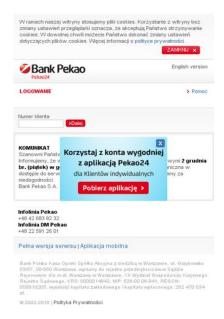
PageSpeed Insights

Mobile





Should Fix:

Leverage browser caching

Setting an expiry date or a maximum age in the HTTP headers for static resources instructs the browser to load previously downloaded resources from local disk rather than over the network.

Leverage browser caching for the following cacheable resources:

- https://m.pekao24.pl/MCP/client/logon/ js/CookiesInfo.js (expiration not specified)
- https://m.pekao24.pl/MCP/data/_img_mobile/bg_arrow.gif (expiration not specified)
- https://m.pekao24.pl/MCP/data/_img_mobile/bg_arrow_red.gif (expiration not specified)
- https://m.pekao24.pl/MCP/data/_img_mobile/bg_close.gif (expiration not specified)
- https://m.pekao24.pl/MCP/data/_img_mobile/bg_gradient.gif (expiration not specified)
- https://m.pekao24.pl/MCP/data/_img_mobile/bg_gradient_content.gif (expiration not specified)

- https://m.pekao24.pl/MCP/data/_img_mobile/btn_dark_blueLeftPart.gif (expiration not specified)
- https://m.pekao24.pl/MCP/data/ img mobile/close.png (expiration not specified)
- https://m.pekao24.pl/MCP/data/_img_mobile/empty.gif (expiration not specified)
- https://m.pekao24.pl/MCP/data/ img mobile/logo pekao.png (expiration not specified)
- https://m.pekao24.pl/MCP/data/_img_mobile/pobierzaplikacje.png (expiration not specified)
- https://m.pekao24.pl/MCP/data/ img mobile/popupbg.png (expiration not specified)
- https://m.pekao24.pl/MCP/data/ img mobile/popuptext.png (expiration not specified)
- https://m.pekao24.pl/_usercontent/_content/mobile/inaccessibility_PL.js (expiration not specified)

Eliminate render-blocking JavaScript and CSS in above-the-fold content

Your page has 3 blocking script resources and 1 blocking CSS resources. This causes a delay in rendering your page.

None of the above-the-fold content on your page could be rendered without waiting for the following resources to load. Try to defer or asynchronously load blocking resources, or inline the critical portions of those resources directly in the HTML.

Remove render-blocking JavaScript:

- https://m.pekao24.pl/MCP/client/logon/_js/CookiesInfo.js
- https://m.pekao24.pl/MCP/client/logon/js/appPopup.js?1466069215
- https://m.pekao24.pl/_usercontent/_content/mobile/inaccessibility_PL.js

Optimize CSS Delivery of the following:

https://m.pekao24.pl/MCP/data/ css mobile/layout.css?1464094153

Consider Fixing:

Enable compression

Compressing resources with gzip or deflate can reduce the number of bytes sent over the network.

<u>Enable compression</u> for the following resources to reduce their transfer size by 19.1KiB (70% reduction).

- Compressing https://m.pekao24.pl/MCP/data/_css_mobile/layout.css?1464094153 could save 13.4KiB (77% reduction).
- Compressing https://m.pekao24.pl/ could save 3.9KiB (60% reduction).
- Compressing https://m.pekao24.pl/MCP/client/logon/_js/appPopup.js?1466069215 could save 1.4KiB (56% reduction).
- Compressing https://m.pekao24.pl/MCP/client/logon/_js/CookiesInfo.js could save 520B (51% reduction).

Minify HTML

Compacting HTML code, including any inline JavaScript and CSS contained in it, can save many bytes of data and speed up download and parse times.

Minify HTML for the following resources to reduce their size by 1.4KiB (22% reduction).

• Minifying https://m.pekao24.pl/ could save 1.4KiB (22% reduction).

Optimize images

Properly formatting and compressing images can save many bytes of data.

Optimize the following images to reduce their size by 4.1KiB (32% reduction).

Compressing https://m.pekao24.pl/MCP/data/_img_mobile/popuptext.png could save 1.8KiB

(27% reduction).

