Financial results of banks in 2025

26.03.2026

⇧ 21.5%

Increase of net financial result in 2025

In 2025 the net financial result of the banking sector amounted to PLN 48.7 bn, in comparison with PLN 40.1 bn in 2024. The total bank balance sheets increased by 9.6% y/y and amounted to PLN 3,633.6 bn. The value of loans for the non-financial sector increased by 6.1% y/y to PLN 1,266.6 bn and the value of deposits of this sector increased by 8.3% y/y to PLN 2,103.5 bn.

Financial results

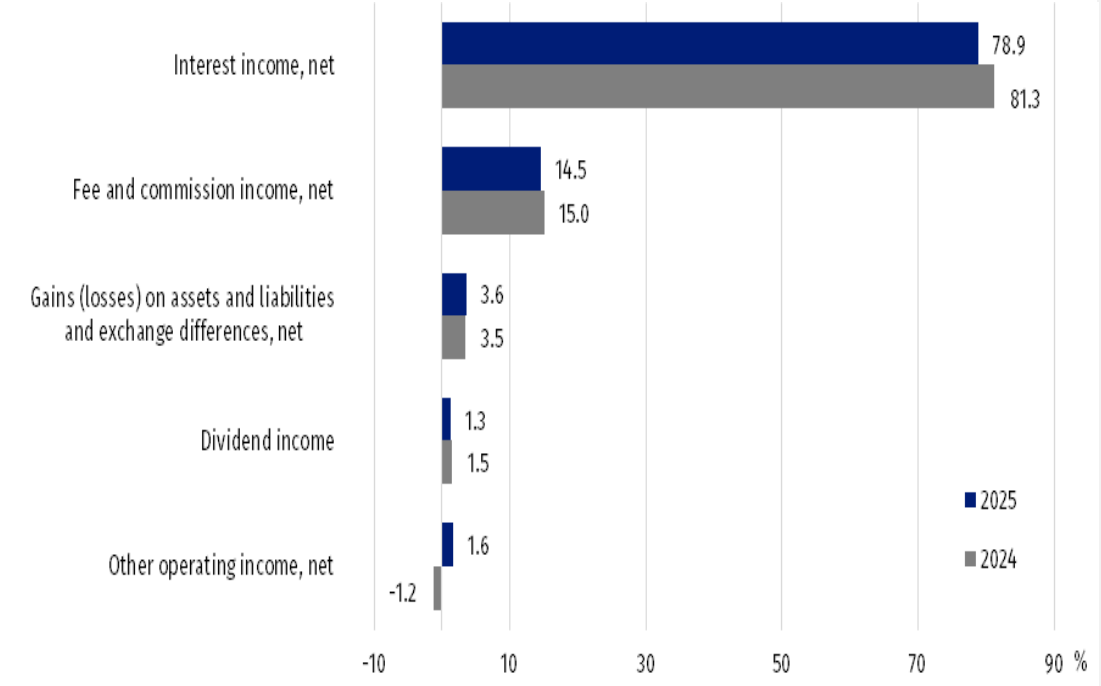
The banking sector's net financial result in 2025 amounting to PLN 48.7 bn comprised net profits of PLN 51.5 bn generated by 538 banks (50 commercial and 488 cooperative banks) and net losses of PLN 2.8 bn incurred by 15 commercial banks (including 11 branches of credit institutions). The improvement of financial results of banking sector resulted mainly from higher net interest income (by PLN 3.6 bn), positive result on the other operating activity (PLN 2.2 bn towards PLN -1.6 bn in 2024) and lower provisions (by PLN 3.5 bn).

Table 1. Selected items of the income statement of the banking sector

Specification	2024	2025	
	in million PLN		2024=100
Total operating income, net	130,266	138,785	106.5
of which:			
interest income, net	105,876	109,507	103.4
fee and commission income, net	19,512	20,167	103.4
other operating gains (losses), net	-1,602	2,224	.
Administrative expenses	51,035	55,048	107.9
staff expenses	28,157	30,287	107.6
other administrative expenses	22,878	24,761	108.2
Depreciation	5,480	5,618	102.5
Provisions or reversal of provisions	13,357	9,863	73.8
Impairment or reversal of impairment on financial assets	6,059	5,637	93.0
of which:			
financial assets at amortised cost	6,040	5,429	89.9
Financial result before tax from continuing operations	53,217	62,128	116.7
Net financial result	40,066	48,698	121.5

Net interest income amounted to PLN 109.5 bn (an increase of 3.4%) and accounted for 78.9% of the banking sector's net total operating income

Chart 1. Structure of total operating income, net



Assets and liabilities

As of 31 December 2025, the largest item of assets of the banking sector was financial assets at amortised cost which amounted to 65.0% of the assets total (64.8% a year before). On the liabilities side, the dominant item was financial liabilities, which amounted to 87.8% of liabilities and equity total (88.6% a year before). The share of equity in the balance sheet total was 8.9% (an increase by 0.3 p.p y/y).

