

AUGUST 2026

CORPORATE PRESENTATION

BNP PARIBAS BANK POLSKA SA GROUP

BNP PARIBAS

Klasyfikacja : Wewnętrzne / Classification : Internal

Key information

Consistent building of BNP Paribas position on the Polish market

ACCELERATE 2030 Strategy - focuses on profitable accelerated growth and efficiency improvement

Key ambitions by end-2030

C/I w/o bank tax	ROTE[1]	New sustainable loan production	Dividend payout in 2030
<38%	**22%**	**PLN 25 billion**	**75%**

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 25.0%
- Dividend – 50% of net profit for 2023, 2024 and 2025 paid out to the shareholders

Business development

- Business growth in line with the strategic directions. Increase y/y in the number of Customers. Balanced growth of the loan portfolio between both Customer segments, increase in sales of mortgage and consumer loans. Stabilization of total deposits
- Increased digitisation of the bank's processes and customer interest in remote services
- Continuous support of the Customers, the society and economy. Sustainability rooted in culture. Increase in sustainable financing volume

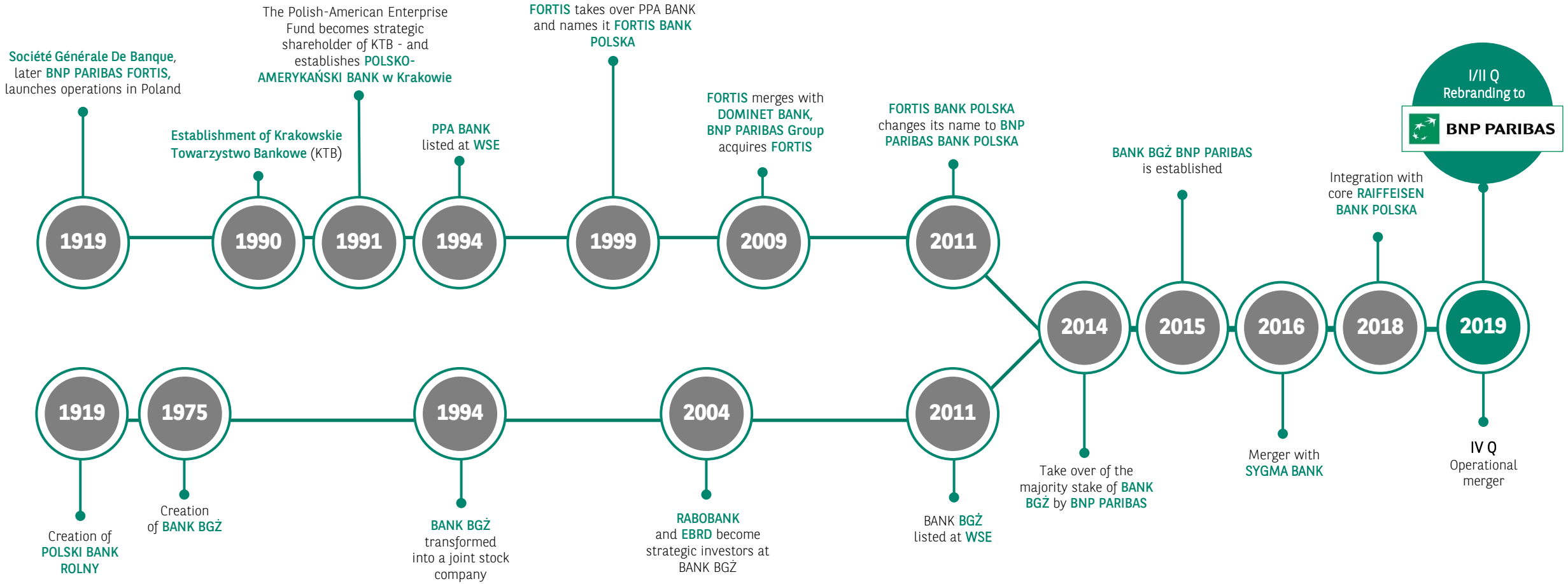
Profitability

- Solid level of the Bank's financial results in recent years despite significant impact of external factors: COVID-19 pandemic, war in Ukraine, significant changes in inflation and interest rates, regulatory risk, CHF mortgage loan portfolio legal risk impact
- 6M 2026 – slightly lower NBI y/y due to the negative impact of the decline in interest rates and volatility on financial markets. Deposit margin optimisation. Operational costs under control despite increase in Bank Guarantee Fund fee. Significant decrease in CHF portfolio legal risk negative impact

1. Return on tangible equity (ROTE) – calculated as net profit/loss divided by the average tangible equity, i.e. total equity reduced by the planned dividend from the current year's result, intangible assets and AT1 instruments

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

~180,000
employees

3,083.8 bn €
assets

Leading bank in the Eurozone

7.8 bn € net income

28.1 bn € revenues

138.4 bn € equity

939.4 bn € net loans*

** loans measured at amortised cost*

data as at the end of June 2026

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.

