



BNP PARIBAS

6 November 2025

Q3 2025 RESULTS PRESENTATION

BNP PARIBAS BANK POLSKA SA GROUP



#BANKDOBRYCHDECYZJI



BNP PARIBAS

- 01 Key highlights
- 02 Macroeconomic environment
- 03 Financial results
- 04 Summary & Outlook
- 05 Business activities
- 06 Appendices

Agenda





BNP PARIBAS

01

Key
highlights



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Key achievements of BNP Paribas Bank Polska Group – Q3 2025

Increase in loan volumes in both segments. Solid level of net profit due to cost control and lower impact of CHF loan portfolio legal risk

FINANCIAL RESULTS

- NBI lower due to lack of comparable non-interest income (one-offs)
- Operating expenses under control at a level similar to the previous quarter
- Lower negative impact of CHF mortgage loan portfolio legal risk

net profit **PLN 696 m**
-5% q/q
+9% y/y

NBI **PLN 2.0 bn**
-7% / -7%* q/q
-7% / -2%* y/y

BUSINESS ACTIVITY

- Significant increase in sales and value of mortgage and consumer loans
- Further increase in the value of Retail investment products
- Growth in acquisition of Individual Customers
- Increase in loan sales and volumes for Institutional Customers

gross loans **PLN 91.4 bn**
+2% q/q
+2% y/y

NIM **3.4%**
-11 bps q/q
-52 bps / -27 bps* y/y

STRATEGY & TRANSFORMATION

- Final stage of the GObeyond Strategy
- Achieving financial goals above the assumed levels
- Business objectives exceeded in the Corporate, Affluent and Wealth Management segments
- Areas for further development: SMEs and Mass Customers

ROE **18.1%**
-1 pp q/q
~0 pp y/y

C/I **41.6%**
~0 pp q/q
-2 pp y/y

* w/o credit holidays impact

POSITIVE

New in offer:

- for Corporate Customers: transactions in CO₂ emission allowances under the ETS
- for SMEs: Envirly platform (carbon footprint management tool)
- **Sustainable financing:** IGLOTEX Group (PLN 84.9 million consortium), Polska Grupa Biogazowa (PLN 610 million, consortium)
- The main award for the **Best Sustainable Credit Financing** and the distinction for the **Best Financing in the Sustainability-Linked Formula** awarded by the Sustainable Investment Forum Poland

PLN 11.4 billion

In sustainable financing as at the end of September 2025*

UP

New in offer:

- **Pupil Debit Card** for pet enthusiast and owners
- **GOwadia Plus** – an application integrated with GOonline Biznes for handling tender settlements
- **InvestEU Fund-backed loan** – a new solution on the market for SMEs and Small MidCap companies for investments in modern technologies, research and development

Establishing a **strategic financial cooperation** with RTV Euro AGD

1st place

in the Bankier.pl ranking for the Moje Konto Premium account

STRONGER

- **Partner Startup Booster by Huge Thing** – a program for startups to test breakthrough solutions as part of the "Proof of Concept" path
- **Chatbot GENiusz** – extension of the scope of activity to include Digital Accessibility and Operations areas
- **"Cyfrowa Wyprawka"** – the Bank has joined the PFR initiative supporting the SME sector in digital transformation
- 1st place in three categories at the **Global Transaction Banking Innovation Awards 2025**, organized by The Digital Banker
- **"The Best of the Best"** award for the 2024 Bank's Report in the IRiP competition

247 robots

supporting the Bank's operations

TOGETHER

- Initiatives supporting employee well-being: **"2 hours for Health"** campaign, **Parenting Days**
- Three wins in the **Employer Brand Management Awards** for the #UNEXPECTEDJOBS campaign
- Maximum score in **"Financial Institutions Supporting Professional and Social Equality of LGBT+ Persons"** ranking by cashless.pl
- Support for children and young people in financial and cyber security education - under the **"Misja Edukacja"** program

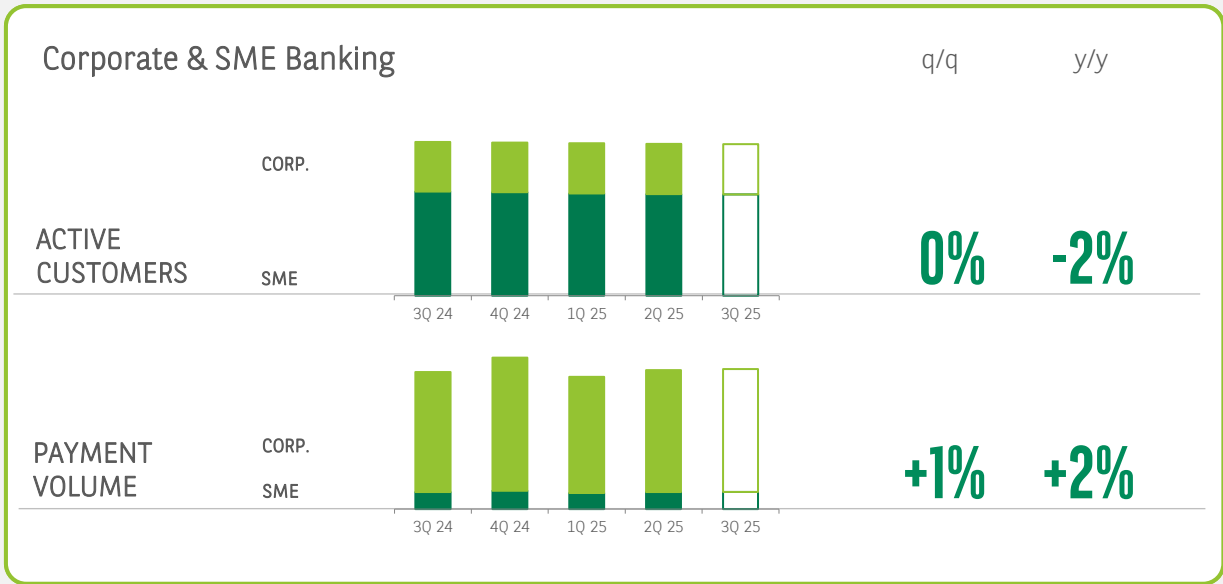
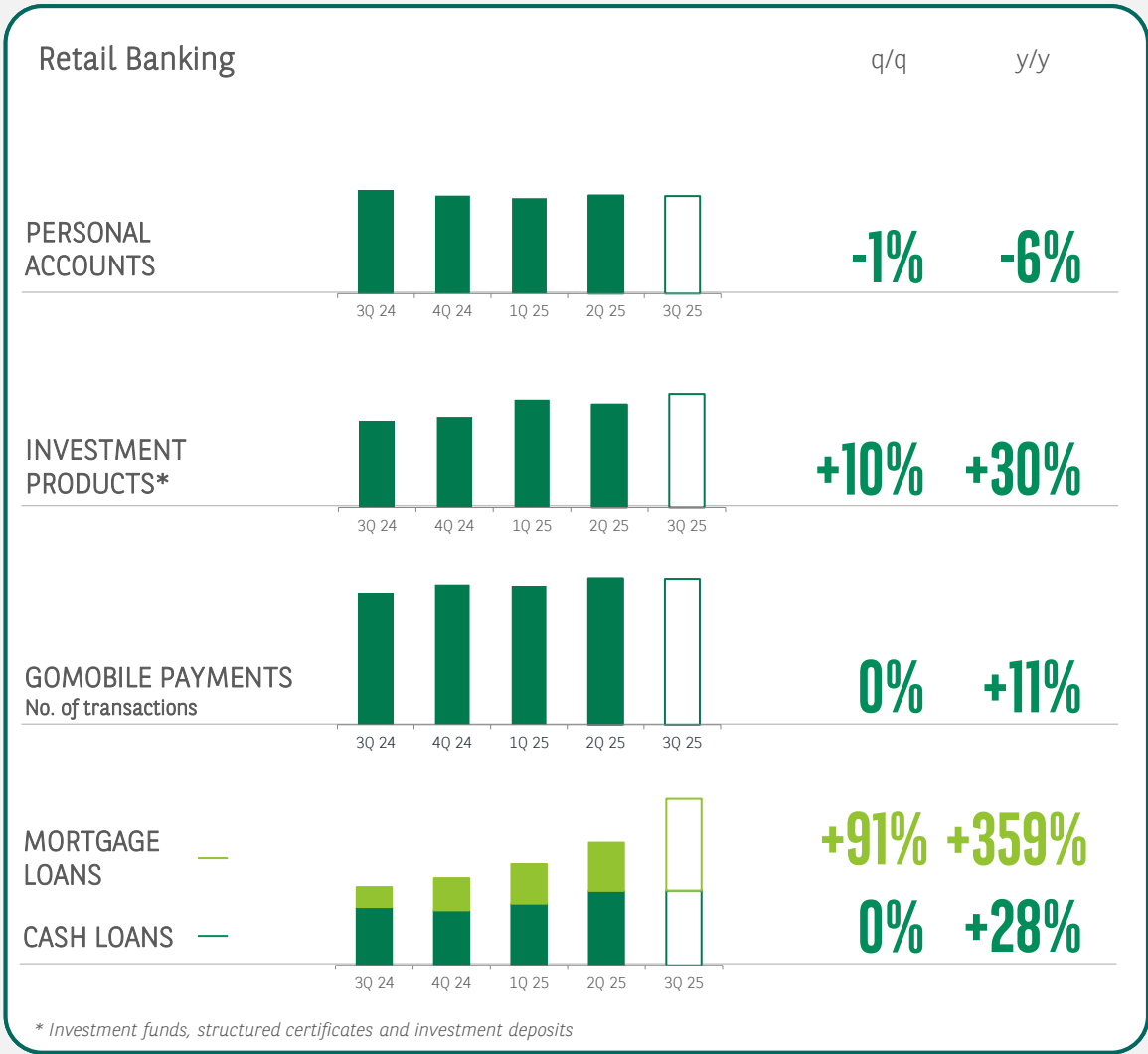
13.1 thous. hours

of employee volunteering by the end of September

* The value calculated according to the Bank's internal methodology. The sustainable loan portfolio defined as ESG Rating-Linked Loans, Sustainability-Linked Loans as well as the financing with positive environmental and social impact.

Customer business activity - sales & transactional volumes

Dynamic growth in sales of mortgage loans and investment products



We support our Customers in business development
We actively participate in key market transactions

IGLOTEX

Syndicated loan SLL
PLN 85 million

Increase of Group's financing

BNP PARIBAS

Lead Arranger, Security Agent, ESG
Coordinator, Hedge Provider

July 2025

PlastiWell
International

Jet Investment

EUR 70 million

Financing of Plastiwell Group
acquisition; refinancing; financing
of general corporate purposes

BNP PARIBAS

Lead Arranger,
Facility & Security Agent

July 2025

JNT GROUP

PLN 187 million

Financing of deferred payment
and refinancing

BNP PARIBAS

Lender

July 2025

Polska Grupa Biogazowa
Polska Grupa

HITECVISION

Syndicated loan
PLN 610 million

Refinancing and financing of
biogas and biomethane plants

BNP PARIBAS

Arranger, Facility & Security Agent,
Lender, Hedging Counterparty

September 2025

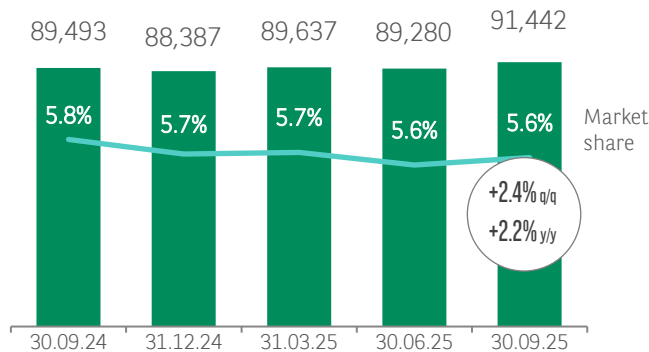
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KEY HIGHLIGHTS 6

Loan and deposit volumes

Noticeable increase in loan volumes across both Customer segments. Deposit base management focused on optimizing the cost of financing

Gross loans [PLN million]



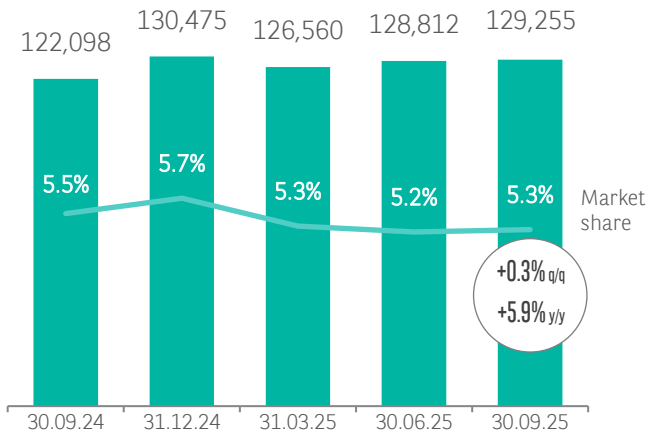
+3.1% q/q

growth in Individual Customer loan volumes driven by higher sales of mortgages and consumer loans

+2.1% q/q

growth in Institutional Customer loan volumes resulting from expansion of the enterprise and public sector portfolio

Customer deposits [PLN million]



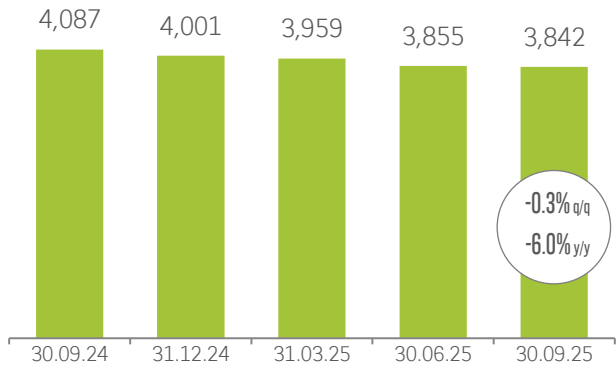
+0.5% q/q

continued increase in Individual Customer deposits

+0.2% q/q

slight increase in Institutional Customer deposits

Number of Customers [thous.]



-0.5% q/q

slight decrease in the total number of Individual Customers (due to the closing of inactive accounts). Increase in the number of Affluent Customers and Private Banking Customers (+2.8% q/q in total)

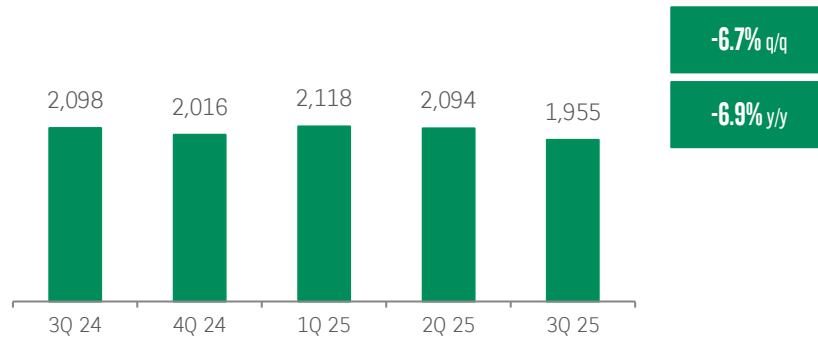
+0.9% q/q

increase in the number of Institutional Customers in the Micro and Corporate subsegments

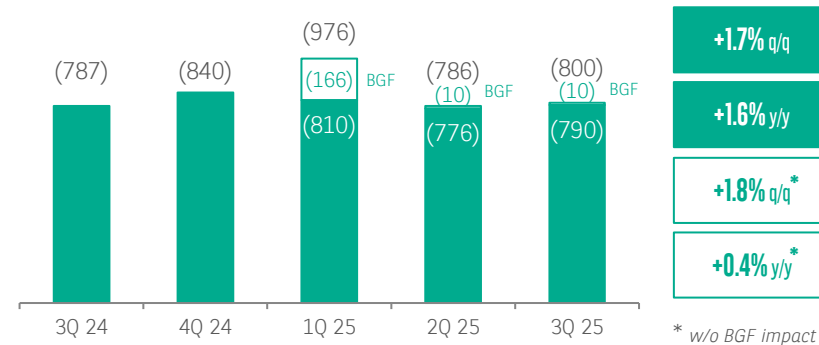
Quarterly financial results

High level of net profit. Operating expenses under control and lower impact of CHF portfolio legal and credit risk

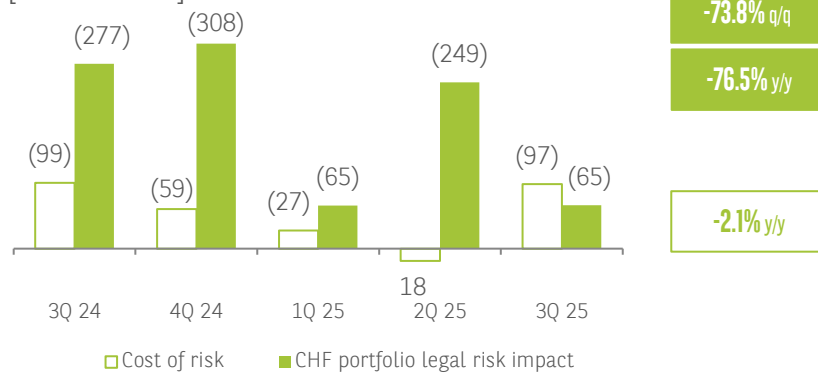
Net banking income [PLN million]



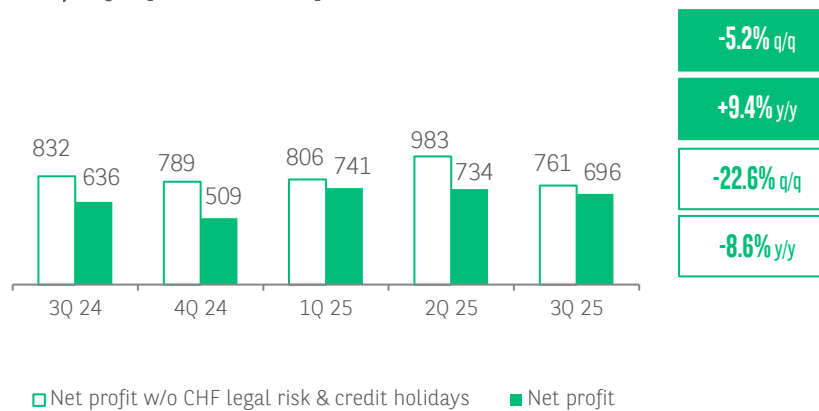
Operating expenses [PLN million]



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



Net profit [PLN million]



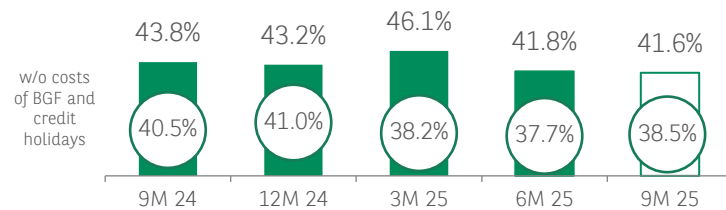
Financial results

- Decrease in net banking income due to lower non-interest income (lack of one-offs), with a slight decrease in net interest income.
- Operating expenses maintained at a similar level, also in y/y terms.
- Increase in risk impact costs due to the creation of provisions for Corporate Customer's receivables.
- Significant decrease in the CHF portfolio legal risk impact due to, among others, a lower number of new legal cases.