Table 2. Selected items of the balance sheet
(at the end of the year)

Specification	2024	2025	
	in million PLN		2024=100
Balance sheet total	3,316,127	3,633,619	109.6
of which:			
financial assets at amortised cost	2,149,066	2,361,660	109.9
Total liabilities	3,031,321	3,311,884	109.3
of which:			
financial liabilities	2,939,220	3,189,030	108.5
Equity	284,806	321,735	113.0

At the end of 2025, the reported balance sheet total increased to PLN 3,633.6 bn (by 9.6%) and the equity capital to PLN 321.7 bn (by 13.0%)

Loans and deposits

As of 31 December 2025, the value of non-financial sector loans amounted to PLN 1,266.6 bn (an increase by 6.1% y/y). The non-financial sector was dominated by loans for households (PLN 798.3 bn, 63.0%), in which 62.1% were housing loans.The share of housing loans linked to the CHF/PLN exchange rate in the value of households' housing loans total amounted to 1.4% (2.3% a year before). Loans for corporations belonged mostly to SME (63.7% of total corporations' loans). By product, the biggest share in total corporations' loans had operational loans (PLN 181.2 bn, an increase by 6.7% y/y) and investment loans (PLN 177.6 bn, an increase by 8.2% y/y). The corporations' real estate loans amounted to PLN 71.3 bn (an increase by 6.7% y/y).

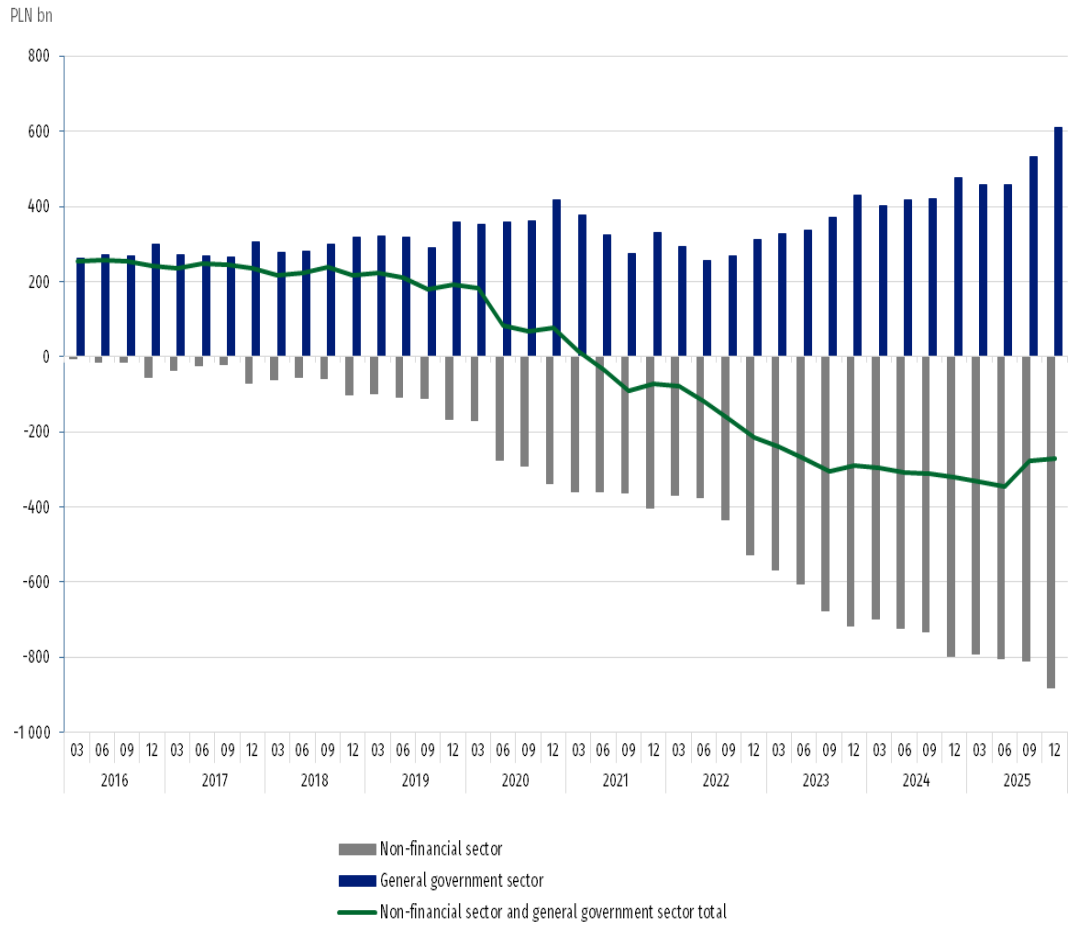
Table 3. Loans[a] to the non-financial sector (at the end of the year)

