

# CAPITAL ADEQUACY INFORMATION

AS OF 30 JUNE 2025

BNP Paribas Bank Polska S.A. Group



**BNP PARIBAS**

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# 1. INTRODUCTION

In accordance with the updated<sup>1</sup> Regulation of the European Parliament and of the Council (EU) No 575/2013 as of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012 (Office Journal EU. L No. 176, p.1) BNP Paribas Bank Polska S.A. is obliged to publish in a publicly accessible manner information about the qualitative and quantitative information on the capital adequacy excluding irrelevant information, proprietary or confidential.

The document is the implementation of the *Information policy of BNP Paribas Bank Polska S.A. regarding capital adequacy*. The presented scope of information was developed in accordance with applicable regulations regarding disclosure of information and guidelines of the European Banking Authority in this regard:

- Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council, and repealing Commission Implementing Regulation (EU) No 2021/637, (hereinafter "Regulation (EU) No 2024/3172")
- Guidelines of the European Banking Authority on materiality, proprietary and confidentiality and disclosure frequency under Arts. 432(1), 432(2) and 433 of CRR Regulation (EBA/GL/2014/14)

Unless otherwise specified, all figures in the document are presented as at 30 June 2025, in thousands of PLN, based on the data of the BNP Paribas Bank Polska S.A. Group.

List of abbreviations used:

- Bank - BNP Paribas Bank Polska S.A.
- Group - BNP Paribas Bank Polska S.A. Group.
- BNPP Group - Capital Group, the parent company of which is BNP Paribas S.A. based in Paris..
- Supervisory Board - Supervisory Board of BNP Paribas Bank Polska S.A.
- CRR Regulation - Regulation of the European Parliament and of the Council (EU) No 575/2013 of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012
- Management Board - Management Board of BNP Paribas Bank Polska S.A.

<sup>1</sup> Regulation of the European Parliament and of the Council (EU) No 2024/1623 as of 31 May 2024

## 2. BNP PARIBAS BANK POLSKA S.A. GROUP

As at 30 June 2025, the Group comprised BNP Paribas Bank Polska S.A. as the parent, and its subsidiaries:

- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.
- BNP Paribas Leasing Services Sp. z o.o.
- BNP Paribas Group Service Center S.A.

As of 2 January 2024 liquidation process of Campus Leszno sp. z o.o. w likwidacji commenced. On 9 June the company was removed from Polish National Court Registry (KRS)

For the purposes of prudential consolidation Campus Leszno sp. z o.o. shall not be included. Exclusion from prudential consolidation of this company, results from taking into account the conditions set out in Art.19(1) of CRR Regulation.

## 3. KEY METRICS

Implementing the requirement specified in Art. 447 and Art. 438(d) of the CRR Regulation, the Bank publishes aggregate data on own funds values, own funds requirements, risk-weighted exposures, combined buffer requirement, leverage ratio and liquidity ratios - liquidity coverage ratio and stable net funding. Detailed information on particular positions is presented in the following chapters of the report.

**Table 1. EU KM1 - Key metrics template as of 30 June 2025.**

		a	b	c	d	e
		30 June 2025	31 March 2025	31 December 2024	30 September 2024	30 June 2024
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	13 415 258	12 195 684	12 162 053	11 841 172	11 797 150
2	Tier 1 capital	14 065 258	12 845 684	12 812 053	11 841 172	11 797 150
3	Total capital	17 112 200	15 932 570	15 962 074	15 142 717	15 330 837
<b>Risk-weighted exposure amounts</b>						
4	Total risk-weighted exposure amount	98 100 861	98 425 014	92 814 926	91 302 678	89 124 445
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	13.67%	12.39%	13.10%	12.97%	13.24%
6	Tier 1 ratio (%)	14.34%	13.05%	13.80%	12.97%	13.24%
7	Total capital ratio (%)	17.44%	16.19%	17.20%	16.59%	17.20%
<b>Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)</b>						
EU-7a	Additional CET1 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7b	Additional AT1 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7c	Additional T2 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7d	Total SREP own funds requirements (%)	8.00%	8.00%	8.00%	8.00%	8.00%
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.00%	0.01%	0.00%	0.01%	0.01%
EU-9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	Other Systemically Important Institution buffer	0.50%	0.50%	0.50%	0.25%	0.25%
11	Combined buffer requirement (%)	3.00%	3.01%	3.00%	2.76%	2.76%
EU-11a	Overall capital requirements (%)	11.00%	11.01%	11.00%	10.76%	10.76%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.34%	7.05%	7.80%	6.97%	7.24%
<b>Leverage ratio</b>						
13	Leverage ratio total exposure measure	185 412 651	180 681 082	181 407 830	178 790 571	178 954 703
14	Leverage ratio	7.59%	7.11%	7.06%	6.62%	6.59%
<b>Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)</b>						
EU-14a	Additional CET1 leverage ratio requirements (%)	-	-	-	-	-
EU-14b	Additional AT1 leverage ratio requirements (%)	-	-	-	-	-
EU-14c	Total SREP leverage ratio requirements (%)	3%	3%	3%	3%	3%
<b>Total SREP leverage ratio requirements (%)</b>						
EU-14d	Applicable leverage buffer	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14e	Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Liquidity Coverage Ratio</b>						



15	Total high-quality liquid assets (HQLA) (Weighted value -average)	58 354 875	52 619 247	58 807 518	50 565 059	50 478 630
EU-16a	Cash outflows - Total weighted value	41 051 951	39 588 483	43 497 076	41 547 456	41 926 269
EU-16b	Cash inflows - Total weighted value	17 446 359	21 241 332	18 831 646	18 293 918	19 529 034
16	Total net cash outflows (adjusted value)	23 605 592	18 347 151	24 665 430	23 253 537	22 397 235
17	Liquidity coverage ratio (%)	247.21%	286.80%	238.42%	217.45%	225.38%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	120 034 799	116 795 734	119 113 447	112 060 625	114 893 724
19	Total required stable funding	74 842 604	74 694 299	74 561 483	77 104 806	73 400 593
20	NSFR ratio (%)	160.38%	156.36%	159.75%	145.34%	156.53%

## 4. OWN FUNDS

### 4.1 OWN FUNDS STRUCTURE

Pursuant to the provisions of Banking law, the act of 29 August 1997 (Journal of Laws of 2024 item 1646), (hereinafter referred to as "Banking law") and CRR Regulation, own funds of the Group for the purposes of the capital adequacy calculation include:

- Tier I capital
- Tier II capital

Tier I capital includes:

- Common Equity Tier I capital – the sum of the Common Equity Tier I items after application of the required adjustments as well as deductions and exemptions
- Additional Tier I capital – series A capital bonds (ISIN PLO164300017) issued on 28 November 2024, of total value of PLN 650 mn classified for addition Tier I capital based on KNF's decision dated 31 December 2024.

Common Equity Tier I capital includes the following items:

- 1) capital instruments,
- 2) share premium accounts related to instruments referred to in point 1),
- 3) retained earnings, reviewed by the statutory auditor and after the permission is granted by the competent authority or after the Bank has taken a formal decision confirming the final financial result of an institution for a given year,
- 4) accumulated other comprehensive income (pursuant to Art. 4(1)(100) and Art. 26(1)(d) of the CRR Regulation
- 5) reserve capital,
- 6) general risk fund for unidentified risk related to banking operations,
- 7) adjustments and deductions that constitute:
  - a. losses for a current financial year,
  - b. intangible assets,
  - c. deferred tax assets that rely on future profitability,
  - d. defined benefit pension fund assets,
  - e. direct, indirect and synthetic holdings by the Bank of own Common Equity Tier I instruments, including own Common Equity Tier I instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation,
  - f. other items pursuant to Art. 36 of the CRR Regulation,
  - g. additional value adjustments based on requirements for prudent valuation – pursuant to Art. 34 and Art. 105 of CRR Regulation,
  - h. deduction for non-performing exposures defined in Art. 47c of CRR Regulation.

For the purpose of preparing the statement of Core Tier I and Tier II capital on a consolidated basis, shares in subsidiaries are excluded from the calculation.

Additional capital is established from net profit deductions in a fiscal year and a surplus obtained at issuing shares above their nominal value, remaining after covering the costs of issuance, from additional capital payments made by shareholders in exchange for assigning special rights to their existing shares without increasing the share capital. Additional capital may be earmarked for the coverage of balance sheet losses.

Reserve capital is established regardless of the additional capital from net profit deductions in a fiscal year, earmarked to cover the balance sheet loss.

The general risk fund for unidentified risk related to banking operations is established from net profit deductions in the amount resolved by the General Meeting. The general risk fund is earmarked for unidentified risk related to banking operations.

Unrealized gains and losses on financial instruments measured at fair value through other comprehensive income are recognized in own funds, in line with the instructions included in the CRR Regulation and the Banking Law Act.

Capital Tier II items, calculated based on the CRR Regulation, (Arts. 62 – 91), constitute subordinated loans – included in own funds in the amount and in accordance with the principles laid down in the decision of the Polish Financial Supervision Authority.

Capital instruments and subordinated loans qualify as instruments under Tier II, provided that the conditions specified in Art. 63 of the CRR Regulation are met, whereas instruments qualified under additional Tier I capital are recognised accounting for the conditions specified in Article 52 of the CRR Regulation.

Information on adjustments and deductions for Common Equity Tier I used in the calculation as of 30 June 2025:

- deduction in accordance with Art. 34 of CRR Regulation of the additional value adjustments for prudent valuation are created for all assets measured at fair value with a value of PLN -27 570 ths was applied;
- deduction for core Tier I capital in accordance with Art. 36(1)(b) of CRR Regulation for intangible assets in amount of PLN - 466 890 ths was applied. The amount was calculated taking into account the changes introduced by Regulation (EU) No 2176/2020 as of 12 November 2020 amending Delegated Regulation (EU) No 241/2014 with regard to the deduction of software assets from Common Equity Tier I items;
- application of deduction in line with Art. 36(1)(k) of CRR Regulation in the amount of PLN -18 460 ths; the adjustment is for securitization position which qualify to the risk weight at 1250% in line with Art. 245(1)(b) and Art. 253 of the CRR Regulation;
- deduction for non-performing exposures of PLN -27 592 ths was applied;

Information on adjustments and deductions for Tier 2 capital used in the calculation as of 30 June 2025:

- Tier II capital includes subordinated loans received in the amount of PLN 3 046 942 ths. This amount includes the amortized, non-Tier 2 subordinated loan in the amount PLN 366 145 ths.
- no deductions provided for in CRR Regulation were applied for Tier II funds.