2.8 m
Customers

1.7 m
using digital channels

352
Customers' Centers

7.2 thous.
Active FTEs

PLN 181 bn
Assets

Best bank in Poland for SMEs
- title of Global Finance magazine



3 awards in
The Digital Banker competition for SMEs

GLOBAL SME BANKING INNOVATION AWARDS 2026

GWIAZDY BANKOWOŚCI 2026
ESG Stars (2nd place)

Best Wealth Management Business Award
in the Central and Eastern Europe region

WealthBriefing EUROPEAN AWARDS 2026

3rd place in the Premium Account ranking
Złoty Bankier 2026

6. bank in Poland in terms of assets

PLN 1.0 bn net profit
PLN 4.0 bn net banking income

PLN 17.1 bn equity
PLN 94.7 bn net loans*

** loans measured at amortised cost*

data as at the end of June 2026

Management Board

Strong and stable management team



Przemek Gdański
CEO



Małgorzata Dąbrowska
Vice President
Operations and Business Support Area



Wojciech Kembłowski
Vice President, CRO
Risk Area



Piotr Konieczny
Vice President, CFO
Finance Area



Jerzy Jacek Szugajew
Vice President
SME & Corporate Banking Area



Magdalena Nowicka
Vice President
New Technologies and Cybersecurity Area



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

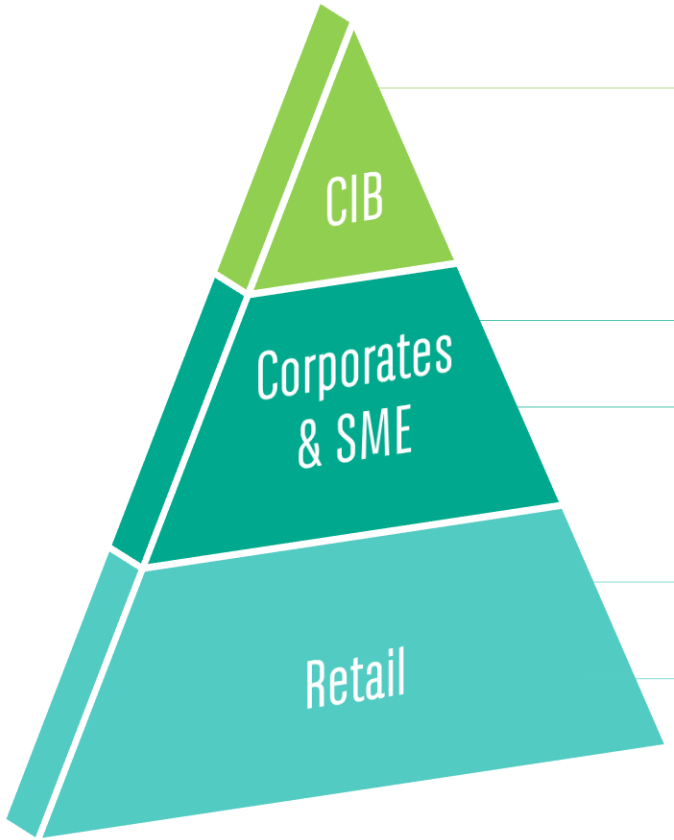


Natalie Yacoubian
Vice President
CIB Area

Full market coverage

We serve all Customers segments

Business segments*	NBI contribution**	Assets contribution**	Description
CIB Coverage Largest companies	4%	3%	Selected largest Polish companies daily banking via Business Centers CIB & Corporates included in unique commercial banking set-up of BNPP Group worldwide
Corporates Annual turnover >= PLN 80 m **Small & Medium Enterprises** Annual turnover < PLN 80 m	38%	26%	Polish mid-caps, multinationals, public sector, top Polish corporations. Strategic Client Division, 9 Corporate Banking Centres Commercial companies & farmers. 15 SME Business Centers
Micro companies Annual turnover < PLN 4 m **Individual Customers**, incl.: Wealth Management: >PLN 1 m assets Affluent: >PLN 100 k assets or 10 k monthly inflow	49%	26%	Individual Customers, including Wealth Management Customers and microbusiness (including Agro and Farmers). 352 Customers' Centers
	Total: PLN 4.0 bn	Total: PLN 180.9 bn	



** simplified criteria of segmentation*

*** consolidated data as at the end of June 2026; other banking activities accounted for 9% of NBI and 45% of assets*

ACCELERATE 2030 Strategy – priorities & ambitions

Our new strategy focuses on profitable accelerated growth and efficiency improvement

Mission

We support you to make your plans and dreams come true. Whenever, wherever.

Vision

More than a top international bank and a leader in sustainable finance. To be your trusted companion addressing local needs and bringing global opportunities.

2026-30 strategic pillars

Expand

Significantly increase Customer base, especially daily banking, volumes and cross-selling. Integrating Customer experience mindset in all we do

Streamline

Build on efficiency improvement track record to decrease cost-to-serve, taking advantage of technology gains

Impact

Do what matters: drive positive change at national level, by leading sustainable transformation among our Customers

Key ambitions by end-2030

Retail Customers
+1 million net

Corporate loans
10% market share

C/I w/o bank tax
<38%

ROTE[1]
22%

New sustainable loan production
PLN 25 billion

Dividend payout in 2030
75%

1. Return on tangible equity (ROTE) – calculated as net profit/loss divided by the average tangible equity, i.e. total equity reduced by the planned dividend from the current year's result, intangible assets and AT1 instruments

ACCELERATE 2030 Strategy – business activity

Market trends vs our priorities

Market trends

Individuals & micro

- Customer relations anchored around the current account
- Rising multi-banking: 59% of Poles use at least two banks[1]
- Aging society and last large youth wave

Business

- Rapid expansion of large entities
- Energy, infrastructure, defense, information & communications technologies, transport & logistics with the highest loan growth potential

Fast adoption of cutting-edge technologies

- Polish banks among Top 3 in Europe in terms of digital excellence[2]

Energy transition & decarbonisation Sustainable Agri & Food

- Decarbonisation needed to preserve Poland's competitiveness, security & independence
- Adoption of regenerative techniques to expand in Poland

