

FACT SHEET

June 2019

ISIN Code:
PLBGZ0000010
Ticker GPW: BNP
Index: sWIG80

ABOUT THE GROUP

BNP Paribas Bank Polska S.A. is a local universal bank with global reach. It operates within BNP Paribas, a leading international financial group, existing in 72 countries. The Bank's Group provides services in the areas of retail and corporate banking, capital markets, currency exchange, leasing, consulting and financial intermediation. In terms of the balance sheet total, the Group is sixth in the Polish banking sector. The Bank's shares are listed on the Warsaw Stock Exchange since 2011.

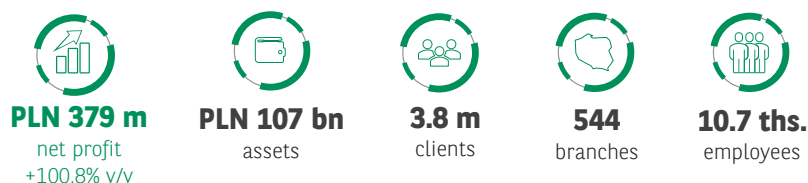
FAST FORWARD STRATEGY 2018-2021

The mission of the Bank is to responsibly offer innovative financial solutions which enable our clients to change their world and which support local economy.

The Bank's strategy for 2018-2021 is based on 5 main pillars: growth, simplicity, quality, enthusiasm and digitalisation.

The strategic goals are to achieve:

- a growth rate of NBI higher than the market average growth,
- ROE > 10%,
- C/I ~50%.



excluding integration costs, 1H 2019 net profit amounted to PLN 510.6m (+166.7% y/y)

SELECTED FINANCIAL DATA 30.06.2019

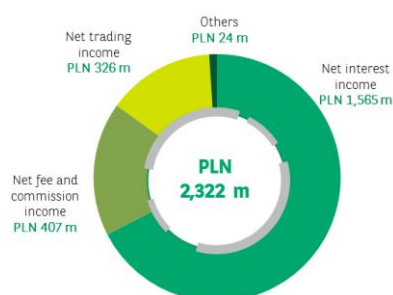
Net banking income (NBI)	PLN 2,322 m, +73% y/y
Total costs	PLN 1,454 m, +70% y/y
Net impairments losses	PLN 206 m, +75% y/y
Tax on financial institutions	PLN 141 m, +42% y/y
Equity	PLN 10,924 m, +70% y/y
Loans (gross)	PLN 76 bn, +36% y/y
Deposits	PLN 83 bn, +53% y/y

FINANCIAL RATIOS 30.06.2019

ROE	7.1% / 9.5%*
C/I	62.6% / 55.6%*
TCR	15.1%
Tier 1	12.8%
Net loans / deposits	88.4%
Net interest margin	2.9%

* normalised value, i.e. excluding integration costs

NBI STRUCTURE 6M 2019



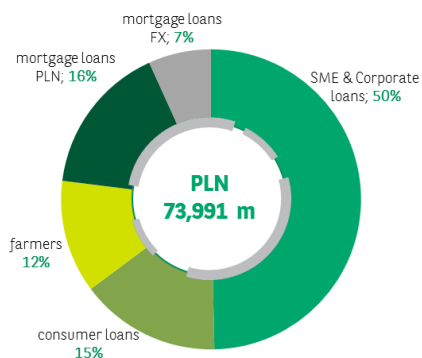
RATING - Moody's Investors Service

Long-term deposit rating	Baa1
Short-term deposit rating	Prime-2
Individual assessment (BCA)	ba2
Adjusted individual assessment (Adjusted BCA)	baa3
Counterparty risk assessment in long-term / short-term	A3(cr)/Prime-2(cr)
Perspective	stable

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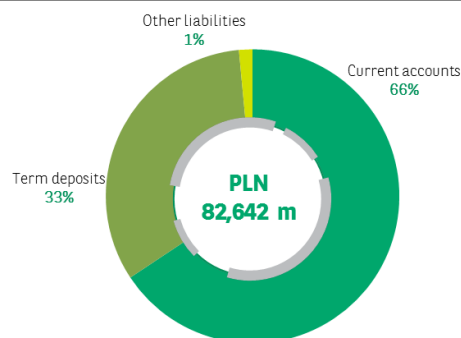
June 2019

LENDING PORTFOLIO* 30.06.2019

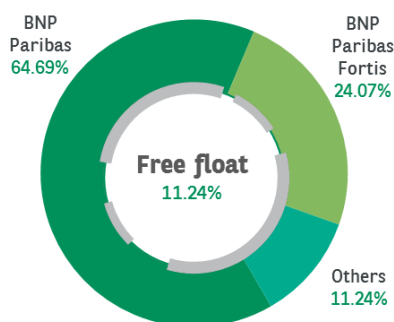


* loans and advances (gross) measured at amortised costs

DEPOSIT BASE 30.06.2019



SHAREHOLDING STRUCTURE



GROUP STRUCTURE

BNP Paribas Bank Polska S.A.	BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.	100%
	BNP Paribas Group Service Center S.A.	100%
	BNP Paribas Leasing Services Sp. z o.o.	100%
	BNP Paribas Financial Services Sp. z o.o.	100%
	BNP Paribas Solutions Sp. z o.o.	100%
	Bankowy Fundusz Nieruchomościowy Actus Sp. z o.o.	100%
	Campus Leszno Sp. z o.o.	100%
	BGZ Poland ABS1 DAC ("SPV")	0%

BANK MANAGEMENT BOARD

Przemysław Gdański	President
Jean-Charles Aranda	Vice-President
Daniel Astraud	Vice-President
Philippe Paul Béziau	Vice-President
André Boulanger	Vice-President
Przemysław Furlepa	Vice-President
Wojciech Kembłowski	Vice-President
Kazimierz Łabno	Vice-President
Jaromir Pelczarski	Vice-President
Jerzy Śledziwski	Vice-President

INVESTOR RELATIONS

Investor Relations Office

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e-mail: relacjeinwestorskie@bnpparibas.pl

www.bnpparibas.pl/investor-relations

CALENDAR

14.11.2019

Release of 2019 3Q Report

5.03.2020

Release of 2019 FY Report