

FACT SHEET

December 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.

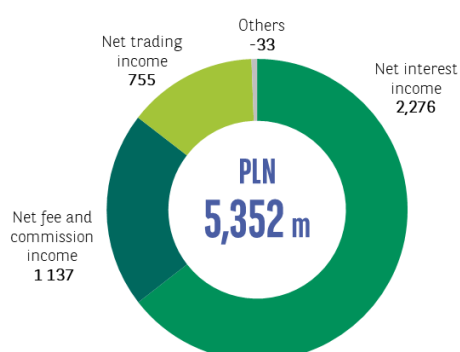
BNP Paribas Bank Polska Group in figures after 2022

PLN 441 m net profit	PLN 152 bn assets	4.2 m Clients	410 branches	8.5 k FTEs
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Selected financial data 31.12.2022

Net profit	PLN 441 m	+150% y/y
Net banking income (NBI)	PLN 5,352 m	+11% y/y
Total costs	PLN 3,038 m	+20% y/y
Net impairments losses	PLN 275 m	+3% y/y
Provision for legal risk related to CHF loans	PLN 740 m	-29% y/y
Equity	PLN 11 bn	-1% y/y
Total loans (gross)	PLN 93 bn	+4% y/y
Customer deposits	PLN 120 bn	+18% y/y

NBI structure 12M 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

- 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 - 12M 2022

- PLN -895.0 m - cost of credit holidays
- PLN -740.0 m - provision for CHF loans
- PLN -207.0 m - IPS (Institutional Protection Scheme) costs
- PLN -125.9 m - contribution for the restructuring fund of BFG (PLN -152.3 m, the whole BFG charge)
- PLN -75.4 m - total Borrower Support Fund costs
- PLN -29.0 m - costs related to the necessity to reimburse customers for additional fees incurred until the mortgage is established

Material events - 12M 2021

- PLN -1,045.3 m provision for CHF loans
- PLN -90.1 m contribution to the bank resolution fund BFG (PLN -143.4 m total BFG costs)
- PLN +33.9 m revision of assignment of the discount curves used for the valuation of hedged instruments (Macro Fair Value Hedge)

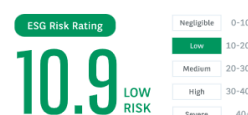
Financial ratios 31.12.2022

ROE	3.9%
TCR	15.55%
Tier 1	11.28%
MREL (%TREA) stand-alone	17.09%
LCR / NSFR	170% / 130%
C/I / C/I w/o BFG costs, IPS, credit vacation	56.8% / 42.9%
Net loans / deposits	75.3%
Net interest margin	2.5%

Fitch Ratings - update 16 December 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 (Nat'l LT)	AAA(pol) with a stable outlook
National Short-Term Rating (Nat'l ST)	F1+(pol)
Viability Rating (VR)	bbb-
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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world

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Global Private Banking Innovation Awards 2022

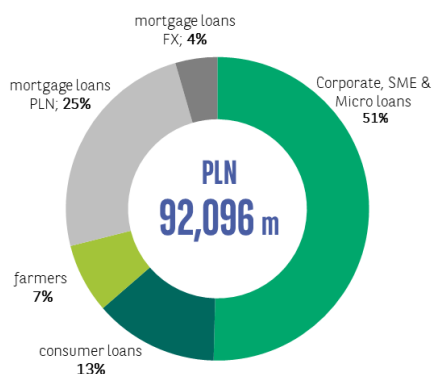


World Leader in Banking and Insurance



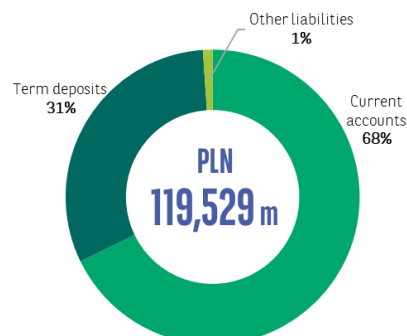
Awards and distinctions

Lending portfolio* 31.12.2022

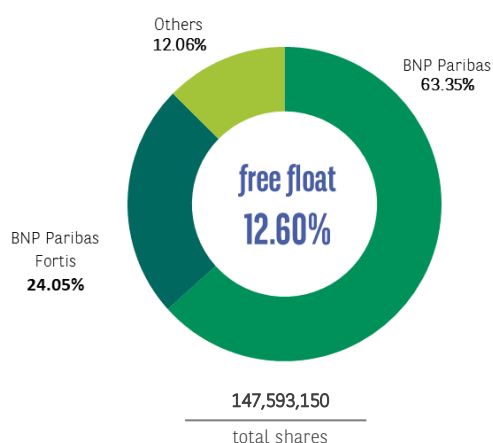


* loans and advances (gross) measured at amortised costs

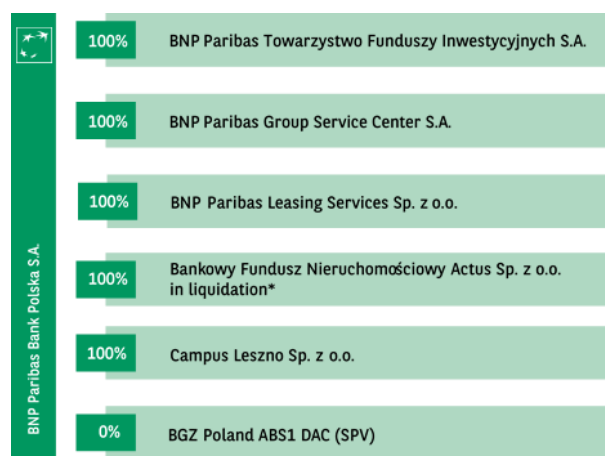
Customer deposits 31.12.2022



Shareholding structure 31.12.2022



Group structure



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.

* 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 periodic reports

May 10, 2023 – Q1 2023
August 10, 2023 – H1 2023
November 9, 2023 – Q3 2023



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