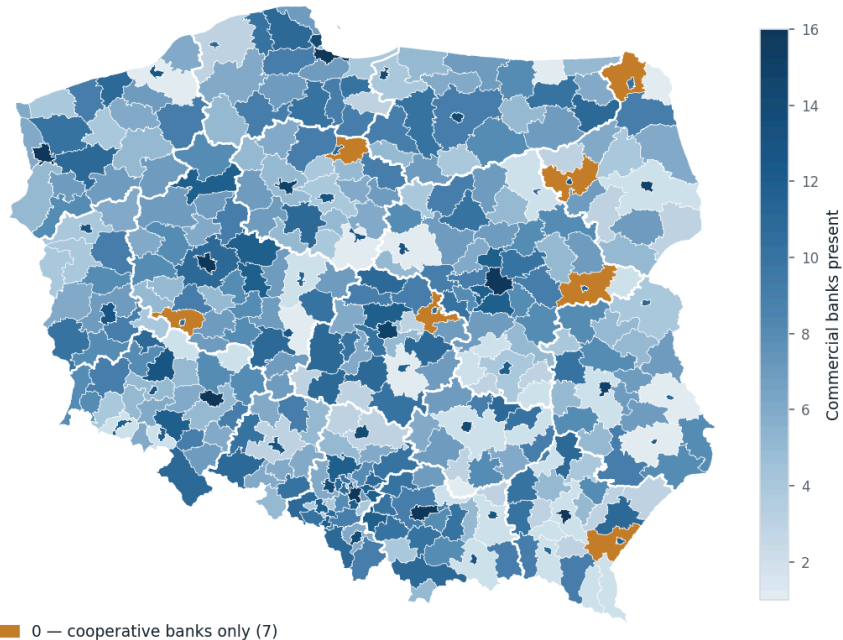


Every bank branch in Poland. 10+ years of history. One report.

380 counties · every commercial bank, cooperative bank and credit union outlet in Poland, tracked annually since 2016 (2011*) · enriched with GUS socio-economic data · this preview shows the market-level analysis in full; county-level recommendations are reserved for subscribers.

* 2011–2015 datasets available on demand.



Commercial banks present per county — one of 14 maps and 40+ benchmarks in the full report.

What the full report tells you

- 01 Physical banking in Poland is one-third cooperative** — and the cooperative sector has cut its network four times slower than commercial banks since 2016.
- 02 The consolidation endgame has an address list.** 40 counties now have two commercial banks or fewer.
- 03 A decade of cuts diluted network quality, not just size** — and the report scores exactly where each of the top 9 networks stands, and where it should open or close next.

Bank outlets, total

9,103

–43% since 2016 (16,010)

Commercial bank outlets

5,213

–48.6% vs 2016

Cooperative share of outlets

35.9%

3,268 outlets

Counties with ≤2 commercial banks

40

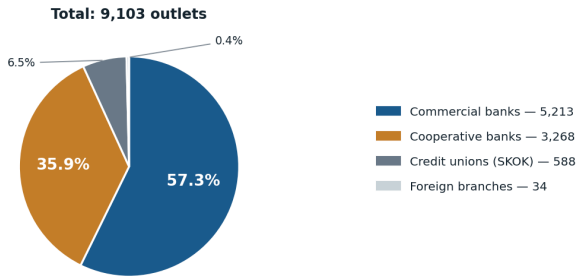
of 380 · 10.5%

County-level benchmarks in the full data set

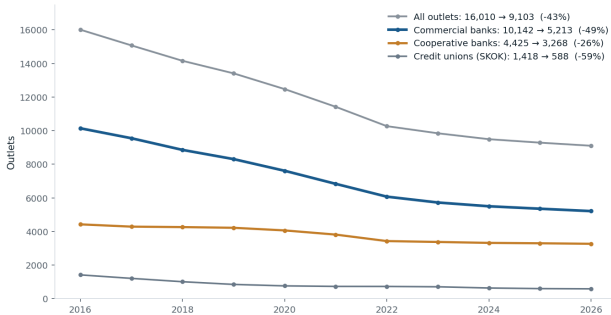
40+

per county, per bank, per wave

Market structure, geography, and local competition -- in full



Every outlet, by owner type. Commercial, cooperative, credit union, foreign branch.

