

FACT SHEET

March 2025

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.

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 for Q1 2025

PLN 741 m net profit	PLN 165 bn assets	4.0 m Clients	360 Customer Centres	7.4 k active FTEs
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Material events - Q1 2025

- PLN -64.9 m - CHF mortgage loan portfolio legal risk impact
- PLN -166.4 m - total BGF contribution recognized in the Q1 operating costs

Material events - Q1 2024

- PLN -21.0 m - CHF mortgage loan portfolio legal risk impact
- PLN -135.7 m - BGF restructuring fund contribution recognized in the Q1 operating costs (total contribution amount set by BGF at PLN 144.0 m)

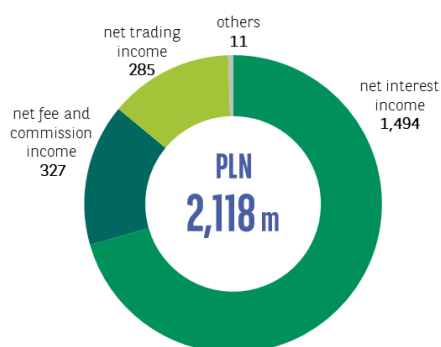
Selected financial data 31.03.2025

Net profit	PLN 741 m	+26% y/y
Net banking income (NBI)	PLN 2,118 m	+9% y/y
Total costs	PLN 976 m	+6% y/y
Net allowances on expected credit losses	PLN -27 m	-72% y/y
Impact of CHF portfolio legal risk	PLN -65 m	-209% y/y
Equity	PLN 16 bn	+20% y/y
Total loans (gross)	PLN 90 bn	+1% y/y
Customer deposits	PLN 127 bn	+2% y/y

Financial ratios 31.03.2025

ROE	19%
TCR	16.19%
Tier I	13.05%
MREL (%TREA) stand-alone	21.64%
LCR / NSFR	287% / 156%
C/I / C/I w/o BGF and credit holidays	46.1% / 38.2%
Net loans / deposits	69%
Net interest margin	3.64%

NBI structure 3M 2025 (PLN m)



Fitch Ratings - update 6 December 2023

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+



BNP PARIBAS

The bank
for a changing
world



1. place
in the "Cash Loan"
category

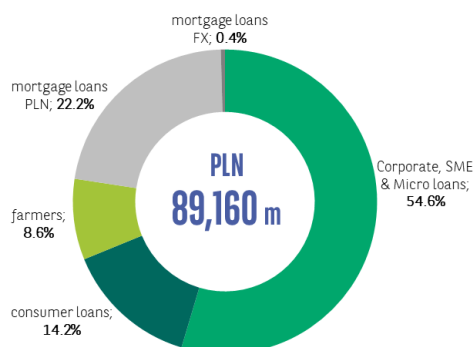


Golden
Cybersecurity Shield



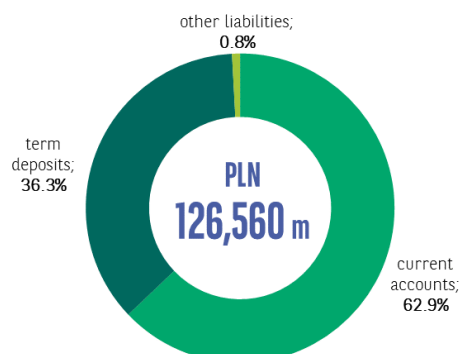
Awards and distinctions

Lending portfolio* 31.03.2025

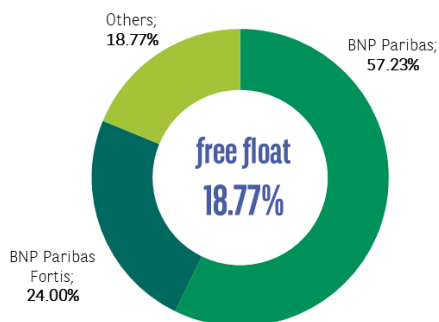


* loans and advances (gross) measured at amortised cost, taking into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF)

Customer deposits 31.03.2025



Shareholding structure 7.04.2025



147,880,491

total shares

April 2025 - increase of the Bank's share capital from PLN 147,799,870 to PLN 147,880,491 as a result of taking up of 20,223 M series shares and 60,398 N series shares in the exercise of rights attached to the A5 and B2 series registered subscription warrants, taken up previously.

Group structure 31.03.2025



Bank Management Board

Przemysław Gdański	President
André Boulanger	Vice-President
Małgorzata Dąbrowska	Vice-President
Wojciech Kembłowski	Vice-President
Piotr Konieczny	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

August 12, 2025 – H1 2025
November 6, 2025 – Q3 2025

