



BNP PARIBAS

MARCH 2025

CORPORATE PRESENTATION OF THE GROUP

BNP PARIBAS BANK POLSKA S.A.



BNP PARIBAS

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
<38%

ROTE¹
22%

New sustainable loan
production
PLN 25 billion

Dividend payout
in 2030
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 25.00%
- Dividend – 50% of net profit for 2023 and 2024 paid out to the shareholders. The Bank's Management Board recommendation concerning the allocation of ~50% of the Bank's 2025 net profit for dividend payment

Business development

- Business growth in line with the strategic directions. Increase y/y in the number of Customers in selected sub-segments (Affluent and Private Banking). Growth in volume of loans and deposits in both segments, increase in sales of mortgage, cash and instalment loans
- 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 and introduction of new "green" products

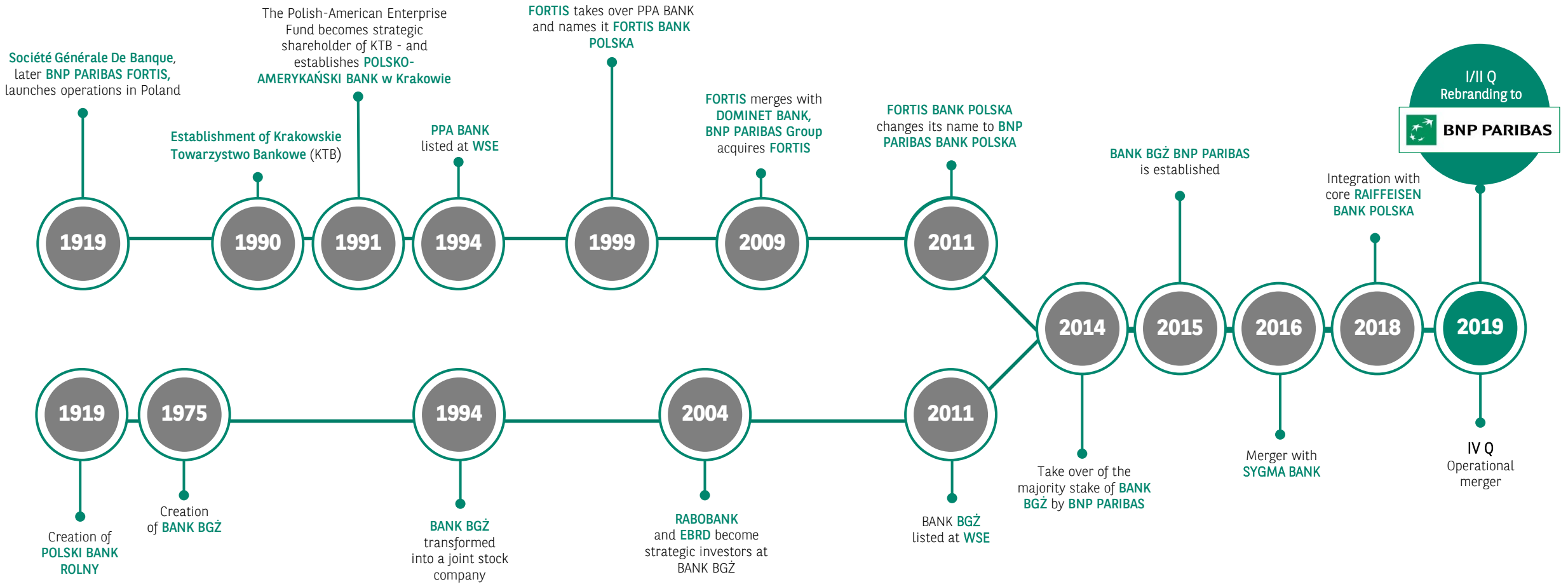
Profitability

- 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)
- 12M 2025 – increase in net profit due to the improvement of NBI and limiting operating expenses, lower cost of credit risk and lower impact of CHF loan portfolio legal risk. Safe capital position

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



2,793.0 bn €

assets

Leading bank in the Eurozone



12.2 bn € net income

51.2 bn € revenues



132.2 bn € equity

897.4 bn € gross loans*

* loans measured at amortised cost

data as at the end of 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.



2.7 m

Customers

1.7 m

using digital channels



355

Customers' Centers



7.2 thous.

Active FTEs



PLN 181 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

1st award in the Bankier.pl ranking



Bankier.pl

6. bank in Poland in terms of assets



PLN 3.1 bn

net profit

PLN 8.2 bn

net banking income



PLN 17.6 bn

equity

PLN 93.2 bn

gross loans*

* loans measured at amortised cost

data as at the end of 2025

Management Board

Strong and stable management team



Przemek Gdański
CEO



Małgorzata Dąbrowska
Vice President
Operations and Business Support Area



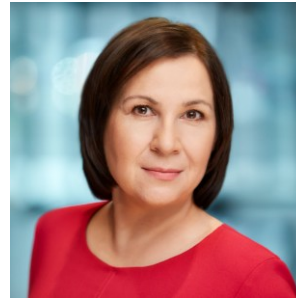
Wojciech Kemblowski
Vice President, CRO
Risk Area



