

FACT SHEET

September 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 64 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.

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)

BNP Paribas Bank Polska Group in figures after 9M 2025

PLN 2,171 m net profit	PLN 169 bn assets	3.8 m Clients	358 Customer Centres	7.3 k active FTEs
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Material events – 9M 2025

- PLN -379.6 m - CHF mortgage loan portfolio legal risk impact
- PLN -186.5 m - total BGF contribution

Material events – 9M 2024

- PLN -488.0 m - CHF mortgage loan portfolio legal risk impact
- PLN -103.5 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

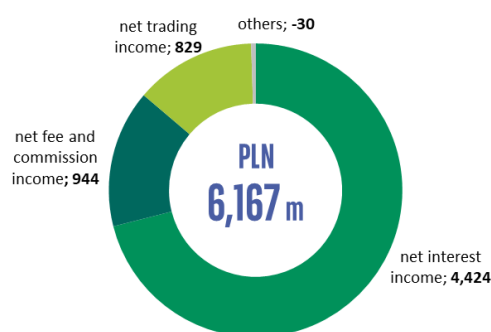
Selected financial data 30.09.2025

Net profit	PLN 2,171 m	+17% y/y
Net banking income (NBI)	PLN 6,167 m	+7% y/y
Total costs	PLN 2,563 m	+2% y/y
Net allowances on expected credit losses	PLN -106 m	-43% y/y
Impact of CHF portfolio legal risk	PLN -380 m	-22% y/y
Equity	PLN 17 bn	+16% y/y
Total loans (gross)	PLN 91 bn	+2% y/y
Customer deposits	PLN 129 bn	+6% y/y

Financial ratios 30.09.2025

ROE	18%
TCR	17.51%
Tier I	14.15%
MREL (%TREA) stand-alone	22.26%
LCR / NSFR	237% / 160%
C/I / C/I w/o BGF and credit holidays	41.6% / 38.5%
Net loans / deposits	69%
Net interest margin	3.53%

NBI structure 9M 2025 (PLN m)



Fitch Ratings - update 27 October 2025

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



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The bank
for a changing
world

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



POLSIF Awards
the Best Sustainable Credit Financing
and the distinction for the Best
Financing in the SSL

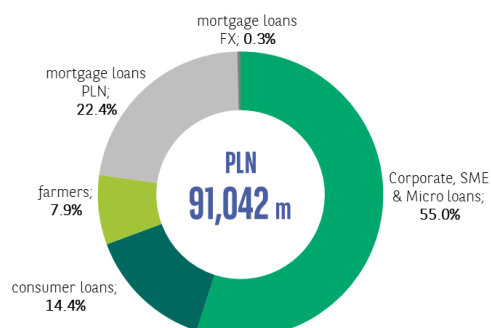
Three wins in the Global Transaction
Banking Innovation 2025 competition



for innovative approach to currency services, trade
financing and the use of technology in payments

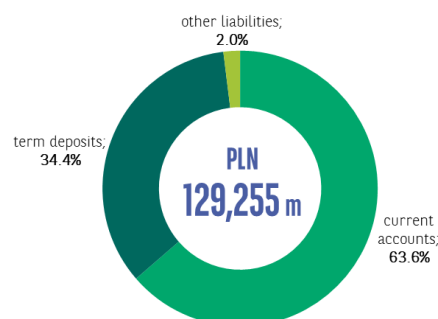
Awards and distinctions

Lending portfolio* 30.09.2025

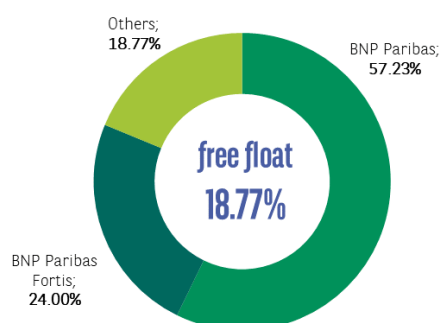


* loans and advances (gross) measured at amortised cost, taking into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF)

Customer deposits 30.09.2025



Shareholding structure 30.09.2025



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 30.09.2025



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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<https://www.bnpparibas.pl/en/investor-relations>

Calendar - release of the next periodic report

November 11, 2025 – the Bank's new strategy presentation



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