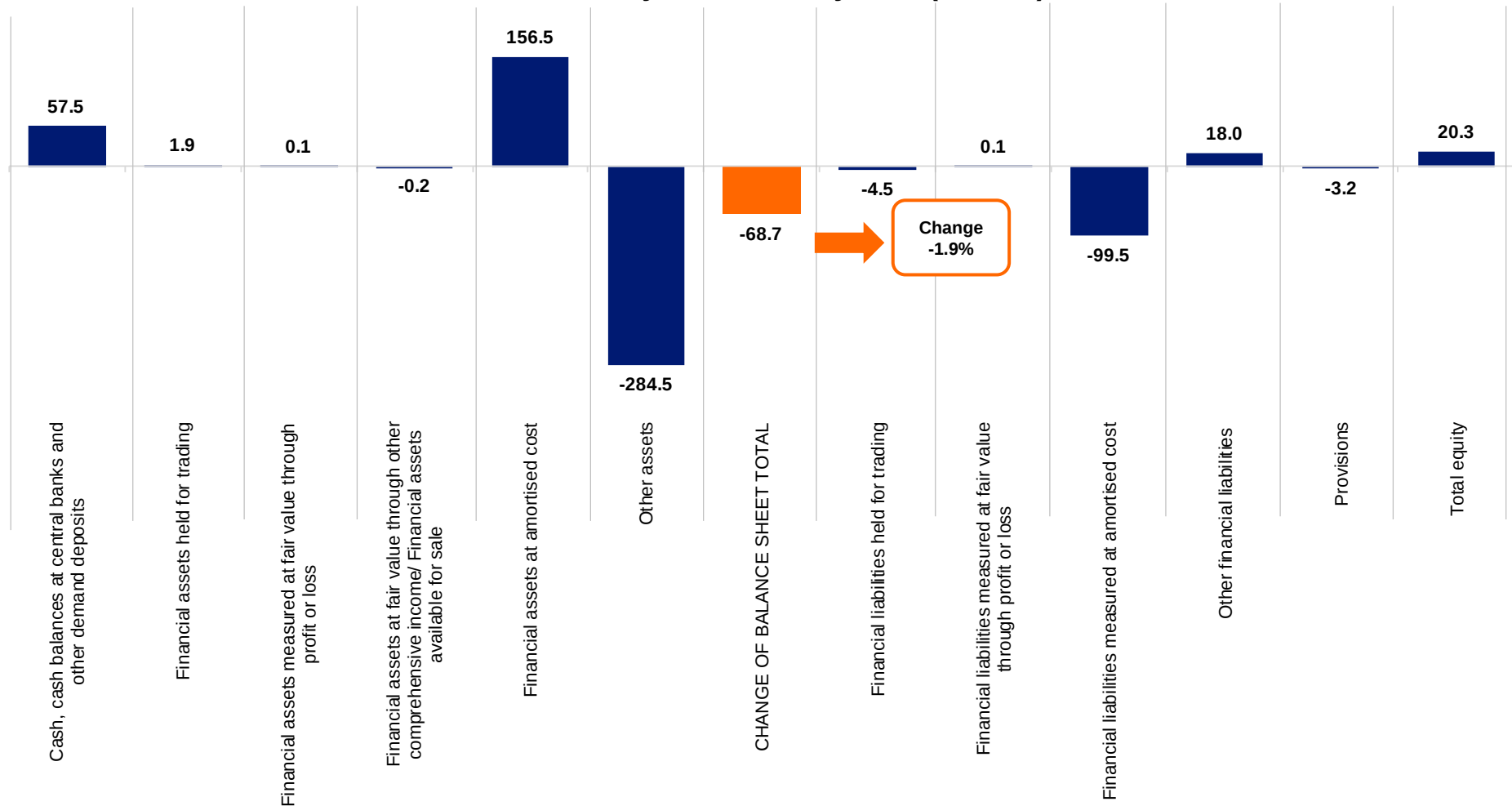
*/ Commercial and cooperative banks.

Balance sheet: YoY changes ★

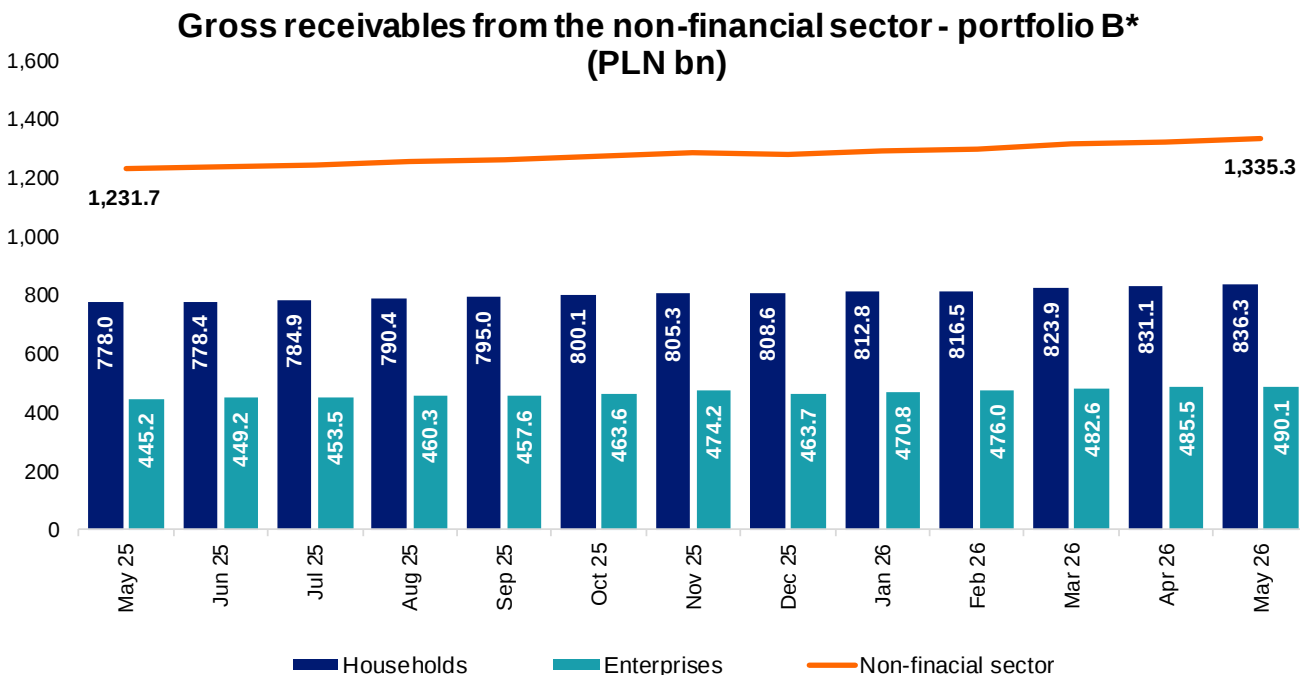
ASSETS

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

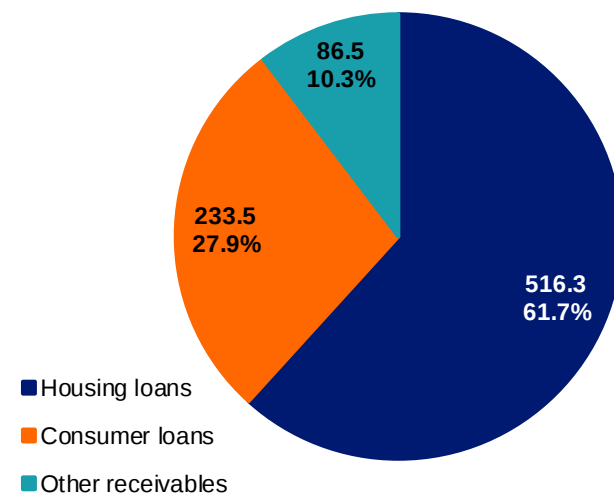
LIABILITIES



Balance sheet: receivables from the non-financial sector*



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



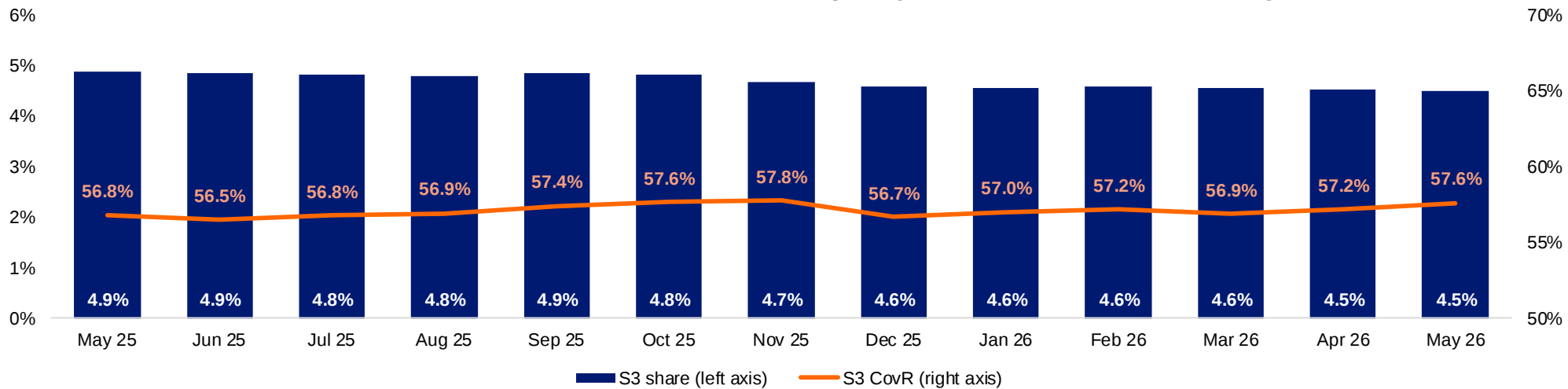
The gross volume of loans in May 2026:

- increased by PLN 9.9 bn (+0.7% MoM and +8.4% YoY) in the non-financial sector
- increased by PLN 5.2 bn (+0.6% MoM and +7.5% YoY) among households
- increased by PLN 4.7 bn (+1.0% MoM and +10.1% YoY) among enterprises

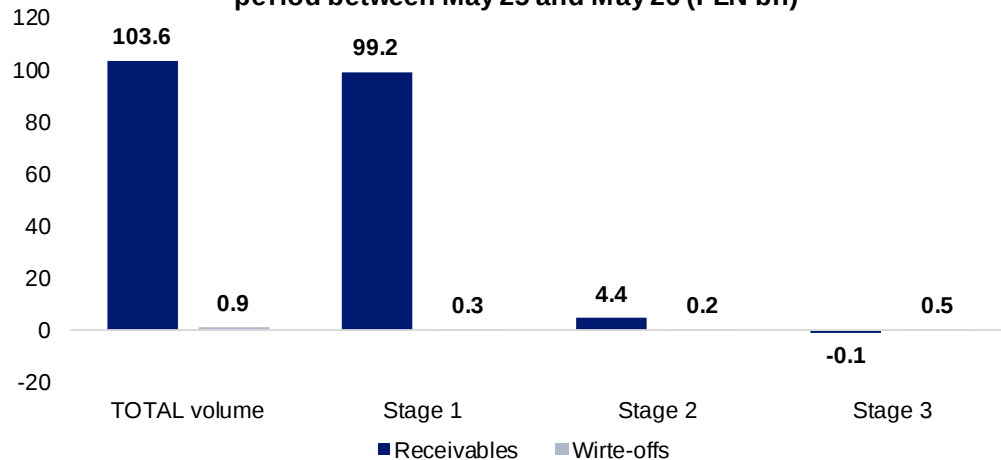
**/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.*

Non-financial sector receivables quality*

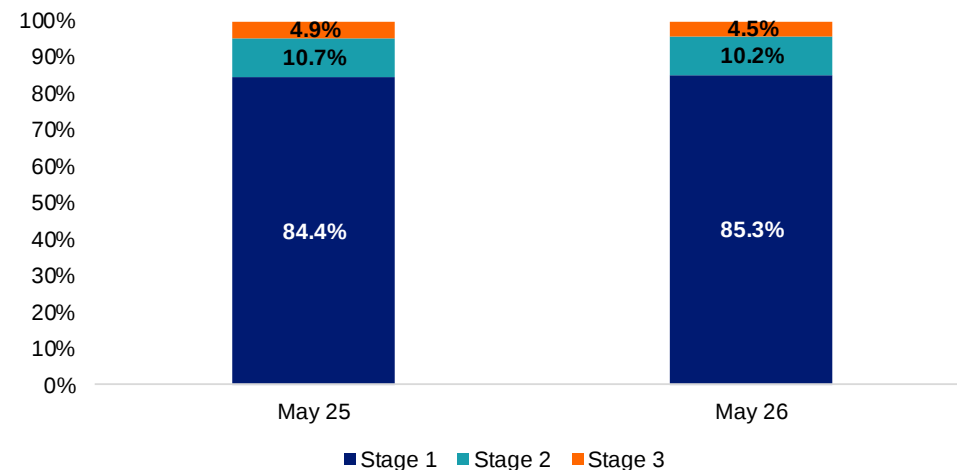
Receivables from the non-financial sector: quality of receivables and coverage ratio