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

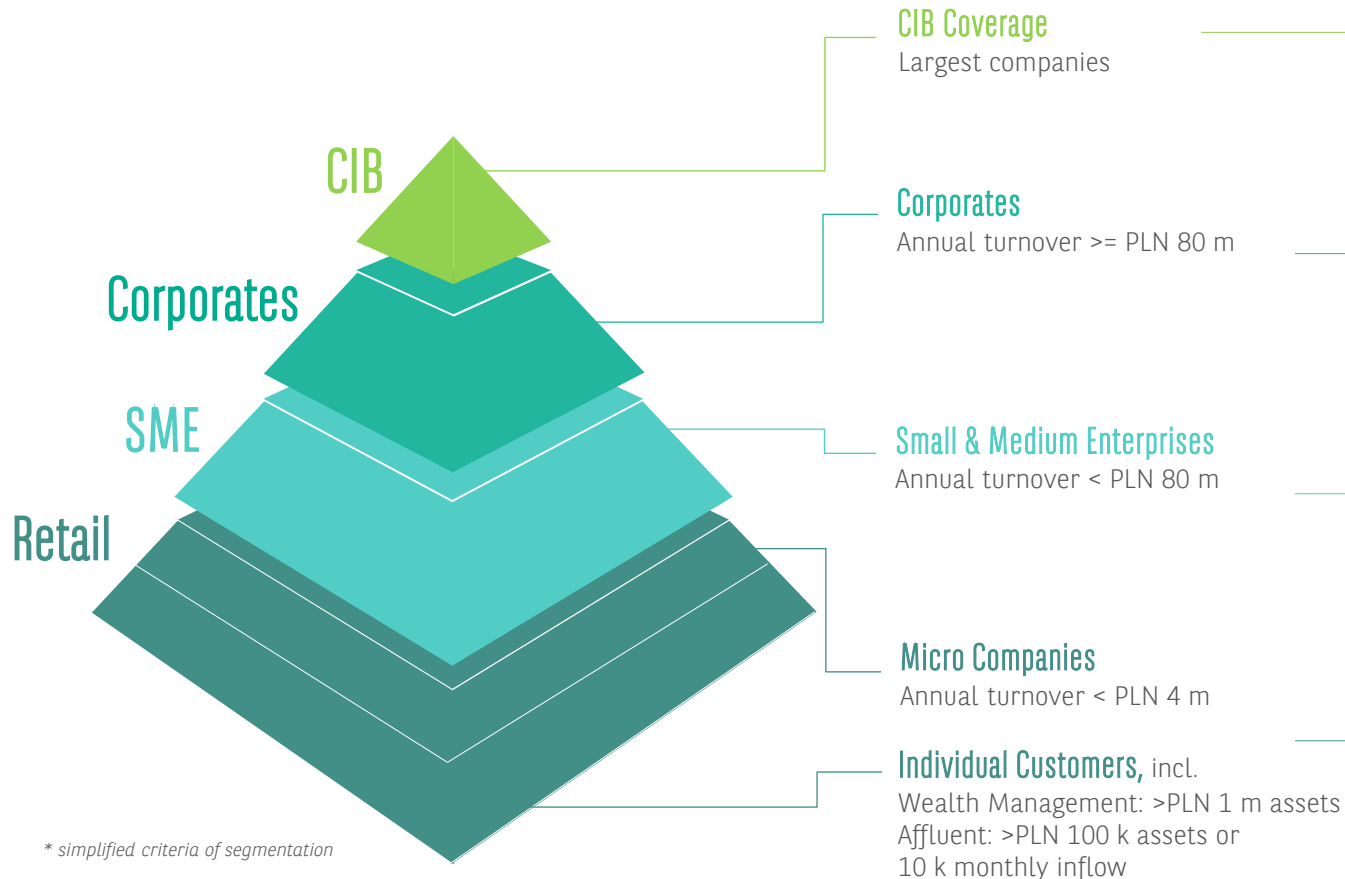


Natalie Yacoubian
Vice President
CIB Area

Full market coverage

We serve all Customers segments

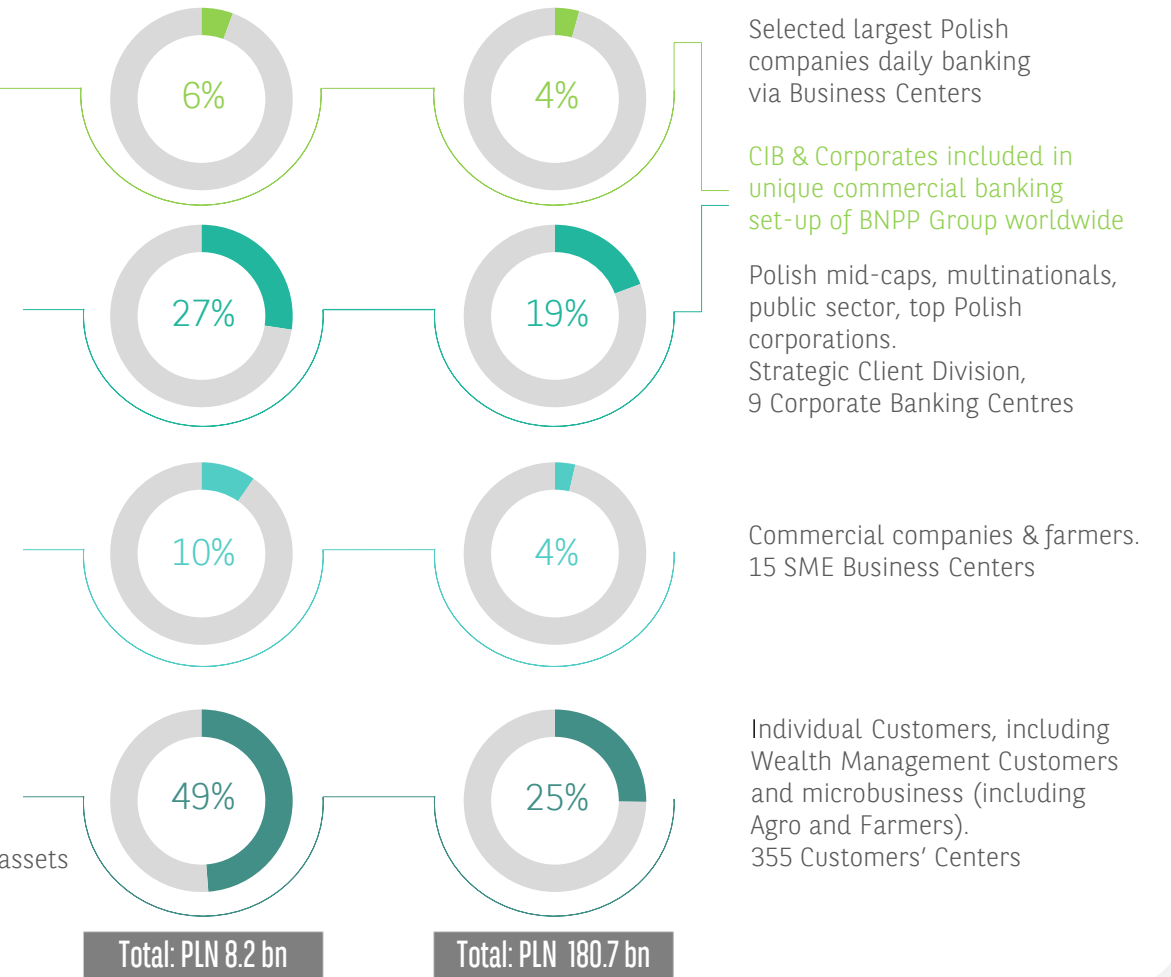
Business segments*



NBI contribution**

Assets contribution**

Description



** consolidated data as at the end of 2025;
other banking activities accounted for 8% of NBI and 48% 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%

ROTE¹