Information on own funds structure is presented in accordance with the template EU CC1 set out in Regulation (EU) No 2024/3172, while the table presents only the rows relating to items included in the Group own funds structure.

**Table 2. EU CC1 - Composition of regulatory own funds as of 30 June 2025.**

	(a)	(b)
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>		
1 Capital instruments and the related share premium accounts	7 407 196	EU CC2 no. 6 / EU CC2 no 7a
2 Retained earnings	73 067	EU CC2 no 9
3 Accumulated other comprehensive income (and other reserves)	5 545 509	EU CC2 no 7c / EU CC2 no 8
EU-3a Funds for general banking risk	627 154	EU CC2 no 7b
EU-5a Independently reviewed interim profits net of any foreseeable charge or dividend	-	-
<b>6 Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>13 652 926</b>	EU CC2 no 11
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>		
7 Additional value adjustments (negative amount)	-27 570	
8 Intangible assets (net of related tax liability) (negative amount)	-466 890	EU CC2 no 1
EU-20 Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-18 460	EU CC2 no 1
EU-20 of which: qualifying holdings outside the financial sector (negative amount)	0	EU CC2 no 1
EU-20 of which: securitisation positions (negative amount)	-18 460	EU CC2 no 1
EU-20 of which: free deliveries (negative amount)	0	EU CC2 no 1
27 Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27a Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)	275 252	
28 Total regulatory adjustments to Common Equity Tier 1 (CET1)	-237 668	
29 Common Equity Tier 1 (CET1) capital	13 415 258	
<b>Additional Tier 1 (AT1) capital: instruments</b>		
<b>36 Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>650 000</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>		
<b>43 Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>-</b>	
<b>44 Additional Tier 1 (AT1) capital</b>	<b>650 000</b>	
<b>45 Tier 1 capital (T1 = CET1 + AT1)</b>	<b>14 065 258</b>	
<b>Tier 2 (T2) capital: instruments</b>		
46 Capital instruments and the related share premium accounts	3 046 942	EU CC2 no 5
<b>51 Tier 2 (T2) capital before regulatory adjustments</b>	<b>3 046 942</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>		
<b>57 Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>-</b>	
<b>58 Tier 2 (T2) capital</b>	<b>3 046 942</b>	
<b>59 Total capital (TC = T1 + T2)</b>	<b>17 112 200</b>	



<b>60</b>	<b>Total Risk exposure amount</b>	<b>98 100 861</b>
<b>Capital ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	13.67%
62	Tier 1 (as a percentage of total risk exposure amount)	14.34%
63	Total capital (as a percentage of total risk exposure amount)	17.44%
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)	8.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: countercyclical buffer requirement	0.00%
67	of which: systemic risk buffer requirement	0.00%
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.50%
EU-67b	of which: additional own funds requirements to cover risks other than the risk of excessive leverage	0.00%
<b>68</b>	<b>Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	<b>8.34%</b>
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	-
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	675 656

On 2 June 2025 the BNP Paribas SA with its registered office in Paris accepted the proposal to purchase the capital bonds referred to in Article 27a of the Bonds Act of 15 January 2015 (the "Bonds") presented by the Bank. The total nominal value of the Bonds amounts to EUR 160 m and the redemption date has been set for 6 June 2040. The Bonds will be qualified to the Bank's own funds as Tier 2 instruments after obtaining the relevant consent from the PFSA.

## 4.2 RECONCILIATION OF OWN FUNDS

Reconciliation of balance sheet items included in the audited consolidated report of the BNP Paribas Bank Polska S.A. Group used to calculate the value of own funds according to the methodology described in Section 3 "Disclosure of the scope of application" to Regulation (EU) No 2024/3172, is presented in the table below.

**Table 3. EU CC2 - Reconciliation of regulatory own funds to balance sheet in the reviewed financial statements as of 30 June 2025.**

		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Intangible assets	928 489	466 890	Interim Condensed Consolidated Statement of financial position (Assets)
2	Assets due to deferred net income tax	746 694	746 693	
3	- of which net assets not exceeding the threshold defined in Art. 48(1)(a)	-	746 693	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
4	Subordinated liabilities	3 413 087	3 413 087	Interim Condensed Consolidated Statement of financial position (Explanatory Note no 35)
5	- of which loans qualified as Tier II	-	3 046 942	
Shareholders' Equity				
6	Share capital	147 880	147 880	Interim Condensed Consolidated Statement of financial position (Equity)
7	Supplementary capital	14 526 683	13 826 682	
7a	- share premium	7 259 316	7 259 316	
7b	- general own funds	627 154	627 154	
7c	- other reserve capital	6 640 213	5 940 213	
8	Revaluation reserve	-394 705	-394 704	
9	Retained earnings	73 066	73 067	
10	Net profit for the period	1 475 294	0	
11	Total shareholders' equity	15 828 218	13 652 926	

## 5. OVERVIEW OF RISK EXPOSURE AMOUNTS

Pursuant to Art. 438(d) of CRR Regulation, the Bank publishes information on risk exposure amounts.

Table 4. EU OV1 – Overview of risk weighted exposure amounts as of 30 June 2025.

		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		30 June 2025	31 March 2025	30 June 2025
1	<b>Credit risk (excluding CCR)</b>	<b>81 673 225</b>	<b>82 651 602</b>	<b>6 533 858</b>
2	Of which the standardised approach	81 673 225	82 651 602	6 533 858
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the advanced IRB (AIRB) approach	-	-	-
6	<b>Counterparty credit risk - CCR</b>	<b>2 822 555</b>	<b>2 320 241</b>	<b>225 804</b>
7	Of which the standardised approach	2 741 815	2 250 378	219 345
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	80 740	69 863	6 459
9	Of which other CCR	-	-	-
10	<b>Credit valuation adjustments risk - CVA risk</b>	<b>79 846</b>	<b>59 953</b>	<b>6 388</b>
EU-10a	Of which the standardised approach (SA)	-	-	-
EU-10b	Of which the basic approach (F-BA and R-BA)	79 846	59 953	6 388
EU-10c	Of which the simplified approach	-	-	-
15	<b>Settlement risk</b>	<b>-</b>	<b>-</b>	<b>-</b>
16	<b>Securitisation exposures in the non-trading book (after the cap)</b>	<b>75 042</b>	<b>100 995</b>	<b>6 003</b>
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	75 042	100 995	6 003
EU 19a	Of which 1250%/ deduction	230 749	251 335	18 460
20	<b>Position, foreign exchange and commodities risks (Market risk)</b>	<b>1 398 771</b>	<b>1 240 799</b>	<b>111 902</b>
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU-21a	Of which the Simplified standardised approach (S-SA)	1 398 771	1 240 799	111 902
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a	<b>Large exposures</b>	<b>-</b>	<b>-</b>	<b>-</b>
23	<b>Reclassifications between trading and non-trading books</b>	<b>0</b>	<b>0</b>	<b>0</b>
24	<b>Operational risk</b>	<b>12 051 424</b>	<b>12 051 424</b>	<b>964 114</b>
EU 24a	Exposures to crypto-assets	0	0	0
25	<b>Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)</b>	<b>1 689 140</b>	<b>1 712 278</b>	<b>135 131</b>
29	<b>Total</b>	<b>98 100 861</b>	<b>98 425 014</b>	<b>7 848 069</b>

## 6. CAPITAL BUFFERS

The minimum levels of capital ratios applicable to the Bank and the Group result from Art. 92 of CRR Regulation and the Act of 5 August 2015 on macroprudential supervision over the financial system and crisis management in the financial system (Journal of Laws of 2025, item 819), hereinafter referred to as the "Macroprudential Act" introducing the obligation to maintain the requirement of combined buffer.

The combined buffer consists of:

- conservation buffer of 2.5% - based on Art. 19(1) of the Macroprudential Act, an additional amount of Common Equity Tier I capital to be maintained, additional to the Common Equity Tier I capital for the purposes of meeting the own funds requirement, referred to in Art. 92 paragraph 1 of CRR Regulation, in the amount of 2.5% of the total risk exposure amount calculated in accordance with Art. 92 paragraph 3 of this Regulation on an individual and consolidated level;
- buffer of other systemically important institution in the amount of 0.5% - on 16 September 2024, Bank received for information the Polish Financial Supervision Authority ("PFSA") motion expressing its opinion for Financial Stability Committee regarding the change of PFSA decision of 4 October 2016 in the form determined by the decision of PFSA of 19 December 2017 imposing on the Bank (on a consolidated and individual basis) a buffer of another systemically important institution in the amount equivalent to 0.25% of the total risk exposure amount calculated in accordance with Art. 92(3) of CRR Regulation. PFSA by the decision of 4 December 2024 has changed the decision dated 4 October 2016 imposing on the Bank the buffer of another systematically important institution in the amount equivalent to 0.5% of the total risk exposure amount calculated in accordance with Art. 92(3) of CRR Regulation;
- systemic risk buffer of 0% - on 19 March 2020, the Regulation of the Minister of Finance (Journal of Laws of 2020, item 473) of 18 March 2020, repealing the regulation on the systemic risk buffer, entered into force;
- institution-specific countercyclical buffer of 0% - according to Art. 21(1) of the Macroprudential Act, the Bank maintains the amount of Common Equity Tier I capital referred to in Art. 92 paragraph 1 of CRR Regulation, at the level of the total risk



exposure amount calculated in accordance with Art. 92 paragraph 3 of this Regulation, multiplied by the weighted average of countercyclical buffer rates calculated in accordance with Art. 83 of the Macroprudential Act.

