

**BANKING SECTOR
KEY DATA
06/2008**

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1/ All data are based on solo bank reports.

2/ Data for June 2008 compiled on the basis of the preliminary figures (capital adequacy data as at 31.05.2008).

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TABLE 1
STRUCTURE OF THE POLISH BANKING SECTOR

	12/2004	12/2005	12/2006	12/2007	03/2008	06/2008
Numer of banks	653	649	647	645	643	644
Staffing at banks	149 605	152 954	157 931	167 162	170 399	173 646
Bank offices, including:	11 754	11 987	12 562	13 468	13 602	13 924
- branch offices	5 005	5 085	5 184	5 605	5 716	5 813
- other	6 749	6 902	7 378	7 863	7 886	8 111
Share of particular groups of banks in total assets						
- commercial banks	94,1	93,3	90,7	89,6	89,4	88,6
of which: under foreign control	66,9	69,1	66,6	66,6	66,2	66,0
- branches of credit institutions	0,6	0,9	3,1	4,3	4,4	5,4
- cooperative banks	5,3	5,8	6,2	6,2	6,2	6,0
Share of particular groups of banks in loans to non-financial customers						
- commercial banks	91,9	91,6	90,1	89,9	89,6	89,2
of which: under foreign control	66,5	68,4	66,9	66,5	66,3	66,0
- branches of credit institutions	0,3	0,8	2,6	3,6	4,1	4,5
- cooperative banks	7,8	7,6	7,3	6,5	6,3	6,3
Share of particular groups of banks in deposits taken from non-financial customers						
- commercial banks	92,7	91,7	89,6	89,4	89,2	89,3
of which: under foreign control	62,4	66,1	64,7	65,6	65,3	65,7
- branches of credit institutions	0,3	0,6	1,8	1,9	2,2	2,2
- cooperative banks	7,0	7,7	8,6	8,8	8,6	8,5

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

	03/2007	06/2007	09/2007	12/2007	03/2008	06/2008
BALANCE SHEET						
Total	718 950	728 177	776 768	795 362	840 939	881 493
Assets						
Due from financial corporations	144 660	127 429	138 171	125 210	127 449	120 358
Due from non-financial customers	339 009	368 280	401 180	421 851	453 713	484 970
Due from general government	23 509	21 118	19 592	21 422	20 202	19 410
Securities held	143 214	137 842	142 500	135 641	142 730	145 652
Liabilities						
Due to financial corporations	139 489	144 307	164 477	158 387	169 172	190 946
Due to non-financial customers	389 054	389 897	401 270	428 250	440 945	454 691
Due to general government	43 757	44 566	53 305	44 706	51 506	53 325
Securities issued and outstanding	10 261	10 001	11 581	12 393	12 480	13 497
Capital funds and subordinated loan capital	59 861	63 846	64 633	68 439	70 238	75 082
LOANS AND DEPOSITS (gross value)						
Loans to non-financial customers	346 565	375 237	407 159	427 553	459 651	490 099
to corporates	147 094	157 099	167 199	171 716	184 066	195 295
to households, including:	198 453	217 063	238 636	254 210	273 861	292 970
<i>housing loans, of which:</i>	87 132	96 749	109 626	117 728	130 895	138 177
- <i>in zloty</i>	32 819	39 880	46 979	52 596	56 208	57 645
- <i>in foreign currency</i>	54 313	56 869	62 647	65 132	74 686	80 532
Deposits taken from non-financial customers, including:	380 960	381 574	392 579	419 308	431 108	443 458
from corporates	126 168	130 396	133 247	144 809	134 069	138 480
from households	243 439	239 117	246 944	262 400	284 344	291 327
CAPITAL BASE AND CAPITAL ADEQUACY**						
Capital base (regulatory capital)	52 321	55 702	57 725	61 839	63 776	65 014
Overall capital requirement, of which:	33 471	35 822	39 030	40 752	46 243	47 908
- credit risk	31 661	33 798	36 817	38 583	39 365	41 329
- operational risk	x	x	x	x	5 207	5 218
Risk-based capital ratio (%)	12,5	12,4	11,8	12,1	11,0	10,9
EARNINGS AND EFFECTIVENESS						
Net income from banking activity, of which	10 044	20 337	30 726	41 394	11 472	24 170
- net interest income	5 638	11 407	17 659	24 313	6 975	14 294
- net non-interest income (fees)	2 570	5 301	8 180	11 009	2 775	5 620
- net non-interest income (equities)	467	902	933	967	269	1 129
- net non-interest income (financial operatios)	477	833	1 136	1 439	217	547
- net non-interest income (FX)	892	1 894	2 816	3 667	1 235	2 581
Net income/expense on other operating activity	193	379	557	1 096	298	505
General expense, of which	4 853	10 102	15 411	21 747	5 606	11 709
- personnel expense	2 741	5 716	8 773	12 250	3 172	6 570
Depreciation	547	1 107	1 680	2 296	565	1 124
Net movements in provisions and valuation allowances	373	764	1 297	1 716	698	1 468
Pre-tax earnings	4 458	8 753	12 894	16 726	4 910	10 382
Net earnings	3 639	7 168	10 486	13 674	4 048	8 637
C/I - Cost Income Ratio %	52,7	54,1	54,6	56,3	52,4	52,0
ROE - Net earnings to average core capital % *	28,6	27,5	26,2	22,5	26,2	27,3
Share of irregular claims in gross claims on non-financial customers %	6,8	6,3	5,6	5,2	5,0	4,8