Our priorities

Retail banking

Scale up above the 5% market share in current accounts

- Radically improve value proposition & brand recognition for segments with the highest potential: mainly Gen-Z (age 18-30) & families
- Strengthen Customer relations and drive profitability through deposits and cross-selling
- Expand the leading Affluent & Private Banking franchise

Corporate banking

Strengthen our leading position by leveraging the BNP Paribas corporate DNA

- Continue scaling our MNC franchise
- Unlock the full potential of Polish Corporates[3] through deployment of the BNP Paribas Group solutions
- Maintain a stable and efficient SME franchise

Increase efficiency through investments

- Retail: Mobile 1st distribution model with an optimised role of branch network
- Operational excellence for the best-in-class service model in SME & Corporate banking
- Efficiency driven by AI
- Core Tech: uninterrupted service, secure & scalable foundations to achieve the bank's goals
- Optimise the jaws[4] effect and net cost savings while investing

Reinforce leading position in sustainable financing

- Finance a wide range of investments in decarbonisation in an industrialised way
- Support and finance changes in the agriculture and all related economic sectors

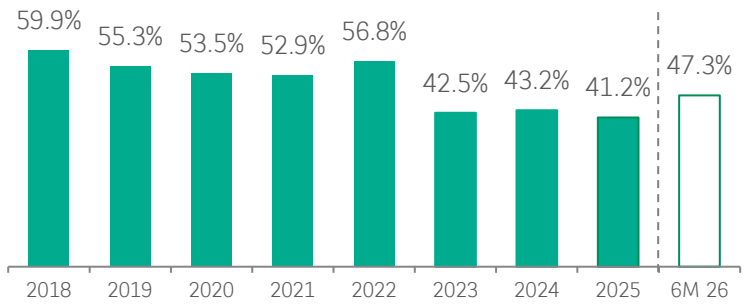
<< AI to accelerate growth & efficiency … driven by engaged people & shared culture >>

1. KANTAR, e-Zoom Finance 2025; 2. BCG, White Paper, „Banks Boost CIR by up to 12% as Digital Leapfrogs Drive Omnichannel Breakthrough", July 2024;
3. Polish corporations with annual net sales revenue exceeding PLN 80 million for the previous fiscal year; 4. Jaws ratio calculated by subtracting dynamic of costs from NBI growth on y/y basis

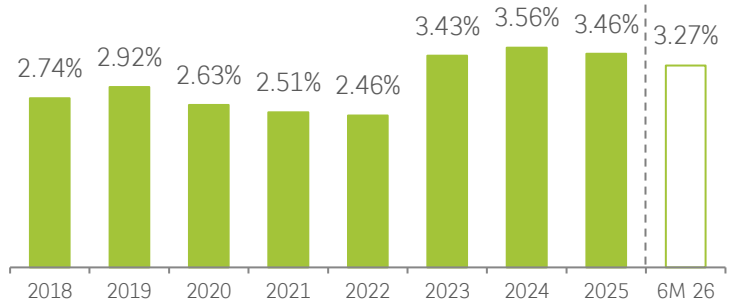
Financial performance

Visible improvement in results in recent years. H1 2026 net profit, ROE and C/I ratio impacted by the increase in CIT rate and one-off regulatory burdens

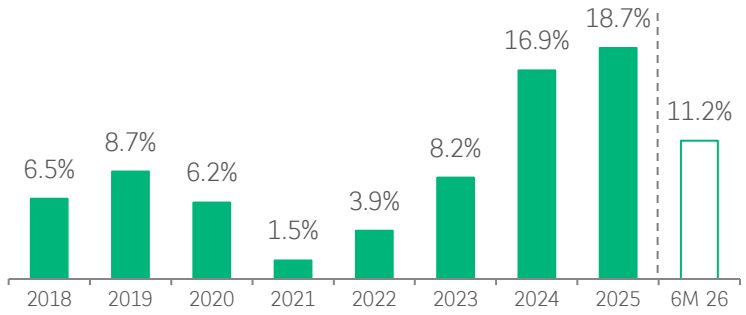
Cost / Income [%]



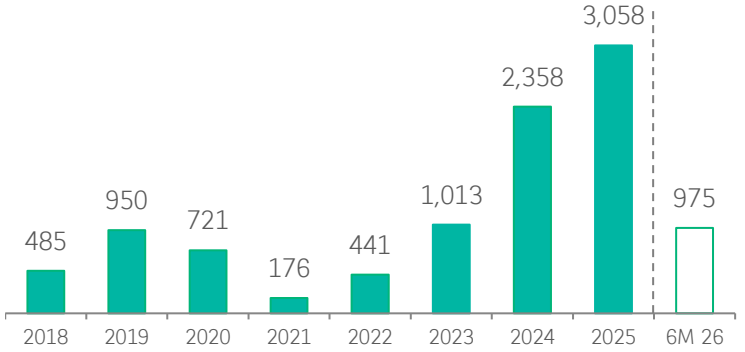
Net interest margin [%]



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-Q1 2026 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
- 2025 - PLN 499 million
- H1 2026 - PLN 150 million

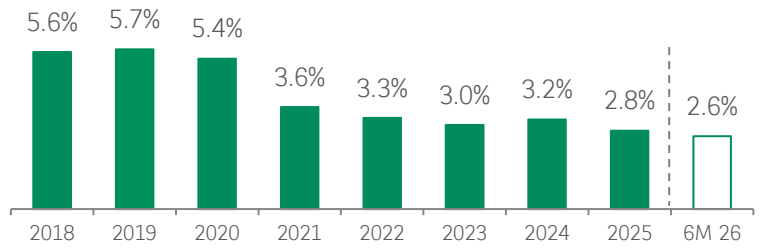
Credit holidays impact:

