



BNP PARIBAS

12 August 2025

H1 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



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Key achievements of BNP Paribas Bank Polska Group - Q2 2025

High level of net profit due to non-interest income and cost control. Increase in retail sales, significant transactions in the CIB area

FINANCIAL RESULTS

- Solid level of NBI. Increase in net trading income and net fee and commission income.
- Lower operating expenses, also excluding regulatory burdens
- Still visible negative impact of CHF loan portfolio legal risk

net profit **PLN 734m**
-1% q/q
+18% y/y

NBI **PLN 2.1bn**
-1% / -1%* q/q
+24% / +10%* y/y

BUSINESS ACTIVITY

- Growth in mortgage and consumer loans sales
- Loans growth in the CIB area
- Increase in the value of Customer deposits
- Growth in FX and derivative transactions with Customers

gross loans **PLN 89.3bn**
~0% q/q
+1% y/y

NIM **3.5%**
-10 bps q/q
+46 bps y/y

STRATEGY & TRANSFORMATION

- Achieving financial goals above assumed levels
- In terms of business objectives positive results in Corporate, Affluent and Wealth Management segments. A gap in SME and Mass Clients

ROE **18.8%**
~0 pp q/q
+1 pp y/y

C/I **41.8%**
-4 pp q/q
-6 pp y/y

* w/o credit holidays impact

POSITIVE

- Conclusion of a guarantee agreement with EBRD for financing pro-ecological investments of individual Clients (EUR 100 million, the first transaction in the financial sector in Poland under the EU InvestEU program)
- Financing of sustainable investments in Q2 2025 - SPEEDWELL Development (PLN 100 million); Panattoni (EUR 40 million); POSCO International Poland E-Mobility (EUR 23.7 million)
- Agreement with Polish Academy of Sciences for collective advocacy of regenerative agriculture & supporting agro transformation process

PLN 10.9 billion
of sustainable financing
at the end of June 2025*

UP

New in offer:

- GOfreams service with flexible savings plans and an Account Full of Dreams
 - Mastercard World Elite card for Business Clients, made of biodegradable material
 - Loan for green investments for microenterprises segment
 - Kantox Dynamic Hedging® - a solution for Corporate Clients allowing for ongoing management of currency risk
- Establishing strategic partnership with Media Expert - home electronics chain stores

1st place
in the money.pl ranking for
Visa Platinum credit card

STRONGER

Modern technologies improving the Bank's operational efficiency:

- chatbot GENiusz for employees used in HR, ESG and Customer Care areas
- genAI solutions in the IT area

Golden Shield of Cybersecurity (award in the Golden Banker 2025 competition) for high standards in the field of data protection and digital security

50% of the Bank's net profit for 2024 paid out as a dividend (PLN 1.2 billion; DPS: PLN 7.86)

245 robots
supporting the Bank's
operations

TOGETHER

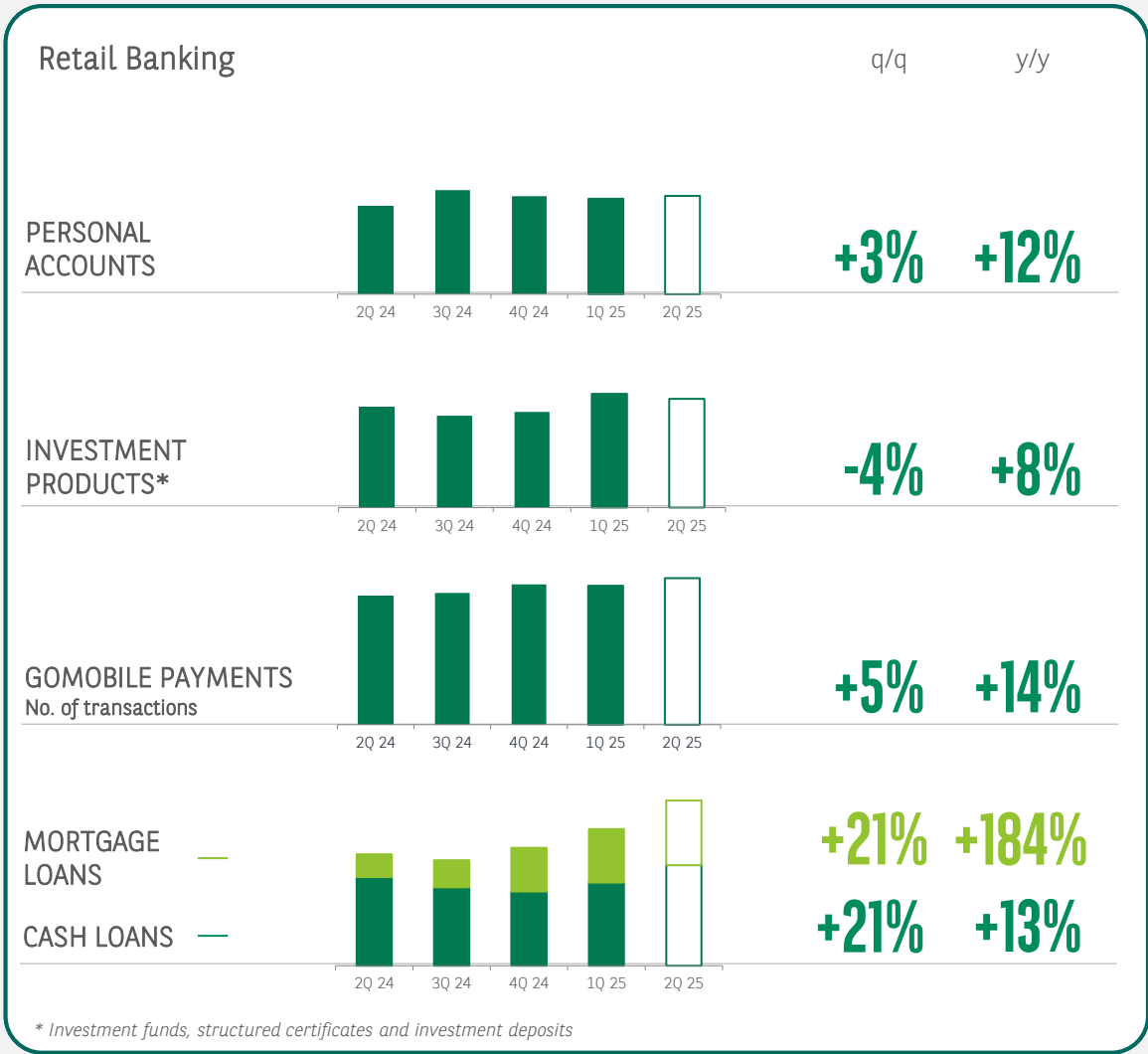
- Implementation of the **Beyond Agile** work model in the Retail & Business Banking network and Personal Finance Area, which combines Agile practices with self-organization in teams
- Actions for an inclusive and well-being supportive work environment (actions: Health starts with your head, Two hours for the family/Two hours for a Human)
- **Top Employer Polska 2025**
- Certificate "Neurodiversity Friendly Workplace" awarded by the asperIT Foundation

8.4 thous. hours
of employee volunteering

* 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.

Customer business activity - sales & transactional volumes

Visible improvement in sales trends in the Retail Banking. Rebound in mortgage loans sale. Growth in Corporate Customers payment volume



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

NOHOTM

INVESTMENT

NOHO ONE

PLN 760 million

Development Loan & Investment Loan

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Arranger, Agent, Lender

January 2025

Resi 4 Rent

R4R Bardzka

PLN 73.6 million

Investment Loan

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Lender

January 2025

asprod

PIEKARNIA CUKIERNIA

PLN 83.15 million

Acquisition and working capital financing

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Lender, Arranger

April 2025

SPEDWELL

PLN 100 million

Construction and Investment Loan

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Lender

June 2025

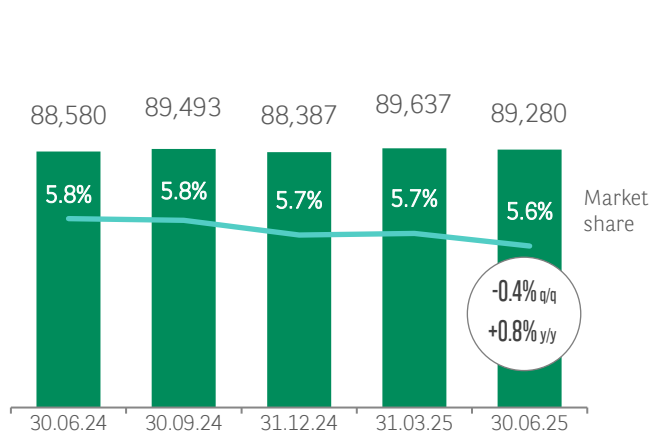
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KEY HIGHLIGHTS 6

Loan and deposit volumes

Customer deposits growth in key segments. The Individual Customer loans stopped falling, a slight decrease in Institutional Customer loans

Gross loans [PLN million]



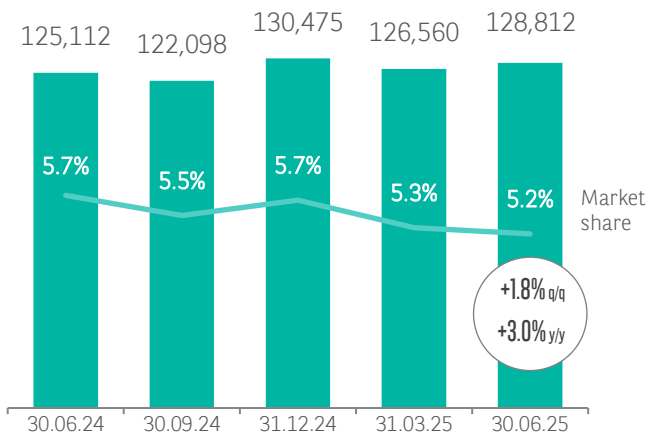
-0.0% q/q

stabilization in Individual Customer loans resulted from consumer loans increase

-0.7% q/q

slight decrease in Institutional Customer loans due to a decline in the portfolio of farmers. CIB portfolio growth

Customer deposits [PLN million]



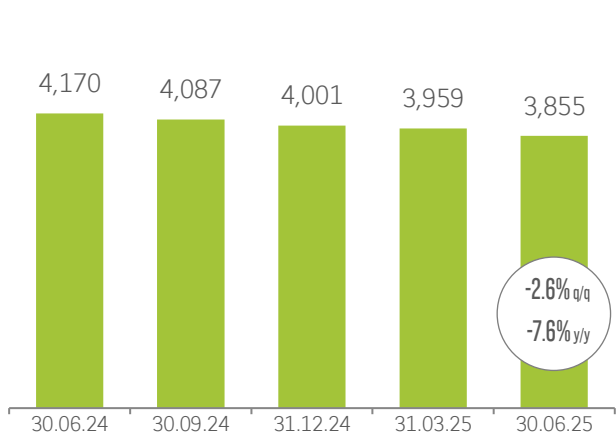
+1.4% q/q

continued increase in Individual Customer deposits

+2.0% q/q

increase in Institutional Customer deposits

Number of Customers [thous.]



-2.6% q/q

decrease in the overall number of Individual Customers (impact coming from the closing of inactive accounts). Increase in the number of Affluent Customers and Private Banking Clients (+8.1% q/q in total)

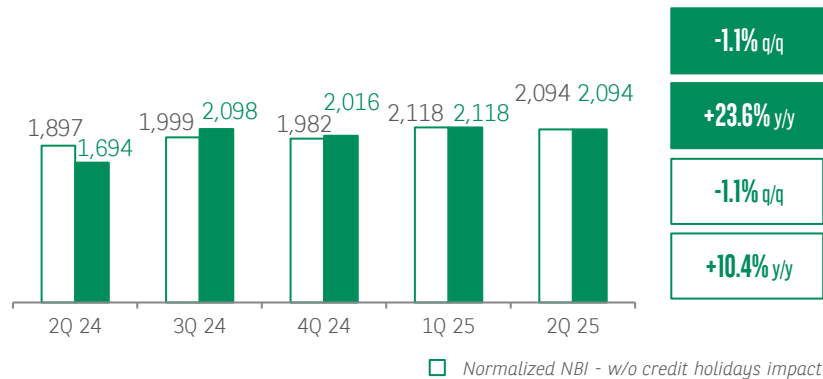
-2.5% q/q

slight decrease in the number of micro and SME, along with an increase in the number of Corporate Customers

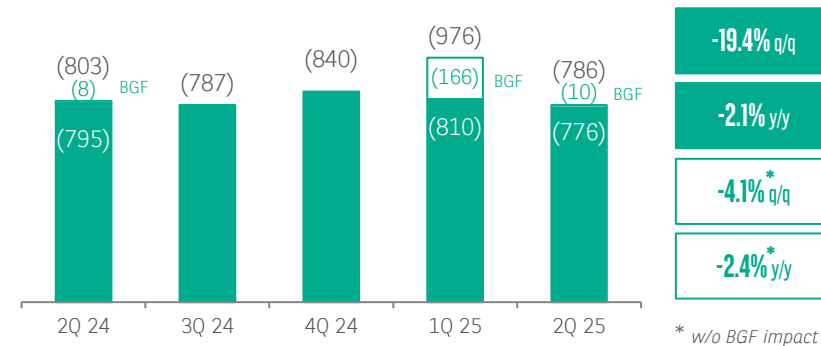
Quarterly financial results

Another quarter of high net profit. Solid level of NBI, operating expenses under control. Positive cost of risk, moderate impact of CHF portfolio legal risk

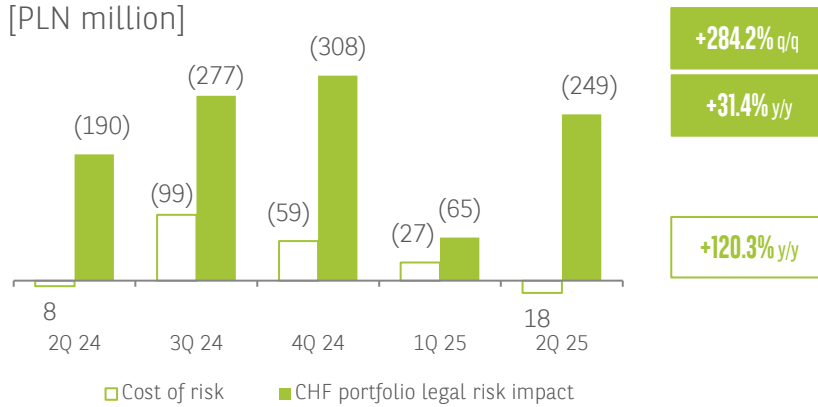
Net banking income [PLN million]



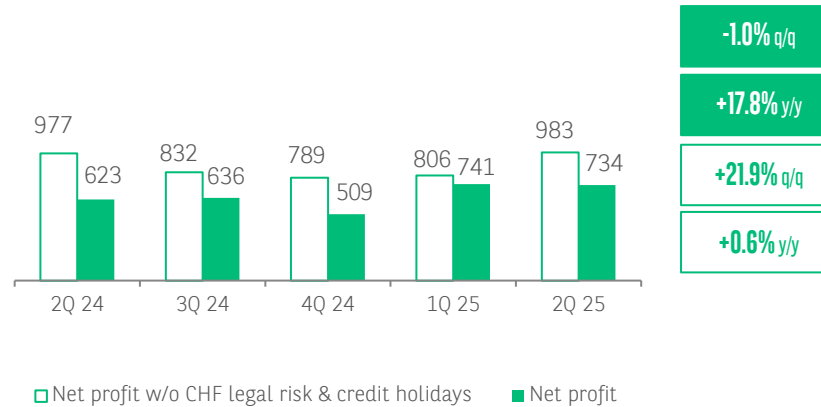
Operating expenses [PLN million]



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



Net profit [PLN million]



Financial results

Maintaining a similar level of a quartely net banking income due to high non-interest income, a slight decrease in net interest income.

Decrease in operating expenses, also excluding BGF fee.

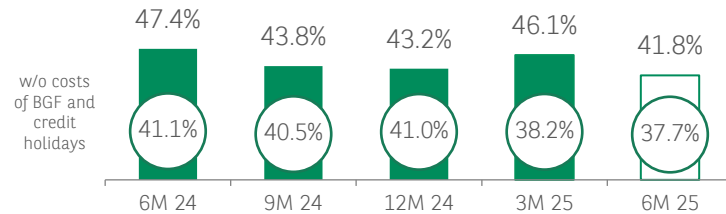
Positive cost of risk impact related to a good quality of the loan portfolio.

Increase in the CHF portfolio legal risk impact due to the flattening of new legal cases inflow trend.

