



**BNP PARIBAS  
BANK POLSKA  
STRATEGY FOR 2022-2025**

**March 2022**



**BNP PARIBAS**



# We stand together at a pivotal moment in the history

## Uncertainty in business has become our new normal

- The strategic directions of new GOeyond strategy are based on solid foundations as well as sustainable and diversified business model of the bank. The development directions remain valid despite the volatile environment we currently face
- The long-term financial assumptions were formed prior to the outbreak of war in Ukraine, thus do not incorporate its impact
- The unstable environment may have an impact on bank's financial performance in the future. Nonetheless, it is our ambition to achieve the set goals by 2025
- Depending on the developments of the Ukraine war, bank may modify the financial assumptions. If such circumstances occur, the bank will inform investors and other stakeholders

## Limited risk exposure associated with the Russian invasion of Ukraine

- The bank has reviewed its credit portfolio
- BNP Paribas Bank Polska has an insignificant direct exposure and limited indirect exposure (lending to companies with exposure to the Russian, Belarussian and Ukrainian markets)
- The bank is constantly monitoring the situation and will take appropriate actions and measures



## Help for the citizens of Ukraine

- We are significantly involved in helping Ukrainian citizens - both financially and logistically, primarily through the actions of the BNP Paribas Foundation
- We support our employees and contractors from Ukraine as well as their families
- Since our main shareholder has a subsidiary in Ukraine, we provide similar assistance to Ukrsibbank employees and their families
- We facilitate account opening process for Ukrainian Clients and waive some of the fees

## GObeyond

Challenge the status quo  
Question bank and market  
realities to deliver more



“ We aspire to be a dynamically growing and efficient bank, engaging satisfied Customers & employees, that will lead the process of changing the world towards sustainability “

CEO  
**Przemek  
Gdański**



HR  
**Daria  
Gostkowska**



NEW TECHNOLOGIES  
& CYBERSECURITY  
**Magdalena  
Nowicka**



SME & CORPORATE  
**Agnieszka  
Wolska**



FINANCE  
**Jean-Charles  
Aranda**



CIB  
**André  
Boulanger**



RETAIL & BUSINESS  
**Przemysław  
Furlepa**



RISK  
**Wojciech  
Kembłowski**



OPERATIONS  
& SUPPORT  
**Kazimierz  
Łabno**



TRANSFORMATION  
**Denis  
Peccoud**



PERSONAL FINANCE  
**Volodymyr  
Radin**



SUSTAINABILITY  
**Jarosław  
Rot**



## Our purpose

To be a long-term partner, delivering positive banking that helps people realize their ambitions, makes their financial lives simple, safe and easy, and shows genuine care for society and environment.

## What we will do until 2025

We will continue dynamic bank transformation. We will offer attractive products through **modern, convenient channels**. We will do so in an **ethical, transparent and predictable** way. Our aim is to **acquire** loyal Clients and build **long term relationships** with them, which will help grow our **market shares**. By being a **leader of environmental, social and governance (ESG)** transformation we want to drive the directions of further market changes.

We will continue to improve Customer journeys, internal **processes**, transform **IT capabilities** and advance **data** management. This will translate to greater **Customer satisfaction** and greater **cost efficiency**.

We will leverage BNP Paribas Group's **global** competencies. We will efficiently allocate **capital & liquidity**, continuously searching for **innovative sources of income**.

Change will not compromise **safety**, with regulatory **compliance** maintained to the highest standard.

All of that will be possible through our **engaged employees**, working in an agile-oriented and diverse environment.



**WHAT IS AROUND**



**WHO WE ARE**



**GOBEYOND STRATEGY**



**STRATEGIC INITIATIVES**

## The way we live is changing, digitalization is omnipresent



### Rent not own

59%<sup>1</sup> of Poles use online subscriptions  
Long term rental of vehicles on the rise



### Rise of e-commerce

14% share in total 2020 retail trade  
Expected to grow by 12% annually until 2026<sup>2</sup>



### Advanced data analytics allow mass personalization

Content and services are tailored and driven  
by algorithms. Users get the information fit  
for their profiles.

HOW CAN BANKS REACT?

Providing easy access to shared  
economy products and contextual  
finance of consumer needs  
in e-commerce

Convenience, simplicity  
and personalization are the new  
gold standard



### Cybersecurity

74%<sup>3</sup> of Poles think banks are responsible  
for financial services safety. Limited  
caution on the user side



### Omnichannel: smartphone or PC and sometimes face to face

Constant connectivity in daily life  
Seamless switching between contact  
& service channels

Educating and providing tools for secure  
banking

Developing convenient Customer  
journeys across banking and beyond  
banking ecosystems



### New ways of working

During pandemic up to 25%<sup>4</sup> of workforce  
benefited from home office



### Career flexibility

OECD estimates 51% of job positions  
in Poland are at high or significant risk  
of being automated within 15-20 years

Supporting the change through applicable  
training of employees & corporate mindset  
Helping employees that are willing  
to change their work responsibilities  
Create diverse, open and friendly work  
environment based on values important  
to new generations



### Growing wealth of aging society

Dynamic growth of wages  
& reduction of income inequalities  
In the last 30 years, the average age  
of a Pole increased from 32.3 to 40.9  
years<sup>5</sup>

Share of people aged 65+  
is forecasted to increase from 12%  
in year 2000 to more than 25% by  
2040<sup>5</sup>

Encouraging private investing for retirement  
Delivering innovative saving options that will  
allow to beat the inflation  
Adjusting the role of branches: simple  
communication language & accessibility  
for all groups of Clients  
Tuition in digital channel usage

1. PMR, 2021; 2. PWC, Perspektywy rozwoju rynku e-commerce w Polsce 2021-2026; 3. ZBP, Postawy Polaków wobec cyberbezpieczeństwa, 2021; 4. Central Statistical Office; 5. World Bank & Macrobond

# At the same time the world needs carbon neutrality. It will drive massive economic transformation

The EU has the ambition to become climate neutral and decrease its environmental impact



**Economic growth is decoupled from resource use**



**Becoming the world's first climate-neutral continent**



**Leave no one behind (SDGs<sup>1</sup>)**

## A wide array of means and resources will be utilized:

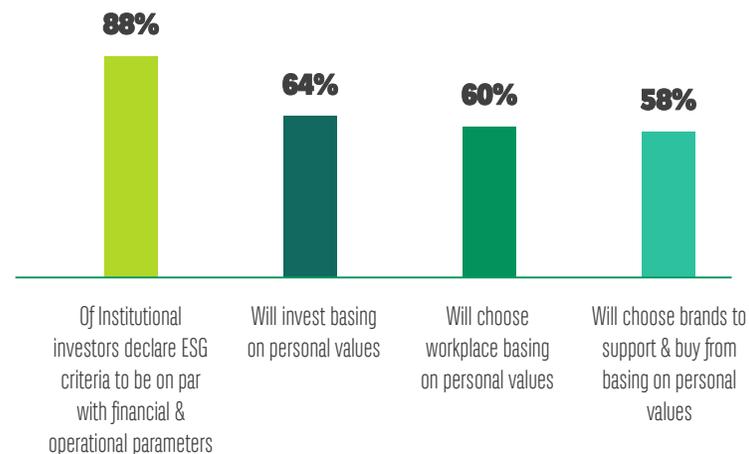
- New regulations that will make environmentally harmful investments unprofitable
- Pressure to phase out certain industries
- Funding for green and innovative industries
- New products and services in the banking industry to enable the change

## Transformation will take into account the need to satisfy ESG criteria

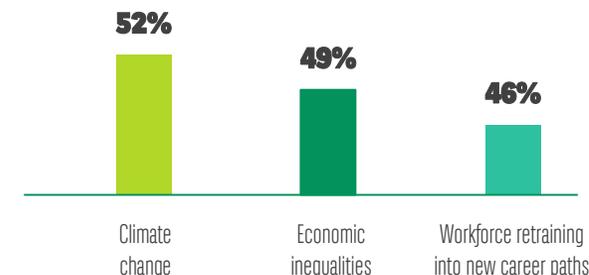
- Environmental
- Social
- Governance

## Growing awareness about the importance of sustainable development in Poles daily choices

BUSINESS UNDER PRESSURE FROM ALL CLIENTS & STAKEHOLDERS<sup>2</sup>



COMPANIES ARE PERCEIVED AS DOING TOO LITTLE ABOUT IMPORTANT ISSUES<sup>2</sup>



## How can banks react?

**€547bn** of the EU 7 year budget allocated to climate investments

Overall investment needs in Europe are estimated at €260bn per year to achieve the climate targets by 2030  
Therefore there is significant room for the banks & private sector in terms of financing change

