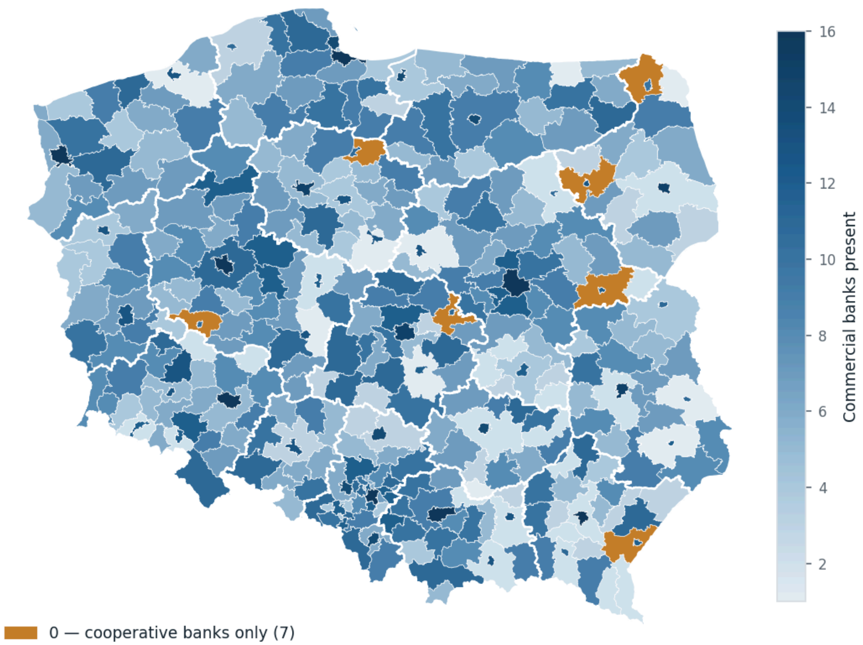
2016

SALES PREVIEW · BANK NETWORK MONITOR POLAND · WAVE 2026 — FOR EXTERNAL DISTRIBUTION

Every bank branch in Poland. Fully mapped, wave 2026.

380 counties · every commercial bank, cooperative bank and credit union outlet in Poland · enriched with GUS socio-economic data · **new in this edition:** one-page network overviews for the 8 largest commercial players. This preview shows the market-level analysis in full, plus one complete bank one-pager — the remaining overviews and all county-level recommendations are reserved for subscribers.



Commercial banks present per county. Amber = counties served exclusively by cooperative banks.

What the full report tells you

01 **Physical banking in Poland is one-third cooperative.** Cooperative banks run 35.9% of all outlets and hold the outlet majority in 139 counties. They also cut only 26% of their network since 2016, versus 49% at commercial banks.

02 **Some counties are down to one bank.** 7 counties have no commercial bank, 10 have exactly one — in 9 of those 10 the last bank standing is PKO BP.

03

04 **Ninety-two counties sit in the EXPAND quadrant** — high potential, thin coverage — concentrated in wealthy suburban rings around Warsaw, Kraków and Białystok: the natural shortlist for new entry.

05

Bank outlets, total

9,103

−43% since 2016 (16,010)

68% own · 32% agency (top-10 tracked)

Commercial (incl. foreign branches) vs. cooperative + SKOK

5,247 / 3,856

57.6% / 42.4% of 9,103 total

Outlets per 1M residents

243.8

−43% since 2016 · all banks incl. co-ops

Total locations

2,429

unique cities & towns with a branch

EXPAND*-quadrant counties

92

underbanked & attractive

* EXPAND quadrant defined in the opportunity framework, Part One ch. 12 (p. 14); based on commercial-bank presence only.

2026

TEASER · SAMPLE CONTENT

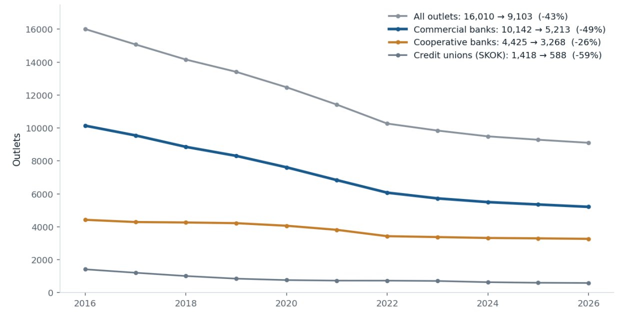
2016

Market structure, geography, and local competition — in full

Outlets by institution group

GROUP	OUTLETS	SHARE
Commercial banks	5,213	57.3%
Cooperative banks	3,268	35.9%
Credit unions (SKOK)	588	6.5%
Foreign branches	34	0.4%
Total	**9,103**	**100.0%**

All 9,103 outlets by owner type, wave 2026.



The Polish outlet map lost 43% in a decade. Category totals 2016–2026: commercial −49%, credit unions −59%, cooperatives −26%.

