

## BNP Paribas Bank Polska S.A. Group strategy for 2026-2030

### current report no. 38/2025

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The Management Board of BNP Paribas Bank Polska S.A. ("Bank") hereby announces that on 10 December 2025, the Supervisory Board of the Bank approved the BNP Paribas Bank Polska S.A. Group ("Group") strategy for 2026-2030 "Accelerate 2030" ("Strategy").

**The Strategy focuses on profitable accelerated growth and efficiency improvement of the Group** with intention to be a trusted companion, addressing local needs and bringing global opportunities.

The most important ambitions of the Group for the next 5 years are **expansion of the business** (increase in number of Clients served and market share of loans and deposits), while maintaining a prudent risk approach and high focus on profitability as well as streamlining the way we work by further digitalization and strong cost discipline.

#### **The Strategy is based on 3 main pillars:**

- Expand – significantly increase Client base, especially daily banking, volumes and cross-selling. Integrating Customer experience mindset in all we do.
- Streamline – build on efficiency improvement track record to decrease cost to serve, taking advantage of technology gains.
- Impact – do what matters: drive positive change at national level, by leading sustainable transformation among our Clients.

The new Strategy addresses the opportunities and challenges facing the banking industry in all fields of our activity. **The Strategy defines the following priorities:**

- scale up above 5% market share in current accounts together with increase in Retail Customer base by **1 million Clients** net by:
  - radically improve value proposition & brand recognition for segments with highest potential: mainly Gen-Z (age 18-30) & families,
  - build Customer relations and drive profitability through deposits and cross-selling,
  - expand leading Affluent & Private Banking franchise,
- strengthen leading position in Corporate Banking and gain **10% market share in corporate loans** by leveraging BNP Paribas corporate DNA through:
  - continue scaling our MNC franchise,
  - unlock the full potential of Polish corporates through deployment of BNP Paribas Group solutions,
  - maintain a stable and efficient SME franchise,
- **increase efficiency through investments:**
  - mobile 1st distribution model with optimized role of branch network in Retail,
  - operational excellence for best-in-class service model in Corporate & SME,
  - efficiency driven by AI,
  - uninterrupted service, secure & scalable foundations of Core Tech to achieve the Bank's goals,
  - optimize jaws effect (a difference between NBI and costs growth on y/y basis) and net cost savings while investing,
- reinforce leading position in sustainable financing by:
  - finance a wide range of investments in decarbonization in an industrialized way,
  - support and finance changes in the agriculture and all related economic sectors.

**The Strategy defines the key following strategic financial goals** and ambitions:

- growth in loan portfolio of +7% 2024-2030 CAGR with both business segments contributing equally,
- growth in revenues of +6% 2024-2030 CAGR,
- cost trajectory of +4% 2024-2030 CAGR,
- C/I <38% in 2030,
- cost of risk of ~40 bps on average in 2026-2030,
- Tier 1: 2 p.p. above the regulatory requirement over the entire strategic horizon,
- ROTE 22% in 2030,
- dividend payout at 75% of net profit for 2030.

Detailed assumptions and objectives of the Strategy are included in the presentation attached to this current report.

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#### Legal basis

Article 17 (1) of the Market Abuse Regulation (MAR)