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



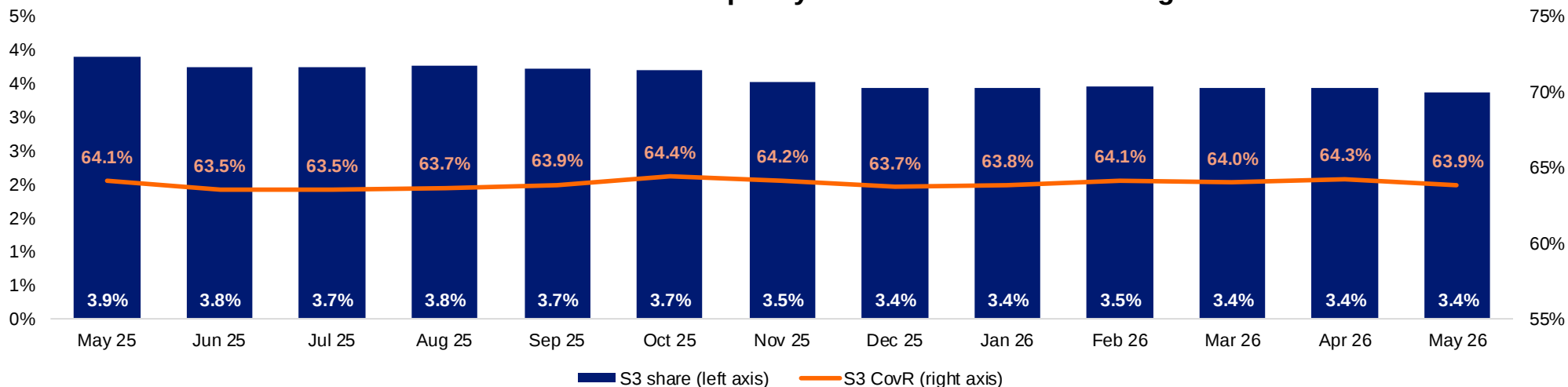
Share of stages (%)



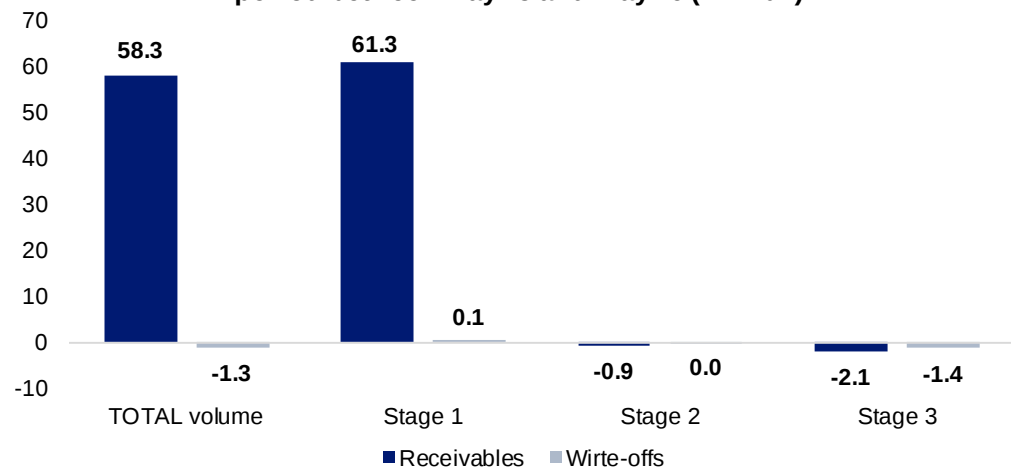
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

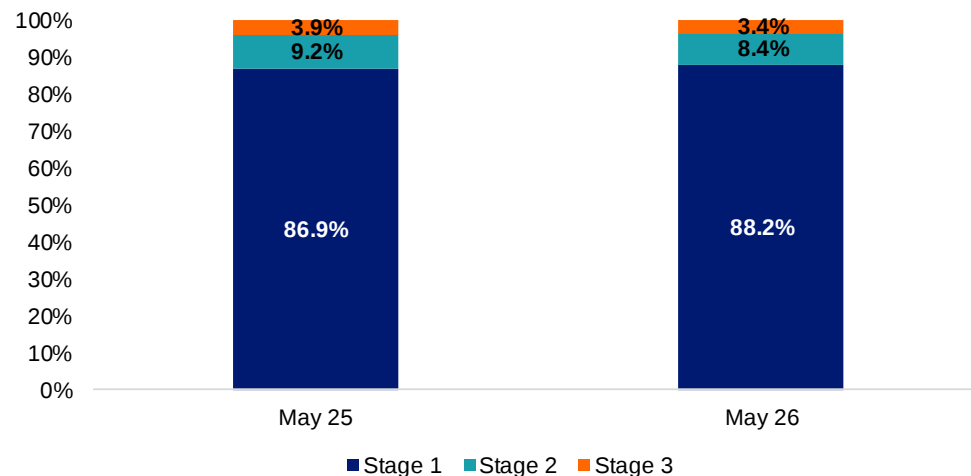
Receivables from households: quality of receivables and coverage ratio



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



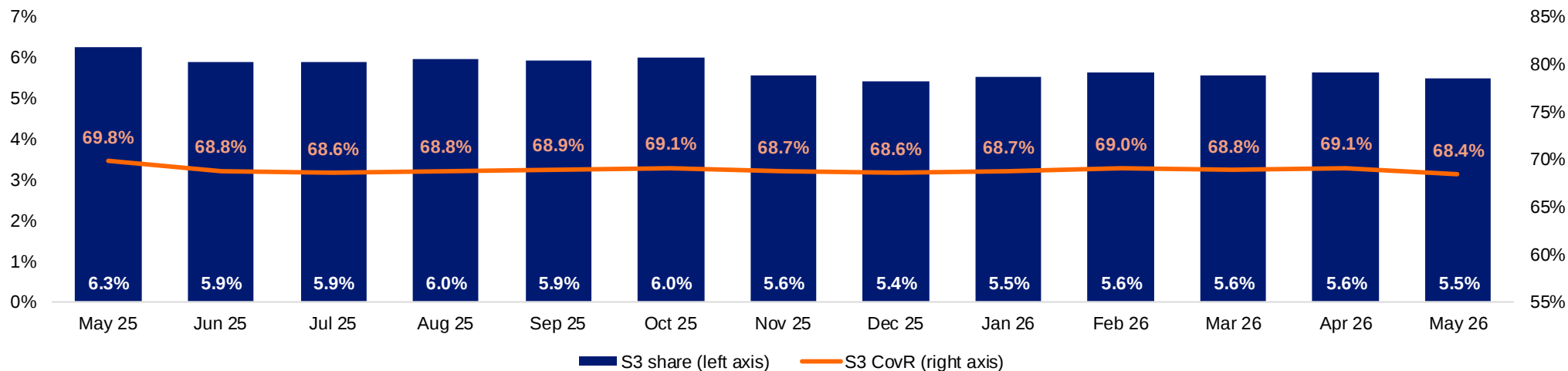
Share of stages (%)



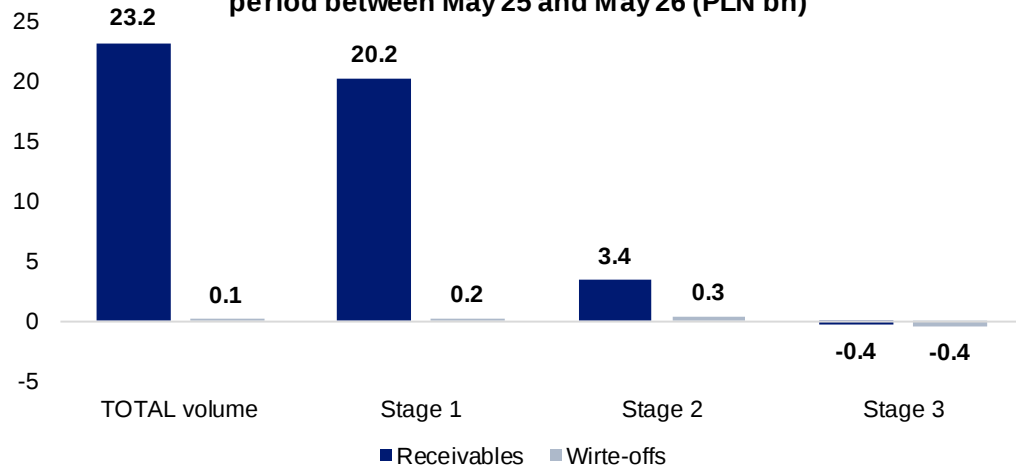
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

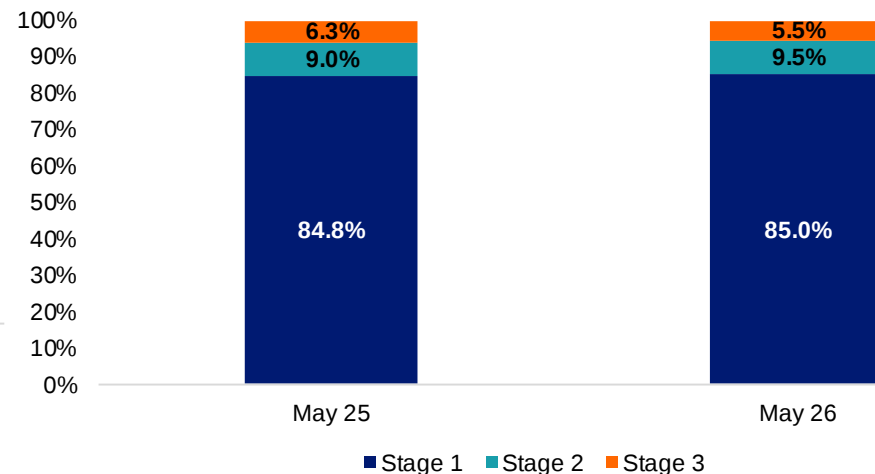
Consumer loans: loan quality and coverage ratio



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



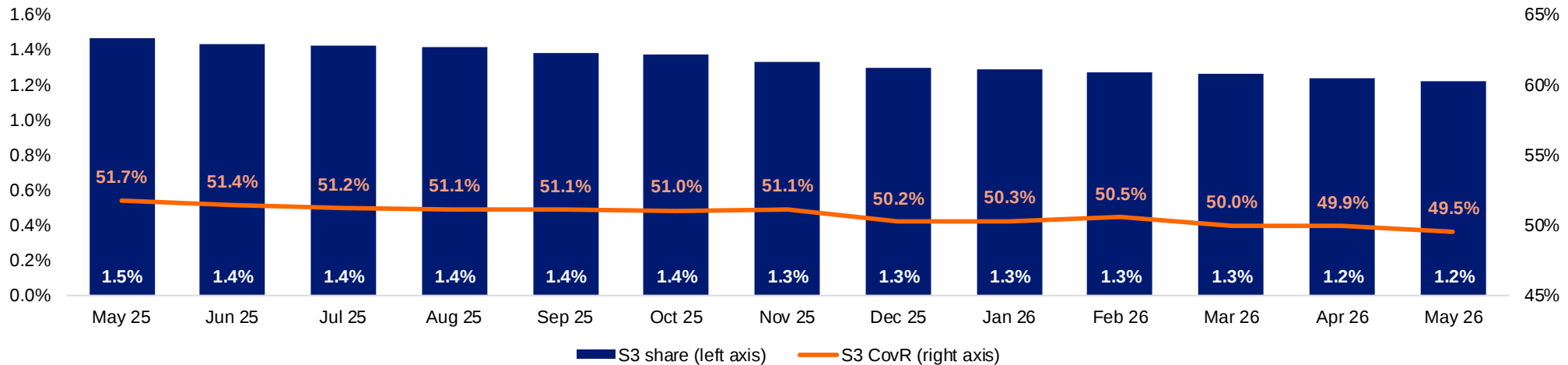
Share of stages (%)



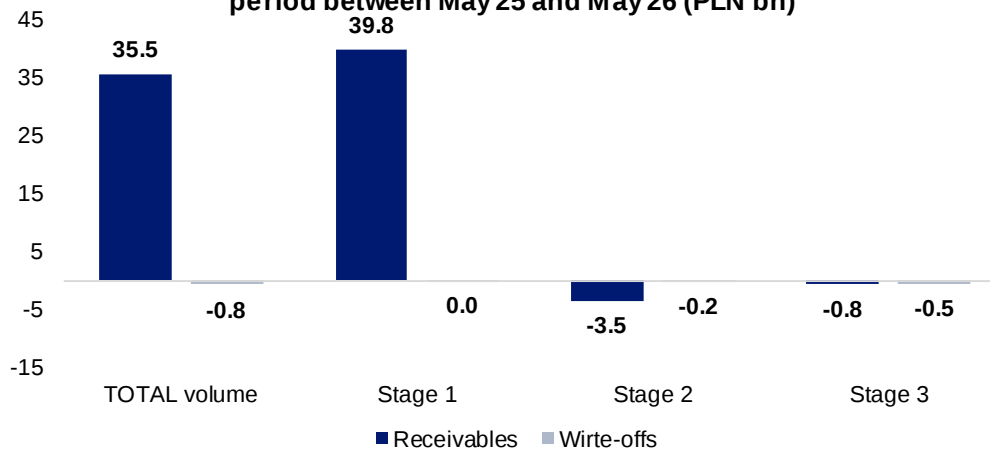
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

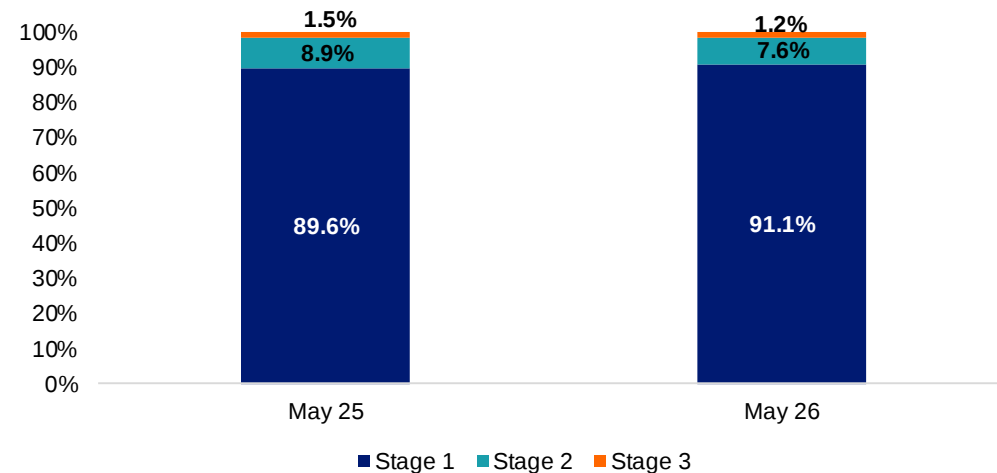
Housing loans to households: loan quality and coverage ratio



