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The Polish payment cards market 2016

November 2016



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Poland -basic information

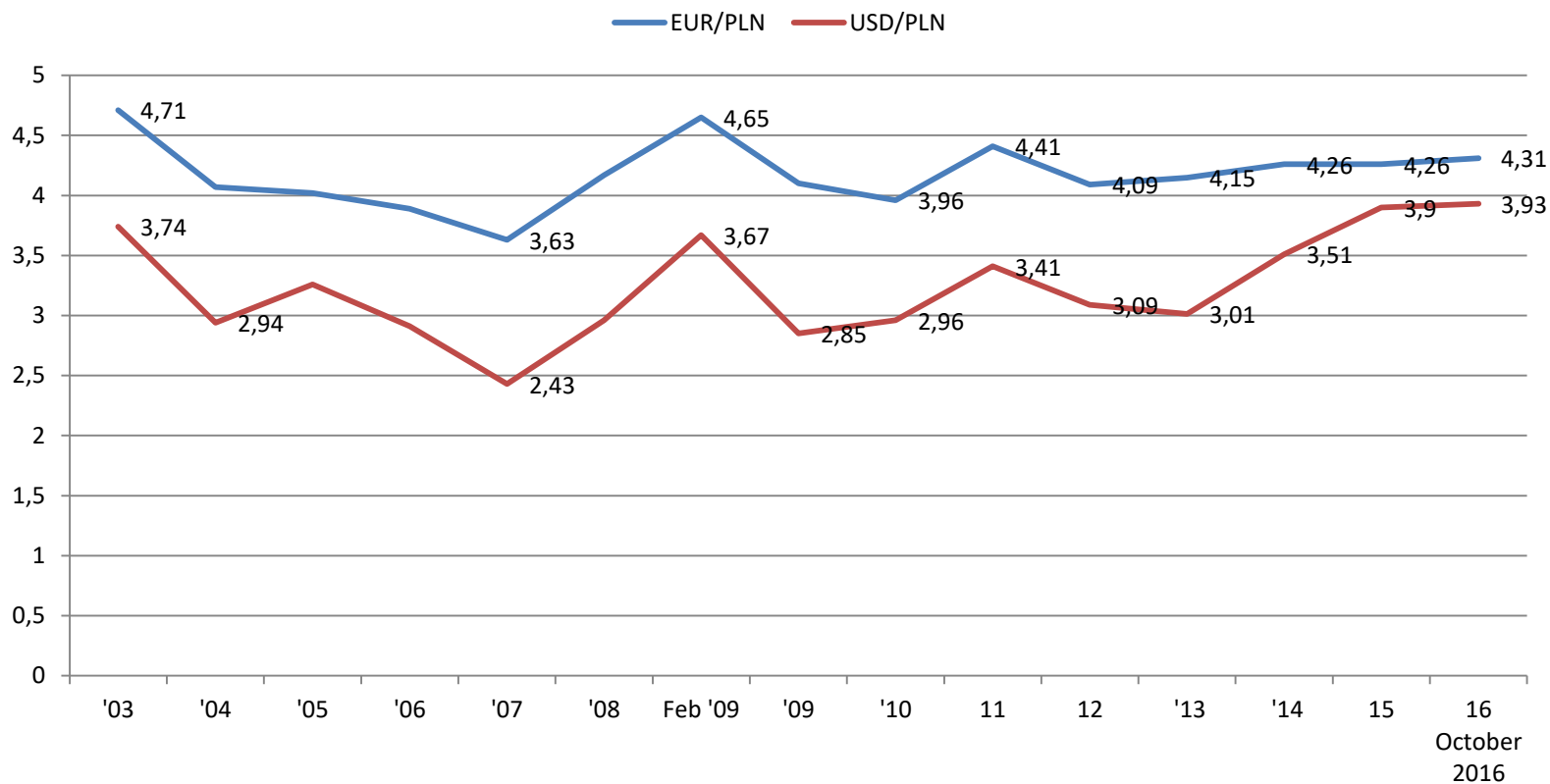
Population:	38,4 millions (6th in the EU)
Area:	312 679 km ² (6th in the EU)
GDP: in the EU)	548,003 bn USD (2014-9th in the EU)
GDP per capita (PPP):	24 882 USD (2014 68% of EU average)

Source: Eurostat, World Bank



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Złoty exchange rate



Source: NBP



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Banks in Poland **2015/2016**

Commercial banks (including 2 regional co-operative banks):	38/37
Branches of credit institutions:	28/26
Co-operative banks:	561/560
Number of service outlets, branches, sub-branches, branch offices:	14.496/14.363
Number of employees:	170.936/ 169.062
Market share of five largest banks by assets	48,78%/48,31%
Market share of five largest banks by deposits	54,98%/46,71%

Data by Polish Financial Supervision Authority for the days: **31/12/2015** - 31/08/2016