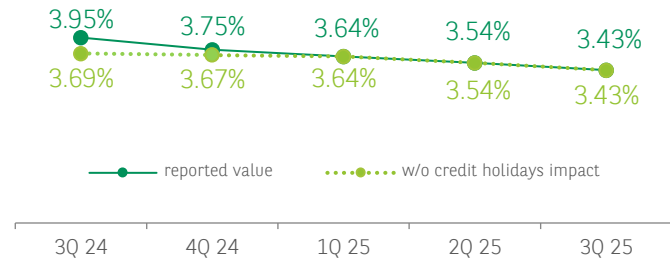
Key financial ratios

Maintained high return on equity. Slight C/I improvement despite pressure on the net interest margin following interest rate cuts.
Low cost of credit risk

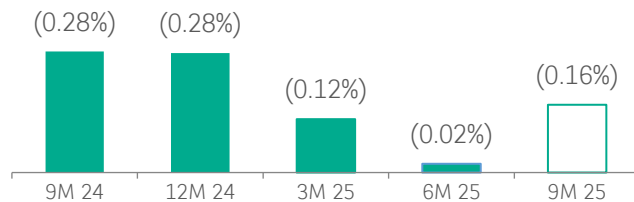
Cost / Income [%]



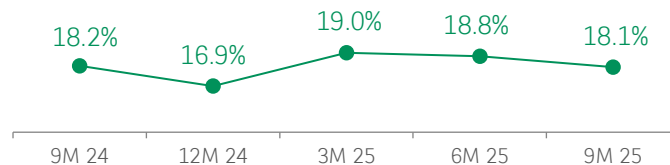
Net interest margin on assets [%]



Cost of credit risk [%]



ROE [%]



Financial ratios

- Slight improvement in the reported Cost / Income ratio driven by operating expense control.
- Decrease in the net interest margin mainly due to the effects of PLN interest rate cuts.
- Conservative risk management approach resulting in high loan portfolio quality and low cost of credit risk.



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02

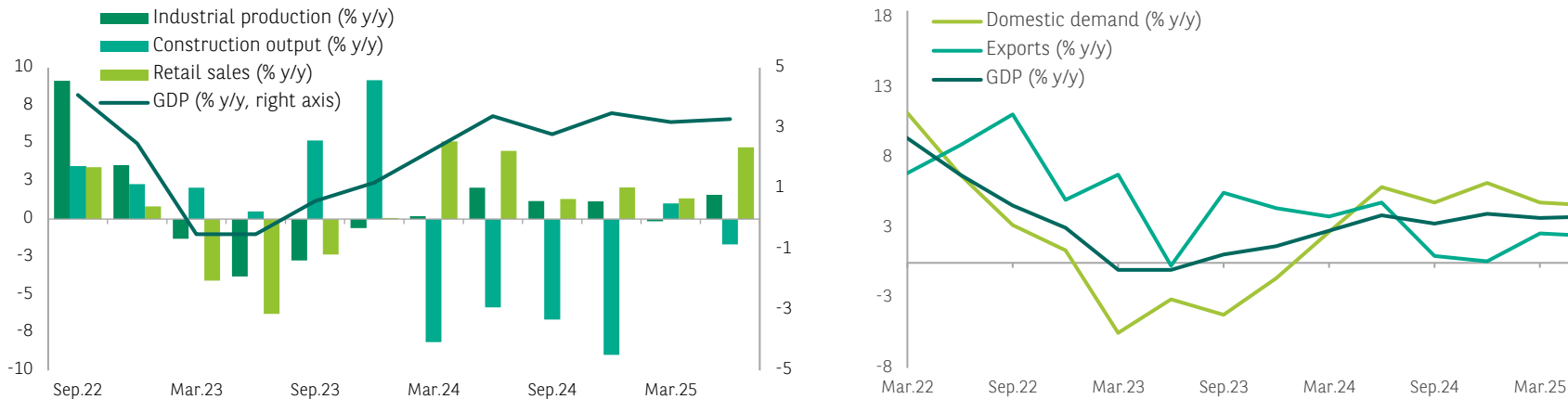
Macroeconomic
environment



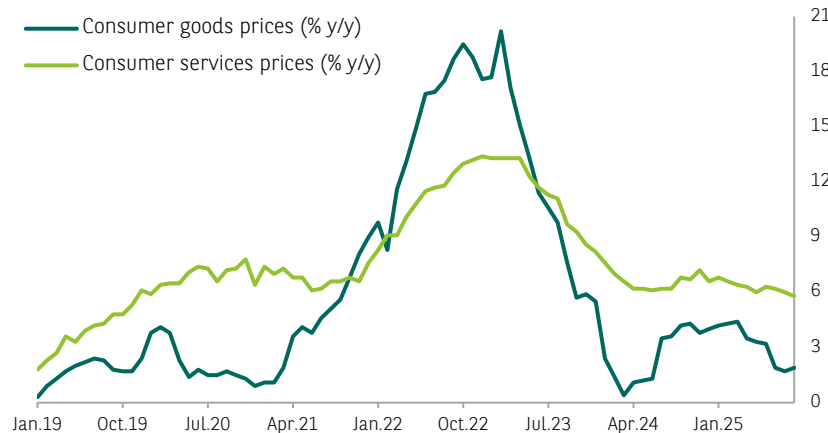
GDP, economic situation and inflation

Economy growth at ~3.5% pace; inflation within the NBP target range

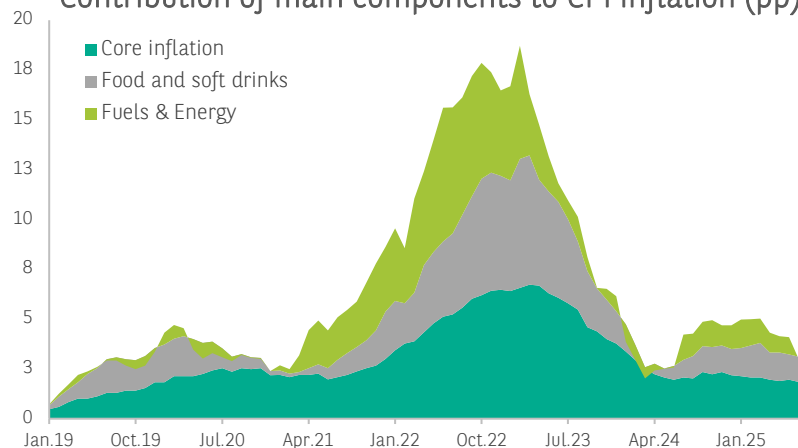
Progressing, but uneven growth recovery; export outlook most uncertain



Inflation moving closer to the NBP target



Contribution of main components to CPI inflation (pp)



Macroenvironment

Monthly data from industry, trade and construction indicate a moderate acceleration of GDP growth in Q3 – by approx. 3.5% y/y. The pace may approach 4% in the next quarter supported by the utilization of funds from the National Recovery Plan.

The external environment remains a factor of uncertainty, especially the decline in orders from the USA, which reduces production in the euro zone and exports from Polish. The announced easing of fiscal policy in Germany is a positive signal.

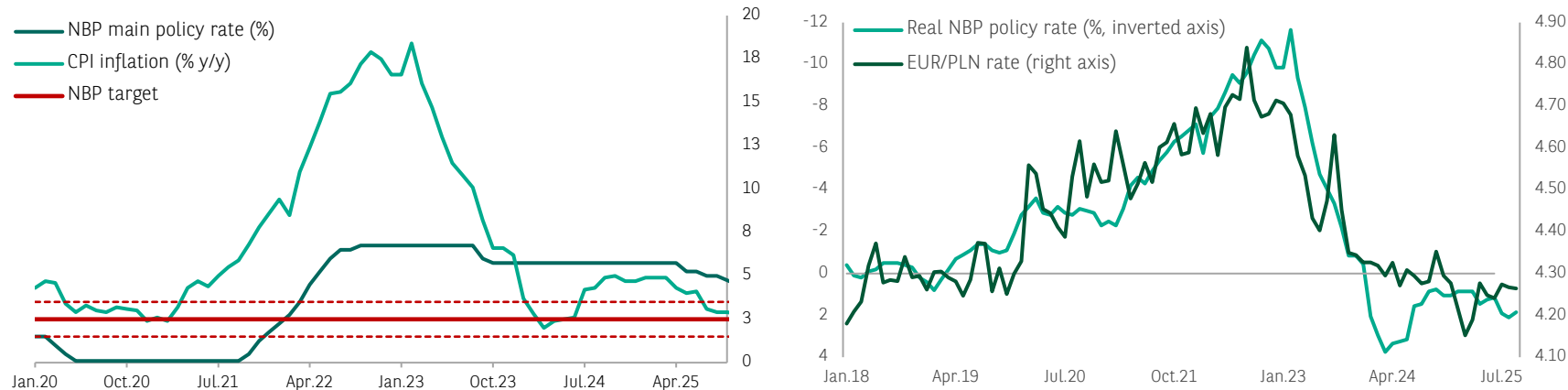
Inflation slows down to 2.9% y/y in Q3 suggests a further increase in real incomes, which should maintain a high pace of consumer spending. We forecast average inflation rates in 2025 at 3.7%.

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

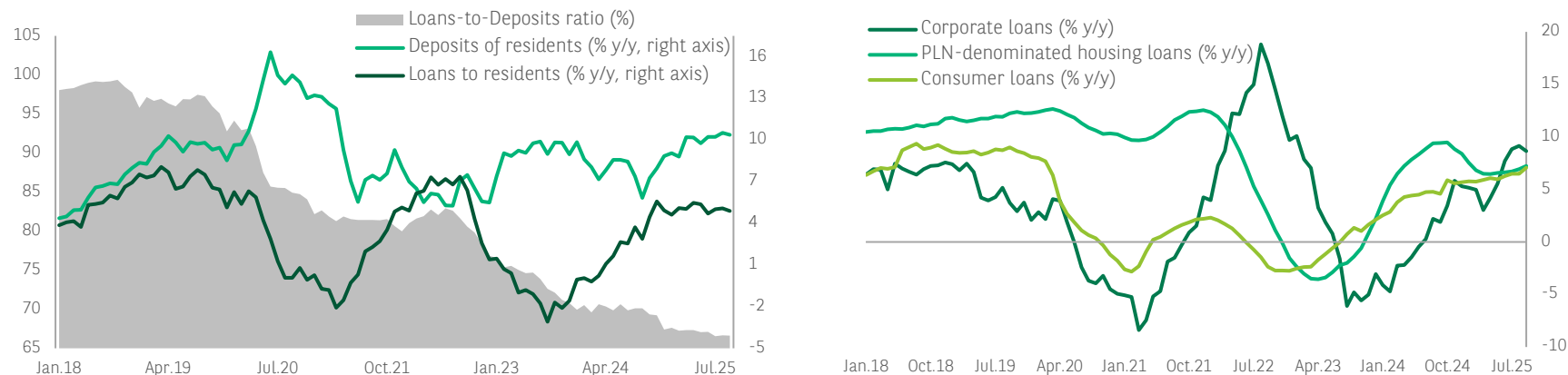
Monetary policy, exchange rate and the banking sector

Monetary Policy Council cutting interest rates

The Monetary Policy Council cut interest rates in October with the zloty remaining supported by a positive real interest rate



Banking sector: growth recovery and lower interest rates strengthen credit demand



Macroenvironment

In October, the Monetary Policy Council again lowered the reference rate by 25 bps to 4.50%. With inflation falling further, we expect further easing of monetary policy and a decline in the NBP reference rate to 3.50% in 2026.

Despite lower nominal rates, real rates will remain positive, supporting the stability of the zloty's exchange rate against the euro.

The economic recovery and lower interest rates are conducive to the continuation of strong demand for loans from households and businesses. At the same time, in the conditions of a large budget deficit and inflow of funds from abroad, deposits of the non-financial sector are likely to grow faster than loans.

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



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03

Financial
results



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Key financial data – 9M 2025

PLN 2 billion in net profit driven by improvements across key NBI categories, controlled growth in operational expenses and reduced credit and CHF loans legal risk costs. Growth in operational volumes while strengthening the capital position

Financial results

Net profit	PLN 2,171 million	+17.4% y/y (PLN +322 million)
Net banking income	PLN 6,167 million	+7.5% y/y (PLN +430 million), of which: net interest income: PLN 4,424 million, +5.3% y/y net fee & commission income: PLN 944 million, +1.1% y/y net trading income: PLN 829 million, +29.0% y/y
Expenses	PLN -2,563 million	+2.0% y/y (PLN -51 million)
Expenses (w/o BGF)	PLN -2,376 million	+0.4% y/y (PLN -9 million)
C/I Ratio	41.6%	-2.2 pp y/y
C/I Ratio (w/o BGF & credit holidays)	38.5%	-2.0 pp y/y
Impact of CHF portfolio legal risk on P&L	PLN -380 million	-22.2% y/y (PLN +108 million)
Net allowances on expected credit losses	PLN -106 million	-43.4% y/y (PLN +81 million)

Volumes

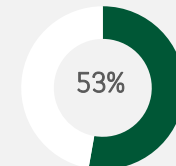
Assets	PLN 169 billion	+6.0% y/y
Loans (gross)	PLN 91 billion	+2.2% y/y
Securities	PLN 61 billion	+25.7% y/y
Customer deposits	PLN 129 billion	+5.9% y/y
Investment products	PLN 23 billion	+24.1% y/y
Equity	PLN 17 billion	+16.0% y/y

Indicators

Total Capital Ratio	17.51%
Tier 1	14.15%
MREL standalone (% TREA)	22.26%
ROE	18%
BVPS (PLN)	112.3
Net loans/deposits	69%
LCR	237%
NIM (net assets, quarterly)	3.43%

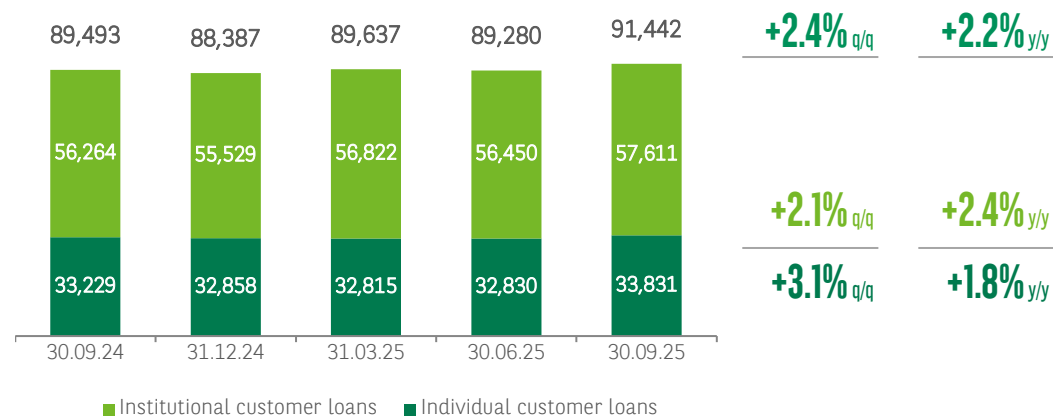
Loan portfolio

Significant change in trend for loan portfolio. Back on the path of growth for both main segments



share in total assets

Gross Customer loans* [PLN million]



Changes in the loan portfolio

Individual Customers' portfolio

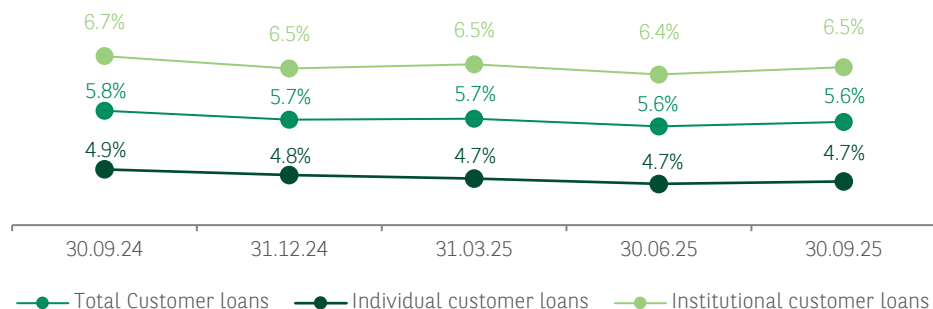
- increase in the value of mortgage loans (+3.7% q/q, +0.8% y/y)
- increase in the value of cash loan portfolio (+1.2% q/q, +2.9% y/y)
- Increase in the value of other consumer loans (+3.6% q/q, +4.5% y/y)

Institutional Customers' portfolio

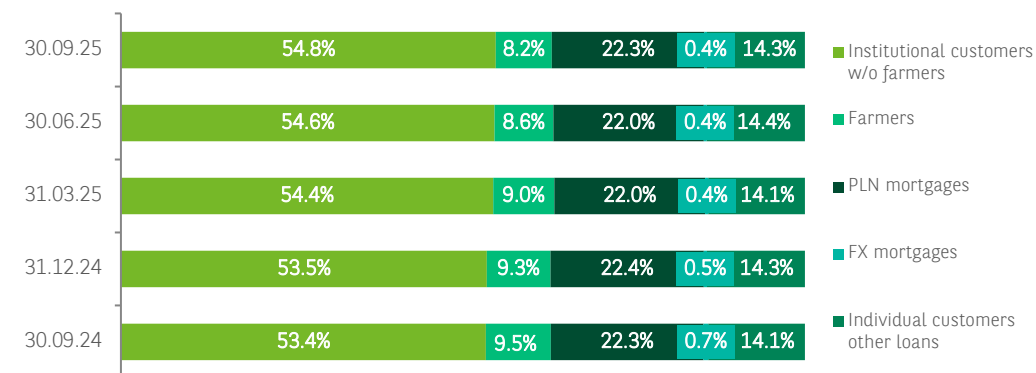
- increase in the enterprise loan portfolio (+3.2% q/q, +5.8% y/y), both investment loans and overdrafts
- decrease in the portfolio of individual farmers (-2.6% q/q, -11.9% y/y)
- decrease in the leasing portfolio (-1.7% q/q, -2.3% y/y)

Value of sustainable financing at the end of Q3 2025: PLN 11.4 billion (+4.5% q/q, +10.2% y/y)

Market shares [%]



Gross loans structure [%]



* including the portfolio measured at fair value

CHF mortgage loan portfolio

Risk going down. 20% decrease in the number of new claims compared to the previous two quarters and 47% y/y

Gross CHF mortgage loans [PLN million]

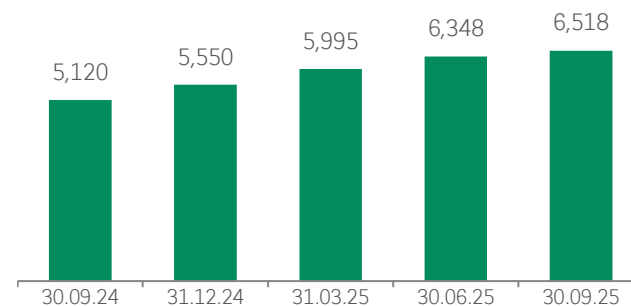
Share of CHF housing loans in the Bank's total loan portfolio

Portfolio structure (value)
& number of active loans



x Gross CHF mortgage loans [CHF million]

Number of settlements concluded with borrowers



Results of individual negotiations of settlements with Customers as at 30.09.2025:

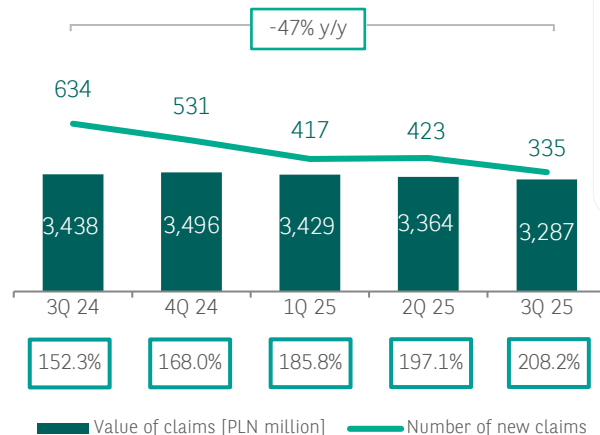
- 14,296 individual settlement offers presented to Customers,
- 6,967 negotiation proposals accepted by Customers,
- 6,518 settlements concluded.

