BNP PARIBAS

7 MAY 2026

PRESENTATION OF Q1 2026 RESULTS

BNP PARIBAS BANK POLSKA SA GROUP

BNP PARIBAS

Agenda

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01

Key highlights

Key results of BNP Paribas Bank Polska Group in Q1 2026

Growth in loan volumes in both segments and high focus on deposit margin. Increase in income tax rate, impact of one-off recognition of BGF contribution

FINANCIAL RESULTS

- NBI impacted by interest rates cuts and market volatility
- Operating expenses under control. One-off effect of the BGF costs
- Stable level of credit risk and CHF loan portfolio legal risk
- Increase in income tax rate

net profit **PLN 375 m**
-58% q/q
-49% y/y

NBI **PLN 2.0 bn**
-3% q/q
-7% y/y

BUSINESS ACTIVITY

- Quarterly increase in the number of Retail Customers, growth in sales of current accounts, consumer loans and investment products
- Further increase in loans to Institutional Customers, seasonal decrease in deposits at the end of the quarter with an increase in average balances in the quarter

gross loans **PLN 95.3 bn**
+2% q/q
+6% y/y

NIM **3.3 %**
-5 bps q/q
-37 bps y/y

STRATEGY & TRANSFORMATION

- Start of the operationalization of the Accelerate 2030 Strategy
- Greater emphasis on selling consumer finance products in aim of increasing cross-sell and acquisition
- Focus on the loan offer for large enterprises and SMEs

ROTE **10.5 %**
-12 pp q/q
-13 pp y/y

C/I w/o BGF **41.8 %**
+3 pp q/q
+4 pp y/y

Accelerate 2030 strategy

Start of the strategy operationalization in Q1 2026

ACCELERATE 2030

Business ambitions	3M 2026	2030
Retail Clients net growth	+55 thous.	+1 m
Corporate loans market share	8.3%	10%
New sustainable loan production	PLN 1.8 bn	PLN 25 bn

Retail & Business Banking

Since establishing strategic partnerships with RTV Euro AGD and Media Expert in the middle of 2025, nearly 190 thousands instalment loans have been sold. New Clients conversion model from instalment to current account in a pilot phase

Fully remote access to car lease service for entrepreneurs based on the mObywatel app and the Autenti platform

Credit policy for cash loans and business Clients adjusted to the current market situation

Corporate Banking & SME

Behavioural protection service available for companies for free in the GOonline Biznes app

Śląsk Efektywny Energetycznie

New offer for Clients planning investments in energy efficiency improvement in the Silesia region (EBI loan on preferential terms)

Credit policy for SME Clients adjusted to the current market situation

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GOfusion

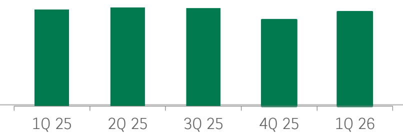
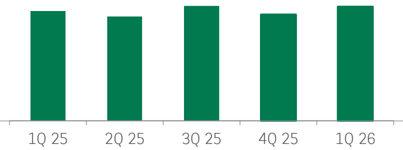
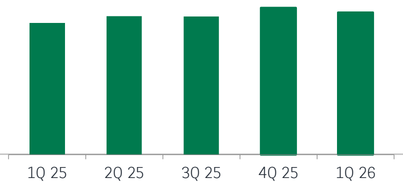
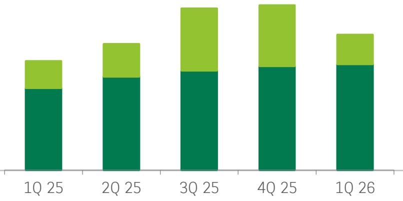
Implementation of the GOfusion cloud system, integrating data from 27 solutions in the area of internal services and replacing 5 previously used tools

PLN 14.6 million - value of sustainable financing as at 31.03.2026

Customer business activity – sales & transactional volumes

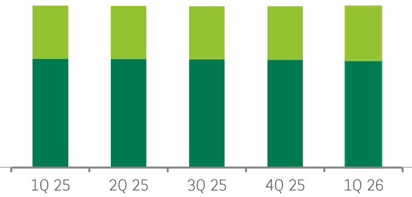
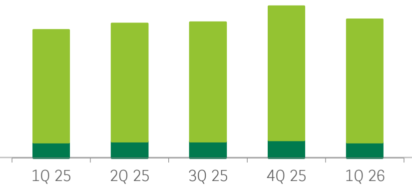
Growth in retail product sales. Mortgage loans sales under pressure from the competitive environment.
Focus on strategic subsegments of Institutional Customers and sales to own customer base

Retail Banking

		q/q	y/y
PERSONAL ACCOUNTS		+9%	-2%
INVESTMENT PRODUCTS*		+7%	+4%
GOMOBILE PAYMENTS No. of transactions		-3%	+8%
MORTGAGE LOANS		-51%	+10%
CONSUMER LOANS		+2%	+29%

* Investment funds, structured certificates and investment deposits

Corporate & SME Banking

		q/q	y/y
ACTIVE CUSTOMERS		~0%	-1%
PAYMENT VOLUME		-9%	+8%

We support our Customers in business development
We actively participate in key market transactions

SELENA GLOBAL EXPERIENCE
EUR 255 million
Capex, acquisition and working capital financing
BNP PARIBAS
Lender, Arranger, Agent, Issuing Bank, ECA coordinator
March 2026

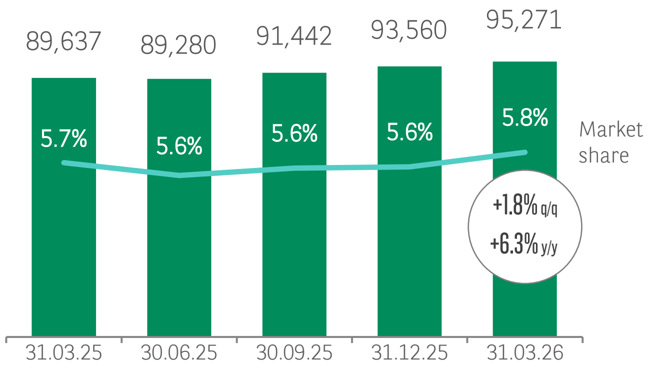
SIBS. ITCARD
PLN 508 million
Acquisition Financing
BNP PARIBAS
Mandated Lead Arranger, Original Lender
March 2026

citylink
EUR 17.4 million
Investment loan
BNP PARIBAS
Lender
February 2026

Loan and deposit volumes

Growth of the loan portfolio mainly in the Institutional Customer segment. Seasonal decline in end-of-period deposits of Institutional Customers with an increase in average balance. Increase in the number of Customers

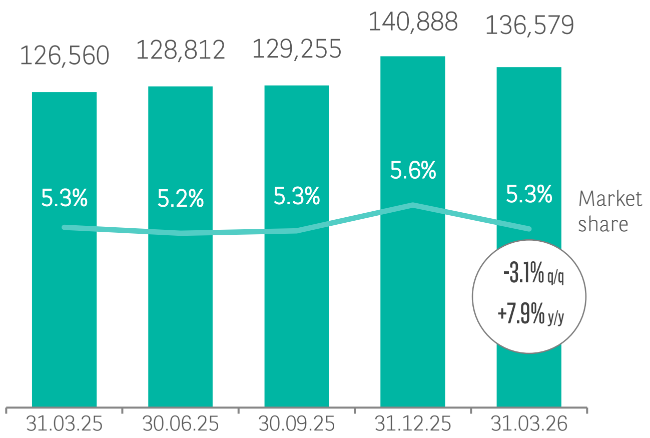
Gross loans [PLN million]



+0.1% q/q slight growth in Individual Customer loan portfolio due to increasing sales of consumer loans

+2.8% q/q growth in Institutional Customer loan volumes resulting from the expansion of the enterprise portfolio

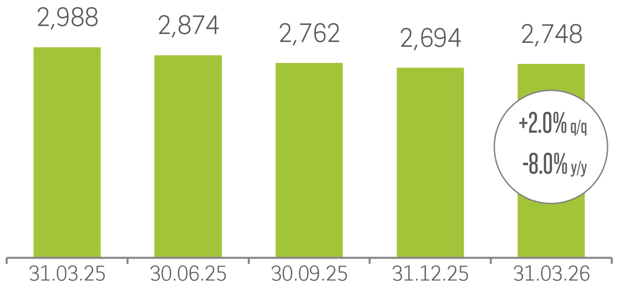
Customer deposits [PLN million]



+0.8% q/q increase in Individual Customer deposits, mainly in the Affluent subsegment

-5.9% q/q seasonal decrease in Institutional Customer deposits after the increase at the end of the year (increase in average q/q balances)

Number of Customers* [thous.]



+2.2% q/q increase in the total number of Individual Customers (in all Mass, Affluent and Private Banking subsegments)

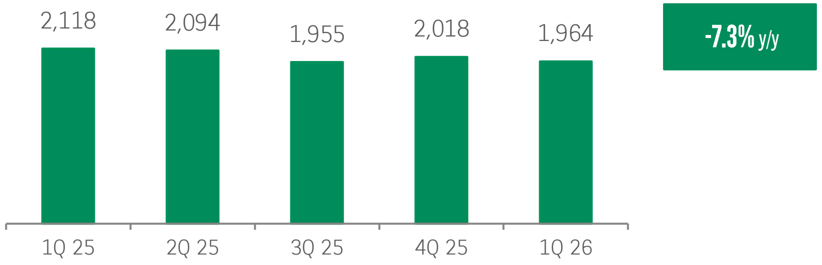
+0.5% q/q increase in the number of Institutional Customers (mainly in the Multinational & Micro subsegments)

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

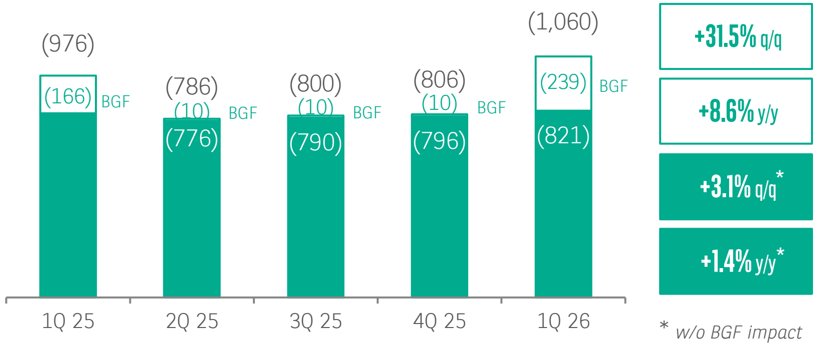
Quarterly financial results

NBI under pressure of interest rates cuts and market volatility. Operating expenses under control. Low cost of risk and similar quarterly level of CHF legal risk. Increase in income tax rate and one-off recognition of BGF costs with impact on net profit

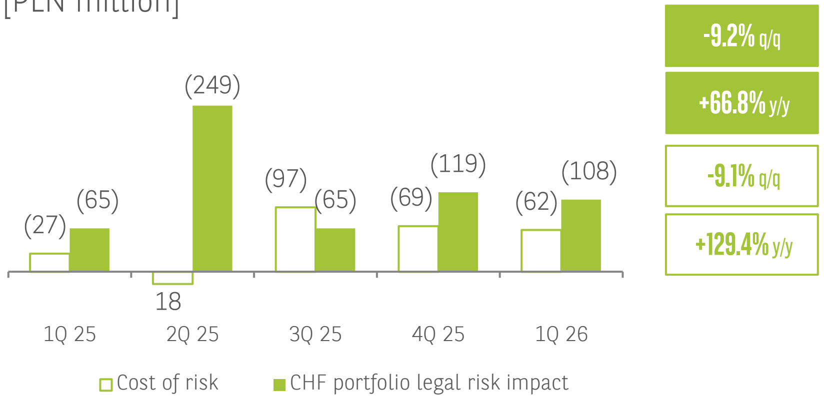
Net banking income [PLN million]



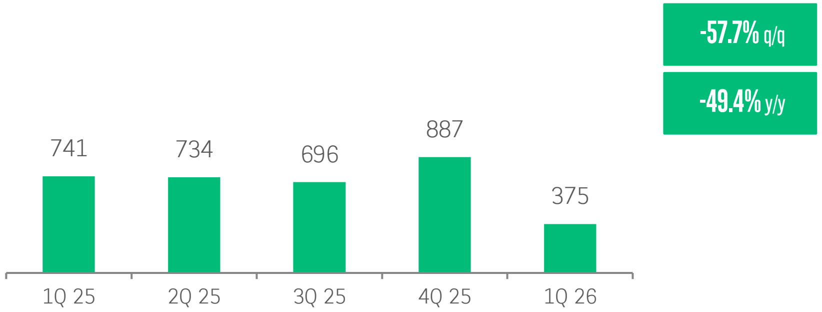
Operating expenses [PLN million]



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



Net profit [PLN million]



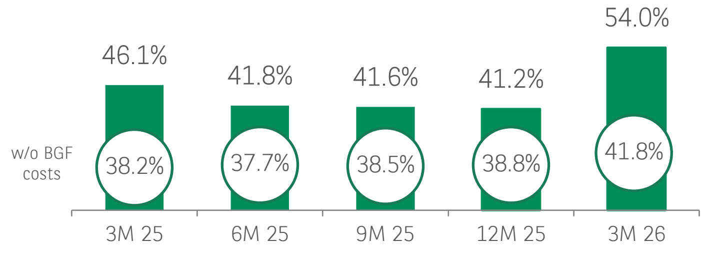
Financial results

- Slight decrease in net banking income due to lower net trading income (valuation of financial instruments). Net interest income and net fee and commission income at a similar level.
- Administrative costs and depreciation excluding the impact of BGF one-off and PFSA fee costs maintained at a similar quarterly level.
- Stable, low level of credit risk despite the increase in uncertainty resulting from geopolitical tensions.
- Negative impact of introducing higher income tax rate.

