

# SITUATION OF BANKING SECTOR\*

## MONTHLY INFORMATION

October 2018

\* Banking sector - domestic banks under art. 4.1 of The Banking Act of September 10, 1997 excl. BGK

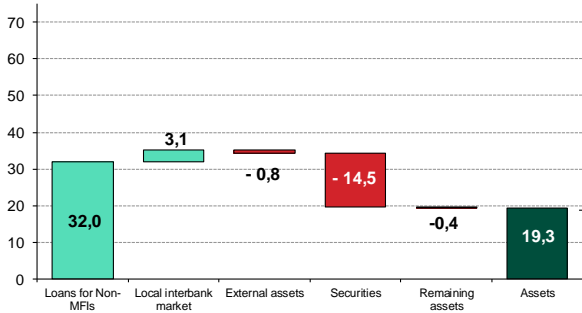
# 1. Balance sheet

## BALANCE SHEET

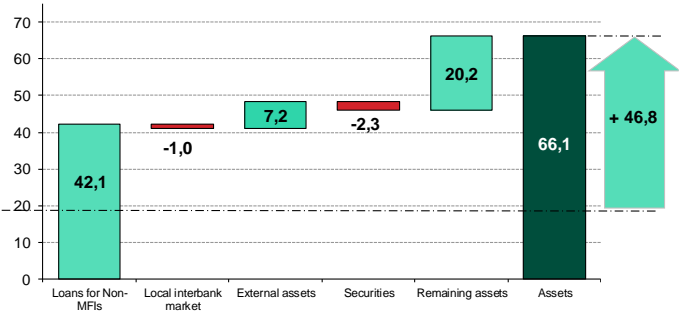
Stocks (PLN bn)	2016.12	2017.10	2017.12	2018.09	2018.10	Change y/y		Structure		
						PLN bn	%	2016.12	2017.12	2018.10
<b>BALANCE SHEET</b>										
<b>Banking sector</b>	<b>1 548,3</b>	<b>1 567,7</b>	<b>1 598,5</b>	<b>1 646,6</b>	<b>1 664,7</b>	<b>97,0</b>	<b>6,2%</b>	<b>100,0%</b>	<b>100,0%</b>	<b>100,0%</b>
commercial banks	1 427,6	1 440,7	1 468,3	1 513,5	1 529,1	88,4	6,1%	92,2%	91,9%	91,9%
cooperative banks	120,7	127,0	130,2	133,1	135,6	8,6	6,8%	7,8%	8,1%	8,1%
<b>Assets</b>										
<b>Loans for Non-MFIs</b>	<b>1 001,5</b>	<b>1 033,5</b>	<b>1 033,1</b>	<b>1 069,7</b>	<b>1 075,2</b>	<b>41,8</b>	<b>4,0%</b>	<b>64,7%</b>	<b>64,6%</b>	<b>64,6%</b>
Local interbank market	30,1	33,1	35,6	32,4	34,6	1,5	4,4%	1,9%	2,2%	2,1%
External assets	14,9	14,0	15,8	19,4	23,0	9,0	64,0%	1,0%	1,0%	1,4%
<b>Securities</b>	<b>364,9</b>	<b>350,4</b>	<b>377,4</b>	<b>370,1</b>	<b>375,1</b>	<b>24,7</b>	<b>7,0%</b>	<b>23,6%</b>	<b>23,6%</b>	<b>22,5%</b>
Remaining assets	137,0	136,6	136,6	154,9	156,8	20,1	14,7%	8,8%	8,5%	9,4%
<b>Total liabilities</b>										
<b>Deposits of Non-MFIs</b>	<b>1 092,0</b>	<b>1 109,7</b>	<b>1 143,8</b>	<b>1 179,4</b>	<b>1 192,4</b>	<b>82,7</b>	<b>7,5%</b>	<b>70,5%</b>	<b>71,6%</b>	<b>71,6%</b>
Debt securities issued	38,4	51,3	53,1	61,8	63,2	12,0	23,3%	2,5%	3,3%	3,8%
Local interbank market	34,1	31,3	29,2	36,9	39,5	8,2	26,2%	2,2%	1,8%	2,4%
Liabilities to external fin. sector	109,3	87,8	77,3	70,8	73,3	-14,5	-16,5%	7,1%	4,8%	4,4%
<b>Capital and reserves</b>	<b>185,7</b>	<b>200,2</b>	<b>206,5</b>	<b>208,6</b>	<b>208,8</b>	<b>8,6</b>	<b>4,3%</b>	<b>12,0%</b>	<b>12,9%</b>	<b>12,5%</b>
Remaining liabilities	88,8	87,3	88,7	89,1	87,5	0,1	0,1%	5,7%	5,6%	5,3%

### Changes of total assets (PLN bn)

10 M 2017 r.

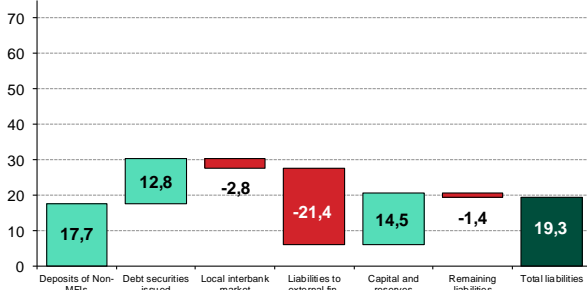


10 M 2018 r.



### Changes of total liabilities (PLN bn)

10 M 2017 r.



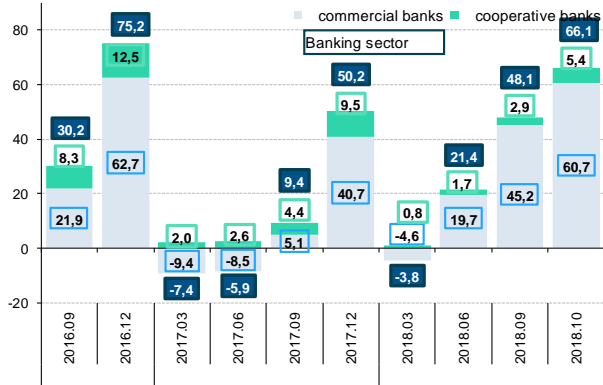
10 M 2018 r.



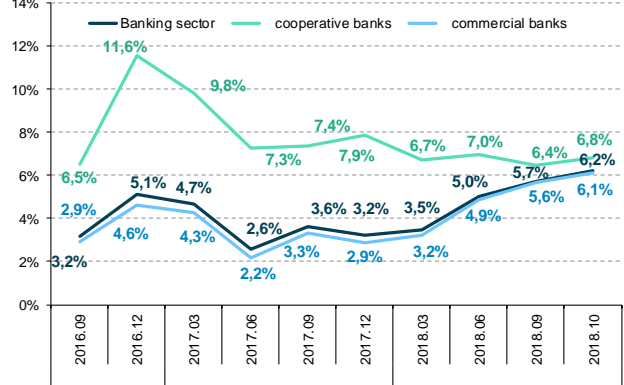
% GDP (2017)