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



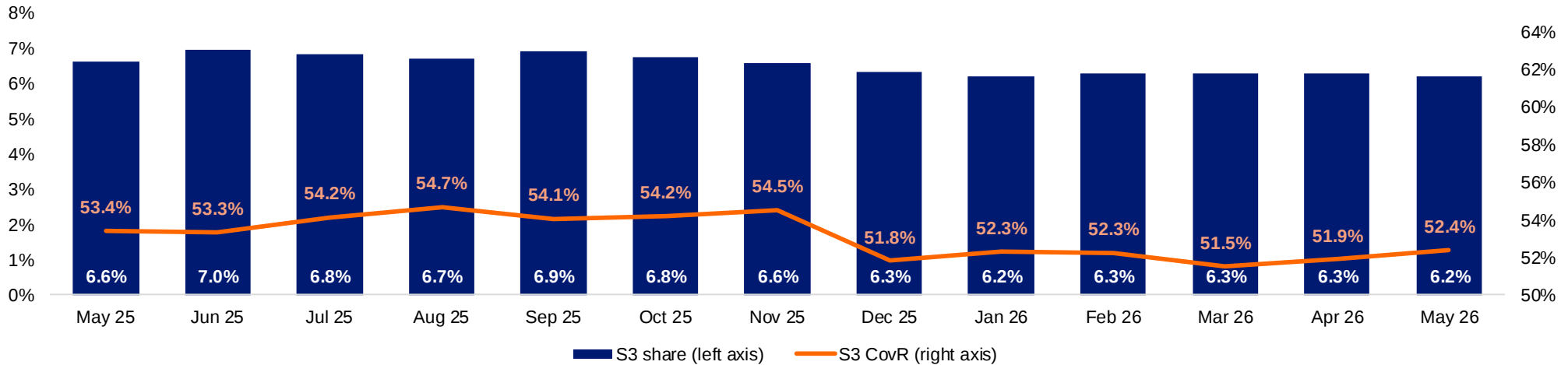
Share of stages (%)



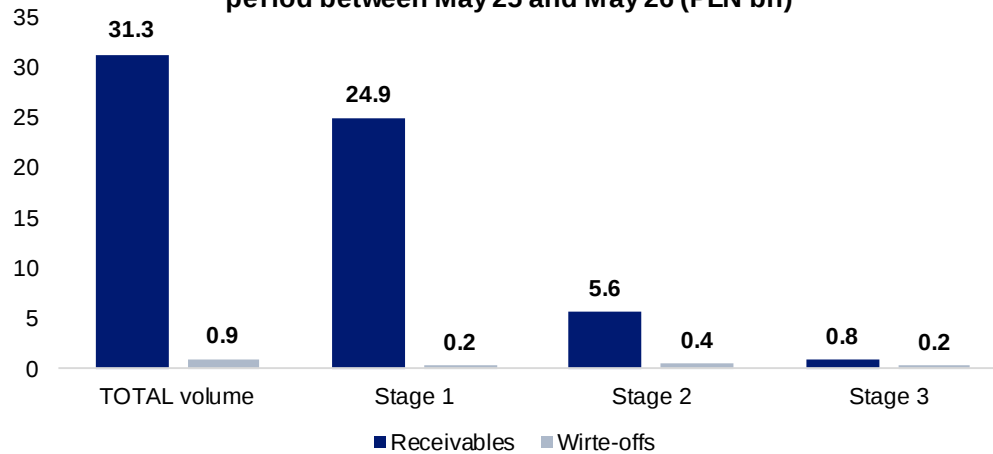
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Non-financial sector receivables quality*

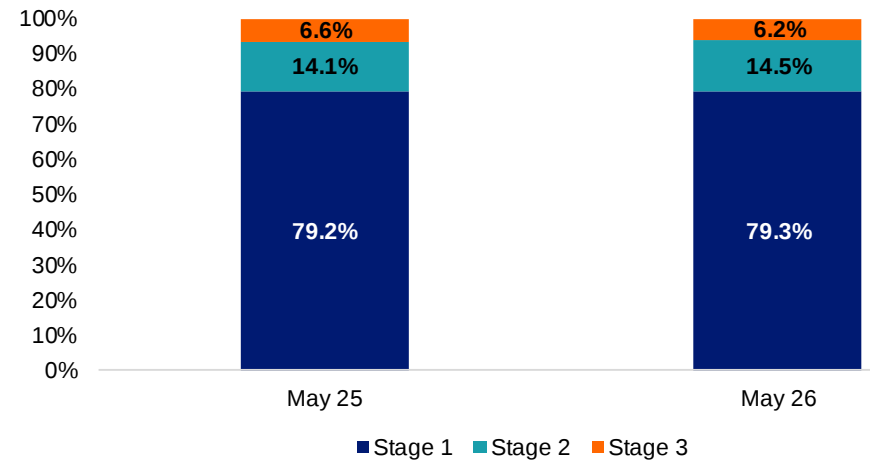
Receivables from SMEs: receivables quality and coverage ratio



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

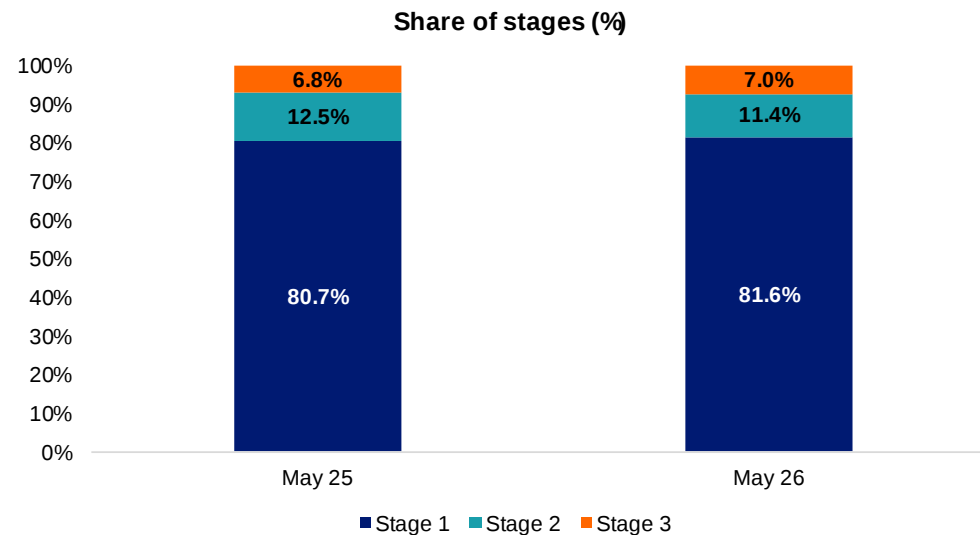
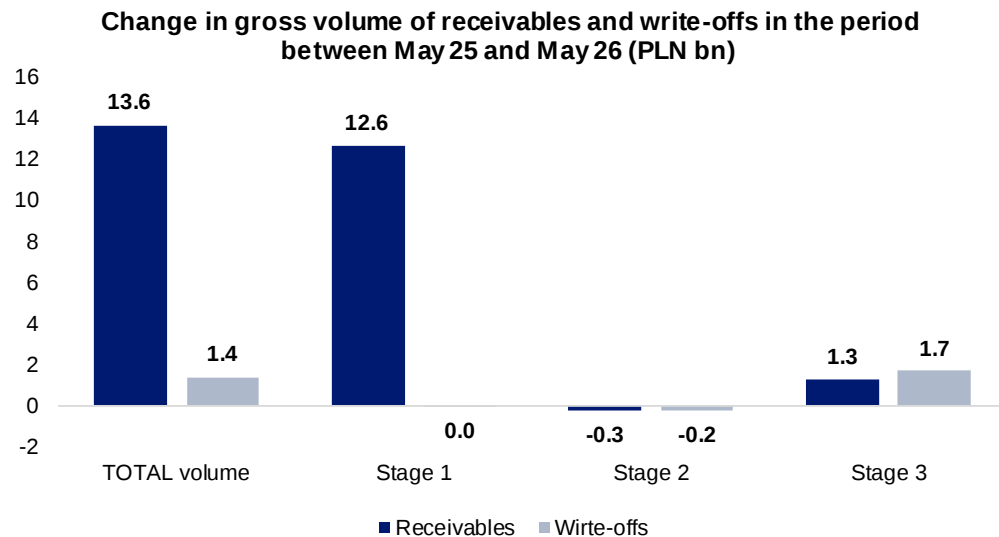
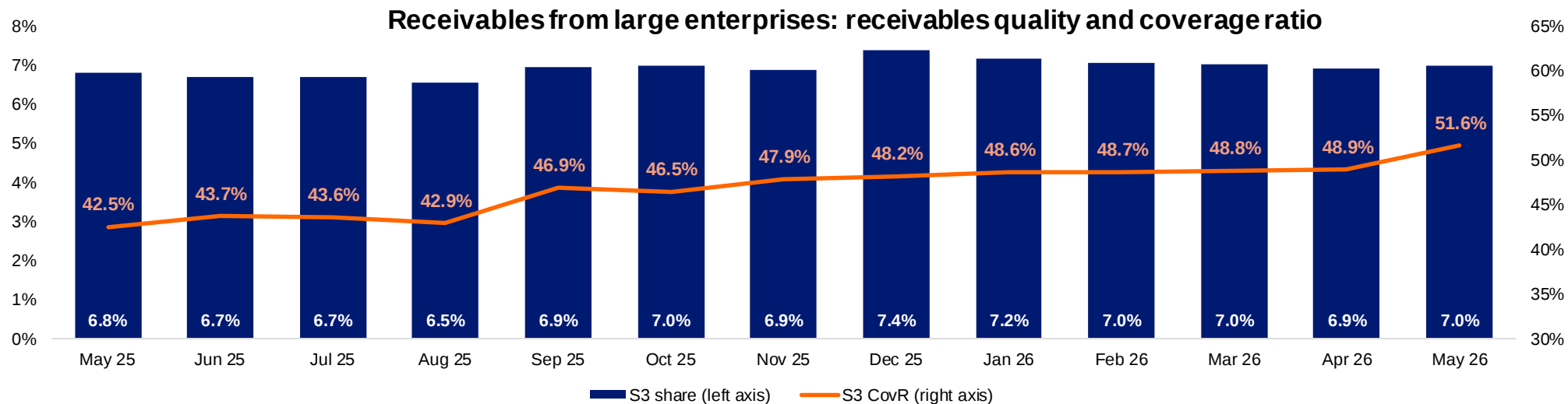


Share of stages (%)



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

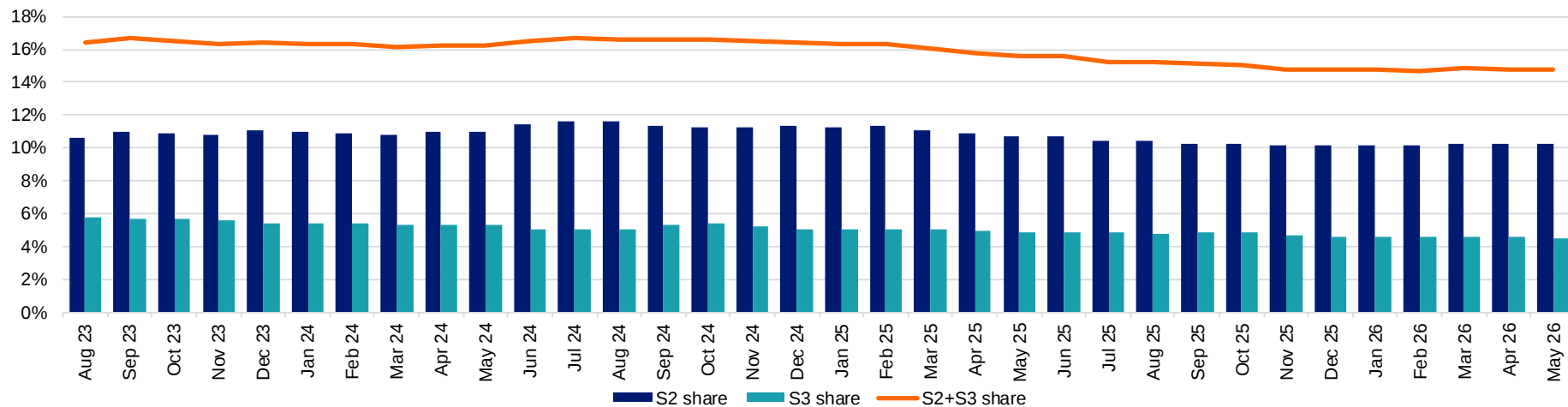
Non-financial sector receivables quality*



