

FACT SHEET

September 2021

Kod ISIN: PLBGZ0000010
Ticker GPW: BNP
Index: sWIG80, sWIG80TR

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 450 m net profit -20% y/y
PLN 128 bn assets
4 m clients
446 branches
8,7 k FTE

Material events in 9M 2021

- PLN -90.1 m contribution to the bank resolution fund BFG (PLN -130.3 m total BFG costs)
- PLN -460.9 m provision for CHF loans
- PLN +33.9 m revision of assignment of the discount curves used for the valuation of hedged instruments (Macro Fair Value Hedge)

Material events in 9M 2020

- PLN -126.0 contribution to the bank resolution fund BFG (PLN -191.4 m total BFG costs)
- PLN -66.5 m provision for CHF loans
- PLN -26.6 provision for UOKiK penalty related to spread clauses in credit agreements
- PLN -9.8 m provision for legal risk – lost option case
- PLN +43.6 m sale of Kasprzaka real estate
- PLN +45.1 m changed valuation of BIK and KIR

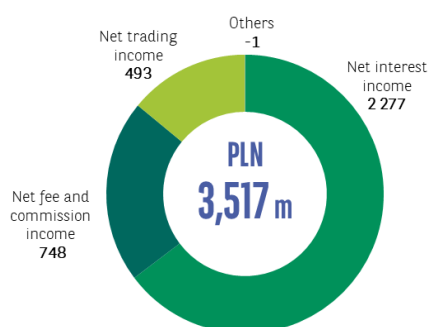
Selected financial data 30.09.2021

Net banking income (NBI)	PLN 3,517 m	-0% y/y
Total costs	PLN 1,838 m	-2% y/y
Net impairments losses	PLN 192 m	-61% y/y
Provision for legal risk related to CHF loans	PLN 461 m	+593% y/y
Equity	PLN 12 bn	+3% y/y
Total loans (gross)	PLN 87 bn	+9% y/y
Deposits	PLN 99 bn	+4% y/y

Financial ratios 30.09.2021

ROE	5.0%
TCR	17.57%
Tier 1	12.85%
MREL (%TREA)	17.67%
LCR	189%
C/I / C/I excl. BFG costs	52.3% / 48.6%
Net loans / deposits	84.4%
Net interest margin	2.5%

NBI structure 9M 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



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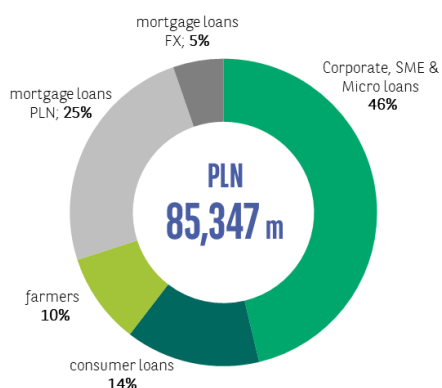
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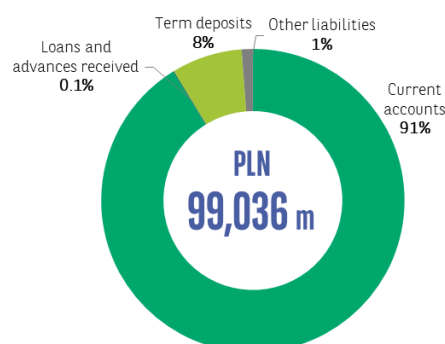
Awards and distinctions

Lending portfolio* 30.09.2021

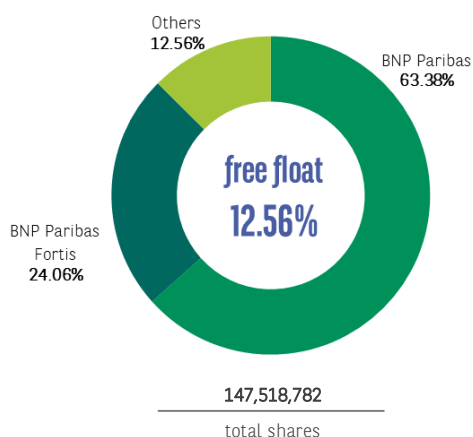


* loans and advances (gross) measured at amortised costs

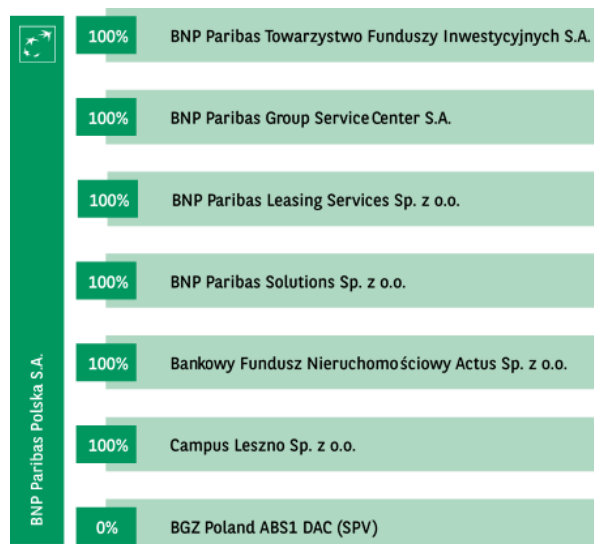
Customer deposits 30.09.2021



Shareholding structure (30.09.2021)



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
Agnieszka Wolska	Vice-President

Investor Relations

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www.bnpparibas.pl/investor-relations

Calendar

March 3, 2022 – release of 2021 results



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