



# Retail banking – results

Warsaw, 22 November 2007



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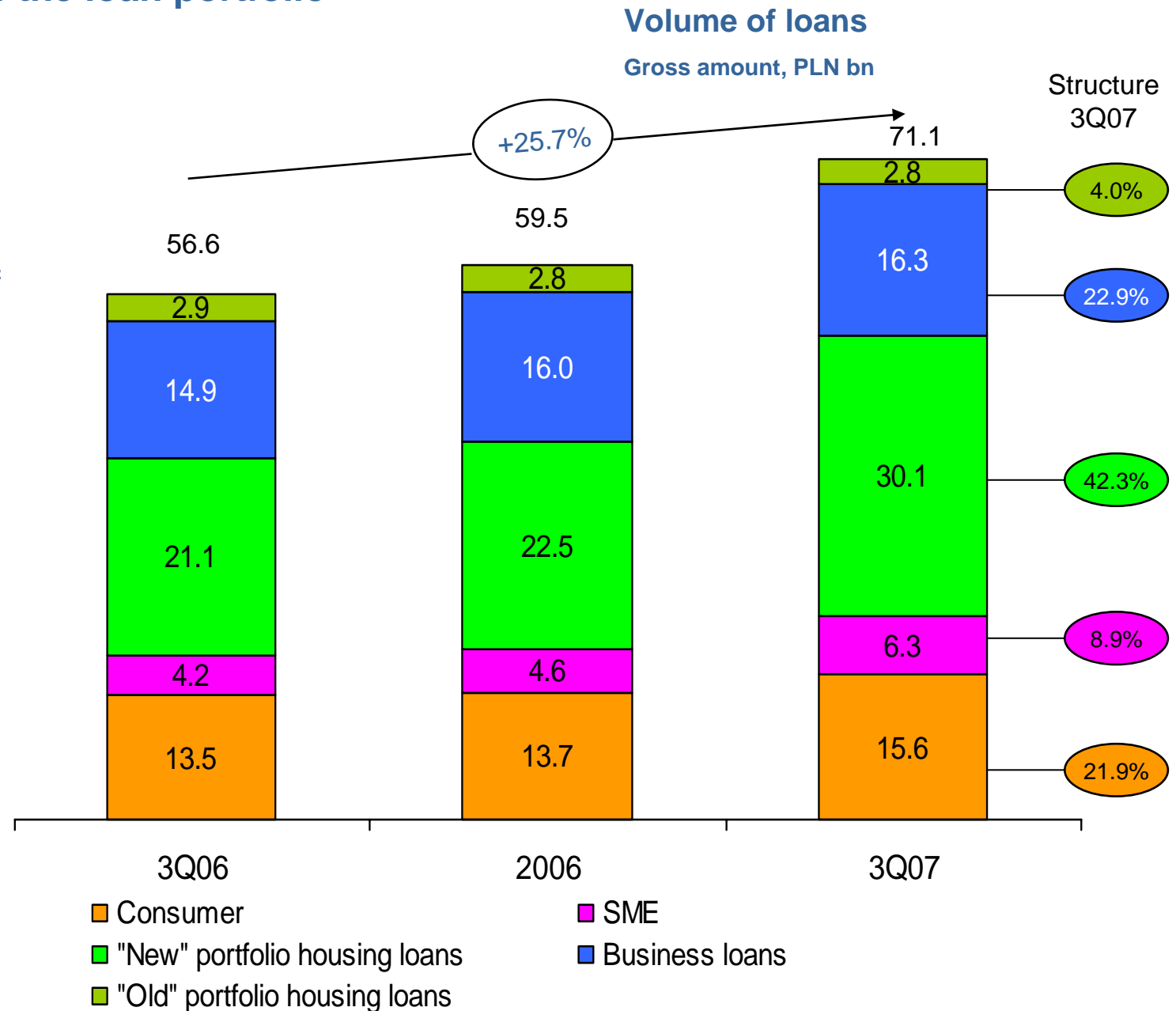
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# LOANS AND CREDITS – PKO BP

## Growth of the loan portfolio

- Y-on-Y growth of loan portfolio by 25.7 %
- Consumer loans and mortgages represent 59.5% of the Bank portfolio:
  - Volume of consumer banking loans increased Y-on-Y by 15.5%
  - Volume of mortgages increased Y-on-Y by 42.5%
- Small and medium enterprises loans increased Y-on-Y by 48.8%
- Corporate loans increased Y-on-Y by 9.5%

