

The Loan Market and Non-Bank Financial Institutions (NBFIs) in Poland (2021–2024)





DISCLAIMER

This presentation was created based on publicly available data from the Credit Information Bureau (BIK).

The data is available at:

https://media.bik.pl/analizy-rynkowe?_gl=1*17262co*_up*MQ..*_gs*MQ..&gclid=Cj0KCQjwh_iBhCzARIsANimeoGLm0gN0-OQOast0VfUUG-9vN4L1BYKH5ypXbtCAdcqfAhPSbQhyewaAnjUEALw_wcB&gclsrc=aw.ds

The results presented here may slightly differ from the official figures published by BIK due to rounding adjustments.

The loan market in Poland is worth PLN 230.8 billion

The share of NBFIs has risen significantly to 9.4%

31.2% Growth of the entire loan market in 2024 vs. 2023

(54.9 billion PLN)

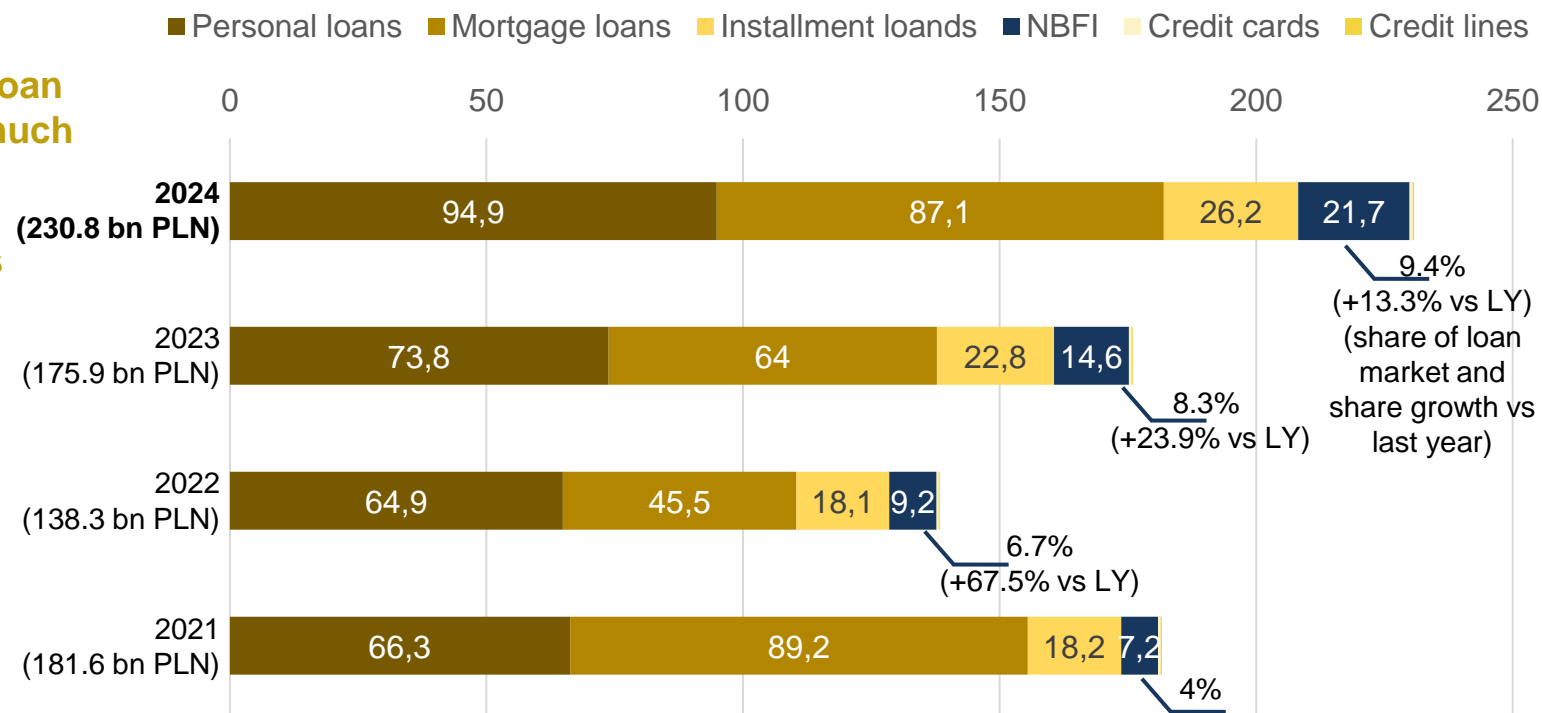
2.35x The share of NBFIs in the loan market increased by this much in 2024 compared to 2021!