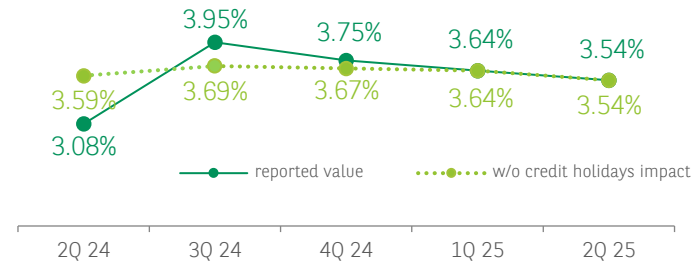
Key financial ratios

High return on equity and C/I improvement. Solid non-interest income, cost control and low impact of credit risk offset a slight decrease in the net interest margin

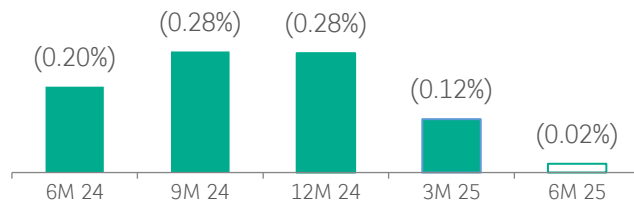
Cost / Income [%]



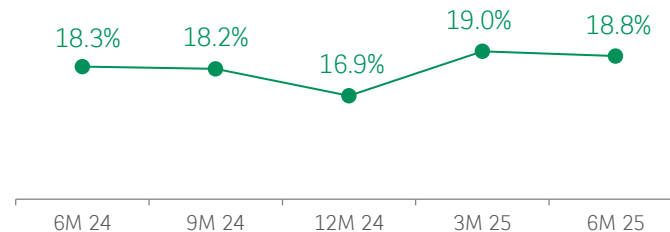
Net interest margin on assets [%]



Cost of credit risk [%]



ROE [%]



Financial ratios

- Visible improvement of the reported and normalized Cost / Income ratio on a q/q and y/y basis.
- Slight decrease in the net interest margin due to, among others, results of PLN and EUR interest rates cuts.
- 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

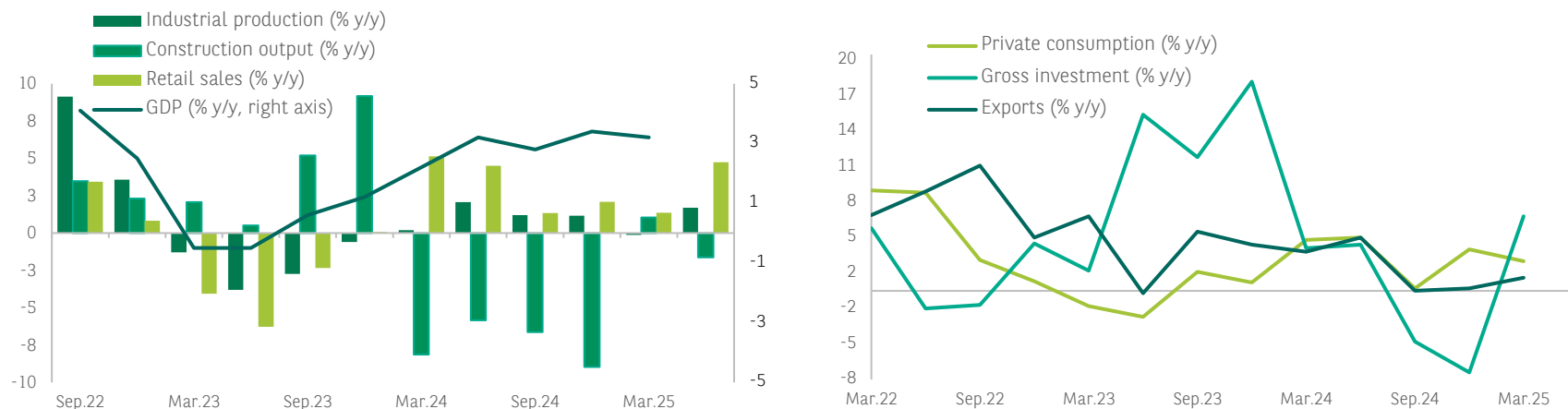


GDP, economic situation and inflation

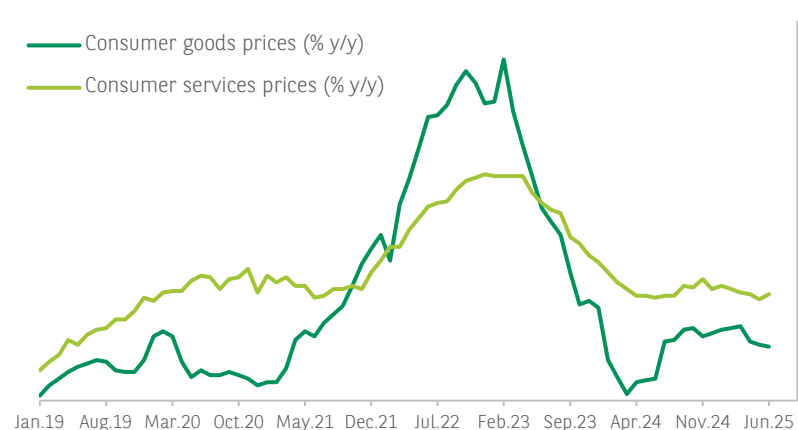
Growth running at a 3.5% pace; inflation easing towards the NBP goal

Macroeconomic environment

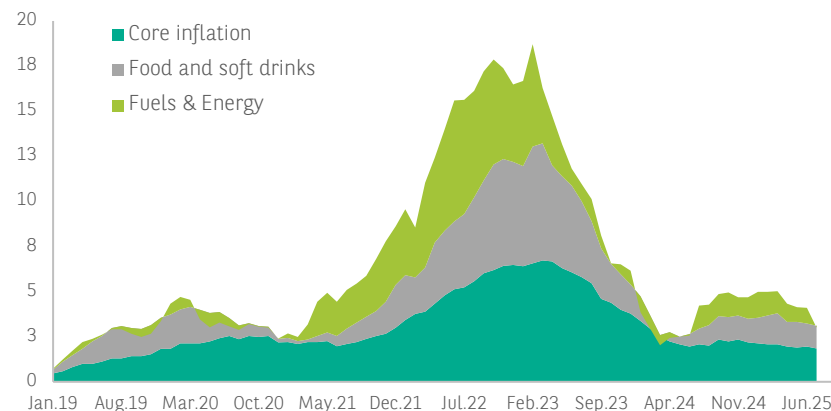
Progressing, but uneven growth recovery; export outlook most uncertain



Inflation to fall sharply from July onwards



Contribution of main components to CPI inflation (pp)



Available data on activity in industry, trade and construction suggest that the GDP growth slightly accelerated in the spring, and the volume of goods and services produced during April-June increased by about 3.5% y/y. In the second half of the year economic growth may strengthen and reach 4%. This will be largely due to spending of funds from the National Recovery Plan. The GDP growth for the whole year could be around 3.5%, we think.

The external environment and foreign demand remain an element of uncertainty. Although a tightening of the US trade policy would not have a major direct impact on the Polish economy, indirect effects through European value chains, in which Polish companies operate, may be markedly bigger.

Declining inflationary pressure (partly due to the risk of US protectionist actions) suggests that real incomes in Poland will be growing rapidly, which should translate into a solid pace of consumer spending.

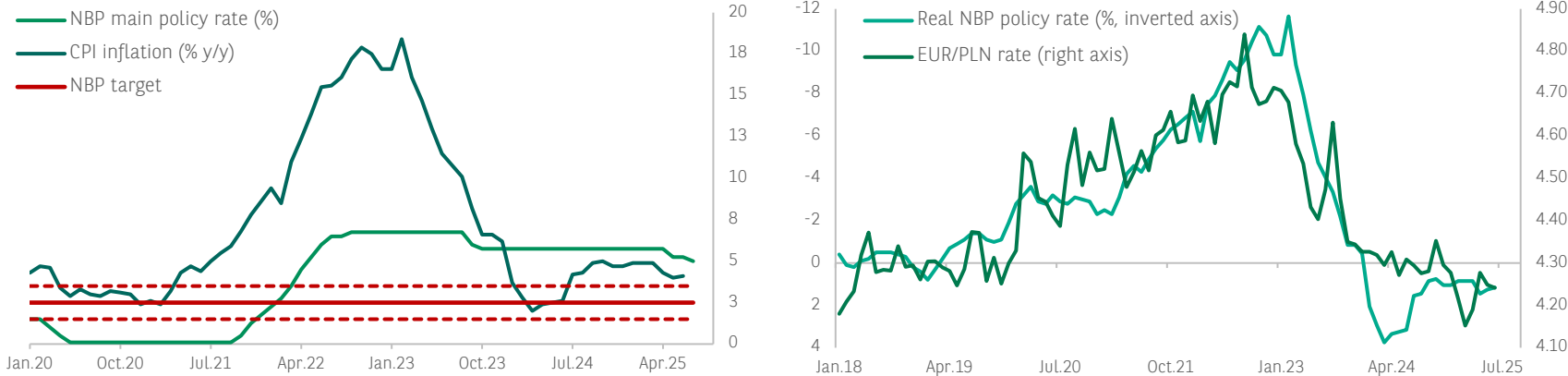
Inflation continued to slow down in Q2 2025, although it remained above the NBP's goal still. In the second half of the year, we expect CPI prints to ease further to 2.5-3%.

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

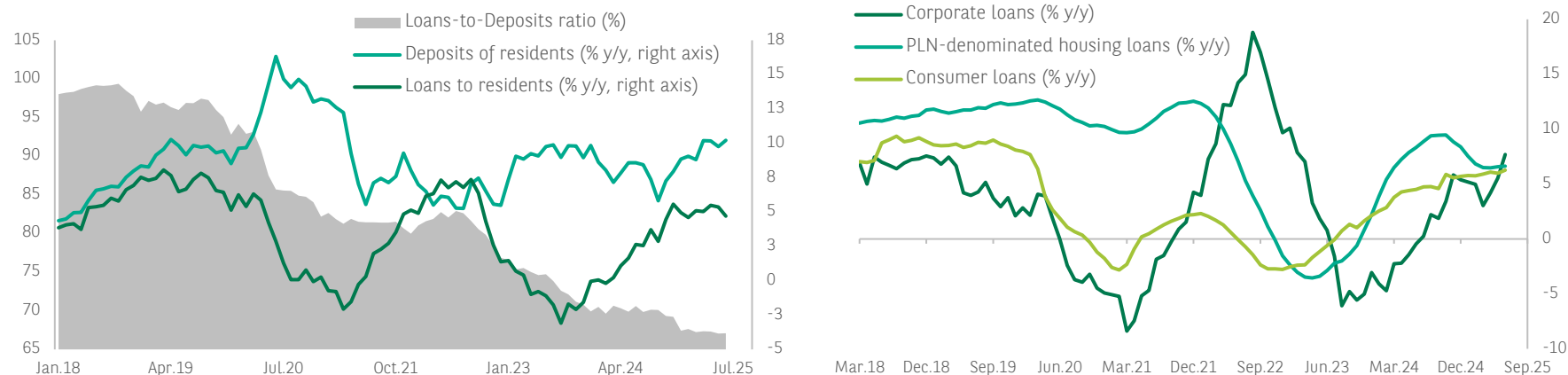
Monetary policy, exchange rate and the banking sector

Monetary Policy Council resumes interest rate cuts

Monetary Policy Council cut interest rates in July, but zloty to remain supported by a positive real interest rate



Banking sector: lower interest rates will strengthen credit demand



Macroeconomy

In July, the Monetary Policy Council reduced interest rates again, this time by 25 bp. The main reference rate was cut to 5.00%. As inflation will continue falling, we expect further monetary easing in Poland with the main NBP reference rate to be reduced to 3.50% next year.

Despite a more accommodative monetary policy in nominal terms, real interest rates will likely remain positive, which should support a relative stable zloty exchange rate against the euro in the coming months.

Robust economic growth and lower interest rates suggest that credit demand should further strengthen – especially in the segments of mortgages and corporate investment loans.

Given a significant public finance deficit as well as foreign funds inflows, deposits of the non-financial sector in banks will probably continue growing faster than loans.

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



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03

Financial
results



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Key financial data – 6M 2025

Record-high net profit. Significant increase in key NBI categories while limiting cost growth. Low combined cost of credit and legal risk, improvement of the capital position

Financial results

Net profit	PLN 1,475 million	+21.6% y/y (PLN +262 million)
Net banking income	PLN 4,212 million	+15.8% y/y (PLN +574 million), of which: net interest income: PLN 2,968 million, +13.2% y/y net fee & commission income: PLN 656 million, +5.3% y/y net trading income: PLN 603 million, +44.6% y/y
Expenses	PLN -1,763 million	+2.2% y/y (PLN -38 million)
Expenses (w/o BGF)	PLN -1,586 million	+0.4% y/y (PLN -6 million)
C/I Ratio	41.8%	-5.6 pp y/y
C/I Ratio (w/o BGF & credit holidays)	37.7%	-3.5 pp y/y
Impact of CHF portfolio legal risk on P&L	PLN -314 million	+49.1% y/y (PLN -103 million)
Net allowances on expected credit losses	PLN -9 million	-89.8% y/y (PLN +79 million)

Volumes

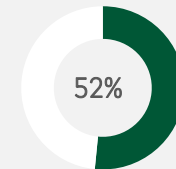
Assets	PLN 169 billion	+5.6% y/y
Loans (gross)	PLN 89 billion	+0.8% y/y
Securities	PLN 58 billion	+24.0% y/y
Customer deposits	PLN 129 billion	+3.0% y/y
Investment products	PLN 22 billion	+24.6% y/y
Equity	PLN 16 billion	+16.3% y/y

Indicators

Total Capital Ratio	17.44%
Tier 1	14.34%
MREL standalone (% TREA)	23.56%
ROE	19%
BVPS (PLN)	107.0
Net loans/deposits	67%
LCR	247%
NIM (net assets, quarterly)	3.54%

Loan portfolio

Growth in sales of cash and mortgage loans. Decrease in the individual farmers' portfolio, growth in the CIB area



share in total assets

Gross Customer loans* [PLN million]



Changes in the loan portfolio

Individual Customers' portfolio

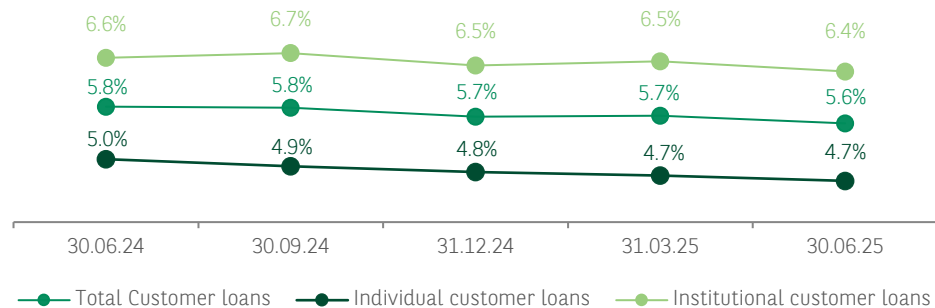
- increase in cash loan portfolio (+1.6% q/q, +2.7% y/y)
- Increase in other consumer loans (+0.6% q/q, +1.2% y/y)
- decrease in mortgage loans (-0.7% q/q, -3.5% y/y)

Institutional Customers' portfolio

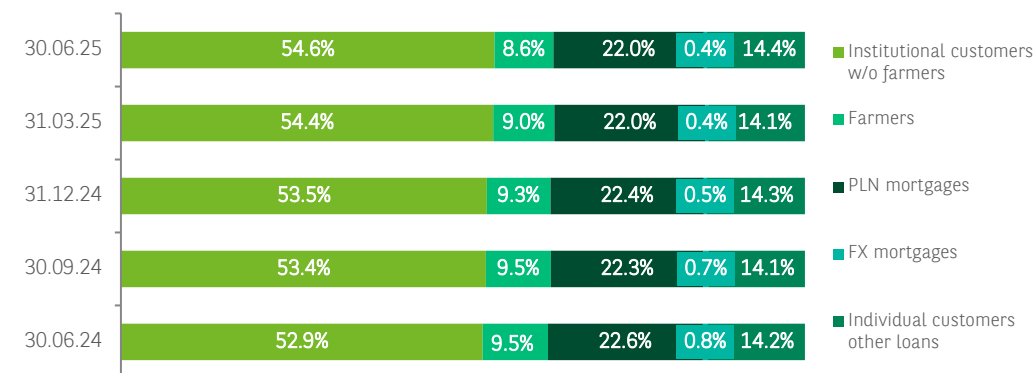
- decrease in the portfolio of individual farmers (-4.3% q/q, -8.7% y/y)
- slight decrease in the leasing portfolio (-0.6% q/q, +0.3% y/y)
- slight increase in the enterprises loan portfolio (+0.02% q/q, +4.6% y/y) due to transactions in the CIB area

The value of sustainable financing at the end of June 2025: PLN 10.9 billion (+2.6% q/q, +9.7% y/y)

Market shares [%]



Gross loans structure [%]

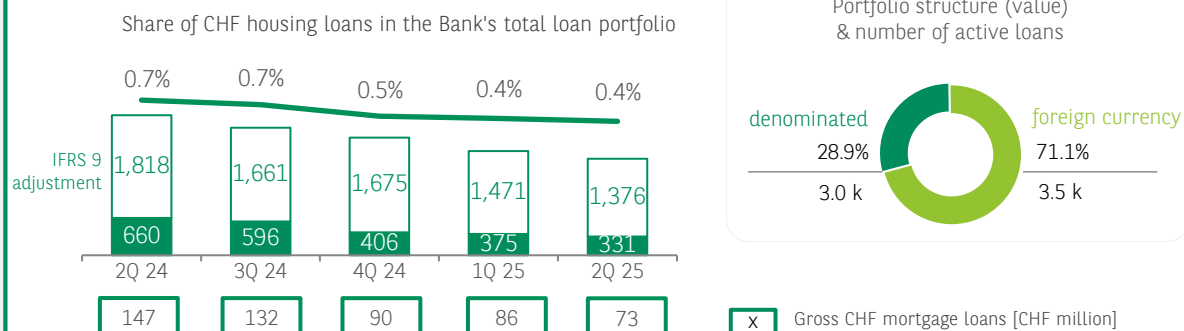


* including the portfolio measured at fair value

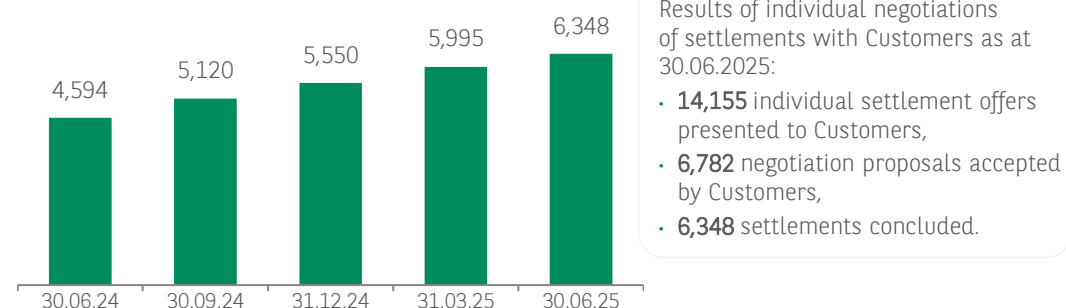
CHF mortgage loan portfolio

Stabilization of the number of new lawsuits. Continued process of individual settlements offered to Customers

