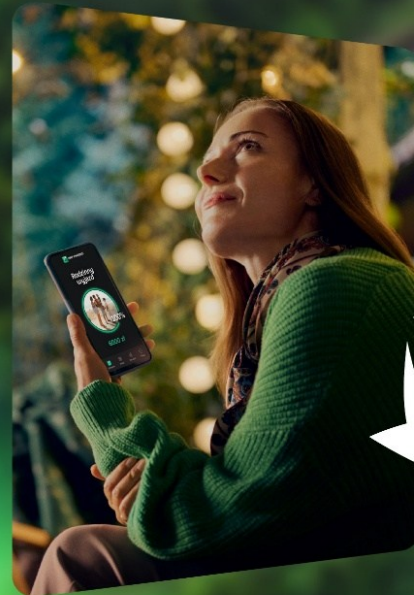




BNP PARIBAS

ANNUAL GENERAL MEETING OF SHAREHOLDERS

14 April 2026



PRESENTATION OF YEAR 2025 RESULTS
OF BNP PARIBAS BANK POLSKA SA GROUP

Key achievements of BNP Paribas Bank Polska Group in 2025

Completion of the GOeyond 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 **PLN 3.1 bn**
+30% y/y

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

* w/o credit holidays impact

BUSINESS ACTIVITY

- Further increase in Individual Customer loans and deposits. Continued growth of the investment product portfolio
- Further increase in loans and value of deposits for Institutional Customers
- 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

** on a quarterly basis

STRATEGY & TRANSFORMATION

- Achieving financial goals of the GOeyond 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

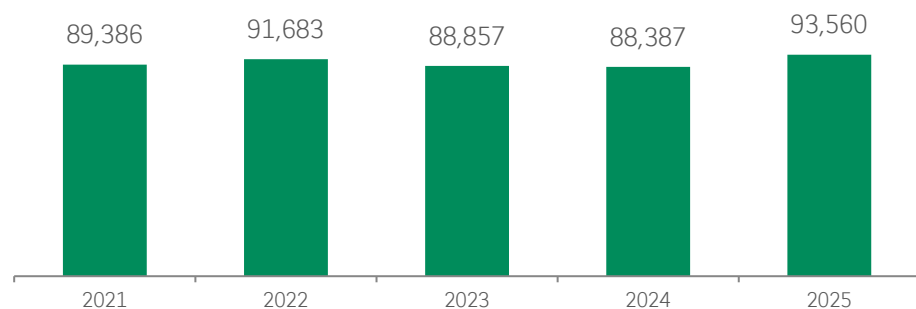
Improvement of the core business profitability

Growth of the loan portfolio, faster growth of the deposit base, decline in the interest margin mainly due to interest rate cuts.

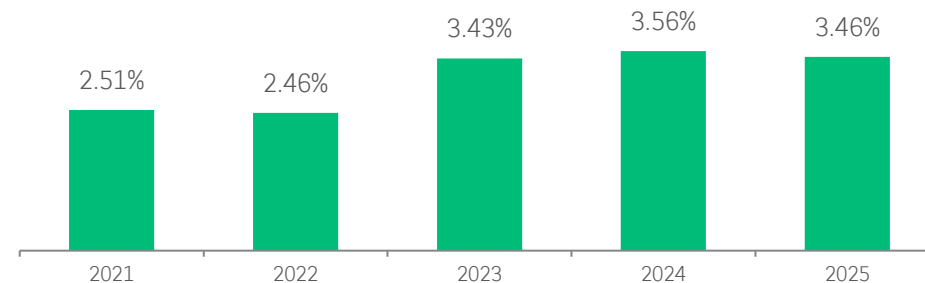
Low cost of credit risk

Gross loans [PLN million]

+5.9% r/r

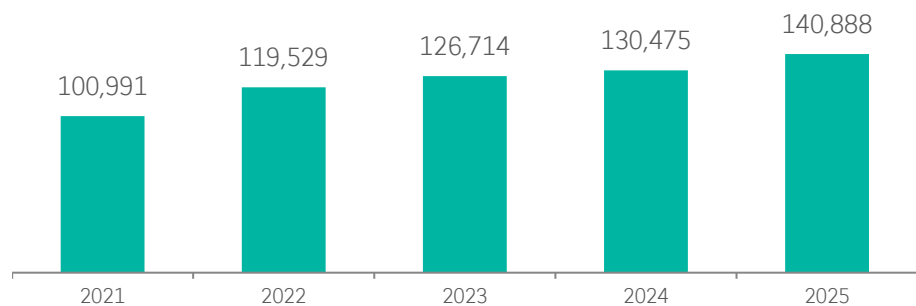


Net interest margin [%]

