



BNP PARIBAS

14 MAY 2025

Q1 2025 RESULTS PRESENTATION

BNP PARIBAS BANK POLSKA SA GROUP





BNP PARIBAS

- 01 Key highlights
- 02 Macroeconomic environment
- 03 Financial results
- 04 Summary & Outlook
- 05 Business activities
- 06 Appendices

Agenda





BNP PARIBAS

01

Key
highlights



#BANKDOBRYCHDECYZJI

Q1 2025 – high quarterly net profit thanks to improved NBI and low cost of credit and CHF portfolio legal risks

Increase in sales of loans for Corporates and mortgages. Continued implementation of strategic priorities

STRATEGY & TRANSFORMATION

#positive #up #stronger #together

- Support for energy transition by contributing to transactions financing sustainable development
- Golden Banker 2025 ("Złoty Bankier 2025") – 1st place in the "Cash Loan" and "Golden Cybersecurity Shield" categories
- Automation and modern technologies improving the Bank's operational efficiency, including the implementation of One Click cloud computing
- Implementation of the Beyond Agile model in the Retail and Business Banking branch network and Personal Finance

BUSINESS ACTIVITY

- Increased sales of investment products. Growth in sales of personal accounts on a yearly basis
- Further increase in sales of mortgages and cash loans. Level of PLN mortgages sales that allows stopping the decline in the portfolio value
- Loans to enterprises (+3.8% q/q) as the key driver of the loan portfolio growth
- Strong deposit base, seasonal decline from the high level of Q4 2024

FINANCIAL RESULTS

- Further increase in the NBI level due to improvement of non-interest income, including net trading income. Stabilization of normalized NIM
- Strengthening cost control. Excluding seasonal increase of BGF costs, q/q decrease of operational expenses and y/y increase below the inflation rate
- Very good quality of loan portfolio and low cost of credit risk
- Decrease in the number of new claims, low quarterly impact of CHF loan portfolio legal risk

net profit

PLN 741_m

+46% q/q

+26% y/y

ROE

19.0 %

+2 pp q/q

+1 pp y/y

gross loans

PLN 89.6_{bn}

+1% q/q

+1% y/y

NIM

3.6 %

-11 /-3* bps q/q

+12 bps y/y

NBI

PLN 2.1_{bn}

+5% / +7%* q/q

+9% / +9%* y/y

expenses

PLN 976_m

+16% q/q

+6% y/y

* w/o credit holidays impact

GO beyond Strategy 2022-25

Key achievements in Q1 2025



#POSITIVE

Activities for the low-carbon economy and the implementation of sustainable development goals

- a loan agreement for Woodeco Group together with a consortium of banks for the amount of EUR 155 million, in the Sustainability-Linked Loan formula, in which the Bank acted as the coordinator of sustainable financing
- granting financing as part of a consortium for the R.Power Group in the amount of PLN 321 million (~60% of the Bank's share), for the construction of photovoltaic projects with a total capacity of 139 MWp
- **ISO Certificates** (ISO 14001:2015 and ISO 50001:2018) confirming the compliance with international standards for environmental and energy management for Petrus headquarters building and 10 Customer Centers

#UP

- **New financing** - as a part of consortium: the Empik Group (PLN 350 million), LCP Properties (EUR 62 million); construction loan: Tonsa Group (PLN 74.6 million); acquisition financing form: Prime Label Group (expansion to CEE markets)
- **Golden Banker 2025** – 1st place in the "Cash Loan" and "Golden Cybersecurity Shield" categories
- **The best bank in the Wealth Management segment in the Central and Eastern Europe** – an award in the WealthBriefing European Awards 2025 competition
- Global Finance's **Best SME Bank Awards** – for the quality of service and the commitment to the development of the Polish SME sector

#STRONGER

- Automation and modern technologies to improve the operational efficiency of the Bank:
 - implementation of **One Click cloud computing** - a tool for managing database space
 - launch of the **mass qualified signature service by Autenti platform**
 - GENiusz Chatbot in the service of HR with knowledge in the fields of: benefits, development, human resources and remuneration issues, welfare and employee relations
- First implementation of **e-receipt** on the market - available in Planet Cash ATMs in Customer Centers

#TOGETHER

- Implementation of the **Beyond Agile** work model in the Retail & Business Banking network and Personal Finance Area, which combines Agile practices with self-organization in teams
- **#EM4Inclusion** implemented as part of the BNP Paribas Group employee voluntary project **#1MillionHours2Help**, which aims to counteract social exclusion – local activities in Warsaw, Stronie Śląskie, Świętochłowice
- **Ethical Company title** for the 4th consecutive time in the Puls Biznesu ranking

PLN **10.7** billion
of sustainable financing
at the end of March 2025*

4 awards in the Institution
of the Year ranking
categories: voice of the Customer,
service in the branch, online banking
and security

239 robots
actively supporting the Bank's operations

12 years
with the Top Employer title

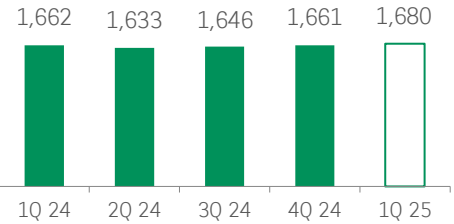
* The value calculated according to the Bank's internal methodology. Sustainable loan portfolio defined as ESG Rating-Linked Loans, Sustainability-Linked Loans, funding with positive environmental and social impact.

#G0digital - statistics

Continued growth in use of mobile banking. Maintaining a high level of transactionality



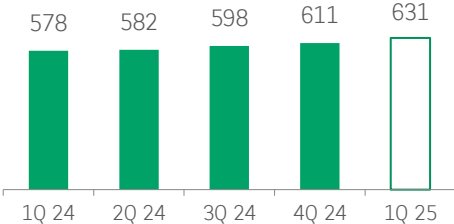
Customers using digital channels [thous.]



+1% q/q
+1% y/y



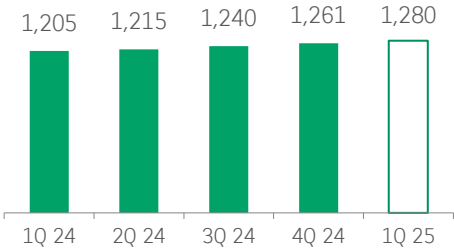
Number of tokens in digital wallets [thous.]



+3% q/q
+9% y/y



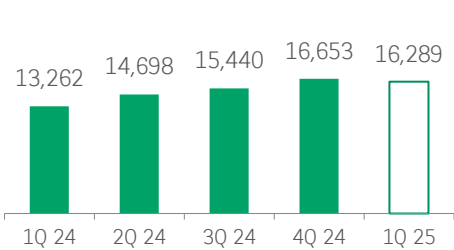
G0mobile users [thous.]



+2% q/q
+6% y/y

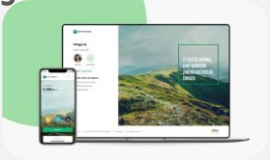


BLIK transactions quarterly [thous.]



-2% q/q
+23% y/y

#G0digital



G0makler
application



G0dealer
application

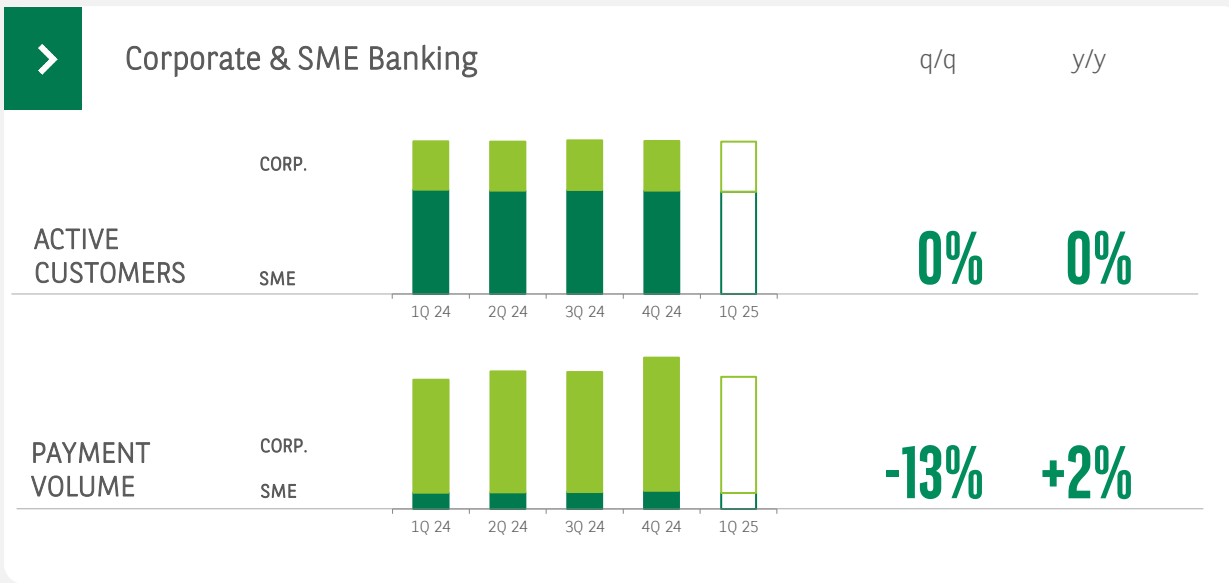
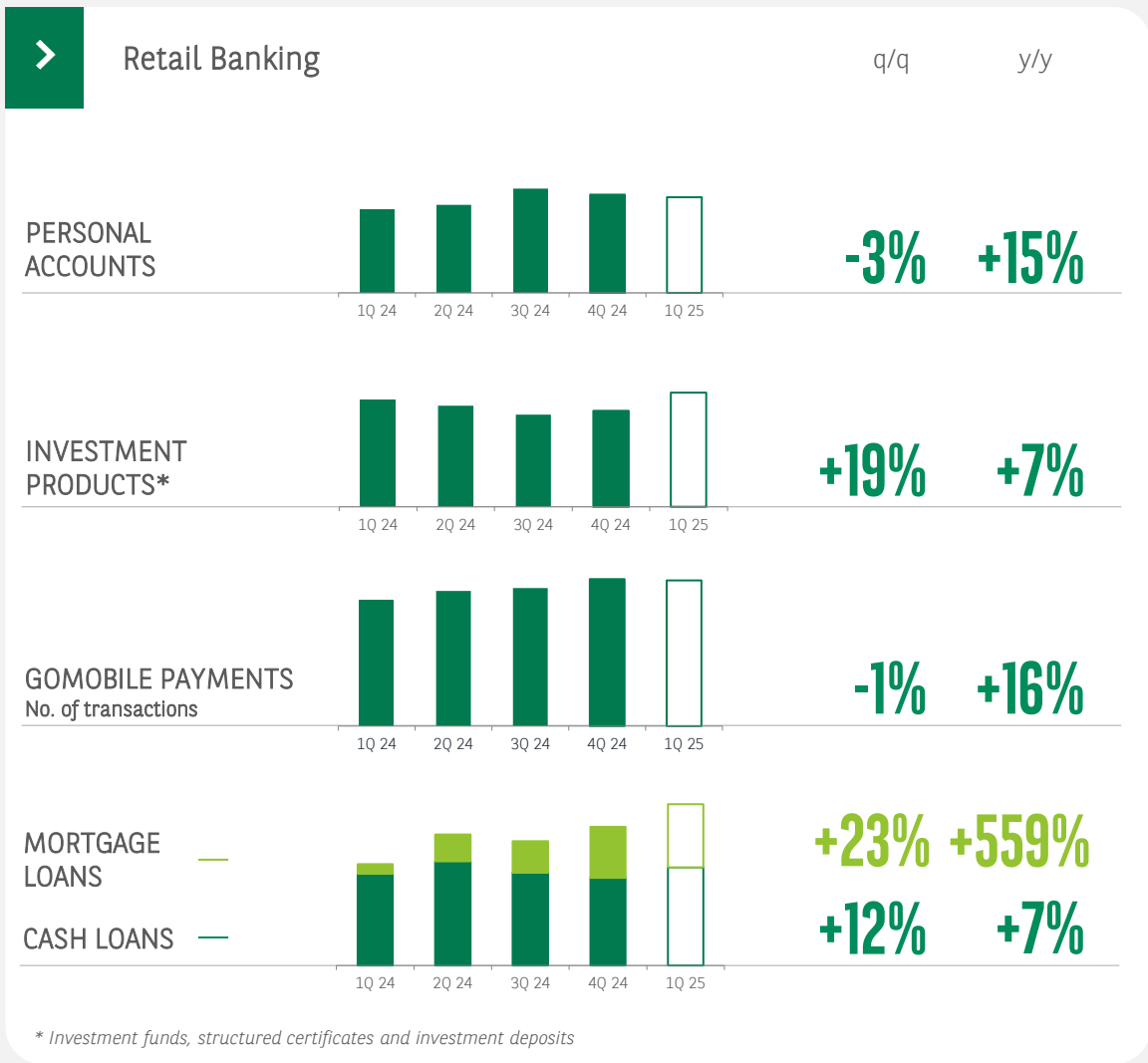


G0invest
service



Customer business activity - sales & transactional volumes

Increase in sales of retail loans and investment products. Maintaining good levels of personal account sales and mobile payments

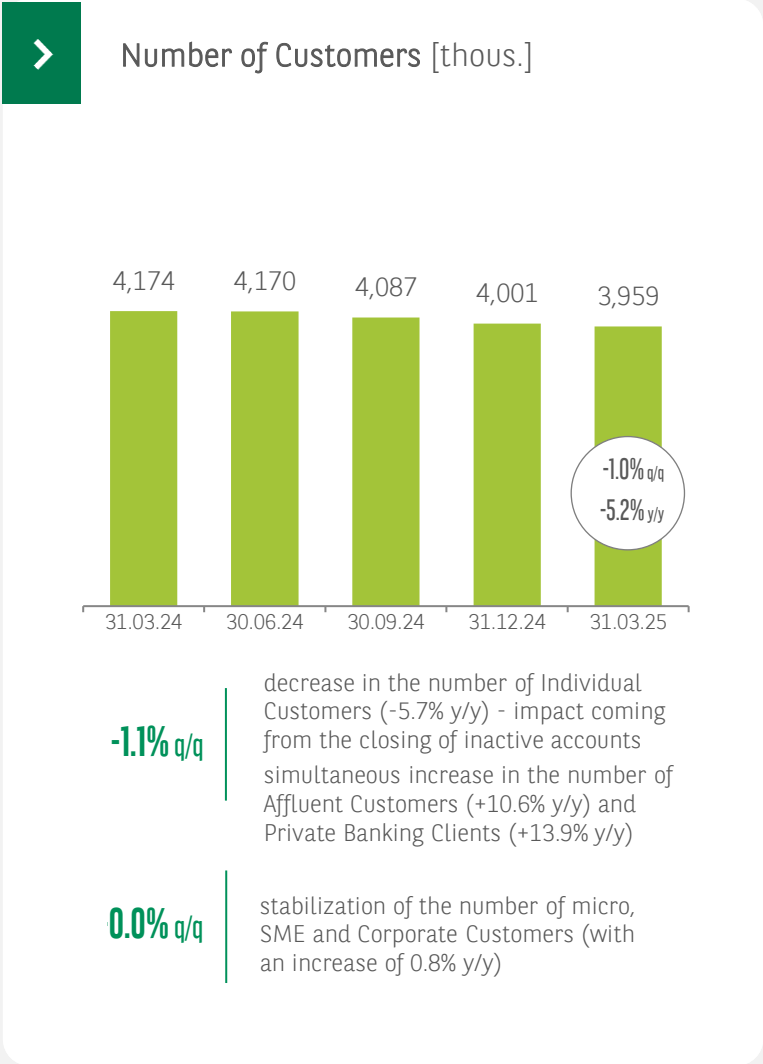
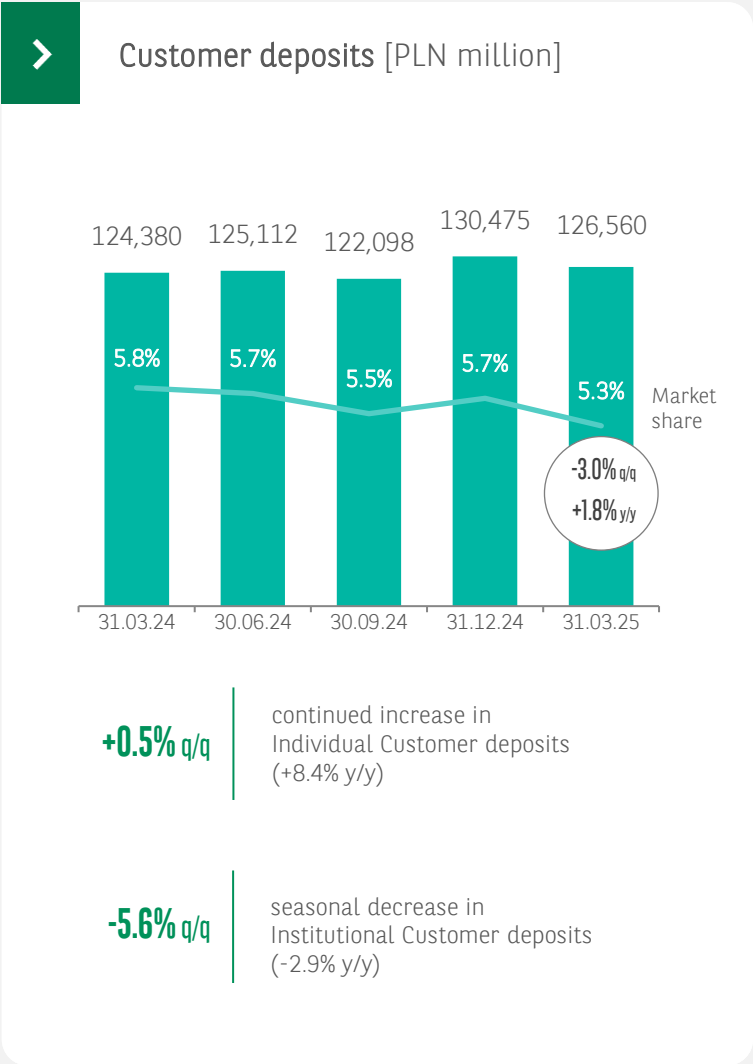
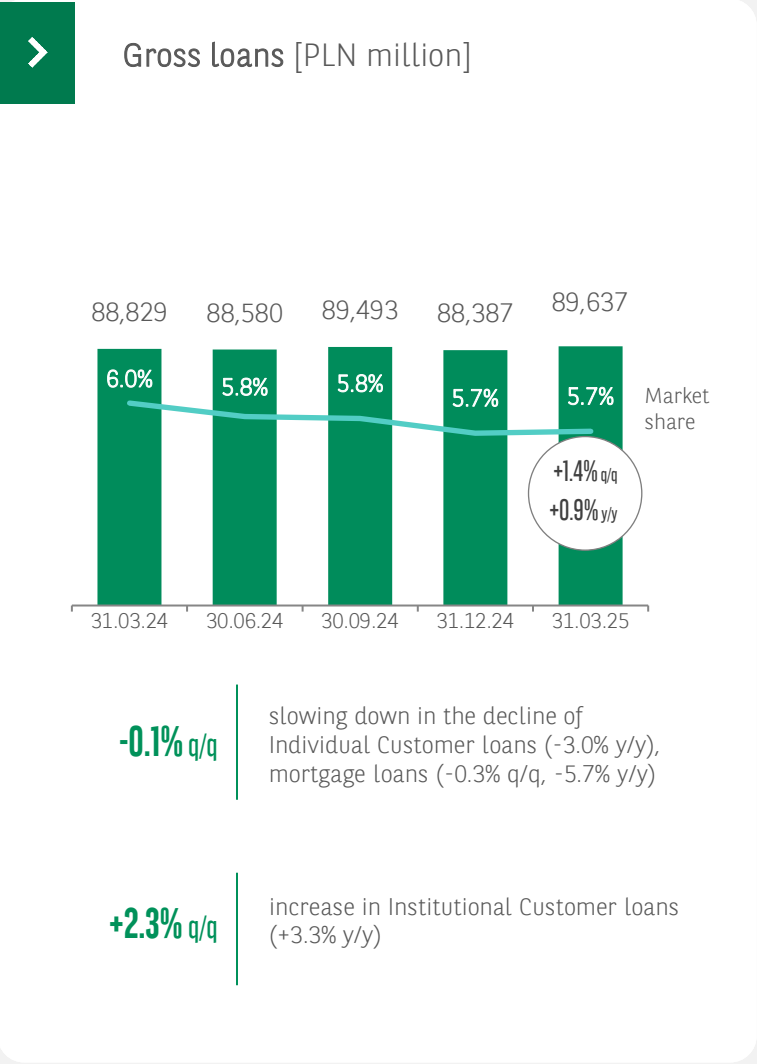