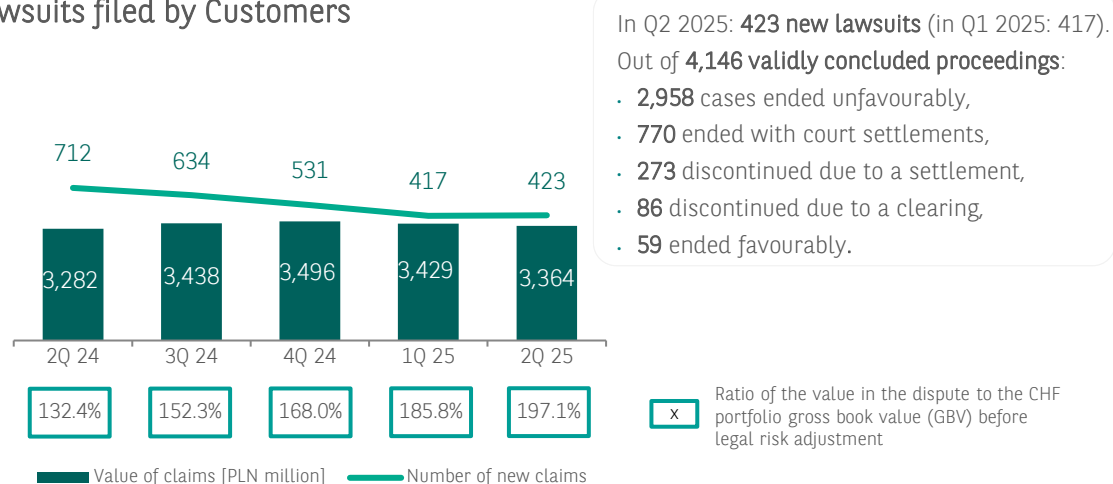
Gross CHF mortgage loans [PLN million]



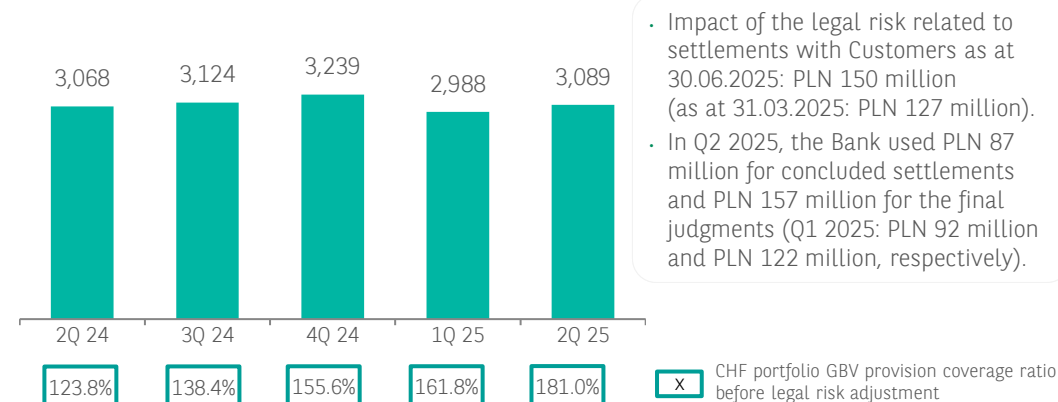
Number of settlements concluded with borrowers



Lawsuits filed by Customers

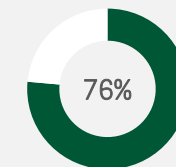


Legal risk impact at the end of the period [PLN million] CHF portfolio coverage ratio



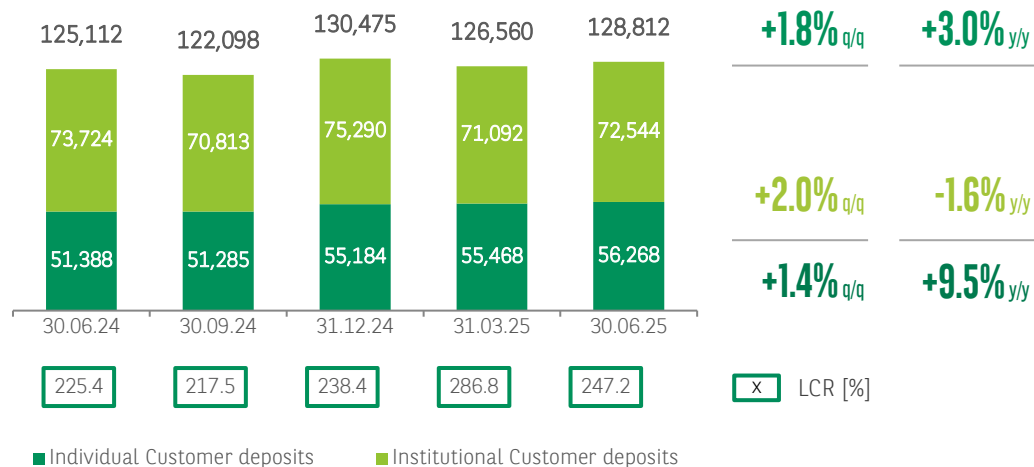
Customer deposits

Quarterly increase in deposit portfolio of Institutional and Individual Customer segments. Increase in the share of current accounts



share in total liabilities and equity

Customer deposits [PLN million]



Changes in the volume and the structure of deposits

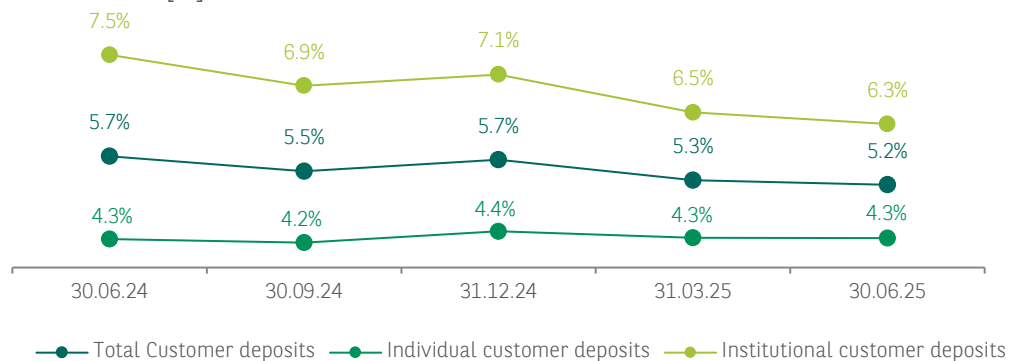
Growth in deposits from Institutional Customers due to an increase in deposits from enterprises +3.5% q/q (-0.8% y/y), despite a decrease in deposits from farmers -6.5% q/q (-10.9% y/y) and public sector -12.5% q/q (-4.5% y/y).

Growth of deposits from Individual Customers in the Affluent and Private Banking segments.

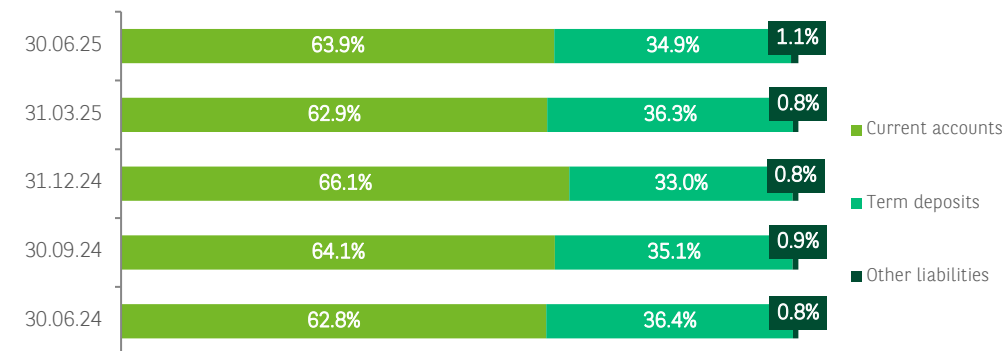
Increase in the share of current accounts in total deposits to 63.9%:

- Institutional Customer: to 71.3%
- Individual Customer: to 54.4%

Market shares [%]



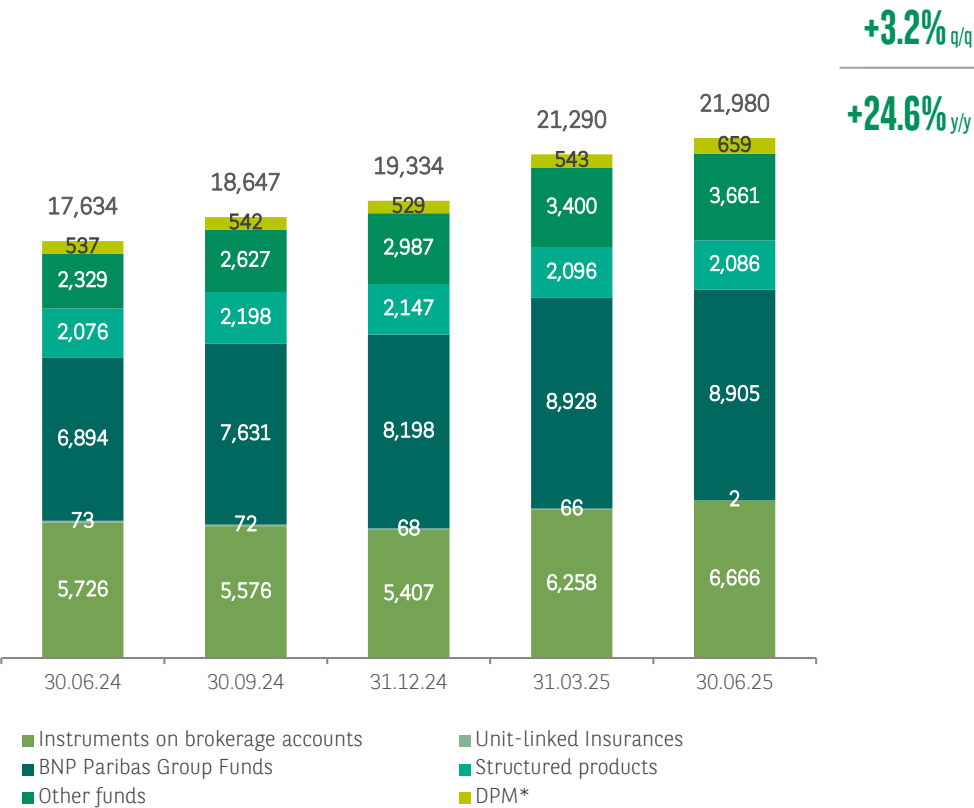
Deposits structure [%]



Investment products

Stable increase in the value of key investment products, mainly assets on brokerage accounts. Stabilization of investment funds assets

Investment products [PLN million]

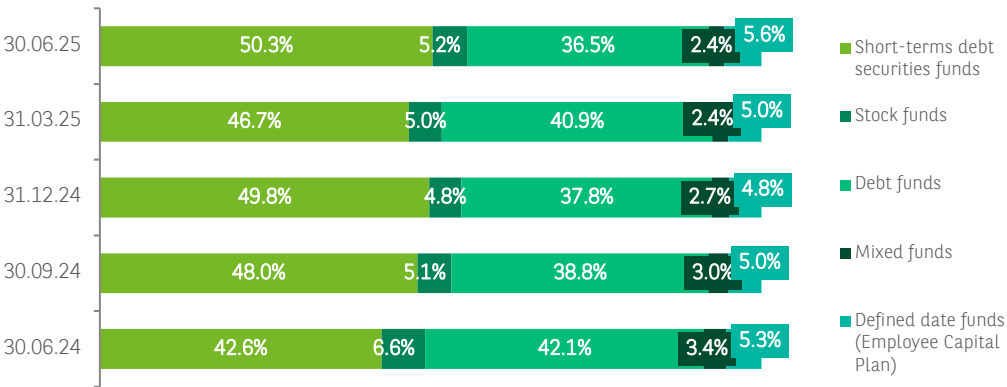


* Discretionary Portfolio Management

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

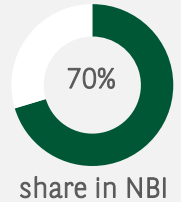
- Increase in the value of Customers' assets on brokerage accounts (+6.5% y/y, +16.4% q/q).
- Increase in the value of Customers' assets in other funds (+7.7% y/y, +57.2% q/q).
- Increase in the value of DPM (+21.4% y/y, +22.8% q/q).
- Stabilization of the value of funds invested in investment funds of the BNP Paribas Group in Q2 2025 (-0.2% y/y, +29.2% q/q).

Structure of BNP Paribas TFI investment products [%]

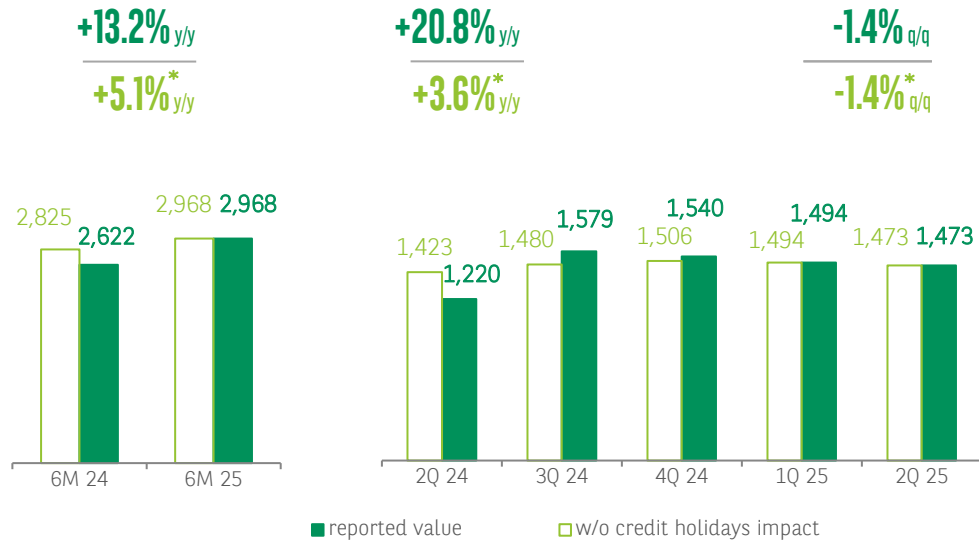


Net interest income

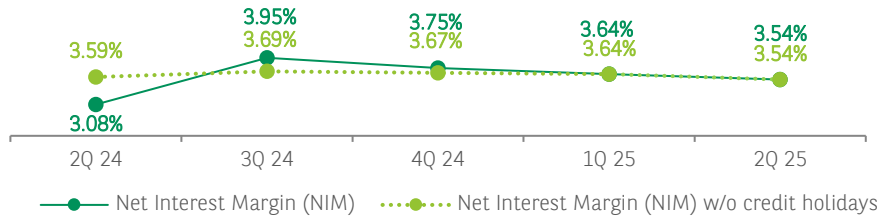
Impact of PLN and EUR interest rates cuts on net interest margin in Q2 2025



Net interest income [PLN million]

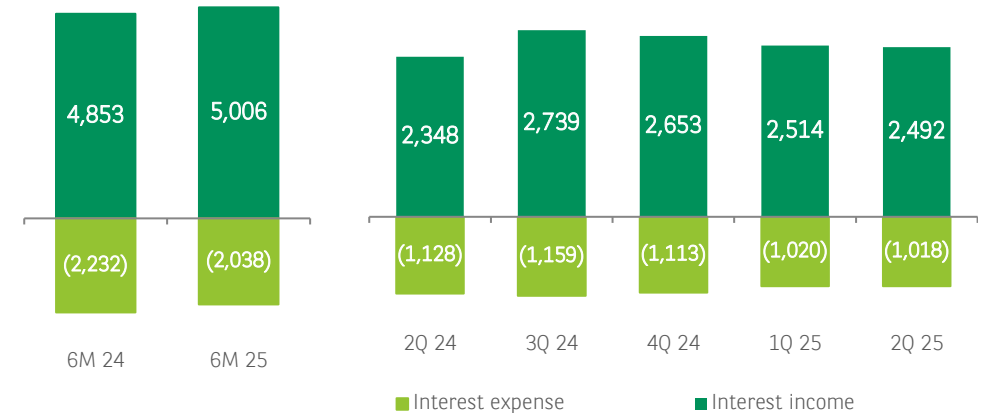


Net interest margin, quarterly [%]



* w/o impact of credit holidays

Net interest income and expenses [PLN million]

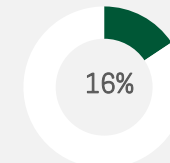


Changes in net interest income

- Increase in interest income y/y resulting from:
 - lack of negative impact of credit holidays (PLN -203 million in H1 2024),
 - increase in management of surplus liquidity,
 - improvement in net interest income from derivative instruments as a part of hedge accounting.
- Slight decrease in interest income q/q resulting from:
 - decrease in interest income on loans due to, among others, PLN and EUR interest rates cuts in Q2 2025,
 - Customer deposits interest costs growth resulted from deposits portfolio increase.