BALANCE SHEET	Loans for Non-MFIs	Deposits of Non-MFIs
84,0%	54,2%	60,2%

### Total assets - cumulative change in year PLN bn



### Change y/y



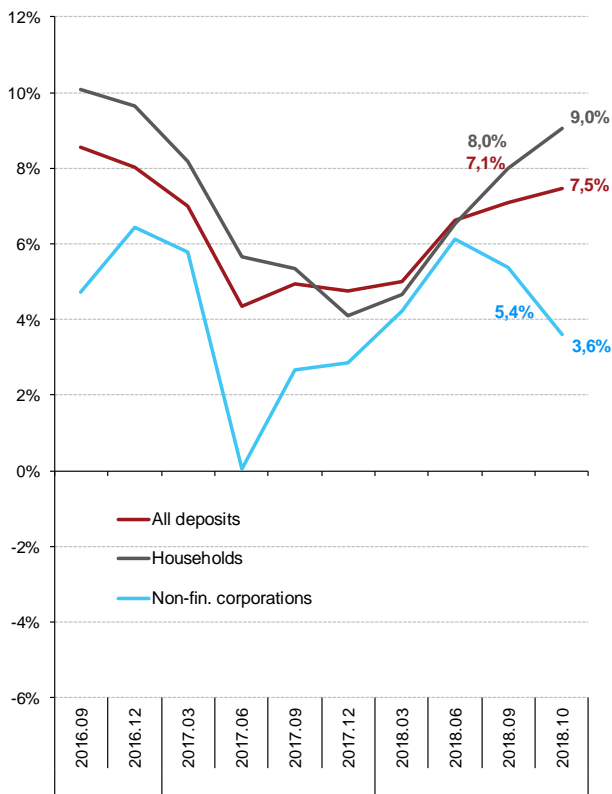
## 2. Deposits of non-MFIs

	Stocks (PLN bn)				
	2016.12	2017.10	2017.12	2018.09	2018.10
<b>All deposits, including</b>	<b>1092,0</b>	<b>1109,7</b>	<b>1143,8</b>	<b>1179,4</b>	<b>1192,4</b>
commercial banks	986,3	998,4	1028,8	1061,9	1 072,4
cooperative banks	105,7	111,3	115,0	117,5	120,0
Households	722,7	736,6	752,3	791,9	803,2
Non-fin. corporations	256,7	249,2	264,0	255,0	258,1
General government, including	41,4	50,3	51,1	52,6	52,3
Local government unit	30,5	32,8	30,0	33,1	31,2
Non-profit inst.	22,1	24,5	23,8	26,6	26,9
Insurance corp.	12,1	9,4	10,0	8,7	8,9
Other non-monetary fin. inst.	37,0	39,7	42,6	44,7	43,0

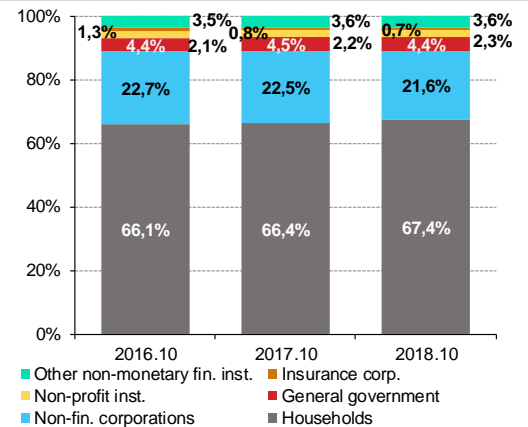
Covered deposits (PLN bn)	
<b>All deposits, including</b>	<b>770,1</b>
commercial banks	673,3
cooperative banks	96,8

	Changes (PLN bn and %)					
	MONTHLY		10 MONTHS		ANNUAL	
	2017.10	2018.10	2017	2018	2018.10	
<b>All deposits, including</b>	<b>8,3</b>	<b>13,0</b>	<b>17,7</b>	<b>48,6</b>	<b>82,7</b>	<b>7,5%</b>
commercial banks	6,4	10,4	12,1	43,6	74,0	7,4%
cooperative banks	1,9	2,6	5,6	5,0	8,7	7,8%
Households	3,2	11,3	13,9	50,9	66,6	9,0%
Non-fin. corporations	7,2	3,1	-7,5	-6,0	8,9	3,6%
General government, including	-2,0	-0,3	8,8	1,1	2,0	4,0%
Local government unit	-0,9	-1,9	2,3	1,2	-1,6	-4,8%
Non-profit inst.	0,3	0,3	2,4	3,1	2,3	9,5%
Insurance corp.	-0,6	0,3	-2,7	-1,1	-0,5	-5,0%
Other non-monetary fin. inst.	0,2	-1,7	2,7	0,5	3,3	8,3%

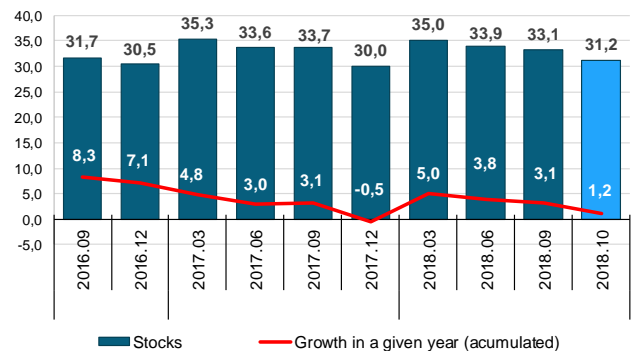
Change y/y (nominal terms)



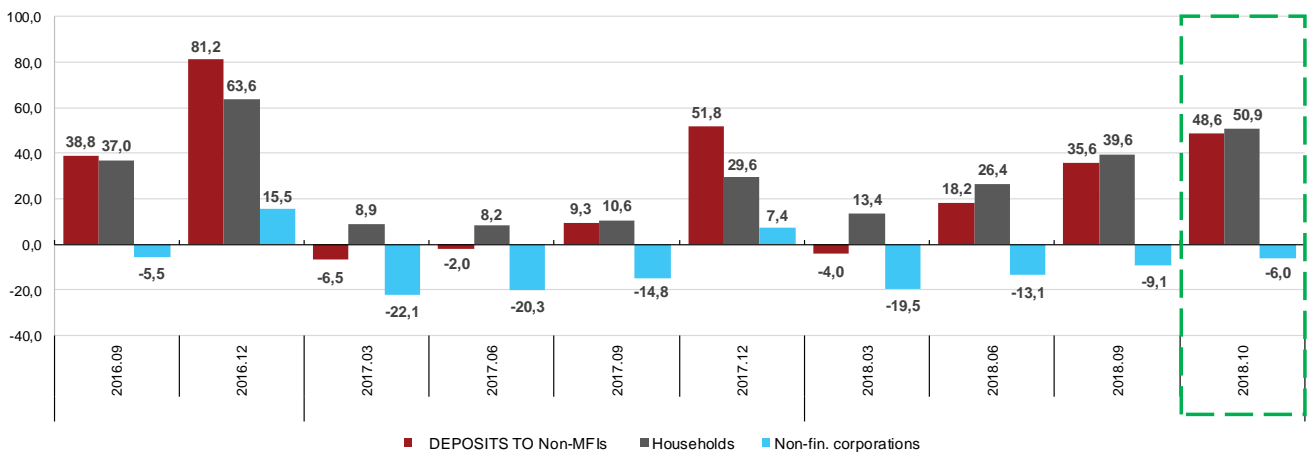
Deposits structure



Local government unit deposits (PLN bn)



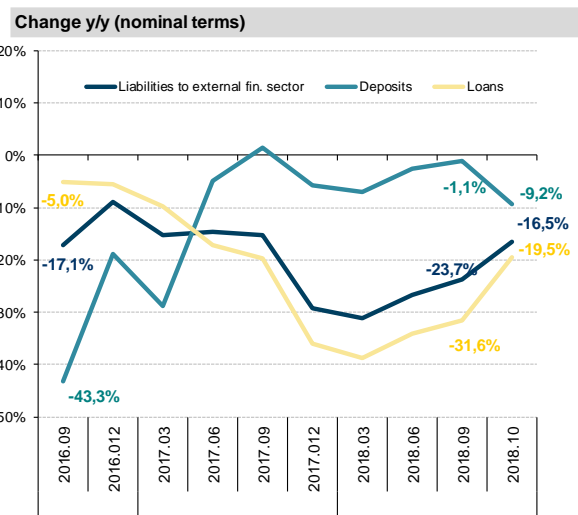
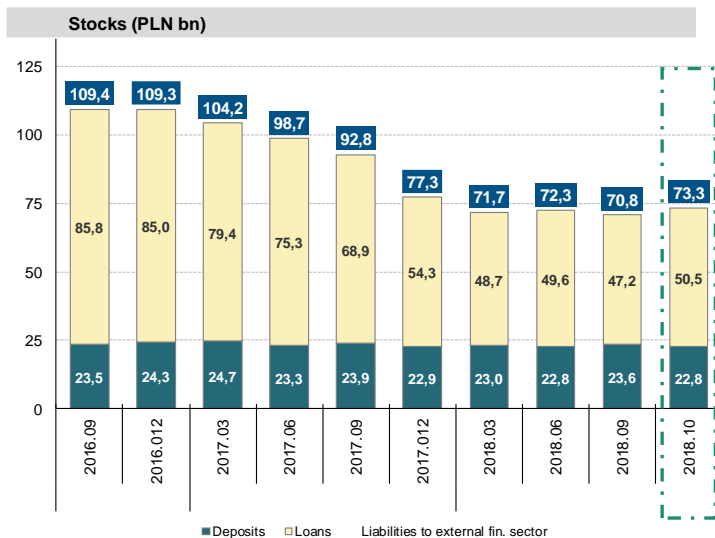
Change of deposits in a given year (accumulated) (PLN bn)



