

## Provision for a legal risk related to the CHF mortgage loans in Q2 2023

### current report no. 32/2023

date: 12 July 2023

The Management Board of BNP Paribas Bank Polska S.A. ("Bank") hereby informs that on 12 July 2023, it approved the estimated level of the provision related to the CHF mortgage loans' agreements as at the end of June 2023 in the amount of around PLN 2.1 billion, translating into around PLN 356 million provision to be booked in the second quarter of 2023 and around PLN 590 million in the first half of the year 2023.

The increase of the provision as compared to the first quarter of 2023 is mainly related to the estimates of the inflow of new lawsuits, the number of settlements with Clients aimed at conversion of CHF loans into PLN as well as the update of other model's parameters.

In estimating the loss in the event of a judgment declaring the loan invalid, the Bank applies the same principle as in the previous period, i.e. it does not take into account the remuneration for the use of the capital.

More information on the financial results in the second quarter of 2023 will be disclosed in 2023 semi-annual financial statements scheduled for publication on 10 August 2023.

#### Legal basis

*Art. 17 (1) of the Market Abuse Regulation (MAR)*