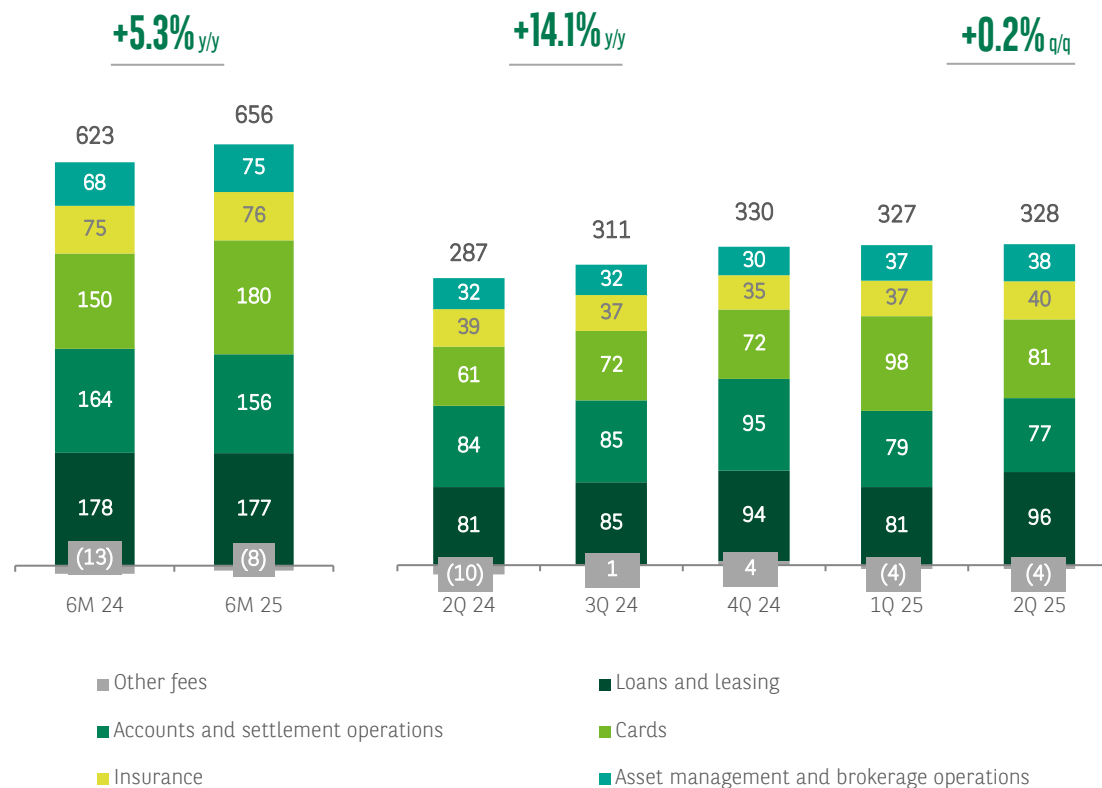
Net fee and commission income

Good quarterly results in loans, insurance as well as asset management and brokerage operations

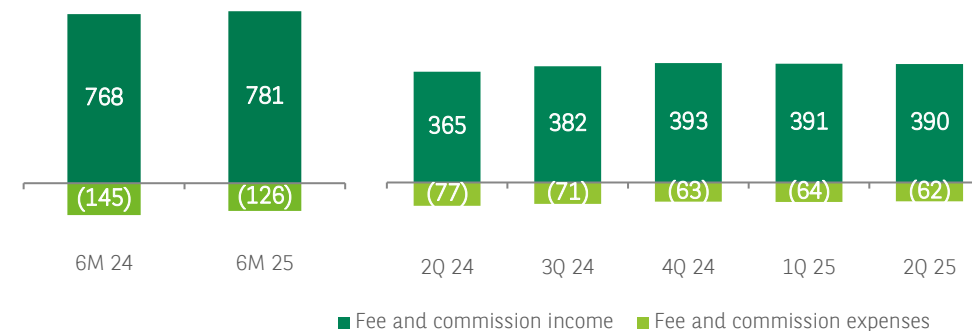


share in NBI

Net fee and commission income [PLN million]



Fee and commission income and expenses [PLN million]

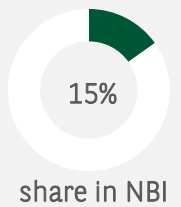


Changes in net fee and commission income

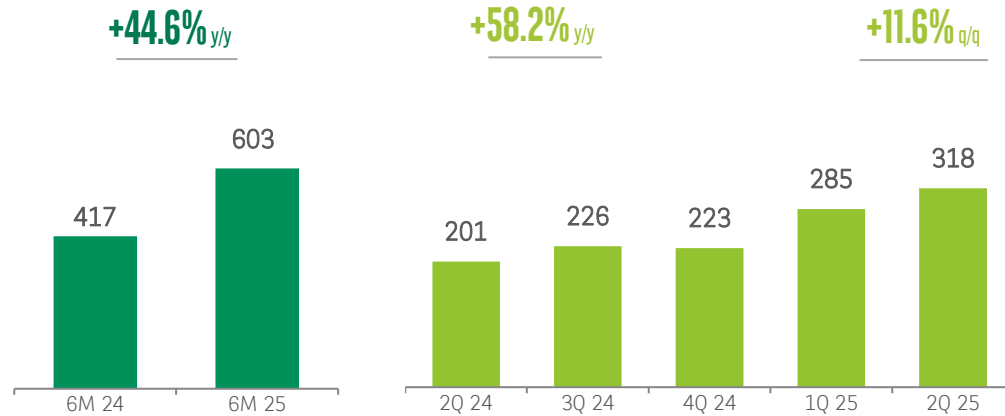
- Higher y/y net fee and commission income mainly due to higher commissions in the card area and an increase in asset management and brokerage operations fees.
- Slight q/q increase in net fee and commission income mainly due to higher revenues from credit and guarantee activities (i.e. large transactions in Corporate Banking and CIB areas and higher commissions from unused commitments).

Net trading and investment income

Increase in results on FX and derivative transactions with Customers and on financial instruments within trading activities in the ALMT area



Net trading income [PLN million]



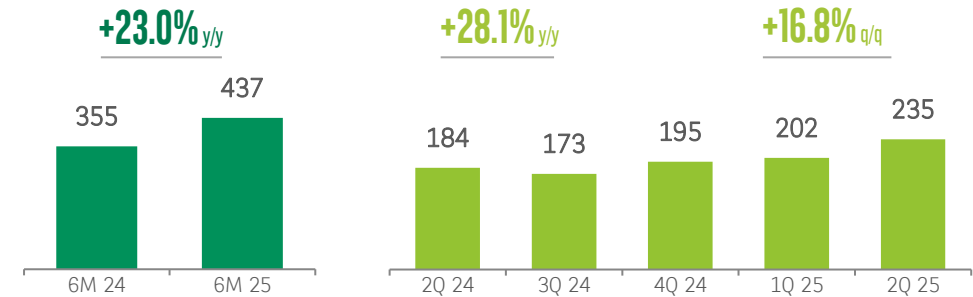
Higher net trading income

Increase in net trading income due to improvement of:

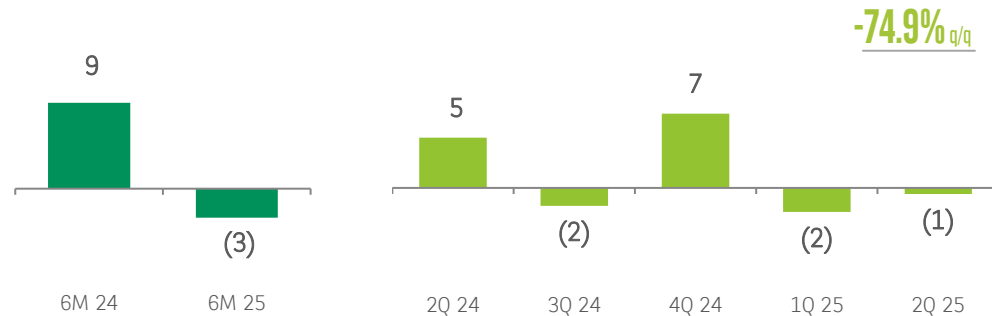
- margin on currency and derivative transactions with Customers mainly due to larger scale of operations with Customers and several large transactions in the CIB area in H1 2025,
- results from transactions in financial instruments in the ALMT area.

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

included in net trading income



Net investment income [PLN million]



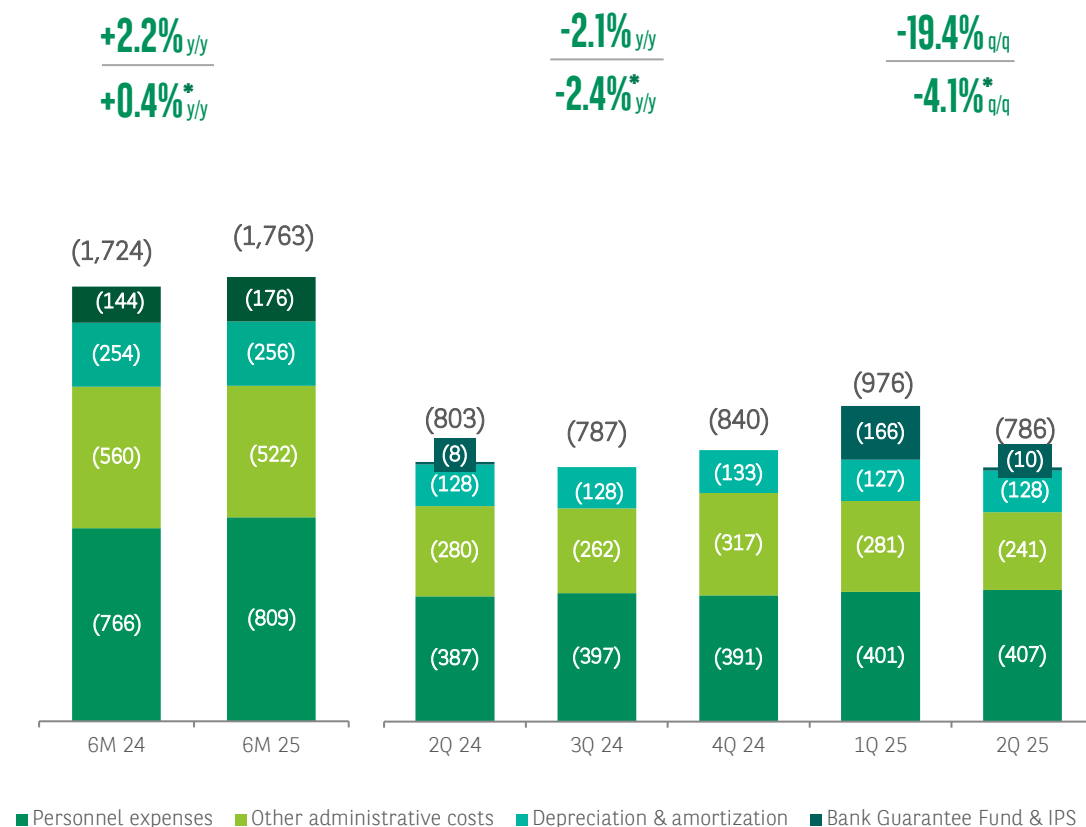
Changes in net investment income

- Change of net investment income dependent on fluctuations in the result from valuation of the loan portfolio measured at fair value through profit or loss.

Operating expenses, depreciation and amortization

Significant reduction of the cost base growth y/y. Quarterly decrease in costs, also excluding regulatory costs

Operating expenses [PLN million]

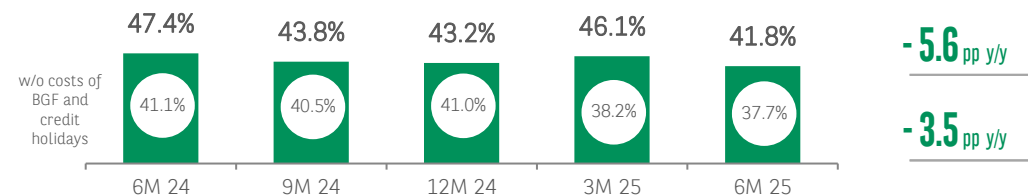


* w/o BGF costs

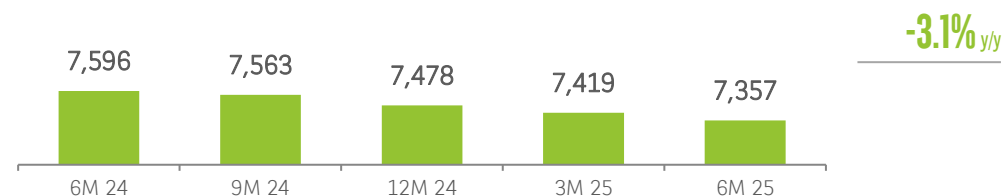
Changes in operating expenses

- Increase in costs y/y mainly due to higher personnel expenses, BGF and marketing costs, partially neutralized by a decrease in external services and consulting costs.
- Decrease in costs q/q due to lack of BGF and PFSA costs incurred in Q1 2025. On a normalized basis, a decrease due to lower external services and consulting costs, despite a slight increase in personnel expenses, IT and marketing costs.

Cost/Income ratio [%]



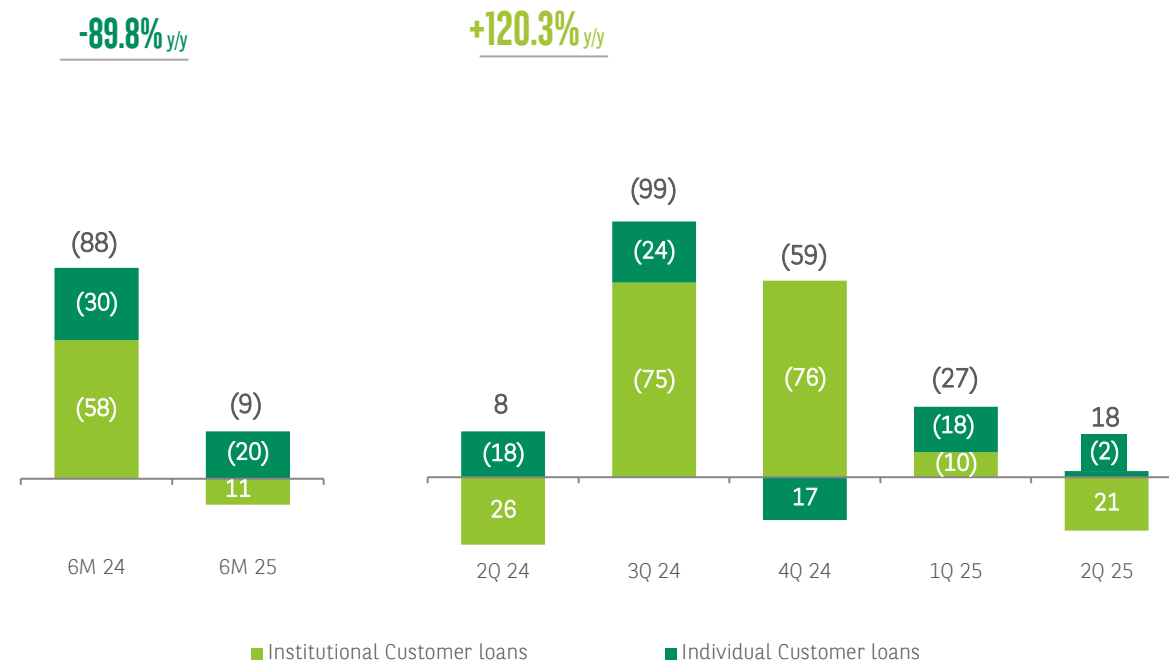
Employment in the Group [FTE active, end of period]



Net allowances on expected credit losses

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

Cost of risk by segments [PLN million]



[bps]	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25
Quartely cost of risk*	+4	(44)	(27)	(12)	+8

* 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).

Net allowances on expected credit losses in Q2 2025 was positive and amounted to PLN +18 million.

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

Positive cost of risk was a result of changes in expected credit loss models, among others in IFRS9 model:

- formula for EAD calculation (release of PLN 46 million of provisions, including PLN 30 million in the institutional customer loans portfolio),
- PD model for full accountancy corporate clients (release of PLN 19 million in the institutional customer loan portfolio).

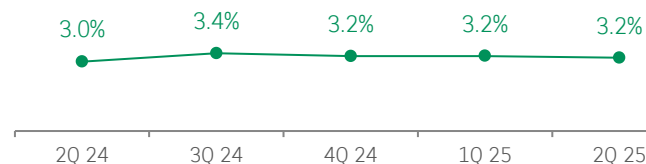
In H1 2025 the net allowances on expected credit losses was PLN -9 million. The low cost of risk is mainly the result of good portfolio quality, recoveries realized on the non-performing portfolio and model changes implemented in Q2 2025.

The Bank performed a review of risks related to changes in US tariffs. The potential impact on the portfolio was assessed as low. Exposures to vulnerable clients were reclassified to stage 2 which resulted in a PLN 7 million increase in provisions.

