

# **BANKING MARKET IN POLAND 2012-2014**

## **CEE BANKING SERIES**

**SAMPLE**



**by Inteliace Research**  
**May 2012**

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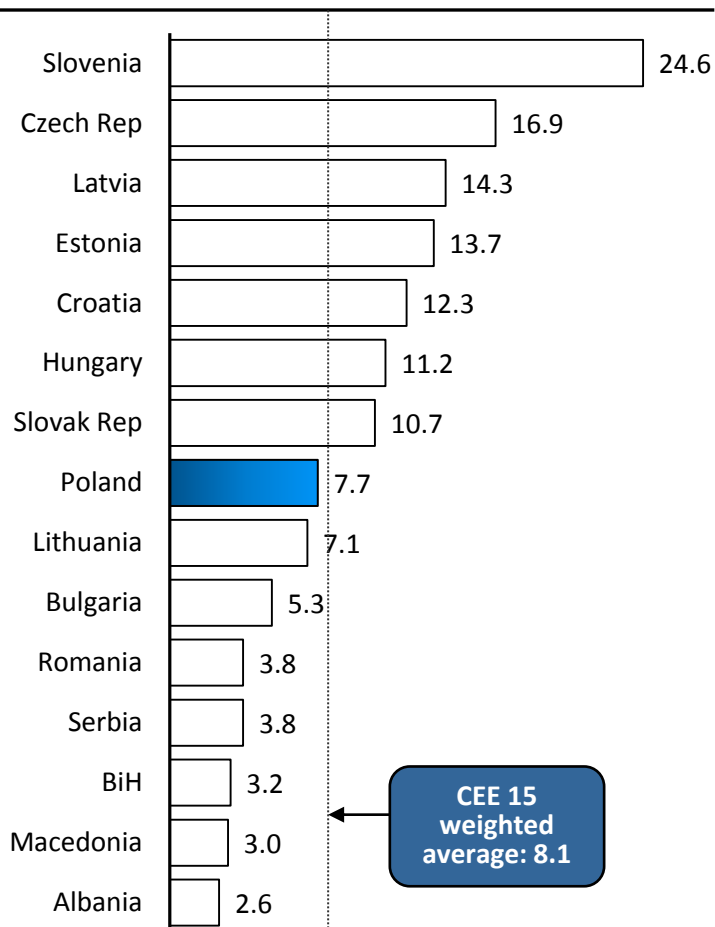
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**SAMPLE**