1. UN Sustainable Development Goals; 2. Edelman Trust Barometer 2022



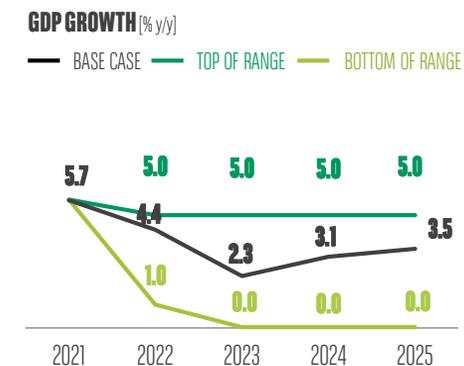
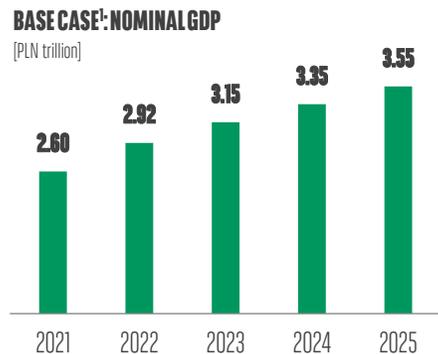
# Macroeconomic assumptions and financial projections have fallen into unprecedented uncertainty

**! Attempts to accurately predict future indicators severely impeded by unprecedented uncertainty within the political & economic landscape**

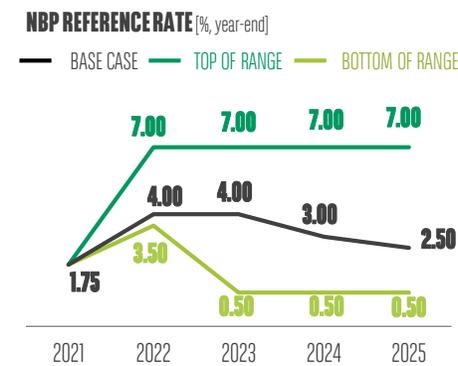
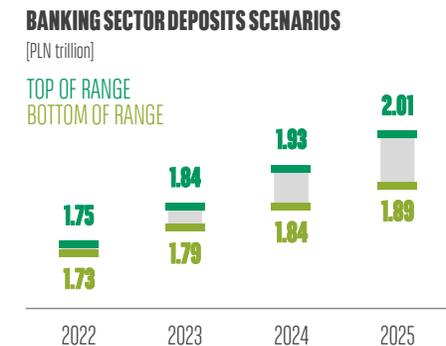
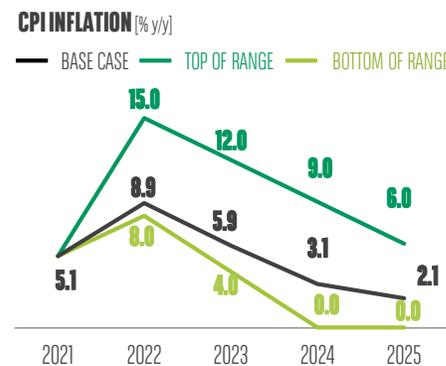
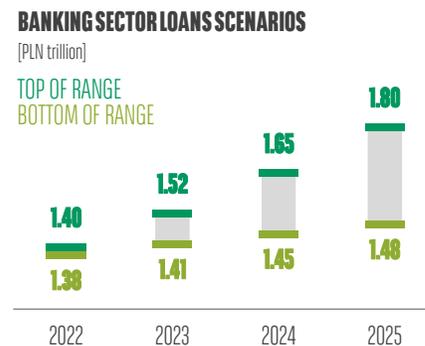
Nominal GDP rose in 2021 by ca. 12% y/y due to swift real expansion and higher inflation. Real GDP growth is expected to slow in 2022-23 because of higher interest rates, but to regain momentum in 2024-25.

Loan volumes will grow at a CAGR of more than to 5% in 2022-25 and the L/D ratio will rise to 84% from 80% in 2021.

NBP will continue the interest rate hiking cycle in 2022, but we predict it will ease its policy from 2024 once inflation slows.



Loan to deposit ratio stable at **-80%** in Bottom scenario. Growing towards **-90%** in Top scenario



1. Please note, the base case forecast was estimated before 24 February 2022, i.e. Russia's invasion on Ukraine

# War in Ukraine: how will it affect the Polish economy?

Note: Preliminary analysis prepared internally by Economic and Sector Research Department. It outlines the factors at play and their most likely rough economic impact. The analysis should not be considered as official bank's forecast

**Quantifying the full economic and financial impact of the war in Ukraine is impossible at this stage. Developments will largely depend on how long the war will last and what will be the political resolution of the conflict. A number of possible channels through which Polish economy may be affected can be anticipated, however.**

Although putting a precise estimate on the pass-through from those onto the Polish economy is difficult, the direction in which they will likely push both economic growth and CPI inflation can be broadly predicted.

The economic developments in wake of the war in Ukraine will also translate into monetary policy decisions in Poland, though their impact on interest rates is not unambiguous. Some factors may be bolstering the case for more interest rate hikes while others will point in the opposite direction.

The same applies to the FX rate, though there seems to be more weakening pressure on the Zloty at least in the near-term. That said, the actual behavior of the PLN rate will also strongly depend on the monetary policy reaction function.

| SHORT-TERM IMPACT  | GDP GROWTH | CPI INFLATION | ECONOMIC ENVIRONMENT | INTEREST RATES <sup>1</sup> | PLN RATE <sup>2</sup> |
|--|------------|---------------|----------------------|-----------------------------|-----------------------|
| Higher prices of commodities                                       | ↓          | ↑             | Stagflation          | ↑↓                          | Weaker                |
| Disruptions in global supply chains                                | ↓          | ↑             | Stagflation          | ↑↓                          | Weaker                |
| Ukrainians residing in Poland returning to their homeland to fight | ↓          | ↑             | Stagflation          | ↑↓                          | Weaker                |
| Higher risk premium and capital outflow = weaker PLN               | ↓          | ↑             | Risk aversion        | ↑                           | Weaker                |
| Refugee inflow   | ↑          | ↑             | Expansion            | ↑                           | ↔                     |
| Lower trade with Russia, Ukraine and Belarus                       | ↓          | ↓             | Slowdown             | ↓                           | Weaker                |
| Greater uncertainty  | ↓          | ↓             | Slowdown             | ↓                           | Weaker                |

**Banking sector:** Households: higher demand for cash and foreign currencies, weaker demand for credit; Non-financial corporates: higher demand for funding of supplies (working-capital loans), lower FX revenues and more expensive imports - higher demand for FX credit, softer demand for investment loans

| MEDIUM- AND LONG-TERM IMPACT  | GDP GROWTH | CPI INFLATION | ECONOMIC ENVIRONMENT | INTEREST RATES <sup>1</sup> | PLN RATE <sup>2</sup> |
|---|------------|---------------|----------------------|-----------------------------|-----------------------|
| Interruptions in the supplies of energy commodities (?)                                   | ↓          | ↑             | Stagflation          | ↑↓                          | Weaker                |
| Looser fiscal policy  | ↑          | ↑             | Expansion            | ↑                           | Stronger (?)          |
| Higher trade deficit (more expensive commodities, higher imports of military equipment)   | ↓          | ↑             | Twin deficits        | ↑                           | Weaker (?)            |
| Second-round effects - slower growth in the EU  | ↓          | ↓             | Slowdown             | ↓                           | Weaker                |
| Resolution of the rule-of-law issue with the EU - quicker launch of the Recovery Fund (?) | ↑          | ↓             | Goldilocks           | ↔                           | Stronger              |
| Refugee inflow  | ↑          | ↓             | Goldilocks           | ↔                           | Stronger (?)          |