Loan portfolio quality

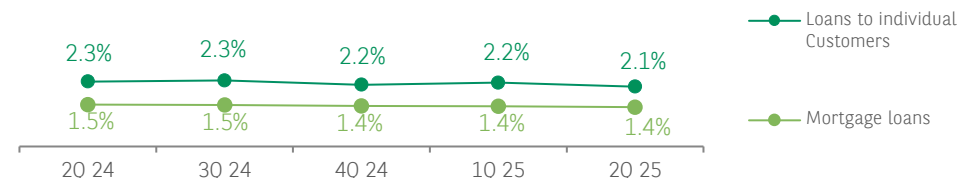
Low and stable NPL share in the loan portfolio

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

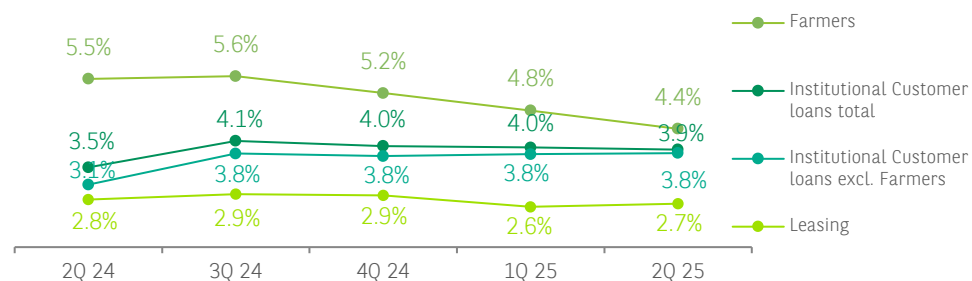


NPL ratio for both loan portfolios in total (measured at fair value and at amortized cost) was **3.3%** at the end of Q2 2025

Loans to Individual Customers – share of NPL*

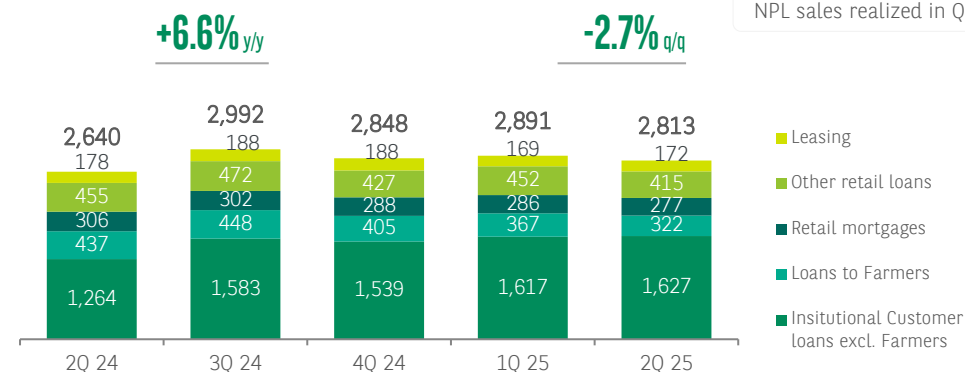


Institutional loans – share of NPL*



Decrease in the share of NPL in the farmer portfolio as a result of very good quality of the portfolio

Gross NPL portfolio* [PLN million]



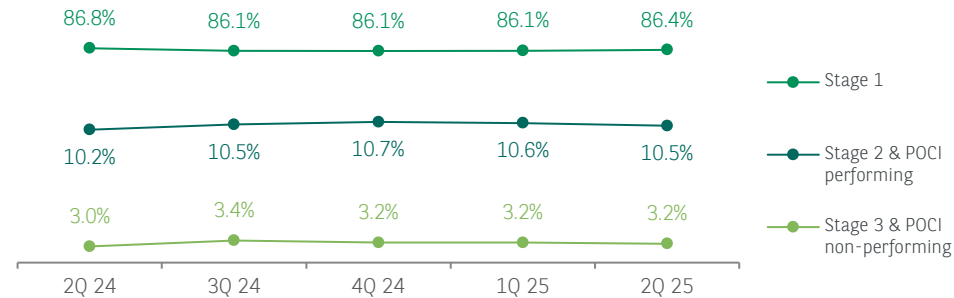
Low levels of NPL - stable level of new defaults in Stage 3 and NPL sales realized in Q2 2025

* 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.

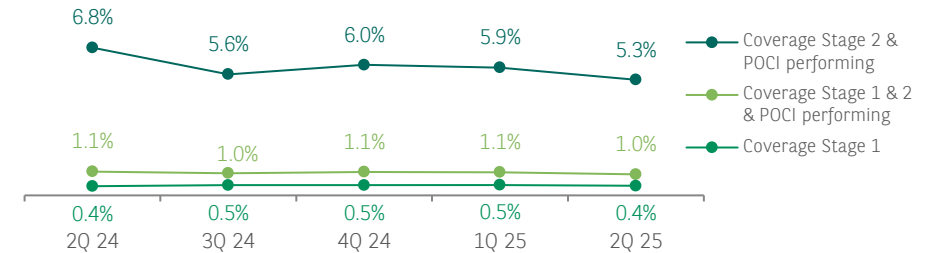
Loan portfolio quality

Stable loan portfolio quality, adequate provision coverage ratios

Share of each Stage in the gross loan portfolio*

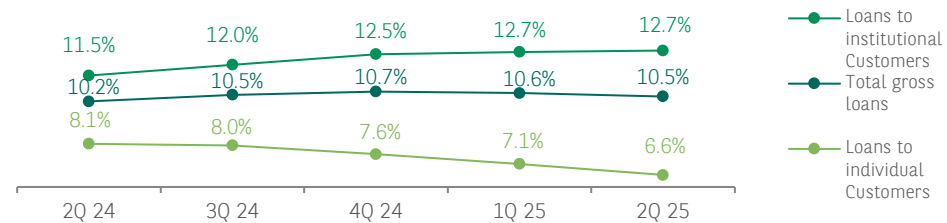


Provision coverage for the gross loan portfolio – Stages 1 & 2 and POCI performing



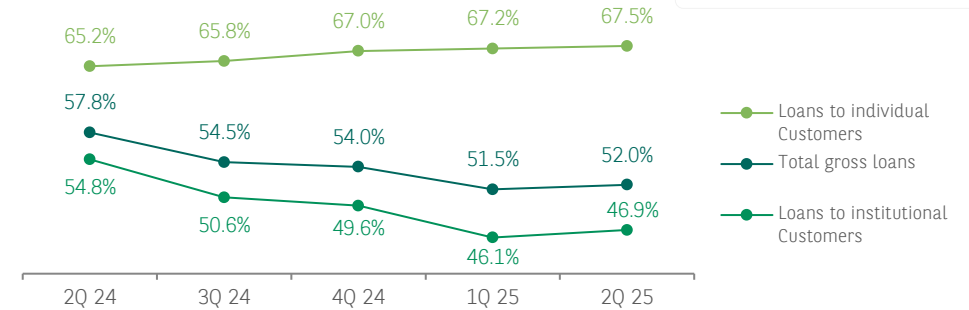
Share of Stage 2 and POCI performing in the gross loan portfolio*

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



Provision coverage for the gross NPL loan portfolio*

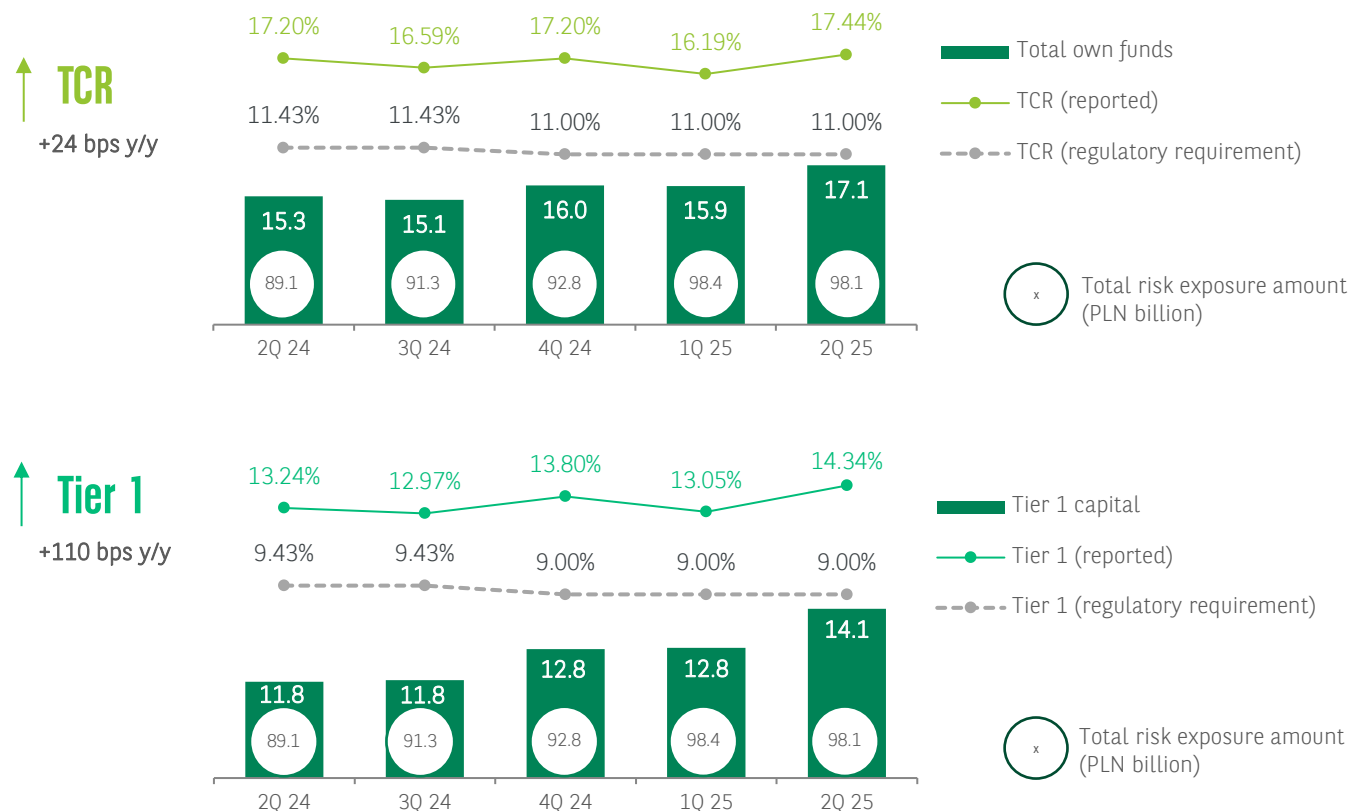
Stable level of NPL coverage – slight increase in the institutional loan portfolio



* 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

Capital ratios significantly above regulatory requirements



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q2 2025: +6.4 pp and +5.3 pp, respectively

Increase in equity by PLN 1.2 billion mainly due to allocation of half of the 2024 net profit to Tier 1 capital. Decrease in total risk exposure related to the reduction of credit risk exposure.

Additional regulatory requirements for the Bank at the end of Q2 2025:

- OSII buffer at 0.50% (from 6 December 2024)
- Countercyclical Capital Buffer at 0.0%

MREL-TREA ratio of the Bank as at the end of Q2 2025 (23.56%) above the minimum MREL requirement (18.93% including the combined buffer requirement).

50% of the Bank's net profit for 2024 allocated to the dividend payout; 50% of the Bank's net profit for 2024 allocated to the equity in Q2 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 result of the reconstruction of the global security architecture, incl. the trade war
- GDP growth of 3.5-4% in 2025 supported by increased inflow of EU funds, incl. NRP. Unemployment remaining at a very low level
- In July, MPC once again lowered the reference rate, continuing the process of monetary policy easing. Further interest rate cuts are forecasted until mid-2026

THREATS AND CHALLENGES FOR THE BANKING SECTOR

- The legal risk regarding the CHF mortgage loan portfolio remain a significant element of reality, although its impact is gradually decreasing
- Potential regulatory interventions weighing on the sector's performance
- Moderate demand for loans in relation to the deposit growth rate
- Strong market competition 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



BNP PARIBAS

05

Business
activities

#BANKDOBRYCHDECYZJI

Retail and Business Banking & Personal Finance

Increase in sales of mortgages, cash loans and personal accounts.
Solid level of Individual Customer acquisition



3.8 million
Retail Customers

-314 thous. -7.6% y/y
-103 thous. -2.6% q/q

Business development

Sales – value in Q2, change q/q || y/y

- Investment products*: PLN 3.1 bn, -4% || +8%
- Mortgage loan: PLN 0.8 bn, +21% || +184%
- Cash loan: PLN 1.2 bn, +21%, || +13%
- Personal account: 56.7 thous., +3% || +12%
- Credit card: 10.0 thous., +25% || +18%
- Micro loan (incl. leasing): PLN 0.8 bn, +17%, || -28%

Customer satisfaction – NPS (change q/q)

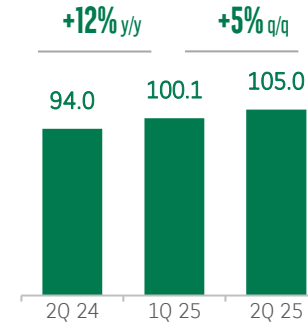
Relational

- Micro account: 46 (+21 points)
- Cash loan micro: 36 (+9 points)
- Mortgage loan: 28 (+7 points)
- Instalment loan: 55 (+5 points)

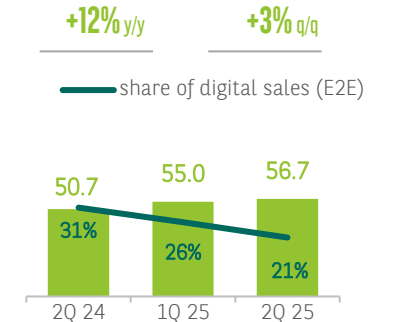
In contact channels

- branch: 48 (+8 points)
- Contact Center : 40 (+6 points)
- chat: 27 (+5 points)

Acquisition of Individual Customers** thous.



Sales of personal accounts thous.



Product offer/ Transformation



New promotional offers:

- G0dreams – free service in G0mobile supporting customers in regular saving for their dreams
- Placement account 4% up to PLN 25,000

- Credit card promotional offer: “up to PLN 300 to Allegro with credit card” and “Good card”
- New edition of promotional offer of Samodzielniak account for children and teenagers
- “Accelerate your business” - offer for sole traders
- Green investment loan for micro firms

New functionalities in remote banking:

- G0online – presentation of information about debit card fee, improvements in the mortgage loan application module
- G0mobile – possibility of submitting a PEP statement

Customer appreciation – Q2 2025

- Promotional offer for customers “Pay as you like and win prizes”
- Deposit for You offer – dedicated interest rate for Client in G0online and G0mobile
- On the Appreciation Day, a campaign to appreciate Customers, among others, for transactionality and making charitable transfers

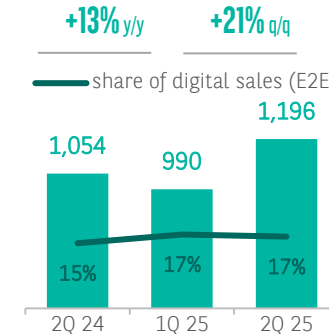
Digitalization – Q2 2025

- 17.5 million BLIK transactions: +7% q/q || +19% y/y
- 88.9 million logins to mobile banking: +4% q/q || +7% y/y

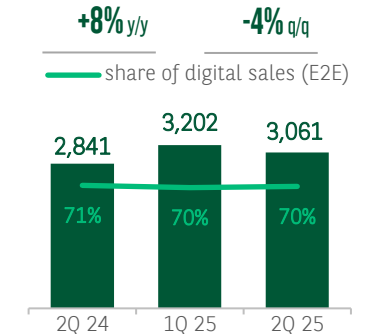
Digital sales share in Q2 in total quantitative sales of key products:

- cash loans: 50% (48% in Q1 2025)
- investment products*: 70% (similarly, in Q1 2025)

Sales of cash loans PLN m



Sales of investment products* PLN m



* Investment funds, investment deposits and structured certificates
** all subsegments (incl. Personal Finance)

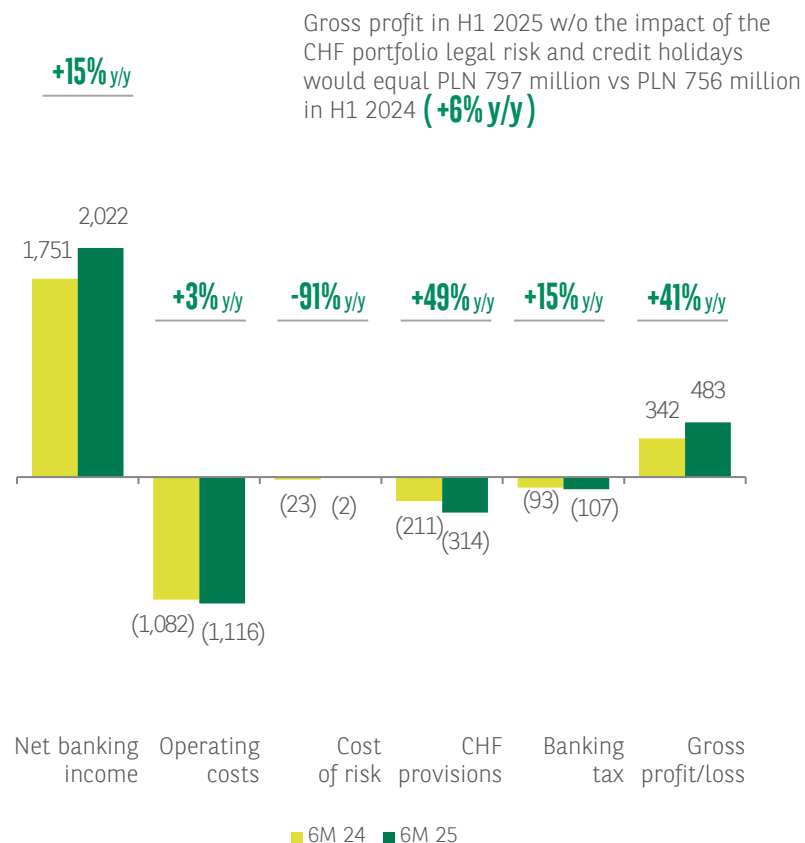
Retail and Business Banking & Personal Finance

Gross profit growth due to the increase in NII and NF&C as well as lower cost of risk

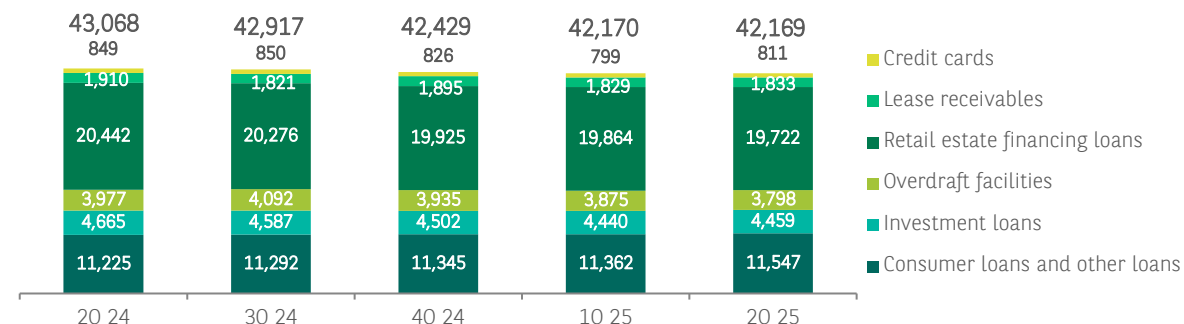
Segment's share in the Group's net banking income