* Excluding branches of credit institutions

** Capital adequacy data as at 31.05.2008

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

	03/2007	06/2007	09/2007	12/2007	03/2008	06/2008
BALANCE SHEET						
Total	673 840	682 894	729 300	746 438	789 121	828 388
Assets						
Due from financial corporations	131 105	115 578	125 496	111 440	112 174	105 748
Due from non-financial customers	315 332	342 449	374 170	394 388	425 047	454 442
Due from general government	22 046	19 661	18 119	19 707	18 572	17 800
Securities held	140 015	134 951	139 605	133 039	140 243	143 186
Liabilities						
Due to financial corporations	138 980	143 624	163 700	157 478	168 344	190 088
Due to non-financial customers	355 650	357 085	367 371	391 296	403 584	416 620
Due to general government	38 675	39 075	47 102	39 884	45 090	46 729
Securities issued and outstanding	10 261	10 001	11 581	12 393	12 480	13 497
Capital funds and subordinated loan capital	55 884	59 499	60 231	63 961	65 601	69 923
LOANS AND DEPOSITS (gross value)						
Loans to non-financial customers	322 561	349 053	379 806	399 702	430 609	459 191
to corporates	142 409	151 987	161 776	166 188	178 081	188 861
to households, including:	179 230	196 103	216 846	232 052	250 974	268 677
<i>housing loans, of which:</i>	85 386	94 709	107 290	115 211	128 226	135 298
- <i>in zloty</i>	31 074	37 840	44 643	50 079	53 540	54 766
- <i>in foreign currency</i>	54 312	56 869	62 647	65 132	74 686	80 532
Deposits taken from non-financial customers, including:	347 782	348 990	358 929	382 590	394 031	405 721
from corporates	123 460	127 709	130 339	141 354	131 090	135 411
from households	213 983	210 355	217 391	230 278	251 449	257 960
CAPITAL BASE AND CAPITAL ADEQUACY**						
Capital base (regulatory capital)	48 369	51 454	53 389	57 377	59 022	60 050
Overall capital requirement, of which:	31 205	33 412	36 506	38 173	43 459	44 997
- credit risk	29 413	31 402	34 305	36 019	37 005	38 845
- operational risk	x	x	x	x	4 795	4 805
Risk-based capital ratio (%)	12,4	12,3	11,7	12,0	10,9	10,7
EARNINGS AND EFFECTIVENESS						
Net income from banking activity, of which	9 352	18 916	28 523	38 386	10 634	22 429
- net interest income	5 153	10 404	16 088	22 142	6 347	12 986
- net non-interest income (fees)	2 374	4 907	7 585	10 204	2 566	5 193
- net non-interest income (equities)	467	902	928	961	269	1 123
- net non-interest income (financial operatios)	471	816	1 119	1 427	221	553
- net non-interest income (FX)	888	1 886	2 804	3 651	1 232	2 573
Net income/expense on other operating activity	186	368	539	1 065	293	493
General expense, of which	4 429	9 205	14 029	19 804	5 123	10 679
- personnel expense	2 430	5 062	7 763	10 840	2 819	5 823
Depreciation	510	1 030	1 563	2 136	523	1 039
Net movements in provisions and valuation allowances	355	728	1 248	1 640	680	1 429
Pre-tax earnings	4 240	8 328	12 221	15 866	4 610	9 782
Net earnings	3 460	6 824	9 942	12 988	3 800	8 149
C/I - Cost Income Ratio %	51,8	53,1	53,7	55,3	51,7	51,1
ROE - Net earnings to average core capital % *	29,3	28,2	26,8	22,9	26,5	27,7
Share of irregular claims in gross claims on non-financial customers %	7,0	6,5	5,8	5,4	5,1	4,9