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 banks¹
- 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 excellence²

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 Corporates³ 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 jaws⁴ 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

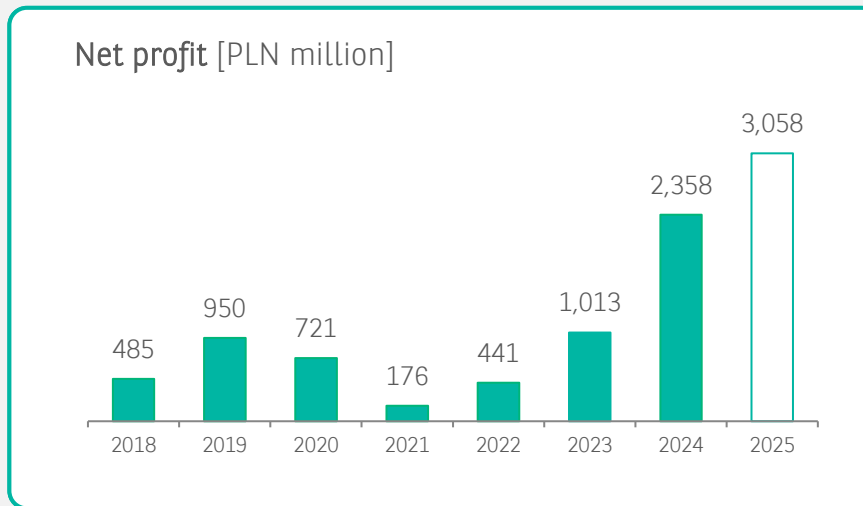
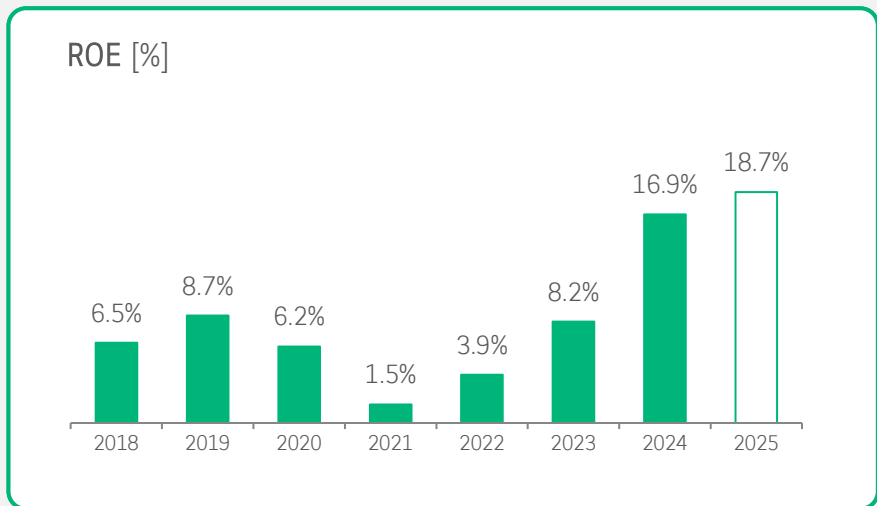
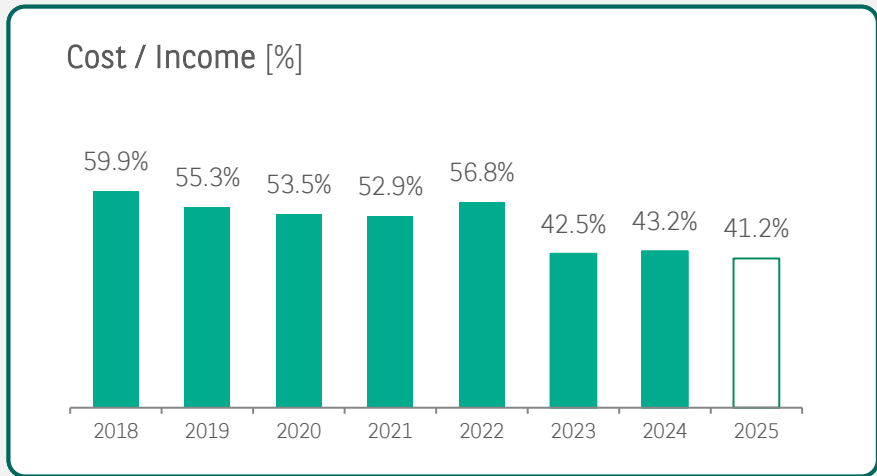
<< AI to accelerate growth & efficiency ... driven by engaged people & shared culture >>