48%

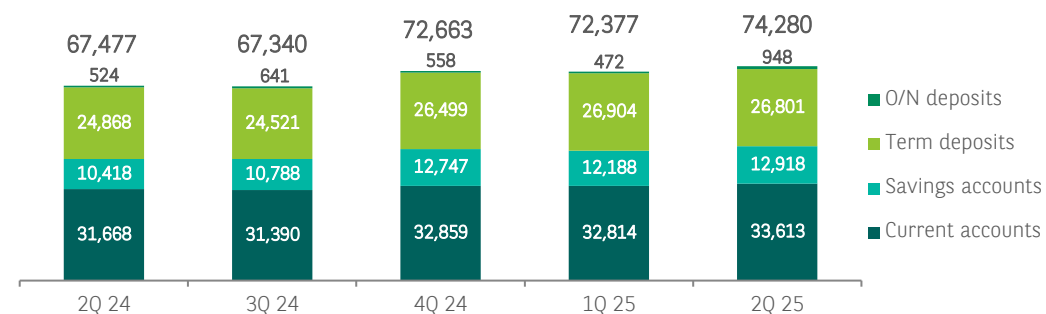
Gross profit/loss structure [PLN million]



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

+ 0.1 thous., +0.8% y/y
~ 0.0 thous., +0.3% q/q

21.9 thous. SME Customers

- 1.1 thous., -4.8% y/y
- 0.2 thous., -1.0% q/q

Business development

- NBI: Corporate Banking +0.6% q/q (0.0% y/y); SME Banking -2.3% q/q (-3.4% y/y)
- Loan volumes impacted by limited credit demand from enterprises: Corporate Banking -0.9% q/q (+5.0% y/y); SME Banking -2.5% q/q (-8.1% y/y)
- Deposit volumes - Corporate Banking: +0.8% q/q (-7.2% y/y); SME Banking: +0.4% q/q (-0.6% y/y)
- Further dynamic development of the sustainable loan portfolio* - the total portfolio at the end of June 2025 PLN 8.7 billion (+6.4% q/q, +15.6% y/y)
- Leasing sales (new volume in Q2 2025): for Corporate Clients PLN 226 million (+14% q/q, -41% y/y); for SME Clients PLN 95 million (+9% q/q, -9% y/y)
- Increase in revenues from loans: +1% q/q (+6% y/y), Global Markets +7% q/q (+2% y/y), leasing +2% q/q (-7% y/y)

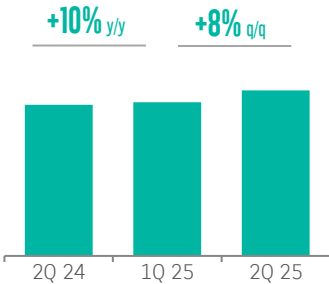
Transformation and digitalization

- New product packages (Classic, Comfort, Premium) designed with a view to different needs and stages of development of SME sector companies
- New solution for domestic instant payments in PLN (Express Elixir) via API
- Mastercard Business World Elite – a prestigious business card offering advanced features and benefits, while also taking care of the environment (made of biodegradable material)



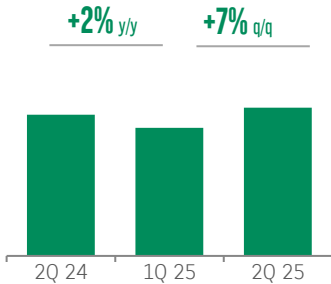
Net fee and commission income
increase in income from credit activities
and cash management

Net income



Foreign exchange transactions
increase of revenues from foreign exchange
transactions

Revenues



Selected significant transactions carried out in H1 2025

Transaction	Amount	Loan Type	BNP Paribas Role	Date
NOHO INVESTMENT NOHO ONE	PLN 760 million	Development Loan & Investment Loan	Arranger, Agent, Lender	January 2025
Resi 4 Rent R4R Bardzka	PLN 73.6 million	Investment Loan	Lender	January 2025
asprod PIEKARNIA CUKIERNIA	PLN 83.15 million	Acquisition and working capital financing	Lender, Arranger	April 2025
SPEDWELL	PLN 100 million	Construction and Investment Loan	Lender	June 2025

* 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.

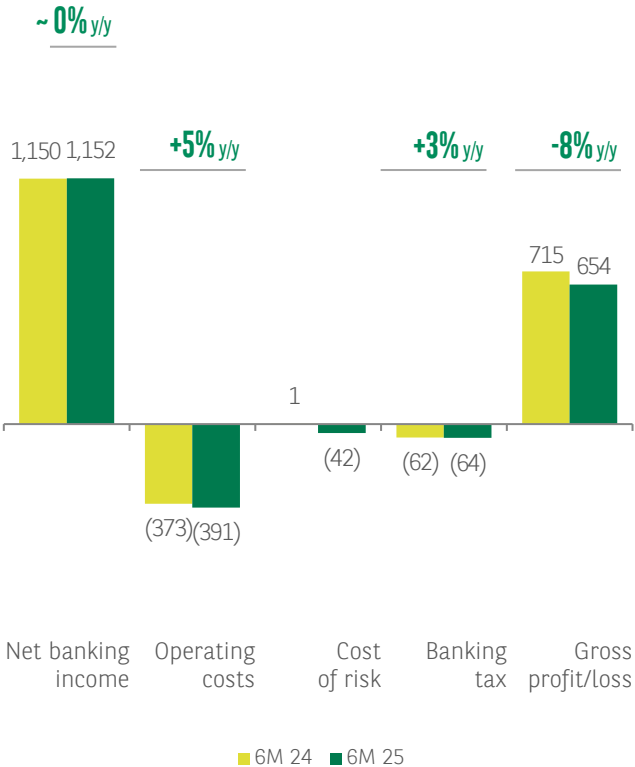
Corporate Banking

Lower gross profit due to cost of risk increase

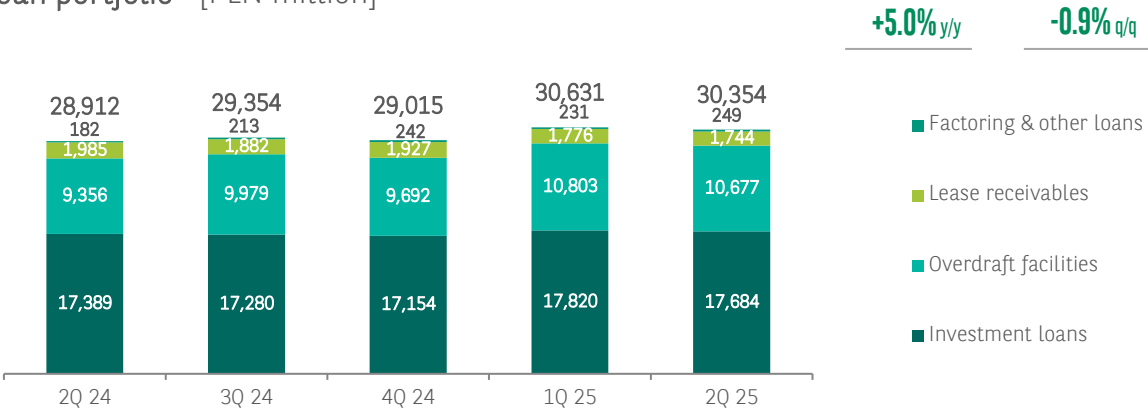
Segment's share in the Group's net banking income



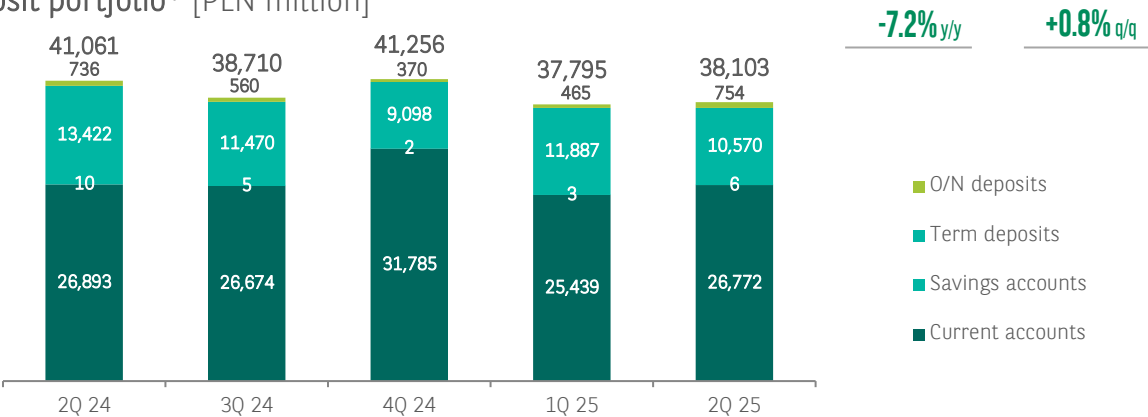
Gross profit/loss structure [PLN million]



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

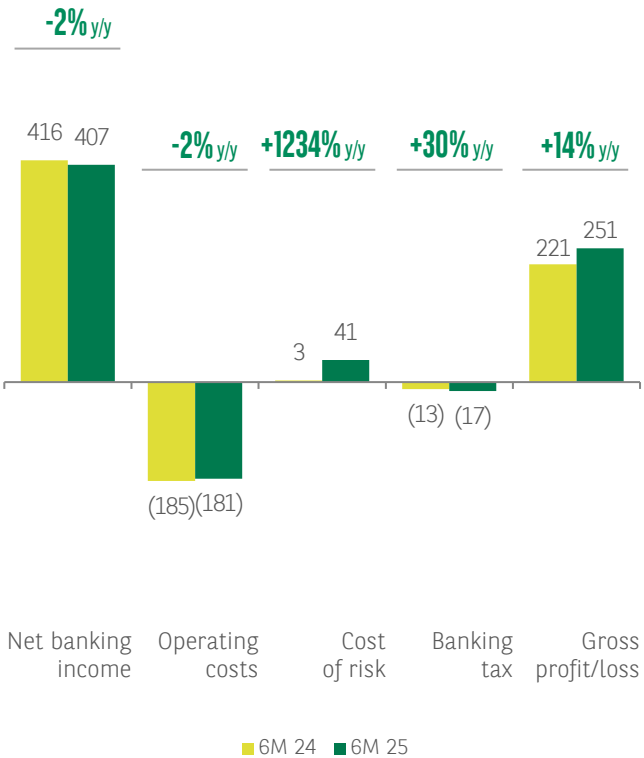
SME Banking

Positive cost of risk impact on gross profit

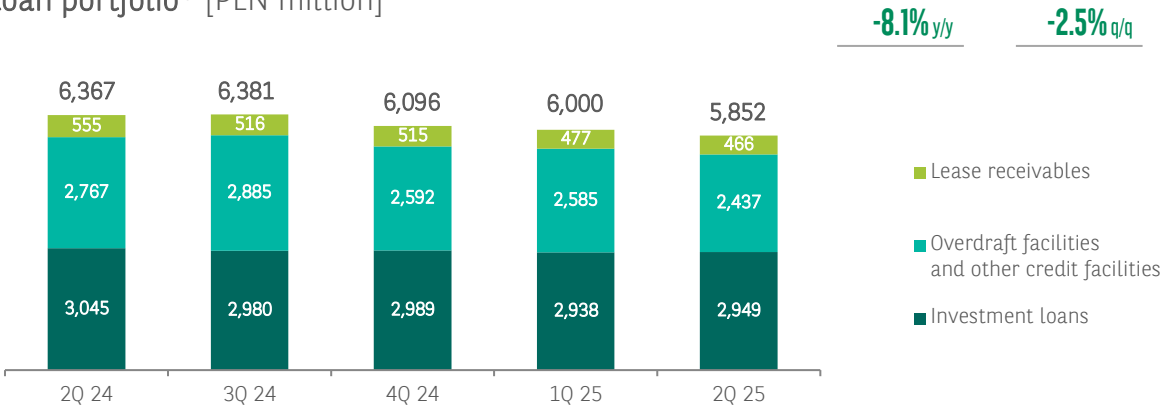
Segment's share in the Group's net banking income



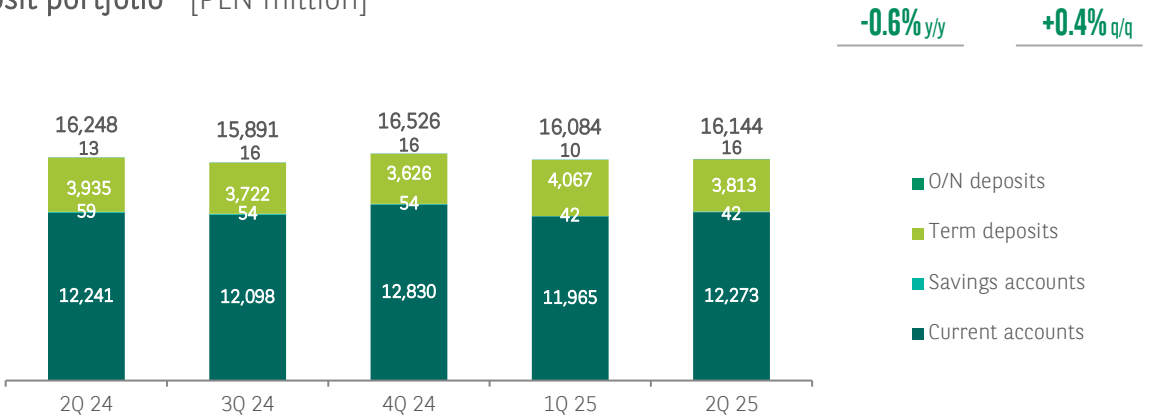
Gross profit/loss structure [PLN million]



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

Food & Agro Sector

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

Business development – new offer

- Investment loans with the **Agromax guarantee** and subsidy for interest repayment extended to:
 - producers of "Non-Agri" but related to agricultural products (e.g. bakeries, confectionery producers, pasta, ready meals)
 - enterprises providing services for agriculture or forestry
- Spring crop insurance campaign:**
 - number of policies – **2.9 thous.**, +8% y/y
 - premium payable by the Client (without surcharge) – PLN **13.4 million**, +9% y/y



H1 2025:

- 120 thous.** unique users
- 308 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

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

- Agreement with the Polish Academy of Sciences (PAN) on cooperation in the field of promoting regenerative agriculture for a sustainable transformation of the Agro sector
- Individual meetings with F&A processors as a development of Value Chain Financing (farmer, processor, distributor, consumer)
- Participation in 10 meetings "Laury Mleczne" as a part of Bank's collaboration with PFPMiHB (Polish Federation of Dairy Farmers and Cattle Breeders)
- Sectoral presentations during the MEATing Congress (over 500 participants) and the Annual Meeting of the National Poultry Council
- 20th anniversary of the Union of Producers and Employers of Meat Industry (UPEMI) – participation in a debate

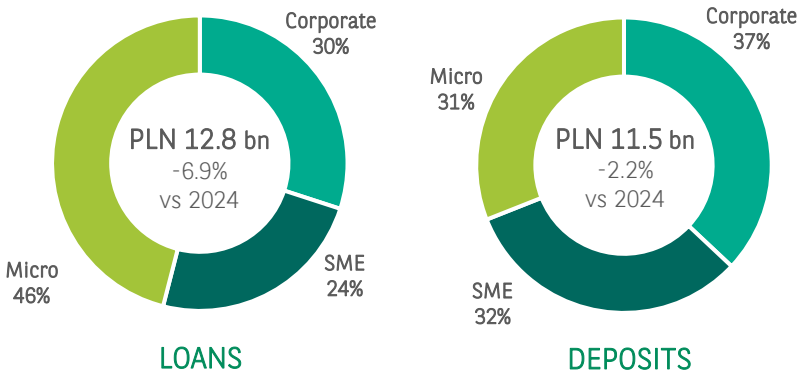


78.5 thous.

Food & Agro Customers

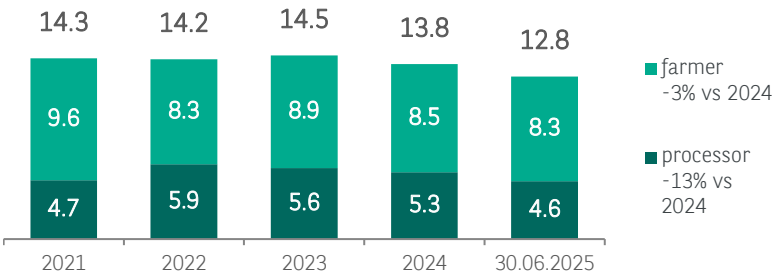
Food & Agro volumes

30.06.2025



Loan portfolio

gross, PLN billion



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



Bank subsidiaries

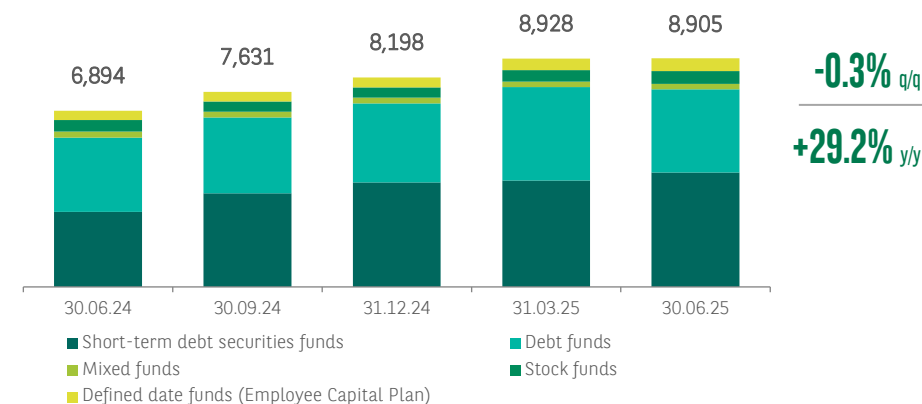
Impact of market uncertainty caused by geopolitical factors on the level of TFI assets in Q2 2025.

