



BNP PARIBAS



BNP PARIBAS

AUGUST 2025

CORPORATE PRESENTATION OF THE GROUP

BNP PARIBAS BANK POLSKA S.A.

Key information

Consistent building of BNP Paribas position on the Polish market



Strategy GO beyond 2022-2025 (#together, #stronger, #up, #positive)

- Aspiration to be a dynamically growing and efficient bank, engaging satisfied Customers & employees, that will lead the process of changing the world towards sustainability
- Key targets for 2025: **ROE ~12%, C/I max. 48%, 50% dividend payout**

BNP Paribas Bank Polska among the 6 largest banks in Poland

- Strong, committed for development in Poland, BNP Paribas Group with recognizable global brand
- Sufficient scale of business, organic growth in a dynamically changing environment
- Uncertainty in business operations has become a new normal – the need to respond quickly and adequately to changes
- The Bank's free float at 18.8%
- Dividend – 50% of net profit for 2023 and 2024 paid out to the shareholders

Open & responsible transformation

- Increased digitisation of the bank's processes and customer interest in remote services
- Sustainability rooted in culture. Increase in sustainable financing volume and introduction of new "green" products
- Culture of cooperation - Agile@Scale model supporting further transformation

Business development

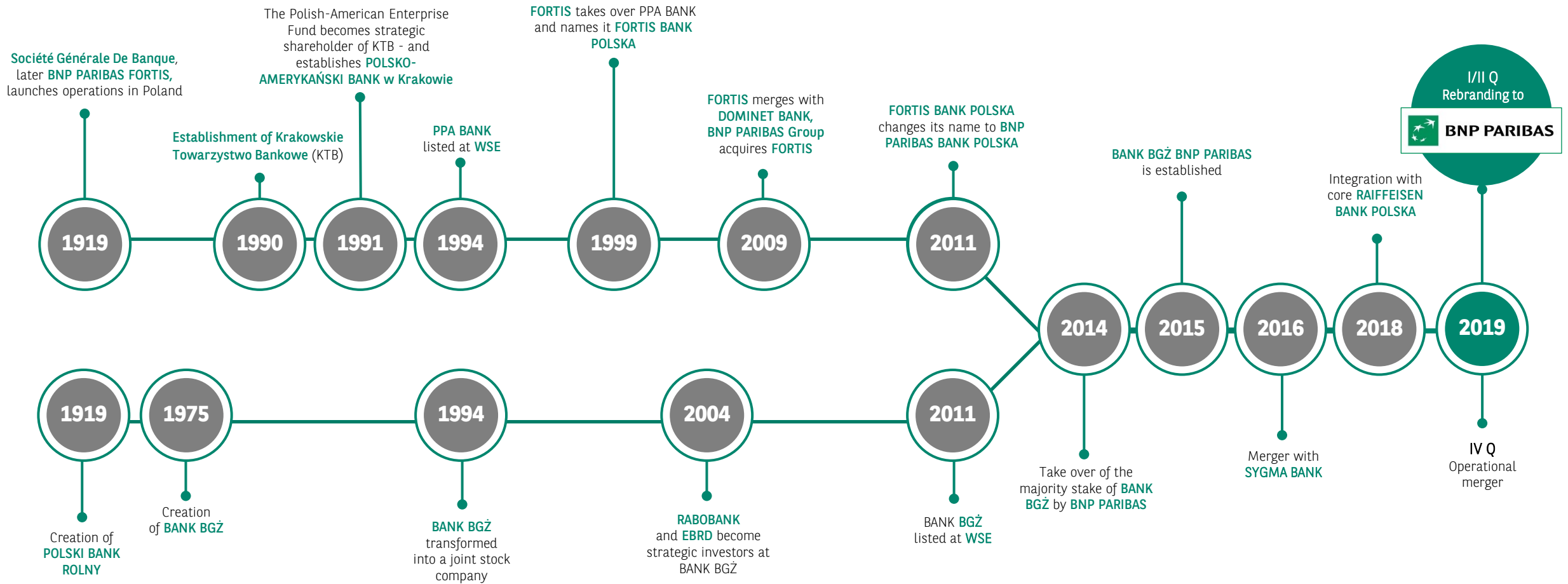
- Scale of operations and the business model proven in challenging circumstances
- Continuous support of the Customers, the society and economy
- Business growth in line with the strategic directions
- 6M 2025 – increase y/y in the number of Customers in selected sub-segments (Affluent and Private Banking). Growth in sales of cash and mortgage loans. Increase in the value of key investment products and Customer deposits in main segments

Profitability

- Solid level of the Bank's financial results in recent years. Significant impact of external factors: COVID-19 pandemic, war in Ukraine, high inflation and interest rates, regulatory risk (credit holidays and CHF mortgage loan portfolio legal risk)
- 6M 2025 – record-high net profit. Significant increase in key NBI categories while limiting operating expenses growth. Relatively low combined credit and legal risk costs, improvement of the capital position

History of M&A driven growth, organic growth from 2019 onwards

We have strong roots on the Polish market



Business model

Strong foundations of the Bank to generate Shareholder value growth and benefits for the economy and communities

A local bank with global coverage

We are a bank with **over 100 years of history** on the Polish market. Affiliation to BNP Paribas, a global financial group, enables us to apply best international practices to the needs of the local market and expectations of the bank's customers.

Completeness and availability of the offer

A **full range of financial products and services** for customers, provided by the bank and the group's companies and direct access to the offers of BNP Paribas entities functioning in Poland.

As a **bank close to the Customer**, we provide services through a network of bank branches, including partner branches, digital services channels, cooperation with partner stores and selected car dealers.



Responsible risk management

The pillar of our business activity to provide services of the highest quality to our customers is a culture of compliance and careful risk management. One of the elements of the risk management framework is incorporating the ESG criteria into the overall risk assessment.

Addressing challenges of the civilisation

In our activity, we constantly analyse and consider the regulatory and economic aspects, as well as the dynamic development of digitalisation or social and climate changes, which affect both the national and global economy. We react to challenges of civilisation through development and adjusting our offer to the changing environment and needs of our customers.

In a changing world – by taking care of their financial needs, providing professional services and innovative solutions, we support our customers in sustainable development, we build professional development and employee involvement and generate shareholder value growth and benefits for the economy and local communities

BNP PARIBAS BANK POLSKA CONSOLIDATED SUBSIDIARIES

- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A. (*asset management*)
- BNP Paribas Leasing Services Sp. z o.o.
- BNP Paribas Group Service Center S.A. (*IT development for PF entities, financial intermediation services*)

KEY GLOBAL BNP PARIBAS ENTITIES REGISTERED IN POLAND

- BNP Paribas Lease Group Sp. z o.o.
- Arval Service Lease Polska Sp. z o.o.
- BNP Paribas SA Branch in Poland (CIB)
- BNP Paribas Faktoring Sp. z o.o.
- BNP Paribas Real Estate Poland Sp. z o.o.
- BNP Paribas Asset Management Europe S.A. Branch in Poland
- Towarzystwo Ubezpieczeń na Życie Cardif Polska S.A.