- 2022 - negative of PLN 895 million
- 2023 - positive of PLN 55.7 million
- 2024 - negative of PLN 69.5 million
- 2025 - H1 2026 - no impact

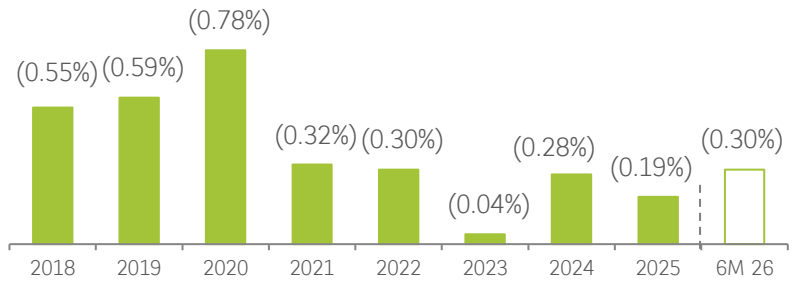
Financial performance

Low share of NPL and low cost of risk confirming high quality and resilience of the loan portfolio. Safe capital position

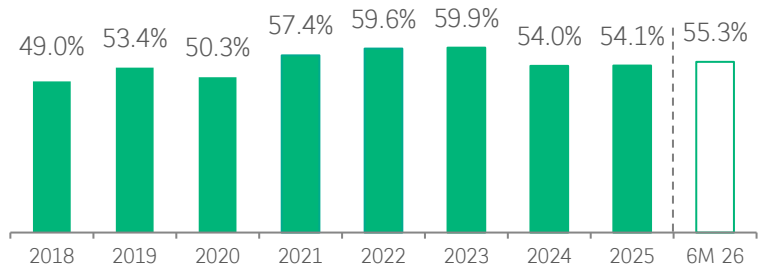
Total loans – share of NPL* in the portfolio measured at amortised cost [%]



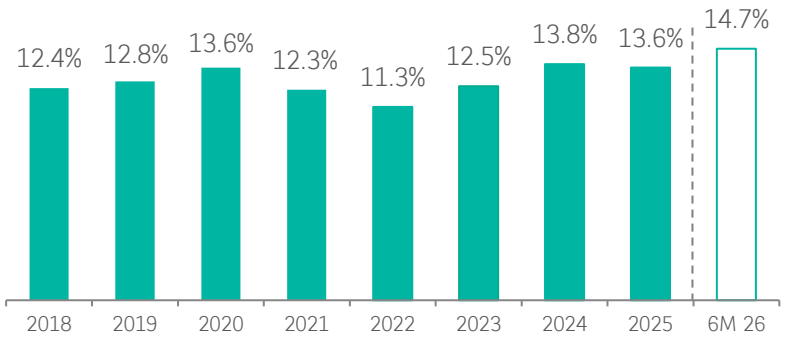
Cost of risk [%]



NPL* portfolio provision coverage [%]



Tier I ratio [%]



Financial figures

All calculations based on consolidated reported data with the following remarks:

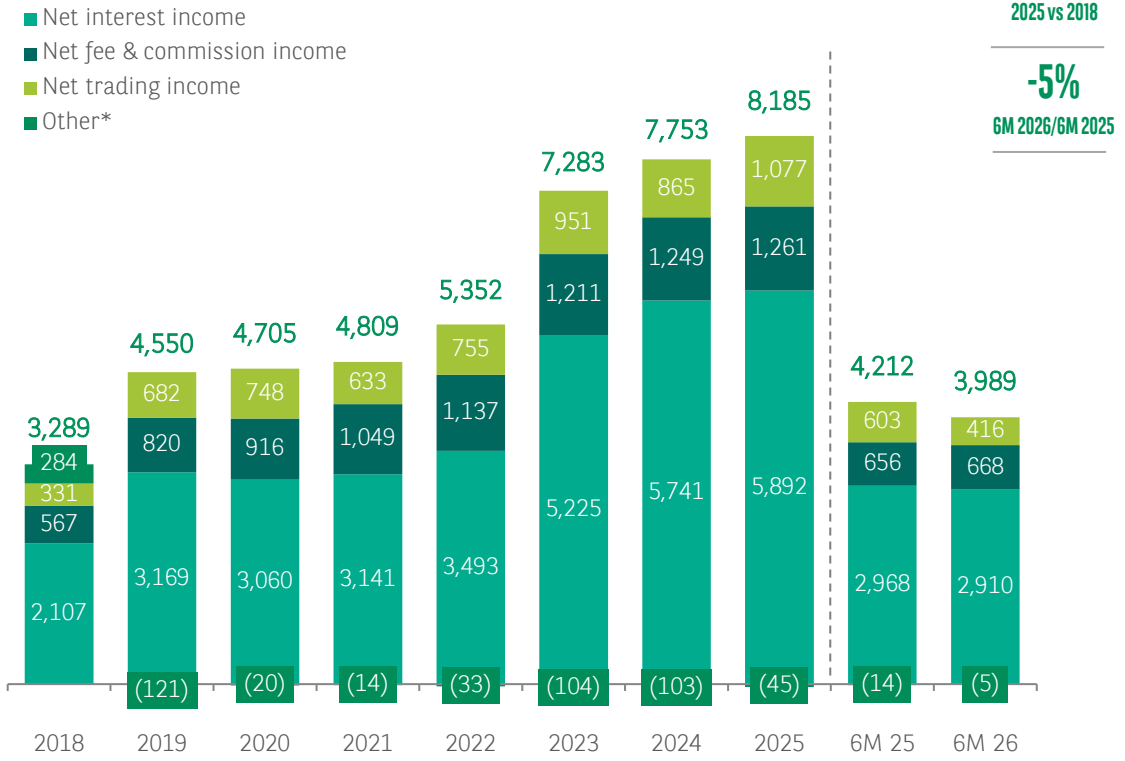
- NPL* ratio calculated for loan portfolio measured at amortised cost only;
- NPL portfolio provision coverage including POCI portfolio acquired as a part of Core RBPL (POCI total portfolio net value of PLN 681.5 million as at 31.12.2018 and PLN 113.0 million as at 30.06.2026);
- cost of risk in 2018 – 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.*