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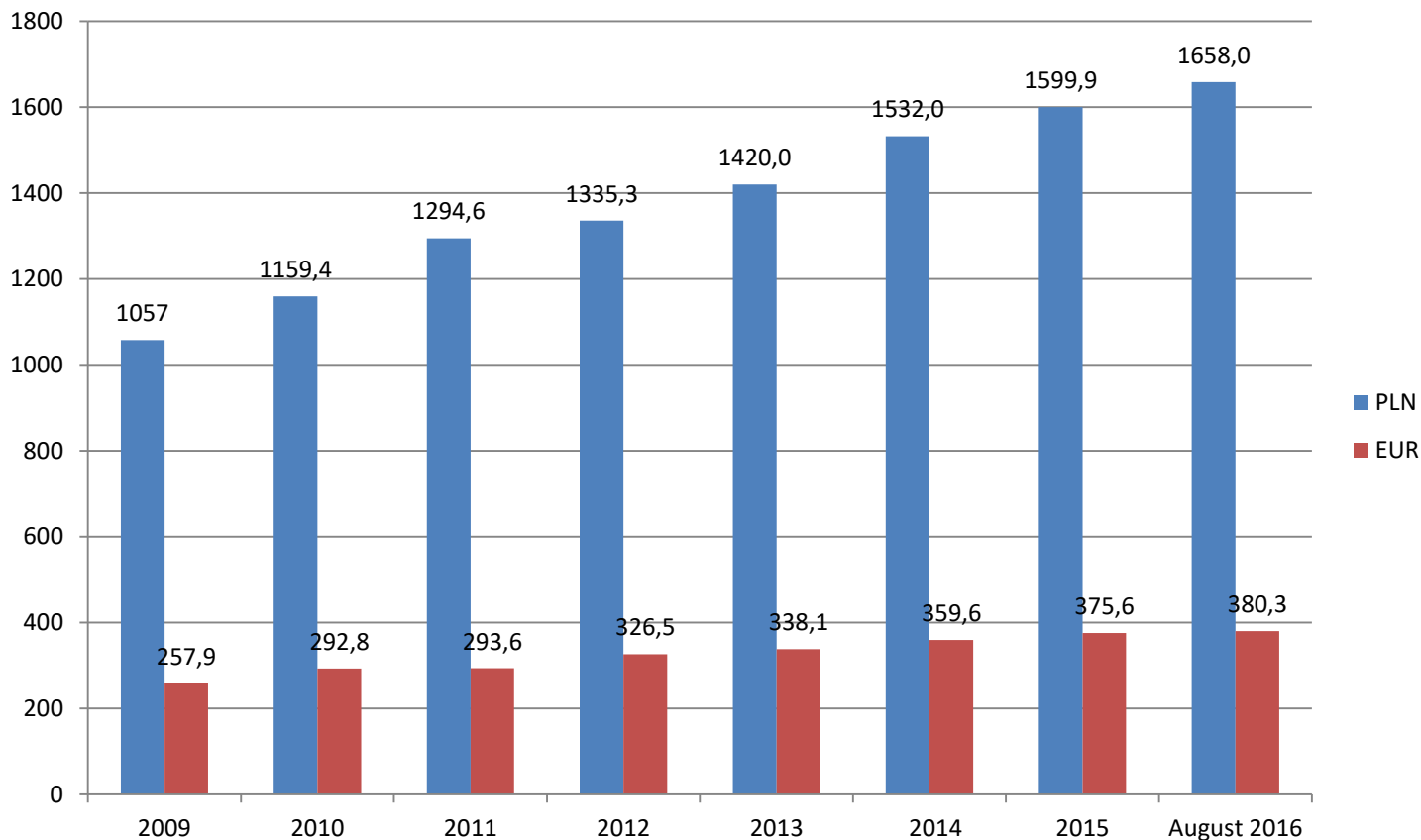
Largest Polish Banks

1. PKO Bank Polski SA
2. Bank Pekao SA (Unicredit Group)
3. BZ WBK (Santander Group)
4. ING Bank Śląski SA (ING Group)
5. mBank SA (Commerzbank Group)



