

CAPITAL ADEQUACY INFORMATION

AS OF 30 SEPTEMBER 2025

BNP Paribas Bank Polska S.A. Group



BNP PARIBAS

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1. INTRODUCTION

In accordance with the Regulation of the European Parliament and of the Council (EU) No 575/2013 as of 26 June 2013, as amended, on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012 (Office Journal EU. L No. 176, p. 1, as amended) BNP Paribas Bank Polska S.A. is obliged to publish in a publicly accessible manner information about the qualitative and quantitative information on the capital adequacy excluding irrelevant information, proprietary or confidential.

The document is the implementation of the *Information policy of BNP Paribas Bank Polska S.A. regarding capital adequacy*. The presented scope of information was developed in accordance with applicable regulations regarding disclosure of information and guidelines of the European Banking Authority in this regard:

- Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2021/637 (hereinafter "Regulation (EU) No 2024/3172");
- Guidelines of the European Banking Authority on materiality, proprietary and confidentiality and disclosure frequency under Articles 432(1), 432(2) and 433 of Regulation (EU) No 575/2013 (EBA/GL/2014/14).

The presented information also addresses the requirements for disclosure of information in terms of operational risk and liquidity, set out in the Recommendations of the Polish Financial Supervision Authority.

Unless otherwise specified, all figures in the document are presented as at 30 September 2025, in thousands PLN, based on the data of the BNP Paribas Bank Polska S.A. Group.

As of 30 September 2025, the Group comprised the Bank, as the parent, and its subsidiaries:

- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.;
- BNP Paribas Leasing Services Sp. z o.o.;
- BNP Paribas Group Service Center S.A.;

Exclusion from prudential consolidation of this company, results from taking into account the conditions set out in Art. 19(1) of Regulation (EU) No 575/2013.

List of abbreviations used:

- Bank - BNP Paribas Bank Polska S.A.;
- Group - BNP Paribas Bank Polska S.A. Group;
- Supervisory Board - Supervisory Board of BNP Paribas Bank Polska S.A.;
- CRR Regulation - Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012;
- Management Board - Management Board of BNP Paribas Bank Polska S.A.

2. KEY METRICS

Implementing the requirement specified in Articles 447 and 438(d) of the CRR Regulation, the Group publishes aggregate data on own funds, own funds requirements, risk-weighted exposures, combined buffer requirement, leverage ratio and liquidity ratios - liquidity coverage ratio and stable net funding. Detailed information on particular positions is presented in the following chapters of the report.

Table 1. EU KM1 – Key metrics template as of 30 September 2025.

		a	b	c	d	e
		30 September 2025	30 June 2025	31 March 2025	31 December 2024	30 September 2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	13 442 923	13 415 258	12 195 684	12 162 053	11 841 172
2	Tier 1 capital	14 092 923	14 065 258	12 845 684	12 812 053	11 841 172
3	Total capital	17 437 407	17 112 200	15 932 570	15 962 074	15 142 717
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	99 575 811	98 100 861	98 425 014	92 814 926	91 302 678
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	13.50%	13.67%	12.39%	13.10%	12.97%
6	Tier 1 ratio (%)	14.15%	14.34%	13.05%	13.80%	12.97%
7	Total capital ratio (%)	17.51%	17.44%	16.19%	17.20%	16.59%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)						
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7e	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7f	of which: to be made up of Tier 1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7g	Total SREP own funds requirements (%)	8.00%	8.00%	8.00%	8.00%	8.00%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	1.00%	0.00%	0.01%	0.00%	0.01%
EU-9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	Other Systemically Important Institution buffer	0.50%	0.50%	0.50%	0.50%	0.25%
11	Combined buffer requirement (%)	4.00%	3.00%	3.01%	3.00%	2.76%
EU-11a	Overall capital requirements (%)	12.00%	11.00%	11.01%	11.00%	10.76%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.15%	8.34%	7.05%	7.80%	6.97%
Leverage ratio						
13	Leverage ratio total exposure measure	185 643 214	185 412 651	180 681 082	181 407 830	178 790 571
14	Leverage ratio	7.59%	7.59%	7.11%	7.06%	6.62%
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
EU-14a	Additional CET1 leverage ratio requirements (%)	-	-	-	-	-
EU-14b	Additional AT1 leverage ratio requirements (%)	-	-	-	-	-
EU-14c	Total SREP leverage ratio requirements (%)	3%	3%	3%	3%	3%
Total SREP leverage ratio requirements (%)						
EU-14d	Applicable leverage buffer	0.00%	0.00%	0.00%	0.00%	0.00%
EU-14e	Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	58 156 427	58 354 875	52 619 247	58 807 518	50 565 059
EU-16a	Cash outflows - Total weighted value	37 216 050	41 051 951	39 588 483	43 497 076	41 547 456
EU-16b	Cash inflows - Total weighted value	12 682 454	17 446 359	21 241 332	18 831 646	18 293 918
16	Total net cash outflows (adjusted value)	24 533 596	23 605 592	18 347 151	24 665 430	23 253 537
17	Liquidity coverage ratio (%)	237.05%	247.21%	286.80%	238.42%	217.45%
Net Stable Funding Ratio						
18	Total available stable funding	120 447 121	120 034 799	116 795 734	119 113 447	112 060 625
19	Total required stable funding	75 336 486	74 842 604	74 694 299	74 561 483	77 104 806
20	NSFR ratio (%)	159.88%	160.38%	156.36%	159.75%	145.34%