Based on Art. 83 of the Macroprudential Act starting from 1 January 2016, the countercyclical buffer ratio is 0% for credit exposures in the territory of the Republic of Poland. As at 30 June 2024 the countercyclical buffer rate specific for the Group, calculated in line with the Macroprudential Act, as average weighted countercyclical buffer ratios applied in the jurisdictions where the indicated Group exposure is present, was 0 b.p. The value of the ratio was affected by the application of Article 2.5(b) of Commission Delegated Regulation (EU) No 1152/2024 according to which foreign exposures, whose aggregate does not exceed 2% of the aggregate of the general credit, trading book and securitisation exposures of that institution are allocated to the institution's home Member State.

Polish Financial Supervision Authority informed the Bank in the letter of 16th December 2024 that within the frames of supervisory evaluation, the sensitivity for materialization of stress scenarios impacting the own funds and risk exposure values of Bank is low. Based on the results of supervisory stress test carried out by PFSA in 2024 and in line with the instruction, the total capital add-on ("P2G") recommended under II Pillar and compensated by the capital conservation buffer was decreased to the amounts of 0 p.p. on consolidated and individual level above the total capital ratio referred to in Article 92(1)(c) of CRR Regulation, increased by the additional own funds requirement, referred to in Article 138(2)(2) of the Banking Law Act (n.a. for Group and Bank) and the combined buffer requirement, referred to in Article 55(4) of the Act on macroprudential supervision.

Pursuant to Art. 440 of CRR Regulation, the Bank discloses the geographic distribution of exposure amounts and risk-weighted exposure amounts for credit exposures, which is the basis for calculating countercyclical buffer. Details of the distribution of credit exposures for the purposes of calculating the countercyclical buffer in tables below have been prepared in accordance with Section 3 "Disclosure of the scope of application" of Regulation (EU) No 2024/3172.

**Table 5. EU CCyB2 - Amount of institution-specific countercyclical capital buffer as of 30 June 2025.**

		a
1	Total risk exposure amount	98 100 861
2	Institution specific countercyclical capital buffer rate	0.00%
3	Institution specific countercyclical capital buffer requirement	-



**Table 6. EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer as of 30 June 2025.**

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	Break-down by countries:													
0101	PL	104 724 551	-	91 345 031	-	581 921	196 651 503	6 135 648	111 864	6 003	6 253 515	78 168 936	98.0456%	0.00%
0102	LU	516 360	-	-	-	-	516 360	41 309	-	-	41 309	516 364	0.6477%	0.50%
0103	DE	236 851	-	-	-	-	236 851	18 800	-	-	18 800	234 994	0.2947%	0.75%
0104	ES	232 466	-	-	-	-	232 466	18 576	-	-	18 576	232 194	0.2912%	0.00%
0105	NL	230 917	-	-	-	-	230 917	18 442	-	-	18 442	230 524	0.2891%	2.00%
0106	US	85 128	-	-	-	-	85 128	6 752	-	-	6 752	84 396	0.1059%	0.00%
0107	AT	61 246	-	-	-	-	61 246	4 901	-	-	4 901	61 262	0.0768%	0.00%
0108	TR	48 711	-	-	-	-	48 711	3 223	-	-	3 223	40 285	0.0505%	0.00%
0109	MX	33 515	-	-	-	-	33 515	2 231	-	-	2 231	27 886	0.0350%	0.00%
0110	CZ	28 835	-	-	-	-	28 835	2 306	-	-	2 306	28 820	0.0361%	1.25%
0111	UA	24 905	-	-	-	-	24 905	2 224	-	-	2 224	27 798	0.0349%	0.00%
0112	IT	19 453	-	-	-	-	19 453	1 548	-	-	1 548	19 352	0.0243%	0.00%
0113	RO	13 996	-	-	-	-	13 996	1 119	-	-	1 119	13 994	0.0176%	1.00%
0114	SE	12 265	-	-	-	-	12 265	982	-	-	982	12 280	0.0154%	2.00%
0115	CY	11 939	-	-	-	-	11 939	954	-	-	954	11 927	0.0150%	1.00%
0116	GB	3 279	-	-	-	-	3 279	217	-	-	217	2 711	0.0034%	2.00%
0117	BE	2 298	-	-	-	-	2 298	142	-	-	142	1 772	0.0022%	1.00%
0118	HU	2 224	-	-	-	-	2 224	178	-	-	178	2 224	0.0028%	0.50%
0119	SI	1 981	-	-	-	-	1 981	158	-	-	158	1 981	0.0025%	1.00%
0120	SK	1 688	-	-	-	-	1 688	135	-	-	135	1 688	0.0021%	1.50%
0121	IE	1 093	-	-	-	-	1 093	66	-	-	66	825	0.0010%	1.50%
0122	NO	887	-	-	-	-	887	52	-	-	52	652	0.0008%	2.50%
0123	AD	658	-	-	-	-	658	59	-	-	59	740	0.0009%	0.00%
0124	MD	461	-	-	-	-	461	39	-	-	39	490	0.0006%	0.00%
0125	FR	454	-	-	-	-	454	40	-	-	40	495	0.0006%	1.00%
0126	GE	448	-	-	-	-	448	38	-	-	38	480	0.0006%	1.00%

0127	CH	317	-	-	-	-	317	20	-	-	20	249	0.0003%	0.00%
0128	CA	267	-	-	-	-	267	23	-	-	23	292	0.0004%	0.00%
0129	DK	168	-	-	-	-	168	13	-	-	13	169	0.0002%	2.50%
0130	HR	166	-	-	-	-	166	14	-	-	14	169	0.0002%	1.50%
0131	LV	143	-	-	-	-	143	15	-	-	15	187	0.0002%	1.00%
0132	PT	127	-	-	-	-	127	7	-	-	7	86	0.0001%	0.00%
0133	AU	114	-	-	-	-	114	3	-	-	3	35	0.0000%	1.00%
0134	CN	100	-	-	-	-	100	9	-	-	9	112	0.0001%	0.00%
0135	IS	92	-	-	-	-	92	8	-	-	8	103	0.0001%	2.50%
0136	BY	85	-	-	-	-	85	7	-	-	7	92	0.0001%	0.00%
0137	BG	82	-	-	-	-	82	7	-	-	7	92	0.0001%	2.00%
0138	AE	81	-	-	-	-	81	4	-	-	4	55	0.0001%	0.00%
0139	LT	57	-	-	-	-	57	5	-	-	5	57	0.0001%	1.00%
0140	IN	43	-	-	-	-	43	4	-	-	4	48	0.0001%	0.00%
0141	TZ	39	-	-	-	-	39	4	-	-	4	44	0.0001%	0.00%
0142	AR	39	-	-	-	-	39	3	-	-	3	44	0.0001%	0.00%
0143	UZ	30	-	-	-	-	30	3	-	-	3	35	0.0000%	0.00%
0144	RU	27	-	-	-	-	27	2	-	-	2	28	0.0000%	0.00%
0145	CM	20	-	-	-	-	20	2	-	-	2	23	0.0000%	0.00%
0146	MC	18	-	-	-	-	18	2	-	-	2	20	0.0000%	0.00%
0147	KZ	16	-	-	-	-	16	1	-	-	1	16	0.0000%	0.00%
0148	KG	14	-	-	-	-	14	1	-	-	1	15	0.0000%	0.00%
0149	GR	14	-	-	-	-	14	1	-	-	1	12	0.0000%	0.00%
0150	MT	13	-	-	-	-	13	1	-	-	1	14	0.0000%	0.00%
0151	AM	10	-	-	-	-	10	1	-	-	1	11	0.0000%	1.50%
0152	NG	9	-	-	-	-	9	1	-	-	1	10	0.0000%	0.00%
0153	AZ	8	-	-	-	-	8	1	-	-	1	9	0.0000%	0.00%
0154	EE	8	-	-	-	-	8	1	-	-	1	8	0.0000%	1.50%
0155	IL	6	-	-	-	-	6	1	-	-	1	7	0.0000%	0.00%
0156	TM	6	-	-	-	-	6	0	-	-	0	6	0.0000%	0.00%
0157	PE	5	-	-	-	-	5	0	-	-	0	6	0.0000%	0.00%
0158	PH	5	-	-	-	-	5	0	-	-	0	6	0.0000%	0.00%
0159	SA	3	-	-	-	-	3	0	-	-	0	3	0.0000%	0.00%
0160	ID	2	-	-	-	-	2	0	-	-	0	3	0.0000%	0.00%
0161	CO	2	-	-	-	-	2	0	-	-	0	3	0.0000%	0.00%
0162	TJ	2	-	-	-	-	2	0	-	-	0	2	0.0000%	0.00%
0163	BD	2	-	-	-	-	2	0	-	-	0	2	0.0000%	0.00%
0164	FI	2	-	-	-	-	2	0	-	-	0	2	0.0000%	0.00%

0165	SC	1	-	-	-	-	1	0	-	-	0	1	0.0000%	0.00%
0166	NP	1	-	-	-	-	1	0	-	-	0	1	0.0000%	0.00%
0167	VN	1	-	-	-	-	1	0	-	-	0	1	0.0000%	0.00%
020	Total	106 298 758	-	91 345 031	-	581 921	198 225 710	6 260 305	111 864	6 003	6 378 172	79 727 152	100.0000%	-



## 7. LEVERAGE RATIO

The Group discloses information on its leverage ratio pursuant to Art. 451 of the CRR Regulation.

The calculation of the leverage ratio of the Group as at 30 June 2025 was based on the provisions of CRR Regulation. The leverage ratio is the percentage of the Tier I capital ratio and the total exposure measure as at the end of the reporting period, while the total exposure measure is the sum of the exposure values determined for all assets and off-balance sheet items not deducted in determining the Tier I capital measure.

The reconciliation of the total exposure for the calculation of the leverage ratio with the value of assets in the published consolidated semi-annual report, pursuant to Art. 451 of CRR Regulation, is presented in accordance with the formulas defined in Regulation (EU) No 2024/3172

Items included in template EU LR2 and not disclosed in Table 9 do not apply to the Group.