Lawsuits filed by Customers

In Q3 2025: 335 new lawsuits (in Q2 2025: 423).

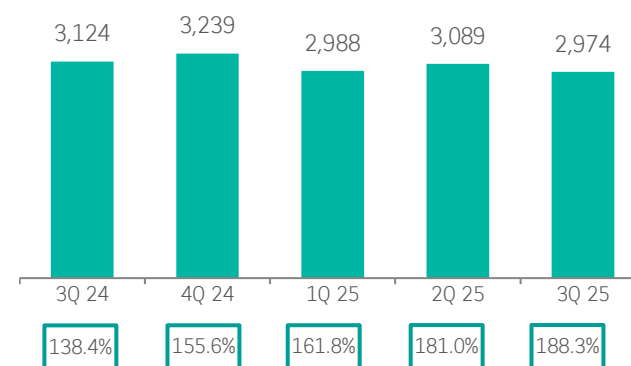
Out of 4,641 validly concluded proceedings:

- 3,346 cases ended unfavourably,
- 825 ended with court settlements,
- 302 discontinued due to a settlement,
- 92 discontinued due to a clearing,
- 40 ended favourably.



x Ratio of the value in dispute to the CHF portfolio gross book value (GBV) before legal risk adjustment

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

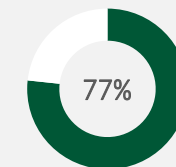


- Impact of the legal risk related to settlements with Customers as at 30.09.2025: PLN 127 million (as at 30.06.2025: PLN 150 million).
- In Q3 2025, the Bank used PLN 48 million for concluded settlements and PLN 151 million for the final judgments (Q2 2025: PLN 87 million and PLN 157 million, respectively).

x CHF portfolio GBV provision coverage ratio before legal risk adjustment

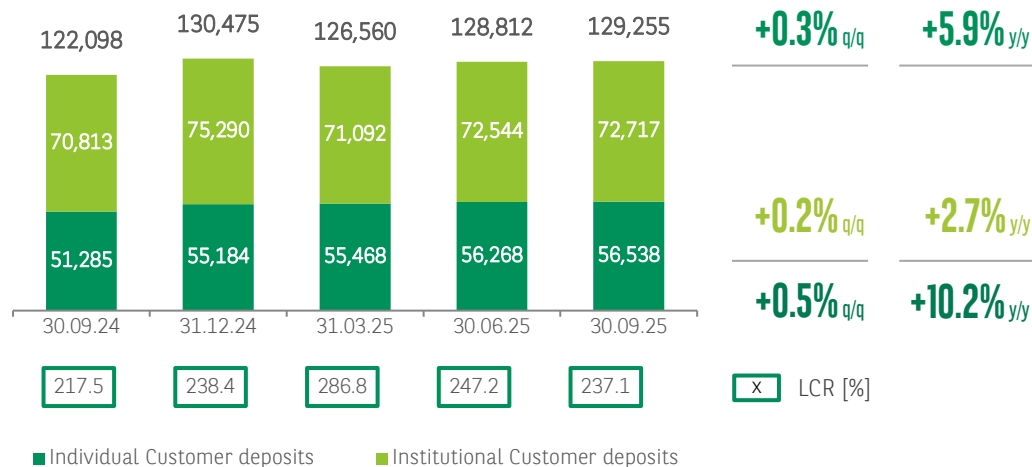
Customer deposits

Gradual increase in deposits for both Customer segments



share in total liabilities and equity

Customer deposits [PLN million]



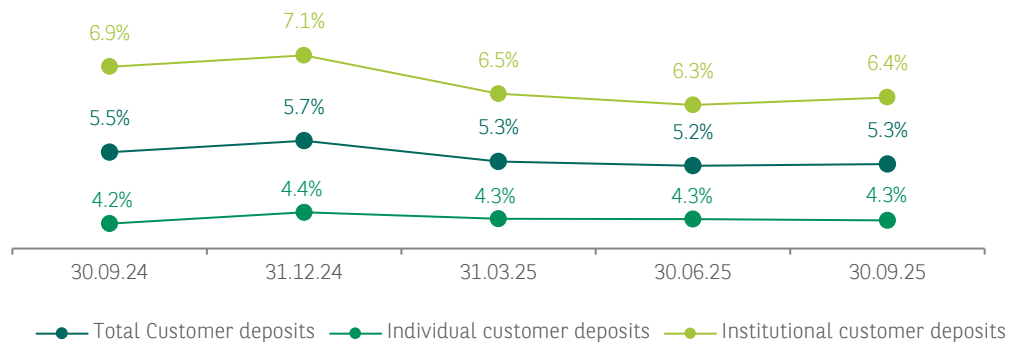
Changes in the volume and structure of deposits

Growth in deposits from Institutional Customers driven by an increase in deposits from the public sector (+44.0% q/q, +32.1% y/y), despite a decrease in deposits from farmers (-5.2% q/q, -4.9% y/y) and enterprises (-1.8% q/q, +1.4% y/y).

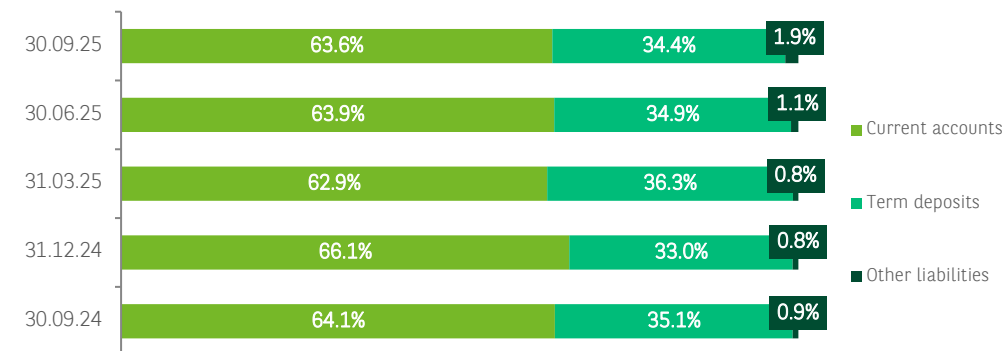
Growth in deposits from Individual Customers in the Affluent and Private Banking segments.

No significant changes were noted in the term deposit structure.

Market shares [%]



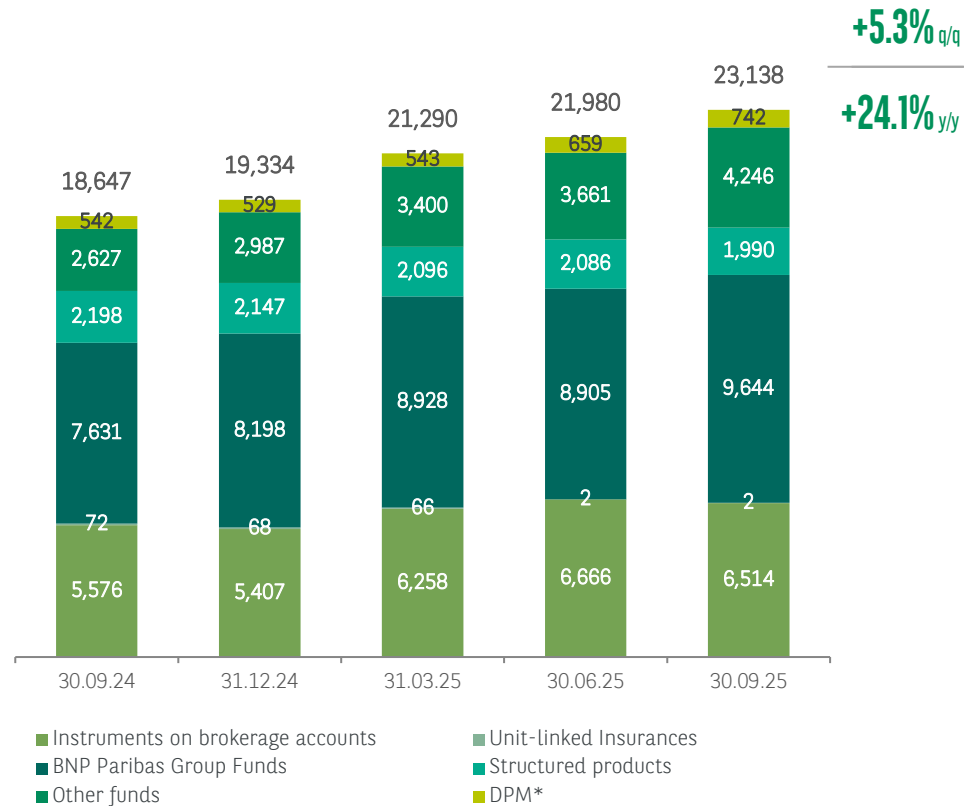
Deposit structure [%]



Investment products

Significant increase in the value of investment products, primarily in investment fund assets

Investment products [PLN million]

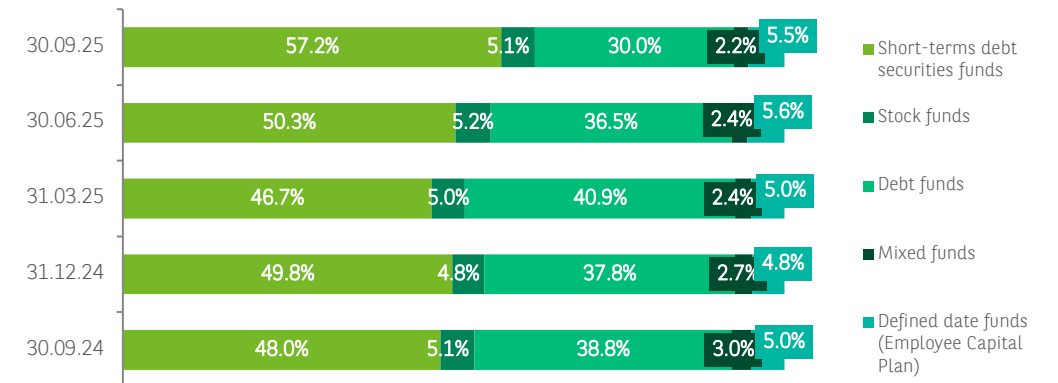


* Discretionary Portfolio Management

Increase in the value of investment funds and Customers' assets under DPM

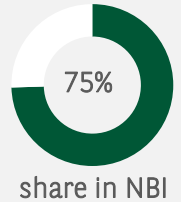
- In Q3 2025, a significant increase in the value of funds invested in BNP Paribas Group investment funds (+8.3% q/q, +26.4% y/y), mainly in short-term debt security funds.
- Further increase in the value of Customers' assets in other funds (+16.0% q/q, +61.6% y/y).
- Increase in the value of DPM, (+12.6% q/q, +37.0% y/y).
- Slight decrease in the value of Customers' assets on brokerage accounts (-2.3% q/q, +16.8% y/y).

Structure of BNP Paribas TFI investment products [%]

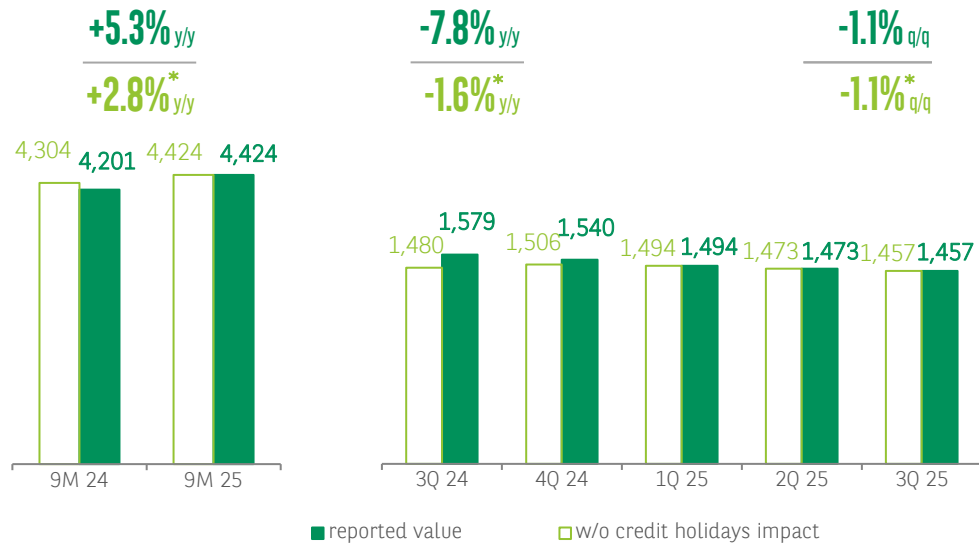


Net interest income

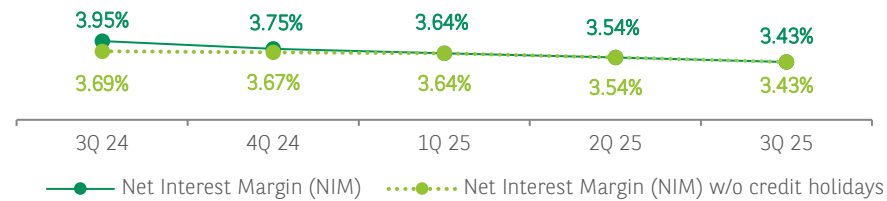
Slight decrease in net interest income despite continued interest rate cuts



Net interest income [PLN million]

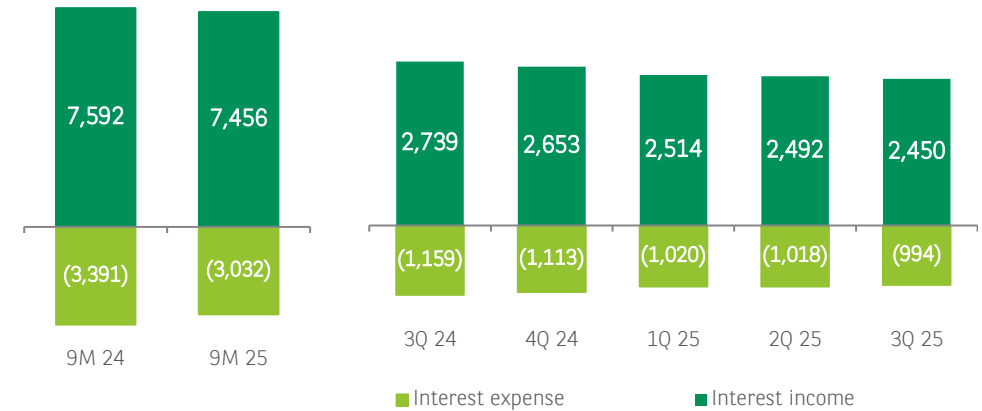


Net interest margin, quarterly [%]



* w/o impact of credit holidays

Net interest income and expenses [PLN million]

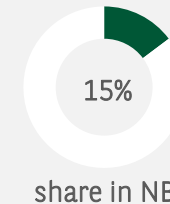


Changes in net interest income

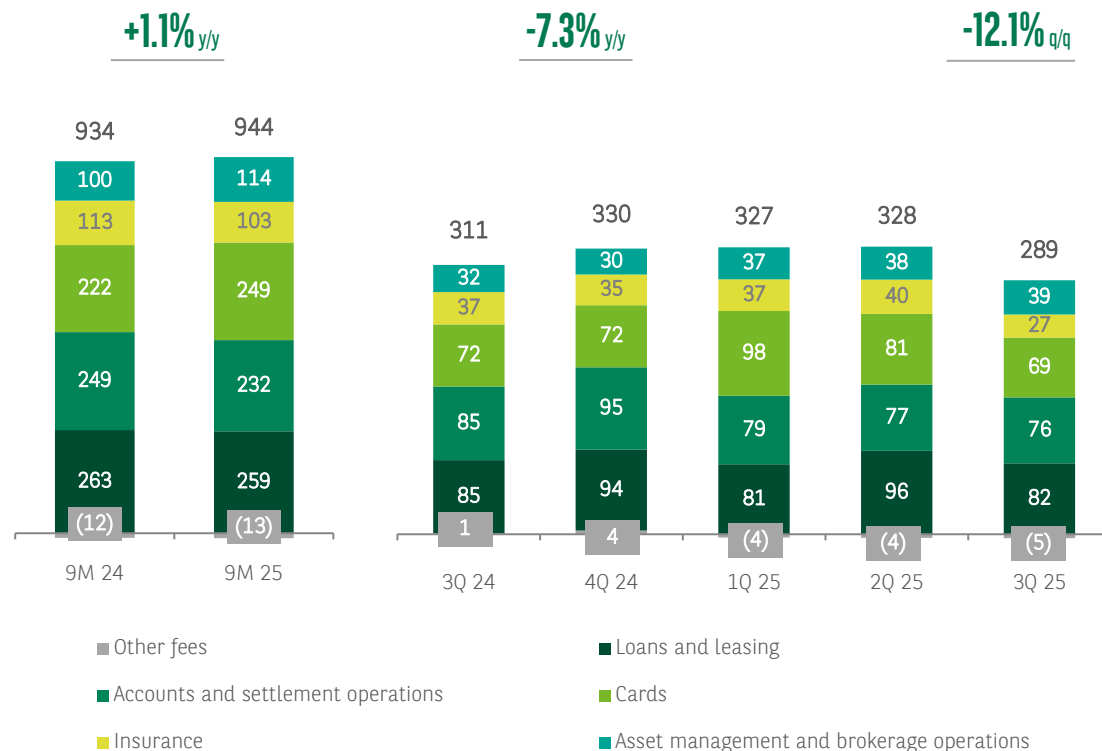
- Y/y increase in interest income driven by:
 - higher interest income from securities due to portfolio growth,
 - improvement in net interest income from derivative instruments as part of hedge accounting,
 - lower interest costs on deposits and no negative impact of credit holidays (PLN -103 million in 9M 2024).
- Slight q/q decrease in interest income. Lower interest income on loans due to a decrease in interest rates, partially offset by higher interest income from securities and lower Customer deposit costs.

