

FACT SHEET

June 2022

ISIN code: PLBGZ0000010
 Ticker WSE: BNP
 Index: mWIG40*, mWIG40TR*
*since 4.08.2022

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.

GOeyond 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)

BNP Paribas Bank Polska Group in figures

PLN 535 m net profit
PLN 142 bn assets
4.2 m Clients
418 branches
8.6 k FTE

Material events - H1 2022

- PLN -222.7 m – provision for CHF loans
- PLN -188.0 m – IPS costs
- PLN -125.9 m – contribution for the restructuring fund of BFG (PLN -151.7 m – the whole BFG charge)

Material events - H1 2021

- PLN -259.0 m – provision for CHF loans
- PLN -90.1 m – contribution for the restructuring fund of BFG (PLN -117.2 m – the whole BFG)

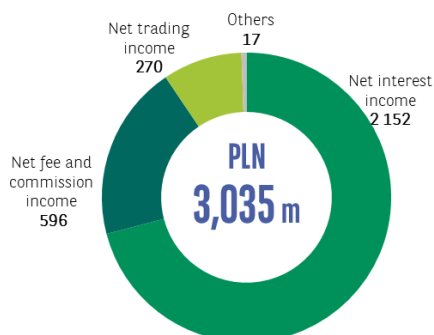
Selected financial data 30.06.2022

Net banking income (NBI)	PLN 3,035 m	+32% y/y
Total costs	PLN 1,626 m	+31% y/y
Net impairments losses	PLN 165 m	+26% y/y
Provision for legal risk related to CHF loans	PLN 223 m	-14% y/y
Equity	PLN 11 bn	-8% y/y
Total loans (gross)	PLN 95 bn	+14% y/y
Customer deposits	PLN 109 bn	+14% y/y

Financial ratios 30.06.2022

ROE	9.6%
TCR	15.21%
Tier 1	10.98%
MREL (%TREA)	15.89%
LCR / NSFR	142% / 126%
C/I / C/I w/o BFG costs	53.6% / 42.4%
Net loans / deposits	84.3%
Net interest margin	3.2%

NBI structure 6M 2021 (PLN m)

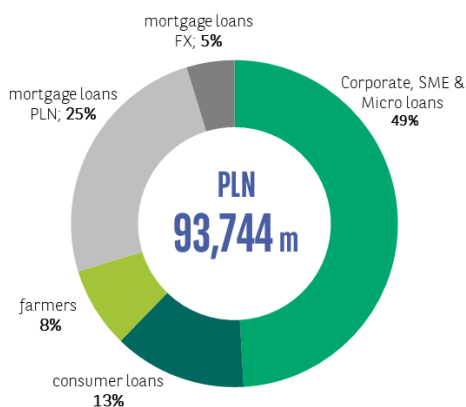


Fitch Ratings - last update 5 August 2022

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- (on Rating Watch Negative)
Shareholder Support Rating (SSR)	a+

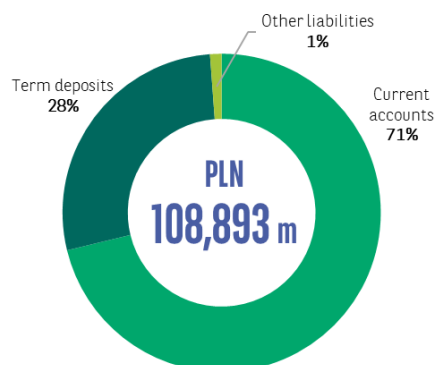


Lending portfolio* 30.06.2022

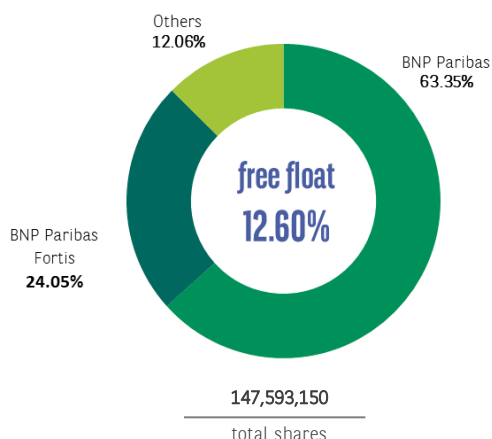


* loans and advances (gross) measured at amortised costs

Customer deposits 30.06.2022

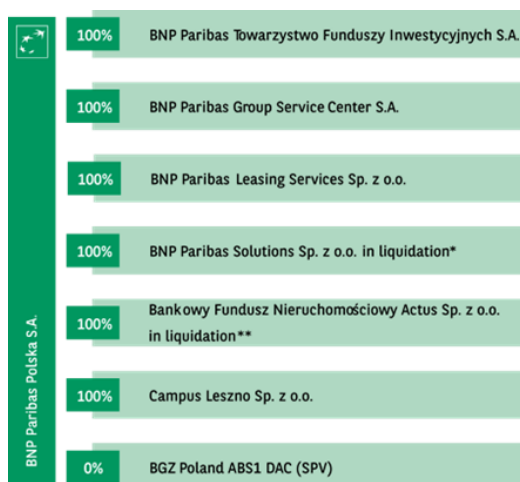


Shareholding structure 30.06.2022



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 the Company has decided to liquidate the Company

** 28 January 2022, the Extraordinary Shareholders' Meeting of the Company passed a resolution to dissolve the Company by 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

November 10, 2022 - Q3 2022