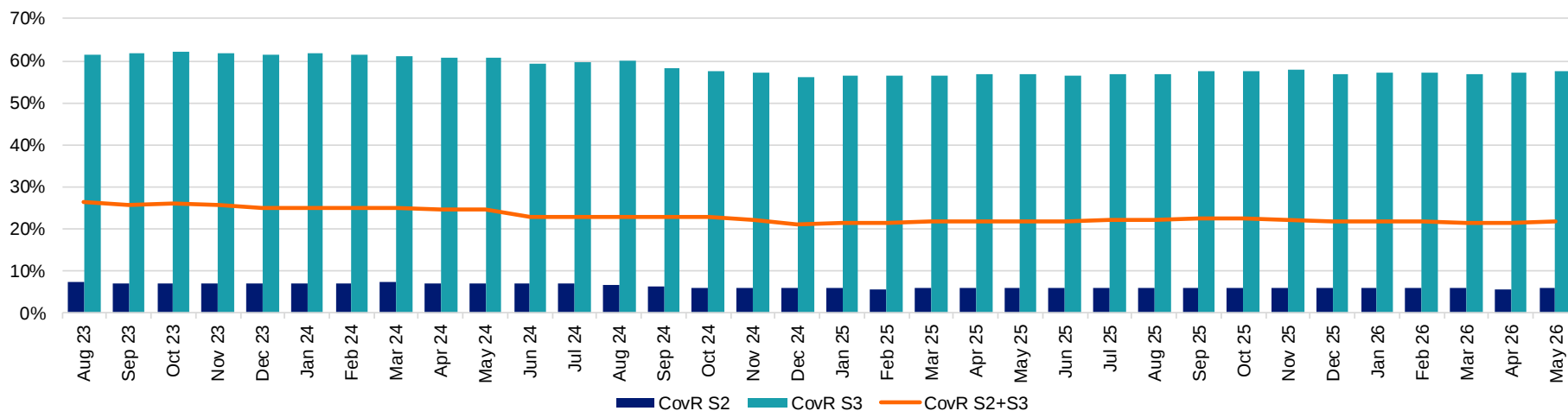
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

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



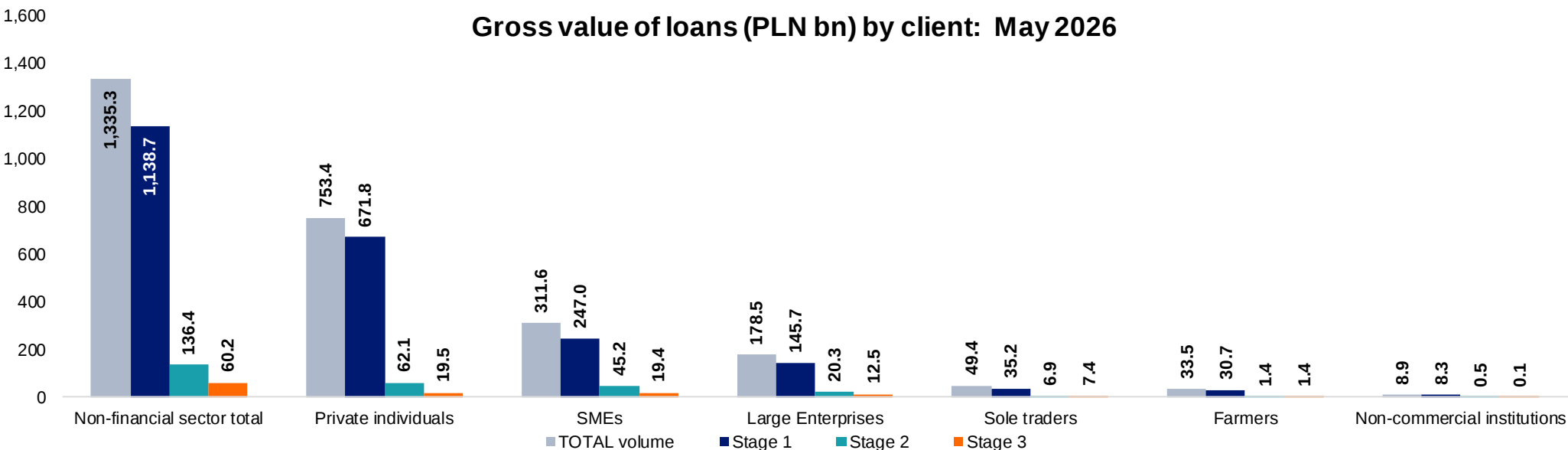
Loans and advances to the non-financial sector; coverage ratio of loans in stage 2 and stage 3



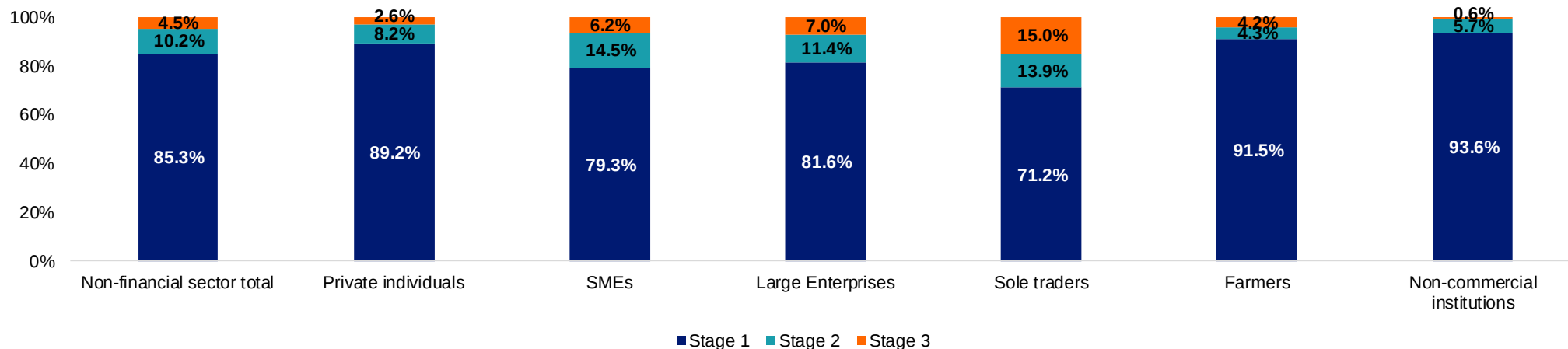
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances* by client

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



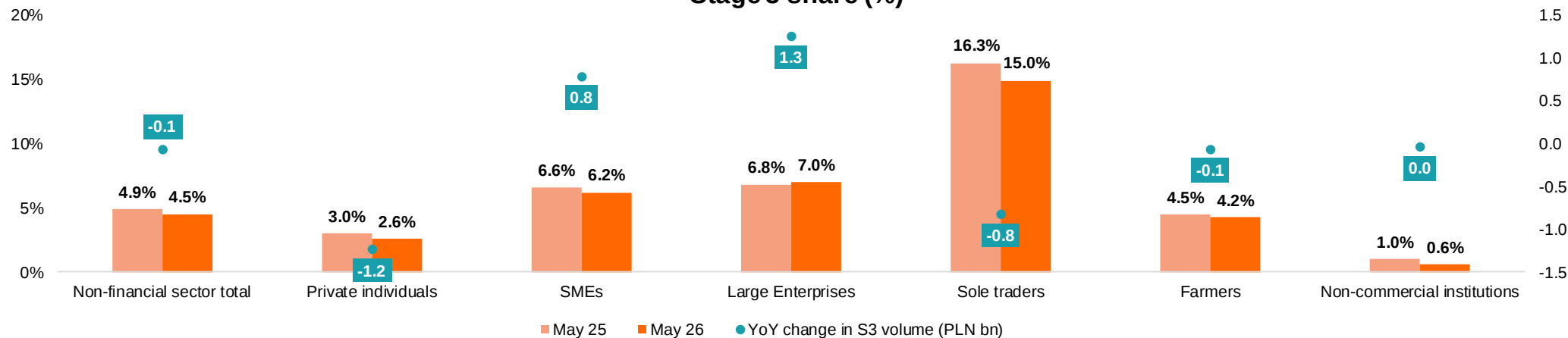
Share of stages (%) May 2026



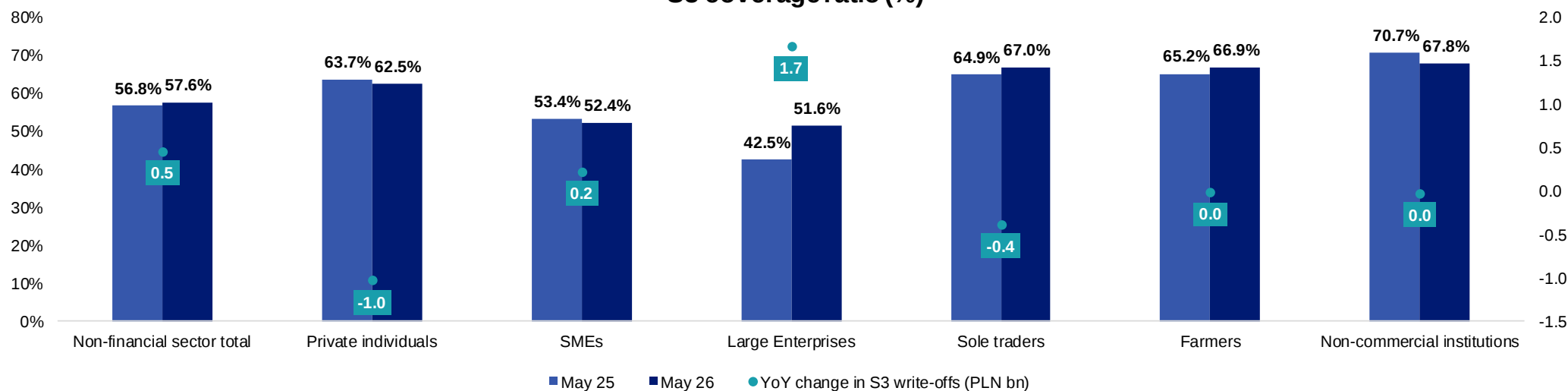
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances* by client

Stage 3 share (%)



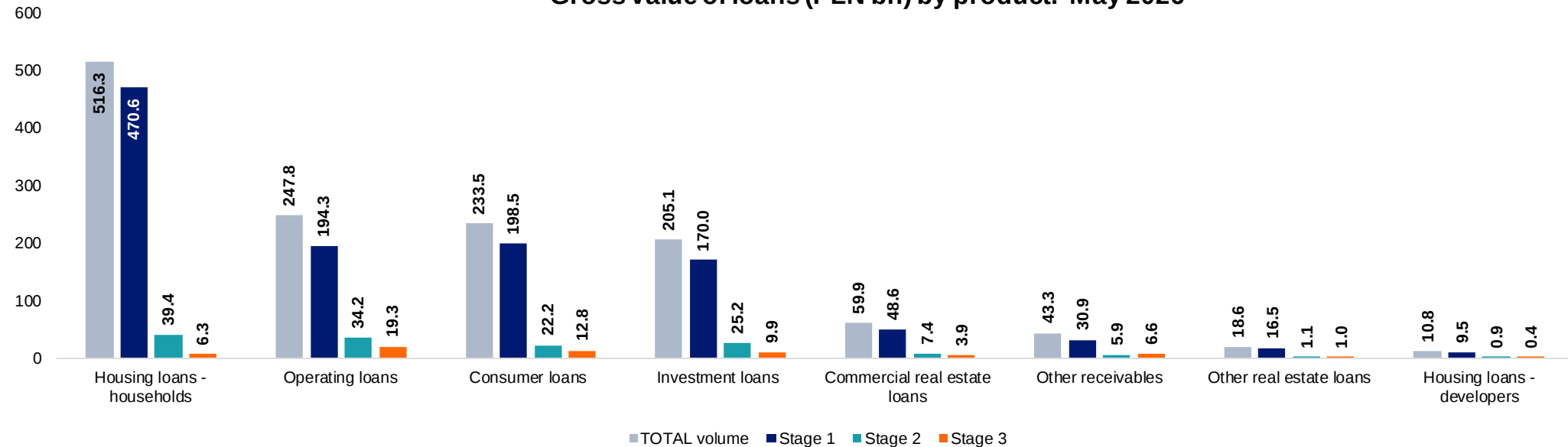
S3 coverage ratio (%)



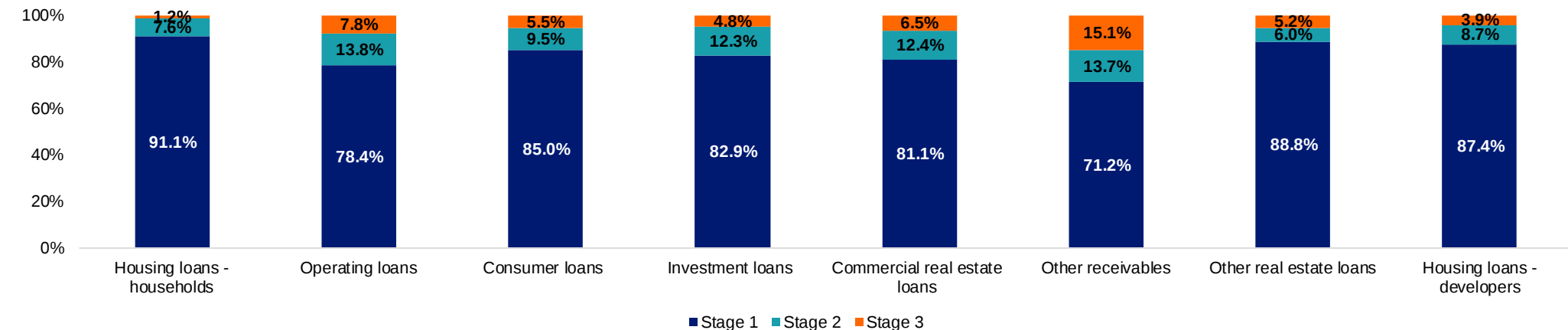
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances* by product

