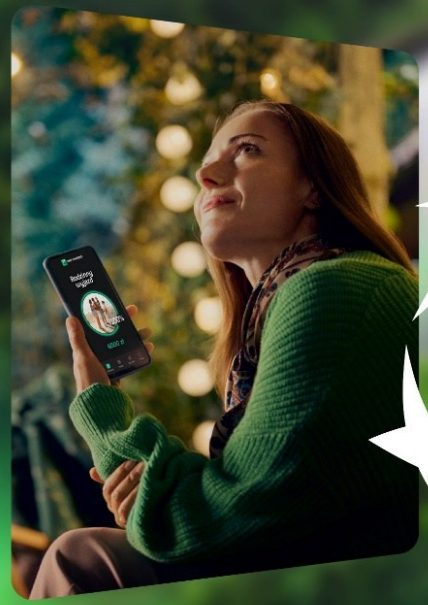
BNP PARIBAS

PRESENTATION OF Q4 2025 RESULTS

OF BNP PARIBAS BANK POLSKA SA GROUP

11 FEBRUARY 2026











2025

BNP PARIBAS

Agenda

01 Key highlights

02 Macroeconomic environment

03 Financial results

04 Summary & Outlook

05 Business activities

06 Appendices



BNP PARIBAS

01

Key highlights



Key achievements of BNP Paribas Bank Polska Group in 2025

Completion of the GObeyond Strategy implementation – a good starting point for the Accelerate 2030 Strategy. Growth in business volumes in both segments. Record-high net profit due to revenue growth, cost control and lower impact of CHF loan portfolio legal risk

FINANCIAL RESULTS

- NBI higher due to an increase in net trading income, net interest income and net fee and commission income
- Operating expenses under control. Positive one-off effect of the advisory costs review
- Lower negative impact of CHF loan portfolio legal risk and credit risk costs

net profit

2025: **PLN 3.1 bn** +30% y/y

Q4 2025: **PLN 887 m** +28% q/q +74% y/y

NBI

PLN 8.2 bn +6% / +5%* y/y

PLN 2.0 bn +3% / +3%* q/q ~0% / +2%* y/y

BUSINESS ACTIVITY

- Further increase in Individual Customer loans and deposits. Continued growth of the investment product portfolio
- Further increase in loans for Institutional Customers, significant seasonal increase in the value of deposits
- Improvement of efficiency, sales and customer service processes

gross loans

PLN 93.6 bn +2% q/q +6% y/y

NIM**

3.3% -9 bps q/q -42 bps / -33 bps* y/y

STRATEGY & TRANSFORMATION

- Achieving financial goals of the GObeyond Strategy above assumptions
- Business objectives exceeded in the Corporate, Affluent and Wealth Management segments
- New Accelerate 2030 Strategy - focus on business growth and profitability

ROE

18.7% +1 pp q/q +2 pp y/y

C/I

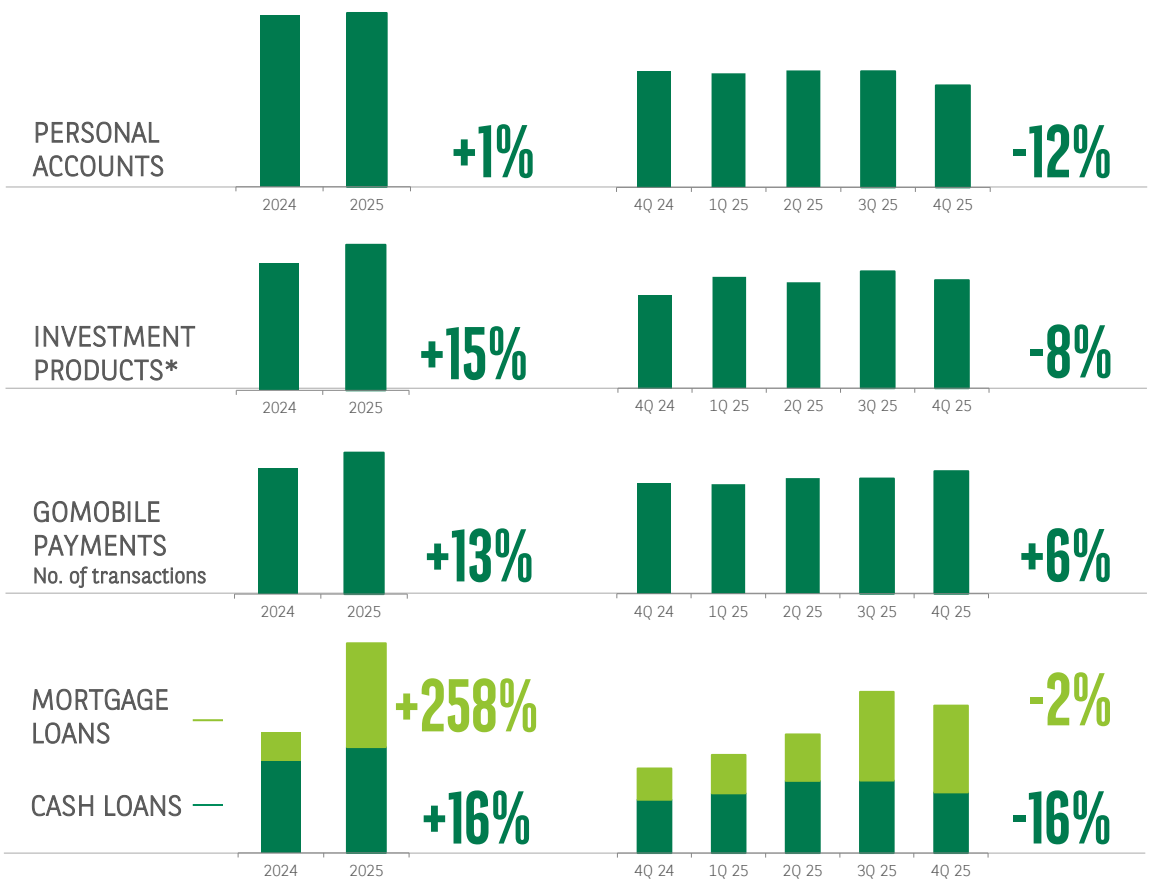
41.2% ~0 pp q/q -2 pp y/y

** w/o credit holidays impact*
** on a quarterly basis*

Customer business activity – sales & transactional trends

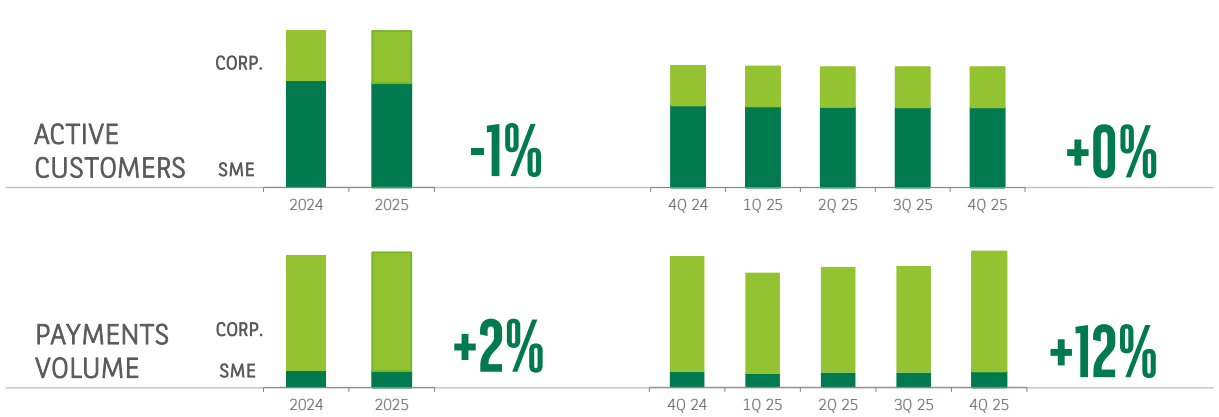
Visible growth in y/y sales in Retail. Increase in transactionality across both Customer segments

Retail Banking



** Investment funds, structured certificates and investment deposits*

Corporate & SME Banking



We support our Customers in business development actively participating in key deals on the market

BainCapital
Student houses
PLN 186.6 million
Investment Loan
BNP PARIBAS
Sole Lender
October 2025

LPP
EUR 505 million
Term Loan
PLN 2.8 billion
Revolving Credit Facility
BNP PARIBAS
Global MLA
November 2025

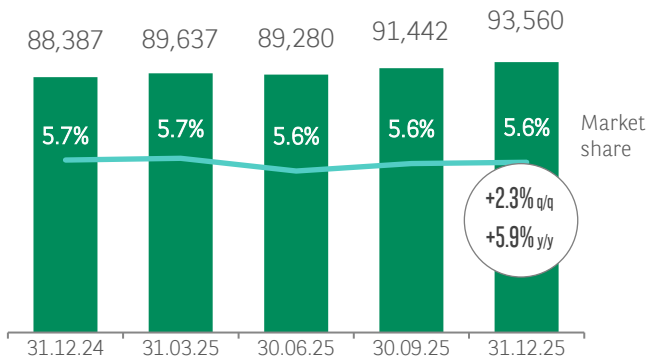
Accolade
Park Szczecin Trzebusz
EUR 33.5 million
Construction and Investment Loan
BNP PARIBAS
Sole Lender
December 2025

allegro
PLN 6 billion
Revolving Credit Facility and Term Loan
BNP PARIBAS
Global Coordinator
December 2025

Loan and deposit volumes

Continued increase in loan volumes across both Customer segments. Acceleration of deposit growth, year-end effect in the Institutional Customer segment. Completion of the Individual Customer database review process

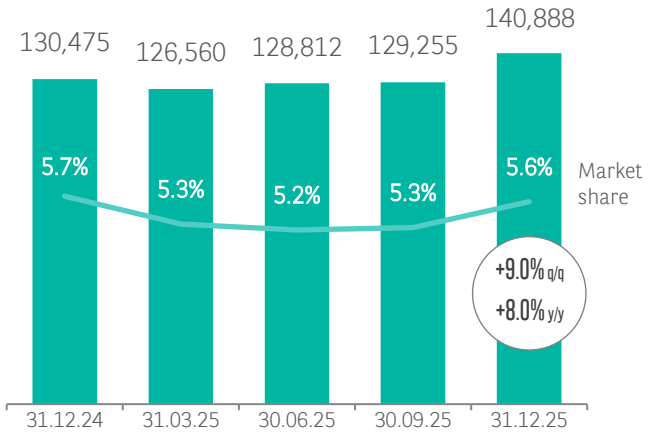
Gross loans [PLN million]



+1.8% q/q growth in Individual Customer loan portfolio related to maintaining the level of mortgage loan sales and increase in car and instalment loan sales

+2.6% q/q growth in Institutional Customer loan volumes resulting from the expansion of the enterprise and farmers portfolio

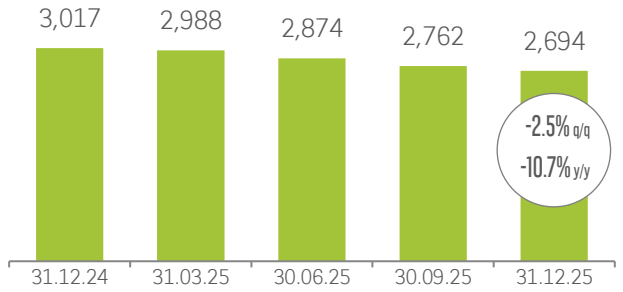
Customer deposits [PLN million]



+4.7% q/q increase in Individual Customer deposits in the Affluent and Private Banking subsegments

+12.4% q/q significant, seasonal increase in Institutional Customer deposits

Number of Customers* [thous.]



-2.9% q/q decrease in the total number of Individual Customers (impact of closing inactive accounts). Increase in the number of Affluent Customers and Private Banking Customers (+0.5% q/q in total)

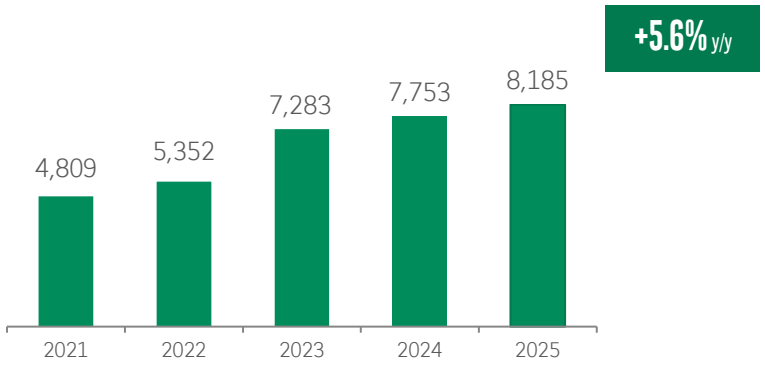
+0.5% q/q increase in the number of Institutional Customers in the Micro and Corporate subsegments

** number of Retail Customers according to new definition: Customers with existing valid contractual relation*

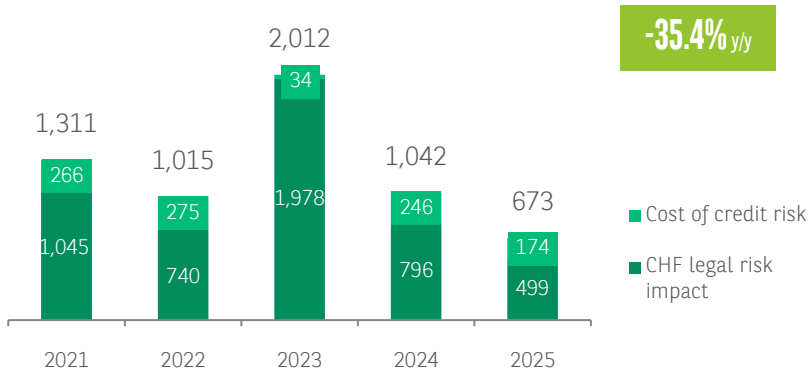
Improvement of the core business profitability

Record-high net profit due to the improvement of core revenues, cost control and lower impact of CHF portfolio legal risk, allowing the Bank to pay out higher dividend and strengthen the capital base

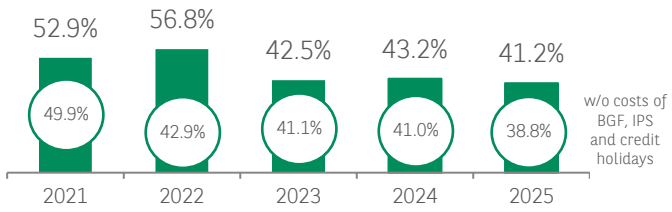
Net banking income [PLN million]



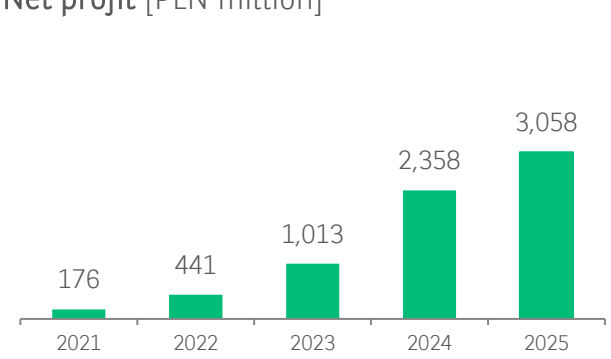
Cost of credit risk and impact of CHF portfolio legal risk [PLN million]



Cost / Income [%]



Net profit [PLN million]



Profitability improvement

Historically highest net banking income achieved due to:

- significantly higher net trading income by 24.5%,
- increase in net interest income by 2.6% y/y despite a decrease in interest rates (by 1.4% w/o credit holidays impact),
- higher NF&C by 1.0% y/y.

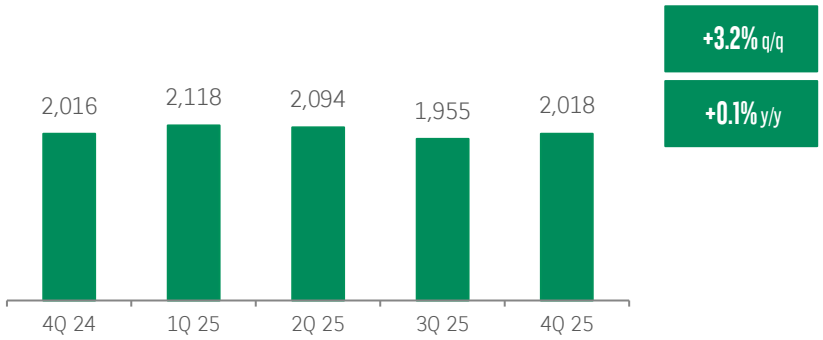
Operating expenses control enabling a decrease in the C/I ratio despite the increase in BGF costs.

Exceeding PLN 3 billion of net profit in 2025.

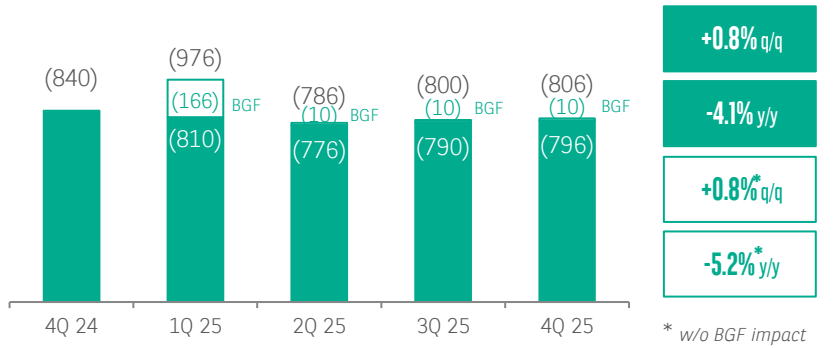
Quarterly financial results

Record-high level of net profit. Positive impact of DTA reevaluation related to the change in income tax rates. Improvement of NBI, operating expenses under control and lower impact of credit risk

Net banking income [PLN million]

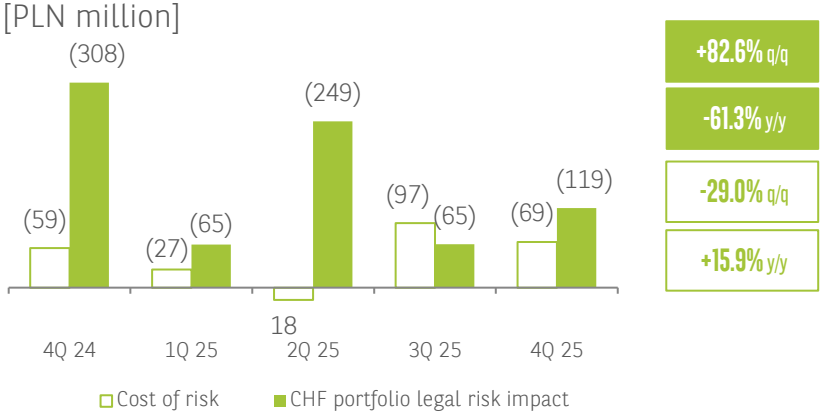


Operating expenses [PLN million]

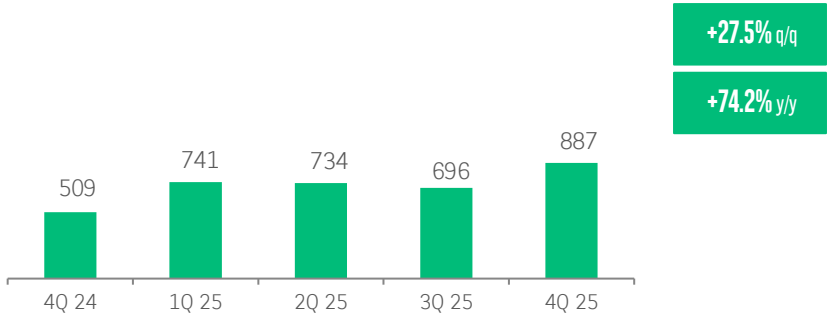


* *w/o BGF impact*

Cost of risk and impact of CHF portfolio legal risk [PLN million]



Net profit [PLN million]



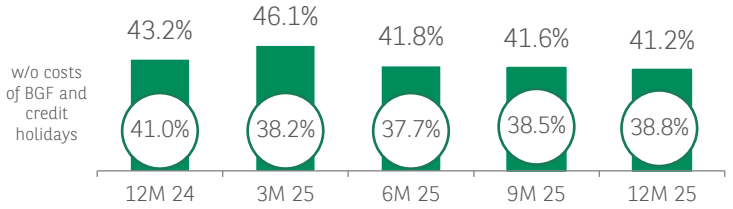
Financial results

- Increase in net banking income due to improved net interest income, net fee and commission income and net trading income.
- Operating expenses maintained at a similar quarterly level, decrease in y/y terms.
- Decreased cost of credit risk related to, among others, positive result on the sale of receivables.
- Positive impact of the reevaluation of deferred tax assets resulting from the increase in future tax rates (PLN 174 million in Q4 2025)

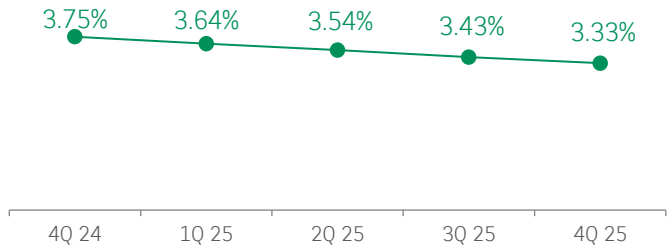
Key financial ratios

Growth of return on equity. Further C/I improvement despite pressure on the net interest margin resulting from interest rate cuts.
Low cost of credit risk

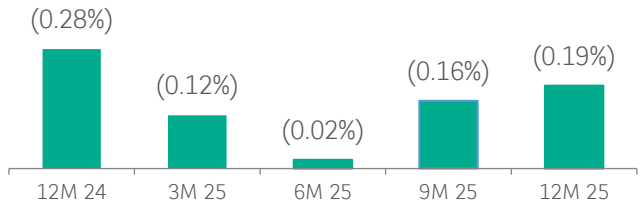
Cost / Income [%]



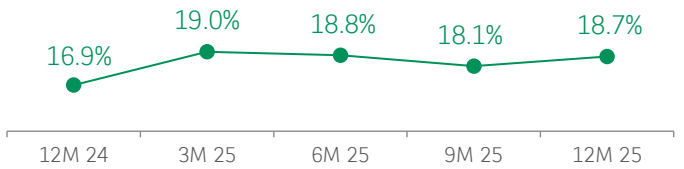
Net interest margin on assets [%]



Cost of credit risk [%]



ROE [%]



Financial ratios

- Improvement in the reported Cost / Income ratio driven by operating expense control and increase in core categories of NBI.
- Decrease in the net interest margin mainly due to PLN interest rate cuts.
- Prudent risk management approach resulting in high loan portfolio quality and low cost of credit risk.

