

# 2022

## CAPITAL ADEQUACY INFORMATION OF BNP PARIBAS BANK POLSKA S.A. CAPITAL GROUP AS OF 30 SEPTEMBER 2022



**BNP PARIBAS**

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# 1. INTRODUCTION

In accordance with the Regulation of the European Parliament and of the Council (EU) No 575/2013 as of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012 (Office Journal EU. L No. 176, p. 1, as amended), BNP Paribas Bank Polska S.A. is obligated to publish in a publicly accessible manner information about the qualitative and quantitative information on the capital adequacy excluding irrelevant, proprietary or confidential information.

The document is the implementation of the *Information policy of BNP Paribas Bank Polska S.A. regarding capital adequacy*. The presented scope of information was developed in accordance with applicable regulation regarding disclosure of information and guidelines of the European Banking Authority in this regard:

- Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295 (hereinafter "Regulation (EU) No 2021/637")
- Guidelines of the European Banking Authority on materiality, proprietary and confidentiality and disclosure frequency under Articles 432(1), 432(2) and 433 of Regulation (EU) No 575/2013 (EBA/GL/2014/14)
- Guidelines of the European Banking Authority of 11 August 2020 amending Guidelines EBA/GL/2018/01 on uniform disclosures under Article 473a of Regulation (EU) No 575/2013 (CRR) on the transitional period for mitigating the impact of the introduction of IFRS 9 on own funds to ensure compliance with the CRR 'quick fix' in response to the COVID-19 pandemic (EBA/GL/2020/12).

Unless otherwise specified, all figures in the document are presented as of September 30, 2022, in thousands PLN, based on the data of the BNP Paribas Bank Polska S.A. Capital Group.

List of abbreviations used:

- Bank - BNP Paribas Bank Polska S.A.
- Group - BNP Paribas Bank Polska S.A. Capital Group.
- Regulation (EU) No 575/2013 - Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012 (as amended).

## 2. BNP PARIBAS BANK POLSKA S.A. CAPITAL GROUP

As of 30 September 2022, the BNP Paribas Bank Polska S.A. Capital Group comprised of BNP Paribas Bank Polska S.A., as the parent, and its subsidiaries:

- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.
- BNP Paribas Leasing Services Sp. z o.o.
- BNP Paribas Solutions Sp. z o.o. in liquidation
- BNP Paribas Group Service Center S.A.
- Bankowy Fundusz Nieruchomościowy Actus Sp. z o.o. in liquidation
- Campus Leszno sp. z o.o.
- BGŻ Poland ABS1 DAC.

According to the Article 436 of Regulation (EU) No 575/2013 the Bank informs about the differences in the scope of consolidation for accounting and prudential purposes. For the purposes of prudential consolidation, the following shall not be included:

- BNP Paribas Solutions Sp. z o.o. in liquidation
- Bankowy Fundusz Nieruchomościowy Actus Sp. z o.o. in liquidation
- Campus Leszno sp. z o.o.
- BGŻ Poland ABS1 DAC.

Exclusion from prudential consolidation of companies, with the exception of BGŻ Poland ABS1 DAC, results from taking into account the conditions set out in Art. 19(1) of Regulation (EU) No 575/2013. BGŻ Poland ABS1 DAC is controlled by the Bank as a result of meeting the conditions contained in IFRS10.

### 3. KEY METRICS

Implementing the requirement specified in art. 447 and art. 438(d) of the Regulation (EU) No 575/2013, the Group publishes aggregate data on own funds, own funds requirements, risk-weighted exposures, combined buffer requirement, leverage ratio and liquidity ratios - liquidity coverage ratio and net stable funding ratio.