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

High net profit and improvement in C/I due to the growth in NBI, reduction in growth of operating expenses and lower impact of credit risk and CHF portfolio legal 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 2020-2025 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
- 2025 - PLN 499 million

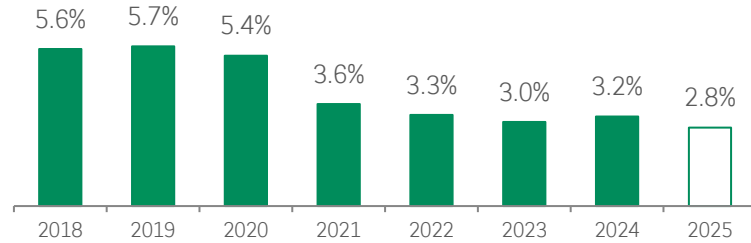
Credit holidays impact:

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

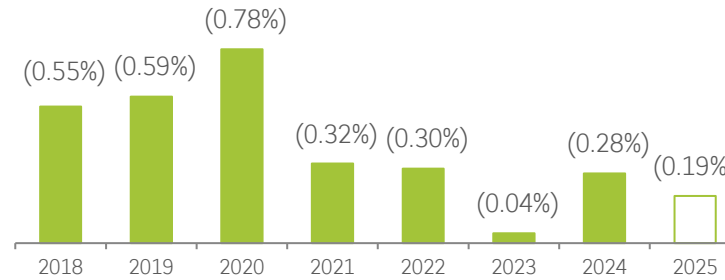
Financial performance

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

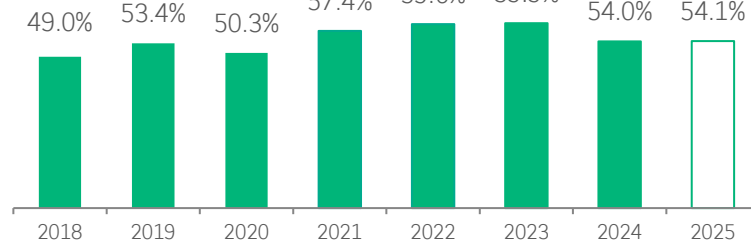
Total loans – share of NPL* in the portfolio measured at amortised cost [%]



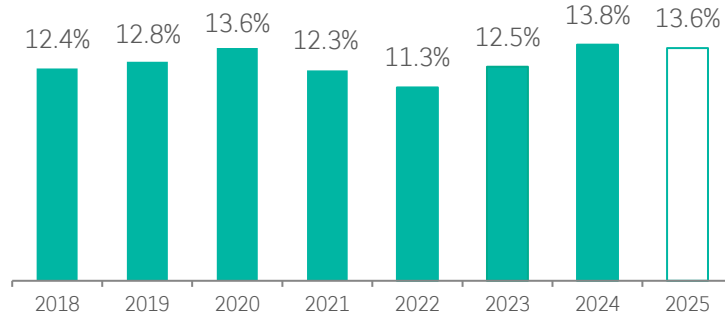
Cost of risk [%]



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.

