

## Market consensus - yearly

Selected items - consolidated data [PLN mn]	2024		Consensus 2025			Number of forecasts	Consensus 2026			Number of forecasts	
	Actuals	Avg	Min	Median	Max		Avg	Min	Median		
Net interest income	5,741	5,875	5,837	5,873	5,921	8	5,734	5,427	5,721	6,140	8
Net fee & commission income	1,264	1,266	1,247	1,264	1,290	8	1,316	1,277	1,304	1,391	8
<b>Total income (NBI)</b>	<b>7,753</b>	<b>8,190</b>	<b>8,050</b>	<b>8,171</b>	<b>8,512</b>	8	<b>7,989</b>	<b>7,729</b>	<b>7,971</b>	<b>8,542</b>	8
Operating expenses	(3,352)	(3,468)	(3,725)	(3,426)	(3,397)	8	(3,573)	(3,794)	(3,573)	(3,315)	8
Net allowances on expected credit losses	(246)	(167)	(213)	(165)	(98)	8	(309)	(507)	(251)	(190)	8
<b>Net profit</b>	<b>2,358</b>	<b>2,841</b>	<b>2,719</b>	<b>2,834</b>	<b>2,950</b>	8	<b>2,297</b>	<b>1,863</b>	<b>2,266</b>	<b>2,753</b>	8
Total assets	167,540	172,880	169,000	172,553	175,800	8	181,577	175,000	179,528	190,079	8
Customer loans (net)	85,854	90,333	88,844	90,039	92,484	8	95,994	92,083	94,267	101,733	8
Amounts due to customers	130,475	133,716	131,000	133,570	137,427	8	79,439	136,000	139,881	148,421	8

The presented market consensus has been prepared by the Bank based on the reports of independent stock analysts monitoring the financial and commercial results of BNP Paribas Bank Polska S.A. and issuing recommendations for the Bank's shares.

None of the estimates or recommendations presented above shall be seen as a forecast or opinion of the BNP Paribas Bank Polska S.A. Management Board. The Bank did not publish any forecasts of the results.

Forecasts received in the period: from 2.09.2025 to 16.12.2025.