### 3. Liabilities to external financial sector

	Stocks (PLN bn)				
	2016.12	2017.10	2017.12	2018.09	2018.10
Liabilities to external	109,3	87,8	77,3	70,8	73,3
Deposits	24,3	25,1	22,9	23,6	22,8
Loans	85,0	62,7	54,3	47,2	50,5

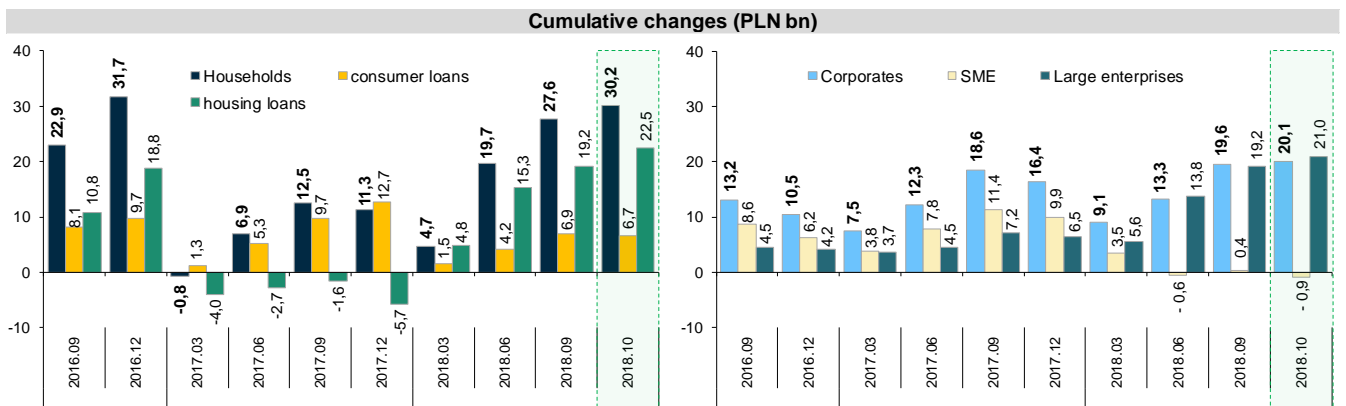
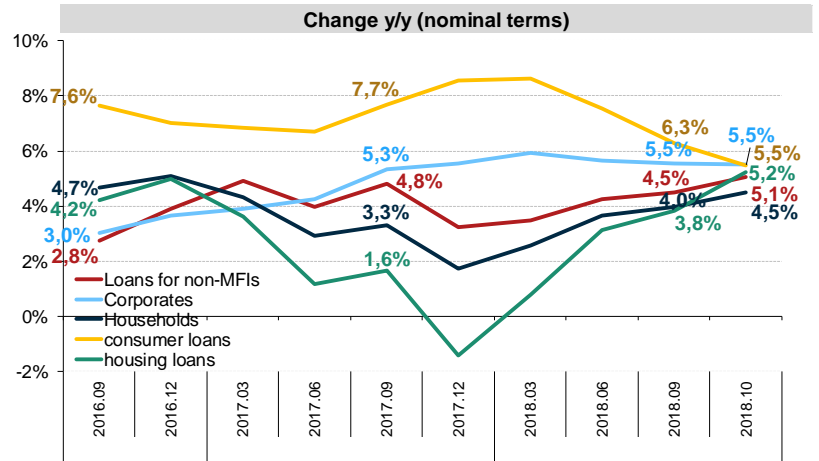
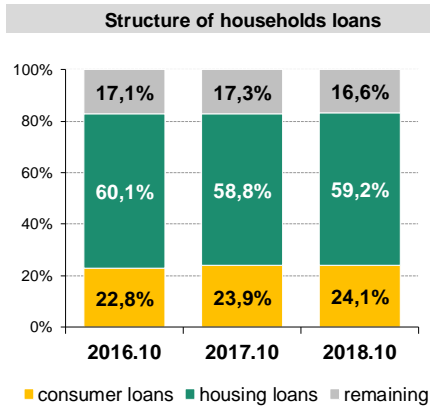
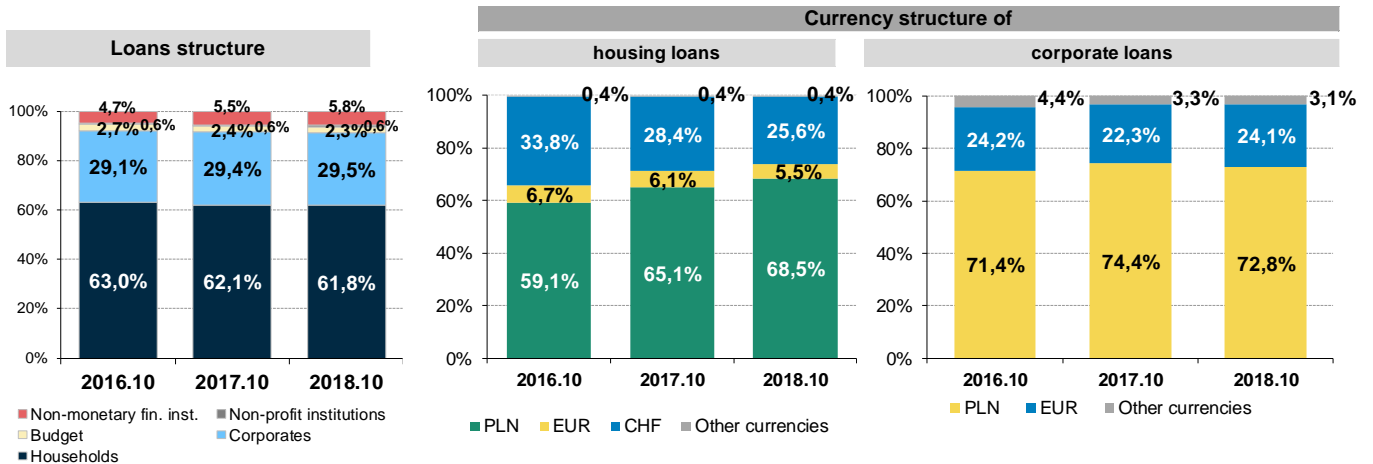
Changes (PLN bn and %)					
MONTHLY		10 MONTHS		ANNUAL	
2017.10	2018.10	2017	2018	2018.10	
-5,0	2,5	-21,4	-3,9	-14,5	-16,5%
1,2	-0,8	0,8	-0,2	-2,3	-9,2%
-6,2	3,4	-22,2	-3,8	-12,2	-19,5%



## 4. Loans for non-MFIs

	Stocks (PLN bn)				
	2016.12	2017.10	2017.12	2018.09	2018.10
<b>Total loans</b>	<b>1 038,8</b>	<b>1 072,4</b>	<b>1 072,4</b>	<b>1 122,2</b>	<b>1 126,7</b>
commercial banks	970,4	1 001,3	1 000,8	1 047,8	1 051,9
cooperative banks	68,4	71,1	71,6	74,4	74,7
<b>Households</b>	<b>654,5</b>	<b>666,1</b>	<b>665,8</b>	<b>693,4</b>	<b>696,0</b>
consumer loans	148,6	159,3	161,3	168,3	168,0
housing loans	395,4	391,8	389,7	408,9	412,2
PLN	233,4	254,9	258,2	279,4	282,2
foreign currency	162,0	136,9	131,5	129,5	129,9
<b>Corporates</b>	<b>295,9</b>	<b>315,0</b>	<b>312,3</b>	<b>331,8</b>	<b>332,3</b>
<b>Budget</b>	<b>27,6</b>	<b>25,9</b>	<b>27,1</b>	<b>26,3</b>	<b>26,4</b>
<b>Non-profit institutions</b>	<b>6,4</b>	<b>6,8</b>	<b>6,8</b>	<b>7,0</b>	<b>7,1</b>
<b>Non-monetary fin. inst.</b>	<b>54,5</b>	<b>58,5</b>	<b>60,5</b>	<b>63,6</b>	<b>64,9</b>