Stabilization of leasing assets

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

- The value of assets under management at the end of Q2 2025 amounted to PLN 8.9 billion (-0.3% q/q). The decrease was related to market instability caused by concerns over potential tariff increases by the USA President. By the end of Q2, we observed significantly greater Client interest in fund investments.
- In Q2 2025, the highest net sales (PLN +209 million) were recorded by the subfunds: the BNPP Papierów Dłużnych Krótkoterminowych Skarbowych and the BNP Paribas Krajowych Funduszy Dłużnych Uniwersalny (PLN +71 million). These increases were partly due to a change in Client investment strategies and the transfer of assets from the BNP Paribas Obligacji Korporacyjnych, the top-selling fund in the previous quarter.
- The market share of BNP Paribas TFI S.A. (asset value of capital market funds) amounted to 2.92% at the end of Q2 2025 (3.15% at the end of Q1 2025).

Assets under management of BNPP TFI [PLN million]

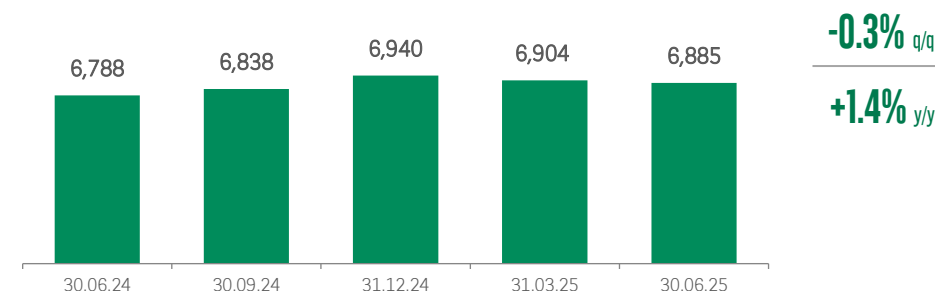


BNP Paribas Leasing Services Sp. z o.o.

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.

- 10.3 thous. contracts concluded for the amount of PLN 1.6 billion at the end of H1 2025.
- Portfolio of financed assets of PLN 6.9 billion at the end of H1 2025.
- Very good sales results in the Micro Customers segment.
- Focus on further improvement of the efficiency of the portfolio servicing process.

Leasing assets [PLN million]





BNP PARIBAS

06

Appendices

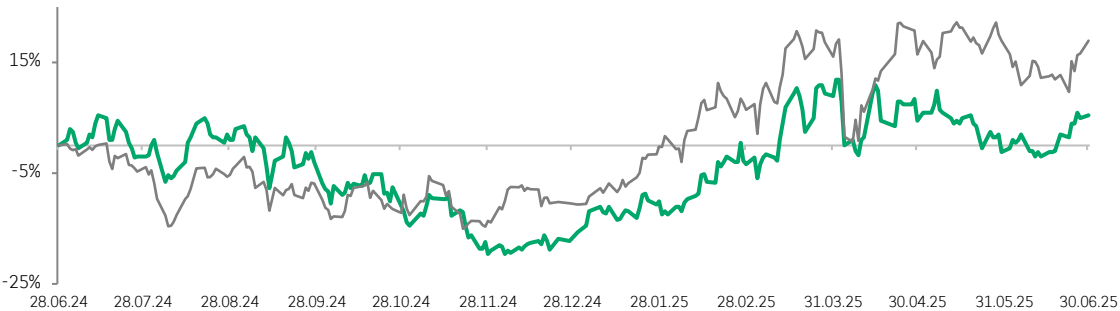
Shares of BNP Paribas Bank Polska S.A.
#GODigital – statistics
Material events 2023-2025
Loan portfolio
Deposit base structure
Liquidity
Net banking income
Profit and Loss Account
Assets, Liabilities and Equity

#BANKDOBRYCHDECYZJI

Shares of BNP Paribas Bank Polska S.A.

Geopolitical environment uncertainty as a key factor impacting banks' share prices, yet being in an upward trend since end of 2024

Change in share price (28.06.2024=100%)

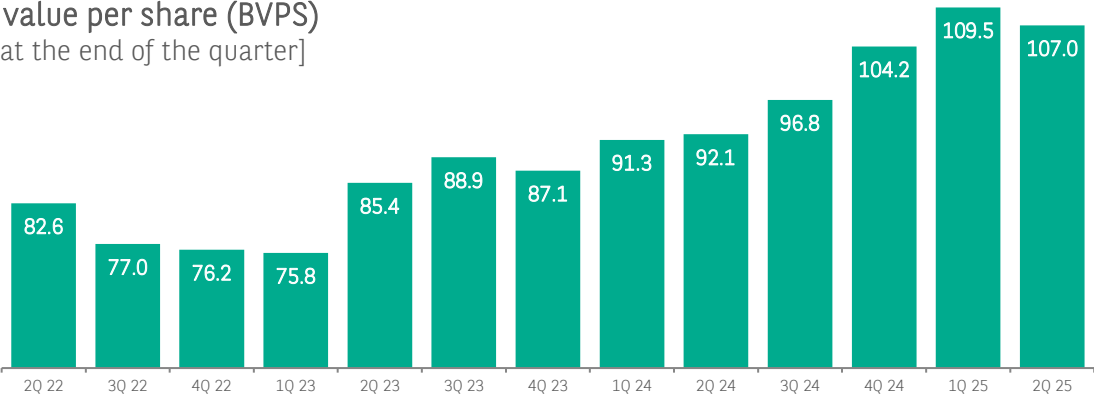


ISIN code: PLBGZ0000010
GPW ticker: BNP
Index: mWIG40, mWIG40TR

WIG banki 16,431.6 pts
+18.9% y/y

BNP PARIBAS PLN 106.5
+5.4% y/y

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



30 June 2025

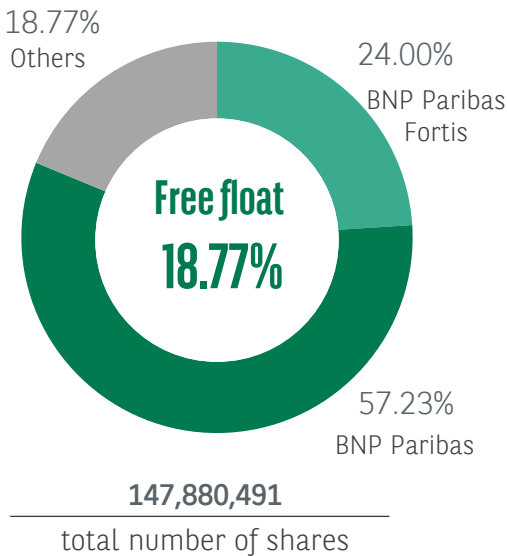
free-float: PLN 3.0 bn
P/BV: 1.0
capitalization: PLN 15.7 bn

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

(30.06.2025)

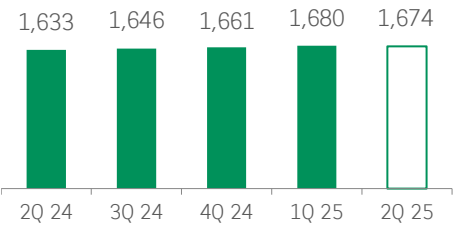


April 2025 - increase of the Bank's share capital from PLN 147,799,870 to PLN 147,880,491 as a result of taking up of 20,223 M series shares and 60,398 N series shares in the exercise of rights attached to the A5 and B2 series registered subscription warrants, taken up previously.

#G0digital - statistics

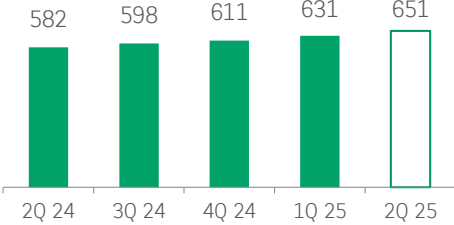
Continued growth in the number of users and transactions in mobile banking

Customers using digital channels [thous.]



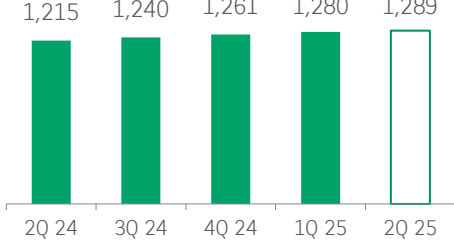
~0% q/q
+3% y/y

Number of tokens in digital wallets [thous.]



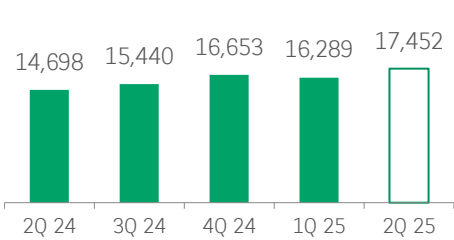
+3% q/q
+12% y/y

G0mobile users [thous.]



+1% q/q
+6% y/y

BLIK transactions quarterly [thous.]



+7% q/q
+19% y/y

#G0digital



G0makler
application



G0dealer
application



G0invest
service



Material events

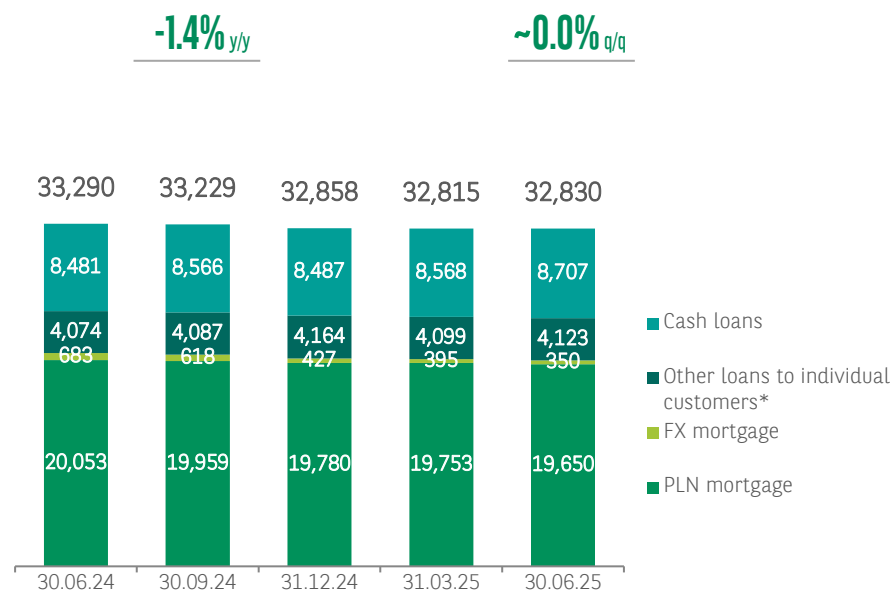
in individual reporting periods

	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 	<ul style="list-style-type: none"> • PLN -249.4 m CHF mortgage loan portfolio legal risk impact 		
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

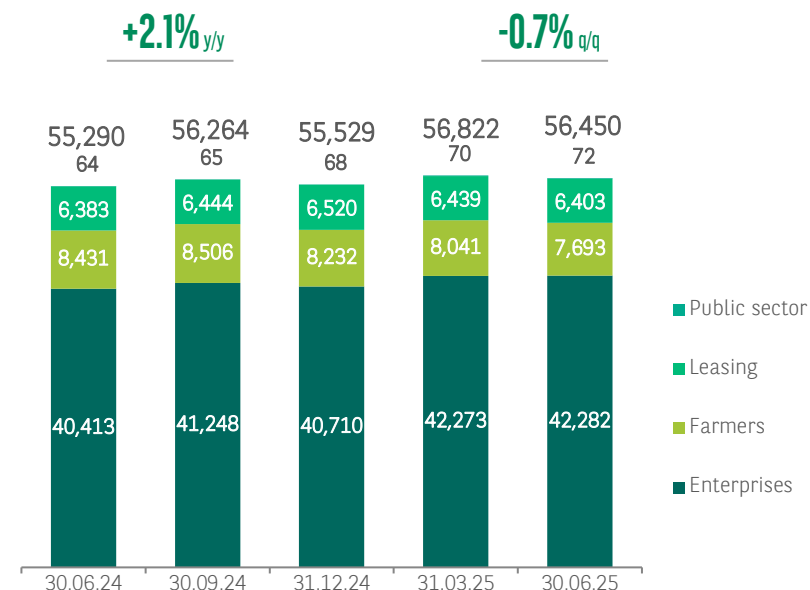
Individual Customer loans [PLN million]



- Further q/q decrease in the PLN mortgage portfolio, despite the increase in new loans sales by 19.9% q/q (+181.6% y/y). Decline in the value of CHF mortgages (-11.9% q/q, -49.9% 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 60.9% (-0.5 pp q/q, -1.4 pp y/y).
- Increase in the cash loan portfolio +1.6% q/q (+2.7% y/y).

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

Institutional Customer loans** [PLN million]



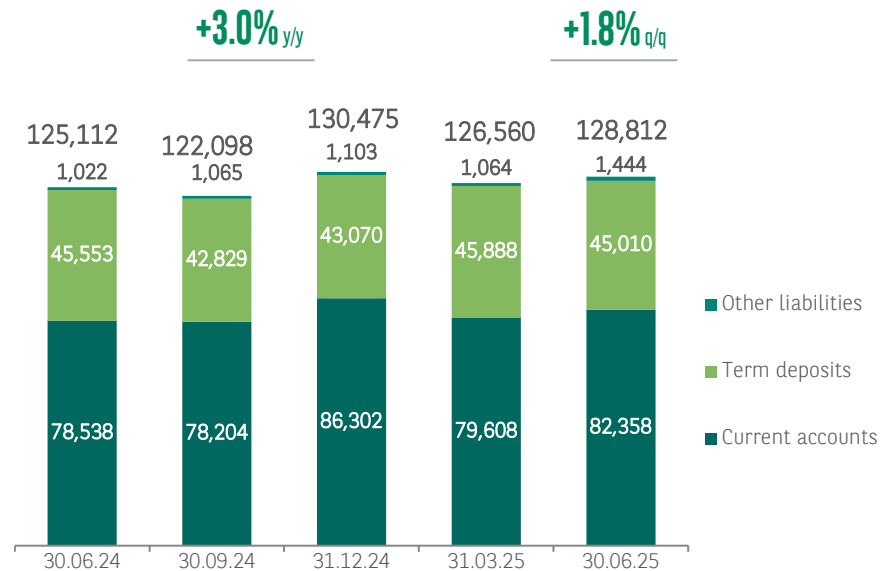
- Stable level of gross loans to enterprises q/q (+4.6% y/y). Negative dynamics of the leasing portfolio -0.6% q/q (+0.3% y/y).
- Decrease in the individual farmers gross portfolio -4.3% q/q (-8.7% y/y). The share of the portfolio in loans to Institutional Customers stood at 13.6% (-0.5 pp q/q, -1.6 pp y/y).
- At the end of Q2 2025, the share of loans to enterprises in loans to Institutional Customers was equal to 74.9% (+0.5 pp q/q, +1.8 pp y/y), the share of leasing remained unchanged and amounted to 11.3%.

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

Deposit base structure

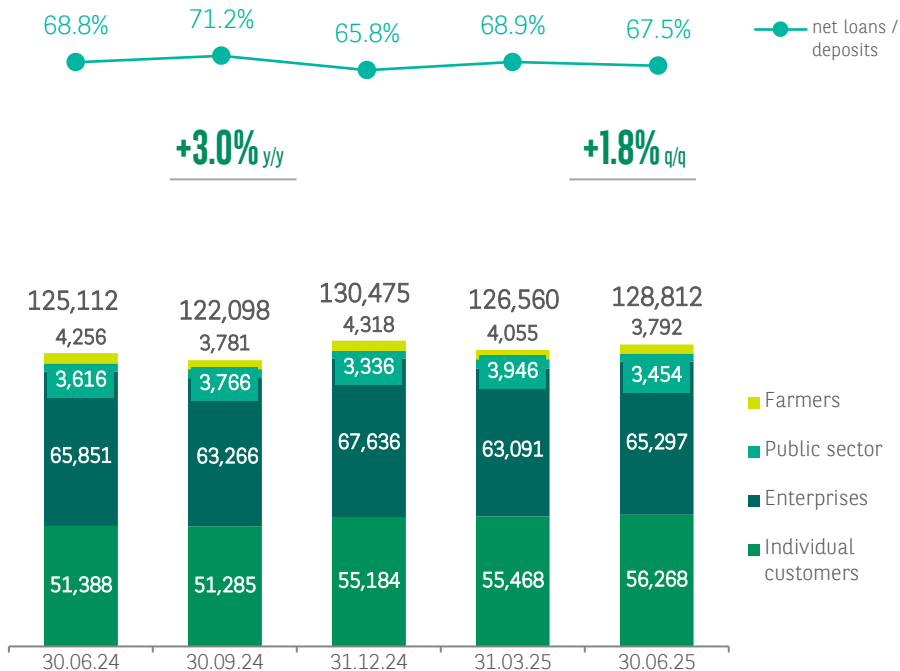
Term structure of deposits and by Customer segments

Deposit term structure [PLN million]



- Increase in the share of Customers' current accounts in total deposits: 63.9% at the end of Q2 2025 (+1.0 pp q/q, +1.2 pp y/y).
- Increase in current deposits by PLN 2,749 million (+3.5% q/q). Decrease in term deposits by PLN 879 million (-1.9% q/q).
- Current deposits of both segments (Institutional and Individual Consumers) increased by PLN 1,891 million (+3.8% q/q) and PLN +858 million (+2.9% q/q), respectively.
- Term deposits of both segments (Institutional and Individual Consumers) decreased by PLN 586 million (-2.8% q/q), and by PLN 292 million (-1.2% q/q), respectively.