Polish banks' assets in bn PLN, EUR

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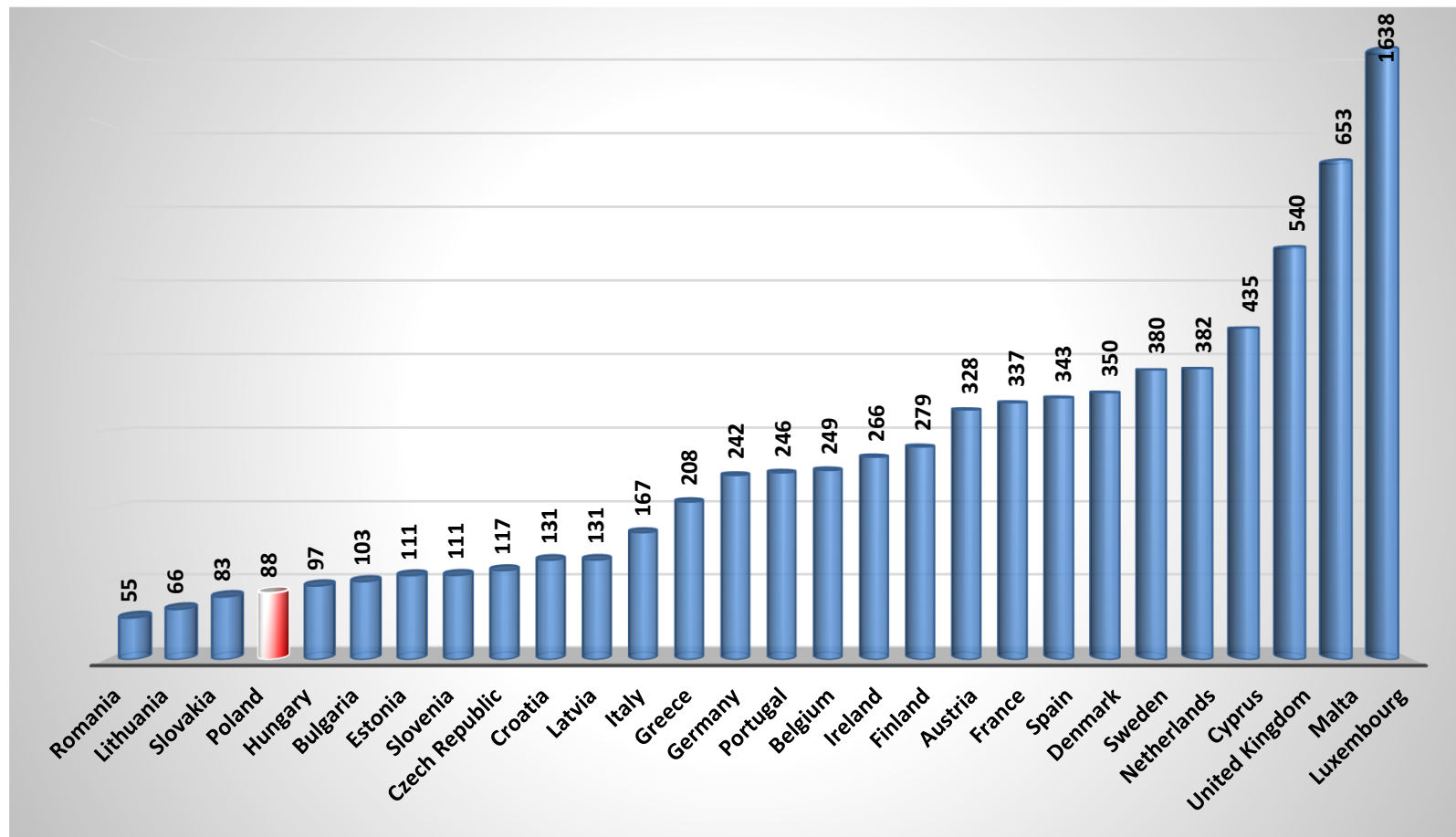


Source: Polish Financial Supervision Authority



Banking sector Assets/GDP (%) 2014

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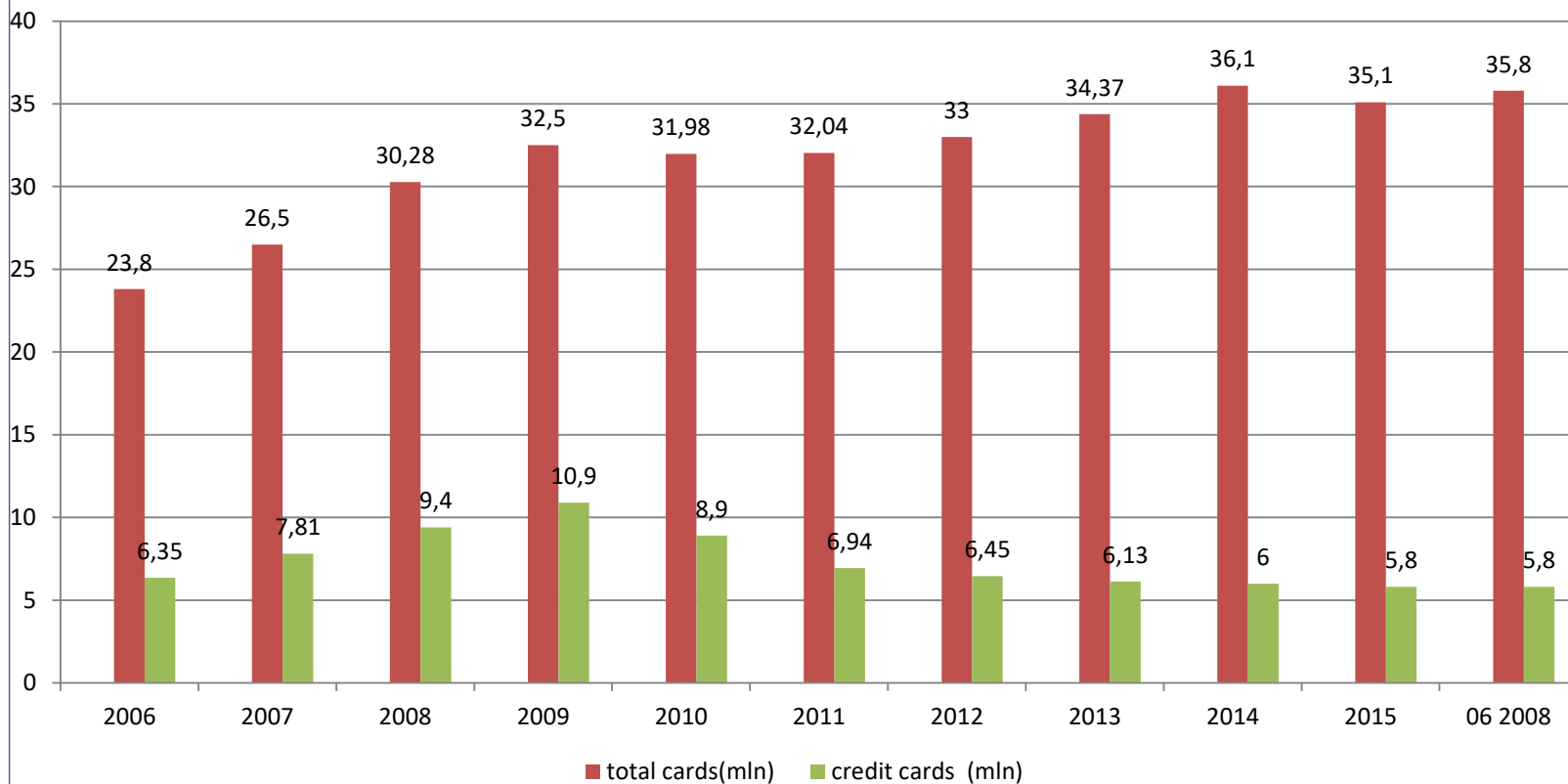