BNP PARIBAS

02

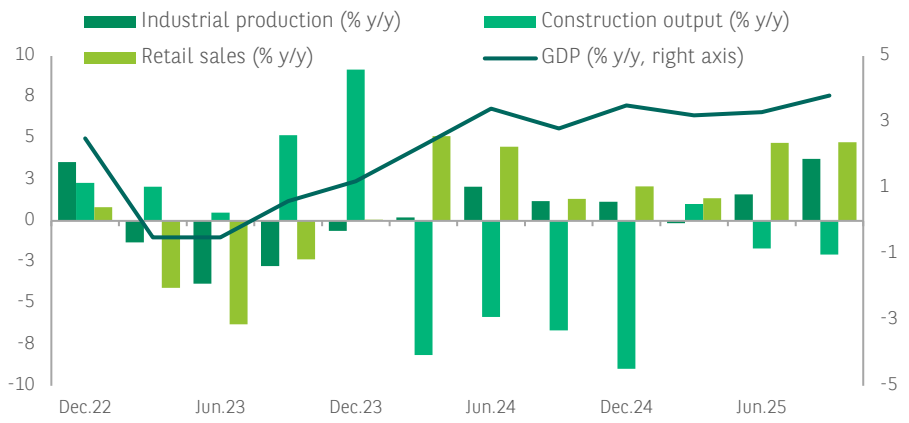
Macroeconomic environment

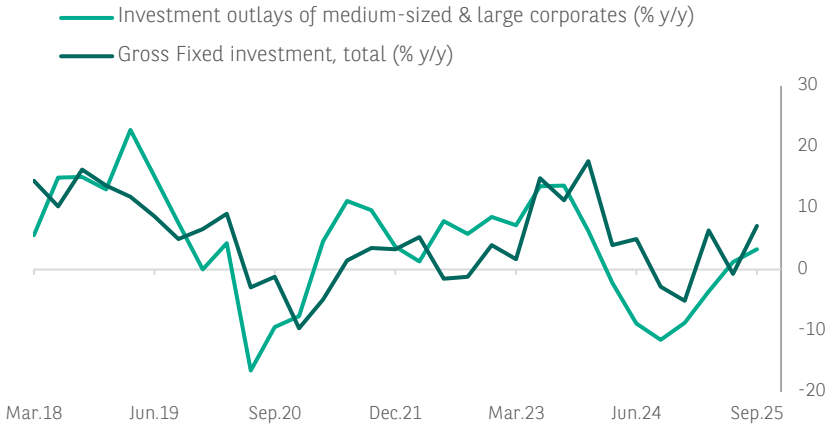


GDP, economic situation and inflation

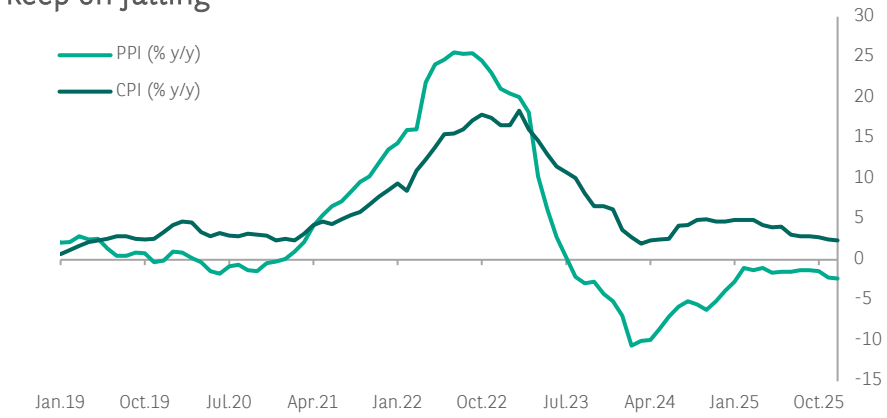
Investments drive economic growth; CPI inflation in the range of the Central Bank target

Fast GDP growth driven by public sector and corporate investments

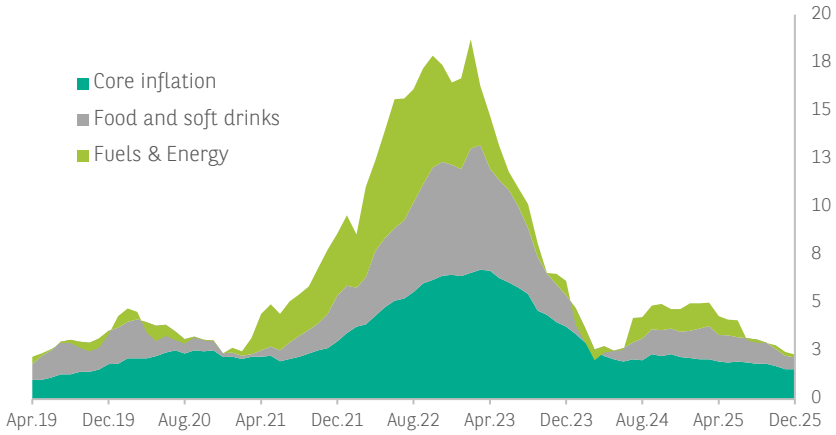




CPI inflation at the NBP target, while producer prices keep on falling



Contribution of main components to CPI inflation (pp)



Monthly data from industry, trade and construction as well as preliminary estimates for the full year, point to GDP growth of ca. 4% y/y in Q4 2025. In the coming months, the economic growth rate may well remain around 4%, driven chiefly by accelerating public and private investments. In 2026, the inflow of funds from the EU is likely to exceed a record EUR 40 billion.

Rising capital expenditure should be accompanied by a further recovery in exports and a solid pace of consumer spending, supported by rising real incomes and falling interest rates.

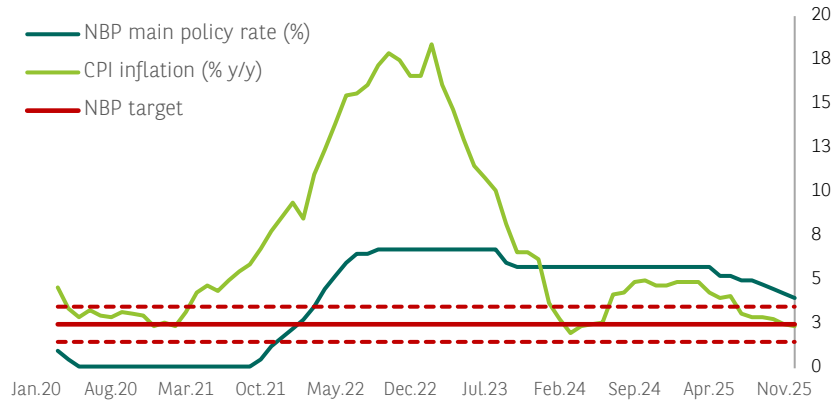
Lower commodity prices, a strong zloty and the slowing pace of nominal wage increases allowed CPI inflation to fall to the NBP target by the end of last year. Inflationary pressure is likely to remain low in the coming months as well.

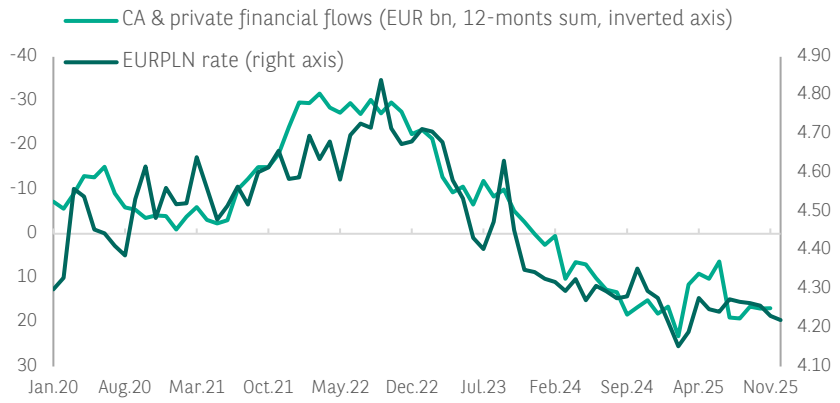
Source: Statistics Poland (GUS), Eurostat, Macrobond, BNP Paribas

Monetary policy, exchange rate and the banking sector

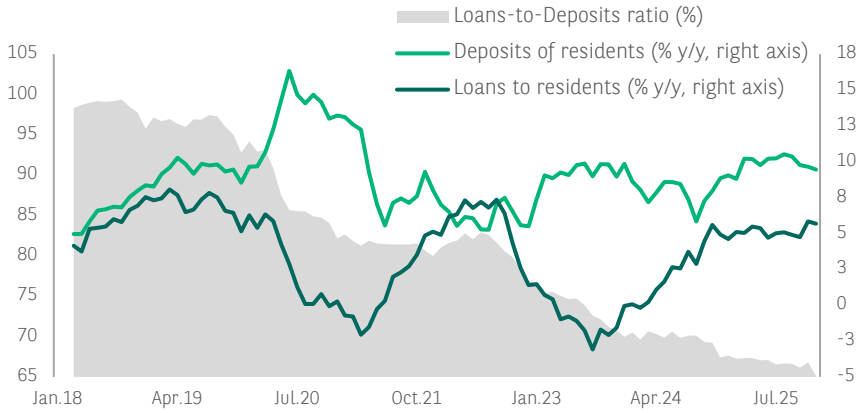
The Monetary Policy Council getting closer towards the end of the monetary easing process

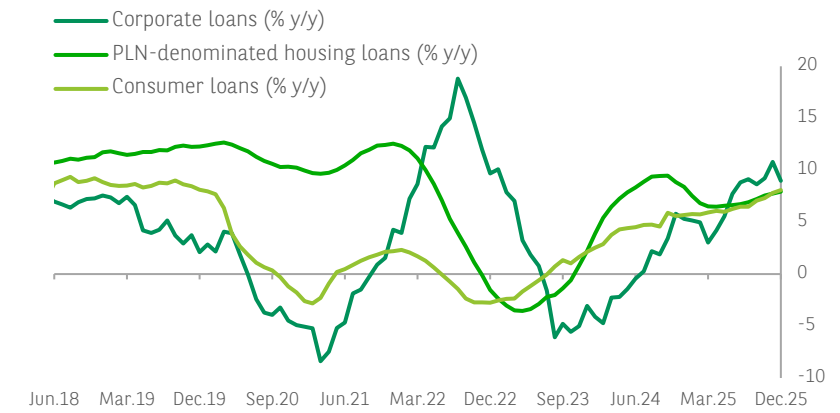
The MPC has not yet finished cutting interest rates; zloty supported by strong economic foundations





Banking sector: Robust growth and lower interest rates are boosting credit demand





Last year, the Monetary Policy Council cut interest rates by a total of 175 bps, and the NBP reference rate fell to 4.00%. We believe that this is not the end of monetary easing in Poland, but we expect that the central bank's actions in the coming months will be characterised by increased vigilance.

Lower nominal interest rates do not affect the EUR/PLN exchange rate. The zloty is supported by a significant inflow of capital from abroad, which largely finances a small current account deficit.

Ongoing economic recovery and lower interest rates provide for strong demand for loans from households and businesses. At the same time, given the large fiscal deficit and inflow of funds from abroad, deposits of the non-financial sector are likely to grow faster than loans.

Source: Statistics Poland (GUS), Eurostat, NBP, PFSA, Macrobond, BNP Paribas



03

Financial results

Key financial data – 12M 2025

PLN 3 billion of net profit driven by NBI improvement resulting from business growth, limited increase of operational expenses, lower costs of credit risk and CHF loan portfolio legal risk. Capital position strengthened

Financial results

Net profit	PLN 3,058 million	+29.7% y/y (PLN +699 million)
Net banking income	PLN 8,185 million	+5.6% y/y (PLN +432 million), of which: net interest income: PLN 5,892 million,+2.6% y/y net fee & commission income: PLN 1,261 million,+1.0% net trading income: PLN 1,077 million,+24.5% y/y
Expenses	PLN -3,369 million	+0.5% y/y (PLN -17 million)
Expenses (w/o BGF)	PLN -3,172 million	-1.1% y/y (PLN +35 million)
C/I Ratio	41.2%	-2.1 pp y/y
C/I Ratio (w/o BGF & credit holidays)	38.8%	-2.3 pp y/y
Impact of CHF portfolio legal risk on P&L	PLN -499 million	-37.3% y/y (PLN +297 million)
Net allowances on expected credit losses	PLN -174 million	-29.1% y/y (PLN +72 million)

Volumes

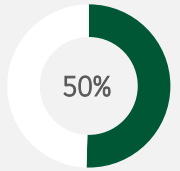
Assets	PLN 181 billion	+7.9% y/y
Loans (gross)	PLN 94 billion	+5.9% y/y
Securities	PLN 61 billion	+9.7% y/y
Customer deposits	PLN 141 billion	+8.0% y/y
Investment products	PLN 25 billion	+28.1% y/y
Equity	PLN 18 billion	+14.3% y/y

Indicators

Total Capital Ratio	16.86%
Tier 1	13.60%
ROTE	22.6%
ROE	18.7%
BVPS (PLN)	119.0
Net loans/deposits	65%
LCR	293%
NIM (net assets, quarterly)	3.33%

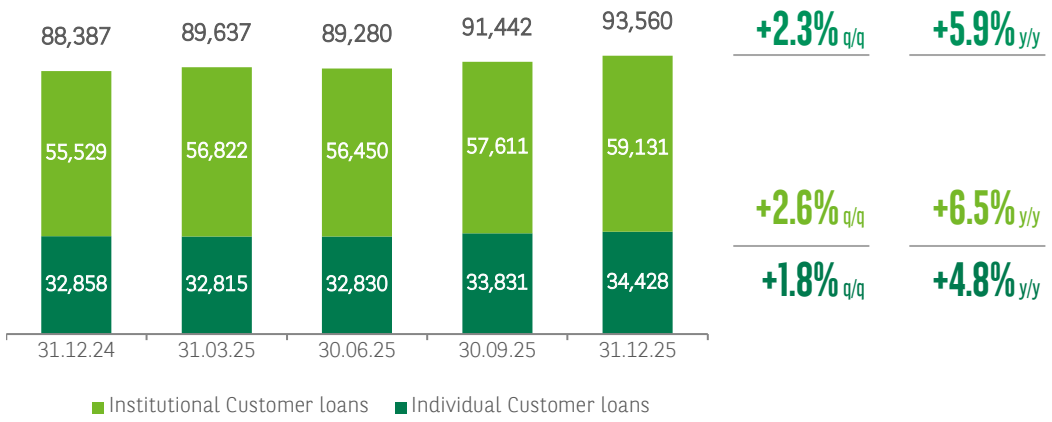
Loan portfolio

Another quarter of the loan portfolio growth in both Customer segments



share in total assets

Gross Customer loans* [PLN million]



+2.3% q/q | +5.9% y/y

+2.6% q/q | +6.5% y/y

+1.8% q/q | +4.8% y/y

Changes in the loan portfolio

Individual Customers' portfolio

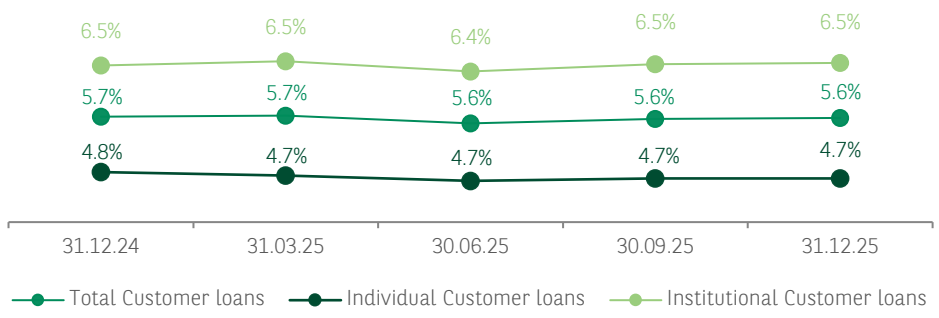
- increase in the value of mortgage loans (+2.8% q/q, +5.6% y/y)
- Increase in the value of other consumer loans (+5.1% q/q, +7.8% y/y)
- quarterly decrease in the value of cash loan portfolio (-2.4% q/q, +1.4% y/y)

Institutional Customers' portfolio

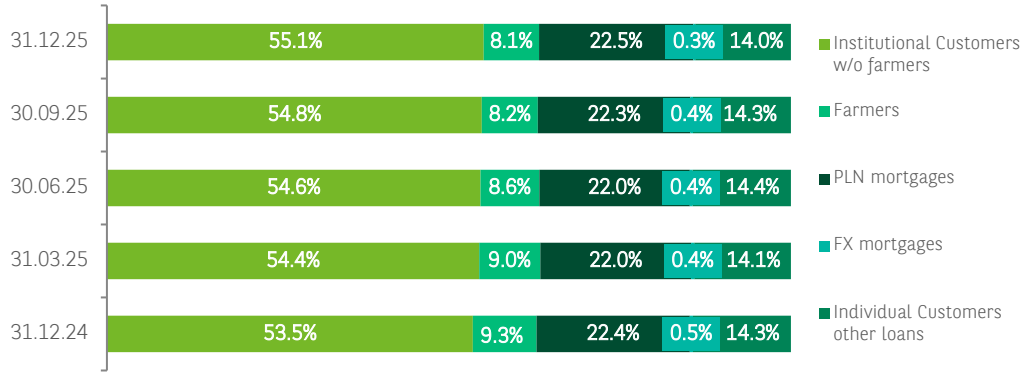
- increase in the enterprise loan portfolio (+3.2% q/q, +10.6% y/y), both investment loans and overdrafts
- quarterly increase in the portfolio of individual farmers (+1.3% q/q, -7.8% y/y)
- decrease in the leasing portfolio (-0.2% q/q, -3.6% y/y)