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



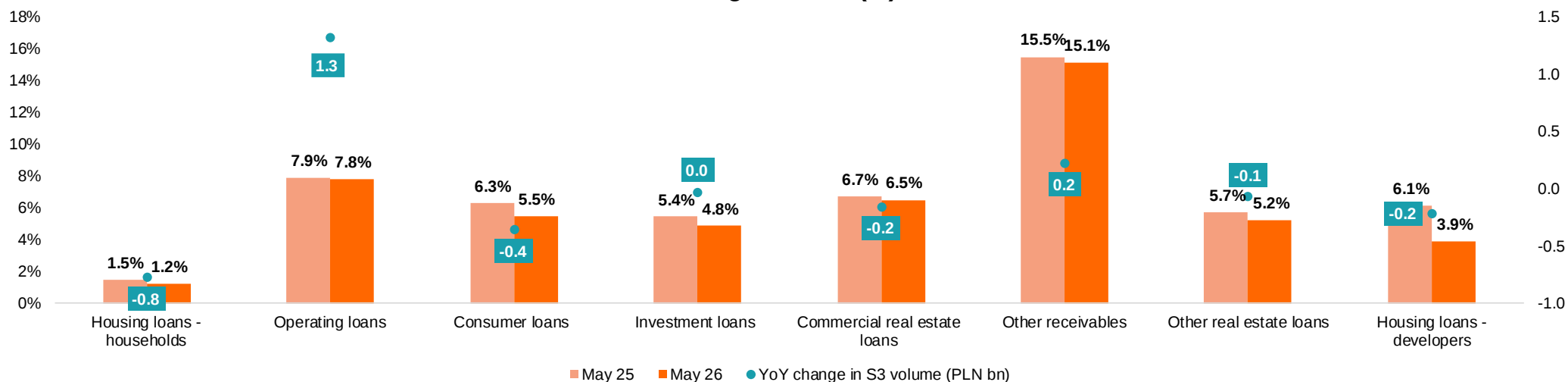
Share of stages (%) May 2026



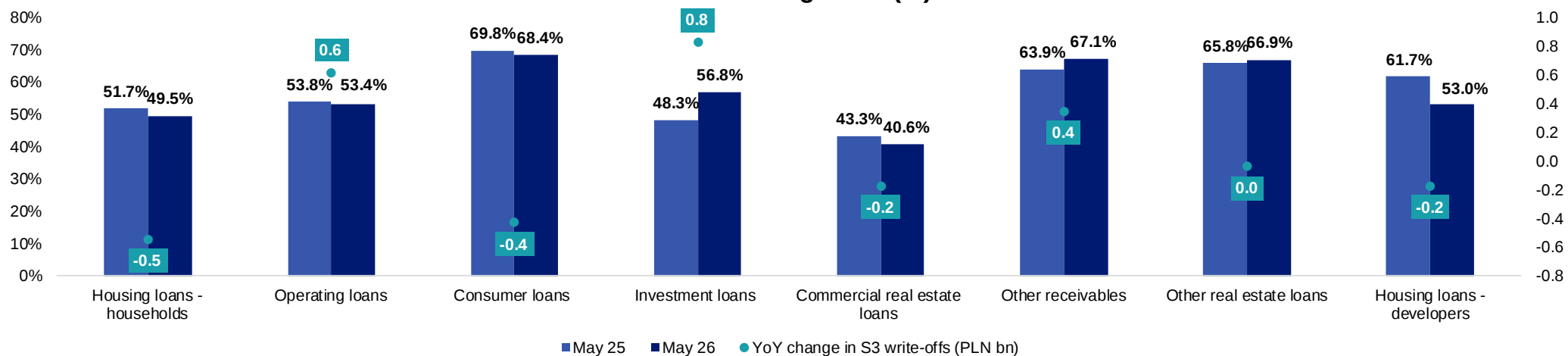
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances* by product

Stage 3 share (%)



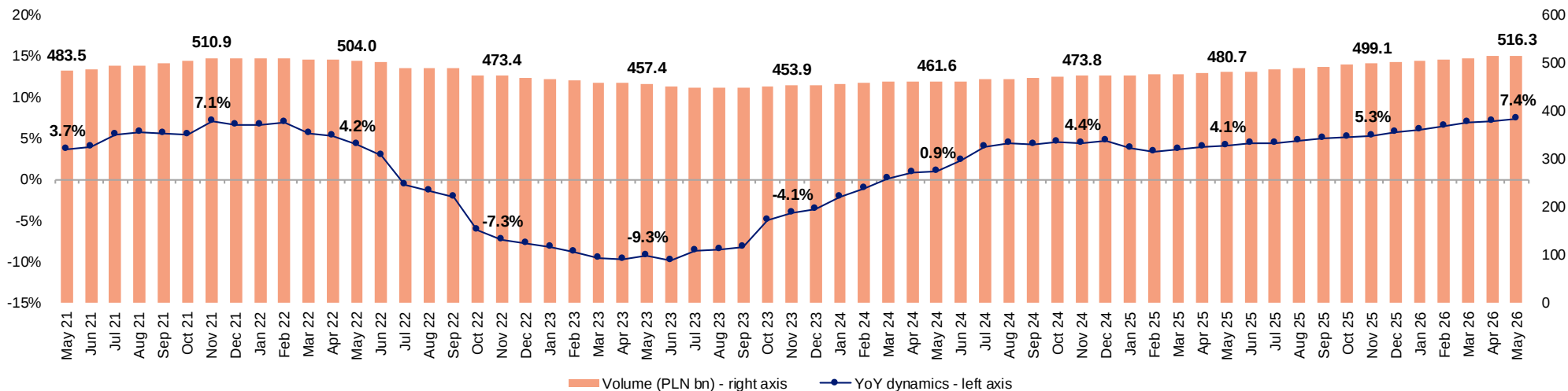
S3 coverage ratio (%)



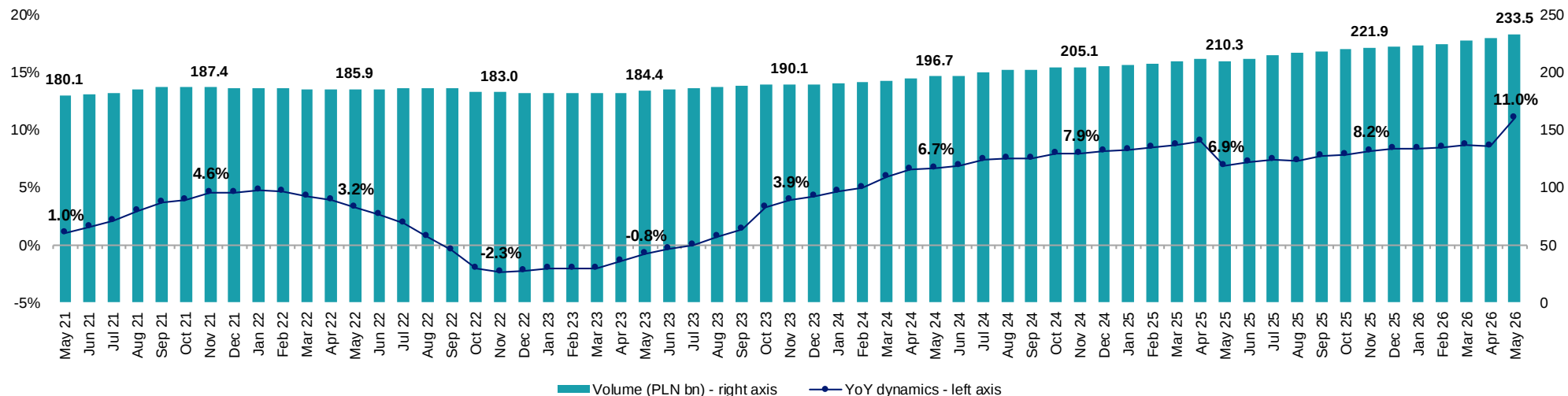
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

Housing loans to households



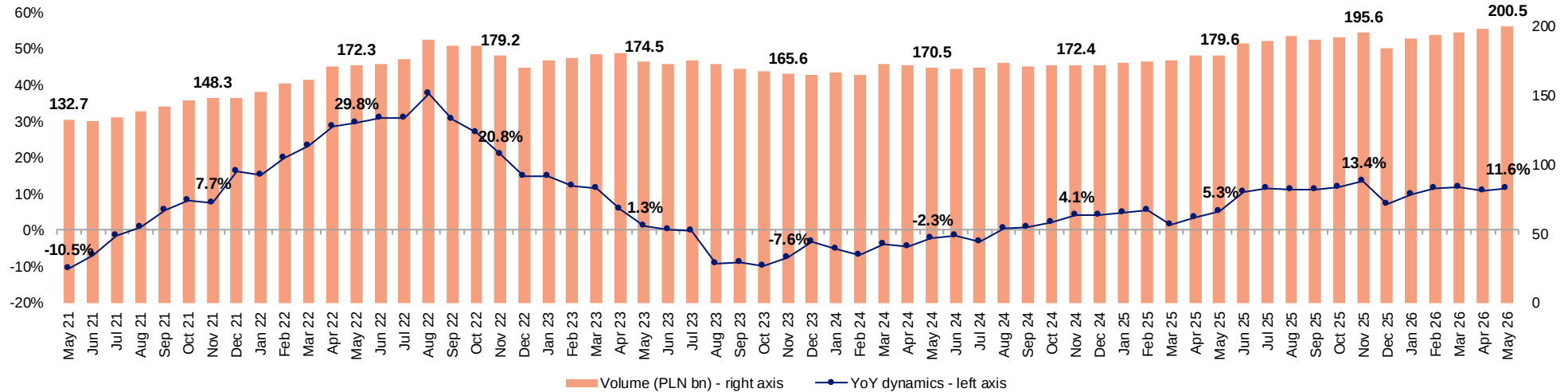
Consumer loans



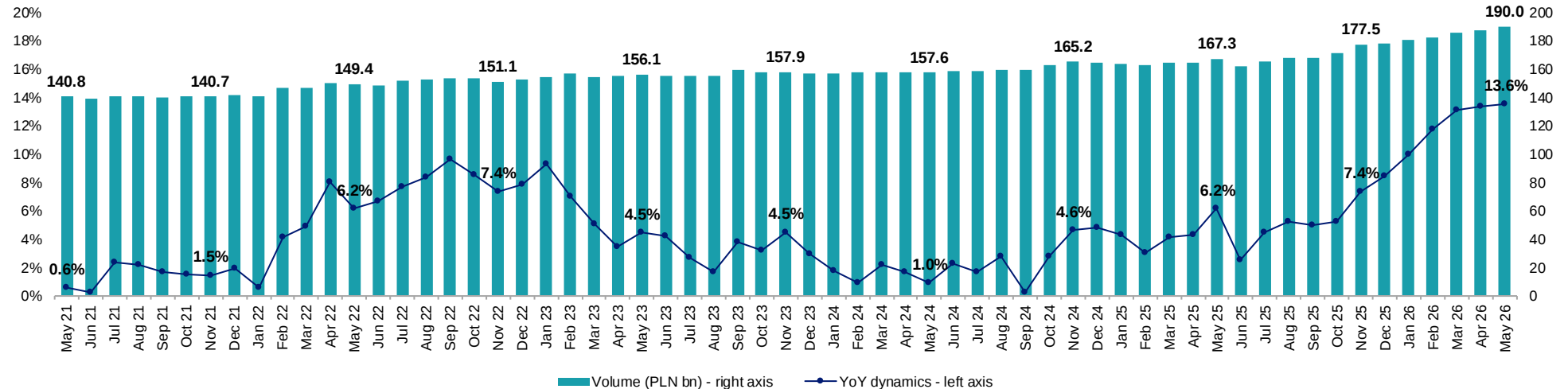
*/ At amortised cost and fair value through other comprehensive income; excluding debt instruments.

Loans and advances*: non-financial sector

Operating loans



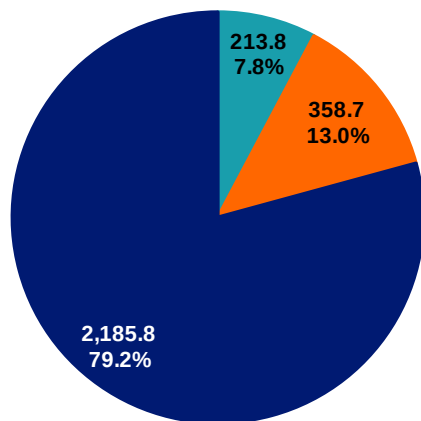
Investment loans



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

Balance sheet: liabilities ★

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



Financial sector

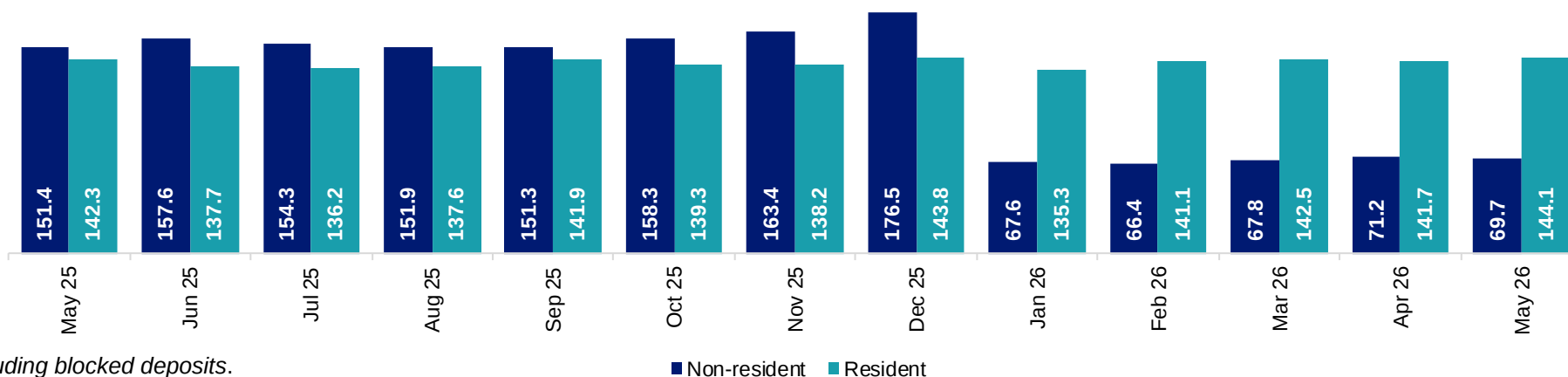
General Government sector

Non-financial sector

In May 2026:

- the General Government deposits' share in the sector's total liabilities was 13.0%,
- the commitment of residents increased by PLN 2.4 bn against the previous month (+1.7% MoM; +1.3% YoY). The commitment of non-residents decreased by PLN 1.5 bn (-2.1% MoM; -53.9% YoY).

