

FACT SHEET

March 2021

Kod ISIN: PLBGZ0000010
 Ticker GPW: BNP
 Index: sWIG80, sWIG80TR, 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 68 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 164 m net profit +42% y/y
PLN 122 bn assets
3.96 m clients
446 branches
8,800 FTE

Material events in 2021

- PLN -90.1 m contribution to the bank resolution fund BFG (PLN -103.7 m total BFG costs)
- PLN -71.9 m provision for CHF loans (CJEU)

Material events in 2020

- PLN +43.6 m sale of Kasprzaka real estate
- PLN -11.3 m provision for CHF loans (CJEU)
- PLN -9.8 m provision for legal risk - lost option case
- PLN -126.0 contribution to the bank resolution fund BFG (PLN -147.6 m total BFG costs)

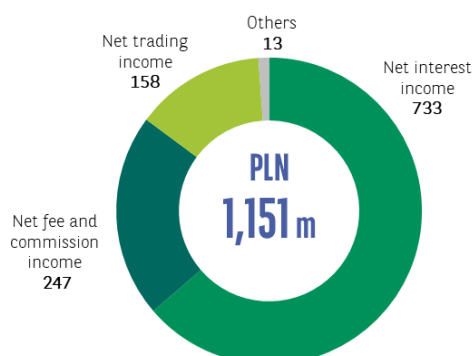
Selected financial data 31.03.2021

Net banking income (NBI)	PLN 1,151 m	-5% y/y
Total costs	PLN 665 m	-10% y/y
Net impairments losses	PLN 60 m	-70% y/y
Provision for legal risk related to CHF loans	PLN 72 m	+534% y/y
Equity	PLN 12 bn	+7% y/y
Total Loans (gross)	PLN 80 bn	0% y/y
Deposits	PLN 95 bn	+9% y/y

Financial ratios 31.03.2021

ROE	5.5%
TCR	18.81%
Tier 1	13.79%
MREL (%TLOF)	13.15%
LCR	192%
C/I / C/I excl. BFG costs	57.8% / 48.8%
Net loans / deposits	81.3%
Net interest margin	2.5%

NBI structure 3M 2021 (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





Best Bank in Poland 2021
Best Bank for Companies
Best service in remote channels

Highest 5* score in the Forbes ranking list and Forbes recommendation

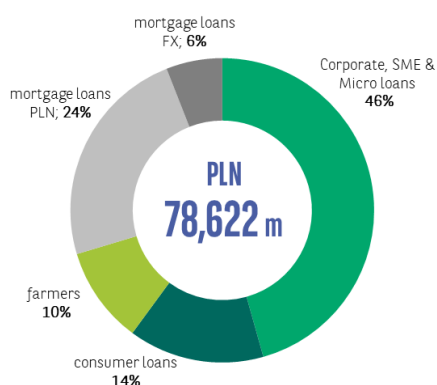


BNP Paribas – Lokata Kapitału Fund ranked first among Polish corporate securities fund



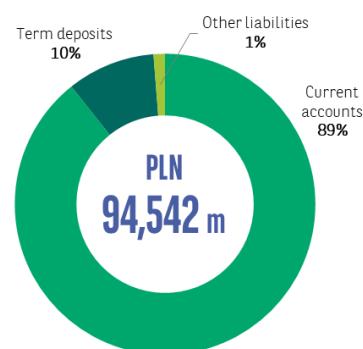
Awards and distinctions

Lending portfolio* 31.03.2021

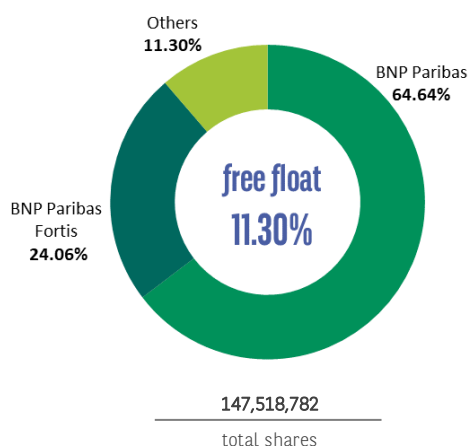


* loans and advances (gross) measured at amortised costs

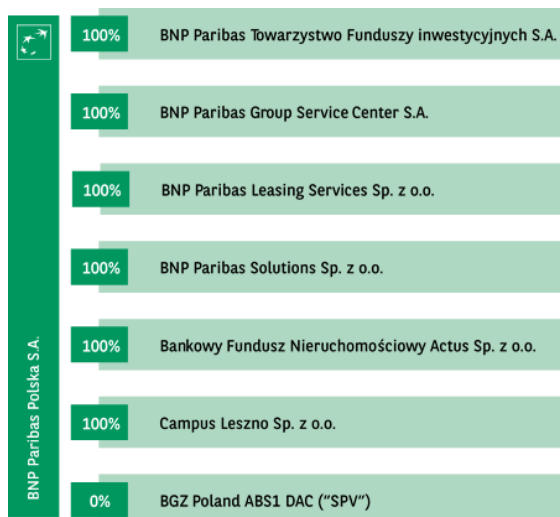
Customer deposits 31.03.2021



Shareholding structure (since 6.04.2021)



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
Magdalena Nowicka	Vice-President
Volodymyr Radin	Vice-President

Investor Relations

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www.bnpparibas.pl/investor-relations

Calendar – release of the next quarterly reports

August 12, 2021 – H1 2021
November 9, 2021 – Q3 2021

On 12 May 2021 the Bank's Supervisory Board appointed Ms **Agnieszka Wolska** to the Bank's Management Board as Vice-President of the Management Board as of 1 September 2021 for the duration of the current term of the Bank's Management Board.