Strategic shareholder

BNP Paribas Group – European leader in the field of financial services

Key areas of activity

Corporate & Institutional Banking, focused on corporate and institutional customers

Commercial, Personal Banking & Services for the Group's commercial & personal banking and several specialised businesses

Investment & Protection Services for savings, investment and protection solutions



200 years

of banking history



64 countries

in the world



~178,000

employees



2,849.4 bn €

assets

Leading bank in the Eurozone



6.2 bn € net income

25.5 bn € revenues



131.6 bn € equity

890.9 bn € gross loans*

* loans measured at amortised cost

data as at the end of June 2025



BNP PARIBAS

BNP Paribas Bank Polska Group in figures

Strong position among the largest players in Poland

Key areas of activity

BNP Paribas Bank Polska S.A. is a universal bank with a comprehensive product offer, addressed to Polish and international corporations, the SME segment, farmers and retail customers.

It is present in local communities but has global reach. The bank has a leading position in the agri-food, consumer, large enterprise and international corporation segments.

Golden Banker 2025

1st place in the "Cash loan" category



"Golden Cybersecurity Shield"



Global Finance's Best SME Bank Awards

for the quality of service and the commitment to the development of the Polish SME sector

WealthBriefing European Awards 2025

the best bank in the Wealth Management segment in the Central and Eastern Europe



3.9 m

Customers

1.7 m

using digital channels



358

Customers' Centers



7.4 thous.

Active FTEs



PLN 169 bn

assets

6. bank in Poland in terms of assets



PLN 1.5 bn

net profit

PLN 4.2 bn

net banking income



PLN 15.8 bn

equity

PLN 88.8 bn

gross loans*

* loans measured at amortised cost

data as at the end of June 2025

Management Board

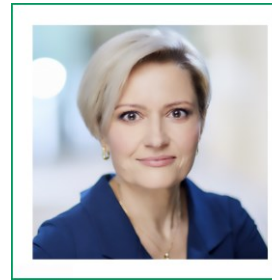
Strong and stable management team



Przemek Gdański
CEO



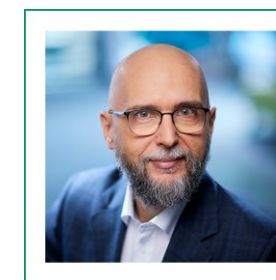
André Boulanger
Vice President
CIB Area



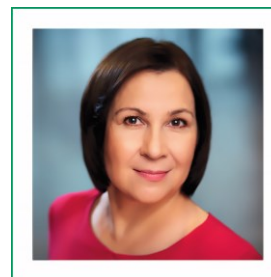
Małgorzata Dąbrowska
Vice President
Operations and Business Support Area



Wojciech Kembłowski
Vice President, CRO
Risk Area



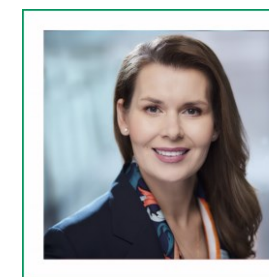
Piotr Konieczny
Vice President, CFO
Finance Area



Magdalena Nowicka
Vice President
New Technologies and Cybersecurity Area



Volodymyr Radin
Vice President
Personal Finance Area &
Retail and Business Banking Area