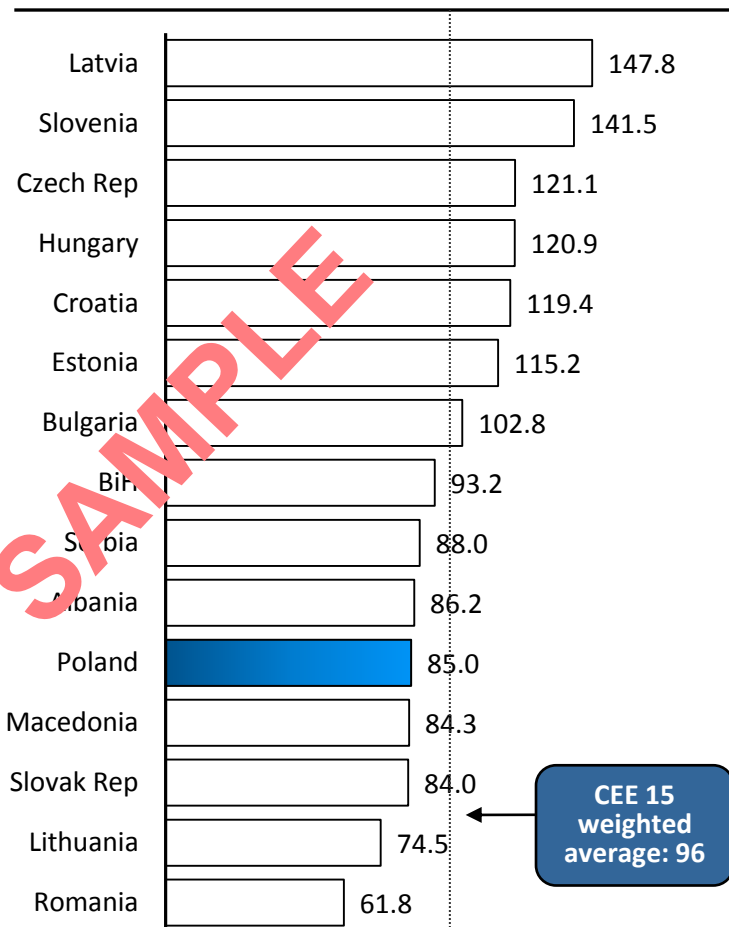
# ASSET PENETRATION IN POLAND IS STILL LOW IF COMPARED TO OTHER CEE COUNTRIES

**Banking assets/capita, 2011**  
EUR `000



**Banking assets/GDP, 2011**  
percent

BASED ON PRELIMINARY  
2011 DATA



Banking Market in Poland 2012-2014

SAMPLE

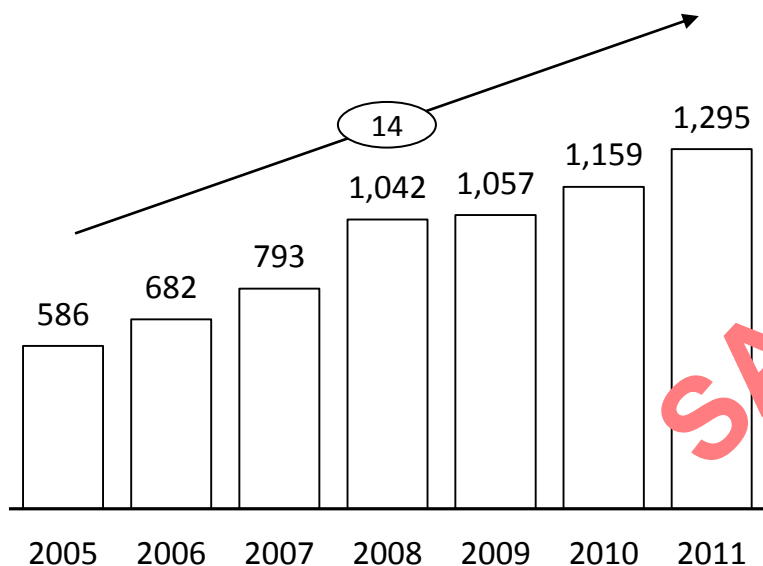
# BANKING ASSETS CONTINUE TO GROW

CAGR\*\* →

## Total banking assets\* evolution, 2005-2011

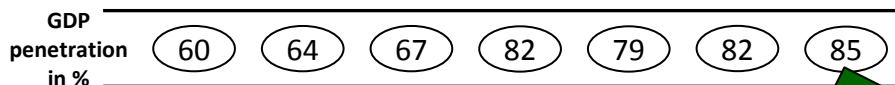
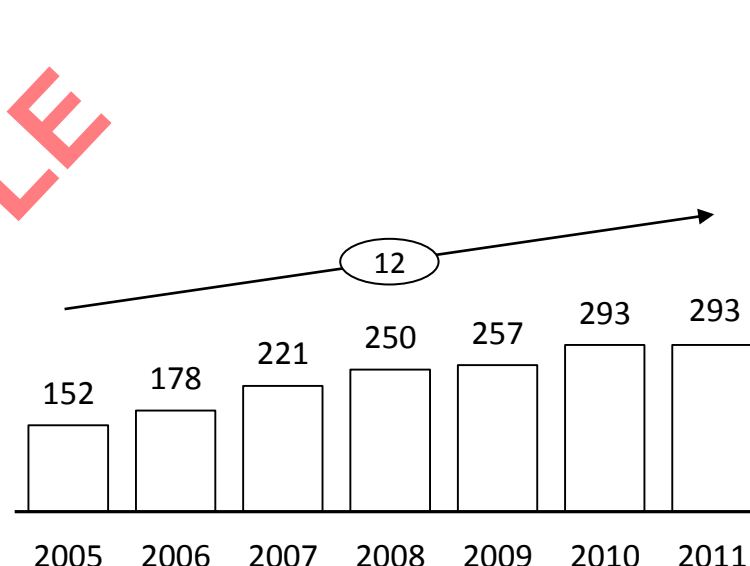
### Asset value in local currency