- Compressing https://m.pekao24.pl/MCP/data/ img mobile/logo pekao.png could save 1.1KiB (30% reduction).
- Compressing https://m.pekao24.pl/MCP/data/ img mobile/pobierzaplikacje.png could save 627B (43% reduction).
- Compressing https://m.pekao24.pl/MCP/data/ img mobile/btn dark blueLeftPart.gif could save 593B (71% reduction).

Prioritize visible content

Your page requires additional network round trips to render the above-the-fold content. For best performance, reduce the amount of HTML needed to render above-the-fold content.

The entire HTML response was not sufficient to render the above-the-fold content. This usually indicates that additional resources, loaded after HTML parsing, were required to render above-thefold content. Prioritize visible content that is needed for rendering above-the-fold by including it directly in the HTML response.

• Only about 44% of the final above-the-fold content could be rendered with the full HTML response snapshot:4.



4 Passed Rules

Avoid landing page redirects

Your page has no redirects. Learn more about avoiding landing page redirects.

Reduce server response time

Your server responded quickly. Learn more about server response time optimization.

Mobile

Minify CSS

Your CSS is minified. Learn more about minifying CSS.

Minify JavaScript

Your JavaScript content is minified. Learn more about minifying JavaScript.

99 / 100 User Experience

Consider Fixing:

Size tap targets appropriately

Some of the links/buttons on your webpage may be too small for a user to easily tap on a touchscreen. Consider making these tap targets larger to provide a better user experience.

The following tap targets are close to other nearby tap targets and may need additional spacing around them.

- The tap target polityce prywatności. is close to 1 other tap targets final.
- The tap target Zamknij is close to 1 other tap targets final.



Avoid plugins

Your page does not appear to use plugins, which would prevent content from being usable on many platforms. Learn more about the importance of <u>avoiding plugins</u>.

Mobile

Configure the viewport

Your page specifies a viewport matching the device's size, which allows it to render properly on all devices. Learn more about <u>configuring viewports</u>.

Size content to viewport

The contents of your page fit within the viewport. Learn more about sizing content to the viewport.

Use legible font sizes

The text on your page is legible. Learn more about using legible font sizes.

Desktop



<mark>64 / 100</mark> Speed

Should Fix:

Leverage browser caching

Setting an expiry date or a maximum age in the HTTP headers for static resources instructs the browser to load previously downloaded resources from local disk rather than over the network.

Leverage browser caching for the following cacheable resources:

- https://www.pekao24.pl/MCP/client/logon/ css/firefox.css (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ css/thickbox.css (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_css/ui_jquery.css (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ css red/content.css (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_css_red/footer.css (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ css red/global.css (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ css red/header.css (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_css_red/style.css (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/arrow_red.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ img/ layout/bg info.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/bg_info_grey_bottomLeft.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/bg_info_grey_bottomRight.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/bg_info_grey_topLeft.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/bg_info_grey_topRight.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/bg_mask_bottom.png (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/bg_mask_top.png (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/icon_arrow_white.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/icon_email.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/icon_mobile_phone.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img/_layout/icon_phone.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/aurochs.gif (expiration not specified)

- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_btn_submit_white.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_btn_submit_white_left.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_btn_submit_white_right.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_first_input.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_gradient_blue.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_hugeButtonMobileAd_left.png (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_hugeButtonMobileAd_right.pn g (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_info_grey_bottomLeft_new.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_info_grey_bottomRight_new.gi f (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_info_grey_topLeft_new.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_info_grey_topRight_new.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/bg_last_input.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/icon_client_new.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/icon_contact_new.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/icon_flagEn.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/icon_info_new.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/icon_keyboard.png (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/icon_navi.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/logo_pekao24.gif (expiration not specified)

- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/tabBottom.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_img_red/_layout/tabsLi.gif (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ js/CookiesInfo.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ js/HelpAccordion.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ js/LoginScripts.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ js/LoginScriptsStep1.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ js/LogonSlider.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_js/NumericKeyboard.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ js/errtip.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ js/jquery-1.3.2.min.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_js/redirections.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/_js/thick1x.min.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/ js/thickbox.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/cms/DisplayBanner.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/cms/DisplayInaccessibility.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/cms/DisplayNews.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/cms/DisplayPictures.js (expiration not specified)
- https://www.pekao24.pl/MCP/client/logon/cms/DisplaySafety.js (expiration not specified)
- https://www.pekao24.pl/MCP/data/ css red/offerboxes.css (expiration not specified)
- https://www.pekao24.pl/MCP/data/ img red/ layout/bg close.gif (expiration not specified)
- https://www.pekao24.pl/MCP/data/_img_red/_layout/btn_dark_blueLeftPart.gif (expiration not specified)
- https://www.pekao24.pl/MCP/data/_img_red/_layout/loadingAnimation.gif (expiration not specified)
- https://www.pekao24.pl/_usercontent/_img/banners/06102016_Pekao_MDM_221x340_btt.jpg (expiration not specified)
- https://www.pekao24.pl/_usercontent/_img/banners/10112016_Pekao_PEX_MIKOLAJ_221x340 _btt.jpg (expiration not specified)

- https://www.pekao24.pl/_usercontent/_img/banners/20160906_T_Kot-04_221x340_v1.jpg (expiration not specified)
- https://www.pekao24.pl/_usercontent/_img/banners/20161128_FLEXIA_wew_221x340_btt.jpg (expiration not specified)
- https://www.pekao24.pl/_usercontent/_img/banners/28102016_Pekao_MdM_221x340_btt.jpg (expiration not specified)
- https://seal.websecurity.norton.com/getseal?at=0&sealid=2&dn=www.pekao24.pl&lang=en &tpt=opaque (41 seconds)
- https://seal.verisign.com/getseal?host_name=www.pekao24.pl&size=S&use_flash=NO&use_transparent=NO&lang=en (46.4 minutes)

Eliminate render-blocking JavaScript and CSS in above-the-fold content

Your page has 19 blocking script resources and 10 blocking CSS resources. This causes a delay in rendering your page.

None of the above-the-fold content on your page could be rendered without waiting for the following resources to load. Try to defer or asynchronously load blocking resources, or inline the critical portions of those resources directly in the HTML.

Remove render-blocking JavaScript:

- https://www.pekao24.pl/MCP/client/logon/_js/jquery-1.3.2.min.js
- https://www.pekao24.pl/MCP/client/logon/_js/thickbox.js
- https://www.pekao24.pl/MCP/client/logon/_js/LogonSlider.js
- https://www.pekao24.pl/MCP/client/logon/ js/HelpAccordion.js
- https://www.pekao24.pl/MCP/client/logon/_js/errtip.js
- https://www.pekao24.pl/MCP/client/logon/_js/thick1x.min.js
- https://www.pekao24.pl/MCP/client/logon/ js/NumericKeyboard.js
- https://www.pekao24.pl/MCP/client/logon/_js/LoginScripts.js
- https://www.pekao24.pl/MCP/client/logon/ js/LoginScriptsStep1.js
- https://www.pekao24.pl/MCP/client/logon/ js/CookiesInfo.js
- https://www.pekao24.pl/MCP/client/logon/_js/redirections.js

- https://www.pekao24.pl/MCP/client/logon/ js/appPopupDesktop.js?1466069215
- https://www.pekao24.pl/MCP/client/logon/cms/DisplayNews.js
- https://www.pekao24.pl/MCP/client/logon/cms/DisplayPictures.js
- https://www.pekao24.pl/MCP/client/logon/cms/DisplaySafety.js
- https://www.pekao24.pl/MCP/client/logon/cms/DisplayBanner.js
- https://www.pekao24.pl/MCP/client/logon/cms/DisplayInaccessibility.js
- https://seal.verisign.com/getseal?host_name=www.pekao24.pl&size=S&use_flash=NO&use_transparent=NO&lang=en
- https://seal.verisign.com/getseal?host_name=www.pekao24.pl&size=S&use_flash=NO&use_transparent=NO&lang=en

Optimize CSS Delivery of the following:

- https://www.pekao24.pl/MCP/client/logon/_css_red/style.css
- https://www.pekao24.pl/MCP/client/logon/_css/thickbox.css
- https://www.pekao24.pl/MCP/client/logon/_css/firefox.css
- https://www.pekao24.pl/MCP/client/logon/ css red/global.css
- https://www.pekao24.pl/MCP/client/logon/_css_red/header.css
- https://www.pekao24.pl/MCP/client/logon/_css_red/content.css
- https://www.pekao24.pl/MCP/client/logon/ css red/footer.css
- https://www.pekao24.pl/MCP/client/logon/_css/thickbox.css
- https://www.pekao24.pl/MCP/client/logon/_css/ui_jquery.css
- https://www.pekao24.pl/MCP/data/_css_red/offerboxes.css

Consider Fixing:

Enable compression

Compressing resources with gzip or deflate can reduce the number of bytes sent over the network.