3. OVERVIEW OF RISK-WEIGHTED AMOUNTS

Pursuant to Article 438(d) of CRR Regulation, the Bank publishes information on risk exposure amounts.

Table 2. EU OV1 - Overview of risk weighted exposure amounts as of 30 September 2025.

		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		30 September 2025	30 June 2024	30 September 2025
1	Credit risk (excluding CCR)	83 113 079	81 673 225	6 649 046
2	Of which the standardised approach	83 113 079	81 673 225	6 649 046
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the advanced IRB (AIRB) approach	-	-	-
6	Counterparty credit risk - CCR	2 644 593	2 822 555	211 567
7	Of which the standardised approach	2 535 328	2 741 815	202 826
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	109 266	80 740	8 741
9	Of which other CCR	-	-	-
10	Credit valuation adjustments risk - CVA risk	68 049	79 846	5 444
EU-10a	Of which the standardised approach (SA)	-	-	-
EU-10b	Of which the basic approach (F-BA and R-BA)	68 049	79 846	5 444
EU-10c	Of which the simplified approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	292 561	75 042	23 405
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	292 561	75 042	23 405
EU 19a	Of which 1250%/ deduction	-	230 749	-
20	Position, foreign exchange and commodities risks (Market risk)	1 406 105	1 398 771	112 488
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU-21a	Of which the Simplified standardised approach (S-SA)	1 406 105	1 398 771	112 488
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between trading and non-trading books	0	0	0
24	Operational risk	12 051 424	12 051 424	964 114
EU 24a	Exposures to crypto-assets	0	0	0
25	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	1 639 457	1 689 140	131 157
29	Total	99 575 811	98 100 861	7 966 065

On 28 March 2024 the Bank entered into an agreement with the International Finance Corporation ('IFC', 'Investor') for a synthetic securitisation transaction executed on a portfolio of corporate loans/loans with a total value of PLN 2.180.097 thousand as at 31 December 2023. As part of the transaction, the Bank transferred a significant part of the credit risk from the selected securitised portfolio to the Investor. The securitised selected loan portfolio remains on the Bank's books. The risk transfer of the securitised portfolio is implemented through a credit protection instrument in the form of a financial guarantee issued by the Investor up to PLN 23 539 thousand as at 30 September 2025.

Correction of EU CQ5 data as of June 2025 and explanation of EU CR1 data as of December 2024

Upon retrospective analysis of data as of 30 June 2025, the Bank identified an incorrect presentation of values in the **EU CQ5 table: Credit quality of loans and advances to non-financial corporations by industry**. The reason for this irregularity was an error concerning certain codes of the Polish Classification of Activities (hereinafter: PKD) in the internal dictionary mapping in the tool used for data reporting, i.e. new PKD2025 marked from 2025_3 to 2025_9 were assigned to C20 and were included in industry - C - MANUFACTURING, instead of in the proper industries, from D (PKD_2025_3) to T (PKD_2025_9). Changes to the dictionary were introduced in connection with the new PKD classification and the simultaneous operation of two PKD designations in the system. As a result of this analysis, the Bank introduced corrections to the dictionary and the forms were recalculated. The correction resulting from this irregularity, compared to the data for June 2025, is presented in the table below.