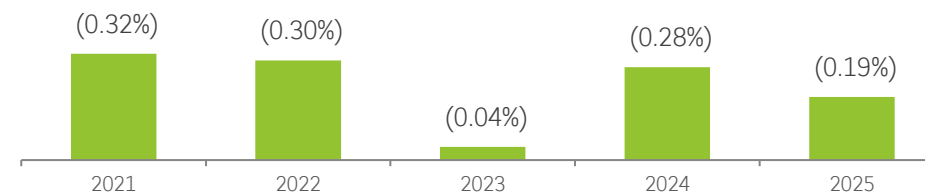


Deposits [PLN million]

+8.0% r/r



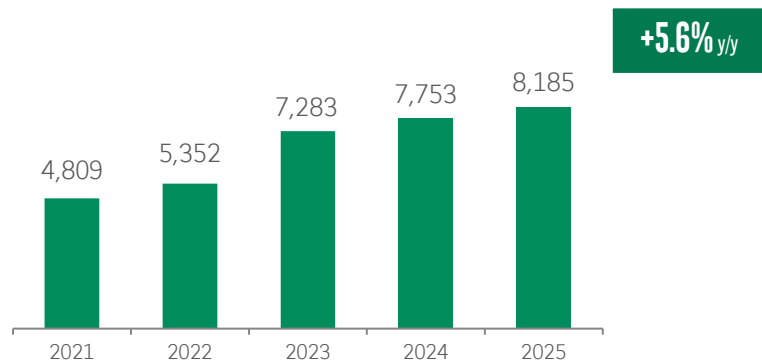
Cost of Risk [%]



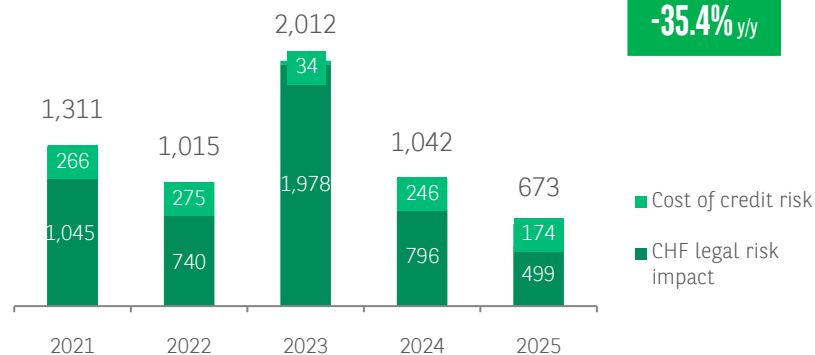
Improvement of the core business profitability

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

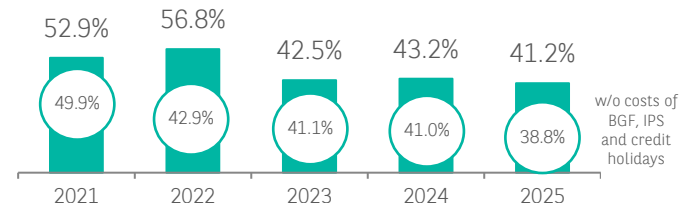
Net banking income [PLN million]



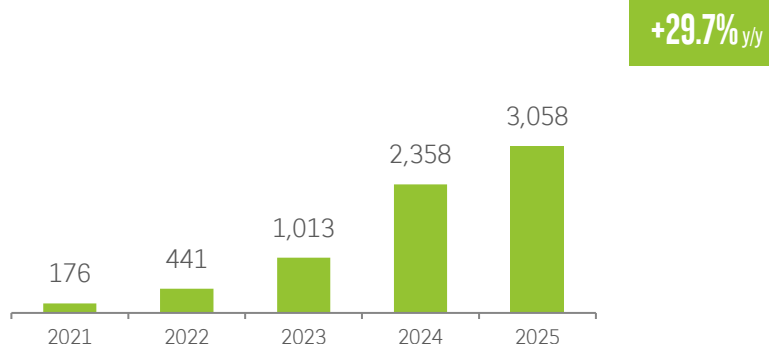
Cost of credit risk and impact of CHF portfolio legal risk [PLN million]



