

**BANKING SECTOR
KEY DATA
12/2007**

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1/ All data are based on solo bank reports.

2/ Data for 2007 compiled on the basis of the preliminary (unaudited) figures.

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TABLE 1
STRUCTURE OF THE POLISH BANKING SECTOR

	2003	2004	2005	2006	2007
Number of banks	658	653	649	647	645
Staffing at banks	151 254	149 605	152 954	157 931	167 172
Bank offices, including:	12 324	11 754	11 987	12 562	13 459
- branch offices	4 394	5 005	5 085	5 184	5 603
- other	7 930	6 749	6 902	7 378	7 856
Share of particular groups of banks in total assets					
- commercial banks	94.8	94.1	93.3	90.7	89.6
of which: under foreign control	67.8	66.9	69.1	66.6	66.9
- branches of credit institutions	x	0.6	0.9	3.1	4.3
- cooperative banks	5.2	5.3	5.8	6.2	6.1
Share of particular groups of banks in loans to non-financial customers					
- commercial banks	92.9	91.9	91.6	90.1	89.6
of which: under foreign control	69.7	66.5	68.4	66.9	66.2
- branches of credit institutions	x	0.3	0.8	2.6	3.7
- cooperative banks	7.1	7.8	7.6	7.3	6.7
Share of particular groups of banks in deposits taken from non-financial customers					
- commercial banks	93.4	92.7	91.7	89.6	89.3
of which: under foreign control	62.6	62.4	66.1	64.7	65.6
- branches of credit institutions	x	0.3	0.6	1.8	1.9
- cooperative banks	6.6	7.0	7.7	8.6	8.8

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

	03/2006	06/2006	09/2006	12/2006	03/2007	06/2007	09/2007	12/2007
BALANCE SHEET								
Total	603 734	627 197	655 074	681 792	718 950	728 177	776 768	801 659
Assets								
Due from financial corporations	127 713	126 922	131 826	134 468	144 660	127 429	138 171	124 826
Due from non-financial customers	259 226	276 819	295 666	314 685	339 009	368 280	401 180	421 680
Due from general government	21 093	20 778	21 512	22 776	23 509	21 118	19 592	21 434
Securities held	132 243	138 408	145 803	142 517	143 214	137 842	142 500	135 676
Liabilities								
Due to financial corporations	93 719	102 470	108 936	118 994	139 489	144 307	164 477	162 371
Due to non-financial customers	337 772	351 001	362 025	383 885	389 054	389 897	401 270	429 083
Due to general government	34 303	35 494	42 339	32 459	43 757	44 566	53 305	44 706
Securities issued and outstanding	12 845	14 006	14 136	15 910	10 261	10 001	11 581	12 368
Capital funds and subordinated loan capital	55 255	58 129	57 918	59 208	59 861	63 846	64 633	67 375
LOANS AND DEPOSITS (gross value)								
Loans to non-financial customers	269 184	286 336	305 048	322 775	346 565	375237	407 159	427 523
to corporates	125 240	128 498	133 793	138 343	147 094	157099	167 199	171 711
to households, including:	143 107	157 025	170 360	183 422	198 453	217063	238 636	254 185
<i>housing loans, of which:</i>	55 424	63 994	71 189	78 175	87 132	96 749	109 626	117 728
<i>- in zloty</i>	19 204	21 055	23 827	28 207	32 819	39 880	46 979	52 596
<i>- in foreign currency</i>	36 220	42 939	47 362	49 968	54 313	56 869	62 647	65 132
Deposits taken from non-financial customers, including:	330 029	342 957	353 745	375 571	380 960	381574	392 579	419 357
from corporates	96 144	104 262	111 271	125 886	126 168	130396	133 247	144 857
from households	223 671	227 993	231 370	238 818	243 439	239117	246 944	262 400
CAPITAL BASE AND CAPITAL ADEQUACY								
Capital base (regulatory capital)	48 052	49 223	49 935	51 234	52 188	55 562	57 451	60 504
Overall capital requirement, of which:	26 125	27 987	29 779	31 151	33 471	35 822	39 033	40 989
- credit risk	24 771	26 434	28 186	29 515	31 661	33 798	36 819	38 730
Risk-based capital ratio (%)	14.7	14.1	13.5	13.2	12.5	12.4	11.8	11.9
EARNINGS AND EFFECTIVENESS								
Net income from banking activity, of which	8 682	17 341	25 918	35 131	10 044	20 337	30 726	41 406
- net interest income	4 990	9 954	15 086	20 702	5 638	11 411	17 659	24 295
- net non-interest income (fees)	2 125	4 343	6 657	9 142	2 570	5 297	8 180	11 019
- net non-interest income (equities)	567	995	1 090	1 107	467	902	933	968
- net non-interest income (financial operatios)	63	267	686	1 170	477	833	1 136	1 458
- net non-interest income (FX)	937	1 781	2 400	3 010	892	1 894	2 816	3 666
Net income/expense on other operating activity	160	416	557	618	193	379	557	1 079
General expense, of which	4 393	9 022	13 618	18 997	4 853	10 102	15 411	21 649
- personnel expense	2 469	5 064	7 700	10 738	2 741	5 716	8 773	12 268
Depreciation	593	1 105	1 656	2 184	547	1 107	1 680	2 295
Net movements in provisions and valuation allowances	415	832	1 188	1 667	373	764	1 296	1 698
Pre-tax earnings	3 553	6 916	10 134	13 030	4 458	8 753	12 894	16 839
Net earnings	2 981	5 798	8 399	10 697	3 639	7 168	10 486	13 751
C/I - Cost Income Ratio %	55.9	56.5	57.1	58.6	52.0	53.3	53.9	55.7
ROE - Net earnings to average core capital %	25.9	24.7	23.7	22.5	28.6	27.5	26.2	25.1
Share of irregular claims in gross claims on non-financial customers %	10.3	9.4	8.5	7.4	6.8	6.3	5.6	5.2

