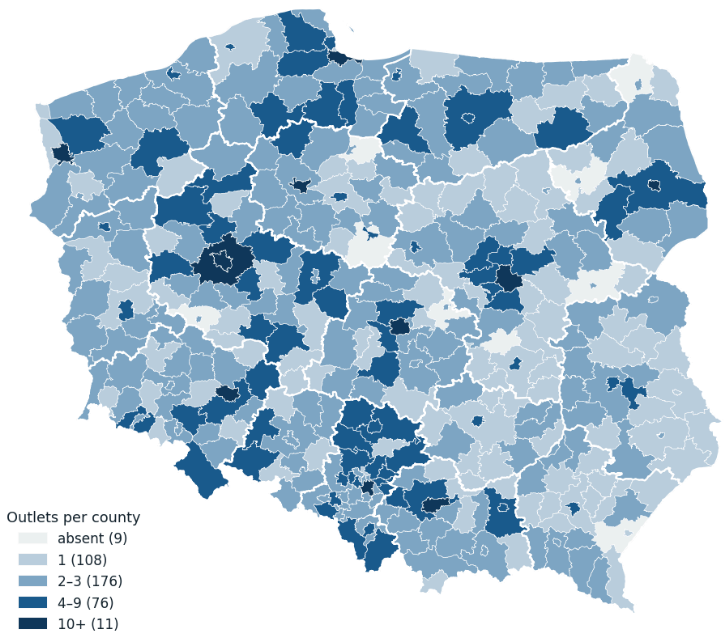
PKO BP — network position & siting agenda

SALES PREVIEW · LOCAL LEADER IN 338 COUNTIES

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
1,120	**66.7**	**15.7%**	**71.0%**	**29%**	**8,785**
-48% vs 2016 (lineage-adj.)	-2.8 since 2016	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	+3.6% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

`Whitespace: 0 top-quartile counties`

`Defend: 9 sole-provider counties`

`local leader in 338 counties`

Open / strengthen — 6 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT
UNLOCKED IN THE FULL ONE-PAGER				

+23 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — 6

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE
UNLOCKED IN THE FULL ONE-PAGER			

+20 more on the watch-trim list (MPI < 33, mild overweight).

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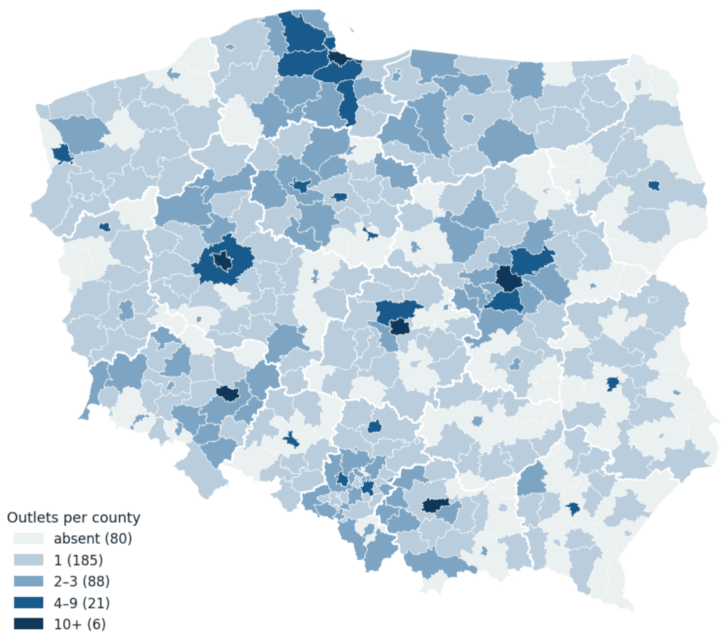
Bank Millennium — network position & siting agenda

SALES PREVIEW · LEADING CHALLENGER IN 188

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
599	71.4	16.0%	76.0%	62%	6,543
-32% vs 2016 (lineage-adj.)	-4.6 since 2016	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	+6.7% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

`Whitespace: 7 top-quartile counties`

`leading challenger in 188`

Open / strengthen — 6 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT
UNLOCKED IN THE FULL ONE-PAGER				

+12 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — 3

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE
UNLOCKED IN THE FULL ONE-PAGER			

+10 more on the watch-trim list (MPI < 33, mild overweight).

