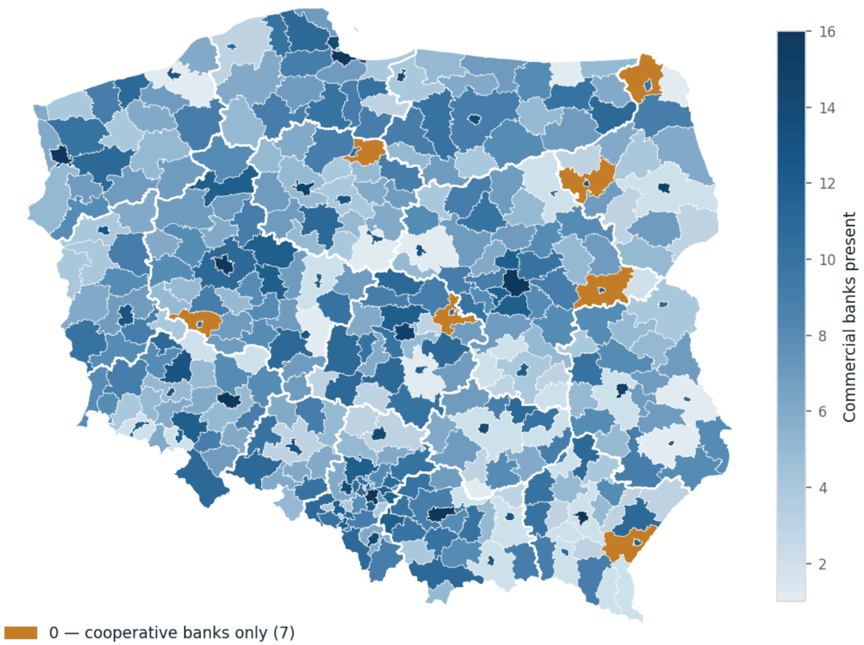
2016

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 scorecards for the 8 largest commercial players. This preview shows the market-level analysis in full, plus one complete bank one-pager — the remaining scorecards 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

Counties with ≤2 commercial banks

40

of 380 · 10.5%

EXPAND*-quadrant counties

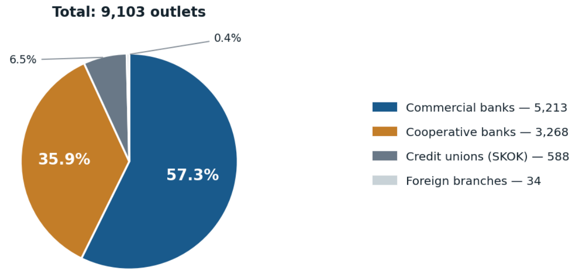
92

underbanked & attractive

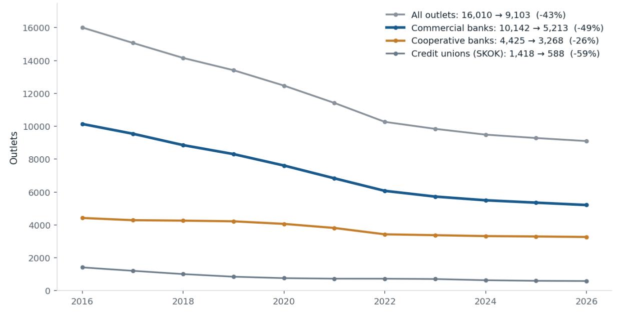
* EXPAND quadrant defined in the opportunity framework (full report, ch. 12).

2026

Market structure, geography, and local competition — in full



Who owns the physical network. All 9,103 outlets by institution category.



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

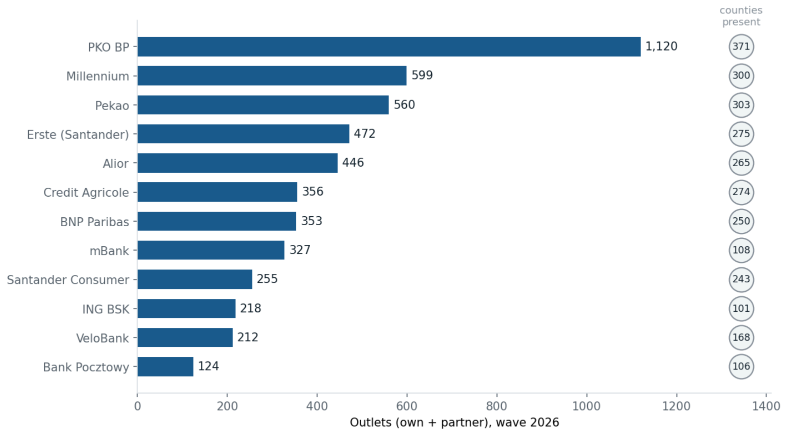
Local competition — a preview

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.

