

MAY 2026

CORPORATE PRESENTATION

BNP PARIBAS BANK POLSKA SA GROUP

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 25.0%
- 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 Retail Customers. Continued growth of Institutional Customer loans, consistent increase in consumer loans. Growth of individual Customer 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

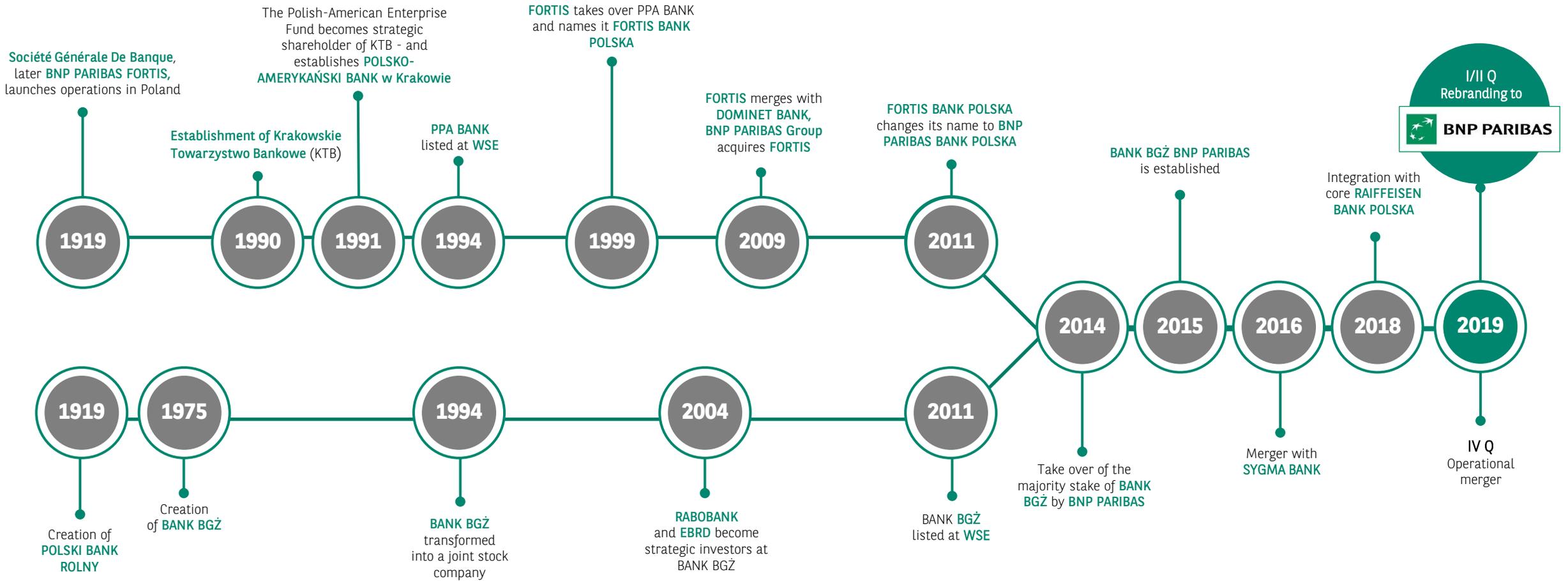
Profitability

- Solid level of the Bank's financial results in recent years. 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)
- 3M 2026 – NBI impacted by interest rates cuts and market volatility. Operating expenses under control (one-off effect of the BGF costs). Stable level of credit risk and CHF loan portfolio legal risk. Increase in income tax rate

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



2,931.5 bn €

assets

Leading bank in the Eurozone



3.2 bn € net income

14.1 bn € revenues



136.7 bn € equity

915.8 bn € net loans*

* loans measured at amortised cost

data as at the end of March 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.



2.7 m

Customers

1.7 m

using digital channels



353

Customers' Centers



7.2 thous.

Active FTEs



PLN 177 bn

Assets

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



3 awards in The Digital Banker competition for SMEs

- Best new product and best business card
- for Mastercard Business World Elite card
- Most advanced solutions in financial liquidity management
- for GOwadia Plus application (financial management in tenders)

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



Winner of the Private Banking Awards
in the category of digital transformation security



