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PRESS RELEASE

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The BNP Paribas Bank Polska Group posts net profit of PLN 696 million in Q3 2025

In Q3 2025, the BNP Paribas Bank Polska Group generated net banking income of PLN 2.0 billion (-6.7% q/q, -6.9% y/y), which remained solid despite declining non-interest income and a slight drop in net interest income. Net profit stood at PLN 696 million (-5.2% q/q, +9.4% y/y). Costs continue to remain under control, marginally up q/q and y/y. The Group saw a decrease in costs of legal risk related to CHF loans. In Q3, the Bank significantly improved its lending volumes in both customer segments.

"Last quarter was good for business. We posted an increase in loans in both the retail and institutional customer segments, and we ramped up our rate of acquisition of retail customers as well as our rate of growth in the value of investment products," says Przemek Gdański, President of the BNP Paribas Bank Polska Management Board. *"Our effective pursuit of strategic objectives translated into solid financial performance. Net profit in the first 9 months of 2025 reached PLN 2.2 billion, with ROE stable at 18% and ongoing work aimed at improving operational efficiency. Work on the Bank's new strategy is nearing completion with our 2030 strategic plan to be presented on 11th December 2025, setting ambitious goals for the next period,"* adds Przemek Gdański.

Net banking income in Q3
PLN 2.0 billion
-6.7% q/q, -6.9% y/y

Net profit in Q3
PLN 696 million
-5.2% q/q, +9.4% y/y

Customer deposits at the end of Q3
PLN 129.3 billion
+0.3% q/q, +5.9% y/y

Value of the loan portfolio at the end of Q3
PLN 91.4 billion
+2.4% q/q, +2.2% y/y

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

Total value of investment products at the end of Q3
PLN 23.1 billion
+5.3% q/q, +24.1% y/y

Key business and financial highlights:

- Retail customer gross loan portfolio: PLN 33.8 billion (+1.8% y/y)
- Institutional customer gross loan portfolio: PLN 57.6 billion (+2.4% y/y)
- Sales of investment products in Q3: PLN 3.4 billion (+30.2% y/y)
- Sales of cash loans in Q3: PLN 1.2 billion (+28.2% y/y)
- Sales of mortgage loans in Q3: PLN 1.5 billion (+359.5% y/y)
- Sales of personal accounts in Q3: 56.3 thousand (-6.1% y/y)
- Number of digital channel users: 1.7 million (+1.7% y/y)
  - including GOmobile app users: 1.3 million (+5.4% y/y)
- Balance sheet total: PLN 168.6 billion (+6.0% y/y)

- Total loans (gross): PLN 91.4 billion (+2.2% y/y)
- Customer deposits: PLN 129.3 billion (+5.9% y/y)
- Net banking income in Q3 2025: PLN 1,955 million (-6.9% y/y)
    - Net interest income: PLN 1,457 million (-7.8% y/y)
    - Net fee and commission income: PLN 289 million (-7.3% y/y)
    - Net trading income: PLN 226 million (+0.1% y/y)
- General administrative expenses, including depreciation and amortization in Q3 2025: PLN 800 million (+1.6% y/y)
- Cost of credit risk, quarterly: -43 b.p. vs. -44 b.p. in previous year
- Profitability: ROE of 18.1% (-0.1 p.p. y/y), C/I of 41.6% (-2.2 p.p. y/y), C/I without BGF costs and impact of credit holidays: 38.5% (-2.0 p.p. y/y)
- Stable and secure liquidity position – net loan/deposit ratio: 68.8% (-2.3 p.p. y/y)
- Capital position above regulatory minimum levels – Tier 1 ratio: 14.12%

No one-off events favorably affecting the previous quarter's performance, effective cost control

In Q3, the BNP Paribas Bank Polska Group generated PLN 696 million in net profit (-5.2% q/q, +9.4% y/y). In the same period, net banking income reached PLN 2.0 billion (-6.7% q/q, -6.9% y/y).

Despite the sustained downward trajectory of interest rates, net interest income stood at PLN 1.5 billion, marking only a slight decrease (-1.1% q/q, -7.8% y/y). Net fee and commission income was PLN 289 million (-12.1% q/q, -7.3% y/y). The decline was caused by lower commissions on lending activity and in the cards and insurance areas, which had performed extremely well in the previous two quarters. In quarterly terms, net trading income stood at PLN 226 million (-21.0% q/q, +0.1% y/y) and was at the same level as last year and lower than last quarter due to the absence of comparable one-off transactions.

The Group's operating expenses remained under effective control, amounting to PLN 800 million in Q3 (+1.7% q/q, +1.6% y/y). They remained stable year-on-year, partly due to a decrease in the costs of external services and consulting. In parallel, however, payroll costs, fees paid to the Bank Guarantee Fund as well as IT and marketing costs increased.