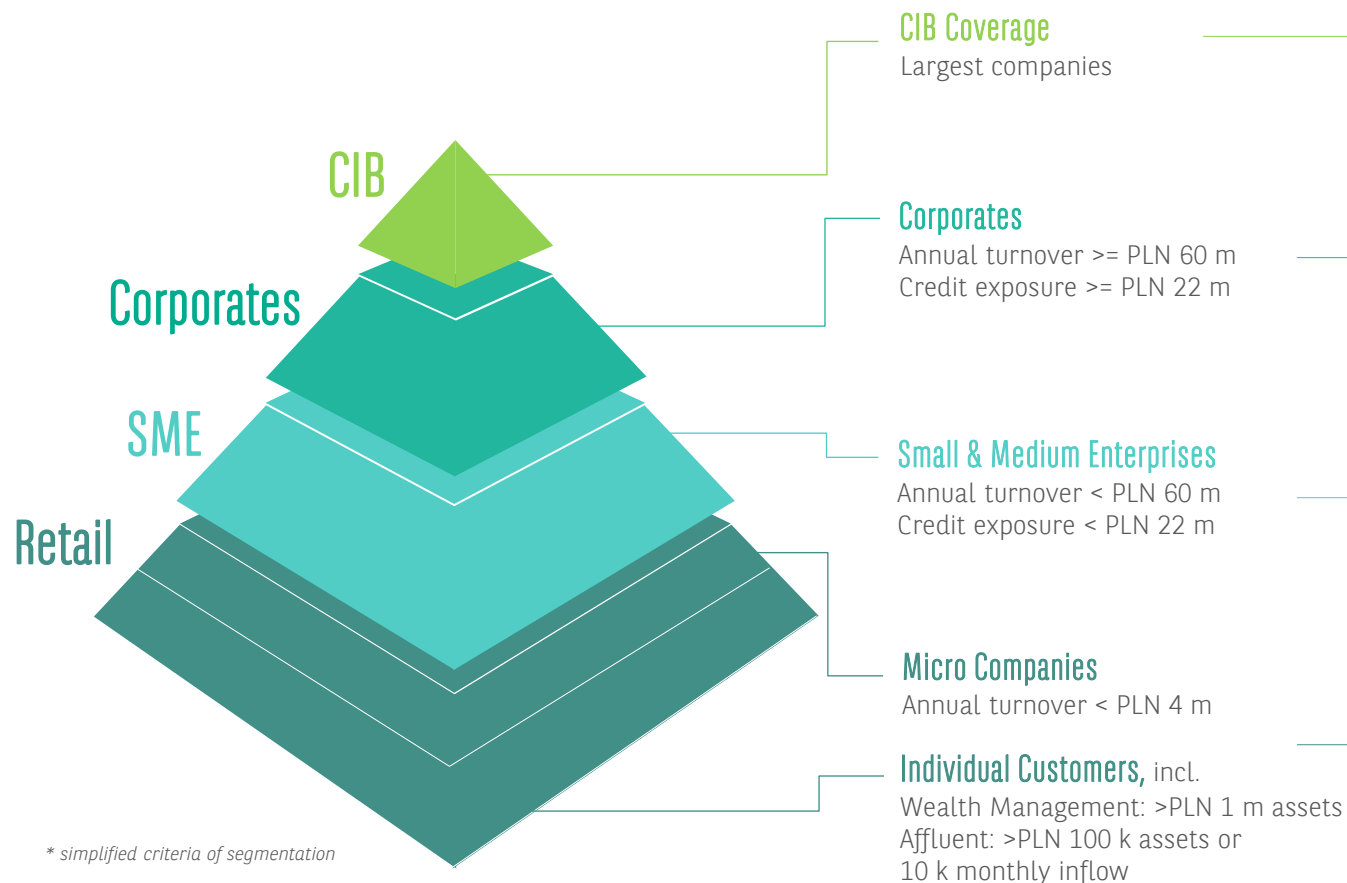


Agnieszka Wolska
Vice President
SME & Corporate Banking Area

Full market coverage

We serve all Customers segments

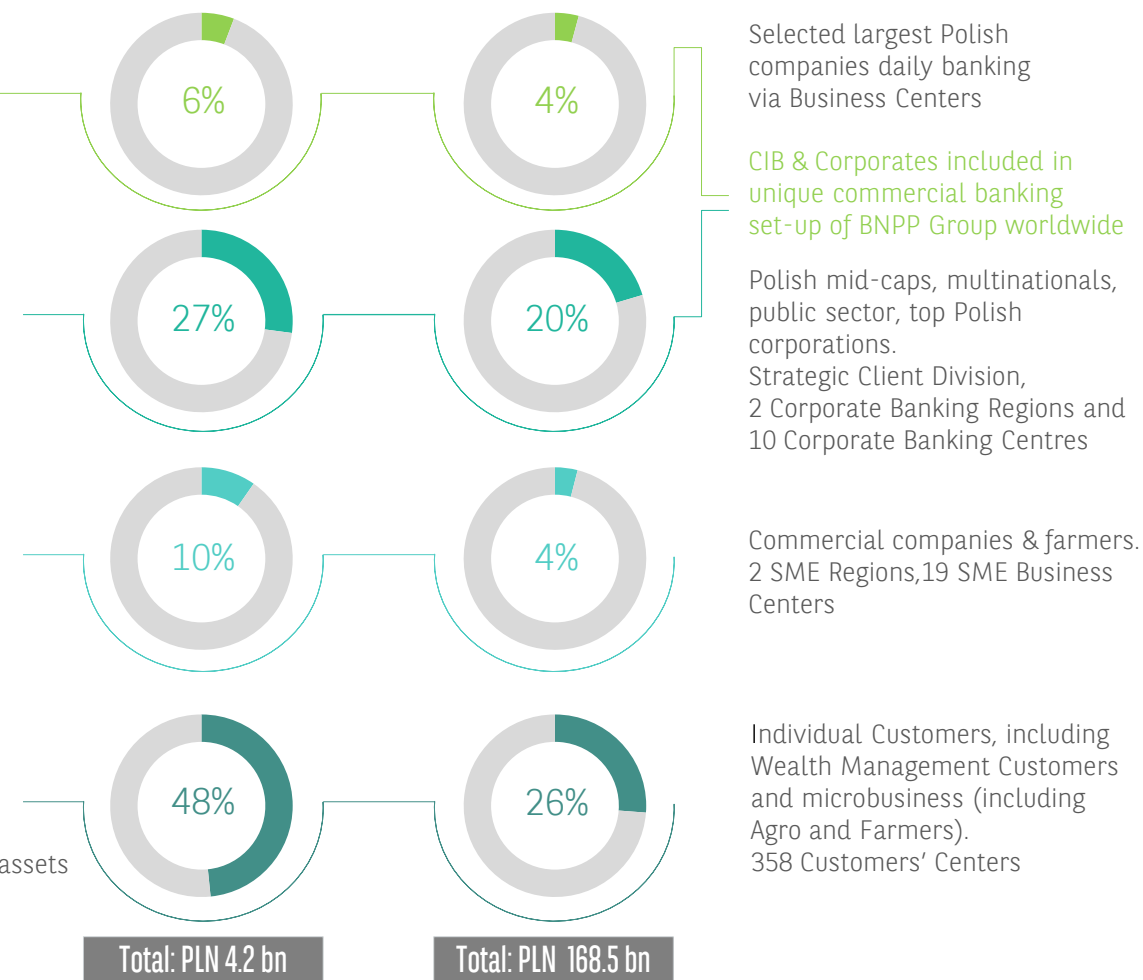
Business segments*



NBI contribution**

Assets contribution**

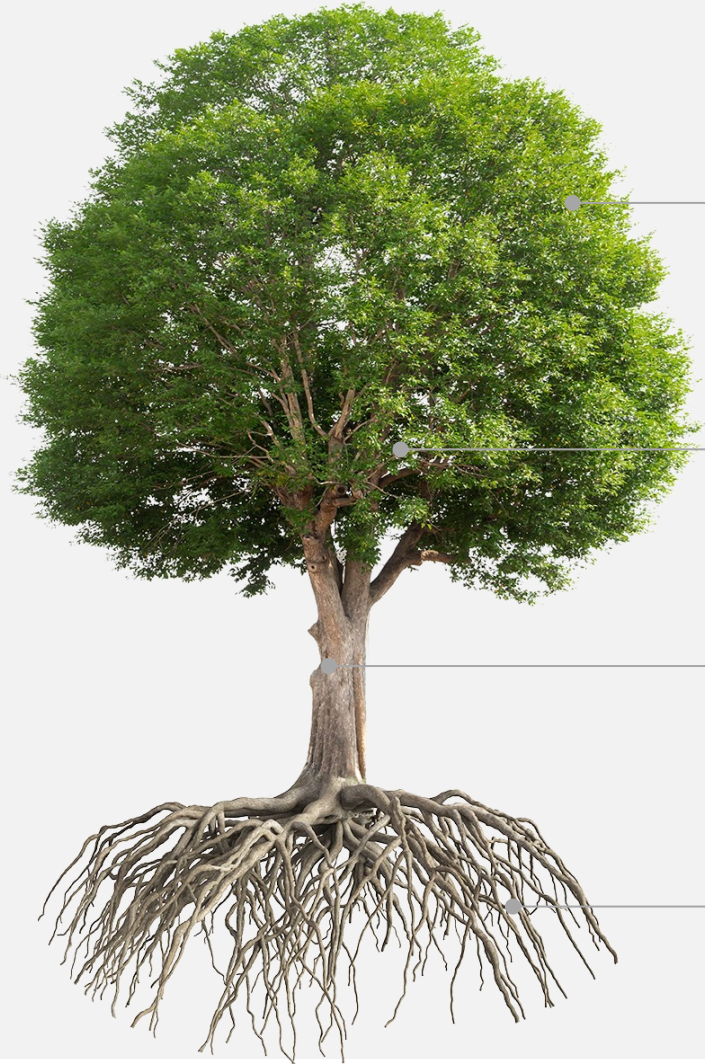
Description



** consolidated data as at the end of June 2025; other banking activities accounted for 9% of NBI and 46% of assets

GObeyond Strategy for 2022-25

GObeyond to deliver more



#POSITIVE

Responsible & trusted financial partner, supporting positive and sustainable development of Clients, businesses and the society. Guiding Clients in the world of digital and sustainable transformation