At the same time, data presented in table **EU CR1: Performing and non-performing exposures and related provisions as of December 2024**, which at the end of 2024 were already subject to shifts as part of the PKD changes from the enterprise sector to the household sector, have been presented correctly, in accordance with PKD 2025, and do not require any corrections.



Table 3. EU CQ5: Credit quality of loans and advances to non-financial corporations by industry as of 30 June 2025 – correction.

		a	a	b	b	c	c	d	d	e	e	f
		June 2025	correction	June 2025	correction	June 2025	correction	June 2025	correction	June 2025	correction	
												Accumulated negative changes in fair value due to credit risk on non-performing exposures
												Accumulated impairment
												Gross carrying amount
												Of which non-performing
												Of which loans and advances subject to impairment
												Of which defaulted
010	Agriculture, forestry and fishing	1 371 844	1 371 844	38 715	38 715	22 118	22 118	1 329 765	1 329 765	-21 866	-21 866	-
020	Mining and quarrying	38 989	38 989	121	121	5	5	38 989	38 989	-103	-103	-
030	Manufacturing	20 198 935	11 602 820	1 168 389	819 547	1 123 131	774 288	20 198 206	11 602 742	-681 159	-450 529	-
040	Electricity, gas, steam and air conditioning supply	1 210 622	1 210 622	1 958	1 958	1 869	1 869	1 210 622	1 210 622	-11 021	-11 021	-
050	Water supply	92 074	143 346	476	476	190	190	92 074	143 346	-781	-1 660	-
060	Construction	2 376 954	2 612 806	68 337	141 378	41 910	114 950	2 376 954	2 612 806	-54 512	-113 306	-
070	Wholesale and retail trade	5 912 955	8 015 674	136 047	183 541	114 920	162 414	5 912 496	8 015 163	-126 229	-158 481	-
080	Transport and storage	988 423	2 860 775	55 870	80 309	9 299	33 737	988 423	2 860 775	-33 828	-50 393	-
090	Accommodation and food service activities	289 944	337 881	14 799	31 592	11 659	28 451	289 944	337 881	-12 819	-25 509	-
100	Information and communication	2 982 177	2 994 642	10 180	11 542	6 793	8 155	2 982 177	2 994 642	-26 497	-26 600	-
110	Financial and insurance activities	164 836	164 976	1 508	1 508	181	181	164 836	164 976	-1 634	-1 639	-
120	Real estate activities	1 689 272	5 323 496	22 905	199 736	18 843	195 673	1 689 272	5 322 897	-25 274	-121 394	-
130	Professional, scientific and technical activities	2 657 555	2 782 071	50 064	51 111	43 710	44 757	2 657 555	2 782 071	-51 451	-52 993	-
140	Administrative and support service activities	1 557 325	1 617 232	9 768	16 360	3 355	9 947	1 557 325	1 617 232	-10 676	-15 947	-
150	Public administration and defense, compulsory social security	1 526	1 526	-	-	-	-	1 526	1 526	-6	-6	-
160	Education	146 390	148 309	2 466	3 712	691	1 936	146 390	148 309	-1 834	-2 715	-
170	Human health services and social work activities	774 902	1 227 560	5 233	5 233	2 607	2 607	774 902	1 227 560	-4 925	-10 450	-
180	Arts, entertainment and recreation	27 040	27 141	535	535	2	2	27 040	27 141	-348	-350	-
190	Other services	144 226	144 279	3 868	3 868	541	541	144 226	144 279	-3 228	-3 229	-
200	Total	42 625 989	42 625 989	1 591 241	1 591 241	1 401 821	1 401 821	42 582 721	42 582 721	-1 068 189	-1 068 189	

4. LIQUIDITY REQUIREMENTS

In the quarterly report the Group discloses information on liquidity requirements pursuant to Art. 451a(2) of the CRR Regulation.

Disclosing the information required in template EU LIQ1, the Bank provides the values and numerical data required for each of the four calendar quarters (July-September, April-June, January-March, October-December) preceding the disclosure date. Values presented are calculated as arithmetical mean from the end of month observations for 12 months preceding end of each quarter.