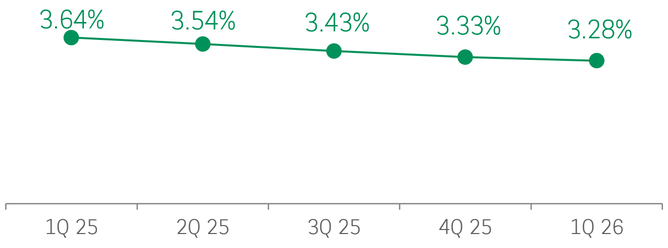
Key financial ratios

ROTE and C/I ratios impacted by the increase in CIT rate and one-off regulatory burdens. A slowdown in the net interest margin decline.
Low cost of credit risk

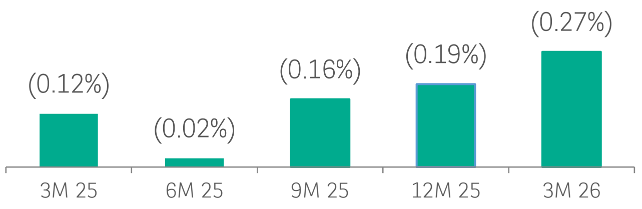
Cost / Income [%]



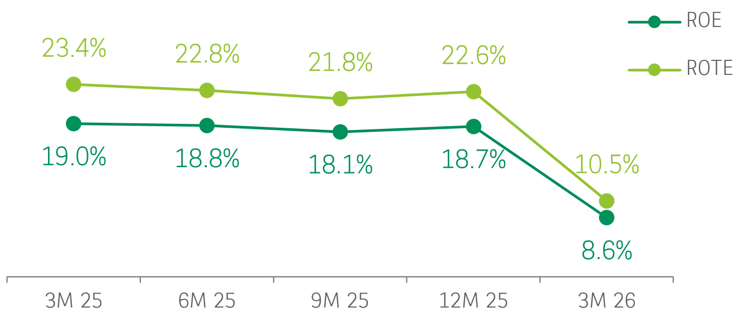
Net interest margin on assets [%]



Cost of credit risk [%]



ROE and ROTE [%]



Financial ratios

- Deterioration of the reported Cost / Income ratio due to incurring higher, one-off costs of the BGF contribution.
- Decrease in the net interest margin related to the PLN interest rate cuts in Q4 2025 and Q1 2026.
- Prudent risk management approach translating into a very good loan portfolio quality and low cost of credit risk.

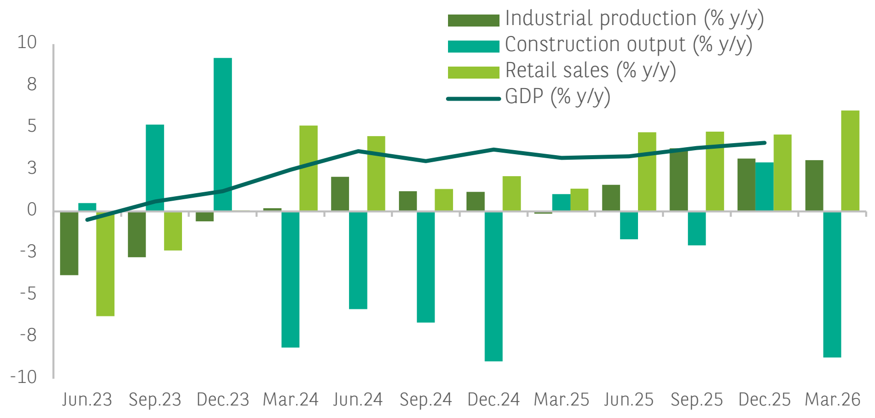
02

Macroeconomic environment

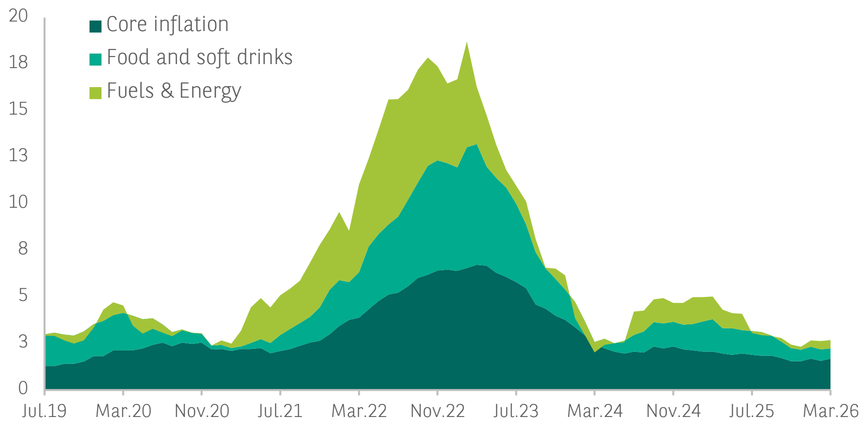
GDP, economic situation and inflation

Energy price shock may alter the economic scenario for 2026; but Q1 data show little impact of it, yet

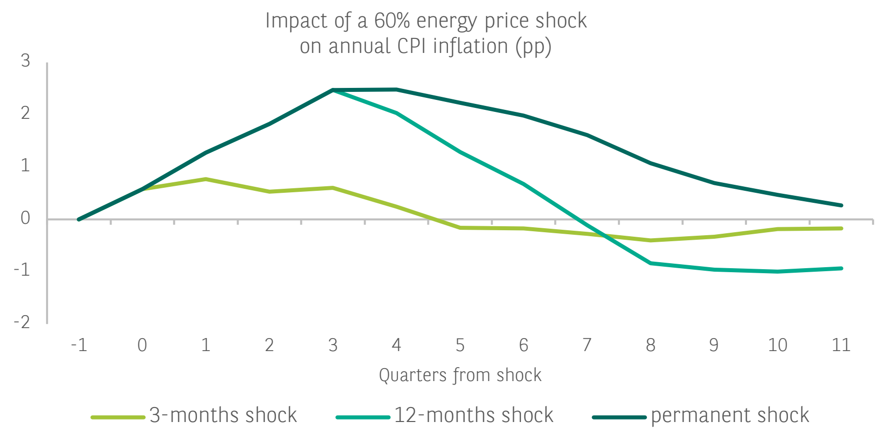
GDP growth likely remained around 3.5-4.0% in Q1 2026

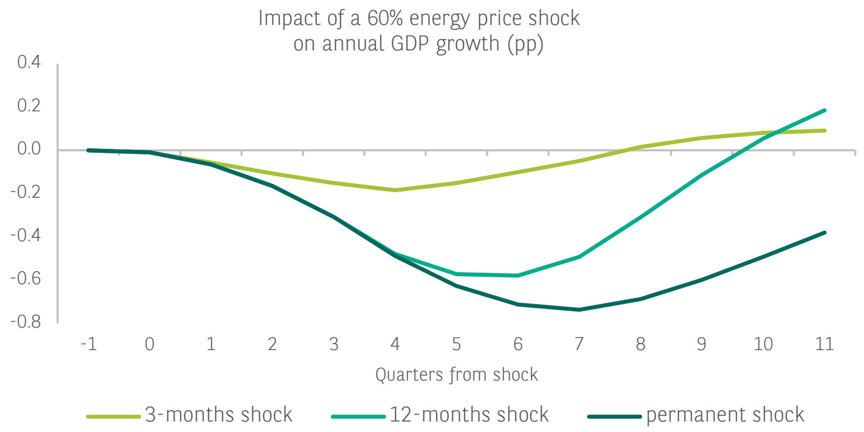


Contribution of main components to CPI inflation (pp)



Impact of the energy price shock on the economy will largely depend on its duration





Macroenvironment

The outbreak of the war in Iran pushed prices of oil and natural gas by some 60% since the end of February. For net energy commodity importers like Poland the surge in prices is a classical supply side shock raising inflation prints and reducing the pace of economic growth.

The actual impact of the energy price shock will depend largely on its duration. Were the conflict to end by the end of Q2 its pass-through on the Polish economy will be very limited. A longer lasting period of high energy prices, however, would result in CPI prints topping the central bank's target range, while consumption and investment would slow, perhaps markedly.

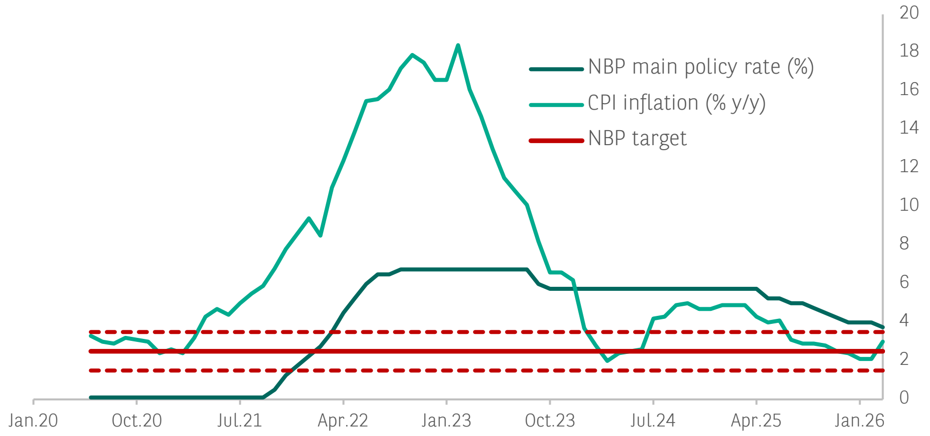
Economic data for Q1 2026 do not show the full impact of the war in Iran, yet. GDP growth has likely remained around 3.5-4.0% y/y. CPI inflation, meanwhile, accelerated to just 3.0% y/y in March.

