

FACT SHEET

March 2022

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 65 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.

GObeyond Strategy 2022-2025

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 2022-2025 is based on 4 key pillars: #together, #stronger, #up, #positive.

Targets for 2025

- o ROE ~12%
- o C/I ratio max48%
- o share of sustainable assets¹ 10%

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

Material events - Q1 2022

- PLN -125.9 m contribution for the restructuring fund of BFG (PLN -151.7 m - the whole BFG charge)
- PLN -83.0 m provision for CHF loans

Material events - Q1 2021

- PLN -90.1 m contribution for the restructuring fund of BFG (PLN -103,7 m - the whole BFG)
- PLN -71.9 m provision for CHF loans

BNP Paribas Bank Polska Group in figures

PLN 278 m net profit	PLN 138 bn assets	4.2 m Clients	420 branches	8.7 k FTE
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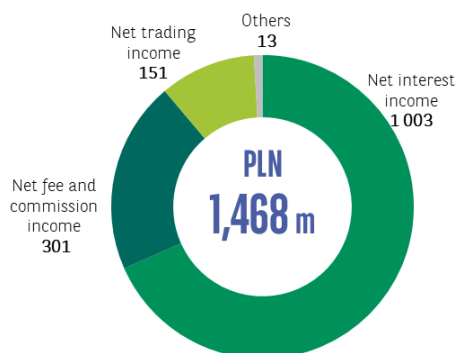
Selected financial data 31.03.2022

Net banking income (NBI)	PLN 1,468 m	+27% y/y
Total costs	PLN 775 m	+16% y/y
Net impairments losses	PLN 79 m	+32% y/y
Provision for legal risk related to CHF loans	PLN 83 m	+16% y/y
Equity	PLN 11 bn	-7% y/y
Total loans (gross)	PLN 92 bn	+15% y/y
Customer deposits	PLN 107 bn	+13% y/y

Financial ratios 31.03.2022

ROE	10.0%
TCR	15.74%
Tier 1	11.37%
MREL (%TREA)	16.37%
LCR / NSFR	142% / 127%
C/I / C/I w/o BFG costs	52.8% / 42.5%
Net loans / deposits	83.5%
Net interest margin	3.0%

NBI structure 3M 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+

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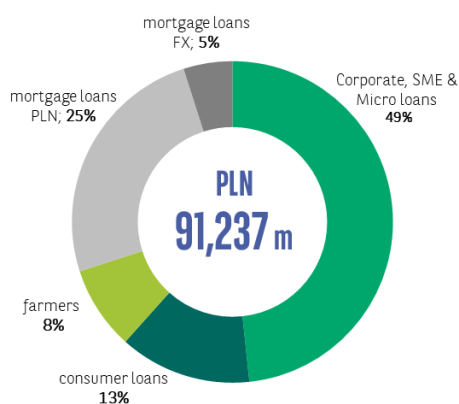
March 2022



Award
"Bank of the Year in Poland"
from The Banker magazine

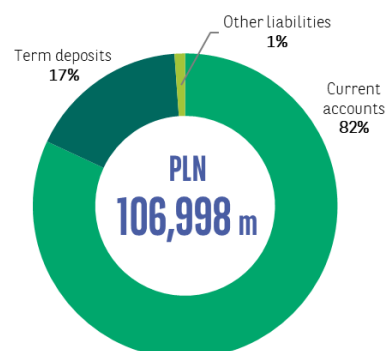
Awards and distinctions

Lending portfolio* 31.03.2022

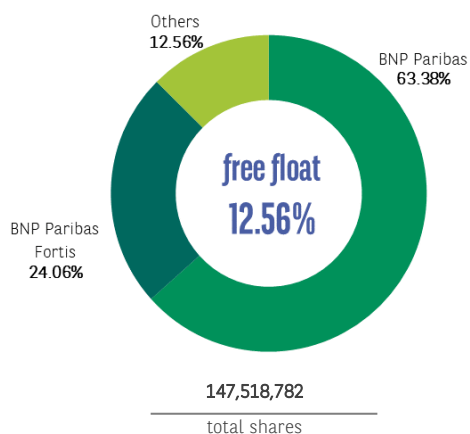


* loans and advances (gross) measured at amortised costs

Customer deposits 31.03.2022



Shareholding structure 31.03.2022



On 4 April 2022, the Bank's share capital was increased from PLN 147,518,782 to PLN 147,593,150 as a result of taken up 74,368 series M shares in the exercise of rights attached to the registered series A2 subscription warrants, taken up previously.

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 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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<https://www.bnpparibas.pl/en/investor-relations>

Calendar - release of the next quarterly reports

August 11, 2022 - H1 2022
November 10, 2022 - Q3 2022