

BNP PARIBAS BANK POLSKA S.A.



Key information

Consistent building of BNP Paribas position on the Polish market



Strategy GObeyond 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

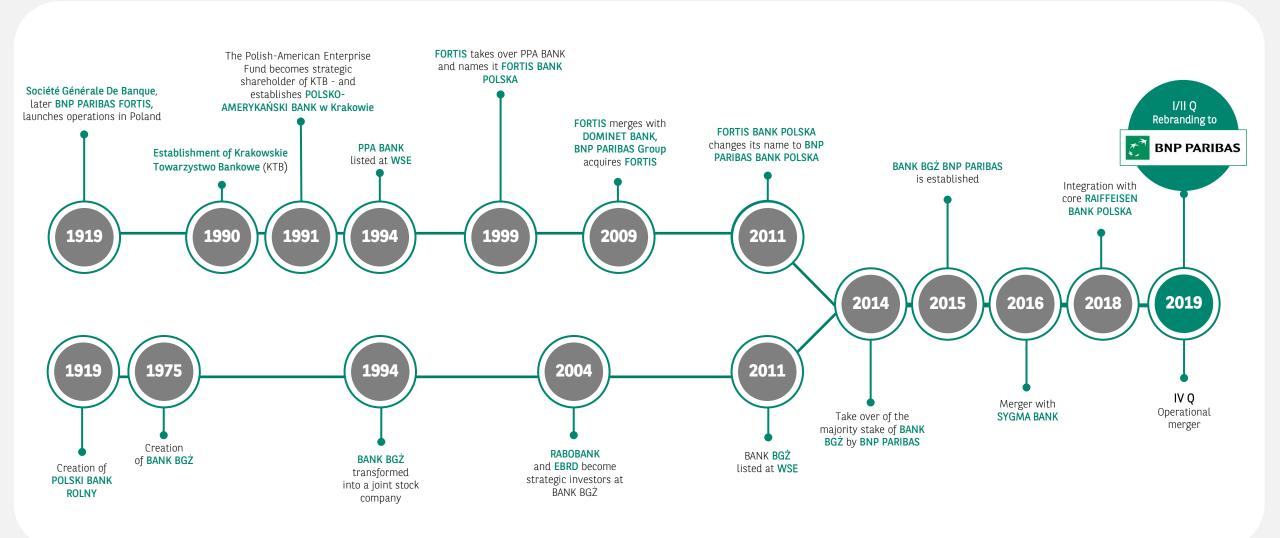
- Scale of operations and the business model proven in challenging circumstances
- Continuous support of the Customers, the society and economy
- Business growth in line with the strategic directions
- 9M 2025 increase y/y in the number of Customers in selected sub-segments (Affluent and Private Banking); growth in sales of investment products and volume of Institutional and Individual loans (including mortgage and cash loans)

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)
- 9M 2025 increase in net profit due to higher key NBI categories, cost control and lower impact of CHF loan portfolio legal risk. Very good quality of the loan portfolio.
 Maintained high return on equity

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

2,824.6 bn €

employees

assets

Leading bank in the Eurozone



9.3 bn € net income 38.1 bn € revenues



130.0 bn € equity 892.6 bn € gross loans*

* loans measured at amortised cost

data as at the end of September 2025



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.



3.8 m

Customers

1.7 m

using digital channels



358

Customers' Centers



7.3 thous.

Active FTFs



PLN 169 bn

Assets

Global Transaction Banking Innovation 2025



3 wins in competition:

Corporate and SME Banking area was recognized for:

- its innovative approach to currency services,
- trade financing and
- the use of technology in payments

Moje Konto Premium 1.st award in the Bankier.pl ranking



PLN 2.2 bn net profit

PLN 6.2 bn net banking income

6. bank in Poland in terms of assets

PLN 16.6 bn equity

LIT OILO DII gross toa

* loans measured at amortised cost

data as at the end of September 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