Deposit structure by Customer type [PLN million]

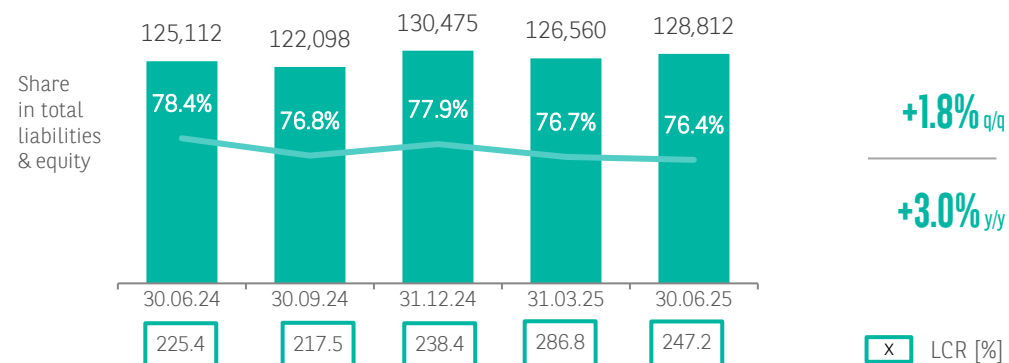


- In Q2 2025, deposits from Individual Customers increased by 1.4% q/q (+9.5% y/y) and from enterprises by 3.5% q/q (-0.8% y/y). Deposits from farmers decreased by 6.5% q/q (-10.9% y/y) and from the public sector by 12.5% q/q (-4.5% y/y).

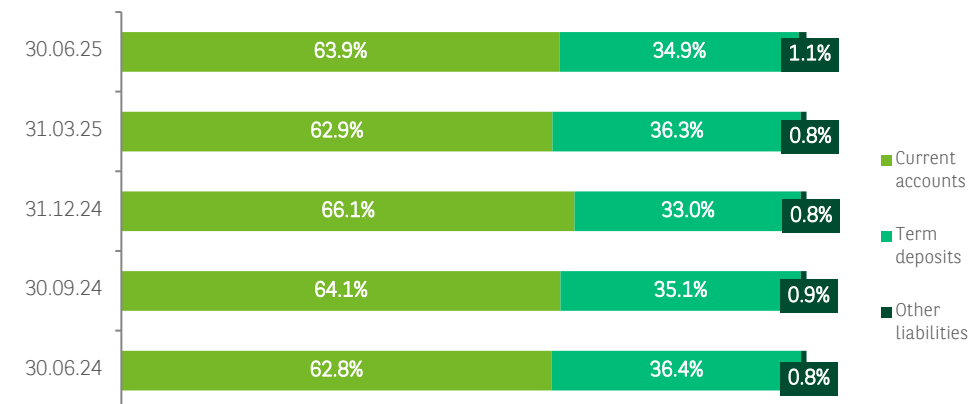
Liquidity

Stable and diversified deposit base, high level of liquid assets

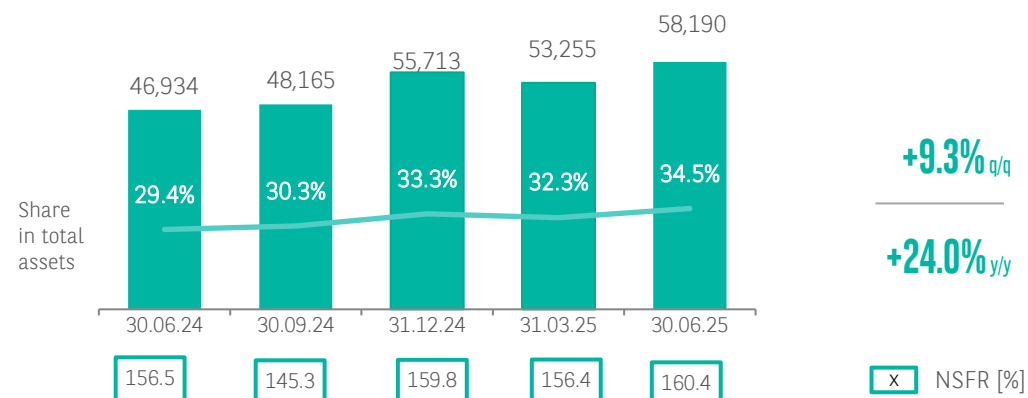
Customer deposits [PLN million]



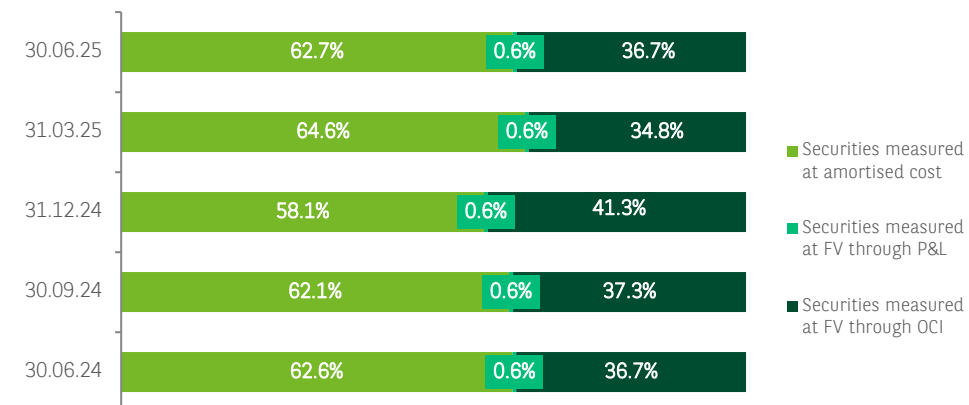
Customer deposits structure [%]



Securities [PLN million]



Securities structure [%]



Net banking income

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

[PLN million]	6M 2025	6M 2024	change
Net interest income	2,968	2,622	13.2%
Net fee and commission income	656	623	5.3%
Net trading income	603	417	44.6%
Net investment income	(3)	9	-
Dividends	4	5	(18.0%)
Hedging accounting	(3)	6	-
Result on derecognition of financial assets measured at amortized cost	(1)	(6)	(82.2%)
Other operating income and expenses	(12)	(37)	(68.5%)
Net banking income	4,212	3,638	15.8%

Higher net interest income in H1 2025 vs. H1 2024 due to:

- lack of negative impact of credit holidays (H1 2024: PLN -203 million),
- an increase in the result on management of surplus liquidity (interest income from securities and inter-bank transactions: in total PLN +162 million),
- an improvement in net interest income from derivative instruments as part of hedge accounting (lower negative impact: PLN +114 million).

Excluding credit holidays impact, net interest income would be higher by 5.1% and net banking income by 9.7%.

Higher net fee and commission income due to improved commissions in the card area and from asset management and brokerage operations.

Increase in net trading income due to improvement in the margin on foreign exchange and derivative transactions with Customers (several large transactions in the CIB area), result from transactions in financial instruments in the ALMT and CIB area and result on equity investments.

[PLN million]	Q2 2025	Q2 2024	change
Net interest income	1,473	1,220	20.8%
Net fee and commission income	328	287	14.1%
Net trading income	318	201	58.2%
Net investment income	(1)	5	-
Dividends	4	5	(7.6%)
Hedging accounting	(0)	0	-
Result on derecognition of financial assets measured at amortized cost	1	(2)	-
Other operating income and expenses	(29)	(22)	34.0%
Net banking income	2,094	1,694	23.6%

Higher net interest income in Q2 2025 vs. Q2 2024 due to:

- lack of negative impact of credit holidays (Q2 2024: PLN -203 million),
- an increase in the result on management of surplus liquidity (interest income from securities and inter-bank transactions: in total PLN +96 million),
- an improvement in net interest income from derivative instruments as part of hedge accounting (lower negative impact: PLN +51 million).

Excluding credit holidays impact, net interest income would be higher by 3.6% and net banking income by 10.4%.

Higher net fee and commission income due to improved commissions in the card area and from asset management and brokerage operations.

Increase in net trading income due to improvement in the margin on foreign exchange and derivative transactions with Customers (several large transactions in the CIB area), result from transactions in financial instruments in the ALMT and CIB area and result on equity investments.

Consolidated P&L

PLN thous.

Profit and loss account	30.06.2025	30.06.2024	Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q2 2024
Interest income	5,005,943	4,853,405	2,491,735	2,514,208	2,652,941	2,738,737	2,347,687
Interest expenses	(2,038,276)	(2,231,886)	(1,018,394)	(1,019,882)	(1,112,840)	(1,159,351)	(1,128,144)
Net interest income	2,967,667	2,621,519	1,473,341	1,494,326	1,540,101	1,579,386	1,219,543
Fee and commission income	781,170	767,633	390,035	391,135	393,070	382,069	364,707
Fee and commission expenses	(125,559)	(145,063)	(61,913)	(63,646)	(63,199)	(70,834)	(77,222)
Net fee and commission income	655,611	622,570	328,122	327,489	329,871	311,235	287,485
Dividend income	4,389	5,352	4,217	172	2,319	5,476	4,566
Net trading income	603,001	417,019	318,080	284,921	222,515	225,518	201,047
Net investment income	(2,970)	8,789	(596)	(2,374)	7,352	(1,767)	4,960
Result on hedge accounting	(2,829)	5,561	(238)	(2,591)	2,774	(6,389)	440
Result on derecognition of financial assets measured at amortized cost	(986)	(5,524)	663	(1,649)	(30,395)	180	(2,114)
Other operating income	200,200	162,132	69,421	130,779	63,371	44,179	57,049
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	(9,004)	(88,085)	18,239	(27,243)	(59,284)	(98,823)	8,280
Result on legal risk related to foreign currency loans	(314,263)	(210,772)	(249,358)	(64,905)	(307,710)	(277,246)	(189,772)
General administrative expenses	(1,506,926)	(1,470,662)	(658,080)	(848,846)	(707,349)	(659,348)	(675,389)
Depreciation	(255,754)	(253,818)	(128,338)	(127,416)	(132,851)	(127,781)	(128,014)
Other operating expenses	(211,911)	(143,969)	(98,815)	(113,096)	(121,802)	(59,356)	(78,984)
Operating result	2,126,225	1,614,811	1,076,658	1,049,567	808,912	935,264	709,097
Tax on financial institution	(196,771)	(204,611)	(95,329)	(101,442)	(100,946)	(99,414)	(99,412)
Gross profit (loss)	1,929,454	1,410,200	981,329	948,125	707,966	835,850	609,685
Income tax	(454,160)	(196,634)	(247,483)	(206,677)	(198,808)	(200,306)	13,293
NET PROFIT (LOSS)	1,475,294	1,213,566	733,846	741,448	509,158	635,544	622,978



Assets

PLN thous.

Consolidated statements of financial position	30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.06.2024
ASSETS					
Cash and balances with the Central Bank	7,556,716	6,128,762	11,325,551	9,803,988	8,103,037
Amounts due from banks	9,392,969	12,124,261	7,872,375	7,456,430	12,022,413
Derivative financial instruments	2,719,323	2,625,107	2,440,116	2,748,414	2,870,033
Adjustment of fair value of the hedging and hedged item	134,140	147,251	230,658	145,256	126,830
Loans and advances to customers valued at amortized cost	86,546,644	86,749,188	85,401,516	86,397,264	85,488,299
Loans and advances to customers valued at fair value through P&L	360,834	400,537	452,506	497,128	547,489
Securities valued at amortized cost	36,479,945	34,416,359	32,364,550	29,899,026	29,386,244
Securities valued at fair value through P&L	357,813	331,311	321,434	307,723	304,580
Securities valued at fair value through the other comprehensive income	21,352,388	18,507,034	23,027,454	17,958,410	17,243,568
Intangible assets	928,489	934,403	975,114	932,012	916,071
Property, plant and equipment	907,842	918,007	946,971	915,889	954,049
Deferred income tax assets	746,694	766,724	859,567	837,411	844,943
Current income tax assets	71	834	1,515	3,579	73
Other assets	1,064,690	965,455	1,320,262	1,052,439	733,618
TOTAL ASSETS	168,548,558	165,015,233	167,539,589	158,954,969	159,541,247

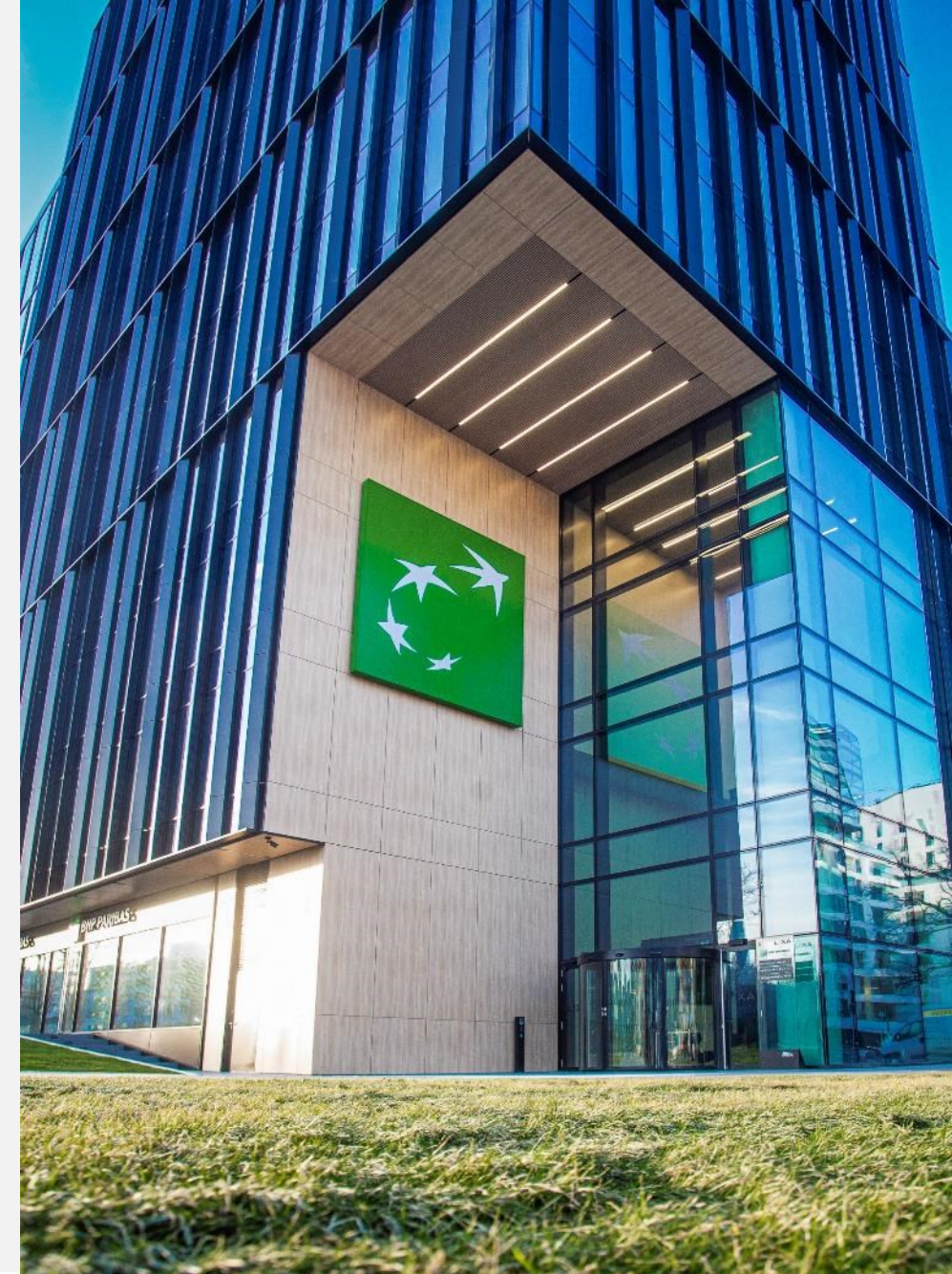
Liabilities and equity

PLN thous.

Consolidated statements of financial position	30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.06.2024
LIABILITIES					
Amounts due to the Central Bank	-	-	-	-	-
Amounts due to other banks	10,614,897	10,207,033	9,994,802	9,348,079	8,739,660
Adjustment of fair value of the hedging and hedged item	276,193	184,550	260,025	244,061	1,703
Derivative financial instruments	2,369,359	2,291,975	2,311,741	2,566,291	2,578,234
Amounts due to customers	129,261,652	127,009,766	130,924,754	122,547,902	125,565,489
Subordinated liabilities	3,413,087	3,391,316	3,420,128	4,302,463	4,298,870
Leasing liabilities	580,900	585,374	606,306	592,256	621,443
Other liabilities	3,316,891	3,245,723	2,296,756	2,904,221	2,357,871
Current income tax liabilities	109,261	43,396	361,641	258,587	129,287
Provisions	2,097,390	1,870,643	1,969,380	1,884,027	1,639,640
TOTAL LIABILITIES	152,720,339	148,829,776	152,145,533	144,647,887	145,932,197
EQUITY					
Share capital	147,880	147,800	147,800	147,800	147,800
Supplementary capital	9,180,883	9,155,136	9,155,136	9,156,939	9,110,976
Other reserve capital	4,695,800	4,044,967	4,042,815	4,041,597	4,040,016
Capital bonds	650,000	650,000	650,000	-	-
Revaluation reserve	(394,705)	(475,059)	(540,845)	(470,022)	(530,929)
Retained earnings	1,548,361	2,662,613	1,939,150	1,430,768	841,187
retained profit	73,067	1,921,165	(419,118)	(418,342)	(372,379)
net profit for the period	1,475,294	741,448	2,358,268	1,849,110	1,213,566
TOTAL EQUITY	15,828,219	16,185,457	15,394,056	14,307,082	13,609,050
TOTAL LIABILITIES AND EQUITY	168,548,558	165,015,233	167,539,589	158,954,969	159,541,247

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BNP PARIBAS

Investor Relations and ESG Reporting Bureau

2 Kasprzaka Street, 01-211 Warsaw

relacjeinwestorskie@bnpparibas.pl

www.bnpparibas.pl/en/investor-relations

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