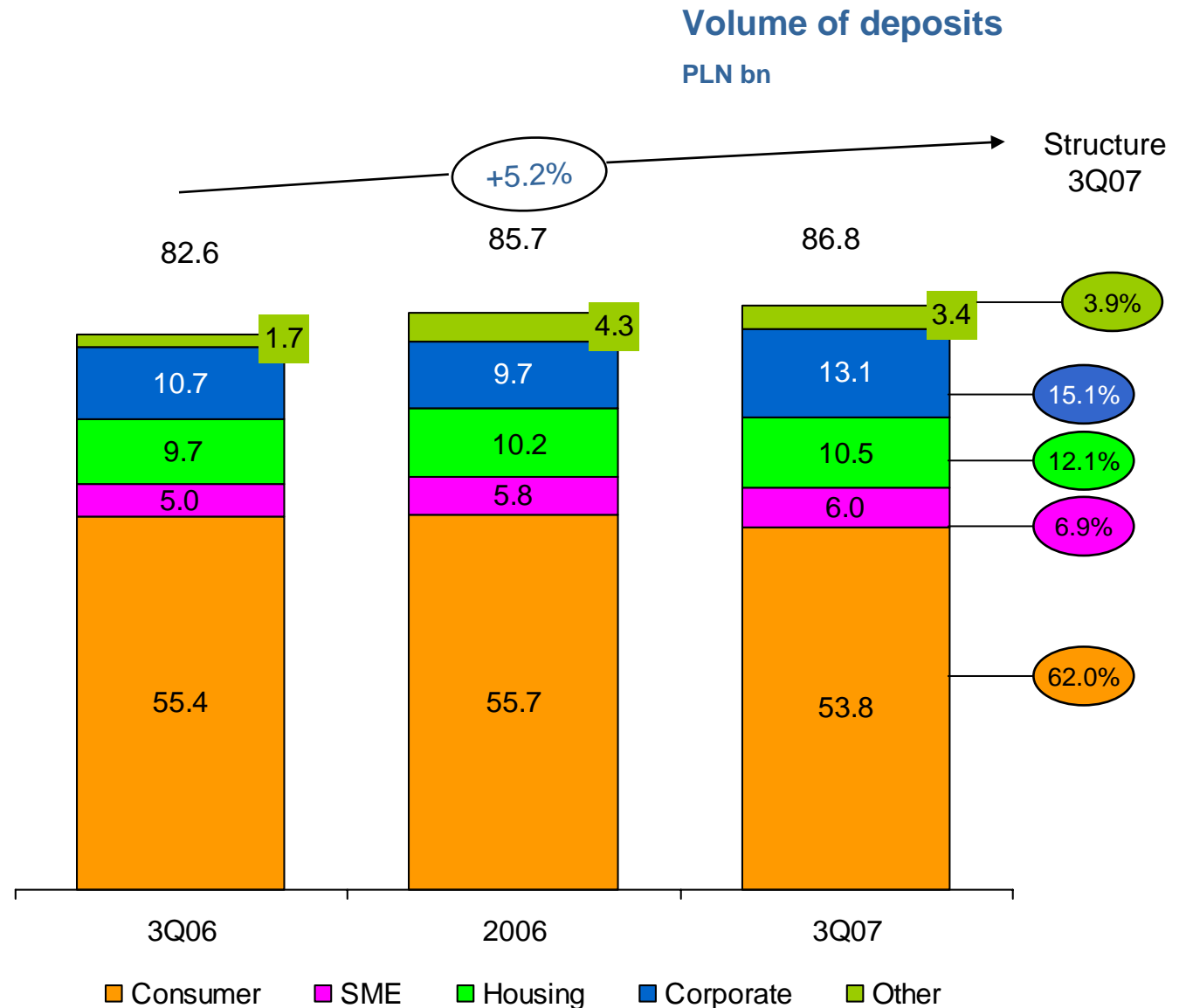




## DEPOSITS – PKO BP

### Continuous growth in the deposits base

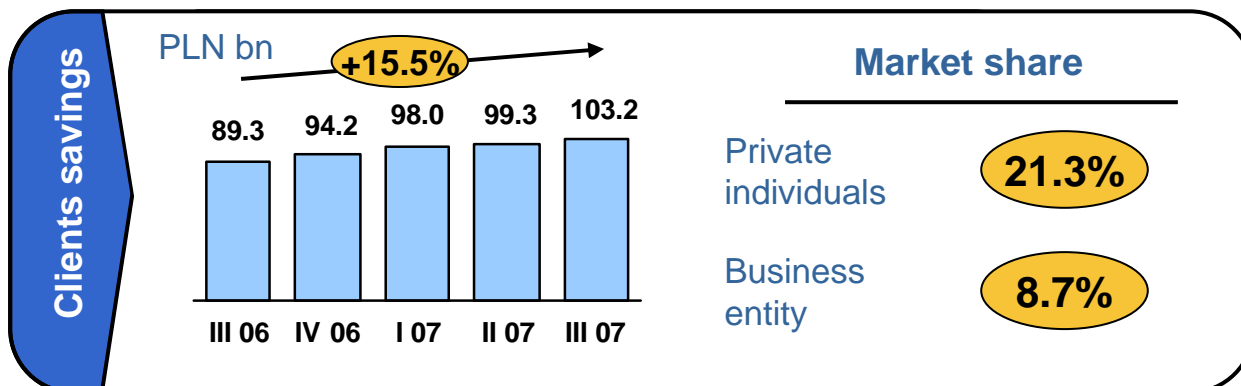
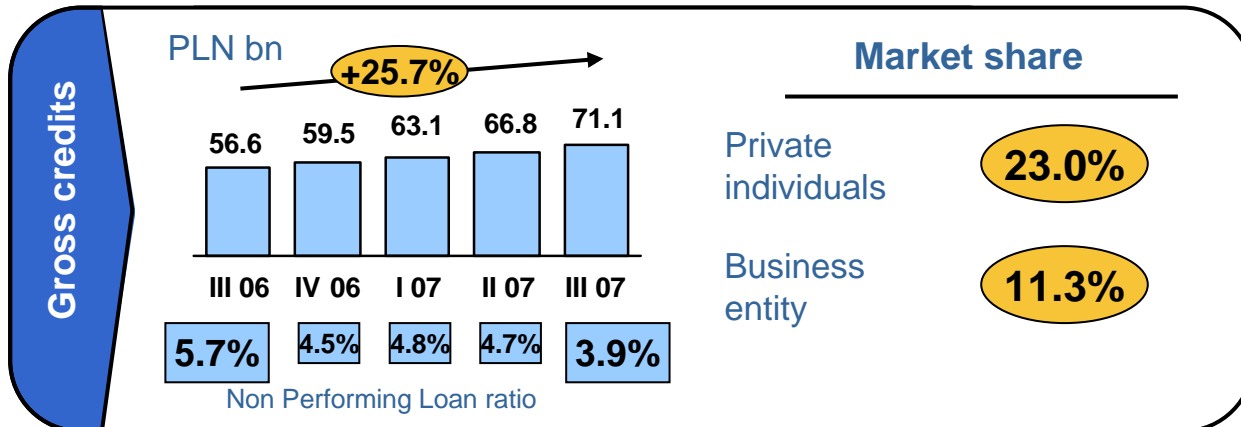
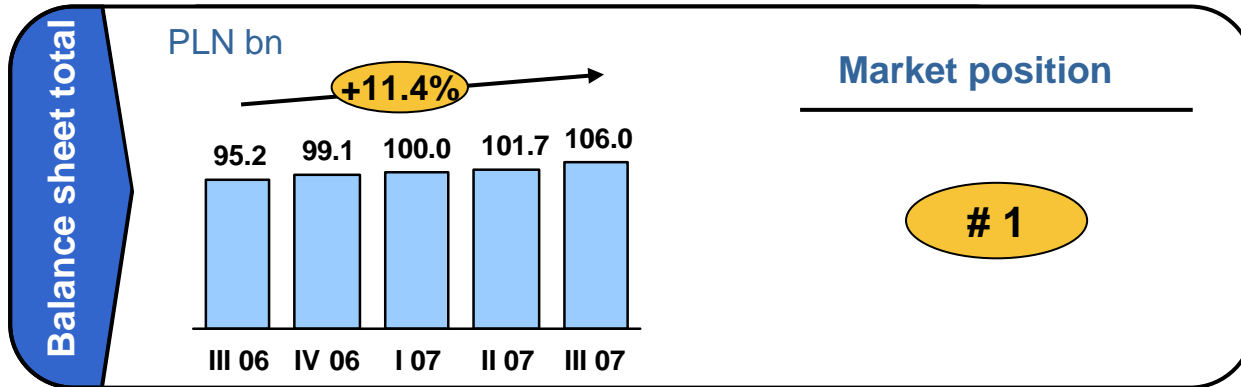
- Y-on-Y growth in clients deposits by +5.2% to PLN 86.8 bn
- Increase in clients deposits by 2.6% in comparison to 2006-end (the fall in private banking was compensated by increase in corporate)
- Increase by 9.5% (+PLN 9.0 bn) of total funds deposited in PKO BP Group, in comparison to 2006-end, mainly due to PLN 7.8 billion increase in assets managed by PKO TFI (from PLN 8.5 bn to 16.3 bn at 3Q07-end)





# PKO BP BALANCE SHEET RESULTS

In this year we can notice dynamic growth of clients credits and savings



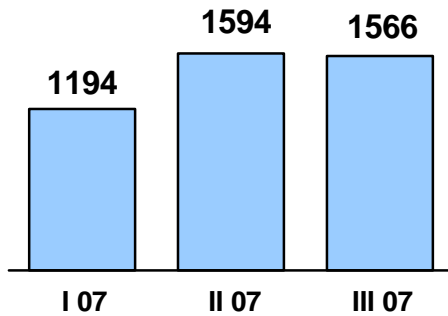
- Two-digit assets growth rate
- Credit growth at the rate of over 25% during a year
- Credit quality improvement – NPL ratio fall of about 2 p. p.
- Strong position on retail market – market share in loans and private individuals savings over 20%

# SALE RESULTS- SELECTED CREDIT PRODUCTS

## The sale of retail products is growing



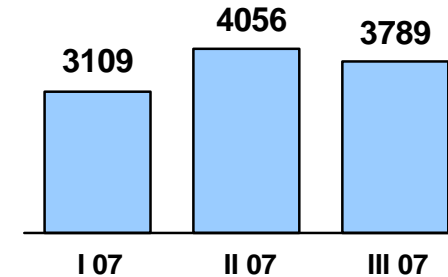
### Consumers credits – new sale PLN million



Market share **17.8%**

- Monthly sale over PLN 0,5 bn
- Market share at the level of about 18%

### Mortgage credits – new sale PLN million

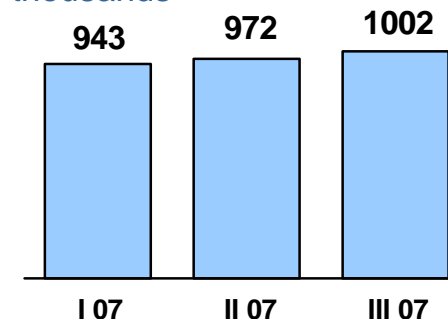


Market share **25.0%**

- Sale during three quarters of 2007 – 70% higher then in the similar period in 2006
- Business slowdown in housing credit market



### Credit cards – number of issued cards thousands



Market share **~14%**

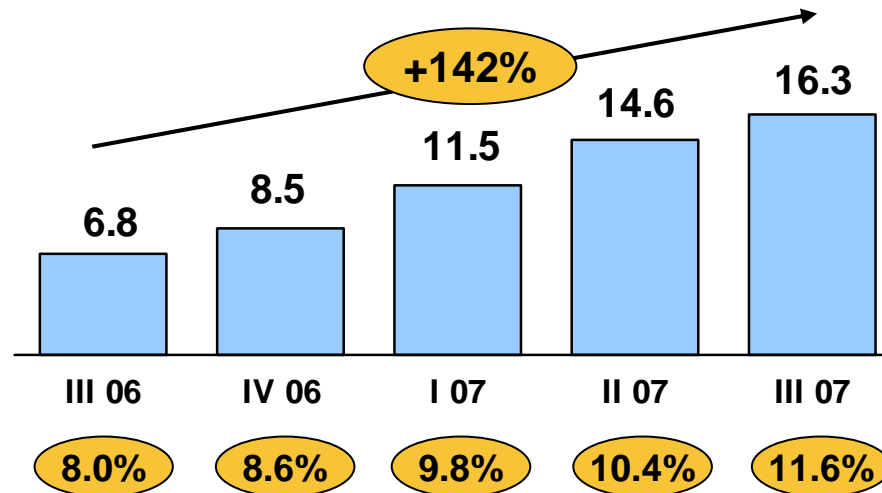
- Over 1 million credit cards
- 40% growth in comparison to the similar period in 2006