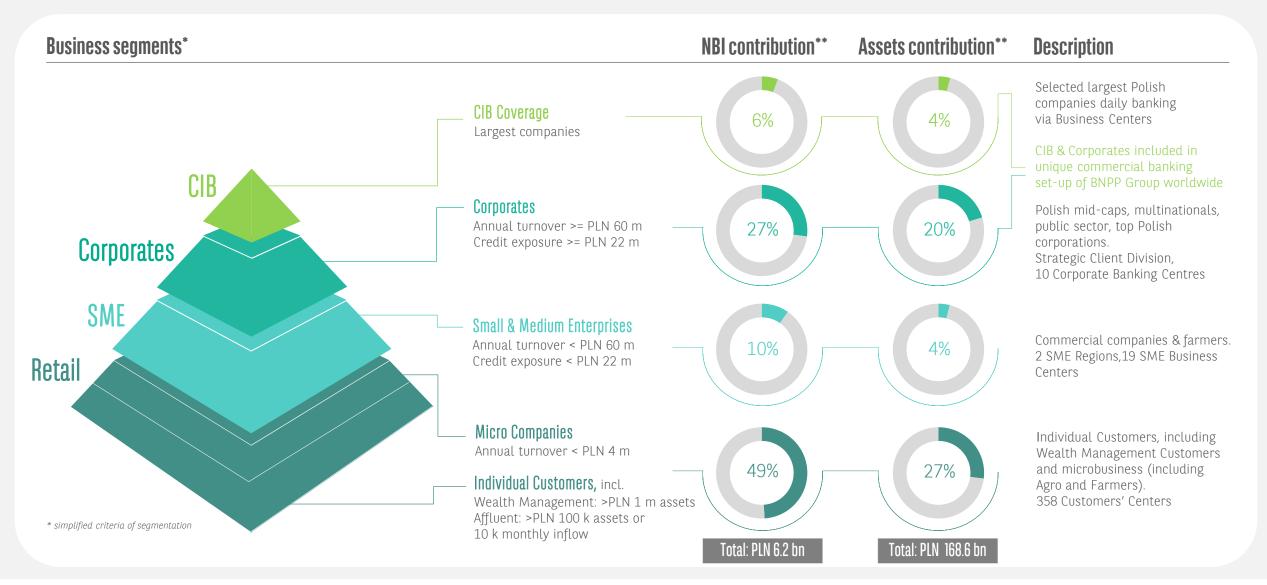
Volodymyr Radin
Vice President
Personal Finance Area &
Retail and Business Banking Area



Agnieszka Wolska Vice President SME & Corporate Banking Area

Full market coverage

We serve all Customers segments





GObeyond Strategy 2022-25

Strategic pillars and key financial targets

STRATEGIC PILLARS

#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 iourneys

#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 characterized by trust, courage & creativity

2021 FY BASELINE

1.5%

52.9%

C/I excl. bank tax

Share of sustainable

assets1

FINANCIAL TARGETS

2025 FY

2025 9M

FINANCIAL RESULTS

18.1%

41.6% C/Lexcl hank tax

12.6% Share of sustainable assets

~12%

max

C/I excl. bank tax

Share of sustainable assets1

WHAT WE BUILD ON

- Leadership position in selected business activities
 - MNC, CIB, GM, Trade Finance, Agro, Wealth Management, car loan sales
 - ESG standards rooted in our culture and strongly reflected in business activities
 - Close cooperation with partners who are a significant source of individual Client acquisition
- Strong progress in technological debt reduction and development of modern solutions (e.g. digitalization of Retail processes and frontends, new eBanking and credit workflow for SME&Corpo), combined with high levels of cvbersecurity
- Engaged and empowered employees, working in modern and innovative organization setups (Agile@Scale, Beyond Agile)
- Prudent risk management (lowest CoR on the market) and safe capital position, with dividend payout a year ahead of strategic plan



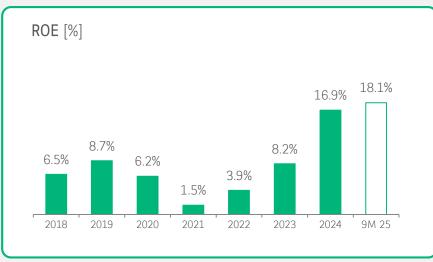
^{1.} Sustainable loans and advances / total loans and advances to Customers (outstanding portfolio, measured at amortised cost)

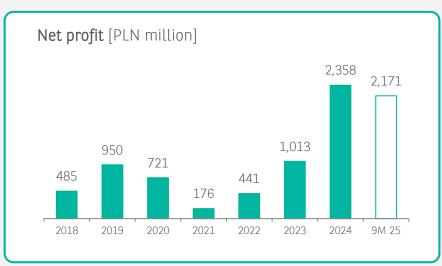
Financial performance

High net profit and improvement in C/I due to the growth in NBI, reduction in growth of operating expenses and lower impact of CHF portfolio legal and credit risk