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

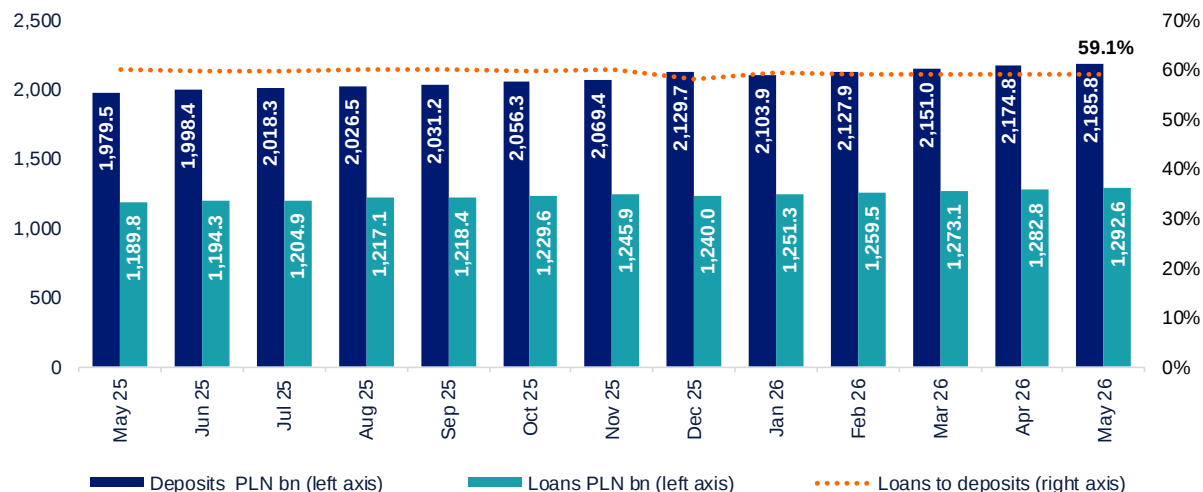


■ Non-resident ■ Resident

*/ Including blocked deposits.

Non-financial sector deposits*

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

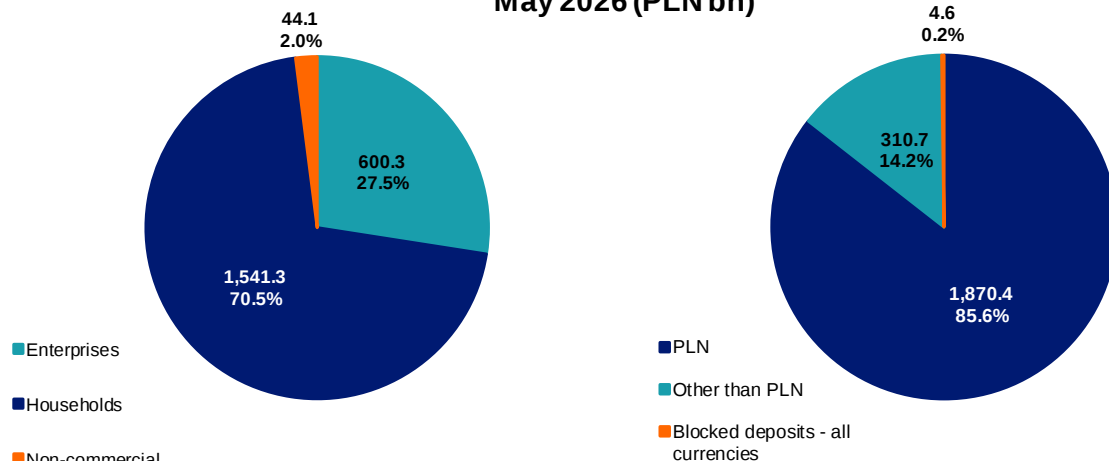


In May 2026:

- the loan-to-deposit ratio increased to 59.2% (+0.2 pp MoM; -1.0 pp YoY)
- the volume of non-financial sector deposits* increased by PLN 10.9 bn to PLN 2 185.8 bn (+0.5% MoM; +10.4% YoY)

- the volume of households' deposits*, which dominated the structure (70.5% of total non-financial sector deposits), increased by PLN 2.4 bn (+0.2% MoM; +9.6% YoY) to PLN 1 541.3 bn.

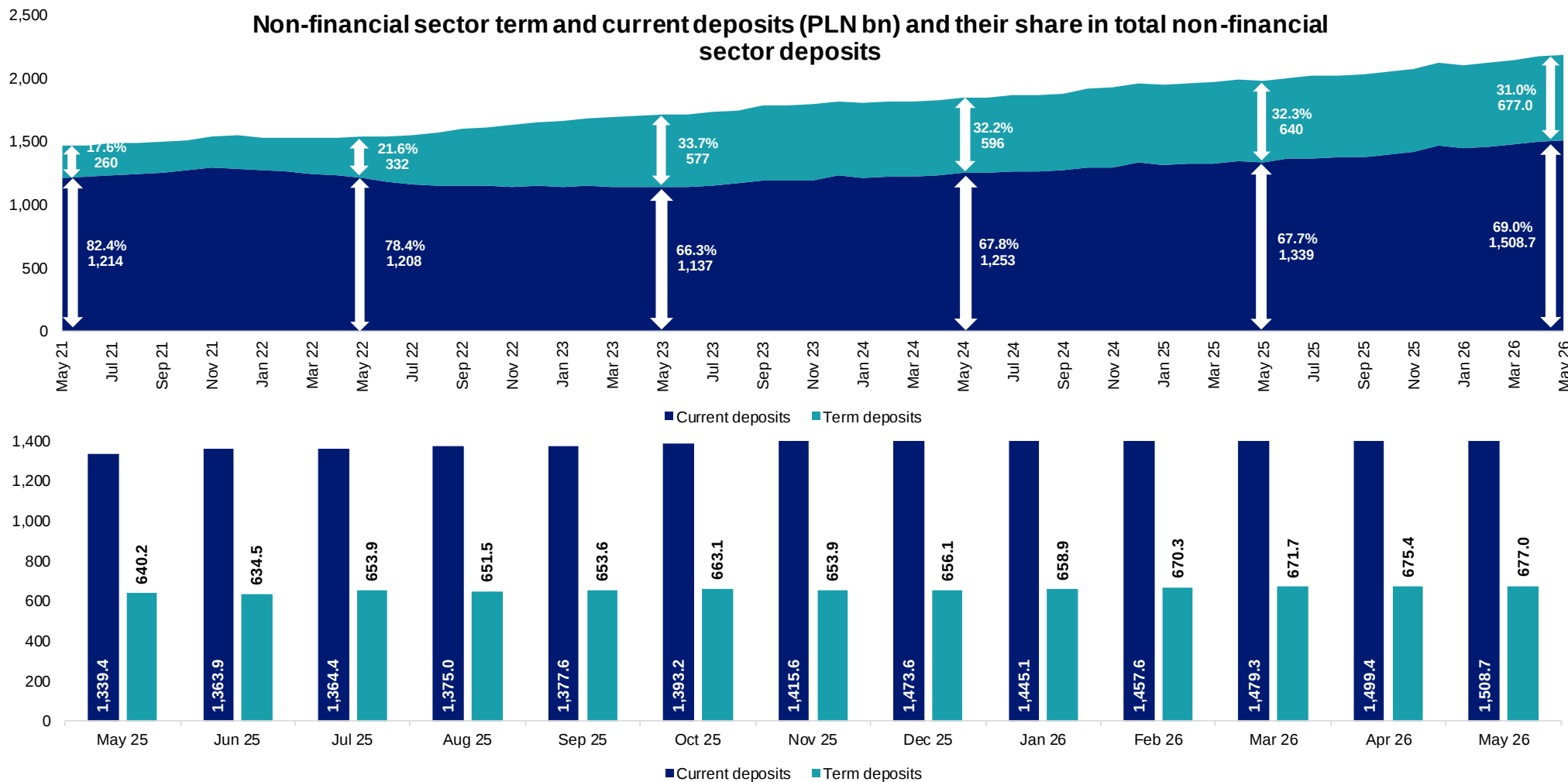
Non-financial sector deposits;
May 2026 (PLN bn)



* / Including blocked deposits.

Non-financial sector deposits*

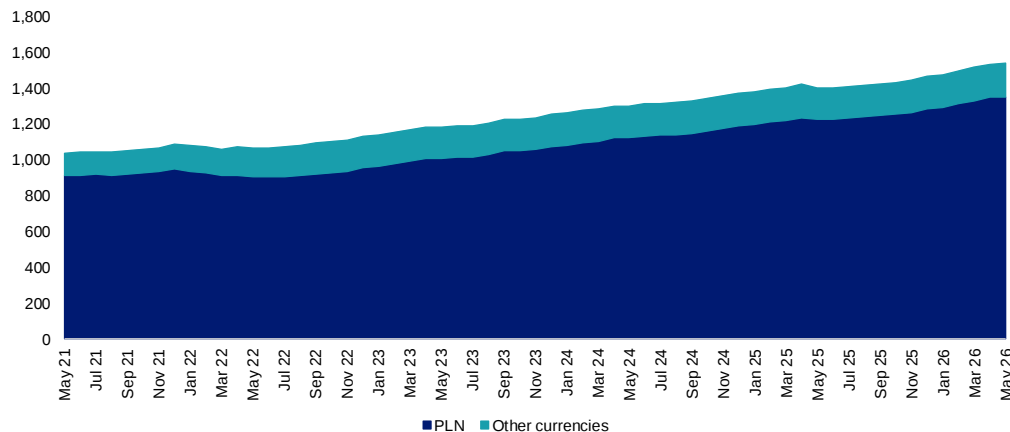
Non-financial sector term and current deposits (PLN bn) and their share in total non-financial sector deposits



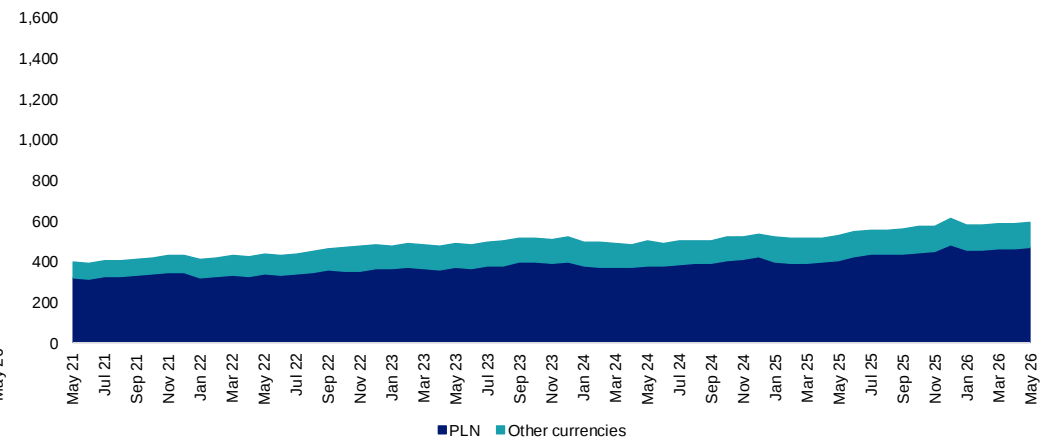
*/ Including blocked deposits.

Non-financial sector deposits

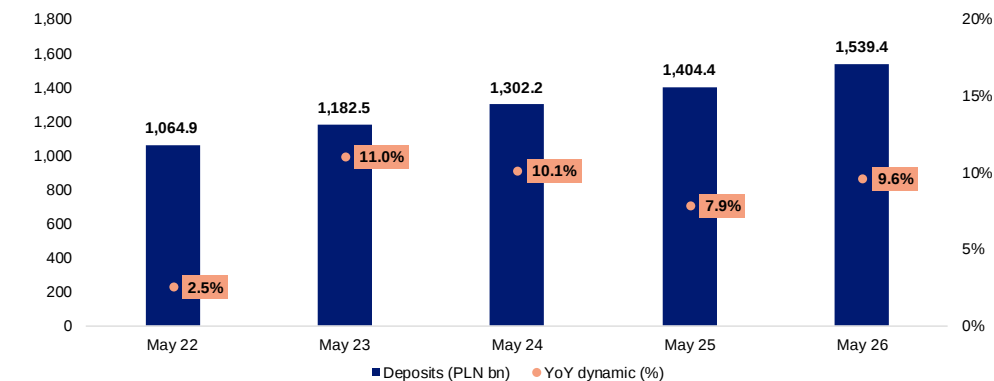
Households' deposits (PLN bn)



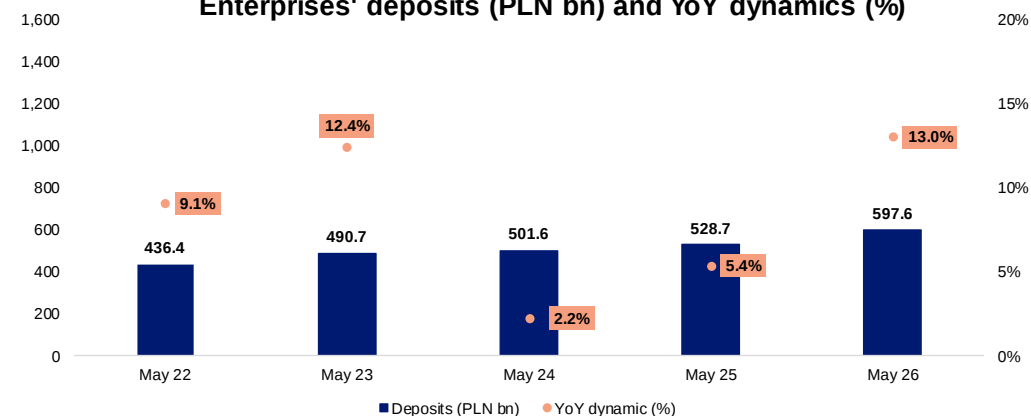
Enterprises' deposits (PLN bn)