# SALE RESULTS – INVESTMENT FUNDS

PKO BP is unquestionable leader in the sale of investment fund units



Investment funds – assets under management  
PLN bn



Market share

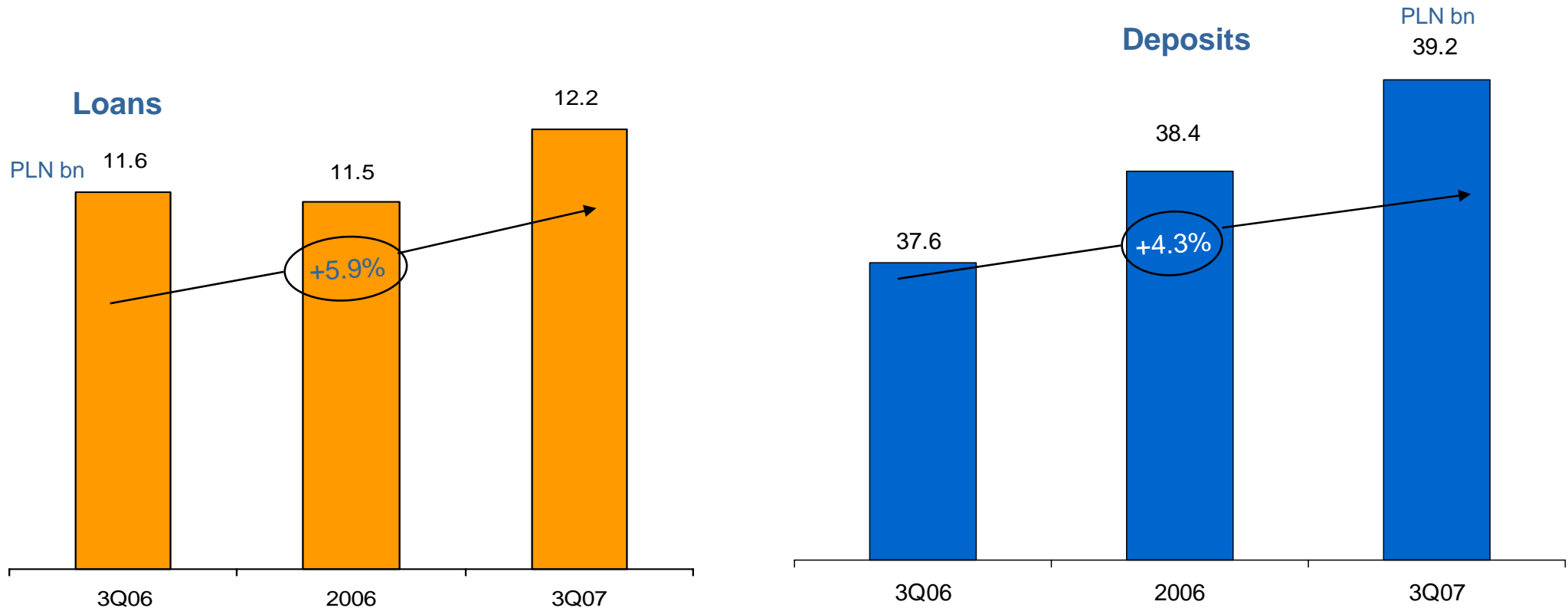
- Record sale of newly issued investment fund units – about PLN 8 bn assets increase from the beginning of this year
- 3 pp improvement of PKO TFI market share from the beginning of this year
- Over 140% increase in assets managed by PKO TFI at the end of III quarter 2007 in comparison to the similar period in 2006





## RETAIL BANKING – PKO BP

### Growth of consumer loans and deposits



In IIIQ07 Bank:

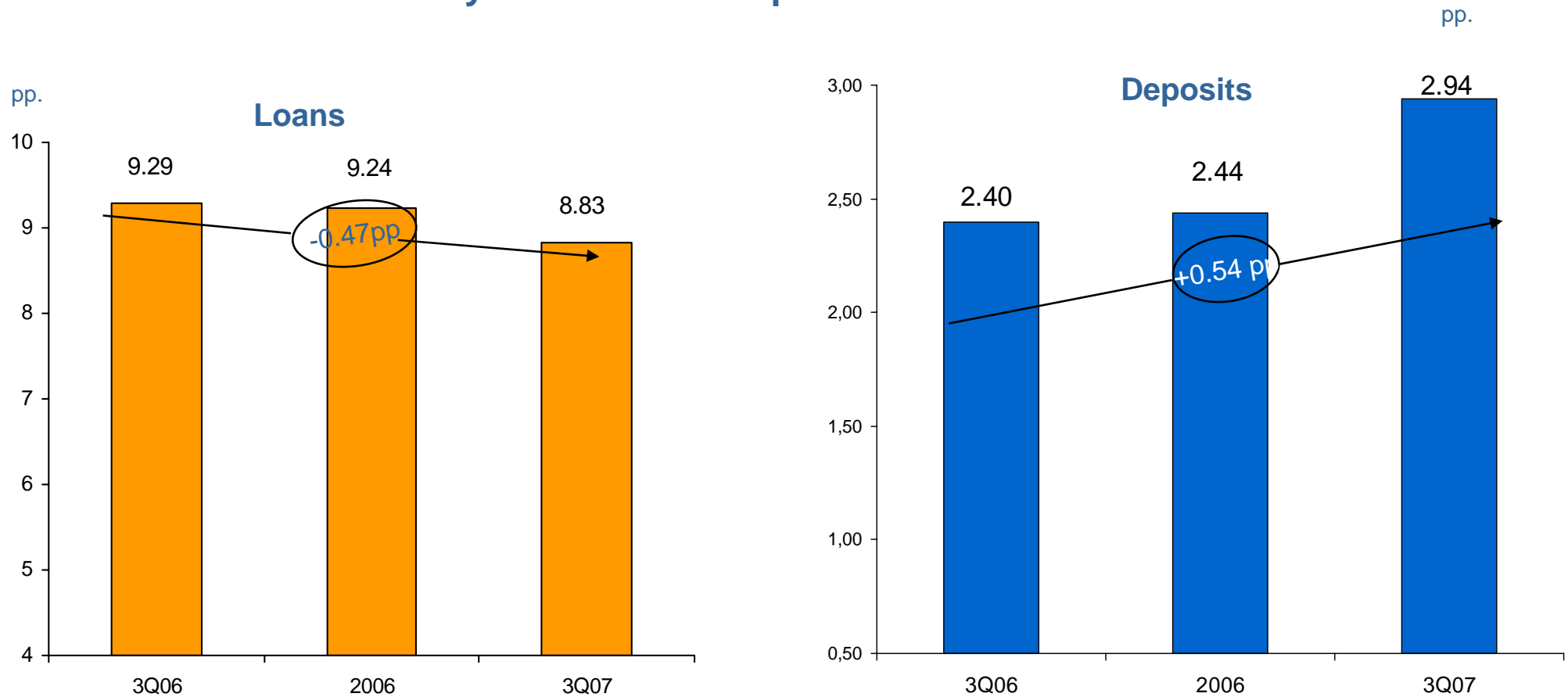
- extended current product offer to a cash loan called „Max Pożyczka Mini Rata” (Max Loan Mini Instalment) with increased customer accessibility due to limiting the formalities required to obtain such loan, the Bank entered deeply the Consumer Finance market, reaching more risky customers
- included in the product offer the half-year structured deposit „Range depo with USD/PLN” („Range depo z kursem USD/PLN”), which interest depends on USD/PLN currency rate
- achieved the record sale of investment fund units at the level of PLN 1.77 bn