**Banking sector:** Households: lower demand for credit from Polish citizens, greater from Ukrainians; Non-financial corporates: greater demand for investment credit - as higher labour supply incentivizes capex

1. Znaki zapytania wskazują przypadki, w których kierunek wpływu na stopy procentowe nie jest oczywisty

2. Faktyczny wpływ na kurs PLN jest w dużej mierze zależny od funkcji reakcji banku centralnego. Znaki zapytania wskazują przypadki, w których decyzje RPP są kluczowe dla określenia w jakim kierunku zmieni się kurs złotego

## Banking sector challenges & opportunities have significant strategic implications

### Uncertainty as the only constant

Interest rates change, growing costs, reserves and capital requirements. Economy experiencing frequent shocks of various nature (pandemic, inflation, political etc.) that increasingly trigger direct interventions of the central governments (pandemic shields, inflation shield etc.). Banks need to adapt to changes in the environment at a greater pace than ever before

### Foreign currency mortgage loans

Costly CHF mortgage issue resolution. Different options discussed have the common result of very high costs for the banking sector. Even more conservative forecasts expect total losses to reach a multiple of sectors annual profits



### Look for new revenue streams

#### Beyond banking

Identity confirmation (e.g. trusted profile) and open banking lowering the risk of unauthorized Customer data leak

Safety and frequency of interactions with banks opening the opportunity for providing non-banking services

#### Number of trusted profiles<sup>1</sup> [Profil Zaufany]

**13 million** through banks  
-80%

#### Green changes

Banks will play a key role not only as a sustainable finance provider but also as a Client advisor, integrator and promoter of sustainable solutions

#### Subscription model

Gaining popularity in areas of streaming, gaming and even e-commerce as an opportunity to gain new income source



### Boost efficiency

#### Digitalized sales & service

Growing number of products and services available fully online. Experience can be enhanced by online consultants or artificial intelligence

#### Cloud computing

Power to fully utilize advanced analytics & automation

#### Branches

The role of branches in need of redefinition. Balance the comfort of physical presence with economic grounds

1. Government press release



**WHAT IS AROUND**



**WHO WE ARE**



**GOBEYOND STRATEGY**



**STRATEGIC INITIATIVES**

BNP Paribas Group is a leading bank in Europe and around the world

**200 years**  
of banking history

**65 countries**  
in the world

**~190,000**  
employees



**BNP PARIBAS**

**€ 9.5 billion**  
net income

**€ 46.2 billion**  
revenues

**€ 2,634.4 billion**  
assets

**€ 122.5 billion**  
equity

Financial data after 2021

# BNP Paribas Group in Poland is part of a strong financial group with an international reach

## SPÓŁKI ZALEŻNE BANKU

 **BNP PARIBAS**  
TOWARZYSTWO FUNDUSZY INWESTYCYJNYCH

 **BNP PARIBAS**  
LEASING SERVICES SP. Z O.O.

 **BNP PARIBAS**  
GROUP SERVICE CENTER S.A.

## OTHER BNP PARIBAS ENTITIES IN POLAND

 **BNP PARIBAS**  
LEASING SOLUTIONS

 **BNP PARIBAS**  
CORPORATE & INSTITUTIONAL BANKING

 **BNP PARIBAS**  
REAL ESTATE

 **ARVAL**  
BNP PARIBAS GROUP

 **BNP PARIBAS**  
FAKTORING

 **BNP PARIBAS**  
SECURITIES SERVICES

 **BNP PARIBAS**  
CARDIF



BNP Paribas Group  
in Poland employs

**~11,000**  
people

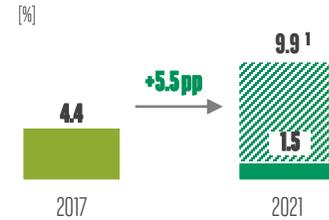
# We have significantly improved key financial and business results in the last four years



We managed to reach the sufficient scale of business to allow for further organic growth.

Our taken actions delivered significant results in pillars defined in 2018-21 Fast Forward strategy. Our growth has been based on safe capital position and driven by rising base of Clients. Other strategic pillars were fuelled by extensive bank transformation, implementation of modern digital ecosystem solutions for individual and corporate Clients and constantly improving operating efficiency.

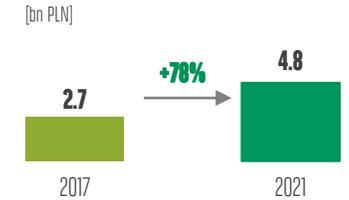
### RETURN ON EQUITY (ROE)



### COST TO INCOME



### NET BANKING INCOME



### NET LOANS



### CLIENT DEPOSITS



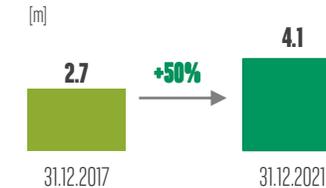
### ASSETS



### TIER 1



### NUMBER OF CLIENTS



### NUMBER OF MOBILE USERS



1. w/o CHF provision impact

# Our business model is well diversified

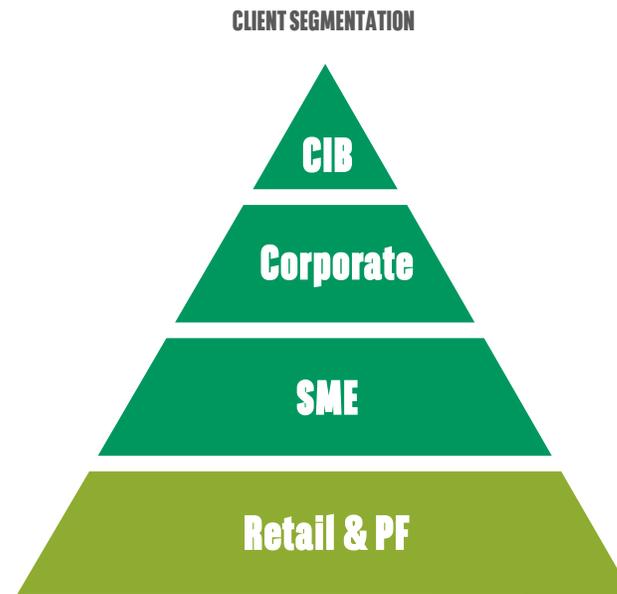


Large Client base in Retail & PF with potential to deepen relationship.

Continuously growing quality and profitability of new Clients. Highly acclaimed Wealth Management services.

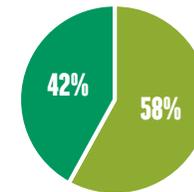
Institutional banking offers full scope of products & services. Diversified Customer base generates high productivity of assets and capital.

Sound and diverse balance sheet structure and NBI composition.

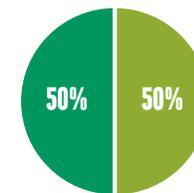


Full market coverage with unique competences in serving multinational Clients, Food & Agro and Wealth Management

SHARE IN LOAN VOLUME



SHARE IN NBI



## INSTITUTIONAL BANKING Corporate, SME, CIB, other

CLIENTS [k]

37



31.12.2021

NET LOANS [bn PLN]

36.5



31.12.2021

CLIENT DEPOSITS [bn PLN]

44.6



31.12.2021

## RETAIL BANKING & PF Individuals, Micro, PF, Wealth management

CLIENTS [m]

4.1



31.12.2021

NET LOANS [bn PLN]

50.0



31.12.2021

CLIENT DEPOSITS [bn PLN]

56.3



31.12.2021

# We act in line with United Nations Sustainable Development Goals



**Business goals are achieved while staying in line with our social & environmental commitments**



**DEDICATED GOVERNANCE**

Dedicated sustainability structure lead by Chief Sustainable Officer (CSO) to strengthen banks strategic role in building sustainable economy



**FINANCING CHANGE**

PLN 6.6 billion: total value of loans granted by the bank to finance projects supporting sustainable development, incl. PLN 3.9 billion in 2021

