We offer a wide range of solutions to business Clients, from financial products, through the Capital Group products, to value-added services.
We aim to strengthen position as the primary Bank by offering companies support in starting operations and comprehensive service.

Primary Bank for business Clients
- Acquisition, account opening processes, full integration with CEIDG services.
- Offer for companies scaling their business and e-commerce.
- Orientation to young clients focused on self-employment.

Further strengthening of relationships with clients
- Increasing customer loyalty with the support of advanced analytics.
- Leveraging the potential of the Bank’s Capital Group in offering products.
- Development of value-added services (micro-factoring, micro-leasing).

Development of functionality and process digitization of the credit process
- Development of remote channels, including sales processes.
- Additional functionalities of mobile application for companies (IKO SME).

Pioneering cloud products - “One click company”
- Cloud disk
- Data backup
- Cybersecurity
- Virtual station
- Office package
We are the largest corporate and investment bank, we constantly strive to improve the customer experience.

- Mobile, connected, personal
- 15.7 ths: Number of customers in the corporate and investment segment
- > PLN 100 billion: Financing the economy
- +5 p.p.: Relational NPS increase 2018/2017
- +110%: Increase in the number of customers with access to iPKO Biznes 1H2019/2010

We consistently deliver on our international expansion strategy.
Leveraging technological advancement, we will successfully onboard corporate clients.

**Simple processes**
- Optimization of credit processes
- The process of new customers onboarding
- Solutions that help customers comply with regulations (white list, split payment mechanism)

**New service model**
- An advisor equipped with mobile tools
- Competence development, focus on Product Specialists and industry expertise

**Building customer relationships**
- Unification and integration of support tools
- Customer loyalty using advanced analytics for sales opportunities

**Continued selective foreign expansion**
- Development of a network of foreign branches
- New products in foreign branches (leasing, factoring)
- Export Platform Development
- New customer segments served in branches (SME, CPR)
We are already an open ecosystem, with strong foundations. We will continue to develop services around specific life moments of clients.
We will build car marketplace to meet the needs of both dealers and buyers.

~PLN 60 billion
- ~600 thousand new passenger cars registered annually
- ~900 thousand used passenger cars registered annually

Car market in Poland
~1.5 million vehicles purchased for ~PLN 60 billion per year

PKO BP with unique positioning to leverage market potential

~11 mln Klientów

Car fleet
Cars from PKO Leasing/PCM remarketing
Cooperation with external dealers

Large and transactional customer base
With known preferences due to advanced analytical model coverage
Active in remote channels

Products
Full range of products – leveraging potential of PKO Bank Polski Capital Group (leasing, insurance)

Dynamic growth of used cars market*
+100% till 2022

Expected increase in financing for the used car segment **
CAGR '18-22 +19%

Source: ZPL, PZPM, Own calculations (estimation)
* due to large number of young vehicles (up to 3Y) returning to the market after the end of the lease (not bought by customers) HRV and CFM
** value of new sales in PLN billion

~19% CAGR ‘18-22
+100% till 2022

~PLN 60 billion

Expected increase in financing for the used car segment **
CAGR '18-22 +19%
We focus on continuous technological advancement

**Digital and efficient**

**Bank in the cloud**
- Scalable IT infrastructure and computing power

**Open Banking**
- Open services
- Client Authentication (eID)
- Marketplace

**Advanced Analytics**
- Predictive analytics in the area of CRM, risk and fraud

**Technology platforms**
- DevSecOps
- Microservices and containerization
- Communication (chatbots/AI)

**Cybersecurity**
- New technologies for detection and response to threats
- Cloud and open banking solutions
Further automation and robotization of operations

- Automation of back office functions and processes in the area of operations
- Effective credit risk processes
- Further use of robotics processes

Autonomous processes supported by Artificial Intelligence (AI)

- Talk2IKO - the use of voice technology in a mobile application
- Chatbots and AI used in service, at contact centre and for recovery process
- AML/KYC and transaction monitoring
- Recruitment using chatbots and video technology
We create a friendly and modern work environment

Friendly and inspiring work environment
- Spaces encouraging cooperation and creative work
- Supporting employee mobility

New competences and technologies
- Development of technological competences (e.g. UX designer, data scientist)
- Work in the best in class technologies (AI, cloud) and methodologies (design thinking)
- Participation in various projects, opportunity to test solutions in laboratories

Work in modern, agile methodologies
- Building autonomous and responsible Teams
- Supporting innovation
- Bank based on values: credibility, customer satisfaction, continuous learning and entrepreneurship
We operate responsibly, taking into account non-financial factors (ESG)

**ENVIRONMENT**
We are aware of the challenges resulting from climate change, gradually eliminate activities that harm the environment and support environmental education.

**SOCIETY**
We are guided by the principle of social responsibility, which takes into account the impact of its activities on society, customers, suppliers, employees and shareholders.

**CORPORATE GOVERNANCE**
We improve corporate governance and ensure transparency of company management rules.
PKO Banking Platform
Vision and aspirations
2020-2022

Strengthening relationships with clients - the answer to individual needs
Data analytics and personalization

Digital acquisition and sales
IKO 5.0
Network with an advisory and education role

Innovative products and services (also technological)
Technological and cloud products
Ecosystem: Marketplace, API
eID, eState

Simple Bank
Optimization of internal processes
Digitization of tools

Bank in the cloud technology and an innovative, digital culture

> 5 million IKO users
> 5 PLN billion profit
Bank in the cloud