Table 4. EU LIQ1 - Quantitative information of LCR.

Scope of consolidation: consolidated		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)*			
		30 September 2025	30 June 2025	31 March 2025	31 December 2024	30 September 2025	30 June 2025	31 March 2025	31 December 2024
EU 1a	Quarter ending on (DD Month YYYY)								
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					55 303 599	53 306 083	51 591 177	51 472 206
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers. of which:	74 374 023	72 749 816	71 260 675	70 046 750	5 572 928	5 433 914	5 228 534	4 980 653
3	Stable deposits	49 426 755	48 471 132	47 409 664	46 432 198	2 471 338	2 423 557	2 370 483	2 321 610
4	Less stable deposits	24 947 268	24 278 684	23 092 535	21 793 554	3 101 590	3 010 358	2 858 051	2 659 044
5	Unsecured wholesale funding	55 143 220	54 919 345	55 014 496	55 561 140	22 102 009	21 964 157	22 028 391	22 374 286
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	10 993 979	10 887 313	10 799 134	10 640 541	2 748 495	2 721 828	2 699 784	2 660 135
7	Non-operational deposits (all counterparties)	44 149 241	44 032 032	44 215 362	44 920 598	19 353 514	19 242 329	19 328 608	19 714 151
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	30 736 048	31 606 210	32 165 621	32 763 781	11 309 661	12 300 944	13 289 167	13 797 087
11	Outflows related to derivative exposures and other collateral requirements	9 080 282	10 040 035	11 049 946	11 476 773	9 080 282	10 040 035	11 049 946	11 476 773
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	21 655 766	21 566 175	21 115 675	21 287 008	2 229 379	2 260 909	2 239 220	2 320 314
14	Other contractual funding obligations	3 752 348	3 488 768	3 129 442	3 068 408	632 002	421 816	139 839	43 552
15	Other contingent funding obligations	24 169 177	23 217 421	23 035 276	23 275 875	1 208 459	1 160 871	1 151 764	1 163 794
16	TOTAL CASH OUTFLOWS					40 825 059	41 281 702	41 837 695	42 359 371
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	40 824	40 824	1 262 627	3 387 277	-	-	-	-
18	Inflows from fully performing exposures	11 457 258	11 214 991	10 641 593	9 362 403	10 787 086	10 517 667	9 911 537	8 557 852
19	Other cash inflows	8 462 853	9 435 926	10 451 849	10 854 543	8 462 853	9 435 926	10 451 849	10 854 543
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	19 960 934	20 691 741	22 356 069	23 604 223	19 249 939	19 953 593	20 363 387	19 412 395
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	19 960 934	20 691 741	22 356 069	23 604 223	19 249 939	19 953 593	20 363 387	19 412 395
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					55 303 599	53 306 083	51 591 177	51 472 206
22	TOTAL NET CASH OUTFLOWS					21 575 120	21 328 109	21 474 308	22 946 977
23	LIQUIDITY COVERAGE RATIO					257.76%	251.63%	242.69%	226.30%

*12 month average (as of 30 September 2025)

The Group collects diversified sources of funds, that ensure stable liquidity situation. The Bank holds as well high liquid assets portfolio, that can be used as the source of liquidity in case needed and ensure access to the liquidity during one day. Above mentioned elements enable stable liquidity management both in the normal situation as well as in the crisis or emergency one. High share of liquid assets (Level 1 only) ensures compliance with the regulatory and internal liquidity requirements.