* Excluding branches of credit institutions

** Capital adequacy data as at 31.05.2008

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

	03/2007	06/2007	09/2007	12/2007	03/2008	06/2008
BALANCE SHEET						
Total	45 110	45 283	47 468	48 924	51 818	53 105
Assets						
Due from financial corporations	13 555	11 851	12 675	13 770	15 275	14 609
Due from non-financial customers	23 677	25 831	27 010	27 463	28 666	30 528
Due from general government	1 463	1 457	1 473	1 715	1 630	1 609
Securities held	3 199	2 891	2 895	2 602	2 487	2 466
Liabilities						
Due to financial corporations	509	683	777	908	828	858
Due to non-financial customers	33 404	32 812	33 899	36 955	37 361	38 070
Due to general government	5 082	5 491	6 203	4 821	6 416	6 595
Securities issued and outstanding	0	0	0	0	0	0
Capital funds and subordinated loan capital	3 977	4 347	4 402	4 478	4 637	5 159
LOANS AND DEPOSITS (gross value)						
Loans to non-financial customers	24 004	26 184	27 353	27 851	29 042	30 908
to corporates	4 685	5 112	5 423	5 528	5 985	6 434
to households, including:	19 223	20 960	21 790	22 158	22 887	24 293
<i>housing loans, of which:</i>	1 746	2 040	2 336	2 517	2 669	2 879
<i>- in zloty</i>	1 745	2 040	2 336	2 517	2 668	2 879
<i>- in foreign currency</i>	1	0	0	0	0	0
Deposits taken from non-financial customers, including:	33 178	32 584	33 650	36 718	37 077	37 737
from corporates	2 708	2 687	2 908	3 455	2 979	3 069
from households	29 456	28 762	29 553	32 122	32 895	33 367
CAPITAL BASE AND CAPITAL ADEQUACY**						
Capital base (regulatory capital)	3 952	4 248	4 336	4 462	4 754	4 964
Overall capital requirement, of which:	2 266	2 410	2 524	2 579	2 784	2 910
- credit risk	2 248	2 396	2 511	2 564	2 360	2 484
- operational risk	x	x	x	x	411	412
Risk-based capital ratio (%)	14,0	14,1	13,7	13,8	13,7	13,6
EARNINGS AND EFFECTIVENESS						
Net income from banking activity, of which	691	1 422	2 203	3 008	838	1 741
- net interest income	485	1 004	1 571	2 171	628	1 307
- net non-interest income (fees)	196	394	596	805	209	426
- net non-interest income (equities)	0	0	5	6	0	6
- net non-interest income (financial operatios)	6	16	18	11	-3	-6
- net non-interest income (FX)	4	8	13	16	3	8
Net income/expense on other operating activity	6	11	18	32	5	12
General expense, of which	424	897	1 381	1 943	483	1 030
- personnel expense	310	653	1 009	1 411	353	748
Depreciation	37	77	117	161	42	85
Net movements in provisions and valuation allowances	19	35	49	76	17	39
Pre-tax earnings	217	424	673	860	301	599
Net earnings	179	344	544	686	248	488
C/I - Cost Income Ratio %	66,2	67,9	67,5	69,2	62,3	63,5
ROE - Net earnings to average core capital %	19,2	17,8	18,4	17,2	22,9	21,8
Share of irregular claims in gross claims on non-financial customers %	3,7	3,3	3,1	3,1	3,0	2,8

** Capital adequacy data as at 31.05.2008