



## PRESS RELEASE

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### Another solid year for BNP Paribas Bank Polska Group. Net profit exceeded PLN 3 billion

In 2025, the net banking income of the BNP Paribas Bank Polska Group was PLN 8.2 billion (+5.6% y/y), with PLN 2.0 billion generated in Q4 alone (+3.2% q/q, +0.1% y/y). Compared to 2024, the Group posted growth in all key categories, including a significant improvement in net trading income. The Group generated a net profit of PLN 3.1 billion in 2025 (+29.7% y/y), including PLN 887 million in Q4 (+27.5% q/q, +74.2% y/y), driven by revenue growth, continued cost discipline, a lower cost of risk resulting from the very high quality of the credit portfolio and lower cost of legal risk related to CHF loans. The Q4 results were positively affected by the valuation of deferred tax assets and liabilities associated with the increase in income tax rates.

*In the final year of the GObeyond strategy, our net banking income reached a record PLN 8 billion and our net profit exceeded PLN 3 billion for the first time. The Management Board intends to pay out a dividend of 50% of the generated profit. The year culminated in the presentation of the "Accelerate 2030" focused on continued growth of business and profitability. This strategy envisions an expansion of our customer base and an increase in volumes and market shares (Expand pillar), a boost of operational efficiency through new technologies (Streamline pillar), and supporting customers in their sustainable transformation (Impact pillar)," says Przemek Gański, President of the Management Board of BNP Paribas Bank Polska.*



Net banking income in 2025  
**PLN 8.2 billion**  
+5.6% y/y



Net profit in 2025  
**PLN 3.1 billion**  
+29.7% y/y



Value of customer deposits at the end of 2025  
**PLN 140.9 billion**  
+8.0% y/y



Value of the loan portfolio  
at the end of 2025  
**PLN 93.6 billion**  
+5.9% y/y



Value of sustainable financing  
at the end of 2025  
**PLN 13.6 billion**  
+33.9% y/y



ROE at the end of 2025  
**18.7%**  
+1.8 p.p. y/y

### Key business and financial highlights:

- Retail customer gross loan portfolio: PLN 34.4 billion (+4.8% y/y)
- Institutional customer gross loan portfolio: PLN 59.1 billion (+6.5% y/y)
- Sales of investment products in Q4: PLN 3.1 billion (+15.8% y/y)
- Sales of cash loans in Q3: PLN 1.0 billion (+13.8% y/y)



- Sales of mortgage loans in Q4: PLN 1.4 billion (+177.6% y/y)
- Sales of personal accounts in Q4: 49.5 thousand (-12.5% y/y)
- Number of digital channel users: 1.7 million (+2.6% y/y)
  - including GOmobile app users: 1.3 million (+6.4% y/y)
- Balance sheet total: PLN 180.7 billion (+7.9% y/y)
- Total loans (gross): PLN 93.6 billion (+5.9% y/y)
- Customer deposits: PLN 140.9 billion (+8.0% y/y)
- Net banking income in 2025: PLN 8,185 million (+5.6% y/y)
  - Net interest income: PLN 5,892 million (+2.6% y/y)
  - Net fee and commission income: PLN 1,261 million (+1.0% y/y)
  - Net trading income: PLN 1,077 million (+24.5% y/y)
- General administrative expenses, including depreciation and amortization in 2025: PLN 3,369 million (+0.5% y/y)
- Cost of credit risk, quarterly: -30 b.p. vs. -27 b.p. one year before
- Profitability: ROE of 18.7% (+1.8 p.p. y/y), C/I of 41.2 % (-2.1 p.p. y/y), C/I without BGF costs and impact of credit holidays: 38.8% (-2.3 p.p. y/y)
- Stable and secure liquidity position – net loan/deposit ratio: 64.7% (-1.1 p.p. y/y)
- Capital position above regulatory minimum levels – Tier 1 ratio: 13.60%

#### Growth in all key income categories, costs under control

In 2025, the BNP Paribas Bank Polska Group generated net profit of PLN 3.1 billion (+29.7% y/y), with PLN 887 million generated in Q4 alone. The Q4 results were positively affected by the valuation of deferred tax assets and liabilities associated with the increase in income tax rates for banks, amounting to PLN 174.1 million. All financial targets of the GObeyond 2022–2025 strategic plan were achieved, including a C/I target of a maximum of 48% and an ROE target of approximately 12%.

The Group generated net banking income of PLN 8.2 billion (+5.6% y/y), with PLN 2.0 billion generated in Q4 alone (+3.2% q/q, +0.1% y/y). Despite the continued decline in interest rates, net interest income rose to PLN 5.9 billion (+2.6% y/y). In Q4 it totaled PLN 1.5 billion (+0.8% q/q, -4.7% y/y).

The net fee and commission income amounted to PLN 1.3 billion in 2025 (+1.0% y/y), with PLN 317 million in Q4 (+10.0% q/q, +0.5% y/y). Annually, this was driven by the growth in card commissions and fees for asset management and brokerage operations; while quarterly – by commissions related to the sale of insurance, loan and guarantee commissions, and fees for advisory services in the M&A area. The Bank generated a significantly higher net trading income than it did in 2024. On a cumulative basis it amounted to PLN 1.1 billion (+24.5% y/y), and in Q4 alone PLN 248 million (+9.9% q/q, +11.5% y/y). This is a result of, among others, an improvement in the margin on transactions with customers.

