

Bank Pekao SA (PEO:WSE) - Strategic SWOT and Financial Insights - A 360 Review of Opportunities, Challenges and Risk, Corporate and ESG Strategies, Competitive Intelligence, Financial and Operational KPI's, and Recent Trends

Company Report | 2025-12-24 | 94 pages | Quintel Research

AVAILABLE LICENSES:

- Single User Price \$150.00
- Multi User Price \$175.00
- Enterprise User Price \$195.00

Report description:

Report Summary

Bank Pekao SA Strategic SWOT Analysis and Financial Insights - A 360 Review of Opportunities, Challenges and Risk, Corporate and ESG Strategies, Competitive Intelligence, and Recent Trends Report is a comprehensive and easily accessible overview of Bank Pekao SA's business operations. It provides a detailed analysis of the company's financial and strategic standing, as well as its position in the industry compared to competitors. The report includes several key features to facilitate decision-making and provide insights into the company's performance.

The report begins with in-depth information about Bank Pekao SA including key insights, business segments, key executives, locations, products and services, historical events, corporate strategy, and management discussions. This section provides a solid foundation for understanding the company's key attributes.

Next, the report assesses Bank Pekao SA's strategic standing through various analyses. The ESG spotlight evaluates the company's environmental, social, and governance performance, providing insights into its sustainability efforts and ethical practices. The SWOT analysis examines the company's internal strengths and weaknesses, as well as external opportunities and threats. Additionally, By integrating these strategic analyses, the report offers a comprehensive understanding of Bank Pekao SA's overall strategic standing and supports informed decision-making and strategic planning.

The report also covers Bank Pekao SA's financial analysis basis of latest income statement, balance sheet, and cash flow statement. Key financial ratios related to profitability, asset turnover, credit, market, and long-term solvency are outlined,

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

providing guidance for investment decisions. Furthermore, the report compares Bank Pekao SA's financial parameters with those of its competitors, offering a unique analysis of the competitive landscape. This information helps manage the business environment and improve sales activities by gaining insight into competitors' operations.

Finally, the report includes recent news and deal activities undertaken by Bank Pekao SA enhancing awareness of the company's business trends, growth perspectives, and more.

Key Highlights

Bank Pekao S.A., founded in 1929, is one of Poland leading universal banks, headquartered in Warsaw. It has a strong national presence, serving individual, corporate, and institutional clients across a broad range of banking services, including retail, private, corporate, and investment banking, as well as asset management and brokerage. The bank operates a large network of branches and digital platforms, supporting millions of customers and reinforcing its role as a key player in Poland's financial sector. The operating segments of the Group are as follows. Retail banking covering banking activities for individual customers and micro companies. Private banking serving the most affluent individual clients. Corporate and Investment banking focused on large companies. Enterprise banking servicing small and medium-sized enterprises. Assets and Liabilities management and other which includes fund transfers, interbank market operations, debt securities, and other centrally managed activities. Bank Pekao continues to focus on digital banking expansion, strengthening its customer base, and supporting Polish corporate and SME financing. Its headquarters in Warsaw oversees strategic initiatives and collaborations to enhance the bank's market position.

Bank Pekao SA in the News:-

2025-08-14 - Bank Pekao launches an attractive promotion for children and parents for the new school year up to PLN 350 to start and 5 percent for savings
2025-08-05 - Bank Pekao supported Allegro in issuing 5 year bonds worth PLN 1 billion
2025-07-14 - Bank Pekao was among the financiers, and Pekao Investment Banking was the financial advisor to Baltic Towers.
2025-07-09 - Bank Pekao SA offers Visa Mobile a modern online payment method
2025-07-04 - Pekao Bank encourages you to use your superpowers while traveling with the Przekorzystne Account and a payment ring

Scope

- Tactical Analysis:- Various strategic frameworks to gain insights into a Bank Pekao SA's competitive position and operational environment. These analytical tools assist in identifying competitive advantages, potential risks, and areas for improvement and efficiency, enabling companies to make informed tactical decisions.
- Business Strategy:- Contributes to shaping the Bank Pekao SA's overall direction, goals, and decision-making processes, ensuring long-term success and alignment with stakeholder expectations.
- Financial Position:- Provide valuable information on the financial performance and investor sentiment surrounding the company. Indicating the level of confidence and expectations in the company's future prospects. These components collectively contribute to understanding the financial health and market perception of the company.
- Company Fundamentals:- These fundamentals offer valuable insights into the company's history, operations, leadership, and geographical presence, aiding in a comprehensive understanding of the organization.
- Competitive Landscape:- An identification of the Bank Pekao SA's main competitors, providing insights into the competitive landscape it operates in.

Reasons to Buy

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- Comprehensive Understanding of the Bank Pekao SA's internal and external factors through SWOT analysis, Financial Analysis, and Competitors Benchmarking.
- Strive Strategic Decision Making with various analyses and identifying potential customers and suppliers.
- Mitigate Risk with help of thorough analysis of internal and external factors. Furthermore, develop strategies and contingency plans to address these challenges and minimize their impact on business operations.
- Competitive Benchmarking will help to gain a competitive advantage by understanding industry trends, customer preferences, and best practices.
- Financial Performance Evaluation provides crucial insights into key financial ratios and trends, supporting better financial decision-making and resource allocation.
- Valuable insights from the report enable investors and partners to make informed decisions regarding potential Collaborations, Investments, or Partnerships with the company.