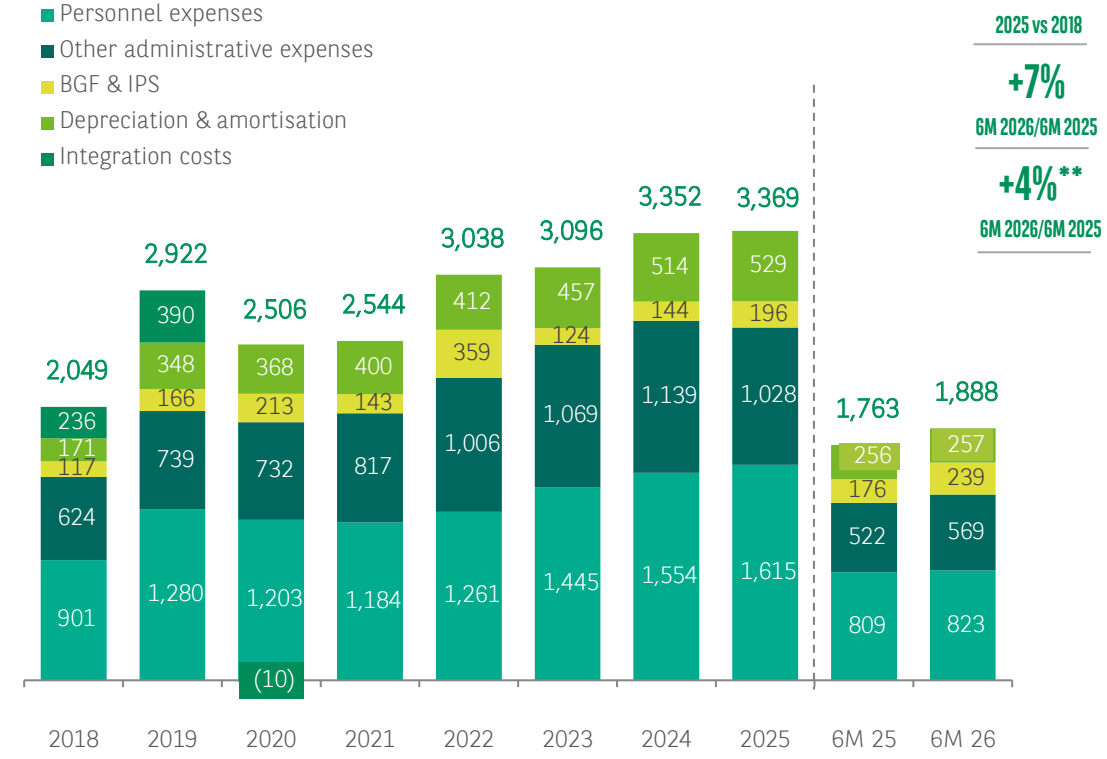
NBI & operating expenses

Visible increase in NBI in recent years. H1 2026 impacted by interest rates cuts and financial market volatility.
Effective management of business-as-usual expenses. Growth in operating expenses vs H1 2025 mainly due to the increase in BGF fees

Net banking income [PLN million]



Operating expenses [PLN million]



Core revenues growth in 2022-2025 driven by net interest income improvement. In 2025 results positively affected by lack of credit holidays and improvement in net trading income. Slight decline in NBI In H1 2026 due to lower interest rates and a lack of one-offs comparable to last year in net trading income.

In 2020-2021 positive impact of synergies related to Core RBPL acquisition. In 2022, increase in BGF fees and additional costs of IPS creation. In 2024, visible impact of inflation and realised investments on the cost base. In 2025 cost under control, reduction of the consulting costs. In H1 2026 – increase in Bank Guarantee Fund fee.

