

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 max 48%
- share of sustainable assets¹ 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 H1 2023

PLN 948 m	PLN 151 bn	4.2 m	400	8.4 k
net profit	assets	Clients	branches	FTEs

Material events - H1 2023

- PLN -590.4 m - provision for CHF loans
- PLN -123.9 m - banks' restructuring fund (BFG)
- PLN +22.0 m - adjustment to the impact of credit holidays (recognized in NII)

Material events - H1 2022

- PLN -222.7 m - provision for CHF loans
- PLN -188.0 m - IPS costs
- PLN -125.9 m - banks' restructuring fund (BFG, PLN -151.7 m - the whole BFG charge)

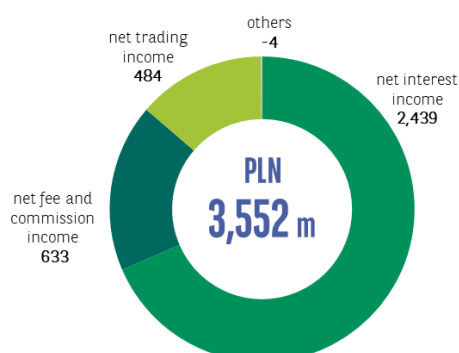
Selected financial data 30.06.2023

Net profit	PLN 948 m	+77% y/y
Net banking income (NBI)	PLN 3,552 m	+17% y/y
Total costs	PLN 1,510 m	-7% y/y
Net impairments losses	PLN +51 m	-
Provision for legal risk related to CHF loans	PLN 590 m	+165% y/y
Equity	PLN 13 bn	+13% y/y
Total loans (gross)	PLN 92 bn	-4% y/y
Customer deposits	PLN 117 bn	+8% y/y

Financial ratios 30.06.2023

ROE	16.0%
TCR	16.35%
Tier I	12.13%
MREL (%TREA) stand-alone	17.98%
LCR / NSFR	205% / 142%
C/I / C/I w/o BFG costs, credit holidays	42.5% / 39.3%
Net loans / deposits	75.4%
Net interest margin	3.3%

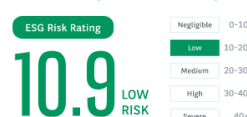
NBI structure 6M 2023 (PLN m)



Fitch Ratings - update 16 December 2022

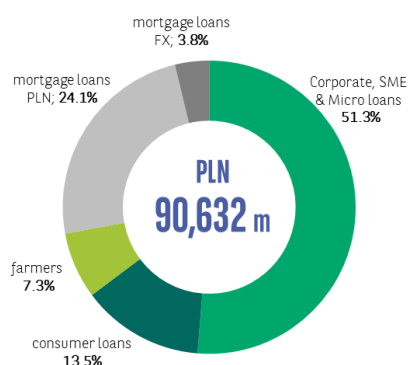
Long-Term Issuer Default Rating (LT IDR)	A+ with a stable outlook
Short-Term Issuer Default Rating (ST IDR)	F1
National Long-Term Rating (Natl LT)	AAA(pol) with a stable outlook
National Short-Term Rating (Natl ST)	F1+(pol)
Viability Rating (VR)	bbb-
Shareholder Support Rating (SSR)	a+

ESG rating Sustainalytics agency - update 16 September 2022



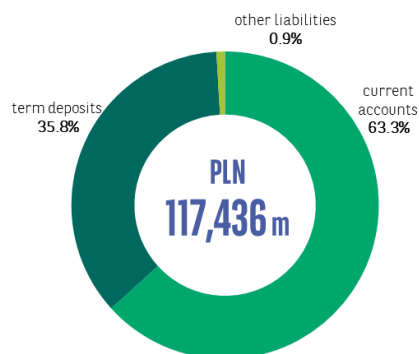
bank with the best ESG rating in Poland

Lending portfolio* 30.06.2023

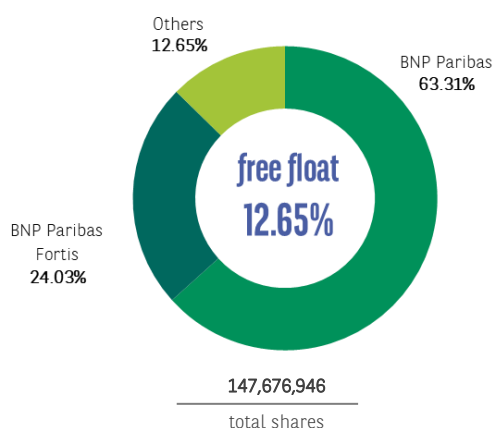


* loans and advances (gross) measured at amortised costs

Customer deposits 30.06.2023



Shareholding structure 30.06.2023



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 30.06.2023



Bank Management Board 30.06.2023

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

24 March 2023 - Mr. Jean-Charles Aranda resigned from the position of Vice-President of the Management Board as of 31 July 2023; since 1 August 2023 he has been a member of the Supervisory Board

24 July 2023 - the Supervisory Board of the Bank appointed Mr. Piotr Konieczny as Vice-President of the Management Board with effect from 1 September 2023

Investor Relations

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<https://www.bnpparibas.pl/en/investor-relations>

Calendar - release of the next periodic reports

November 9, 2023 – Q3 2023