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:

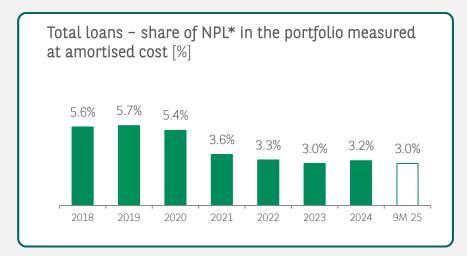
- · 2020 PLN 168 million
- · 2021 PLN 1,045 million
- · 2022 PLN 740 million
- · 2023 PLN 1.978 million
- · 2024 PLN 796 million
- 9M 2025 PLN 380 million

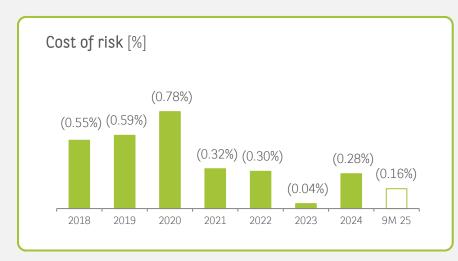
Credit holidays impact:

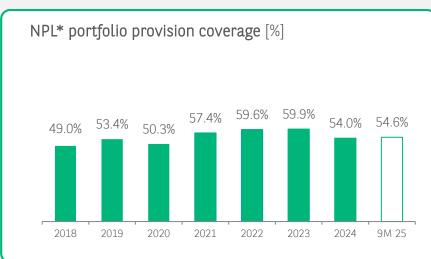
- 2022 negative of PLN 895 million
- 2023 positive of PLN 55.7 million
- 2024 negative of PLN 69.5 million
- · 2025 no impact

Financial performance

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









Financial figures

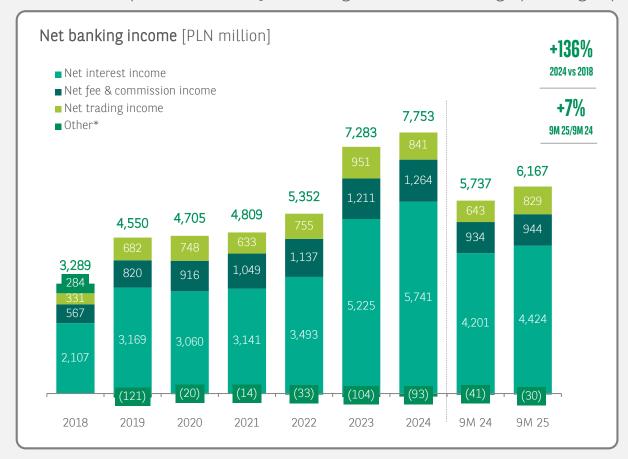
Adjusted values - all calculations based on consolidated reported data with the following remarks:

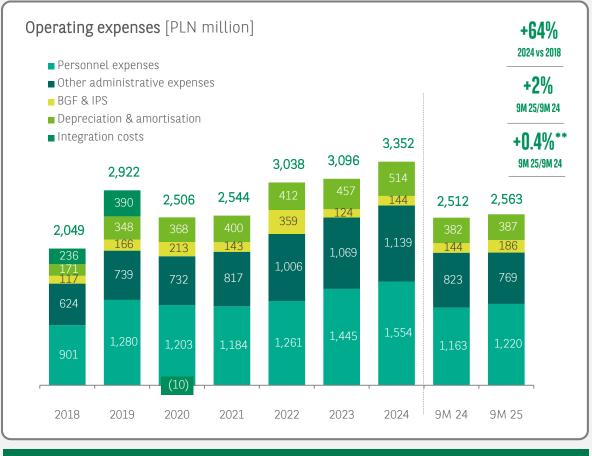
- NPL* ratio calculated for loan portfolio measured at amortised cost only;
- coverage starting from 2018 POCI portfolio acquired as a part of Core RBPL is included (net value of PLN 681.5 million as at 31.12.2018);
- cost of risk in 2018 recognition of the expected credit losses/ECL (related to the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

^{*} NPL - category defined as loans in Stage 3 and POCI nonperforming 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





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). 9M2025 positively affected by an increase in net interest income (including lack of negative impact of credit holidays) as well as significant improvement in net trading income.