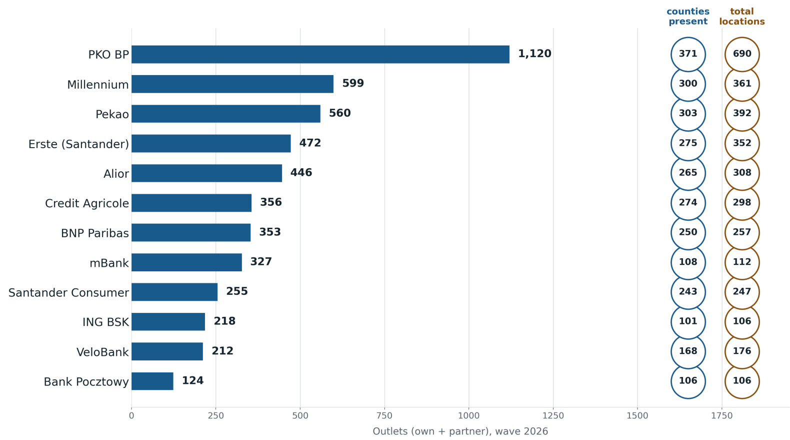
Local competition — a preview

380 counties are scored for competitive intensity. 7 have no commercial bank; 10 have exactly one. The full report names every county, every sole bank, and the market's endgame duopolies.

COOP-ONLY COUNTIES (7)

COUNTY	REGION	TOTAL OUTLETS
		14
		10
		9
		8
		8
		8
		7

Names, sole banks and the 23-county duopoly list are unlocked in the subscriber edition.



The 12 largest commercial networks by outlets (own + partner). Circles: counties (of 380, blue) and total unique locations — cities and towns served, from the 2026 outlets database (amber) — where the bank is present. Omitted below 100 outlets: BOŚ (38), Nest Bank (31), Citi Handlowy (25), Plus Bank (23).

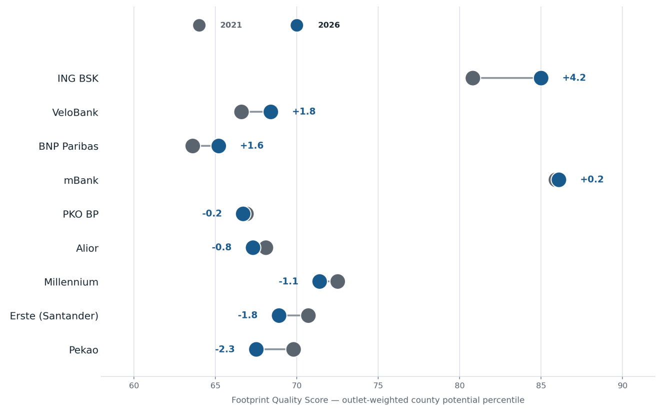
Single-bank counties (10)

COUNTY	REGION	SOLE BANK	TOTAL OUTLETS
			28
			17
			17
			15
			14
			13
			7
			6
			6
			5

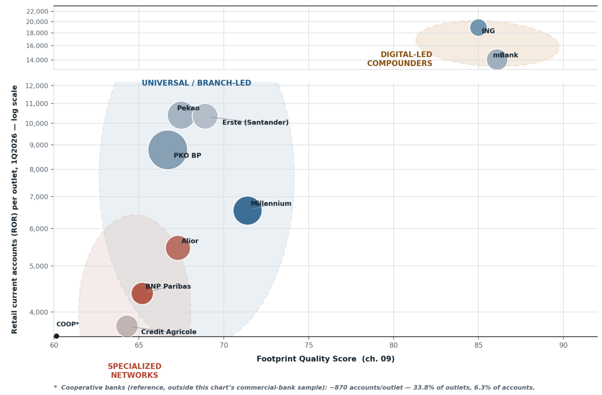
2026

TEASER · SAMPLE CONTENT

Where the analysis goes further: quality, productivity, opportunity



Footprint Quality Score, 2021 vs. 2026: 2021 (grey) → 2026 (blue). Higher = the network's outlets stand, on average, in more attractive counties. Change label sits left of the 2026 point when negative, right when positive. 2021 values computed from the 2021 outlet census; VeloBank's 2021 point is its predecessor, Getin Noble Bank.



The network efficiency frontier. Horizontal: Footprint Quality Score (ch. 09) — where the network stands. Vertical: retail current accounts (ROR, PLN accounts excl. savings) per outlet, 1Q2026, log scale. Bubble = network size; color = account growth y/y. Source of ROR data: Puls Biznesu; Citi Handlowy and Nest Bank carried at prior-quarter values.

The opportunity map — 380 counties scored

Every county is scored on a Market Potential Index and placed in one of four quadrants. **92 counties** are underbanked and attractive — the expansion shortlist. 39 were cut deeper than the market despite high potential — the re-entry list.