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



**LIMITING OWN IMPACT**

Since 2021, 100% of energy used by the bank comes from sustainable sources

Our CO<sub>2</sub> emissions are under constant scrutiny – goal to cut them by 55% till 2025 vs. 2019

Since 2018, increasing paperless approach all across the bank (cooperation with Autenti)



**PROMOTING DIVERSITY AND INCLUSION**

Accessible, inclusive, diverse & minority groups friendly bank (OK SENIOR® certificate and 77 branches with „Facility without barriers” certificate)

Bottom-up employee communities, e.g. BNP Paribas Pride; Women changing BNP Paribas; „Tato, masz to jak w banku”



**RECEIVING RECOGNITION**

No. 1 in general classification in the Responsible Companies Ranking in 2021, 2020, 2019

OUR CONTRIBUTION TO THE SDGS



Noble Gift – Szlachetna Paczka



Social projects, grants, Agronomist



BeneFIT, Dobrze, Good Kilometers



Class, Bakcy!, Mission Education



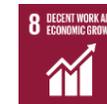
Women changing BNP Paribas, Share the care



„Water - yes, plastic no” - eco education



Financing renewable energy sources (OZE)



Financing development of Polish economy



Supporting strategic Clients' investments



Accessibility for Clients with disabilities, Diversity



Financing thermo-modernization



Supporting sustainability in the Food and Agro



Bank of Green Changes, Eco-fleet Coal exit



CSR Policies, Agro Conference, Nitrogen limitation



Bee Apiaries, Planting trees, Paperless



Ethics in finance initiatives, Responsible Sale Declaration



# We have started transforming our corporate culture



Since 2021, we have been promoting values that will let us dynamically respond to changing market requirements

Acting in accordance with these values will contribute to successfully realizing our strategic ambitions



WE DELIVER WHAT WE PROMISE  
YOU ALWAYS KNOW HOW  
THINGS STAND

WE QUESTION THE STATUS QUO  
WE PURSUE OUR GOALS

WE BELIEVE THAT SIMPLER  
IS BETTER

WE'RE STRONGER  
TOGETHER

I EMPOWER OTHERS  
I'M EMPOWERED TO TAKE THE LEAD

## We are aware of and keep track of our strengths and areas in need of further development



### WHOLE BANK

- Strong, committed for development in Poland, BNP Paribas Group with recognizable global brand
- Sufficient **scale of business**, incl. leading position in **Agro**
- **Sustainability** rooted in culture
- Careful **risk management**, lower than most peers' **CHF exposure**



### RETAIL & PF

- **Two engines** of Client acquisition (Retail & PF)
- Well developed **sales competences** recognized by experts
- Leader in **Wealth Management**
- Partnership know-how – leading **digital marketplaces**



### SME & CORPORATE & CIB

- **Full product offer**, partner for companies operating **internationally**
- **Integrated coverage model** CIB / Corporate
- Strong **position in SME**
- New **mobile and internet front-ends**



### IT / OPS

- **Modern GO ecosystem** with cloud ready architecture (in all Customer segments)

#### OUR STRENGTHS

#### AREAS TO DEVELOP

- Further **Client satisfaction** improvement (NPS)
- Continued **corporate culture** implementation, increasing employee engagement, identity and pride (eNPS)
- Further improvement of **efficiency**, **process excellence** and data usage
- Grow the number of Clients using **digital channels**
- Internalization of **key competences**

- Grow **daily banking Client** base
- Spontaneous **brand awareness** increase
- Greater share of **sale in digital channels**

- Increase **loan exposure to bigger Polish corporate Clients**
- Improve **cross-sell**
- Food & Agro: capture greater market share in **food processors**

- **Comprehensive changing of technology** used by the bank
- Achieving **fast and cost efficient scalability** as a backbone of modern digital bank



**WHAT IS AROUND**



**WHO WE ARE**



**GOBEYOND STRATEGY**



**STRATEGIC INITIATIVES**

# Our strategic pillars and key financial targets



**#POSITIVE**

Responsible & trusted financial partner, supporting positive and sustainable development of Clients, businesses and the society. Guiding Clients in the world of digital and sustainable transformation

**#UP**

Offering high quality banking & beyond banking products & services, as a key to larger Client base in omnichannel world. Delivering excellent experience through personalized Customer journeys

**#STRONGER**

Global BNP Paribas Group strength & dynamic technological development, coupled with E2E process optimization as a backbone for organic growth and high Client satisfaction

**#TOGETHER**

People first: engaged & satisfied employees drive delighted Customers. Agile@Scale and new corporate culture allowing for diverse, inclusive work environment characterized by trust, courage & creativity

## FINANCIAL TARGETS 2025

Uncertainty of the operating environment has become the new normal  
Financial targets in this presentation reflect the bank's ambitions set in the conditions and environment before the outbreak of armed conflict in Ukraine

ROE  
**~12%**

C/I  
**max. 48%**

Share of sustainable assets<sup>1</sup>  
**10%**

1. Sustainable loans and advances / total loans and advances to Customers (outstanding portfolio, measured at amortised cost)

## How we understand „beyond“

### POSITIVE UP

Deliver a selection of convenient & tailored products & solutions that will exceed Customer expectations and market standards, while being at a forefront of sustainable transformation

### GO**beyond**

Challenge the status quo  
Question bank and market realities to deliver more

### STRONGER TOGETHER

Dynamic implementation of changes on a scale that goes beyond incremental development, creating a solid foundation for effective and efficient operations. Allow our employees to act to their potential, by setting up constructive and empowering work environment

HR AGILE

#TOGETHER

People first: engaged employees drive delighted Customers.

Organization based on values supporting purpose and strategy.

Culture of courage, empowerment & diversity as key elements driving creativity & efficiency.

### Courage & responsibility

- Open and constant feedback culture. Learning by doing as a main part of development programs
- Involving employees in strategic projects as part of their personal development
- Listening to the voice of the employees. Proactive approach towards challenges

#### beyond

- Organization that embraces initiative taking: room for testing, making mistakes, drawing conclusions & self-improvement

### Diverse & inclusive corporate culture

- Establishing competitive advantage by building diverse teams, open for cooperation, dialog and idea sharing
- Striving for gender diversity on all company levels

#### beyond

- Looking at employees through the lens of their knowledge, Experience, competence and commitment

### Great place to grow

- Bank as a community of people working in accordance with common values
- Leaders as a key driver of culture change
- Employee centric benefits

#### beyond

- One day onboarding as an organization's standard
- Caring about employees' physical and mental health and embracing their passions

### New Ways of Working

- Work in hybrid formula
- Management of scattered teams
- Rich and personalized development offer
- HR tools digitalization

#### beyond

- Up-skilling path for the key future competences

### TARGETS FOR 2025

Share of women in Management Board [vs. 2021]

**22% » 30%**

Wage gap reduction [vs. 2021]

**7.3% » < 4.0%**  
Between men & women

eNPS [vs. 2021]

**-9 » 20**

Employee Net Promoter Score

# #TOGETHER

Agile embedded in new work model with high degree of empowerment. Change to respond to emerging trends and positively impact the market.

## Positive impact on the market



**FASTER**

Our aim is to accelerate the pace of product and services market delivery from strategy to execution



**BETTER**

We will distribute innovative, quality products, services and experiences that fit to Customers' expectations and company's purpose



**HAPPIER**

We shall engage employees, ensure talents thrive and grow with motivation and proud to be a part of BNP Paribas

## Empowered employees

- Organized around 14 Tribes
- Empowered tribe leaders reporting directly to the Board, with dedicated budgets and clearly defined goals
- Focus on cross functionality of the teams

### beyond

- Agile@Scale in business, IT, support and control functions
- Promoting agile mindset all over the company

## TARGETS FOR 2025

Employees working in Agile Tribes

**>1,300**

Time-to-market

**2x FASTER**

# #STRONGER

Efficient capital management:  
Ensuring safe and optimal capital position.  
Aspiration to start paying out dividends.

Optimal liquidity:  
Sound liquidity profile with diversified funding.  
Efficient and inclusive liquidity management.