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

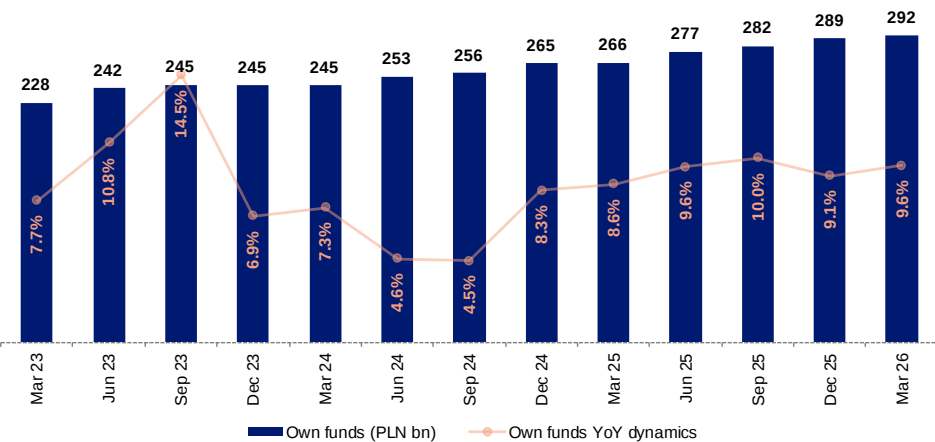


Enterprises' deposits (PLN bn) and YoY dynamics (%)

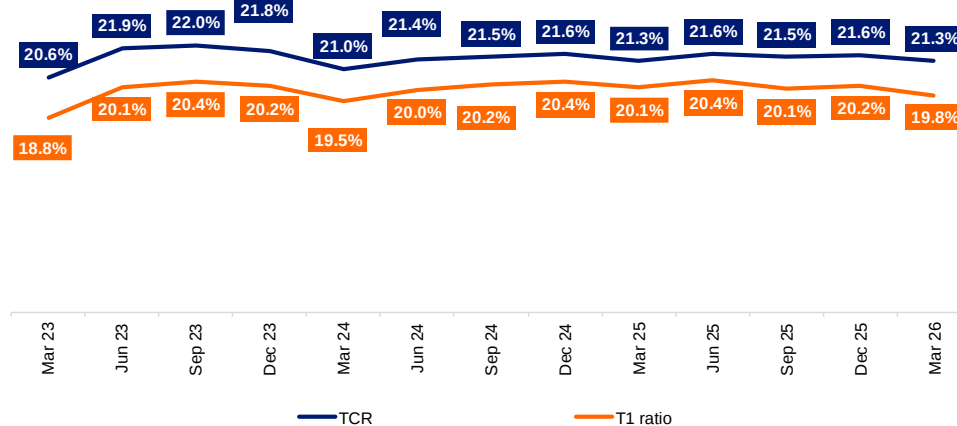


Capital adequacy: commercial and cooperative banks

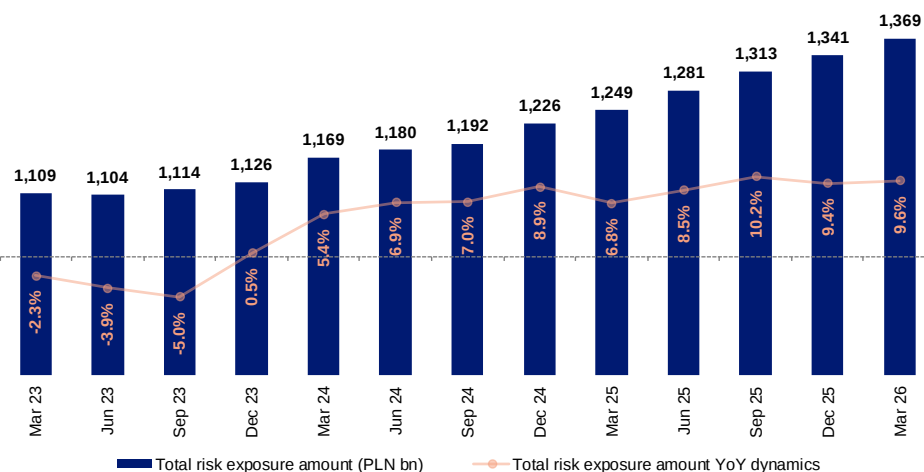
Own funds



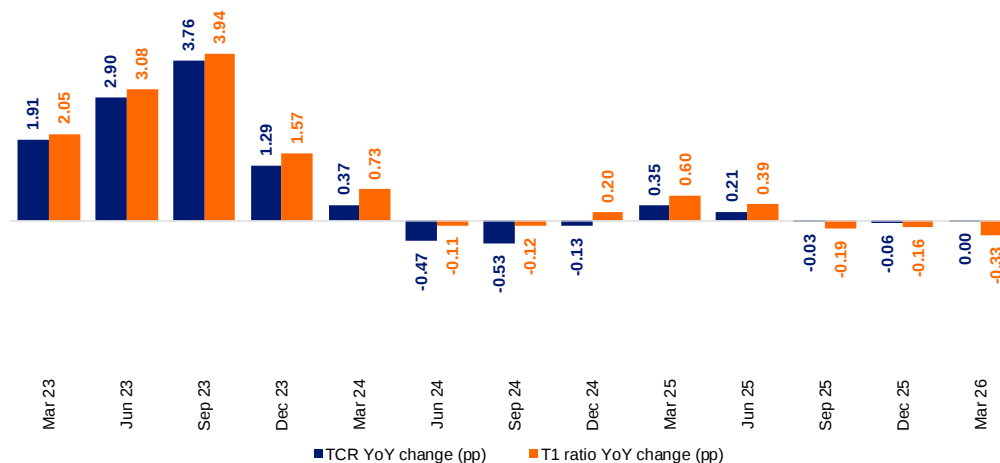
Capital adequacy ratios



Total risk exposure amount

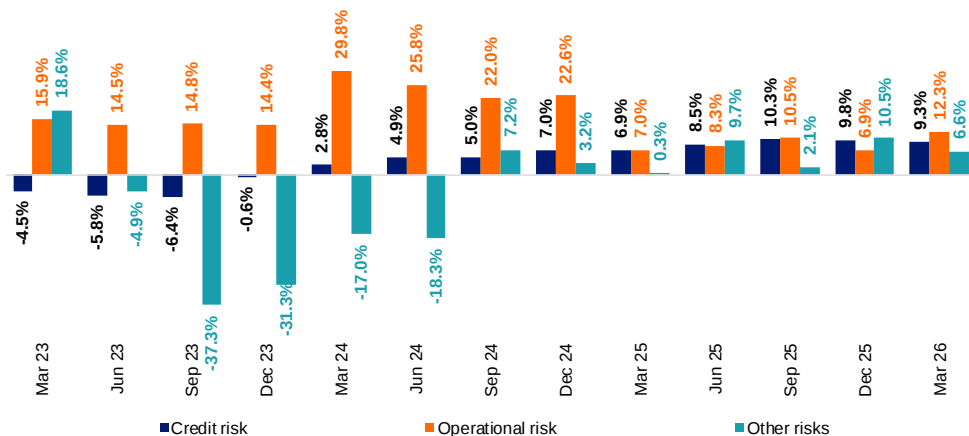


YoY changes in capital adequacy ratios

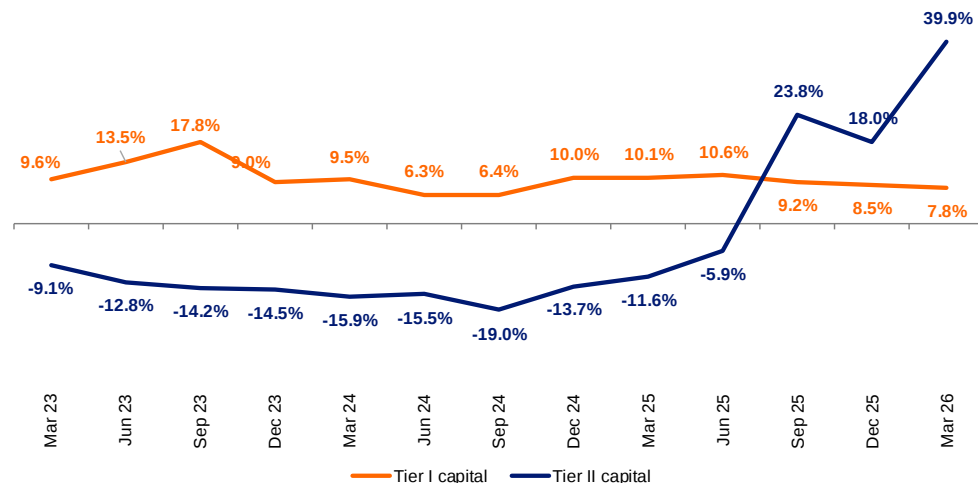


Capital adequacy: commercial and cooperative banks

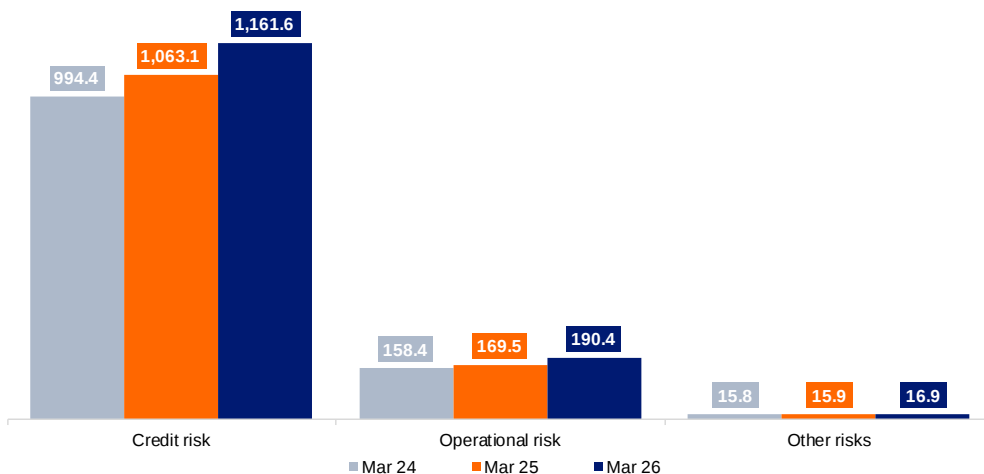
Risk exposure amount YoY dynamics



Tier I capital and Tier II capital YoY dynamics



Risk exposure amount (PLN bn)

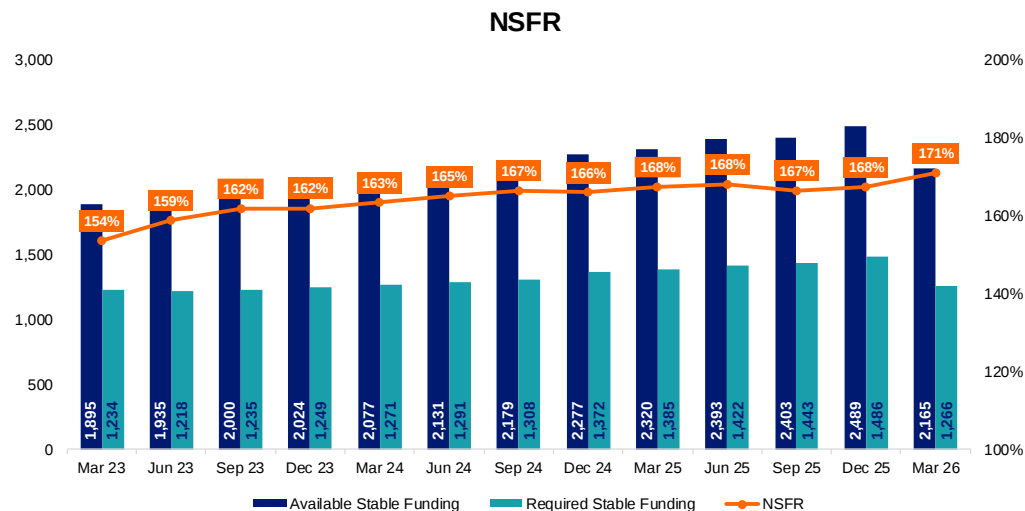
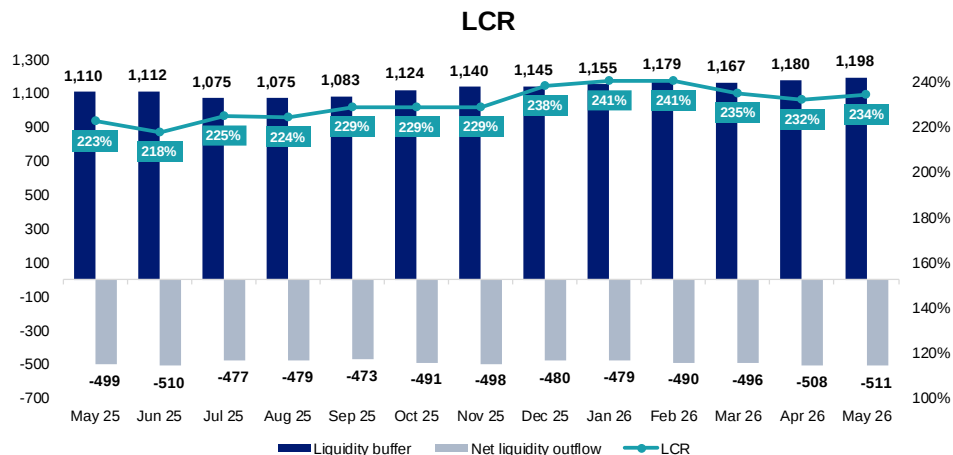


In the first quarter of 2026:

- there was an increase in the risk exposure amount,
- own funds increased to PLN 291.6 bn.