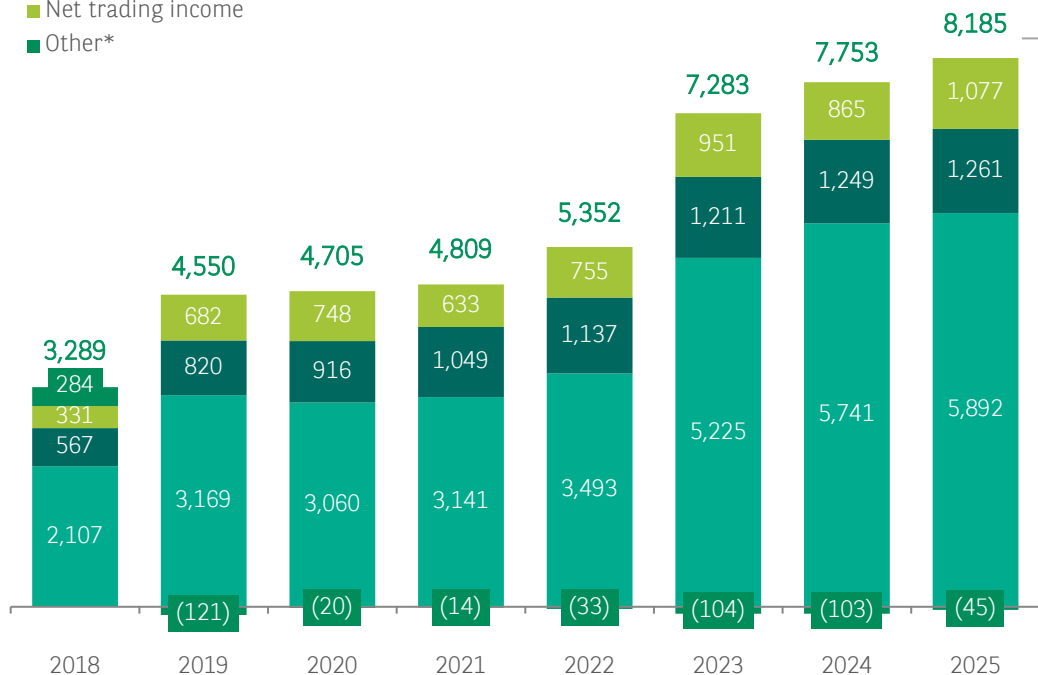
* NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement.

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*



+149%

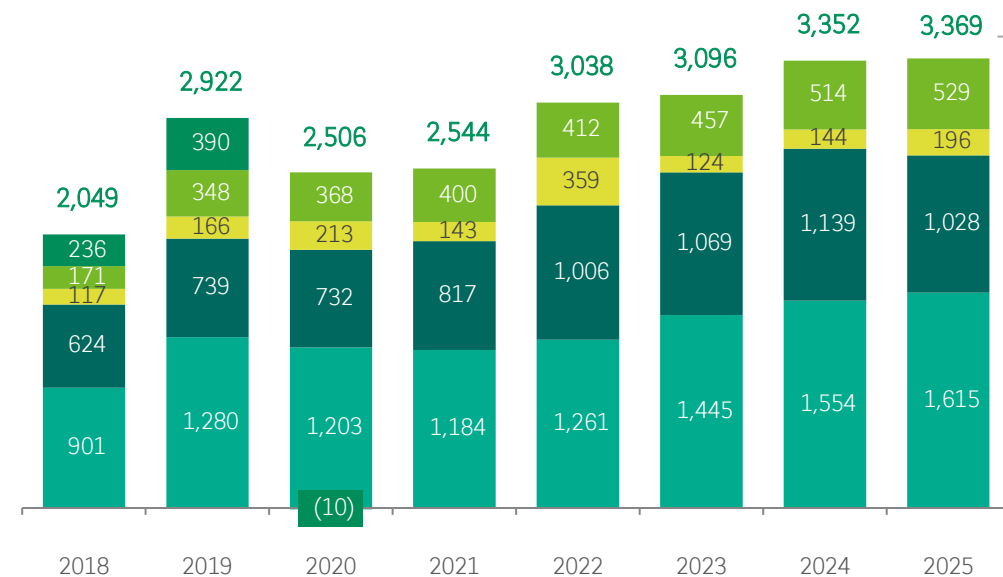
2025 vs 2018

+6%

2025/2024

Operating expenses [PLN million]

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



+64%

2025 vs 2018

+1%

2025/2024

-1%**

2025/2024

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). 2025 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 2025 cost control, noticeable reduction of the consulting costs (decrease of cost excl. BGF).