6. bank in Poland in terms of assets



PLN 0.4 bn net profit

PLN 2.0 bn net banking income



PLN 17.9 bn equity

PLN 92.6 bn net loans*

* loans measured at amortised cost

data as at the end of March 2026

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

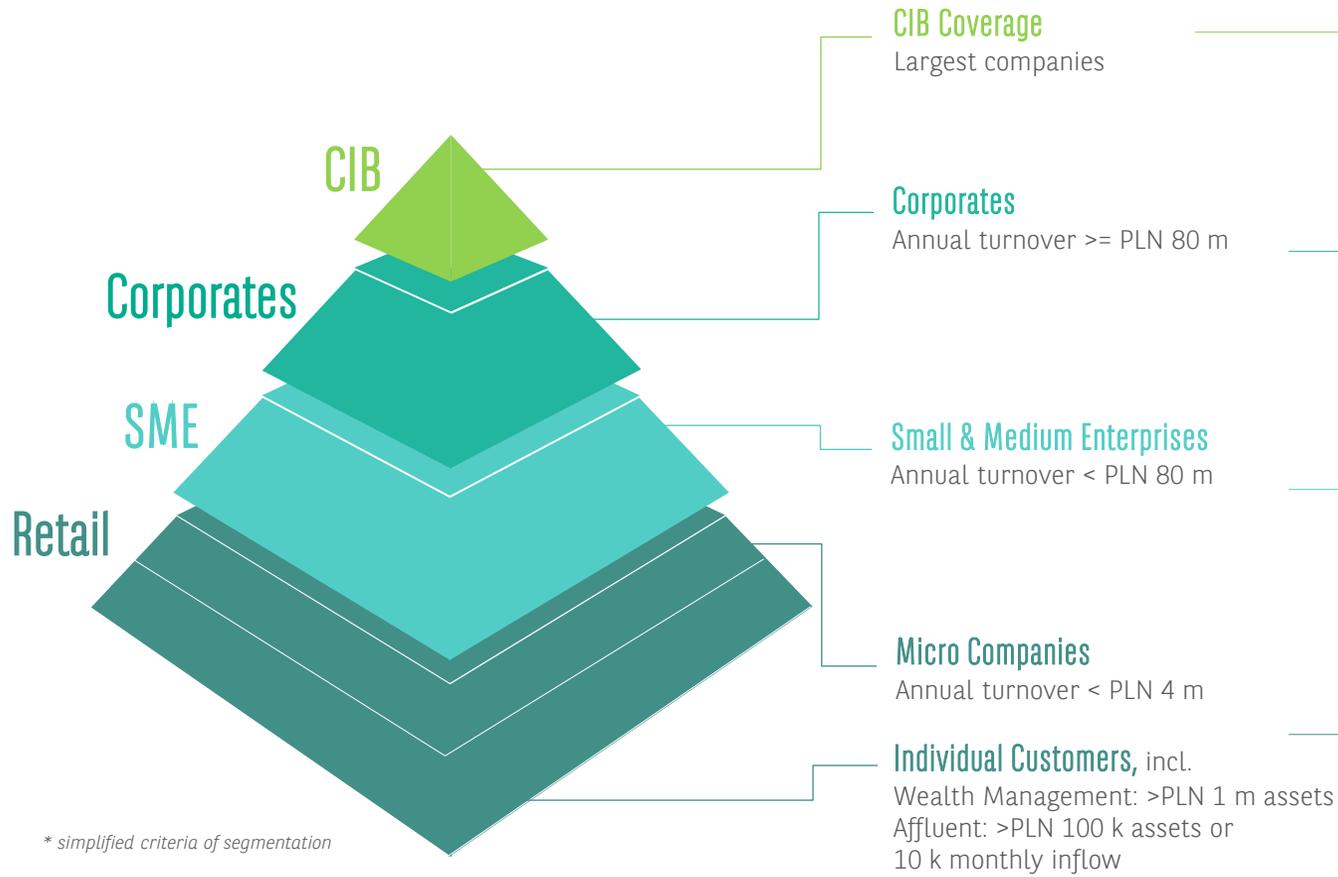


Natalie Yacoubian
Vice President