9.4% The current share of NBFIs in the loan market!

Trends in the loan market in Poland on an annual basis:

- The market experienced a downturn in 2022 (likely due to the Russia-Ukraine war and inflationary pressures), which led to a significant decrease in the value of the loan market.
- However, its value rebounded to (almost) the same level the following year.
- In 2024, there was a dynamic growth in the value of the loan market (31.2%, or PLN 54.9 billion) compared to last year. Personal Loans and Mortgage Loans are the main drivers behind this growth (likely due to the availability of the 2% loan). NBFIs rank third in contributing to this growth, with an increase of 48.6% (PLN 7.1 billion) compared to 2023.

Value of loan market (in billion PLN)* and NBFIs share in it



The NBFi Market in Poland: Yearly Overview (2021-2024)

3x

That much the value of the NBFi market in Poland has increased from 2021 to 2024!

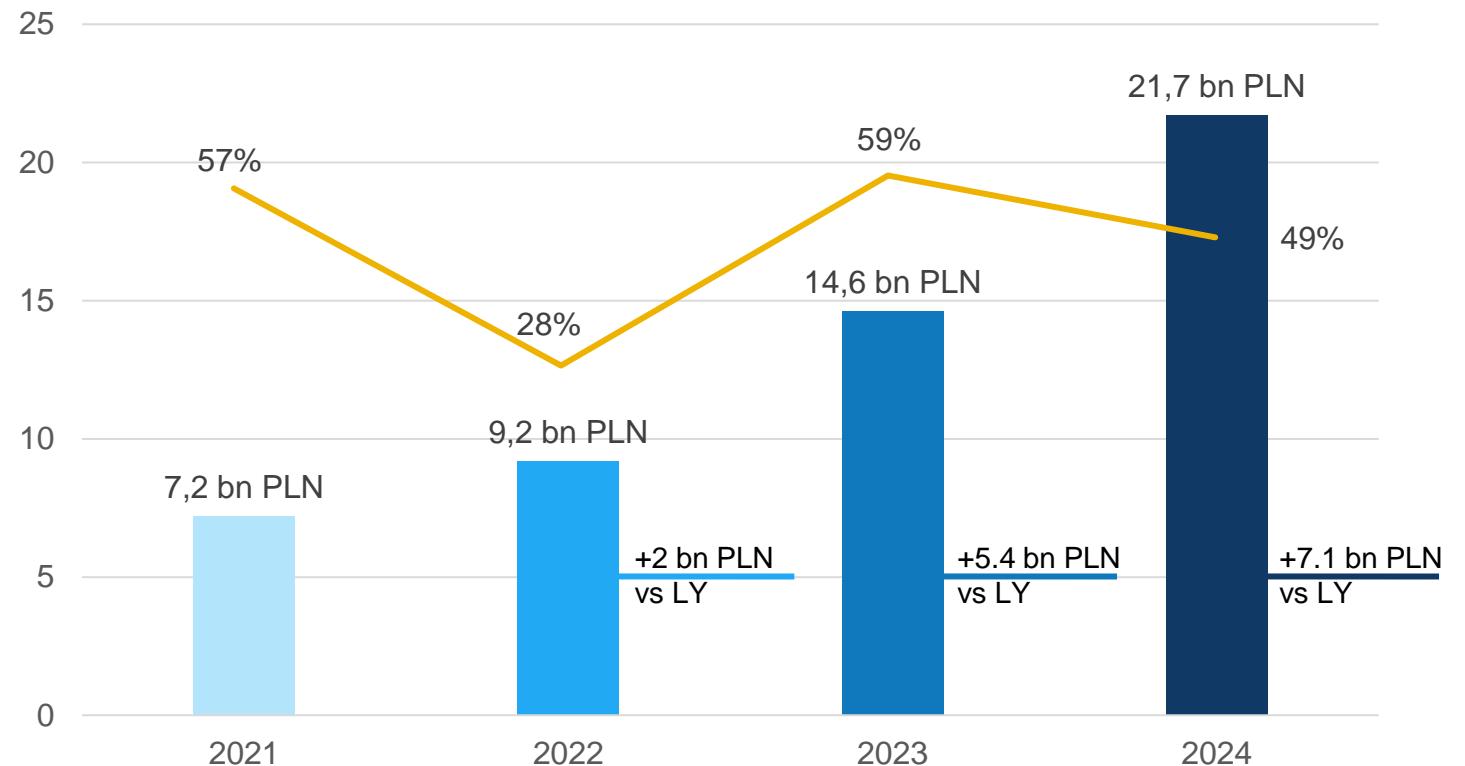
**1386
PLN**

The average value of an NBFi loan in 2024.

Trends in the NBFi market in Poland on an annual basis:

- A significant increase in the total value of loans granted.
- A clear increase in the rate of growth of the value of loans granted.
- There is no consistent pattern in the growth dynamics of loan values. In 2022, the value was significantly lower than in the other years of the 2021-2024 period. Despite a substantial increase in loan value in 2024, the growth rate slowed compared to 2023.

Total NBFi sales and the value and year-on-year growth dynamics*



4 | *Growth Dynamics = [(value in the current year – value in the previous year) / value in the previous year] * 100%.
This represents the percentage change in value over a given period compared to the previous year, showing how quickly a particular indicator is growing or declining.

The NBFI Market in Poland: **Monthly Overview** (2021-2024)

~2x

The value of loans granted in the period from January to April 2024 increased compared to last year – a period during which, in previous years, the value of loans was the lowest throughout the entire year.