Increase in outstanding loans in both key customer segments

In Q3 2025, the gross value of loans increased to PLN 91.4 billion (+2.4% q/q, +2.2% y/y). It improved in both segments. The value of the retail customer loan portfolio stood at PLN 33.8 billion (+3.1% q/q, +1.8% y/y), while the value of the institutional customer loan portfolio reached PLN 57.6 billion (+2.1% q/q, +2.4% y/y). The Bank recorded a significant increase in mortgage new production (+91.1% q/q, +359.5% y/y) as well as outstandings (+3.7% q/q, +0.8% y/y).

The value of sustainable financing, calculated in accordance with the Bank's internal methodology, also rose significantly, having reached PLN 11.4 billion at the end of Q3 (+4.5% q/q, +10.2% y/y).

In Q3, total deposits increased to PLN 129.3 billion (+0.3% q/q, +5.9% y/y). As at the end of the period, the value of the retail customer portfolio stood at PLN 56.5 billion (+0.5% q/q, +10.2% y/y), while the value of the institutional customer portfolio reached PLN 72.7 billion (+0.2% q/q, +2.7% y/y).

Q3 was another quarter in which the Group significantly improved its sales of investment products with their total value of PLN 23.1 billion at the end of September 2025 (+5.3% q/q, +24.1% y/y).

Fewer CHF lawsuits. The portfolio quality remains very good

The quality of the loan portfolio of the BNP Paribas Bank Polska Group remains strong, with the NPL ratio for loans measured at amortized cost having dropped to 3.0% in Q3 2025.

The result on legal risk related to foreign currency loans was PLN -65 million, much less than in Q2 (PLN -249 million) and equal to the one booked in Q1. In Q3, the Bank recorded a 20% decrease in the number of new claims compared to the previous two quarters and 47% y/y as well as the quantity of active agreements.

Capital ratios remain significantly above their respective regulatory requirements. At the end of Q3, the Tier 1 ratio was 14.12% (-21 b.p. q/q, +115 b.p. y/y). TCR stood at 17.48% (+4 b.p. q/q, +89 b.p. y/y).

Digital transactions gaining in popularity

The Bank keeps developing digital solutions for its customers. As at the end of Q3, the number of GOmobile users was above 1.3 million (+1% q/q, +5% y/y). The quarterly number of BLIK transactions reached 17,512 million (~0% q/q, +13% y/y), while the number of tokens in digital wallets was 674 thousand (+3% q/q, +13% y/y).

In Q3, the Bank continued the process of reviewing its customer base and shutting down inactive accounts, and in parallel recorded an increase in the number of customers in the affluent and private banking segments (+2.8% q/q combined).

Out of the Bank's 358 Customer Service Centers, 179 are cashless (operating without traditional cashier services) and 143 are barrier-free (accessible to people with reduced mobility or disabilities), as confirmed by the "Barrier-Free Facilities" certification. All Centers have also been awarded the "OK SENIOR" mark for their elderly-friendly features.

Consolidated financial highlights (*PLN 000s*)

Profit and loss account	9M 2025	9M 2024	Change y/y	Q3 2025	Q3 2024	change y/y	Q2 2025
Net interest income	4,424,260	4,200,905	5.3%	1,456,593	1,579,386	-7.8%	1,473,341
Net fee and commission income	944,145	933,805	1.1%	288,534	311,235	-7.3%	328,122
Net banking income	6,166,837	5,736,610	7.5%	1,954,665	2,098,462	-6.9%	2,094,195
General administrative expenses and depreciation	(2,562,654)	(2,511,609)	2.0%	(799,974)	(787,129)	1.6%	(786,418)
Net allowance for expected credit losses	(105,778)	(186,908)	-43.4%	(96,774)	(98,823)	-2.1%	18,239
Result on operating activities	3,118,851	2,550,075	22.3%	992,626	935,264	6.1%	1,076,658
Net profit	2,170,795	1,849,110	17.4%	695,501	635,544	9.4%	733,846
per share in PLN	14.62	12.52	16.8%	4.69	4.30	9.1%	4.93

Balance sheet	30 Sep 2025	30 Jun 2025	31 Mar 2025	30 Sep 2024
Total assets	168,558,797	168,548,558	165,015,233	158,954,969
Total loans (gross)	91,441,979	89,279,664	89,637,437	89,493,316
Liabilities towards customers	129,705,242	129,261,652	127,009,766	122,547,902
Total equity	16,601,291	15,828,219	16,185,457	14,307,082

Capital adequacy	30 Sep 2025	30 Jun 2025	31 Mar 2025	30 Sep 2024
Total capital requirement	17.48%	17.44%	16.19%	16.59%
Tier 1 ratio	14.12%	14.34%	13.05%	12.97%