Value of sustainable financing as at 31.12.2025: PLN 13.6 billion (+19.0% q/q, +33.9% y/y)

Market shares [%]



Gross loans structure [%]

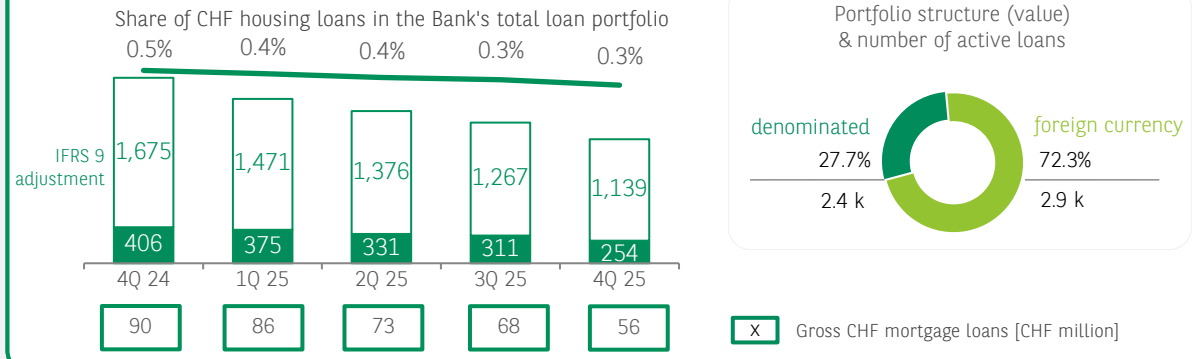


** including the portfolio measured at fair value*

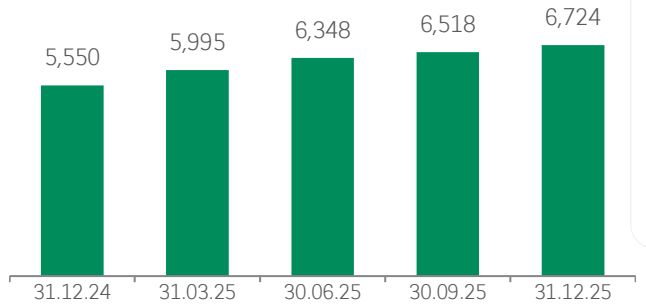
CHF mortgage loan portfolio

Declining level of risk. Continuation of the downward trend in the number of new claims

Gross CHF mortgage loans [PLN million]



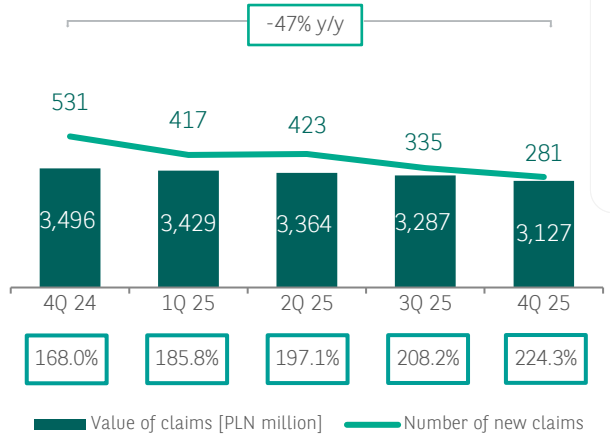
Number of settlements concluded with borrowers



Results of individual negotiations of settlements with Customers as at 31.12.2025:

- **14,473** individual settlement offers presented to Customers,
- **7,130** negotiation proposals accepted by Customers,
- **6,724** settlements concluded.

Lawsuits filed by Customers

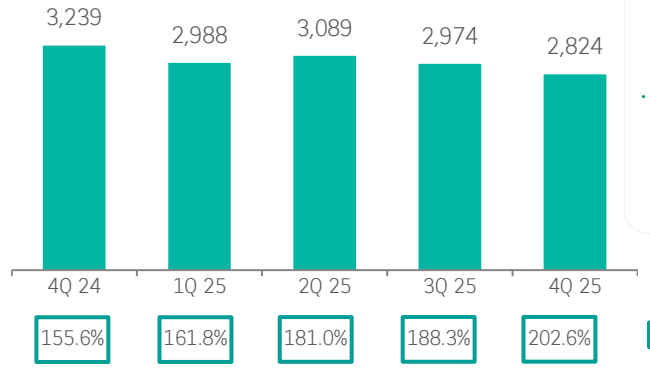


In Q4 2025: **281 new lawsuits** (in Q3 2025: 335).
Out of **5,182 validly concluded proceedings**:

- **3,779** cases ended unfavourably,
- **908** ended with court settlements,
- **317** were discontinued due to a settlement,
- **93** were discontinued due to a clearing,
- **42** ended favourably for the Bank.

X Ratio of the value in dispute to the CHF portfolio gross book value (GBV) before legal risk adjustment

Total legal risk impact at the end of the period and the CHF portfolio coverage ratio [PLN million]

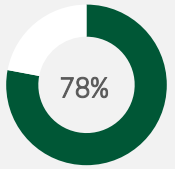


- Balance sheet provision for conversions related to CHF legal risk as at 31.12.2025: PLN 146 million (as at 30.09.2025: PLN 127 million).
- In Q4 2025, the Bank used PLN 62 million for conversions and PLN 193 million for the final judgments (Q3 2025: PLN 48 million and PLN 151 million, respectively).

X CHF portfolio GBV provision coverage ratio before legal risk adjustment

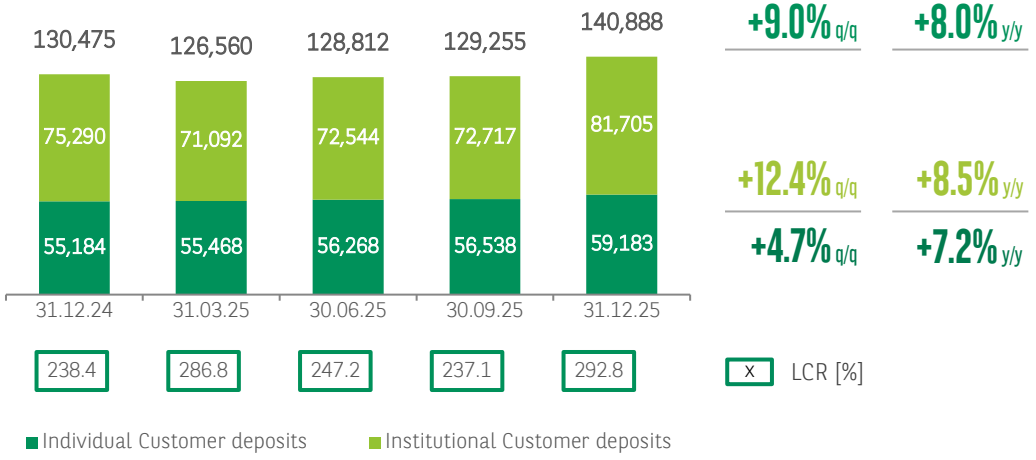
Customer deposits

Acceleration of the growth in Individual Customer deposits, strong seasonal increase in Institutional Customer deposits



share in total liabilities and equity

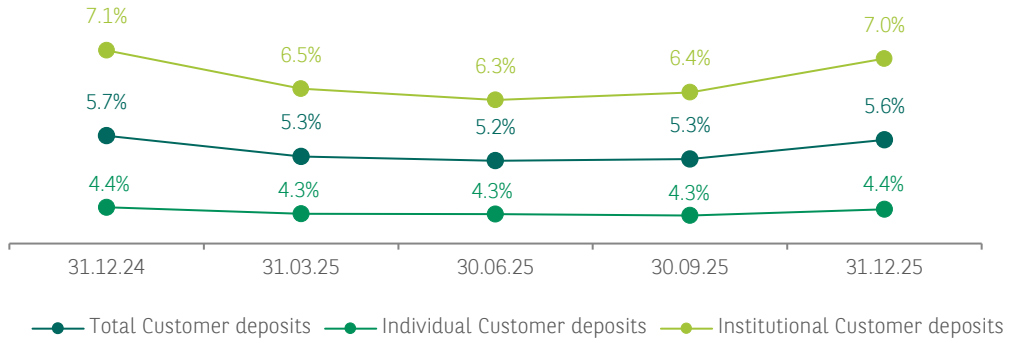
Customer deposits [PLN million]



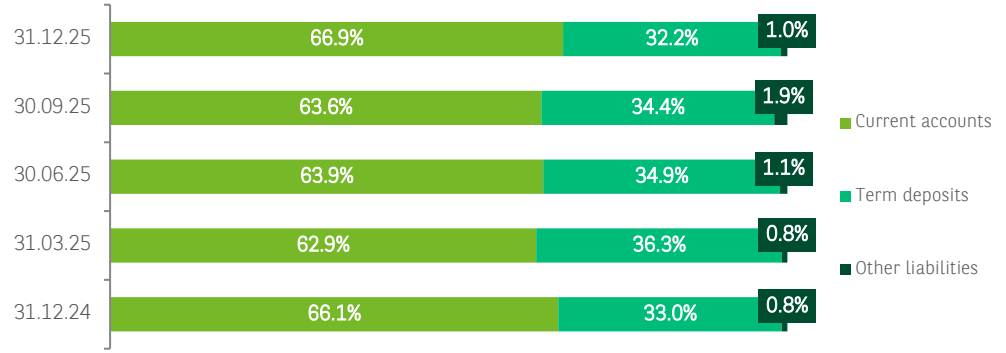
Changes in the volume and structure of deposits

- Seasonal growth in deposits from Institutional Customers driven by an increase in deposits from enterprises +14.6% q/q, (+8.7% y/y) and from farmers +23.0% q/q (+2.5% y/y). Decrease in deposits from the public sector -24.2% q/q (+13.0% y/y).
- Further growth in deposits from Individual Customers in the Affluent and Private Banking segments.
- Noticeable increase in the share of current accounts in total deposits to 66.9% at the end of Q4 2025 (+3.2 pp q/q, +0.7 pp y/y).

Market shares [%]



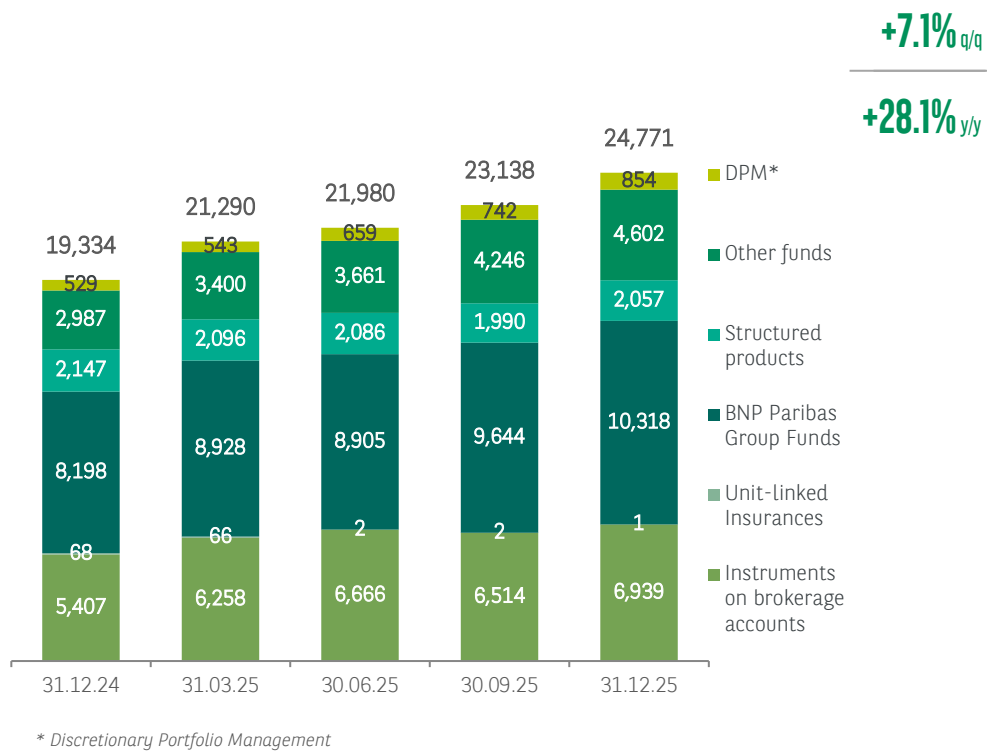
Deposit structure [%]



Investment products

Continuation of the trend of increasing value of investment products, primarily in investment fund assets

Investment products [PLN million]

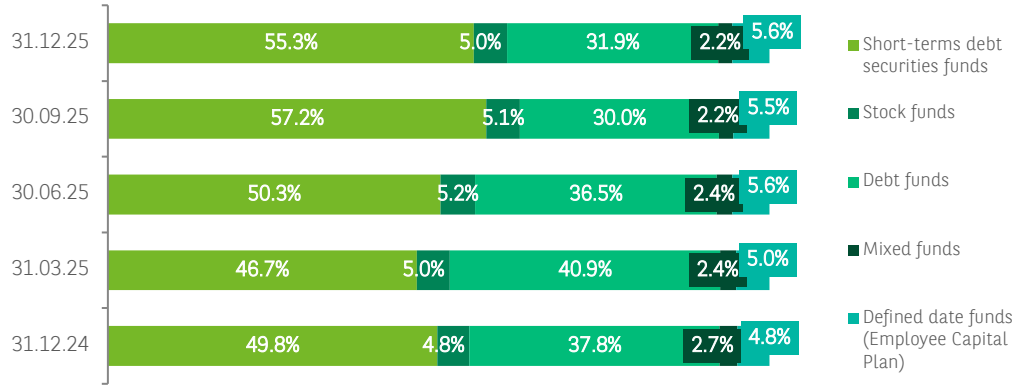


** Discretionary Portfolio Management*

Increase in the value of investment funds, Customers' assets on brokerage accounts and DPM

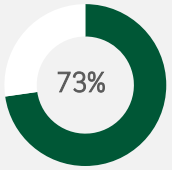
- In Q4 2025, a significant increase in the value of funds invested in BNP Paribas Group investment funds (+7.0% q/q, +25.9% y/y), mainly in debt funds.
- Noticeable increase in the value of Customers' assets on brokerage accounts (+6.5% q/q, +28.3% y/y).
- Further increase in the value of Customers' assets in other funds (+8.4% q/q, +54.1% y/y).
- Increase in the value of the DPM portfolio, (+15.1% q/q, +61.6% y/y).

Structure of BNP Paribas TFI investment products [%]



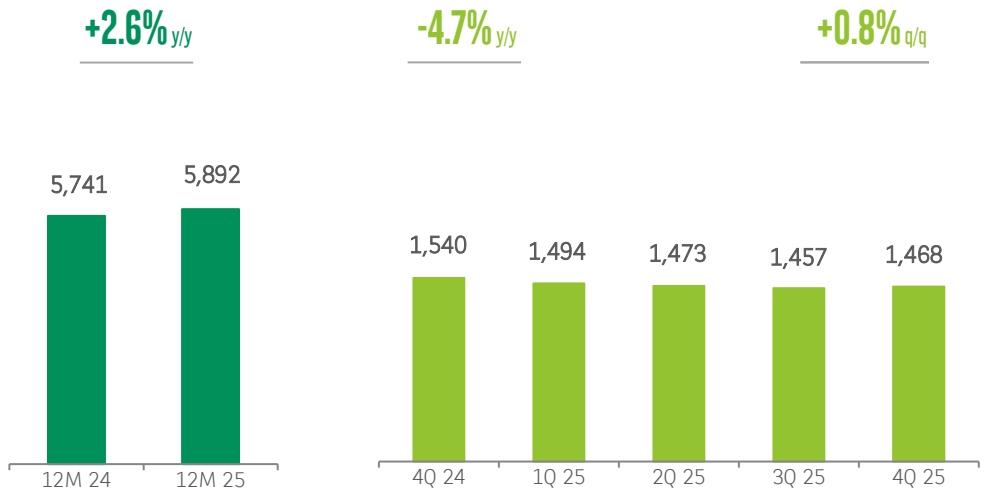
Net interest income

Slight increase in net interest income following a larger business scale offsetting interest rate cuts impact

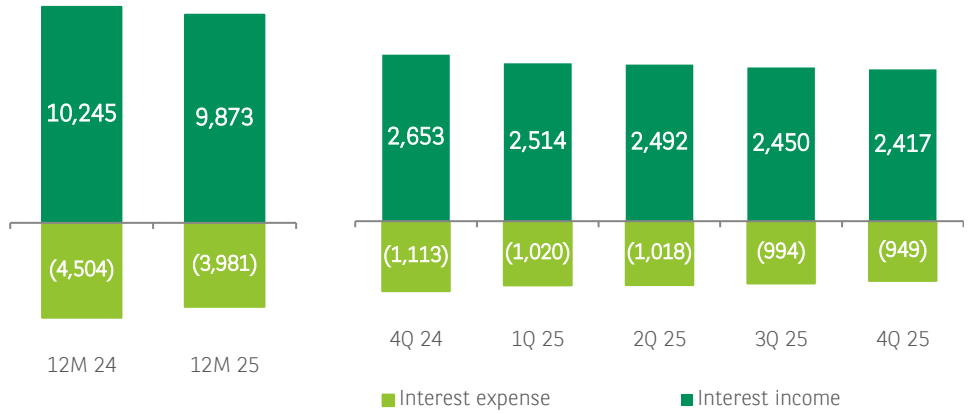


share in NBI

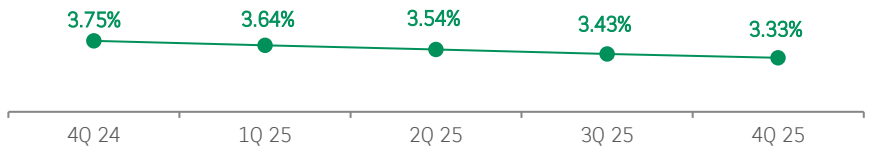
Net interest income [PLN million]



Net interest income and expenses [PLN million]



Net interest margin, quarterly [%]



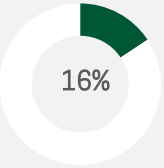
** w/o impact of credit holidays*

Changes in net interest income

- Y/Y and q/q increase in net interest income driven by higher interest income from securities due to the growth of the portfolio value and improvement in net interest income from derivative instruments as part of hedge accounting, supported by the optimisation of Customer deposit costs.
- In 2025, no negative impact of credit holidays (in 2024: PLN -69.5 million). Excluding the impact of credit holidays, net interest income higher by 1.4% y/y.

