

Support and development of enterprises through banking instruments



Agenda

A man in a dark suit is seen from behind, walking up a wide, grand staircase. The staircase is illuminated from above, creating a strong perspective that leads the eye towards a bright, glowing light at the top of the stairs. The background is a textured, light-colored wall with faint geometric patterns.

01 Main activities

02 Statistics

03 Services

04 Summary

Support & development of enterprises through banking instruments

Bank loans for Enterprises 68-70%

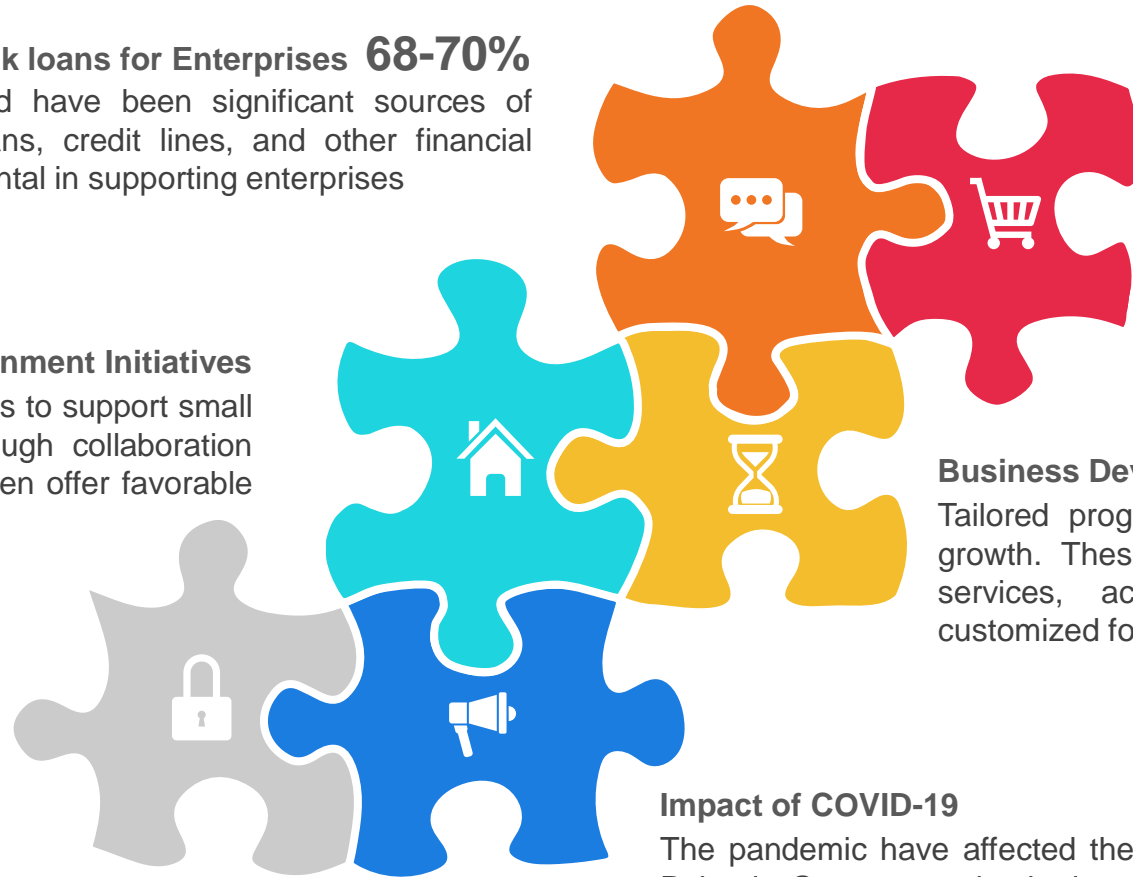
Historically, banks in Poland have been significant sources of funding for businesses. Loans, credit lines, and other financial products have been instrumental in supporting enterprises

Government Initiatives

Polish government has implemented initiatives to support small and medium-sized enterprises (SMEs) through collaboration with banking institutions. These initiatives often offer favorable lending conditions or guarantees

Digital Banking and Innovation

Increasingly integrating digital solutions and innovative financial products to better serve enterprises. Online banking platforms, fintech collaborations, and digital lending options



EU Funding and Subsidies

Access to various EU funds and subsidies aimed at fostering entrepreneurship and economic development