The capital position of the banking sector remains stable.

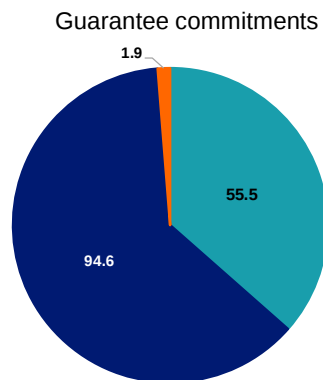
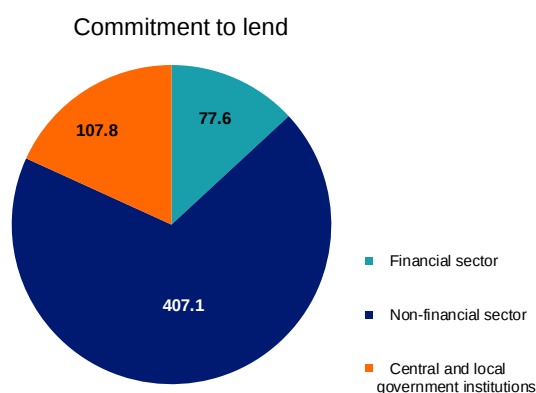
Liquidity



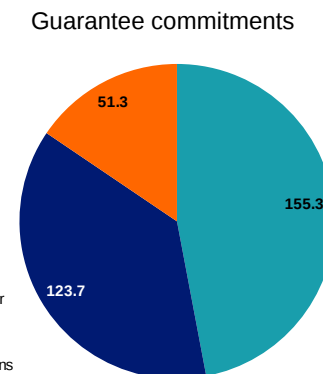
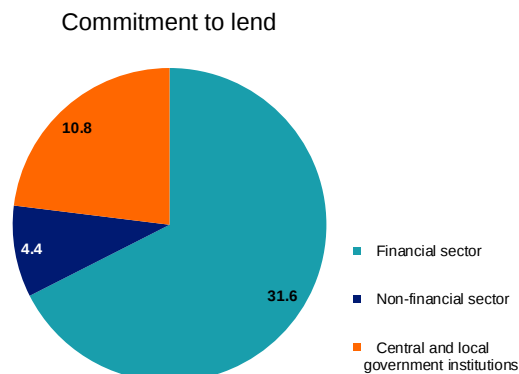
- For many months, the average LCR and NSFR in the commercial banks sector (excluding affiliating banks) have been above the 100% requirement; all commercial banks fulfilled the requirement.
 - At the end of May, LCR of all commercial banks amounted to 234%.
 - At the end of March, NSFR of all commercial banks amounted to 171%.

Off-balance-sheet commitments

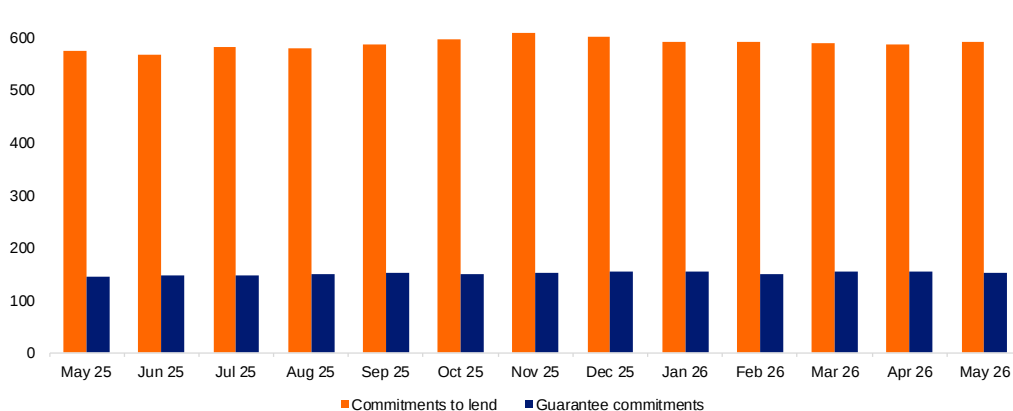
Off-balance-sheet commitments; May 2026
Commitments extended (PLN bn)



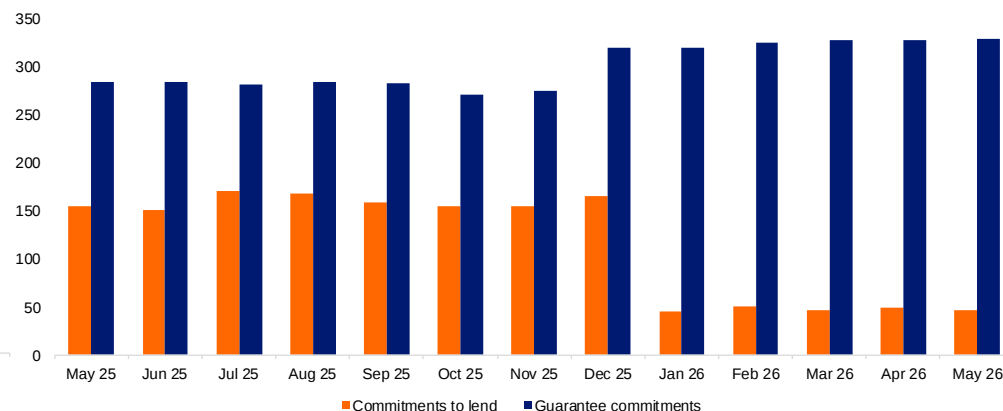
Off-balance-sheet commitments; May 2026
Commitments received (PLN bn) ★



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

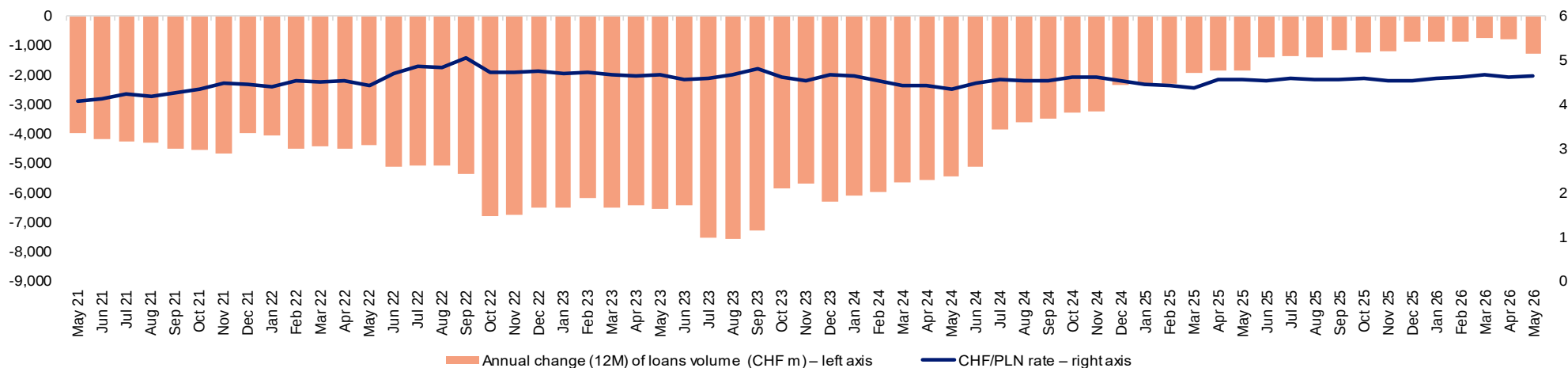
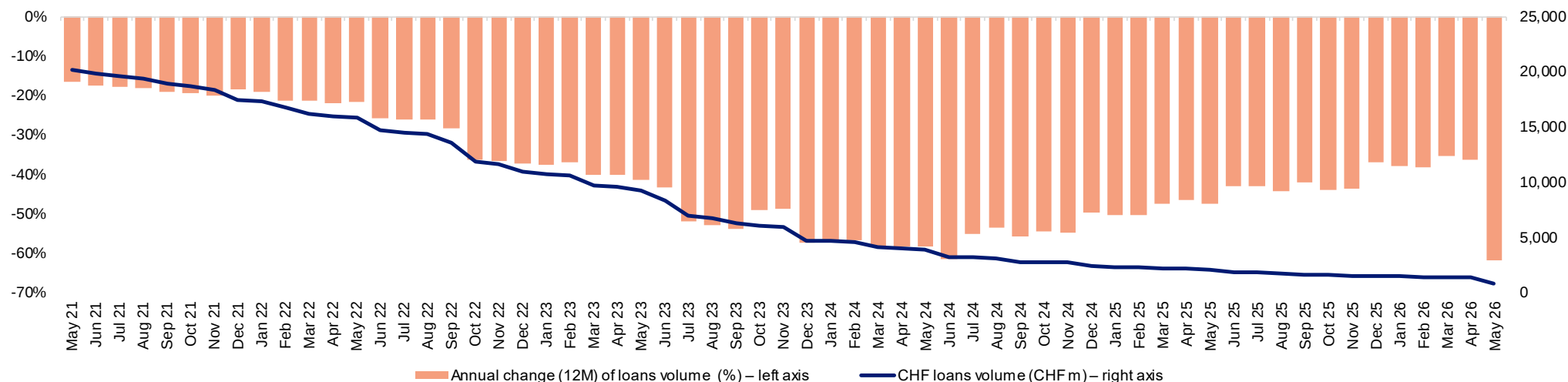


Off-balance-sheet commitments: commitments received
(PLN bn) ★



Additional information

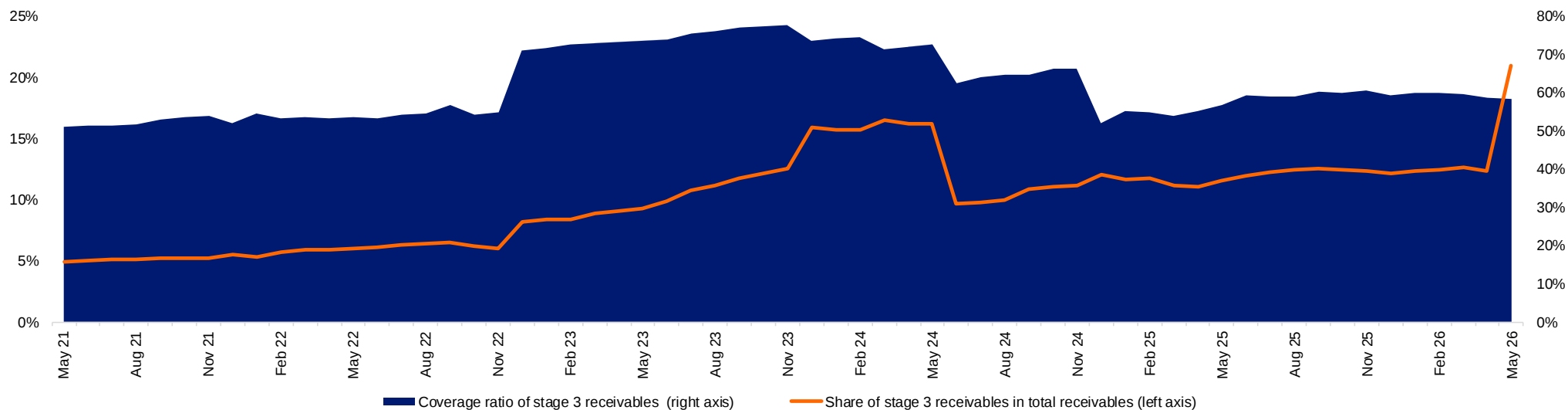
Housing loans in CHF to households: portfolio evolution



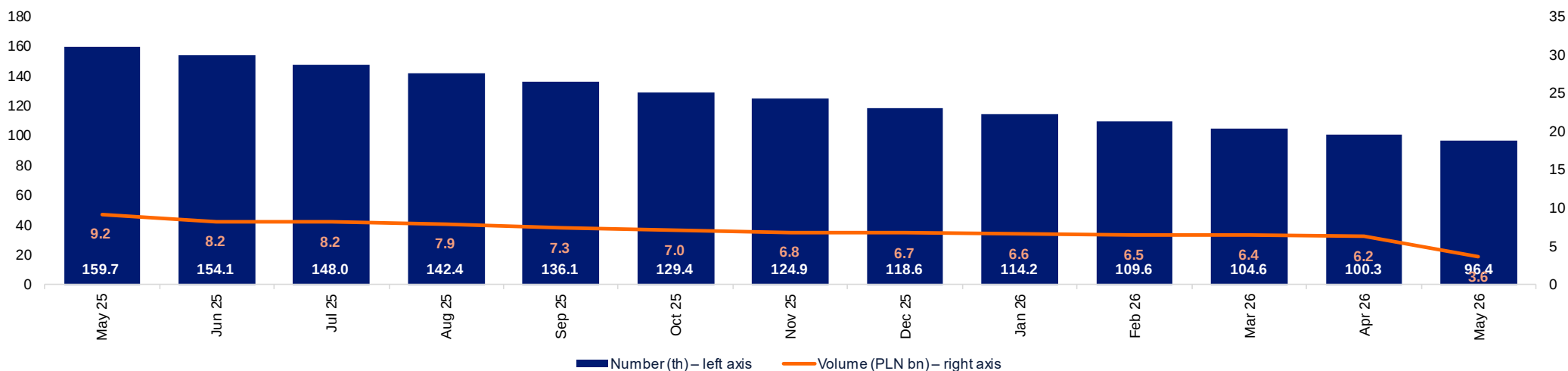
Due to the application of IFRS 9 to legal risk provisions, banks have been decreasing the gross balance sheet value by the value of such provisions since May 2020.

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