## Efficient capital and liquidity management

- Fulfilment of minimum capital and combined buffers requirements, liquidity measures and MREL defined by regulation and regulatory bodies (KNF, BFG, SRB) as a prerequisite
- Retaining capital for growth and investments, with intention to pay out 50% of an annual net profit if allowed by the regulator
- Building a sustainable and attractive model for shareholder value creation to ensure capability to increase the free float (to 25% + 1 share by YE2023)
- Diversified funding sources, including dominating deposit base from individual and corporate Clients, supplemented with wholesale (innovative and green) funding

### beyond

- Translating analytical information on capital consumption and product profitability into business decisions & process improvements

## ASPIRATION FOR 2025

Dividend payout ratio

**50%**

# #STRONGER

Transform the technological foundations of the bank to be able to scale up the growing business – IT@Scale.

Fast and cost effective scalability as a core of modern digital bank and enabler of going beyond the classical banking.

IT as a strategic partner for business, working hand in hand to create digital, innovative products and services for Clients using full potential of technology.

## Platform@Scale

### beyond

- Deep transformation of core banking ecosystem enabling seamless Customer journeys & digital operations and building open banking capabilities.
- Setting Hybrid MultiCloud to secure scalability & access to edge services and technology. Migration of significant number of assets to the cloud with focus on Digital & Data platform
- Improving maturity of core IT processes with focus on full automation & continuous improvement to decrease time-to-market of our software delivery
- Technological debt payoff. Transformation of our applications into modular & composable set of APIs and microservices
- Transformation of data platform for scalability and processing more data. Providing cutting-edge cloud services for advanced analytics and data science modelling
- Further evolution of our hybrid workspace environment. Implementation of collaboration tools & modern standards which will improve digital experience of BNP Paribas employees

## Secure Tomorrow

- Strengthen cybersecurity position of BNP Paribas

## Partnership@Scale

### beyond

- Close cooperation with partners and startups to empower innovation. Strong support for new source of revenue exploration
- API Marketplace as platform for new way of banking product placement beyond banking services

## Talent@Scale

- Implement culture with focus on knowledge sharing, innovation, automation and empowerment
- Build strong employer brand for IT professionals
- Secure core technological competences by internalization of our employees as well as changing the sourcing model

## Agile@Scale

- Improve maturity of the deployment process by automation and innovative standards and toolkit
- Implement the new way of working based on Agile@Scale model

## TARGETS FOR 2025

Investments in IT@Scale until 2025

# PLN 500m

Investments in technological solutions for Clients & business until 2025

# PLN 1.0bn

Total investments in technology until 2025

# PLN 1.5bn

# #STRONGER

Efficient automated processes and new operating model increasing Client and employee satisfaction.

Building process governance model with strong E2E ownership & accountability, compatible with agile & lean approach, improving Customer experience and cost efficiency.

## New operation model focused on quality

- Unified front-end for Operations, closely correlated and integrated with business systems (branches, call center), supporting faster, more effective and higher quality Customer service. Implementation of Enterprise Workload Management (EWM) as a key component of the new approach
- Scalability of solutions and processes via MultiSkilling growth. Knowledge transfer across sales, products, operations and IT
- Constant development of RPA, AI and chatbots in the whole organization

## Key processes optimization - improve cost efficiency and Customer & employee satisfaction

- Rebuild and measure E2E processes using process mining, robotic process automation and artificial intelligence (AI)
- Implement new process governance model within Agile@Scale, based on the Lean culture, to deliver fast and high quality services and products

### beyond

- Change faster than the market to deliver high quality services in line with Customer expectations
- Improve environmental footprint
  - automation and paperless approach as one of the key expectations for each process

## TARGETS FOR 2025

All key E2E processes to be optimized

**38** TOTAL PROCESSES  
**9** already started

Operations efficiency increase [vs. 2021]

**>10%** YEARLY

# #STRONGER

Build strong data management foundations and data driven culture to ensure meeting ethical and legal standards.

Modern data hub and analytics for business development, higher quality and operational efficiency.

## Data driven bank - data hub evolution into cloud and AI decision making process

- Leverage Customer intelligence and real-time data and analytics in CRM: increasing cross-sell, up-sell and more effective Customer retention
- Implement modern, hybrid architecture for data repository based on Big Data and relational database components, built with cloud ready technologies
- AI LAB: deliver dedicated, centralized environment to simplify AI model development and operationalization
- Build strong data management foundation, incl. implementing monitoring of data quality and smart data cleansing
- Simplify data architecture - one data warehouse, one financial system

## beyond

- Leverage data and AI for streamlining processes and automation
- Modern data hub with data analytics built on strong operations and data management fundamentals
- Implement ethical and legal standards for Customer data analytics and AI

## TARGET FOR 2025

Data use cases utilizing AI component or advanced analytics

>200

#UP

Top Customer satisfaction boosting acquisition and Clients value thanks to innovative services and personalized communication powered by advanced CRM, IT and data capabilities.

Continuation of Customer journey digitalization with human touch assistance by developing new omnichannel service model.

### Excellence in serving our Customers

- Self-managed & empowered front and back office employees
- Top quality of services and empathy as main drivers of Clients satisfaction

#### beyond

- Voice of Customers and employees as immanent part of Agile@Scale organization. Simple, transparent offer driven by Customers' feedback
- Continuous end-to-end processes enhancement fueled by value added technologies (AI, RTM, speech analytics, etc.)
- Supporting local communities in social and environmental issues

### Ultra-personalization of services in upper segments - Premium & WM

- Unique mix of top human expertise and roboadvisory embedded in flawless digital Customer journeys
- Assisting Clients in alignment of their ESG vs. investment preferences

#### beyond

- Wealth management for generations. Heir relationships strengthening; exclusive offers adapted to generations life cycle

### Transformation toward a truly omnichannel distribution on all its dimensions

- Top class digital banking experience with GOMobile as a main contact channel (CEX driven)
- Further optimization of our network footprint

#### beyond

- Omnichannel Customer journeys: front-ends convergence, digital self-services with remote human assistance, personalized next best service communication (AI, RTM)
- Paperless processes - above 90% available in digital and cashless branches optimized to Customers' needs

### TARGETS FOR 2025

NPS

TOP 3

Retail &amp; PF

90%

Key individual Client processes available in digital

RETAIL IND  
/ PF / WM

MICRO

FOOD  
& AGRO

CORPORATE  
/ SME / CIB

# #UP

Customer obsession approach providing seamless products & services truly desired by Clients.

Unique SDGs oriented advisory and set of dedicated financial services helping our Clients to be well educated and contribute in green transformation.

## Acquisition & building base of valuable Clients

- Contextual financing of Consumer needs leveraging open banking solutions: e-commerce, marketplaces, top retailers and car dealers
- Personalized, one-click offers for consumer finance Clients
- Simple and transparent digital platform for Customers' assets management supported by roboadvisory and experts assistance
- Top of mind for housing needs. Unique expertise in sustainable real-estates market

### beyond

- Trusted Client companion for eco-solutions, home, travel and mobility needs
- SDGs-oriented daily banking offer supporting Clients' engagement

## Competitive offer – personalized & innovative. Allowing sustainable and smart growth

- Platformization of highly adopted services supported by the Group entities
- Advanced data analytics to further develop CRM engine boosting personalized omnichannel experience

### beyond

- SDGs-oriented loans & investments offer in areas of energy & mobility, circular & sharing economies with unique advisory expertise
- Nonobvious partnerships - mixing innovative banking and beyond banking solutions. Test & learn approach

## TARGETS FOR 2025

Number of active Clients

# 4.5m

[+0.5m vs. 2021]

Retail & PF [incl. Micro]

Sales in digital channel

# >50%

Individual Clients

Market shares in new sales

# 7%

Current account, Cash loan, Mortgage

RETAIL IND  
/ PF / WM

MICRO

FOOD  
& AGRO

CORPORATE  
/ SME / CIB

# #UP

Bank as a trusted companion with 24/7 access to the most wanted services - platformization of banking & beyond banking services. Bank assistance at every stage of entrepreneurs life cycle.

