

FACT SHEET

March 2020

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 71 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 115 m
net profit
-29% y/y



PLN 112 bn
assets



3.9 m
customers



509
branches



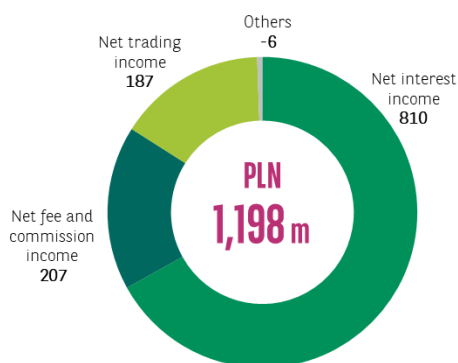
9.9 ths
employees (FTE)

after excluding integration costs the net profit in Q1 2020 would amount to PLN 116 m

Selected financial data 31.03.2020

Net banking income (NBI)	PLN 1,198 m	+5% y/y
Total costs	PLN 739 m	-1% y/y
Net impairments losses	PLN 198 m	+113% y/y
Tax on financial institutions	PLN 71 m	+0% y/y
Equity	PLN 11,282 m	+1% y/y
Loans (gross)	PLN 80 bn	+4% y/y
Deposits	PLN 87 bn	+1% y/y

NBI structure 3M 2020 (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%
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Material one-off events in Q1 2020

- PLN -70.0 m increase in cost of risk related to COVID-19
- PLN -25.9 m COVID-19 impact on the valuation of the loan portfolio measured at fair value in March 2020 alone
- PLN -11.3 m in portfolio & specific provision on CHF loans (CJEU)
- PLN -9.8 m in provision for legal risk – lost option case,
- PLN +43.6 m sale of Kasprzaka real estate

Financial ratios 31.03.2020

ROE	4.1% / 4.1%*
C/I	61.7% / 61.5%*
TCR	14.7%
Tier 1	12.4%
Net loans / deposits	88.3%
Net interest margin	2.9%

* normalised value, excluding integration costs

Rating - Moody's Investors Service

Moody's Agency on May 5, 2020 changed the Bank's rating's outlook to "Stable" from "Positive" due to COVID-19 pandemic effect

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

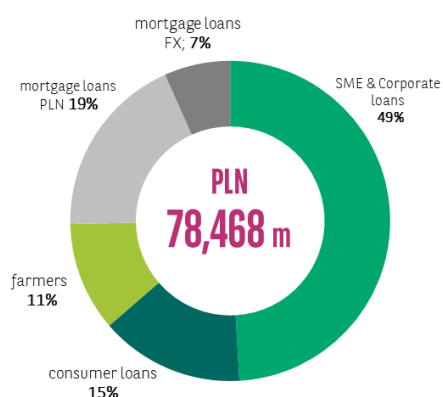
The bank
for a changing
world



Konto
Otwarte na
Ciebie

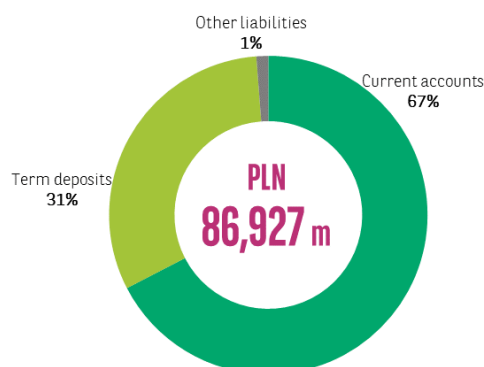


Lending portfolio* 31.03.2020

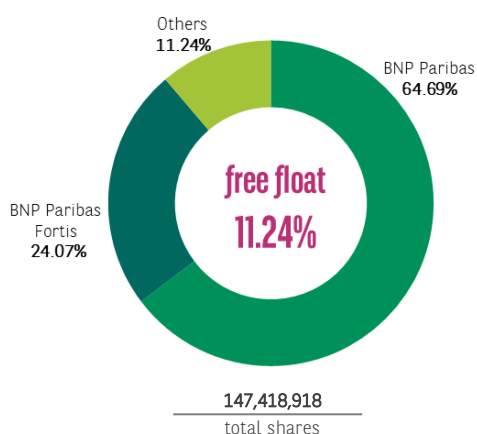


* loans and advances (gross) measured at amortised costs

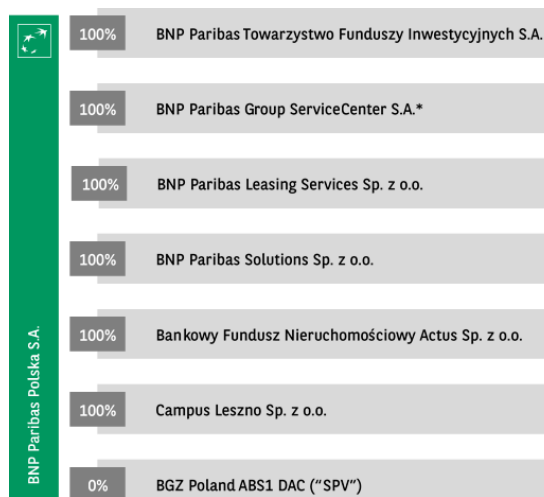
Deposit base 31.03.2020



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

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Calendar – release of the next quarterly reports

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