Billion PLN, eoy



### Asset value in EUR

Billion EUR, eoy



The banking sector continues to grow relative to GDP

Assets calculated in EUR stagnated in 2011 due to currency depreciation

Banking Market in Poland 2012-2014

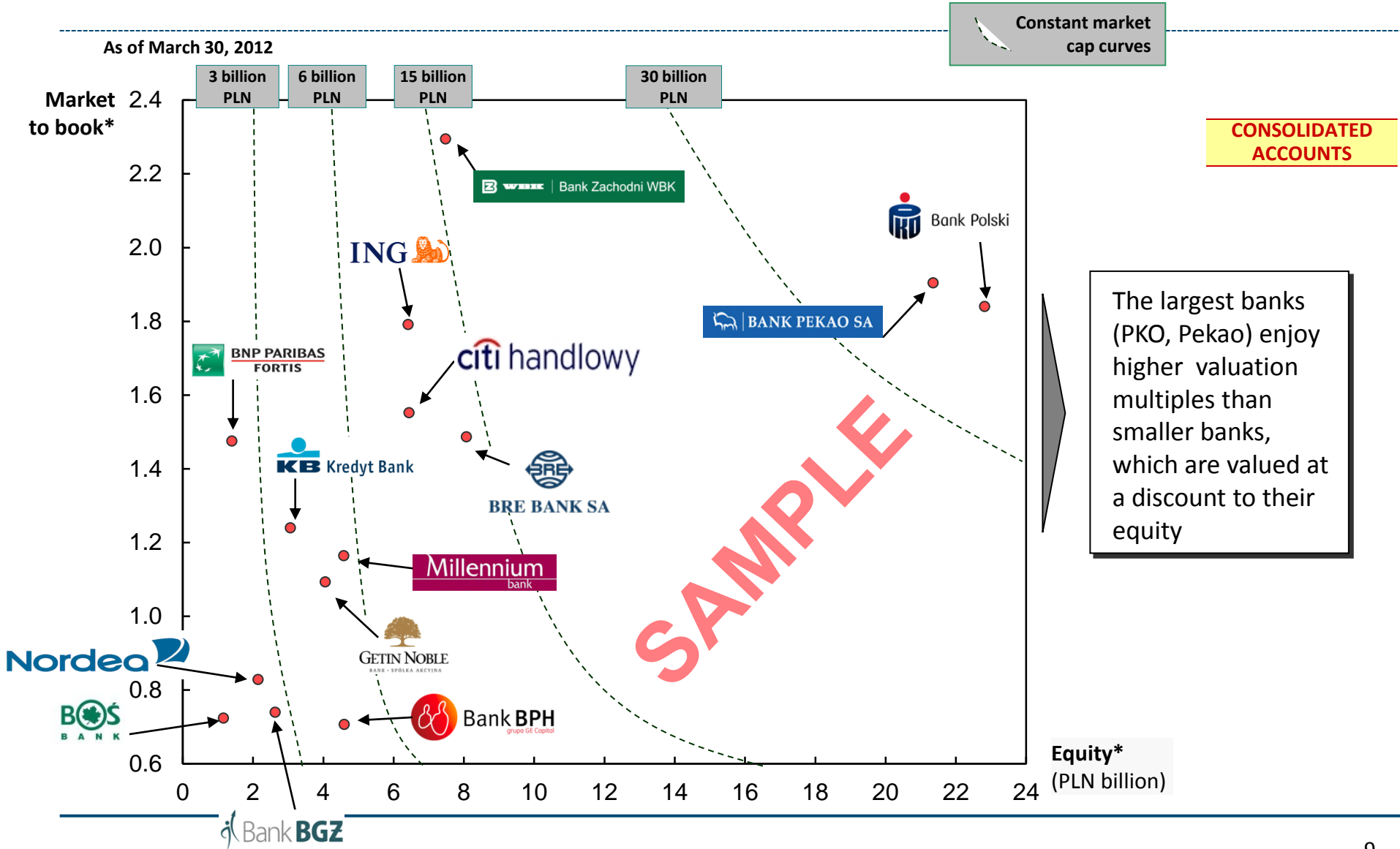
\* Including commercial banks, cooperative banks and foreign bank branches; End of year values