## Acquisition & building base of valuable Clients

- Smooth opening and organizing business activity with bank assistance
- Leveraging win-win partnership opportunities with internal (BNP Leasing, Factoring, Arval) and external partners
- Digitalized access via dedicated platform to personalized services incl. flexible FX options, e-commerce solutions, payment terminals and beyond banking value added services
- Comprehensive remote advisory for financing needs. Active Customers' liquidity & cost management by tailoring loans, rental, leasing & factoring offer mix

### beyond

- Trusted companion for individual Customers starting or developing their own business / becoming freelancers
- Platformization of beyond banking services (Value Added Services) - leveraging of API economy

## Innovative services, allowing for sustainable, smart growth

- Unification of digital self-service capabilities & Customers' experience with banking for Individuals (GO assets)
- SDG oriented credit and investment offers
- Specialization and support for Customers in their sustainable goals oriented business development
- Advanced data analytics to quickly identify Customer needs and prepare targeted offers

### beyond

- Data driven pre-approved financing offers. AI models using transactional & external data

## TARGETS FOR 2025

Number of active Micro Clients

# 340k

[+75k vs. 2021]

Number of digitally active Micro Clients

# 230k

[+75k vs. 2021]

## #UP

Keep leading position in Agro market & increase market presence among food processors, with strong focus on sustainability of their business.

Knowledge banking built around unique, sectorial know-how. Digitalize dialogue & relationship establishment with Agro Clients.

### Leader in Agro market & rising market presence among food processors

- Maintain #1 position in farmers while being selective in terms of potential for successful operations during and after the transformation of the Food & Agro sector
- Increase position in food processors and concentrate on sustainable segments
- Differentiation by relations building – offering new to market solutions, educate Customers & Prospects, build community of change leaders
- Knowledge banking build around sectorial Food & Agro know-how and strong team
- Digitalize dialogue & relationship establishment with Agro Clients

### beyond

- Bank facilitation of UE, government and non-public subvention programs
- Comprehensive solutions for farmers to boost organic Food & Agro
- Agronomist portal as a game changer for building farmers community

### TARGETS FOR 2025

Keep leading position in farmers

## >25%

Loan market share

Increase number of active food processors [vs. 2021]

## +30%

RETAIL IND  
/ PF / WM

MICRO

FOOD  
& AGRO

CORPORATE  
/ SME / CIB

# #UP

Boosting multinational Clients and large corporations and their ecosystem by leveraging BNP Paribas Group strength and potential.

Servicing MidCap and SME through remote and digital solutions while providing adequate international support when needed.

Leveraging on unmatched range of products and services.

Operational excellence leading to outstanding Client experience.

## Undisputed leader in multinationals & expanding relationships with large corporations

- First choice bank for large corporations with tailor made solutions & excellent service model
- Customized approach by bringing the whole investment banking products platform (M&A, Project Finance, Leverage Finance, DCM, Acquisition Finance, hedging solutions) to fit Customer needs

### beyond

- Number 1 for multinational Clients leveraging BNP Paribas Group leading position in Europe with wide geographic coverage and foreign expertise and cross-border solutions & products

## Excellence in serving our Customers

- Deliver centralized & non-anonymous after-sales service with the highest First Contact Resolution ratio, Clients preferred timeframes, language and communication channels with full CRM support

### beyond

- Use next-generation data to uncover the unarticulated needs of Customers and address them effectively

## Transformation toward excellent digital experience with human touch

- GOonline Biznes to become central gateway to all digital solutions offered by the bank, subsidiaries and our business partners
- Expand integration capabilities with Customer systems in order to ensure seamless banking experience
- Assist Clients' international expansion based on our experiences in 65 countries
- Fair banking for Clients with Know Your Customer process in our operating principles

### beyond

- Human touch & excellent digital experience for MidCap and SME companies aligned with global value creation ecosystem
- Leading banking partner for Agro and strengthening market position in food processors

## TARGETS FOR 2025

Increase number of active Clients [vs. 2021]

# >18%

Corporate & SME

Increase number of active multinational Clients [vs. 2021]

# >22%

Corporate & SME

NPS

# TOP3

RETAIL IND  
/PF/WM

MICRO

FOOD  
& AGRO

CORPORATE  
/SME/CIB

# #UP

Boosting multinational Clients and large corporations and their ecosystem by leveraging BNP Paribas Group strength and potential.

Servicing MidCap and SME through remote and digital solutions while providing adequate international support when needed.

Leveraging on unmatched range of products and services.

Operational excellence leading to outstanding Client experience.

## Positive impact

### beyond

- Active role in sustainable finance issues - providing advisory services around sustainability to our Clients. Stimulate their transition toward green & positive transformation leveraging on BNP Paribas Group experience, CSR Policies and developed programs

## Streamline credit process in line with Customer expectations

- Improve and shorten credit process
- Enhance monitoring process of credit portfolio
- Accelerate acquisition of credit Customers and up-sell within financing products
- Enhance pricing policy - including risk-related factors and Client-benchmarking level. Implementation of IT tool supporting process of setting up pricing

## RM's and sales transformation toward a truly Client advisory approach

- Shift value proposition for Corporate & SME Clients to top quality service and efficient processing
- Transform our front line set-up - review RM's scope of activities and optimize their work
- Understand our Clients' business model & values and reflect that in our everyday practice

### beyond

- Consistent product offers for global value chains participants

## TARGETS FOR 2025

Digitally active Clients base

# 37k

[+7k vs. 2021]

Corporate & SME

Loans growth

# +6% CAGR

Corporate & SME  
2025-2021

# #POSITIVE

#Sustainable Finance  
#Positive Banking

Supporting Clients in their sustainable transition through wide range of dedicated solutions.

Implementing the highest standards of ESG risk management.

Measuring and reducing carbon footprint of our portfolio.

## Being a leader in sustainable finance. Developing a portfolio of sustainable products and services responding to Client needs in all business lines

- Green products (renewable energy, energy efficiency, electro-mobility, green loans and bonds)
- Socially responsible products (for individual and business Clients, investment and loan products with positive impact, SRI - socially responsible investing products, social loans and bonds)
- ESG linked products (i.a. sustainability linked loans and bonds)
- Supporting innovations - offer for scaleups
- The highest standards of ESG risk management & continuous improvement of ESG risk profile of our portfolio
- Measuring and reduction of bank's portfolio carbon footprint (scope 3)
- Driving initiatives supporting sustainable growth in Poland and BNP Paribas Group – sustainability and climate partnerships with financial, extrafinancial, governmental and sectoral stakeholders
- Building ESG & sustainable finance culture and awareness across the organization

### beyond

- Create a competence center, actively supporting Clients in sustainable transformation
- Dedicated organizational structure, supporting sustainable initiatives implementation

## TARGETS FOR 2025

Share of sustainable assets<sup>1</sup>  
[vs. 2021]

**4.5% » 10%**

Bank's Clients annual green and sustainable bonds issuance in 2025 [vs. 2021]

**0 » PLN 500m**

Sustainable AUM ratio  
[vs. 2021]

**5% » 30%**

1. Sustainable loans and advances / total loans and advances to Customers (outstanding portfolio, measured at amortised cost)

# #POSITIVE

#Sustainable Finance  
#Positive Banking

Responsible, fair, inclusive  
and transparent in Client  
service.

Brand recognized through  
its honest and coherent  
engagement in social  
and environmental issues.

Agent of positive change  
& good neighbor.

Limiting negative impact  
of our operations.