Source: EBC



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Banking cards in Poland

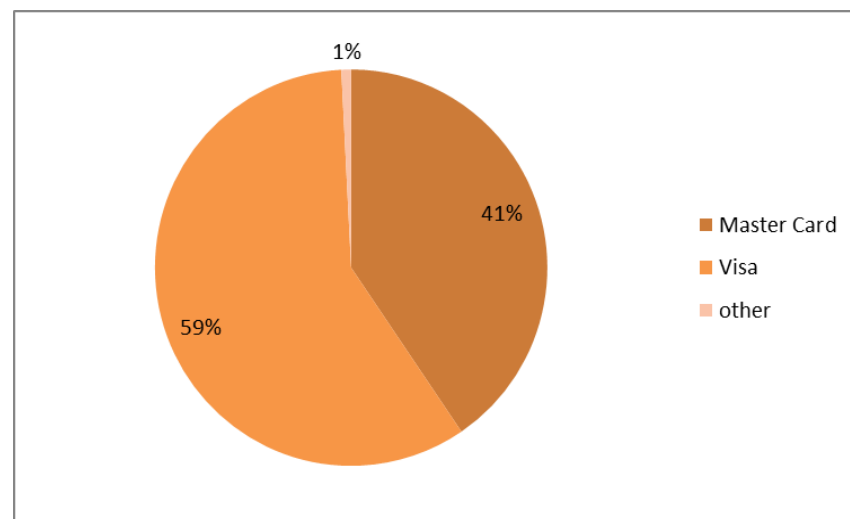
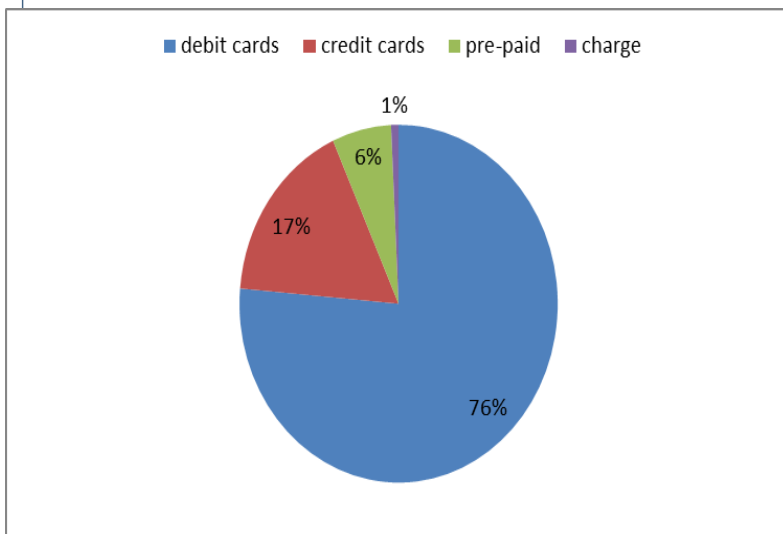