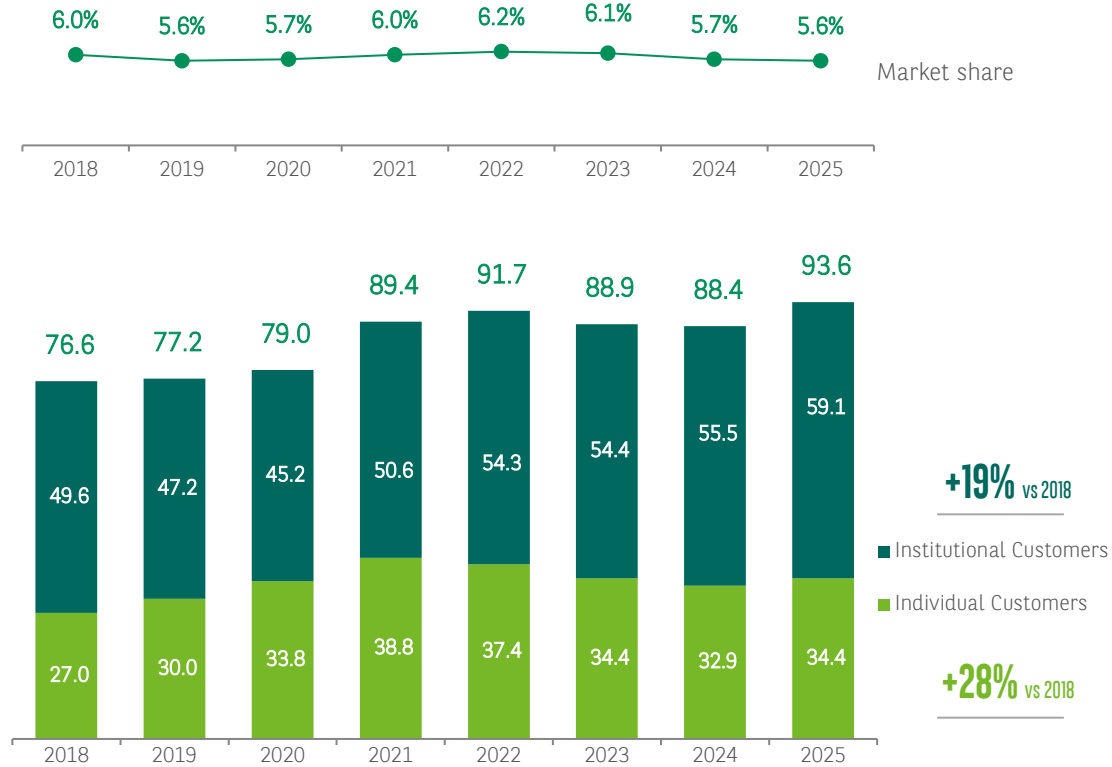
* net investment income, dividend income, other operating income and expenses, result on hedge accounting

** excluding BGF costs

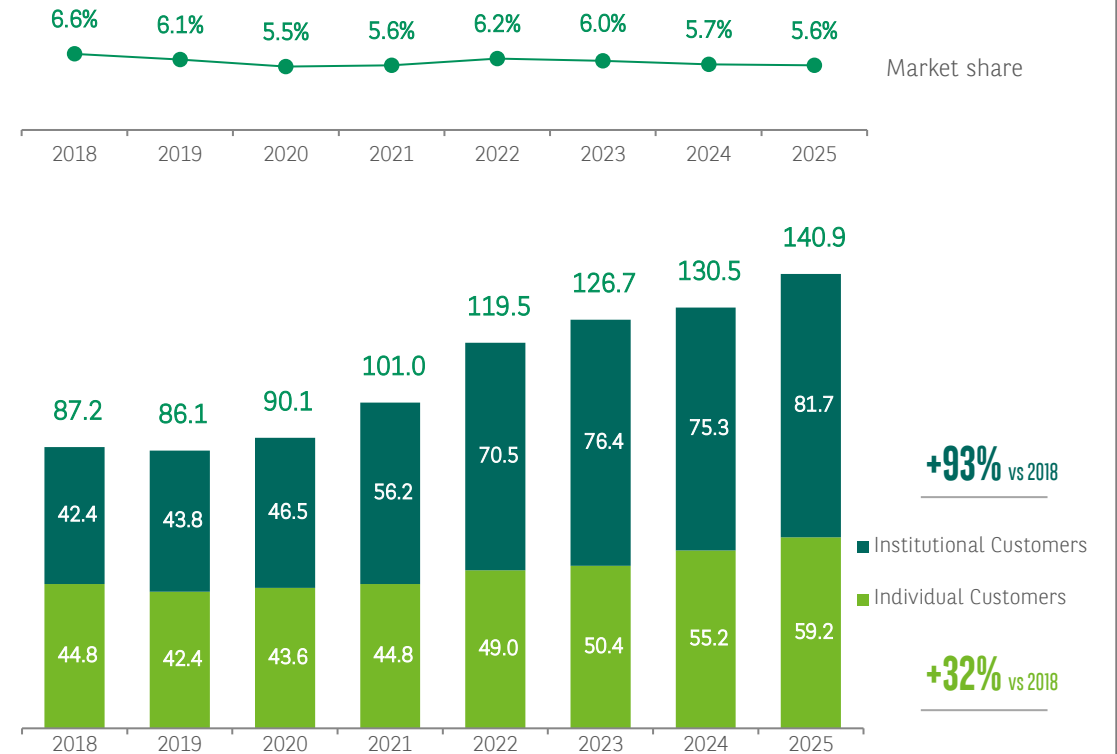
Commercial volumes split by Customers

Steady growth trend in institutional loans. In 2025, return of positive trends in Individual Customer segment. Solid deposit base, acceleration of deposit growth, year-end effect in the Institutional Clients segment

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.