We support our Customers in business development
Participating in key deals on the market

<div><div>NOHO™ INVESTMENT</div><div>NOHO ONE</div><div>PLN 760 million</div><div>Development Loan & Investment Loan</div><div><div>BNP PARIBAS</div><div>Arranger, Agent, Lender</div></div><div>January 2025</div></div>	<div><div>MI[®]Core</div><div>LCP</div><div>part of MI[®]Core</div><div>EUR 62 million</div><div>Investment Loan</div><div><div>BNP PARIBAS</div><div>Arranger, Agent, Lender</div></div><div>February 2025</div></div>	<div><div>EPP</div><div>Galeria Echo</div><div>EUR 33.53 million</div><div>Investment Loan</div><div><div>BNP PARIBAS</div><div>Lender</div></div><div>January 2025</div></div>	<div><div>R4R</div><div>Resi 4 Rent</div><div>R4R Bardzka</div><div>PLN 73.6 million</div><div>Investment Loan</div><div><div>BNP PARIBAS</div><div>Lender</div></div><div>January 2025</div></div>	<div><div>NEW GATE INVESTMENT</div><div>Retail portfolio</div><div>EUR 15.5 million</div><div>Investment Loan</div><div><div>BNP PARIBAS</div><div>Sole Lender</div></div><div>February 2025</div></div>
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Loan and deposit volumes

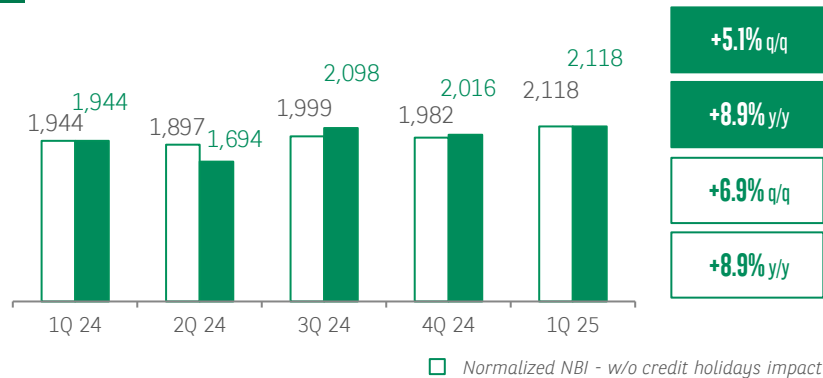
Significant sales growth of Institutional Customer loans and mortgages. Solid deposit base, seasonal decline from the high base at the end of the year



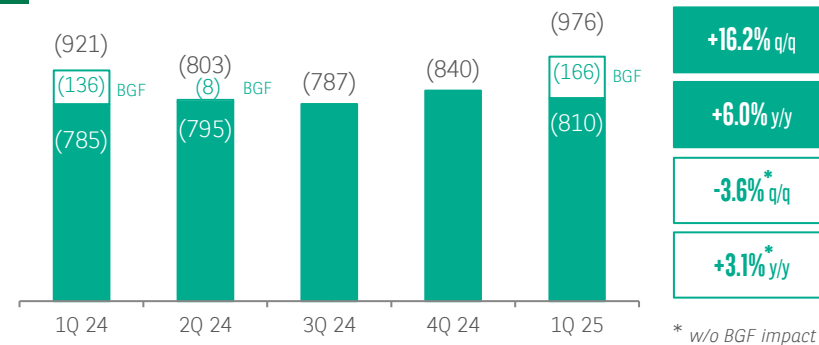
Quarterly financial results

Growth of net profit due to NBI improvement, despite booking of the annual BGF fee. Low cost of credit risk and impact of CHF portfolio legal risk

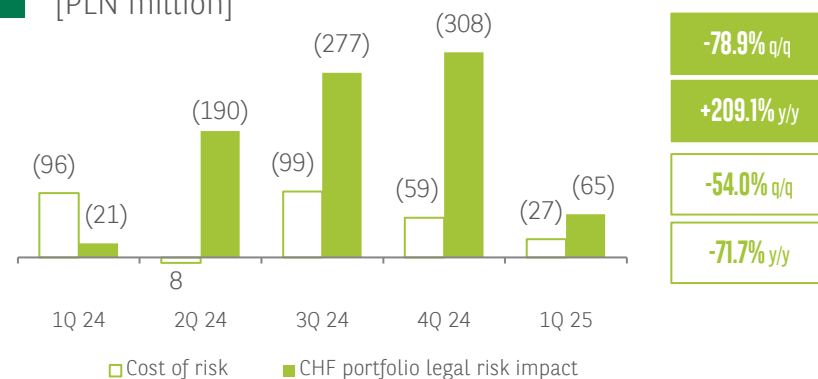
> Net banking income [PLN million]



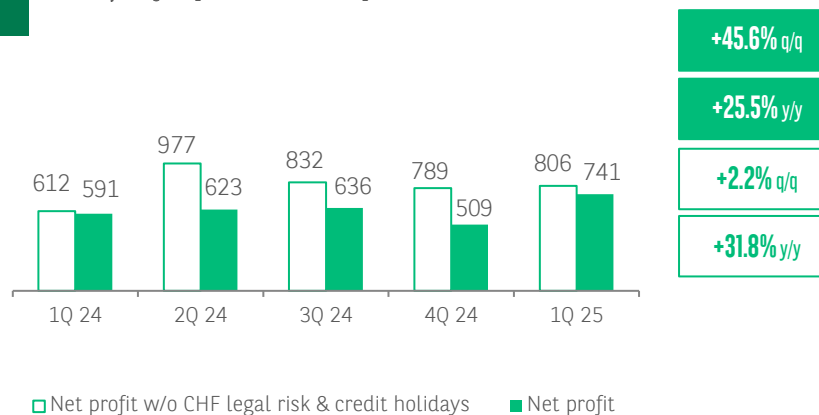
> Operating expenses [PLN million]



> Cost of risk and impact of CHF portfolio legal risk [PLN million]



> Net profit [PLN million]



Quarterly increase of reported and normalized net banking income due to higher non-interest income.

Higher quarterly level of general administrative costs related to booking of the annual BGF fee. W/o the BGF fee, the costs would be lower q/q.

Decrease of the CHF portfolio legal risk impact.

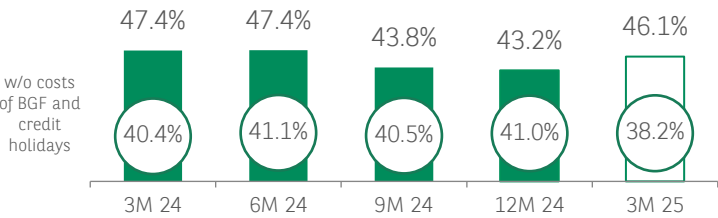
Low cost of risk related to a good quality of the loan portfolio.

Key financial ratios

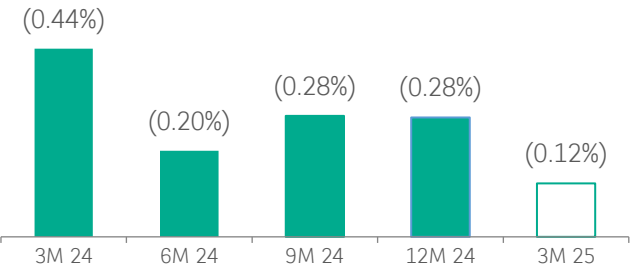
High return on equity. Stabilization of the net interest margin and cost efficiency improvement (w/o credit holidays impact and BGF costs). Low level of cost of credit risk



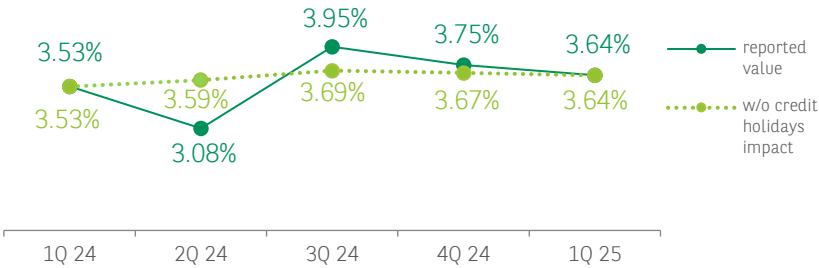
Cost / Income [%]



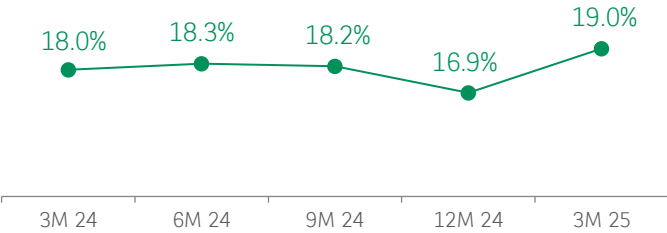
Cost of credit risk [%]



Net interest margin on assets [%]



ROE [%]



Improvement of the normalized Cost / Income ratio on a q/q and y/y basis. The reported Cost / Income ratio increased compared to 12M 2024, due to the annual BGF fee paid in Q1 2025.

Visible stabilization of the net interest margin at a higher level compared to H1 2024 (w/o credit holidays impact).

Conservative approach to risk management resulting in very good quality of the loan portfolio and low cost of credit risk.



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02

Macroeconomic
environment

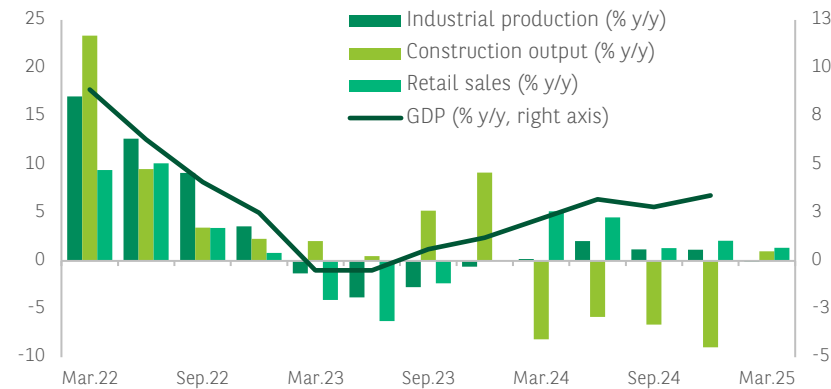


GDP, economic situation and inflation

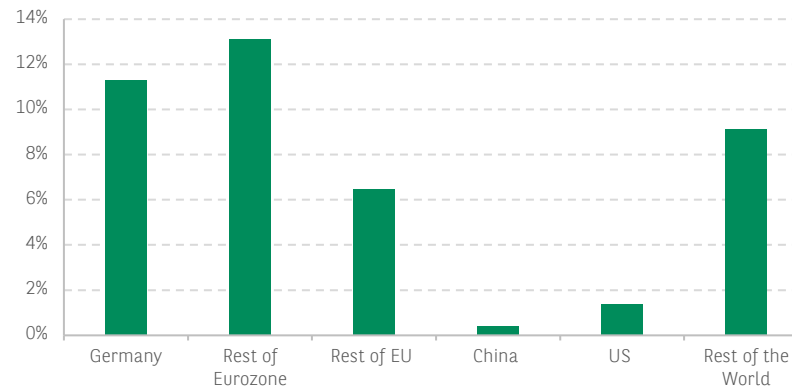
Growth running at 3-3.5% pace; inflation to ease



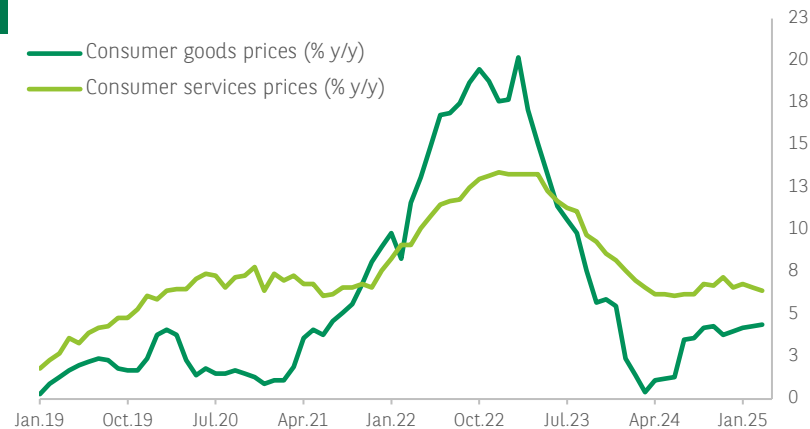
Progressing, but uneven growth recovery; exports outlook most uncertain



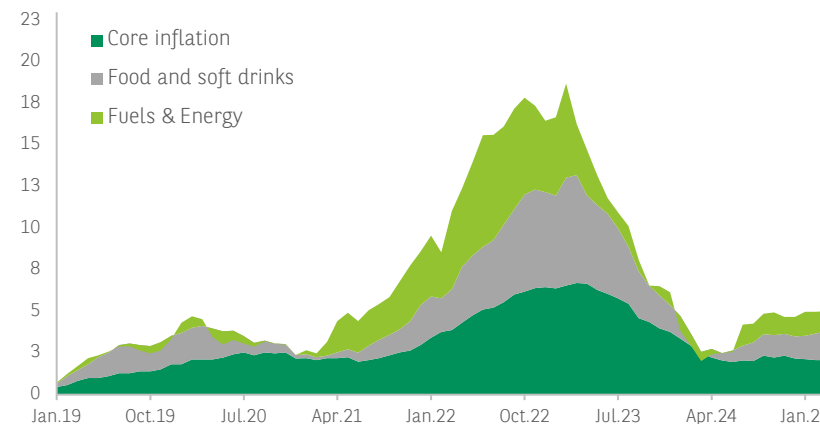
Polish exports destinations in 2024 (% of GDP)



Inflation to slow sharply from July onwards



Contribution of main components to CPI inflation (pp)



Available data on activity in industry, trade and construction point to a slightly weaker GDP growth rate in Q1 2025 than at the end of last year, when the economy rose by 3.4% y/y. However, we expect the pace of growth to accelerate to 3.5% for the full 2025, driven mainly by domestic demand, i.e. a marked acceleration in EU-funded investments and solid consumption.

The external environment and foreign demand remain the key source for uncertainty. Although a tightening of the US trade policy should not have a significant impact on the Polish economy directly, the indirect effects through the European value chains in which Polish companies operate may be significantly greater.

Nevertheless, the slowing inflationary pressure (partly due to the risk of US protectionist policies) suggests that real income in Poland will continue growing swiftly, which should translate into a solid pace of consumer spending.

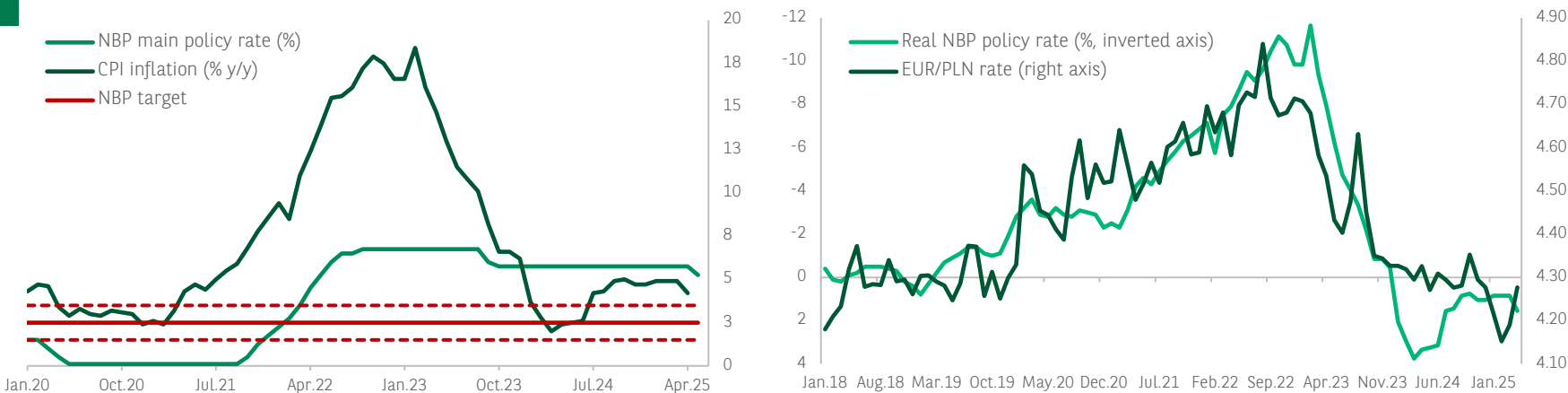
Inflation will remain elevated until the middle of the year, but once the effect of last year's energy price hike fades, it will start falling rapidly towards the NBP target.

Source: Statistics Poland (GUS), Eurostat, Macrobond, BNP Paribas

Monetary policy, exchange rate and the banking sector

Monetary Policy Council resumes interest rate cuts in May

Softer monetary policy ahead, but zloty to remain supported by positive real interest rate



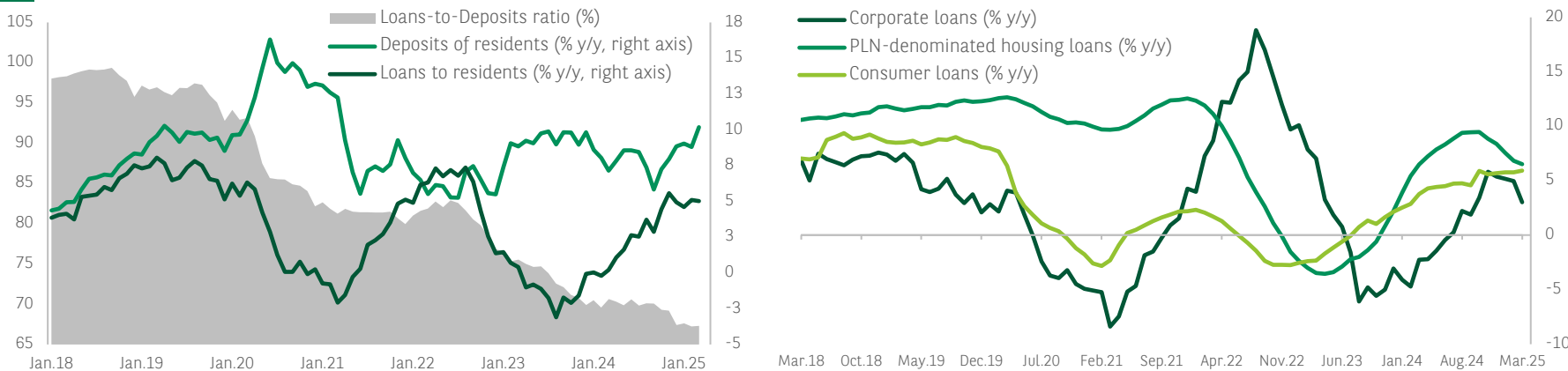
After a break of more than a year and a half, at its May meeting, the Monetary Policy Council reduced interest rates by 50bp, including the NBP's main reference rate to 5.25%. Along with the decrease in inflation, we expect a further easing of monetary policy in Poland and a reduction of the main NBP reference rate to 3.50% next year.