Specification	2024	2025	
	in million PLN		2024=100
Non-financial sector	1,193,276	1,266,624	106.1
of which:			
Corporations	428,572	459,535	107.2
Large corporations[b]	160,679	166,719	103.8
SME[c]	267,894	292,816	109.3
Households	756,309	798,264	105.5
of which:			
housing loans	468,760	495,514	105.7
of which:			
loans in CHF	10,624	6,700	63.1
consumer loans to individuals	189,926	208,327	109.7

a Portfolio B without debt instruments, gross carrying amount. b Corporations with 250 or more persons employed. c Corporations with less than 250 persons employed.

In 2025, the value of loans for the non-financial sector increased by PLN 73.3 bn (6.1% y/y), with an increase of households' loans by PLN 42.0 bn (by 5.5% y/y), SME's loans by PLN 24.9 bn (9.3% y/y) and large corporations' loans by PLN 6.0 bn (3.8% y/y)

Chart 2. The balance of the value of financial receivables (including loans) and the value of financial liabilities (including deposits) of the banking sector towards the non-financial sector and the general government sector (at the end of the quarter)



As of 31 December 2025, the value of non-financial sector and the general government sector deposits amounted to PLN 2,372.0 bn (an increase by 8.3% y/y), of which 88.7% belonged to the non-financial sector and 11.3% to the general government sector. In the structure of non-financial sector deposits, current deposits had the share of 68.8%, while the share of term deposits decreased to 31.2% (by 0.8 p.p. y/y).

In 2025, the value of the non-financial sector's deposits increased to PLN 2,103.5 bn (by 8.3% y/y) and deposits of the general government sector increased to PLN 268.4 bn (by 8.7% y/y)

Table 4. Deposits of the non-financial sector and the general government sector
(at the end of the year)

Specification	2024	2025	
	in million PLN		2024=100
Non-financial sector	1,942,908	2,103,515	108.3
current	1,321,791	1,447,561	109.5
term	621,117	655,953	105.6
General government sector	247,004	268,504	108.7

Characteristics of structure of the Polish banking sector

In 2025, one bank with a 100% share of foreign equity and three branches of credit institutions began operating activity in Poland. However, one cooperative bank and one branch of foreign institution cased their operations. The cooperative bank merged with a Polish commercial bank. Additionaly, as a result of changes in the ownership, one commercial bank controled by foreign capital became a bank with a 100% share of foreign equity.

Table 5. Number of banks by legal form and ownership structure
(at the end of the year)

Specification	2024	2025	
	in units		change y/y
Total	**551**	**553**	**2**
Commercial banks	62	65	3
with a majority share of the Polish equity	12	12	–
of which:			
controlled by the State	8	8	–
with a majority share of foreign equity:	50	53	3
of which:			
with a 100% share of foreign equity	40	44	4
of which:			
branches of credit institutions	33	35	2
Cooperative banks	489	488	-1

In 2025, there was an increase in the number of banks operating in Poland to 553, with an increase in the number of commercial banks to 65 (by 3 banks) and a decrease in the number of cooperative banks to 488 (by 1 bank)

Presented statistics exclude data for banks in an organizing phase, in bankruptcy, in liquidation or within resolution. The number of banks according to data of the PFSA. Compilation based on the preliminary data from the Polish banking sector for 2025, sent to Statistics Poland by the National Bank of Poland as of 12 February, 2026. Comparative data for 2024 are provided on the basis of information available on the NBP website (as at 16 March 2026).

When quoting Statistics Poland data, please provide the information: “Source of data: Statistics Poland”, and when publishing calculations made on data published by Statistics Poland, please include the following disclaimer: “Own study based on figures from Statistics Poland”.

Prepared by:
Enterprise Statistics Department

Director Katarzyna Walkowska-Macias
Phone: (+48 22) 608 31 25

Issued by:
Press Office

Mobile: (+48) 695 255 032

Phone: (+48 22) 608 38 04. (+48 22) 449 41 45.
(+48 22) 608 30 09

e-mail: **obslugaprasowa@stat.gov.pl**

stat.gov.pl/en/

@StatPoland

@GlownyUrzadStatystyczny

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