**Table 1 EU KM1 - Key metrics template as of 30 September 2022**

	a	b	c	d	e	
	30 September 2022	30 June 2022	31 March 2022	31 December 2021	30 September 2021	
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	10 716 728	10 798 069	10 838 219	11 303 787	11 487 203
2	Tier 1 capital	10 716 728	10 798 069	10 838 219	11 303 787	11 487 203
3	Total capital	14 922 112	14 958 769	15 013 493	15 502 699	15 703 566
<b>Risk-weighted exposure amounts</b>						
4	Total risk-weighted exposure amount	100 415 006	98 371 967	95 362 058	91 651 096	89 374 691
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	10.67%	10.98%	11.37%	12.33%	13.28%
6	Tier 1 ratio (%)	10.67%	10.98%	11.37%	12.33%	13.28%
7	Total capital ratio (%)	14.86%	15.21%	15.74%	16.91%	18.08%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>						
EU-7a	Additional CET1 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7b	Additional AT1 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7c	Additional T2 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7d	Total SREP own funds requirements (%)	8.00%	8.00%	8.00%	8.00%	8.00%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	Other Systemically Important Institution buffer	0.25%	0.25%	0.25%	0.25%	0.25%
11	Combined buffer requirement (%)	2.75%	2.75%	2.75%	2.75%	2.75%
EU-11a	Overall capital requirements (%)	10.75%	10.75%	10.75%	10.75%	10.75%
12	CET1 available after meeting the total SREP own funds requirements (%)	4.67%	4.98%	5.37%	5.77%	6.03%
<b>Leverage ratio</b>						
13	Leverage ratio total exposure measure	157 900 727	154 772 167	150 980 074	145 088 356	141 450 480
14	Leverage ratio	6.79%	6.98%	7.18%	7.79%	8.45%
<b>Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)</b>						
EU-14a	Additional CET1 leverage ratio requirements (%)	-	-	-	-	-
EU-14b	Additional AT1 leverage ratio requirements (%)	-	-	-	-	-
EU-14c	Total SREP leverage ratio requirements (%)	-	-	-	-	-
<b>Total SREP leverage ratio requirements (%)</b>						
EU-14d	Applicable leverage buffer	3.00%	3.00%	3.00%	3.00%	3.00%
EU-14e	Overall leverage ratio requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	27 655 536	29 361 868	32 170 250	33 099 674	36 335 210
EU-16a	Cash outflows - Total weighted value	37 552 919	43 081 970	38 449 981	35 596 084	30 770 446
EU-16b	Cash inflows - Total weighted value	19 652 217	22 465 945	15 756 884	12 871 563	11 551 881
16	Total net cash outflows (adjusted value)	17 900 703	20 616 025	22 693 097	22 724 521	19 218 565
17	Liquidity coverage ratio (%)	154.49%	142.42%	141.76%	145.66%	189.06%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	108 638 030	105 086 096	101 989 631	99 097 193	97 485 346
19	Total required stable funding	84 807 190	83 525 683	80 044 510	75 553 961	70 381 744
20	NSFR ratio (%)	128.10%	125.81%	127.42%	131.16%	138.51%

## 4. OVERVIEW OF RISK-WEIGHTED AMOUNTS

Pursuant to of the Regulation (EU) no 575/2013, the Group publishes information on risk exposure amounts.

**Table 2 EU OV1 – Overview of risk weighted exposure amounts as of 30 September 2022**

		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		30 September 2022	30 June 2022	30 September 2022
<b>1</b>	<b>Credit risk (excluding CCR)</b>	<b>87 099 071</b>	<b>85 289 063</b>	<b>6 967 926</b>
2	Of which the standardised approach	87 099 071	85 289 063	6 967 926
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the advanced IRB (AIRB) approach	-	-	-
<b>6</b>	<b>Counterparty credit risk - CCR</b>	<b>2 971 610</b>	<b>2 596 759</b>	<b>237 729</b>
7	Of which the standardised approach	2 912 587	2 538 701	233 007
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	2 214	2 763	177
EU 8b	Of which credit valuation adjustment - CVA	56 809	55 295	4 545
<b>15</b>	<b>Settlement risk</b>	-	-	-
<b>16</b>	<b>Securitisation exposures in the non-trading book (after the cap)</b>	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250%/ deduction	-	-	-
<b>20</b>	<b>Position, foreign exchange and commodities risks (Market risk)</b>	<b>1 556 809</b>	<b>1 698 628</b>	<b>124 545</b>
21	Of which the standardised approach	1 556 809	1 698 628	124 545
22	Of which IMA	-	-	-
<b>EU 22a</b>	<b>Large exposures</b>	-	-	-
<b>23</b>	<b>Operational risk</b>	<b>8 787 516</b>	<b>8 787 516</b>	<b>703 001</b>
EU 23a	Of which basic indicator approach	237 208	237 208	18 977
EU 23b	Of which standardised approach	8 550 308	8 550 308	684 025
EU 23c	Of which advanced measurement approach	-	-	-
<b>24</b>	<b>Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)</b>	<b>2 479 850</b>	<b>2 326 845</b>	<b>198 388</b>
<b>29</b>	<b>Total</b>	<b>100 415 006</b>	<b>98 371 967</b>	<b>8 033 201</b>

## 5. LIQUIDITY REQUIREMENTS

In the quarterly report the Group discloses information on liquidity requirements pursuant to Art. 451a paragraph 2 of the Regulation (EU) No 575/2013.

