

**BANKING SECTOR
KEY DATA
03/2008**

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1/ All data are based on solo bank reports.

2/ Data for 2007 compiled on the basis of the preliminary figures (capital adequacy data as at 29.02.2008).

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TABLE 1
STRUCTURE OF THE POLISH BANKING SECTOR

	12/2003	12/2004	12/2005	12/2006	12/2007	03/2008
Number of banks	658	653	649	647	645	643
Staffing at banks	151,254	149,605	152,954	157,931	167,162	170,399
Bank offices, including:	12,324	11,754	11,987	12,562	13,468	13,602
- branch offices	4,394	5,005	5,085	5,184	5,605	5,716
- other	7,930	6,749	6,902	7,378	7,863	7,886
Share of particular groups of banks in total assets						
- commercial banks	94.8	94.1	93.3	90.7	89.6	89.6
of which: under foreign control	67.8	66.9	69.1	66.6	66.9	66.6
- branches of credit institutions	x	0.6	0.9	3.1	4.3	4.3
- cooperative banks	5.2	5.3	5.8	6.2	6.1	6.1
Share of particular groups of banks in loans to non-financial customers						
- commercial banks	92.9	91.9	91.6	90.1	89.9	89.6
of which: under foreign control	69.7	66.5	68.4	66.9	66.5	66.3
- branches of credit institutions	x	0.3	0.8	2.6	3.6	4.1
- cooperative banks	7.1	7.8	7.6	7.3	6.5	6.3
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	89.2
of which: under foreign control	62.6	62.4	66.1	64.7	65.6	65.3
- branches of credit institutions	x	0.3	0.6	1.8	1.9	2.2
- cooperative banks	6.6	7.0	7.7	8.6	8.8	8.6

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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	03/2008
BALANCE SHEET									
Total	603,734	627,197	655,074	681,792	718,950	728,177	776,768	802,353	847,844
Assets									
Due from financial corporations	127,713	126,922	131,826	134,468	144,660	127,429	138,171	125,024	127,452
Due from non-financial customers	259,226	276,819	295,666	314,685	339,009	368,280	401,180	421,868	453,716
Due from general government	21,093	20,778	21,512	22,776	23,509	21,118	19,592	21,440	20,202
Securities held	132,243	138,408	145,803	142,517	143,214	137,842	142,500	135,676	142,733
Liabilities									
Due to financial corporations	93,719	102,470	108,936	118,994	139,489	144,307	164,477	162,573	171,940
Due to non-financial customers	337,772	351,001	362,025	383,885	389,054	389,897	401,270	429,083	442,573
Due to general government	34,303	35,494	42,339	32,459	43,757	44,566	53,305	44,706	51,506
Securities issued and outstanding	12,845	14,006	14,136	15,910	10,261	10,001	11,581	12,366	12,480
Capital funds and subordinated loan capital	55,255	58,129	57,918	59,208	59,861	63,846	64,633	69,964	70,137
LOANS AND DEPOSITS (gross value)									
Loans to non-financial customers	269,184	286,336	305,048	322,775	346,565	375,237	407,159	427,526	459,651
to corporates	125,240	128,498	133,793	138,343	147,094	157,099	167,199	171,712	184,065
to households, including:	143,107	157,025	170,360	183,422	198,453	217,063	238,636	254,187	273,861
<i>housing loans, of which:</i>	55,424	63,994	71,189	78,175	87,132	96,749	109,626	117,728	130,895
<i>- in zloty</i>	19,204	21,055	23,827	28,207	32,819	39,880	46,979	52,596	56,209
<i>- in foreign currency</i>	36,220	42,939	47,362	49,968	54,313	56,869	62,647	65,132	74,686
Deposits taken from non-financial customers, including:	330,029	342,957	353,745	375,571	380,960	381,574	392,579	419,356	431,108
from corporates	96,144	104,262	111,271	125,886	126,168	130,396	133,247	144,857	134,069
from households	223,671	227,993	231,370	238,818	243,439	239,117	246,944	262,399	284,344
CAPITAL BASE AND CAPITAL ADEQUACY									
Capital base (regulatory capital)	48,052	49,223	49,935	51,234	52,188	55,562	57,451	63,113	61,759
Overall capital requirement, of which:	26,125	27,987	29,779	31,151	33,471	35,822	39,033	40,967	46,130
- credit risk	24,771	26,434	28,186	29,515	31,661	33,798	36,819	38,772	39,309
- operational risk	x	x	x	x	x	x	x	x	5,163
Risk-based capital ratio (%)	14.7	14.1	13.5	13.2	12.5	12.4	11.8	12.4	10.7
EARNINGS AND EFFECTIVENESS									
Net income from banking activity, of which	8,682	17,341	25,918	35,131	10,044	20,337	30,726	41,383	11,484
- net interest income	4,990	9,954	15,086	20,702	5,638	11,407	17,659	24,290	6,983
- net non-interest income (fees)	2,125	4,343	6,657	9,142	2,570	5,301	8,180	11,010	2,773
- net non-interest income (equities)	567	995	1,090	1,107	467	902	933	968	269
- net non-interest income (financial operatios)	63	267	686	1,170	477	833	1,136	1,463	219
- net non-interest income (FX)	937	1,781	2,400	3,010	892	1,894	2,816	3,653	1,239
Net income/expense on other operating activity	160	416	557	618	193	379	557	1,089	294
General expense, of which	4,393	9,022	13,618	18,997	4,853	10,102	15,411	21,652	5,605
- personnel expense	2,469	5,064	7,700	10,738	2,741	5,716	8,773	12,265	3,136
Depreciation	593	1,105	1,656	2,184	547	1,107	1,680	2,294	565
Net movements in provisions and valuation allowances	415	832	1,188	1,667	373	764	1,297	1,695	766
Pre-tax earnings	3,553	6,916	10,134	13,030	4,458	8,753	12,894	16,827	4,847
Net earnings	2,981	5,798	8,399	10,697	3,639	7,168	10,486	12,354	3,990
C/I - Cost Income Ratio %	56.1	57.0	57.7	59.2	52.7	54.1	54.6	56.3	52.4
ROE - Net earnings to average core capital % *	25.9	24.7	23.7	22.5	28.6	27.5	26.2	22.5	26.1
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	4.9