## RETAIL BANKING – PKO BP

### Productivity of loans and deposits



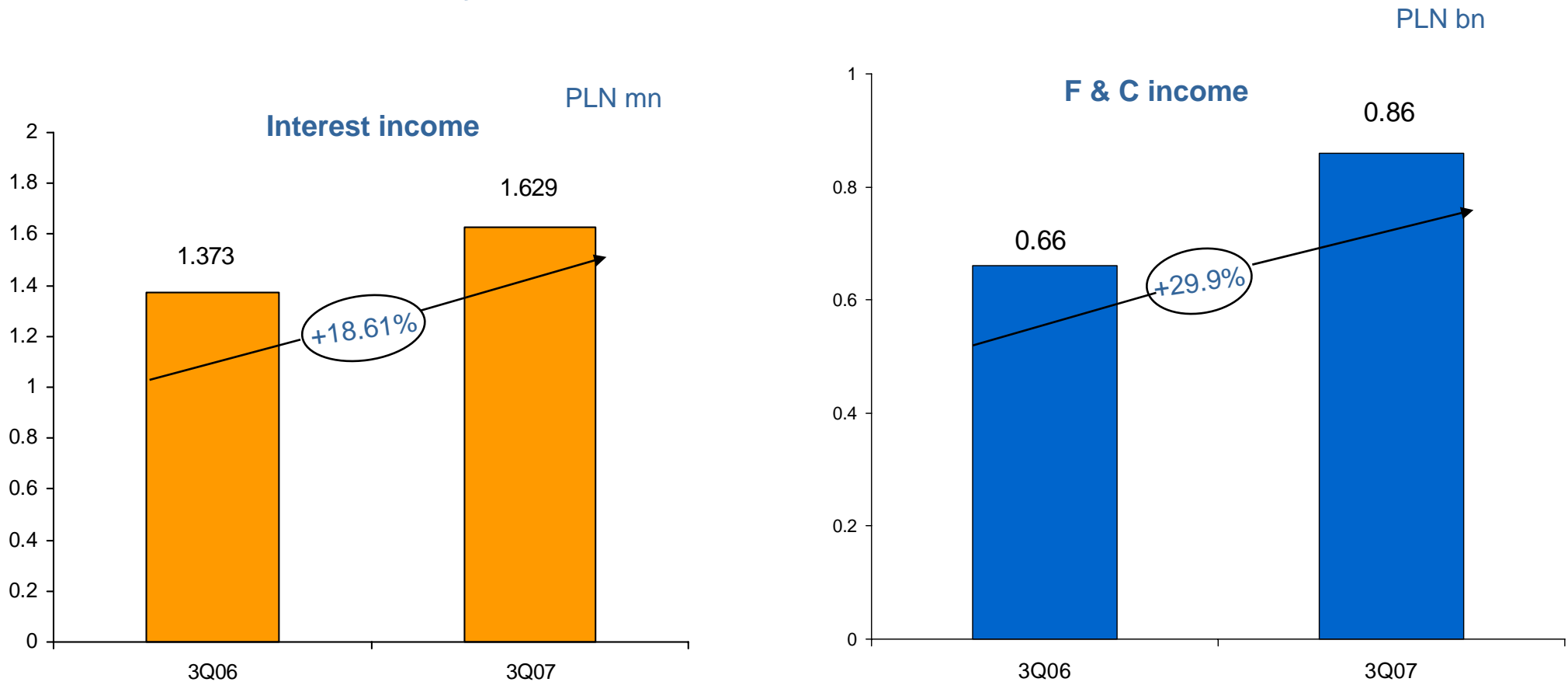
In the IIIQ07 Bank:

- keeps the productivity of loans portfolio at level of 9 pp.
- increased the productivity of deposits portfolio by 0.54 pp. in comparison to 3Q06



## RETAIL BANKING – PKO BP

### Profitability



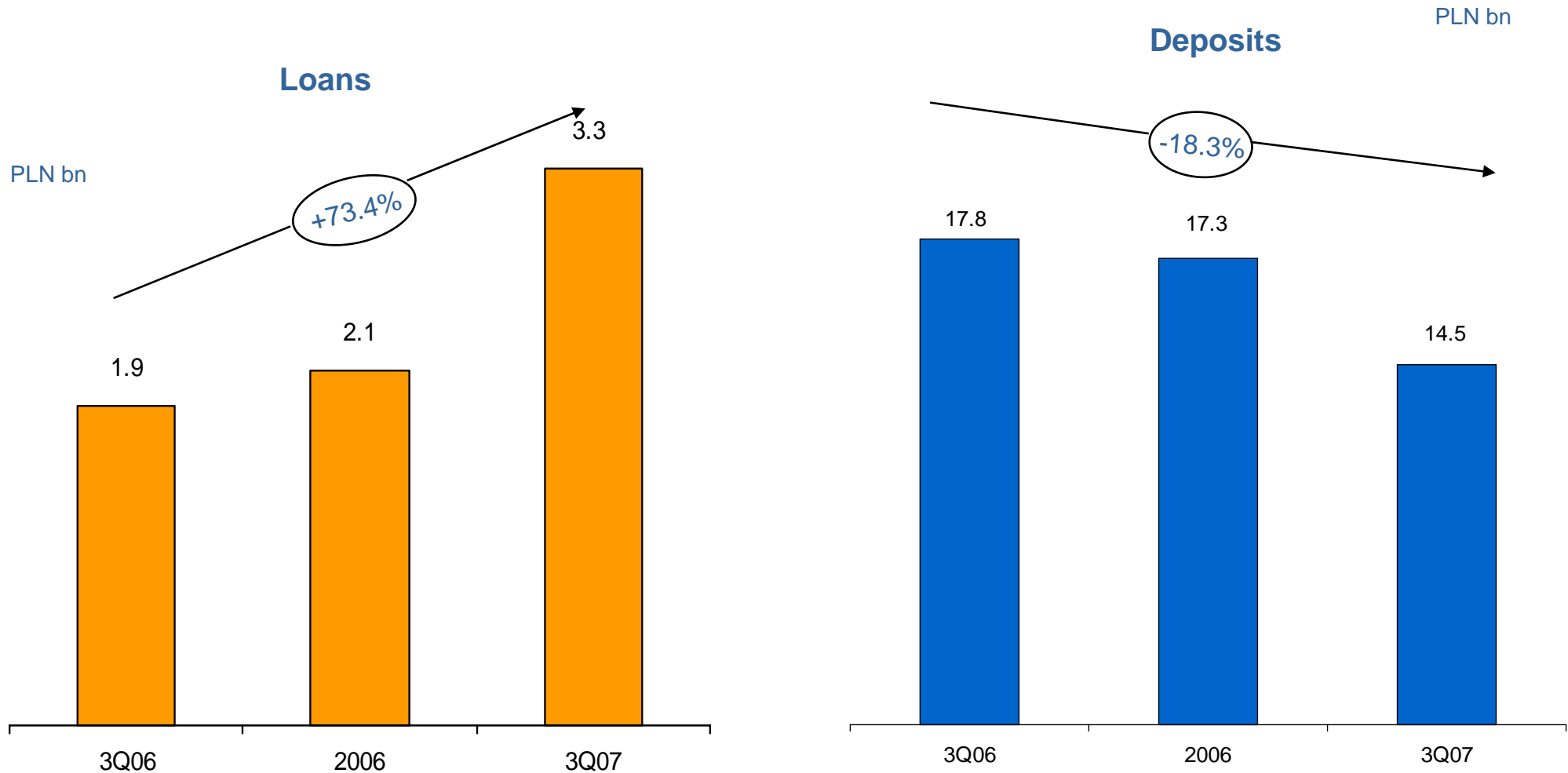
In the IIIQ07 Bank increased:

- interest income on retail banking activity by 18.6% (YoY) due to a maintenance of high productivity of loans and deposits products sale
- fees and commission income (+29,9% YoY) significantly due to acquiring new customers and dynamic sale of investment fund units and investment deposit products