**Table 7. EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures as of 30 June 2025.**

	a
	Applicable amount
1 Total assets as per published financial statements	168 548 558
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	0
3 (Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0
4 (Adjustment for temporary exemption of exposures to central banks (if applicable))	0
5 (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Art. 429a(1) CRR)	0
6 Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0
7 Adjustment for eligible cash pooling transactions	0
8 Adjustment for derivative financial instruments	1 030 590
9 Adjustment for securities financing transactions (SFTs)	0
10 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	15 953 706
11 (Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a (Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and (ca) of Art. 429a(1) CRR)	0
EU-11b (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Art. 429a(1) CRR)	0
12 Other adjustments	-120 204
<b>13 Total exposure measure</b>	<b>185 412 651</b>

**Table 8. EU LR2 - LRCom: Leverage ratio common disclosure.**

	CRR leverage ratio exposures	
	a	b
	30 June 2025	31 December 2024
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1 On-balance sheet items (excluding derivatives, SFTs, but including collateral)	165 570 667	165 692 741
3 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0	-206 372
<b>7 Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>165 570 667</b>	<b>165 486 369</b>
<b>Derivative exposures</b>		
8 Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	1 107 251	1 028 618
EU-8a Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	2 822 635	2 394 151
<b>13 Total derivatives exposures</b>	<b>3 929 886</b>	<b>3 422 769</b>
<b>Securities financing transaction (SFT) exposures</b>		
14 Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
16 Counterparty credit risk exposure for SFT assets	-	-
<b>18 Total securities financing transaction exposures</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>		
19 Off-balance sheet exposures at gross notional amount	36 569 308	31 831 408
20 (Adjustments for conversion to credit equivalent amounts)	20 657 210	19 332 716
<b>22 Off-balance sheet exposures</b>	<b>15 912 098</b>	<b>12 498 692</b>
<b>Excluded exposures</b>		
EU-22k ((Excluded exposures to shareholders according to Article 429a (1), point (da) CRR))	-	-
<b>Capital and total exposure measure</b>		
23 Tier 1 capital	14 065 258	12 812 053
<b>24 Total exposure measure</b>	<b>185 412 651</b>	<b>181 407 830</b>



Leverage ratio			
25	Leverage ratio (%)	7.59%	7.06%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.59%	7.06%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.59%	7.06%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	fully phased in	fully phased in
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	77 527	281 462
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	185 490 178	181 689 292
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	185 490 178	181 689 292
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7,58%	7,05%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.58%	7.05%

Table 9. EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives. SFTs and exempted exposures).

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	165 570 667
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	165 570 667
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	54 950 834
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	105 426
EU-7	Institutions	9 023 887
EU-8	Secured by mortgages of immovable properties	42 792 259
EU-9	Retail exposures	21 011 181
EU-10	Corporates	29 924 342
EU-11	Exposures in default	1 459 084
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	6 303 654

## 8. LIQUIDITY REQUIREMENTS

The Bank discloses information on liquidity requirements pursuant to Art. 451a(2) of the CRR Regulation.

Disclosing the information required in template EU LIQ1, the Bank provides the values and numerical data required for each of the four calendar quarters (April-June, January-March, October-December, July-September preceding the disclosure date). Values and figures are calculated as the arithmetic mean of the month-end observations in the twelve months preceding the end of each quarter.



**Table 10. EU LIQ1 - Quantitative information of LCR.**

Scope of consolidation: consolidated		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average) <sup>2</sup>			
		30 June 2025	31 March 2025	31 December 2024	30 September 2024	30 June 2025	31 March 2025	31 December 2024	30 September 2024
EU 1a	Quarter ending on (DD Month YYYY)								
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					53 306 083	51 591 177	51 472 206	51 028 323
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	72 749 816	71 260 675	70 046 750	68 872 618	5 433 914	5 228 534	4 980 653	4 727 691
3	Stable deposits	48 471 132	47 409 664	46 432 198	45 509 117	2 423 557	2 370 483	2 321 610	2 275 456
4	Less stable deposits	24 278 684	23 092 535	21 793 554	20 310 074	3 010 358	2 858 051	2 659 044	2 452 235
5	Unsecured wholesale funding	54 919 345	55 014 496	55 561 140	55 519 271	21 964 157	22 028 391	22 374 286	22 510 086
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	10 887 313	10 799 134	10 640 541	10 490 099	2 721 828	2 699 784	2 660 135	2 622 525
7	Non-operational deposits (all counterparties)	44 032 032	44 215 362	44 920 598	45 029 172	19 242 329	19 328 608	19 714 151	19 887 561
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	31 606 210	32 165 621	32 763 781	32 131 348	12 300 944	13 289 167	13 797 087	13 377 900
11	Outflows related to derivative exposures and other collateral requirements	10 040 035	11 049 946	11 476 773	11 019 840	10 040 035	11 049 946	11 476 773	11 019 840
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	21 566 175	21 115 675	21 287 008	21 111 507	2 260 909	2 239 220	2 320 314	2 358 059
14	Other contractual funding obligations	3 488 768	3 129 442	3 068 408	3 341 686	421 816	139 839	43 552	295 727
15	Other contingent funding obligations	23 217 421	23 035 276	23 275 875	24 242 746	1 160 871	1 151 764	1 163 794	899 430
16	TOTAL CASH OUTFLOWS					41 281 702	41 837 695	42 359 371	41 810 833
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	40 824	1 262 627	3 387 277	6 372 729	-	-	-	-
18	Inflows from fully performing exposures	11 214 991	10 641 593	9 362 403	8 146 222	10 517 667	9 911 537	8 557 852	7 231 630
19	Other cash inflows	9 435 926	10 451 849	10 854 543	10 387 573	9 435 926	10 451 849	10 854 543	10 387 573
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	20 691 741	22 356 069	23 604 223	24 906 525	19 953 593	20 363 387	19 412 395	17 619 204
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	20 691 741	22 356 069	23 604 223	24 906 525	19 953 593	20 363 387	19 412 395	17 619 204
EU-21	LIQUIDITY BUFFER					53 306 083	51 591 177	51 472 206	51 028 323
22	TOTAL NET CASH OUTFLOWS					21 328 109	21 474 308	22 946 977	24 191 630
23	LIQUIDITY COVERAGE RATIO					251.63%	242.69%	226.30%	214.52%

The Group collects diversified sources of funds, that ensure stable liquidity situation. The Bank holds as well high liquid assets portfolio, that can be used as the source of liquidity in case needed and ensure access to the liquidity during one day. Above mentioned elements enable stable liquidity management both in the normal situation as well as in the crisis or emergency one. High share of liquid assets (Level 1 only) ensures compliance with the regulatory and internal liquidity requirements.

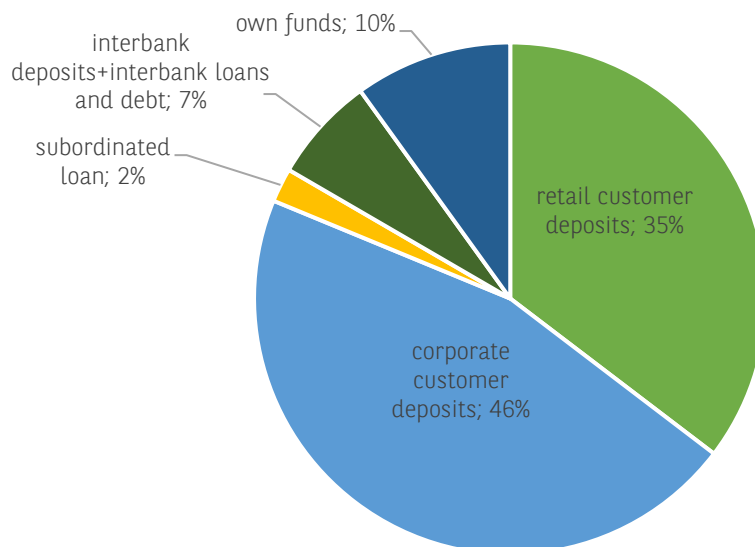
The main aspects having impact on the LCR measure is funding structure of the Bank and size of the high liquid assets portfolio. In the funding structure on one side the funding sources structure is important (segment of the Customer) and on the other product type of the liability. Diversification scale of the funding sources and relationship with the Customers ensure high stability of the funding. Bank's assets taken into LCR measure calculation are highly liquid assets, that can be used for immediate acquisition/obtaining of liquidity.

<sup>2</sup> last 12 month average (as of 30 June 2025)

The LCR ratios as of the end of each quarter remained on safe and high level. The consolidated LCR at the end of June 2025 was higher compared to end of 2024, with increase of retail deposits amount even with lower volume of the liquidity buffer. Parallel to this, a change was observed in the non-bank Customers funding structure (increase of the more stable funding from retail Customers versus decreased pool of less stable corporate funds).

Throughout four recent quarters, the consolidated LCR increased from 225.38% as of end of June 2024 to 247.2% as of the end of June 2025.

The non-bank Customers deposits base constitutes to be the largest share in the Group funding, and it comes from all segments of Clients. As of end of June 2025 the corporate segment funding from the customers classified as corporate in the financial statement, constitutes dominant contribution. The stability of deposit base is ensured by the attractive and comprehensive offer to the Bank's Customers, which is subject to on-going monitoring and analysis in order to establish models describing the deposits behaviour in time for each business line. The Group also cooperates with the supranational financial institutions that provide stable funding used for specific projects or dedicated offers to selected Customers. The complete Group's funding structure as of 30 June 2025 is presented in the chart below.



The Bank monitors concentration of the funding sources from non-bank Customers and presents relevant analysis to the ALCO Committee on the monthly basis. The Bank established limits for funding concentration both for corporate and retail segment. There was no excess of the concentration limit during the observed period.

Due to the currency structure of the balance sheet, the Bank provides financing tailored to the profile of its foreign currency assets, either through financing obtained directly in a given currency or through CIRS or FX SWAP transactions.

Closing currency mismatch through derivative transactions enables to close the Bank's needs in various currencies and term structure adequate to the liquidity risk profile of the respective currencies and that has positive impact for the liquidity profile in respective currency. The Bank monitors liquidity in PLN and basic foreign currencies: EUR, CHF, USD and all remaining currencies in total. In case of the gap of liabilities in foreign currencies, the Bank concludes off-balance sheet exchange of currencies transactions with the BNP Paribas Group's units: FX SWAP or CIRS, to obtain required currencies from other foreign currencies where the Bank has excess of liabilities as first, than complementary from PLN. As of 30 June 2025 the Bank practically didn't need funding of CHF mortgage portfolio with derivatives due to high level of provisions in CHF related to legal risk of those loans.

