
BGF sets banks' 2026 contributions at PLN 2,725 million, up 0.7% year on year

Total contributions to the Bank Guarantee Fund's (BGF) banking funds will amount to PLN 2,725 million in 2026, representing a 0.7% increase compared with 2025.

- In line with the decision of the BGF Council, no contributions will be collected in 2026 for the Bank Deposit Guarantee Fund, while contributions to the Bank Resolution Fund will amount to PLN 2,725 million.
- The total burden on the banking sector will increase by PLN 19 million (0.7%) year on year.
- The Council's decision will help avoid a sharp increase in contributions in 2027, when contributions to the Bank Deposit Guarantee Fund are expected to resume.
- Profits generated by BGF — including approximately PLN 1,385 million in 2025 — significantly reduce the level of contributions collected.

“At the end of 2025, the target level of 1.6% of covered deposits in banks was exceeded, which results in no contribution being collected for the Bank Deposit Guarantee Fund. This is largely due to the Fund's strong profitability. However, the BGF Council concluded that the continued favourable profitability of the Polish banking sector is an appropriate moment to accelerate the rebuilding of the Bank Resolution Fund. Hence the decision that the total amount of contributions should not be lower than in the previous year,” said Maciej Szczęsny, President of the Management Board of BGF.

Minimum and target levels for the banking sector

The minimum and target levels, as well as the deadlines for achieving them, are as follows:

Bank Deposit Guarantee Fund

- Minimum level – 0.8% of covered deposits
- Target level – 1.6% of covered deposits – to be maintained

Bank Resolution Fund¹

- Minimum level – 1.0% of covered deposits – by 2028
- Target level – 1.2% of covered deposits – by 31 December 2034

As at the end of 2025, the level of coverage of the deposit guarantee system in banks stood at 1.6005% of covered deposits, while the Bank Resolution Fund reached 0.8102% of covered deposits. These figures are calculated on the basis of preliminary data on BGF fund levels prior to the audit of BGF's financial statements by the audit firm. Audited data are presented in BGF's Annual Report, published in the third quarter of the year.

Credit union funds

Contributions to the credit union funds will amount to PLN 0.02 million in total in 2026.

For the credit union (SKOK) sector, no contributions will be collected in 2026 for the Credit Union Guarantee Fund, while contributions to the Resolution Fund will amount to PLN 20,000.

¹ Following the initiation on 30 September 2022 of the resolution of Getin Noble Bank S.A. and the use for this purpose of BGF's own funds, including PLN 6.28 billion from the Bank Resolution Fund, the deadline for reaching the target level was extended by four years (Article 296(5) of the BGF Act), i.e. until 31 December 2034. In addition, the rebuilding of the minimum level — which was reached for the first time during 2022 — should take place within a period not exceeding six years (Article 296(8) of the BGF Act and Article 102(3), first subparagraph, second sentence of the BRRD).