Source: NBP Polish Central Bank



Structure of Polish card market 2015

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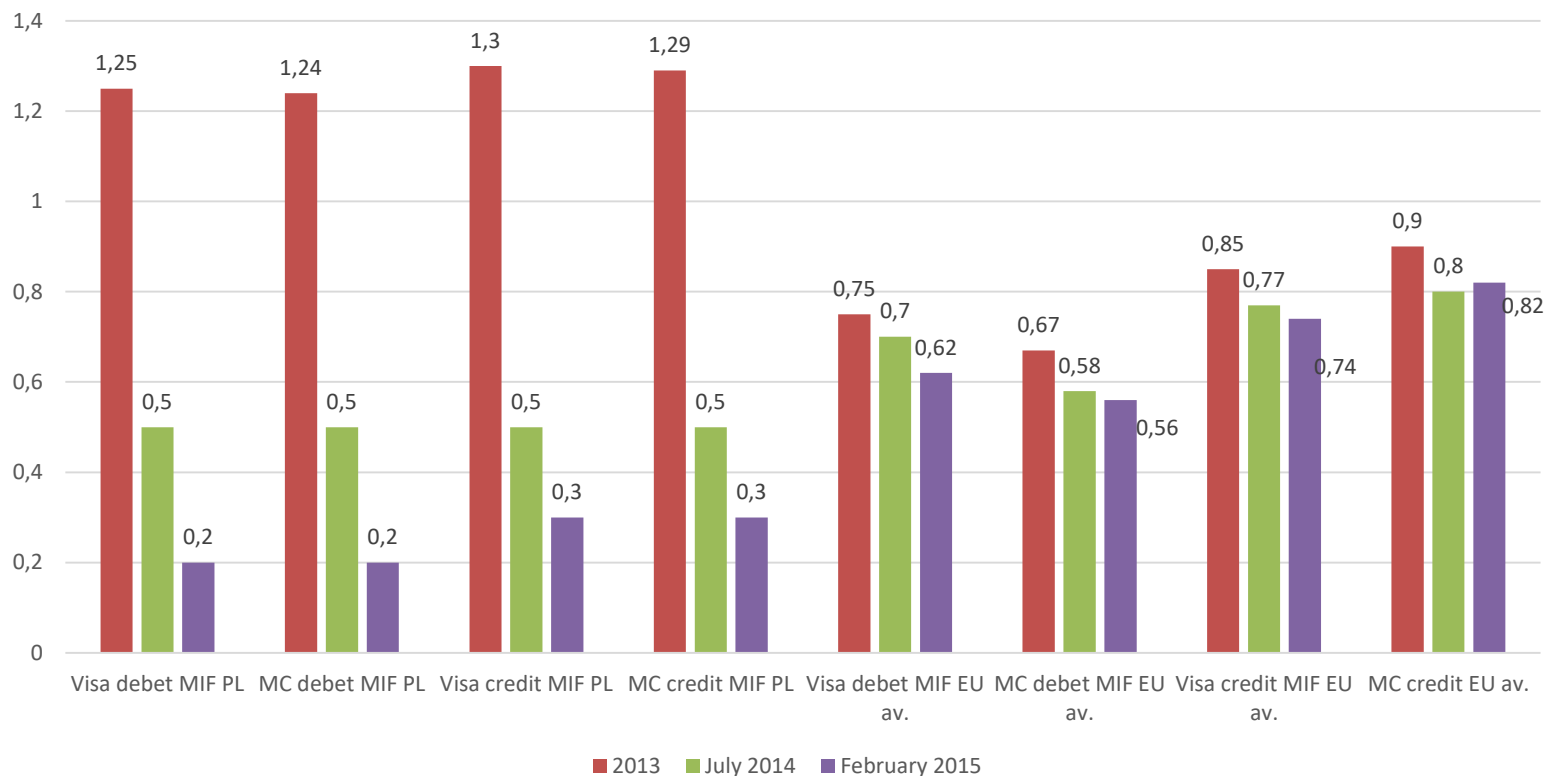




Interchange fee in Poland and in the EU (%)

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MIF in Poland and in the EU (%)