CIB Area

Full market coverage

We serve all Customers segments

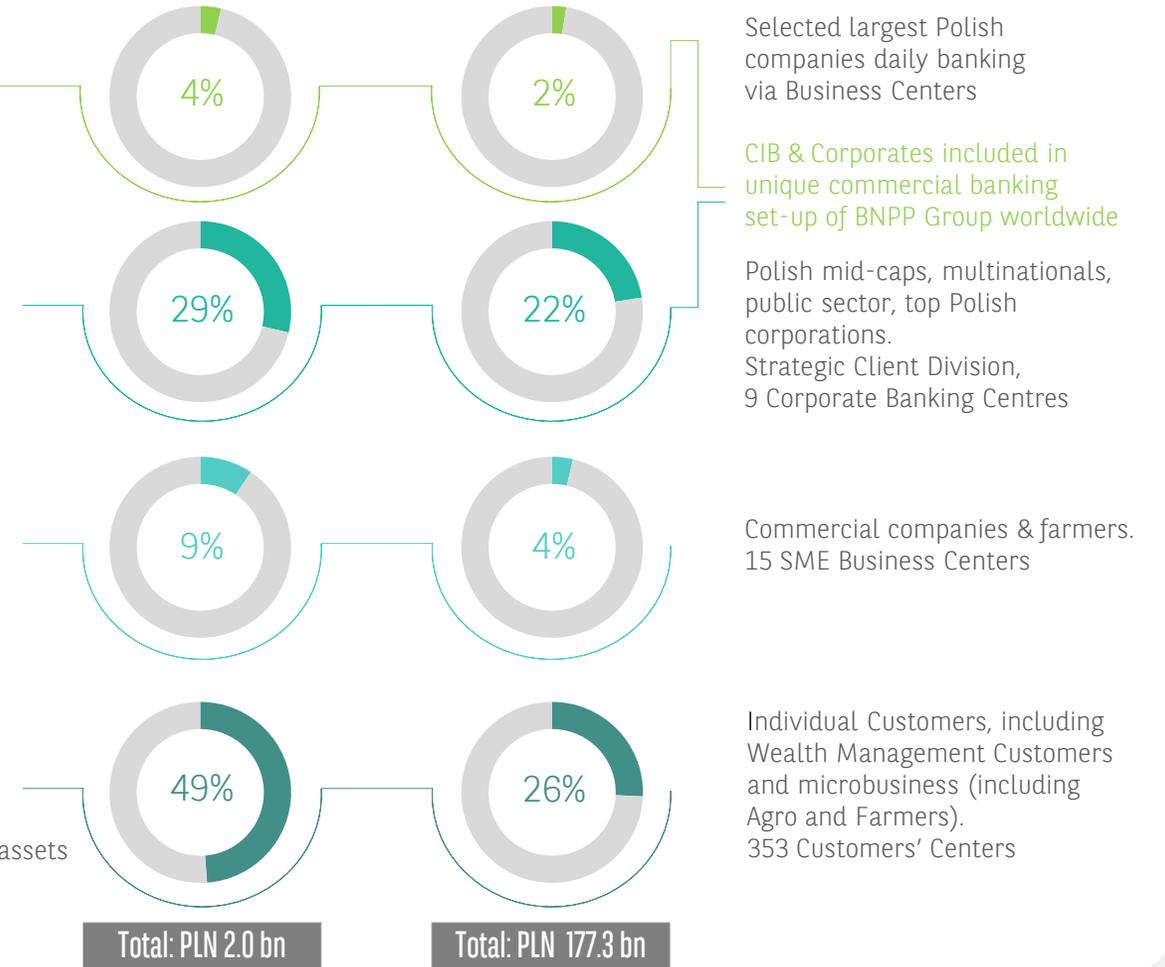
Business segments*



NBI contribution**

Assets contribution**

Description



** consolidated data as at the end of March 2026; other banking activities accounted for 9% of NBI and 46% 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

