



BNP PARIBAS

Rating action taken by Fitch Ratings

current report no. 29/2025

date: 27 October 2025

The Management Board of BNP Paribas Bank Polska S.A. ("Bank") hereby informs that on 27 October 2025, the rating agency Fitch Ratings ("Fitch", "Agency") has upgraded the Bank's Viability Rating (VR) to 'bbb' from 'bbb-' and affirmed the Long-Term Issuer Default Rating (LT IDR) at 'A+' with negative outlook and the Shareholder Support Rating (SSR) at 'a+'.

The upgrade of the Viability Rating is driven by a substantial and durable reduction in legal risks associated with legacy Swiss francs mortgage loans, which no longer adversely affect the assessment of the Bank's risk profile and profitability.

A full list of rating actions according to the Fitch's press release is presented below:

- Long-Term Issuer Default Rating (LT IDR) has been affirmed at the level of "A+", with a Negative Outlook,
- Short-Term Issuer Default Rating (ST IDR) has been affirmed at the level of "F1",
- National Long-Term Rating (Natl LT) has been affirmed at the level of "AAA(pol)", with a Stable Outlook,
- National Short-Term Rating (Natl ST) has been affirmed at the level of "F1+(pol)",
- Viability Rating (VR) has been upgraded by this rating action, i.e. is at the level of "bbb",
- Shareholder Support Rating (SSR) has been affirmed at the level of "a+".

The original text of Fitch Ratings press release is available on the Agency website.

Legal basis

Article 17 item 1 of the MAR Regulation