Despite softer monetary policy in nominal terms, real interest rates in Poland are likely to remain positive. This should support a stabilization of the EUR/PLN exchange rate over the coming months.

Progressing economic recovery and lower interest rates point to the potential for renewed increase in demand for credit in the mortgage and corporate segments (including investment loans).

Against the backdrop of a persistently high fiscal deficit, deposits of the non-financial sector in banks will probably continue to grow faster than loans, however.

Banking sector: Lower interest rates will strengthen credit demand



Source: Statistics Poland (GUS), Eurostat, NBP, PFSA, Macrobond, BNP Paribas





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03

Financial
results

A photograph of a man in a brown beanie and blue t-shirt carrying a young child on his shoulders. The child is wearing a blue cap and a striped shirt. They are both looking upwards. The background is a desert landscape with rocky mountains and green shrubs. The photo is framed by a thick green border.

#BANKDOBRYCHDECYZJI

Key financial data – 3M 2025

Increase of NBI faster than costs increase y/y. Stabilization of net interest margin. Low cost of credit and CHF portfolio legal risks.
Increase in sales of investment products and loans



Financial results

Net profit	PLN 741 million	+25.5% y/y (PLN +151 million)
Net banking income	PLN 2,118 million	+8.9% y/y (PLN +174 million), of which: net interest income: PLN 1,494 million, +6.6% y/y net fee & commission income: PLN 327 million, -2.3% y/y net trading income: PLN 285 million, +31.9% y/y
Expenses	PLN -976 million	+6.0% y/y (PLN -55 million)
Expenses (w/o BGF)	PLN -810 million	+3.1% y/y (PLN -24 million)
C/I Ratio	46.1%	-1.3 pp y/y
C/I Ratio (w/o BGF & credit holidays)	38.2%	-2.2 pp y/y
Impact of CHF portfolio legal risk on P&L	PLN -65 million	+209.1% y/y (PLN -44 million)
Net allowances on expected credit losses	PLN -27 million	-71.7% y/y (PLN +69 million)



Volumes

Assets	PLN 165 billion	+3.9% y/y
Loans (gross)	PLN 90 billion	+0.9% y/y
Securities	PLN 53 billion	+16.6% y/y
Customer deposits	PLN 127 billion	+1.8% y/y
Investment products	PLN 21 billion	+33.8% y/y
Equity	PLN 16 billion	+20.0% y/y

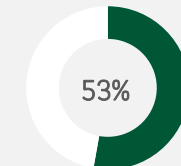


Indicators

Total Capital Ratio	16.19%
Tier 1	13.05%
MREL standalone (% TREA)	21.47%
ROE	19%
BVPS (PLN)	109.5
Net loans/deposits	69%
LCR	287%
NIM (net assets, quarterly)	3.64%

Loan portfolio

Growth of Institutional Customer loans. Further increase in quarterly sales of PLN mortgage and cash loans



share in total assets



Gross Customer loans* [PLN million]



Individual Customers' portfolio

- decrease in the value of PLN mortgage loans (-0.1% q/q, -4.2% y/y)
- decrease in the value of CHF mortgage loans (-7.6% q/q, -49.6% y/y) among others due to the ongoing process of concluding settlements
- increase in the value of cash loan portfolio (+0.9% q/q, +2.9% y/y)

Institutional Customers' portfolio

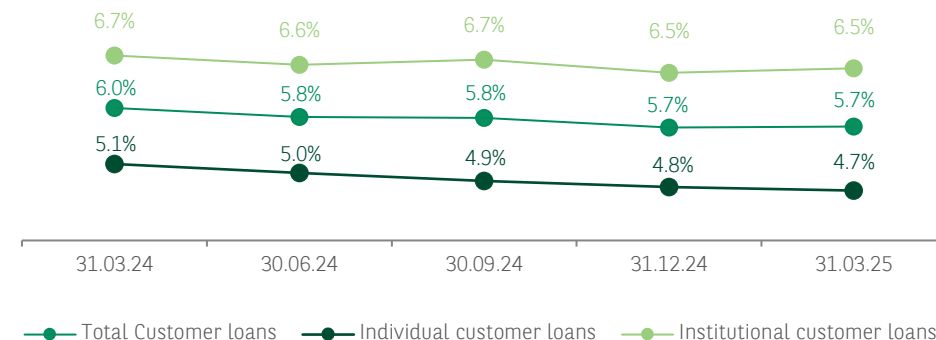
- increase in the enterprises loan portfolio (+3.8% q/q, +4.5% y/y)
- quarterly decrease in the leasing portfolio (-1.2% q/q, +4.2% y/y)
- decrease in the portfolio of individual farmers (-2.3% q/q, -3.1% y/y)

The value of sustainable financing at the end of Q1 2025: PLN 10.7 billion (+4.9% q/q, +13.8% y/y)

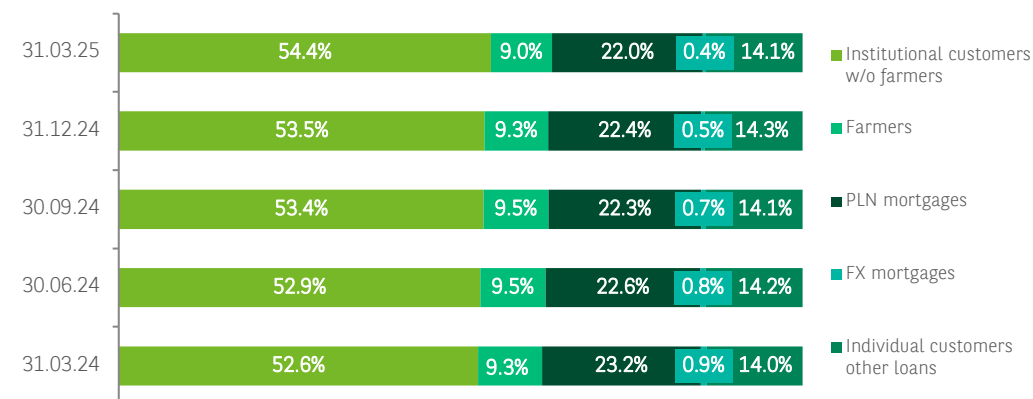
* including the portfolio measured at fair value



Market shares [%]



Gross loans structure [%]



CHF mortgage loan portfolio

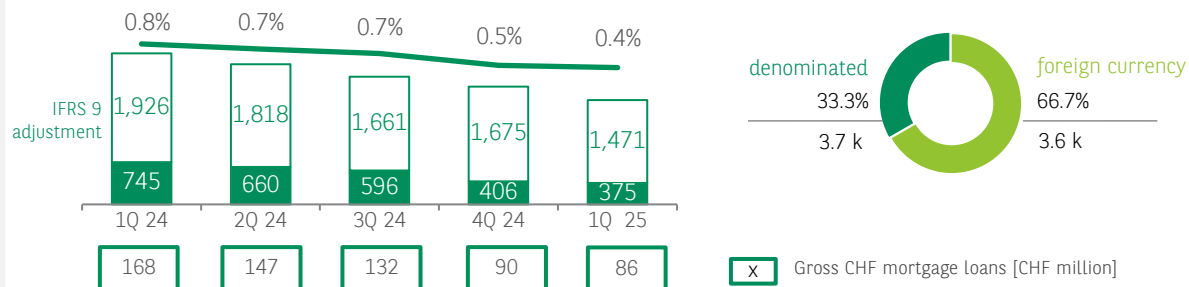
Further increase in the number of settlements concluded with Clients with continued decrease in the number of new claims



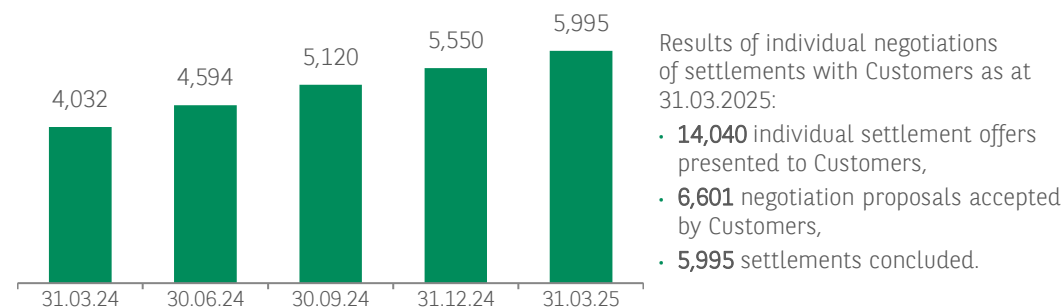
Gross CHF mortgage loans [PLN million]

Share of CHF housing loans in the Bank's total loan portfolio

Portfolio structure (value)
& number of active loans



Number of settlements concluded with borrowers

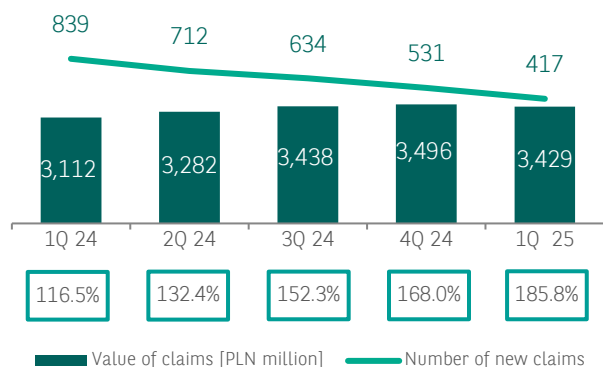


Lawsuits filed by Customers

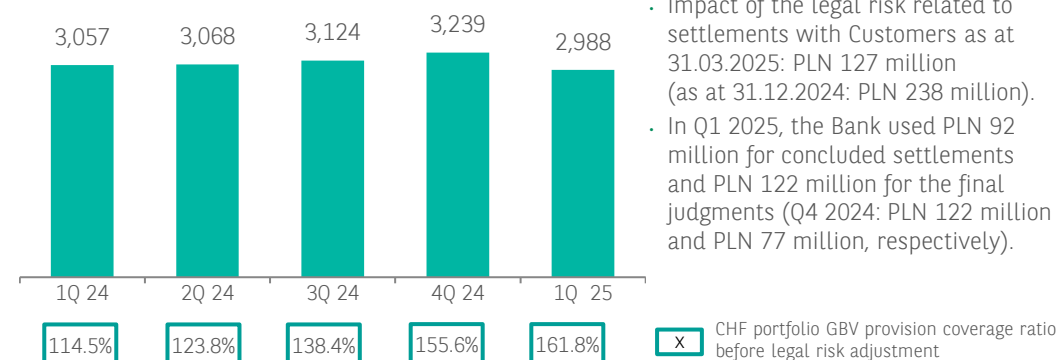
In Q1 2025: 417 new lawsuits (in Q4 2024: 531).

Out of 3,539 validly concluded proceedings:

- 2,527 cases ended unfavourably,
- 664 ended with court settlements,
- 234 discontinued due to a settlement,
- 60 discontinued due to a clearing,
- 54 ended favourably.

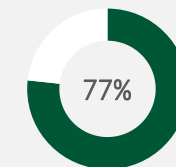


Value of the impact of legal risk at the end of the period [PLN million] and CHF portfolio coverage ratio



Customer deposits

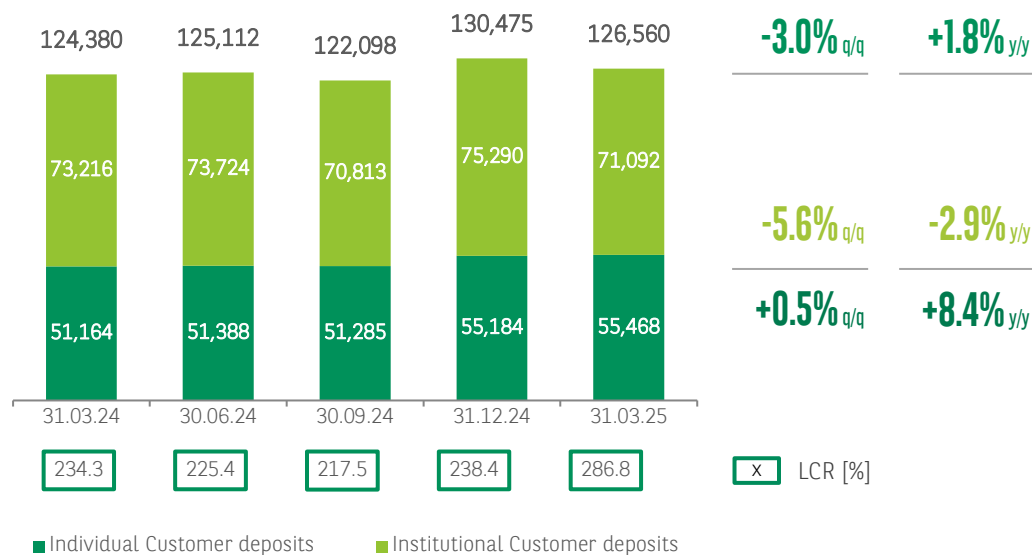
Further increase in Individual Customer deposit portfolio. Quarterly decrease in Institutional Customer segment.
Increase in the share of term deposits in the deposit portfolio structure



share in total liabilities and equity



Customer deposits [PLN million]



Quarterly increase in Customer deposits in key segments:

- Individual Customers: +0.5% q/q (+8.4% y/y),
- Public sector: +18.3% q/q (-5.1% y/y).

Quarterly decrease in Customer deposits in:

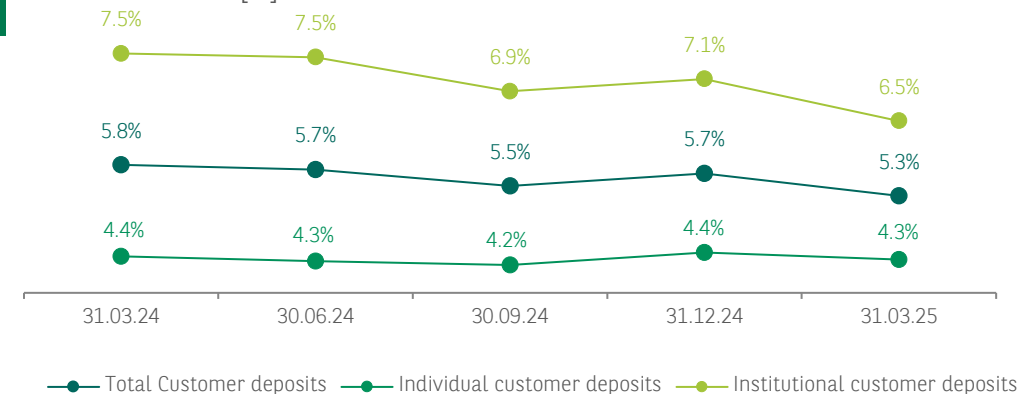
- Institutional Customers w/o farmers: -6.7% q/q (-3.0% y/y),
- Farmers: -6.1% q/q (+1.6% y/y).

Increase in the share of term deposits in total deposits – to 36.3% at the end of Q1 2025 (+3.2 pp q/q, -1.4 pp y/y):

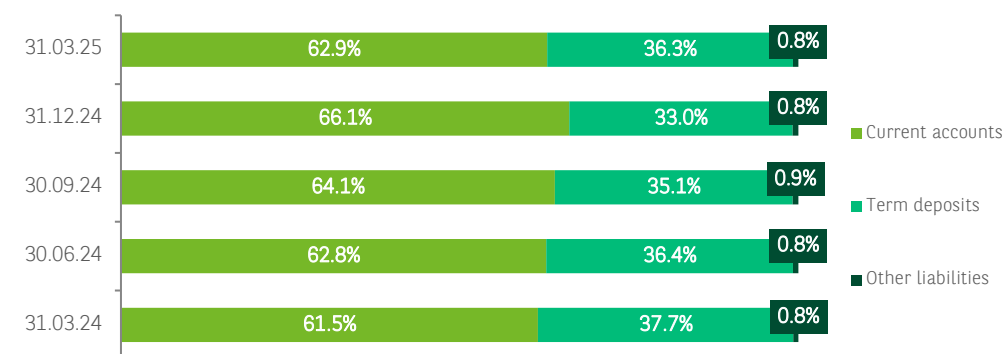
- Individual Customer deposits: 45.4%, (+0.1 pp q/q, -1.1 pp y/y),
- Institutional Customer deposits: 29.1%, (+5.1 pp q/q, -2.4 pp y/y).



Market shares [%]



Deposits structure [%]

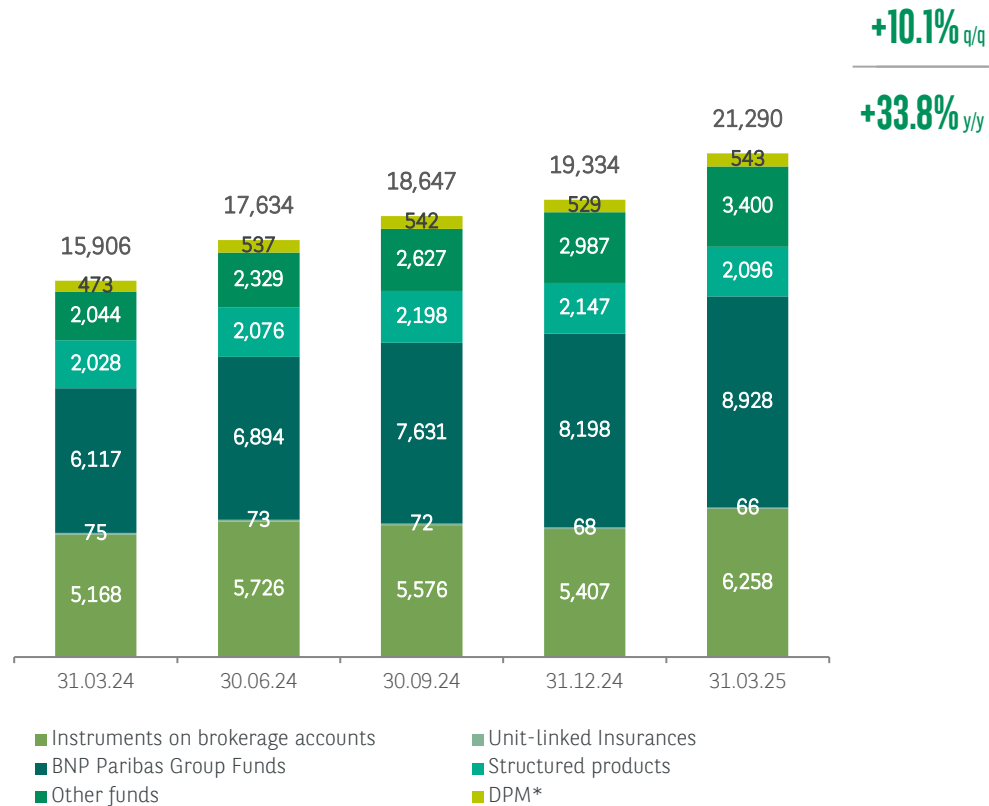


Investment products

Further increase in the value of key investment products, mainly investment funds assets and assets on brokerage accounts



Investment products [PLN million]



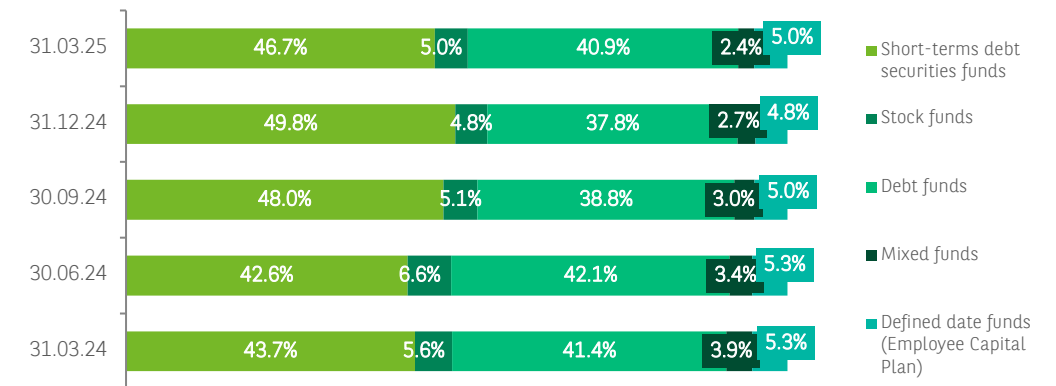
* Discretionary Portfolio Management

Increase in the value of investment funds and Customers' assets on brokerage accounts

- In Q1 2025, there was a further increase in the value of funds invested in investment funds of the BNP Paribas Group (+46.0% y/y, +8.9% q/q).
- Customers' interest in subfunds investing in the market of short-term debt instruments is maintained.
- Further increase in the value of Customers' assets in other funds (+66.3% y/y, +13.8% q/q).
- Increase in the value of Customers' assets on brokerage accounts (+21.1% y/y, +15.7% q/q).