\*\* Compound Annual Growth Rate

Source: NBP, GUS

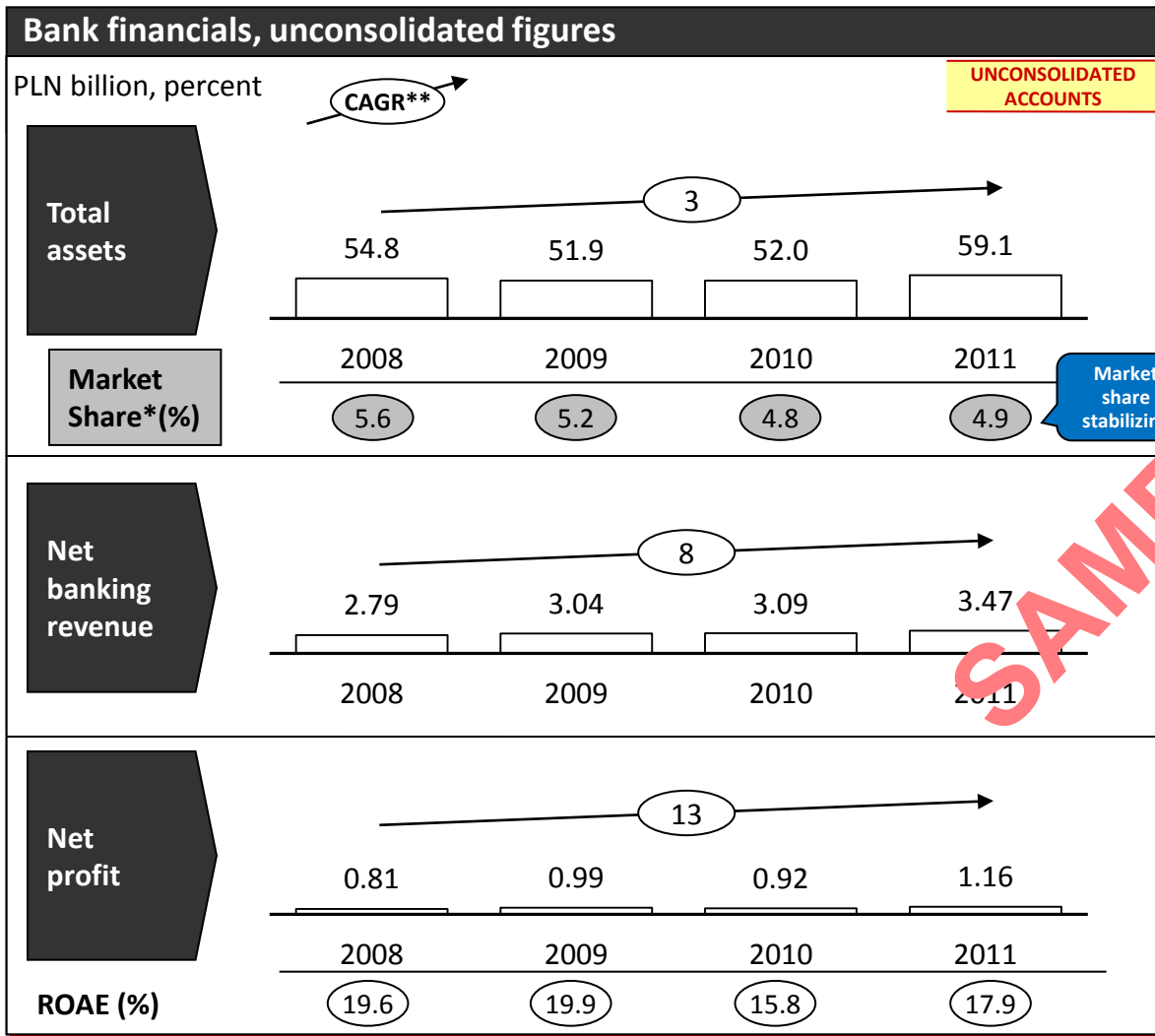


# STRATEGIC CONTROL MAP: MAJOR BANKS ARE VALUED AT A PREMIUM



Banking Market in Poland 2012-2014

\* Based on consolidated results for 2011, ratios as of March 2012  
 Source: banks, press, Inteliace Research



### Recent facts/events

- In order to speed up acquisition of new clients, bank has introduced new product packages and has applied more aggressive pricing since 2010.
- In 2010, the majority shareholder of the bank, AIB Group, agreed to sell its stake to Banco Santander.
- In Autumn 2011, bank introduced mobile banking applications for all types of mobile devices. A separate mobile offer based on loyalty principle „Avocado” has been launched for mutual clients of BZ WBK and Plus GSM.
- In 2010-2012 bank has continued massive ad campaigns, using popular movie stars to promote its current account and cash loans.
- In February 2012, Santander announced reaching an agreement with KBC bank on acquiring Kredyt Bank. BZ WBK will merge with KB in 2012. Thanks to this move, and including its consumer finance operations, Santander will become #3 player in Poland’s banking sector.

Banking Market in Poland 2012-2014

\* Share in term of assets

\*\* Compound Annual Growth Rate

Source: Bank, NBP, Press, Inteliace Research

## About this report

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## About Inteliace Research

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Inteliace Research is an independent and privately owned research firm based in the heart of Eastern Europe in Warsaw / Poland.

Our company specializes in value-added research services and tailored business intelligence solutions.

Through our customized research services we help our clients to better understand their customers, competitors and overall market dynamics.

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