

# FACT SHEET

March 2023

ISIN code: PLBGZ0000010  
 Ticker WSE: BNP  
 Index: sWIG40, sWIG40TR

## 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

- ROE ~12%
- C/I ratio max48%
- share of sustainable assets<sup>1</sup> 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 after Q1 2023

**PLN 488 m** net profit  
**PLN 148 bn** assets  
**4.2 m** Clients  
**401** branches  
**8.5 k** FTEs

### Material events - Q1 2023

- PLN -234.4 m - provision for CHF loans
- PLN -110.0 m - BFG restructuring fund recognized in Q1 2023 costs (actual contribution amount set by BFG at PLN -123.9 m)
- PLN +11.0 m - adjustment to the impact of credit holidays (recognized in NII)

### Material events - Q1 2022

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

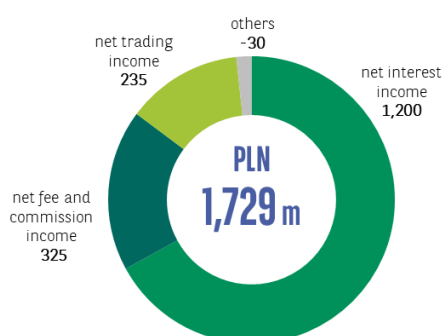
## Selected financial data 31.03.2023

Net profit	PLN 488 m	+76% y/y
Net banking income (NBI)	PLN 1,729 m	+18% y/y
Total costs	PLN 785 m	+1% y/y
Net impairments losses	PLN +25 m	-
Provision for legal risk related to CHF loans	PLN 234 m	+182% y/y
Equity	PLN 12 bn	+7% y/y
Total loans (gross)	PLN 92 bn	0% y/y
Customer deposits	PLN 116 bn	+9% y/y

## Financial ratios 31.03.2023

ROE	17.0%
TCR	15.87%
Tier I	11.65%
MREL (%TREA) stand-alone	17.44%
LCR / NSFR	188% / 127%
C/I / C/I w/o BFG costs, credit vacation	45.4% / 39.3%
Net loans / deposits	76.7%
Net interest margin	3.2%

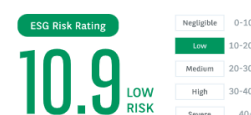
## NBI structure 3M 2023 (PLN m)



## 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 (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+

## ESG rating Sustainalytics agency - update 16 September 2022



bank with the best ESG rating in Poland

# FACT SHEET

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Bank recognized in the Institution of the Year 2022 ranking



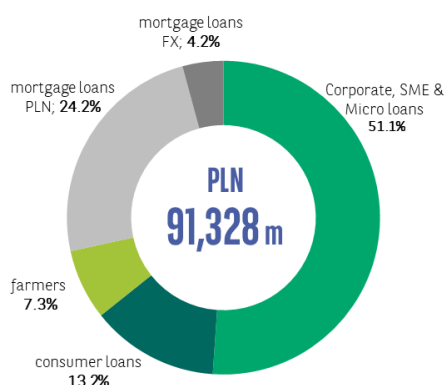
BNP Paribas WM ranked 1st in the Best Wealth Management business category in the region of Central and Eastern Europe

cashless.pl

The institution with the fewest outlets without traditional cash register service

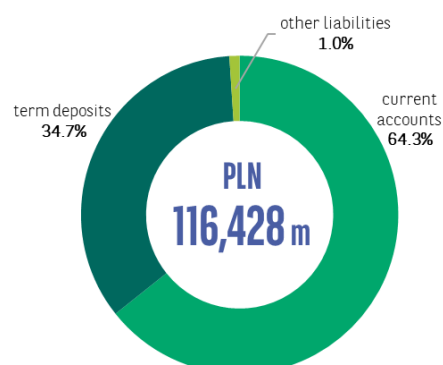
Awards and distinctions

## Lending portfolio\* 31.03.2023

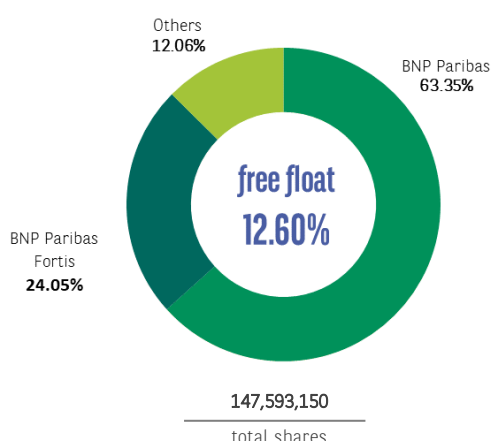


\* loans and advances (gross) measured at amortised costs

## Customer deposits 31.03.2023

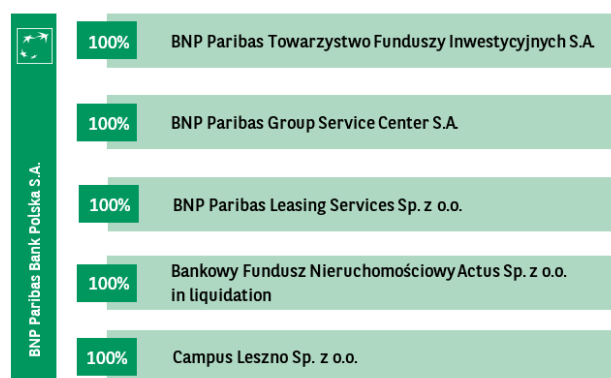


## Shareholding structure 31.03.2023



On 5 April 2023, the Bank's share capital was increased from PLN 147,593,150 to PLN 147,676,946 as a result of taken up 83,796 series M shares in the exercise of rights attached to the registered series A3 subscription warrants, taken up previously.

## Group structure 31.03.2023



## 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
Wołodmyr Radin	Vice-President
Agnieszka Wolska	Vice-President

## Investor Relations

Investor Relations Office  
2 Kasprzaka St., 01-211 Warsaw  
e-mail: [relacjeinwestorskie@bnpparibas.pl](mailto:relacjeinwestorskie@bnpparibas.pl)  
<https://www.bnpparibas.pl/en/investor-relations>

## Calendar - release of the next periodic reports

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



BNP PARIBAS

The bank  
for a changing  
world