Net fee and commission income

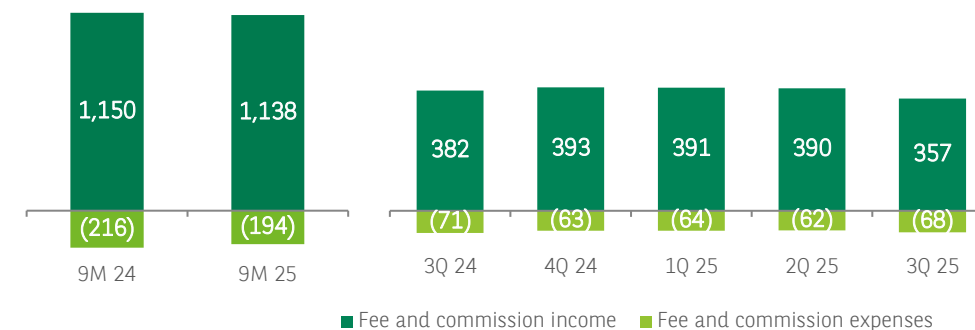
Higher cumulative net fee and commission income. Lower quarterly results in loans, cards and insurance



Net fee and commission income [PLN million]



Fee and commission income and expenses [PLN million]

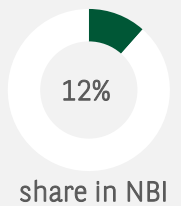


Changes in net fee and commission income

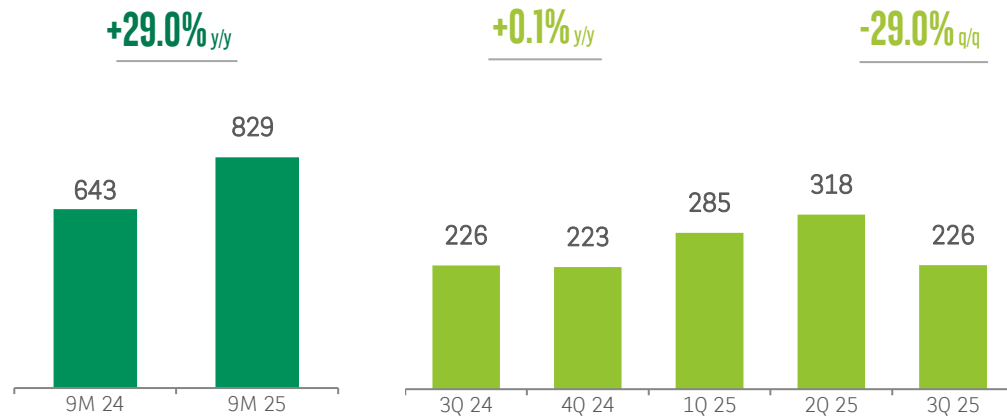
- Higher y/y net fee and commission income mainly driven by higher card-related commissions and increased asset management and brokerage operation fees.
- Lower quarterly net fee and commission income mainly due to reduced revenues from credit activities, in the card segment (settlements with card institutions affecting the H1 result) and the insurance segment.

Net trading and investment income

Increase in net trading income on a cumulative basis. Quarterly result at the previous year level. Lack of one-off transactions executed in H1 2025



Net trading income [PLN million]



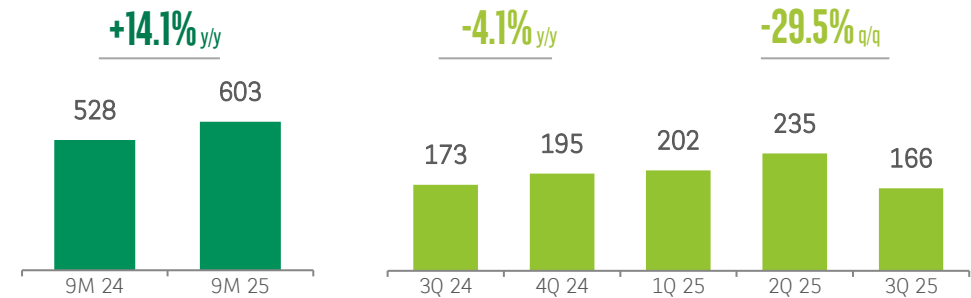
Net trading income

Lower net trading income resulted from:

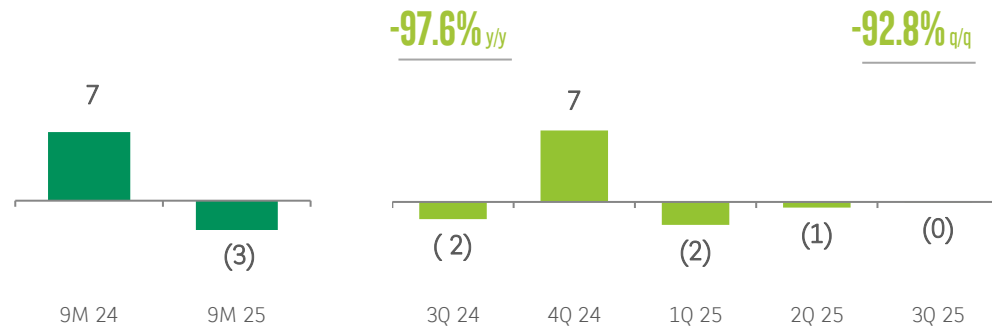
- lower margin on foreign exchange and derivative transactions with Customers due to the lack of large one-off transactions in the CIB area comparable to those in Q1 and Q2,
- lower valuation of shares in VISA and the lack of comparable results related to the own investment portfolio.

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

included in net trading income



Net investment income [PLN million]



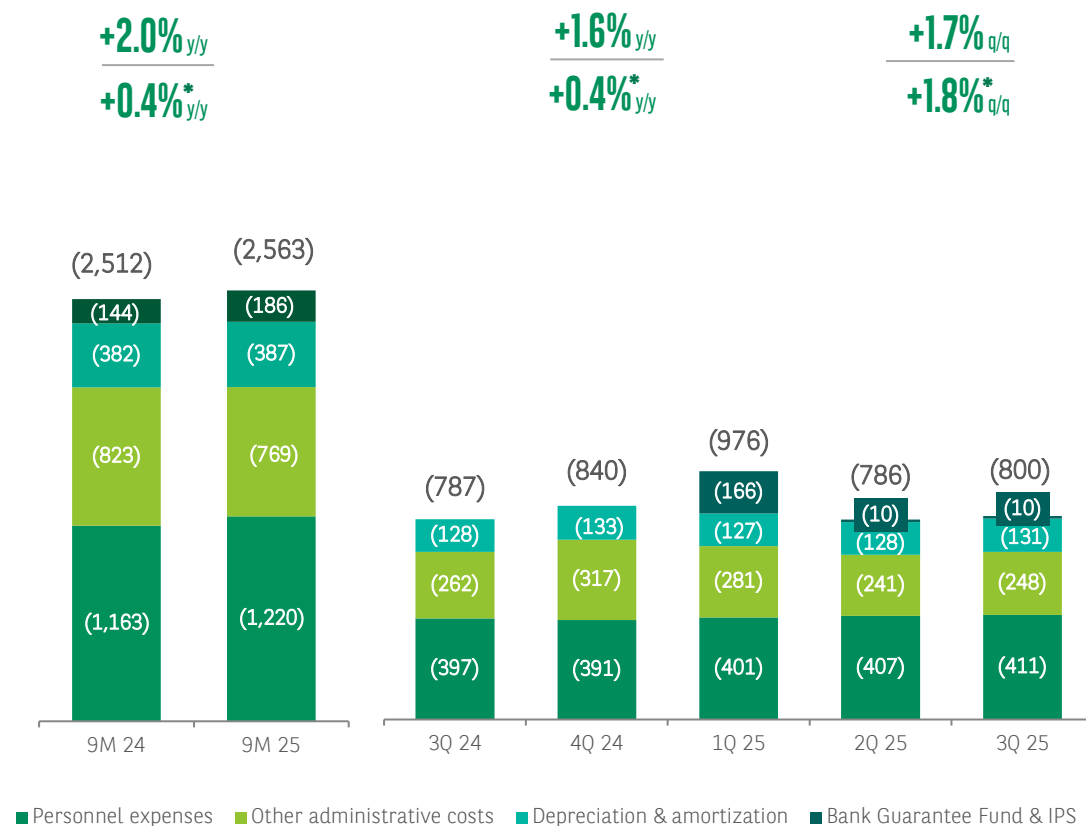
Net investment income

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

Operating expenses, depreciation and amortization

Effective cost control. Significant reduction in y/y growth. Quarterly expenses, excluding BGF fees, at a similar level in 2025

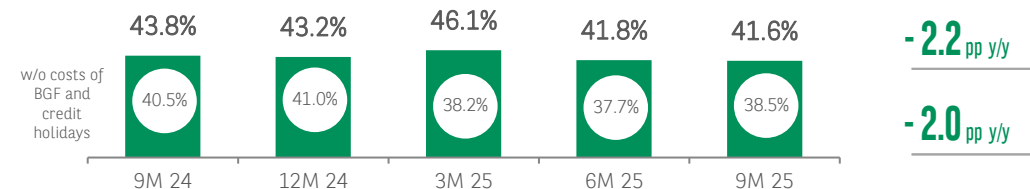
Operating expenses [PLN million]



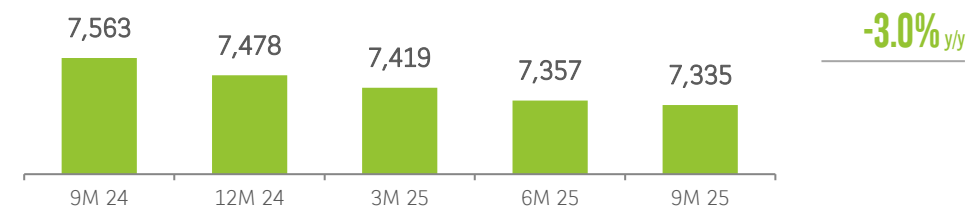
Changes in operating expenses

- Higher y/y costs mainly driven by increased personnel, BGF, IT and marketing expenses, partially offset by lower external service and consulting costs.
- Slightly higher q/q costs due to an increase in external service, consulting and personnel expenses, partially offset by lower marketing and business travel expenses.
- Efficiency improvement and further optimization of employment.

Cost/Income ratio [%]



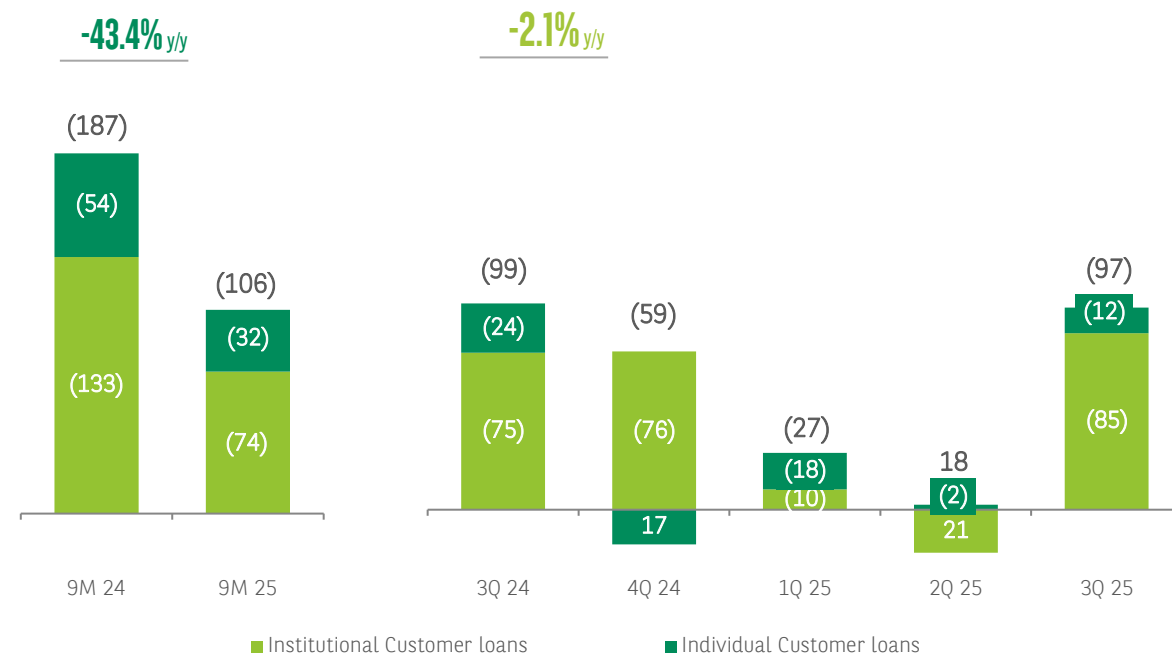
Employment in the Group [FTE active, end of period]



Net allowances on expected credit losses

Cost of risk confirming high portfolio quality and resilience

Cost of risk by segment [PLN million]



[bps]	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25
Quartely cost of risk*	(44)	(27)	(12)	+8	(43)

* The cost of risk expressed as the ratio of the net allowances on expected credit losses on financial assets and contingent liabilities to the average balance of gross loans and advances to customers valued at amortized cost (calculated based on quarter-end balances).

Net allowances on expected credit losses in 9M 2025 amounted to PLN -106 million (PLN -97 million). Accumulated cost of risk at the level of 16 bps (43 bps in Q3)

In Q3 2025, the Group recorded a risk cost typical of portfolios with good credit quality (43 bps).

In particular, the provision level was increased by PLN 50 million for one major institutional Customer in Phase 3 due to a decrease in expected recoveries.

Additionally, a review of the Post-Model Adjustments in place was carried out, including:

- an increase in provisions by PLN 23 million for the Institutional Customer segment, including an additional PLN 43 million for sensitive customers in the photovoltaic farm segment,
- a reduction in provisions by PLN 21 million in the Individual Customer segment mainly due to the release of provisions for sensitive customers using credit holidays.

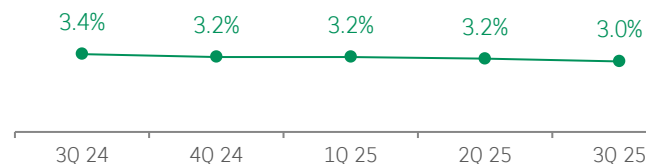
In three quarters of 2025, net allowances on expected credit losses amounted to PLN -106 million. The low cost of risk primarily reflected high portfolio quality; recoveries realized on the non-performing portfolio and model changes implemented in Q2 2025.

Loan portfolio quality

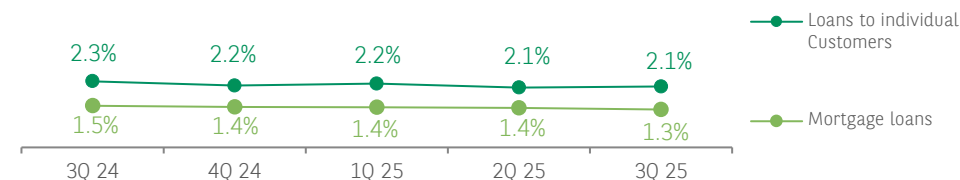
Low and stable NPL share in the loan portfolio

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

NPL ratio for both loan portfolios in total (measured at fair value and at amortized cost) was **3.1%** at the end of Q3 2025

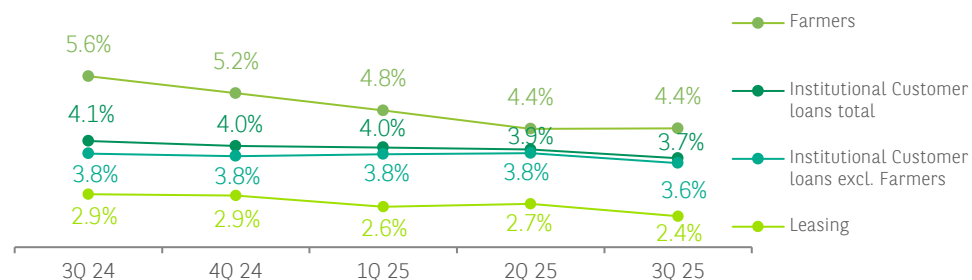


Loans to Individual Customers – share of NPL*



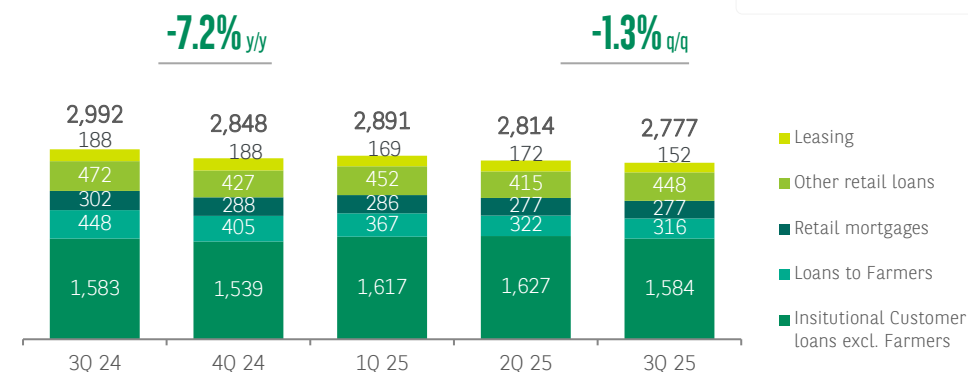
Institutional loans – share of NPL*

Stable NPL level as a result of good quality of the portfolio



Gross NPL portfolio* [PLN million]

Low NPL levels - stable level of entries into Stage 3

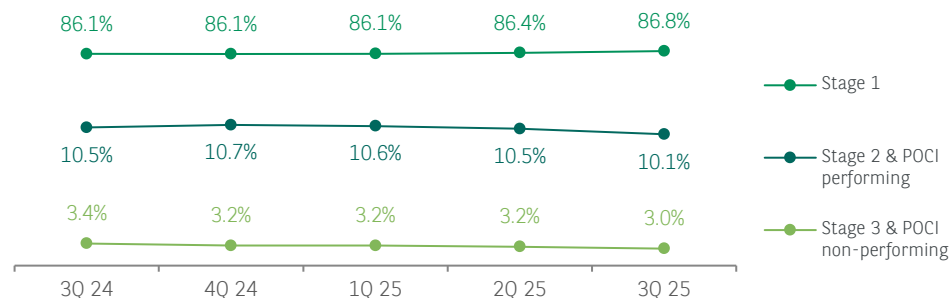


* NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.