Disclosing the information required in template EU LIQ1, the Group provides the values and numerical data required for each of four calendar quarters (January-March, April-June, July-September, October-December) preceding the disclosure date. Values and figures are calculated as the arithmetic mean of the month-end observations in the twelve months preceding the end of each quarter.

**Table 3 EU LIQ1 - Quantitative information of LCR**

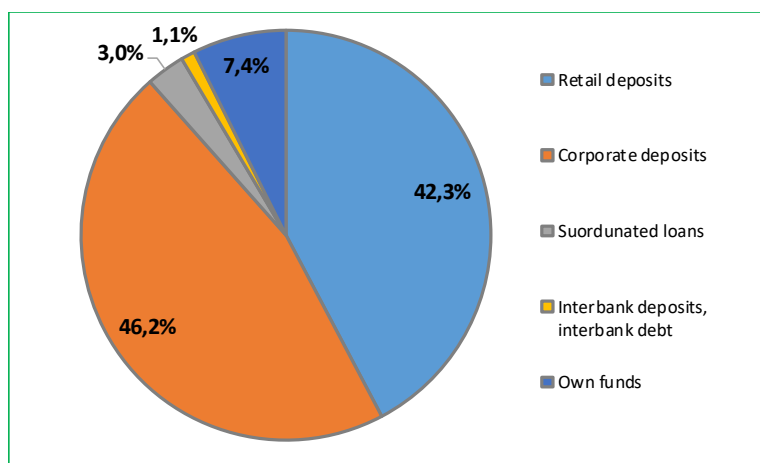
Scope of consolidation: consolidated		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	30 September 2022	30 June 2022	31 March 2022	31 December 2021	30 September 2022	30 June 2022	31 March 2022	31 December 2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					31 254 105	33 249 643	35 143 579	36 546 773
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	70 225 605	67 828 945	66 710 913	66 095 405	5 633 222	5 425 933	5 331 684	5 250 571
3	Stable deposits	42 643 062	41 820 564	41 688 130	41 549 244	2 132 153	2 091 028	2 084 406	2 077 462
4	Less stable deposits	26 900 145	25 074 971	24 053 742	23 441 528	3 501 069	3 334 905	3 247 278	3 173 109

5	Unsecured wholesale funding	37 370 591	35 730 935	33 466 644	31 661 755	14 395 822	13 767 248	12 955 943	12 747 730
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	11 344 128	11 186 030	10 194 936	7 365 980	2 836 032	2 796 508	2 548 734	1 841 495
7	<i>Non-operational deposits (all counterparties)</i>	26 001 894	24 517 472	23 241 226	24 262 076	11 535 222	10 943 309	10 376 727	10 872 536
8	<i>Unsecured debt</i>	24 569	27 432	30 482	33 699	24 569	27 432	30 482	33 699
9	Secured wholesale funding	-	-	-	-	-	-	-	-
10	Additional requirements	41 039 702	41 098 153	40 340 184	38 717 931	15 370 017	15 217 114	14 302 275	12 966 410
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	12 536 328	12 236 591	11 165 110	9 775 239	12 536 328	12 236 591	11 165 110	9 775 239
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	28 503 374	28 861 562	29 175 074	28 942 692	2 833 689	2 980 523	3 137 165	3 191 171
14	Other contractual funding obligations	5 029 156	4 148 202	3 449 152	2 827 926	1 719 172	1 027 105	563 336	238 931
15	Other contingent funding obligations	16 932 262	17 291 559	17 401 657	16 703 019	21 044	15 192	7 209	-
16	TOTAL CASH OUTFLOWS					37 139 279	35 452 592	33 160 447	31 203 642
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	<i>Inflows from fully performing exposures</i>	5 875 490	3 894 710	2 993 940	2 827 321	4 805 366	2 916 193	2 049 786	1 883 844
19	<i>Other cash inflows</i>	11 981 418	11 706 842	10 670 387	9 223 038	11 981 418	11 706 842	10 670 387	9 223 038
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	17 856 908	15 601 552	13 664 327	12 050 359	16 786 784	14 623 034	12 720 172	11 106 882
EU-20a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20b	<i>Inflows subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20c	<i>Inflows subject to 75% cap</i>	17 856 908	15 601 552	13 664 327	12 050 359	16 786 784	14 623 034	12 720 172	11 106 882
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					31 254 105	33 249 643	35 143 579	36 546 773
22	TOTAL NET CASH OUTFLOWS					20 352 494	20 829 558	20 440 275	20 096 760
23	LIQUIDITY COVERAGE RATIO					154.58%	160.62%	173.48%	182.62%

