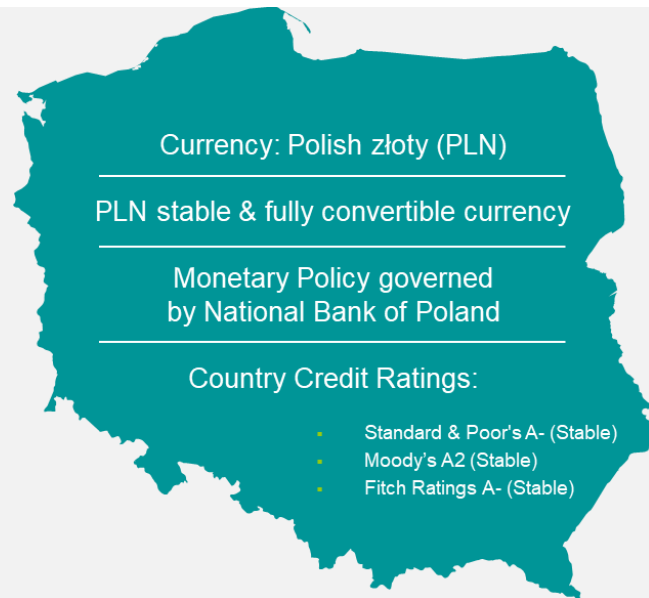




CREDIT AGRICOLE EN POLOGNE
EVENEMENT POLOGNE/WTC RENNES -BRETAGNE
28/11/2023

Poland – the 5th largest economy in the EU

MARKET OVERVIEW



A stable economy:

- 5th largest economy in the EU and 19th in the world (PPP)
- Relatively fast GDP growth following the COVID-19 pandemic (6.9% YoY in 2021 and 5.3% YoY in 2022)
- Expected 6th highest GDP growth rate per capita in the EU in 2023-2028 (IMF)
- Third-lowest unemployment rate in the EU: 2.8% (Sep 2023, LFS).
- Eurozone - main trade partner: 54% share in imports and 59% in exports (2022)
- Correlation of business cycles between Poland and Eurozone is high

Attractive location for foreign direct investment:

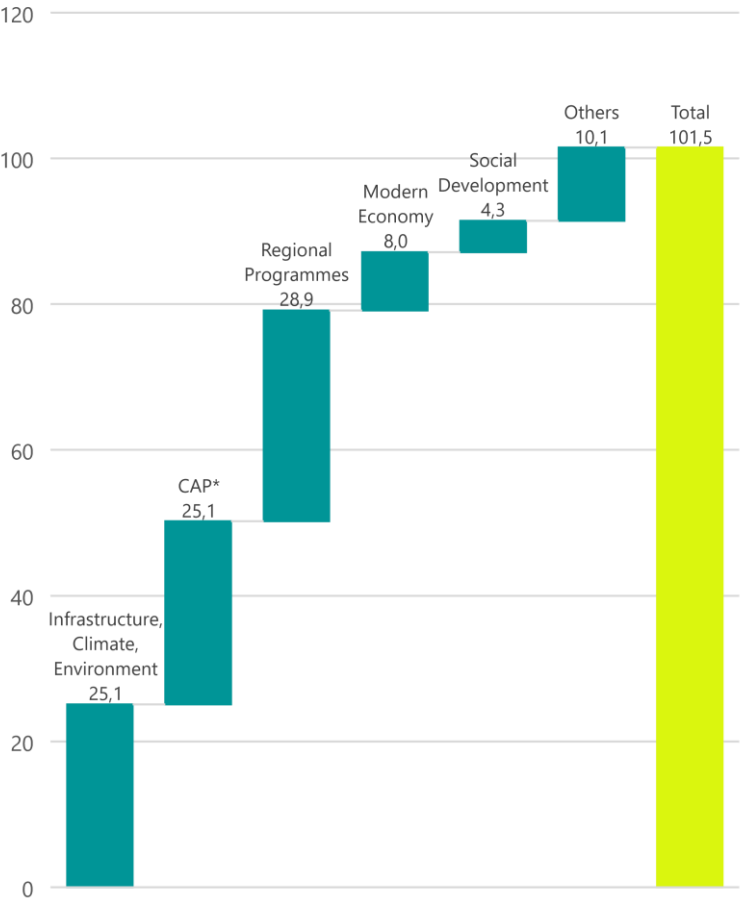
- Labour force: increasing but still low labour costs, relatively well educated workforce, good command of English, cultural similarity to developed European countries
- Economy: large internal market and macroeconomic stability
- Quickly improving infrastructure
- Location in the middle of Europe; high geographical rent
- According to a survey conducted by Reuters and MAERSK, Poland is the most popular sourcing and reshoring location for European companies.

