

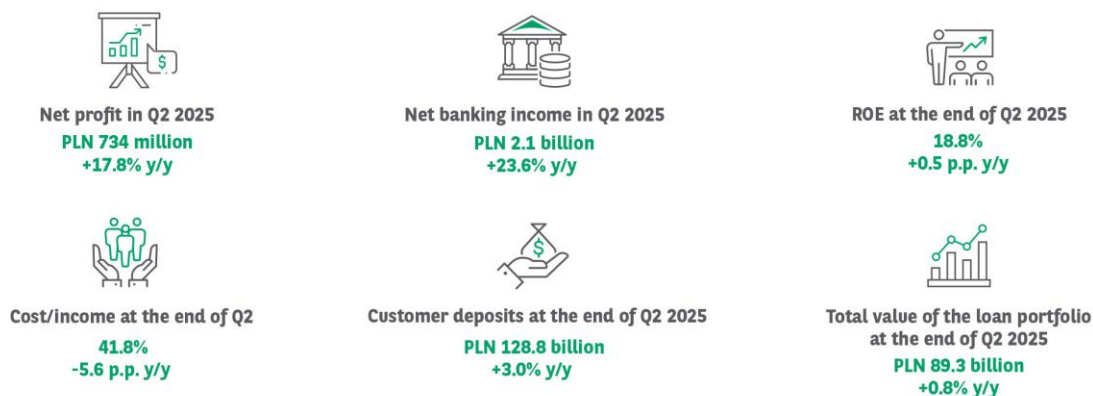
**PRESS RELEASE**

Warsaw, 12 August 2025

The BNP Paribas Bank Polska Group posts net profit of PLN 734 million in Q2 and a record PLN 1,475 million in the whole H1 2025

The BNP Paribas Bank Polska Group ended Q2 2025 with a solid net banking income of PLN 2.1 billion (-1.1% q/q, +23.6% y/y), owing in part to its ability to maintain a high value of non-interest income. Since the beginning of the year, the income reached PLN 4.2 billion (+15.8% y/y), driven by robust growth in all key categories. Net profit stood at PLN 734 million (-1.0% q/q, +17.8% y/y) in Q2 alone and PLN 1,475 million (+21.6% y/y) in H1. The Group lowered its operating expenses to PLN 786 million, down 19.4% q/q. The excellent quality of the Group's loan portfolio translated into a positive cost of risk. In Q2, the Bank recognised PLN 249 million as a provision for risks related to CHF loans.

"This was another consecutive quarter in which our net banking income and net profit remained high and stable. In Q2, we noted an improvement in sales trends in the retail area, primarily in the growing sales of mortgage loans and consumer loans. The total value of customer deposits also increased. We posted solid performance in the CIB area, having completed several large derivative transactions with our customers and having increased the value of our loan portfolio, driven in part by cooperation with companies operating in the renewable energy and telecommunications sectors. As we approach the end of our GO beyond strategy timeframe, we are glad to report that we have achieved our assumed financial targets," says Przemek Gdański, President of the BNP Paribas Bank Polska Management Board.

**Key business and financial highlights:**

- Retail customer gross loan portfolio: PLN 32.8 billion (-1.4% y/y)
- Institutional customer gross loan portfolio: PLN 56.4 billion (+2.1% y/y)
- Sales of investment products in Q2: PLN 3.1 billion (+7.8% y/y)
- Sales of cash loans in Q2: PLN 1.2 billion (+13.4% y/y)
- Sales of mortgage loans in Q2: PLN 0.8 billion (+183.9.X% y/y)
- Sales of personal accounts in Q2: 56.7 thousand (+11.7.X% y/y)
- Number of digital channel users: 1.7 million (+2.5% y/y)
 - including GOMobile app users: 1.3 million (+6.1% y/y)