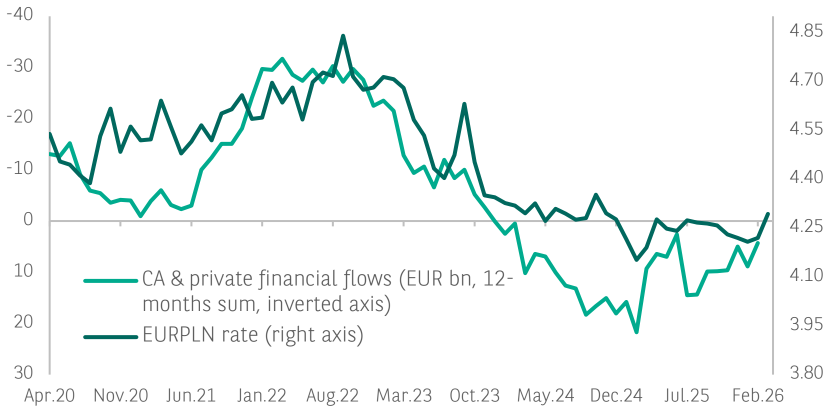
Source: Statistics Poland (GUS), Eurostat, Macrobond, BNP Paribas

Monetary policy, exchange rate and the banking sector

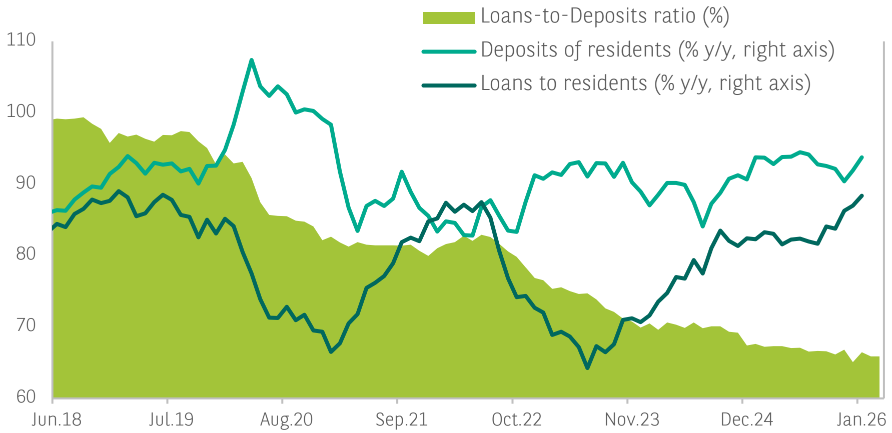
The Monetary Policy Council suspends the monetary policy easing cycle

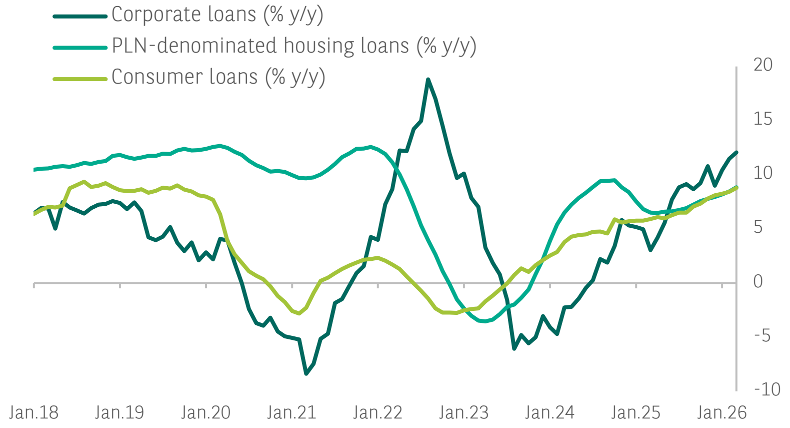
The MPC moves into the wait-and-see mode; the zloty supported by robust balance of payments fundamentals





Banking sector: a strong economic backdrop and lower interest rates are boosting credit demand





Macroenvironment

Despite the surge in oil and natural gas prices the Monetary Policy Council decided to deliver another 25 bps interest rate cut in March, reducing the main reference rate to 3.75%.

Yet, in April policymakers moved into the wait-and-see mode, as more expensive energy commodities are a clear upside risk to CPI. Comments of the NBP Governor suggest that official interest rates are to remain at current levels for longer. We expect no changes in monetary policy this year and eventual resumption of the easing process by mid-2027.

Strong economic growth through Q1 2026, combined with lower interest rates have been supporting robust demand for credit. Loans for non-financial corporates increased at double-digit pace for the second quarter in a row, while growth in consumer and housing loans accelerated, as well.

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

BNP PARIBAS

03

Financial results

Key financial data – 3M 2026

Increase in the scale of operations visible on both sides of the balance sheet. The impact of higher regulatory burdens on net profit. Liquidity and capital ratios comfortably above the requirements

Financial results

Net profit	PLN 375 million	-49.4% y/y (PLN -366 million)
Net banking income	PLN 1,964 million	-7.3% y/y (PLN -154 million), of which: net interest income: PLN 1,446 million, -3.2% y/y net fee & commission income: PLN 315 million, -3.9% y/y net trading income: PLN 205 million, -27.9% y/y
Expenses	PLN -1,060 million	+8.6% y/y (PLN -84 million)
Expenses (w/o BGF)	PLN -821 million	+1.4% y/y (PLN -11 million)
C/I Ratio	54.0%	+7.9 pp y/y
C/I Ratio (w/o BGF)	41.8%	+3.6 pp y/y
Impact of CHF portfolio legal risk on P&L	PLN -108 million	+66.8% y/y (PLN -43 million)
Net allowances on expected credit losses	PLN -62 million	129.4% y/y (PLN -35 million)

Volumes

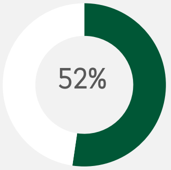
Assets	PLN 177 billion	+7.5% y/y
Loans (gross)	PLN 95 billion	+6.3% y/y
Securities	PLN 63 billion	+17.7% y/y
Customer deposits	PLN 137 billion	+7.9% y/y
Investment products	PLN 26 billion	+24.4% y/y
Equity	PLN 18 billion	+10.4% y/y

Indicators

Total Capital Ratio	16.79%
Tier 1	13.42%
ROTE	10.5%
BVPS (PLN)	120.9
Net loans/deposits	68%
LCR	246%
NIM (net assets, quarterly)	3.28%

Loan portfolio

Continued growth of Institutional Customer loans. Consistent increase in sales of consumer loans, mortgage loans sales impacted by the price competition and changes in Customer preferences



share in total assets

Gross Customer loans* [PLN million]

+1.8% q/q | +6.3% y/y

+2.8% q/q | +7.0% y/y

+0.1% q/q | +5.1% y/y

Changes in the loan portfolio

Individual Customers' portfolio

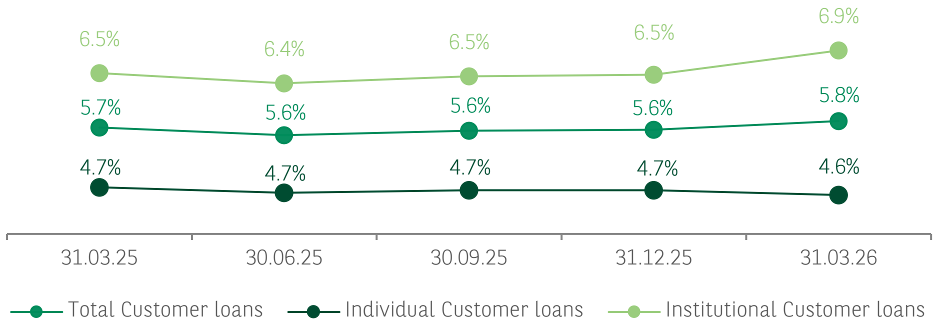
- Increase in the value of consumer loans (+1.5% q/q, +4.9% y/y)
- decrease in the value of mortgage loans (-0.7% q/q, +5.2% y/y)

Institutional Customers' portfolio

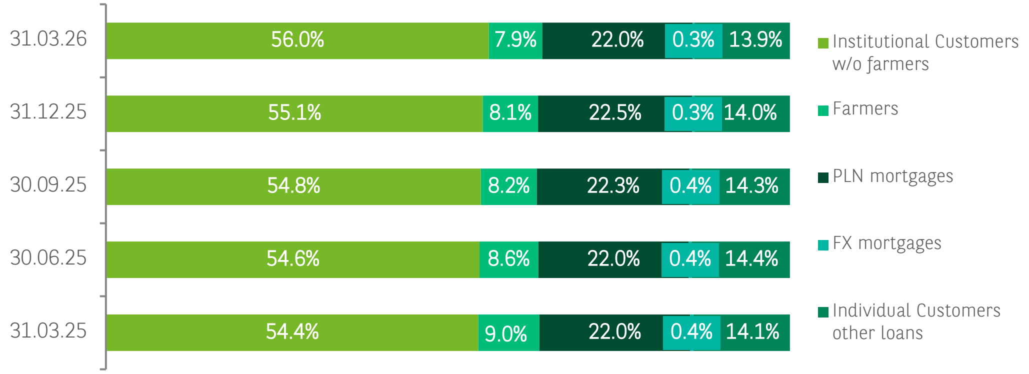
- increase in the enterprise loan portfolio (+4.1% q/q, +10.9% y/y), both investment loans and overdrafts
- decrease in the portfolio of individual farmers (-1.4% q/q, -7.0% y/y)
- decrease in the leasing portfolio (-0.3% q/q, -2.8% y/y)

Value of sustainable financing as at 31.03.2026: PLN 14.6 billion (+7.9% q/q, +37.4% y/y)

Market shares [%]



Gross loans structure [%]

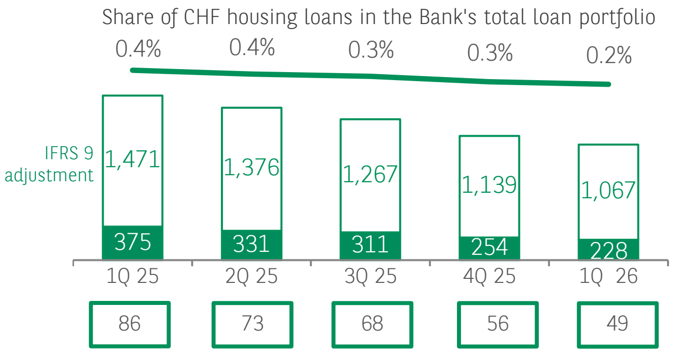


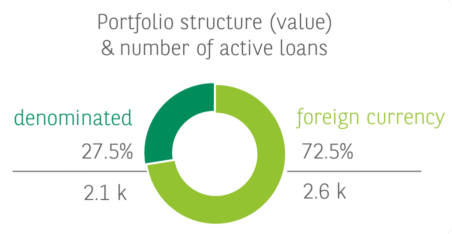
** including the portfolio measured at fair value*

CHF mortgage loan portfolio

Stabilization of the number of new claims and the quarterly level of impact of legal risk of CHF mortgage loans

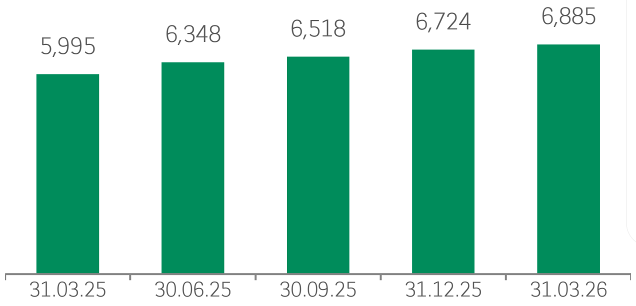
Gross CHF mortgage loans [PLN million]





X Gross CHF mortgage loans [CHF million]

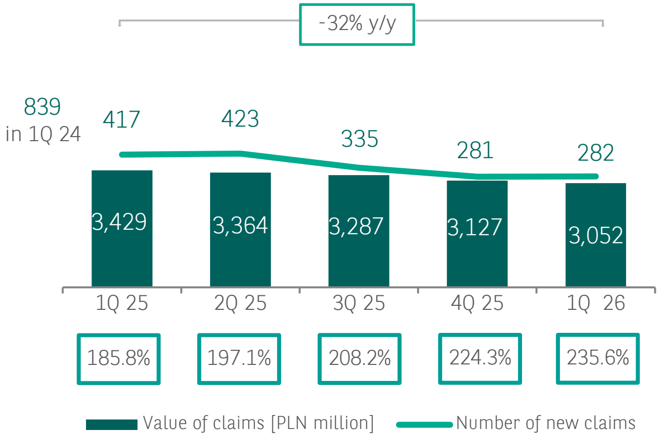
Number of settlements concluded with borrowers



Results of individual negotiations of settlements with Customers as at 31.03.2026:

- **14,554** individual settlement offers presented to Customers,
- **7,243** negotiation proposals accepted by Customers,
- **6,885** settlements concluded.

