Banking Market In Poland 2016-2018, CEE Banking Series

Description: “Banking Market in Poland 2016-2018” is the latest full update of the comprehensive annual publication about the banking sector in Poland. It describes the present market structure and recent trends in the market and also provides short-term estimates of key banking volumes for the years 2016 through 2018.

Compared to the 2015 edition, it has been revised, with new analysis added, and now contains 124 pages. When preparing this report, we responded to feedback received from its clients and incorporated several improvements that make this new issue even more reader-friendly and informative.

Banking volumes continued to grow in course of 2015, reflecting favorable developments in the economy and higher consumer confidence. Total banking assets hit a record PLN 1.6 trillion as of December 2015, which corresponds to a 4% YoY growth rate. Deposits of non-financial clients at banks recorded a 8% YoY increase to PLN 0.99 trillion while lending rose by 7% to PLN 1.06 trillion.

The growth was balanced as all key client segments had a positive contribution, although the growth in deposits was slightly faster than the growth in outstanding lending. In contrast to rising volumes, bank revenues were shrinking in 2015. The sector of commercial banks recorded a 2.6% total revenue drop to PLN 50.9 billion in 2015.

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