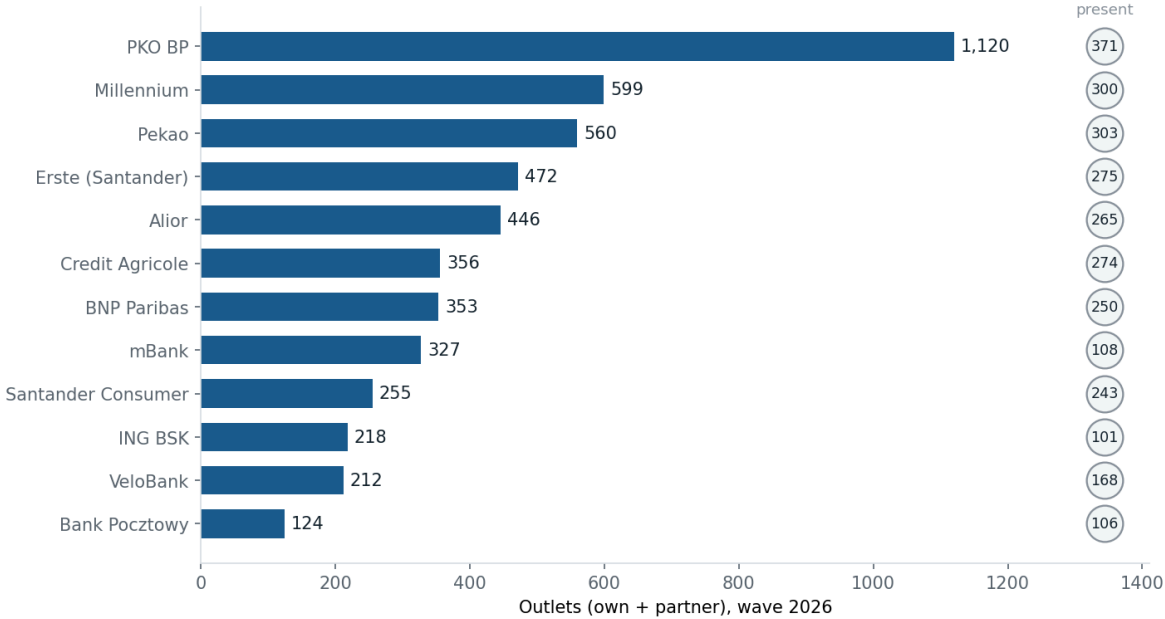


The 2016-2026 contraction, by category. Full 2011-2026 annual series in the report.

Local competition -- a preview

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

COOP-ONLY COUNTIES (7)	REGION	OUTLETS
		7
		8
		14
		10
		9
		8
		8



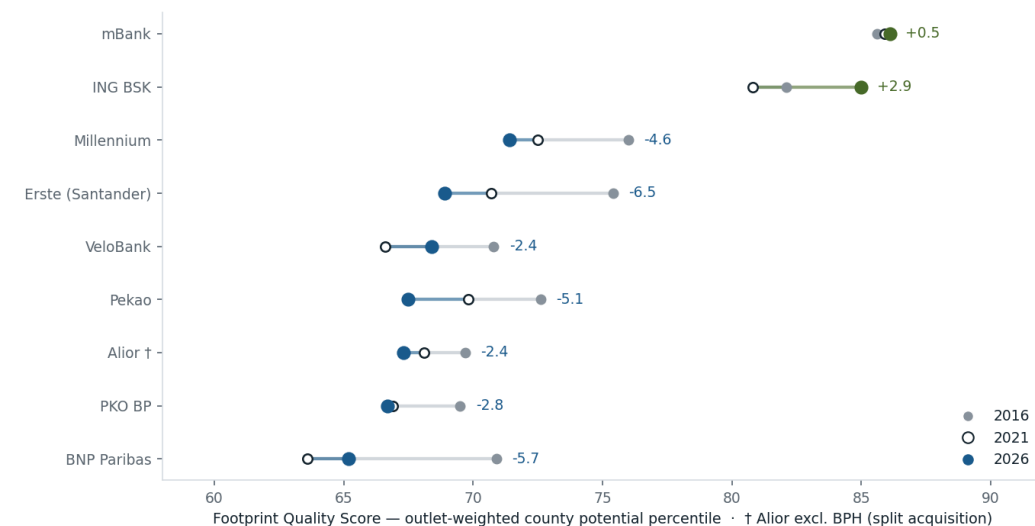
The full 16-bank ranking by outlets and county presence -- this preview shows the market view; client modules benchmark your network against any peer set you choose.

