

FACT SHEET

June 2025

ISIN code: PLBGZ0000010
Ticker WSE: BNP
Index: mWIG40, mWIG40TR

About the Group

BNP Paribas Bank Polska S.A. is a local universal bank with global reach. It operates within BNP Paribas, a leading international financial group, existing in 65 countries.

The Bank's Group provides services in the areas of retail and corporate banking, capital markets, currency exchange, leasing, consulting and financial intermediation.

In terms of the balance sheet total, the Group is sixth in the Polish banking sector.

The Bank's shares are listed on the Warsaw Stock Exchange (WSE) since 2011.

BNP Paribas Bank Polska Group in figures for H1 2025

PLN 1,475 m net profit
PLN 169 bn assets
3.9 m Clients
358 Customer Centres
7.4 k active FTEs

GOeyond Strategy 2022-2025

The mission of the Bank is to responsibly offer innovative financial solutions which enable our clients to change their world and which support local economy.

The Bank's strategy for 2022-2025 is based on 4 key pillars: #together, #stronger, #up, #positive.

Targets for 2025

- ROE ~12%
- C/I ratio max 48%
- share of sustainable assets¹ 10%

1. Sustainable loans and advances / total loans and advances to Customers (outstanding portfolio, measured at amortised cost)

Material events – H1 2025

- PLN -314.3 m - CHF mortgage loan portfolio legal risk impact
- PLN -176.5 m - total BGF contribution

Material events – H1 2024

- PLN -210.8 m - CHF mortgage loan portfolio legal risk impact
- PLN -203.0 m - adjustment to the impact of credit holidays (recognised in NII)
- PLN -144.0 m - BGF restructuring fund
- PLN +135.5 m - impact of DTA creation

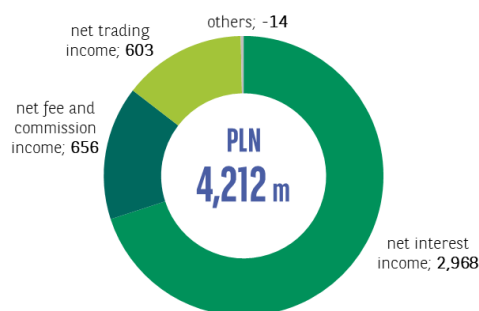
Selected financial data 30.06.2025

Net profit	PLN 1,475 m	+22% y/y
Net banking income (NBI)	PLN 4,212 m	+16% y/y
Total costs	PLN 1,763 m	+2% y/y
Net allowances on expected credit losses	PLN -9 m	-90% y/y
Impact of CHF portfolio legal risk	PLN -314 m	+49% y/y
Equity	PLN 16 bn	+16% y/y
Total loans (gross)	PLN 89 bn	+1% y/y
Customer deposits	PLN 129 bn	+3% y/y

Financial ratios 30.06.2025

ROE	19%
TCR	17.44%
Tier I	14.34%
MREL (%TREA) stand-alone	23.56%
LCR / NSFR	247% / 160%
C/I / C/I w/o BGF and credit holidays	41.8% / 37.7%
Net loans / deposits	67%
Net interest margin	3.58%

NBI structure 6M 2025 (PLN m)



Fitch Ratings - update 6 December 2023

Long-Term Issuer Default Rating (LT IDR)	A+ with a stable outlook
Short-Term Issuer Default Rating (ST IDR)	F1
National Long-Term Rating (Nat'l LT)	AAA(pol) with a stable outlook
National Short-Term Rating (Nat'l ST)	F1+(pol)
Viability Rating (VR)	bbb-
Shareholder Support Rating (SSR)	a+

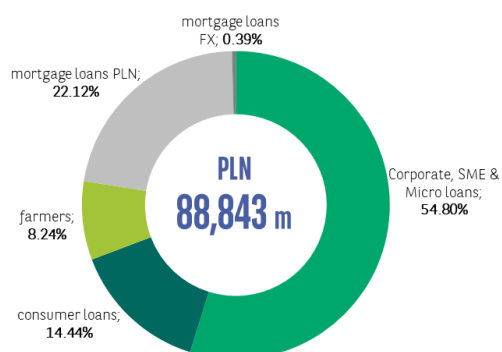


BNP PARIBAS

The bank
for a changing
world

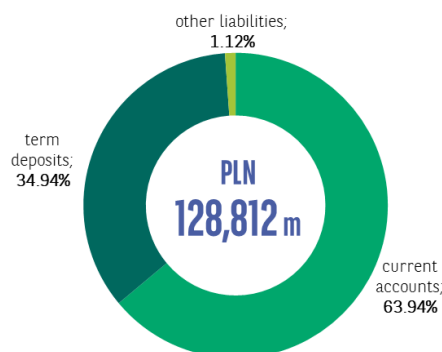


Lending portfolio* 30.06.2025

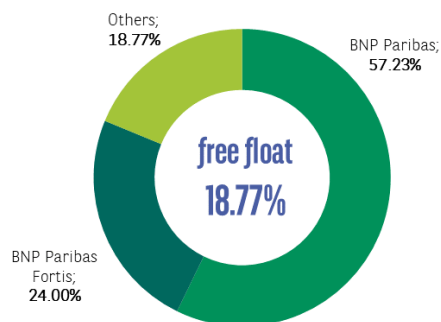


* loans and advances (gross) measured at amortised cost, taking into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF)

Customer deposits 30.06.2025



Shareholding structure 30.06.2025



147,880,491

total shares

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

Group structure 30.06.2025



Bank Management Board

Przemysław Gdański	President
André Boulanger	Vice-President
Małgorzata Dąbrowska	Vice-President
Wojciech Kembłowski	Vice-President
Piotr Konieczny	Vice-President
Magdalena Nowicka	Vice-President
Volodymyr Radin	Vice-President
Agnieszka Wolska	Vice-President

Investor Relations

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Calendar - release of the next periodic report

November 6, 2025 – Q3 2025