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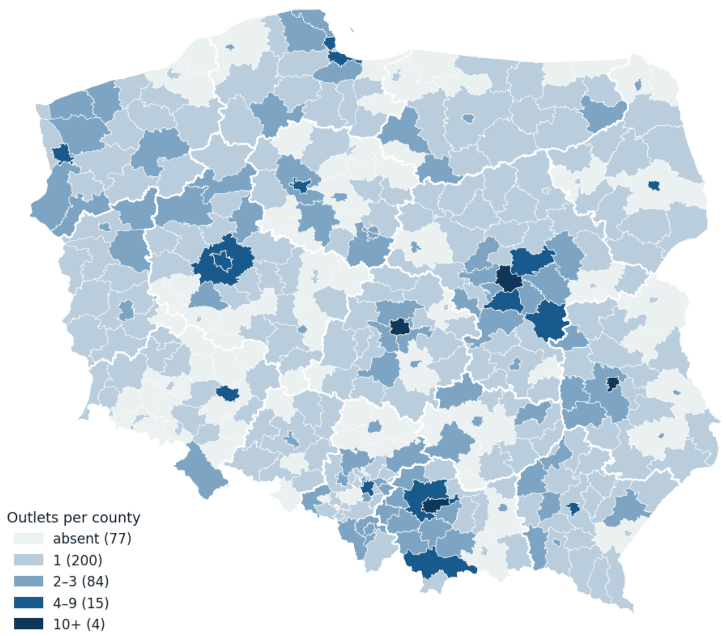
Bank Pekao — network position & siting agenda

SALES PREVIEW · LEADING CHALLENGER IN 87

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
560	67.5	21.6%	70.9%	66%	10,393
-49% vs 2016 (lineage-adj.)	-5.1 since 2016	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	+2.3% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

`Whitespace: 10 top-quartile counties`

`Defend: 1 sole-provider counties`

`leading challenger in 87`

Open / strengthen — 6 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

UNLOCKED IN THE FULL ONE-PAGER

+24 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — 6

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

UNLOCKED IN THE FULL ONE-PAGER

+20 more on the watch-trim list (MPI < 33, mild overweight).

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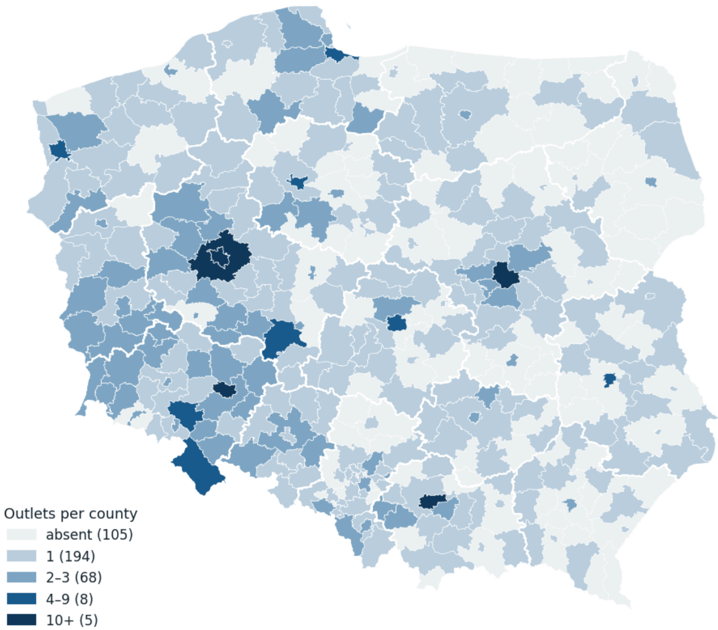
Erste (Santander Bank Polska) — network position & siting agenda

SALES PREVIEW · LEADING CHALLENGER IN 41

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
472	**68.9**	**23.1%**	**71.8%**	**71%**	**10,340**
-50% vs 2016 (lineage-adj.)	-6.5 since 2016	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	+1.7% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

`Whitespace: 9 top-quartile counties`

`leading challenger in 41`

Open / strengthen — 6 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

UNLOCKED IN THE FULL ONE-PAGER

+14 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — 6

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

UNLOCKED IN THE FULL ONE-PAGER

+9 more on the watch-trim list (MPI < 33, mild overweight).