Business Development Programs

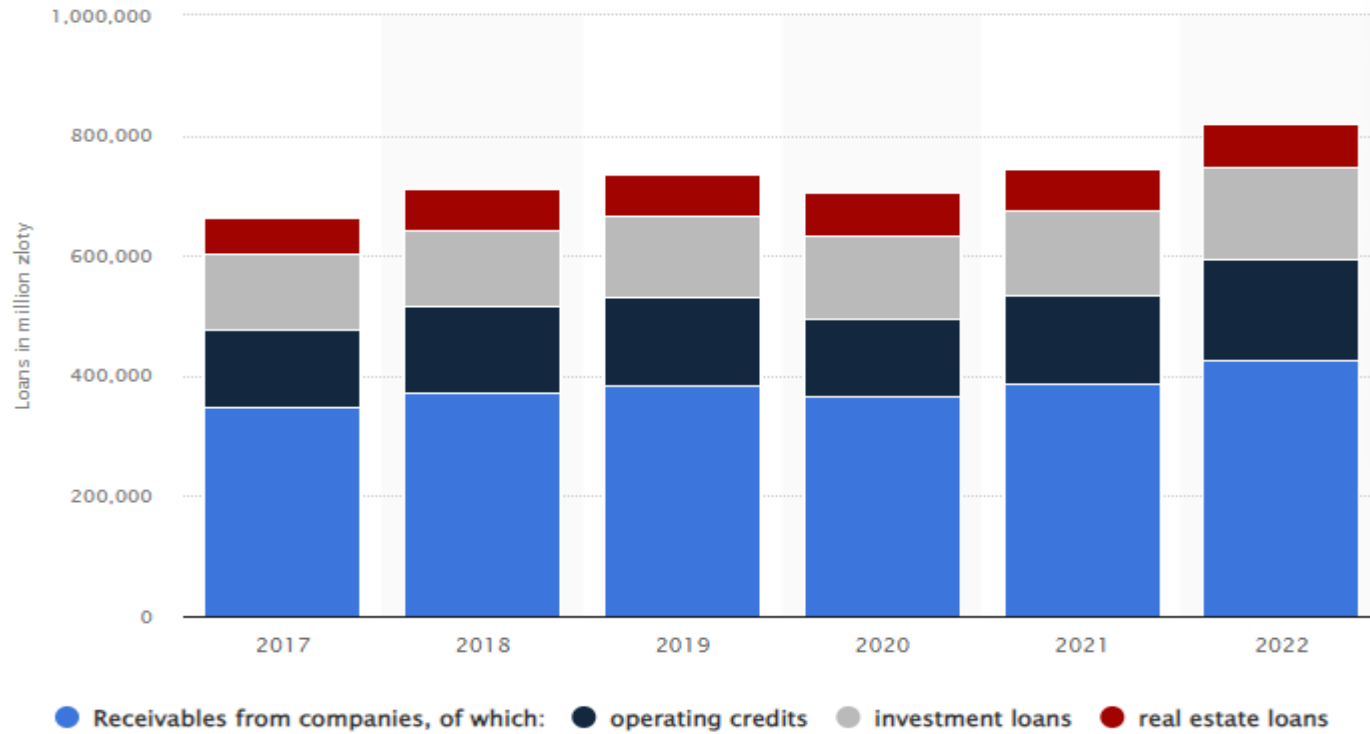
Tailored programs specifically designed to support business growth. These programs might include mentorship, advisory services, access to networks, and financial products customized for the needs of different industries

Impact of COVID-19

The pandemic have affected the landscape of banking support for enterprises in Poland. Government-backed schemes, such as loan guarantees or payment deferrals, were introduced to alleviate the financial strain on businesses

Structure of loans to enterprises in Poland from 2017 to 2022

(in million zloty)



Green loan

Make use of the capital frozen in real estate and get long-term financing of current operations

Multi-product line

Use many forms of financing even in several currencies under one agreement

Green loan

Green your company and get a free environmental bonus

Revolving loan

Get additional money to pay your suppliers even more efficiently and be prepared for unexpected business expenses

Photovoltaic loan

Green financing for your green energy

Current account overdraft facility

Adjust incomes on your account to have money to cover various payments connected with the day-to-day operation of your business.

Working capital loan

Get extra funding to cover liabilities resulting from financing working assets

Investment loan / or with guarantee from Guarantee Fund

Pursue long-term goals connected with the planned capital expenditure

Technological loan

Take a technological loan and collect a non-repayable bonus.