Derivatives exposure and potential collateral calls:

Collaterals for derivative transactions are mainly assets of the Level 1 type, i.e. cash and government securities. The change of collateral type is performed exclusively within this type of assets. In ISDA-type agreements and ZBP framework agreements there might be clauses on the "Credit Event Upon Merger", which means that in case of such an event, the counterparty's rating may deteriorate. Such an event does not entail any posting of the additional collateral, but it may cause possible closing of the transaction.

The Bank doesn't have any agreements with the counterparties that would require additional collateral from the Bank in case of rating deterioration.



Table 11. EU LIQ2: Net Stable Funding Ratio.

		a	b	c	d	e
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
<b>Available stable funding (ASF) Items</b>						
1	<b>Capital items and instruments</b>	<b>14 302 926</b>	-	-	<b>3 046 942</b>	<b>17 349 868</b>
2	Own funds	14 302 926	-	-	3 046 942	17 349 868
3	Other capital instruments	-	-	-	-	-
4	<b>Retail deposits</b>	-	74 173 867	973 796	37 901	70 162 076
5	Stable deposits	-	49 457 919	367 651	30 388	47 364 679
6	Less stable deposits	-	24 715 948	606 145	7 512	22 797 397
7	<b>Wholesale funding:</b>	-	56 115 931	1 166 956	6 775 772	32 522 856
8	Operational deposits	-	11 114 648	-	-	5 557 324
9	Other wholesale funding	-	45 001 283	1 166 956	6 775 772	26 965 532
10	<b>Interdependent liabilities</b>	-	-	-	-	-
11	<b>Other liabilities:</b>	-	9 308 915	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	9 308 915	-	-	-
14	<b>Total available stable funding (ASF)</b>	-	-	-	-	120 034 799
<b>Required stable funding (RSF) Items</b>						
15	<b>Total high-quality liquid assets (HQLA)</b>	-	-	-	-	1 354 064
EU-15a	<b>Assets encumbered for more than 12m in cover pool</b>	-	2 974 458	-	-	2 528 289
16	<b>Deposits held at other financial institutions for operational purposes</b>	-	-	-	-	-
17	<b>Performing loans and securities:</b>	-	17 458 754	9 662 319	64 618 097	64 482 124
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	0	-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	0	6 785 587	420 394	2 551 520	3 440 275
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	0	10 222 354	8 909 904	42 953 847	44 404 610
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	166 913	153 564	8 361 443	5 595 177
22	Performing residential mortgages, of which:	0	408 419	317 365	19 058 639	16 562 735
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	-	-	-	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	0	42 393	14 657	54 091	74 503
25	<b>Interdependent assets</b>	0	-	-	-	-
26	<b>Other assets:</b>	-	1 103 545	-	4 185 196	4 756 393
27	Physical traded commodities	0	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	0	0
29	NSFR derivative assets	0	38 850	0	0	38 850
30	NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	0
31	All other assets not included in the above categories	0	1 064 695	0	4 185 196	4 717 543
32	<b>Off-balance sheet items</b>	-	34 434 672	0	0	1 721 734
33	<b>Total RSF</b>	0	0	0	0	74 842 604
34	<b>Net Stable Funding Ratio (%)</b>					<b>160.38%</b>

The Net Stable Funding Ratio (NSFR) for the Bank, as of June 2025, amounted to 162,5% for the Bank standalone and 160,4% for the Group, which is an increase compared to the end of June 2024 by 6,5 p.p. and 3,9 p.p. . respectively. The increase in the ratio results from increase in long-term financing (MREL), a stable increase of non-financial customer deposits and no increase of the customer loan portfolio.

## 9. MARKET RISK

The table below presents elements of own funds requirements for market risk under the standardized method.

**Table 12. EU MR1 - Market risk under the standardised approach as of 30 June 2025.**

		a
		RWEAs
<b>Outright products</b>		
1	Interest rate risk (general and specific)	1 397 190
2	Equity risk (general and specific)	-
3	Foreign exchange risk	-
4	Commodity risk	-
<b>Options</b>		
5	Simplified approach	-
6	Delta-plus approach	1 581
7	Scenario approach	-
8	Securitisation (specific risk)	-
9	<b>Total</b>	<b>1 398 771</b>

For general interest rate risk in trading book the Bank uses maturity bucket approach. As of reporting date no instruments generating interest rate specific risk capital requirement were present. Foreign exchange risk is equal to 0 due to the fact that total FX position remained below 2% of own funds. Capital requirement for option instruments is a consequence of running low open position in interest rate options.

## 10. EXPOSURES TO INTEREST RATE RISK ON POSITIONS NOT HELD IN THE TRADING BOOK

The core business of the Bank - granting loans and collecting deposits from Customers – generates the open interest rate risk positions, which are transferred using the transfer pricing system from business lines to portfolios managed by the Asset and Liability Management Division.

When determining the interest rate risk profile, the Group takes into account not only contractual parameters, but also the actual characteristics of products resulting from Customer behavioural characteristic and built-in options, using models e.g. for current accounts, savings accounts, fixed interest rate loans, credit cards.

Structural elements (stable, insensitive to interest rate changes part of current accounts and capital) are secured with transactions with longer maturities. In the remaining portfolio, the Bank's intention is to close the interest rate risk.

The economic value of equity (EVE) measure is a measure of the net present value changes of instruments sensitive to the interest rates changes in their remaining duration, resulting from changes in interest rates, taking into account all the items in the banking book, with the exception of capital. The Group determined an internal critical value for this measure at 13% of the Common Equity Tier I capital of the Bank. During the current period, there was no event of excess.

The net interest income sensitivity measure (NII) was determined with the assumptions:

- constant balance sheet during the year,
- for renewing products, the applied margin is the last used for a given product,
- an unstable part of the deposit base exists throughout the annual analysis period,
- all regulatory caps/floors on customer rate are applied.

The Group has set an internal critical value for this measure at 4.8% of Tier 1 capital. This measure has not been exceeded since it came into force.

The economic value changes of the updated capital, calculated according to the internal contract prices, in accordance with six regulatory interest rate change scenarios and the changes in net interest income, calculated according to two supervisory shock scenarios are presented in the table EU IRRBB1.

**Table 13. EU IRRBB1 - Interest rate risks of non-trading book activities.**

Supervisory shock scenarios	a	b	c	d
	Changes of the economic value of equity		Changes of the net interest income	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024
1 Parallel up	-558	-575	160	205
2 Parallel down	-238	-97	-492	-573
3 Steeper	382	298		
4 Flattener	-911	-749		
5 Short rates up	-920	-801		
6 Short rates down	468	420		

## 11. CREDIT RISK

### 10.1 EXPOSURES TO CREDIT RISK

The tables below present detailed quantitative information on credit exposure, as required by Art. 442 of CRR Regulation on the basis of the formulas set out in Regulation (EU) No 2024/3172.

**Table 14. EU CQ4: Quality of non-performing exposures by geography as of 30 June 2025.**

	a	b	c	d	e	f	g
	Gross carrying / Nominal amount						
	of which: non-performing						
			of which: defaulted	of which: subject to impairment	Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
<b>010 On balance sheet exposure</b>	148 380 642	2 832 286	2 829 754	147 924 588	-2 302 715		-
020 Poland	126 198 125	2 828 014	2 825 482	125 742 552	-2 277 155		-
030 Luxemburg	20 523 617	23	23	20 523 617	-2 665		-
040 France	777 593	333	333	777 593	-340		-
050 Germany	249 707	4	4	249 707	-891		-
060 Spain	199 661	-	-	199 661	-2 928		-
070 Other countries	431 939	3 912	3 912	431 458	-18 736		0
<b>080 Off balance sheet exposure</b>	37 155 884	315 044	315 044			164 898	
090 Poland	34 034 047	314 904	314 904			150 820	
100 Italy	1 333 627	0	0			10 692	
110 South Korea	524 279	0	0			771	
120 The Netherlands	248 165	0	0			212	
130 France	189 457	0	0			88	
140 Other countries	826 309	140	140			2 315	
<b>150 Total</b>	<b>185 536 526</b>	<b>3 147 330</b>	<b>3 144 798</b>	<b>147 924 588</b>	<b>-2 302 715</b>	<b>164 898</b>	<b>-</b>

**Table 15. EU CR2: Changes in the stock of non-performing loans and advances as of 30 June 2025.**

	a
	Gross carrying amount
<b>010 Initial stock of non-performing loans and advances</b>	<b>2 872 182</b>
020 Inflows to non-performing portfolios	1 922 557
030 Outflows from non-performing portfolios	-1 967 091
040 Outflows due to write-offs	-82 487
050 Outflow due to other situations	-1 884 604
<b>060 Final stock of non-performing loans and advances</b>	<b>2 827 648</b>



**Table 16. EU CR1-A: Maturity of exposures as of 30 June 2025.**

	a	b	c	d	e	f
	Net exposure value					
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1 Loans and advances		14 170 991	37 057 122	36 815 970	106 284	88 150 367
2 Debt securities		1 722 282	35 209 172	20 996 099		57 927 553
<b>3 Total</b>		<b>15 893 273</b>	<b>72 266 294</b>	<b>57 812 069</b>	<b>106 284</b>	<b>146 077 920</b>