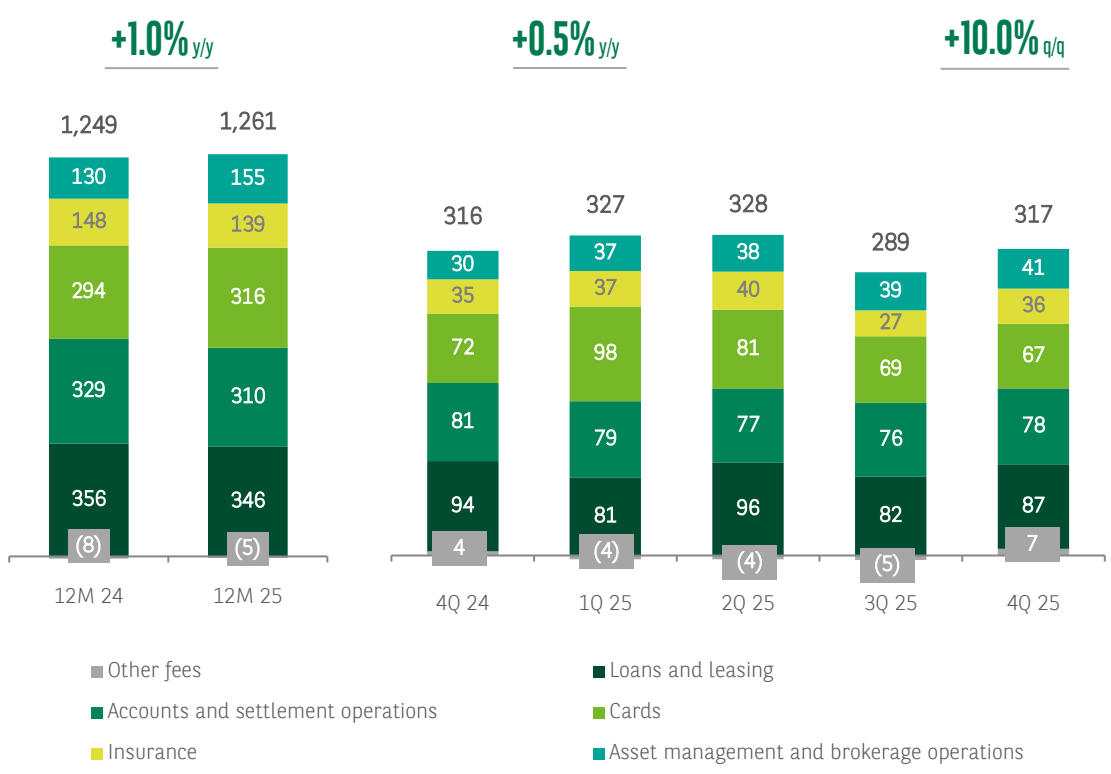
Net fee and commission income

Increase in net fee and commission income on a quarterly and annual basis. Increase in the share of asset management and brokerage operations fees

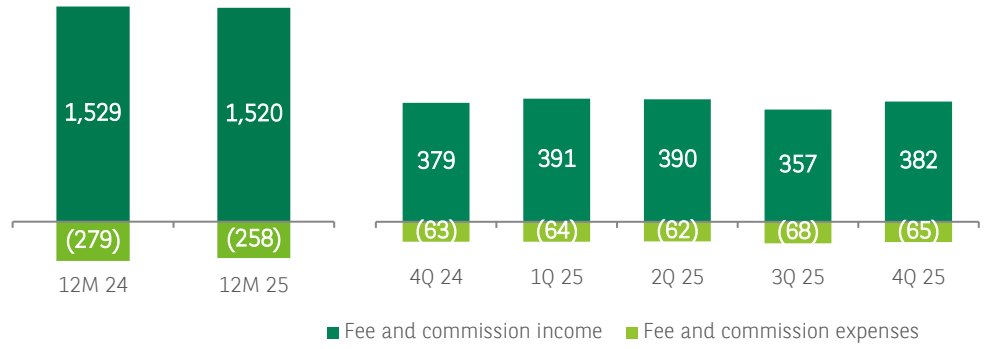


share in NBI

Net fee and commission income [PLN million]



Fee and commission income and expenses [PLN million]

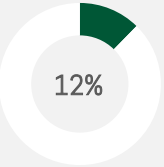


Changes in net fee and commission income

- Higher y/y net fee and commission income mainly driven by higher card-related commissions and increased asset management and brokerage operation fees.
- Increase in quarterly net fee and commission income mainly due to higher insurance commissions, credit and guarantee commissions as well as fees and commissions for M&A consulting.

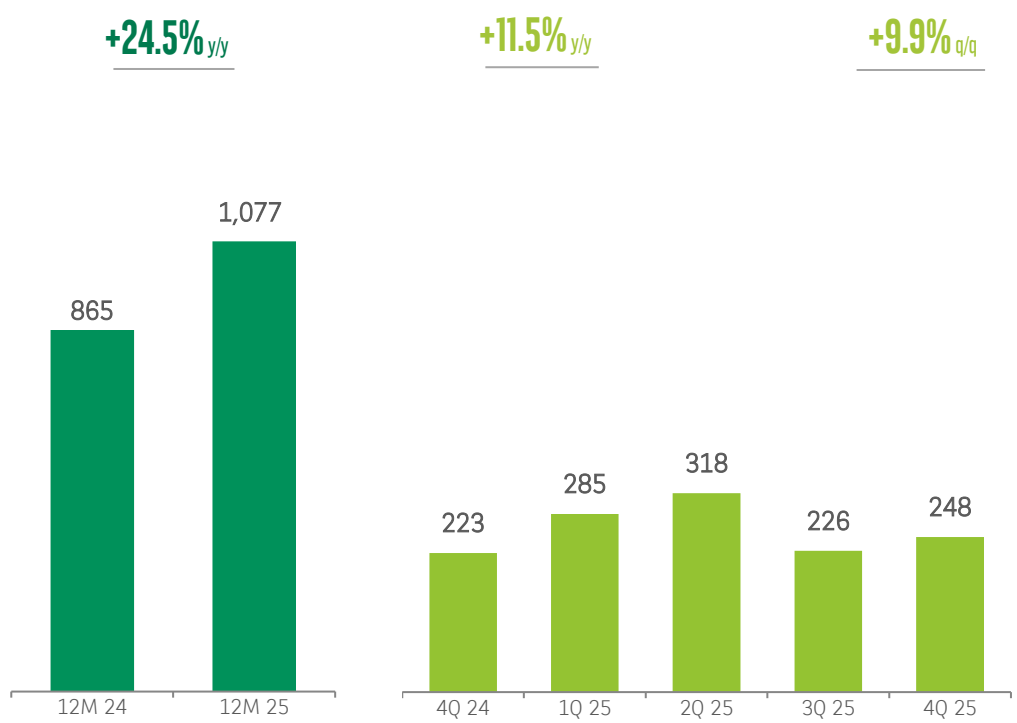
Net trading income

Increase in net trading income on a quarterly and annual basis, among others, improvement of the margin on Customer transactions



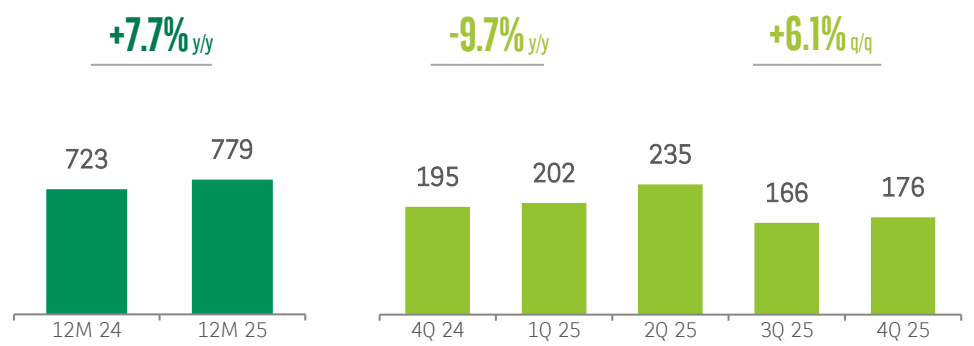
share in NBI

Net trading income [PLN million]



Margin on FX and derivative transactions with Customers [PLN million]

included in net trading income



Net trading income

- Y/y increase in net trading income due to higher margin on foreign exchange and derivative transactions with Customers (mainly large interest rate instrument transactions in H1 2025), higher results in the area of assets and liabilities management (FX swaps) and higher results on the own investment portfolio.
- Quarterly increase in net trading income resulting from higher margin on foreign exchange and derivative transactions with Customers and higher result on the own investment portfolio.

Operating expenses, depreciation and amortisation

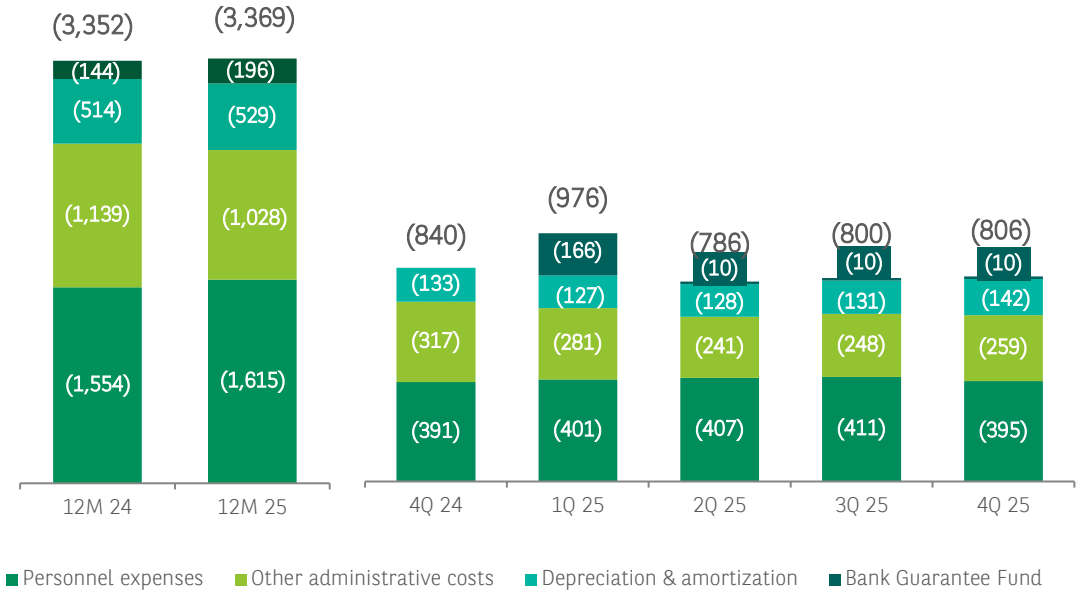
Cost control and optimisation related to further efficiency improvement supported by one-off release of provisions

Operating expenses [PLN million]

+0.5% y/y
-1.1%* y/y

-4.1% y/y
-5.2%* y/y

+0.8% q/q
+0.8%* q/q

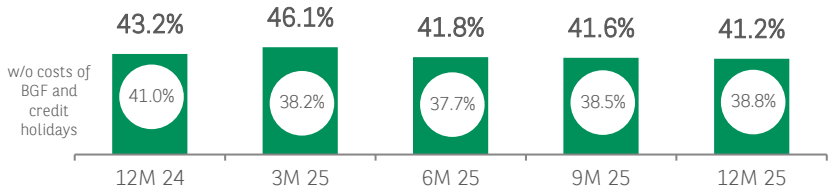


** w/o BGF costs*

Changes in operating expenses

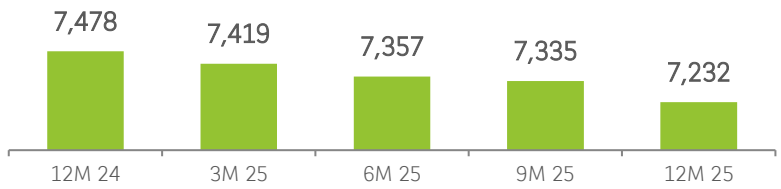
- Comparable costs y/y. Higher personnel costs, BGF, IT and marketing expenses, with a simultaneously decrease in the costs of external services advisory costs. Decrease in the level of costs without BGF fees.
- Slightly higher q/q costs due to an increase in IT, amortisation, business travel and meeting expenses, offset by lower external service, advisory and personnel expenses.
- Efficiency improvement and further optimisation of employment.

Cost/Income ratio [%]



-2.1 pp y/y
-2.3 pp y/y

Employment in the Group [active FTEs, end of period]

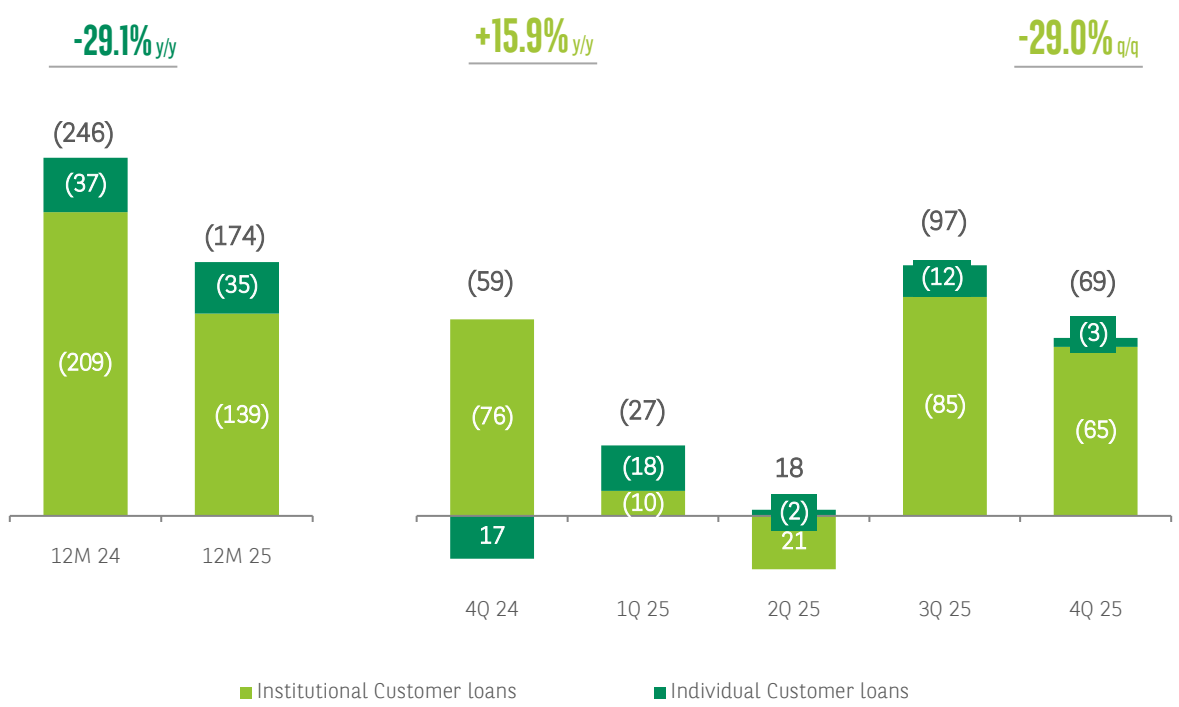


-3.3% y/y

Net allowances on expected credit losses

Cost of risk confirming high portfolio quality and resilience

Cost of risk by segment [PLN million]



[bps]	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25
Quartely cost of risk*	(27)	(12)	+8	(43)	(30)

** The cost of risk expressed as the ratio of the net allowances on expected credit losses on financial assets and contingent liabilities to the average balance of gross loans and advances to customers valued at amortised cost (calculated based on quarter-end balances).*

Net allowances on expected credit losses in 12M 2025 amounted to PLN -174 million (PLN -69 million in Q4) Accumulated cost of risk at the level of 19 bps (30 bps in Q4)

The impact on the cost of risk in Q4 2025 was driven **by the persistently good quality of the loan portfolio** reflected in low entries to Stage 3 and recoveries from the non-performing portfolio.

Cost of risk in Q4 2025 was significantly impacted by, among others:

- increase in allowances for fragile Institutional Customers in the photovoltaic farm segment in Stage 2 (PLN 41 million),
- changes and updates of parameters, resulting in creation of PLN 31 million provisions (including creation of PLN 43 million in the Institutional Customer portfolio and the release of PLN 11 million in the Individual Customer portfolio),
- positive result on the sale of receivables in the amount of PLN 23 million (including PLN 17 million on the Institutional Customer portfolio and PLN 6 million on the Individual Customer portfolio).

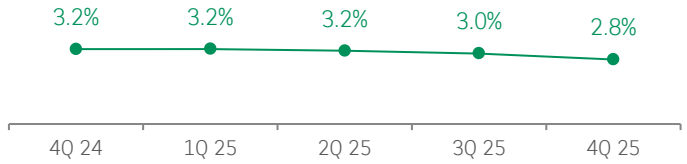
In 2025, net allowances on expected credit losses amounted to PLN -174 million, which was mainly impacted by good results in H1 2025 (recoveries realised on the non-performing portfolio and model changes implemented in Q2 2025). In H2 2025, the Group reported cost of risk in line with long-term assumptions.

Loan portfolio quality

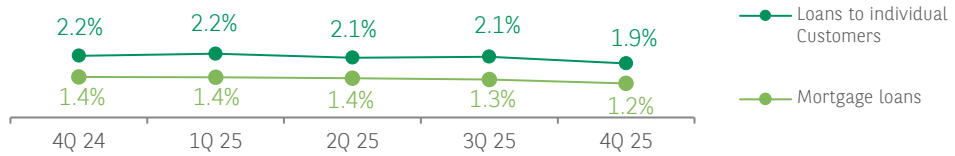
Low and stable NPL share in the loan portfolio

Total loans – share of NPLs* in the portfolio measured at amortised cost

NPL ratio for both loan portfolios in total (measured at fair value and at amortised cost) was 2.9% at the end of Q4 2025.

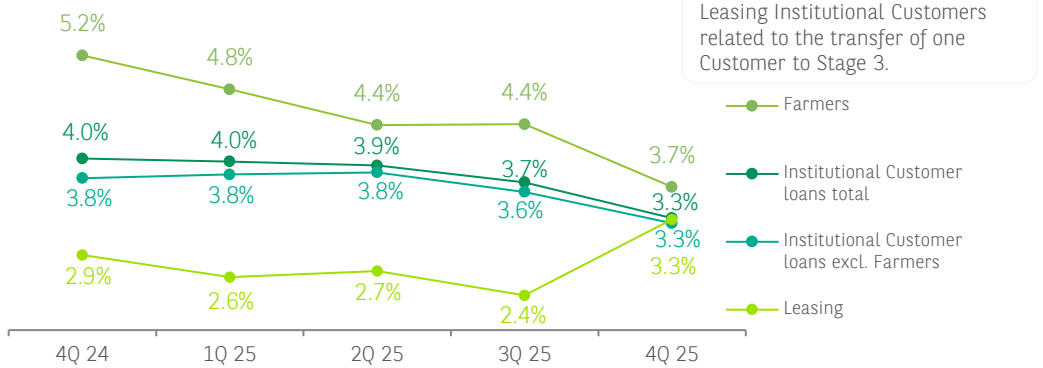


Loans to Individual Customers – share of NPLs*



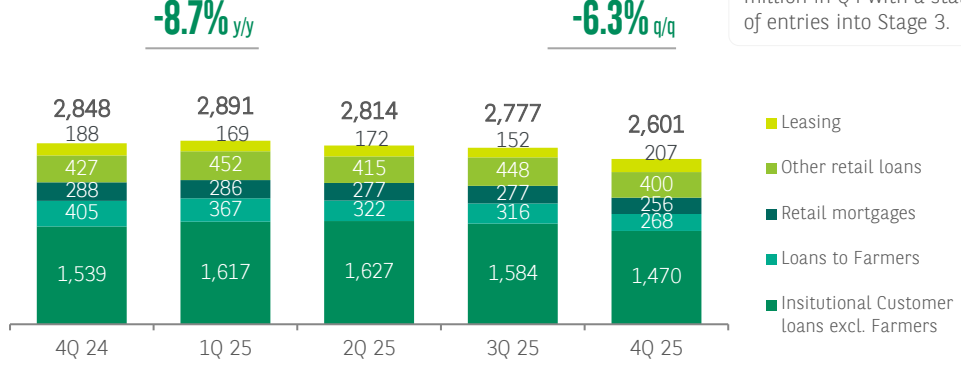
Institutional loans – share of NPLs*

Stable NPL level in the Institutional Customer segment related to NPL sales in Q4. NPL increase for Leasing Institutional Customers related to the transfer of one Customer to Stage 3.



Gross NPL portfolio* [PLN million]

Low NPL level related to NPL sales at the level of PLN 160 million in Q4 with a stable level of entries into Stage 3.

