

FinTech in Poland — investor perspective

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From Szczecin to Zakopane – who's raising, where, and why it matters



VC Pulse Check

– Market at a Glance

Strong local demand and a digitally engaged banking sector make Poland a practical launchpad for CEE or EU scaling.

- Poland's large and digitally engaged population, combined with increasing financial digitalization, fuels expanding market demand.
- Key verticals include payments, personal finance, and open banking, as well as SME lending, RegTech, InsurTech and Blockchain.



CEE Rising – Central Europe's Scaleups

With an ecosystem valuation of €243B, Central and Eastern Europe is one of Europe's fastest-growing innovation corridors — up 15.5x over the past decade.

But the capital landscape remains uneven:

- Late-stage funding remains limited
- 50%+ of CEE scaleups expand internationally to raise Series B+
- Regions like Estonia, Poland, and Lithuania are outperforming in startup-to-scaleup transitions

Strategically, Poland offers a compelling ratio of talent-to-capital — but unlocking late-stage financing is now critical for sustained growth.

VC Pulse Check

– Investment Landscape

Poland's fintech sector has grown by nearly 80% since 2018, now hosting over 300+ active FinTechs, with Warsaw leading, followed by Kraków and Wrocław.

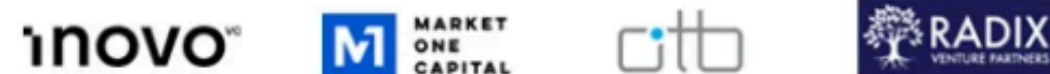
- In 2024/25, FinTechs raised \$250M+, primarily in Seed and Series A rounds, demonstrating vibrant early-stage deal flow and investor appetite.
- Typical ticket sizes range from €100K–€500K (Pre-Seed) up to €10M+ (Series B and beyond), with valuations reflecting growing traction and regulatory readiness.



Polish Funding Ecosystem v4

Local VCs

EIF-backed:



Foreign VCs

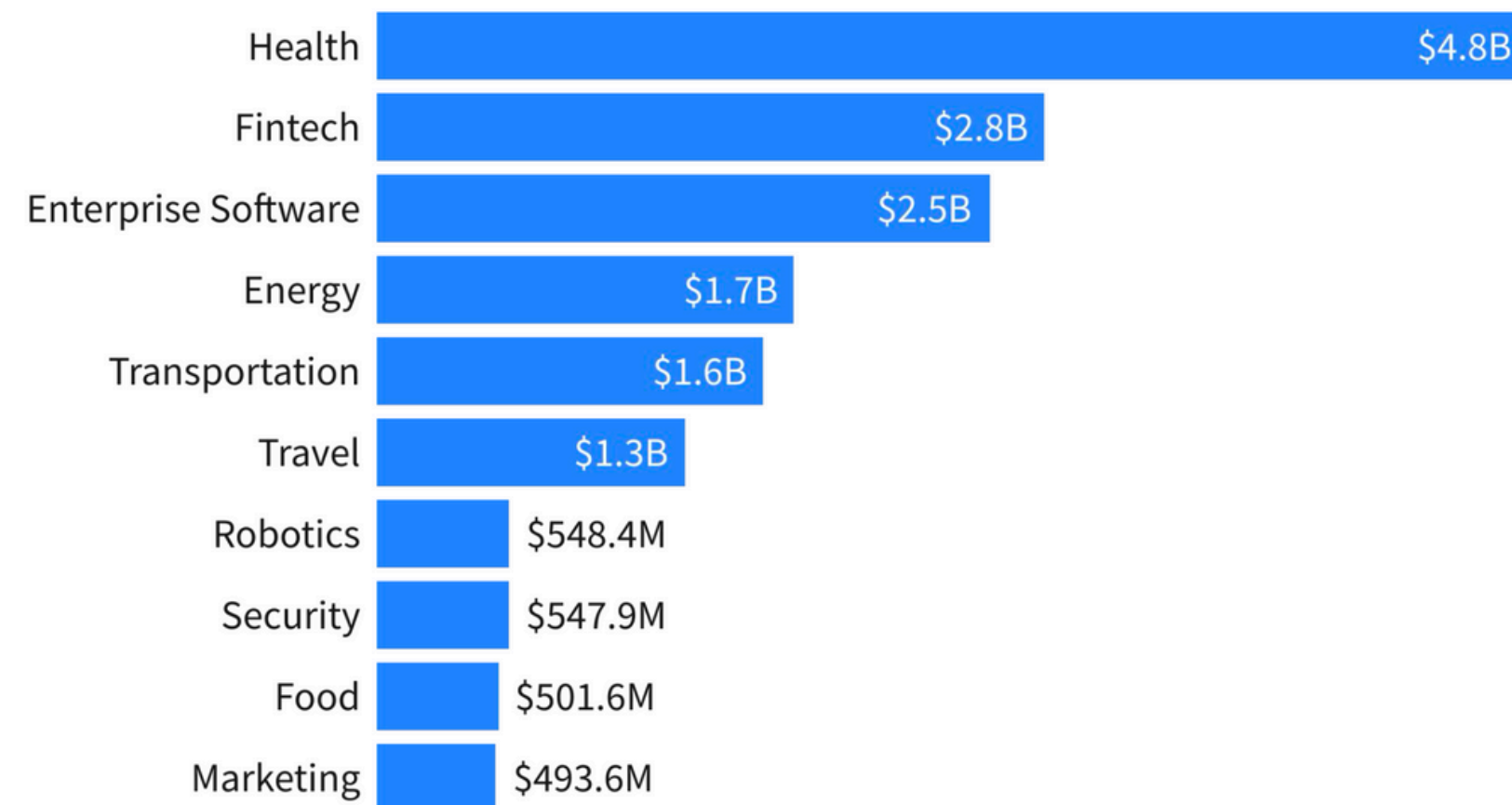


CVCs



Reach out to **Inovo VC** if you want to be added to the list

Check out our **Airtable** database to see more details regarding each fund



The data suggests that VC remains essential to reaching unicorn scale, particularly in underfunded markets.

CEE and Poland' pipeline is strongest in:

- Fintech
- Health
- AI & enterprise software

Why Poland's Fintech Scene is a Winning Bet

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Ecosystem Setup: Dynamic and rapidly growing ecosystem with proven product-market fit in key verticals and expanding user bases.

What Polish Investors Expect

Stage	Aspects
Seed	Unique IP, solid team, early validation
Series A	Early traction, product-market fit, B2B or global TAM
Series B & C	Strong growth metrics, scalable GTM, capital efficiency
Growth / late	Global expansion, leadership potential, defensible moats

What Polish Investors Expect

1. Focus on metrics and scalability — Polish investors lean analytical
2. Avoid pure “vision” pitches; show local traction or partnerships
3. Have a clear legal, HR, and compliance setup — especially with GDPR and labor laws
4. Show ESG alignment (Environmental, Social, Governance) if relevant

Thank *you*!

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