Structure of BNP Paribas TFI investment products [%]



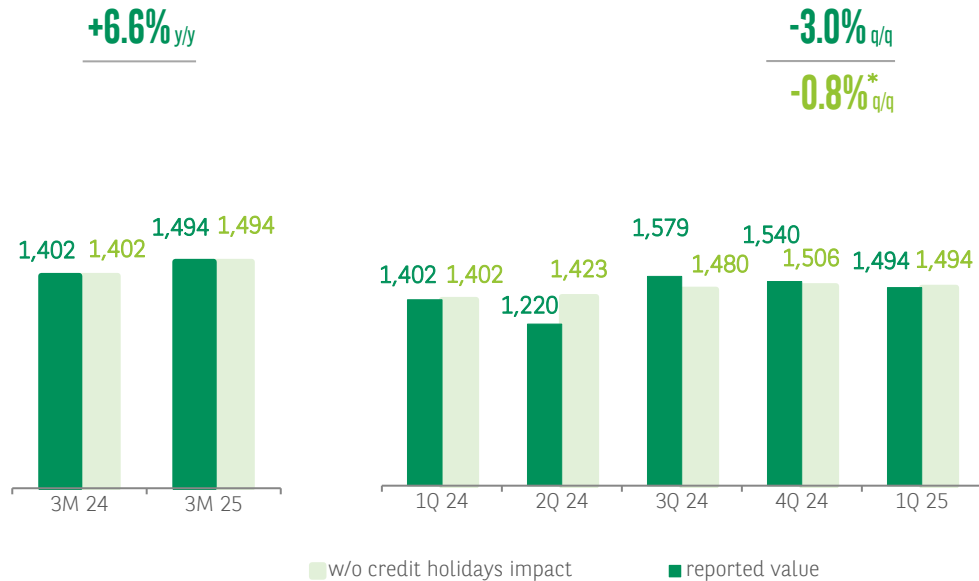
Net interest income

Stabilization of normalized NII on a quarterly basis. Impact of ECB interest rate cuts on the loan portfolio profitability

71%

share in NBI

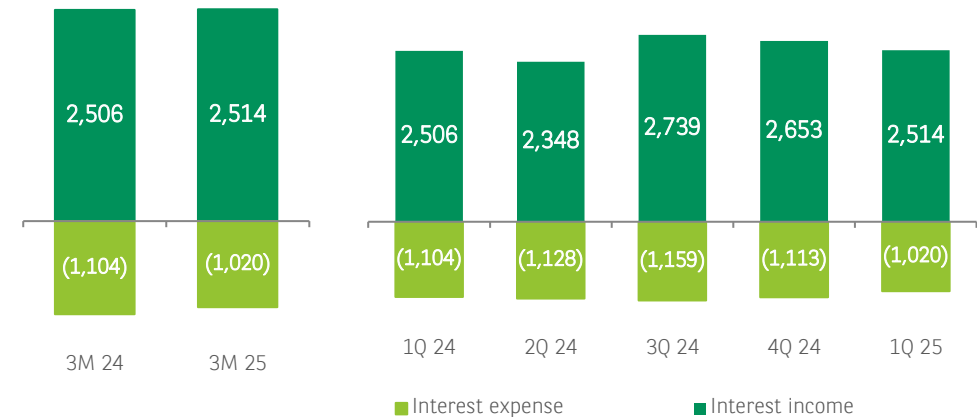
> Net interest income [PLN million]



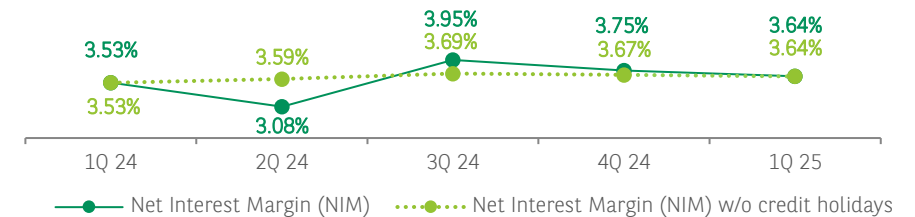
- Decrease in interest income on loans y/y and q/q as a result of, among other, the cycle of interest rate cuts in the ECB (EUR) partially neutralized by a decline in interest costs on Customer deposits. No positive impact of credit holidays in Q1 2025 (PLN +34 million in Q4 2024).
- Increase in management of surplus liquidity (interest income from securities and inter-bank transactions) y/y (PLN +66 million) with a slight q/q decrease (PLN -2 million).
- Improvement in net interest income from derivative instruments as part of hedge accounting (lower negative impact) PLN +63 million y/y, PLN +16 million q/q.

* w/o impact of credit holidays

> Net interest income and expenses [PLN million]

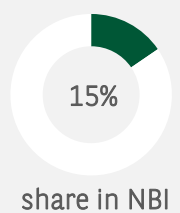


> Net interest margin, quarterly [%]

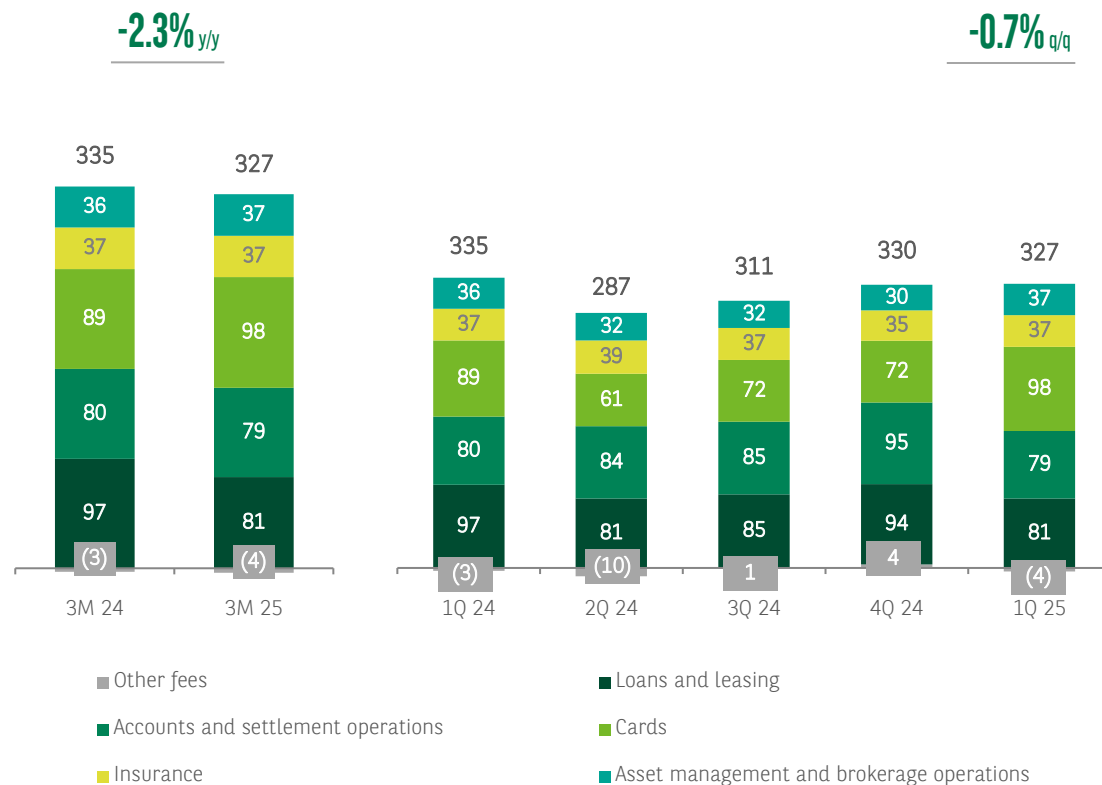


Net fee and commission income

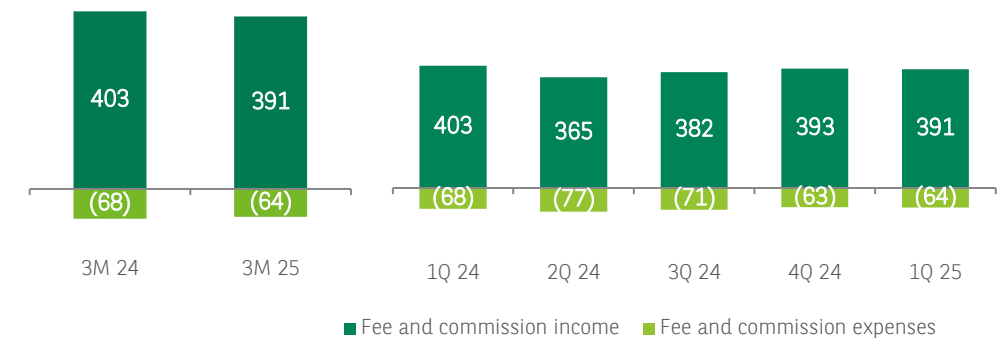
Solid level of net fee and commission income in Q1 2025 – very good results in the area of cards and asset management and brokerage operations



Net fee and commission income [PLN million]



Fee and commission income and expenses [PLN million]

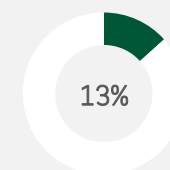


- Lower y/y net fee and commission income mainly due to lower revenues from credit and guarantee activities and fees for M&A advisory services (other fees), partially neutralized by higher commissions in the card area.
- Slight drop in quarterly F&C mainly due to lower:
 - fees for account maintenance and settlement operations (lack of one-off revenues comparable to Q4 2024),
 - fees from credit and guarantee activities (including commissions for unused commitments),
 - lower other fees and charges (including M&A advisory services fees).

Above mentioned declines were almost completely neutralized by an improvement in the area of cards (settlements with card institutions) and an increase in asset management and brokerage operations fees.

Net trading and investment income

Good results on financial instruments in the ALMT and CIB areas and on transactions with Customers within FX & trading activities



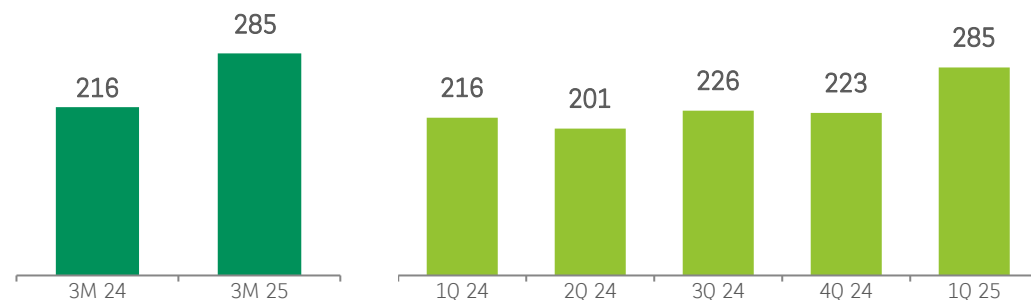
share in NBI



Net trading income [PLN million]

+31.9% y/y

+28.0% q/q



Increase in net trading income y/y and q/q due to improvement of:

- margin on currency and derivative transactions with Customers mainly due to the realization of several large one-off transactions in the CIB area in Q1 2025,
- results from transactions in financial instruments in ALMT and CIB areas,
- results on equity investments.

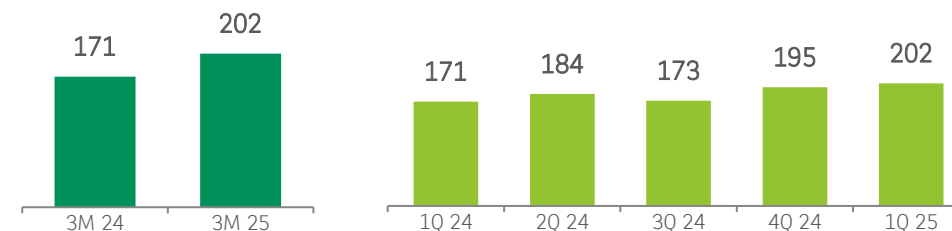


Margin on FX and derivative transactions with Customers [PLN million]

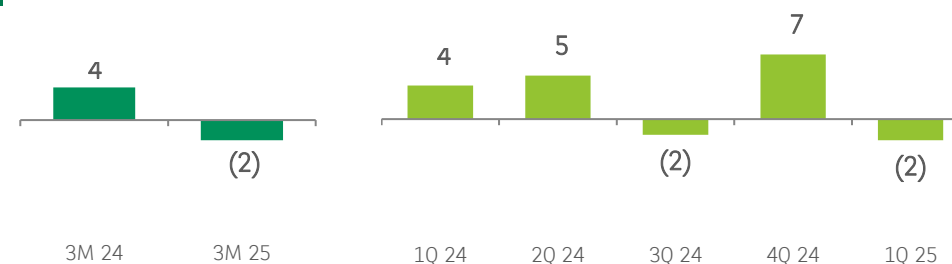
included in net trading income

+17.6% y/y

+3.5% q/q



Net investment income [PLN million]



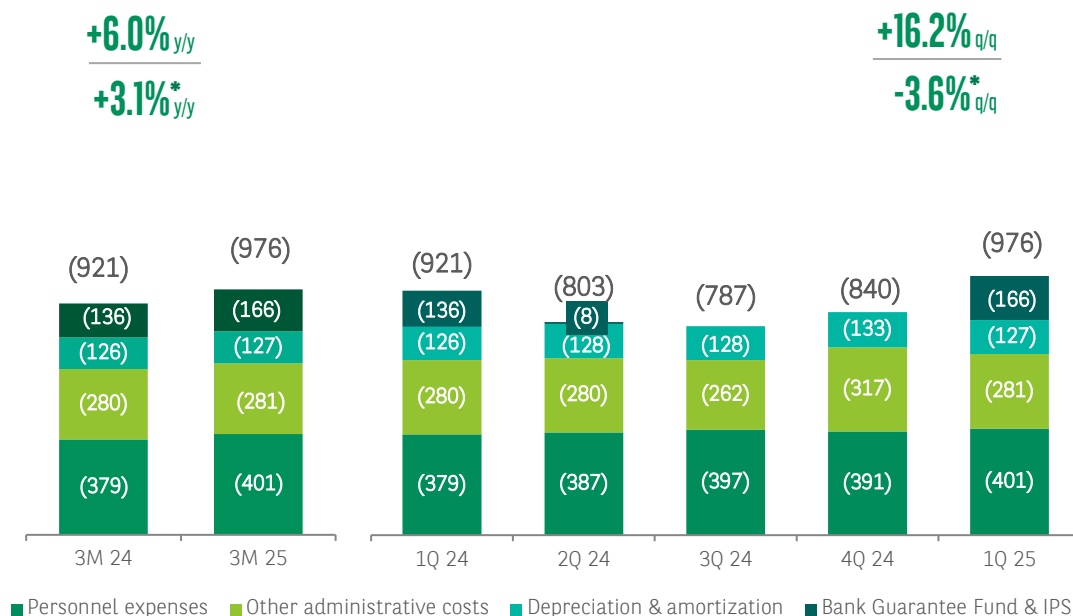
- Change of net investment income y/y and q/q as a result of a slight deterioration in the valuation of the loan portfolio measured at FV (PLN -5.5 million y/y, PLN -2.9 million q/q) and in the result on debt instruments measured at FV through other comprehensive income (sale of securities) by PLN -0.7 million y/y and PLN -6.8 million q/q.



Operating expenses, depreciation and amortization

Increase in costs on quarterly basis due to booking of the BGF annual fee. Increase in costs on an annual basis, excluding regulatory costs, below the inflation rate

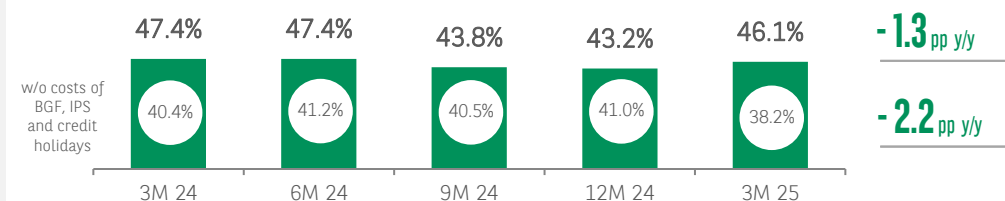
> Operating expenses [PLN million]



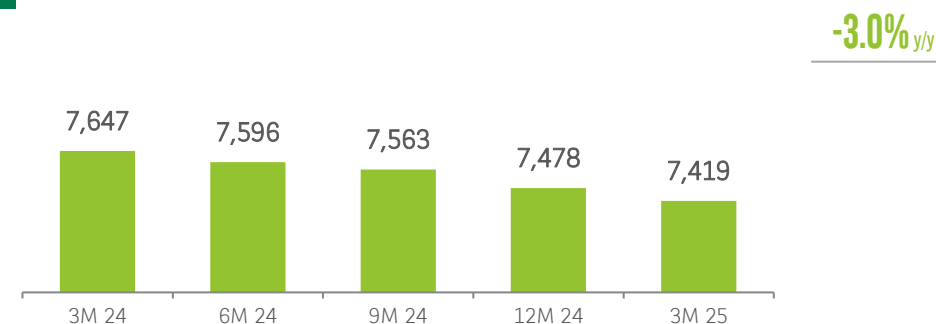
- Increase in costs y/y mainly due to higher BGF costs (by PLN 30.7 million) and personnel expenses (an increase in wages partially neutralized by a decrease in employment by 228 active FTEs y/y). Increase of marketing costs neutralized by lower consulting costs.
- Decrease in costs q/q (excluding BGF costs) due to lower consulting and IT costs, despite higher personnel expenses.