Table 17. EU CR1: Performing and non-performing exposures and related provisions as of 30 June 2025.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures		Non-performing exposures		Performing exposures – accumulated impairment and provisions		Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		On performing exposures	On non-performing exposures						
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2			Of which stage 2	Of which stage 3				
005	Cash balances at central banks and other demand deposits	13 209 445	13 208 882	563	-	-	-	-721	-714	-7	-	-	-		-	-	
010	Loans and advances	87 621 088	77 661 534	9 576 986	2 827 648	2 455	2 718 318	-836 006	-340 023	-495 837	-1 462 363	-506	-1 443 800	-	28 372 070	435 575	
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
030	General governments	72 184	41 570	30 614	-	-	-	-1 296	-151	-1 144	-	-	-	-	162	-	
040	Credit institutions	1 244 562	921 919	322 643	-	-	-	-1 671	-383	- 1 288	-	-	-	-	-	-	
050	Other financial corporations	3 549 886	3 541 052	8 831	9 207	-	9 029	-14 633	-14 255	-378	-7 208	0	-7 191	-	38 635	1 362	
060	Non-financial corporations	41 034 748	34 879 824	6 110 697	1 591 241	0	1 531 438	-406 615	-146 282	-260 287	-661 574	0	-651 816	-	16 722 456	262 419	
070	Of which SMEs	25 181 313	20 965 961	4 171 151	1 120 099	0	1 061 557	-249 283	-82 115	-167 122	-468 237	0	-458 651	-	13 963 262	248 017	
080	Households	41 719 708	38 277 168	3 104 201	1 227 199	2 455	1 177 851	-411 791	-178 952	-232 739	-793 580	-506	-784 794	-	11 610 818	171 794	
090	Debt securities	57 927 266	57 832 527	0	4 636	-	4 155	-194	-194	0	-4 155	-	-4 155	-	-	-	
100	Central banks	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	29 292 917	29 292 917	-	-	-	-	-111	-111	-	-	-	-	-	-	-	
120	Credit institutions	7 936 943	7 936 943	-	-	-	-	-62	-62	-	-	-	-	-	-	-	
130	Other financial corporations	20 602 667	20 602 667	-	-	-	-	-21	-21	-	-	-	-	-	-	-	
140	Non-financial corporations	94 739	0	0	4 636	-	4 155	0	0	0	-4 155	-	-4 155	-	-	-	
150	Off-balance-sheet exposures	36 840 841	33 371 952	3 461 912	315 044	0	314 991	112 933	46 974	65 864	51 965	0	51 965		524 360	782	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
170	General governments	60 156	52 880	7 276	-	-	-	122	80	42	-	-	-		-	-	
180	Credit institutions	3 026 901	2 856 575	170 326	-	-	-	12 060	2 434	9 626,	-	-	-		-	-	
190	Other financial corporations	2 032 758	1 983 923	48 835	-	-	0	1 741	1 265	476	-	-	-		80	-	
200	Non-financial corporations	27 093 680	24 082 976	3 008 815	303 464	0	303 461	87 446	36 146	51 285	46 806	0	46 806		523 158	782	
210	Households	4 627 345	4 395 597	226 660	11 580	0	11 531	11 564	7 049	4 436	5 159	0	5 159		1 123	-	
220	Total	195 598 641	182 074 894	13 039 461	3 147 328	2 455	3 037 464	-723 988	-293 957	-429 979	-1 414 552	-506	-1 395 990	-	28 896 430	436 357	

**Table 18. EU CQ1: Credit quality of forbore exposures as of 30 June 2025.**

		a	b	c	d	e		f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral received and financial guarantees received on forbore exposures	
		Non-performing forbore							Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Performing forbore		Of which defaulted	Of which impaired	On performing forbore exposures	On non-performing forbore exposures			
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-	-
010	Loans and advances	329 550	1 207 087	1 206 880	1 128 000	-20 604	-482 968	256 432	156 701	
020	Central banks	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-	-
050	Other financial corporations	134	132	132	132	-	18	-	91	-
060	Non-financial corporations	131 827	874 607	874 607	820 515	-9 049	-289 129	122 696	90 739	
070	Households	197 589	332 347	332 140	307 353	-11 537	-193 748	133 736	65 962	
080	Debt Securities	-	0	0	-	-	0	-	-	-
090	Loan commitments given	35 568	192 523	192 523	192 523	836	22 102	-	-	-
100	<b>Total</b>	<b>365 118</b>	<b>1 399 610</b>	<b>1 399 403</b>	<b>1 320 523</b>	<b>-19 768</b>	<b>-460 865</b>	<b>256 432</b>	<b>156 701</b>	



**Table 19. EU CQ5: Credit quality of loans and advances to non-financial corporations by industry as of 30 June 2025.**

	a	b	c	d	e	f
				Gross carrying amount		
			Of which non-performing	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which defaulted			
010 Agriculture, forestry and fishing	1 371 844	38 715	22 118	1 329 765	-21 866	-
020 Mining and quarrying	38 989	121	5	38 989	-103	-
030 Manufacturing	20 198 935	1 168 389	1 123 131	20 198 206	-681 159	-
040 Electricity, gas, steam and air conditioning supply	1 210 622	1 958	1 869	1 210 622	-11 021	-
050 Water supply	92 074	476	190	92 074	-781	-
060 Construction	2 376 954	68 337	41 910	2 376 954	-54 512	-
070 Wholesale and retail trade	5 912 955	136 047	114 920	5 912 496	-126 229	-
080 Transport and storage	988 423	55 870	9 299	988 423	-33 828	-
090 Accommodation and food service activities	289 944	14 799	11 659	289 944	-12 819	-
100 Information and communication	2 982 177	10 180	6 793	2 982 177	-26 497	-
110 Financial and insurance activities	164 836	1 508	181	164 836	-1 634	-
120 Real estate activities	1 689 272	22 905	18 843	1 689 272	-25 274	-
130 Professional, scientific and technical activities	2 657 555	50 064	43 710	2 657 555	-51 451	-
140 Administrative and support service activities	1 557 325	9 768	3 355	1 557 325	-10 676	-
150 Public administration and defense, compulsory social security	1 526	-	-	1 526	-6	-
160 Education	146 390	2 466	691	146 390	-1 834	-
170 Human health services and social work activities	774 902	5 233	2 607	774 902	-4 925	-
180 Arts, entertainment and recreation	27 040	535	2	27 040	-348	-
190 Other services	144 226	3 868	541	144 226	-3 228	-
<b>200 Total</b>	<b>42 625 989</b>	<b>1 591 241</b>	<b>1 401 821</b>	<b>42 582 721</b>	<b>-1 068 189</b>	<b>-</b>

**Information on collateral obtained by taking possession and execution processes:**

The Bank is cautious about the possibility of taking over the property after unsuccessful enforcement proceedings. Currently, the Bank does not own any real estate that has been taken over. The Bank takes a similar cautious approach in the case of debt conversion into stocks or shares in companies. The Bank, usually as part of restructuring proceedings, converts part of its receivables into shares / stocks in companies. The value of shares / stocks as of the reporting date is insignificant in terms of the Bank's operations, and also in terms of recoveries made on the portfolio of impaired loans. The value of provisions covers 90% of the initial value from the date of acquisition. Movable property that is collateral of the contracts is also taken over in collection process.

**Table 20. EU CQ7: Collateral obtained by taking possession and execution processes as of 30 June 2025.**

	a	b
	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
010 Property, plant and equipment (PP&E)	-	-
020 Other than PP&E	4 912	-4 431
030 Residential immovable property	-	0
040 Commercial Immovable property	-	-
050 Movable property (auto, shipping, etc.)	-	-
060 Equity and debt instruments	4 912	-4 431
070 Other collateral	-	-
<b>080 Total</b>	<b>4 912</b>	<b>-4 431</b>

## 10.2 CREDIT RISK MITIGATION TECHNIQUES

When limiting credit risk, the Bank applies credit risk mitigation techniques, both in terms of funded and unfunded protection. The funded protection includes, among others:

- mortgage established on a residential real estate
- mortgage established on a commercial real estate
- registered pledge
- security deposit
- hold on funds on bank accounts
- suretyship
- ownership transfer
- assignment of receivables
- promissory note
- credit facility insurance
- power of attorney to administer a bank account.

The unfunded protection covers bank guarantees, guarantees issued by the State Treasury or by a local government unit and corporate guarantees.

The Bank uses both balance sheet netting and off-balance netting techniques. The first credit risk mitigation technique concerns drawn lines of credit and deposits placed with BNP Paribas S.A. Off-balance sheet netting is used for derivative transactions that are concluded under framework and security agreements signed with corporate, SME and Micro Customers. Off-balance sheet netting is also used in the case of derivative transactions concluded with selected credit institutions.

The Bank does not use credit derivatives as a credit risk mitigation technique.

In scope of credit risk mitigation techniques, there were no substantial changes in 1H2025 in the Bank.

**Table 21. EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques as of 30 June 2025.**

		Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees		
				Of which secured by credit derivatives		
		a	b	c	d	e
1	Loans and advances	72 551 448	28 807 645	27 862 557	945 088	-
2	Debt securities	57 927 553	-	-	-	
3	Total	130 479 001	28 807 645	27 862 557	945 088	-
4	Of which non-performing exposures	930 192	435 575	390 949	44 626	-
EU-5	Of which defaulted	927 046	433 682			

The table below shows the effect of all credit risk mitigation techniques. The density of risk-weighted assets is a synthetic indicator of the risk level of individual portfolios.