Lawsuits filed by Customers



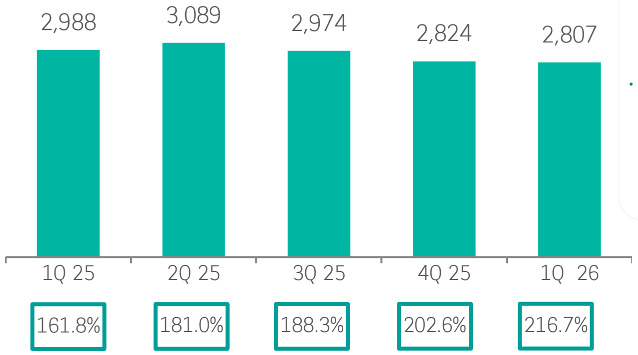
In Q1 2026: **282 new lawsuits** (in Q4 2025: 281).

Out of **5,582 validly concluded proceedings**:

- **4,082** cases ended unfavourably,
- **961** ended with court settlements,
- **347** were discontinued due to a settlement,
- **98** were discontinued due to a clearing,
- **46** ended favourably for the Bank,
- **48** were discontinued due to the withdrawal of the lawsuit by the Customer.

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 [PLN million] and the CHF portfolio coverage ratio

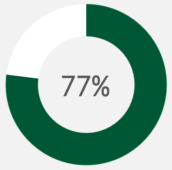


- Balance sheet provision for conversions related to CHF legal risk as at 31.03.2026: PLN 122 million (as at 31.12.2025: PLN 146 million).
- In Q1 2026, the Bank used PLN 47 million for conversions and PLN 160 million for the final judgments (Q4 2025: PLN 62 million and PLN 193 million, respectively).

X CHF portfolio GBV provision coverage ratio before legal risk adjustment

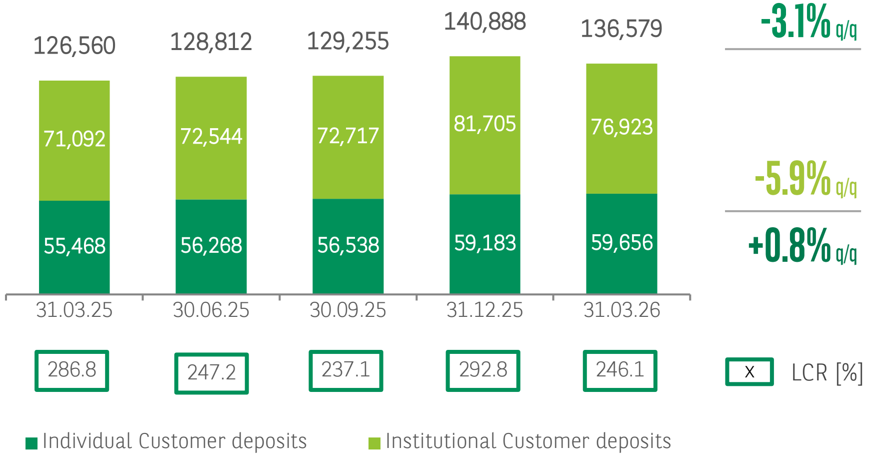
Customer deposits

Growth of individual Customer deposits, seasonal decrease of institutional Customer deposits. Growth of average balances.
High pressure on pricing from the competition but strong focus on margins



share in total liabilities and equity

Customer deposits [PLN million]



-3.1% q/q +7.9% y/y

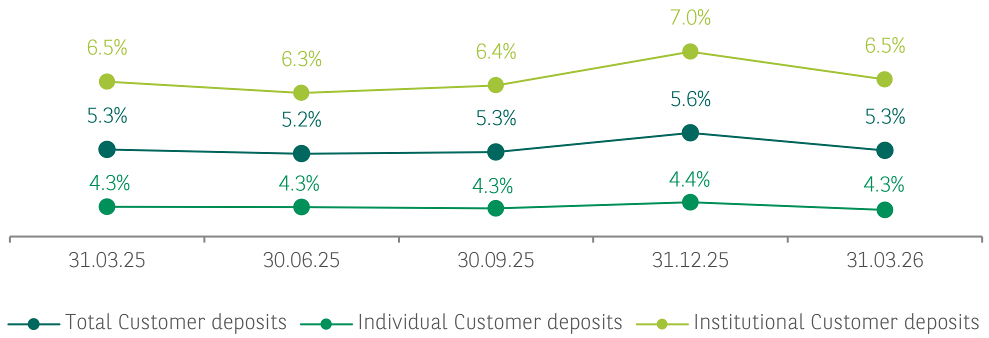
-5.9% q/q +8.2% y/y

+0.8% q/q +7.6% y/y

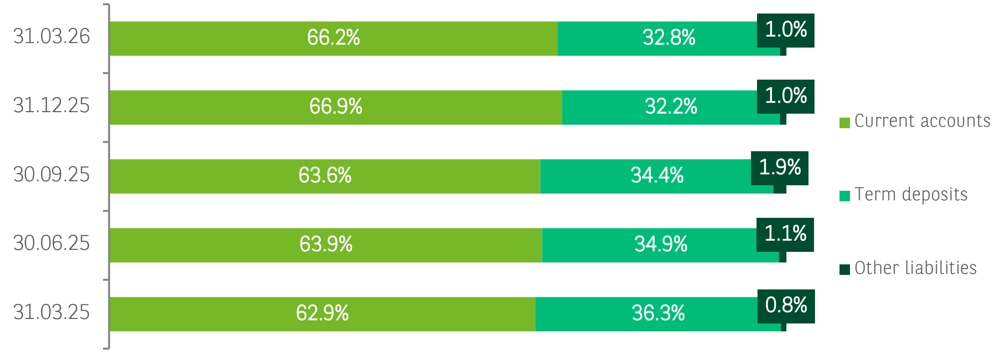
Changes in the volume and structure of deposits

- Decrease in deposits from Institutional Customers driven by a decline in deposits from enterprises -7.1% q/q, (+8.3% y/y) and from farmers -7.3% q/q (+1.1% y/y). Increase in deposits from the public sector +19.7% q/q (+14.3% y/y).
- Growth in deposits from Individual Customers in the Affluent and Mass segments.
- Increase in the share of term deposits in total deposits to 32.8% at the end of Q1 2026 (+0.7 pp q/q, -3.4 pp y/y).

Market shares [%]



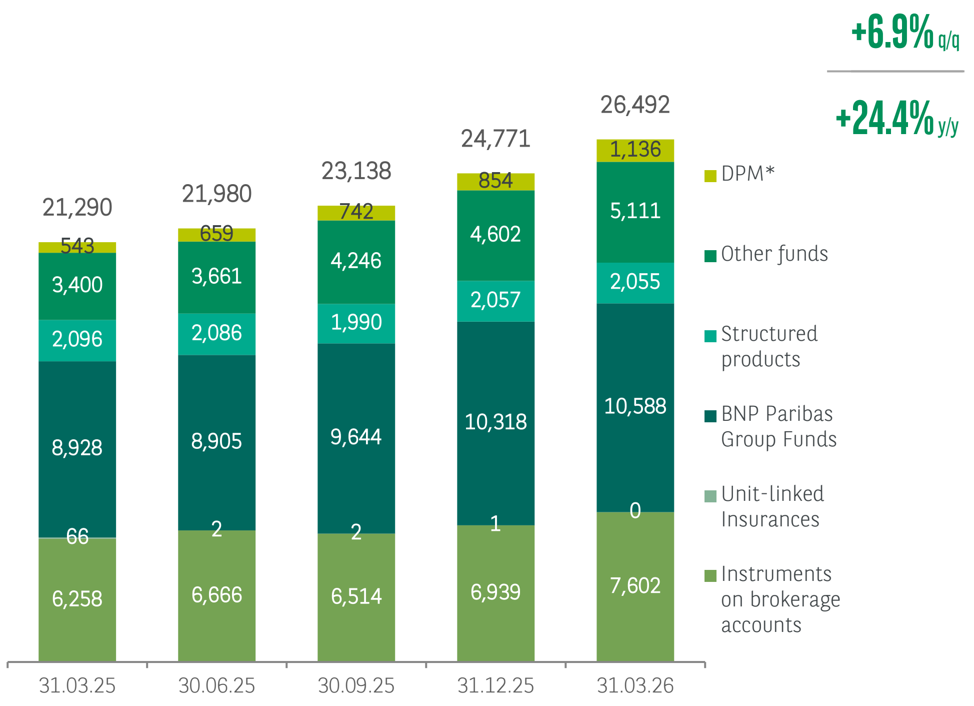
Deposit structure [%]



Investment products

Further growth in the value of investment products, primarily investment fund assets. Continued interest of Clients in debt funds

Investment products [PLN million]

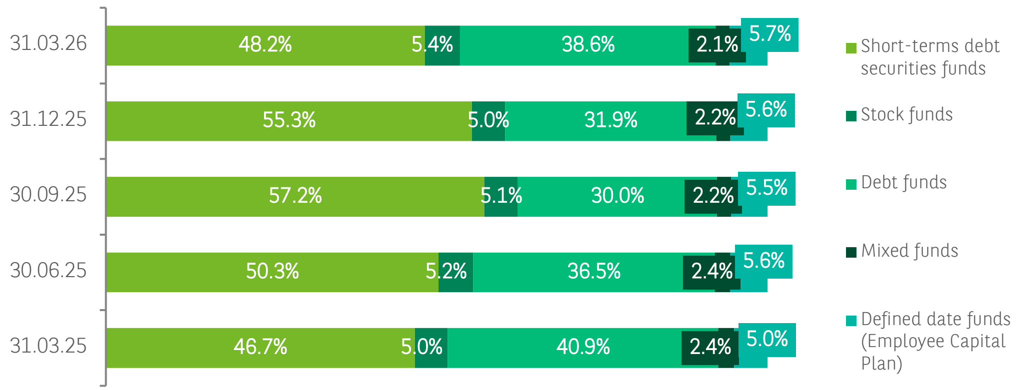


* Discretionary Portfolio Management

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

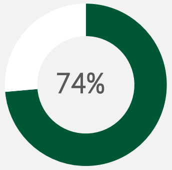
- Significant increase in the value of funds invested in Q1 2026 in the investment funds of the BNP Paribas Group (+2.6% q/q, +18.6% y/y) and in other funds (+11.1% q/q, +50.3% y/y). The increase mainly concerned debt funds, whose share in the structure increased by 6.7 p.p.
- Increase in the value of Customers' assets on brokerage accounts (+9.6% q/q, +21.5% y/y).
- Increase in the value of the DPM portfolio (+33.0% q/q, +109.2% y/y).