## PRIVATE BANKING – PKO BP

### Growth of consumer loans

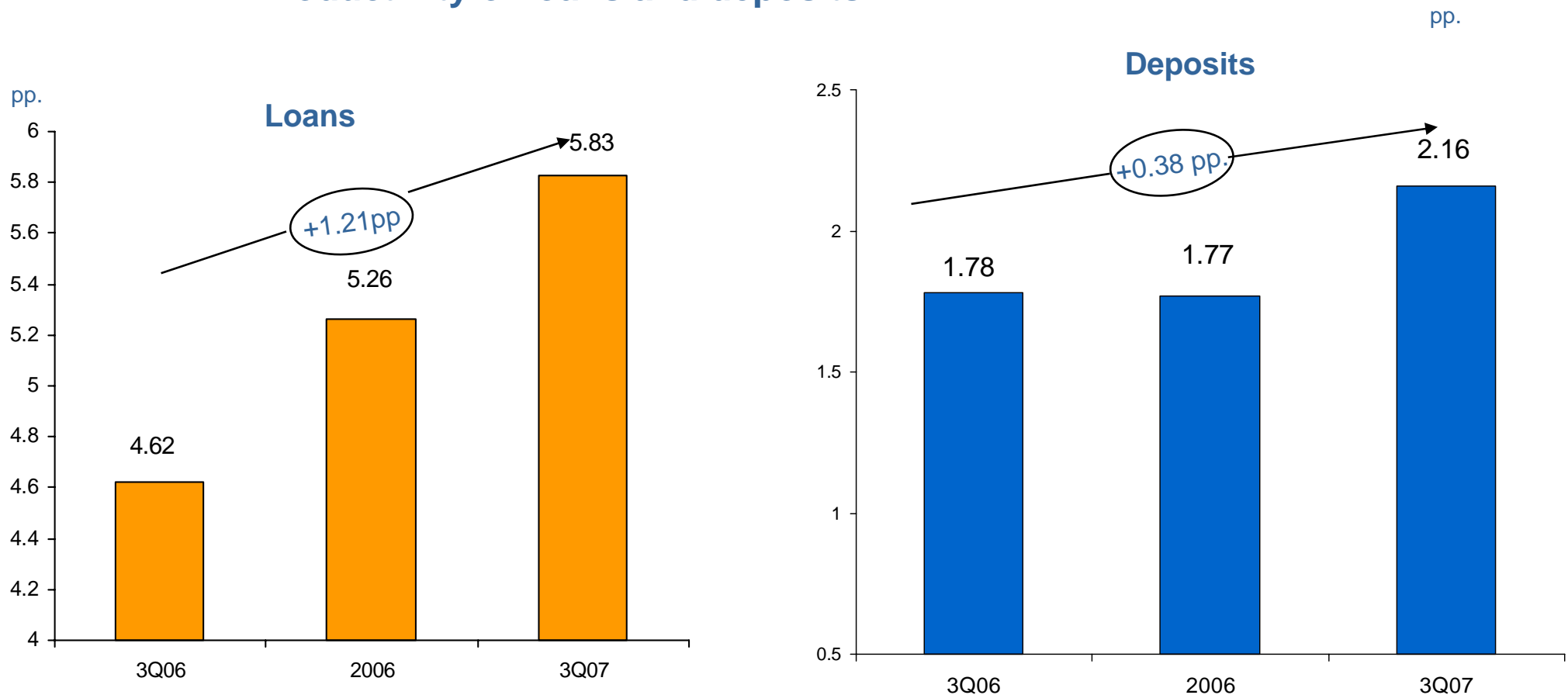


- Significant growth of loan volume
- Gradual transfer of some deposit funds to investment deposits offered by PKO TFI



# PRIVATE BANKING – PKO BP

## Productivity of loans and deposits



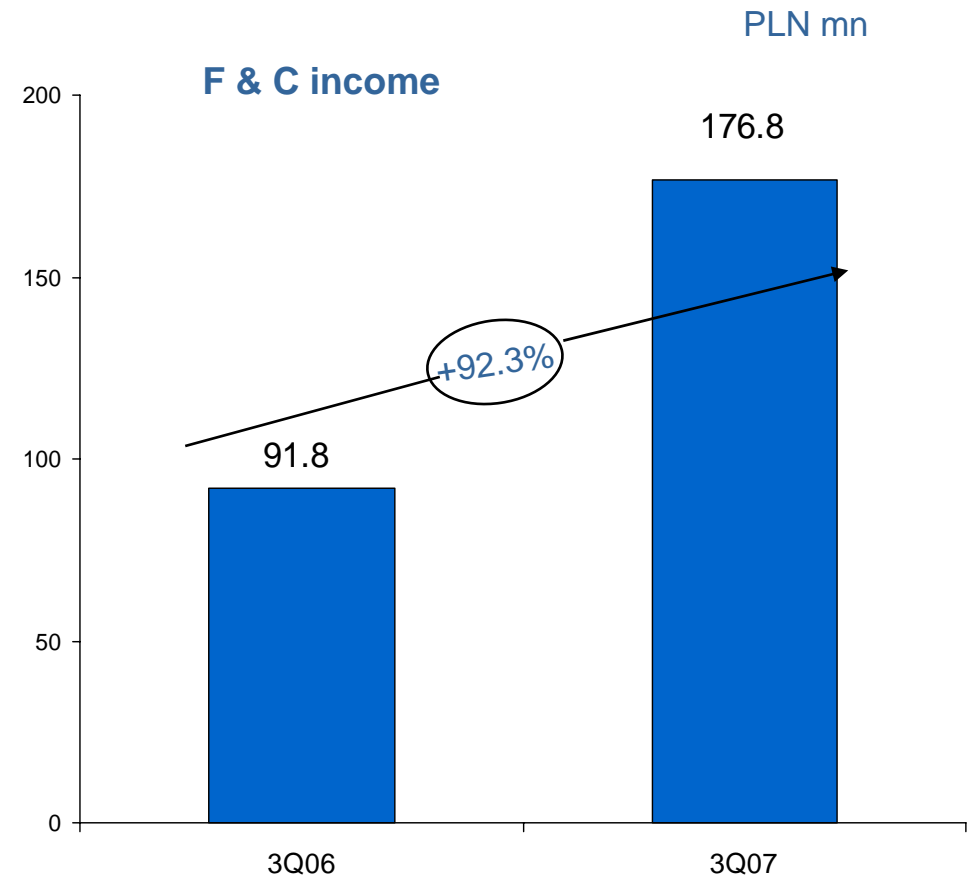
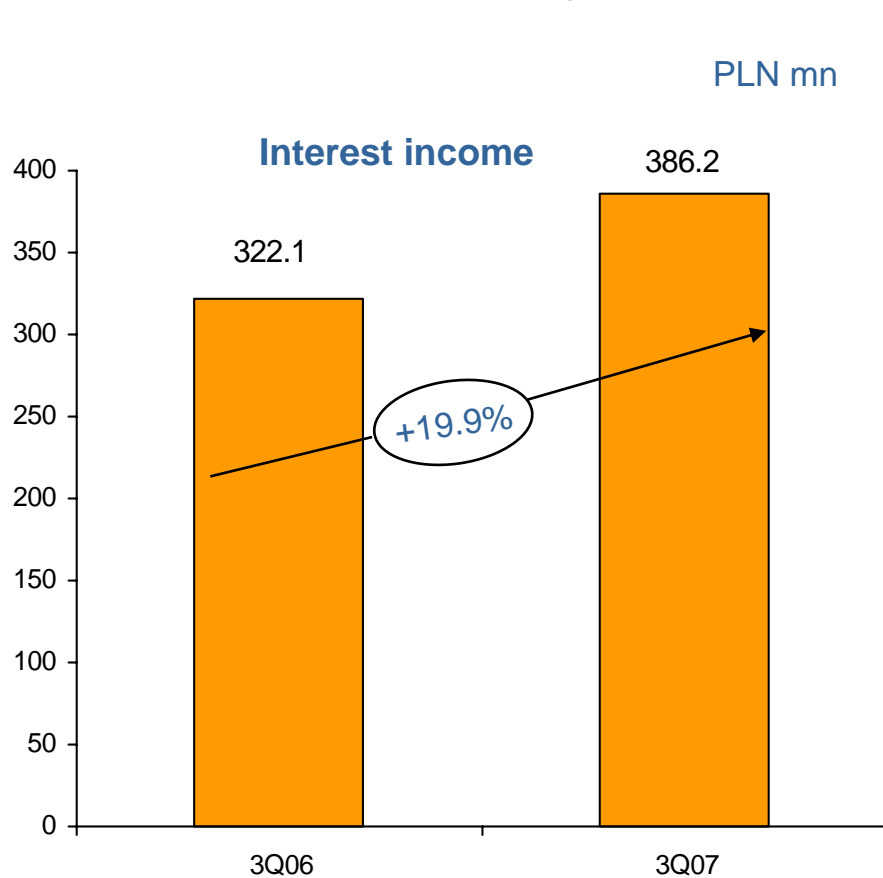
In the IIIQ07 Bank achieved:

- increase in the productivity of loans portfolio at level of 1.2 pp.
- increase in the productivity of deposits portfolio by 0.38 pp. in comparison to 3Q06