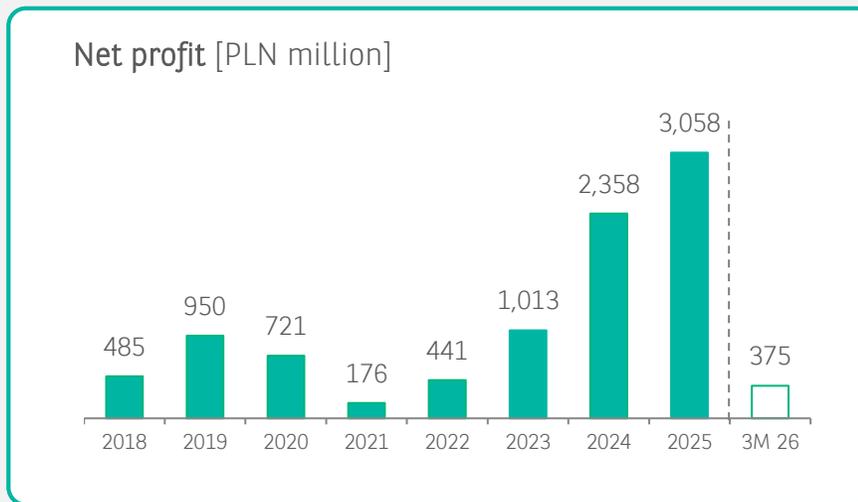
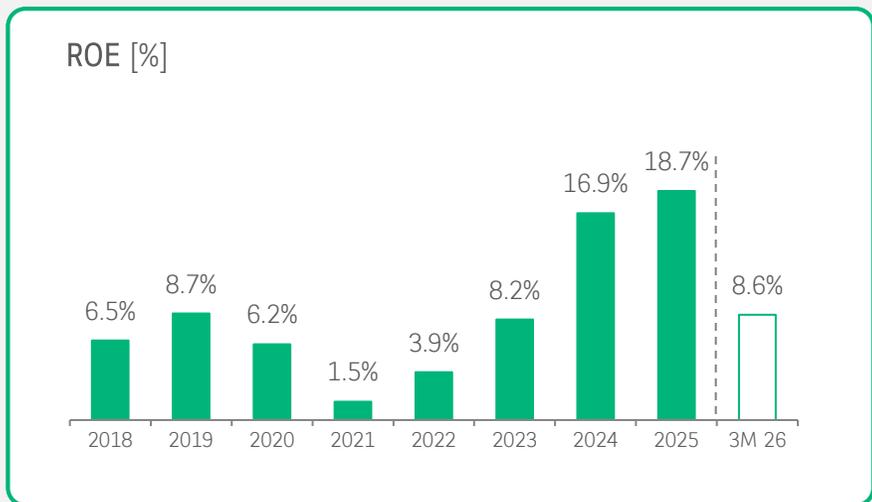
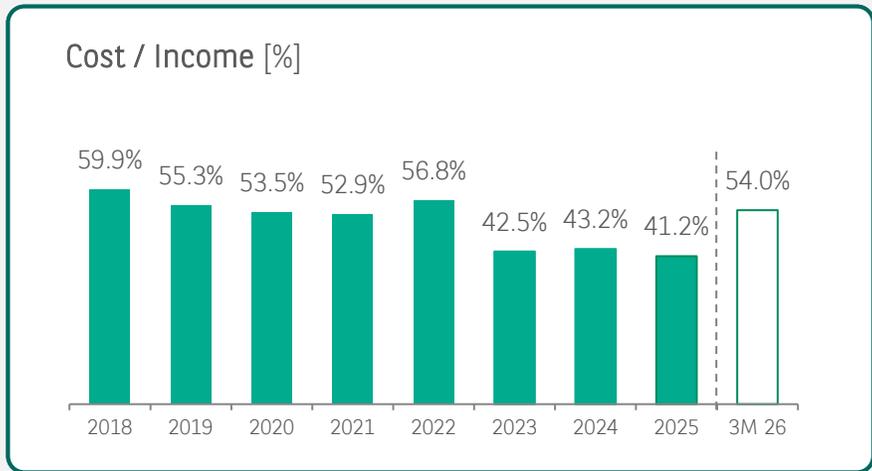
<< AI to accelerate growth & efficiency ... driven by engaged people & shared culture >>

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

Visible improvement in results observed in recent years. In Q1 2026, net profit and ROE and C/I ratios impacted by the increase in CIT rate and one-off regulatory burdens. A slowdown in the net interest margin decline



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
- Q1 2026 - PLN 108 million

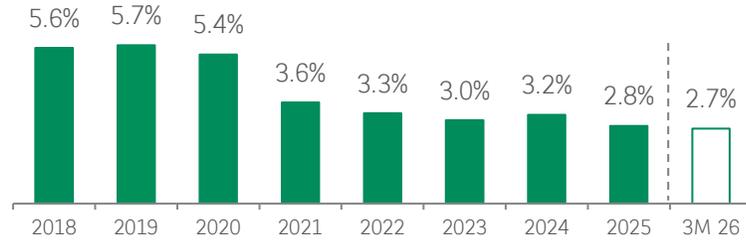
Credit holidays impact:

- 2022 - negative of PLN 895 million
- 2023 - positive of PLN 55.7 million
- 2024 - negative of PLN 69.5 million
- 2025 - Q1 2026 - no impact

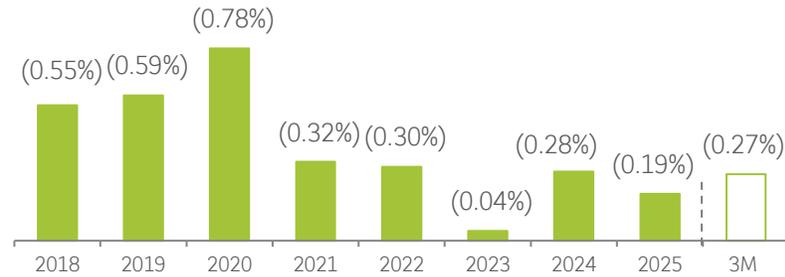
Financial performance

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

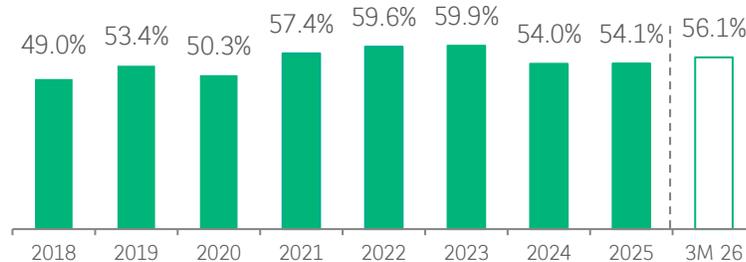
Total loans – share of NPL* in the portfolio measured at amortised cost [%]