Structure of BNP Paribas TFI investment products [%]



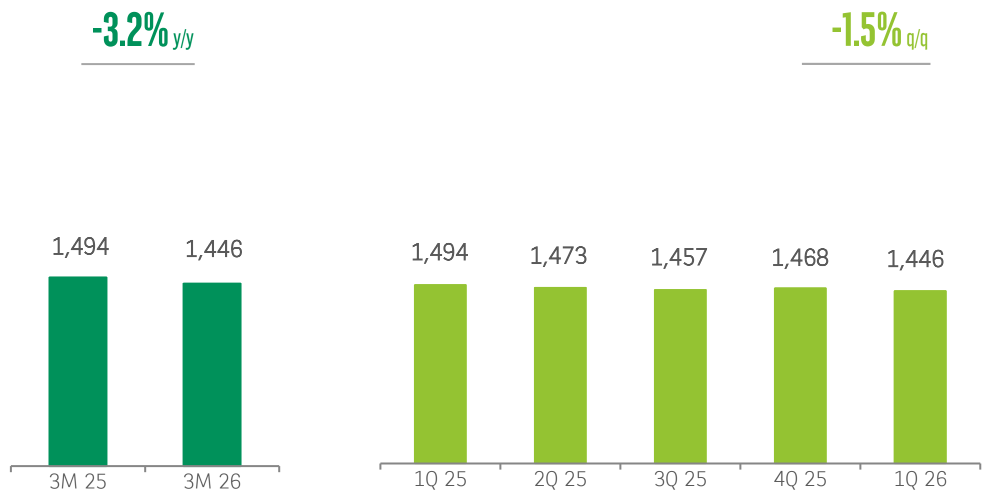
Net interest income

Slowdown of the decline in net interest margin despite the ongoing price pressure on the market.
Further optimization of cost of financing

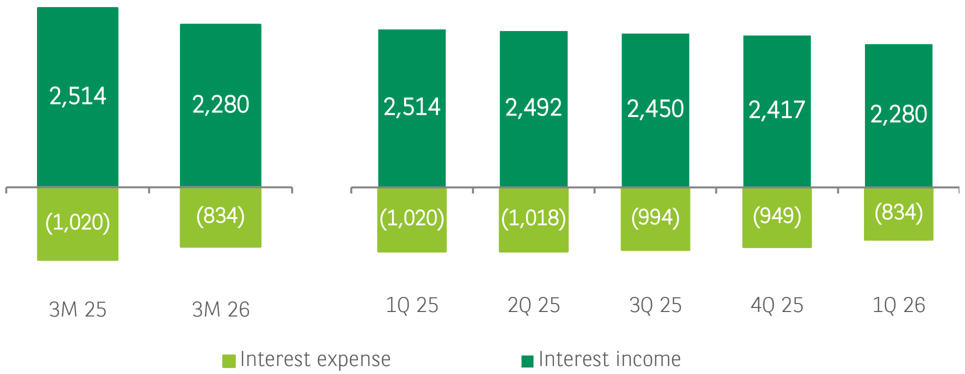


share in NBI

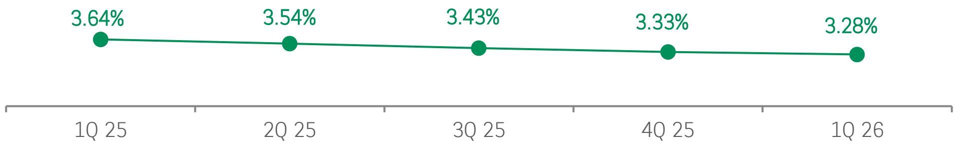
Net interest income [PLN million]



Net interest income and expenses [PLN million]



Net interest margin, quarterly [%]

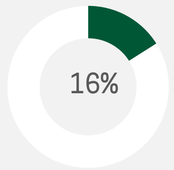


Changes in net interest income

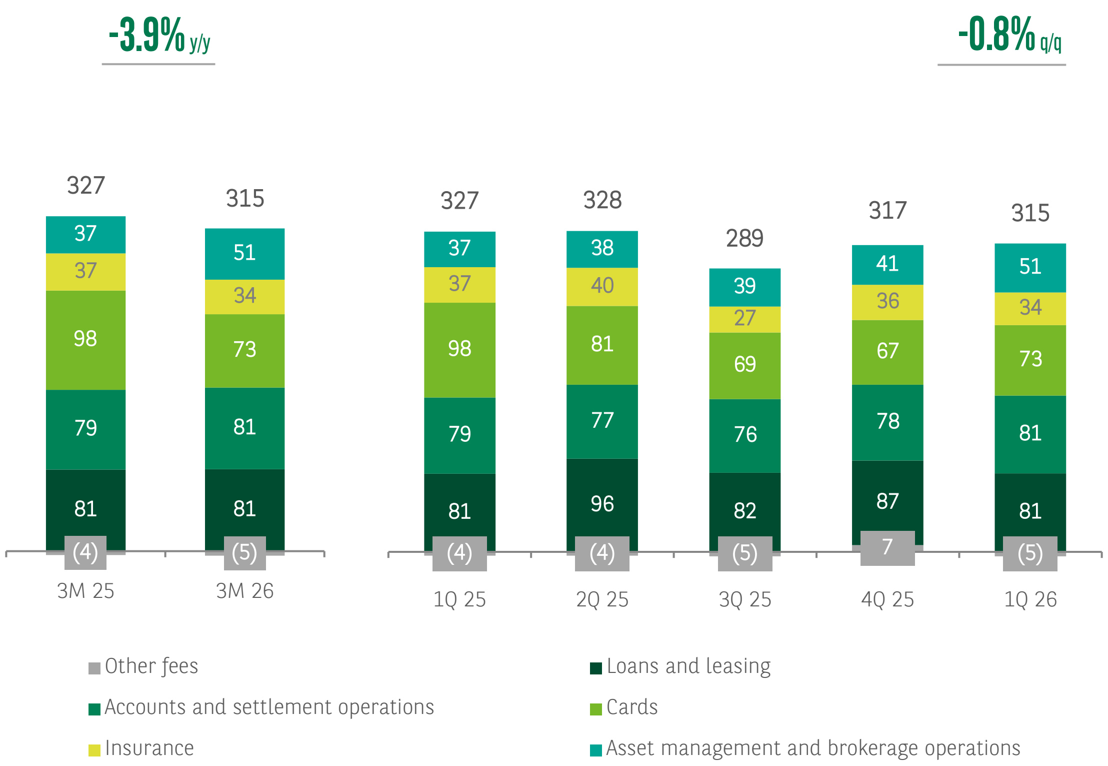
- Y/Y decline in net interest income related to the negative impact of the interest rates cut. Decrease in interest income on loans was partially offset by lower Customer deposit costs, an increase in interest income from securities (portfolio value growth) and an improvement in the result from hedge accounting.
- Q/Q lower net interest income due to a decrease in interest income on loans (reduction of NBP rates by 75 bps in Q4 2025 and 25 bps in 2026) partially offset by a decline in deposit and long-term funding costs and an improvement in the result from derivative instruments as part of hedge accounting. Fewer interest days in Q1 2026.

Net fee and commission income

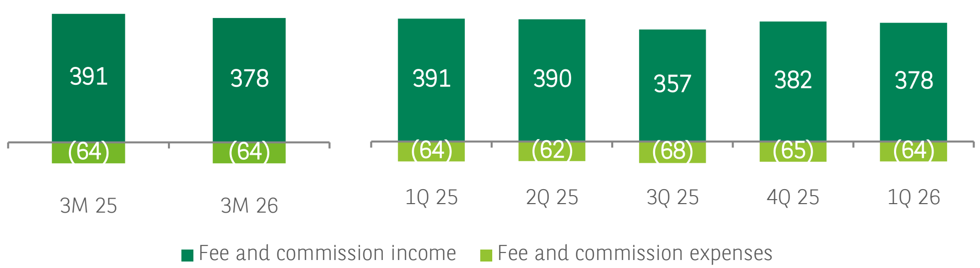
Stabilization of quarterly results. Increase in sales of investment products and asset management and brokerage operation fees.
No large one-off lending or M&A-related fees



Net fee and commission income [PLN million]



Fee and commission income and expenses [PLN million]

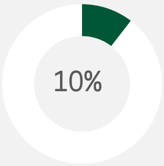


Changes in net fee and commission income

- Lower y/y net fee and commission income mainly due to a decrease in card-related commissions partially offset by an increase in asset management and brokerage operation fees.
- Stabilization of quarterly net fee and commission income. Higher fees for asset management and brokerage operation, card-related, account maintenance and settlements fees (payments and e-banking) with a simultaneous decrease in credit and guarantee commissions and the lack of comparable fees and commissions for M&A consulting from Q4 2025.

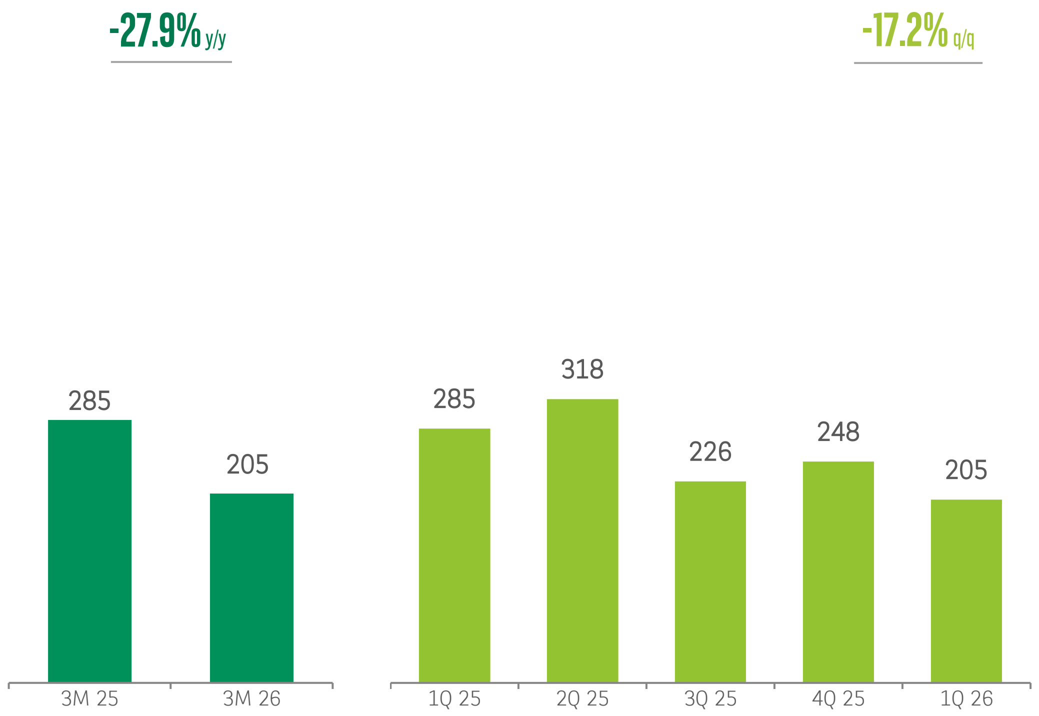
Net trading income

Lower net trading income on a quarterly basis, among others, due to the deterioration in valuation of financial instruments with simultaneous stabilization of FX Customer result – impact of market volatility in March



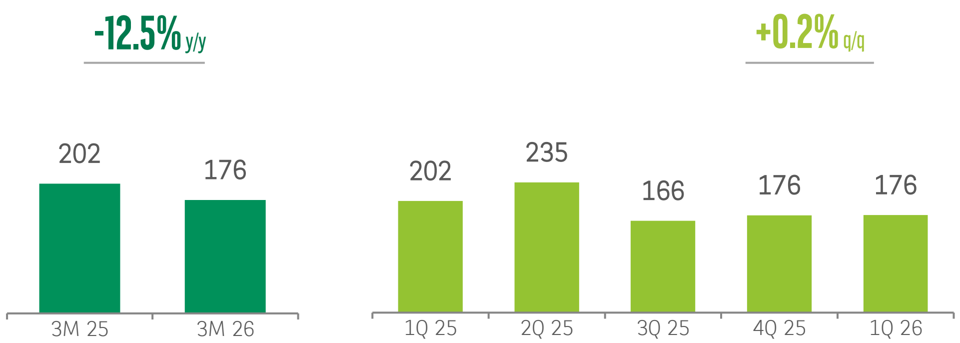
share in NBI

Net trading income [PLN million]



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

included in net trading income



Net trading income

- Lower net trading income y/y due to the lack of comparable one-off interest rate instrument transactions in Q1 2026 vs Q1 2025, lower results in the area of asset and liability management (FX swaps) and lower valuation of shares and equity.
- Lower quarterly net trading income due to lower results in the area of asset and liability management (negative impact on valuations of financial instruments of the shift upwards of the yield curve for PLN and EUR, visible at the end of March).

