

Name: _____

Assignment #1 - Characteristics of the Selected Commercial Bank

1. Characterize the commercial bank considering the financial parameters specified in the table.

Company name:		
Headquarter:		
[PLN or EUR]	2022	2023
Equity		
Total Assets		
Total Liabilities		
Receivables (Loans)		
Liabilities (Deposits)		
Net Profit (EAT)		
CAR		
TIER1		
LCR		

2. Compare the selected bank against the banking sector in Poland (as of the end of 2023).

Compare the parameters characterizing the activity of the selected bank with analogous values specified for the entire banking sector in Poland. Use available data (enclosed). Write down at least five (5) conclusions resulting from the analysis (comparison).

Vocabulary:

1.	Equity	how much equity does the bank have; higher equity may indicate greater financial stability
2.	Total Assets	check the size of the bank's assets; larger assets may indicate greater financial strength
3.	Receivables (Loans)	check what is the value of loans granted by the bank; the loan portfolio is one of the main assets of the bank as it generates revenue in the form of interest and fees.
4.	Liabilities (Deposits)	check what is the value of deposits (liabilities to individuals and legal entities in the bank's liabilities)
5.	TRIER1	the Common Equity Tier 1 (CET1) capital ratio indicates the relationship between the capital held by the bank and risk-weighted assets; however, it only considers the highest quality capital for its calculation
6.	CAR	the solvency ratio (Capital Adequacy Ratio - CAR) indicates the bank's ability to protect against risk using its own capital
7.	LCR	the Liquidity Coverage Ratio (LCR) is a measure of a bank's ability to cover its current liabilities; a higher liquidity ratio may suggest lower liquidity risk
8.	Net Profit	pay attention to the bank's net profit (EAT); higher profits may indicate better financial situation

Company names [choose one]:

1. ALIOR Bank S.A.
2. Citibank (Bank Handlowy S.A.)
3. BNP Paribas Bank Polska S.A.
4. BOS Bank S.A.
5. ING Bank Śląski S.A.
6. mBank S.A.
7. Bank Millennium S.A.
8. Pekao S.A.
9. PKO Bank Polski S.A.
10. Santander Bank Polska S.A.