

# FACT SHEET

December 2021

ISIN code: PLBGZ0000010

Ticker WSE: 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 (WSE) 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

<b>PLN 176 m</b>	<b>PLN 132 bn</b>	<b>4.1m</b>	<b>427</b>	<b>8.7 k</b>
net profit	assets	Clients	branches	FTE

### Material events in 2021

- PLN -90.1 m contribution to the bank resolution fund BFG (PLN -143.4 m total BFG costs)
- PLN -1,045.3 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 2020

- PLN -126.0 contribution to the bank resolution fund BFG (PLN -213.2 m total BFG costs)
- PLN -168.2 m provision for CHF loans
- PLN -41.4 m restructuring provision (workforce optimisation)
- 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

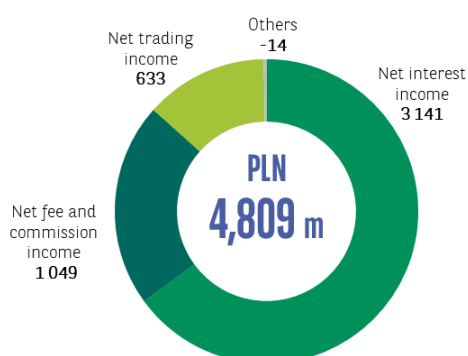
## Selected financial data 31.12.2021

Net banking income (NBI)	<b>PLN 4,809 m</b>	+2% y/y
Total costs	<b>PLN 2,544 m</b>	+2% y/y
Net impairments losses	<b>PLN 266 m</b>	-56% y/y
Provision for legal risk related to CHF loans	<b>PLN 1,045 m</b>	+522% y/y
Equity	<b>PLN 11 bn</b>	-6% y/y
Total loans (gross)	<b>PLN 89 bn</b>	+13% y/y
Customer Deposits	<b>PLN 101 bn</b>	+12% y/y

## Financial ratios 31.12.2021

ROE	1.5%
TCR	16.91%
Tier 1	12.33%
MREL (%TREA)	17.91%
LCR / NSFR	146% / 131%
C/I	52.9%
Net loans / deposits	85.5%
Net interest margin	2.5%

## NBI structure 12M 2021 (PLN m)



## Rating

ratings assigned by Fitch Ratings on 18 January 2022

Long-Term Issuer Default Rating (LT IDR)	A+ with a stable outlook
Short-Term Issuer Default Rating (ST IDR)	F1
National Long-Term Rating (NatL LT)	AAA(pol) with a stable outlook
National Short-Term Rating (NatL ST)	F1+(pol)
Viability Rating (VR)	bbb-
Shareholder Support Rating (SSR)	a+



BNP PARIBAS

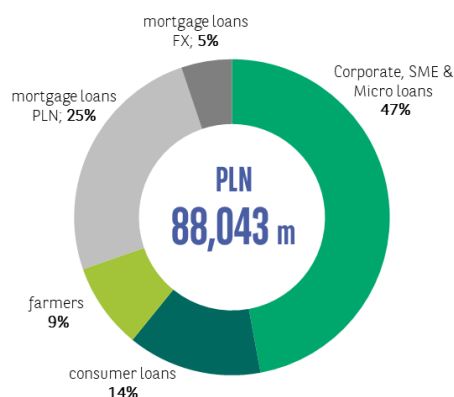
The bank  
for a changing  
world

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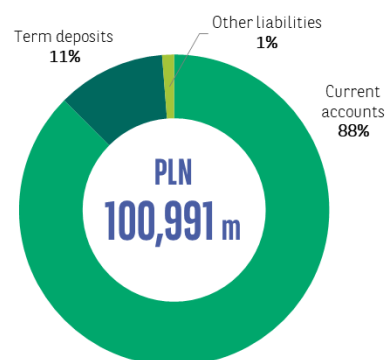


## Lending portfolio\* 31.12.2021

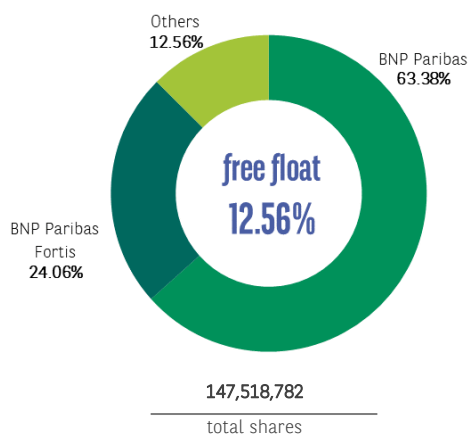


\* loans and advances (gross) measured at amortised costs

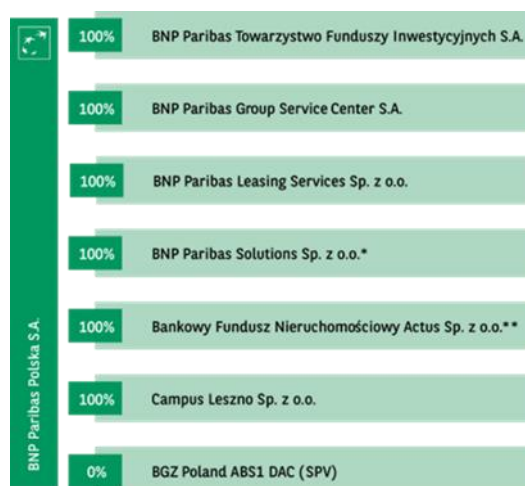
## Customer deposits 31.12.2021



## Shareholding structure



## Group structure



\* 1 March 2022, the Extraordinary Shareholders' Meeting of BNP Paribas Solutions Sp. z o.o. has decided to liquidate the company.

\*\* 28 January 2022, the Extraordinary Shareholders' Meeting of BFN ACTUS Sp. z o.o. passed a resolution to dissolve the company by liquidation. As of 1 February 2022, the company changed its name to Bankowy Fundusz Nieruchomościowy Actus Sp. z o.o. in liquidation.

## Bank Management Board

Przemysław Gdański	President
Jean-Charles Aranda	Vice-President
André Boulanger	Vice-President
Przemysław Furlepa	Vice-President
Wojciech Kemblowski	Vice-President
Kazimierz Łabno	Vice-President
Magdalena Nowicka	Vice-President
Volodymyr Radin	Vice-President
Agnieszka Wolska	Vice-President

## Investor Relations

Investor Relations Office  
2 Kasprzaka St., 01-211 Warsaw  
e-mail: [relacjeinwestorskie@bnpparibas.pl](mailto:relacjeinwestorskie@bnpparibas.pl)  
<https://www.bnpparibas.pl/en/investor-relations>

## Calendar - release of the next quarterly reports

May 12, 2022 – Q1 2022  
August 11, 2022 – H1 2022  
November 10, 2022 – Q3 2022