- Balance sheet total: PLN 168.5 billion (+5.6% y/y)
- Total loans (gross): PLN 89.3 billion (+0.8% y/y)
- Customer deposits: PLN 128.8 billion (+3.0% y/y)
- Net banking income in Q2 2025: PLN 2,094 million (+23.6% y/y)
 - Net interest income: PLN 1,473 million (+20.8% y/y)
 - Net fee and commission income: PLN 328 million (+14.1% y/y)
 - Net trading income: PLN 318 million (+58.2% y/y)
- General and administrative expenses, including depreciation in Q2 2025: PLN 786 million (-2.1% y/y)
- Cost of credit risk, quarterly: +8 b.p. vs. +4 b.p. one year before
- Profitability: ROE of 18.8% (+0.5 p.p. y/y), C/I of 41.8 % (-5.6 p.p. y/y), C/I without BGF costs and impact of credit holidays: 37.7% (-3.5 p.p. y/y)
- Stable and secure liquidity position – net loan/deposit ratio: 67.5% (+1.3 p.p. y/y)
- Capital position above regulatory minimum levels – Tier 1 ratio: 14.34%

Robust profit, major decrease in operating expenses

In Q2 2025, the BNP Paribas Bank Polska Group posted net profit of PLN 734 million (-1.0% q/q, +17.8% y/y). In the whole of H1, it stood at PLN 1,475 million (+21.6% y/y). Net banking income in Q2 was PLN 2.1 billion (-1.1% q/q, +23.6% y/y). The total for the first two quarters was PLN 4.2 billion (+15.8% y/y).

Comparing the first half of this year with the corresponding period of 2024, the Group posted significant growth in its key categories. Net interest income for the first six months of the year reached PLN 3.0 billion (+13.2% y/y), net fee and commission income was PLN 656 million (+5.3% y/y) and net trading income stood at PLN 603 million (+44.6% y/y). In Q2 alone, the Group recorded a slight decline in net interest income, which totaled PLN 1.5 billion (-1.4% q/q, +20.8% y/y), an increase in net fee and commission income to PLN 328 million (+0.2% q/q, +14.1% y/y) and a significant increase in net trading income to PLN 318 million (+11.6% q/q, +58.2% y/y). Such a major improvement in the latter category was partly driven by an increase in gains from foreign exchange and derivative transactions with customers and on financial instruments in the ALMT area.

In quarterly terms, the Group posted a decrease in operating expenses to PLN 786 million (-19.4% q/q, -2.1% y/y). Excluding the Bank Guarantee Fund (BGF) burdens incurred in Q1, the decrease in costs compared to that period was 4.1%, caused by a reduction of external services and consulting expenses, despite a slight increase in HR, IT and marketing costs.

Increase in sales volumes in the retail area, strong CIB performance

At the end of Q2 2025, the gross value of loans was PLN 89.3 billion (-0.4% q/q, +0.8% y/y). The value of the retail customer loan portfolio remained at PLN 32.8 billion (unchanged q/q, -1.4% y/y), while the value of the institutional loan portfolio decreased slightly (-0.7% q/q, +2.1% y/y). The Bank recorded an increase in sales of consumer and mortgage loans. In the institutional customer segment, the decline in the portfolio value was caused by large-scale repayments of individual farmers' loans, having been partially offset by an increase in the CIB portfolio.

In Q2, total deposits increased to PLN 128.8 billion (+1.8% q/q, +3.0% y/y). At the end of June, the value of the retail customer portfolio stood at PLN 56.3 billion (+1.4% q/q, +9.5% y/y), while the value of the institutional customer portfolio reached PLN 72.5 billion (+2.0% q/q, -1.6% y/y).

In quarterly terms, the Group continued to post strong performance in sales of investment products. Their total value at the end of Q2 2025 was PLN 22.0 billion (+3.2% q/q, +24.6% y/y).



Good portfolio quality and safe capital position

The quality of the loan portfolio of the BNP Paribas Bank Polska Group remains strong, with the NPL ratio for loans measured at amortized cost holding steady at 3.2% in Q2 2025.