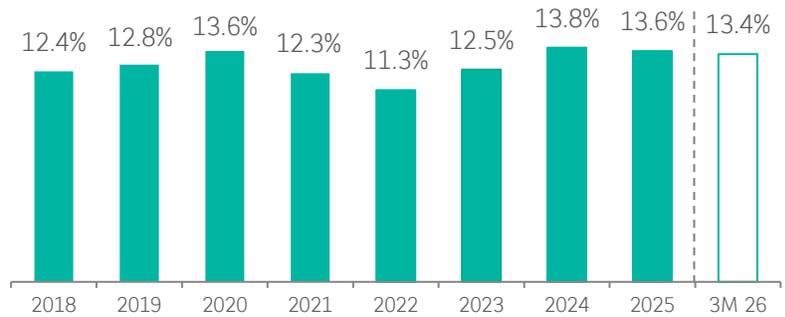
Cost of risk [%]



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.

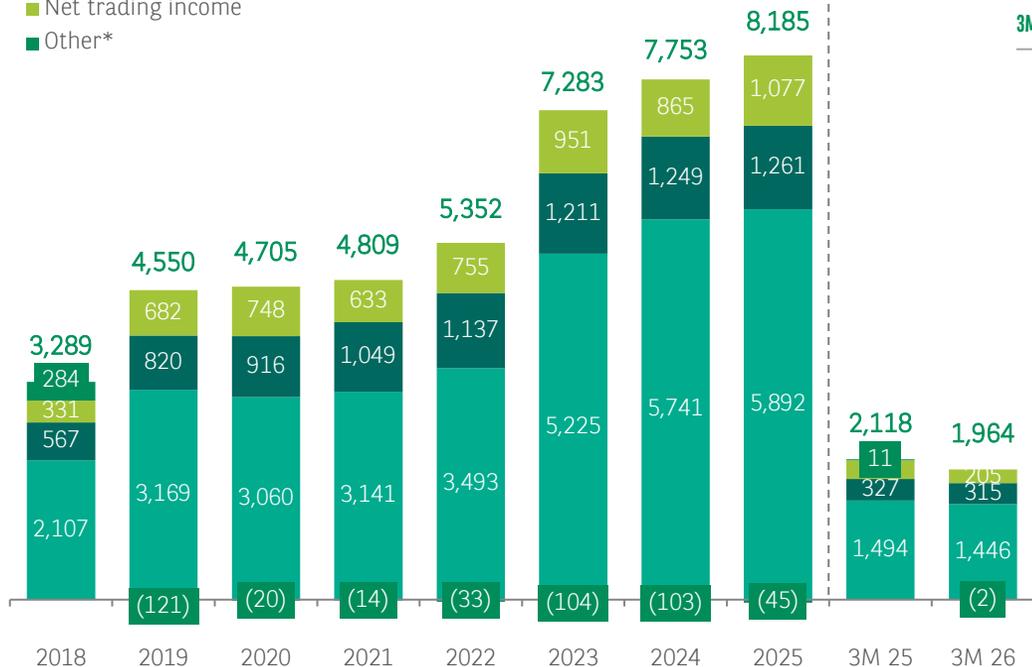
* NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement.

NBI & operating expenses

NBI increase in recent years. In Q1 2026 impacted by interest rates cuts and market volatility. Effective management of business-as-usual expenses

Net banking income [PLN million]