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 9M 2025 effective cost control, noticeable reduction of the cost base growth.

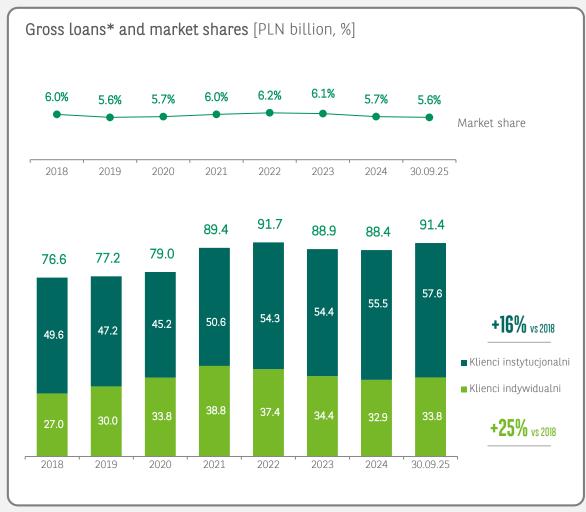


^{*}net investment income, dividend income, other operating income and expenses, result on hedge accounting

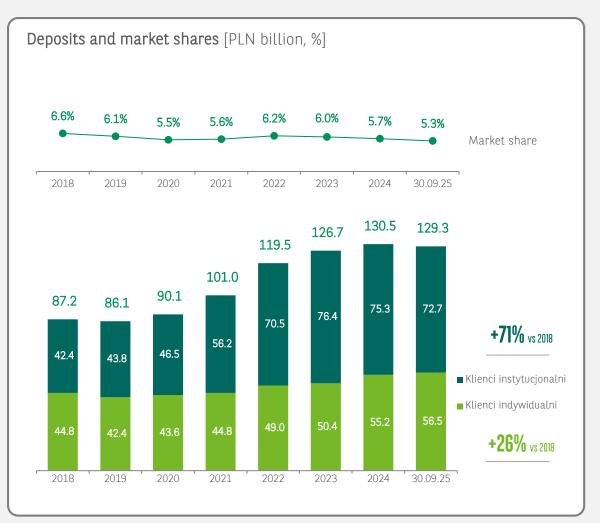
^{**} excluding BGF costs

Commercial volumes split by Customers

Steady growth trend in institutional loans. In 2025, return of positive trends in Individual Customer segment. Solid deposit base, in 9M 2025 deposit base management focused on optimizing the cost of financing



^{*} 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.



Key achievements of BNP Paribas Bank Polska Group - Q3 2025

Increase in loan volumes in both segments. Solid level of net profit due to cost control and lower impact of CHF loan portfolio legal risk

FINANCIAL RESULTS

- NBI lower due to lack of comparable non-interest income (one-offs)
- Operating expenses under control at a level similar to the previous quarter
- Lower negative impact of CHF mortgage loan portfolio legal risk

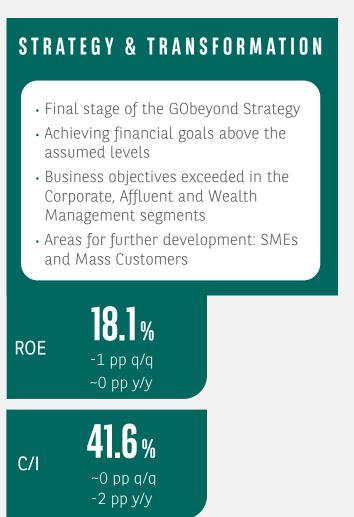
NBI PLN **2.0** bn
-7% / -7%* q/q
-7% / -2%* y/y

BUSINESS ACTIVITY

- Significant increase in sales and value of mortgage and consumer loans
- Further increase in the value of Retail investment products
- Growth in acquisition of Individual Customers
- Increase in loan sales and volumes for Institutional Customers