Key achievements of BNP Paribas Bank Polska Group - 2025

Completion of the GOBeyond Strategy implementation – a good starting point for the Accelerate 2030 Strategy. Growth in business volumes in both segments. Record-high net profit due to revenue growth, cost control and lower impact of CHF loan portfolio legal risk

FINANCIAL RESULTS

- NBI higher due to an increase in net trading income, net interest income and net fee and commission income
- Operating expenses under control. Positive one-off effect of the advisory costs review
- Lower negative impact of CHF loan portfolio legal risk and credit risk costs

	2025	Q4 2025
net profit	PLN 3.1 bn +30% y/y	PLN 887 m +28% q/q +74% y/y

NBI	PLN 8.2 bn +6% / +5%* y/y	PLN 2.0 bn +3% / +3%* q/q ~0% / +2%* y/y
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* w/o credit holidays impact
* on a quarterly basis

BUSINESS ACTIVITY

- Further increase in Individual Customer loans and deposits. Continued growth of the investment product portfolio
- Further increase in loans for Institutional Customers, significant seasonal increase in the value of deposits
- Improvement of efficiency, sales and customer service processes

gross loans	PLN 93.6 bn +2% q/q +6% y/y
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NIM**	3.3% -9 bps q/q -42 bps / -33 bps* y/y
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STRATEGY & TRANSFORMATION

- Achieving financial goals of the GOBeyond Strategy above assumptions
- Business objectives exceeded in the Corporate, Affluent and Wealth Management segments
- New Accelerate 2030 Strategy - focus on business growth and profitability

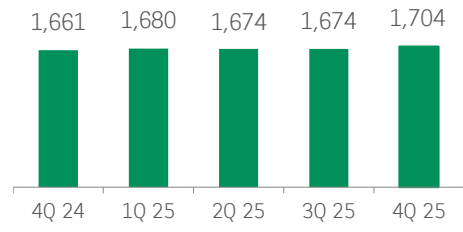
ROE	18.7% +1 pp q/q +2 pp y/y
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C/I	41.2% ~0 pp q/q -2 pp y/y
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#G0digital - statistics

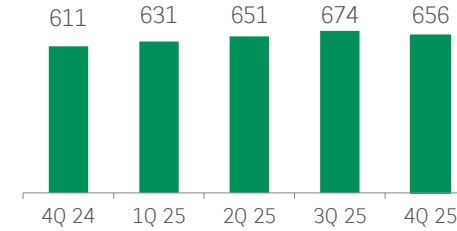
Continued growth in transactionality and the number of e-banking and mobile banking users

Customers using digital channels [thous.]



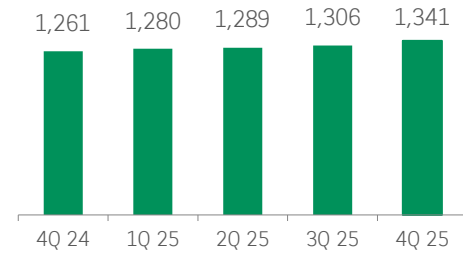
+2% q/q
+3% y/y

Number of tokens in digital wallets [thous.]



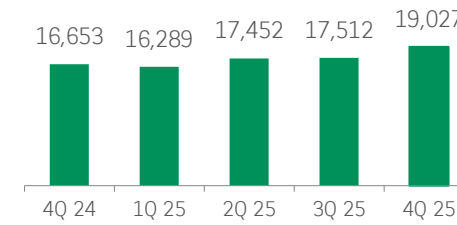
-3% q/q
+7% y/y

GOmobile users [thous.]



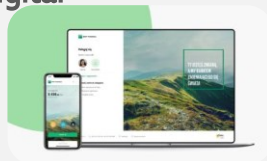
+3% q/q
+6% y/y

BLIK transactions quarterly [thous.]



+9% q/q
+14% y/y

#G0digital



G0makler
application



G0dealer
application



G0invest
service



Shares of BNP Paribas Bank Polska S.A.

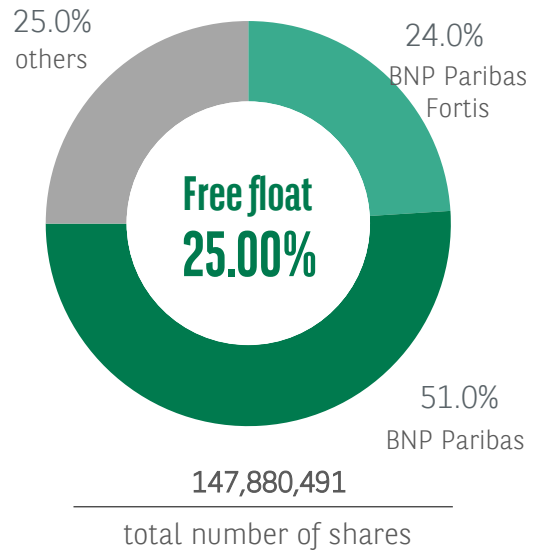
Record high share price resulting from, among others, introduction of the new Accelerate 2030 strategy and the sale of ca. 6.2% of shares by BNP Paribas SA (increase of free float to 25%). Low level of P/BV

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

(31.12.2025)