Cost / Income [%]



Net profit [PLN million]



Profitability improvement

Historically highest net banking income achieved due to:

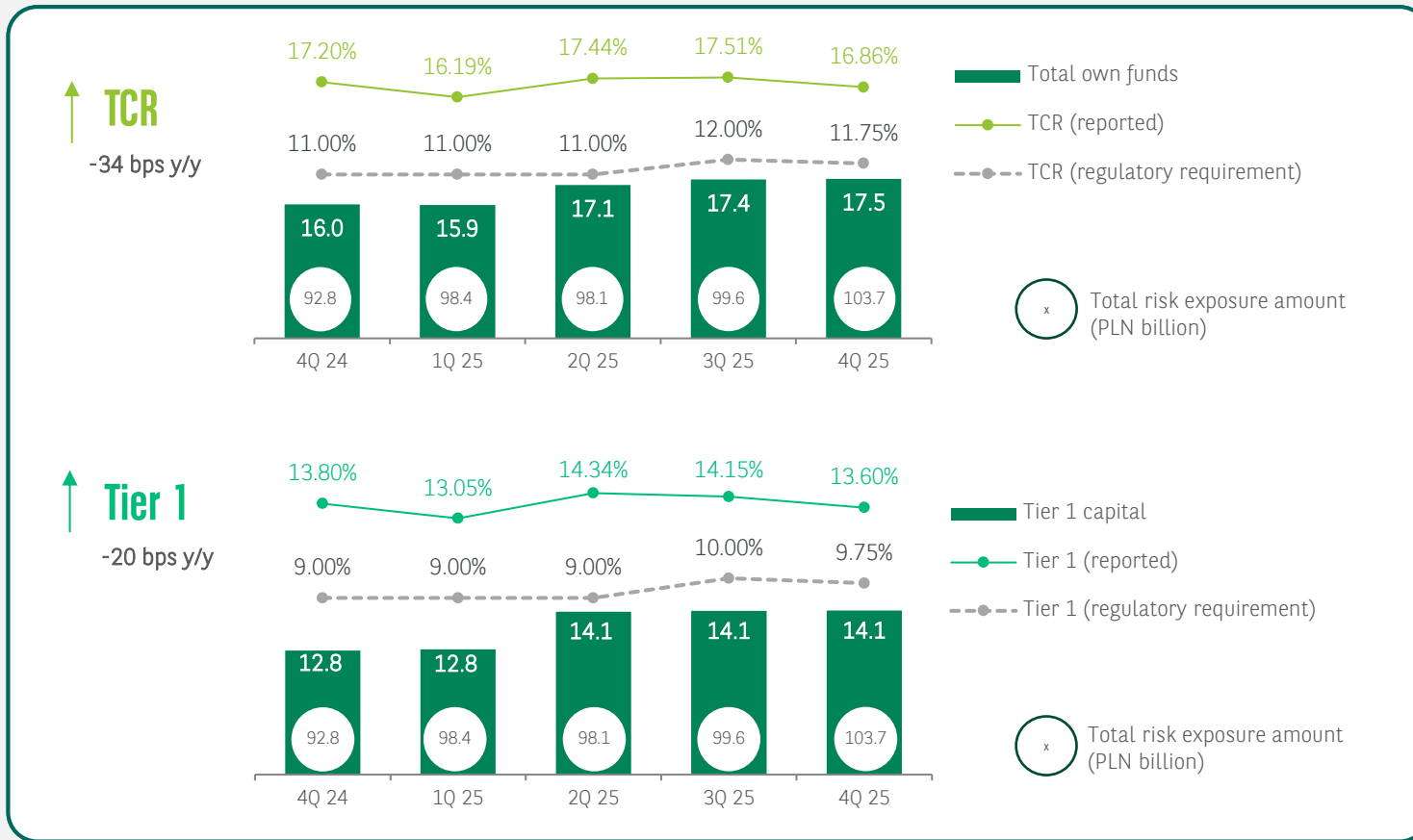
- significantly higher net trading income by 24.5%,
- increase in net interest income by 2.6% y/y despite a decrease in interest rates (by 1.4% w/o credit holidays impact),
- higher NF&C by 1.0% y/y.