## PRIVATE BANKING – PKO BP

### Profitability



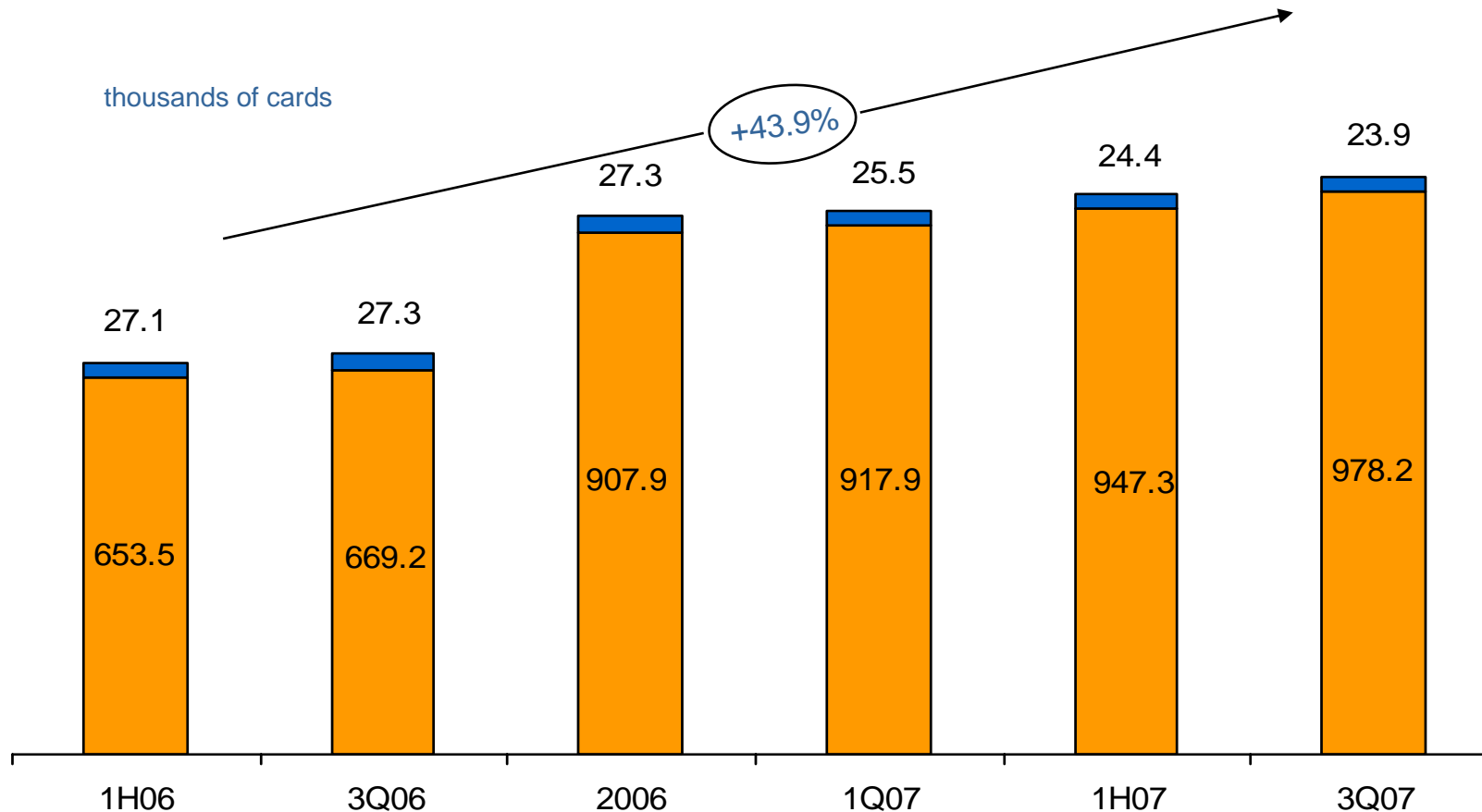
In the IIIQ07 Bank increased:

- interest income on private banking activity by 19.9% (YoY) due to a maintenance of high productivity of loans and deposits products sale
- fees and commission income (+92.3% YoY) significantly due to acquiring new customers and dynamic sale of investment fund units and investment deposit products



## BANKING CARDS BUSINESS – PKO BP

### Strong growth in credit cards



Growth of banking cards issued by 570 thousands (+8.5%) to 7 244 thousands

■ individual cards ■ PKO euro business cards

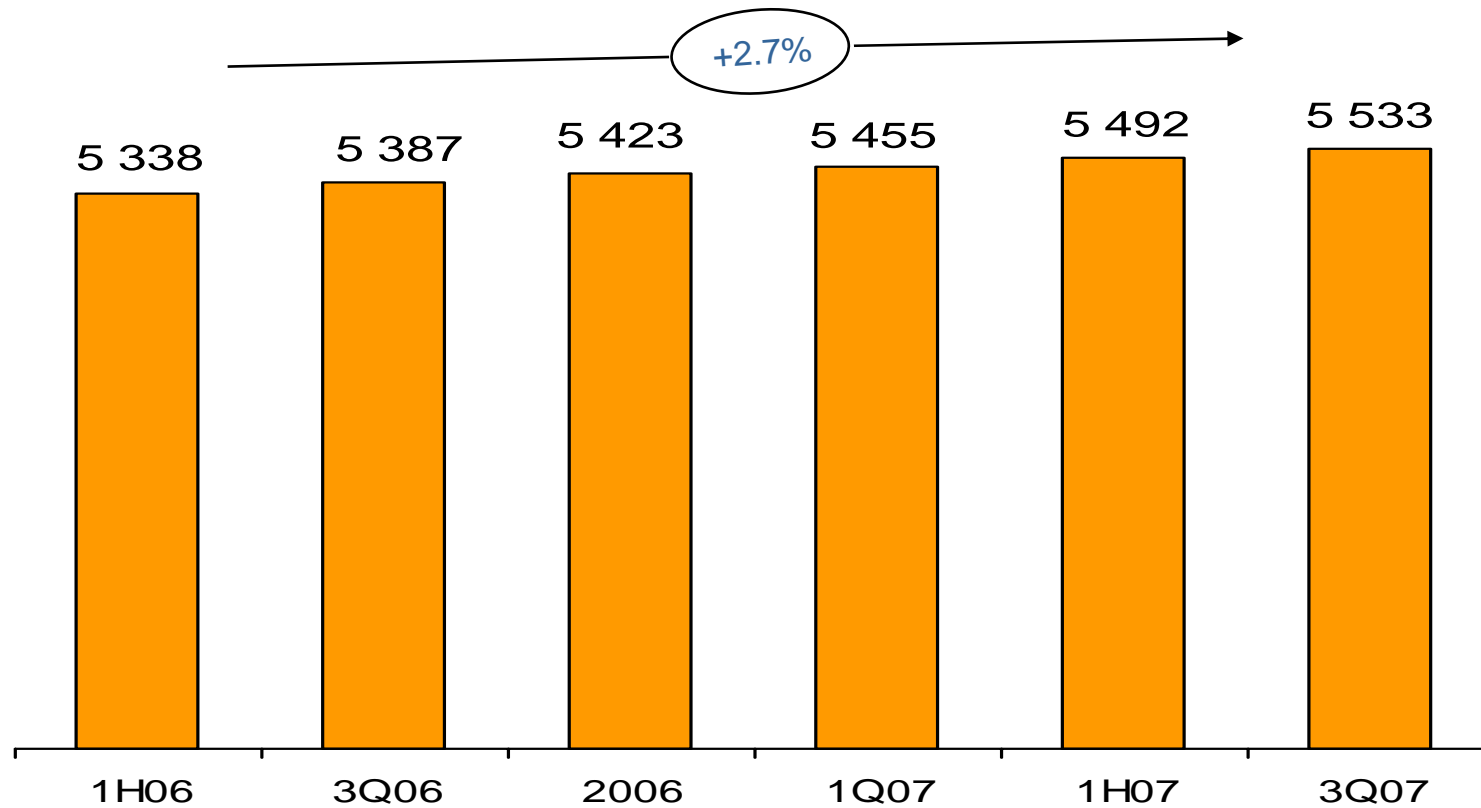
- In IIIQ07 PKO BP has issued 87.8 thousand banking cards of which 30.5 thousand were credit cards, this resulted in increase of issued cards by 4.1% and 7.2% respectively from the 2006 end
- Number of individual credit cards increased by 46.2% to 978.2 thousand and drop of business credit cards by 12.2% to 23.9 thousand in comparison to 3Q06