	Change (PLN bn and %)					
	Monthly		10 months		Annual	
	2017.10	2018.10	2017	2018	2018.10	
<b>Total loans</b>	<b>-1,7</b>	<b>4,5</b>	<b>33,6</b>	<b>54,3</b>	<b>54,3</b>	<b>5,1%</b>
commercial banks	-1,9	4,2	30,9	51,1	50,7	5,1%
cooperative banks	0,1	0,3	2,8	3,1	3,6	5,1%
<b>Households</b>	<b>-1,0</b>	<b>2,5</b>	<b>11,6</b>	<b>30,2</b>	<b>29,9</b>	<b>4,5%</b>
consumer loans	1,0	-0,2	10,7	6,7	8,7	5,5%
housing loans	-2,1	3,3	-3,7	22,5	20,4	5,2%
PLN	2,3	2,8	21,5	24,1	27,4	10,7%
foreign currency	-4,4	0,4	-25,1	-1,6	-6,9	-5,1%
<b>Corporates</b>	<b>0,6</b>	<b>0,5</b>	<b>19,2</b>	<b>20,1</b>	<b>17,3</b>	<b>5,5%</b>
<b>Budget</b>	<b>-0,1</b>	<b>0,1</b>	<b>-1,6</b>	<b>-0,7</b>	<b>0,5</b>	<b>1,8%</b>
<b>Non-profit institutions</b>	<b>0,1</b>	<b>0,1</b>	<b>0,5</b>	<b>0,3</b>	<b>0,2</b>	<b>3,3%</b>
<b>Non-monetary fin. inst.</b>	<b>-1,4</b>	<b>1,3</b>	<b>4,0</b>	<b>4,4</b>	<b>6,4</b>	<b>11,0%</b>

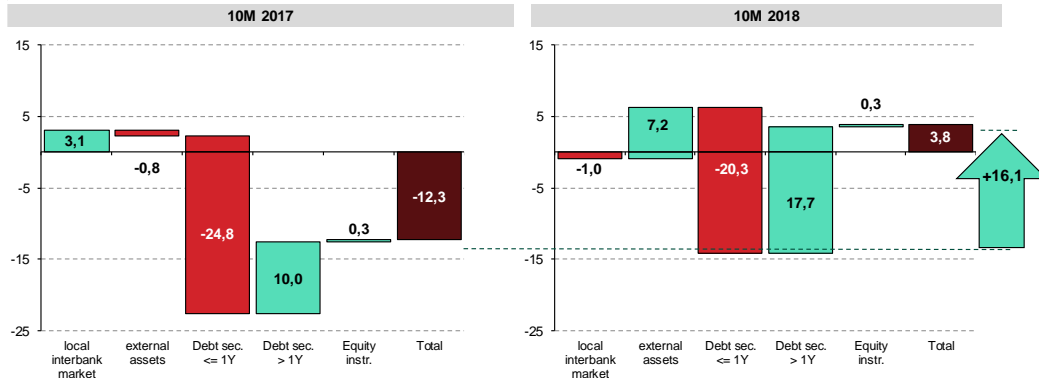


## 5. Financial assets

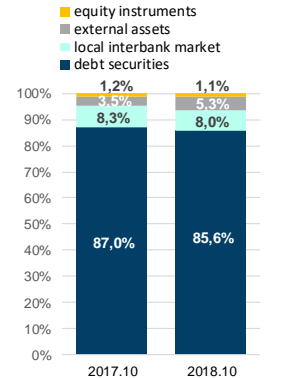
	Stocks (PLN bn)				
	2016.12	2017.10	2017.12	2018.09	2018.10
<b>Total fin. assets, including</b>	<b>409,8</b>	<b>397,6</b>	<b>428,8</b>	<b>422,0</b>	<b>432,7</b>
local interbank market	30,1	33,1	35,6	32,4	34,6
external assets	14,9	14,0	15,8	19,4	23,0
securities	364,9	350,4	377,4	370,1	375,1
debt securities	360,7	345,8	372,9	365,3	370,3
up to 1 year	64,2	39,4	66,5	34,0	46,1
financial s.	61,2	38,2	65,2	32,7	44,8
non-financial s.	0,6	1,1	1,2	0,6	0,7
general gov.	2,4	0,1	0,1	0,7	0,6
over 1 year	296,5	306,4	306,5	331,3	324,2
financial s.	13,6	15,3	15,3	19,9	18,6
non-financial s.	17,6	16,5	16,8	15,1	14,7
general gov.	265,2	274,6	274,3	296,4	290,8
equity instruments	4,3	4,6	4,5	4,8	4,8

	Changes (PLN bn and %)					
	MONTHLY		10 MONTHS		ANNUAL	
	2017.10	2018.10	2017	2018	2018.10	
<b>Total fin. assets, including</b>	<b>12,6</b>	<b>10,7</b>	<b>-12,3</b>	<b>3,8</b>	<b>35,1</b>	<b>8,8%</b>
local interbank market	0,2	2,14	3,1	-1,0	1,5	4,4%
external assets	3,0	3,6	-0,8	7,2	9,0	64,0%
securities	9,5	5,0	-14,5	-2,3	24,7	7,0%
debt securities	9,4	5,0	-14,8	-2,6	24,5	7,1%
up to 1 year	8,2	12,2	-24,8	-20,3	6,7	17,1%
financial s.	8,0	12,1	-22,9	-20,4	6,6	17,2%
non-financial s.	0,2	0,1	0,4	-0,5	-0,4	-37,2%
general gov.	0,01	-0,01	-2,3	0,6	0,6	964,8%
over 1 year	1,3	-7,2	10,0	17,7	17,7	5,8%
financial s.	0,3	-1,3	1,7	3,3	3,3	21,5%
non-financial s.	0,1	-0,3	-1,1	-2,1	-1,8	-10,7%
general gov.	0,8	-5,5	9,4	16,5	16,2	5,9%
equity instruments	0,02	-0,04	0,3	0,3	0,2	4,2%

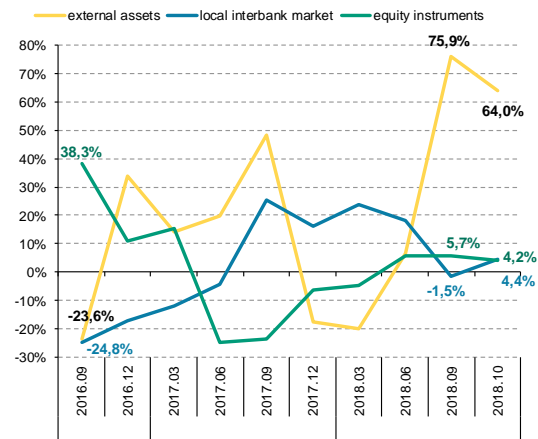
Comparison of changes of fin. assets (nominal terms - PLN bn)