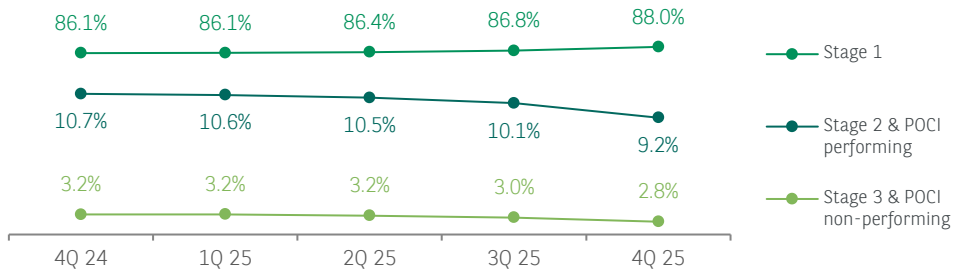


** NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.*

Loan portfolio quality

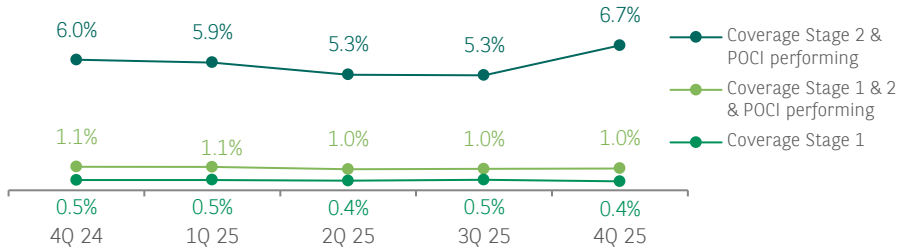
Stable loan portfolio quality, adequate provision coverage ratios

Share of each Stage in the gross loan portfolio*



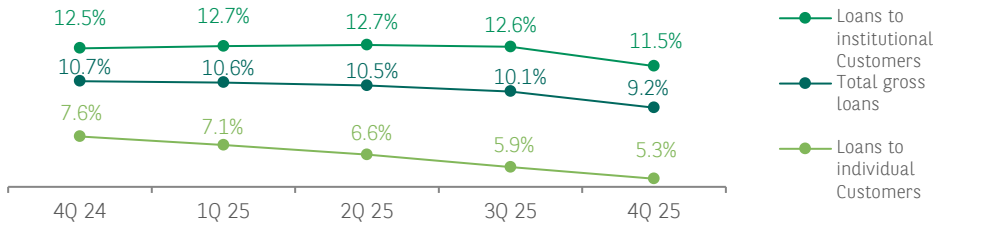
Provision coverage for the gross loan portfolio – Stages 1 & 2 and POCI performing

Increase in the Stage 2 share related to, among others, an increase of allowances to Stage 2 of fragile Customers in the photovoltaic farm segment.



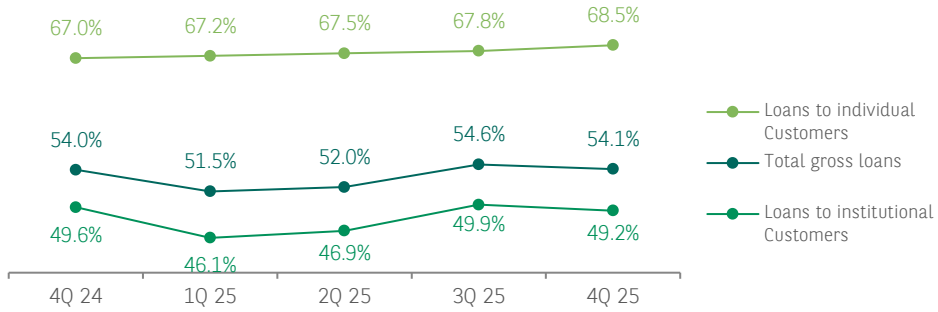
Share of Stage 2 and POCI performing in the gross loan portfolio*

Decrease in the Stage 2 share in both the Individual and Institutional Customer portfolios (which was impacted by, among others, reclassification of entities to Stage 1 as a result of the review of entities exposed to trade sanctions).



Provision coverage for the gross NPL loan portfolio*

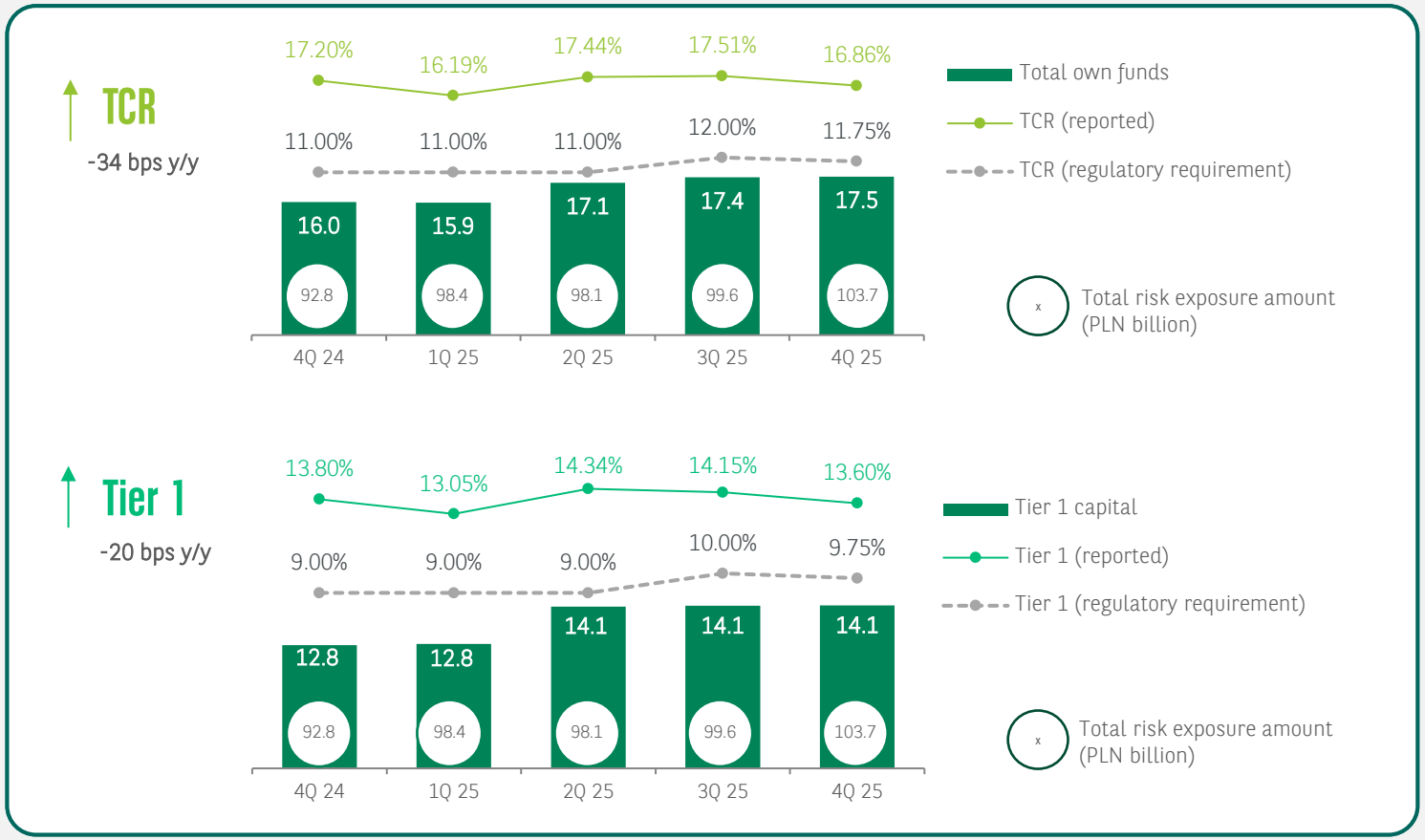
Stable level of NPL coverage



** NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.*

Capital adequacy

Capital ratios significantly above regulatory requirements. Bank meets KNF criteria for a dividend payout from 2025 net profit



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q4 2025: +5.1 pp and +3.8 pp, respectively

An increase in total risk exposure among others as a result of loan portfolio value growth.

Additional regulatory capital requirements for the Bank at the end of Q4 2025:

- OSII buffer at 0.25% (from 21 November 2025),
- Countercyclical buffer at 1.0% (up from September 2025).

The Bank's MREL-TREA ratio as at the end of Q4 2025 stood at 21.88%, above the minimum MREL requirement of 19.68% (including the combined buffer requirement).

The Bank's Management Board intends to allocate ~50% of the Bank's 2025 net profit for dividend payment



04

Summary & Outlook

Medium-term outlook

Execution of the Bank's strategic priorities while addressing sector-wide challenges. Robust economic outlook

MACROECONOMIC ENVIRONMENT

- Volatility and lack of stability of the geopolitical situation shaped by the world's dominant countries. Trade war and rising defense expenditures
- GDP growth of 3.5% in 2026 supported by inflow of NRP funds and improving environment for Polish exports. Corporate sector to grow in investments alongside with increasing profits. Solid consumer demand secured by stable financial condition of households
- The MPC continues its monetary policy easing process, further interest rate cuts expected

THREATS AND CHALLENGES FOR THE BANKING SECTOR

- The sustained high liquidity on the market, further decline in interest rates and gradual demographic changes increasing competitive pressure in the sector
- Legal and regulatory risks, including strong Customer-centric regulations
- Transformation towards a full-scale implementation of gradually adapted new technologies, the scale of cybercrime growing in proportion to technological development

ACCELERATE 2030

The Bank's new strategy was announced on 10 December 2025

ACCELERATE 2030 Strategy – priorities & ambitions

Our new strategy focuses on profitable accelerated growth and efficiency improvement

Mission

We support you to make your plans and dreams come true. Whenever, wherever.

Vision

More than a top international bank and a leader in sustainable finance. To be your trusted companion addressing local needs and bringing global opportunities.

2026-30 strategic pillars

Expand

Significantly increase Customer 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 Customers

Key ambitions by end-2030

Retail Customers
+1 million net

Corporate loans
10% market share

C/I w/o bank tax
<38%

ROTE[1]
22%

New sustainable loan production
PLN 25 billion

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

ACCELERATE 2030 Strategy – business activity

Market trends vs our priorities

Market trends

Individuals & micro

- Customer relations anchored around the current account
- Rising multi-banking: 59% of Poles use at least two banks[1]
- Aging society and last large youth wave

Business

- Rapid expansion of large entities
- Energy, infrastructure, defense, information & communications technologies, transport & logistics with the highest loan growth potential

Fast adoption of cutting-edge technologies

- Polish banks among Top 3 in Europe in terms of digital excellence[2]

Energy transition & decarbonisation Sustainable Agri & Food

- Decarbonisation needed to preserve Poland's competitiveness, security & independence
- Adoption of regenerative techniques to expand in Poland

Our priorities

Retail banking

Scale up above the 5% market share in current accounts

- Radically improve value proposition & brand recognition for segments with the highest potential: mainly Gen-Z (age 18-30) & families
- Strengthen Customer relations and drive profitability through deposits and cross-selling
- Expand the leading Affluent & Private Banking franchise

Corporate banking

Strengthen our leading position by leveraging the BNP Paribas corporate DNA

- Continue scaling our MNC franchise
- Unlock the full potential of Polish Corporates[3] through deployment of the BNP Paribas Group solutions
- Maintain a stable and efficient SME franchise

Increase efficiency through investments

- Retail: Mobile 1st distribution model with an optimised role of branch network
- Operational excellence for the best-in-class service model in SME & Corporate banking
- Efficiency driven by AI
- Core Tech: uninterrupted service, secure & scalable foundations to achieve the bank's goals
- Optimise the jaws[4] effect and net cost savings while investing

Reinforce leading position in sustainable financing

- Finance a wide range of investments in decarbonisation in an industrialised way
- Support and finance changes in the agriculture and all related economic sectors

<< AI to accelerate growth & efficiency … driven by engaged people & shared culture >>

1. KANTAR, e-Zoom Finance 2025; 2. BCG, White Paper, „Banks Boost CIR by up to 12% as Digital Leapfrogs Drive Omnichannel Breakthrough", July 2024;
3. Polish corporations with annual net sales revenue exceeding PLN 80 million for the previous fiscal year; 4. Jaws ratio calculated by subtracting dynamic of costs from NBI growth on y/y basis



05

Business activities

Retail and Business Banking & Personal Finance

Sales growth on a cumulative basis. Ongoing development of the electronic banking functionality

2.7 million Retail Customers*

-323 thous. -10.8% y/y
-68 thous. -2.5% q/q

Business development

Sales – Q4 value, change q/q || y/y

- Investment products**: PLN 3.1 bn, -8% || +16%
- Mortgage loan: PLN 1.4 bn, -2% || +178%
- Cash loan: PLN 1.0 bn, -16%, || +14%
- Personal account: 49.5 thous., -12% || -13%
- Credit card: 7.1 thous., -18% || +4%
- Micro loan (incl. leasing): PLN 1.0 bn, +29%, || +18%

Digitalisation – Q4 2025

- 19.0 million BLIK transactions: +9% q/q || +14% y/y
- 91.1 million logins to mobile banking: +3% q/q || +8% y/y

Digital sales in Q4 2025, share in the total number of products sold:

- cash loans: 50% (48% in Q3 2025)
- investment products**: 69% (68% in Q3 2025)

New functionalities in e-banking:

- Making available the consolidation loan sales process which allows Customers to repay loans listed in BIK
- Increasing security by implementing a 'Panic Button' solution in the Mobile app – instantly blocking access to online banking
- Optimising the process of sending documents to the Bank for car loans: insurance policies and registration certificates
- Simplifying the video verification process in the course of account opening for Individual Customers

Product offer



- "Lucky Sevens - 3x7%" promotion - triple benefits for opening an account:
  7% on a savings account
  7% cashback on card payments
  7% on the Konto Pełne Marzeń account
- Pupil Card – Customer acquisition project targeted at animal lovers offering a package of discounts
- "Boost your business" - 2nd edition of the promotion for microenterprises operating as sole proprietors
- "4% Placement Account" - promotion for new Business Customers



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

Customer satisfaction – NPS ratio (change q/q)

in contact channels

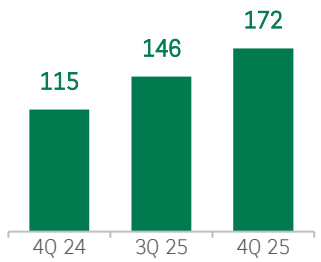
- Branches: 73 (+1 point)
- Contact Centre: 59 (+2 points)
- Mobile app 73: (no change)
- Electronic banking: 67 (+1 point)

relational: 28 (-1 point)

Acquisition of Individual Customers***

thous.

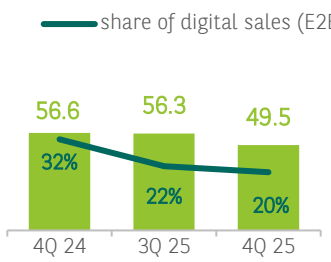
+50% y/y +18% q/q



Sales of personal accounts

thous.

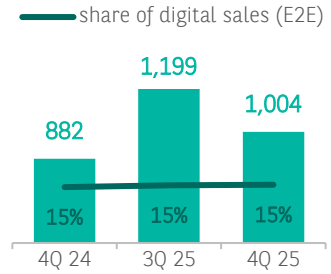
-13% y/y -12% q/q



Sales of cash loans

PLN m

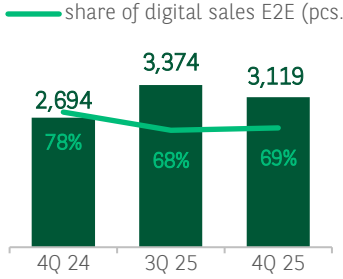
+14% y/y -16% q/q



Sales of investment products**

PLN m

+16% y/y -8% q/q



** number of Retail Customers according to new definition: Customers with existing valid contractual relations. Decrease in number of Customers related to Customer database review process performed in 2025 and closing of inactive accounts*
*** investment funds, investment deposits and structured certificates*
**** all subsegments (incl. Personal Finance)*

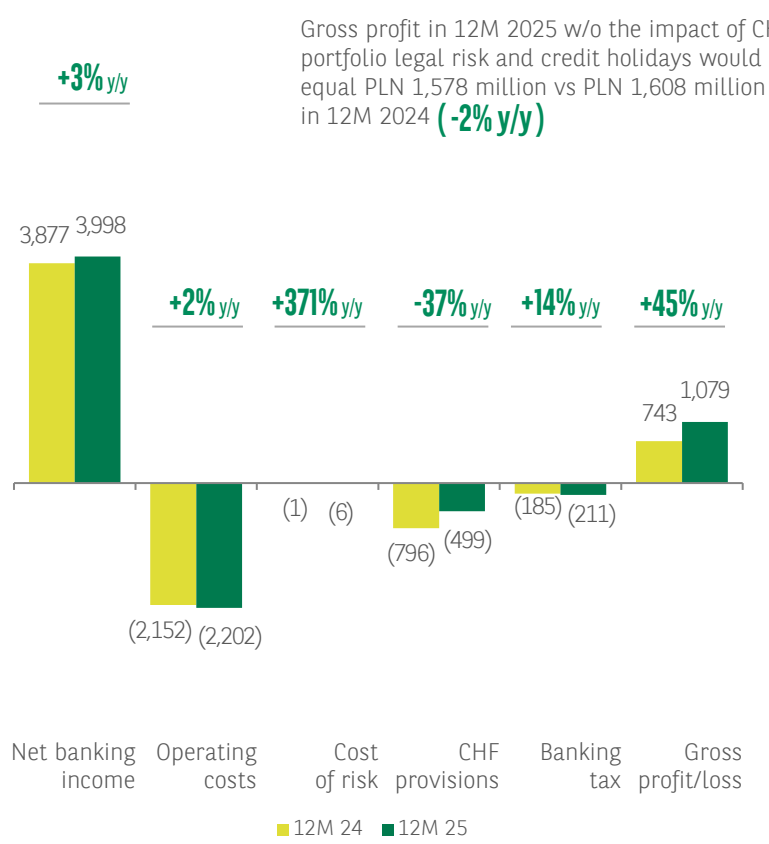
Retail and Business Banking & Personal Finance

Gross profit growth driven by lower negative impact of CHF portfolio legal risk and increase in key categories of NBI

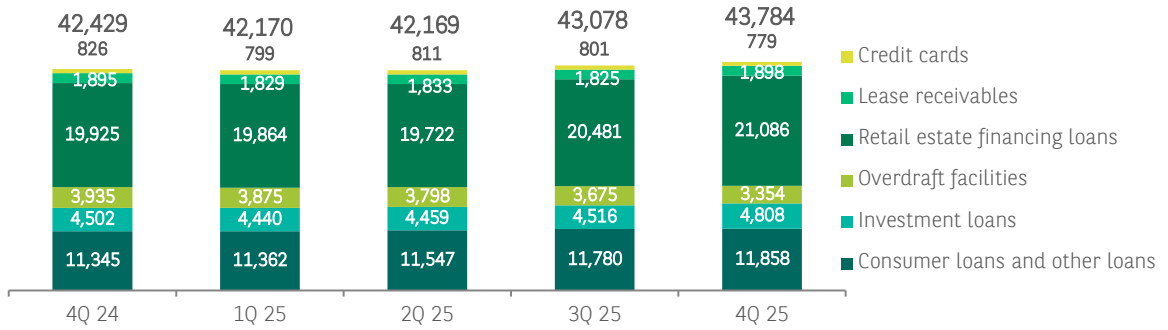
Segment's share in the Group's net banking income



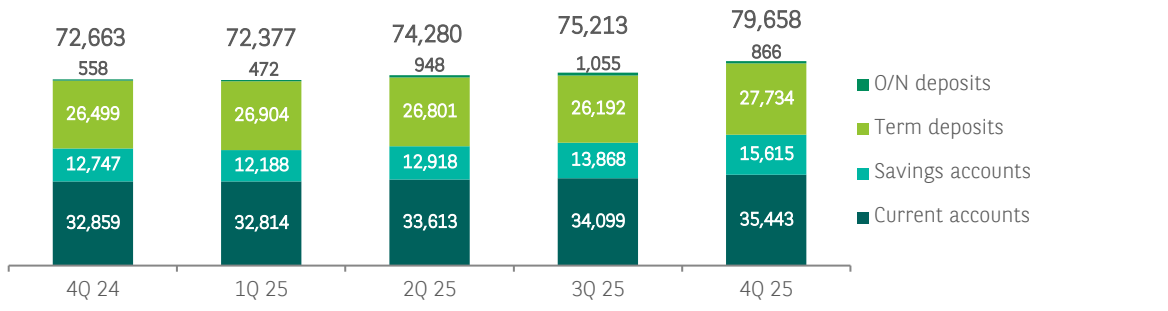
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