## CURRENT ACCOUNTS – PKO BP

thousands of accounts

### Current accounts



About 2.3 million of PKO BP clients using electronic banking services (36.8% of all accounts owners), of which over 1.6 million users of electronic banking services of PKO Inteligo and 692 thousands Inteligo accounts

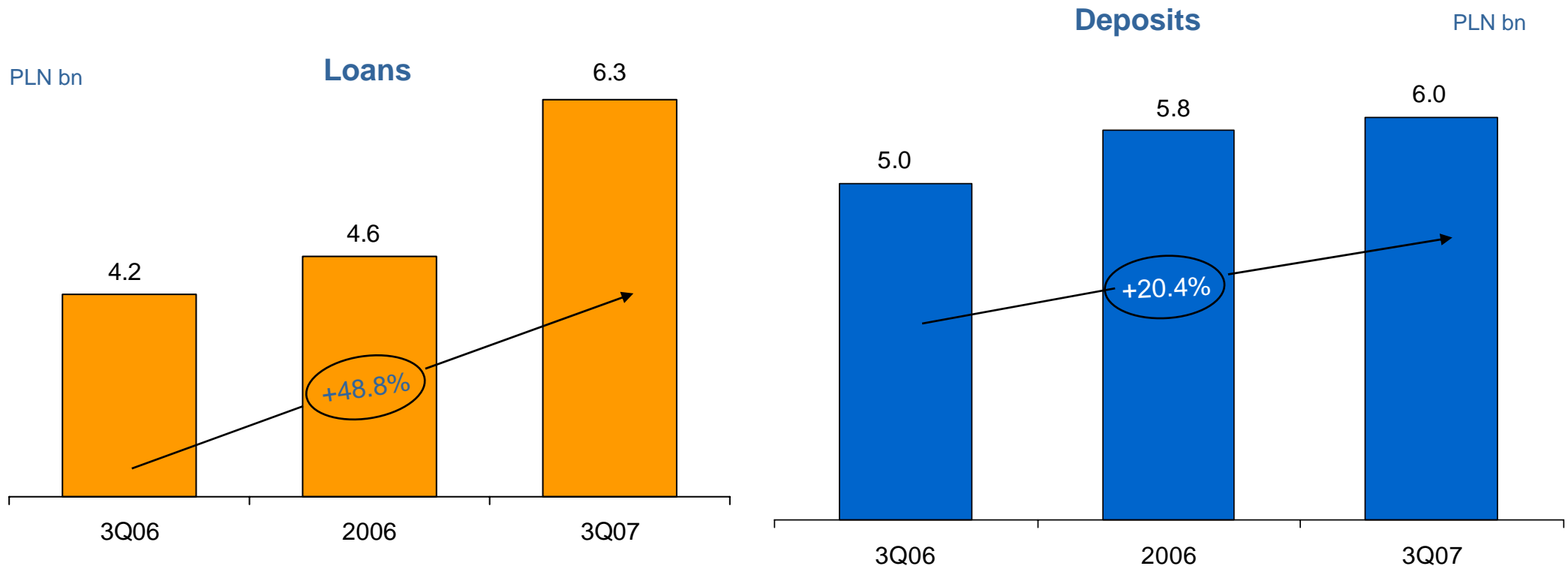
	1H06	3Q06	2006	1Q07	1H07	3Q07
Internet banking (Inteligo)						
Individual Internet accounts in thousands	544	564	585	605	613	628
SME in thousands	59	60	62	63	62	64





## SMALL AND MEDIUM ENTERPRISES – PKO BP

### Further growth of volumes



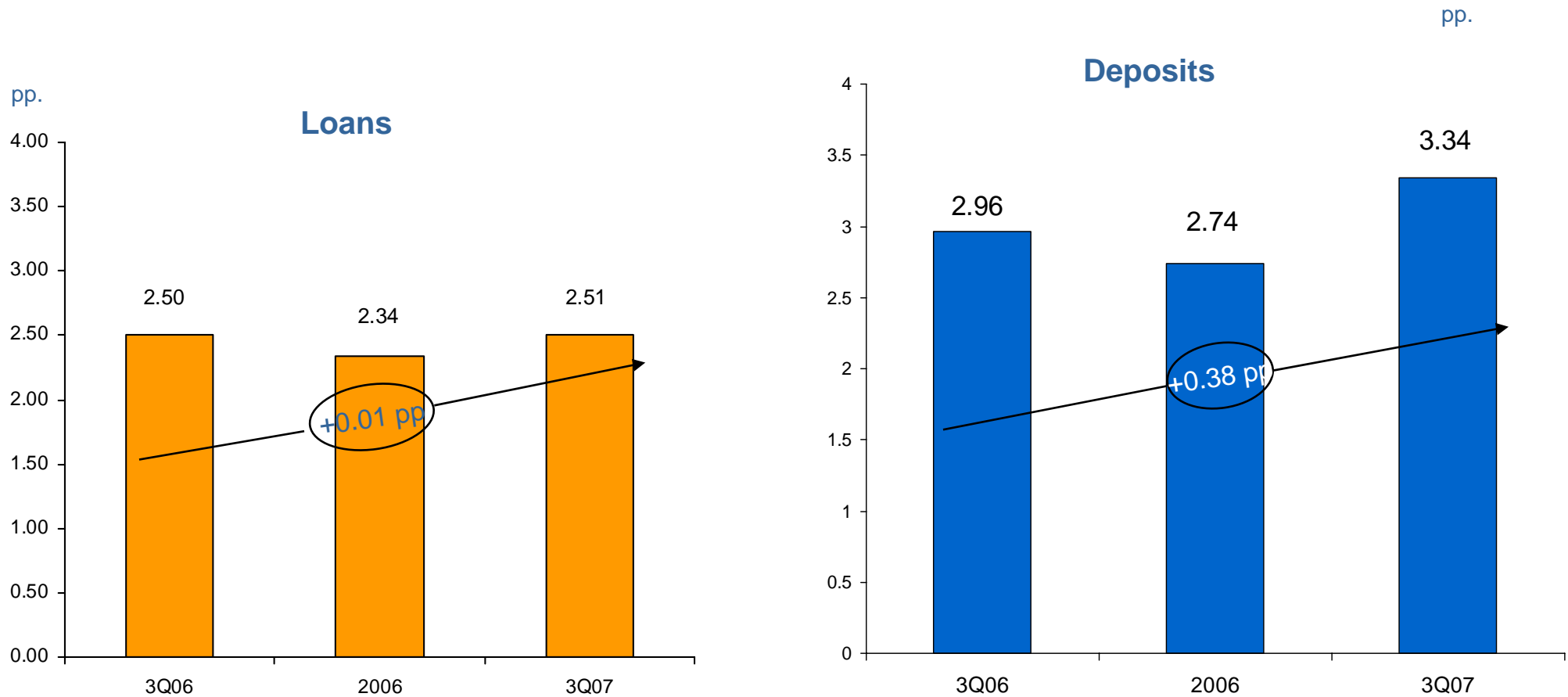
#### In IIIQ07 Bank:

- achieved a record sale of loans in the amount of PLN 1.45 bn, which means an increase by 62% in comparison to 3Q06
- continued, introduced in 1H07, price promotion i.e. reduced commission charge for extending “Szybki serwis kredytowy” (the Quick Credit Service) loan, a loan dedicated to small and medium sized enterprises