The Group collects diversified sources of funds, that ensure stable liquidity situation. The Group holds as well highly liquid assets portfolio, that can be used as the source of liquidity in case needed and ensure access to liquidity within one day. Above mentioned elements enable stable liquidity management both in the normal situation as well as in the crisis or emergency. A high share of liquid assets (Level 1 only) ensures compliance with the regulatory and internal liquidity requirements.

The LCR ratios as of the end of each quarter remain on safe and high level and the level of LCR measure between the quarters is not varied significantly. Throughout recent four quarters, the LCR changed from 142.8% as of end of December 2021 to 145.9% as of the end of 3Q 2022.

The non-bank deposits base constitutes the largest share in the Bank's funding, and it comes from all segments of Clients. As of end of 3Q 2022 the corporate segment funding has its dominant contribution. On the one hand, the stability of deposit base is ensured by the attractive and comprehensive offer to the Customers, and on the other, it is monitored and analysed in terms of the stability of modelled liabilities for each business lines. Bank also cooperates with the supranational financial institutions that provide stable funding used in specific projects or it is used in offers to selected Customers. The complete funding structure as of the end of 3Q 2022 is presented in the chart below.



The Bank monitors concentration of the funding sources from non-bank Customers and presents relevant analysis to the ALCO Committee on a monthly basis. The Bank established limits for funding concentration both for corporate (small and medium enterprises and large corporates) and retail segment (private individuals and micro enterprises). There was no excess of the concentration limit during the observed period.

Due to the currency structure of the balance sheet, the Bank provides financing tailored to the profile of its foreign currency assets, either through financing obtained directly in a given currency or through CIRS or FX swap transactions.

Closing the currency mismatch through derivative transactions allows the Bank to close the Bank's needs in various currencies and in an appropriate term structure. The Bank monitors liquidity in PLN and main foreign currencies: EUR, CHF, USD and other currencies in total. In the event of a shortage of liabilities in foreign currencies, the Bank enters into off-balance sheet foreign exchange transactions with the BNP Paribas Group entities: FX Swap and CIRS, mainly with the foreign currencies, in which the Bank has a surplus of liabilities. As of September 30, 2022, the Bank used funds in CHF collected through the above-mentioned transactions in order to finance the portfolio of its mortgage loans in this currency. Due to the uncertainty as to the further development of the situation regarding this portfolio, the Bank secured financing with a relatively short maturity so as to be able to quickly adjust the balance sheet structure to any changes in the outstanding of its CHF mortgage portfolio.

Off balance sheet exposure and potential collateral calls:

Collaterals for off-balance sheet transactions are mainly assets of the Level 1 type, i.e. cash and government securities. The change of collateral type is performed exclusively within this type of assets. In ISDA-type agreements and ZBP framework agreements there might be clauses on the "Credit Event Upon Merger", which means that in case of such an event, the counterparty's rating may deteriorate. Such an event does not entail any posting of the additional collateral, but it may cause the possible closing of the transaction.

## 6. TRANSITIONAL PROVISIONS

The purpose of this chapter is to present a comparison of the Group's own funds, capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous expected credit losses and the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the Regulation (EU) No 575/2013.

In accordance with Regulation (EU) 2017/2395 of the European Parliament and of the Council of 12 December 2017 amending Regulation (EU) No 575/2013 in regards to transitional arrangements for mitigating the impact of introducing IFRS 9 on own funds and for treatment as large exposures certain exposures to public sector entities denominated in the domestic currency of any Member State (hereinafter "Regulation (EU) 2017/2395") and guidelines EBA/GL/2020/12, the Bank discloses to the public the amounts of own funds, Common Equity Tier I capital and Tier I capital, risk-weighted assets, Common Equity Tier I capital ratio, Tier I capital ratio, total capital ratio and leverage ratio that would apply if the Bank did not apply the transitional solutions resulting from the introduction of IFRS 9 and the corresponding expected credit losses, as well as the temporary treatment of unrealized gains and

losses measured at fair value through other comprehensive income in connection with the COVID-19 pandemic in accordance with Art. 468 of Regulation (EU) No 575/2013.