** due to the 2025 re-segmentation, the 2024 data are presented on a comparative basis*

Corporate & SME Banking

Focus on addressing Customers' needs and service quality

12.6 thous. Corporate Customers
+ 0.3 thous., +2.8% y/y
+ 0.1 thous., +1.2% q/q

21.9 thous. SME Customers
- 0.6 thous., -2.5% y/y
0.0 thous., -0.2% q/q

Business development

- Increase in revenues q/q: Corporate Banking +4.1%, SME Banking +1.6% q/q and decrease y/y: Corporate Banking -5.1%, SME Banking -3.9%, mainly due to the decline in interest rates
- Increase in loan volumes: Corporate Banking +3.2% q/q (+10.9% y/y), SME Banking +0.6% q/q (-0.7% y/y)
- Further development of the sustainable loan portfolio* (Corporate Banking & SME) - the total portfolio at the end of 2025 amounted to PLN 9.6 billion (+5.6% q/q, +26.0% y/y)
- Increase in deposit volumes: Corporate Banking +19.9% q/q (+6.6% y/y), SME Banking +7.2% q/q (+3.0% y/y) due to higher funds held on current accounts
- Leasing sales (new volume in Q4 2025): for Corporate Customers - PLN 314 million (+34% q/q, -13% y/y); for SME Customers - PLN 82 million (-5% q/q, -15% y/y)

Transformation and digitalisation – digital acceleration and new offer in 2025

- Expansion of the GO Biznes ecosystem: **GOonline Biznes** - new version of the Import Letters of Credit module and a new Administrator Panel, **GOmobile Biznes** - new card module, enabling full card service directly on the phone, **GOwadia Plus** - new specialised tool for handling auctions has joined the ecosystem, **FX Pl@net** - new version in English
- Automation and process speed:
  - implementation of the **credit process for a Farmer** using an automatic decision engine, shortening the process time
  - expansion of the **self-service functionality** in the GO Biznes ecosystem
- New in the offer:
  - **Real-Time Banking** – solution for domestic instant payments in PLN (Express Elixir)
  - **new product packages for SMEs** – designed bearing in mind various needs of companies and stages of development of companies
  - **Mastercard Business World Elite** – biodegradable made card offering advanced features and benefits

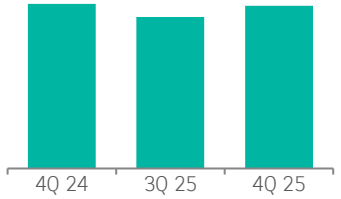
** The value calculated according to the Bank's internal methodology. The sustainable loan portfolio defined as ESG Rating-Linked Loans, Sustainability-Linked Loans, funding with positive environmental and social impact.*

Net fee and commission income

decrease in income from credit activities and cash management

Net income

-1% y/y +7% q/q

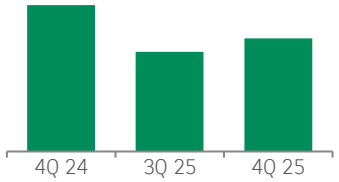


Foreign exchange transactions

higher transactionality of Customers in Q4 2025

Revenues

-12% y/y +6% q/q



Selected significant transactions carried out in Q4 2025

BainCapital
Student houses
PLN 186.6 million
Investment Loan
BNP PARIBAS
Sole Lender
October 2025

LPP
EUR 505 million
Term Loan
PLN 2.8 billion
Revolving Credit Facility
BNP PARIBAS
Global MLA
November 2025

Accolade
Park Szczecin Trzebusz
EUR 33.5 million
Construction and Investment Loan
BNP PARIBAS
Sole Lender
December 2025

allegro
PLN 6 billion
Revolving Credit Facility and Term Loan
BNP PARIBAS
Global Coordinator
December 2025

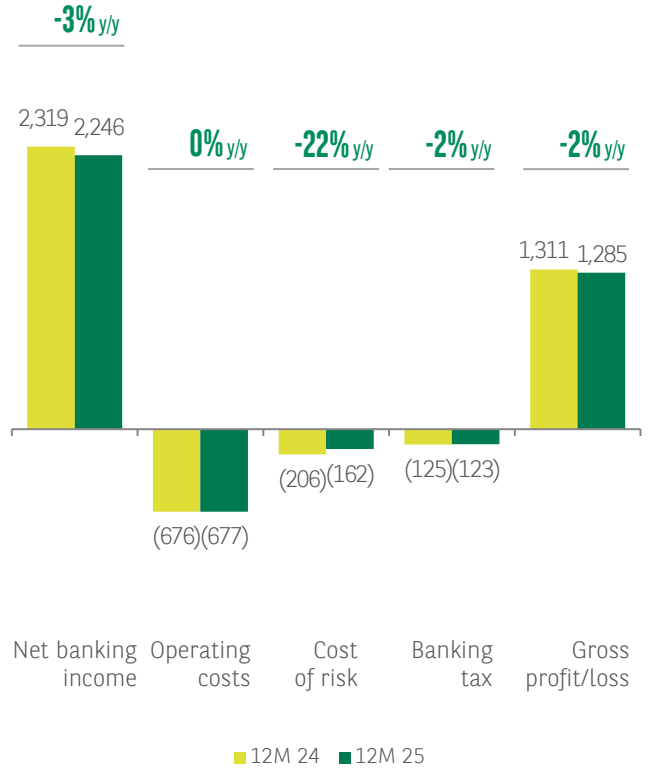
Corporate Banking

Lower gross profit due to a decrease in net interest income

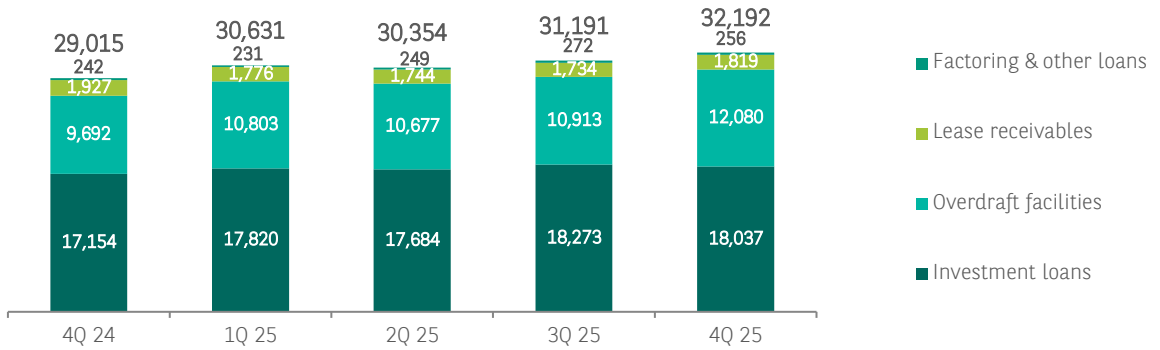
Segment's share in the Group's net banking income



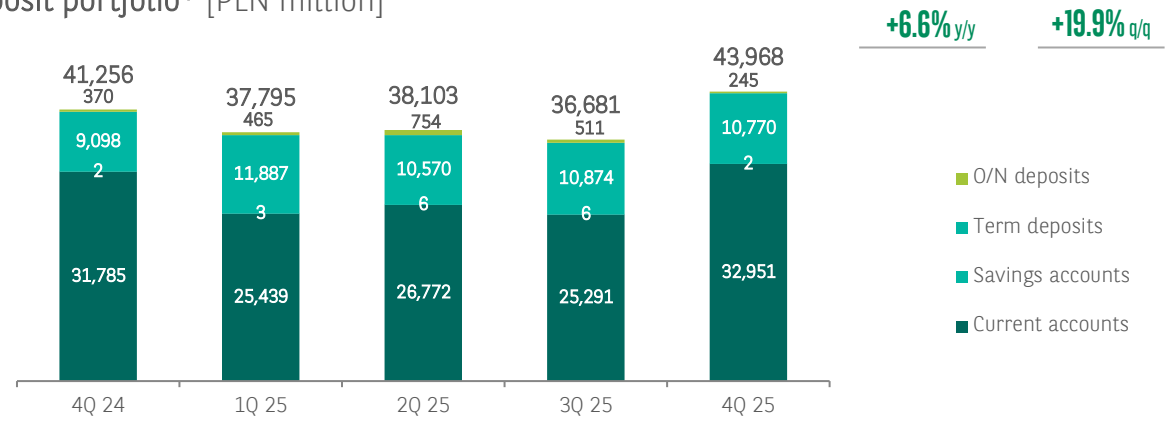
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



** due to the 2025 re-segmentation, the 2024 data are presented on a comparative basis*

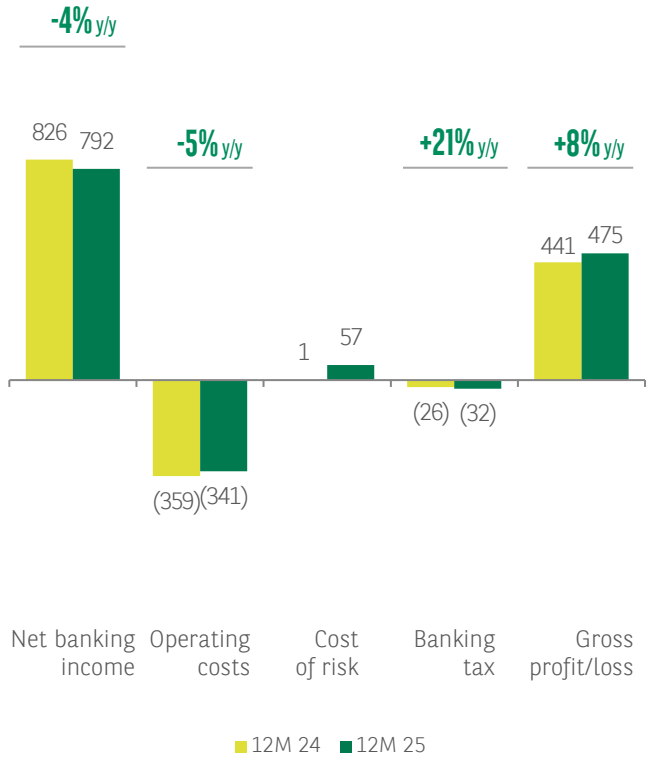
SME Banking

Increase in gross profit due to reduced operating expenses and positive impact of the cost of risk

Segment's share in the Group's net banking income



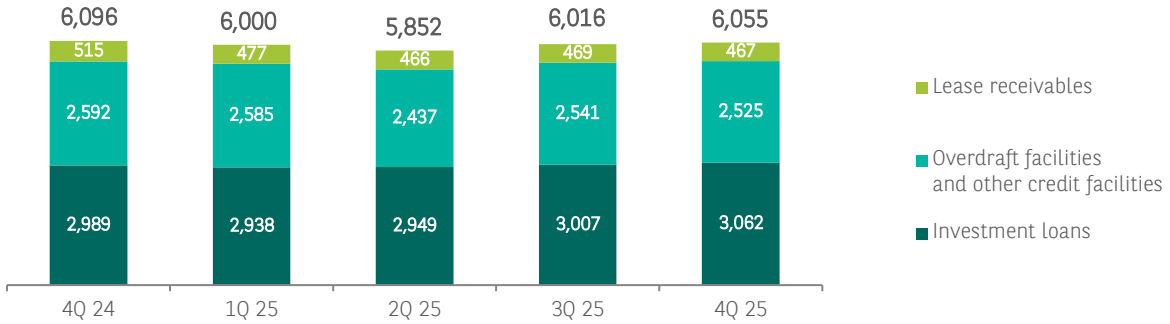
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]

-0.7% y/y

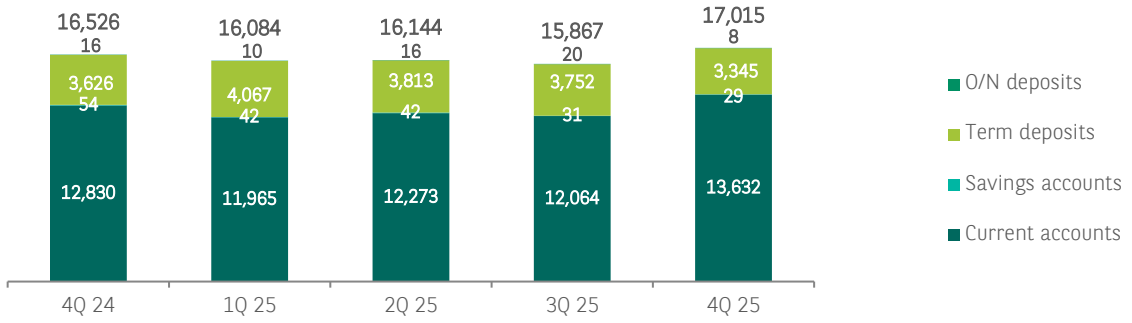
+0.6% q/q



Deposit portfolio* [PLN million]

+3.0% y/y

+7.2% q/q



** due to the 2025 re-segmentation, the 2024 data are presented on a comparative basis*

Food & Agro Sector

Development of relations with agricultural and food production market participants, support for sustainable transformation

73.7 thous. Food & Agro Customers

Business development – new offer

- Czas na finansowe zbiory campaign – deposit offer for Farmers from the Micro and SME segments.
- Autumn crop insurance campaign – 1.5 thous. policies concluded for a total premium amount (without surcharge) PLN 14.4 million.
- A new version of the revolving credit with FGR guarantee and interest subsidy (interest subsidy period extended to 24 months, increased subsidy for the Customer to 7%).

  The Bank achieved a 21% market share, which means third place among all banks granting these credits.

Sales and Customer relation support initiatives – active participation in industry events

- Value Chain Financing – first transactions with agricultural and food processors were signed as part of the development of financing for the food production value chain (farmer-food procesor-distributor-consumer).
- Sustainable agriculture – implementation of tools and operational activities supporting the transformation of the farmers' portfolio toward regenerative agriculture, including meetings with farmers, press publications, and cooperation with external partners – signing of a cooperation agreement with the Polish Academy of Sciences.
- X Farmers and Agribusiness Forum organised by the Top Agrar editorial team – participation in panels.
- O N A: KOBIETA AGRO (SHE: AGRO WOMAN) – a new format of meetings organised by the Bank in cooperation with the LIDERKI INNOWACJI association for women who are farm owners, leaders of local communities, specialists, and innovators.
- 7th edition of the Agroabsolwent competition for papers on innovative solutions in agribusiness.



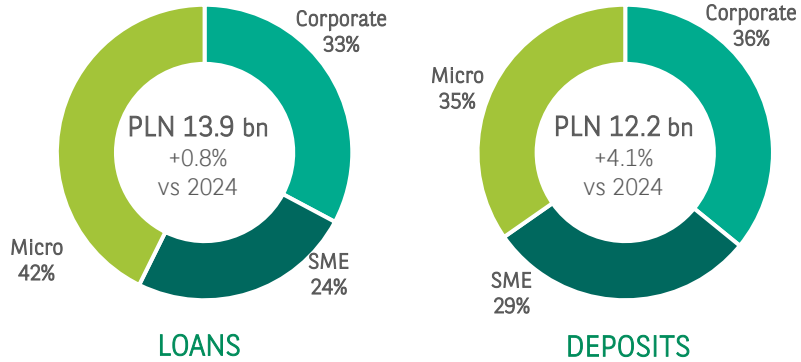
agronomist - a tool offering professional substantive knowledge and innovative technological solutions for the Food&Agro sector

- Market analyses: access to the latest reports, price forecasts for agricultural products and daily reviews of industry media.
- Technological tools: satellite field monitoring systems, precise weather forecasts and farm management software.
- Support for the green transformation: e.g. AgroEmisja (greenhouse gas emission calculator), Regagri Explorer (tool for estimating the level of CO_2 absorption in soil).

In 2025 – 358.8 thous. unque users visiting the platform, 14.3 million views in Google Search (source: Google Search Console).

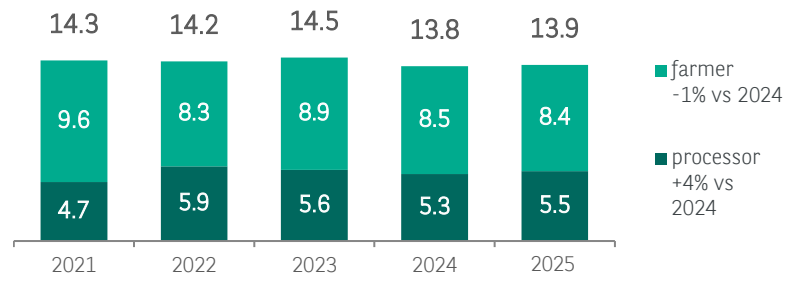
Food & Agro volumes

31.12.2025



Loan portfolio

gross, PLN billion



** due to the 2025 re-segmentation, the data for 2024 have been presented in comparative terms*

Bank subsidiaries

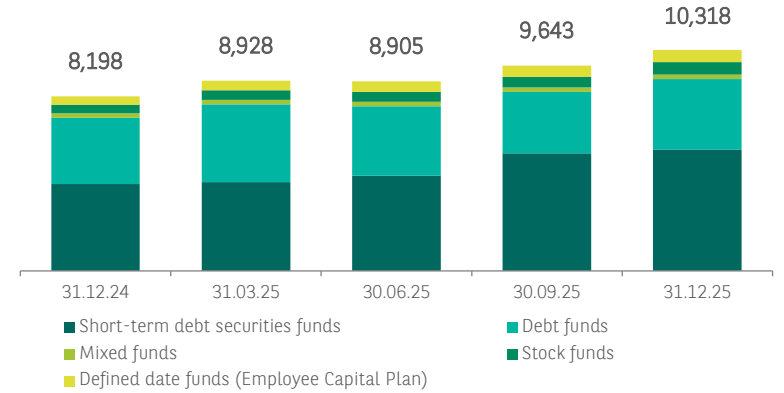
Continuation of investments in safer bond subfunds in Q4 2025.

Leasing assets: good sales results in the Micro segment with a slight decrease in larger enterprises segment

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

- The value of assets under management (AuM) at the end of 2025 amounted to PLN 10.3 billion by +25.9% y/y (+7% q/q). An increase in AuM by PLN PLN 2,120 million y/y (+675 million in Q4).
- In Q4 2025, the Subfund BNP Paribas Domestic Debt Funds Universal had the highest net sales (PLN +171.2 million) followed by BNPP Globalny Strategii Dłużnych Uniwersalny (PLN +149.5 million).
- The market share of BNP Paribas TFI S.A. (by asset value of capital market funds) reached 2.91% at the end of 2025 (Q3 2025: 2.94%).

Assets under management of BNPP TFI [PLN million]



+7.0% q/q

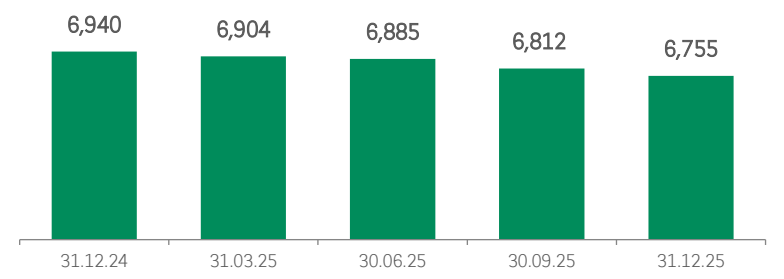
+25.9% y/y

BNP Paribas Leasing Services Sp. z o.o.

BNPP Leasing Services Sp. z o.o., in cooperation with the Bank, offers a full range of leasing products to Personal Finance, Micro, SME and Corporate Customers.