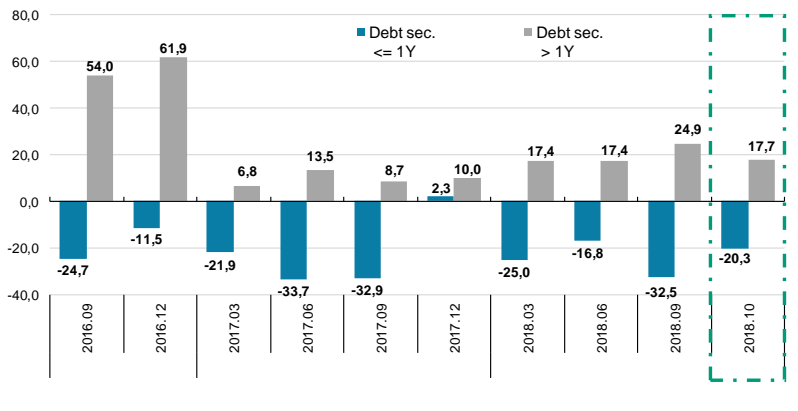
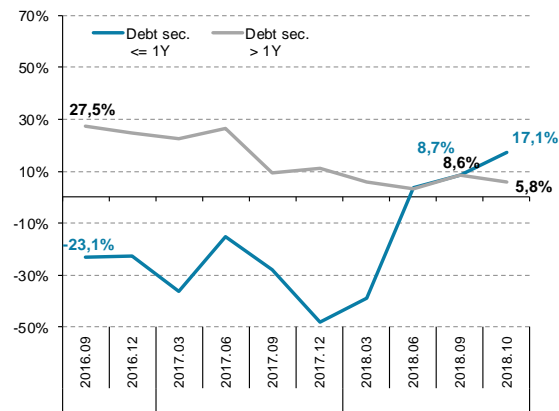
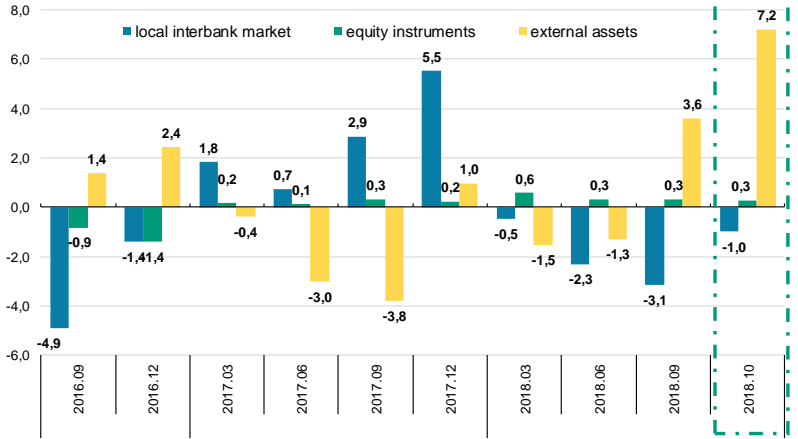
Percentage structure



Change y/y (nominal terms)



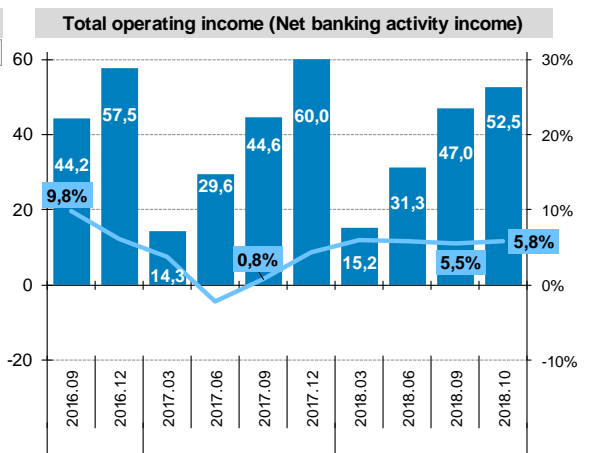
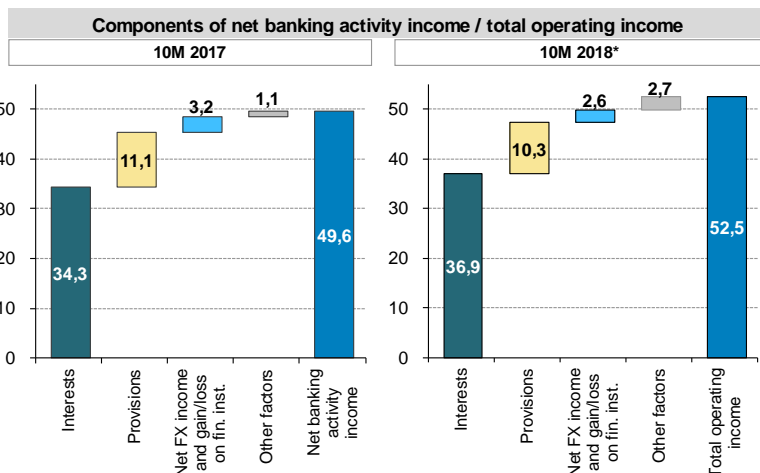
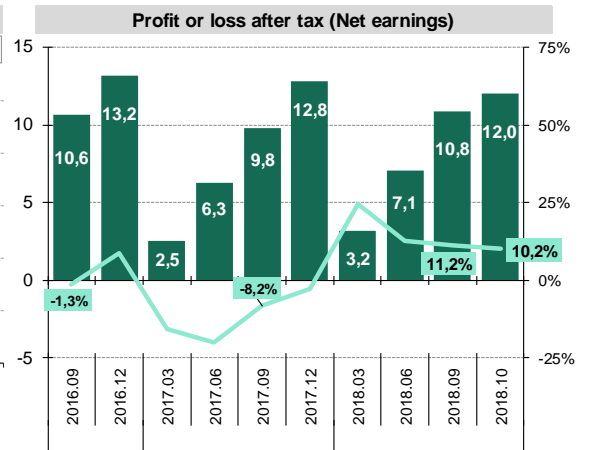
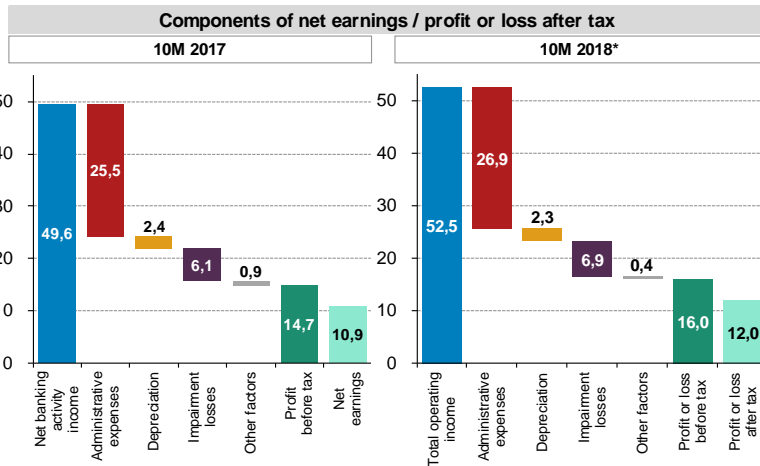
Change in a given year (acumulated) (PLN bn)



## 6. Profit and loss account

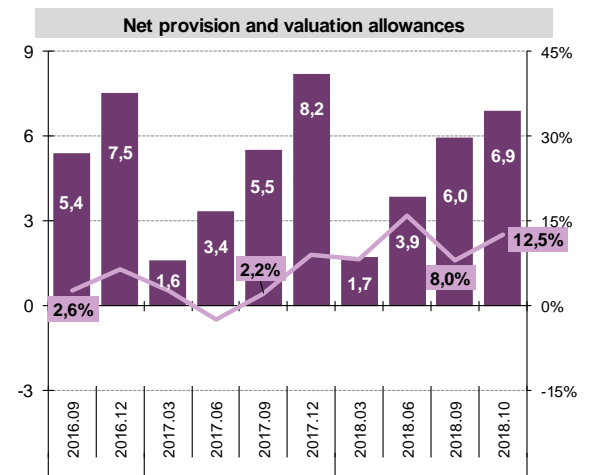
	Cumulative (PLN bn)				
	2016.12	2017.10	2017.12	2018.09	2018.10
<b>Total operating income</b>	<b>57,5</b>	<b>49,6</b>	<b>60,0</b>	<b>47,0</b>	<b>52,5</b>
Net interest income	37,0	34,3	41,4	33,1	36,9
Net fees and commissions income	12,2	11,1	13,3	9,4	10,3
Net FX income and gain/loss on fin. inst.	7,1	3,2	4,2	2,1	2,6
Other factors	1,3	1,1	1,2	2,3	2,7
<b>Administrative expenses</b>	<b>29,7</b>	<b>25,5</b>	<b>30,7</b>	<b>24,2</b>	<b>26,9</b>
Amortisation and depreciation	2,8	2,4	2,9	2,1	2,3
Net provision and valuation allowances	7,5	6,1	8,2	6,0	6,9
Profit or loss before tax	17,5	14,7	17,3	14,4	16,0
<b>Profit or loss after tax</b>	<b>13,2</b>	<b>10,9</b>	<b>12,8</b>	<b>10,8</b>	<b>12,0</b>