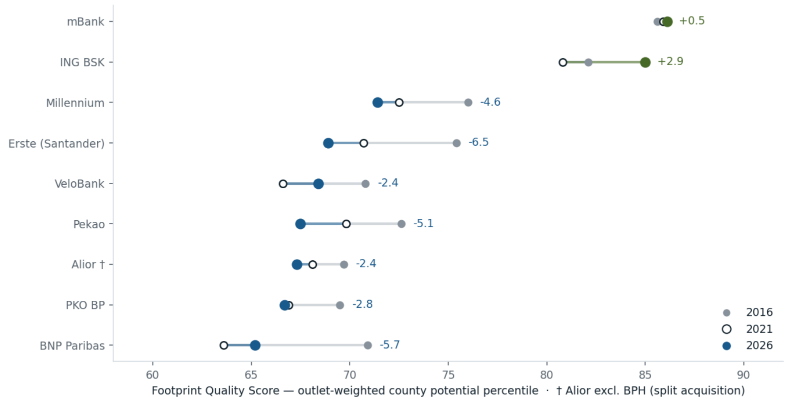


The 12 largest commercial networks by outlets (own + partner). Circles: counties (of 380) where the bank is present. Omitted below 100 outlets: BOŚ (38), Nest Bank (31), Citi Handlowy (25), Plus Bank (23).

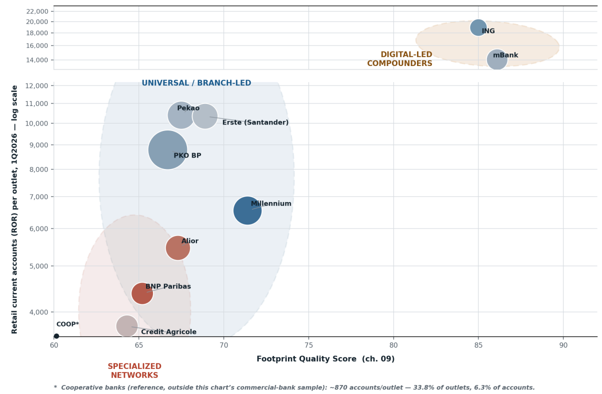
Single-bank counties (10)

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

Where the analysis goes further: quality, productivity, opportunity



Footprint Quality Score across three waves: 2016 (grey) → 2021 (hollow) → 2026 (filled). Higher = the network's outlets stand, on average, in more attractive counties.



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
		194,555	98	57	+16
		304,885	96	59	+25
		160,686	89	37	+16
		211,250	84	9	+28
		115,430	88	43	+11
		166,000	84	24	+19
		165,607	91	60	+13
		129,006	93	78	+8
		108,342	94	83	+6
		130,415	84	46	+12

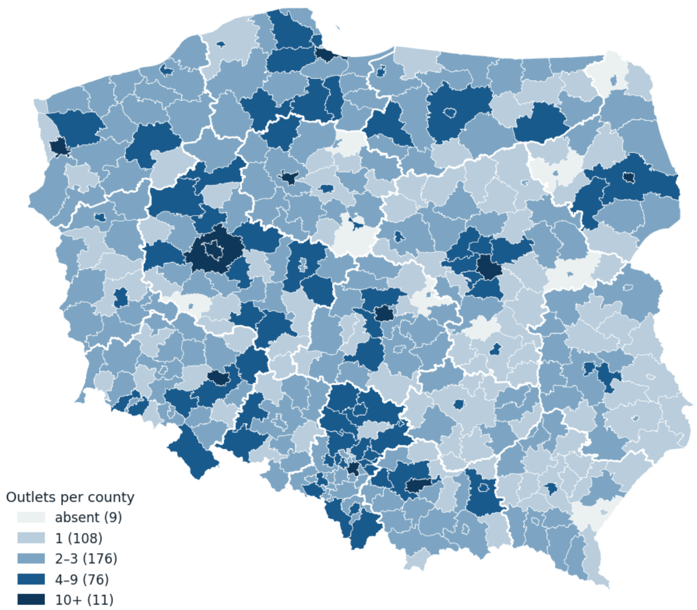
All 380 counties, ranked and named, in the subscriber edition — plus a client module recomputed under your bank's own potential weights.