* w/o BGF costs and IPS

> Cost/Income ratio [%]



> Employment in the Group [FTE active, end of period]

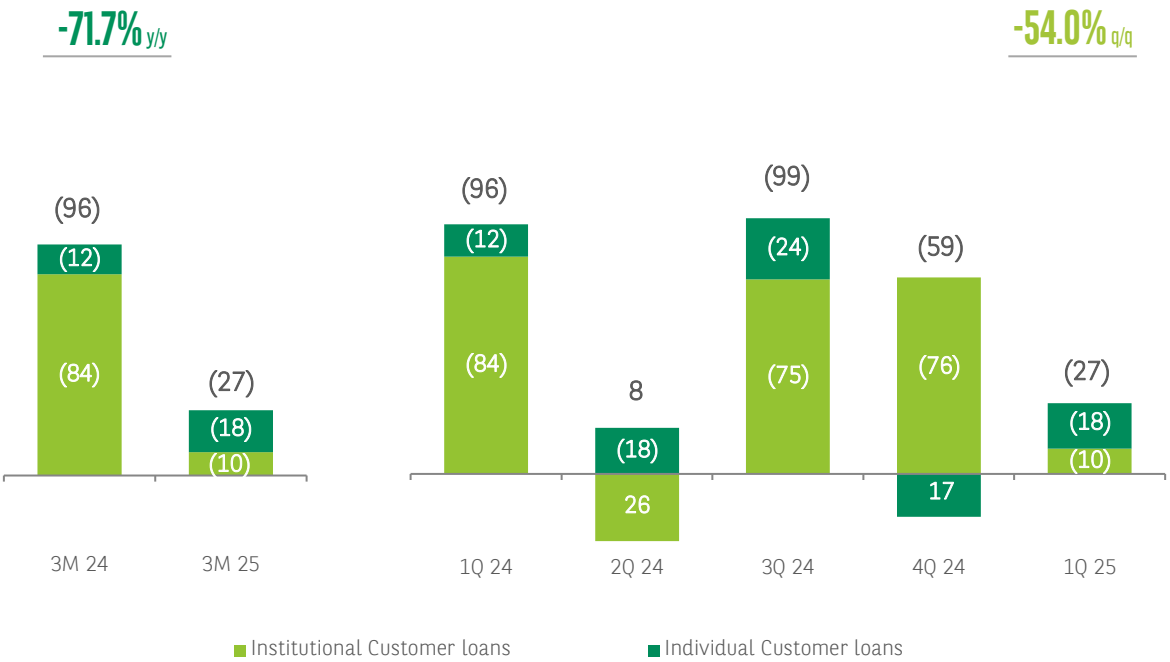


Net allowances on expected credit losses

Cost of risk confirming the very good quality and resilience of the portfolio



Cost of risk by segments [PLN million]



[bps]	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25
Quartely cost of risk*	(44)	+4	(44)	(27)	(12)

* Cost of risk expressed as the ratio of the net allowances on expected credit losses on financial assets and contingent liabilities to the average balance of gross loans and advances to customers valued at amortized cost (calculated based on quarter-end balances).

In Q1 2025 the cost of risk amounted to PLN -27 million.

The low level of the cost of risk results mainly from the stable quality of the credit portfolio.

The lower cost of risk on the institutional credit portfolio as compared to earlier periods is a consequence of significant recoveries from the stage 3 exposures.

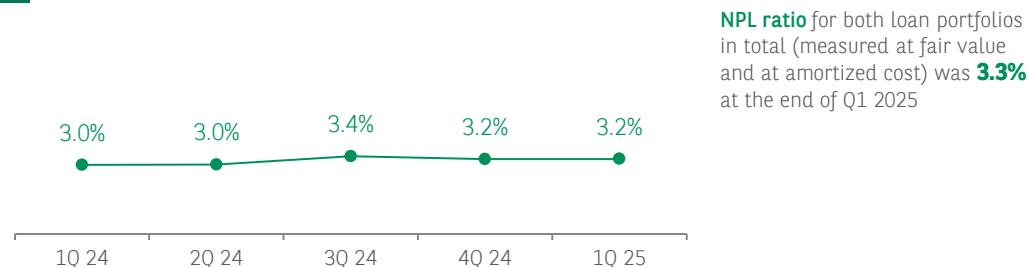
In addition, the results of individual quarters of 2024 were burdened with a creation of provisions for **future risk materialization** (both in the form of PMA and by reflecting the expected risk at the rating level).

Loan portfolio quality

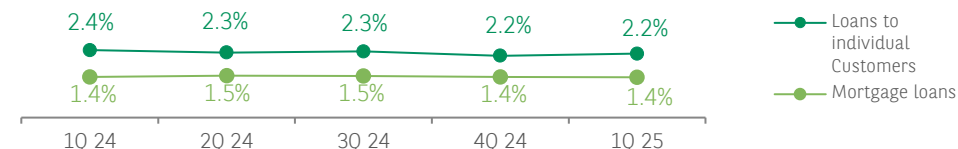
Low and stable NPL share in the loan portfolio



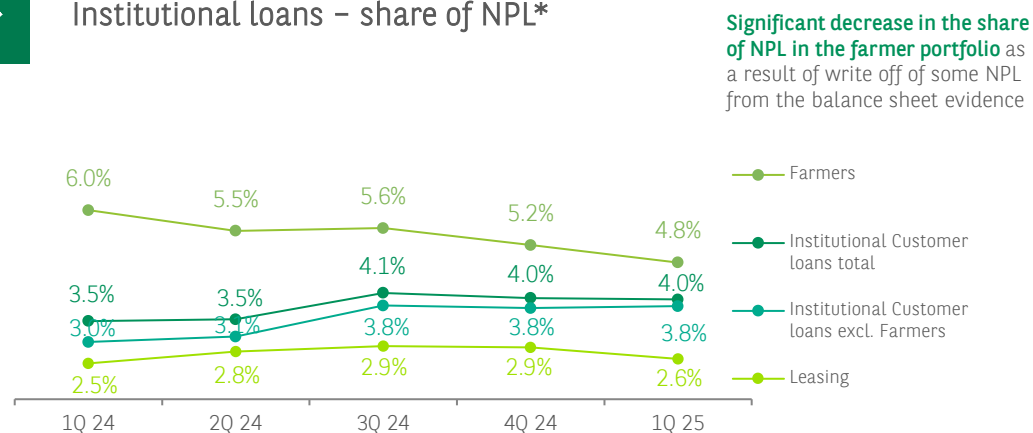
Total loans – share of NPL* in the portfolio measured at amortized cost



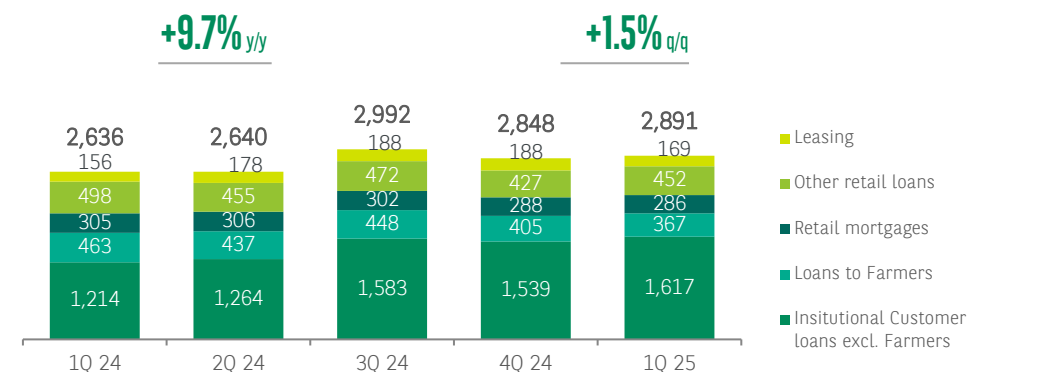
Loans to Individual Customers – share of NPL*



Institutional loans – share of NPL*



Gross NPL portfolio* [PLN million]



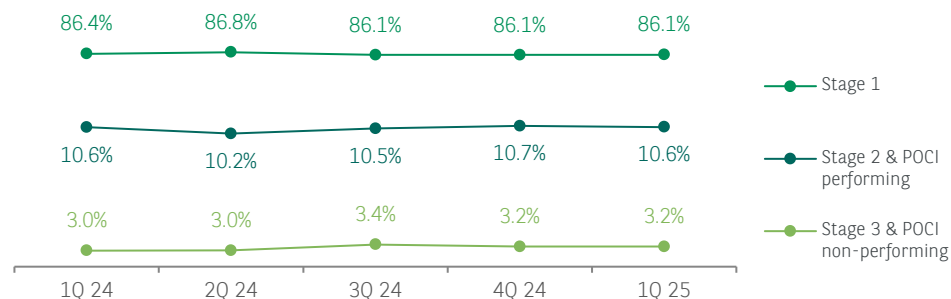
* NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.

Loan portfolio quality

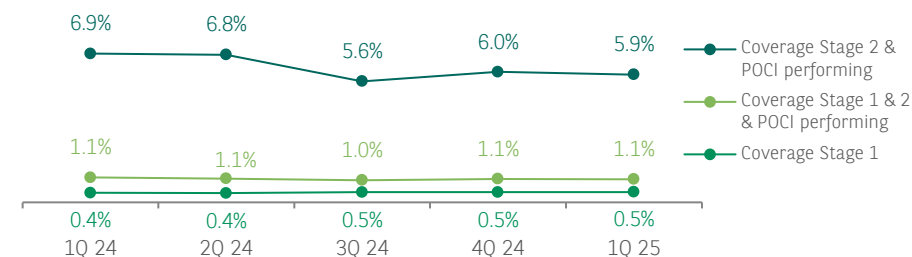
Stable loan portfolio quality, adequate provision coverage ratios



Share of each Stage in the gross loan portfolio*

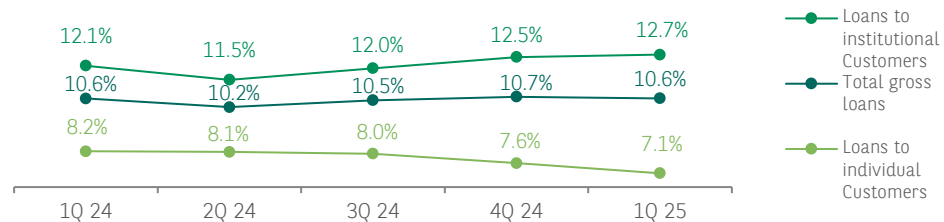


Provision coverage for the gross loan portfolio – Stages 1 & 2 and POCI performing



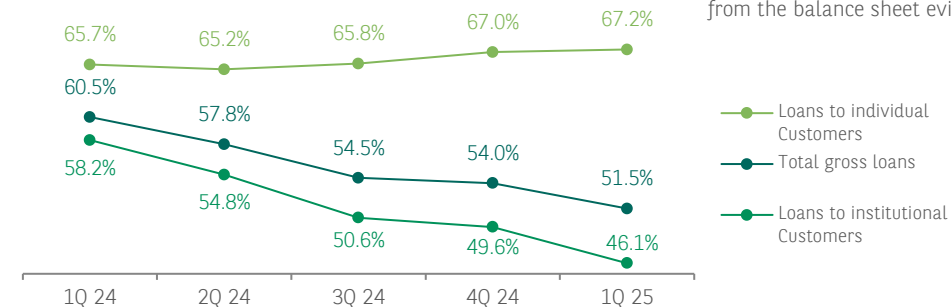
Share of Stage 2 and POCI performing in the gross loan portfolio*

Decrease of the Stage 2 share in the individual portfolio related to rating structure evolution of the portfolio



Provision coverage for the gross NPL loan portfolio*

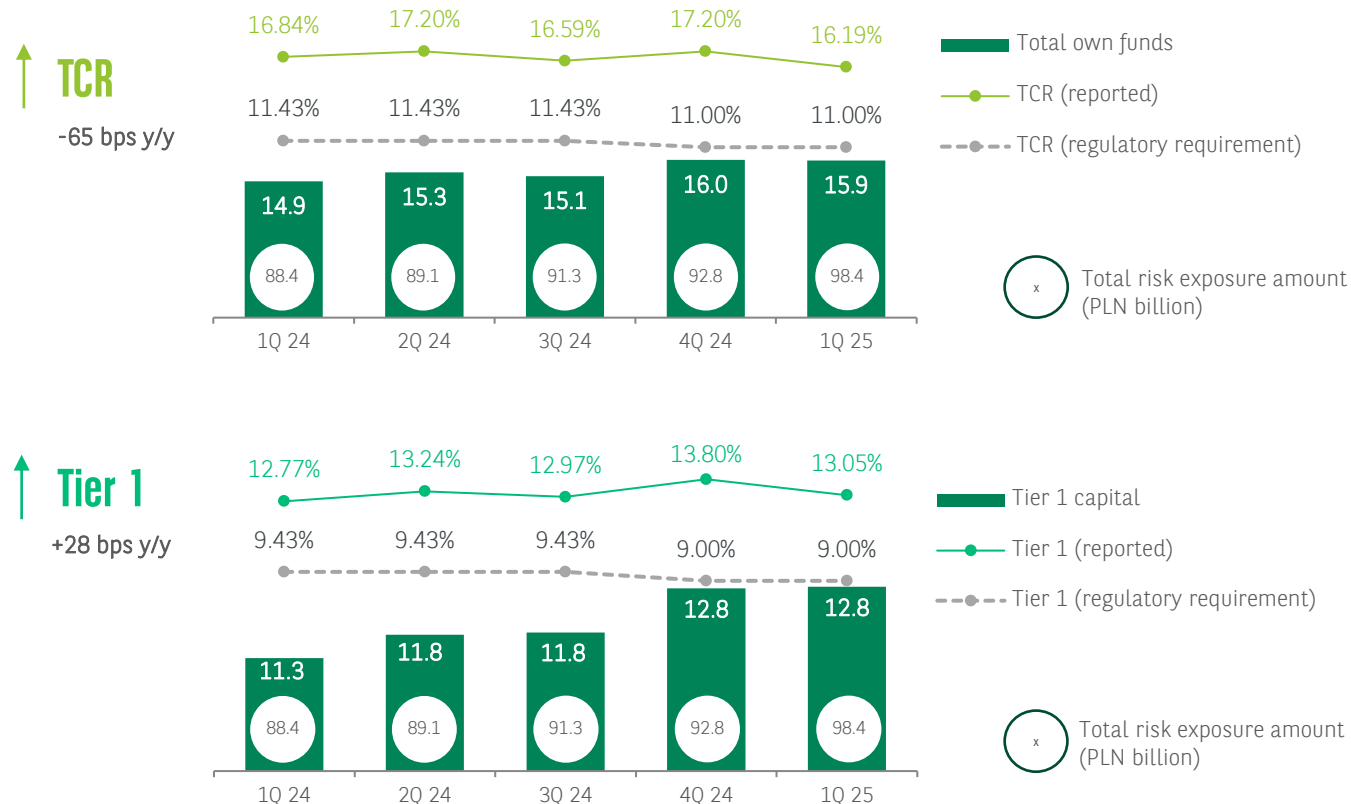
Decrease in NPL coverage in the institutional loans portfolio as a result of write-offs of part the NPL portfolio from the balance sheet evidence



* NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.

Capital adequacy

Increase of RWA mainly as a result of CRR3 implementation. Capital ratios significantly above regulatory requirements



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q1 2025: +5.2 pp and +4.1 pp, respectively

Increase in the risk exposure amount due to the credit and operational risk (including the implementation of CRR3 increase of RWA by PLN 3.3 billion).

Specific regulatory requirements for the Bank at the end of Q1 2025:

- no capital requirement for FX loans,
- OSII buffer at 0.50% - the PFSA decision of 6 December 2024,
- no additional capital add-on (P2G) - the PFSA decision of 16 December 2024.

MREL-TREA ratio as at of the end of Q1 2025 (21.47%) above the minimum MREL requirement (19.02% including the combined buffer requirement). On 9 May, the Bank received a letter from BGF concerning the joint decision of the resolution authorities changing the MREL-TREA requirement to 15.93% (18.93% including the combined buffer requirement).

By Resolution no 7 of the Bank's Ordinary General Meeting of 15 April 2025,
about 50% of the Bank's net profit for 2024 was allocated to the dividend payout - DPS: PLN 7.86, dividend date: 22.04.2025, dividend payout date: 9.05.2025



BNP PARIBAS

04

Summary
& Outlook



#BANKDOBRYCHDECYZJI

Medium-term outlook

Execution of the strategic priorities of the Bank while addressing the sector-wide challenges. Robust economic outlook

MACROECONOMIC ENVIRONMENT

- The dynamically changing geopolitical situation, as a consequence of the reconstruction of the global security architecture, including the customs war and progressive deglobalization
- GDP growth of 3.5-4% in 2025 supported by increased inflow of EU funds. Unemployment remaining at very low level
- MPC resumed process of monetary easing in May. Substantial rate cuts seen over the next couple of quarters

THREATS AND CHALLENGES FOR THE BANKING SECTOR

- Persistent legal risk of the CHF mortgage loan portfolio
- Potential regulatory interventions and protection of consumer rights in the context of putting burden on sector results
- Low demand for loans in relation to the deposit growth rate
- Strong market competition. Business models influenced by unfavorable demographic trends and the prospect of falling interest rates

PRIORITIES OF THE BANK

- Increase in acquisition of active Customers and their satisfaction level particularly in retail banking
- Capital efficient growth in lending
- Supporting sustainable transformation of companies in Poland
- Substantially growing use of AI in business and operational processes
- Initiatives supporting operational efficiency

IN THE DYNAMICALLY CHANGING MACROECONOMIC ENVIRONMENT, THE BANK CONSISTENTLY PURSUES THE OBJECTIVES SET OUT IN THE GOBEYOND STRATEGY IN FORCE UNTIL THE END OF THE YEAR. AT THE SAME TIME, THE FOUNDATIONS OF THE NEW STRATEGY ARE BEING PREPARED



BNP PARIBAS

05

Business
activities

#BANKDOBRYCHDECYZJI

Retail and Business Banking & Personal Finance

Increase in sales of investment products, mortgages and cash loans.
Solid level of Individual Customer acquisition



3.9 million

Retail Customers

-215 thous. -5.2% y/y
-42 thous. -1.1% q/q

Business development

Deposits – change in balance q/q: PLN -0.3 bn, -0.4% (+8.9% y/y)

Loans – change in balance q/q: PLN -0.3 bn, -0.6% (-3.1% y/y)

Sales – value in Q1, change q/q || y/y

- Investment products*: PLN 3.2 bn, +19% || +7%
- Mortgage loan: PLN 0.6 bn, +23% || +559%
- Cash loan: PLN 1.0 bn, +12%, || +7%
- Personal account: 55.0 thous., -3% || +15%
- Credit card: 8.0 thous., +18% || +11%
- Micro loan (incl. leasing): PLN 0.7 bn, -20%, || -4%

Customer satisfaction – change q/q

Relational NPS

- 👍 Savings: 43 (+15 points)
- 👍 Cash loan: 54 (+7 points)
- 👍 Mortgage loan: 21 (+12 points)

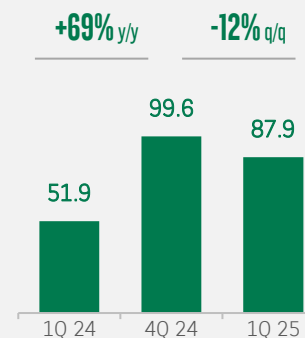
NPS in contact channels increase

- NPS GOMobile: 41 (+7 points)
- NPS GOonline: 39 (+6 points)
- NPS Contact Center: 34 (+6 points)



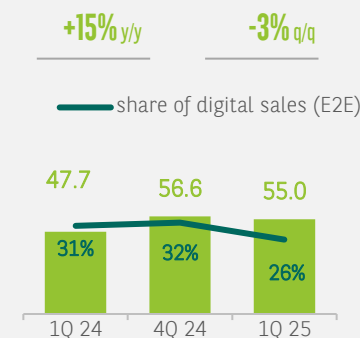
Acquisition of Individual Customers

thous.



Sales of personal accounts

thous.