## Fair, accessible, decent & predictable with strong ethics and transparency in Customer relations

- Code of Conduct as a basis for all undertakings
- Acting in accordance of Responsible Sales Declaration and active counteracting of misselling
- Communicating in simple language (100% outgoing communication to Clients in a simple language)
- Constant work on accessibility of products and services (e.g. branches, remote channels)

### beyond

- Helping our Clients in the digital transformation
- Equal access to banking services for everyone

## Energy and resources efficient with assured climate neutrality of own operations

- Reducing own greenhouse gas emissions and use of resources (paper consumption reduced by 80%)
- Sustainable procurement practices

### beyond

- Become a role model in terms of environmental responsibility for our employees, Clients and partners

## High BNP Paribas brand awareness associated with caring for the environment and social agenda

- Recognized as a leader in ESG aspects
- Promoting Sustainable Development Goals among internal and external stakeholders
- Engagement in brand partnerships in the field of sustainability

### beyond

- Driving the public debate over social and environmental issues

## An engaged bank to local communities

- Further development of employee social engagement initiatives
- Combating social exclusion. Supporting diversity. Initiatives for financial education
- Boosting BNP Paribas Foundation's scholarship programs
- Partnerships with NGOs & experts to tackle social inequalities and developing social involvement of employees

### beyond

- Local Bank Ambassadors as a unique program of community managers

## TARGETS FOR 2025

Employee social  
engagement

# 4 hours

Yearly average  
per employee

Share of branches with  
„Object without  
barriers“ certificate  
[vs. 2021]

# 18% » 50%

Reduction of CO<sub>2</sub>  
emissions from own  
operations [vs. 2019]

# 55%

## GOeyond strategy was created #together



Strategy was crafted internally and locally to fit unique requirements of our bank as well as our business context



„Bottom up“ process engaging all key stakeholders. Work was performed by over 200 people from both the bank and its subsidiaries



Strategic directions are important, but it is equally crucial how they are formulated. The strategy that comes from the employees, will be more accurate and efficient in its execution



## GOeyond strategy is well aligned with BNP Paribas Group strategy for 2022-25



**BNP PARIBAS GROUP  
STRATEGIC PLAN  
announced  
in February 2022**

### AMBITIONS



#### **GROWTH**

Continue to develop **profitable growth** by leveraging the Group's leading positions in Europe



#### **TECHNOLOGY**

**Technology** for optimised Client / employee experience and **operating efficiency**

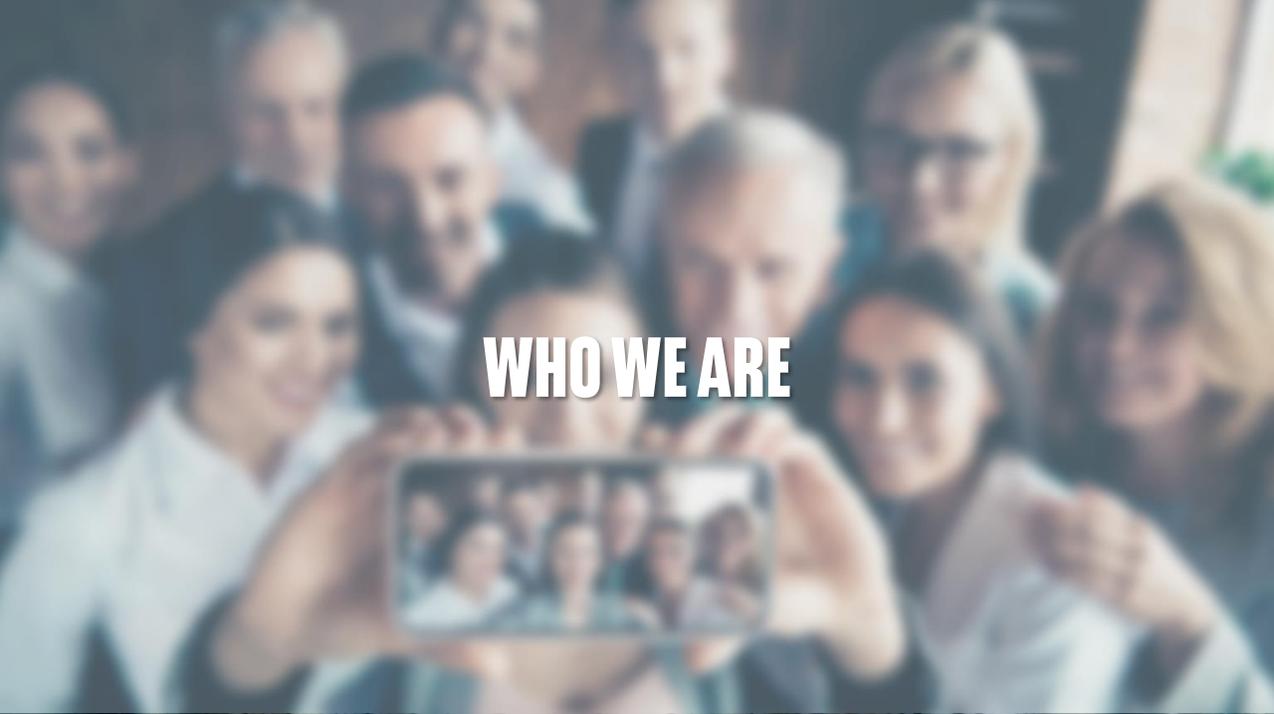


#### **SUSTAINABILITY**

Accelerated mobilization of the Group's businesses on **sustainable finance issues**



**WHAT IS AROUND**



**WHO WE ARE**



**GOBEYOND STRATEGY**



**STRATEGIC INITIATIVES**

# List of strategic initiatives well defined. They are already advanced in their implementation



## STRATEGY IMPLEMENTATION

### 18 initiatives addressing all key areas of the bank

- Dedicated structure incl. sponsors and leaders with defined responsibility
- Key milestones & outcomes defined
- Precise success criteria along with KPIs with year by year trajectory in place

### All of them already underway, with first major results in place

- Agile@Scale launched in January 2022
- New hybrid work model operational since August 2021
- Transformation of corporate culture started: new values defined and communicated
- Dedicated sustainability structure led by CSO (Chief Sustainability Officer)

STRONGER - TOGETHER  
UP  
POSITIVE

1. People first
2. Agile@Scale
3. Great place to grow
4. Process excellence
5. IT@Scale
6. Become data driven bank, thanks to significant extend of high quality data usage and advance analytics solutions
7. BNP Paribas as my primary bank
8. Development of digital and omnichannel sales capabilities
9. Convenient platform for entrepreneurs, leveraging API economy
10. New distribution model as introduction to truly omnichannel Customer service
11. New Client approach by leveraging Group strength & potential
12. New Client service model
13. Agronomist – a fresh way to deliver knowledge and make relationship
14. 5N Strategy implementation – knowledge based Client relations, improving results and NPS
15. Leader in sustainable finance
16. Responsible, inclusive bank
17. An engaged bank to local communities
18. The Bank of Green Changes

RETAIL & PF  
CORPORATE, SME & CIB  
FOOD & AGRO

SEE MORE DETAILS ON STRATEGIC INITIATIVES LATER ON

# Summary view on the GOeyond strategy 2022-25



**#POSITIVE**

**#UP**

**#STRONGER**

**#TOGETHER**

## TARGETS FOR 2025

Active Clients in Retail & PF [incl. Micro]

**4.5 million**  
[+0.5m vs. 2021]

Increase number of active Clients in Corporate & SME

**>18%**  
[vs. 2021]

Key individual Client processes available in digital

**90%**

Increase number of active multinational Clients

**>22%**  
[vs. 2021]

Uncertainty of the operating environment has become the new normal

Financial targets in this presentation reflect the bank's ambitions set in the conditions and environment before the outbreak of armed conflict in Ukraine

NPS market position

**Top 3**

eNPS Employee Net Promoter Score

**20**

Total investments in technology

**PLN 1.5 billion**  
[until 2025]

Dividend payout ratio

**50%**  
[aspiration for 2025]

ROE  
**~12%**

C/I  
max. **48%**

Share of sustainable assets<sup>1</sup>  
**10%**

1. Sustainable loans and advances / total loans and advances to Customers (outstanding portfolio, measured at amortised cost)

## **STRATEGIC INITIATIVES' DETAILS**

## WHAT'S INITIATIVE ABOUT

## WHAT HAS BEEN DONE SO FAR

## IMPACT

## 1 People first

Employee satisfaction builds Customer satisfaction. Focusing on people provides leverage for quality and, in consequence, for NBI and business growth. Listen to voice of employees, promote employee engagement and empowerment powered by transformed corporate culture and values

Transformation of corporate culture started. Employee surveys and Customer Excellence Boards conducted regularly. Priorities and changes discussed in quarterly meetings with sales network representatives

**EMPLOYEE ENGAGEMENT**

## 2 Agile@Scale

2x faster time-to-market and cost efficiency. Create innovative and high quality products. Engage employees & promote talents