#UP

Offering high quality banking & beyond banking products & services, as a key to larger Client base in omnichannel world. Delivering excellent experience through personalised Customer journeys

#STRONGER

Global BNP Paribas Group strength & dynamic technological development, coupled with E2E process optimisation as a backbone for organic growth and high Client satisfaction

#TOGETHER

People first: engaged & satisfied employees drive delighted Customers. Agile@Scale and new corporate culture allowing for diverse, inclusive work environment characterised by trust, courage & creativity

GObeyond

Challenge the status quo
Question bank and market
realities to deliver more

beyond

Deliver a selection of convenient & tailored products & solutions that will exceed Customer expectations and market standards, while being at a forefront of sustainable transformation

beyond

Dynamic implementation of changes on a scale that goes beyond incremental development, creating a solid foundation for effective and efficient operations. Allow our employees to act to their potential, by setting up constructive and empowering work environment

Key goals of the Strategy

Business performance on the right track. Execution of the strategic priorities of the Bank in conditions of persistent instability and unpredictability

STRATEGIC TARGETS FOR 2025

4.5 million

[+0.5 m vs 2021]

Clients in Retail & PF
[incl. Micro]

>18%

[vs 2021]

Increase number of active
Clients in Corporate & SME

Top 3

NPS
market position

PLN 1.5 billion

Total investments
in technology

90%

Key individual Client
processes available
in digital

>22%

[vs 2021]

Increase in number of active
multinational Clients

20

eNPS
(Net Promoter Score)

50%

[aspiration for 2025]
Dividend
payout ratio

Key achievements of BNP Paribas Bank Polska Group - Q2 2025

High level of net profit due to non-interest income and cost control. Increase in retail sales, significant transactions in the CIB area

FINANCIAL RESULTS

- Solid level of NBI. Increase in net trading income and net fee and commission income.
- Lower operating expenses, also excluding regulatory burdens
- Still visible negative impact of CHF loan portfolio legal risk

net profit **PLN 734m**
-1% q/q
+18% y/y

NBI **PLN 2.1bn**
-1% / -1%* q/q
+24% / +10%* y/y

BUSINESS ACTIVITY

- Growth in mortgage and consumer loans sales
- Loans growth in the CIB area
- Increase in the value of Customer deposits
- Growth in FX and derivative transactions with Customers

gross loans **PLN 89.3bn**
~0% q/q
+1% y/y

NIM **3.5%**
-10 bps q/q
+46 bps y/y

STRATEGY & TRANSFORMATION

- Achieving financial goals above assumed levels
- In terms of business objectives positive results in Corporate, Affluent and Wealth Management segments. A gap in SME and Mass Clients

ROE **18.8%**
~0 pp q/q
+1 pp y/y

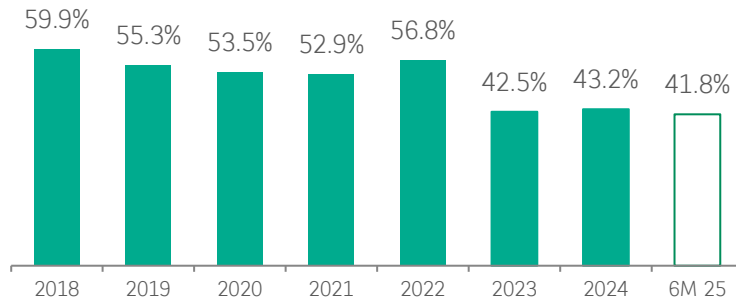
C/I **41.8%**
-4 pp q/q
-6 pp y/y

* w/o credit holidays impact

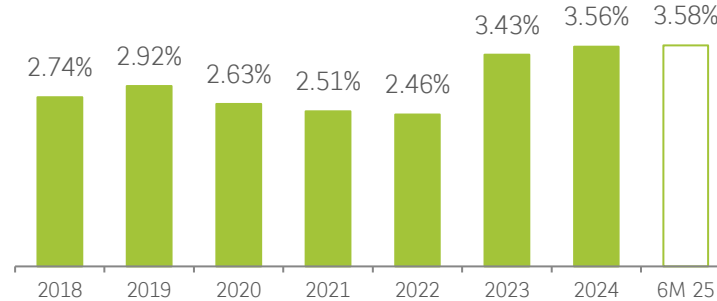
Financial performance

High net profit and ROE. Improvement in C/I due to the constant growth in NBI and cost control. Net interest margin growth visible since 2022 (high level of interest rates). Impact of CHF portfolio legal risk

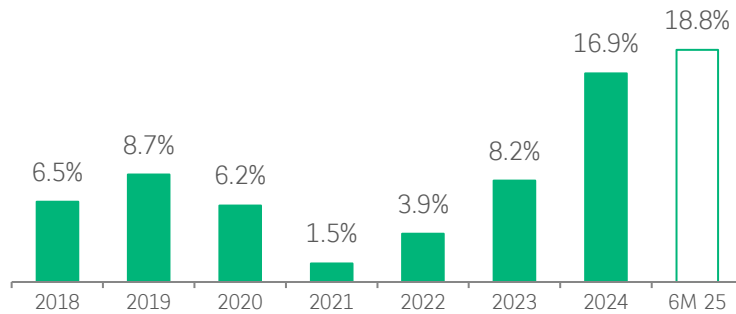
Cost / Income [%]



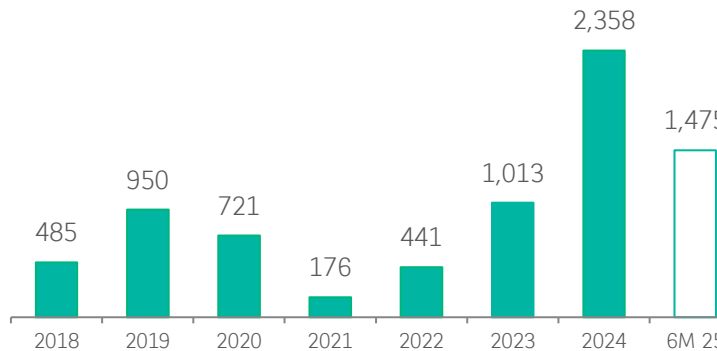
Net interest margin [%]



ROE [%]



Net profit [PLN million]



Financial figures

Adjusted values - all calculations based on consolidated reported data, excluding:

- for 2018-2020 – integration costs associated with the merger processes carried out by the bank since 2015;
- for 2018 – gains from the bargain purchase of Core RBPL and recognition of the expected credit losses/ECL (related to the purchase of Core RBPL).