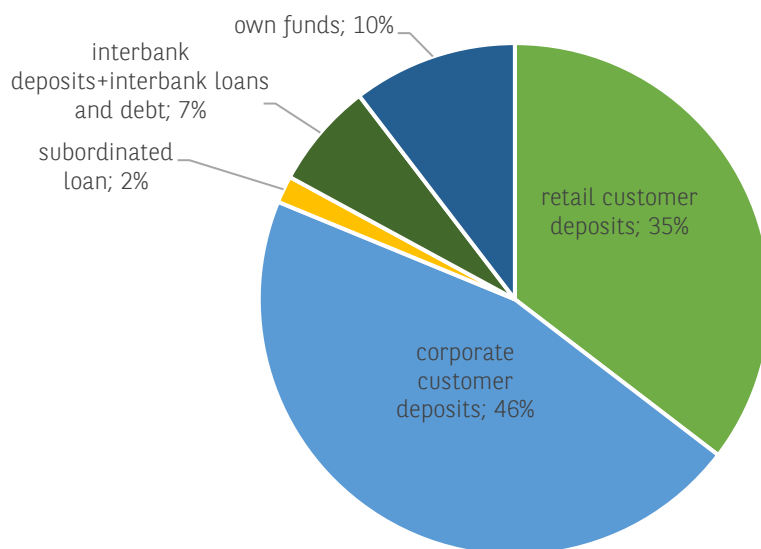


The main aspects having impact on the LCR measure is funding structure of the Bank and size of the high liquid assets portfolio. In the funding structure on one side the funding sources structure is important (segment of the Customer) and on the other product type of the liability. Diversification scale of the funding sources and relationship with the Customers ensure high stability of the funding. Bank's assets taken into LCR measure calculation are highly liquid assets, that can be used for immediate acquisition/obtaining of liquidity.

The LCR ratios as of the end of each quarter remained on safe and high level. The consolidated LCR at the end of September 2025 was slightly lowered compared to end of 2024, with increase of retail deposits amount even with lower volume of the liquidity buffer. Parallel to this, a change was observed in the non-bank Customers funding structure (increase of the more stable funding from retail Customers versus decreased pool of less stable corporate funds).

Throughout four recent quarters, the consolidated LCR increased from 217,5% as of end of September 2024 to 237,1% as of the end of September 2025.

The non-bank Customers deposits base constitutes to be the largest share in the Group funding, and it comes from all segments of Clients. As of end of September 2025 the corporate segment funding from the customers classified as corporate in the financial statement. constitutes dominant contribution. The stability of deposit base is ensured by the attractive and comprehensive offer to the Bank's Customers, which is subject to on-going monitoring and analysis in order to establish models describing the deposits behaviour in time for each business line. The Group also cooperates with the supranational financial institutions that provide stable funding used for specific projects or dedicated offers to selected Customers. Additionally Bank issued bonds in PLN for AT1 capital purposes and in the second quarter of 2025 bonds in EUR for MREL requirements. The complete Group's funding structure as of 30 September 2025 is presented in the chart below:



The Bank monitors concentration of the funding sources from non-bank Customers and presents relevant analysis to the ALCO Committee on the monthly basis. The Bank established limits for funding concentration both for corporate and retail segment. There was no excess of the concentration limit during the observed period.

Due to the currency structure of the balance sheet, the Bank provides financing tailored to the profile of its foreign currency assets, either through financing obtained directly in a given currency or through CIRS or FX SWAP transactions.

Closing currency mismatch through derivative transactions enables to close the Bank's needs in various currencies and term structure adequate to the liquidity risk profile of the respective currencies and that has positive impact for the liquidity profile in respective currency. The Bank monitors liquidity in PLN and basic foreign currencies: EUR, CHF, USD and all remaining currencies in total. In case of the gap of liabilities in foreign currencies, the Bank concludes off-balance sheet exchange of currencies transactions with the BNP Paribas Group's units: FX SWAP or CIRS, to obtain required currencies from other foreign currencies where the Bank has excess of liabilities as first, than complementary from PLN. As of 30 September 2025 the Bank practically didn't need funding of CHF mortgage portfolio with derivatives due to high level of provisions in CHF related to legal risk of those loans.

Derivatives exposure and potential collateral calls:

Collaterals for derivative transactions are mainly assets of the Level 1 type, i.e. cash and government securities or securities issued by development banks. The change of collateral type is performed exclusively within this type of assets. In ISDA-type agreements and ZBP framework agreements there might be clauses on the "Credit Event Upon Merger", which means that in case of such an

event, the counterparty's rating may deteriorate. Such an event does not entail any posting of the additional collateral. but it may cause possible closing of the transaction.

The Bank doesn't have any agreements with the counterparties that would require additional collateral from the Bank in case of rating deterioration.

5. TRANSITIONAL PROVISIONS

Transitional provisions pertaining to calculation of own funds

By way of derogation from Art. 35 of CRR Regulation, the deduction of unrealized gains and losses measured at fair value of other comprehensive income in accordance with Article 468(1) of CRR Regulation has been applied in the amount of PLN 249 169 ths; the amount has been calculated taking into account the changes implemented by Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 amending CRR Regulation as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the output floor. Reported capital ratios, including the leverage ratio and Tier I capital. take into account the application of Art. 468 of the CRR Regulation.