- 19.8 thous. contracts concluded for a total value of PLN 3.3 billion at the end of 2025 (in Q4 2025: 5 thous. contracts for a value of PLN 0.9 billion).
- PLN 6.8 billion - portfolio of financed assets at the end of December 2025 (-0.8% q/q).
- Very good sales results in the Micro Customer segment.
- Focus on further improving the efficiency of the portfolio servicing process.

Leasing assets [PLN million]



-0.8% q/q

-2.7% y/y

06

Appendices

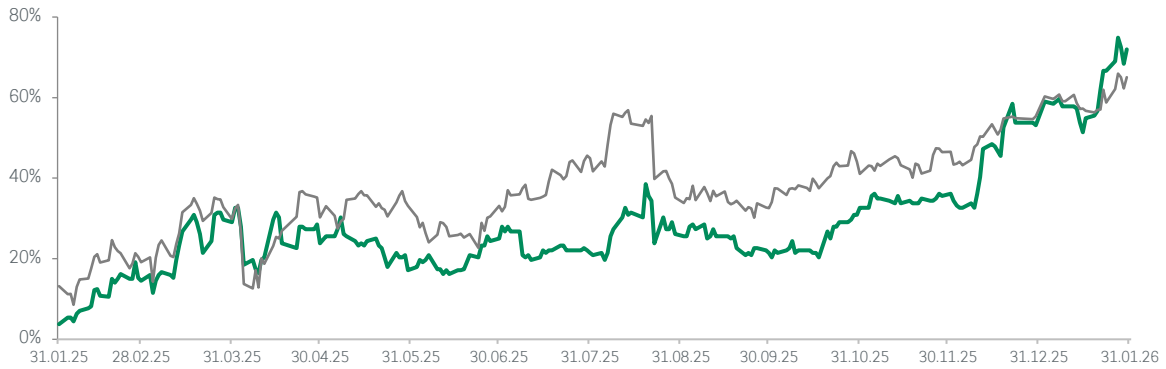
Shares of BNP Paribas Bank Polska S.A.
#GOdigital – statistics
Material events 2023-2025
Loan portfolio
Deposit base structure
Liquidity
GObeyond strategy
Net banking income
Profit and Loss Account
Assets, Liabilities and Equity



Shares of BNP Paribas Bank Polska S.A.

Record high share price resulting from, among others, introduction of the new Accelerate 2030 strategy and the sale of ca. 6.2% of shares by BNP Paribas SA (increase of free float to 25%). Low level of P/BV

Change in share price [31.01.2025=100%]



ISIN code: PLBGZ0000010
GPW ticker: BNP
Index: mWIG40, mWIG40TR

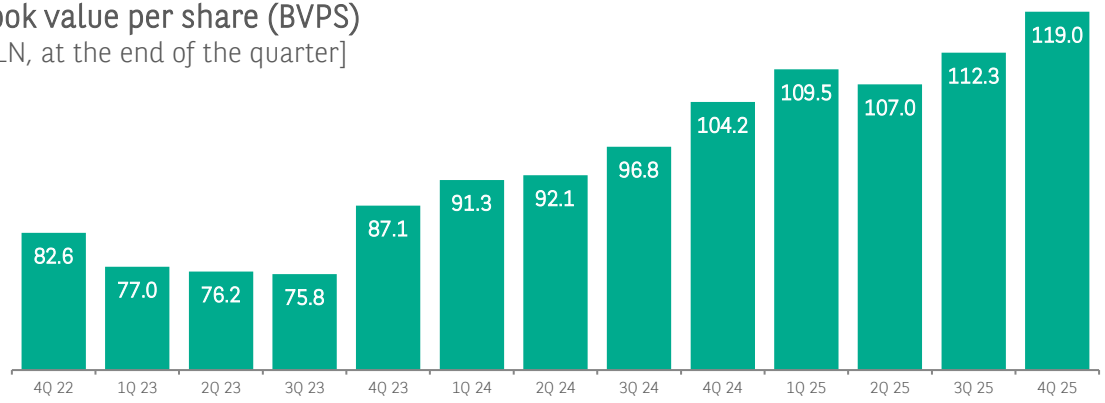
30 January 2026

WIG banki 20,382.4 pts
+45.9% y/y

BNP PARIBAS PLN 146.5
+65.7% y/y

Book value per share (BVPS)

[PLN, at the end of the quarter]



30 January 2026

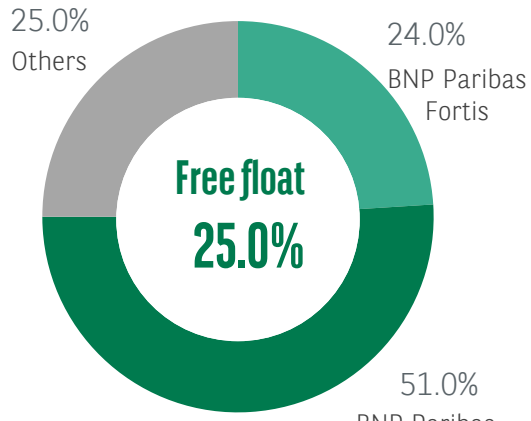
free-float: PLN 5.4 bn
P/BV: 1.2
capitalisation: PLN 21.7 bn

Fitch rating (update on 27 October 2025)

Long-Term Issuer Default Rating (LT IDR) – **A+**
with a Negative Outlook
Short-Term Issuer Default Rating (ST IDR) – **F1**
Viability Rating (VR) – **bbb**
Shareholder Support Rating (SSR) – **a+**

Shareholder structure

(31.12.2025)



147,880,491
total number of shares

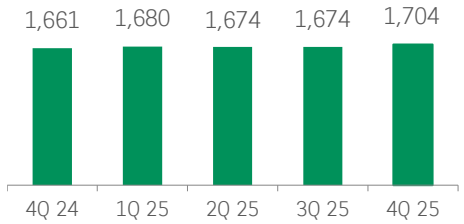
April 2025 - increase in the Bank's share capital from PLN 147,799,870 to PLN 147,880,491 as a result of the taking up of 20,223 M series shares and 60,398 N series shares in the exercise of rights attached to the A5 and B2 series registered subscription warrants, taken up previously.

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.

#GOdigital – statistics

Continued growth in transactionality and the number of e-banking and mobile banking users

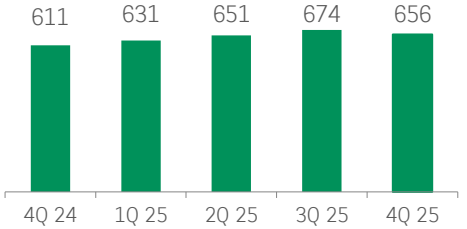
Customers using digital channels [thous.]



+2% q/q

+3% y/y

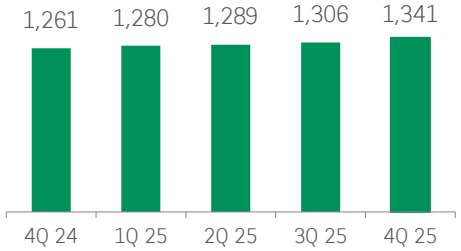
Number of tokens in digital wallets [thous.]



-3% q/q

+7% y/y

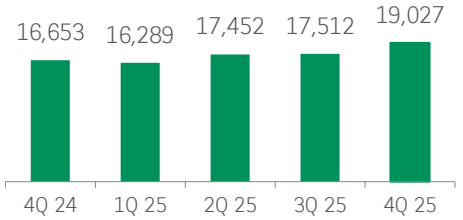
GOmobile users [thous.]



+3% q/q

+6% y/y

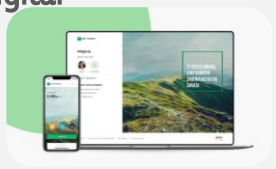
BLIK transactions quarterly [thous.]



+9% q/q

+14% y/y

#GOdigital



GOmakler application



GOdealer application



GOinvest service



Material events

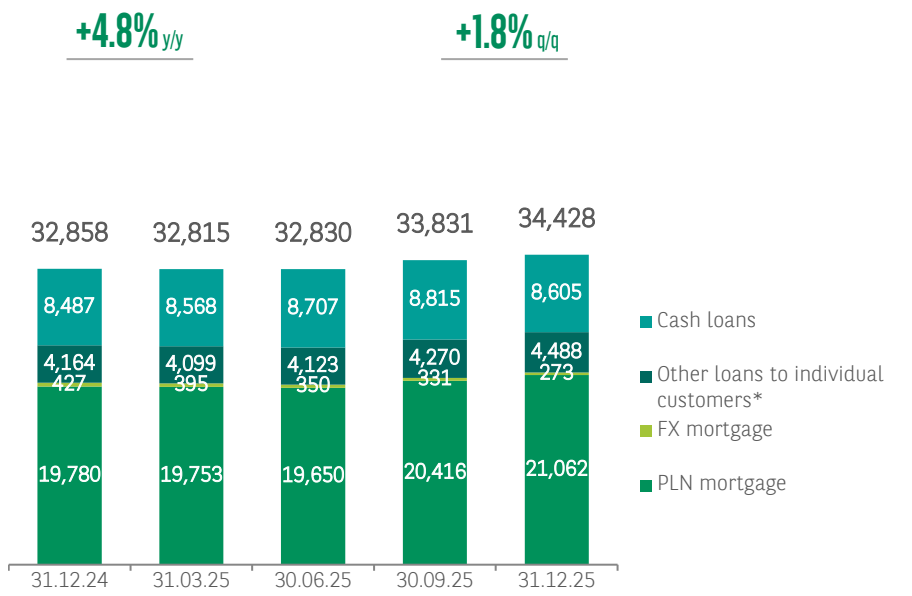
in individual reporting periods

	1st quarter	2nd quarter	3rd quarter	4th quarter
2025	• PLN -64.9 m - CHF mortgage loan portfolio legal risk impact • PLN -166.4 m - total BGF contribution recognized in the Q1 operating costs	• PLN -249.4 m - CHF mortgage loan portfolio legal risk impact	• PLN -65.3 m - CHF mortgage loan portfolio legal risk impact	• PLN -119.2 m - CHF mortgage loan portfolio legal risk impact • PLN +174.1 m - impact of DTA reevaluation
2024	• PLN -21.0 m - CHF mortgage loan portfolio legal risk impact • PLN -135.7 m - BGF restructuring fund contribution recognized in the Q1 2024 costs (total contribution amount set by BGF at PLN 144.0 m)	• PLN -189.8 m - CHF mortgage loan portfolio legal risk impact • PLN -203.0 m - impact of credit holidays (recognized in NII) • PLN +135.5 m - impact of DTA creation (CHF portfolio legal risk)	• PLN -277.2 m - CHF mortgage loan portfolio legal risk impact • PLN +99.6 m - adjustment to the impact of credit holidays (recognized in NII)	• PLN -307.7 m - CHF mortgage loan portfolio legal risk impact • PLN +34.0 m - adjustment to the impact of credit holidays (recognized in NII)
2023	• PLN +11.0 m - adjustment to the impact of credit holidays (recognized in NII) • PLN -234.4 m - CHF mortgage loan portfolio legal risk impact • PLN -110.0 m - BGF restructuring fund contribution recognized in the Q1 2023 costs (total contribution amount set by BGF at PLN 123.9 m)	• PLN +11.0 m - adjustment to the impact of credit holidays (recognised in NII) • PLN -356.0 m - CHF mortgage loan portfolio legal risk impact	• PLN +11.0 m - adjustment to the impact of credit holidays (recognized in NII) • PLN -371.0 m - CHF mortgage loan portfolio legal risk impact	• PLN +22.7 m - adjustment to the impact of credit holidays (recognized in NII) • PLN -1,016.8 m - CHF mortgage loan portfolio legal risk impact • PLN -22.1 m - costs of a restructuring provision for group layoffs

Loan portfolio

Structure of loans in the Individual and Institutional Customer segments

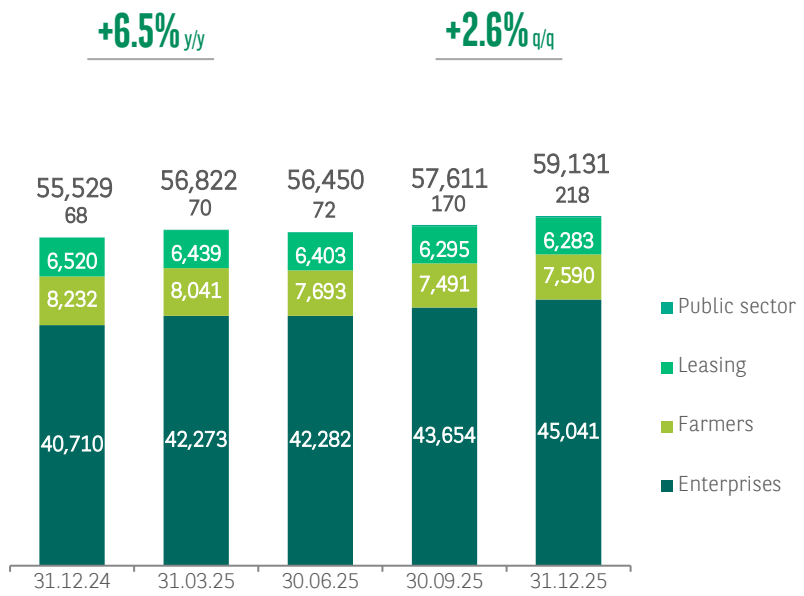
Individual Customer loans [PLN million]



- Increase in the PLN mortgage portfolio: +3.2% q/q (+6.5% y/y). Further decline in the value of CHF mortgages (-18.4% q/q, -37.4% y/y) primarily due to the impact of the legal risk recognized as a reduction in the gross balance sheet value.
- The share of mortgages in loans to Individual Customers: 62.0% (+0.6 pp q/q, +0.5 pp y/y).
- Decrease in the cash loan portfolio: -2.4% q/q (+1.4% y/y).

** Inter alia: car loans, instalment loans, overdraft facilities, credit cards*

Institutional Customer loans** [PLN million]



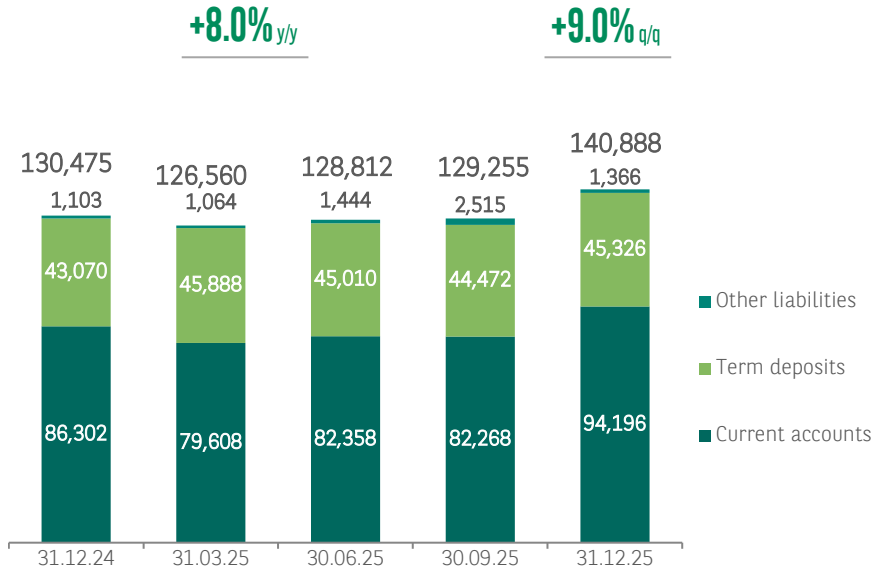
- Increase in gross loans to enterprises: +3.2% q/q (+10.6% y/y), to individual farmers: +1.3% q/q (-7.8% y/y) and to the public sector: +28.0% q/q (+220.8% y/y). Negative dynamics of the leasing portfolio: -0.2% q/q (-3.6% y/y).
- Shares in loans to Institutional Customers at the end of Q4 2025:
  - loans to enterprises: 76.2% (+0.4 pp q/q, +2.9 pp y/y),
  - Individual farmers: 12.8% (-0.2 pp q/q, -2.0 pp y/y),
  - Leasing: 10.6% (-0.3 pp q/q, -1.1 pp y/y).

*** including the portfolio measured at fair value for "Farmers" and "Enterprises" items (breakdown based on MIS data)*

Deposit base structure

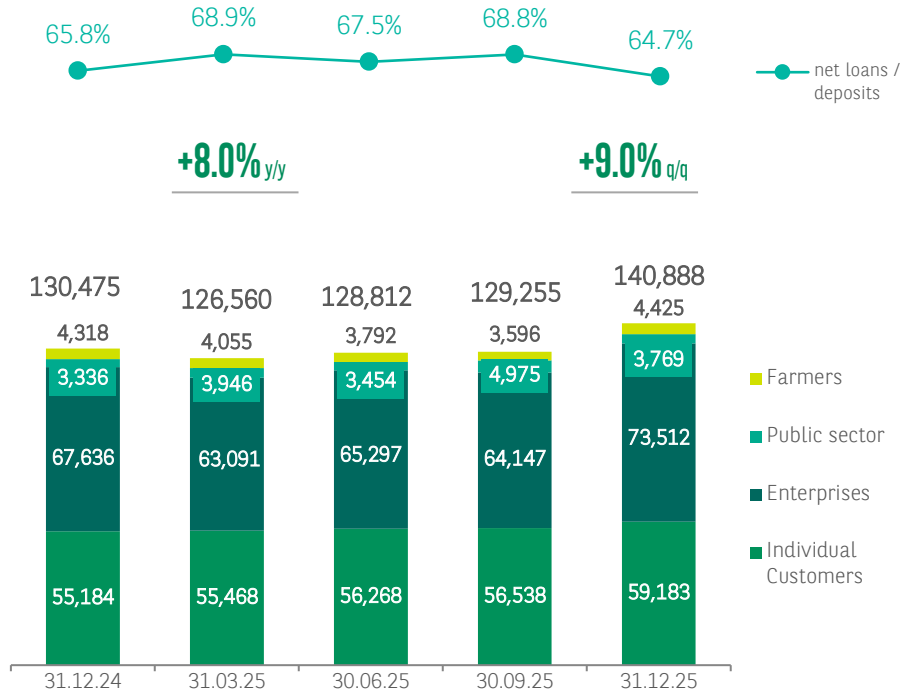
Term structure of deposits and by Customer segment

Deposit term structure [PLN million]



- Increase in the share of Customers' current accounts in total deposits: 66.9% at the end of Q4 2025 (+3.2 pp q/q, +0.7 pp y/y).
- Increase in both current accounts and term deposits by PLN 11,928 million (+14.5% q/q) and PLN 854 million (+1.9% q/q), respectively.
- Increase in current accounts of Institutional Consumers by PLN 10,030 million (+19.8% q/q), and current deposits of Individual Consumers by PLN 1,897 million (+6.0% q/q).
- Increase in term deposits of Institutional Consumers by PLN 128 million (+0.6% q/q), and term deposits of Individual Customers by PLN 726 million (+3.0% q/q).

Deposit structure by Customer type [PLN million]

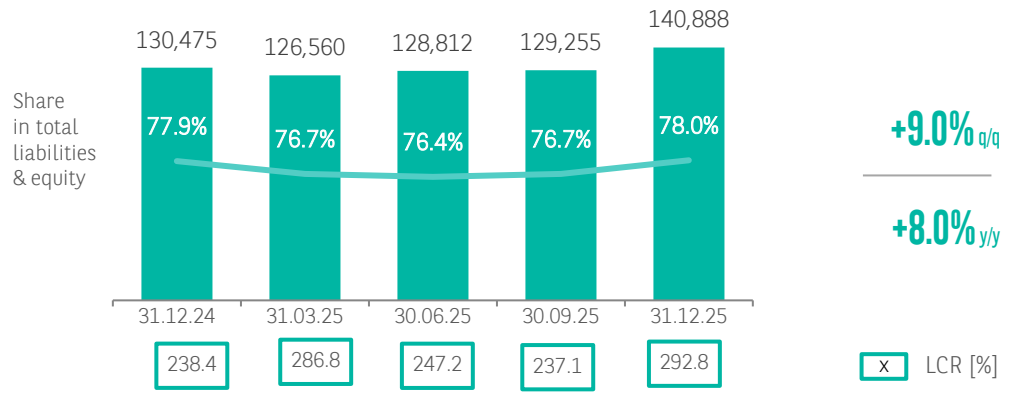


- In Q4 2025, deposits from Individual Customers increased by 4.7% q/q (+7.2% y/y). from farmers by 23.0% q/q (+2.5% y/y) and from enterprises by 14.6% q/q (+8.7% y/y). Deposits from the public sector decreased by 24.2% q/q (+13.0% y/y).