In Q2, the result on legal risk related to foreign currency loans was PLN -249 million. The Bank also entered into new out-of-court settlements with customers. As at the end of June, the number of such settlements was 6,348. In Q2, 423 new lawsuits were filed in CHF cases.

The Group's capital position remains secure, as confirmed by ratios significantly above the regulatory requirements. At the end of Q2, Tier 1 stood at 14.34% (+129 b.p. q/q, +110 b.p. y/y). In turn, TCR was 17.44% (+126 b.p. q/q, +24 b.p. y/y). The increase in own funds by PLN 1.2 billion was largely driven by the retention of half of the 2024 profit in the reserve capital and retained earnings.

Growth of the sustainable financing offering, consistent digitalization

Efforts to promote a low-carbon economy and strive towards sustainable development goals remain a priority for the BNP Paribas Bank Polska Group. At the end of Q2 2025, the total value of sustainable financing, determined in accordance with the Bank's internal methodology, was PLN 10.9 billion, representing 12.3% of the loan portfolio measured at amortized cost. In Q2, an agreement was signed as the first EBRD transaction in the financial sector in Poland executed under the European Union's InvestEU program. Under this agreement, the Bank will grant loans to support environmentally friendly investments by individual customers worth EUR 100 million in total.

The Bank is consistently developing its digital services. At the end of Q2, the number of GOMobile customers was nearly 1.3 million (+1% q/q, +6% y/y). The quarterly number of BLIK transactions reached 17,452 million (+7% q/q, +19% y/y) and the number of tokens in digital wallets reached 651 thousand (+3% q/q, +12% y/y).

At the end of Q2 2025, the Bank served 3.9 million customers. The slight decline in this number reflects ongoing review of the customer base and removals of inactive accounts. In parallel, the Bank recorded an increase in the number of customers in the affluent and private banking segments in annual terms.

Out of the Bank's 358 Customer Service Centers, 179 are cashless and 143 are barrier-free (accessible to people with reduced mobility or disabilities), as confirmed by the "Barrier-Free Facilities" certification. All Centers have been certified with the "OK SENIOR" mark, confirming their adaptation to the needs of senior citizens.

Consolidated financial highlights (PLN 000s)

Profit and loss account	H1 2025	H1 2024	Change y/y	Q2 2025	Q2 2024	change y/y	Q1 2025
Net interest income	2,967,667	2,621,519	+13.2%	1,473,341	1,219,543	+20.8%	1,494,326
Net fee and commission income	655,611	622,570	+5.3%	328,122	287,485	+14.1%	327,489
Net banking income	4,212,172	3,638,148	+15.8%	2,094,195	1,693,992	+23.6	2,117,977
General administrative expenses and depreciation	(1,762,680)	(1,724,480)	+2.2%	(786,418)	(803,403)	-2.1%	(976,262)
Net allowance for expected credit losses	(9,004)	(88,085)	-89.8%	18,239	8,280	+120.3%	(27,243)
Result on operating activities	2,126,225	1,614,811	+31.7%	1,076,658	709,097	+51.8%	1,049,567
Net profit	1,475,294	1,213,566	+21.6%	733,846	622,978	+17.8%	741,448



per share in PLN	9.91	8.21	+20.7%	4.93	4.22	16.8%	5.02
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Balance sheet	30 June 2025	31 March 2025	31 December 2024	30 June 2024
Total assets	168,548,558	165,015,233	167,539,589	159,541,247
Total loans (gross)	89,279,664	89,637,437	88,387,255	88,580,189
Liabilities towards customers	129,261,652	127,009,766	130,924,754	125,565,489
Total equity	15,828,219	16,185,457	15,394,056	13,609,050
Capital adequacy	30 June 2025	31 March 2025	31 December 2024	30 June 2024
Total capital requirement	17.44%	16.19%	17.20%	17.20%
Tier 1 ratio	14.34%	13.05%	13.80%	13.24%