In 2020-H1 2025 financial results impacted by the CHF portfolio legal risk:

- 2020 - PLN 168 million
- 2021 - PLN 1,045 million
- 2022 - PLN 740 million
- 2023 - PLN 1,978 million
- 2024 - PLN 796 million
- H1 2025 - PLN 314 million

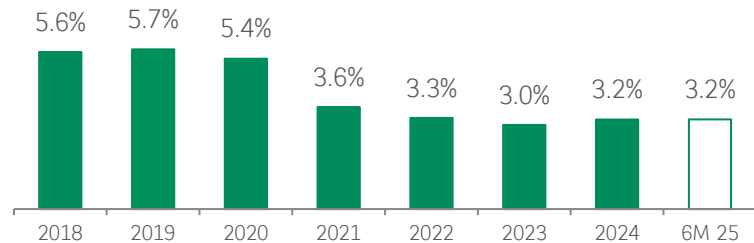
Credit holidays impact:

- 2022 - negative of PLN 895 million
- 2023 - positive of PLN 55.7 million
- 2024 - negative of PLN 69.5 million
- 2025 - no impact

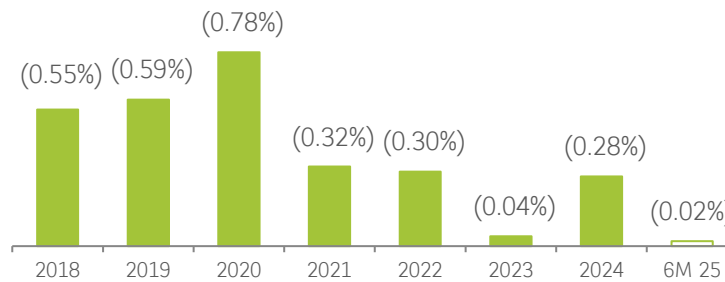
Financial performance

Very good loan portfolio quality translating into low share of NPL and low cost of risk. Safe capital position

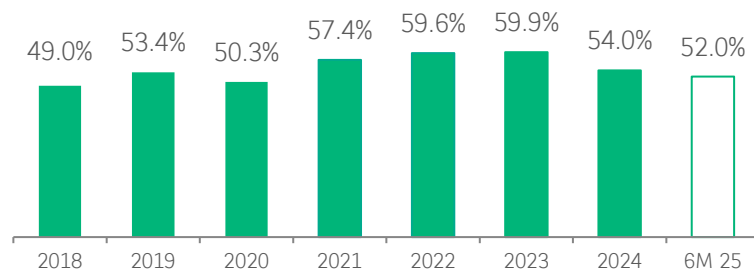
Total loans – share of NPL* in the portfolio measured at amortised cost [%]



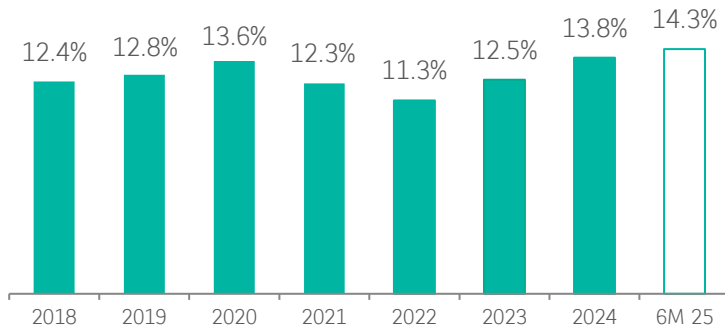
Cost of risk [%]



NPL* portfolio provision coverage [%]



Tier I ratio [%]



Financial figures

Adjusted values - all calculations based on consolidated reported data with the following remarks:

- NPL* ratio calculated for loan portfolio measured at amortised cost only;
- coverage – starting from 2018 POCI portfolio acquired as a part of Core RBPL is included (net value of PLN 681.5 million as at 31.12.2018);
- cost of risk in 2018 – recognition of the expected credit losses/ECL (related to the purchase of Core RBPL) is excluded from the calculation.

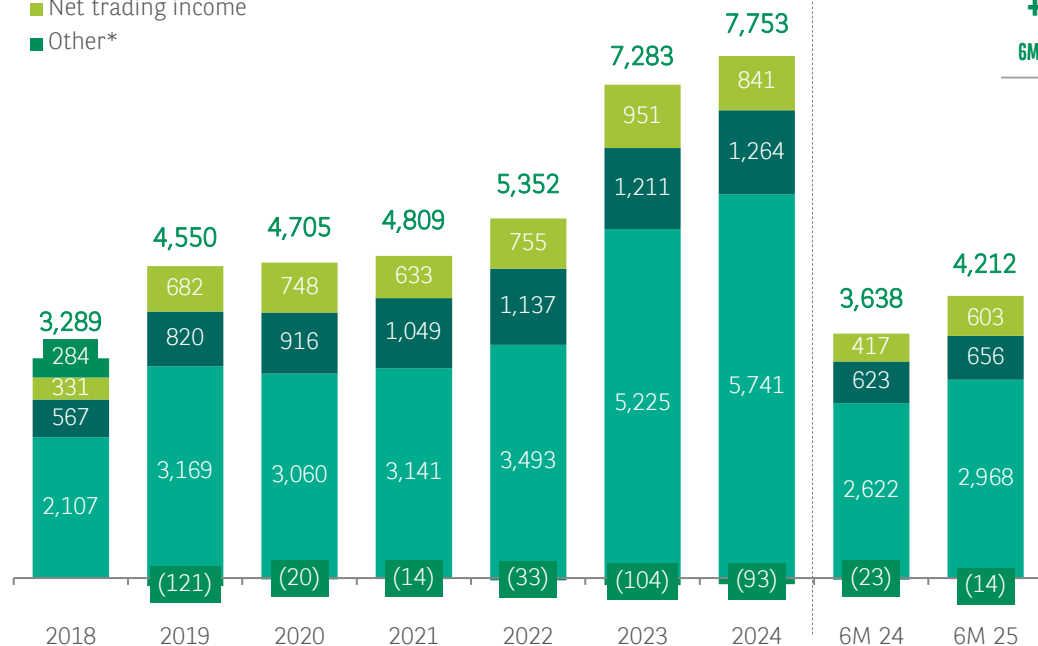
* NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement.