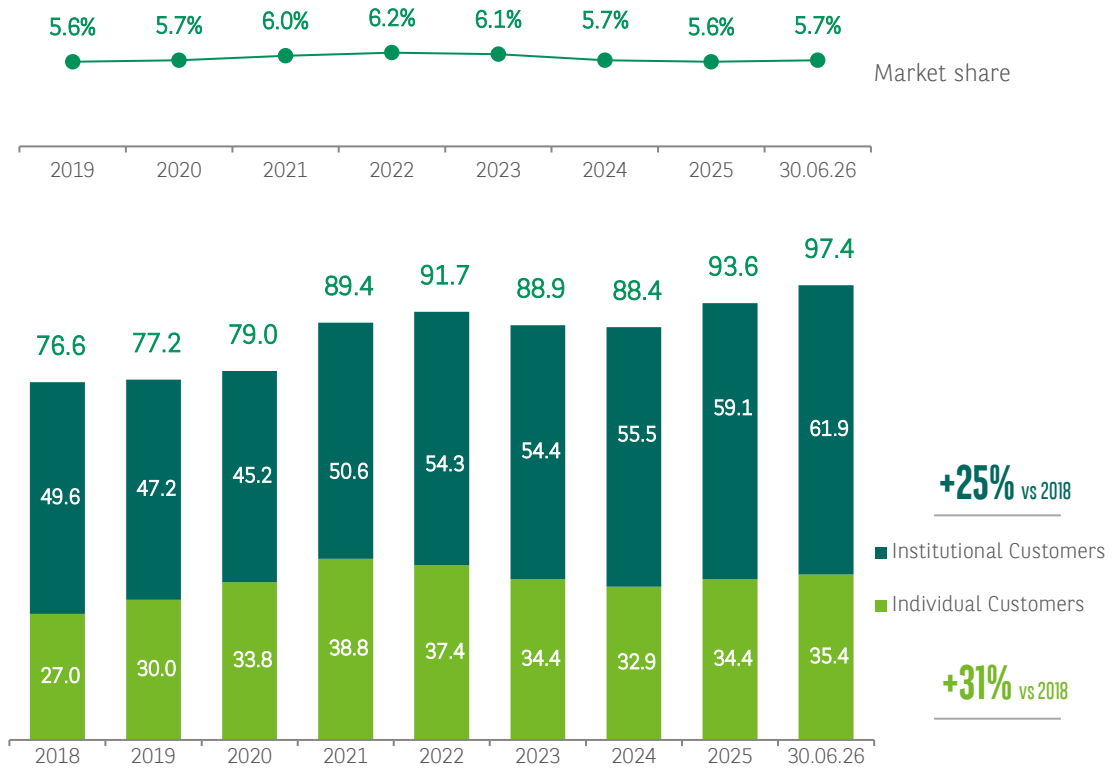
** net investment income, dividend income, other operating income and expenses, result on hedge accounting, result on derecognition of financial assets measured at amortised cost*

*** excluding BGF costs*

Commercial volumes split by Customers

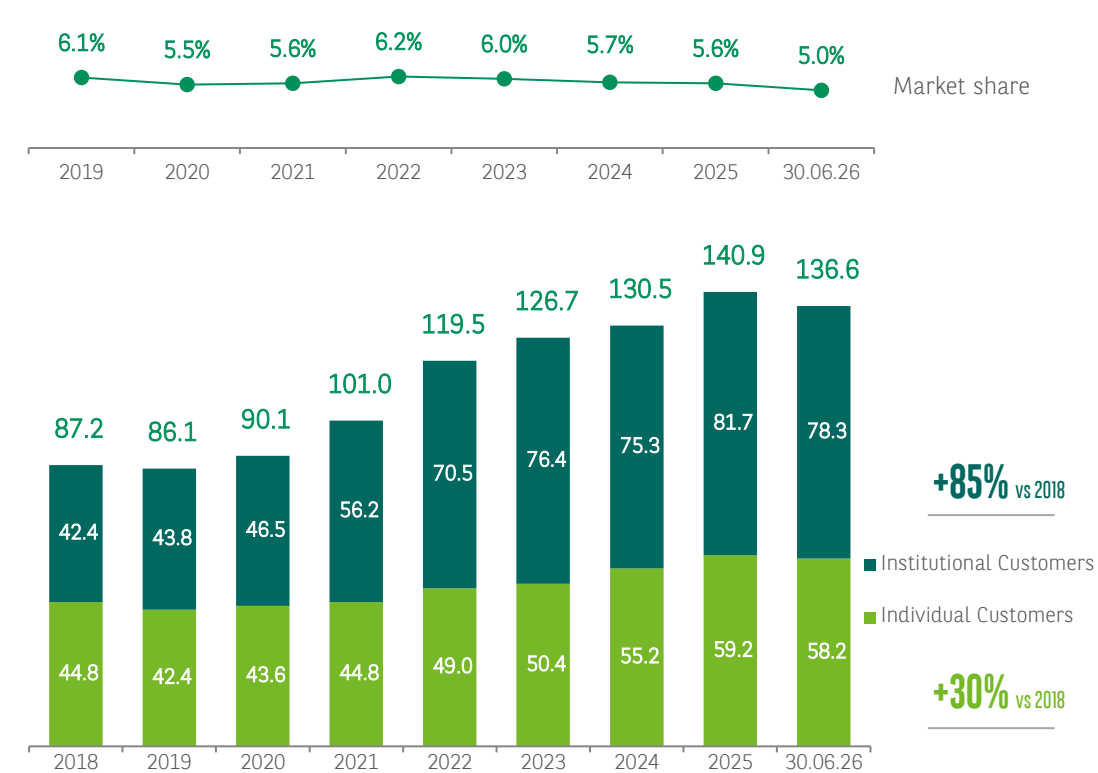
Steady growth trend in institutional loans. In H1 2026, increase in Individual Customer loan portfolio due to record-high sales of mortgage and consumer loans. Solid, growing deposit base. Decrease in H1 2026 from the seasonally high level at the end of the year

Gross loans* 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.*

Deposits** and market shares [PLN billion, %]



*** Amounts due to customers reduced by repo transactions with customers and loans & advances received from non-bank financial institutions*

Key results of the BNP Paribas Bank Polska Group in Q2 2026

Successful strategy execution. Business growth in both segments. Improvement of quarterly results