## SMALL AND MEDIUM ENTERPRISES – PKO BP

### Productivity of loans and deposits



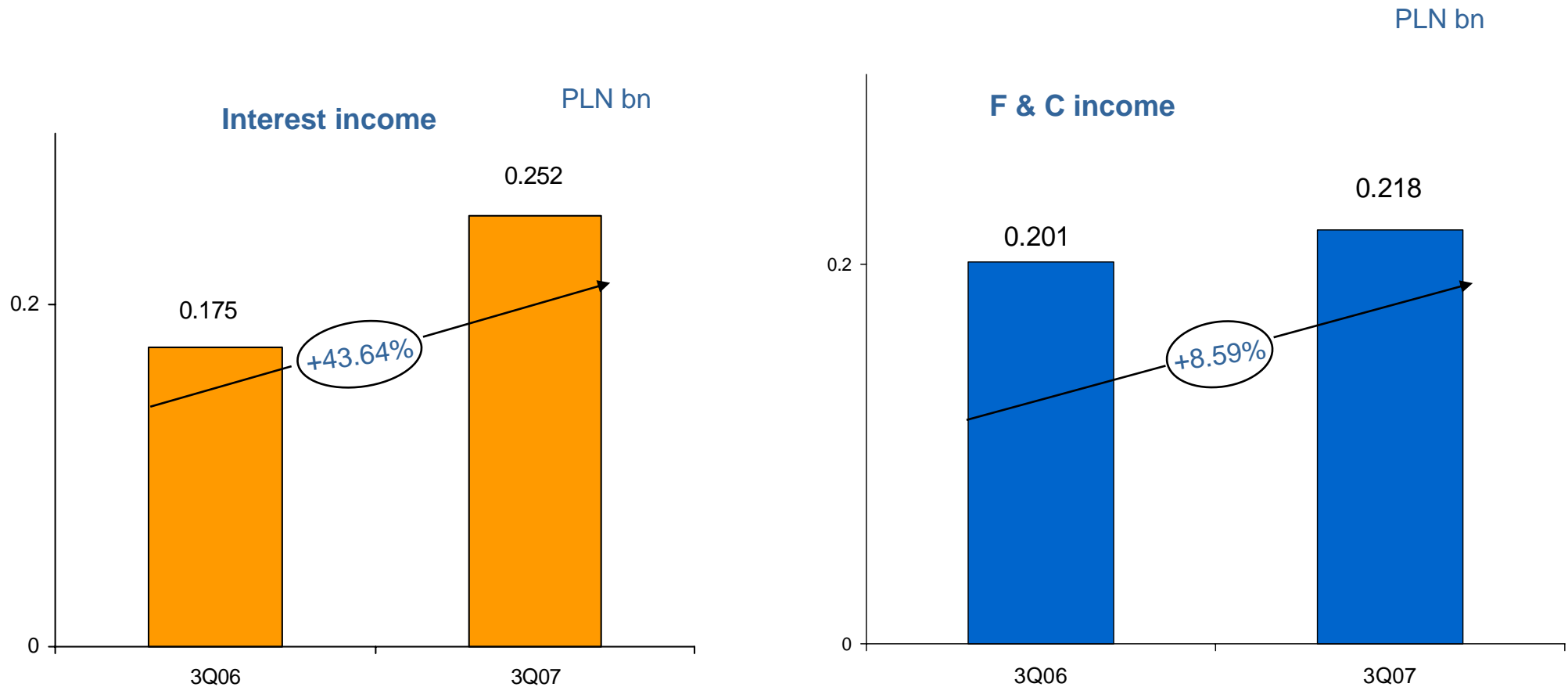
In the IIIQ07 Bank:

- keeps the productivity of loans portfolio at level of 2.50 pp.
- increased the productivity of deposits portfolio by 0.38 pp. In comparison to 3Q06



## SMALL AND MEDIUM ENTERPRISES – PKO BP

### Profitability



In the IIIQ07 Bank increased:

- interest income on small and medium enterprises business activity by 43.64% (YoY) due to a significant increased of loan and deposit volumes
- fees and commission income (+8,59% YoY) due to acquiring new customers and dynamic sale of loans



### Marketing campaigns

#### Key assumptions:

- The aim of all marketing activity is to support business,
- All campaigns base on common communication strategy:
  - Each commercial plays both a product and image role.
  - Main assumption of a communication strategy is the personalisation of a mutual relation between the Client and the Bank.
  - The most important thing is to create a partnership relation with Clients.



## MARKETING ACTIVITY

### Marketing campaigns in the third quarter of 2007.

#### Consumer credits

##### ATL

**MAX POŻYCZKA MINI RATA**

**37 zł\***  
MIESIĘCZNEJ RATY

PLUS KARTA NA EKSTRAWYDATKI

**MAX pożyczka MINI rata**

**PKO BANK POLSKI**  
Bliżej Ciebie  
www.pkobp.pl

\* Według stanu na dzień 15.11.2007 r. ujemna rzeczywista stopa procentowa 18,53% przy założeniu wysokości pożyczki 2000 zł, na okres 8 lat, dla posiadacza ROKI w PKO Banku Polskim, pożyczka z ubezpieczeniem, zmiennej stopie procentowej, raty zerwalistowej.

##### BTL

**MAX pożyczka MINI rata**

**MAX POŻYCZKA MINI RATA**

BEZ ZAŚWIADCZEŃ, BEZ PORĘCZYCIELI

**PKO BANK POLSKI**  
Bliżej Ciebie

ZADBAĆ O NAJBLIŻSZYCH? CZEMU NIE.

**MAX POŻYCZKA MINI RATA TYLKO**

**37 zł\***  
MIESIĘCZNEJ RATY

Wzrostający spójny składnik: Max Pożyczka + Mini Rata umożliwia wybić twoje najbliższe, bez poręczycieli. Dostępny dla posiadaczy ROKI w PKO Banku Polskim, pożyczka z ubezpieczeniem, zmiennej stopie procentowej, raty zerwalistowej.

**MAX pożyczka MINI rata**

**PKO BANK POLSKI**  
Bliżej Ciebie  
www.pkobp.pl | 118 118 118 | 118 118 118

**MAX pożyczka MINI rata**

BEZ ZAŚWIADCZEŃ

**MAX pożyczka MINI rata**

BEZ PORĘCZYCIELI



# MARKETING ACTIVITY

## Marketing campaigns in the third quarter of 2007.

### Mortgage credits

ATL



BTL







# MARKETING ACTIVITY

## Marketing campaigns in third quarter 2007.

### Superkonto Student

#### BTL



**PO DRODZE ZE SWOBODĄ**

**RACHUNEK SUPERKONTO STUDENT**

STUDENCKI PRODUKT ROKU 2007  
według użytkowników magazynu "Twoje

SUPERKONTO STUDENT pozwala Ci na wygodną obsługę rachunku przez Internet i telefon, przez całą dobę, z każdego miejsca na świecie. Dodatkowo teraz możliwości przesyłu uniwersalnej płatniczej Karty Kredytowej STUDENT i dostępu do preferencyjnego oprocentowania studenckiego.

**PROMOCJA!**  
Tylko teraz  
obsługa konta przez  
e-maila jest darmowa!  
(dotyczy rachunku z 10.000 zł)

**PKO BANK POLSKI**  
Blisko Ciebie

www.pko.pl | infolinia 801 302 302\*



**SUPERKONTO STUDENT**

**SUPERKONTO STUDENT**

**INFOLINIA 801 302 302\***  
\*tylko za 12 połączeń lokalnych

**INTERNET**  
[www.pkobp.pl](http://www.pkobp.pl)

**KARTA KREDYTOWA**  
Możesz otrzymać nowoczesną przezroczystą Kartę Kredytową STUDENT, umożliwiającą dokonywanie płatności we wszystkich punktach handlowo-usługowych w kraju i za granicą oznaczonych znakiem VISA ELECTRON oraz w Internecie.

**DOSTĘP DO RACHUNKU PRZEZ INTERNET I TELEFON**  
Swoje rachunek możesz obsługiwać bez wychodzenia z domu, korzystając z usług bankowości elektronicznej PKO INTELIGO, czyli dostępu do rachunku za pośrednictwem telefonu i Internetu. Oferujemy Ci również możliwość otrzymywania historii Twojego rachunku na skrzynkę e-mailową oraz SMS-a informującego o każdej zmianie salda.

**PKO BANK POLSKI**  
Blisko Ciebie

**PO DRODZE ZE SWOBODĄ**

**RACHUNEK SUPERKONTO STUDENT**

STUDENCKI PRODUKT ROKU 2007

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**PKO BANK POLSKI**  
Blisko Ciebie





### Sponsoring

#### Key assumptions:

- Sponsoring activities of PKO BP are led in a systematic, long-term and coherent way.
- Activities focus on two creative programmes:
  - PKO Blisko Muzyki,
  - PKO Blisko Sportu.



### Sponsoring – major events

**ROD STEWART AND HIS GREATEST HITS**  
**“SPACE OF FREEDOM” Concert - 26.07.2007**



The Concert organised by “Gdańsk Foundation” to celebrate the anniversary of the 1980’s foundation of Solidarity trade union.





### Sponsoring – major events

#### A BIGGER BANG – 25.07.2007

##### - The Rolling Stones Concert



The Concert was a part of a world tour that started in 2006 to promote the band's latest album „A Bigger Bang”.





### Sponsoring – major events

#### **RYSIEK RIEDEL MUSIC FESTIVAL – 28-29.07.2007**



The Concert organised in Tychy to celebrate the famous Polish singer Ryszard Riedel and to warn youth of the destructive influence of drugs.