

FACT SHEET

December 2020

Kod ISIN: PLBGZ0000010
Ticker GPW: BNP
Indeks: mWIG40, WIG-ESG

About the Group

BNP Paribas Bank Polska S.A. is a local universal bank with global reach. It operates within BNP Paribas, a leading international financial group, existing in 71 countries. The Bank's Group provides services in the areas of retail and corporate banking, capital markets, currency exchange, leasing, consulting and financial intermediation. In terms of the balance sheet total, the Group is sixth in the Polish banking sector. The Bank's shares are listed on the Warsaw Stock Exchange since 2011.

Fast Forward Strategy 2018-2021

The mission of the Bank is to responsibly offer innovative financial solutions which enable our clients to change their world and which support local economy.

The Bank's strategy for 2018-2021 is based on 5 main pillars: growth, simplicity, quality, enthusiasm and digitalisation.

The Bank's strategic goals

- growth rate of NBI higher than the market average growth
- ROE above 10%
- C/I ratio ~50%

BNP Paribas Bank Polska Group in figures

PLN 733 m net profit +19% y/y
PLN 120 bn assets
3.9 million clients
459 branches
9.5 thousand employees

excluding integration costs and one-off events the net profit for 2020 would amount to PLN 712 m (-28% y/y)

One-off events in 2020:

- PLN +45.1 m valuation of BIK and KIR
- PLN +43.6 m (gross) sale of Kasprzaka real estate
- PLN -41.4 m restructuring provision
- PLN -26.6 m provision for penalty imposed by UOKiK
- PLN -9.8 m provision for legal risk - lost option case
- PLN +15.3 m integration costs

One-off events in 2019:

- PLN +42.4 m sale of factoring activities
- PLN -69.6 m provision for CJEU judgment - commission
- PLN -17.7 m provisions for option case & operating loss
- PLN -414.5 m integration costs

Selected financial data 31.12.2020

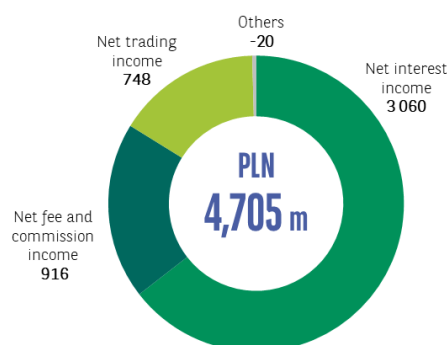
Net banking income (NBI)	PLN 4,705 m	+3% y/y
Total costs	PLN 2,506 m	-14% y/y
Net impairments losses	PLN 601 m	+36% y/y
Provision for legal risk related to CHF loans	PLN 319 m	+13% y/y
Equity	PLN 12 bn	+8% y/y
Total Loans (gross)	PLN 79 bn	+2% y/y
Deposits	PLN 90 bn	+5% y/y

Financial ratios 31.12.2020

ROE	6.3% / 6.2%*
C/I	53.3% / 53.2%*
TCR	18.7%
Tier I	13.6%
LCR	182%
Net loans / deposits	84.0%
Net interest margin	2.6%

* normalised: excluding integration costs and one-off events

NBI structure 12M 2020 (PLN m)



Rating - Moody's Investors Service

Perspective	Stable
Long-term deposit ratings	Baa1
Short-term deposit ratings	Prime-2
Individual assessment (BCA)	ba1
Adjusted individual assessment (Adjusted BCA)	baa3
Counterparty risk assessment in long-term / short-term	A3 (cr) / Prime-2 (cr)
Counterparty risk ratings in long-term / short-term	A3/Prime-2



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world

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top three in every category



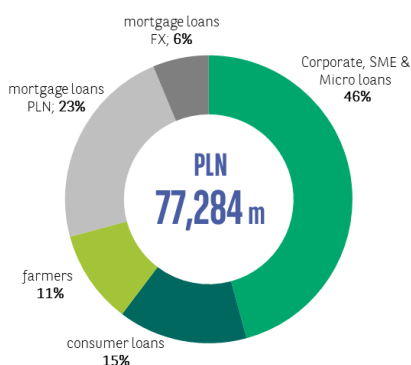
Best Private Bank in Poland



Najbardziej innowacyjny Private Banking 2020 wg miesięcznika Forbes Polska

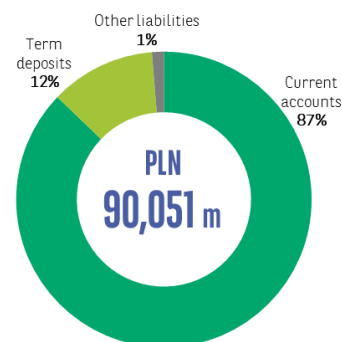
Awards and distinctions

Lending portfolio* 31.12.2020

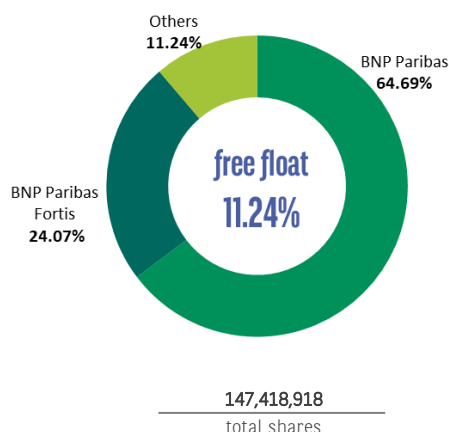


* loans and advances (gross) measured at amortised costs

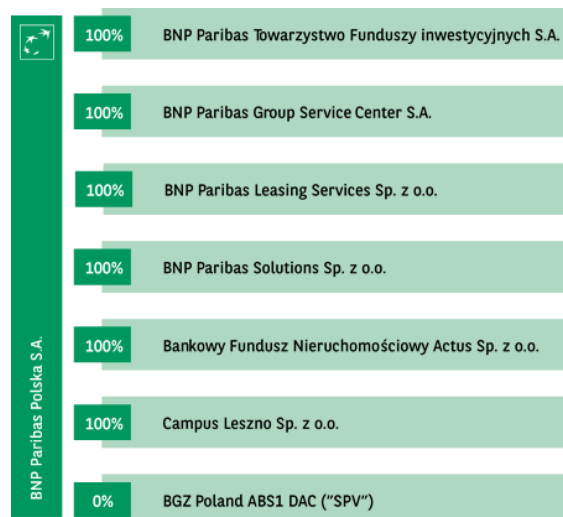
Deposit base 31.12.2020



Shareholding structure



Group structure



Bank Management Board

Przemysław Gdański	President
Jean-Charles Aranda	Vice-President
André Boulanger	Vice-President
Przemysław Furlepa	Vice-President
Wojciech Kembłowski	Vice-President
Kazimierz Łabno	Vice-President
Jaromir Pelczarski	Vice-President
Volodymyr Radin	Vice-President
Jerzy Śledziewski	Vice-President

On 12 October 2020, Mr Jaromir Pelczarski resigned from the position of Vice-President of the Bank's Management Board effective 31 December 2020. At the same time, on 12 October 2020, the Bank's Supervisory Board appointed Ms Magdalena Nowicka to the Bank's Management Board as Vice-President of the Management Board as of 1 January 2021 for the duration of the current term of the Bank's Management Board.

Investor Relations

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www.bnpparibas.pl/investor-relations

Calendar – release of the next quarterly reports

May 13, 2021 – Q1 2021
August 12, 2021 – H1 2021
November 9, 2021 – Q3 2021



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