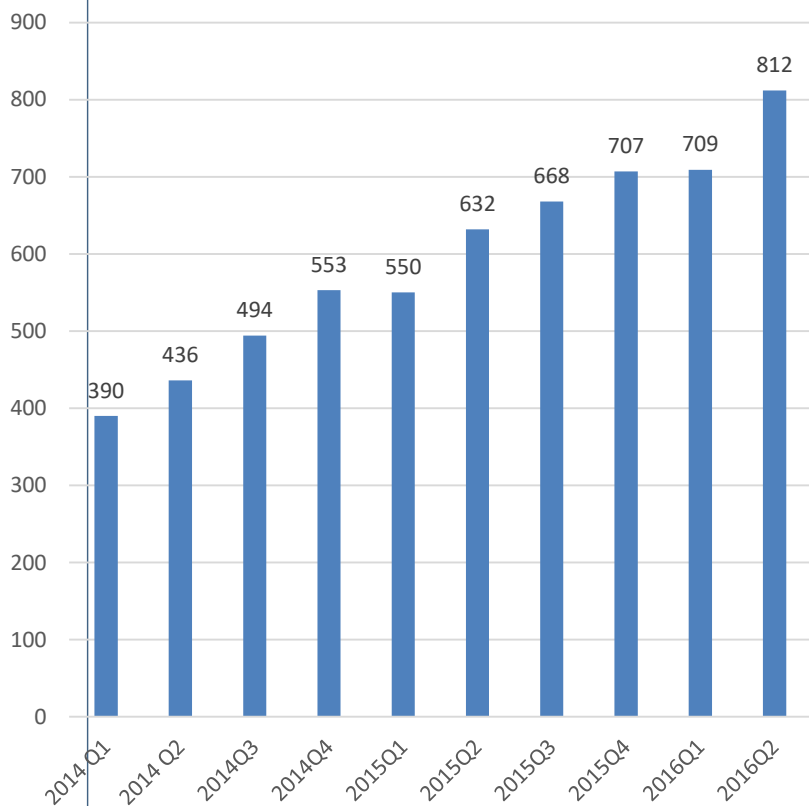




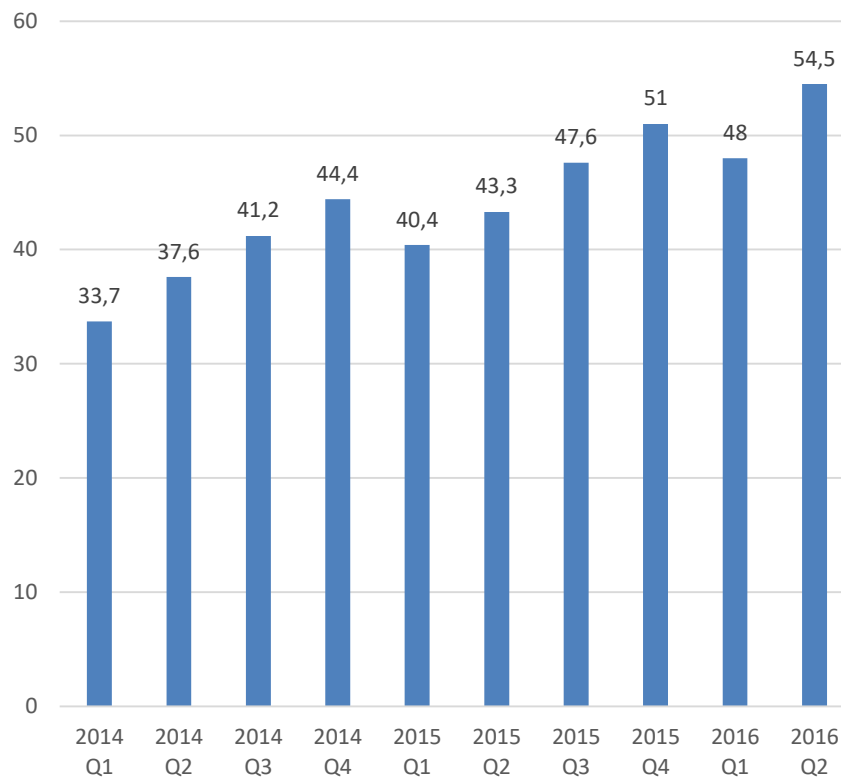
Cashless card transactions in Poland

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Number of cashless card transactions in millions



Volume of cashless card transactions in PLN bn

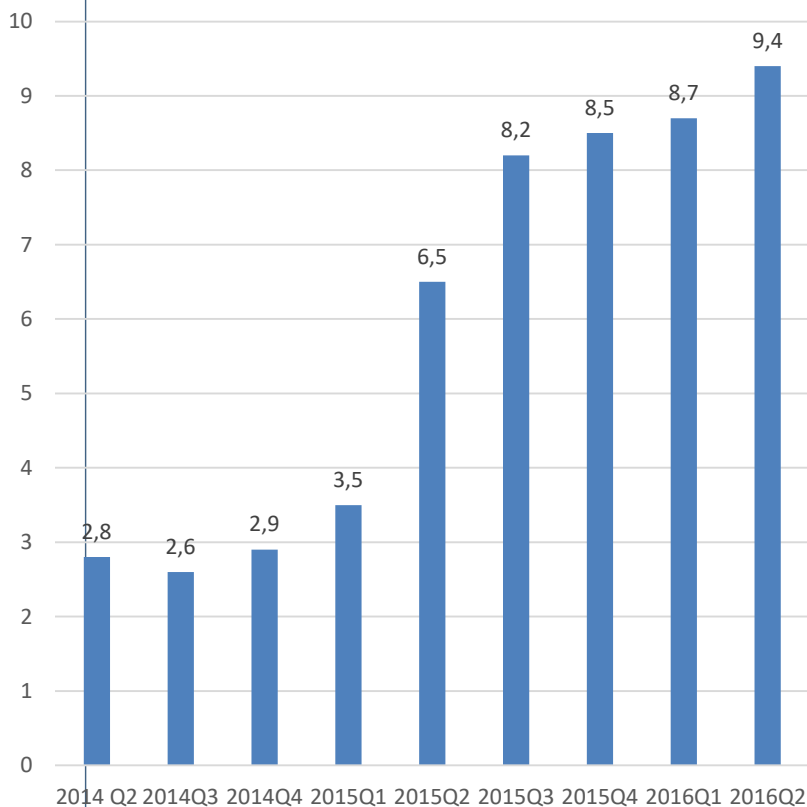




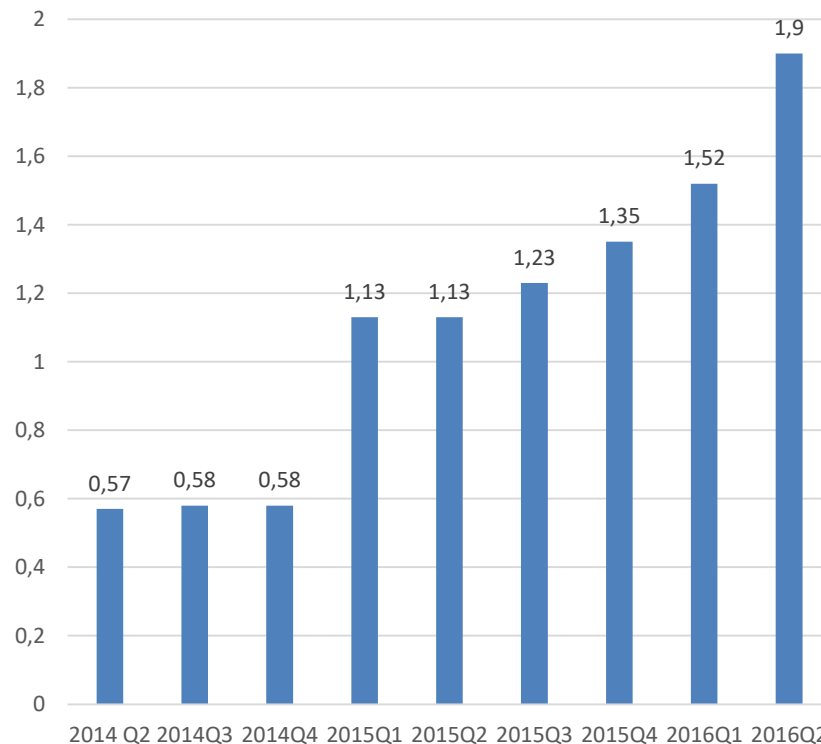
Card transactions on the Internet in Poland