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



+149%

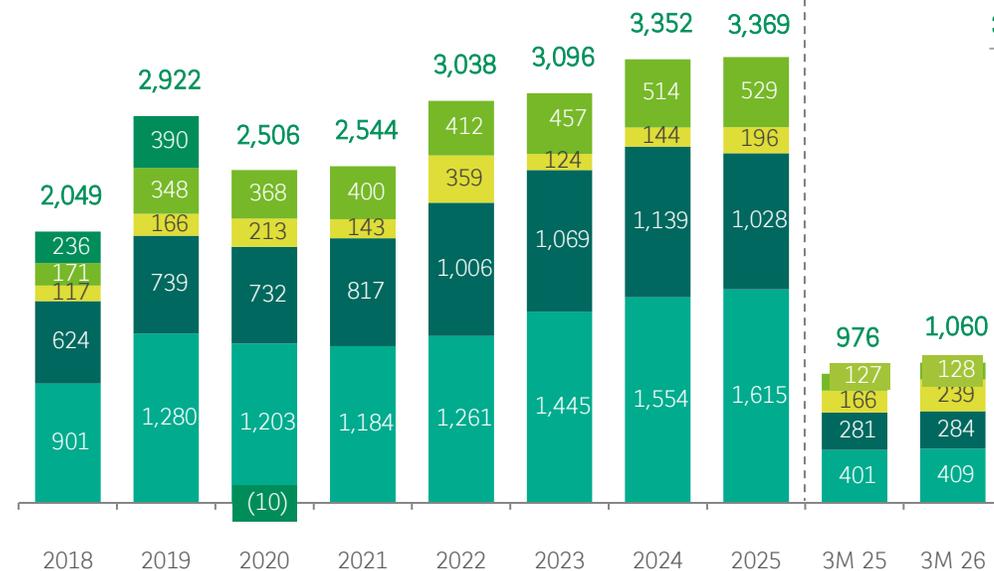
2025 vs 2018

-7%

3M 2026/3M 2025

Operating expenses [PLN million]

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



+64%

2025 vs 2018

+9%

3M 2026/3M 2025

+1%**

3M 2026/3M 2025

Core revenues growth despite the impact of COVID-19 pandemic in 2020-2021. In 2022-2025 increase in NBI driven by net interest income improvement. In 2025 results also positively affected by lack of credit holidays and improvement in net trading income. In Q1 2026, decline in NBI due to interest rate cuts and the lack of one-offs comparable to last year within the 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 under control (decrease of cost excl. regulatory burdens), reduction of the consulting costs. In Q1 2026 - one-off recognition of BGF contribution.

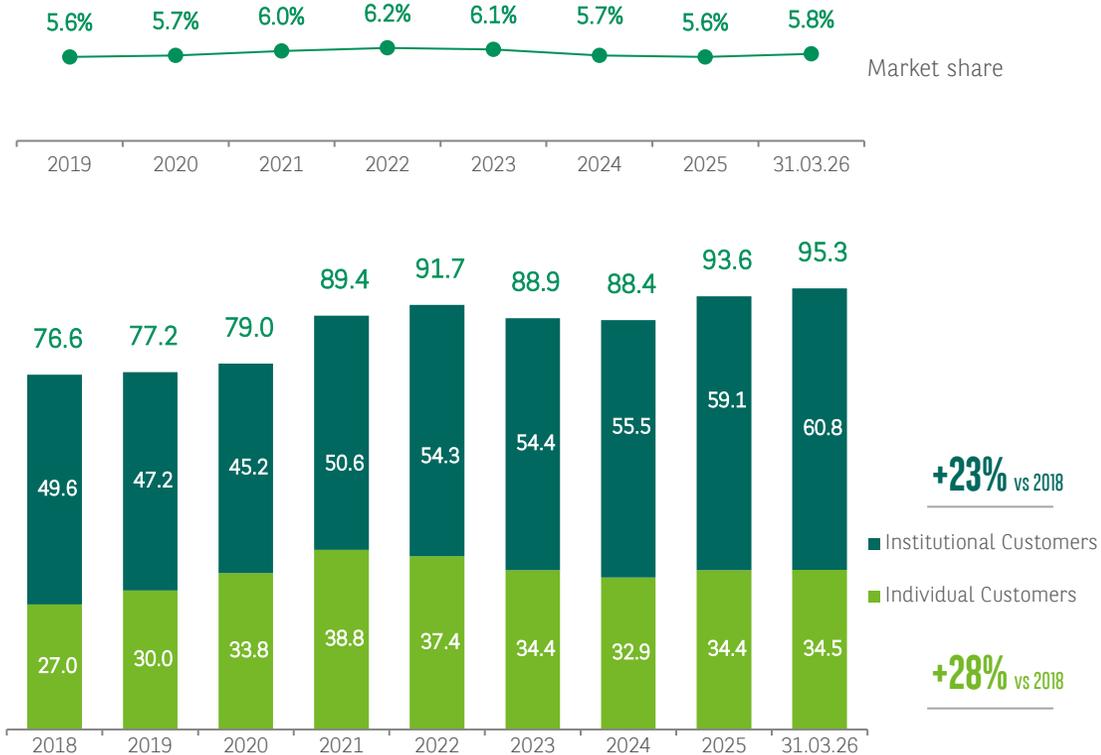
* net investment income, dividend income, other operating income and expenses, result on hedge accounting

** excluding BGF costs

Commercial volumes split by Customers

Steady growth trend in institutional loans, stabilization of Individual Customer loan portfolio.
Solid, growing deposit base, in Q1 2026 a seasonal decline from the high level at the end of the year

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 results of BNP Paribas Bank Polska Group in Q1 2026

Growth in loan volumes in both segments and high focus on deposit margin. Increase in income tax rate, impact of one-off recognition of BGF contribution