Export & Import Solutions

International Trade Transactions

Security in commercial contacts



Line for trade finance products



Export letter of credit



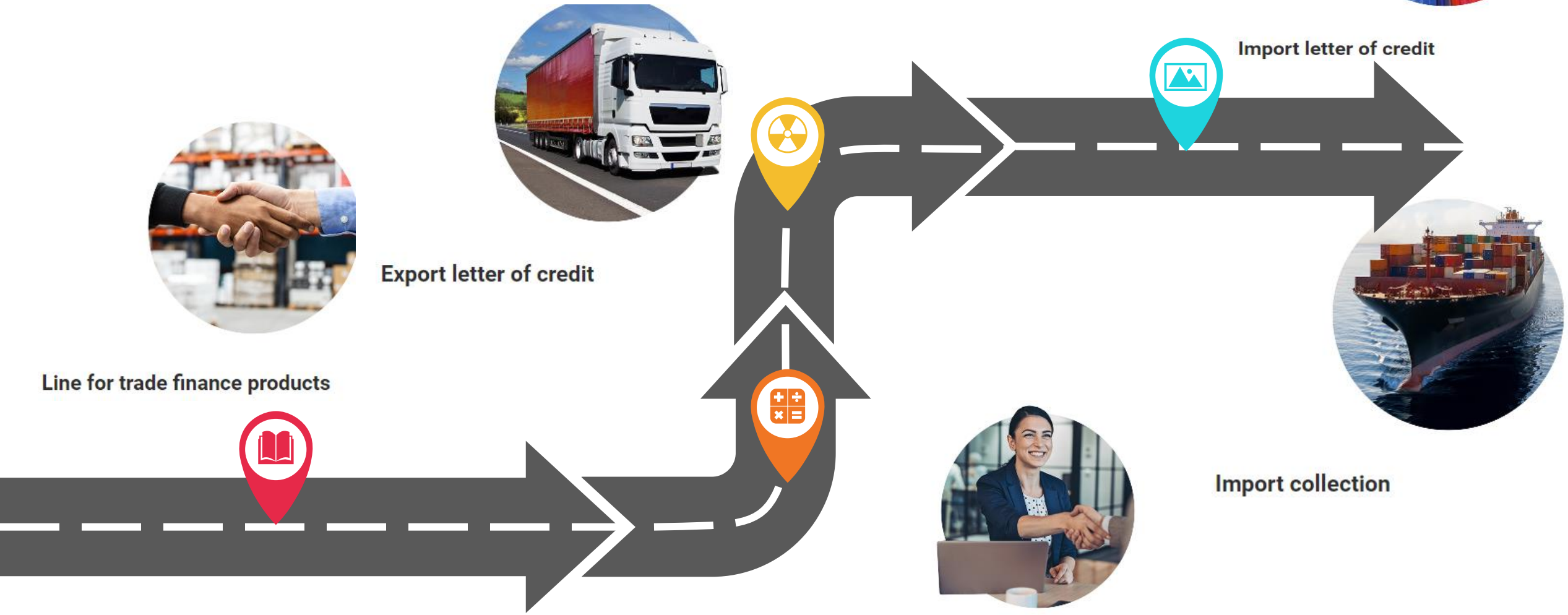
Domestic and foreign bank guarantees

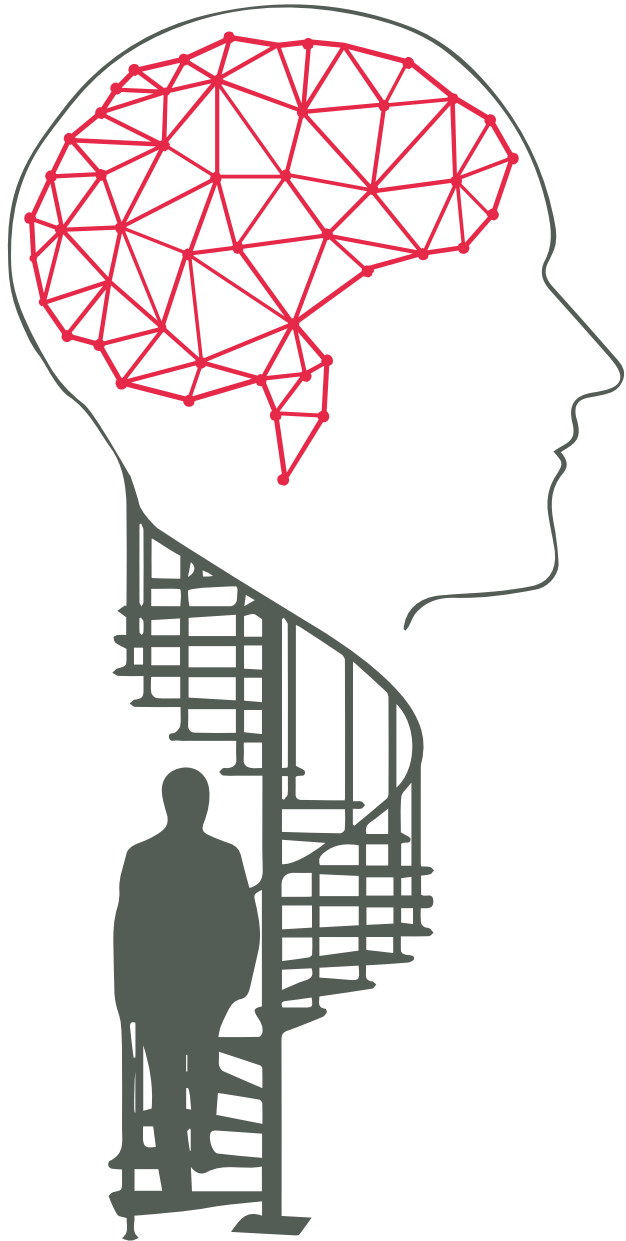


Import letter of credit



Import collection





Steps in Letter of Credit Transaction





SUPPORT

FINANCING SOLUTIONS

TRADE & INTERNATIONAL TRANSACTION

PARTNERSHIP & NETWORKING

SUPPORT SME

DIGITAL & TECHNOLOGICAL SOLUTIONS

REGULATORY & COMPLIANCE ASSISTANCE

ADVISORY & CONSULTATION

SUPPORT DURING ECONOMIC CHALLENGES

Thank you