Operating expenses, depreciation and amortization

Effective management of business-as-usual expenses. Increase and change in the structure of contributions to the BGF

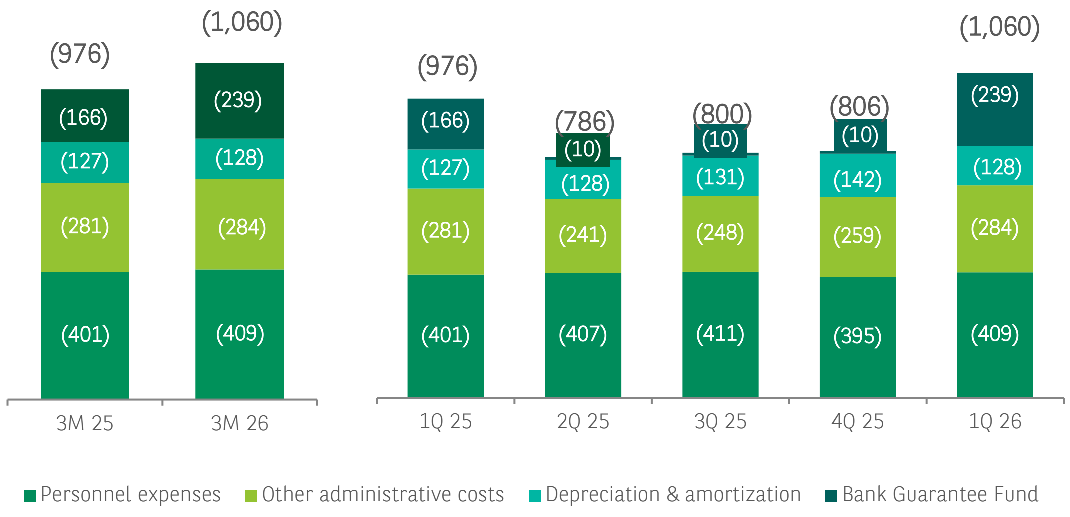
Operating expenses [PLN million]

+8.6% y/y

+1.4%* y/y

+31.5% q/q

+3.1%* q/q

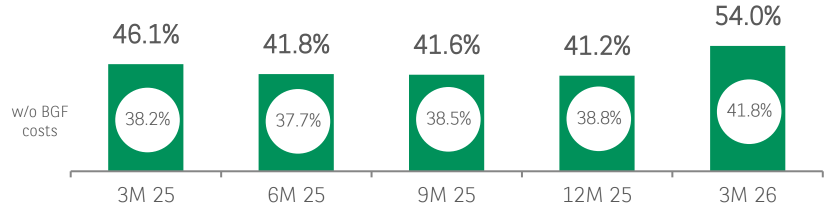


* w/o BGF costs

Changes in operating expenses

- Growth in costs y/y mainly due to the increase in BGF fees (change in the fee structure in 2026: no quarterly contribution to the guarantee fund, with an increase in the one-off contribution to the resolution fund). Excluding BGF fees, the y/y growth of costs significantly below inflation.
- Increase in quarterly costs related to the one-off incurrence of annual BGF and PFSA costs, higher consulting costs (lack of release of provisions improving the Q4 2025 result) and personnel expenses. These increases were partially offset by a decline in depreciation and IT costs.

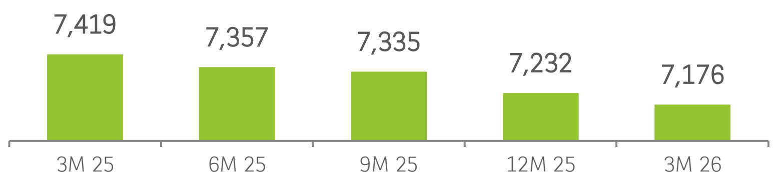
Cost/Income ratio [%]



+ 7.9 pp y/y

+ 3.6 pp y/y

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

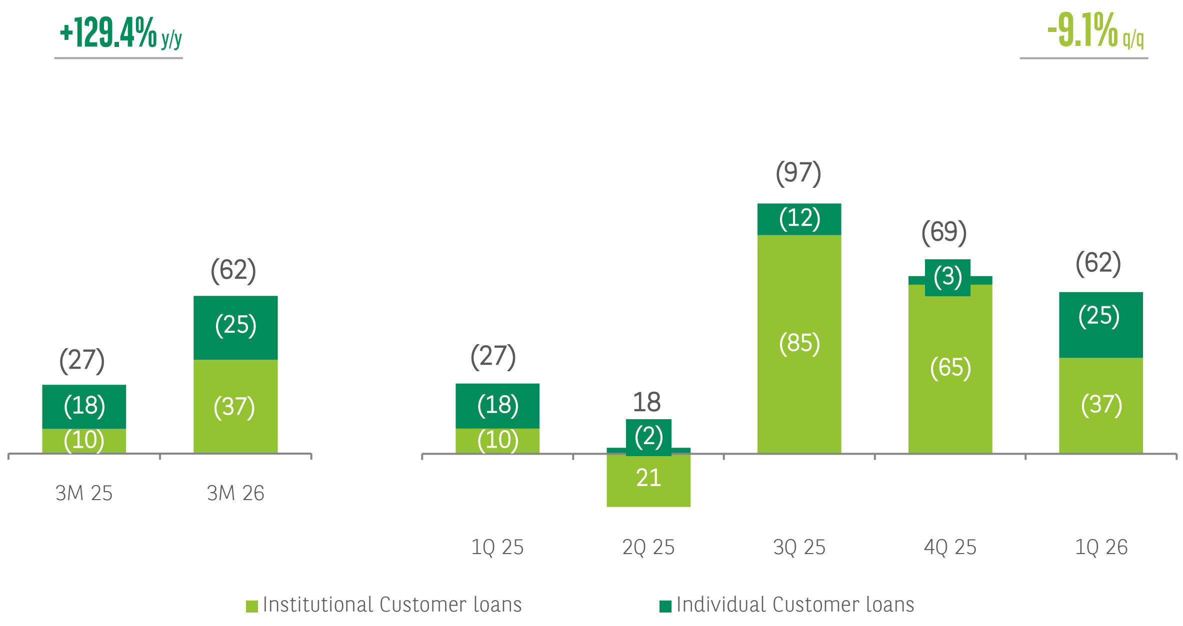


-3.3% y/y

Net allowances on expected credit losses

Cost of risk confirming high portfolio quality and resilience

Cost of risk by segment [PLN million]



[bps]	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26
Quartely cost of risk*	(12)	+8	(43)	(30)	(27)

** 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 amortized cost (calculated based on quarter-end balances).*

Net allowances on expected credit losses in Q1 2026 amounted to PLN -62 million, translating into cost of risk at the level of 27 bps

The impact on the cost of risk in Q1 2026 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. In the case of individual Customers, the cost of risk has been normalized.

In Q1 2026, additional provisions for future materialization of risk (in the form of PMA) were created for the portfolio of Institutional Customers:

- PLN 26 million for Customers from the transport sector,
- PLN 21 million for other fragile Customers to the effects of the situation in the Middle East.

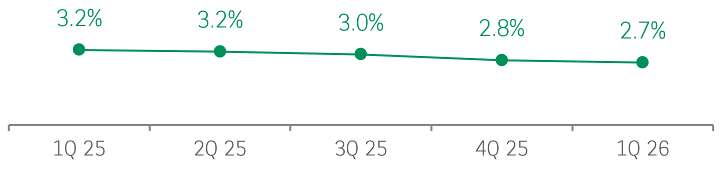
The provisions for future risk materialization indicated above are the main reason for the higher result of allowances for expected credit losses in Q1 2026 compared to Q1 2025.

Loan portfolio quality

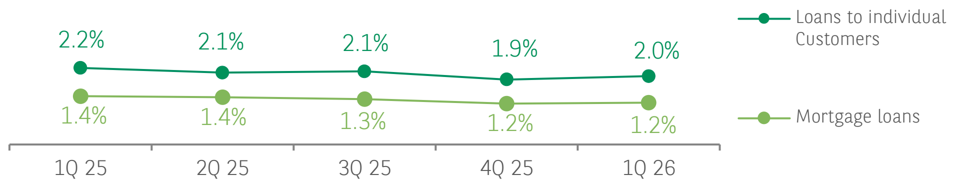
Low and stable NPL share in the loan portfolio

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 amortized cost) was 2.8% at the end of Q1 2026.

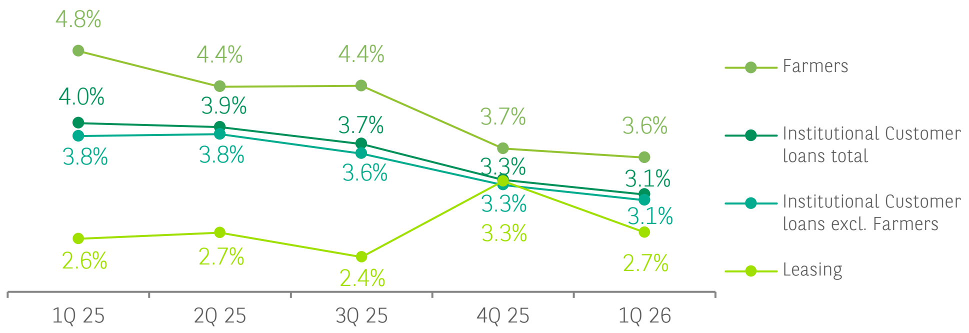


Loans to Individual Customers – share of NPLs*



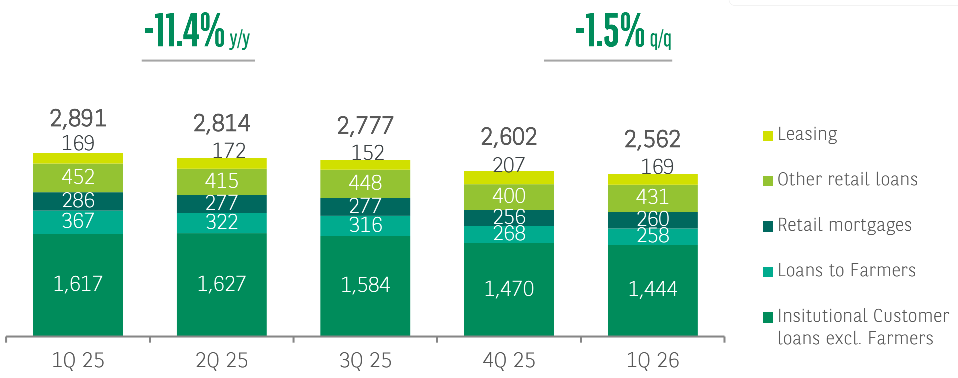
Institutional loans – share of NPLs*

Stable NPL level due to a very good loan portfolio quality.



Gross NPL portfolio* [PLN million]

Low NPL level – stable level of entries into Stage 3.

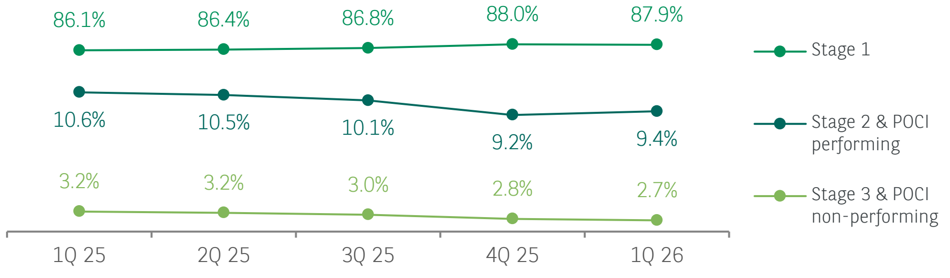


** NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.*

Loan portfolio quality

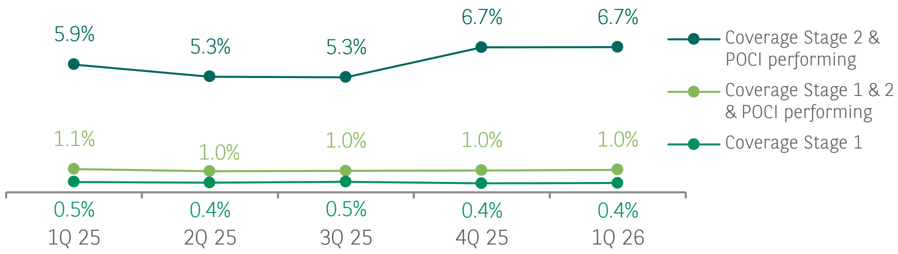
Stable loan portfolio quality, adequate provision coverage ratios

Share of each Stage in the gross loan portfolio*

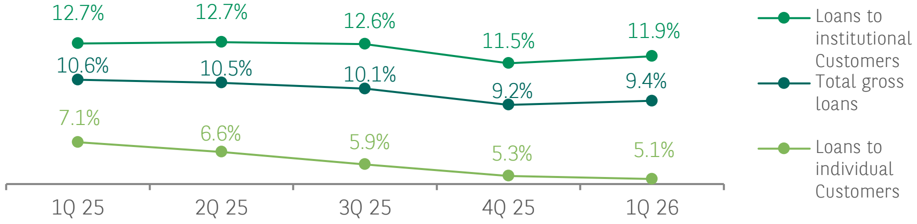


Provision coverage for the gross loan portfolio – Stages 1 & 2 and POCI performing

Stable level of coverage in the Stage 2 in Q1 2026.

