

FACT SHEET

June 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.

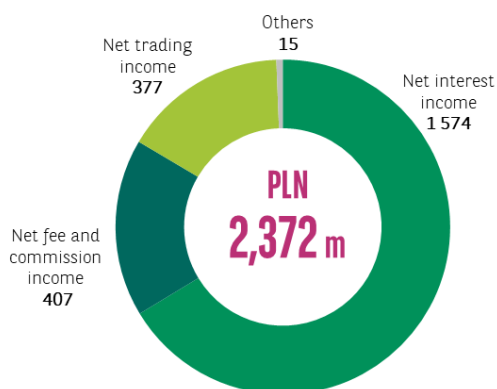


after excluding integration costs and one-off events the net profit in H1 2020 would amount to PLN 268 m (-43% y/y)

Selected financial data 30.06.2020

Net banking income (NBI)	PLN 2,372 m	+2% y/y
Total costs	PLN 1,310 m	-10% y/y
Net impairments losses	PLN 398 m	+94% y/y
Tax on financial institutions	PLN 151 m	+7% y/y
Equity	PLN 11,561 m	+6% y/y
Loans (gross)	PLN 80 bn	+5% y/y
Deposits	PLN 94 bn	+13% y/y

NBI structure 6M 2020 (PLN m)

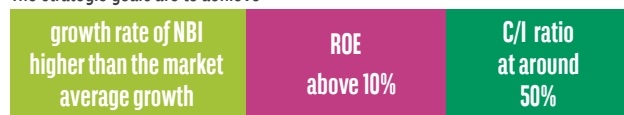


Fast Forward Strategy 2018-2021

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



One-off events in H1 2020

- PLN +45.1 m valuation of BIK and KIR
- PLN +43.6 m (gross) sale of Kasprzaka real estate
- PLN -9.8 m provision for legal risk – lost option case
- PLN +2.6 m integration costs

One-off events in H1 2019

- PLN +45.0 m sale of factoring activities
- PLN -162.9 m integration costs

Financial ratios 30.06.2020

ROE	5.9% / 4.7%*
C/I	55.2% / 57.2%*
TCR	15.2%
Tier 1	12.9%
Net loans / deposits	81.1%
Net interest margin	2.8%

* normalised: excluding integration costs and one-off events

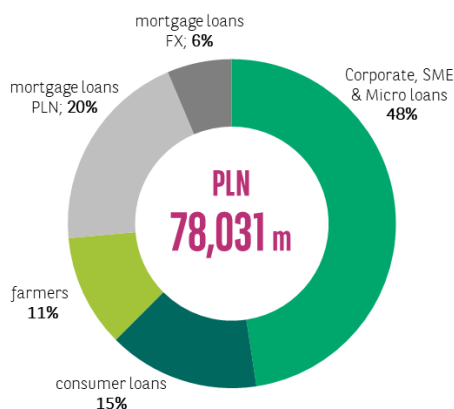
Rating - Moody's Investors Service

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

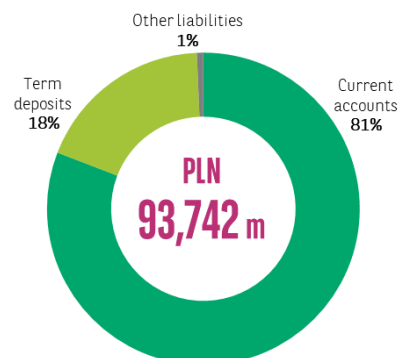


Lending portfolio* 30.06.2020

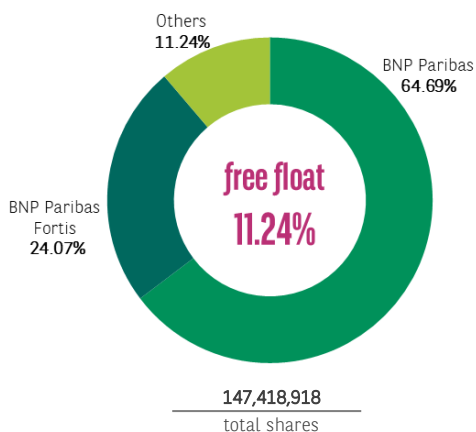


* loans and advances (gross) measured at amortised costs

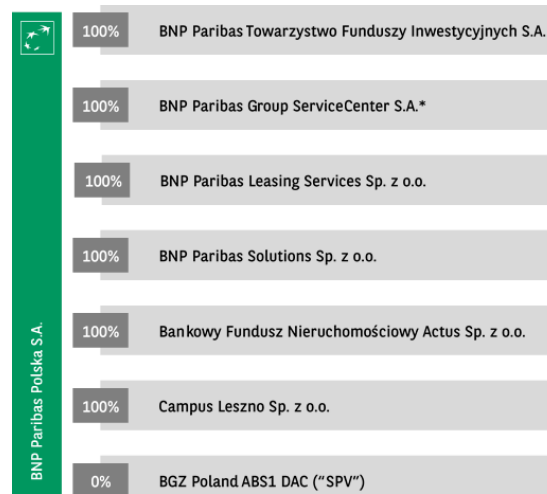
Deposit base 30.06.2020



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

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

Calendar – release of the next quarterly reports

November 10, 2020 – 3Q 2020