FINANCIAL RESULTS

- NBI impacted by interest rates cuts and market volatility
- Operating expenses under control. One-off effect of the BGF costs
- Stable level of credit risk and CHF loan portfolio legal risk
- Increase in income tax rate

net profit **PLN 375 m**
-58% q/q
-49% y/y

NBI **PLN 2.0 bn**
-3% q/q
-7% y/y

BUSINESS ACTIVITY

- Quarterly increase in the number of Retail Customers, growth in sales of current accounts, consumer loans and investment products
- Further increase in loans to Institutional Customers, seasonal decrease in deposits at the end of the quarter with an increase in average balances in the quarter

gross loans **PLN 95.3 bn**
+2% q/q
+6% y/y

NIM **3.3%**
-5 bps q/q
-37 bps y/y

STRATEGY & TRANSFORMATION

- Start of the operationalization of the Accelerate 2030 Strategy
- Greater emphasis on selling consumer finance products in aim of increasing cross-sell and acquisition
- Focus on the loan offer for large enterprises and SMEs

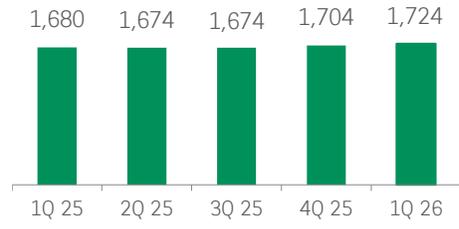
ROTE **10.5%**
-12 pp q/q
-13 pp y/y

C/I w/o BGF **41.8%**
+3 pp q/q
+4 pp y/y

#G0digital - statistics

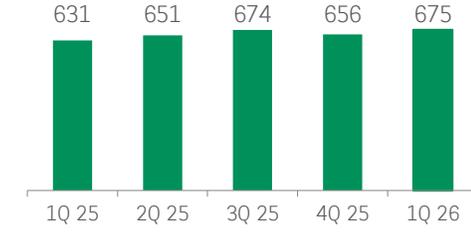
Continued growth in the number of e-banking and mobile banking users

Customers using digital channels [thous.]



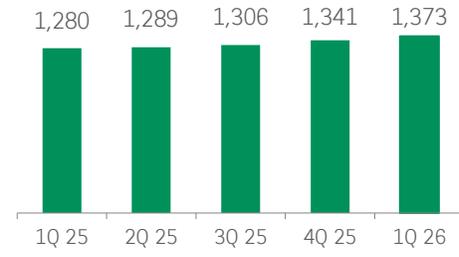
+1% q/q
+3% y/y

Number of tokens in digital wallets [thous.]



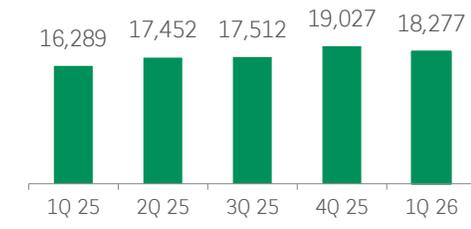
+3% q/q
+7% y/y

G0mobile users [thous.]



+2% q/q
+7% y/y

BLIK transactions quarterly [thous.]