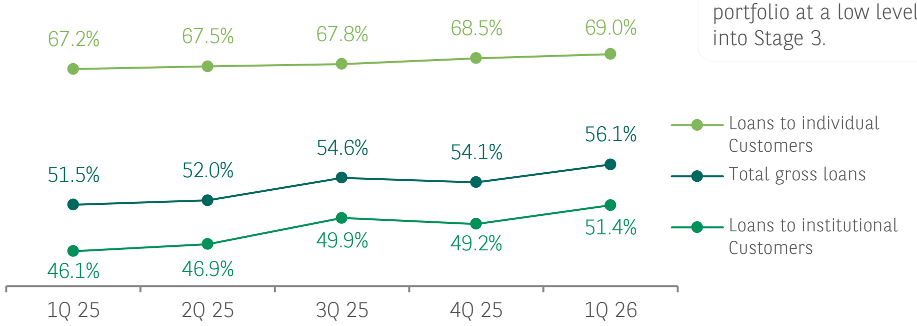


Share of Stage 2 and POCI performing in the gross loan portfolio*



Provision coverage for the gross NPL loan portfolio*

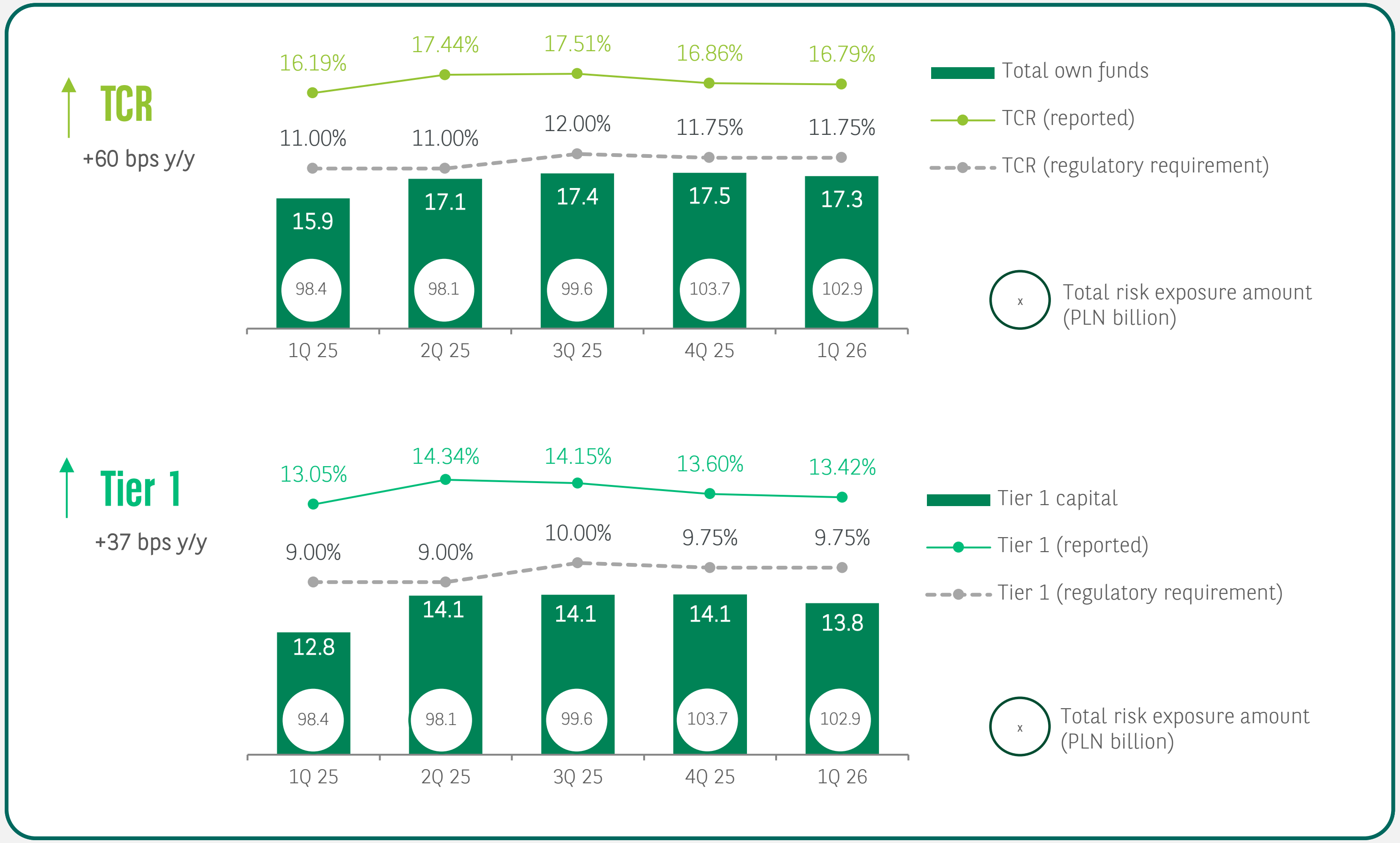
Increase in NPL coverage for Institutional Customer loans mainly because of creating additional provisions on the existing NPL portfolio at a low level of entries into Stage 3.



** 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.*

Capital adequacy

Capital ratios significantly above regulatory requirements. Approx. 50% of 2025 net profit allocated for dividend payment



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q1 2026: +5.0 pp and +3.7 pp, respectively

The decline in own funds in Q1 2026 related to the expiration of the so-called COVID-fix (Article 468 CRR3; option of exclusion of the negative valuation of part of the securities portfolio).

Pursuant to the Resolution of the Ordinary General Meeting of 14 April 2026, in Q2 2026, the Group's own funds will increase by approx. PLN 1.5 bn as a result of the 2025 net profit distribution.

Decrease in exposure to credit risk related to, among other things, the ongoing adjustment of the structure of liquid assets to changing market conditions (lower risk weights).

Additional regulatory capital requirements for the Bank at the end of Q1 2026:

- 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 Q1 2026 stood at 21.74%, above the minimum MREL requirement of 19.68% (including the combined buffer requirement).

By Resolution no 7 of the Bank's Ordinary General Meeting of 14 April 2026, about 50% of the Bank's net profit for 2025 was allocated to the dividend payout - DPS: PLN 10.20, dividend date: 23.04.2026, dividend payout date: 11.05.2026

04

Summary & Outlook

Medium-term outlook

Operationalization and implementation of the defined strategic priorities of the Bank while addressing sector-wide challenges.
Robust economic outlook despite potential impact of geopolitical risks

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 expected at 3.7% in 2026, 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 affecting, among others, the increase in price competition
- Ambitious plans in growing Clients bases amid ongoing demographic changes
- Legal and regulatory risks, including strong Customer-centric regulations
- Continued transformation and scalability of new technologies, the scale of cybercrime growing in proportion to technological development

ACCELERATE 2030

Start of the operationalization of the Bank's new Strategy for 2026-2030

BNP PARIBAS

05

Business activities

Retail and Business Banking

Sales growth for the majority products. Ongoing development of the electronic banking functionality

2.7 million
Retail & Business Customers*

-239 thous. -8.1% y/y
+55 thous. +2.1% q/q

Business development

Sales – Q1 value, change q/q || y/y

- Investment products**: PLN 3.3 bn, +7% || +4%
- Mortgage loan: PLN 0.7 bn, -51% || +10%
- Cash loan: PLN 1.1 bn, +12%, || +14%
- Personal account: 54.0 thous., +9% || -2%
- Credit card: 8.0 thous., +12% || -1%
- Micro loan (incl. leasing): PLN 0.8 bn, -18%, || +21%

Digitalization – Q1 2026

- 18.3 million BLIK transactions: -4% q/q || +12% y/y
- 88.0 million logins to Gomobile: -3% q/q || +3% y/y

Digital sales in Q1 2026, share in the total number of products sold:

- cash loans: 48% (50% in Q4 2025)
- investment products**: 72% (69% in Q4 2025)

Product offer

- Lucky Sevens - 3x7% 2nd edition of the promotion
  7% on a savings account
  7% cashback on card payments
  7% on the *Konto Pełne Marzeń* account

- **Boost your business** – 3rd edition of the promotion for new microenterprises Customers
- **Get started with a bonus / Spring bonus** – personal account promotions for new Customers
- **Winter Account with Pocket Money** – promotion of the *Samodzielniak* account for children and youth, with prizes of PLN 100/200
- **Financing with a bonus** – promotion for current business Customers who will use credit financing or leasing at the Bank for the first time
- **Dynamic Profit** – new deposit with progressive interest rate

Acquisition of Individual Customers***

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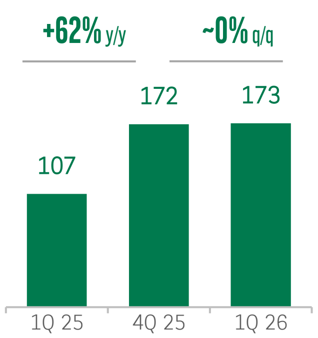

Sales of personal accounts

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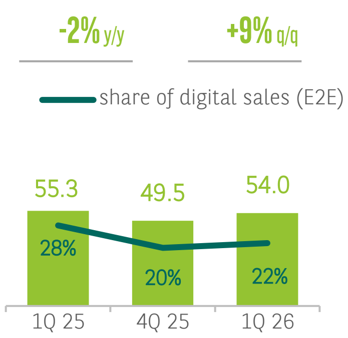
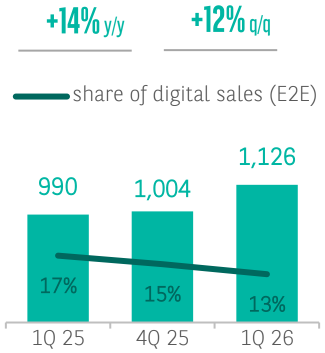


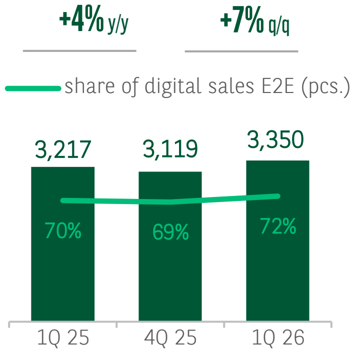
Sales of cash loans

PLN m



Sales of investment products**

PLN m



Awards

Best Wealth Management Business Award in the Central and Eastern Europe region

WealthBriefing EUROPEAN AWARDS 2026

Winner of the Private Banking Awards in the category of digital transformation security

III place in the Premium Account ranking

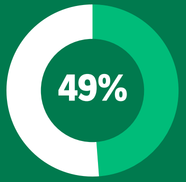
III place place in the ranking Best Personal Banking

* *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

Gross profit decline due to, among others, the negative impact of the interest rates cuts on NII, the impact of legal risk of the CHF portfolio and the increase in BGF costs

