

# FACT SHEET

December 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.

## ACCELERATE 2030 Strategy

New Bank's strategy for 2026-2030 focuses on profitable accelerated growth and efficiency improvement.

It is based on 3 key pillars: Expand, Streamline, Impact.

### Targets for 2030

- Retail Customers +1 million net
- Corporate loans 10% market share
- C/I w/o bank tax <38%
- ROTE<sup>1</sup> 22%
- New sustainable loan production PLN 25 bn
- Dividend payout in 2030 75%

1. Return on tangible equity (ROTE) - calculated as net profit/loss divided by the average tangible equity, i.e. total equity reduced by the planned dividend from the current year's result, intangible assets and AT1 instruments

### BNP Paribas Bank Polska Group in figures after 2025

<b>PLN 3,058 m</b>	<b>PLN 181 bn</b>	<b>2.7 m</b>	<b>355</b>	<b>7.2 k</b>
net profit	assets	Clients	Customer Centres	active FTEs

### Material events - 2025

- PLN -498.8 m - CHF mortgage loan portfolio legal risk impact
- PLN -196.3 m - total BGF contribution
- PLN +174.1 m - impact of DTA revaluation

### Material events - 2024

- PLN -795.7 m - CHF mortgage loan portfolio legal risk impact
- PLN -144.0 m - BGF restructuring fund
- PLN -69.5 m - adjustment to the impact of credit holidays (recognised in NII)
- PLN +135.5 m - impact of DTA creation (CHF portfolio legal risk)

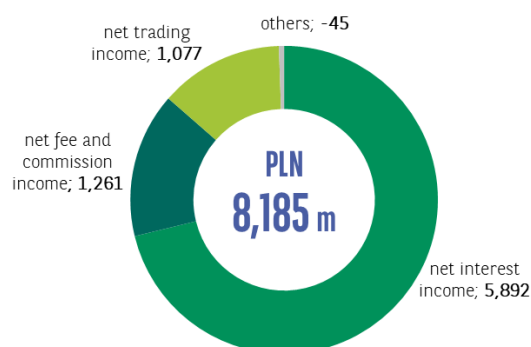
## Selected financial data 31.12.2025

Net profit	PLN 3,058 m	+30% y/y
Net banking income (NBI)	PLN 8,185 m	+6% y/y
Total costs	PLN 3,369 m	+1% y/y
Net allowances on expected credit losses	PLN -174 m	-29% y/y
Impact of CHF portfolio legal risk	PLN -499 m	-37% y/y
Equity	PLN 18 bn	+14% y/y
Total loans (gross)	PLN 94 bn	+6% y/y
Customer deposits	PLN 141 bn	+8% y/y

## Financial ratios 31.12.2025

ROE	19%
TCR	16.86%
Tier I	13.60%
MREL (%TREA) stand-alone	21.73%
LCR / NSFR	293% / 167%
C/I / C/I w/o BGF and credit holidays	41.2% / 38.8%
Net loans / deposits	65%
Net interest margin	3.46%

## NBI structure 12M 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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"Moje Konto Premium" account  
1. award  
in the Bankier.pl ranking



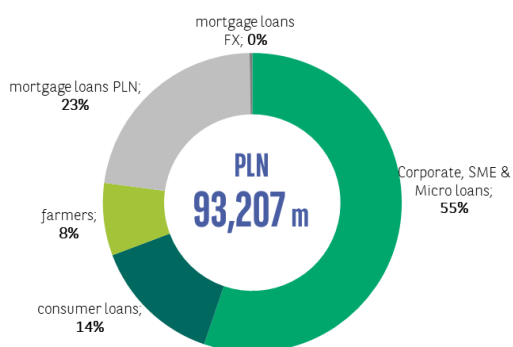
Visa Platinum credit card  
1. place  
in money.pl ranking



BNP Paribas Wealth Management  
with the title of the best private banking  
in Eastern Europe

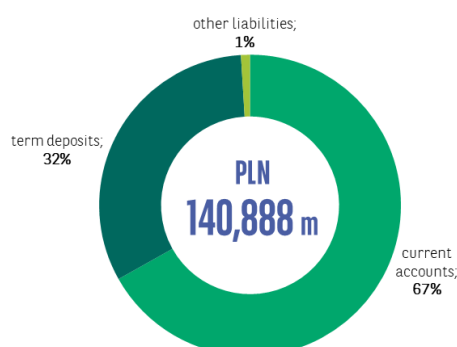
Awards and distinctions

## Lending portfolio\* 31.12.2025

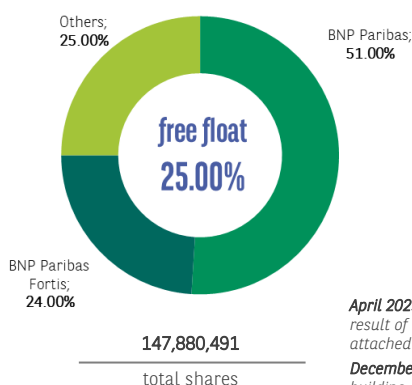


\* loans and advances (gross) measured at amortised cost, taking into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF)

## Customer deposits 31.12.2025



## Shareholding structure 31.12.2025



## Group structure 31.12.2025



**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.

**December 2025** - settlement of block trade transactions in connection with an accelerated book-building placement regarding sale of 9,214,025 Bank shares by BNP Paribas SA.

## Bank Management Board since January 3, 2026

Przemysław Gdański	President
Małgorzata Dąbrowska	Vice-President
Wojciech Kembłowski	Vice-President
Piotr Konieczny	Vice-President
Magdalena Nowicka	Vice-President
Volodymyr Radin	Vice-President
Natalie Yacoubian	Vice-President

## Investor Relations

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

## Calendar

March 5, 2026 – Annual report 2025

May 7, 2026 – Q1 2026 Report

August 12, 2026 – H1 2026 Report

November 5, 2026 – Q3 2026 Report



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