A population with high consumption aspirations:

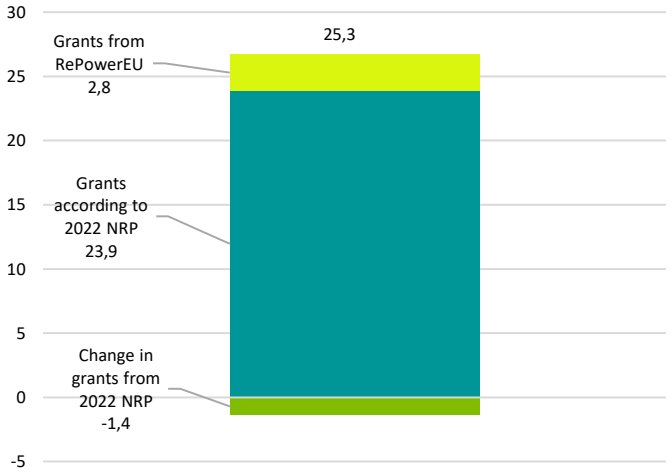
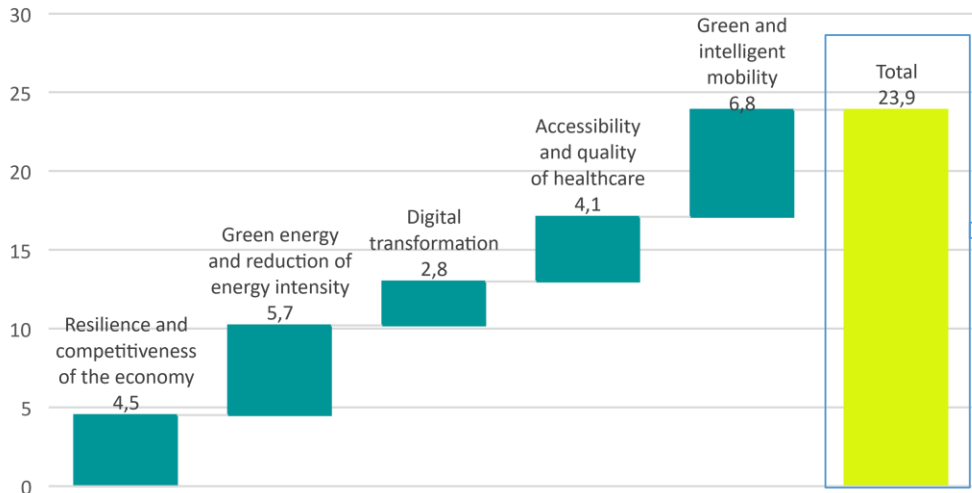
- 36.7 M inhabitants – 5th place in the EU, 54.0% of the French population (as of 2023)
- Share of young people (20-35) in the total population is 19.9% (as of 2022)
- 1.2 of payment card per capita in Poland (1.6 in France, as of 2022)
- 11.1% of passenger cars in Poland are aged 5 years or less (32.2% in France, as of 2021)