Change (PLN bn and %)						
		Monthly		Annual		
		2017.10	2018.10	2018.10		
<b>Total operating income</b>	<b>5,1</b>	<b>-2,5%</b>	<b>5,5</b>	<b>7,5%</b>	<b>2,9</b>	<b>5,8%</b>
Net interest income	3,6	4,0%	3,8	-0,2%	2,7	7,7%
Net fees and commissions income	1,1	0,5%	0,9	-9,8%	-0,8	-7,0%
Net FX income and gain/loss on fin. inst.	0,3	-45,4%	0,5	112,6%	-0,6	-18,5%
Other factors	0,0	-91,1%	0,4	191,0%	1,6	147,5%
<b>Administrative expenses</b>	<b>2,5</b>	<b>3,1%</b>	<b>2,7</b>	<b>4,0%</b>	<b>1,4</b>	<b>5,5%</b>
Amortisation and depreciation	0,2	-3,1%	0,2	-5,9%	0,0	-1,3%
Net provision and valuation allowances	0,6	-27,8%	0,9	6,0%	0,8	12,5%
Profit or loss before tax	1,6	14,2%	1,6	20,9%	1,2	8,5%
<b>Profit or loss after tax</b>	<b>1,1</b>	<b>13,3%</b>	<b>1,2</b>	<b>15,8%</b>	<b>1,1</b>	<b>10,2%</b>



\* Data for 2018 in accordance with the Commission implementing regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions (in force from 1 January 2018)

Note: Terminology in the table according to FINPL. The nomenclature for the data for 2016 and 2017 is consistent with that used in the chart: Components of net earnings / profit or loss after tax (left panel)



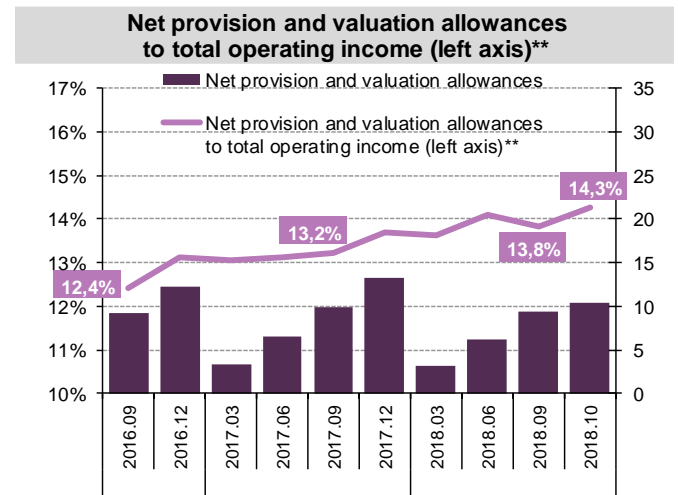
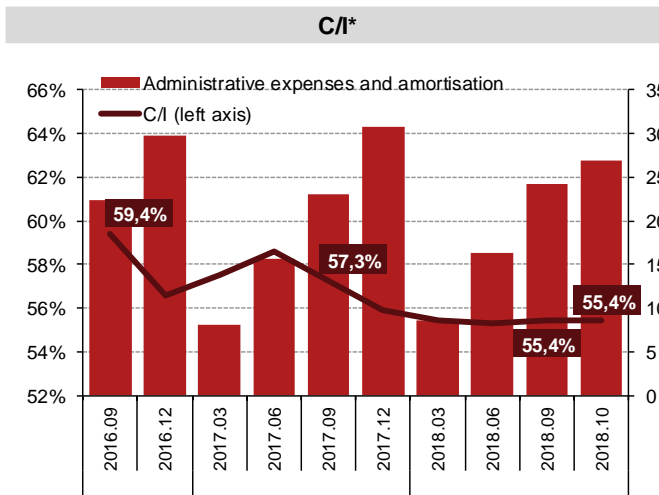
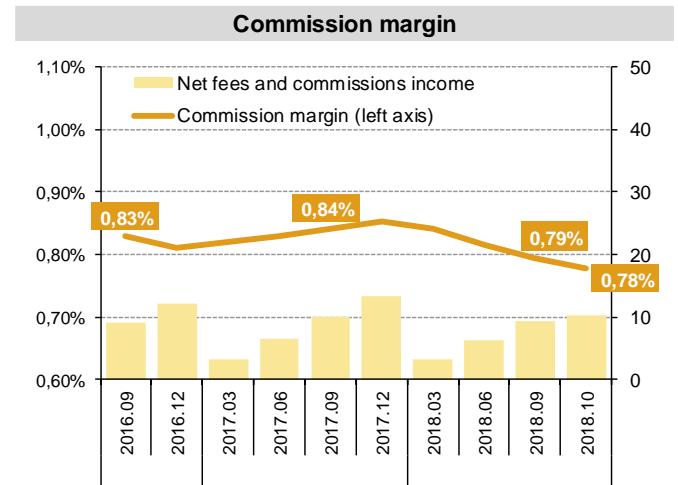
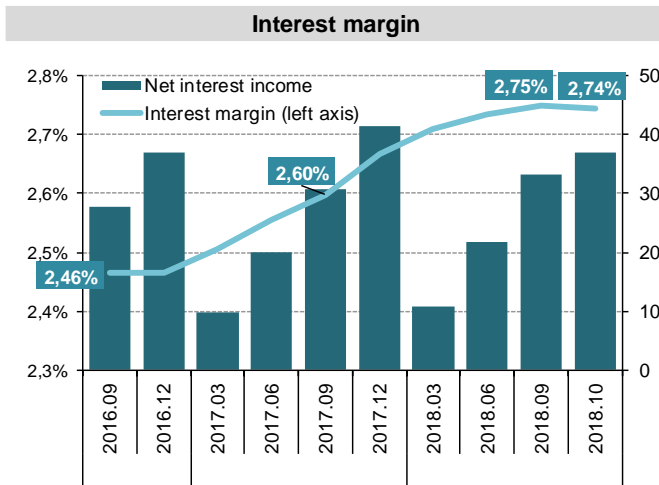
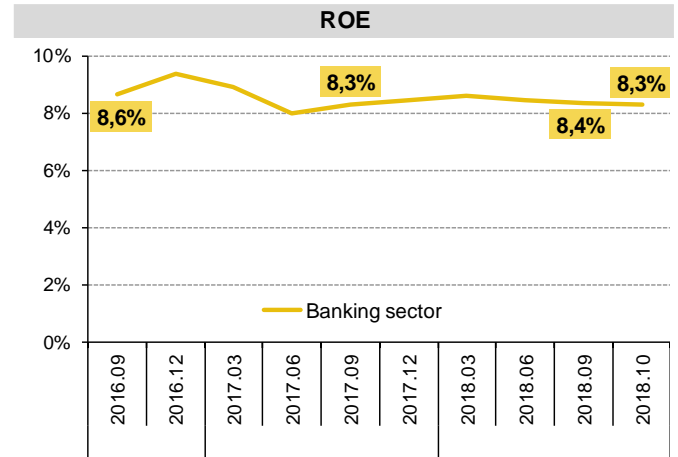
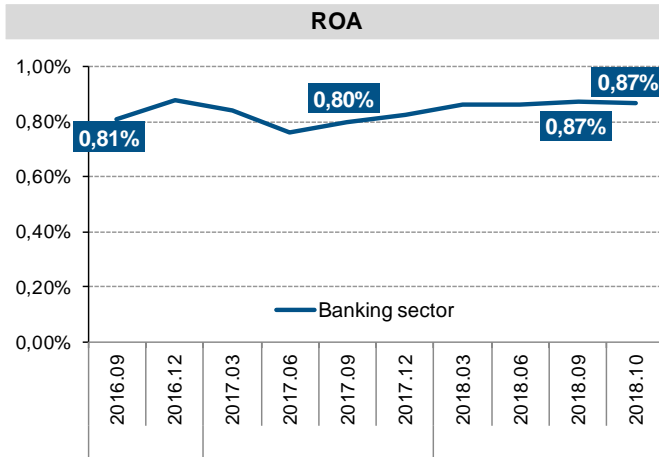
## 7. Efficiency ratios