-4% q/q
+12% y/y

#G0digital



G0makler
application



G0dealer
application



G0invest
service

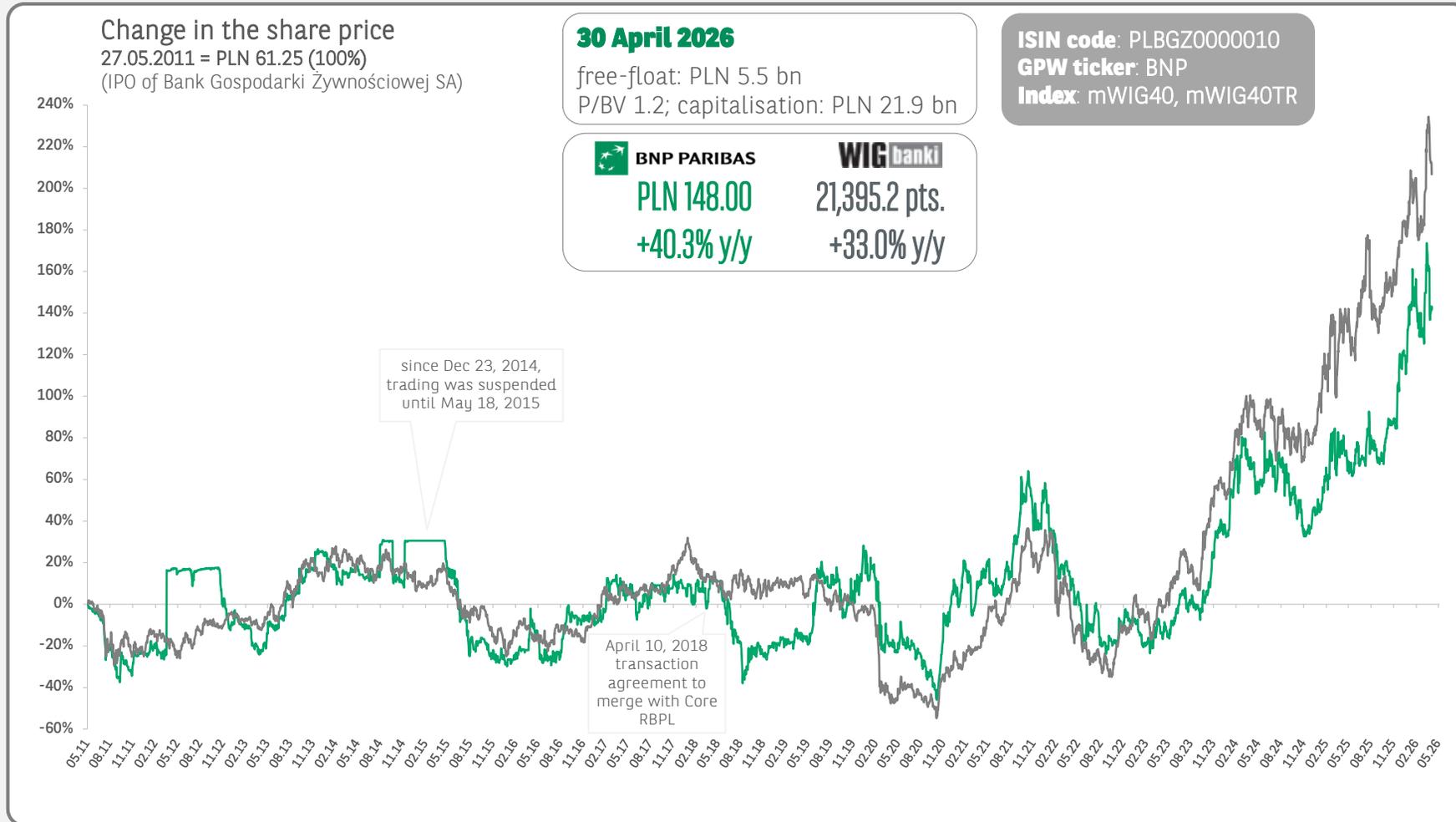


Shares of BNP Paribas Bank Polska S.A.

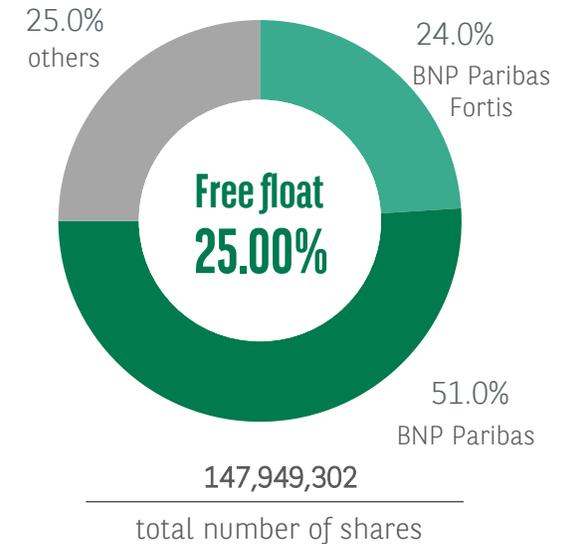
Noticeable impact of an increase of free float to 25%, introduction of the Accelerate 2030 Strategy and record-high results for 2025. Low level of P/BV

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+**
 Long- & short term deposits ratings – **A+ / F1+**



Shareholder structure (2.04.2026)



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 – 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.

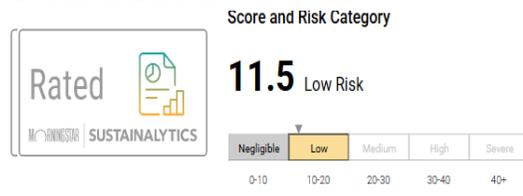
SUSTAINABLE FINANCING

PLN 14.6 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.

ESG RISK RATING



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

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



Diversity IN Check

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



PROMOTING DIVERSITY AND INCLUSION

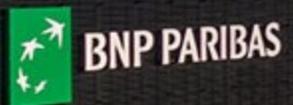
Accessible, inclusive, diverse & minority groups friendly bank (144 Clients' Centers and headquarter with „Facility without barriers” certificate, OK SENIOR® certificate for all branches, “Neurodiversity-Friendly Workplace” certificate from the asperIT Foundation).

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

STRATEGIC PARTNERSHIPS*



* as at the end of May 2026



CONTACT

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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 147,949,302.