FINANCIAL RESULTS

- Growth of all NBI key categories including NII. Discipline in maintaining deposit margin
- Normalized cost base under control (lack of one-off regulatory burdens in Q2)
- Stable, low level of credit risk and CHF loan portfolio legal risk

net profit **PLN 600 m**
+60% q/q
-18% y/y

NBI **PLN 2.0 bn**
+3% q/q
-3% y/y

BUSINESS ACTIVITY

- Retail Customers – increase in sales of key retail products; growth in the loan portfolio and the number of Customers
- Institutional Customers - further increase in loans, rebound of deposits after a seasonal decline in Q1

gross loans **PLN 97.4 bn**
+2% q/q
+9% y/y

NIM **3.3 %**
0 bps q/q
-26 bps y/y

STRATEGY & TRANSFORMATION

- Growth in sales of accounts and acquisition of Retail Customers
- Development of partnerships affecting the growth of acquisition and consumer loans' sales
- Growth in volumes and acquisitions in Corporate and SME banking

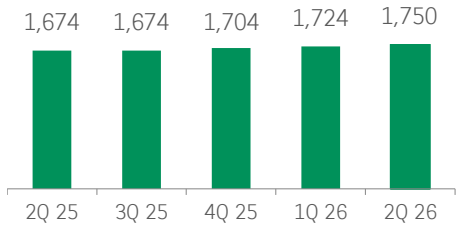
ROTE **13.4 %**
+3 pp q/q
-9 pp y/y

C/I w/o BGF **41.3 %**
0 pp q/q
+4 pp y/y

#GOdigital – statistics

Continuation of the trend of increasing the number of e-banking and mobile banking users

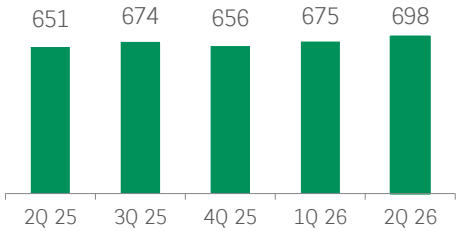
Customers using digital channels [thous.]



+1% q/q

+5% y/y

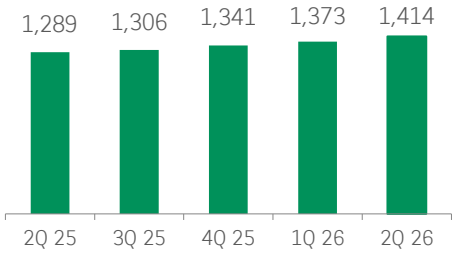
Number of tokens in digital wallets [thous.]



+3% q/q

+7% y/y

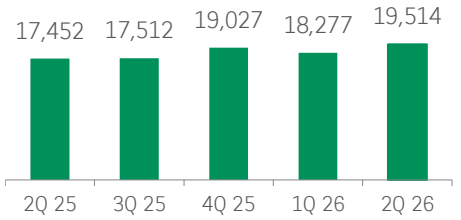
GOmobile users [thous.]



+3% q/q

+10% y/y

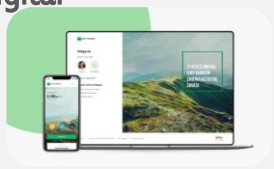
BLIK transactions quarterly [thous.]