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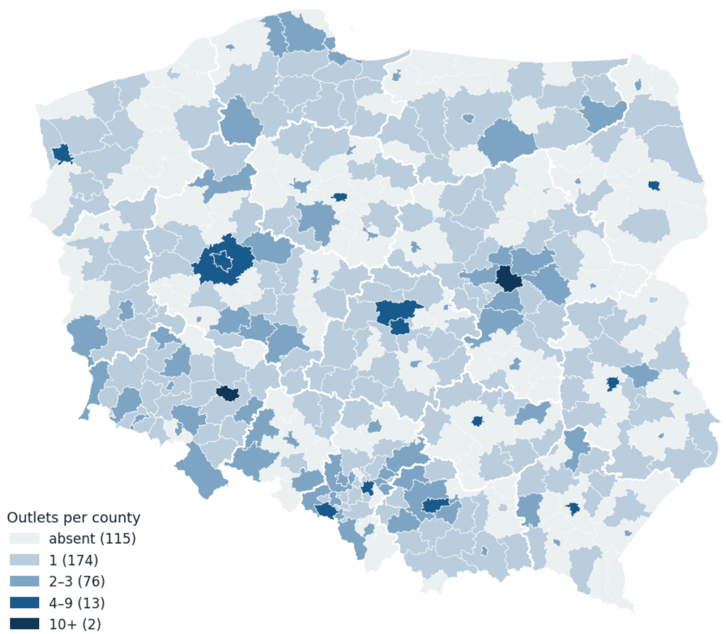
Alior Bank — network position & siting agenda

SALES PREVIEW · LEADING CHALLENGER IN 19

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
446	**67.3**	**22.6%**	**72.0%**	**66%**	**5,460**
-45% vs 2016 (lineage-adj.)	-2.4 since 2016	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	-3.6% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

[illegible]

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

Whitespace: 15 top-quartile counties

leading challenger in 19

Open / strengthen — 6 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

UNLOCKED IN THE FULL ONE-PAGER

+14 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — 5

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]

UNLOCKED IN THE FULL ONE-PAGER

+12 more on the watch-trim list (MPI < 33, mild overweight).

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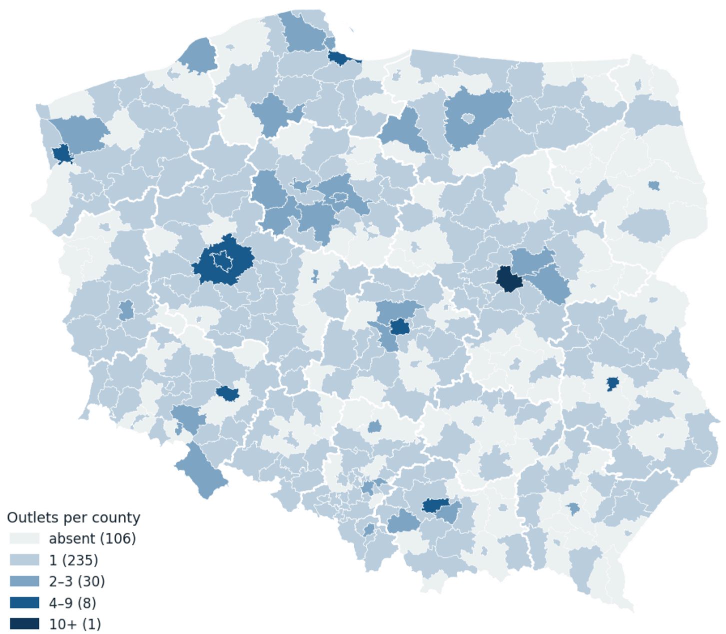
Credit Agricole — network position & siting agenda

SALES PREVIEW · LEADING CHALLENGER IN 4

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
356	64.3	22.6%	66.9%	86%	3,736
-20% vs 2016 (lineage-adj.)	county-potential wgt.	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	-0.2% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

`Whitespace: 13 top-quartile counties`

`leading challenger in 4`

Open / strengthen — 6 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT

UNLOCKED IN THE FULL ONE-PAGER

+14 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — 2

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE

UNLOCKED IN THE FULL ONE-PAGER

+31 more on the watch-trim list (MPI < 33, mild overweight).