Starting from the reporting date of 31 December 2021, the Bank applied a provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income in accordance with Art. 468 of the Regulation (EU) No 575/2013. Reported capital ratios, including the leverage ratio and Tier I capital, take into account the application of Art. 468 of the Regulation (EU) No 575/2013.

The Bank, as the parent company, after analyzing the requirements of Regulation (EU) 2017/2395, decided to apply the transitional provisions provided for in this regulation, which means that for the purpose of assessing the capital adequacy of the Group the full impact of IFRS 9 implementation is not taken into account. The Bank fulfilled its obligations under Regulation (EU) 2017/2395 by informing the Polish Financial Supervision Authority of its intention to apply the transitional provisions by letter No. BZO / W / 15/2018 as of January 29, 2018.

**Table 4 Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs , and with and without the application of the temporary treatment in accordance with Article 468 of the CRR as of 30 September 2022**

	30 September 2022	30 June 2022	31 March 2022	31 December 2021
<b>Available capital (amounts)</b>				
1 Common Equity Tier I (CET1) capital	10 716 728	10 798 069	10 838 219	11 303 787
2 Common Equity Tier I (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10 616 531	10 697 873	10 738 023	11 103 395
2a CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	10 300 607	10 371 007	10 492 861	11 093 978
3 Tier I capital	10 716 728	10 798 069	10 838 219	11 303 787
4 Tier I capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10 616 531	10 697 873	10 738 023	11 103 395
4a Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	10 300 607	10 371 007	10 492 861	11 093 978
5 Total capital	14 922 112	14 958 769	15 013 493	15 502 699
6 Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14 821 915	14 858 573	14 913 296	15 302 306
6a Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	14 505 991	14 531 707	14 668 135	15 292 889
<b>Risk-weighted assets (amounts)</b>				
7 Total risk-weighted assets	100 415 006	98 371 967	95 362 058	91 651 096
8 Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	100 122 384	98 082 178	95 088 491	91 550 699
<b>Capital ratios</b>				
9 Tier I (as a percentage of risk exposure amount)	10.67%	10.98%	11.37%	12.33%
10 Common Equity Tier I (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10.60%	10.91%	11.29%	12.13%
10a CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	10.23%	10.54%	11.00%	12.10%
11 Tier I (as a percentage of risk exposure amount)	10.67%	10.98%	11.37%	12.33%
12 Tier I (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10.60%	10.91%	11.29%	12.13%
12a Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	10.23%	10.54%	11.00%	12.10%
13 Total capital (as a percentage of risk exposure amount)	14.86%	15.21%	15.74%	16.91%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.80%	15.15%	15.68%	16.71%



14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	14.41%	14.77%	15.38%	16.69%
	<b>Leverage ratio</b>				
15	Leverage ratio total exposure measure	157 900 727	154 772 167	150 980 074	145 088 356
16	Leverage ratio	6.79%	6.98%	7.18%	7.79%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6.72%	6.91%	7.11%	7.65%
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	6.51%	6.70%	6.95%	7.65%

## 7. STATEMENT OF THE MANAGEMENT BOARD

Hereby, the Management Board of BNP Paribas Bank Polska S.A.

- declares that to the best of their knowledge, the information disclosed in accordance with part eight of Regulation (EU) No 575/2013 has been prepared in accordance with internal control processes;
- declares that, to the best of their knowledge, the adequacy of risk management arrangements ensures that the risk management systems used are appropriate from the point of view of the risk profile and strategy of the Bank and the Group;
- approves this "Capital adequacy information of BNP Paribas Bank Polska S.A. Capital Group as of 30 September 2022".

### SIGNATURES OF MEMBERS OF THE MANAGEMENT BOARD OF BNP PARIBAS BANK POLSKA S.A.

9.11.2022	<b>Przemysław Gdański</b> <i>President of the Management Board</i>	<i>qualified electronic signature</i>
9.11.2022	<b>Magdalena Nowicka</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
9.11.2022	<b>Agnieszka Wolska</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
9.11.2022	<b>Jean-Charles Aranda</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
9.11.2022	<b>Andre Boulanger</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
9.11.2022	<b>Przemysław Furlepa</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
9.11.2022	<b>Wojciech Kembłowski</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
9.11.2022	<b>Kazimierz Łabno</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
9.11.2022	<b>Volodymyr Radin</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>

Warsaw, November 9, 2022