+7% q/q

+12% y/y

#GOdigital



GOmakler application



GOdealer application

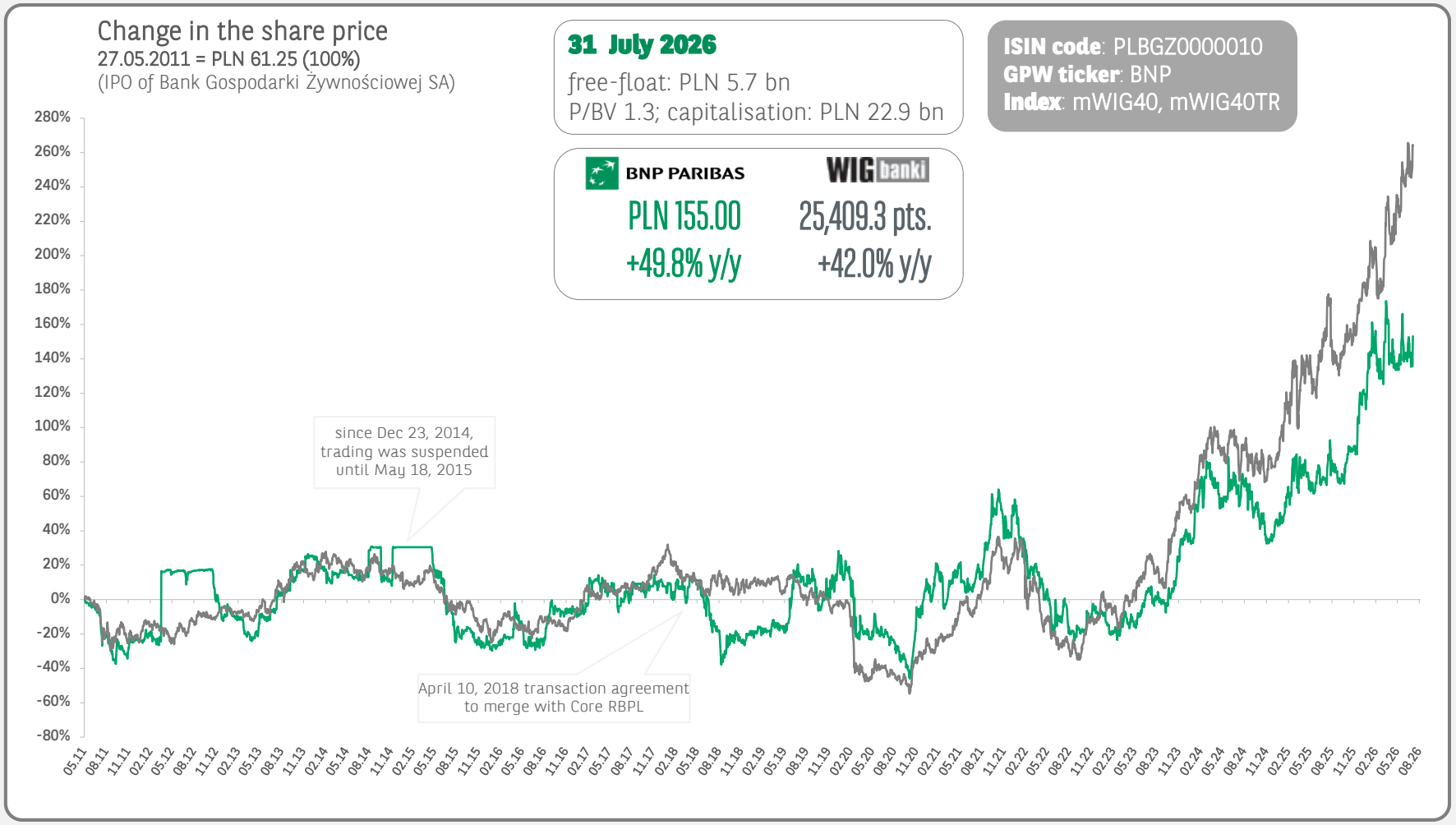


GOinvest service



Shares of BNP Paribas Bank Polska S.A.

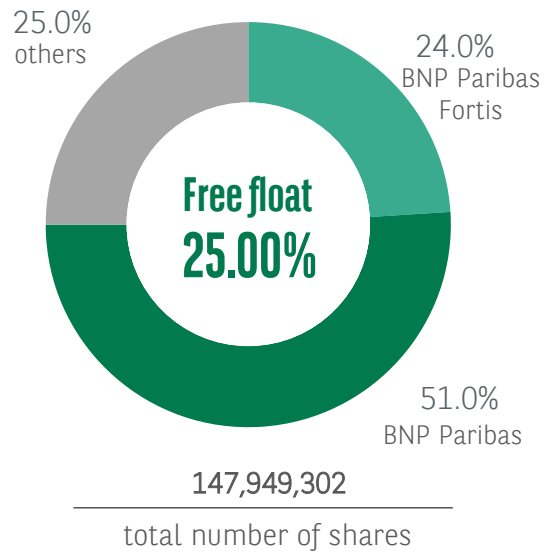
Dividend payout from the 2025 net profit (~50%, DPS: PLN 10.20) in May. Increase of the stock liquidity resulting from the sale of the remaining part of the Bank's shares by EBRD



Fitch rating (update on 13 May 2026)

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



147,949,302

total number of shares

April 2026 - increase in the Bank's share capital from PLN 147,880,491 to PLN 147,949,302 as a result of the taking up of 7,556 M series shares and 61,255 N series shares in the exercise of rights attached to the A6 and B3 series registered subscription warrants, taken up previously.

#Sustainable finance #positive banking

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

STRATEGIC ROLE OF ESG MANAGEMENT

The Group's strategies **aggregate business goals with sustainability aspects.**

Sustainability Area – the area established to strengthen the Bank's strategic role in building a sustainable economy (since January 1, 2026 - Sustainability & Agribusiness Area).

Sustainability Community – structure supporting ESG commitments realisation.

SUSTAINABLE FINANCING

PLN 15.2 billion – volume of sustainable financing at the end of June 2026.

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.

ESG RISK RATING

Rated MORNINGSTAR SUSTAINALYTICS

Score and Risk Category

11.5 Low Risk

Negligible	Low	Medium	High	Severe
0-10	10-20	20-30	30-40	40+

MORNINGSTAR Sustainalytics **Industry** ESG Leader 2026

Legal note: https://www.sustainalytics.com/legal-disclaimers

LIMITING OWN IMPACT

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

CO_2 emissions under constant scrutiny. Reduction of CO_2 emissions from operational activity in 2025 was 61% (GObeyond strategic goal -55% vs 2019).

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

PROMOTING DIVERSITY AND INCLUSION

Accessible, inclusive, diverse & minority groups friendly bank (**148 Clients' Centers and headquarter with „Facility without barriers"** certificate, OK SENIOR® certificate for all branches, **"Neurodiversity-Friendly Workplace" certificate** from the asperIT Foundation).

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

STRATEGIC PARTNERSHIPS*

Global Compact Network Poland · GRID Warszawa – In partnership with UN Environment · Związek Banków Polskich · Forum Odpowiedzialnego Biznesu · Chapter Zero Poland – The Directors' Climate Forum · Karta Różnorodności – Koordynowana przez Forum Odpowiedzialnego Biznesu · BGK Bank Gospodarstwa Krajowego · Climate Leadership Coalition · CCI France Pologne – Francusko-Polska Izba Gospodarcza · Polskie Stowarzyszenie Zrównoważonego Rolnictwa i Żywności · Forum Darczyńców

** as at the end of June 2026*

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

ESG Ranking. Responsible Management

2. place in banking and financial sector category
3. place among all companies
„Sustainability Excellence 2026" recognition



Diversity IN Check

For the 5th time on the FOB list distinguishing companies advanced in diversity management





CONTACT

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BNP PARIBAS

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 147,949,302.

Klasyfikacja : Wewnętrzne / Classification : Internal