NBI & operating expenses

Continuous improvement in key NBI categories while limiting operating expenses growth

Net banking income [PLN million]

- Net interest income
- Net fee & commission income
- Net trading income
- Other*



+136%

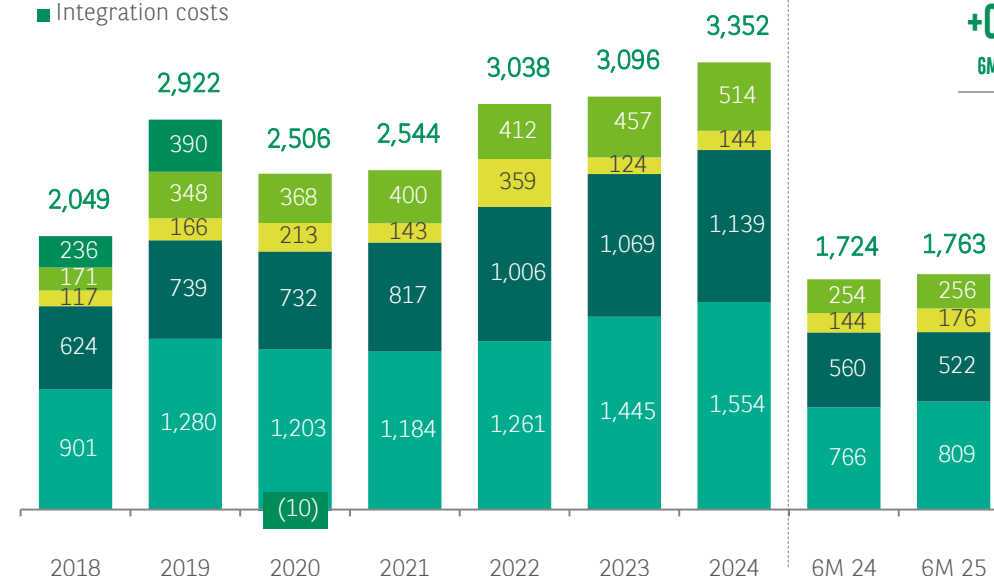
2024 vs 2018

+16%

6M 25/6M 24

Operating expenses [PLN million]

- Personnel expenses
- Other administrative expenses
- BGF & IPS
- Depreciation & amortisation
- Integration costs



+64%

2024 vs 2018

+2%

6M 25/6M 24

+0.4%**

6M 25/6M 24

Core revenues growth despite the impact of COVID-19 pandemic in 2020-2021. Maintaining the growth momentum in 2022 despite impact of credit holidays. In 2022-2024 increase in NBI driven by net interest income improvement (high level of interest rates). H1 2025 positively affected by lack of negative impact of credit holidays as well as significant improvement in net trading and NF&C income.

*net investment income, dividend income, other operating income and expenses, result on hedge accounting

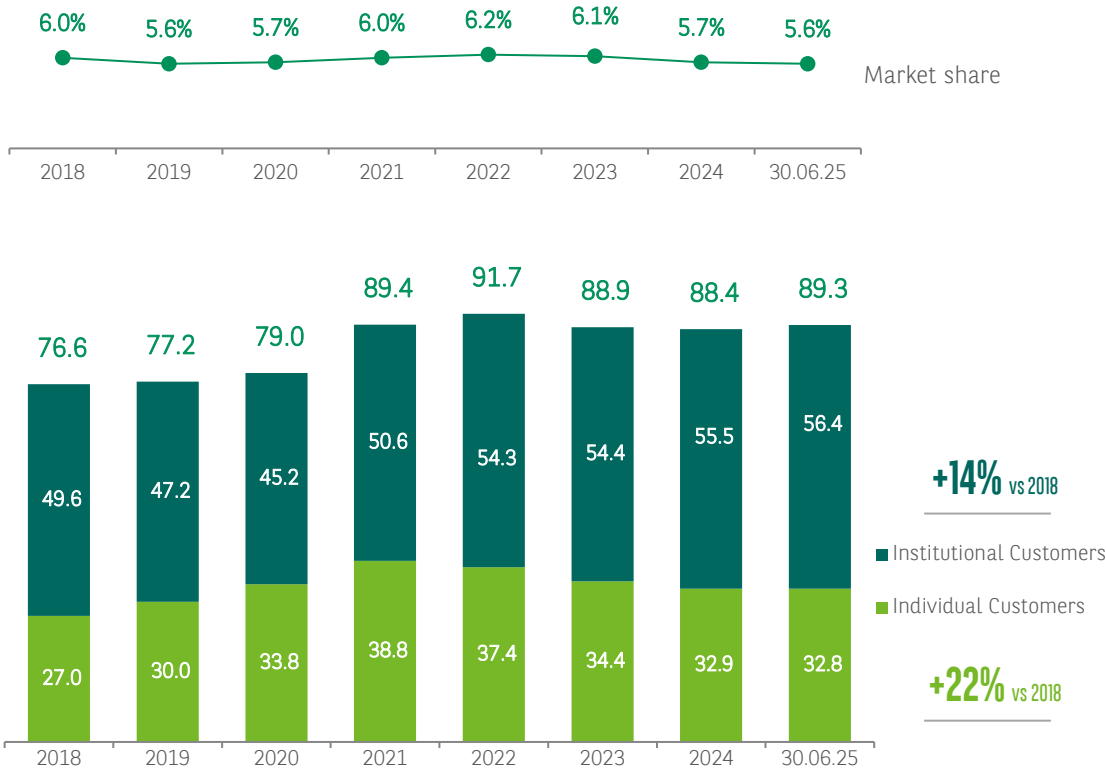
In 2020-2021, synergies on track coupled with the effects of additional savings measures. In 2022, increase in BGF fees and additional costs of IPS creation. In 2023, operating expenses under control despite inflationary pressure. In 2024, visible impact of inflation and realised investments on the cost base. In H1 2025 significant reduction of the cost base growth despite further increase in BGF costs.