Product offer/ Transformation

New promotional offers:

- Savings account offer** - 8% up to PLN 25 thous.
- "Bloom in spring"** - personal account promotional offer
- 2 promotional offers of Samodzielniak** account opening according to age and product segmentation: for children (7-13 years old) and teenagers (13-18 years old)
- Cash loan campaign** with no commission fee
- Precious Moments Programme** – Mastercard card transactions rewarded with points that can be exchanged for vouchers up to PLN 400

Driving school credit card campaign in cooperation with influencers to encourage a prudent use of a credit card

Beyond Agile – new management model in the Retail and Business Banking network and Personal Finance

Digitalization - Q1 2025

- 16.3 million BLIK transactions: -2% q/q || +23% y/y
- 85.4 million logins to mobile banking: +1% q/q || +5% y/y

Digital sales share in total sales of key products:

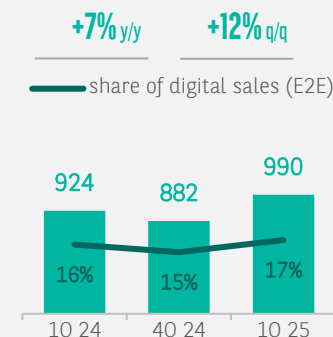
- cash loans: 17% in Q1 2025 vs 15% in Q4
- investment products*: 70% in Q1 2025 vs 78% in Q4

New functionalities in remote banking:

- GOonline** – possibility of providing a certificate of credit in another bank via application, direct referral to an application for a new standard credit card in a promotional offer from different banks,
- GOMobile** – further automation of the credit decision-making process, updating of ID data, increasing security through the introduction of a voice bot feature in the app activation process, making the FX onboarding available, broader scope and view of owned credit insurance

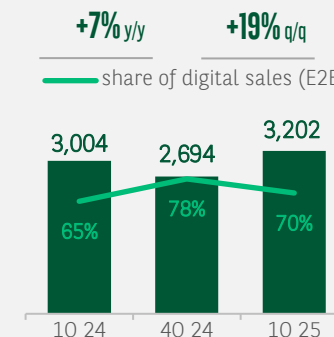
Sales of cash loans

PLN m



Sales of investment products*

PLN m



* Investment funds, investment deposits and structured certificates

Retail and Business Banking & Personal Finance

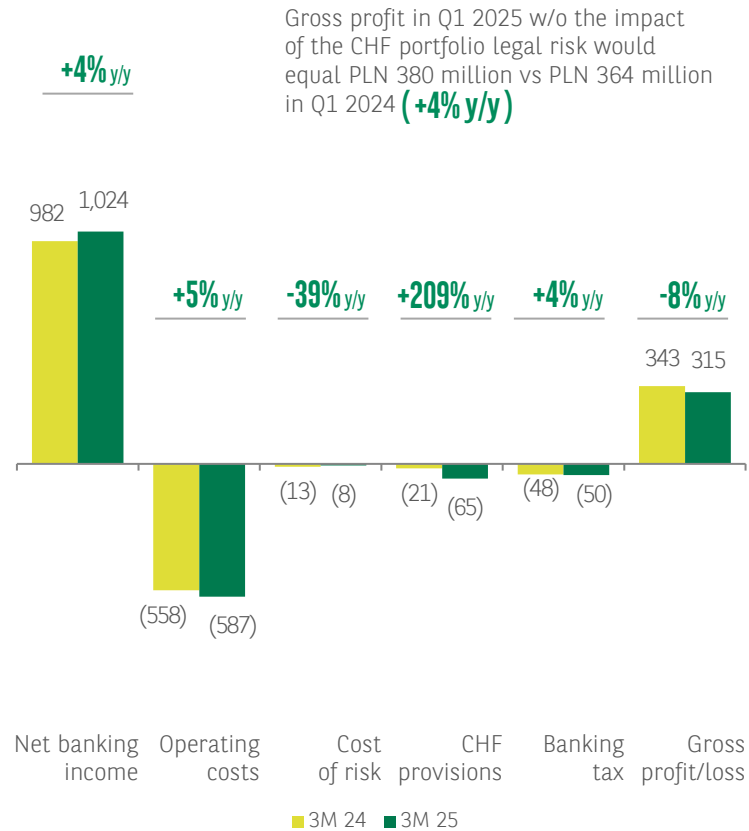
Decrease of gross profit as a result of regulatory costs increase (BGF) and higher impact of legal risk of the CHF loan portfolio

Segment's share in the Group's net banking income

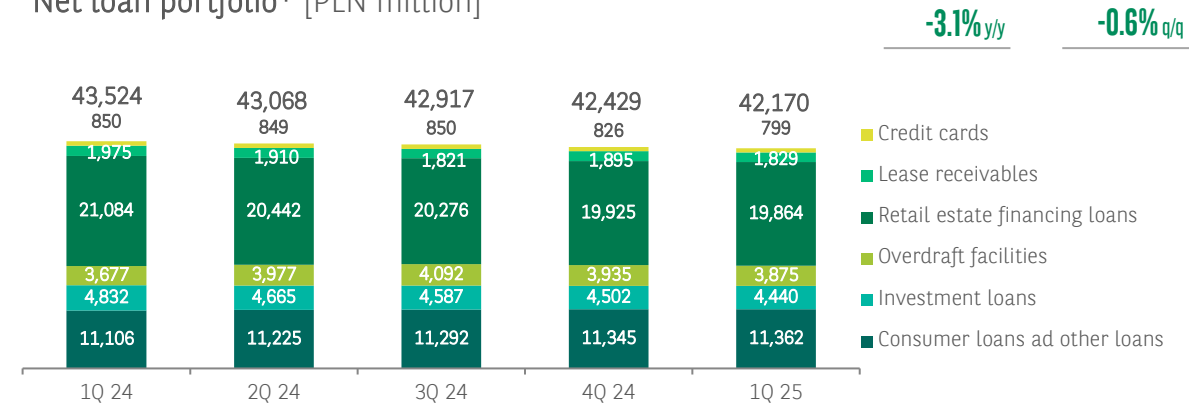
48%



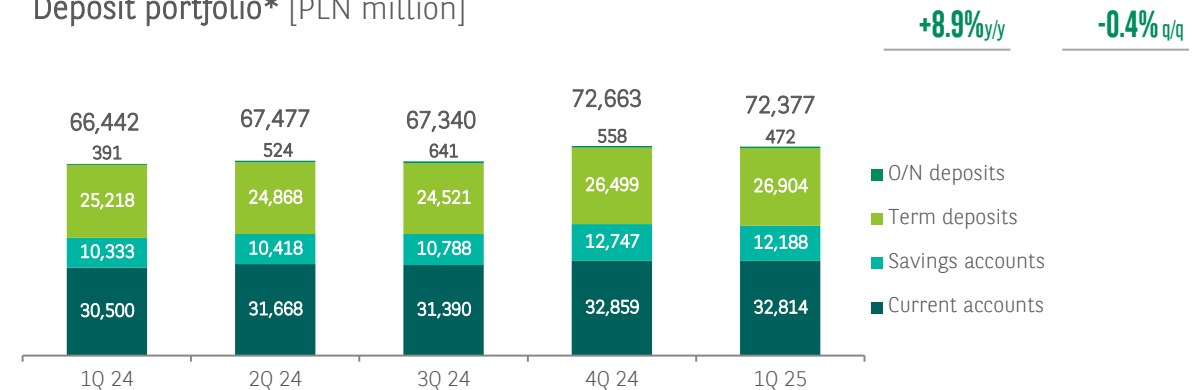
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* Due to the 2025 re-segmentation, the data for 2024 have been presented in comparative terms.

Corporate & SME Banking

Focus on addressing Customers' needs and service quality



12.3 thous. Corporate Customers
+ 0.2 thous., +1.5% y/y
+ 0.1 thous., +0.5% q/q

22.2 thous. SME Customers
- 1.1 thous., -4.7% y/y
- 0.3 thous., -1.2% q/q

Business development

- Slight decrease in income due to lower deposit volumes: NBI in Corporate Banking -2.3% q/q (+0.3% y/y); SME Banking -1.0% q/q (-0.3% y/y)
- Growth of loan volumes in Corporate Banking: +5.6% q/q (+7.1% y/y); decrease in SME Banking: -1.6% q/q (-8.0% y/y)
- Decrease of deposit volumes: in Corporate Banking -8.4% q/q (-8.9% y/y); in SME Banking -2.7% q/q (-0.5% y/y)
- Further dynamic development of the sustainable loan portfolio* - the total portfolio at the end of March 2025 PLN 8.2 billion, i.e. +18.7% y/y

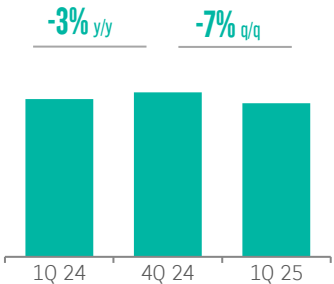
Transformation and digitalization

- Further development of the GO Biznes ecosystem: providing Customers with a new version of the GOMobile Biznes application with a new functionality - a card module for handling debit, multi-currency, charge and credit cards
- Implementation of **Kantox Dynamics Hedging®** - an innovative and unique solution on the Polish market for Corporate Clients with cross-border activities, enabling automation of currency management processes and foreign exchange risk

BNP Paribas Bank Poland with the title of the best bank in Poland for SMEs

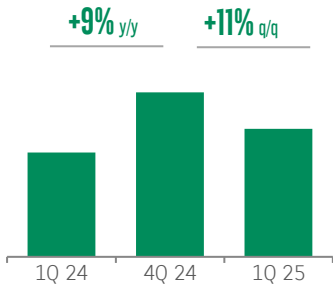
Net fee and commission income
decrease due to lower income from credit activities and trade finance

Net income



Foreign exchange transactions
increase of revenues from foreign exchange transactions y/y

Revenues



Selected significant transactions carried out in Q1 2025

 NOHO ONE PLN 760 million Development Loan & Investment Loan Arranger, Agent, Lender January 2025	 LCP EUR 62 million Investment Loan Arranger, Agent, Lender February 2025	 Galeria Echo EUR 33.53 million Investment Loan Lender January 2025	 R4R Bardzka PLN 73.6 million Investment Loan Lender January 2025	 Retail portfolio EUR 15.5 million Investment Loan Sole Lender February 2025
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* The value calculated according to the Bank's internal methodology. Sustainable loan portfolio defined as ESG Rating-Linked Loans, Sustainability-Linked Loans, funding with positive environmental and social impact.

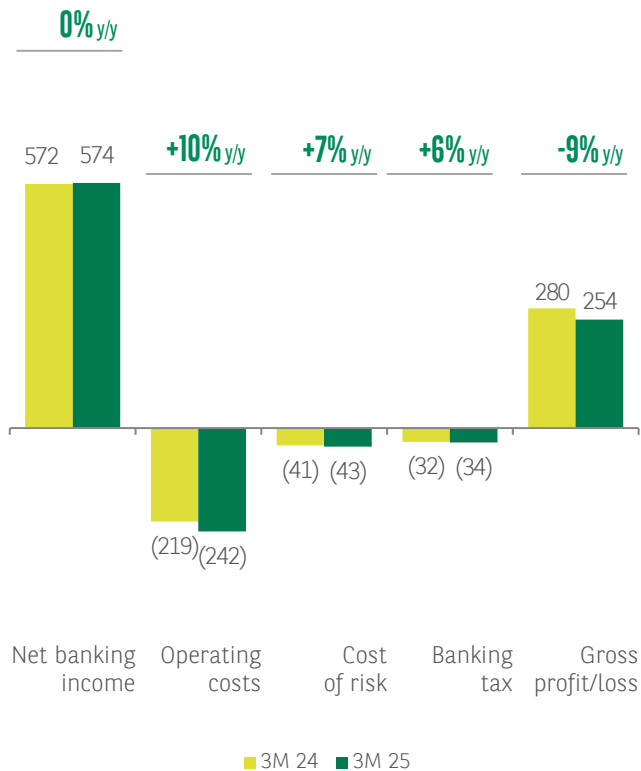
Corporate Banking

Lower gross profit due to increase of regulatory costs (BGF)

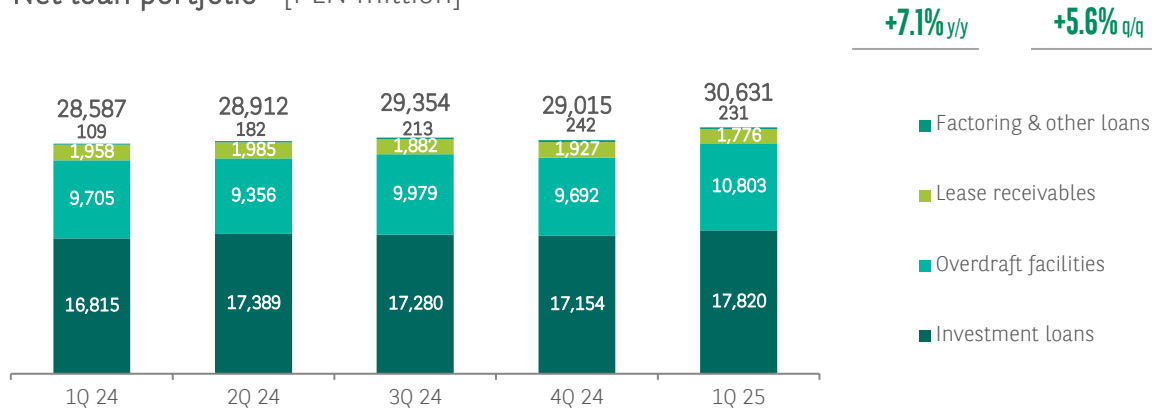
Segment's share in the Group's net banking income



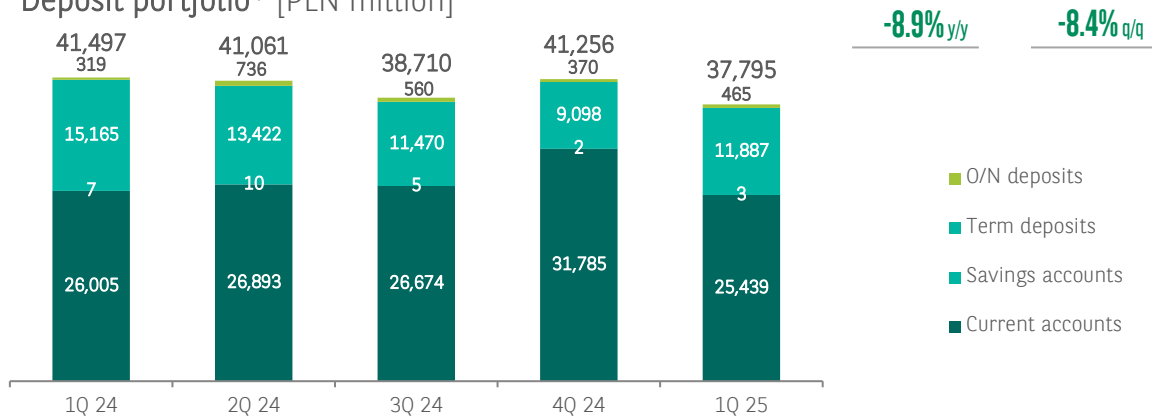
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* due to the 2025 re-segmentation, the data for 2024 have been presented in comparative terms

SME Banking

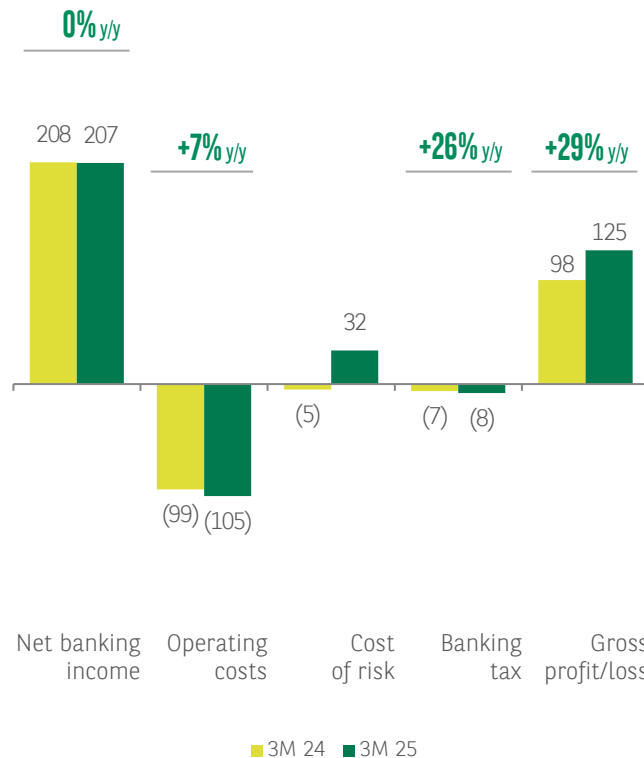
Positive impact of cost of risk on the gross profit

Segment's share in the Group's net banking income

10%



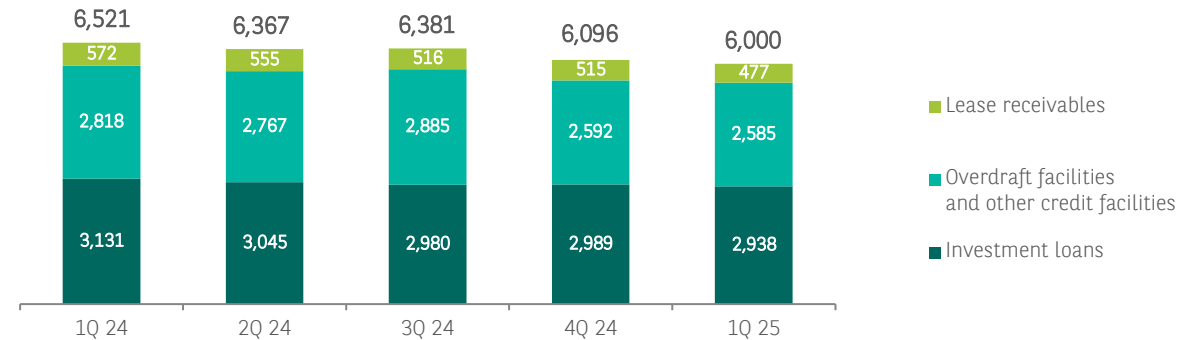
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]

-8.0% y/y

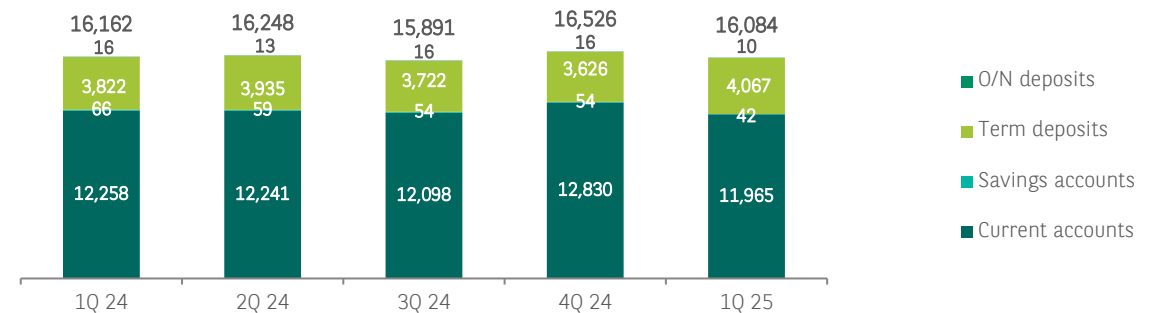
-1.6% q/q



Deposit portfolio* [PLN million]

-0.5% y/y

-2.7% q/q



* due to the 2025 re-segmentation, the data for 2024 have been presented in comparative terms

Food & Agro Sector

Development of relations with agricultural and food production market participants, support for sustainable transformation

Business development – new offer

- Financing of investments for domestic pig producers secured by **the Agromax guarantee** and with the preferential conditions for interest subsidies
- **Relaunched sales of preferential loans** with interest rate or equity subsidies from February (lines RR, PR, Z, MRcsk and K02)
- **Spring crop insurance campaign** with premium subsidies up to 65%

Sales support actions and relations with Customers - active participation in industry events

- Webinar for Food&Agro Clients organized together with a research company Mintel – *Product innovation in the food market*
- Danish Farmers Abroad – presentation during an annual meeting of the Danish farmers operating abroad, held in Vienna
- Packaging Industry Congress – sectoral presentation
- Individual sectoral meetings with industry companies

1st place in the category of the Leader of Agribusiness Financing
awarded by the Polish Bank Association and the Agriculture Restructurization and Modernization Agency

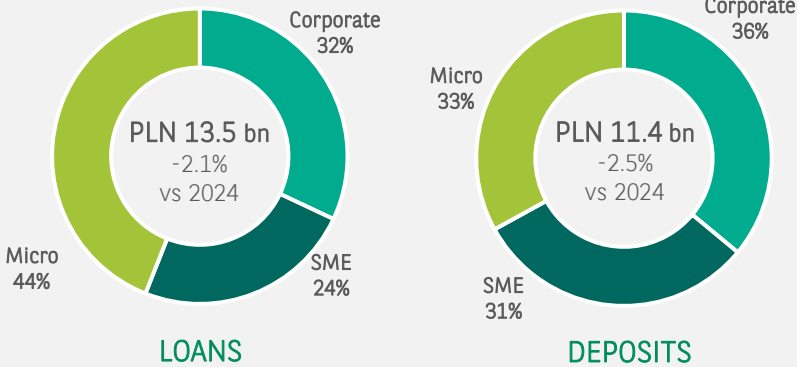


79.9 thous.