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Number of card transactions on the Internet in millions



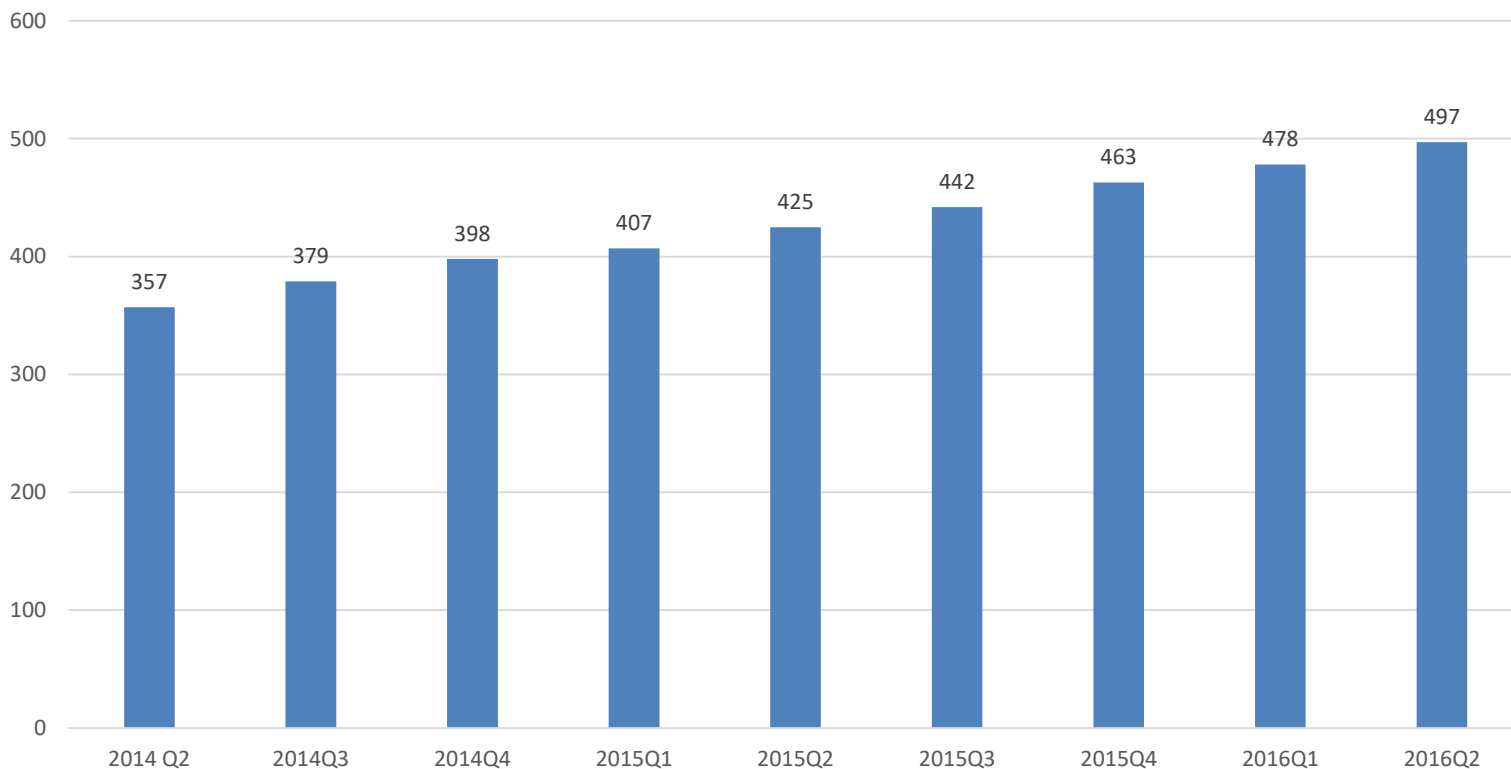
Volume of card transactions on the Internet in PLN bn





