

Resolution of the Supervisory Board concerning the "BNP Paribas Bank Polska S.A. Capital Management Policy" including the dividend policy

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The Management Board of BNP Paribas Bank Polska S.A. ("Bank") informs you that on 10 December 2025, the Bank's Supervisory Board approved the update of the "BNP Paribas Bank Polska S.A. Capital Management Policy".

The dividend policy, which is a part of the "BNP Paribas Bank Polska S.A. Capital Management Policy", sets out the general assumptions regarding the payment of a dividend from the net profit earned by the Bank:

1. The general assumption of the Bank's dividend policy is to ensure stable and long-term dividend distributions, carried out in accordance with the principles of prudent management and aligned with the financial capacities of the Bank and the BNP Paribas Bank Polska S.A. Group ("Group"), as determined on the basis of adopted criteria.
2. The purpose of the dividend policy is to shape an optimal capital structure for the Bank and the Group by taking into account the level of return on equity, its cost, the capital needs arising from the Bank's and the Group's strategy, development plans, and the adopted risk management strategy. At the same time, the policy ensures the maintenance of required capital adequacy ratios and compliance with the combined buffer requirement set out in legal regulations as well as in the rules, recommendations, and guidelines issued by the competent supervisory authorities.
3. The dividend policy assumes for long-term dividend payments from the Bank's profit in the portion constituting capital surplus above the minimum capital adequacy requirements, while maintaining appropriate additional capital buffers.
4. The dividend policy takes into account factors related to the Bank's and Group's activity, in particular the requirements and recommendations/guidelines of the supervisory authorities in the field of capital adequacy and the combined buffer requirement, including in particular the positions issued by the Polish Financial Supervision Authority regarding the dividend policy of financial institutions.
5. The dividend policy takes into account the situation on the financial market, in particular in the context of changing macroeconomic environment conditions.
6. The terms and conditions for the payment of a dividend should be met both on a standalone and consolidated basis.
7. The Management Board may propose the Bank pays a dividend for a given financial year of up to 75% of the net profit, taking into account in particular the principles and conditions specified in sections 1-6.
8. A proposal to pay a dividend at a higher amount than would result from the level indicated above will be possible if justified by the Bank's financial situation after appropriate strengthening of capital ratios and provided that all other regulatory requirements are met.

The abovementioned assumptions do not constitute a declaration of the Bank's Management Board regarding future dividend payment intentions.

Legal basis

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