TOP EXPAND COUNTIES (SAMPLE)

COUNTY	REGION	POP.	MPI	OUTL./1M	GAP	COOP+SKOK
		194,555	98	57	+16	8
		304,885	96	59	+25	26
		160,686	89	37	+16	17
		211,250	84	9	+28	22
		115,430	88	43	+11	12
		166,000	84	24	+19	21
		165,607	91	60	+13	19
		129,006	93	78	+8	10
		108,342	94	83	+6	8
		130,415	84	46	+12	17

All 380 counties, ranked and named, in the subscriber edition — plus a client module recomputed under your bank's own potential weights.

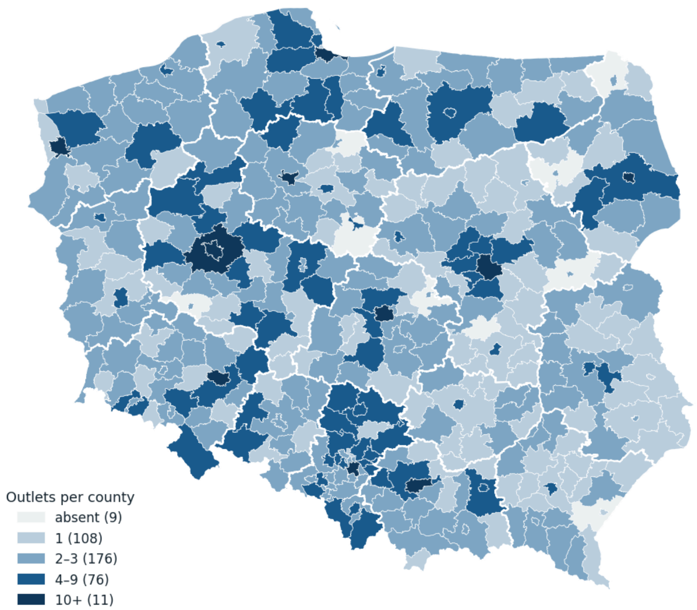
ONE FULL EXAMPLE, NEXT PAGE →

One-pagers like this exist for all **8 major networks**: geo presence, a forward-looking assessment, and a breakdown of outlets by opportunity quadrant. Turn the page for the full PKO BP example.

PKO BP — network position & outlook

1 OF 8 · LOCAL LEADER IN 338 COUNTIES

Outlets 2026	Own / agencies	Counties of presence	Total locations	Footprint Quality Score	Accounts per outlet
1,120	892 / 228	371	690	66.7	8,785
-48% vs 2016 (lineage-adj.)	agencies = 20.4% of network	29% with a single outlet	unique cities & towns	-2.8 since 2016	+3.6% y/y accounts



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

Assessment

Carries the widest demographic exposure of the eight: **29% of outlets sit in HARVEST or DEPRIORITIZE counties** — the interior that a gradually shrinking, ageing population and continued rural-to-urban migration will thin first. Cutting that tail is constrained, not free: PKO is the last bank standing in 9 counties. The realistic path is format conversion in the interior rather than exit, funding density in the ring counties where its 250 EXPAND outlets already give it the broadest suburban base in the market.

`Whitespace: 0 top-quartile counties`

`Defend: 9 sole-provider counties`

`local leader in 338 counties`

> **Posture:** Universal / Branch Led — deep, cost-driven cuts (−298 outlets) while defending scale

Top-5 markets

COUNTY	BANK OUTLETS	TOTAL OUTLETS	SHARE	QUADRANT
Warszawa	61	377	16.2%	CONTESTED CORE
Wrocław	20	136	14.7%	CONTESTED CORE
Kraków	20	161	12.4%	CONTESTED CORE
Łódź	19	115	16.5%	CONTESTED CORE
Poznań	18	113	15.9%	CONTESTED CORE

Outlets by opportunity quadrant

QUADRANT	OUTLETS	SHARE
EXPAND	250	22.3%
CONTESTED CORE	545	48.7%
HARVEST	185	16.5%
DEPRIORITIZE	140	12.5%

Quadrants (here and in the Top-5 markets table above) are built on commercial-bank presence only — cooperative banks and credit unions are not counted, so a fuller local picture may include them.

WHAT IS INSIDE

FREE PREVIEW

Full contents, and how to get the county-level edition

Part One — Bank Network Monitor (12 chapters)

Part Two — Top 8 Bank One-Pagers

Shared Methodology (2 pages)

"Included in full" sections are shown at market level in this preview exactly as they appear in the subscriber edition. "Partial preview" sections have county-level names and lists masked. "Subscriber only" sections are summarized here only.

Product tiers

This preview

Market-level analysis, free — plus one full bank one-pager. What you are reading now.

Syndicated report

Full 26-page combined edition, annual: 12 chapters, all 8 bank one-pagers, all named counties and lists, supplied with the full 2026 Bank Outlets Database (MS Excel).

Client module, historical data & other

Bank-vs-peer benchmarking (whitespace, defense list, FQS, open/trim agenda), the 2011–2026 historical panel, M&A overlap and siting studies for non-bank networks.

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Monitoring Sieci Placówek Bankowych w Polsce + ocena dla 8 banków + baza, Edycja 2026
Bank Network Monitor Poland + network review for 8 banks + database, Edition 2026

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