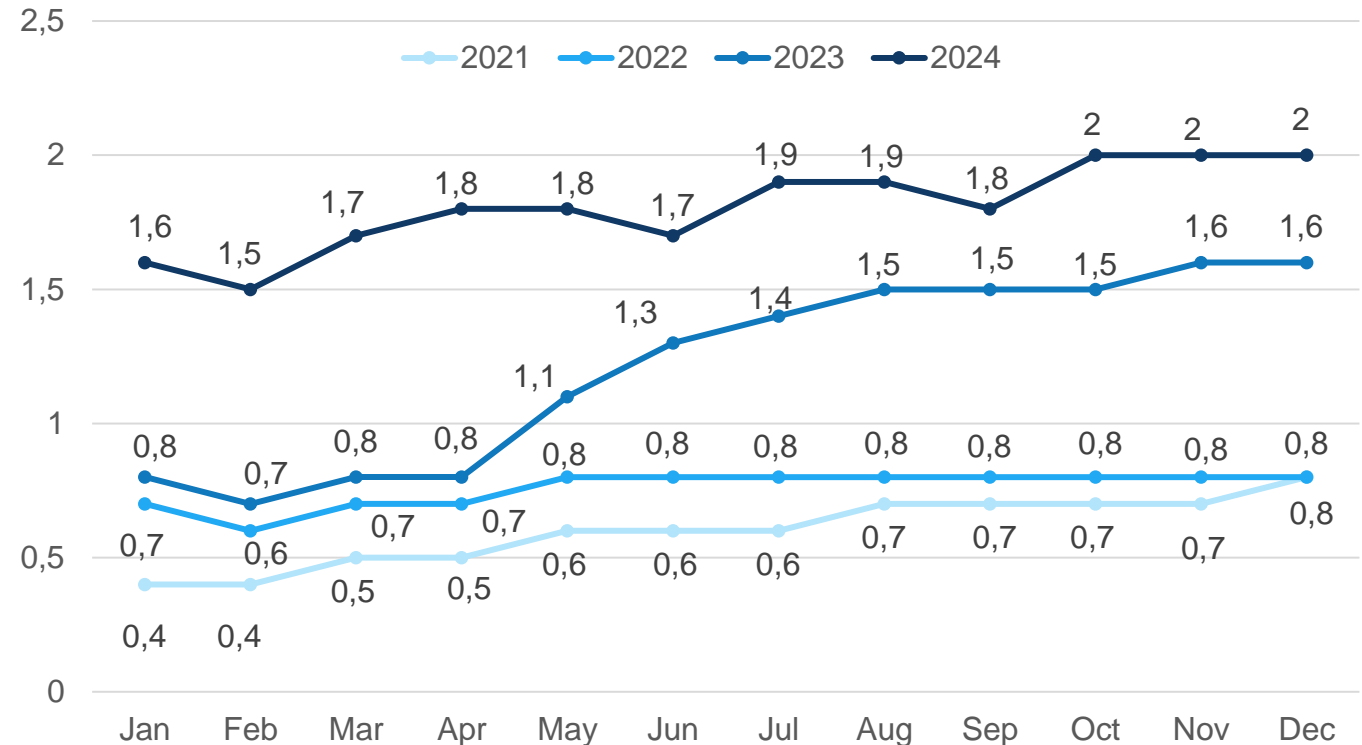
30-50%

The value of loans granted increased every month in the second half of 2023 (starting from June) vs. 2022.

Trends in the NBFI market in Poland on a monthly basis:

- In 2024, the trend of increasing loan values in the second half of the year continued (albeit at a slightly slower pace of around 20-25%).
- Overall, it can be said that there has been growing interest in NBFIs over the past 2 years (as shown by the increase in their monthly values) in the second half of the year.
- A record surge in loan values during the Christmas period (November–December) has been observed for the past 2 years – in 2023, this growth was double compared to 2021-22, and while the growth rate slightly slowed in 2024 compared to 2023, it was still significant, reaching 25%.

Total monthly NBFI sales (in bn PLN)



The NBFi market in Poland – main conclusions and recommendations



Main Conclusions

1. The NBFi market in Poland has tripled in value between 2021 and 2024.

This sharp increase highlights growing consumer demand for non-bank financial services over a relatively short time frame.

2. NBFis have more than doubled their share in the overall loan market.

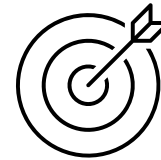
From a marginal position, their share rose to 9.4% in 2024, indicating growing relevance in the broader financial landscape.

3. Despite market fluctuations, the NBFi sector shows resilience.

After a weak 2022, the sector rebounded strongly in 2023 and maintained positive momentum into 2024.

4. There is a clear seasonal borrowing pattern favoring NBFis.

Significant spikes in loan value consistently occur in the second half of the year, especially during the holiday season.



Recommendations

1. Invest in Digital Acceleration.

With early 2024 loan values nearly doubling compared to the previous year, enhancing digital onboarding can capture the rising demand.

2. Diversify and Tailor Product Offerings.

As personal and mortgage loans lead market growth, customizing products for different segments is essential.

3. Optimize Risk Management and Dynamic Pricing.

Irregular annual growth rates call for refined, data-driven models to balance rapid expansion with controlled risk.

4. Leverage Seasonal Growth Trends.

Q4 shows up to a 25% increase in loan values, making targeted holiday campaigns a high-impact opportunity.

Thank you!



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