ONE FULL EXAMPLE, NEXT PAGE →

One-pagers like this exist for all **8 major networks**: geo presence, positioning verdict, and a named open/trim siting agenda with screening rules shown. Turn the page for the full PKO BP example.

PKO BP — network position & siting agenda

Outlets 2026	Own / agencies	Counties of presence	Outlets in attractive counties	Footprint Quality Score	Accounts per outlet
1,120	**892 / 228**	**371**	**71.0%**	**66.7**	**8,785**
-48% vs 2016 (lineage-adj.)	agencies = 20.4% of network	29% with a single outlet	EXPAND + CONTESTED CORE	-2.8 since 2016	+3.6% y/y accounts



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

Assessment

The most market-aligned network in Poland — the county mix of PKO's outlets tracks the industry's own map more closely than any peer. The agenda is rebalancing, not resizing: rural depth in harvest counties, where PKO still holds 4–5 outlets, is the natural funding source for the metro presence its scale implies; the 9 sole-provider counties are to defend, not touch.

`Whitespace: 0 top-quartile counties`

`Defend: 9 sole-provider counties`

`local leader in 338 counties`

Posture: Digital-led compounder — open only in structural whitespace, keep trimming tails

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

Siting agenda — decision summary

ACTION	COUNTIES	TOP CANDIDATES TO REVIEW	NOTE
Open	6	Kraków · Warszawa · Wrocław	entry / strengthen
Watch-open	23	—	observation list
Trim	6	wysokomazowiecki · drawski · tucholski	lever: Partial / Convert
Watch-trim	20	—	observation only

Counts = counties meeting the screening rules (methodology page). Up to 3 candidates named per action; full ranked lists with county-level detail (MPI, fair-share gap, competitors, branch/agency split) available on request as a custom analysis package.

Why 6: six counties clear both Open thresholds (MPI ≥ 70 and ≥1.5 outlets below fair share, see Methodology p. 25) — every major metro trails PKO's own footprint despite top-decile potential, led by Kraków (MPI 100, −9.0 vs fair share), Warszawa (−8.6) and Wrocław (−7.7).

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

FREE PREVIEW

Part One — Bank Network Monitor (12 chapters)

Part Two — Top 8 Bank One-Pagers

Shared Methodology (3 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.

ON DEMAND ONLY — COVERAGE AND PRICING SUBJECT TO THE SPECIFIC COMPOSITION OF DATA AND ANALYSES REQUIRED.

Get the full report

380 counties, 8 bank one-pagers, annual updates

contact Inteliace Research →

2016

ORDER FORM · FORMULARZ ZAMÓWIENIA

Bank Network Monitor Poland — how to order the full edition

ACTION REQUIRED · COMPLETE & RETURN

Product / Przedmiot zamówienia

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

PUBLICATION DATE / DATA PUBLIKACJI	5/2026
LANGUAGE / JĘZYK	PL / EN
DELIVERY / SPOSÓB DOSTARCZENIA	PDF file · MS Excel (.xlsx)

Price / Cena — tick your choice

12,000 PLN
+ VAT* · clients from Poland

2,800 EUR
clients outside Poland

* VAT tax applies to clients from Poland only.

Client details / Dane Zamawiającego

COMPANY NAME / NAZWA FIRMY ______________________

ORDERING PERSON / OSOBA ZAMAWIAJĄCA ______________________

ADDRESS / ADRES ______________________

CITY & ZIP / MIASTO I KOD ______________________

COUNTRY / PAŃSTWO ______________________

PHONE / TELEFON ______________________

EMAIL / ADRES EMAIL ______________________

VAT TAX ID / NUMER NIP ______________________

Date and place / Data i miejsce ______________________

Authorised signature / Podpis ______________________

Inteliace Research service belongs to:

Elepton Sp. z o.o.
ul. Pod Lipą 6/3
02-798 Warszawa, POLAND

NIP 9512515479 · KRS 0000886909 · REGON 388361579

Tel. +48 502 512 178 · Fax. +48 22 408 66 20

email: info@inteliace.com
email: info@elepton.pl
website: www.inteliace.com

Please return the signed form by email
order@elepton.pl
For special requests and to speed up delivery — give us a call.

2026