EU funds will boost a green transformation of Polish economy

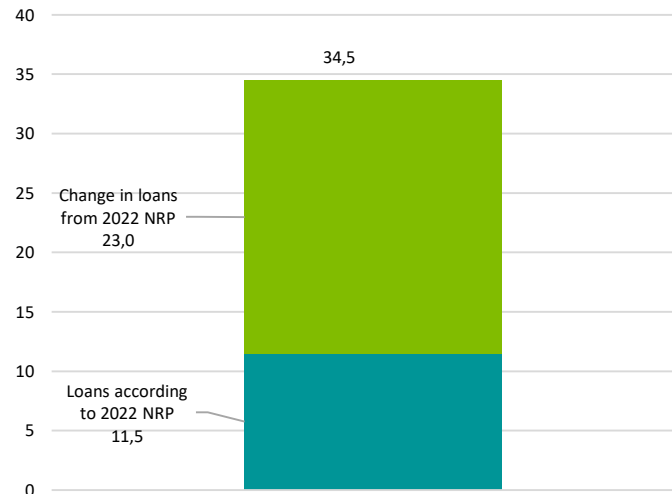
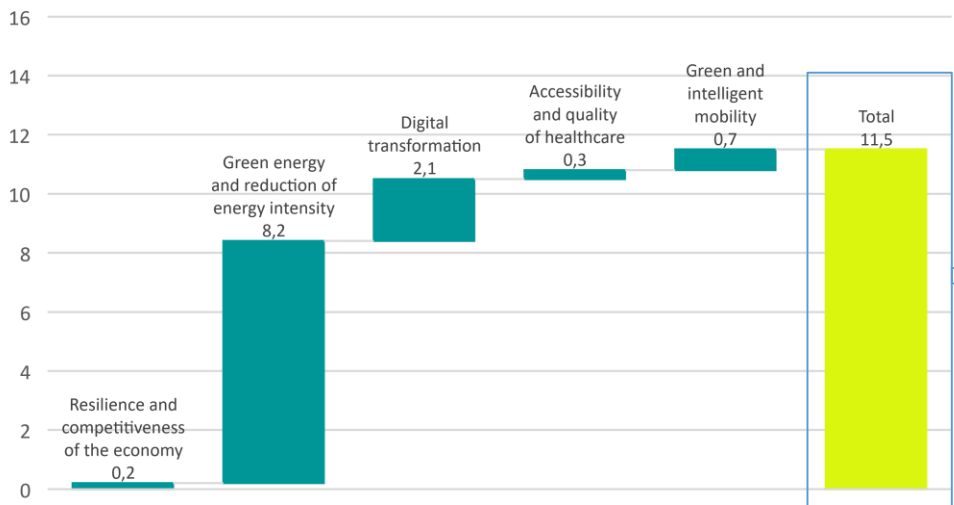
EU MULTI-YEAR FINANCIAL FRAMEWORK 2021-2027 (BN EUR)



NATIONAL RECOVERY PLAN – GRANTS (BN EUR)



NATIONAL RECOVERY PLAN - LOANS (BN EUR)



Source: FunduszeEuropejskie.gov.pl, KE, Credit Agricole
*Common Agricultural Policy

Forecasts of main macroeconomic indicators

Main macroeconomic indicators in Poland			
Indicator	2022	2023	2024
Gross Domestic Product (% YoY)	5,3	0,5	2,8
Private consumption (% YoY)	5,2	-0,3	3,1
Gross fixed capital formation (% YoY)	4,9	8,0	2,7
Export - constant prices (% YoY)	6,7	1,3	4,4
Import - constant prices (% YoY)	6,8	-1,0	5,4
CPI Inflation (% YoY)	14,3	11,6	5,2
Wibor 3M (%)*	7,02	5,88	5,88
EURPLN*	4,69	4,36	4,36
USDPLN*	4,38	4,04	4,15

Source: GUS, Eikon, Credit Agricole

* end of period

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PLN 26.78
milliards
de financement de
l'économie

PLN 1.7 milliards
PRODUIT NET
BANCAIRE

5,658
employés

2.35 millions
clients



PLN 20.32 milliards
dépôts et fonds
des clients sous gestion / actifs
gérés

BANQUE UNIVERSELLE



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