Table 5. Comparison of Banks' own funds and capital and leverage ratios with and without the application of the temporary treatment in accordance with Article 468 of the CRR as of 30 September 2025.

Available capital (amounts)	30 September 2025	30 June 2025	31 March 2025	31 December 2024
1 Common Equity Tier I (CET1) capital	13 442 923	13 415 258	12 195 684	12 162 053
Common Equity Tier I (CET1) capital if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	13 193 754	13 112 414	11 846 904	11 774 892
2 Tier I capital	14 092 923	14 065 258	12 845 684	12 812 053
Tier I capital if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	13 843 754	13 762 414	12 496 904	12 424 892
3 Total capital	17 437 407	17 112 200	15 932 570	15 962 074
Total capital if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	17 188 238	16 809 356	15 583 791	15 574 913
4 Risk-weighted assets (amounts)				
7 Total risk-weighted assets	99 575 811	98 100 861	98 425 014	92 814 926
Total risk-weighted assets if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	99 721 929	98 278 455	98 629 545	93 041 965
8 Capital ratios				
9 Tier I (as a percentage of risk exposure amount)	13,50%	13,67%	12,39%	13,10%
Common Equity Tier I (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	13,23%	13,34%	12,01%	12,66%
10 Tier I (as a percentage of risk exposure amount)	14,15%	14,34%	13,05%	13,80%
Tier I (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	13,88%	14,00%	12,67%	13,35%
12 Total capital (as a percentage of risk exposure amount)	17,51%	17,44%	16,19%	17,20%
Total capital (as a percentage of risk exposure amount) if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	17,24%	17,10%	15,80%	16,74%
14 Leverage ratio				
15 Leverage ratio total exposure measure	185 643 214	185 412 651	180 681 082	181 407 830
16 Leverage ratio	7,59%	7,59%	7,11%	7,06%
Leverage ratio if temporary treatment of unrealized gains and losses measured at fair value of other comprehensive income has not been applied pursuant to article 468 of CRR Regulation	7,46%	7,42%	6,92%	6,85%

Transitional provisions pertaining to capital requirement calculation due to credit risk

In the calculation of the capital requirement as at 30 September 2025, the Bank applied transitional arrangements for:

- equity exposures in accordance with Article 495a of the CRR Regulation;
- unconditional cancellable commitments in accordance with Article 495d of the CRR Regulation;
- property revaluation requirements in accordance with Article 495f of the CRR Regulation;
- temporary treatment of public debt issued in the currency of another Member State in accordance with Article 500a of the CRR Regulation.

The Bank's application of the above solutions increased the total capital adequacy ratio as at 30 September 2025 at the consolidated level by 30 bp.



6. STATEMENT OF THE MANAGEMENT BOARD

Hereby the Management Board of BNP Paribas Bank Polska S.A.:

- declares that to the best of their knowledge, the information disclosed in accordance with part eight of CRR Regulation has been prepared in accordance with internal control processes;
- declares that to the best of their knowledge, the adequacy of risk management arrangements ensures that the risk management systems used are appropriate from the point of view of the risk profile and strategy of the Bank and the Group;
- approves this *Capital adequacy information of the BNP Paribas Bank Polska S.A. Group as of 30 September 2025* which includes key indicators and figures that provide external stakeholders with a comprehensive view of risk profile determined by the Management Board and approved by the Supervisory Board.

SIGNATURES OF MEMBERS OF THE MANAGEMENT BOARD OF BNP PARIBAS BANK POLSKA S.A

05.11.2025	Przemysław Gdański <i>President of the Management Board</i>	<i>qualified electronic signature</i>
05.11.2025	Andre Boulanger <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
05.11.2025	Małgorzata Dąbrowska <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
05.11.2025	Wojciech Kemblowski <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
05.11.2025	Piotr Konieczny <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
05.11.2025	Magdalena Nowicka <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
05.11.2025	Volodymyr Radin <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
05.11.2025	Agnieszka Wolska <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>

Warsaw, 5 November 2025