gross loans PLN 91.4 bn +2% q/q +2% y/y

NIM -11 bps q/q -52 bps / -27 bps* y/y

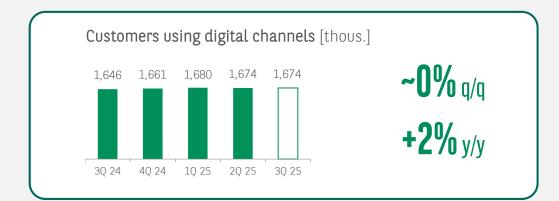


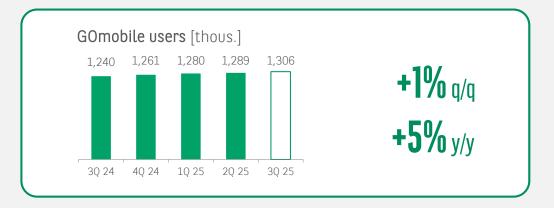


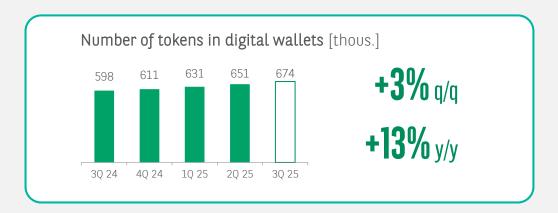
^{*} w/o credit holidays impact

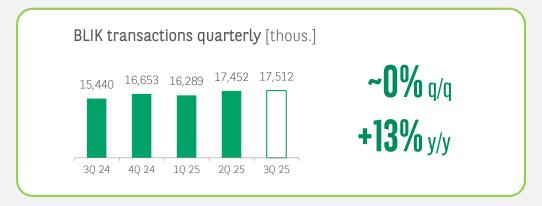
#GOdigital - statistics

Continued growth in the use of mobile banking











GOmakler | application |



GOdealer application



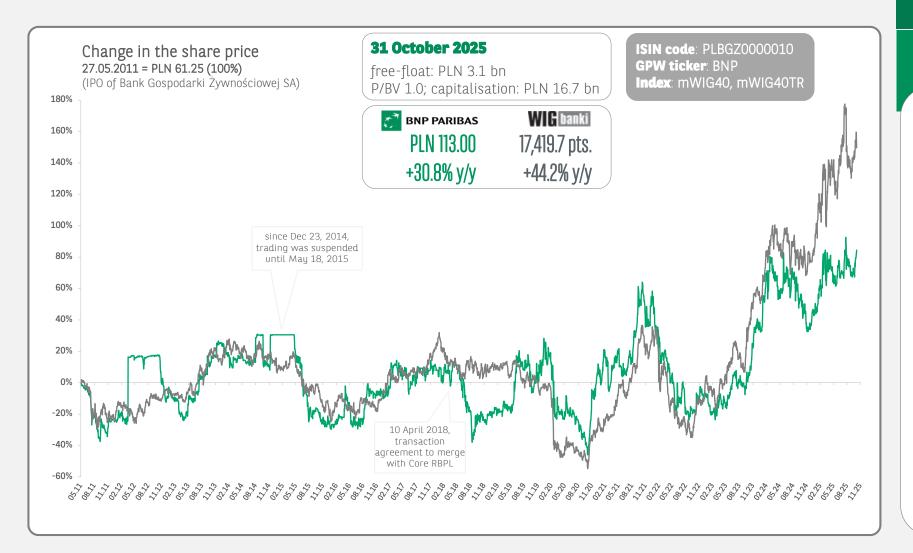
GOinvest | service





Shares of BNP Paribas Bank Polska S.A.

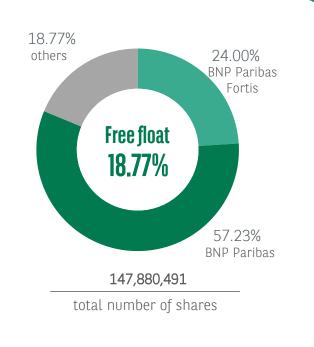
Negative impact of the planned changes in the income tax rate announced in August 2025 on banks' share prices, being in an upward trend since end of 2024



Fitch rating

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

Shareholder structure (30.09.2025)



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.

#Sustainable finance #positive banking

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

STRATEGIC ROLE OF ESG MANAGEMENT

GObeyond 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 11.4 billion of sustainable financing granted by the Bank at the end of September 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 CO_2 emissions under constant scrutiny. Target to reduce CO_2 emissions from own operations by 55% by 2025 (vs. 2019). Since 2018, increasing paperless approach across the bank (cooperation with Autenti).

MARKET RECOGNITION

Banks for Climate 2025

3. place in ranking organised by BANK Magazine

POLSIF Awards 2025

2. awards for sustainable transactions

ESG Stars

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

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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











































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.