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.

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

DPS: PLN 10.20, dividend date: 23.04.2026, dividend payout date: 11.05.2026

Shares of BNP Paribas Bank Polska S.A.

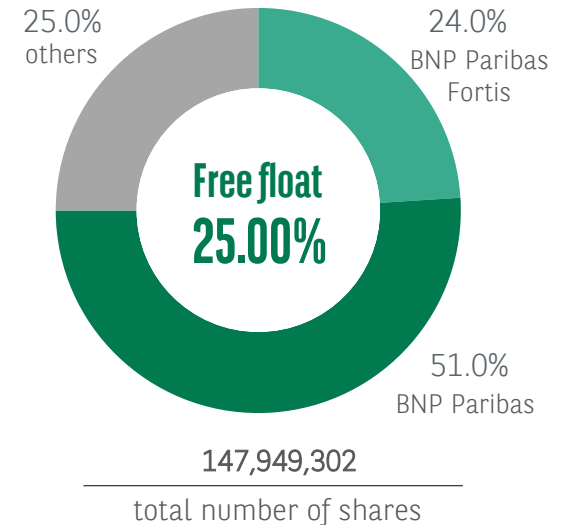
Increase in the Bank's share price, among others, after the new Accelerate 2030 strategy publication and the increase of free float to 25% (the sale of 6.2% of shares by BNP Paribas SA)

Fitch rating

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

(4.02.2026)



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

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

April 2026 - increase of the Bank's share capital from PLN 147,880,491 to PLN 147,949,302 as a result of taking up of 7,556 M series shares and 61,255 N series shares in the exercise of rights attached to the A6 and B3 series registered subscription warrants, taken up previously.

Change in the share price

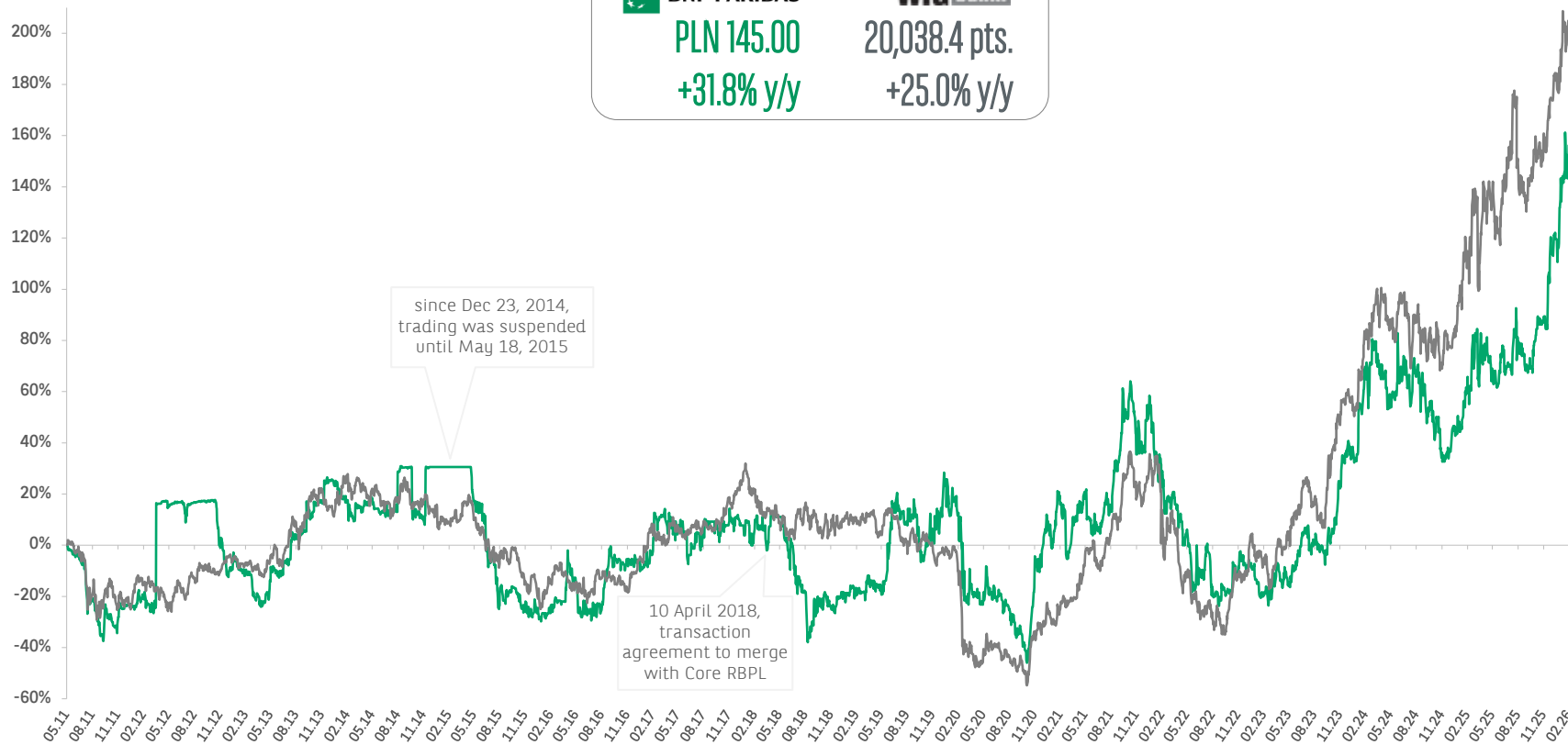
27.05.2011 = PLN 61.25 (100%)
 (IPO of Bank Gospodarki Żywnościowej SA)