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

	03/2006	06/2006	09/2006	12/2006	03/2007	06/2007	09/2007	12/2007
BALANCE SHEET								
Total	566 933	588 703	615678	639 666	673 840	682894	729 300	752 733
Assets								
Due from financial corporations	116 062	115 057	120359	121 808	131 105	115578	125 496	111 057
Due from non-financial customers	240 396	256 826	274585	292 314	315 332	342449	374 170	394 215
Due from general government	20 191	19 822	20367	21 247	22 046	19661	18 119	19 719
Securities held	129 811	135 826	143088	139 750	140 015	134951	139 605	133 070
Liabilities								
Due to financial corporations	93 288	102 054	108512	118 479	138 980	143 624	163 700	161 463
Due to non-financial customers	311 155	322 903	333 366	351 517	355 650	357 085	367 371	392 128
Due to general government	30 099	31 196	37736	28 843	38 675	39 075	47 102	39 884
Securities issued and outstanding	12 845	14 006	14136	15 910	10 261	10 001	11 581	12 368
Capital funds and subordinated loan capital	51 878	54 341	54096	55 376	55 884	59 499	60 231	62 889
LOANS AND DEPOSITS (gross value)								
Loans to non-financial customers	250 102	266 075	283 685	300 076	322 561	349 053	379 806	399 672
to corporates	121 429	124 414	129 559	133 951	142 409	151 987	161 776	166 183
to households, including:	127 900	140 917	153 308	165 207	179 230	196 103	216 846	232 027
<i>housing loans, of which:</i>	54 209	62 677	69 703	76 546	85 386	94 709	107 290	115 211
<i>- in zloty</i>	17 989	19 738	22 342	26 578	31 074	37 840	44 643	50 079
<i>- in foreign currency</i>	36 220	42 939	47 361	49 968	54 312	56 869	62 647	65 131
Deposits taken from non-financial customers, including:	303 611	315 060	325 300	343 401	347 782	348 990	358 929	382 638
from corporates	94 251	102 139	108 953	123 034	123 460	127 709	130 339	141 402
from households	199 973	203 126	206 227	210 444	213 983	210 355	217 391	230 278
CAPITAL BASE AND CAPITAL ADEQUACY								
Capital base (regulatory capital)	44 702	45 546	46 222	47 507	48 237	51 315	53 116	56 033
Overall capital requirement, of which:	24 317	26 071	27 783	29 021	31 205	33 412	36 509	38 416
- credit risk	22 965	24 524	26 193	27 398	29 413	31 402	34 308	36 172
Risk-based capital ratio (%)	14.7	14.0	13.4	13.2	12.4	12.3	11.7	11.7
EARNINGS AND EFFECTIVENESS								
Net income from banking activity, of which	8 082	16 107	24 021	32 552	9 352	18 916	28 523	38 394
- net interest income	4 572	9 097	13 767	18 901	5 153	10 408	16 088	22 124
- net non-interest income (fees)	1 950	3 981	6 107	8 399	2 374	4 903	7 585	10 214
- net non-interest income (equities)	567	995	1 083	1 100	467	902	928	963
- net non-interest income (financial operatios)	59	259	676	1 156	471	816	1 119	1 443
- net non-interest income (FX)	934	1 774	2 390	2 996	888	1 886	2 804	3 650
Net income/expense on other operating activity	158	411	548	602	186	368	539	1 050
General expense, of which	4 002	8 201	12 368	17 251	4 429	9 205	14 029	19 707
- personnel expense	2 184	4 468	6 788	9 473	2 430	5 062	7 763	10 857
Depreciation	558	1 033	1 547	2 036	510	1 030	1 563	2 135
Net movements in provisions and valuation allowances	405	808	1 137	1 589	355	728	1 248	1 624
Pre-tax earnings	3 388	6 595	9 637	12 405	4 240	8 328	12 221	15 974
Net earnings	2 847	5 541	7 999	10 194	3 460	6 824	9 942	13 058
C/I - Cost Income Ratio %	54.8	55.3	56.0	57.4	50.9	52.2	52.9	54.6
ROE - Net earnings to average core capital %	26.5	25.4	24.3	23.1	29.3	28.2	26.8	25.7
Share of irregular claims in gross claims on non-financial customers %	10.7	9.8	8.8	7.6	7.0	6.5	5.8	5.4