Liquidity

Stable and diversified deposit base, high level of liquid assets

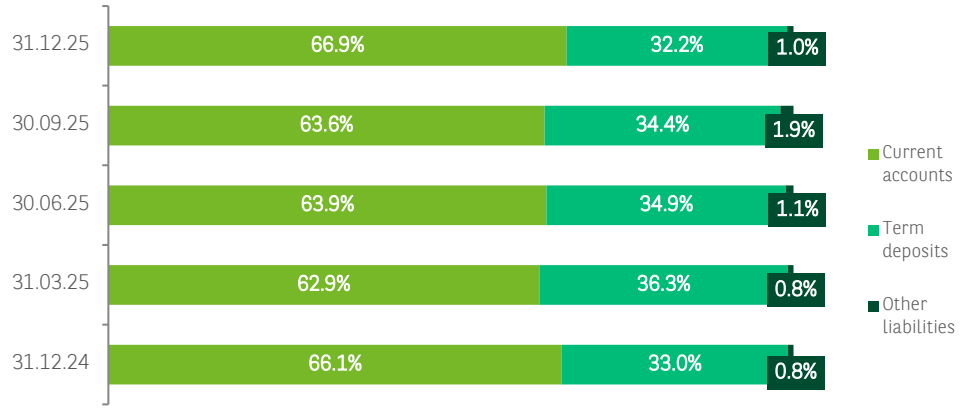
Customer deposits [PLN million]



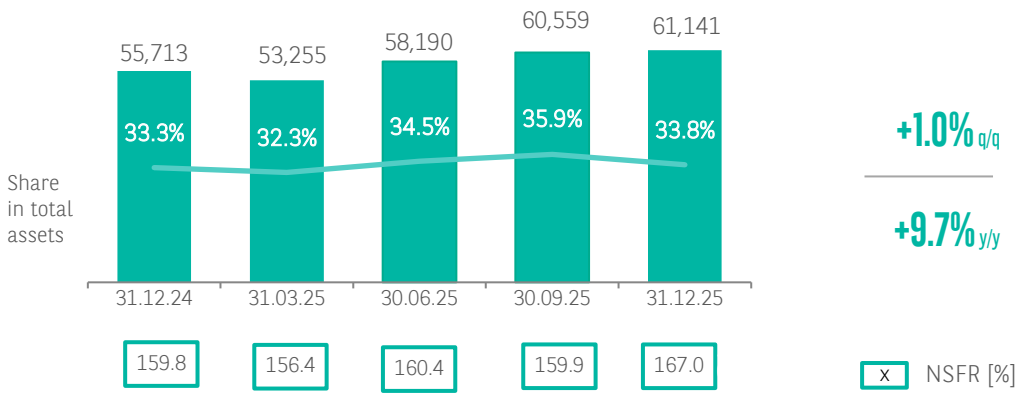
+9.0% q/q

+8.0% y/y

Customer deposit structure [%]



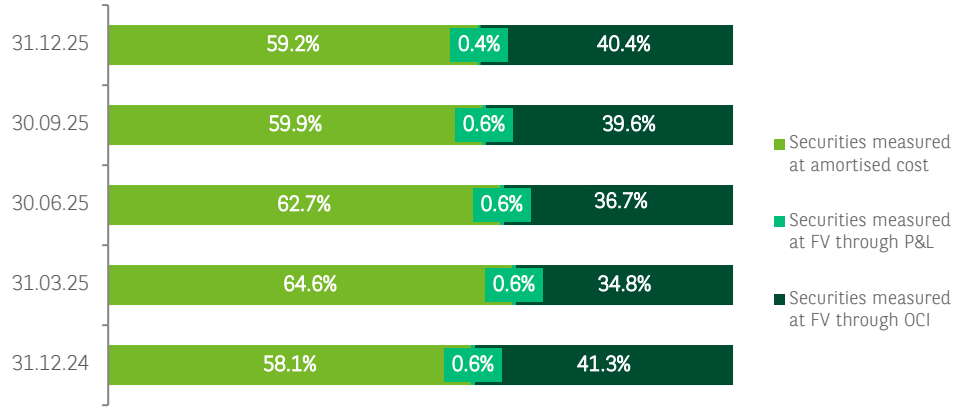
Securities [PLN million]



+1.0% q/q

+9.7% y/y

Securities structure [%]



GObeyond Strategy 2022-25

Key achievements in 2025

P O S I T I V E - commitment to financing the green transition

- **PLN 13.6 billion** of sustainable financing at the end of 2025 (14.6% share in the loan portfolio)
- Cooperation with development banks: **InvestEU guarantees from the EBRD** (EUR 100 million), Funds for Energy Efficiency in the Silesia Voivodeship with the EIB (PLN 300 million), BGK under support programmes
- Financing linked to sustainable development, for example:
  - **Green Loan** - Polish Logistics (UK) LLP (EUR 31 million), Accolade (EUR 33.5 million)
  - **Sustainability-Linked Loan** – for Groups: Woodeco (EUR 155 million), Iglotex (PLN 84.9 million, 50% share of BNP Paribas)
  - **ESG-Linked Factoring** – cooperation in concluding an agreement by BNP Paribas Faktoring with Raben Logistics Polska (PLN 140 million)
- Developing **beyond banking offer** – cooperation with EcoVadis, Envirly and Klim
- Awards: **POLSIF Awards** – Best Sustainable Financing (Accolade) and Best Financing in the Sustainabilty, **ESG Star** in the "Banking Stars" ranking of Dziennik Gazeta Prawna and BCG

32.1%

GOAL 2025: 30%

Share of sustainable assets in management

41.5%

GOAL 2025: 50%

Clients' Centers with the "Barrier-free facility" certificate

U P - supporting innovative solutions that change banking services

- **New offer: GOdreams** – service with flexible fundraising plans together with the Konto Pełne Marzeń account; **Pupil Card** for animal lovers, new edition of **Visa tennis card**, a biodegradable **Mastercard World Elite** for Business Customers; **loan for green investments** for the microenterprises segment and **InvestEU Fund-backed loan** - for SMEs & Small MidCap companies for investments in modern technologies and R&D
- **New solutions: Kantox Dynamic Hedging®** - a currency risk management solution; **GOwadia Plus** – an application for handling tender settlements; **GOmobile Biznes mobile application** with a new functionality – a module for handling debit, multicurrency, charge and credit cards
- **New partnerships: strategic financial partnerships** with chain stores **RTV Euro AGD and Media Expert**; a pilot of new added service provided in Customer Centres – **Paczkomat InPost** parcel machines located in areas with 24/7 access; cooperation with **Ryanair** in the payment service by **Axepta BNP Paribas gateway** and making BLIK payments available to passengers
- **1st place**: for Visa Platinum credit card (money.pl) and for Moje Konto Premium account (Bankier.pl)

87%

GOAL 2025: 90%

% of key processes available via remote channels*

** for individual Customers*

+31% [vs 2021]

GOAL 2025: >22%

Increase in the number of active international Customers

65%

GOAL 2025: >50%

Digital sales (Individual Customers)

+30% [vs 2021]

GOAL 2025: +30%

Increase in the number of active food processors

GObeyond Strategy 2022-25

Key achievements in 2025

STRONGER - implementing technologies supporting Customers and operational processes

- New technologies and automations improving operational efficiency of the Bank:
  - **GENiusz Chatbot** – extension of the scope of the new areas: HR, ESG, Customer Care, Digital Accessibility and Operations
  - **genAI** solutions development in the IT area
  - launch of mass qualified electronic signature on **Autenti** platform
- **Partner Startup Booster by Huge Thing** – an acceleration programme for start-ups to test and develop breakthrough solutions on partner's corporate infrastructure
- **"Cyfrowa Wyprawka"** – joining the PFR initiative supporting the SME sector in the digital transformation
- **250 active robots** supporting the operations in the areas of: Customer operational service, risk and compliance, HR and Bank's internal services (35 new implementations in 2025)
- **>50% of the Bank's net profit** for 2024 was allocated to the **dividend payment** - DPS: PLN 7.86

+19% [CAGR vs 2021]

GOAL 2025: >10% per year

Operational efficiency increase

99

GOAL 2025: >200

Number of use cases using AI or advanced data analytics

calculated as the volume of products per FTE in the Operations and Sales Support Area

TOGETHER - building a diverse and engaged community

- Implementation of **the Beyond Agile work model** in the Retail and Business Banking network & Personal Finance area - combining Agile practices with self-organisation within teams
- 26.6 thous. hours of **employee volunteering** in 2025 (Group)
- Support for children and youth in **financial and cyber security education** in the new edition of the **"Misja Edukacja"** programme
- Three wins in the **Employer Brand Management Awards** for the #UNEXPECTEDJOBS campaign; **Top Employer Polska 2025;** Certificate **"Diversity-friendly workplace"** of the asperIT Foundation; **Maximum score in the "Financial Institutions Supporting Professional and Social Equality of LGBT+ Persons"** ranking by cashless.pl
- The Bank as the strategic partner of the **Noble Gift campaign (Szlachetna Paczka)** for the 8th time

20

GOAL 2025: 20

Net Promoter Score of employees

37.5%

GOAL 2025: 30%

Share of women in the Bank's Management Board

Net banking income

Net interest income and net trading income as key factors of net banking income growth on an annual basis

[PLN million]	12M 2025	12M 2024	change
Net interest income	5,892	5,741	2.6%
Net fee and commission income	1,261	1,249	1.0%
Net trading income	1,077	865	24.5%
Net investment income	(2)	14	-
Dividends	10	13	(25.7%)
Hedging accounting	(11)	2	-
Result on derecognition of financial assets measured at amortised cost	(20)	(36)	(44.9%)
Other operating income and expenses	(22)	(97)	(77.3%)
Net banking income	8,185	7,753	5.6%

An increase in net interest income in 2025 vs. 2024 resulting from:

- higher interest income from securities due to portfolio growth,
- an improvement in net interest income on derivative instruments as part of hedge accounting
- lower interest costs on deposits and no negative impact of credit holidays (PLN -69.5 million in 2024).

Higher y/y net fee and commission income was mainly driven by higher card-related commissions and increased asset management and brokerage operation fees.

Higher net trading income resulting from an improved margin on foreign exchange and derivative transactions with Customers, result from transactions in financial instruments in the ALMT and CIB areas and gains on equity investments.

[PLN million]	Q4 2025	Q4 2024	change
Net interest income	1,468	1,540	(4.7%)
Net fee and commission income	317	316	0.5%
Net trading income	248	223	11.5%
Net investment income	1	7	(90.8%)
Dividends	0	2	(93.2%)
Hedging accounting	(9)	3	-
Result on derecognition of financial assets measured at amortised cost	(6)	(30)	(80.5%)
Other operating income and expenses	(1)	(44)	(98.5%)
Net banking income	2,018	2,016	0.1%

A q/q decrease in net interest income resulting mainly from lower interest income on loans due to a decline in interest rates

Slightly higher level of net fee and commission income; increase in asset management and brokerage operation fees, in the insurance area and other fees and commissions partially offset by lower commissions on credit activities and in the card segment.

Increase in quarterly net trading income due to the higher result on financial instruments in the ALMT and CIB area as well as gains on equity investments.

Consolidated P&L

PLN thous.

Profit and loss account	31.12.2025	31.12.2024	Q4 2025	Q3 2025	Q2 2025	Q1 2025	Q4 2024
Interest income	9,872,914	10,245,083	2,416,776	2,450,195	2,491,735	2,514,208	2,652,941
Interest expenses	(3,980,830)	(4,504,077)	(948,952)	(993,602)	(1,018,394)	(1,019,882)	(1,112,840)
Net interest income	**5,892,084**	**5,741,006**	**1,467,824**	**1,456,593**	**1,473,341**	**1,494,326**	**1,540,101**
Fee and commission income	1,519,765	1,528,554	381,957	356,638	390,035	391,135	378,852
Fee and commission expenses	(258,296)	(279,096)	(64,633)	(68,104)	(61,913)	(63,646)	(63,199)
Net fee and commission income	**1,261,469**	**1,249,458**	**317,324**	**288,534**	**328,122**	**327,489**	**315,653**
Dividend income	9,772	13,147	158	5,225	4,217	172	2,319
Net trading income	1,076,777	865,052	248,015	225,761	318,080	284,921	222,515
Net investment income	(2,340)	14,374	673	(43)	(596)	(2,374)	7,352
Result on hedge accounting	(11,161)	1,946	(9,279)	947	(238)	(2,591)	2,774
Result on derecognition of financial assets measured at amortised cost	(19,698)	(35,739)	(5,926)	(12,786)	663	(1,649)	(30,395)
Other operating income	311,261	162,132	63,845	47,216	69,421	130,779	77,589
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	(174,499)	(246,192)	(68,721)	(96,774)	18,239	(27,243)	(59,284)
Result on legal risk related to foreign currency loans	(498,751)	(795,728)	(119,197)	(65,291)	(249,358)	(64,905)	(307,710)
General administrative expenses	(2,839,585)	(2,837,359)	(663,825)	(668,834)	(658,080)	(848,846)	(707,349)
Depreciation	(529,082)	(514,450)	(142,188)	(131,140)	(128,338)	(127,416)	(132,851)
Other operating expenses	(333,202)	(325,127)	(64,509)	(56,782)	(98,815)	(113,096)	(121,802)
Operating result	**4,143,045**	**3,358,987**	**1,024,194**	**992,626**	**1,076,658**	**1,049,567**	**808,912**
Tax on financial institution	(393,352)	(404,971)	(101,088)	(95,493)	(95,329)	(101,442)	(100,946)
Gross profit (loss)	**3,749,693**	**2,954,016**	**923,106**	**897,133**	**981,329**	**948,125**	**707,966**
Income tax	(691,939)	(595,748)	(36,147)	(201,632)	(247,483)	(206,677)	(198,808)
NET PROFIT (LOSS)	**3,057,754**	**2,358,268**	**886,959**	**695,501**	**733,846**	**741,448**	**509,158**

Assets

PLN thous.

Consolidated statements of financial position	31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
ASSETS					
Cash and balances with the Central Bank	10,224,866	6,916,304	7,556,716	6,128,762	11,325,551
Amounts due from banks	11,616,566	5,946,747	9,392,969	12,124,261	7,872,375
Derivative financial instruments	2,359,460	2,182,999	2,719,323	2,625,107	2,440,116
Adjustment of fair value of the hedging and hedged item	345,550	250,869	134,140	147,251	230,658
Loans and advances to customers valued at amortised cost	90,887,678	88,655,668	86,546,644	86,749,188	85,401,516
Loans and advances to customers valued at fair value through P&L	286,183	324,021	360,834	400,537	452,506
Securities valued at amortised cost	36,180,626	36,249,896	36,479,945	34,416,359	32,364,550
Securities valued at fair value through P&L	240,949	350,337	357,813	331,311	321,434
Securities valued at fair value through the other comprehensive income	24,719,802	23,959,004	21,352,388	18,507,034	23,027,454
Intangible assets	964,459	917,253	928,489	934,403	975,114
Property, plant and equipment	947,992	893,070	907,842	918,007	946,971
Deferred income tax assets	898,673	714,230	746,694	766,724	859,567
Current income tax assets	920	71	71	834	1,515
Other assets	1,051,540	1,198,328	1,064,690	965,455	1,320,262
TOTAL ASSETS	**180,725,264**	**168,558,797**	**168,548,558**	**165,015,233**	**167,539,589**

Liabilities and equity

PLN thous.

Consolidated statements of financial position	31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
LIABILITIES					
Amounts due to the Central Bank	-	-	-	-	-
Amounts due to other banks	10,145,231	10,680,231	10,614,897	10,207,033	9,994,802
Adjustment of fair value of the hedging and hedged item	320,087	247,513	276,193	184,550	260,025
Derivative financial instruments	2,276,575	2,154,992	2,369,359	2,291,975	2,311,741
Amounts due to customers	141,338,836	129,705,242	129,261,652	127,009,766	130,924,754
Subordinated liabilities	-	2,720,740	3,413,087	3,391,316	3,420,128
Leasing liabilities	553,436	564,095	580,900	585,374	606,306
Other liabilities	2,048,795	3,004,132	3,316,891	3,245,723	2,296,756
Current income tax liabilities	177,971	120,111	109,261	43,396	361,641
Provisions	2,039,657	2,068,123	2,097,390	1,870,643	1,969,380
TOTAL LIABILITIES	**163,126,956**	**151,957,506**	**152,720,339**	**148,829,776**	**152,145,533**
EQUITY					
Share capital	147,880	147,880	147,880	147,800	147,800
Supplementary capital	9,180,883	9,180,883	9,180,883	9,155,136	9,155,136
Other reserve capital	4,672,514	4,683,609	4,695,800	4,044,967	4,042,815
Capital bonds	650,000	650,000	650,000	650,000	650,000
Revaluation reserve	(183,796)	(304,949)	(394,705)	(475,059)	(540,845)
Retained earnings	3,130,827	2,243,868	1,548,361	2,662,613	1,939,150
retained profit	73,073	73,073	73,067	1,921,165	(419,118)
net profit for the period	3,057,754	2,170,795	1,475,294	741,448	2,358,268
TOTAL EQUITY	**17,598,308**	**16,601,291**	**15,828,219**	**16,185,457**	**15,394,056**
TOTAL LIABILITIES AND EQUITY	**180,725,264**	**168,558,797**	**168,548,558**	**165,015,233**	**167,539,589**

Disclaimer

- The financial data contained herein are non-audited and preliminary. The final financial information will be presented in the Consolidated Financial Statements for the year ended 31 December 2025 and the Bank's Annual Report for the year ended 31 December 2025, which will be published on 5 March 2026. This document has been prepared for information purposes independently of the obligations of the BNP Paribas Bank Polska S.A. Group regarding periodic reporting and does not contain all the information and disclosures required by the International Accounting Standard 34 "Interim Financial Reporting" or required for the annual consolidated financial statements. The accounting standards adopted for the measurement of assets and liabilities and the determination of the financial result presented in this document do not differ from the accounting standards in force in 2025, which will be described in detail in the Consolidated Financial Statements of the BNP Paribas Bank Polska S.A. Group for the year ended 31 December 2025.
- This presentation constitutes neither a sales offer nor an invitation to submit an offer to purchase or buy securities or financial instruments issued by BNP Paribas Bank Polska S.A. (“Bank”), nor any advice or recommendation with respect to the securities or other financial instruments issued by the Bank.
- This presentation may include forward-looking statements, plans, perspectives and strategies, or anticipated events. Such statements cannot be treated as the Bank’s forecasts or assurances regarding its expected performance, as they are based on current expectations, projections and assumptions concerning future events.
- The Bank’s expectations are derived from the current knowledge, experience and opinions of its Management Board, and are subject to a number of factors that could cause actual results to differ materially from the statements included in this presentation.
- The Bank undertakes no obligation to update or publicly announce any changes and modifications with respect to any forward-looking statements contained herein.
- Neither the Bank nor any of its representatives, parent entities or subsidiaries shall be held liable for any damage resulting from any use of this presentation or any information contained herein or otherwise arising in connection herewith.
- This presentation is not intended for publication or distribution in any countries where such publication or distribution would be prohibited under applicable laws.
- The presented data refer to the BNP Paribas Bank Polska S.A. Group.



BNP PARIBAS

CONTACT

Investor Relations and ESG Reporting Bureau

2 Kasprzaka Street, 01-211 Warsaw

relacjeinwestorskie@bnpparibas.pl

www.bnpparibas.pl/en/investor-relations



BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, with KRS number: 0000011571, Tax Identification Number (NIP): 526-10-08-546, and a fully paid share capital of PLN 147,880,491.