

FACT SHEET

September 2019



ISIN Code:
PLBGZ0000010
Ticker GPW: BNP
Index: mWIG40

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%.

PLN 493 m
net profit
+54% y/y

PLN 108 bn
assets

3.8 m
clients

527
branches

10.4 k
employees

excluding integration costs, 3 quarters of 2019 net profit amounted to PLN 709 m (+113% y/y)

Material one-off events in 3Q 2019

- PLN -103.3 m integration costs
- PLN -48.8 m provision for reimbursement of commissions (CIEU)
- PLN -11.3 m provision for a court judgment regarding an option case of a corporate client, PLN -6.4 m provision for an operating loss and PLN -2.6 m adjustment of the factoring sale price

SELECTED FINANCIAL DATA 30.09.2019

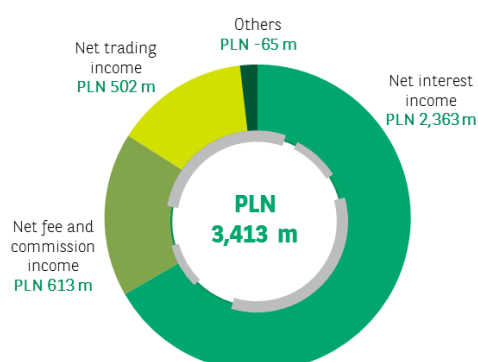
Net banking income (NBI)	PLN 3,413 m, +65% y/y
Total costs	PLN 2,170 m, +72% y/y
Net impairments losses	PLN 341 m, +56% y/y
Tax on financial institutions	PLN 211 m, +42% y/y
Equity	PLN 11,047 m, +50% y/y
Loans (gross)	PLN 78 bn, +36% y/y
Deposits	PLN 83 bn, +61% y/y

FINANCIAL RATIOS 30.09.2019

ROE	6.1% / 8.8%*
C/I	63.6% / 55.8%*
TCR	15.1%
Tier 1	12.8%
Net loans / deposits	89.1%
Net interest margin	2.9%

* normalised value, i.e. excluding integration costs

NBI STRUCTURE 9M 2019



RATING - Moody's Investors Service

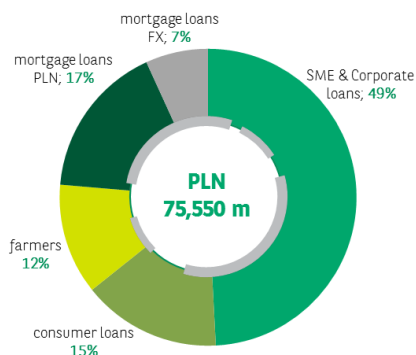
Perspective	Positive*
Long-term deposit ratings	Baa1
Short-term deposit ratings	Prime-2
Individual assessment (BCA)	ba1*
Adjusted individual assessment (Adjusted BCA)	baa3
Counterparty risk assessment in long-term / short-term	A3(cr)/Prime-2(cr)
Counterparty risk ratings in long-term / short-term	A3/Prime-2

* Moody's Agency on October 17, 2019 upgraded the Bank's Baseline Credit Assessment to ba1 and changed the rating's outlook to "Positive" from "Stable"

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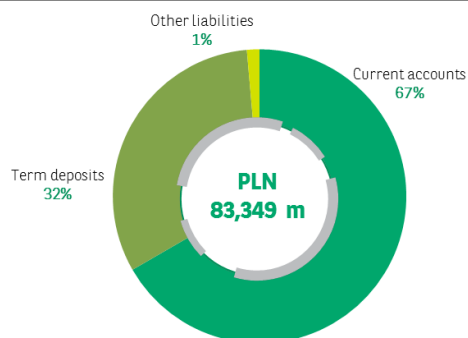
September 2019

LENDING PORTFOLIO* 30.09.2019

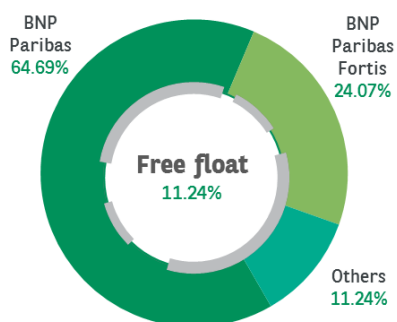


* loans and advances (gross) measured at amortised costs

DEPOSIT BASE 30.09.2019



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 Bézieau*	Vice-President
André Boulanger	Vice-President
Przemysław Furlepa	Vice-President
Wojciech Kembłowski	Vice-President
Kazimierz Łabno	Vice-President
Jaromir Pelczarski	Vice-President
Volodymyr Radin**	Vice-President
Jerzy Śledziwski	Vice-President

* till September 30, 2019; ** from October 1, 2019

INVESTOR RELATIONS

Investor Relations Office
 78 Grzybowska St., 00-844 Warsaw
 e-mail: relacjeinwestorskie@bnpparibas.pl
www.bnpparibas.pl/investor-relations

CALENDAR

November 8-11, 2019
 Migration of operational systems in connection with acquisition of Core Business of Raiffeisen Bank Polska
 March 5, 2020
 Release of 2019 FY Report