

FACT SHEET

September 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.

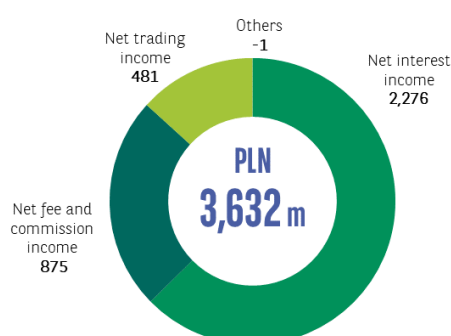
BNP Paribas Bank Polska Group in figures after 3 quarters 2022

PLN 189 m net profit
PLN 146 bn assets
4.2 m Clients
416 branches
8.5 k FTEs

Selected financial data 30.09.2022

Net profit w/o credit holidays and provision for CHF portfolio	PLN 1,327 m	+46% y/y
Net banking income (NBI)	PLN 3,632 m	+3% y/y
Total costs	PLN 2,285 m	+24% y/y
Net impairments losses	PLN 219 m	+14% y/y
Provision for legal risk related to CHF loans	PLN 357 m	-23% y/y
Equity	PLN 11 bn	-11% y/y
Total loans (gross)	PLN 96 bn	+11% y/y
Customer deposits	PLN 114 bn	+15% y/y

NBI structure 9M 2022 (PLN m)



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

- ROE ~12%
- C/I ratio max 48%
- share of sustainable assets¹ 10%

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

Material events - 9M 2022

- PLN -965.0 m - cost of credit holidays
- PLN -356.7 m - provision for CHF loans
- PLN -207.0 m - IPS costs
- PLN -125.9 m - contribution for the restructuring fund of BFG (PLN -151.7 m, the whole BFG charge)
- PLN -29.0 m costs related to the necessity to reimburse customers for additional fees incurred until the mortgage is established

Material events - 9M 2021

- PLN -461.0 m - provision for CHF loans
- PLN -90.1 m - contribution for the restructuring fund of BFG (PLN -130.3 m, the whole BFG)
- PLN +33.9 m - review of allocation of discount curves used for valuation of hedged instruments (Macro Fair Value Hedge)

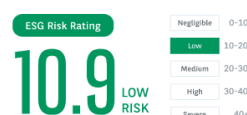
Financial ratios 30.09.2022

ROE	2.3%
TCR	14.86%
Tier 1	10.67%
MREL (%TREA) stand-alone / consolidated	16.30% / 15.57%
LCR / NSFR	154% / 128%
C/I / C/I w/o BFG costs, IPS, credit vacation	62,9% / 41,9%
Net loans / deposits	81.6%
Net interest margin / w/o credit vacation	0.3% / 3.0%

Fitch Ratings - 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+

ESG rating Sustainalytics agency - update 16 September.2022



bank with the best ESG rating in Poland



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for a changing
world



Global Private Banking Innovation Awards 2022

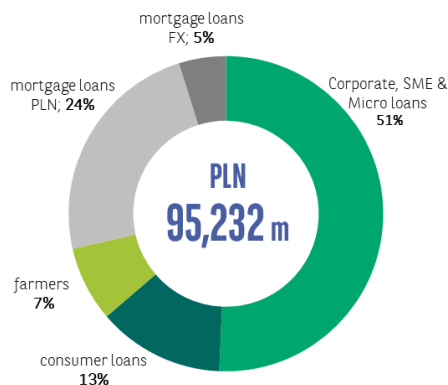


1st place
przyjazny bank
Newsweeka



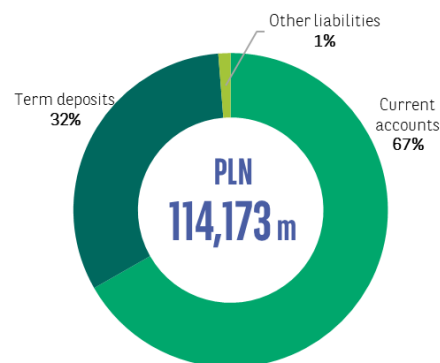
Awards and distinctions

Lending portfolio* 30.09.2022

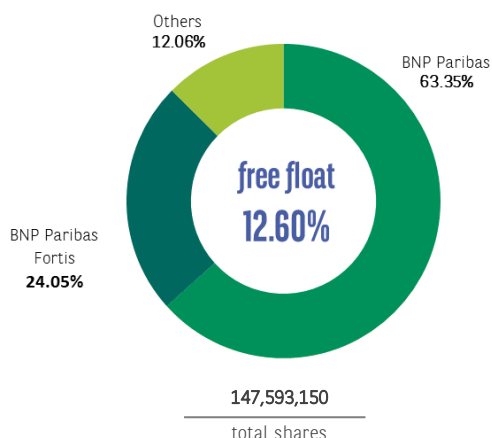


* loans and advances (gross) measured at amortised costs

Customer deposits 30.09.2022

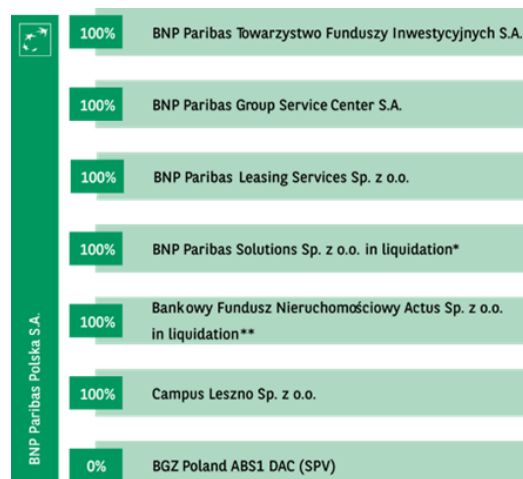


Shareholding structure 30.09.2022



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 Kemblowski	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

March 2, 2023 – 2022 FY report



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