

# FACT SHEET

December 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.



**PLN 615 m**  
net profit  
+71% y/y



**PLN 110 bn**  
assets



**3.9 m**  
customers



**514**  
branches



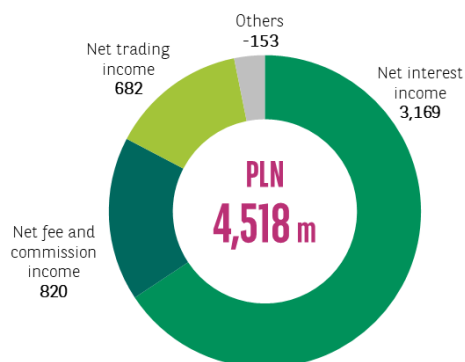
**10.2 ths**  
employees (FTE)

after excluding integration costs the net profit in 2019 would amount to PLN 950 m (+96% y/y)

## Selected financial data 31.12.2019

Net banking income (NBI)	<b>PLN 4,518 m</b>	+37% y/y
Total costs	<b>PLN 2,922 m</b>	+43% y/y
Net impairments losses	<b>PLN 442 m</b>	-21% y/y
Tax on financial institutions	<b>PLN 281 m</b>	+32% y/y
Equity	<b>PLN 11,159 m</b>	+6% y/y
Loans (gross)	<b>PLN 77 bn</b>	+1% y/y
Deposits	<b>PLN 86 bn</b>	-1% y/y

## NBI structure 12M 2019 (PLN m)



## 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:

growth rate of NBI  
higher than the market  
average growth

ROE  
above 10%

C/I ratio  
at around  
50%

### Material one-off events in 2019

- PLN -414.5 m integration costs
- PLN -69.6 m provision for reimbursement of commissions (CJEU)
- PLN -29.5 m portfolio provision for CHF loans (CJEU)
- 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
- PLN +42.4 m (gross) sale of factoring activity

## Financial ratios 31.12.2019

ROE	5.7% / 8.7%*
C/I	64.7% / 55.7%*
TCR	15.0%
Tier 1	12.8%
Net loans / deposits	85.7%
Net interest margin	2.9%

\* normalised value, excluding integration costs

## Rating - Moody's Investors Service

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"

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

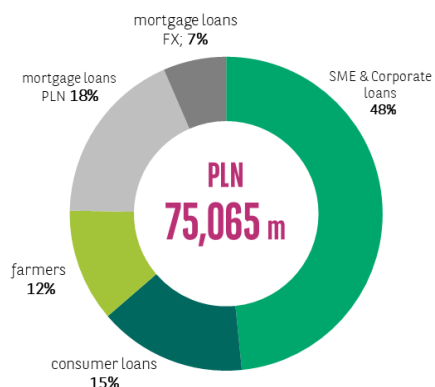


BNP PARIBAS

The bank  
for a changing  
world

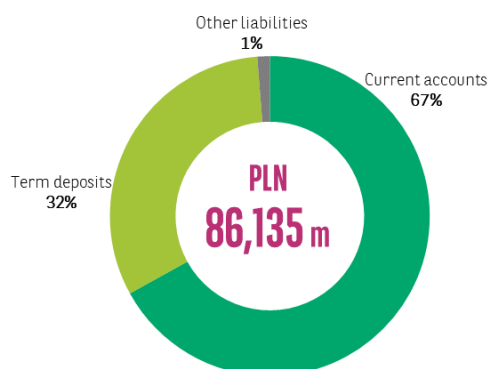


## Lending portfolio\* 31.12.2019

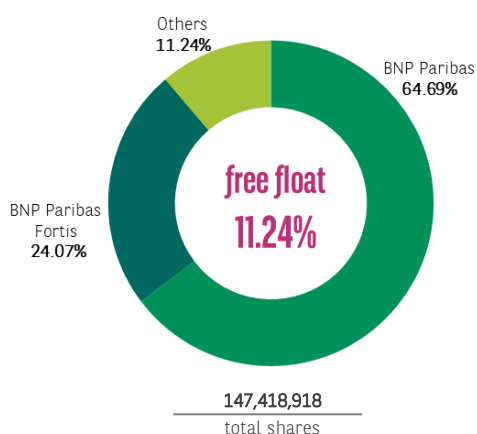


\* loans and advances (gross) measured at amortised costs

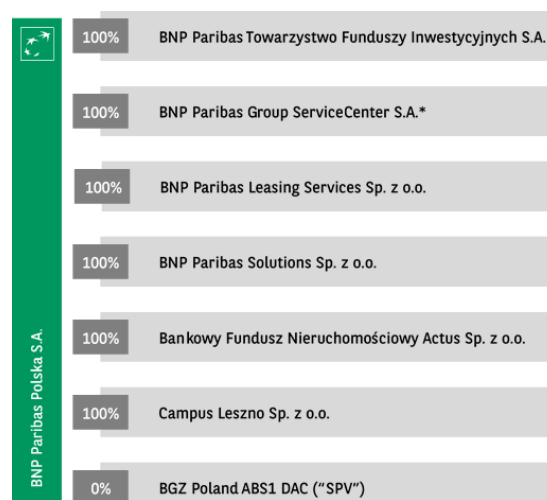
## Deposit base 31.12.2019



## Shareholding structure



## Group Structure



\* on 31.12.2019 BNP Paribas Group Service Center S.A. (acquiring company) was merged with BNP Paribas Financial Services Sp. z o.o. (the acquired company)

## Bank Management Board

Przemysław Gdański	President
Jean-Charles Aranda	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

## Investor Relations

Investor Relations Office  
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e-mail: [relacjeinvestorskie@bnpparibas.pl](mailto:relacjeinvestorskie@bnpparibas.pl)  
[www.bnpparibas.pl/investor-relations](http://www.bnpparibas.pl/investor-relations)

## Calendar – release of quarterly reports

May 13, 2020 – 1Q 2020  
August 13, 2020 – 1H 2020  
November 10, 2020 – 3Q 2020