	Indicator status (%)				
	2016.12	2017.10	2017.12	2018.09	2018.10
ROA	0,88	0,82	0,82	0,87	0,87
ROE	9,38	8,49	8,46	8,36	8,29
Interest margin	2,47	2,61	2,67	2,75	2,74
Commission margin	0,81	0,84	0,85	0,79	0,78
C/I*	56,55	56,50	55,90	55,42	55,43
Net provision and valuation allowances to total operating income**	13,11	101,39	13,68	13,82	14,25

	Change y/y (p.p.)		
	2016.10	2017.10	2018.10
ROA	0,01	-0,04	0,04
ROE	-0,04	-0,73	-0,21
Interest margin	0,08	0,14	0,13
Commission margin	-0,10	0,02	-0,07
C/I*	5,70	-3,85	-1,07
Net provision and valuation allowances to total operating income**	-5,98	91,13	-87,13

\* from January 2018, change of the denominator from net banking activity income to total operating income

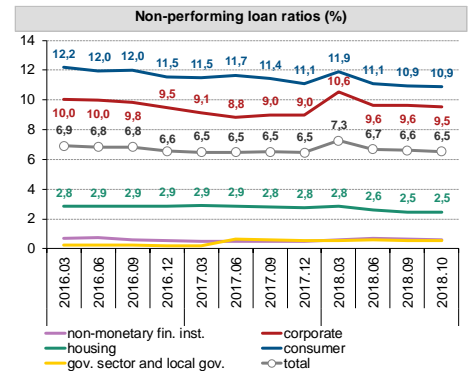
\*\* For the data for 2016 and 2017: Net provision and valuation allowances to net banking activity income



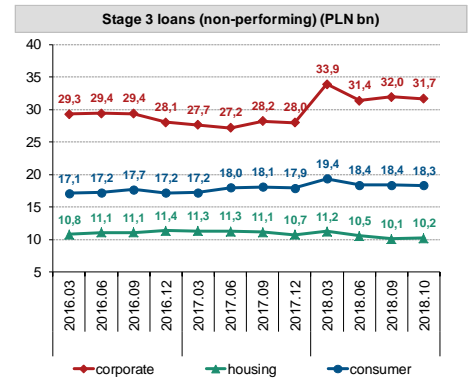


## 8. The quality of banks' loan portfolio for non-MFIs

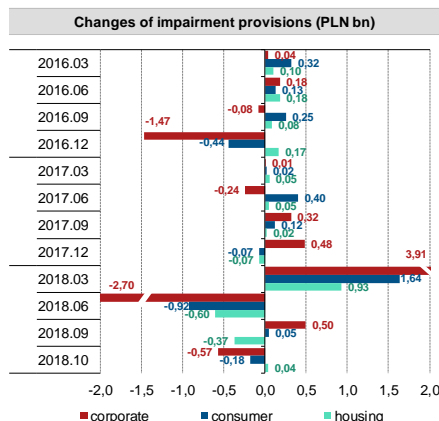
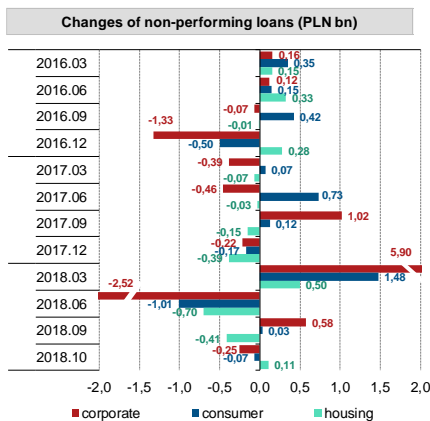
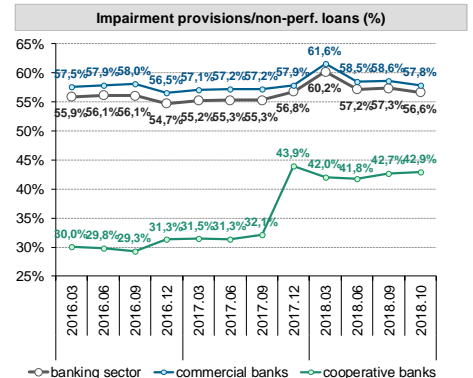
	2016.12	2017.10	2017.12	2018.09	2018.10	Change (p.p.)		
						1m	10m	y/y
<b>Non-performing loan ratios (%)</b>								
<b>total</b>	<b>6,6</b>	<b>6,5</b>	<b>6,5</b>	<b>6,6</b>	<b>6,5</b>	<b>-0,1</b>	<b>0,1</b>	<b>0,0</b>
commercial banks	6,5	6,4	6,4	6,5	6,4	-0,1	0,1	0,0
cooperative banks	7,1	7,4	7,7	8,0	8,0	0,0	0,3	0,6
PLN	7,2	7,1	7,0	7,2	7,2	0,0	0,2	0,1
foreign currency	4,6	4,5	4,5	4,3	4,2	-0,1	-0,4	-0,4
<b>structure of the loan portfolio</b>								
<b>non-financial sector, including</b>	<b>7,1</b>	<b>7,0</b>	<b>7,0</b>	<b>7,1</b>	<b>7,1</b>	<b>-0,1</b>	<b>0,1</b>	<b>0,0</b>
corporate	9,5	8,9	9,0	9,6	9,5	-0,1	0,6	0,6
consumer	11,5	11,4	11,1	10,9	10,9	0,0	-0,2	-0,5
housing, including	2,9	2,8	2,8	2,5	2,5	0,0	-0,3	-0,3
PLN	2,5	2,5	2,5	2,2	2,2	0,0	-0,2	-0,3
foreign currency	3,4	3,4	3,3	3,0	3,1	0,1	-0,3	-0,3
<b>non-monetary fin. inst.</b>	<b>0,5</b>	<b>0,5</b>	<b>0,5</b>	<b>0,6</b>	<b>0,6</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>
<b>gov. sector and local gov.</b>	<b>0,2</b>	<b>0,6</b>	<b>0,5</b>	<b>0,6</b>	<b>0,6</b>	<b>0,0</b>	<b>0,0</b>	<b>-0,1</b>



	Stage 3 loans (Non-performing) (PLN bn)					(PLN bn)			Structure
	2016.12	2017.10	2017.12	2018.09	2018.10	1m	10m	y/y	
<b>total</b>	<b>68,1</b>	<b>69,8</b>	<b>69,2</b>	<b>74,2</b>	<b>73,8</b>	<b>-0,5</b>	<b>4,6</b>	<b>3,9</b>	<b>100,0</b>
commercial banks	63,2	64,6	63,7	68,3	67,8	-0,5	4,1	3,2	91,9
cooperative banks	4,9	5,3	5,5	5,9	6,0	0,0	0,4	0,7	8,1
PLN	55,6	59,1	58,9	64,1	63,7	-0,5	4,8	4,6	86,3
foreign currency	12,5	10,7	10,3	10,1	10,1	0,0	-0,3	-0,7	13,7
<b>structure of the loan portfolio</b>									
<b>non-financial sector, including</b>	<b>67,8</b>	<b>69,4</b>	<b>68,8</b>	<b>73,7</b>	<b>73,2</b>	<b>-0,5</b>	<b>4,5</b>	<b>3,8</b>	<b>99,2</b>
corporate	28,1	28,1	28,0	32,0	31,7	-0,3	3,7	3,6	43,0
consumer	17,2	18,2	17,9	18,4	18,3	-0,1	0,4	0,1	24,9
housing, including	11,4	10,9	10,7	10,1	10,2	0,1	-0,5	-0,7	13,9
PLN	5,9	6,3	6,4	6,2	6,2	0,0	-0,1	0,0	8,5
foreign currency	5,4	4,6	4,4	3,9	4,0	0,1	-0,4	-0,7	5,4
<b>non-monetary fin. inst.</b>	<b>0,3</b>	<b>0,3</b>	<b>0,3</b>	<b>0,4</b>	<b>0,4</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>	<b>0,6</b>
<b>gov. sector and local gov.</b>	<b>0,1</b>	<b>0,2</b>	<b>0,1</b>	<b>0,2</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,2</b>