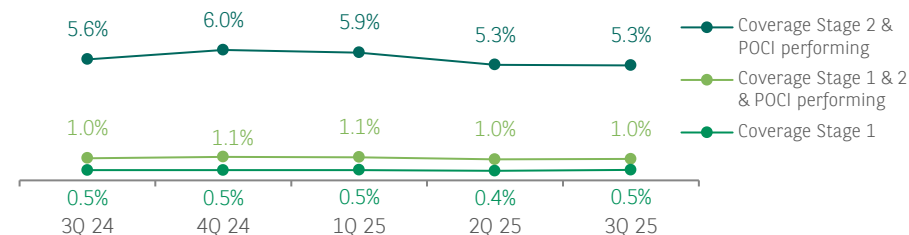
Loan portfolio quality

Stable loan portfolio quality, adequate provision coverage ratios

Share of each Stage in the gross loan portfolio*

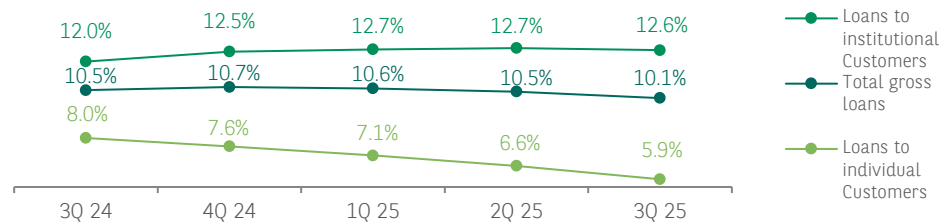


Provision coverage for the gross loan portfolio – Stages 1 & 2 and POCI performing



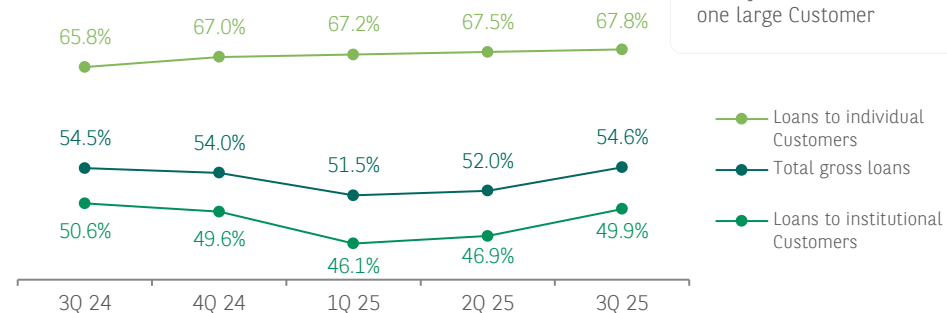
Share of Stage 2 and POCI performing in the gross loan portfolio*

Decrease in the Stage 2 share in the individual portfolio related to the reclassification to Stage 1 of some Customers using credit holidays (PMA reserve release)



Provision coverage for the gross NPL loan portfolio*

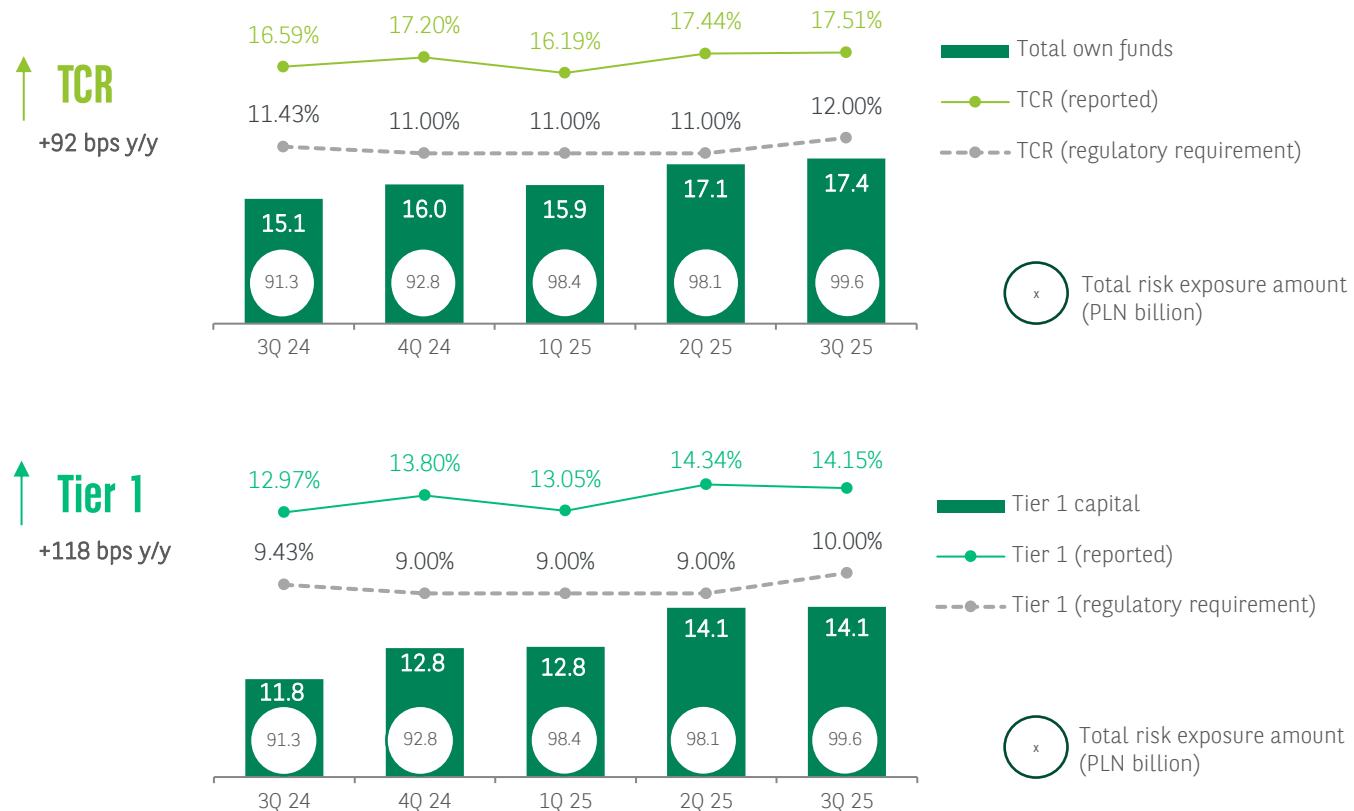
Stable level of NPL coverage – increase in the institutional loan portfolio mainly due to increased coverage for one large Customer



* NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.

Capital adequacy

Capital ratios significantly above regulatory requirements



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q3 2025: +5.5 pp and +4.2 pp, respectively

An increase in equity by PLN 0.3 billion mainly driven by higher supplementary Tier 2 funds, and in total risk exposure as a result of portfolio value growth.

Additional regulatory requirements for the Bank at the end of Q3 2025:

- OSII buffer at 0.50% (from 6 December 2024),
- Countercyclical buffer at 1.0% (up from 1 September 2025).

The MREL-TREA ratio as at the end of Q3 2025 stood at 22.26%, above the minimum MREL requirement of 19.93% (including the combined buffer requirement).

50% of the Bank's net profit for 2024 allocated to dividend payout; 50% of the Bank's net profit for 2024 allocated to equity in Q2 2025



BNP PARIBAS

04

Summary
& Outlook



#BANKDOBRYCHDECYZJI

Medium-term outlook

Execution of the Bank's strategic priorities while addressing sector-wide challenges. Robust economic outlook

MACROECONOMIC ENVIRONMENT

- The dynamically changing geopolitical situation. Trade war and rising military & defense expenditures
- GDP growth of 3.5% in 2025 and 2026 supported by increased inflow of EU funds, incl. NRP. Consumer demand growth
- The MPC continues its monetary policy easing process. Further interest rate cuts forecasted

THREATS AND CHALLENGES FOR THE BANKING SECTOR

- Increase in the corporate income tax rate for banks affecting the sector's performance
- Moderate demand for loans in relation to the deposit growth rate
- Legal risk related to the CHF mortgage loan portfolio
- Strong market competition influenced by unfavourable demographic trends and the prospect of falling interest rates

PRIORITIES OF THE BANK

- Increase acquisition of active Customers and enhance their satisfaction
- Achieve capital-efficient growth in lending
- Support sustainable transformation of companies
- Expand use of AI in business and operational processes
- Implement initiatives to improve operational efficiency

The Bank's new strategy will be presented on 11 December 2025



BNP PARIBAS

05

Business
activities

#BANKDOBRYCHDECYZJI

Retail and Business Banking & Personal Finance

Increase in sales of mortgages, investment products and Individual Customer acquisition



3.8 million

Retail Customers

-244 thous. -6.0% y/y

-13 thous. -0.3% q/q

Business development

Sales – Q3 value, change q/q || y/y

- Investment products*: PLN 3.4 bn, +10% || +30%
- Mortgage loan: PLN 1.5 bn, +91% || +359%
- Cash loan: PLN 1.2 bn, 0%, || +28%
- Personal account: 56.3 thous., -1% || -6%
- Credit card: 8.7 thous., -14% || +23%
- Micro loan (incl. leasing): PLN 0.7 bn, -2%, || +2%

Digitalization – Q3 2025

- 17.5 million BLIK transactions: 0% q/q || +13% y/y
- 88.3 million logins to mobile banking: -1% q/q || +9% y/y

Digital sales share in Q3 2025 in total quantitative sales of key products:

- cash loans: 48% (50% in Q2 2025)
- investment products*: 68% (70% in Q2 2025)

New functionalities in e-banking:

- Option to open a business account from an Individual Customer profile
- Improvements in international and tax transactions as well as transaction history – support for the Customer in completing data
- Strengthened Customer security – two-step login and verification when changing transaction limits, enhanced Behavioural Protection, security and electronic signature verification for files attached by Customers

Product offer

- "Lucky Sevens - 3x7%" promotion - triple benefits for opening an account: 7% on a savings account, 7% cashback on card payments, 7% on the Full Dream Account
- Pupil Card – Customer acquisition project targeted at animal lovers offering a package of discounts
- "Boost your business" - 2nd edition of the promotion for microenterprises operating as sole proprietors
- "4% Savings Account" - promotion for new Business Customers



"Moje Konto Premium" account with the 1st award in the Bankier.pl ranking

Customer satisfaction – NPS ratio (change q/q)

relational/ product-level

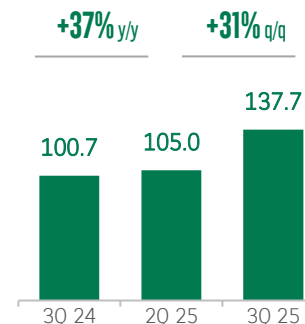
- car loan: 70 (+10 points)
- cash loan: 66 (+2 points)
- mortgage loan: 24 (+4 points)

in contact channels

- branch: 87 (+1 point)
- Contact Center: 64 (+3 points)
- chat: 43 (+4 points)

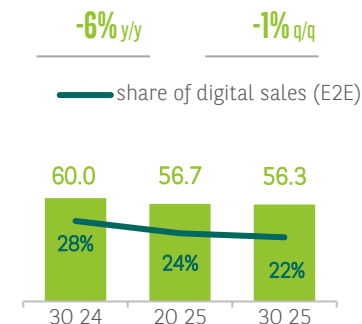
Acquisition of Individual Customers**

thous.



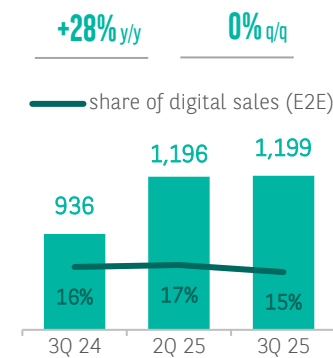
Sales of personal accounts

thous.



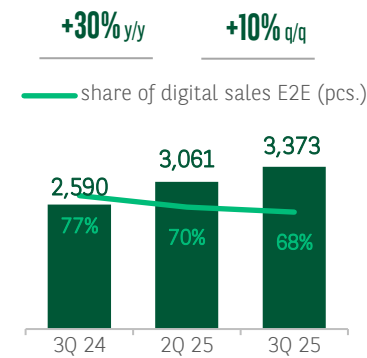
Sales of cash loans

PLN m



Sales of investment products*

PLN m



* Investment funds, investment deposits and structured certificates

** all subsegments (incl. Personal Finance)

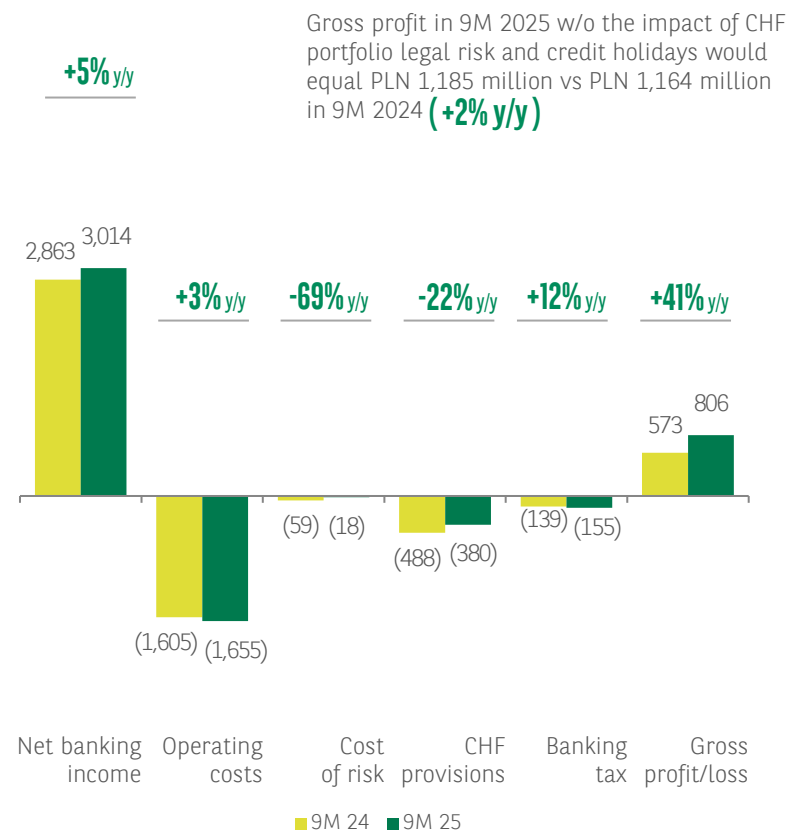
Retail and Business Banking & Personal Finance

Gross profit growth driven by higher NII and NF&C as well as lower credit risk costs and negative impact of CHF portfolio legal risk

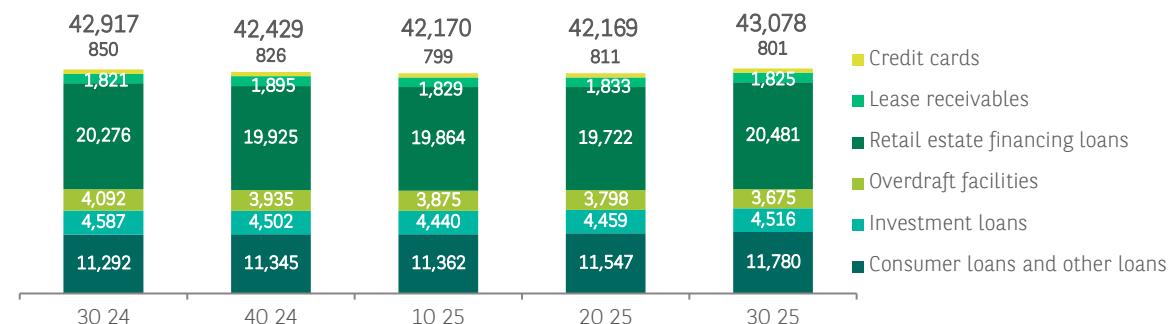
Segment's share in the Group's net banking income

49%

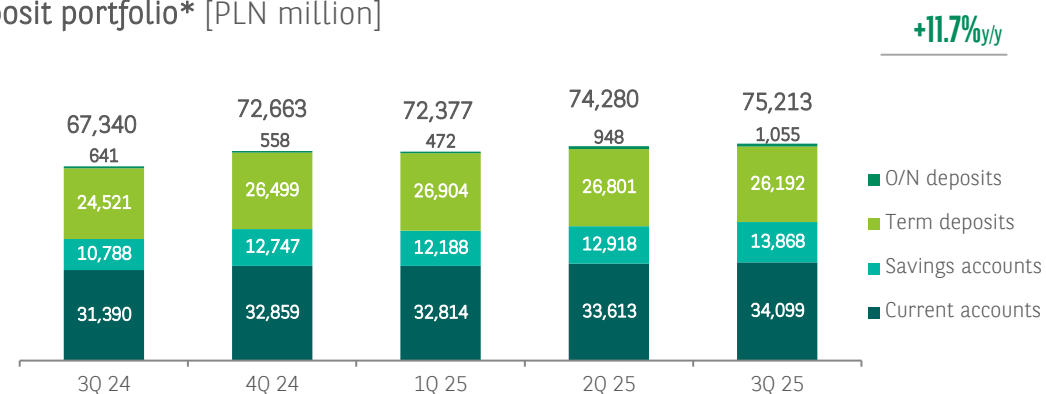
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* due to the 2025 re-segmentation, the 2024 data are presented on a comparative basis