<u>Enable compression</u> for the following resources to reduce their transfer size by 64.7KiB (70% reduction).

- Compressing https://www.pekao24.pl/MCP/client/logon/_css_red/content.css could save 18.6KiB (81% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/thick1x.min.js could save 8.9KiB (64% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/thickbox.js could save 5.9KiB (68% reduction).
- Compressing https://www.pekao24.pl/MCP/data/_css_red/offerboxes.css could save 4.5KiB (78% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/NumericKeyboard.js could save 4KiB (74% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_css_red/header.css could save 3.1KiB (71% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/cms/DisplayNews.js could save 2.5KiB (69% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/cms/DisplayPictures.js could save 2KiB (65% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_css_red/footer.css could save 1.8KiB (68% reduction).
- Compressing https://seal.verisign.com/getseal?host_name=www.pekao24.pl&size=S&use_flash=NO&use_transparent=NO&lang=en could save 1.8KiB (59% reduction).
- Compressing https://www.pekao24.pl/_usercontent/_content/PL/bank_pictures_PL.xml?_=1480590776359 could save 1.4KiB (72% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_css/thickbox.css could save 1.4KiB (66% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/cms/DisplayBanner.js could save 1,020B (60% reduction).
- Compressing https://www.pekao24.pl/_usercontent/_content/PL/bank_news_PL.xml?_=1480590776356 could save 1,015B (61% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/LoginScripts.js could save 990B (60% reduction).
- Compressing https://www.pekao24.pl/_usercontent/_content/PL/bank_safety_PL.xml?_=1480590776361 could save 989B (58% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/LogonSlider.js could save 928B (63% reduction).

- Compressing https://www.pekao24.pl/MCP/client/logon/cms/DisplayInaccessibility.js could save 829B (57% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/LoginScriptsStep1.js could save 759B (55% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/errtip.js could save 704B (56% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/cms/DisplaySafety.js could save 617B (52% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/appPopupDesktop.js?1466069215 could save 536B (46% reduction).
- Compressing https://www.pekao24.pl/MCP/client/logon/_js/CookiesInfo.js could save 520B (51% reduction).

Minify JavaScript

Compacting JavaScript code can save many bytes of data and speed up downloading, parsing, and execution time.

Minify JavaScript for the following resources to reduce their size by 1.9KiB (29% reduction).

- Minifying https://www.pekao24.pl/MCP/client/logon/cms/DisplayNews.js could save 1.1KiB (32% reduction).
- Minifying https://www.pekao24.pl/MCP/client/logon/cms/DisplayPictures.js could save 831B (27% reduction).

Optimize images

Properly formatting and compressing images can save many bytes of data.

Optimize the following images to reduce their size by 3KiB (62% reduction).

Compressing https://www.pekao24.pl/MCP/client/logon/ img/ layout/bg info.gif could save

1.8KiB (58% reduction).

- Compressing https://www.pekao24.pl/MCP/client/logon/ img red/ layout/bg btn submit white.gif could save 652B (70% reduction).
- Compressing https://www.pekao24.pl/MCP/data/ img red/ layout/btn dark blueLeftPart.gif could save 593B (71% reduction).

Prioritize visible content

Your page requires additional network round trips to render the above-the-fold content. For best performance, reduce the amount of HTML needed to render above-the-fold content.

The entire HTML response was not sufficient to render the above-the-fold content. This usually indicates that additional resources, loaded after HTML parsing, were required to render above-thefold content. Prioritize visible content that is needed for rendering above-the-fold by including it directly in the HTML response.

 Only about 49% of the final above-the-fold content could be rendered with the full HTML response snapshot:29.



4 Passed Rules

Avoid landing page redirects

Your page has no redirects. Learn more about avoiding landing page redirects.

Reduce server response time

Your server responded quickly. Learn more about server response time optimization.

Minify CSS

Your CSS is minified. Learn more about minifying CSS.

Minify HTML

Your HTML is minified. Learn more about minifying HTML.