**Table 22. EU CR4 – standardised approach – Credit risk exposure and CRM effects as of 30 June 2025.**

		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
Exposure classes		a	b	c	d	e	f
1	Central governments or central banks	34 994 620	10	45 309 397	25 555	1 808 194	3.99%
2	Non-central government public sector entities	105 426	93 442	105 426	24 857	27 915	21.43%
EU-2a	Regional government or local authorities	104 559	82 300	104 559	19 532	24 818	20.00%
EU-2b	Public sector entities	868	11 142	868	5 326	3 097	50.00%
3	Multilateral development banks	19 956 213	0	19 956 213	0	0	0.00%
EU-3a	International organisations	0	0	0	0	0	0.00%
4	Institutions	9 023 887	3 011 926	9 052 995	1 529 851	3 521 965	33.28%
5	Cover bonds	0	0	0	0	0	0.00%



6	Corporates	29 924 342	21 224 083	20 827 721	9 416 388	29 519 757	97.60%
6,1	Of which: specialised lending	12 364 042	10 750 435	11 928 498	3 930 053	15 537 889	97.98%
7	Subordinated debt exposures and equity	262 567	0	262 567	0	262 567	100.00%
EU-7a	Subordinated debt exposures	0	0	0	0	0	0.00%
EU-7b	Equity	262 567	0	262 567	0	262 567	100.00%
8	Retail	21 011 181	3 703 213	20 499 311	818 974	14 496 458	68.00%
9	Secured by mortgages on immovable property and ADC exposures	42 792 259	7 646 998	42 156 368	3 087 003	27 903 031	61.67%
9,1	Secured by mortgages on residential immovable property - non IPRE	19 421 966	135 424	19 396 371	54 913	6 228 989	32.02%
9,2	Secured by mortgages on residential immovable property - IPRE	238 725	9 501	238 725	3 800	91 155	37.59%
9,3	Secured by mortgages on commercial immovable property - non IPRE	15 111 053	4 938 679	14 543 741	2 006 691	12 318 236	74.43%
9,4	Secured by mortgages on commercial immovable property - IPRE	6 974 283	867 924	6 956 709	347 348	6 722 043	92.03%
9,5	Acquisition, Development and Construction (ADC)	1 046 232	1 695 470	1 020 821	674 250	2 542 608	150.00%
10	Exposures in default	1 459 084	276 423	1 299 902	135 955	1 704 470	118.71%
EU-10a	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0.00%
EU-10b	Collective investment undertakings	0	0	0	0	0	0.00%
EU-10c	Other items	5 750 739	475 255	5 810 418	285 751	2 428 869	39.84%
12	<b>TOTAL</b>	<b>165 280 319</b>	<b>36 431 351</b>	<b>165 280 319</b>	<b>15 324 336</b>	<b>81 673 225</b>	<b>45.22%</b>

### 10.3 APPLICATION OF STANDARD METHOD

For the purpose of determining the risk weights for exposures to counterparties located in the following categories:

- institutions
- businesses,
- central governments and central banks,
- regional government units and local authorities,
- multilateral development banks,
- public sector entities;

uses ECAs external credit assessment (ratings): Moody's Investors Service.

Where a financial instrument or an emission programme to which an exposure is rated, it shall be used to determine the weighting for that exposure. If the exposure does not have such a rating, but there is an overall credit assessment of the issuer and there is an assessment of a specific issuing programme of the financial instrument to which the exposure does not belong, the Bank shall select a higher risk weight. On the other hand, where there is only one rating, the issuer or the issuing / financial instrument programme to which the exposure does not belong, the Bank shall select that rating. The rating chosen shall be the basis for determining the risk weight for the exposure, provided that it translates into a higher weight than that determined for the exposure and not classified.

The Bank shall apply a standard mapping system published by EBA.

The table below aims to provide the standardise exposures approach broken down by asset class and risk weight.

Table 23. EU CR5 – standardised approach as of 30 June 2025.

	Exposure class	Risk weight																								total	of which unrated	
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%			inne
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	42 967 009	0	1 367 196	6 518	318 573	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	675 656	0	0	0	0	45 334 953	2 361 426
2	Non-central government public sector entities	0	0	0	0	124 090	0	0	0	0	6 193	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	130 284	130 284
EU-2a	Regional governments or local authorities	0	0	0	0	124 090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	124 090	124 090	
EU-2b	Public sector entities	0	0	0	0	0	0	0	0	0	6 193	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6 193	6 193
3	Multilateral development banks	19 956 213	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19 956 213	0	
EU-3a	International organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Institutions	0	29 288	0	0	38 635	9 030 743	0	0	0	1 395 423	0	0	17 507	0	0	26 417	0	0	0	44 833	0	0	0	0	0	10 582 846	560 450
5	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29 487 407	0	0	756 703	0	0	0	0	0	0	30 244 110	30 244 110
6.1	Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15 101 847	0	0	756 703	0	0	0	0	0	0	15 858 551	15 858 551
7	Subordinated debt exposures and equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	262 567	0	0	0	0	0	0	0	0	0	262 567	262 567
EU-7a	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
EU-7b	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	262 567	0	0	0	0	0	0	0	0	0	262 567	262 567
8	Retail exposures	0	0	0	0	0	0	0	0	226 558	0	0	0	21 091 727	0	0	0	0	0	0	0	0	0	0	0	0	21 318 286	21 318 286
9	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	15 429 430	34 334 180 138	0	0	0	5 548 944	0	6 236 859	0	314 562	8 786 574	27 965	361 569	0	4 480 770	0	0	0	0	3 842 228	45 243 371	45 243 371	
9.1	Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	15 429 341	0	0	0	0	0	0	3 602 247	0	0	419 696	0	0	0	0	0	0	0	0	0	19 451 284	19 451 284	
9.1.1	No loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	2 507 956	0	0	344 441	0	0	0	0	0	0	0	0	0	2 852 397	2 852 397	
9.1.2	loan splitting applied (secured	0	0	0	0	15 429 341	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15 429 341	15 429 341	
9.1.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	1 094 291	0	0	75 255	0	0	0	0	0	0	0	0	0	1 169 546	1 169 546	
9.2	Secured by mortgages on residential immovable property - IPRE	0	0	0	0	89	34 334 180 138	0	0	0	0	0	0	0	0	0	27 965	0	0	0	0	0	0	0	0	242 525	242 525	
9.3	Secured by mortgages on commercial immovable property - non IPRE)	0	0	0	0	0	0	0	0	0	5 548 944	0	2 634 611	0	0	8 366 878	0	0	0	0	0	0	0	0	0	16 550 433	16 550 433	
9.3.1	No loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	2 470 227	0	0	5 881 059	0	0	0	0	0	0	0	0	0	8 351 286	8 351 286	
9.3.2	loan splitting applied (secured	0	0	0	0	0	0	0	0	0	5 548 944	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5 548 944	5 548 944	
9.3.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	164 385	0	0	2 485 819	0	0	0	0	0	0	0	0	0	2 650 203	2 650 203	

9.4	Secured by mortgages on commercial immovable property - IPRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	314 562	0	0	361 569	0	2 785 698	0	0	0	0	3 842 228	7 304 057	7 304 057
9.5	Acquisition, Development and Construction (ADC)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 695 072	0	0	0	0	0	1 695 072	1 695 072
10	Exposures in default	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	898 632	0	0	0	537 226	0	0	0	0	0	1 435 857	1 435 857
EU-10a	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
EU-10b	Exposures in default	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
EU-10c	Other items	3 570 171	0	0	0	120 729	0	0	0	0	0	0	0	0	0	0	2 405 268	0	0	0	0	0	0	0	0	0	6 096 168	6 096 168
EU-11c	TOTAL	66 493 393	29 288	1 367 196	6 518	16 031 458	9 065 078	180 138	0	226 558	1 401 616	5 548 944	0	27 346 093	0	314 562	41 866 863	27 965	361 569	756 703	5 062 828	675 656	0	0	0	3 842 228	180 604 654	107 652 518



## 12. COUNTERPARTY CREDIT RISK

Counterparty risk exposure and risk-weighted assets are calculated on the basis of the standardized approach (SACCR) in line with CRR Regulation. As part of counterparty credit risk mitigation, the Bank uses contractual netting in accordance with Arts. 295-298 of CRR Regulation.

The methodology of calculating internal capital for counterparty credit risk is closely related to the methodology of measuring this risk at the Bank and takes into account the current valuation of contracts, their potential change (the so-called "Potential Future Exposure"), as well as the value of the probability of a default event of individual contractors (so-called PD) estimated by the Bank.

The tables below present information on the Bank's counterparty credit risk in accordance with Section 13 "Disclosure of counterparty credit risk" to Regulation (EU) No 2024/3172.

**Table 24. EU CCR1– Analysis of CCR exposure by approach as of 30 June 2025.**

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	-	-	-	1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-	-	1.4	-	-	-	-
1	SA-CCR (for derivatives)	647 208	1 464 660	-	1.4	5 433 538	2 956 615	2 920 931	2 741 795
2	IMM (for derivatives and SFTs)	-	-	-	-	-	-	-	-
2a	of which securities financing transactions netting sets	-	-	-	-	-	-	-	-
2b	of which derivatives and long settlement transactions netting sets	-	-	-	-	-	-	-	-
2c	of which from contractual cross-product netting sets	-	-	-	-	-	-	-	-
3	Financial collateral simple method (for SFTs)	-	-	-	-	-	-	-	-
4	Financial collateral comprehensive method (for SFTs)	-	-	-	-	-	-	-	-
5	VaR for SFTs	-	-	-	-	-	-	-	-
6	<b>Total</b>	-	-	-	-	<b>5 433 538</b>	<b>2 956 615</b>	<b>2 920 931</b>	<b>2 741 795</b>

**Table 25. EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights as of 30 June 2025.**

		Risk weight											Total exposure
		a	b	c	d	e	f	g	h	i	j	k	
Exposure classes		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1	Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Institutions	-	7 662	-	-	1243	412 018	-	-	3 261	9 464	578 800	1 012 447
7	Corporates	-	-	-	-	-	-	-	-	670 084	-	-	670 084
8	Retail	-	-	-	-	-	-	-	-	274 315	-	1 232 933	1 507 248
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	7 436	-	-	-	7 436
11	<b>Total exposure value</b>	-	<b>7 662</b>	-	-	<b>1243</b>	<b>412 018</b>	-	<b>7 436</b>	<b>947 660</b>	<b>9 464</b>	<b>1 811 733</b>	<b>3 197 215</b>



**Table 26. EU CCR5 – Composition of collateral for CCR exposures as of 30 June 2025.**

Collateral type	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1 Cash – domestic currency	-	54 144	186 697	790	-	790	-	790
2 Cash – other currencies	-	1 278 381	591 881	13 235	-	13 235	-	13 235
3 Domestic sovereign debt	-	-	189 850	-	-	-	-	-
4 Other sovereign debt	182 513	-	-	-	-	-	-	-
5 Government agency debt	-	-	-	-	-	-	-	-
6 Corporate bonds	-	-	-	-	-	-	-	-
7 Equity securities	-	-	-	-	-	-	-	-
8 Other collateral	-	-	-	-	-	-	-	-
9 <b>Total</b>	<b>182 513</b>	<b>1 332 525</b>	<b>968 428</b>	<b>14 025</b>	<b>-</b>	<b>14 025</b>	<b>-</b>	<b>14 025</b>

**Table 27. EU CCR8 – Exposures to CCPs as of 30 June 2025.**

		a	b
		Exposure value	RWEA
1	<b>Exposures to QCCPs (total)</b>		<b>80 760</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	276 283	80 740
3	(i) OTC derivatives	276 283	80 740
4	(ii) Exchange-traded derivatives	-	-
5	(iii) SFTs	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	394 618	-
8	Non-segregated initial margin	-	-
9	Prefunded default fund contributions	1 000	20
10	Unfunded default fund contributions	-	-
11	<b>Exposures to non-QCCPs (total)</b>	<b>-</b>	<b>-</b>
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) SFTs	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	-
18	Non-segregated initial margin	-	-
19	Prefunded default fund contributions	-	-
20	Unfunded default fund contributions	-	-



## 13. SECURITIZATION

Implementing the requirement specified in Article 449, (a)-(i) of the CRR Regulation, the Group publishes data on securitization exposure.