New organizational structure launched on January 1st 2022: organized around 14 Tribes covering all business and support areas. Recruitment for all A@S roles finalized. Q1'22 QAP (quarterly agile planning) finalized. Continuous improvement phase has been started

**TIME-TO-MARKET  
EMPLOYEE ENGAGEMENT**

## 3 Great place to grow

Employee experience enhancement (self-service with unified front-end). Creation of new work model. Automation and digitalization of back office HR processes

New hybrid work model defined & implemented in August 2021. Internal documents signed using e-signature Autenti. New self-service platform for HR processes implemented

**EMPLOYEE ENGAGEMENT  
EFFICIENCY**

TOGETHER

## WHAT'S INITIATIVE ABOUT

## WHAT HAS BEEN DONE SO FAR

## IMPACT

4 **Process excellence**

Optimization, automation and digitalization of all key processes to improve Customer experience as well as operational and cost efficiency. Process mining tool supporting process owners in their process management. Lean culture promotion to ensure continuous process improvement via tailored trainings and Lean Community

Optimization of 9 key processes already launched. 120 robots implemented to streamline processes. Adding new queries to chatbot supporting bank employees in quick Customer service (external and internal) - over 500 supported queries. Process mining implemented in mortgages and Micro segment. Creation of Lean Academy with over 160 employees trained

**CLIENT SATISFACTION**  
**EFFICIENCY**  
**EMPLOYEE ENGAGEMENT**

5 **IT@Scale**

Setup modular architecture and pay off technology debt. Deep transformation of core banking & payments ecosystem. Enabling hybrid multi-cloud architecture to gain scalability and access to modern services. Improve maturity of core IT processes. Provide cutting-edge cloud services for advanced analytics and data science modelling. Implementation of collaboration tools & modern standards which will improve digital experience of BNP Paribas employees

Alignment with business strategic goals. Core banking scenarios partner selection. Initial operationalization plan (initiatives, opuses, budget)

**PRODUCTIVE ENVIRONMENT**  
**TIME-TO-MARKET**

6 **Became data driven bank, thanks to significant extend of high quality data usage and advance analytics solutions**

Strong data management foundation with modern data platform architecture based on big data with cloud ready technologies. Develop Customer relations by further development of CRM functionalities, personalization of real time interactions powered by new AI driven Omnichannel Interaction Ecosystem

Data governance implemented. Data cleansing initiated. Most of architecture components implemented. 1st phase of new CRM Omnichannel Interaction environment implemented. Over 100 real time campaigns triggered by Client behaviors.

**PRODUCTIVE ENVIRONMENT**  
**BUSINESS GROWTH**

STRONGER

## WHAT'S INITIATIVE ABOUT

## WHAT HAS BEEN DONE SO FAR

## IMPACT

**7 BNP Paribas as my primary bank**

Evolve core products, omnichannel environment and approach to build strong relationships with Clients. Optimize digital UX, personalize Customer experience, orchestrate data sources. Boost Client awareness of BNP Paribas brand

Account for young people 0-18 „Samodzielniak“ as part of family offer package. Implementation of new, mobile methods of payment

**CLIENT SATISFACTION**  
**BUSINESS GROWTH**

**8 Development of digital and omnichannel sales capabilities**

Digitalize sales of all consumer loans, incl. mortgage, in full on-line or omnichannel E2E mode. Fully leveraged pre-approved processes and open banking solutions. Increase cross-sell based on advanced use of data analytics, AI and personalization. Extend product range relevant to digital channel

Infrastructure and required skills in place (open banking and data science teams). Improving data quality and CRM environment. Visibly improved Client satisfaction in remote channels. First open banking use cases. Collected know-how in e-commerce financing

**BUSINESS GROWTH**  
**CLIENT SATISFACTION**

**9 Convenient platform for entrepreneurs, leveraging API economy**

Bank as platform – modern, open APIs to leverage an ecosystem of third party applications and service. The platform enables to accelerate creation of sustainable and secure Customer-centric innovations; offers contextual service to each and every Customer at their point of relevance

Move-away from impersonal many-to-one relationships. Leverage data to understand the Customer better

**BUSINESS GROWTH**  
**CLIENT SATISFACTION**

**10 New distribution model as introduction to truly omnichannel Customer service**

Transformation of distribution model as a key part of building truly omnichannel Customer service model. One Customer view, front-ends convergence. Contact management supported by personalized communication driven by CRM. New front line set-up with self-management principles

One unified front-end for branches and call center. 360 Customer view. Comprehensive real-time CRM communication. Pilot of transformation of self-managed front line set-up in one region

**BUSINESS GROWTH**  
**CLIENT SATISFACTION**

## WHAT'S INITIATIVE ABOUT

## WHAT HAS BEEN DONE SO FAR

## IMPACT

UP - CORPORATE, SME &amp; CIB

**11 New Client approach by leveraging Group strength & potential**

Leader in multinational Clients and expanding relationships with large Polish corporates. Unique approach based on strong position of the BNP Paribas Group, especially in terms of global relations and product platform

Dedicated set-up of sales, coverage and support teams implemented along the process, including specific solutions for strategic Clients, especially in the Client service area

**BUSINESS GROWTH**  
**CLIENT SATISFACTION**

**12 New Client service model**

Transforming our front line set-up via making available for Clients the widest range of self service solutions and delivering centralized & non-anonymous after-sales service

Successfully implemented e-banking platform built in modern, open architecture to focus on Clients and deliver better quality of services

**BUSINESS GROWTH**  
**CLIENT SATISFACTION**

**13 Agronomist - a fresh way to deliver knowledge and make relationship**

Development of web portal dedicated to market oriented farmers and Food & Agro (F&A) entrepreneurs. Knowledge & tools supporting transition towards sustainable farming and digital transformation. Covering whole F&A value chain, special focus on local communities

Portal set up in 2019, over 110k unique users and 727k hits in 2021. Cooperation with many external partners. Practical tools implemented, e.g. nitrogen limitation & GHG emissions calculators, satellite fields monitoring, farm management systems, bank's agro products search engine

**BUSINESS GROWTH**  
**CLIENT SATISFACTION**

**14 5N Strategy implementation - knowledge based Client relations, improving results and NPS**

Further knowledge based expansion into food production value chain. Tailored service model for the most strategic Food & Agro Clients & Prospects. Streamlined credit process

Strategic Clients & prospects list defined. First organizational changes implemented

**BUSINESS GROWTH**  
**CLIENT SATISFACTION**

## WHAT'S INITIATIVE ABOUT

## WHAT HAS BEEN DONE SO FAR

## IMPACT

15 **Leader in sustainable finance**

Wide range of new green and socially-related products. Actively support Clients in their transformation towards sustainable economy. Fully integrated approach to ESG risk assessment

Strong sustainability community led by Executive Director of Sustainability Area (CSO) with active informal Sustainability Council and Officers. A number of sustainable products already in place. ESG screening for sensitive sectors

**SUSTAINABLE BUSINESS GROWTH**16 **Responsible, inclusive bank**

Equal access to banking services for everyone. Simple but precise Client communication. Ensuring operational predictability

Signatory of „Declaration of Responsible Sales“. 77 branches with Certificate „Object without barriers“. "Simple language project underway to simplify communication

**CLIENT SATISFACTION**17 **An engaged bank to local communities**

Bank as an agent of positive change and a good neighbor, close to local needs with strong social impact through the realization of social mission of the BNP Paribas Foundation. Bank employees socially involved and engaged as volunteers

24,767 hours in 2021 for social initiatives. 100,000 hours from 2011. 100 Local Bank Ambassadors (Community Managers) engaged in local activities. 2,610 volunteers from the bank and the capital group involved in Noble Gift in 2021

**POSITIVE IMPACT INCREASE**18 **The Bank of Green Changes**

Reduce own environmental footprint with particular focus on CO<sub>2</sub> emissions. All company cars replaced by electric or hybrid vehicles till 2025. Environmentally friendly solutions at our offices and branches

100% of energy used by the bank comes from renewable sources. 2.8 million pages of paper saved in 4 years. Educational campaigns for employees, Clients and partners. CSR Declaration for suppliers

**LIMITING ENVIRONMENTAL IMPACT**

POSITIVE

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