	Stage 3 provisions (PLN bn)					(PLN bn)			Structure
	2016.12	2017.10	2017.12	2018.09	2018.10	1m	10m	y/y	
<b>total</b>	<b>37,3</b>	<b>38,9</b>	<b>39,3</b>	<b>42,6</b>	<b>41,8</b>	<b>-0,8</b>	<b>2,5</b>	<b>2,8</b>	<b>100,0</b>
commercial banks	35,8	37,2	36,8	40,0	39,2	-0,8	2,4	2,0	93,9
cooperative banks	1,5	1,7	2,4	2,5	2,6	0,0	0,1	0,9	6,1
PLN	32,1	34,1	34,5	37,9	37,5	-0,5	2,9	3,3	89,7
foreign currency	5,2	4,8	4,7	4,6	4,3	-0,3	-0,4	-0,5	10,3
<b>structure of the loan portfolio</b>									
<b>non-financial sector, including</b>	<b>37,1</b>	<b>38,6</b>	<b>38,9</b>	<b>42,2</b>	<b>41,4</b>	<b>-0,8</b>	<b>2,5</b>	<b>2,8</b>	<b>99,1</b>
corporate	13,9	14,1	14,5	16,2	15,6	-0,6	1,1	1,5	37,4
consumer	11,5	12,2	12,0	12,8	12,6	-0,2	0,6	0,4	30,1
housing, including	5,5	5,5	5,5	5,5	5,5	0,0	0,0	0,0	13,2
PLN	3,1	3,4	3,5	3,5	3,5	0,0	0,1	0,1	8,4
foreign currency	2,3	2,1	2,1	2,0	2,0	0,0	-0,1	-0,1	4,8
<b>non-monetary fin. inst.</b>	<b>0,2</b>	<b>0,2</b>	<b>0,2</b>	<b>0,3</b>	<b>0,3</b>	<b>0,0</b>	<b>0,0</b>	<b>0,1</b>	<b>0,7</b>
<b>gov. sector and local gov.</b>	<b>0,0</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,3</b>



## Structure of loans for non-MFIs (%)

		2018.03	2018.06	2018.09	2018.10	Change (PLN bn)
		banking sector				m/m
Loans	<b>Loans for non-MFIs (PLN bn)</b>	<b>1 083,5</b>	<b>1 105,1</b>	<b>1 122,2</b>	<b>1 126,7</b>	<b>4,5</b>
	Performing loans	1 004,8	1 031,3	1 048,0	1052,9	4,9
	Stage 1 loans	911,2	935,5	953,6	961,3	7,7
	Stage 2 loans	93,5	95,8	94,3	91,6	-2,7
	Stage 3 loans (non-performing)	78,8	73,8	74,2	73,8	-0,5
Provisions	<b>Provisions (total) (PLN bn)</b>	<b>57,1</b>	<b>52,1</b>	<b>52,5</b>	<b>51,4</b>	<b>-1,0</b>
	Stage 1 provisions	3,8	3,8	3,9	4,0	0,1
	Stage 2 provisions	5,9	6,1	6,0	5,7	-0,3
	Stage 3 provisions	47,4	42,2	42,6	41,8	-0,8
Structure	<b>Loan structure (%)</b>					p.p.
	Stage 1 loans / Total loans	84,1	84,6	85,0	85,3	0,3
	Stage 2 loans / Total loans	8,6	8,7	8,4	8,1	-0,3
	Stage 3 loans / Total loans	7,3	6,7	6,6	6,5	-0,1
Provisions coverage	<b>Provisions coverage</b>					p.p.
	Total provisions / Total loans	5,3	4,7	4,7	4,6	-0,1
	Provisions (Stage 1) / Loans (Stage 1)	0,4	0,4	0,4	0,4	0,0
	Provisions (Stage 2) / Loans (Stage 2)	6,3	6,4	6,4	6,2	-0,1
	Provisions (Stage 3) / Loans (Stage 3)	60,2	57,2	57,3	56,6	-0,7
		commercial banks				(PLN bn)
Loans	<b>Loans for non-MFIs (PLN bn)</b>	<b>1 011,3</b>	<b>1 031,9</b>	<b>1 047,8</b>	<b>1 051,9</b>	<b>4,2</b>
	Performing loans	938,1	963,8	979,5	984,2	4,7
	Stage 1 loans	847,2	870,7	887,8	895,2	7,4
	Stage 2 loans	90,9	93,2	91,7	89,0	-2,7
	Stage 3 loans (non-performing)	73,1	68,0	68,3	67,8	-0,5
Provisions	<b>Provisions (total) (PLN bn)</b>	<b>54,7</b>	<b>49,6</b>	<b>49,9</b>	<b>48,8</b>	<b>-1,1</b>
	Stage 1 provisions	3,7	3,7	3,8	3,9	0,1
	Stage 2 provisions	5,9	6,1	6,0	5,7	-0,3
	Stage 3 provisions	45,0	39,8	40,0	39,2	-0,8
Structure	<b>Loan structure (%)</b>					p.p.
	Stage 1 loans / Total loans	83,8	84,4	84,7	85,1	0,4
	Stage 2 loans / Total loans	9,0	9,0	8,7	8,5	-0,3
	Stage 3 loans / Total loans	7,2	6,6	6,5	6,4	-0,1
Provisions coverage	<b>Provisions coverage</b>					p.p.
	Total provisions / Total loans	5,4	4,8	4,8	4,6	-0,1
	Provisions (Stage 1) / Loans (Stage 1)	0,4	0,4	0,4	0,4	0,0
	Provisions (Stage 2) / Loans (Stage 2)	6,5	6,5	6,5	6,4	-0,1
	Provisions (Stage 3) / Loans (Stage 3)	61,6	58,5	58,6	57,8	-0,8
		cooperative banks				(PLN bn)
Loans	<b>Loans for non-MFIs (PLN bn)</b>	<b>72,3</b>	<b>73,3</b>	<b>74,4</b>	<b>74,7</b>	<b>0,3</b>
	Performing loans	66,6	67,5	68,5	68,8	0,2
	Stage 1 loans	64,0	64,8	65,8	66,1	0,3
	Stage 2 loans	2,6	2,6	2,7	2,7	0,0
	Stage 3 loans (non-performing)	5,6	5,8	5,9	6,0	0,0
Provisions	<b>Provisions (total) (PLN bn)</b>	<b>2,5</b>	<b>2,5</b>	<b>2,6</b>	<b>2,6</b>	<b>0,0</b>
	Stage 1 provisions	0,1	0,1	0,1	0,1	0,0
	Stage 2 provisions	0,0	0,0	0,0	0,0	0,0
	Stage 3 provisions	2,4	2,4	2,5	2,6	0,0
Structure	<b>Loan structure (%)</b>					p.p.
	Stage 1 loans / Total loans	88,6	88,4	88,4	88,4	0,0
	Stage 2 loans / Total loans	3,6	3,6	3,6	3,6	0,0
	Stage 3 loans / Total loans	7,8	8,0	8,0	8,0	0,0
Provisions coverage	<b>Provisions coverage</b>					p.p.
	Total provisions / Total loans	3,4	3,4	3,5	3,5	0,0
	Provisions (Stage 1) / Loans (Stage 1)	0,1	0,1	0,1	0,1	0,0
	Provisions (Stage 2) / Loans (Stage 2)	0,7	0,7	0,7	0,7	0,0
	Provisions (Stage 3) / Loans (Stage 3)	42,0	41,8	42,7	42,9	0,1