Corporate & SME Banking

Focus on addressing Customers' needs and service quality

Business development

- Increase in loan volumes: Corporate Banking +2.8% q/q (+6.3% y/y), SME Banking +2.8% q/q (-5.7% y/y); increase in sales 9M 2025 vs. 9M 2024: Corporate Banking +15%, SME Banking +23%
- Decrease in deposit volumes: Corporate Banking -3.7% q/q (-5.2% y/y), SME Banking -1.7% q/q (-0.1% y/y) due to lower volumes on Customers' accounts
- Further dynamic development of the sustainable loan portfolio* - the total portfolio at the end of September 2025 amounted to PLN 9.0 billion (+3.0% q/q, +13.2% y/y)
- Leasing sales (new volume in Q3 2025): for Corporate Customers - PLN 235 million (+4% q/q, -21% y/y); for SME Customers - PLN 87 million (-8% q/q, +1% y/y)

Transformation and digitalization

- **GOWadia Plus** – a modern tool for Customers for comprehensive handling of settlements related to tendering processes
- **FX Pl@net** – a new edition of the currency exchange platform, now available in English
- **Envirly platform** – launched for SMEs to calculate the carbon footprints and managing emissions, in line with regulations and market expectations
- **GOonline Biznes** – continuation of the expansion of the online banking ecosystem: implementation of a new version of the Administrator Panel module for the Customer
- Using an automatic decision-making engine in the credit process resulting in a shortened process time



Three wins in the Global Transaction Banking Innovation 2025 competition

The Corporate and SME Banking area was recognized for its innovative approach to currency services, trade financing and the use of technology in payments



12.4 thous. Corporate Customers

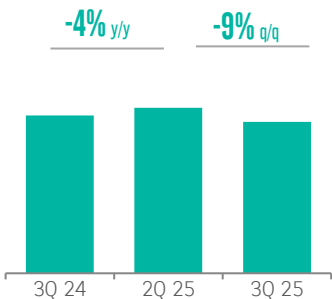
+ 0.1 thous., +1.1% y/y
+ 0.1 thous., +0.8% q/q

21.9 thous. SME Customers

- 0.9 thous., -4.2% y/y
0.0 thous., -0.2% q/q

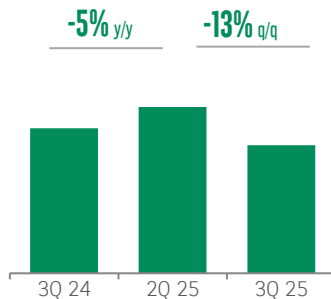
Net fee and commission income
decrease in income from credit activities and cash management

Net income



Foreign exchange transactions
lower transactionality of Clients caused by a strong zloty and low volatility of the EUR/PLN exchange rate

Revenues



Selected significant transactions carried out in Q3 2025

IGLOTEX
Syndicated loan SLL
PLN 85 million
Increase of Group's financing
BNP PARIBAS
Lead Arranger, Security Agent, ESG Coordinator, Hedge Provider
July 2025

PlastiWell International
Jot Investment
EUR 70 million
Financing of PlastiWell Group acquisition; refinancing; financing of general corporate purposes
BNP PARIBAS
Lead Arranger, Facility & Security Agent
July 2025

JNT GROUP
PLN 187 million
Financing of deferred payment and refinancing
BNP PARIBAS
Lender
July 2025

Polska Grupa Biogazowa
HITECVISION
PLN 610 million
Syndicated loan
Refinancing and financing of biogas and biomethane plants
BNP PARIBAS
Arranger, Facility & Security Agent, Lender, Hedging Counterparty
September 2025

* The value calculated according to the Bank's internal methodology. The sustainable loan portfolio defined as ESG Rating-Linked Loans, Sustainability-Linked Loans, funding with positive environmental and social impact.

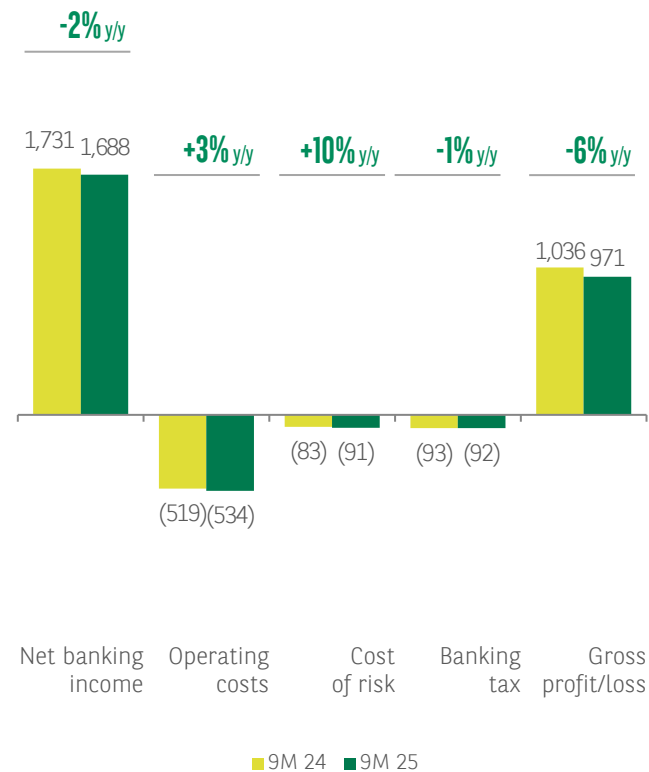
Corporate Banking

Lower gross profit due to a decrease in net interest income

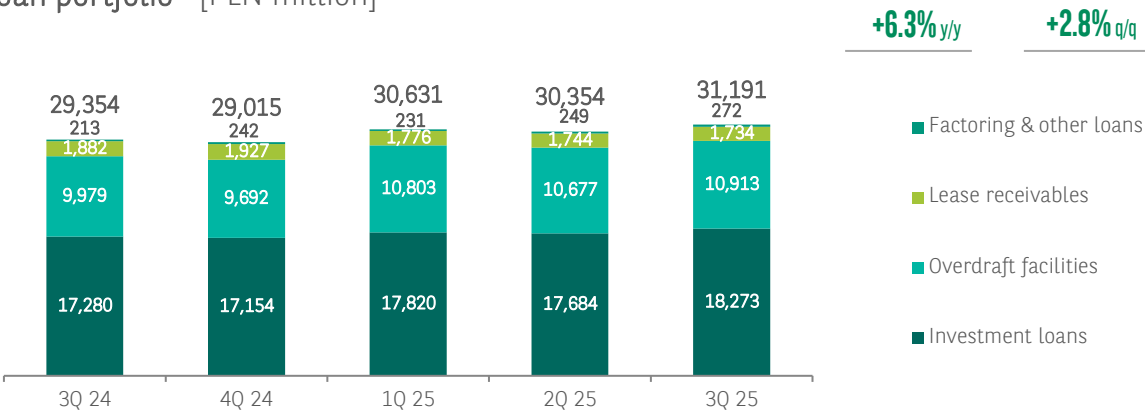
Segment's share in the Group's net banking income



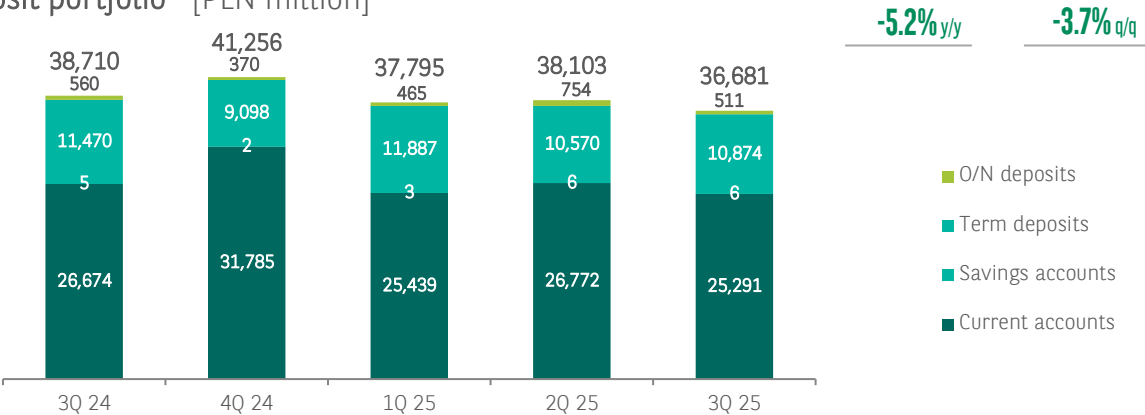
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* due to the 2025 re-segmentation, the 2024 data are presented on a comparative basis

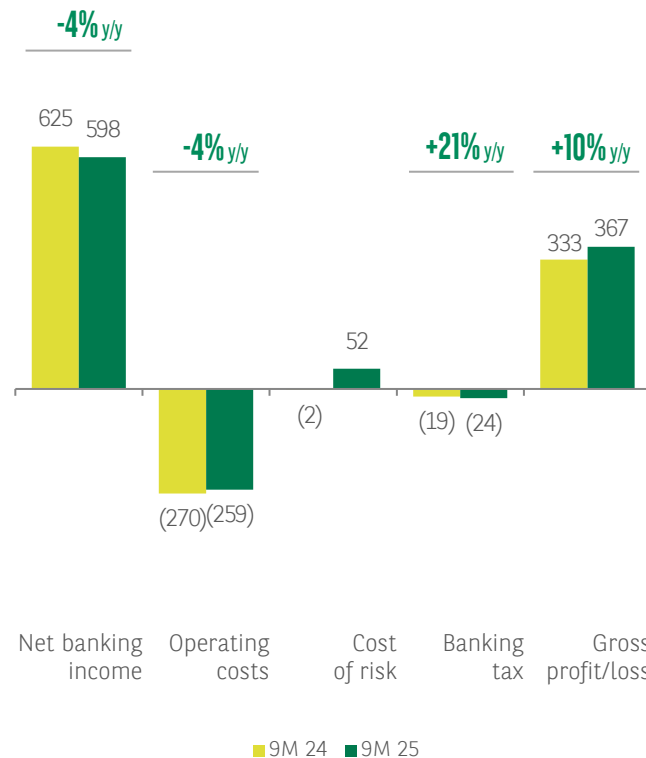
SME Banking

Positive impact of the cost of risk and reduced operating expenses on gross profit

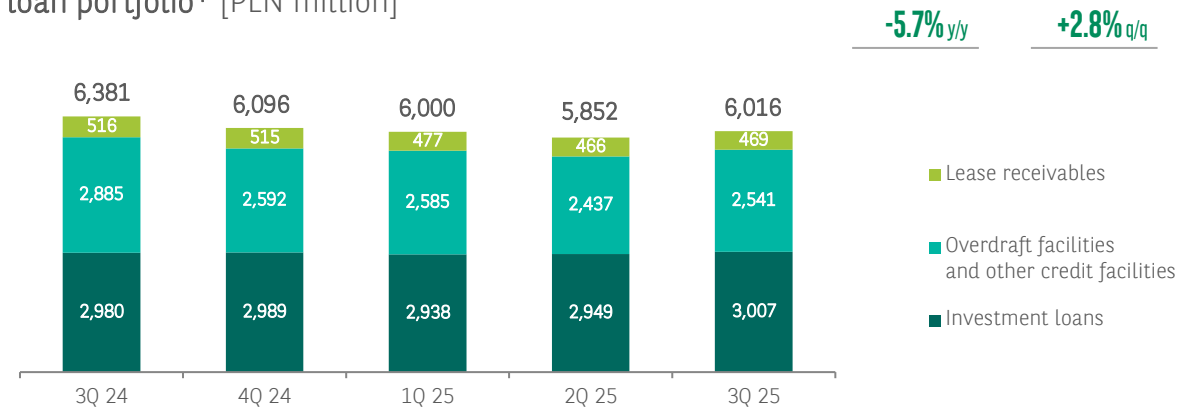
Segment's share in the Group's net banking income

10%

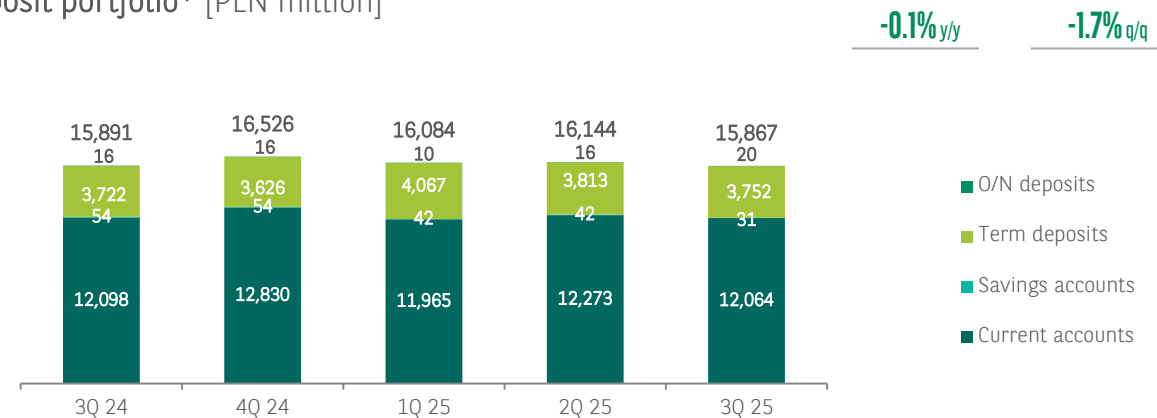
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* due to the 2025 re-segmentation, the 2024 data are presented on a comparative basis

Food & Agro Sector

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

Business development – new offer

- **Czas na finansowe zbiory** - offer for Farmers from the Micro and SME segments on an interest-bearing auxiliary account available until 31 December
- **Promotional fertilizer loan offer** in the Mikro line - promotion for the Agro Rzeczówka Light Loan is available from 1.07 to 30.11.2025
- **AGRO PROCESSOR campaign** – promotion for investment loans **with the Agromax guarantee** (BGK-subsidised) and **preferential PR Line loans** (supported by ARIMR)

Sales and Customer relation support initiatives – active participation in industry events

- **First transactions** concluded with agri-food processors as part of the development of **financing for the food production value chain** (farmer - processor - distributor - consumer)
- Individual meetings with Customers and prospects with sector-specific presentations
- Participation in Customer-oriented events in an expert role – **providing a beyond banking service**
- Launch of the **7th edition of the Agro Absolwent** competition for theses on innovative solutions in agribusiness Partners: **Association for Sustainable Agriculture & Food in Poland, Farm Frites Poland S.A., Timac Agro Polska Ltd., OSI Food Solutions Poland Ltd. and McDonald's Polska Ltd.**

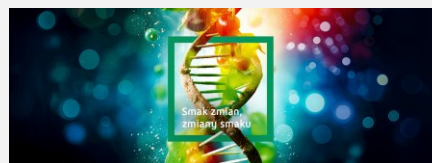
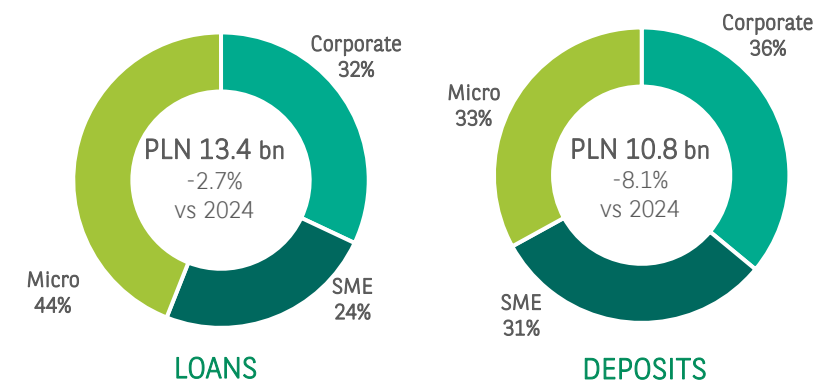


79.0 thous.

Food & Agro Customers

Food & Agro volumes

30.09.2025



The 20th anniversary edition of the Food&Agro Conference 2025

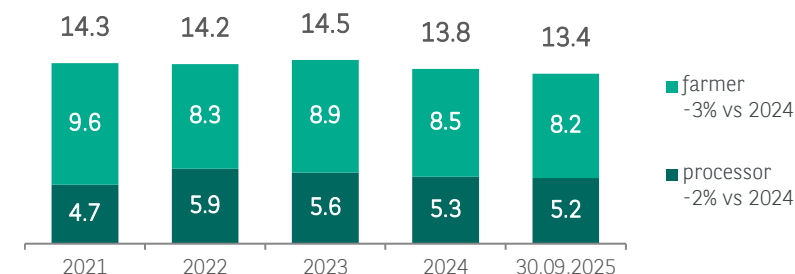
annual meeting of the Bank with Customers and institutions from the food sector

agronomist - Q3 2025

- **"Karta Pola"** – application testing stage – the new tool will enable reporting agronomic treatments, purchase, sales and cost data, with the option to generate reports
- **47.6 thous.** unique users visiting the platform; over **128 thous.** visits

Loan portfolio

gross, PLN billion



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

Bank subsidiaries

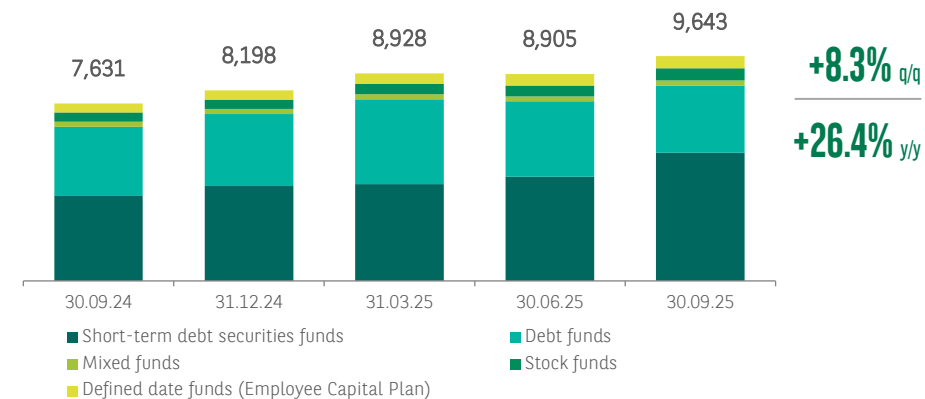
In Q3 2025, continuation of investments in safer bond sub-funds.

Slight decrease in leasing assets

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

- The value of assets under management (AuM) at the end of Q3 2025 amounted to PLN 9.6 billion (+8.3% q/q). Following the redemptions observed in Q2, AuM increased in Q3 by PLN 738 million.
- In Q3 2025, the BNP Paribas Globalny Obligacji Zamiennych Subfund recorded the highest net sales (PLN +182.7 million), followed by the BNPP Globalny Strategii Dłużnych Uniwersalny Subfund (PLN +156.9 million).
- The market share of BNP Paribas TFI S.A. (by asset value of capital market funds) reached 2.94% at the end of Q3 2025 (compared to 2.92% at the end of Q2 2025).