* Excluding branches of credit institutions

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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	03/2008
BALANCE SHEET									
Total	566,933	588,703	615,678	639,666	673,840	682,894	729,300	753,426	796,025
Assets									
Due from financial corporations	116,062	115,057	120,359	121,808	131,105	115,578	125,496	111,255	112,177
Due from non-financial customers	240,396	256,826	274,585	292,314	315,332	342,449	374,170	394,403	425,050
Due from general government	20,191	19,822	20,367	21,247	22,046	19,661	18,119	19,725	18,572
Securities held	129,811	135,826	143,088	139,750	140,015	134,951	139,605	133,070	140,247
Liabilities									
Due to financial corporations	93,288	102,054	108,512	118,479	138,980	143,624	163,700	161,665	171,112
Due to non-financial customers	311,155	322,903	333,366	351,517	355,650	357,085	367,371	392,128	405,212
Due to general government	30,099	31,196	37,736	28,843	38,675	39,075	47,102	39,884	45,090
Securities issued and outstanding	12,845	14,006	14,136	15,910	10,261	10,001	11,581	12,366	12,480
Capital funds and subordinated loan capital	51,878	54,341	54,096	55,376	55,884	59,499	60,231	65,479	65,499
LOANS AND DEPOSITS (gross value)									
Loans to non-financial customers	250,102	266,075	283,685	300,076	322,561	349,053	379,806	399,674	430,609
to corporates	121,429	124,414	129,559	133,951	142,409	151,987	161,776	166,183	178,081
to households, including:	127,900	140,917	153,308	165,207	179,230	196,103	216,846	232,029	250,974
<i>housing loans, of which:</i>	54,209	62,677	69,703	76,546	85,386	94,709	107,290	115,211	128,226
<i>- in zloty</i>	17,989	19,738	22,342	26,578	31,074	37,840	44,643	50,079	53,540
<i>- in foreign currency</i>	36,220	42,939	47,361	49,968	54,312	56,869	62,647	65,132	74,686
Deposits taken from non-financial customers, including:	303,611	315,060	325,300	343,401	347,782	348,990	358,929	382,638	394,031
from corporates	94,251	102,139	108,953	123,034	123,460	127,709	130,339	141,402	131,090
from households	199,973	203,126	206,227	210,444	213,983	210,355	217,391	230,278	251,449
CAPITAL BASE AND CAPITAL ADEQUACY									
Capital base (regulatory capital)	44,702	45,546	46,222	47,507	48,237	51,315	53,116	58,644	57,164
Overall capital requirement, of which:	24,317	26,071	27,783	29,021	31,205	33,412	36,509	38,394	43,395
- credit risk	22,965	24,524	26,193	27,398	29,413	31,402	34,308	36,208	36,990
- operational risk	x	x	x	x	x	x	x	x	4,757
Risk-based capital ratio (%)	14.7	14.0	13.4	13.2	12.4	12.3	11.7	12.3	10.5
EARNINGS AND EFFECTIVENESS									
Net income from banking activity, of which	8,082	16,107	24,021	32,552	9,352	18,916	28,523	38,373	10,645
- net interest income	4,572	9,097	13,767	18,901	5,153	10,404	16,088	22,119	6,355
- net non-interest income (fees)	1,950	3,981	6,107	8,399	2,374	4,907	7,585	10,205	2,563
- net non-interest income (equities)	567	995	1,083	1,100	467	902	928	963	269
- net non-interest income (financial operatios)	59	259	676	1,156	471	816	1,119	1,449	222
- net non-interest income (FX)	934	1,774	2,390	2,996	888	1,886	2,804	3,637	1,235
Net income/expense on other operating activity	158	411	548	602	186	368	539	1,058	290
General expense, of which	4,002	8,201	12,368	17,251	4,429	9,205	14,029	19,709	5,123
- personnel expense	2,184	4,468	6,788	9,473	2,430	5,062	7,763	10,854	2,784
Depreciation	558	1,033	1,547	2,036	510	1,030	1,563	2,133	523
Net movements in provisions and valuation allowances	405	808	1,137	1,589	355	728	1,248	1,620	747
Pre-tax earnings	3,388	6,595	9,637	12,405	4,240	8,328	12,221	15,963	4,547
Net earnings	2,847	5,541	7,999	10,194	3,460	6,824	9,942	11,662	3,741
C/I - Cost Income Ratio %	55.0	55.9	56.6	58.1	51.8	53.1	53.7	55.3	51.6
ROE - Net earnings to average core capital % *	26.5	25.4	24.3	23.1	29.3	28.2	26.8	22.9	26.3
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	5.0