The Group has maintained cost discipline. In 2025, its administrative costs and depreciation costs amounted to PLN 3.4 billion (+0.5% y/y, or -1.1% y/y excluding Bank Guarantee Fund costs), including PLN 806 million in the last quarter of the year (+0.8% q/q, -4.1% y/y). On a quarterly basis, the upward trend concerns IT costs, depreciation, and business meetings and travel. Expenses for third-party services and consulting are declining, and on an annual basis the cost of wage growth is limited by further employment reduction.

#### The value of granted loans is increasing

The value of gross loans has been growing in both customer segments and amounted to PLN 93.6 billion at the end of 2025 (+2.3% q/q, +5.9% y/y). The balance of loans granted to institutional customers was PLN 59.1 billion (+2.6% q/q, +6.5% y/y), and to individual customers PLN 34.4 billion (+1.8% q/q, +4.8% y/y). In Q4, the bank maintained a solid level of mortgage loan sales and increased the sales of car and



installment loans. Both annually and quarterly, the volume of corporate loans increased significantly (+3.2% q/q, +10.6% y/y), including both investment loans and current loans.

The total value of sustainable financing granted by the bank (calculated using the bank's internal methodology) reached PLN 13.6 billion at year-end (+19.1% q/q, +33.9% y/y).

In Q4 the Group posted a further increase in customer deposits, reaching PLN 140.9 billion at the end of December (+9.0% q/q, +8.0% y/y). In the institutional customer segment, a strong seasonal growth to PLN 81.7 billion was observed (+12.4% q/q, +8.5% y/y). The upward trend of individual customer deposits, observed throughout the year, accelerated in the fourth quarter, with the balance reaching PLN 59.2 billion (+4.7% q/q, +7.2% y/y).

The increase in the value of investment products was maintained in Q4. At the end of 2025, their value was PLN 24.8 billion (+7.1% q/q, +28.1% y/y).

#### **Very good portfolio quality, further decrease in NPL share**

The quality of the BNP Paribas Bank Polska Group's credit portfolio remains at a very good level, and the share of NPLs in the credit portfolio measured at amortized cost fell to 2.8% in Q4.

On an annual basis, the negative impact of legal risk related to the CHF portfolio on the BNP Paribas Bank Polska Group's results decreased. In Q4, it amounted to PLN 119 million, and overall in the whole 2025 it was PLN 499 million (-37.3% y/y). The fourth quarter of the year was the third consecutive period with a decline in the number of new lawsuits (281 new lawsuits, compared to 335 in Q3 2025).

Capital ratios remain significantly above their respective regulatory requirements. At the end of Q4, the Tier 1 ratio was 13.60% (-55 b.p. q/q, -20 b.p. y/y). TCR stood at 16.86% (-65 b.p. q/q, -34 b.p. y/y).

#### **More BLIK payments, completion of the review of the customer base**

At the end of Q4, the number of customers using GOmobile was greater than 1.3 million (+3% q/q, +6% y/y). The number of quarterly BLIK transactions increased significantly (19 million, +9%, +14%), while the number of tokens in digital wallets was 656 thousand (-3% q/q, +7% y/y).

In Q4, the Bank completed the process of reviewing its customer base and shutting down inactive accounts, and in parallel recorded an increase in the number of customers in the affluent and private banking segments (+0.5% q/q combined). At present, the Bank serves a total of 2.7 million customers (according to a new definition of a customer: customers with a valid contractual relationship).

At the end of the fourth quarter, the BNP Paribas Bank chain consisted of 355 Customer Centers, of which 179 were cashless, without traditional cash handling. All Centers have also been awarded the "OK SENIOR" certificate for their elderly-friendly features. Also, 144 outlets are fully accessible to people with reduced mobility or disabilities, as confirmed by the "Barrier-Free Facilities" certification.

#### **Consolidated financial highlights (PLN 000s)**

Profit and loss account	12M 2025	12M 2024	Change y/y	Q4 2025	Q4 2024	change y/y	Q3 2025
Net interest income	5,892,084	5,741,006	+2.6%	1,467,824	1,540,101	-4.7%	1,456,593
Net fee and commission income	1,261,469	1,249,458	+1.0%	317,324	315,653	+0.5%	288,534
Net banking income	8,185,962	7,752,716	+5.6%	2,018,125	2,016,106	+0.1%	1,954,665



General administrative expenses and depreciation	(3,368,667)	(3,351,809)	+0.5%	(806,013)	(840,200)	-4.1%	(799,974)
Net allowance for expected credit losses	(174,499)	(246,192)	-29.1%	(68,721)	(59,284)	+15.9%	(96,774)
Result on operating activities	4,143,045	3,358,987	+23.3%	1,024,194	808,912	+26.6%	992,626
Net profit	3 057,754	2,358,268	+29.7%	886,959	509,158	+74.2%	695,501
per share in PLN	20.6	15.96	+29.1%	5.97	3.45	+73.0%	4.69

Balance sheet	31 Dec 2025	30 Sep 2025	31 Dec 2024
Total assets	180,725,264	168,558,797	167,539,589
Total loans (gross)	93,559,557	91,441,979	88,387,255
Liabilities towards customers	141,338,836	129,705,242	130,924,754
Total equity	17,598,308	16,601,291	15,394,056
Capital adequacy	31 Dec 2025	30 Sep 2025	31 Dec 2024
Total capital requirement	16.86%	17.51%	17.20%
Tier 1 ratio	13.60%	14.15%	13.80%