POS terminals in Poland

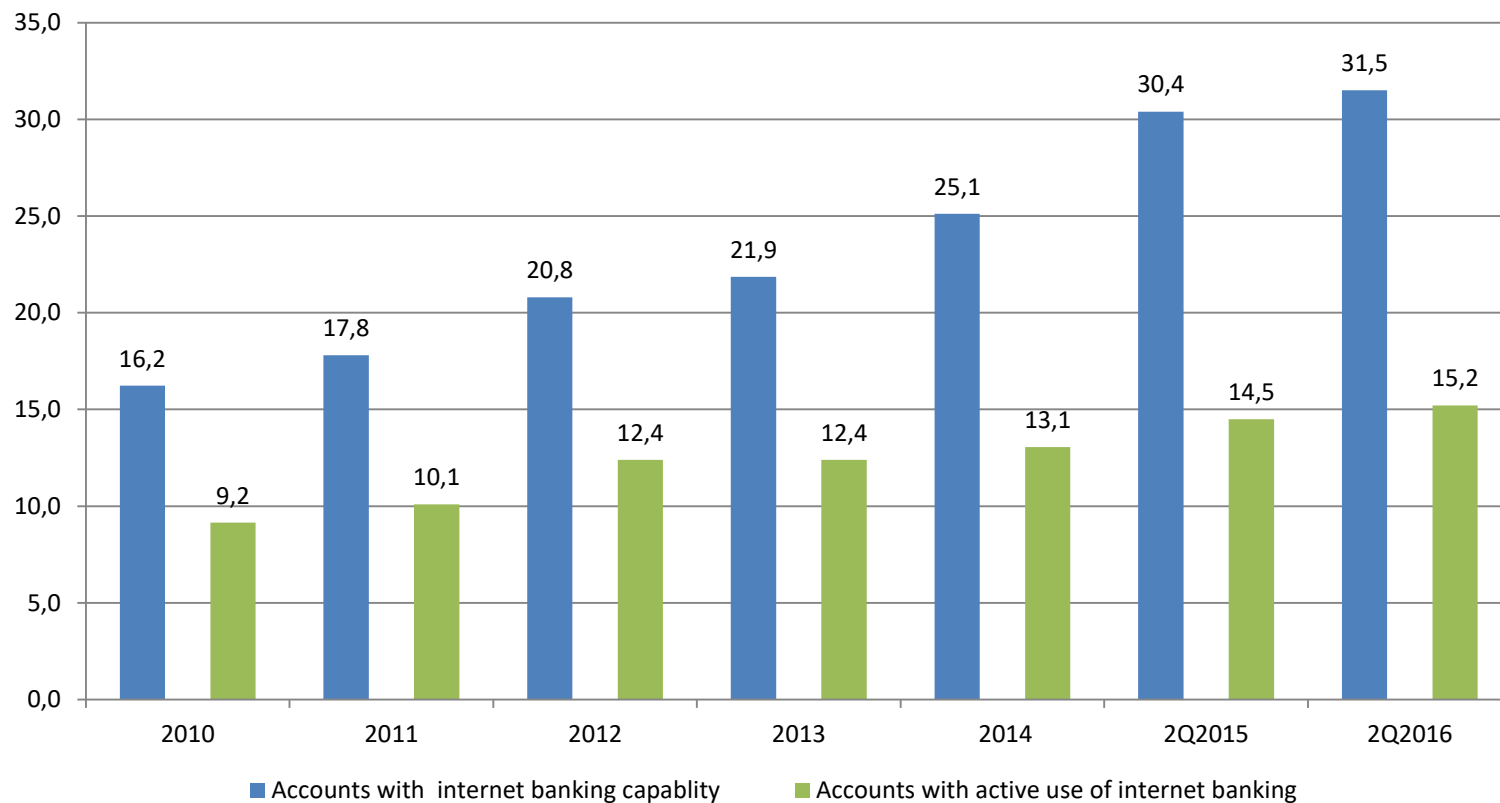
Number of POS terminals in thousands





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Internet banking in Poland



Source: Polish Bank Association



State-of-the-art mobile banking technology

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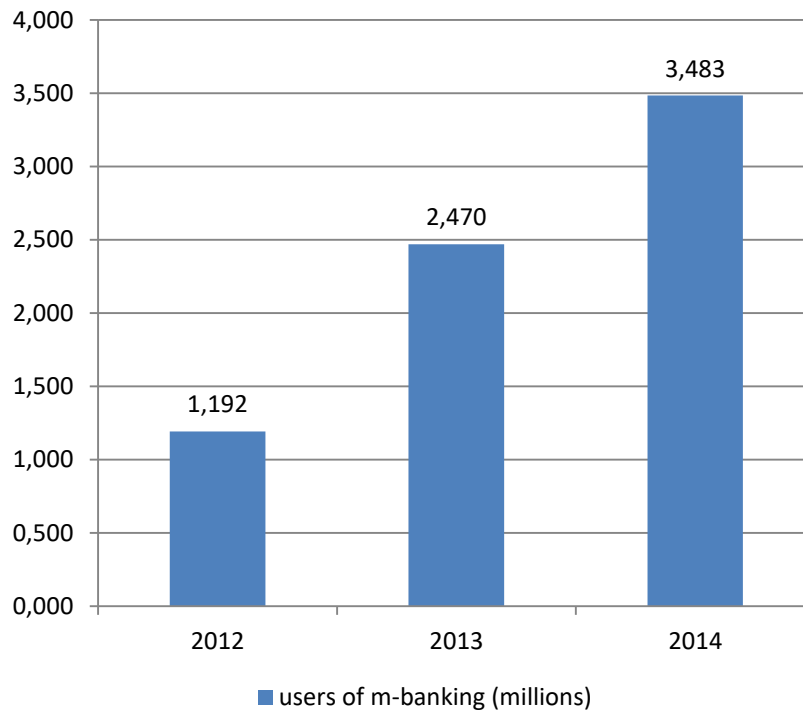
BLIK standard

BLIK- new standard of mobile payments in Poland-common project of seven banks: **Alior Bank, Bank Millennium, Bank Zachodni WBK, ING Bank Śląski, mBank, PKO BP Credit Agricole PL and National Clearing Chamber KIR SA.**

- solution allows for payment in brick-and-mortar and internet shops and for withdrawing money from ATMs
- launched in February 2015
- currently 2 million customers

Steady growth of m-banking users

users of m-banking (millions)





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Thank you for your attention

Questions, comments: pawel.pniewski@zbp.pl