* Excluding branches of credit institutions

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

	03/2006	6/2006	09/2006	12/2006	03/2007	06/2007	09/2007	12/2007	03/2008
BALANCE SHEET									
Total	36,801	38,494	39,396	42,126	45,110	45,283	47,468	48,927	51,819
Assets									
Due from financial corporations	11,651	11,865	11,467	12,660	13,555	11,851	12,675	13,769	15,275
Due from non-financial customers	18,830	19,993	21,081	22,371	23,677	25,831	27,010	27,465	28,666
Due from general government	902	956	1,145	1,529	1,463	1,457	1,473	1,715	1,630
Securities held	2,432	2,582	2,715	2,767	3,199	2,891	2,895	2,606	2,486
Liabilities									
Due to financial corporations	431	416	424	515	509	683	777	908	828
Due to non-financial customers	26,617	28,098	28,659	32,368	33,404	32,812	33,899	36,955	37,361
Due to general government	4,204	4,298	4,603	3,616	5,082	5,491	6,203	4,822	6,416
Securities issued and outstanding	0	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	4,485	4,638
LOANS AND DEPOSITS (gross value)									
Loans to non-financial customers	19,082	20,261	21,363	22,699	24,004	26,184	27,353	27,852	29,042
to corporates	3,811	4,084	4,234	4,392	4,685	5,112	5,423	5,529	5,984
to households, including:	15,207	16,108	17,052	18,215	19,223	20,960	21,790	22,158	22,887
<i>housing loans, of which:</i>	1,215	1,317	1,486	1,629	1,746	2,040	2,336	2,517	2,669
<i>- in zloty</i>	1,215	1,317	1,485	1,629	1,745	2,040	2,336	2,517	2,669
<i>- in foreign currency</i>	0	0	1	0	1	0	0	0	0
Deposits taken from non-financial customers, including:	26,418	27,897	28,445	32,170	33,178	32,584	33,650	36,718	37,077
from corporates	1,893	2,123	2,318	2,852	2,708	2,687	2,908	3,455	2,979
from households	23,698	24,867	25,143	28,374	29,456	28,762	29,553	32,121	32,895
CAPITAL BASE AND CAPITAL ADEQUACY									
Capital base (regulatory capital)	3,350	3,677	3,713	3,727	3,951	4,247	4,335	4,469	4,595
Overall capital requirement, of which:	1,808	1,916	1,996	2,130	2,266	2,410	2,524	2,573	2,735
- credit risk	1,806	1,910	1,993	2,117	2,248	2,396	2,511	2,564	2,320
- operational risk	x	x	x	x	x	x	x	x	406
Risk-based capital ratio (%)	14.8	15.4	14.9	14.0	14.0	14.1	13.7	13.9	13.4
EARNINGS AND EFFECTIVENESS									
Net income from banking activity, of which	600	1,234	1,897	2,579	691	1,422	2,203	3,010	839
- net interest income	417	857	1,319	1,801	485	1,004	1,571	2,170	628
- net non-interest income (fees)	175	361	550	743	196	394	596	805	209
- net non-interest income (equities)	0	0	7	7	0	0	5	6	0
- net non-interest income (financial operatios)	4	8	10	15	6	16	18	14	-2
- net non-interest income (FX)	3	7	10	13	4	8	13	16	3
Net income/expense on other operating activity	2	5	9	16	6	11	18	31	4
General expense, of which	391	821	1,249	1,746	424	897	1,381	1,943	482
- personnel expense	285	597	913	1,265	310	653	1,009	1,411	353
Depreciation	35	72	108	148	37	77	117	160	42
Net movements in provisions and valuation allowances	11	25	51	78	19	35	49	75	19
Pre-tax earnings	165	320	497	624	217	424	673	864	301
Net earnings	134	257	400	503	179	344	544	692	249
C/I - Cost Income Ratio %	70.8	72.1	71.2	72.9	66.2	67.9	67.5	69.2	62.2
ROE - Net earnings to average core capital %	16.8	15.5	15.7	14.5	19.2	17.8	18.4	17.3	23.0
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	3.0