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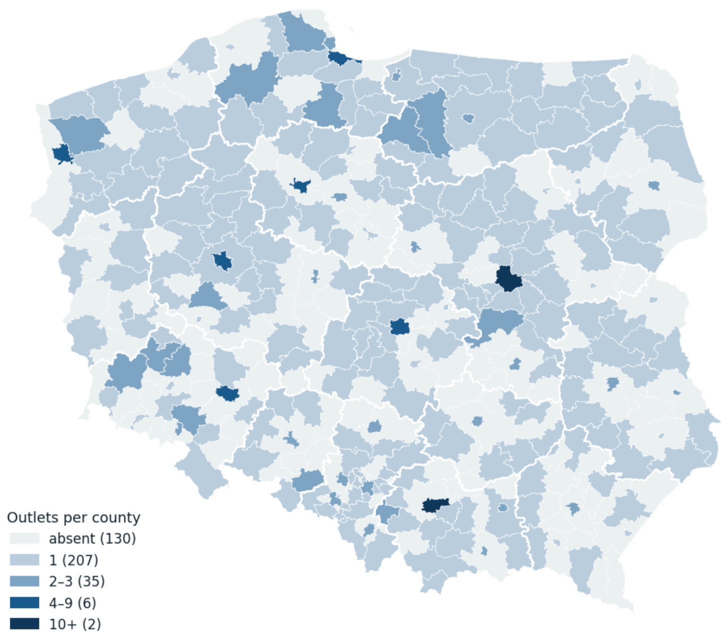
BNP Paribas — network position & siting agenda

BNP PARIBAS

SALES PREVIEW · LEADING CHALLENGER IN 2

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
353	65.2	22.9%	67.7%	83%	4,378
-57% vs 2016 (lineage-adj.)	-5.7 since 2016	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	-4.7% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

Whitespace: 23 top-quartile counties

leading challenger in 2

Open / strengthen — 5 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT
UNLOCKED IN THE FULL ONE-PAGER				

+11 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — model review

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE
UNLOCKED IN THE FULL ONE-PAGER			

+35 more on the watch-trim list (MPI < 33, mild overweight).

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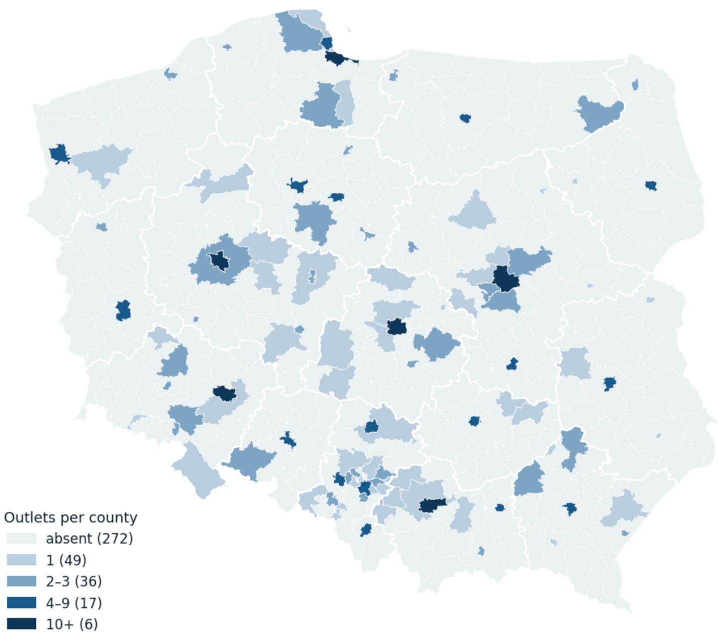
mBank — network position & siting agenda

SALES PREVIEW · LEADING CHALLENGER IN 19

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
327	**86.1**	**41.9%**	**95.1%**	**45%**	**14,031**
+30% vs 2016 (lineage-adj.)	+0.5 since 2016	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	+2.6% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

`Whitespace: 36 top-quartile counties`

`leading challenger in 19`

Open / strengthen — 1 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT

UNLOCKED IN THE FULL ONE-PAGER

+23 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — model review

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE

UNLOCKED IN THE FULL ONE-PAGER

+0 more on the watch-trim list (MPI < 33, mild overweight).