Additionally, available deep-dive analysis on the company Bank Pekao SA:

- Bank Pekao SA PESTLE Analysis
- Bank Pekao SA Value Chain Analysis
- Bank Pekao SA Porter's Five Forces Analysis
- Bank Pekao SA VRIO Analysis
- Bank Pekao SA BCG Analysis
- Bank Pekao SA Segmentation, Targeting and Positioning (STP) Analysis
- Bank Pekao SA Ansoff Matrix Analysis

Table of Contents:

Table of Contents	2
Tables	6
Charts	7
Bank Pekao SA - Key Company Facts	8
Bank Pekao SA - Company Description	9
Bank Pekao SA - Top Executives	10
Bank Pekao SA- Head Office & Locations	11
Head Office - Country	11
Bank Pekao SA - Products and Services	12
Products	12
Services	13
Bank Pekao SA - Company's Mission and Vision	14
Mission	14
Bank Pekao SA - Corporate Strategy	15
Bank Pekao SA - Business Description	18
Bullet Retail Banking	18
Private Banking	19
Corporate and Investment Banking	19
Enterprise Banking	19
Assets and Liabilities Management and Other	20
Bank Pekao SA - ESG Spotlight	21
Environment	21
Social	22

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Corporate Governance	22
Bank Pekao SA - SWOT Analysis	24
Overview	24
Strengths	26
Weaknesses	29
Opportunities	31
Threats	33
Bank Pekao SA - Financial Deep Dive	35
Share Price Trend - Dec-2024to Dec-2025 (Average Share Closing Price)	35
Profit and Loss Statement	37
Summary of Profit and Loss Statement	37
Balance Sheet	39
Summary of Balance Sheet	39
Cash Flow Statement	41
Summary of Cash Flow Statement	41
Key Financial Ratio Analysis	43
Bank Pekao SA - Ratio Charts	44
Activity Ratio Charts	44
Growth Ratios Charts	45
Leverage Ratio Charts	46
Liquidity Ratio Charts	47
Profitability Ratio Charts	48
Competing Players	49
Snapshot of Competing Players	50
PKO Bank Polski SA	50
Key Company Facts	50
Company Description	50
Snapshot of Competing Players	51
Alior Bank SA	51
Key Company Facts	51
Company Description	51
Snapshot of Competing Players	52
Bank Millennium SA	52
Key Company Facts	52
Company Description	52
Snapshot of Competing Players	53
mBank SA	53
Key Company Facts	53
Company Description	53
Snapshot of Competing Players	54
Santander Bank Polska SA	54
Key Company Facts	54
Company Description	54
Bank Pekao SA - In the News	55
14-Aug-2025 -Bank Pekao launches an attractive promotion for children and parents for the new school year up to PLN 350 to start and 5 percent for savings	55
05-Aug-2025 -Bank Pekao supported Allegro in issuing 5 year bonds worth PLN 1 billion	58

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

14-Jul-2025 -Bank Pekao was among the financiers, and Pekao Investment Banking was the financial advisor to Baltic Towers	59
09-Jul-2025 -Bank Pekao SA offers Visa Mobile a modern online payment method	59
04-Jul-2025 -Pekao Bank encourages you to use your superpowers while traveling with the Przekorzystne Account and a payment ring	61
13-Jun-2025 -A dozen reasons to use PeoPay on the app's 12th birthday	63
11-Jun-2025 -Bank Pekao Report Geopolitics on a Plate: The Food Industry in the New Economic Reality	67
09-Jun-2025 -Bank Pekao wins The Drum Awards for Marketing EMEA	69
05-Jun-2025 -Bank Pekao in the spotlight at the European Financial Congress	70
05-Jun-2025 -Bank Pekao issued Eurobonds worth EUR 500 million	73
02-Jun-2025 -Bank Pekao allows customers to deposit cash in the Euronet network	73
08-May-2025 -Bank Pekao SA organized a PLN 1 billion bond issue for the Zabka Group	75
Bank Pekao SA- Key Deals	76
16-Jul-2025 - Bank Pekao finances the Polskie Promy Capital Group	76
15-Jul-2025 - Level Up Sound Louder Bank Pekao SA is the official partner of the Bittersweet Festival in Poznan	77
03-Jul-2025 - Bank Pekao SA won the tender for servicing the Rzeszow budget	78
27-Jun-2025 - Nearly PLN 4 billion for super-fast internet. Bank Pekao among those financing Fiber Optic Investments	79
26-Jun-2025 - PZU and Bank Pekao take another step towards merging	79
25-Jun-2025 - Bank Pekao SA strengthens cooperation with LinkedIn	81
02-Jun-2025 - PZU and Bank Pekao will merge and create a new banking and insurance group	82
19-May-2025 - Bank Pekao SA finances investments in the institutional rental sector of the LifeSpot platform	84
08-May-2025 - Bank Pekao is a strategic partner of Corporate Connections	85
Appendix	86
Definitions	86
SWOT Analysis	86
PESTLE Analysis	86
Value Chain Analysis	86
ESG Spotlight	86
Financial Deep Dive	86
Financial Ratios -	87
Activity Ratios	87
Growth Ratios	88
Leverage Ratios	89
Liquidity Ratios	90
Market Ratios	91
Profitability Ratios	91
Research Methodology	92
Disclaimer	93
Contact Us	93

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Bank Pekao SA (PEO:WSE) - Strategic SWOT and Financial Insights - A 360 Review of Opportunities, Challenges and Risk, Corporate and ESG Strategies, Competitive Intelligence, Financial and Operational KPI's, and Recent Trends

Company Report | 2025-12-24 | 94 pages | Quintel Research

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Price	\$150.00
	Multi User Price	\$175.00
	Enterprise User Price	\$195.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	2026-02-17

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Signature

A large, empty rectangular box with a thin black border, intended for a signature.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com