31 March 2026

free-float: PLN 5.4 bn
 P/BV 1.22; capitalisation: PLN 21.4 bn

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

BNP PARIBAS	WIG banki
PLN 145.00	20,038.4 pts.
+31.8% y/y	+25.0% y/y



GO beyond Strategy 2022-25

Execution of key strategic indicators in 2025



Key indicators 2025

Strategic goal 2025

Return on equity (ROE)

18.7%

~12%

Cost/Income ratio (C/I)

41.2%

max 48%

Dividend payout ratio

50%

50%

Share of sustainable financing

14.6%

10%

U P - supporting innovative solutions that change banking services

87% GOAL: 90%

% of key processes available via remote channels*

+31 [vs 2021] GOAL: >22%

Increase in the number of active international Customers

65% GOAL: >50%

Digital sales (Individual Customers)

+30% [vs 2021] GOAL: +30%

Increase in the number of active food processors

* for individual Customers

POSITIVE - commitment to financing the green transition

32.1% GOAL: 30%

Share of sustainable assets in management

41.5% GOAL: 50%

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

STRONGER - implementing technologies supporting Clients and operational processes

99 GOAL: >200

Number of use cases using AI or advanced data analytics

+19% [CAGR vs 2021] GOAL: >10% per year

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

TOGETHER - building a diverse and engaged community

20 GOAL: 20

Net Promoter Score of employees

37.5% GOAL: 30%

Share of women in the Bank's Management Board

Medium-term outlook

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

MACROECONOMIC ENVIRONMENT

- Rising market volatility and economic uncertainty driven by geopolitical tensions, including the conflict in the Middle East, may push inflation higher and slow the pace of GDP growth
- GDP growth seen at above 3.5% in 2026 to be supported by huge inflow of EU funds - likely topping EUR 40 billion, sustaining investment growth and contributing to currency stability
- The MPC easing cycle has likely been postponed or may have reached to the end due to higher uncertainty about the duration of conflict in Middle East and its impact on inflation

THREATS AND CHALLENGES FOR THE BANKING SECTOR

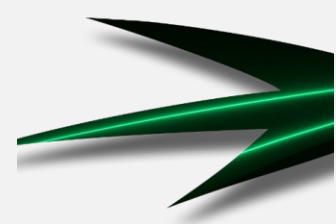
- The sustained high liquidity on the market, further decline in interest rates and gradual demographic changes increasing competitive pressure in the sector
- Legal and regulatory risks, including strong Customer-centric regulations
- Transformation towards a full-scale implementation of gradually adapted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

ROTE¹
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

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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 Department 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 147,949,302.