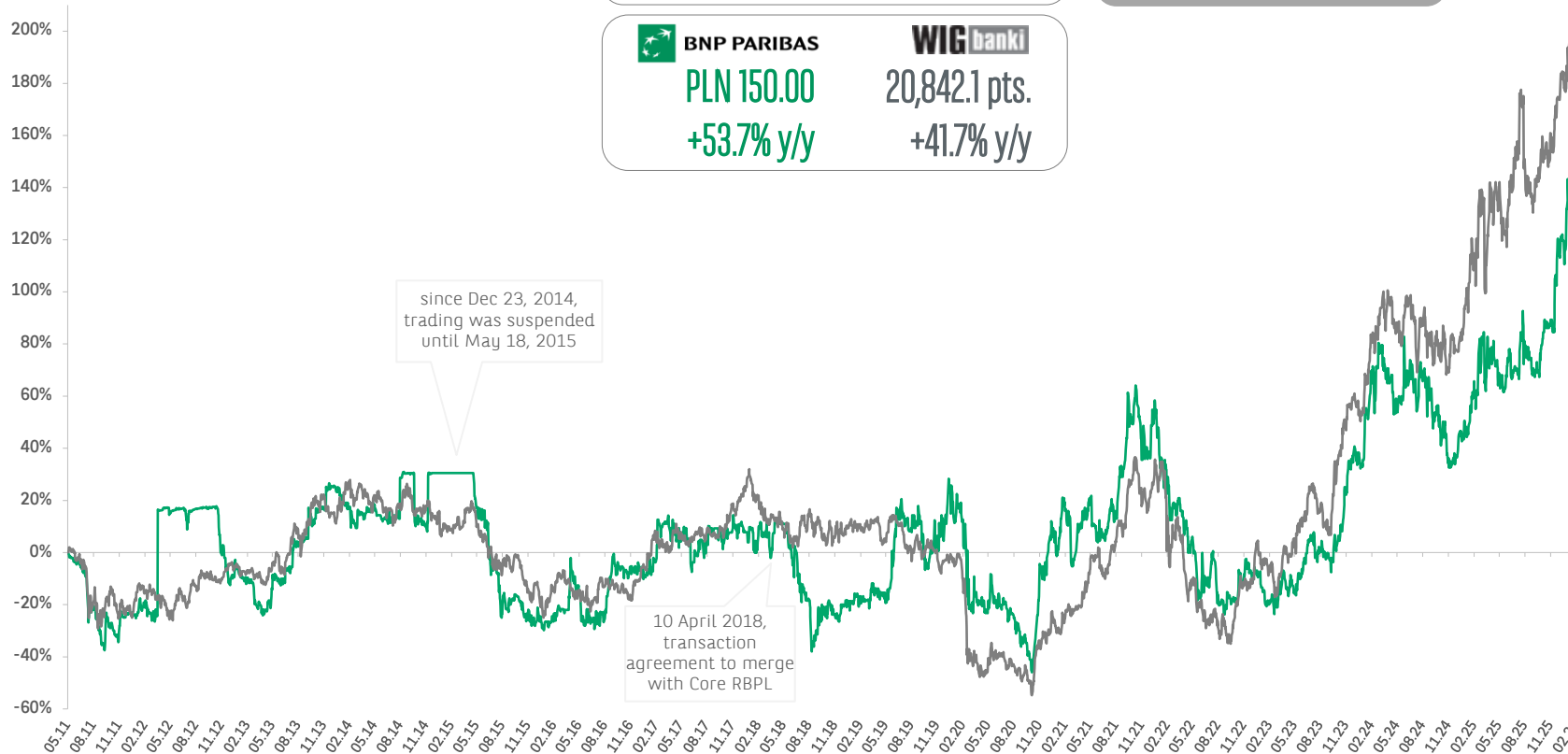


April 2025 - increase of the Bank's share capital from PLN 147,799,870 to PLN 147,880,491 as a result of taking up of 20,223 M series shares and 60,398 N series shares in the exercise of rights attached to the A5 and B2 series registered subscription warrants, taken up previously.

December 2025 - settlement of block trade transactions in connection with an accelerated book-building placement regarding sale of 9,214,025 Bank shares by BNP Paribas SA.

Change in the share price

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



27 February 2026

free-float: PLN5.5 bn
 P/BV 1.26; capitalisation: PLN 22.2 bn

ISIN code: PLBGZ0000010
 GPW ticker: BNP
 Index: mWIG40, mWIG40TR

BNP PARIBAS	WIG banki
PLN 150.00	20,842.1 pts.
+53.7% y/y	+41.7% y/y

#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 – an 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 13.6 billion of sustainable financing granted by the Bank at the end of 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

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

CO₂ emissions under constant scrutiny. Reduction of CO₂ 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).

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



PROMOTING DIVERSITY AND INCLUSION

Accessible, inclusive, diverse & minority groups friendly bank (144 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*



* as at the end of September 2025

Contribution to UN Sustainable Development Goals





INVESTOR RELATIONS AND ESG REPORTING BUREAU

2 Kasprzaka Street, 01-211 Warsaw

relacjeinvestorskie@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.

An aerial photograph of the Warsaw skyline, featuring several prominent skyscrapers. A green rectangular frame highlights a specific cluster of modern glass skyscrapers in the center-right of the image. The word "CONTACT" is written in large, white, bold, sans-serif capital letters across the bottom of this green frame.

CONTACT