Assets under management of BNPP TFI [PLN million]

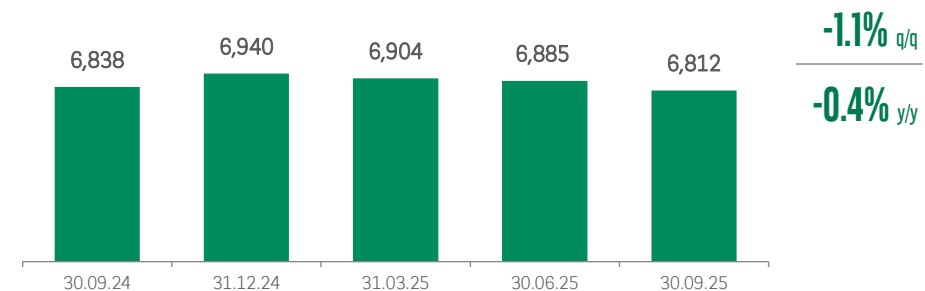


BNP Paribas Leasing Services Sp. z o.o.

BNPP Leasing Services Sp. z o.o., in cooperation with the Bank, offers a full range of leasing products to Personal Finance, Micro, SME and Corporate Customers.

- 14.8 thous. contracts concluded for a total value of PLN 2.4 billion at the end of Q3 2025.
- Portfolio of financed assets: PLN 6.8 billion at the end of Q3 2025.
- Very good sales results in the Micro Customer segment.
- Focus on further improving the efficiency of the portfolio servicing process.

Leasing assets [PLN million]





BNP PARIBAS

06

Appendices

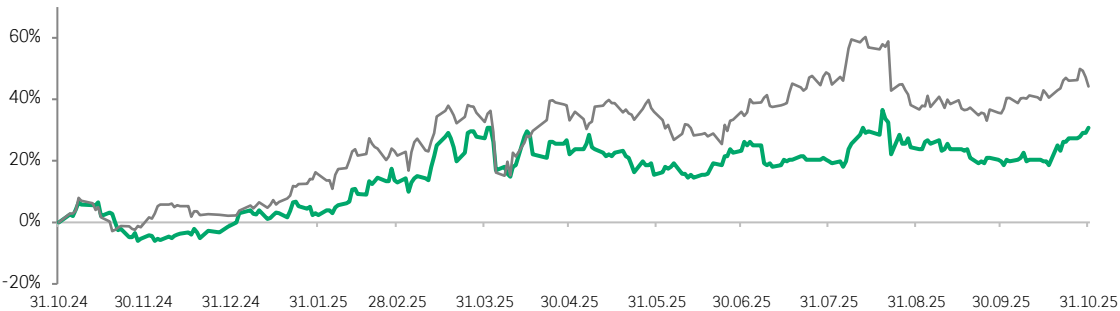
Shares of BNP Paribas Bank Polska S.A.
#GOdigital – statistics
Material events 2023-2025
Loan portfolio
Deposit base structure
Liquidity
Net banking income
Profit and Loss Account
Assets, Liabilities and Equity

#BANKDOBRYCHDECYZJI

Shares of BNP Paribas Bank Polska S.A.

Negative impact of the planned changes in the income tax rate on banks' share prices

Change in share price [31.10.2024=100%]



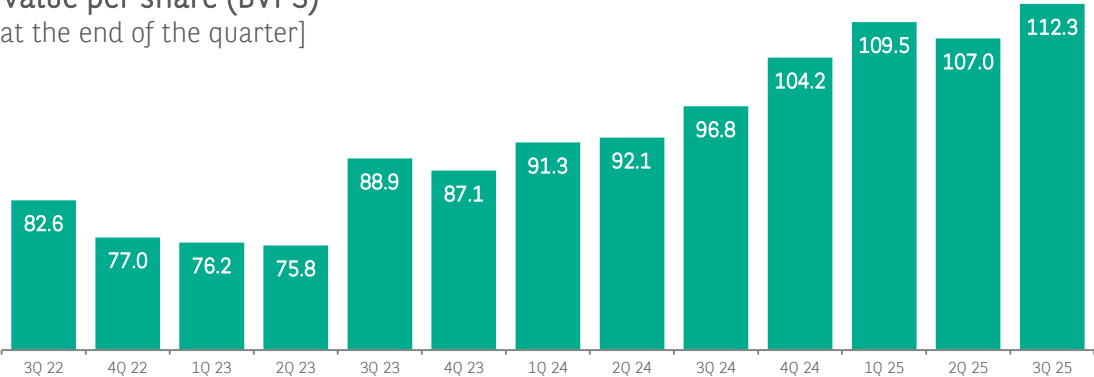
ISIN code: PLBGZ0000010
GPW ticker: BNP
Index: mWIG40, mWIG40TR

31 October 2025

WIG banki 17,419.7 pts
+44.2% y/y

BNP PARIBAS PLN 113.0
+30.8% y/y

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

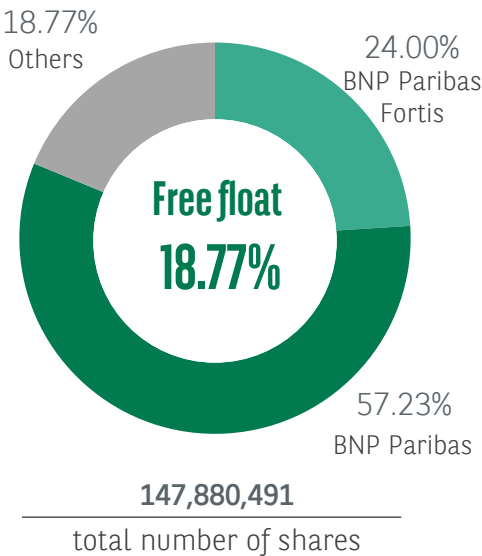


30 September 2025

free-float: PLN 2.9 bn
P/BV: 1.0
capitalization: PLN 15.3 bn

Fitch rating (update on 27 October 2025)
Long-Term Issuer Default Rating (LT IDR) – A+
with a Negative Outlook
Short-Term Issuer Default Rating (ST IDR) – F1
Viability Rating (VR) – bbb
Shareholder Support Rating (SSR) – a+

Shareholder structure
(30.09.2025)

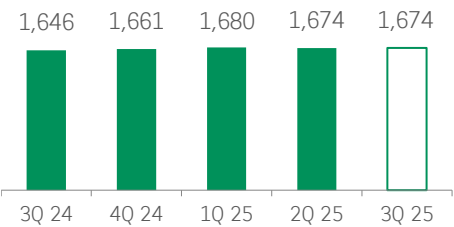


April 2025 - increase in the Bank's share capital from PLN 147,799,870 to PLN 147,880,491 as a result of the taking up of 20,223 M series shares and 60,398 N series shares in the exercise of rights attached to the A5 and B2 series registered subscription warrants, taken up previously.

#G0digital - statistics

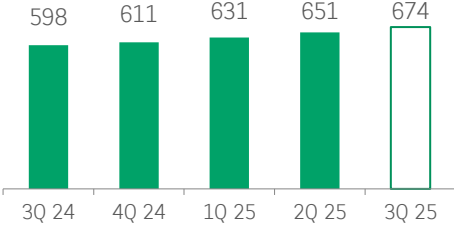
Continued growth in the use of mobile banking

Customers using digital channels [thous.]



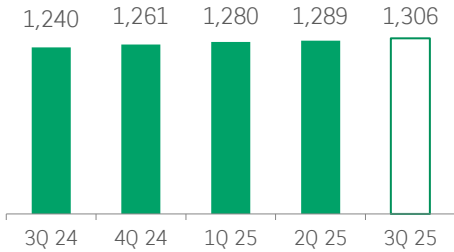
~0% q/q
+2% y/y

Number of tokens in digital wallets [thous.]



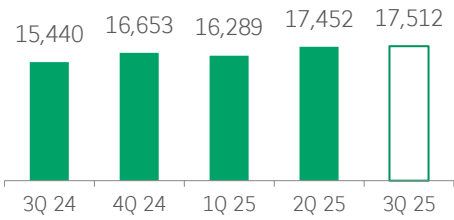
+3% q/q
+13% y/y

G0mobile users [thous.]



+1% q/q
+5% y/y

BLIK transactions quarterly [thous.]



~0% q/q
+13% y/y

#G0digital



G0makler
application



G0dealer
application



G0invest
service



Material events

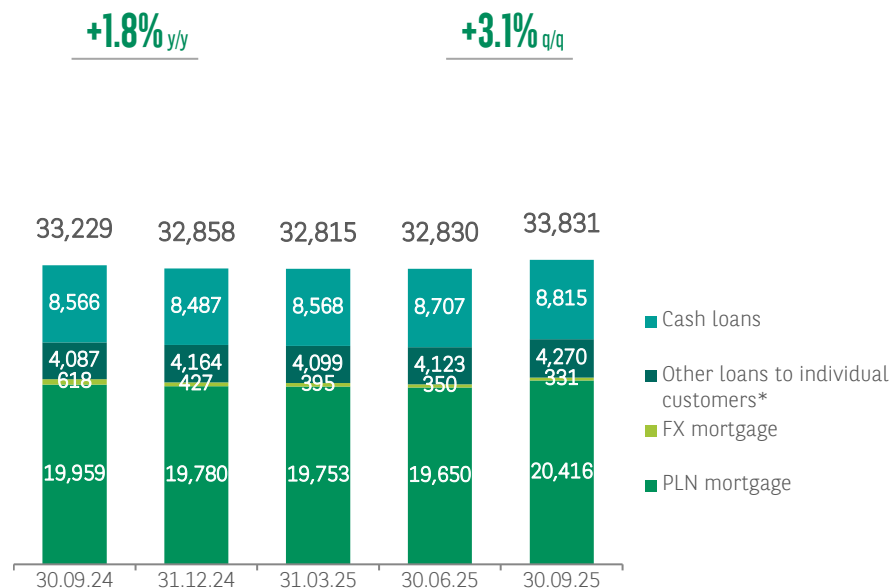
in individual reporting periods

	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter
2025	• PLN -64.9 m - CHF mortgage loan portfolio legal risk impact • PLN -166.4 m - total BGF contribution recognized in the Q1 operating costs	• PLN -249.4 m - CHF mortgage loan portfolio legal risk impact	• PLN -65.3 m - CHF mortgage loan portfolio legal risk impact	
2024	• PLN -21.0 m - CHF mortgage loan portfolio legal risk impact • PLN -135.7 m - BGF restructuring fund contribution recognized in the Q1 2024 costs (total contribution amount set by BGF at PLN 144.0 m)	• PLN -189.8 m - CHF mortgage loan portfolio legal risk impact • PLN -203.0 m - impact of credit holidays (recognized in NII) • PLN +135.5 m - impact of DTA creation (CHF portfolio legal risk)	• PLN -277.2 m - CHF mortgage loan portfolio legal risk impact • PLN +99.6 m - adjustment to the impact of credit holidays (recognized in NII)	• PLN -307.7 m - CHF mortgage loan portfolio legal risk impact • PLN +34.0 m - adjustment to the impact of credit holidays (recognized in NII)
2023	• PLN +11.0 m - adjustment to the impact of credit holidays (recognized in NII) • PLN -234.4 m - CHF mortgage loan portfolio legal risk impact • PLN -110.0 m - BGF restructuring fund contribution recognized in the Q1 2023 costs (total contribution amount set by BGF at PLN 123.9 m)	• PLN +11.0 m - adjustment to the impact of credit holidays (recognized in NII) • PLN -356.0 m - CHF mortgage loan portfolio legal risk impact	• PLN +11.0 m - adjustment to the impact of credit holidays (recognized in NII) • PLN -371.0 m - CHF mortgage loan portfolio legal risk impact	• PLN +22.7 m - adjustment to the impact of credit holidays (recognized in NII) • PLN -1,016.8 m - CHF mortgage loan portfolio legal risk impact • PLN -22.1 m - costs of a restructuring provision for group layoffs

Loan portfolio

Structure of loans in the Individual and Institutional Customer segments

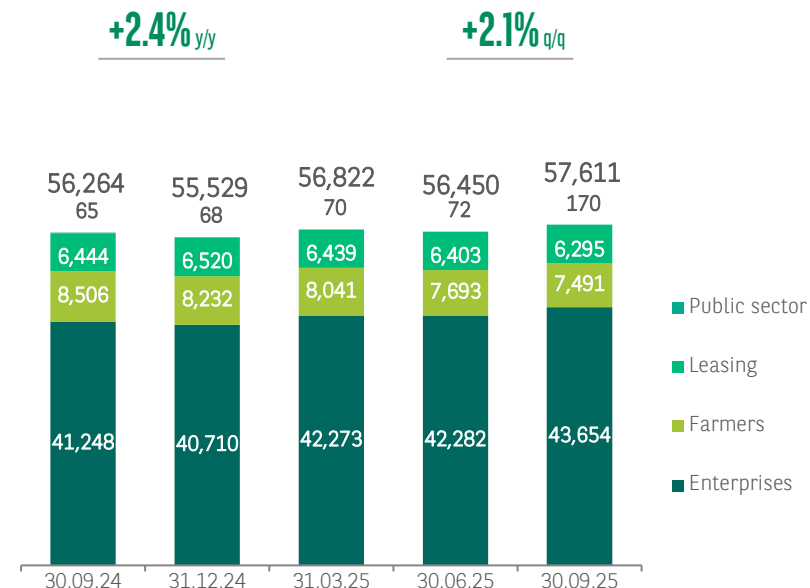
Individual Customer loans [PLN million]



- Increase in the PLN mortgage portfolio: +3.9% q/q (+2.3% y/y). Further decline in the value of CHF mortgages (-5.8% q/q, -47.8% y/y) primarily due to the impact of the legal risk recognized as a reduction in the gross balance sheet value.
- The share of mortgages in loans to Individual Customers amounted to 61.3% (+0.4 pp q/q, -0.6 pp y/y).
- Increase in the cash loan portfolio: +1.2% q/q (+2.9% y/y).

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

Institutional Customer loans** [PLN million]



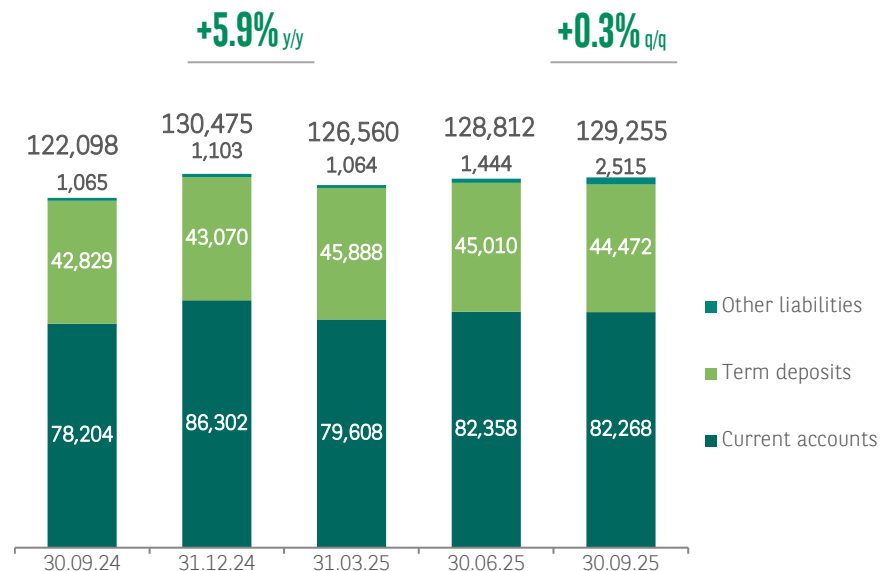
- Increase in gross loans to enterprises: +3.2% q/q (+5.8% y/y) and to the public sector: +135.9% q/q (+161.2% y/y). Negative dynamics of the leasing portfolio: -1.7% q/q (-2.3% y/y).
- Decrease in the individual farmers gross portfolio: -2.6% q/q (-11.9% y/y). The share of the portfolio in loans to Institutional Customers stood at 13.0% (-0.6 pp q/q, -2.1 pp y/y).
- At the end of Q3 2025, the share of loans to enterprises in loans to Institutional Customers was 75.8% (+0.9 pp q/q, +2.5 pp y/y), the share of leasing amounting to 10.9% (-0.4 pp q/q, -0.5 pp y/y).

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

Deposit base structure

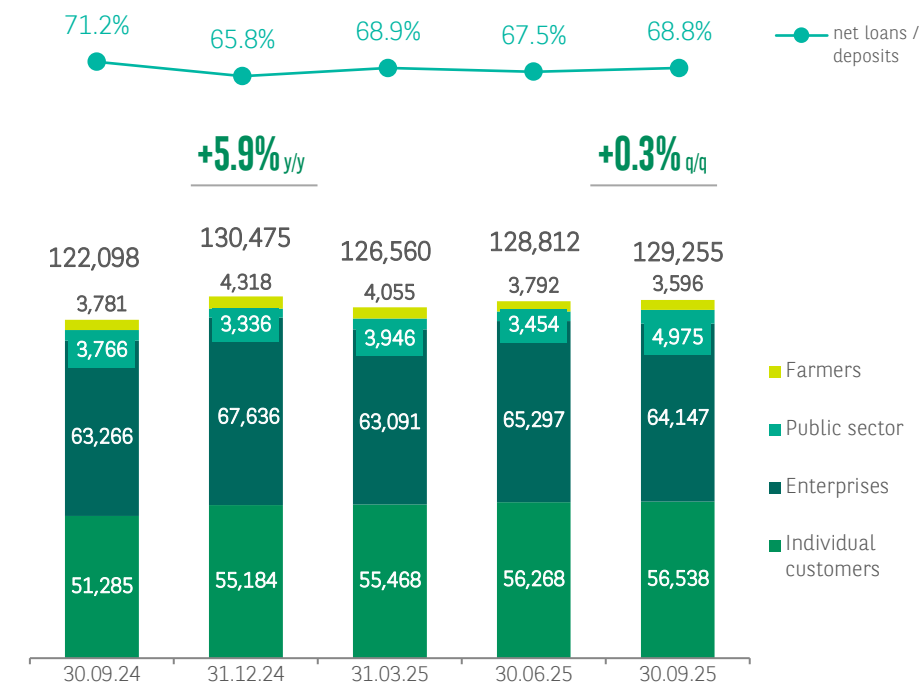
Term structure of deposits and by Customer segment

Deposit term structure [PLN million]



- Decrease in the share of Customers' current accounts in total deposits: 63.6% at the end of Q3 2025 (-0.3 pp q/q, -0.4 pp y/y).
- Slight decrease in current deposits by PLN 89 million (-0.1% q/q). Decrease in term deposits by PLN 538 million (-1.2% q/q).
- Current accounts of Individual Consumers increased by PLN 1,075 million (+3.5% q/q), and current deposits of Institutional Consumers decreased by PLN 1,164 million (-2.3% q/q).
- Term deposits of Institutional Consumers increased by PLN 225 million (+1.1% q/q), and term deposits of Individual Customers decreased by PLN 762 million (-3.1% q/q).