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

	03/2006	06/2006	09/2006	12/2006	03/2007	06/2007	09/2007	12/2007
BALANCE SHEET								
Total	36 801	38 494	39 396	42 126	45 110	45 283	47 468	48 926
Assets								
Due from financial corporations	11 651	11 865	11 467	12 660	13 555	11 851	12 675	13 769
Due from non-financial customers	18 830	19 993	21 081	22 371	23 677	25 831	27 010	27 465
Due from general government	902	956	1 145	1 529	1 463	1 457	1 473	1 715
Securities held	2 432	2 582	2 715	2 767	3 199	2 891	2 895	2 606
Liabilities								
Due to financial corporations	431	416	424	515	509	683	777	908
Due to non-financial customers	26 617	28 098	28 659	32 368	33 404	32 812	33 899	36 955
Due to general government	4 204	4 298	4 603	3 616	5 082	5 491	6 203	4 822
Securities issued and outstanding	0	0	0	0	0	0	0	0
Capital funds and subordinated loan capital	3 377	3 788	3 822	3 832	3 977	4 347	4 402	4 486
LOANS AND DEPOSITS (gross value)								
Loans to non-financial customers	19 082	20 261	21 363	22 699	24 004	26 184	27 353	27 851
to corporates	3 811	4 084	4 234	4 392	4 685	5 112	5 423	5 528
to households, including:	15 207	16 108	17 052	18 215	19 223	20 960	21 790	22 158
<i>housing loans, of which:</i>	1 215	1 317	1 486	1 629	1 746	2 040	2 336	2 517
<i>- in zloty</i>	1 215	1 317	1 485	1 629	1 745	2 040	2 336	2 517
<i>- in foreign currency</i>	0	0	1	0	1	0	0	1
Deposits taken from non-financial customers, including:	26 418	27 897	28 445	32 170	33 178	32 584	33 650	36 719
from corporates	1 893	2 123	2 318	2 852	2 708	2 687	2 908	3 455
from households	23 698	24 867	25 143	28 374	29 456	28 762	29 553	32 122
CAPITAL BASE AND CAPITAL ADEQUACY								
Capital base (regulatory capital)	3 350	3 677	3 713	3 727	3 951	4 247	4 335	4 471
Overall capital requirement, of which:	1 808	1 916	1 996	2 130	2 266	2 410	2 524	2 573
- credit risk	1 806	1 910	1 993	2 117	2 248	2 396	2 511	2 558
Risk-based capital ratio (%)	14.8	15.4	14.9	14.0	14.0	14.1	13.7	13.9
EARNINGS AND EFFECTIVENESS								
Net income from banking activity, of which	600	1 234	1 897	2 579	691	1 422	2 203	3 012
- net interest income	417	857	1 319	1 801	485	1 004	1 571	2 171
- net non-interest income (fees)	175	361	550	743	196	394	596	805
- net non-interest income (equities)	0	0	7	7	0	0	5	6
- net non-interest income (financial operatios)	4	8	10	15	6	16	18	15
- net non-interest income (FX)	3	7	10	13	4	8	13	16
Net income/expense on other operating activity	2	5	9	16	6	11	18	30
General expense, of which	391	821	1 249	1 746	424	897	1 381	1 942
- personnel expense	285	597	913	1 265	310	653	1 009	1 411
Depreciation	35	72	108	148	37	77	117	160
Net movements in provisions and valuation allowances	11	25	51	78	19	35	49	74
Pre-tax earnings	165	320	497	624	217	424	674	865
Net earnings	134	257	400	503	179	344	544	692
C/I - Cost Income Ratio %	70.8	72.1	71.2	72.9	66.2	67.9	67.5	69.1
ROE - Net earnings to average core capital %	16.8	15.5	15.7	14.5	19.2	17.8	18.4	17.3
Share of irregular claims in gross claims on non-financial customers %	4.9	4.5	4.3	4.0	3.7	3.3	3.1	3.0