** excluding BGF costs

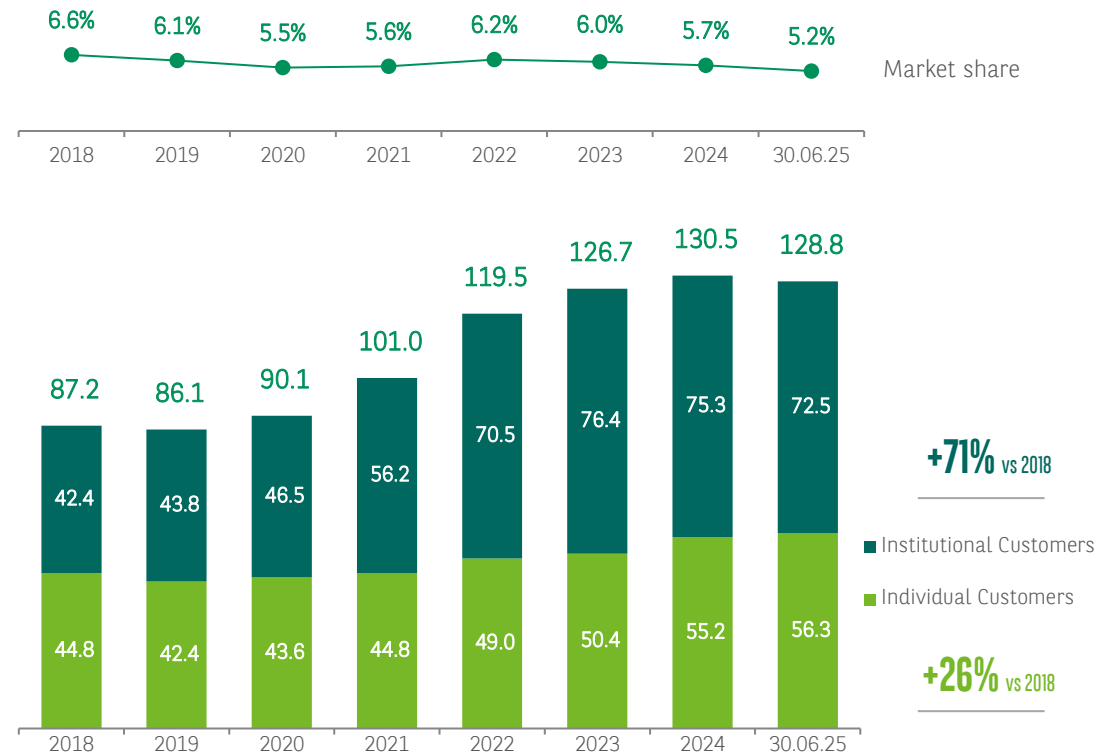
Commercial volumes split by Customers

Steady growth trend in institutional loans, stabilization in Individual Customers portfolio. Solid deposit base, in H1 2025 visible continued growth in the Individual Customers deposits

Gross loans* and market shares [PLN billion, %]



Deposits and market shares [PLN billion, %]

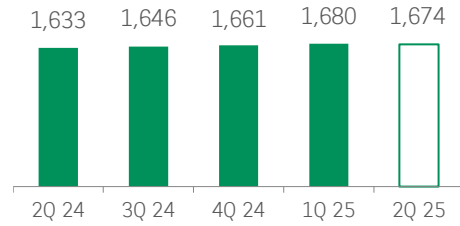


* The sum of portfolios measured at amortised cost and measured at fair value. Due to the change in the recognition of the impact of legal risk arising from CHF mortgage litigation from 1 January 2023 in accordance with IFRS 9, restated values are presented for Loans and advances to Customers in 2022.

#G0digital - statistics

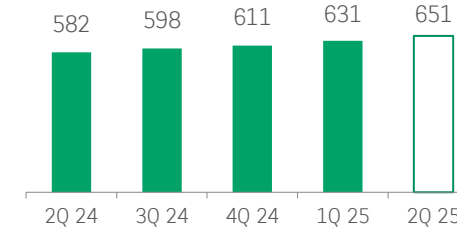
Continued growth in the number of users and transactions in mobile banking

Customers using digital channels [thous.]



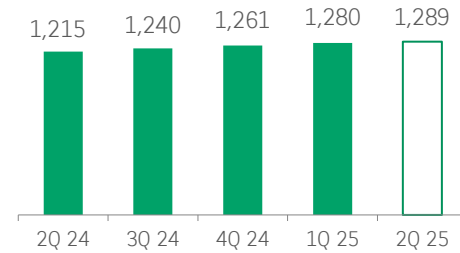
~0% q/q
+3% y/y

Number of tokens in digital wallets [thous.]



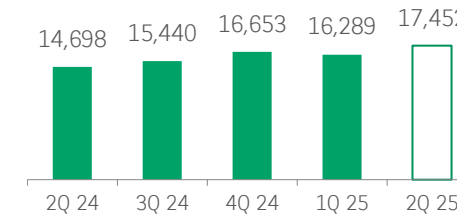
+3% q/q
+12% y/y

G0mobile users [thous.]



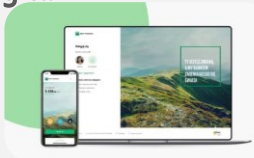
+1% q/q
+6% y/y

BLIK transactions quarterly [thous.]



+7% q/q
+19% y/y

#G0digital



G0makler
application



G0dealer
application



G0invest
service



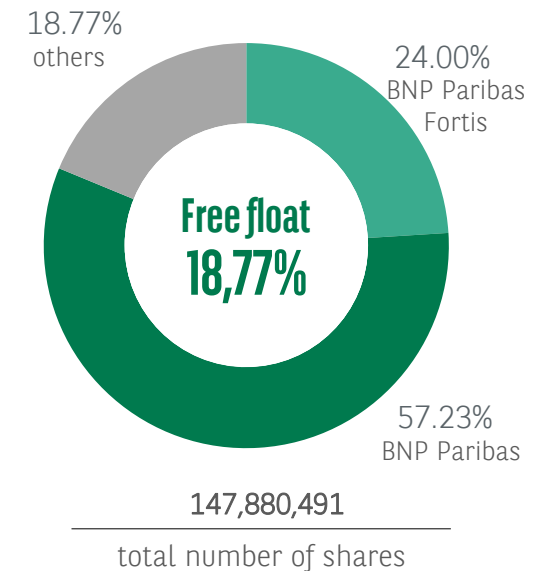
Shares of BNP Paribas Bank Polska S.A.

Geopolitical environment uncertainty as a key factor impacting banks' share prices, yet being in an upward trend since end of 2024

Fitch rating

Long-Term Issuer Default Rating (LT IDR) – A+
Short-Term Issuer Default Rating (ST IDR) – F1
Viability Rating (VR) – bbb-
Shareholder Support Rating (SSR) – a+

Shareholder structure (30.06.2025)



April 2025 - increase of the Bank's share capital from PLN 147,799,870 to PLN 147,880,491 as a result of taking up of 20,223 M series shares and 60,398 N series shares in the exercise of rights attached to the A5 and B2 series registered subscription warrants, taken up previously.