Deposit structure by Customer type [PLN million]

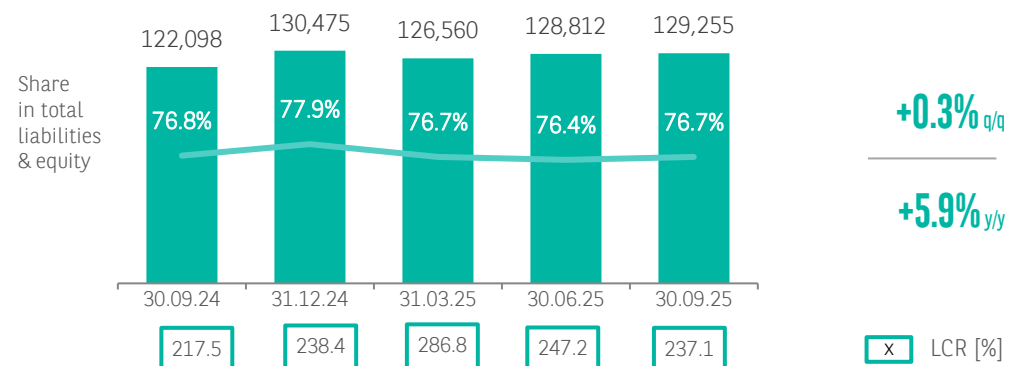


- In Q3 2025, deposits from Individual Customers increased by 0.5% q/q (+10.2% y/y) and from the public sector - by 44.0% q/q (+32.1% y/y). Deposits from farmers decreased by 5.2% q/q (-4.9% y/y) and from enterprises by 1.8% q/q (+1.4% y/y)

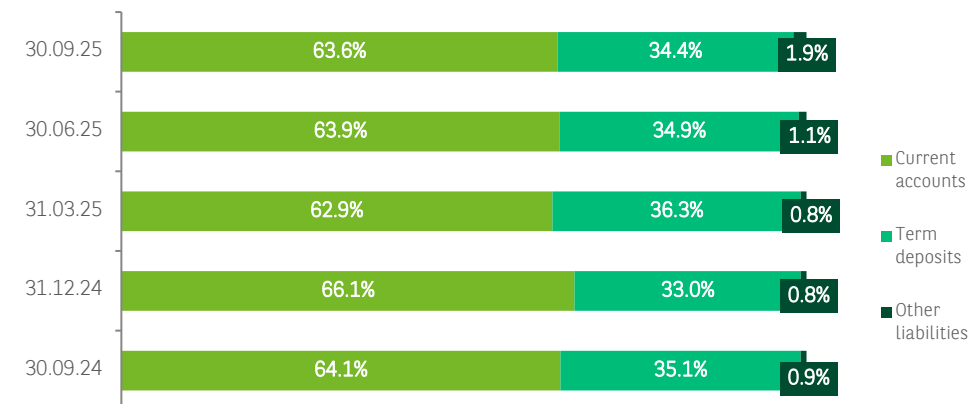
Liquidity

Stable and diversified deposit base, high level of liquid assets

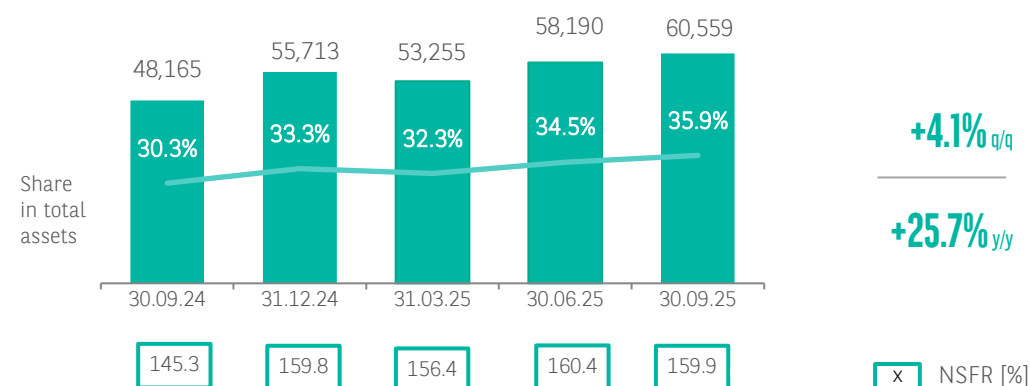
Customer deposits [PLN million]



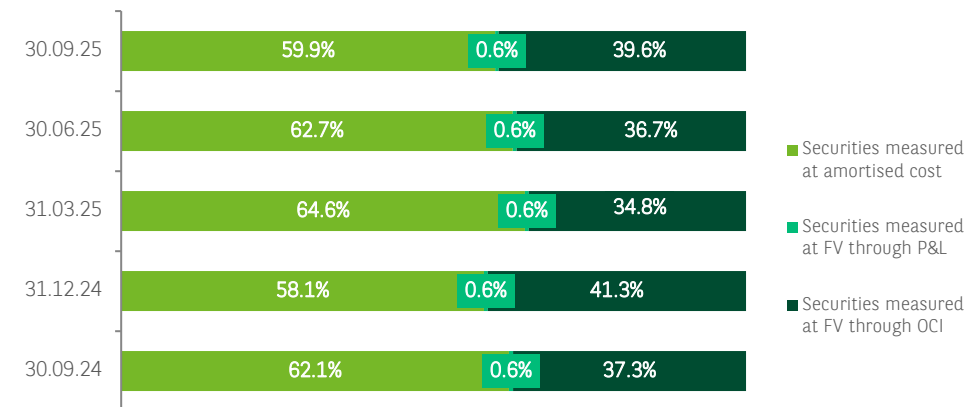
Customer deposit structure [%]



Securities [PLN million]



Securities structure [%]



Net banking income

Net interest income and net trading income as key factors of net banking income growth on an annual basis

[PLN million]	9M 2025	9M 2024	change
Net interest income	4,424	4,201	5.3%
Net fee and commission income	944	934	1.1%
Net trading income	829	643	29.0%
Net investment income	(3)	7	-
Dividends	10	11	(11.2%)
Hedging accounting	(2)	(1)	127.3%
Result on derecognition of financial assets measured at amortized cost	(14)	(5)	157.7%
Other operating income and expenses	(21)	(52)	(59.3%)
Net banking income	6,167	5,737	7.5%

An increase in interest income in 9M 2025 vs. 9M 2024 resulted from:

- higher interest income from securities due to portfolio growth,
- improvement in net interest income from derivative instruments as part of hedge accounting,
- lower interest costs on deposits and no negative impact of credit holidays (PLN -103 million in 9M 2024).

Excluding the impact of credit holidays, net interest income would be higher by 2.8%, and net banking income higher by 5.6%.

Higher y/y net fee and commission income was mainly driven by higher card-related commissions and increased asset management and brokerage operation fees.

Higher net trading income resulted from an improved margin on foreign exchange and derivative transactions with Customers (several large transactions in the CIB area), results from transactions in financial instruments in the ALMT and CIB areas and gains on equity investments.

[PLN million]	Q3 2025	Q3 2024	change
Net interest income	1,457	1,579	(7.8%)
Net fee and commission income	289	311	(7.3%)
Net trading income	226	226	0.1%
Net investment income	(0)	(2)	(97.6%)
Dividends	5	5	(4.6%)
Hedging accounting	1	(6)	-
Result on derecognition of financial assets measured at amortized cost	(13)	0	-
Other operating income and expenses	(10)	(15)	(37.0%)
Net banking income	1,955	2,098	(6.9%)

A q/q decrease in net interest income resulted from lower interest income on loans due to a decline in interest rates, partially offset by higher interest income from securities and lower cost of Customer deposits.

Lower quarterly net fee and commission income was mainly due to reduced revenues from credit activities, in the card segment (settlements with card institutions affecting the H1 result) and the insurance segment.

Lower net trading income was due to:

- lower margin on foreign exchange and derivative transactions with Customers due to the lack of large one-off transactions in the CIB area comparable to those in Q1 and Q2,
- lower valuation of shares in VISA and the lack of comparable results related to the own investment portfolio.

Consolidated P&L

PLN thous.

Profit and loss account	30.09.2025	30.09.2024	Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
Interest income	7,456,138	7,592,142	2,450,195	2,491,735	2,514,208	2,652,941	2,738,737
Interest expenses	(3,031,878)	(3,391,237)	(993,602)	(1,018,394)	(1,019,882)	(1,112,840)	(1,159,351)
Net interest income	4,424,260	4,200,905	1,456,593	1,473,341	1,494,326	1,540,101	1,579,386
Fee and commission income	1,137,808	1,149,702	356,638	390,035	391,135	393,070	382,069
Fee and commission expenses	(193,663)	(215,897)	(68,104)	(61,913)	(63,646)	(63,199)	(70,834)
Net fee and commission income	944,145	933,805	288,534	328,122	327,489	329,871	311,235
Dividend income	9,614	10,828	5,225	4,217	172	2,319	5,476
Net trading income	828,762	642,537	225,761	318,080	284,921	222,515	225,518
Net investment income	(3,013)	7,022	(43)	(596)	(2,374)	7,352	(1,767)
Result on hedge accounting	(1,882)	(828)	947	(238)	(2,591)	2,774	(6,389)
Result on derecognition of financial assets measured at amortized cost	(13,772)	(5,344)	(12,786)	663	(1,649)	(30,395)	180
Other operating income	247,416	162,132	47,216	69,421	130,779	63,371	44,179
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	(105,778)	(186,908)	(96,774)	18,239	(27,243)	(59,284)	(98,823)
Result on legal risk related to foreign currency loans	(379,554)	(488,018)	(65,291)	(249,358)	(64,905)	(307,710)	(277,246)
General administrative expenses	(2,175,760)	(2,130,010)	(668,834)	(658,080)	(848,846)	(707,349)	(659,348)
Depreciation	(386,894)	(381,599)	(131,140)	(128,338)	(127,416)	(132,851)	(127,781)
Other operating expenses	(268,693)	(203,325)	(56,782)	(98,815)	(113,096)	(121,802)	(59,356)
Operating result	3,118,851	2,550,075	992,626	1,076,658	1,049,567	808,912	935,264
Tax on financial institution	(292,264)	(304,025)	(95,493)	(95,329)	(101,442)	(100,946)	(99,414)
Gross profit (loss)	2,826,587	2,246,050	897,133	981,329	948,125	707,966	835,850
Income tax	(655,792)	(396,940)	(201,632)	(247,483)	(206,677)	(198,808)	(200,306)
NET PROFIT (LOSS)	2,170,795	1,849,110	695,501	733,846	741,448	509,158	635,544

Assets

PLN thous.

Consolidated statements of financial position	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2024
ASSETS					
Cash and balances with the Central Bank	6,916,304	7,556,716	6,128,762	11,325,551	9,803,988
Amounts due from banks	5,946,747	9,392,969	12,124,261	7,872,375	7,456,430
Derivative financial instruments	2,182,999	2,719,323	2,625,107	2,440,116	2,748,414
Adjustment of fair value of the hedging and hedged item	250,869	134,140	147,251	230,658	145,256
Loans and advances to customers valued at amortized cost	88,655,668	86,546,644	86,749,188	85,401,516	86,397,264
Loans and advances to customers valued at fair value through P&L	324,021	360,834	400,537	452,506	497,128
Securities valued at amortized cost	36,249,896	36,479,945	34,416,359	32,364,550	29,899,026
Securities valued at fair value through P&L	350,337	357,813	331,311	321,434	307,723
Securities valued at fair value through the other comprehensive income	23,959,004	21,352,388	18,507,034	23,027,454	17,958,410
Intangible assets	917,253	928,489	934,403	975,114	932,012
Property, plant and equipment	893,070	907,842	918,007	946,971	915,889
Deferred income tax assets	714,230	746,694	766,724	859,567	837,411
Current income tax assets	71	71	834	1,515	3,579
Other assets	1,198,328	1,064,690	965,455	1,320,262	1,052,439
TOTAL ASSETS	168,558,797	168,548,558	165,015,233	167,539,589	158,954,969

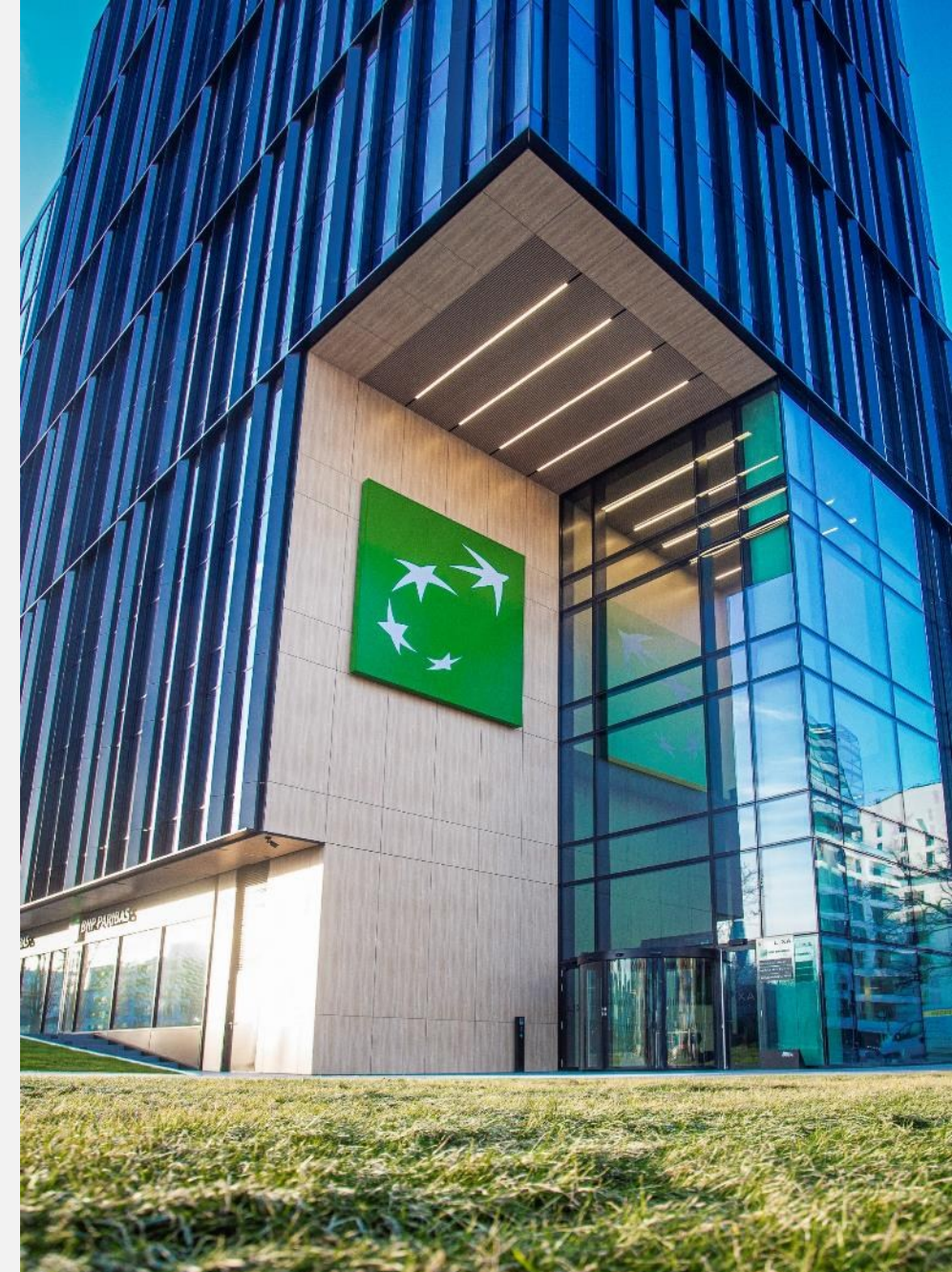
Liabilities and equity

PLN thous.

Consolidated statements of financial position	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2024
LIABILITIES					
Amounts due to the Central Bank	-	-	-	-	-
Amounts due to other banks	10,680,231	10,614,897	10,207,033	9,994,802	9,348,079
Adjustment of fair value of the hedging and hedged item	247,513	276,193	184,550	260,025	244,061
Derivative financial instruments	2,154,992	2,369,359	2,291,975	2,311,741	2,566,291
Amounts due to customers	129,705,242	129,261,652	127,009,766	130,924,754	122,547,902
Subordinated liabilities	2,720,740	3,413,087	3,391,316	3,420,128	4,302,463
Leasing liabilities	564,095	580,900	585,374	606,306	592,256
Other liabilities	3,004,132	3,316,891	3,245,723	2,296,756	2,904,221
Current income tax liabilities	120,111	109,261	43,396	361,641	258,587
Provisions	2,068,123	2,097,390	1,870,643	1,969,380	1,884,027
TOTAL LIABILITIES	151,957,506	152,720,339	148,829,776	152,145,533	144,647,887
EQUITY					
Share capital	147,880	147,880	147,800	147,800	147,800
Supplementary capital	9,180,883	9,180,883	9,155,136	9,155,136	9,156,939
Other reserve capital	4,683,609	4,695,800	4,044,967	4,042,815	4,041,597
Capital bonds	650,000	650,000	650,000	650,000	-
Revaluation reserve	(304,949)	(394,705)	(475,059)	(540,845)	(470,022)
Retained earnings	2,243,868	1,548,361	2,662,613	1,939,150	1,430,768
retained profit	73,073	73,067	1,921,165	(419,118)	(418,342)
net profit for the period	2,170,795	1,475,294	741,448	2,358,268	1,849,110
TOTAL EQUITY	16,601,291	15,828,219	16,185,457	15,394,056	14,307,082
TOTAL LIABILITIES AND EQUITY	168,558,797	168,548,558	165,015,233	167,539,589	158,954,969

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BNP PARIBAS

Investor Relations and ESG Reporting Bureau

2 Kasprzaka Street, 01-211 Warsaw

relacjeinwestorskie@bnpparibas.pl

www.bnpparibas.pl/en/investor-relations

BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, with KRS number: 0000011571, Tax Identification Number (NIP): 526-10-08-546, and a fully paid share capital of PLN 147,880,491.



CONTACT