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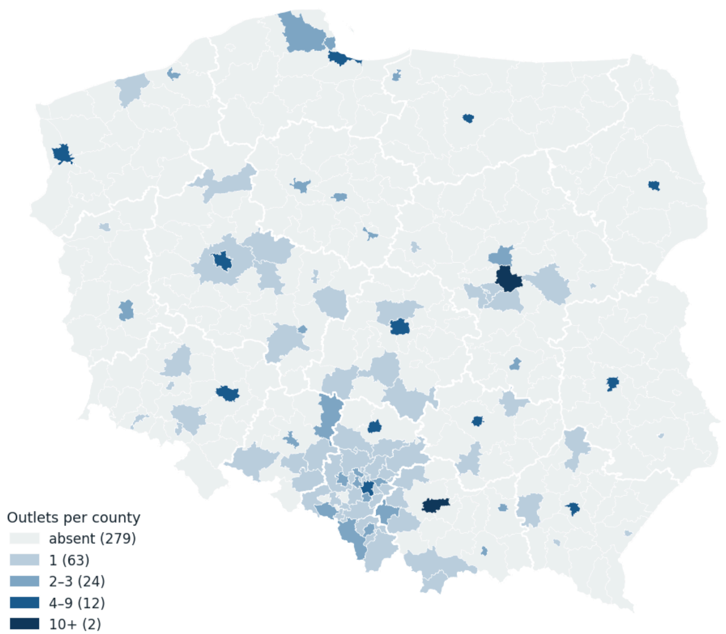
ING Bank Śląski — network position & siting agenda

ING BANK

SALES PREVIEW · LEADING CHALLENGER IN 3

Outlets 2026	Footprint Quality Score	Misalignment vs market	Outlets in attractive counties	Single-outlet counties	Accounts per outlet
218	**85.0**	**45.3%**	**92.7%**	**62%**	**18,927**
-53% vs 2016 (lineage-adj.)	+2.9 since 2016	network share off the industry map	EXPAND + CONTESTED CORE	of counties where present	+4.3% y/y accounts



Geographic presence. Own + partner outlets per county; counts in legend = counties per class.

Assessment

FULL ASSESSMENT & SITING AGENDA — SUBSCRIBER ONLY

`Whitespace: 37 top-quartile counties`

`leading challenger in 3`

Open / strengthen — 2 counties identified

COUNTY	MPI	VS FAIR SHARE	BANKS PRESENT	OVER-CUT
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
UNLOCKED IN THE FULL ONE-PAGER				
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

+6 more on the watch-open list (MPI ≥ 66, milder underweight).

Trim / convert — 1

COUNTY	MPI	OWN OUTL.	VS FAIR SHARE
[illegible]	[illegible]	[illegible]	[illegible]
UNLOCKED IN THE FULL ONE-PAGER			
[illegible]	[illegible]	[illegible]	[illegible]

+3 more on the watch-trim list (MPI < 33, mild overweight).

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FREE PREVIEW

Nine networks profiled — how to get the full county-level pages

Every one-pager in this preview

PKO BP	local leader in 338 counties
Bank Millennium	leading challenger in 188
Bank Pekao	leading challenger in 87
Erste (Santander Bank Polska)	leading challenger in 41
Alior Bank	leading challenger in 19
Credit Agricole	leading challenger in 4
BNP Paribas	leading challenger in 2
mBank	leading challenger in 19
ING Bank Śląski	leading challenger in 3

Each subscriber page carries: the full siting agenda with named counties and screening rules, the complete watch-lists, and the FQS/ROR-based assessment behind the headline numbers shown in this preview.

What unlocks in the full edition

- **Named counties**
  Every Open, Trim, and watch-list row with the actual county names and figures.
- **Full assessment**
  The complete positioning narrative behind each bank's headline KPIs.
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