Single-bank counties (10)

COUNTY	REGION	SOLE BANK	OUTL.
			14
			17
			17
			13
			28
			6
			7
			5
			15
			6

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

Where the analysis goes further: quality, productivity, opportunity



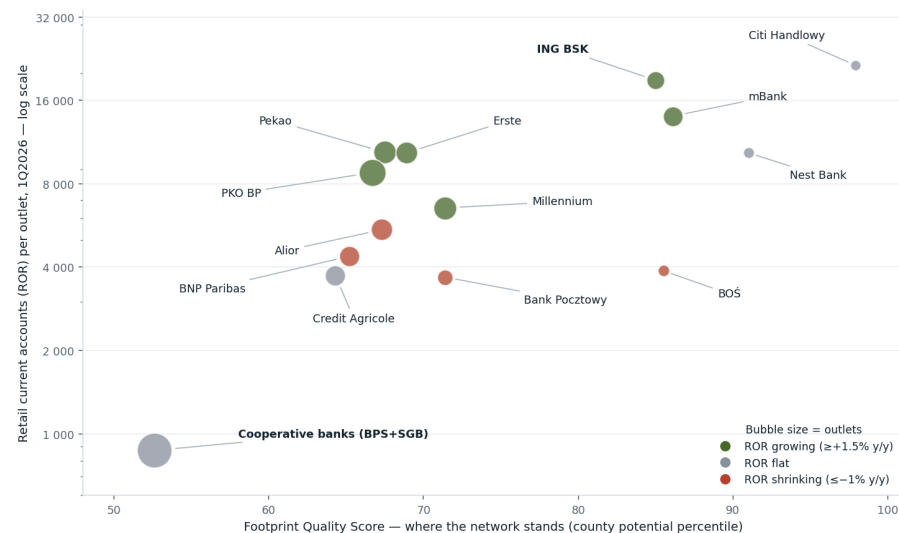
Footprint Quality Score, 2016 to 2021 to 2026, all 9 major networks. Who cut where it hurt, and who rebuilt -- fully shown for every bank in this preview.

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)	REGION	MPI	GAP
		98	+16
		96	+25
		89	+16
		84	+28
		88	+11

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



The network efficiency frontier: footprint quality vs retail accounts per outlet. One chart, three business models -- see ch. 10 for the full account-growth analysis by bank.

Per-bank open/close agendas -- a locked sample

COUNTY	MPI	VS FAIR SHARE	OVER-CUT
UNLOCKED IN THE FULL REPORT			

One-pagers like this exist for all 9 major networks: geo presence, positioning verdict, and named open/trim county lists with screening rules shown.

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

FREE PREVIEW

14 chapters, 40+ benchmarks, wave 2026

01 - Market structure	included in full below	08 - A decade of restructuring	included in full below
02 - Geography of presence	included in full below	09 - Footprint quality	included in full below
03 - Branch density	included in full below	10 - Network productivity (ROR)	included in full below
04 - Local competition	partial preview	11 - The opportunity framework	included in full below
05 - The challenger landscape	partial preview	12 - Opportunity -- county detail	subscriber only
06 - Overlap & the endgame	subscriber only	13 - Benchmarks & methodology	included in full below
07 - The cooperative third & credit unions	included in full below	14 - Market potential (MPI) methodology	included in full below

"Included in full" chapters are shown at market level in this preview exactly as they appear in the subscriber edition. "Partial preview" chapters have county-level names and lists masked. "Subscriber only" chapters (overlap depth, full opportunity detail) are summarized here only.

Product tiers

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PUBLICATION DATE / DATA PUBLIKACJI 5/2026

LANGUAGE / JĘZYK PL / EN

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