Change in the share price

27.05.2011 = PLN 61.25 (100%)
(IPO of Bank Gospodarki Żywnościowej SA)

30 June 2025

free-float: PLN 3.0 bn
P/BV 1.0; capitalisation: PLN 15.7 bn

ISIN code: PLBGZ0000010

GPW ticker: BNP

Index: mWIG40, mWIG40TR



BNP PARIBAS

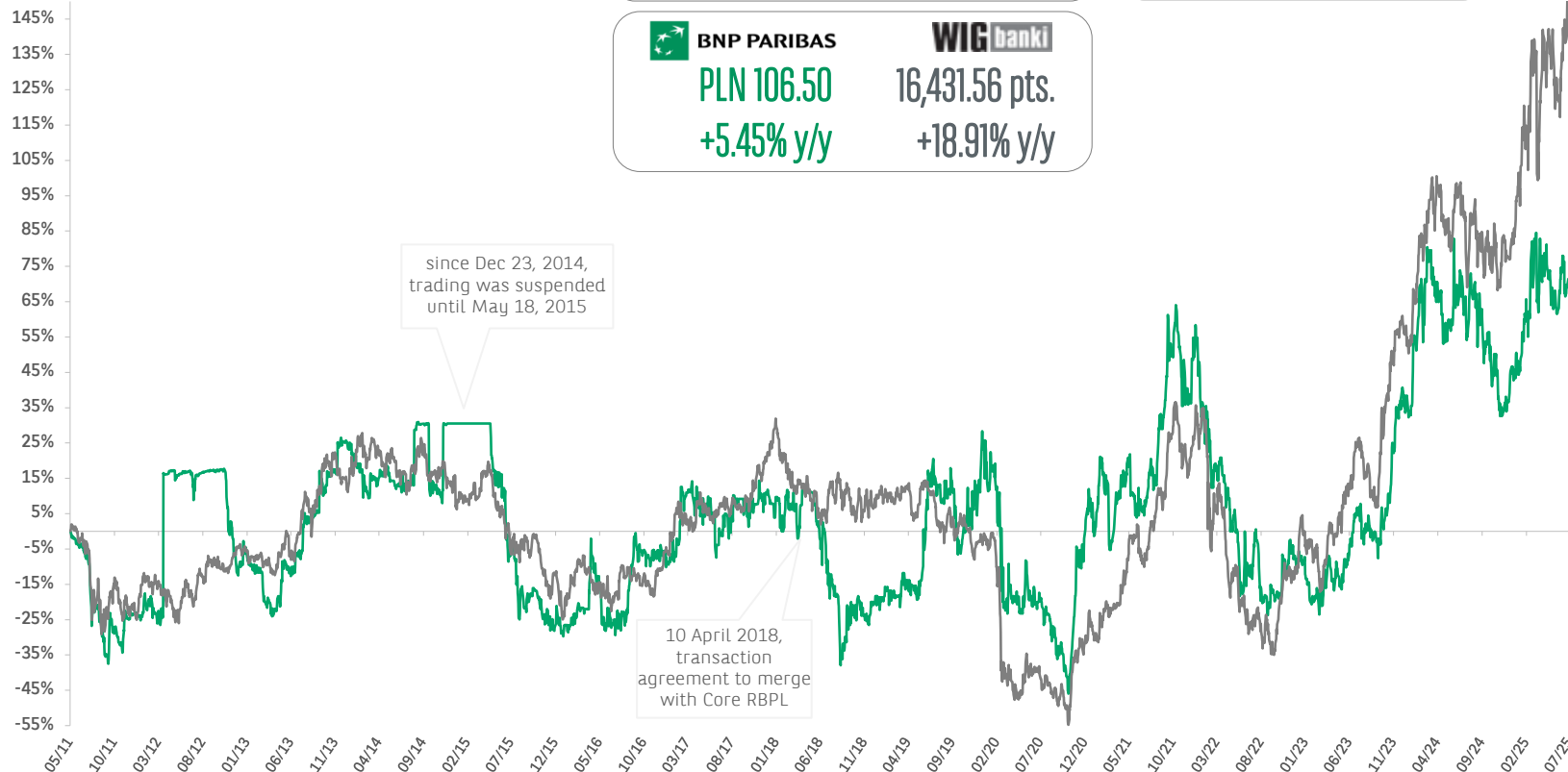
PLN 106.50

+5.45% y/y

WIG banki

16,431.56 pts.

+18.91% y/y



#Sustainable finance #positive banking

Strategic management of ESG (Environmental, Social, Governance) issues

STRATEGIC ROLE OF ESG MANAGEMENT

GOeyond Strategy 2022-2025 aggregating business goals with sustainability aspects.

Sustainability Area – an area established to strengthen the Bank's strategic role in building a sustainable economy.

Sustainability Community – structure supporting ESG commitments realisation.

SUSTAINABLE FINANCING

PLN 10.7 billion of sustainable financing granted by the Bank at the end of June 2025.

In 2017, the Bank quit from financing coal mines and coal-fired power stations.

In 2017, the Bank limited and in 2020 quit from financing fur farming.

LIMITING OWN IMPACT

Since 2021, 100% of energy used by the Bank comes from sustainable sources.

Our CO₂ emissions under constant scrutiny. Target to reduce CO₂ emissions from own operations by 55% by 2025 (vs. 2019).

Since 2018, increasing paperless approach across the bank (cooperation with Autenti).

MARKET RECOGNITION

ESG Stars

the Lider in ranking "Banking Stars" organised by Dziennik Gazeta Prawna and Boston Consulting Group

Banks for Climate 2025

3. place in raking organised by BANK Magazine



PROMOTING DIVERSITY AND INCLUSION

Accessible, inclusive, diverse & minority groups friendly bank (143 Clients' Centers and headquarter with „Facility without barriers” certificate, OK SENIOR® certificate for all branches).

Bottom-up employee initiatives promoting gender equality, equal parental rights, intergenerational dialogue of people 50+, with disabilities, neuro-atypical, LGBT+ community.

STRATEGIC PARTNERSHIPS



Contribution to UN Sustainable Development Goals





BNP PARIBAS

INVESTOR RELATIONS AND ESG REPORTING BUREAU

2 Kasprzaka Street, 01-211 Warsaw

relacjeinwestorskie@bnpparibas.pl

www.bnpparibas.pl/en/investor-relations

BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, with KRS number: 0000011571, Tax Identification Number (NIP): 526-10-08-546, and a fully paid share capital of PLN 147,880,491.



CONTACT