The Group's objective in the area of securitization activity is to optimize the requirements for own funds in respect of credit risk. As part of a synthetic securitization transaction, the Bank transfers to third parties a portion of the credit risk associated with the underlying exposures under a financial guarantee agreement or an issue of debt instruments linked to credit risk (credit linked notes).

On 28 March 2024, the Bank entered into an agreement with the International Finance Corporation ('IFC', 'Investor') for a synthetic securitisation transaction executed on a portfolio of corporate loans/loans with a total value of PLN 2,180 million as at 31 December 2023. As part of the transaction, the Bank transferred a significant part of the credit risk from the selected securitised portfolio to the Investor. The securitised selected loan portfolio remains on the Bank's books. The risk transfer of the securitised portfolio is implemented through a credit protection instrument in the form of a financial guarantee issued by the Investor up to PLN 58 780 thousand as at 30 June 2025.



**Table 28. EU SEC1 - Securitisation exposures in the non-trading book.**

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		Institution acts as originator							Institution acts as sponsor					Institution acts as investor			
		Traditional		Synthetic			Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total		
		STS	Non-STs	of which SRT				STS	Non-STs			STS	Non-STs				
			of which SRT		of which SRT												
1	Total exposure	-	-	-	-	543 117	543 117	543 117	-	-	-	-	-	-	-	-	
2	Retal (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Reesidential mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	other retail exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	re-seruritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Wholesale (total))	-	-	-	-	543 117	543 117	543 117	-	-	-	-	-	-	-	-	
8	loans to corporates	-	-	-	-	543 117	543 117	543 117	-	-	-	-	-	-	-	-	
9	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	re-seruritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

**Table 29. EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor.**

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
	Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)					RWEA (by regulatory approach)				Capital charge after cap		
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
<b>1 Total exposures</b>	543 117	-	-	-	18 460	-	-	543 117	18 460	-	-	75 042	-	-	-	6 003	-
2 Traditional transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Re-seruritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



9	Synthetic transactions	543 117	-	-	-	18 460	-	-	543 117	18 460	-	-	75 042	-	-	-	6 003	-
10	Securitisation	543 117	-	-	-	18 460	-	-	543 117	18 460	-	-	75 042	-	-	-	6 003	-
11	Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Wholesale	543 117	-	-	-	18 460	-	-	543 117	18 460	-	-	75 042	-	-	-	6 003	-
13	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Table 30. EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments.**

		a	b	c
		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
		Of which exposures in default		
1	Total exposure	603 539	-	3 062
2	Retail (total)	-	-	-
3	Residential mortgage	-	-	-
4	credit card	-	-	-
5	other retail exposure	-	-	-
6	re-securitization	-	-	-
7	Wholesale (total)	603 539	-	3 062
8	loans to corporates	603 539	-	3 062
9	commercial mortgage	-	-	-
10	lease and receivables	-	-	-
11	other wholesale	-	-	-
12	re-securitization	-	-	-





## 14. ESG RISK

The obligation to disclose information on environmental, social, and governance (ESG) risks is set out in Article 13 and Part Eight of the CRR Regulation. According to the aforementioned provision, in particular Article 449a of the CRR Regulation, the BNPP Group is required to disclose ESG risk starting from 1 January 2025, in accordance with the extended scope introduced by Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 (CRR3).

At the same time, on 22 May 2025, the European Banking Authority (EBA) published a consultation paper on a draft amendment to the ITS in the area of ESG disclosures, capital exposure, and aggregated exposure towards the shadow banking system. EBA proposes that the revised ITS enter into force on 31 December 2026. Consequently, under the draft ITS, large non-listed institutions, small and non-complex banks, and other institutions, in line with Article 433c of the CRR Regulation, as well as large consolidated entities, are required to meet disclosure obligations not earlier than from 31 December 2026. The Polish Financial Supervision Authority (KNF) expressed its support for the EBA's position in a letter dated 10 July 2025. In KNF's opinion, the EBA's proposal is consistent with the requirements expressed by KNF in the report "KNF Simplification Team Proposals on simplification and reduction of workload." They also align with the direction of changes outlined in the draft Omnibus Directive published in February 2025, which aims to reduce requirements in the area of sustainable development reporting. KNF believes that deferring the implementation of prudential disclosure obligations related to ESG risks, together with the significant application of the proportionality principle expressed in the currently consulted draft of the new ITS, will contribute to reducing the workload on institutions and better preparedness for future reporting. The application of disclosure requirements from the reference date of 31 December 2026, despite the CRR Regulation already being in force this year, is a testimony of the desire to facilitate the reporting process and to more competitive economy.

The Bank as a large subsidiary meets the definition of Article 4 point 147 of the CRR Regulation by meeting the definition of a subsidiary as indicated in Article 4 point 16 of the CRR Regulation and the definition of a large institution as defined in Article 4 point 146 of the CRR Regulation, due to the identification of the Bank as another systemically important institution. Taking the above into account, the BNPP Group as a large subsidiary does not disclose in the transitional period information on environmental, social and governance risk (ESG risk) during the transition period.

## 15. TRANSITIONAL PROVISIONS

### Transitional provisions pertaining to calculation of own funds

By way of derogation from Art. 35 of CRR Regulation, the deduction of unrealized gains and losses measured at fair value of other comprehensive income in accordance with Article 468(1) of CRR Regulation has been applied in the amount of PLN 302 844 ths; the amount has been calculated taking into account the changes implemented by Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 amending CRR Regulation as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the output floor. Reported capital ratios, including the leverage ratio and Tier I capital, take into account the application of Art. 468 of the CRR Regulation.

**Table 31. Comparison of Banks' own funds and capital and leverage ratios with and without the application of the temporary treatment in accordance with Article 468 of the CRR as of 30 June 2025.**

	30 June 2025	31 March 2025	31 December 2024
<b>Available capital (amounts)</b>			
1 Common Equity Tier I (CET1) capital	13 415 258	12 195 684	12 162 053
Common Equity Tier I (CET1) capital if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to			
2 article 468 of CRR Regulation	13 415 258	11 846 904	11 774 892
3 Tier I capital	14 065 258	12 845 684	12 812 053
Tier I capital if temporary treatment of unrealized gains and losses measured at fair value of			
4 other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	14 065 258	12 496 904	12 424 892
5 Total capital	17 112 200	15 932 570	15 962 074
Total capital if temporary treatment of unrealized gains and losses measured at fair value of			
6 other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	17 112 200	15 583 791	15 574 913
<b>Risk-weighted assets (amounts)</b>			



7	Total risk-weighted assets	98 100 861	98 425 014	92 814 926
	Total risk-weighted assets if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR			
8	Regulation	98 100 861	98 629 545	93 041 965
<b>Capital ratios</b>				
9	Tier I (as a percentage of risk exposure amount)	13.67%	12.39%	13.10%
	Common Equity Tier I (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation			
10		13.67%	12.01%	12.66%
11	Tier I (as a percentage of risk exposure amount)	14.34%	13.05%	13.80%
	Tier I (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation			
12		14.34%	12.69%	13.35%
13	Total capital (as a percentage of risk exposure amount)	17.44%	16.19%	17.20%
	Total capital (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation			
14		17.44%	15.80%	16.74%
<b>Leverage ratio</b>				
15	Leverage ratio total exposure measure	185 412 651	180 681 082	181 407 830
16	Leverage ratio	7.59%	7.11%	7.06%
	Leverage ratio if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation			
17		7.59%	6.92%	6.85%

### Transitional provisions pertaining to capital requirement calculation due to credit risk

In the calculation of the capital requirement as at 30 June 2025, the Bank applied transitional arrangements for:

- equity exposures in accordance with Article 495a of the CRR Regulation;
- unconditional cancellable commitments in accordance with Article 495d of the CRR Regulation;
- property revaluation requirements in accordance with Article 495f of the CRR Regulation;
- temporary treatment of public debt issued in the currency of another Member State in accordance with Article 500a of the CRR Regulation.

The Bank's application of the above solutions reduced the total capital adequacy ratio as at 30 June 2025 at the consolidated level by 32 bp.

## 16. STATEMENT OF THE MANAGEMENT BOARD

Hereby, the Management Board of BNP Paribas Bank Polska S.A.

- declares that to the best of their knowledge, the information disclosed in accordance with part eight of CRR Regulation has been prepared in accordance with internal control processes;
- declares that, to the best of their knowledge, the adequacy of risk management arrangements ensures that the risk management systems used are appropriate from the point of view of the risk profile and strategy of the Bank and the Group;
- approves this "Capital adequacy information of the BNP Paribas Bank Polska S.A. Group as of 30 June 2025", which includes key indicators and figures that provide external stakeholders with a comprehensive view of risk profile of the Group.

### SIGNATURES OF MEMBERS OF THE MANAGEMENT BOARD OF BNP PARIBAS BANK POLSKA S.A.

11.08.2025	<b>Przemysław Gdański</b> <i>President of the Management Board</i>	<i>qualified electronic signature</i>
11.08.2025	<b>Andre Boulanger</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
11.08.2025	<b>Małgorzata Dąbrowska</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
11.08.2025	<b>Wojciech Kemblowski</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
11.08.2025	<b>Piotr Konieczny</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
11.08.2025	<b>Magdalena Nowicka</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
11.08.2025	<b>Volodymyr Radin</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
11.08.2025	<b>Agnieszka Wolska</b> <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>

Warsaw, 11 August 2025