Food & Agro
Customers

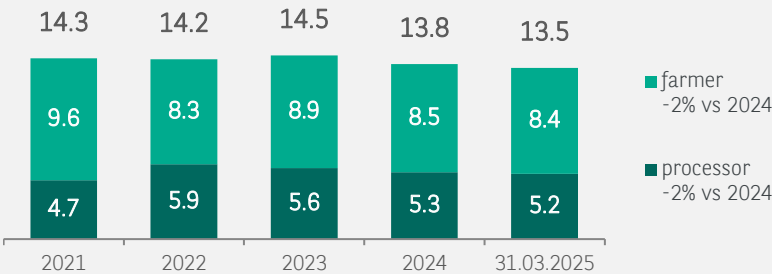
Food & Agro volumes

31.03.2025



Loan portfolio

gross, PLN billion



* due to the 2025 re-segmentation, the data for 2024 have been presented in comparative terms



1 quarter 2025:

- **63 thous.** unique users visiting the platform
- over **171 thous.** visits

agronomist - 6 years with the platform dedicated to the Food&Agro sector

- An independent platform of knowledge and tools for agricultural producers, processors and persons interested in the Food&Agro sector
- A broad platform offer for agricultural entrepreneurs includes:
 - **Agroemisja** - a greenhouse gas calculator at the farm level for milk, livestock and vegetable production including its waterfootprint,
 - **Regagri Explorer** - a professional tool for estimating the level of CO₂ absorption in soil,
 - a nitrogen calculator or agricultural weather service with SMS alerts.



Bank subsidiaries

Positive impact of customer interest in corporate bonds on TFI assets growth in Q1 2025. Further growth of leasing assets

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

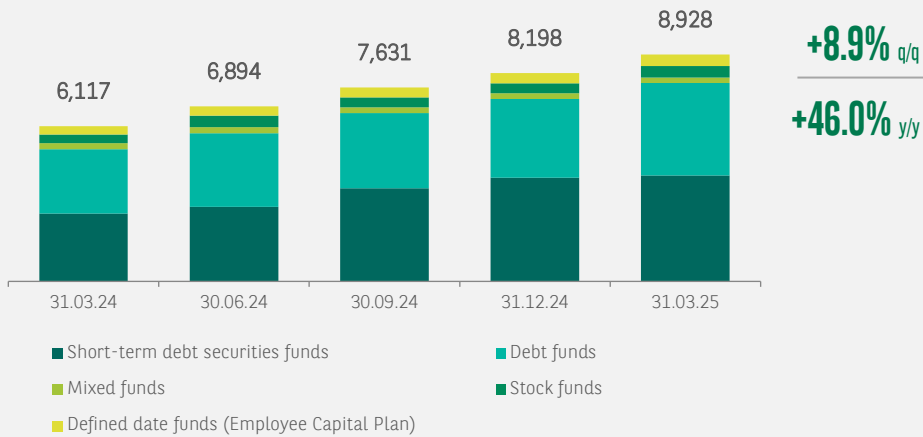
- The value of assets under management at the end of Q1 2025 amounted to PLN 8.9 billion (+8.9% q/q). In this period, the value of assets of capital market investment funds in Poland increased by 7.6%.
- In Q1 2025, BNP Paribas Obligacji Korporacyjnych was the 4th most popular subfund on the market, with total net inflows of PLN 475 million. At the end of Q1 it is the 4th largest corporate bond subfund in Poland.
- The market share of BNP Paribas TFI S.A. (asset value of capital market funds) amounted to 3.15% at the end of Q1 2025.

BNP Paribas Leasing Services Sp. z o.o.

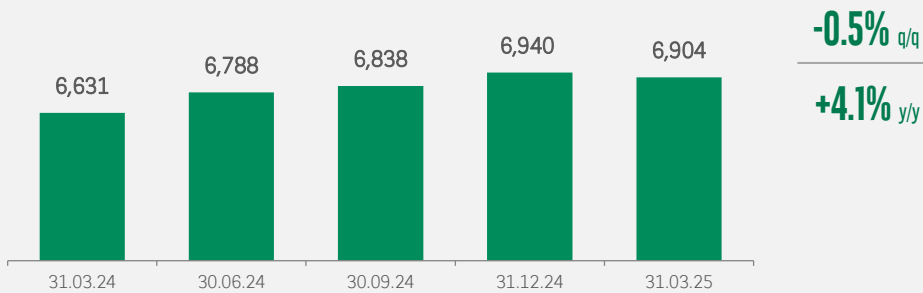
BNPP Leasing Services Sp. z o. o. in cooperation with the Bank offers a full range of leasing products to Personal Finance, micro-enterprises, SMEs and Corporate Customers.

- 5.4 thous. contracts concluded for the amount of PLN 0.8 billion at the end of Q1 2025 – decrease in value by 28% y/y.
- Portfolio of financed assets of PLN 6.9 billion at the end of Q1 2025.
- Very good sales results in the Micro Customers segment and Personal Finance.
- Focus on further improvement of the efficiency of the portfolio servicing process.

Assets under management of BNPP TFI [PLN million]



Leasing assets [PLN million]





BNP PARIBAS

06

Appendices

Shares of BNP Paribas Bank Polska S.A.
Material events 2023-2025
Loan portfolio
Deposit base structure
Liquidity
Net banking income
Profit and Loss Account
Assets, Liabilities and Equity

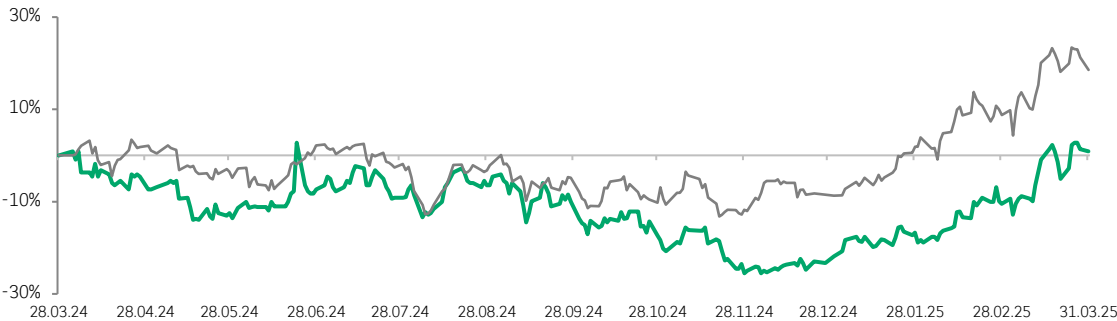
#BANKDOBRYCHDECYZJI

Shares of BNP Paribas Bank Polska S.A.

Growth of BVPS reflecting the increase of the Group’s results in recent years. Low level of P/BV



Change in share price (28.03.2024=100%)



ISIN code: PLBGZ0000010
GPW ticker: BNP
Index: sWIG40, sWIG40TR

WIG banki

16,029.6 pts
+18.5% y/y

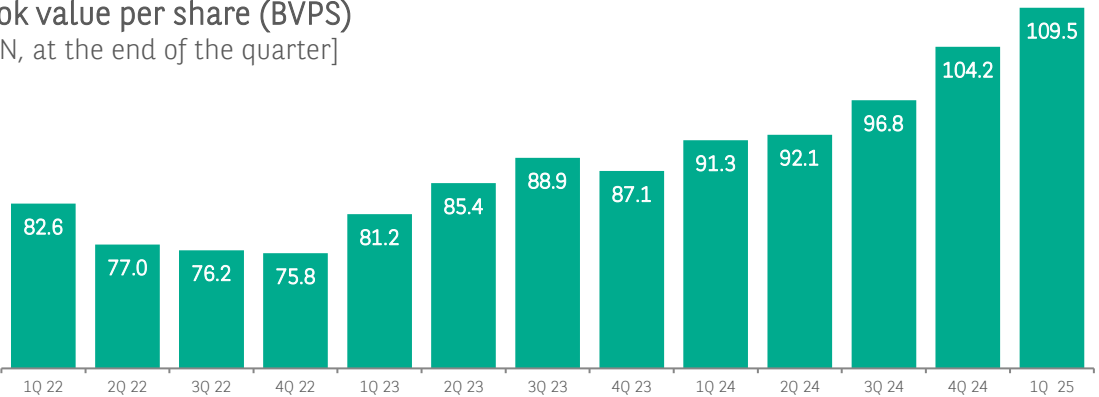


BNP PARIBAS

PLN 110.0
+0.9% y/y



Book value per share (BVPS)
[PLN, at the end of the quarter]



31 March 2025

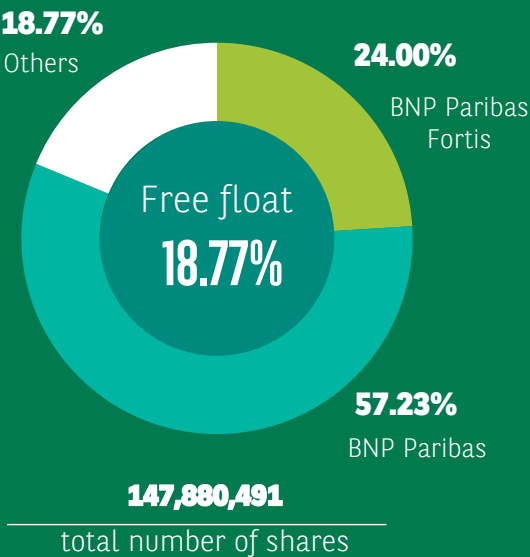
free-float: PLN 3.0 bn
P/BV: 1.0
capitalization: PLN 16.3 bn

Fitch rating

Long-Term Issuer Default Rating (LT IDR) – A+
Short-Term Issuer Default Rating (ST IDR) – F1
Viability Rating (VR) – bbb-
Shareholder Support Rating (SSR) – a+

Shareholder structure

(8.04.2025)



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.



Material events

in individual reporting periods

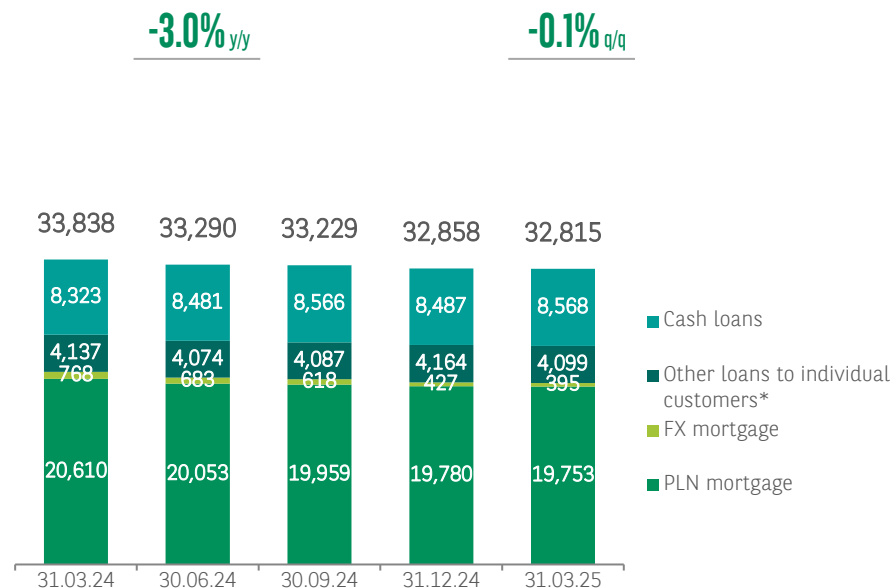
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter
2025	<ul style="list-style-type: none"> • PLN -64.9 m CHF mortgage loan portfolio legal risk impact • PLN -166.4 m total BGF contribution recognized in the Q1 operating costs 			
2024	<ul style="list-style-type: none"> • PLN -21.0 m CHF mortgage loan portfolio legal risk impact • PLN -135.7 m BGF restructuring fund contribution recognized in the Q1 2024 costs (total contribution amount set by BGF at PLN 144.0 m) 	<ul style="list-style-type: none"> • PLN -189.8 m CHF mortgage loan portfolio legal risk impact • PLN -203.0 m impact of credit holidays (recognized in NII) • PLN +135.5 m impact of DTA creation (CHF portfolio legal risk) 	<ul style="list-style-type: none"> • PLN -277.2 m CHF mortgage loan portfolio legal risk impact • PLN +99.6 m adjustment to the impact of credit holidays (recognized in NII) 	<ul style="list-style-type: none"> • PLN -307.7 m CHF mortgage loan portfolio legal risk impact • PLN +34.0 m adjustment to the impact of credit holidays (recognized in NII)
2023	<ul style="list-style-type: none"> • PLN +11.0 m adjustment to the impact of credit holidays (recognized in NII) • PLN -234.4 m CHF mortgage loan portfolio legal risk impact • PLN -110.0 m BGF restructuring fund contribution recognized in the Q1 2023 costs (total contribution amount set by BGF at PLN 123.9 m) 	<ul style="list-style-type: none"> • PLN +11.0 m adjustment to the impact of credit holidays (recognized in NII) • PLN -356.0 m CHF mortgage loan portfolio legal risk impact 	<ul style="list-style-type: none"> • PLN +11.0 m adjustment to the impact of credit holidays (recognized in NII) • PLN -371.0 m CHF mortgage loan portfolio legal risk impact 	<ul style="list-style-type: none"> • PLN +22.7 m adjustment to the impact of credit holidays (recognized in NII) • PLN -1,016.8 m CHF mortgage loan portfolio legal risk impact • PLN -22.1 m costs of a restructuring provision for the process of group layoffs

Loan portfolio

Structure of loans in Individual and Institutional Customer segments



Individual Customer loans [PLN million]

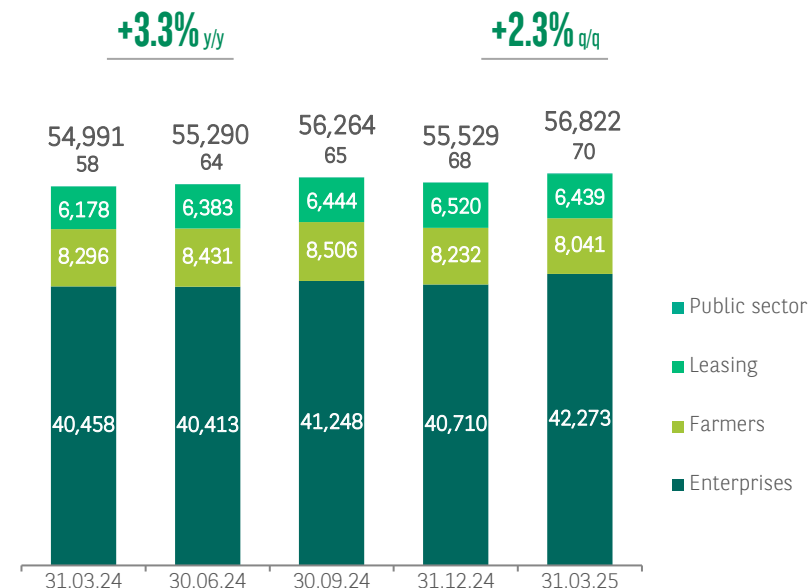


- Further q/q decrease in the PLN mortgage portfolio as a result of still relatively low sales of new loans. Decline in the value of CHF mortgages (-7.6% q/q, -49.6% y/y) primarily due to the impact of the legal risk recognized as a reduction of the gross balance sheet value.
- The share of mortgages in loans to Individual Customers amounts to 61.4% (-0.1 pp q/q, -1.8 pp y/y).
- Increase in the cash loan portfolio +0.9% q/q (+2.9% y/y).

* Inter alia: car loans, instalment loans, overdraft facilities, credit cards



Institutional Customer loans** [PLN million]



- Increase in gross loans to enterprises (+3.8% q/q, +4.5% y/y). Negative dynamics of the leasing portfolio -1.2% q/q (+4.2% y/y).
- Decrease in the individual farmers gross portfolio -2.3% q/q (-3.1% y/y). The share of the portfolio in loans to Institutional Customers stood at 14.2% (-0.7 pp q/q, -0.9 pp y/y).
- At the end of Q1 2025, the share of loans to enterprises in loans to Institutional Customers was equal to 74.4% (+1.1 pp q/q, +0.8 pp y/y), the share of leasing amounted to 11.3% (-0.4 pp q/q, +0.1 pp y/y).

** including the portfolio measured at fair value for "Farmers" and "Enterprises" items (breakdown based on MIS data)

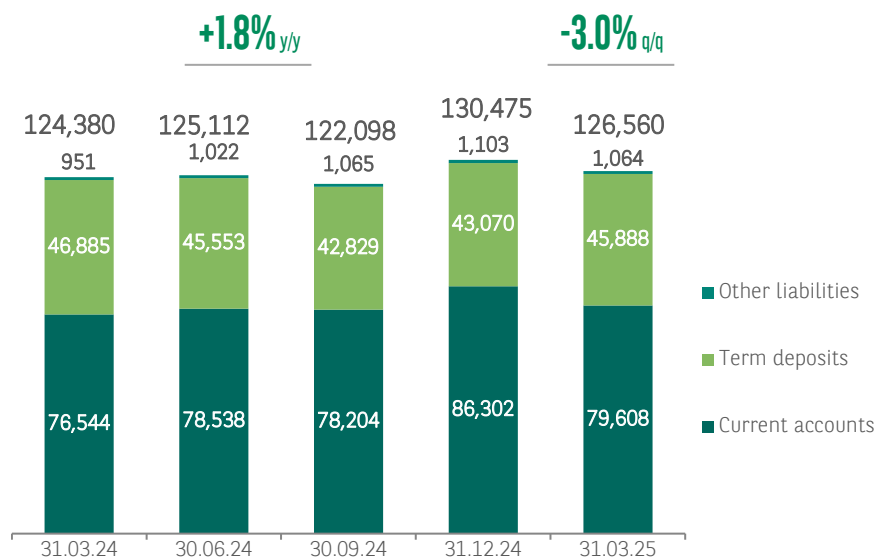


Deposit base structure

Term structure of deposits and by Customer segments



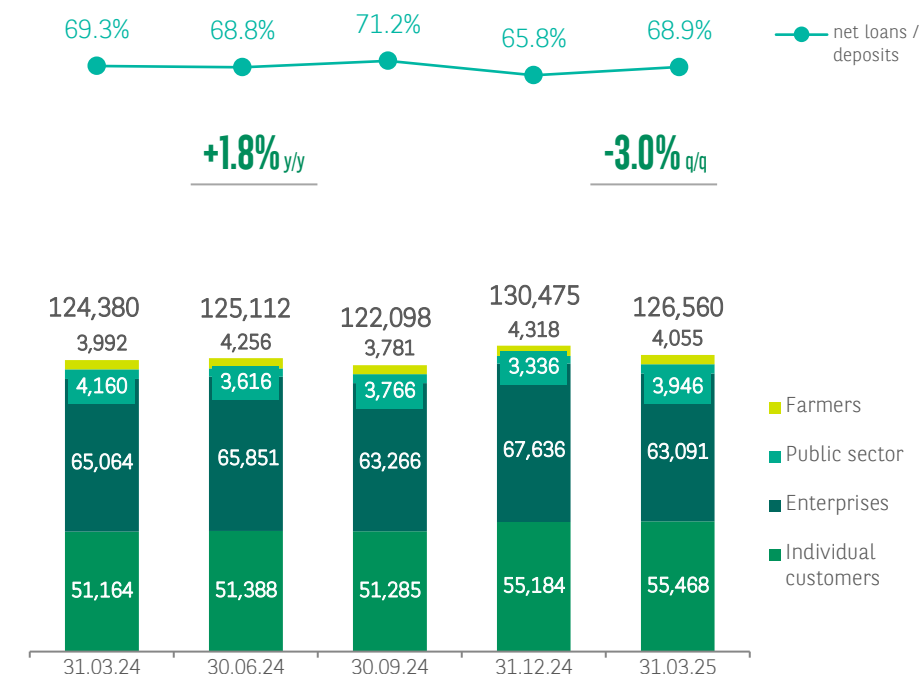
Deposit term structure [PLN million]



- Decrease in the share of Customers' current accounts in total deposits: 62.9% at the end of Q1 2025 (-3.2 pp q/q, +1.4 pp y/y).
- Increase in term deposits by PLN 2,818 million (+6.5% q/q). Decrease in current deposits by PLN 6,693 million (-7.8% q/q).
- Current deposits of Institutional Customers decreased by PLN 6,754 million (-11.9% q/q) and current accounts of Individual Customers slightly increased (PLN +61 million, +0.2% q/q).
- Term deposits of both Institutional Customers and Individual Customers increased by PLN 2,608 million (+14.4% q/q), and by PLN 210 million (+0.8% q/q), respectively.



Deposit structure by Customer type [PLN million]

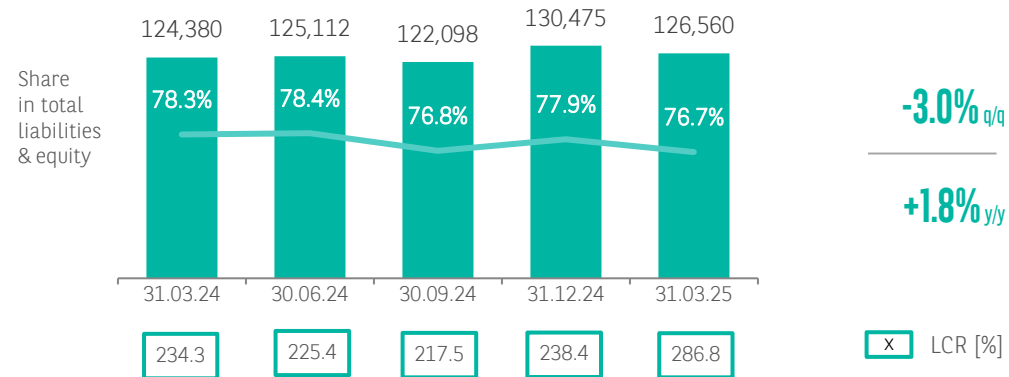


- In Q1 2025, deposits from Individual Customers increased by 0.5% q/q (+8.4% y/y) and from the public sector by 18.3% q/q (-5.1% y/y). Deposits from farmers decreased by 6.1% q/q (+1.6% y/y) and from enterprises by 6.7% q/q (-3.0% y/y).

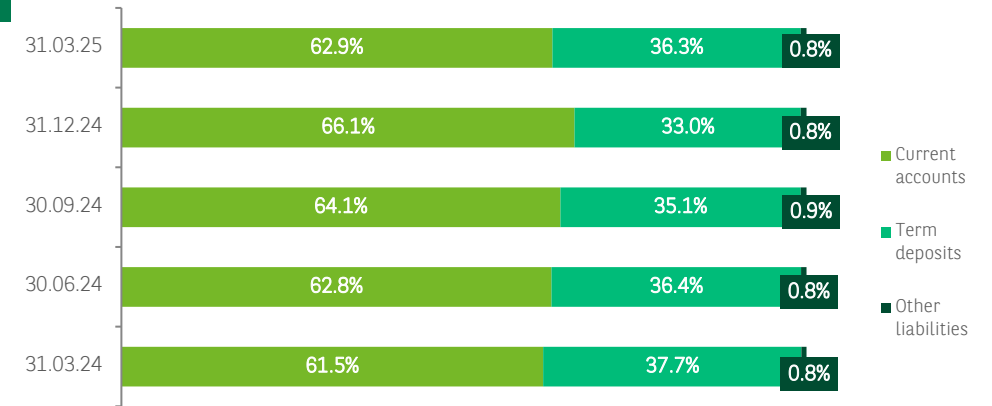
Liquidity

Stable and diversified deposit base, high level of liquid assets

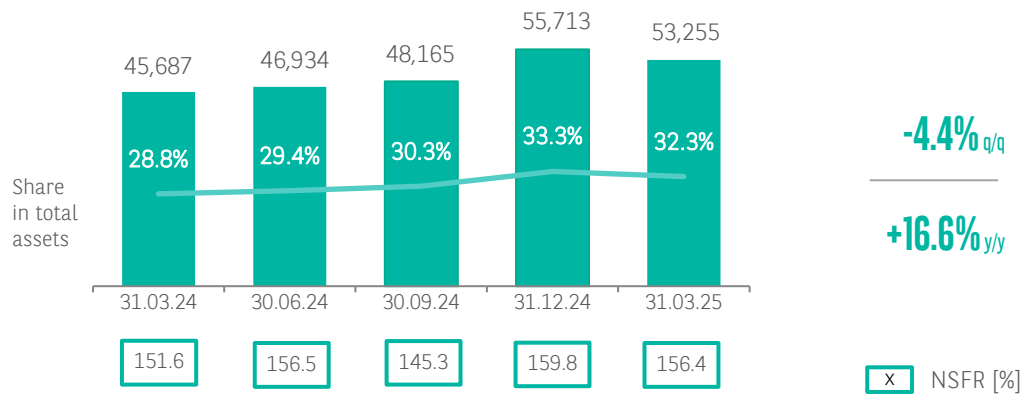
> Customer deposits [PLN million]



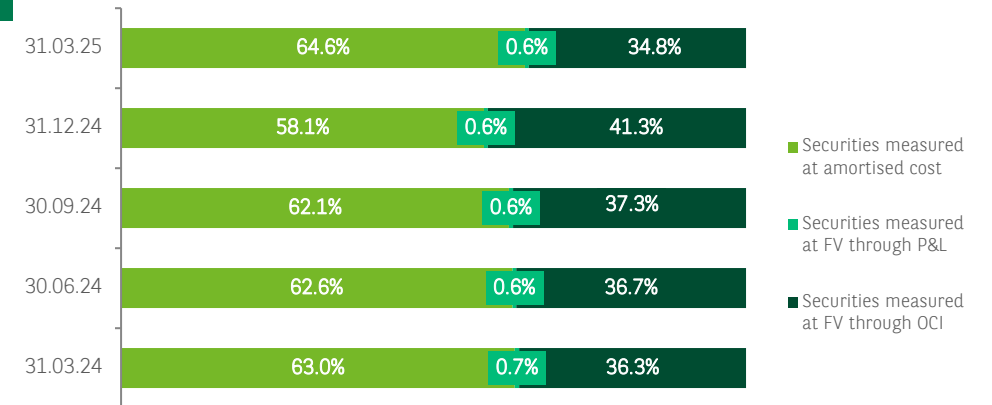
> Customer deposits structure [%]



> Securities [PLN million]



> Securities structure [%]



Net banking income

Net interest income and net trading income as a key factors of net banking income growth

[PLN million]	3M 2025	3M 2024	change
Net interest income	1,494	1,402	6.6%
Net fee and commission income	327	335	(2.3%)
Net trading income	285	216	31.9%
Net investment income	(2)	4	-
Dividends	0	1	(78.1%)
Hedging accounting	(3)	5	-
Result arising from the derecognition	(2)	(3)	(51.6%)
Other operating income and expenses	18	(15)	-
Net banking income	2,118	1,944	8.9%

- Higher net interest income in Q1 2025 vs. Q1 2024 due to increase in the result on management of surplus liquidity (interest income from securities and inter-bank transactions) (PLN +66 million) and an improvement in net interest income from derivative instruments as part of hedge accounting (lower negative impact). Decrease in interest income on loans as a result of, among others, the cycle of interest rate cuts in the ECB (EUR) partially neutralized by a decline in interest costs on Customer deposits.
- Lower net fee and commission income due to lower revenues from credit and guarantee activities and fees for M&A advisory services (other fees), partially neutralized by higher commissions in the card area.
- Increase in net trading income due to improvement of the margin on foreign exchange and derivative transactions with Customers (several large one-off transactions in the CIB area), results from transactions in financial instruments in the ALMT and CIB area and results on equity investments.

Consolidated P&L

PLN thous.

Profit and loss account	31.03.2025	31.03.2024	Q1 2025	Q4 2024	Q3 2024	Q2 2024	Q1 2024
Interest income	2,514,208	2,505,718	2,514,208	2,652,941	2,738,737	2,347,687	2,505,718
Interest expenses	(1,019,882)	(1,103,742)	(1,019,882)	(1,112,840)	(1,159,351)	(1,128,144)	(1,103,742)
Net interest income	1,494,326	1,401,976	1,494,326	1,540,101	1,579,386	1,219,543	1,401,976
Fee and commission income	391,135	402,926	391,135	393,070	382,069	364,707	402,926
Fee and commission expenses	(63,646)	(67,841)	(63,646)	(63,199)	(70,834)	(77,222)	(67,841)
Net fee and commission income	327,489	335,085	327,489	329,871	311,235	287,485	335,085
Dividend income	172	786	172	2,319	5,476	4,566	786
Net trading income	284,921	215,972	284,921	222,515	225,518	201,047	215,972
Net investment income	(2,374)	3,829	(2,374)	7,352	(1,767)	4,960	3,829
Result on hedge accounting	(2,591)	5,121	(2,591)	2,774	(6,389)	440	5,121
Result on derecognition of financial assets measured at amortized cost due to significant modification	(1,649)	(3,410)	(1,649)	(30,395)	180	(2,114)	(3,410)
Other operating income	130,779	162,132	130,779	63,371	44,179	57,049	49,782
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	(27,243)	(96,365)	(27,243)	(59,284)	(98,823)	8,280	(96,365)
Result on legal risk related to foreign currency loans	(64,905)	(21,000)	(64,905)	(307,710)	(277,246)	(189,772)	(21,000)
General administrative expenses	(848,846)	(795,273)	(848,846)	(707,349)	(659,348)	(675,389)	(795,273)
Depreciation	(127,416)	(125,804)	(127,416)	(132,851)	(127,781)	(128,014)	(125,804)
Other operating expenses	(113,096)	(64,985)	(113,096)	(121,802)	(59,356)	(78,984)	(64,985)
Operating result	1,049,567	905,714	1,049,567	808,912	935,264	709,097	905,714
Tax on financial institution	(101,442)	(105,199)	(101,442)	(100,946)	(99,414)	(99,412)	(105,199)
Gross profit (loss)	948,125	800,515	948,125	707,966	835,850	609,685	800,515
Income tax	(206,677)	(209,927)	(206,677)	(198,808)	(200,306)	13,293	(209,927)
NET PROFIT (LOSS)	741,448	590,588	741,448	509,158	635,544	622,978	590,588



Assets

PLN thous.

Consolidated statements of financial position	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
ASSETS					
Cash and balances with the Central Bank	6,128,762	11,325,551	9,803,988	8,103,037	6,991,447
Amounts due from banks	12,124,261	7,872,375	7,456,430	12,022,413	13,390,827
Derivative financial instruments	2,625,107	2,440,116	2,748,414	2,870,033	2,998,009
Adjustment of fair value of the hedging and hedged item	147,251	230,658	145,256	126,830	108,751
Loans and advances to customers valued at amortized cost	86,749,188	85,401,516	86,397,264	85,488,299	85,572,554
Loans and advances to customers valued at fair value through P&L	400,537	452,506	497,128	547,489	593,189
Securities valued at amortized cost	34,416,359	32,364,550	29,899,026	29,386,244	28,784,864
Securities valued at fair value through P&L	331,311	321,434	307,723	304,580	308,228
Securities valued at fair value through the other comprehensive income	18,507,034	23,027,454	17,958,410	17,243,568	16,593,785
Intangible assets	934,403	975,114	932,012	916,071	916,565
Property, plant and equipment	918,007	946,971	915,889	954,049	979,966
Deferred income tax assets	766,724	859,567	837,411	844,943	653,839
Current income tax assets	834	1,515	3,579	73	1,294
Other assets	965,455	1,320,262	1,052,439	733,618	946,801
TOTAL ASSETS	165,015,233	167,539,589	158,954,969	159,541,247	158,840,119

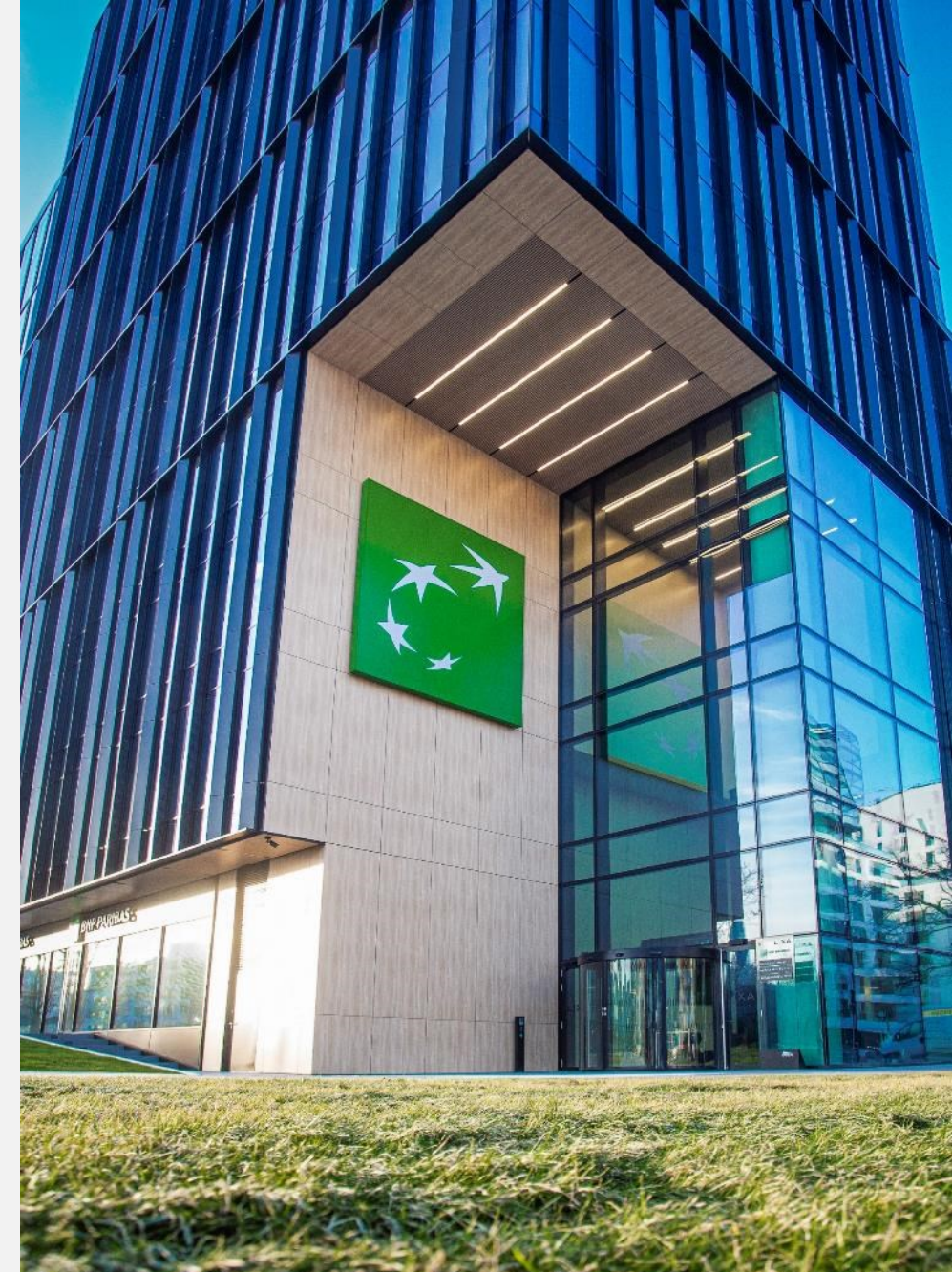
Liabilities and equity

PLN thous.

Consolidated statements of financial position	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
LIABILITIES					
Amounts due to the Central Bank	-	-	-	-	-
Amounts due to other banks	10,207,033	9,994,802	9,348,079	8,739,660	8,699,284
Adjustment of fair value of the hedging and hedged item	184,550	260,025	244,061	1,703	(55,830)
Derivative financial instruments	2,291,975	2,311,741	2,566,291	2,578,234	2,846,443
Amounts due to customers	127,009,766	130,924,754	122,547,902	125,565,489	124,837,420
Subordinated liabilities	3,391,316	3,420,128	4,302,463	4,298,870	4,291,446
Leasing liabilities	585,374	606,306	592,256	621,443	640,813
Other liabilities	3,245,723	2,296,756	2,904,221	2,357,871	2,508,485
Current income tax liabilities	43,396	361,641	258,587	129,287	44,331
Provisions	1,870,643	1,969,380	1,884,027	1,639,640	1,541,342
TOTAL LIABILITIES	148,829,776	152,145,533	144,647,887	145,932,197	145,353,734
EQUITY					
Share capital	147,800	147,800	147,800	147,800	147,677
Supplementary capital	9,155,136	9,155,136	9,156,939	9,110,976	9,110,976
Other reserve capital	4,044,967	4,042,815	4,041,597	4,040,016	3,527,091
Capital bonds	650,000	650,000	-	-	-
Revaluation reserve	(475,059)	(540,845)	(470,022)	(530,929)	(532,929)
Retained earnings	2,662,613	1,939,150	1,430,768	841,187	1,233,570
retained profit	1,921,165	(419,118)	(418,342)	(372,379)	642,982
net profit for the period	741,448	2,358,268	1,849,110	1,213,566	590,588
TOTAL EQUITY	16,185,457	15,394,056	14,307,082	13,609,050	13,486,385
TOTAL LIABILITIES AND EQUITY	165,015,233	167,539,589	158,954,969	159,541,247	158,840,119

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BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, with KRS number: 0000011571, Tax Identification Number (NIP): 526-10-08-546, and a fully paid share capital of PLN 147,880,491.



CONTACT