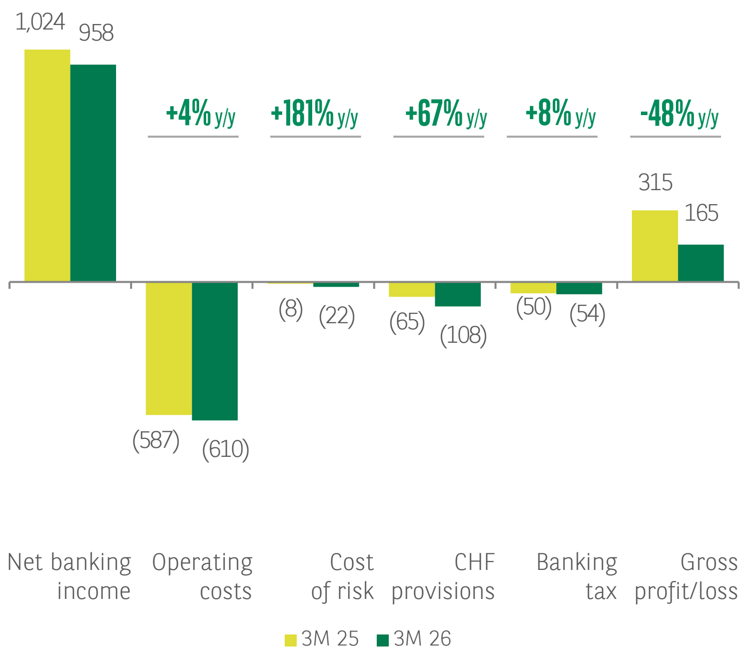
Segment's share in the Group's net banking income



Gross profit/loss structure [PLN million]

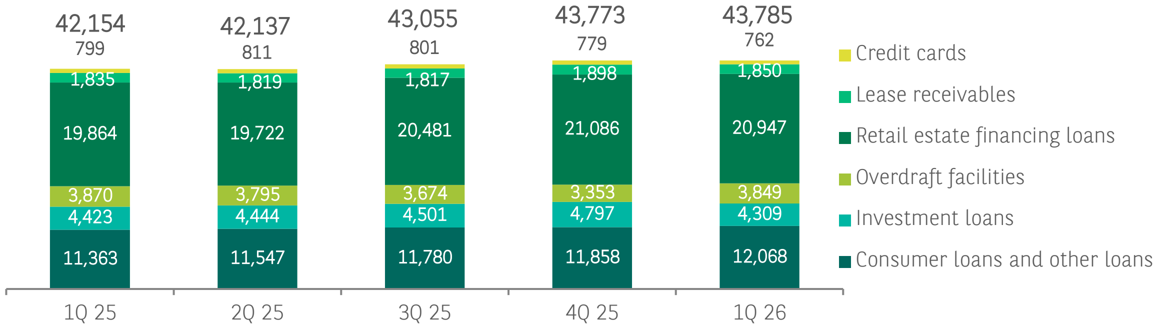
-6% y/y

Gross profit for 3M 2026 w/o the impact of CHF portfolio legal risk would equal PLN 273 million vs PLN 380 million for 3M 2025 (-28% y/y)



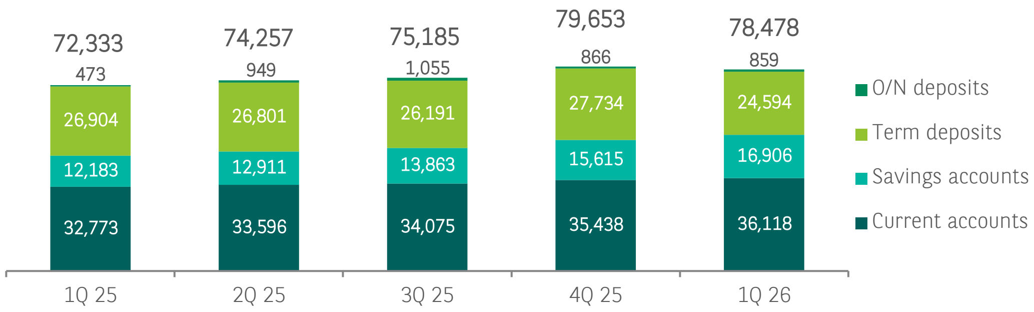
Net loan portfolio* [PLN million]

+3.9% y/y
+0.0% q/q



Deposit portfolio* [PLN million]

+8.5% y/y
-1.5% q/q



** due to the 2026 re-segmentation, the 2025 data are presented on a comparative basis*

Corporate Banking, SME & Corporate and Institutional Banking (CIB)

Focus on addressing Customers' needs and service quality

12.5 thous. Corporate Customers
+ 0.2 thous., +1.4% y/y
- 0.1 thous., -0.9% q/q

21.6 thous. SME Customers
- 0.6 thous., -2.7% y/y
- 0.3 thous., -1.3% q/q

Business development

- Dynamic growth of loans: Corporate Banking & CIB +4.1% q/q, +11.0% y/y; SME +1.1% q/q, +2.1% y/y
- Decline in income: Corporate Banking & CIB -15.5% q/q, -19.2% y/y; SME -4.9% q/q, -10.5% y/y, mainly due to interest rates cuts and no one-off transactions in CIB comparable to Q1 2025
- Further development of sustainable financing (Corporate Banking & CIB and SME)* - portfolio value as at 31.03.2026: PLN 10.6 billion (+10.5% q/q, +29.4% y/y)
- Lease sale (new volume in Q1 2026): for Corporate Customers PLN 341 million (+9% q/q, +73% y/y), for SME Customers PLN 85 million (+4% q/q, -2% y/y)

Transformation and new offer

Expansion of the GO Biznes ecosystem:
- GOconnect Biznes Plus – an upgraded interface of an app connecting Customers' systems (ERP/FK) with the Bank – adapting to changes in MX payment formats, adding new functionalities
- GOwadia Plus – new version of the app: servicing SEPA and foreign payments in the MX format and launching MX statements
- Axepta BNP Paribas payment gateway – new version of the paywall

What's new in the offer:
- EIB loan to Silesia – for energy transition investments in the Silesian voivodship
- new funds from ARiMR (Agency for Agriculture Development and Modernization) for subsidies to preferential loans to agri-food companies
- Autenti qualified signature – issuing a signature free of charge for Customers who do not have a qualified certificate, 100% online
- launching SEPA_INSTANT transfers

3 Awards in The Digital Banker competition for SMEs

THE DIGITAL BANKER GLOBAL SME BANKING INNOVATION AWARDS 2026

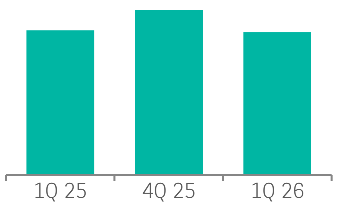
- **Best new product** and **best business card** – for Mastercard Business World Elite card
- **Most advanced solutions in financial liquidity management** – for GOwadia Plus application (financial management in tenders)

Net fee and commission income

decline in income from credit commissions and cash management

Net income

-1% y/y -14% q/q

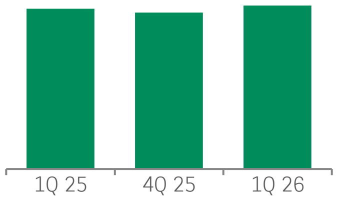


Foreign exchange transactions

higher transactionality of Customers in Q1 2026

Revenues

+1% y/y +2% q/q



Selected significant transactions carried out in Q1 2026

SELENA	SIBS ITCARD	citylink
EUR 255 million	PLN 508 million	EUR 17.4 million
Capex, acquisition and working capital financing	Acquisition Financing	Investment loan
BNP PARIBAS	BNP PARIBAS	BNP PARIBAS
Lender, Arranger, Agent, Issuing Bank, ECA coordinator	Mandated Lead Arranger, Original Lender	Lender
March 2026	March 2026	February 2026

* 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.

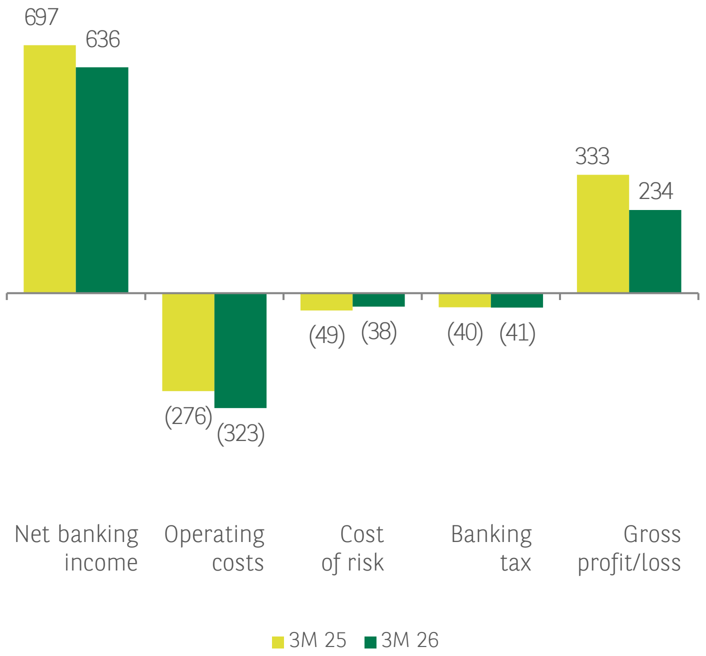
Corporate Banking & CIB

Lower gross profit mainly due to a decline in net trading income in the CIB area, pressure on interest margins and higher operating costs

Segments' share in the Group's net banking income

Gross profit/loss structure [PLN million]

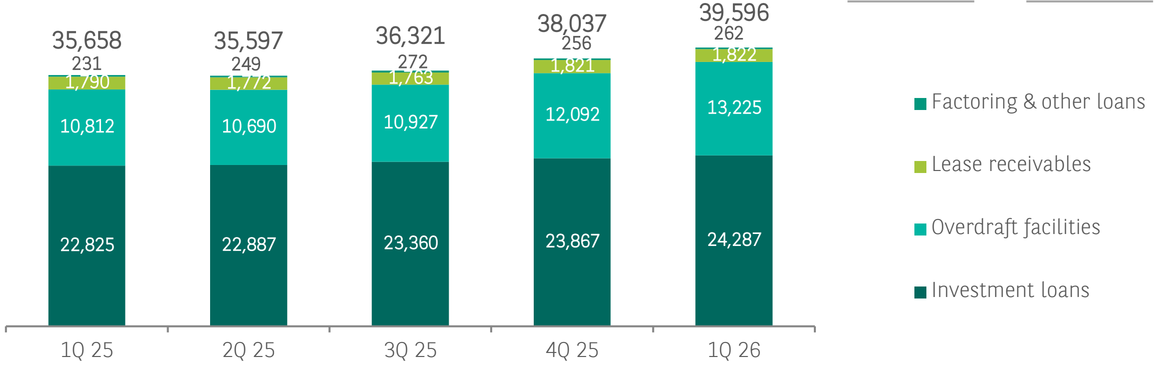
Total	-9% y/y	+17% y/y	-23% y/y	+1% y/y	-30% y/y
Corporate	-2%	+22%	-10%	+11%	-24%
CIB	-41%	-14%		-53%	-46%



Net loan portfolio* [PLN million]

+11.0% y/y

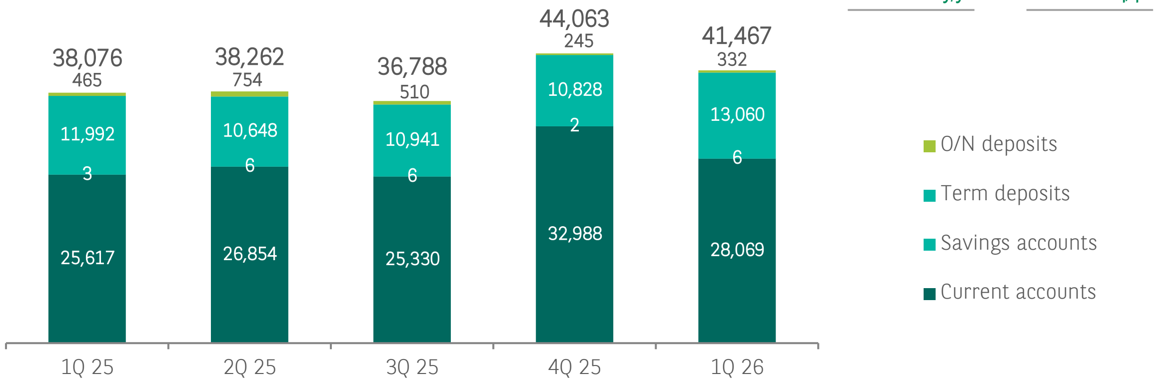
+4.1% q/q



Deposit portfolio* [PLN million]

+8.9% y/y

-5.9% q/q



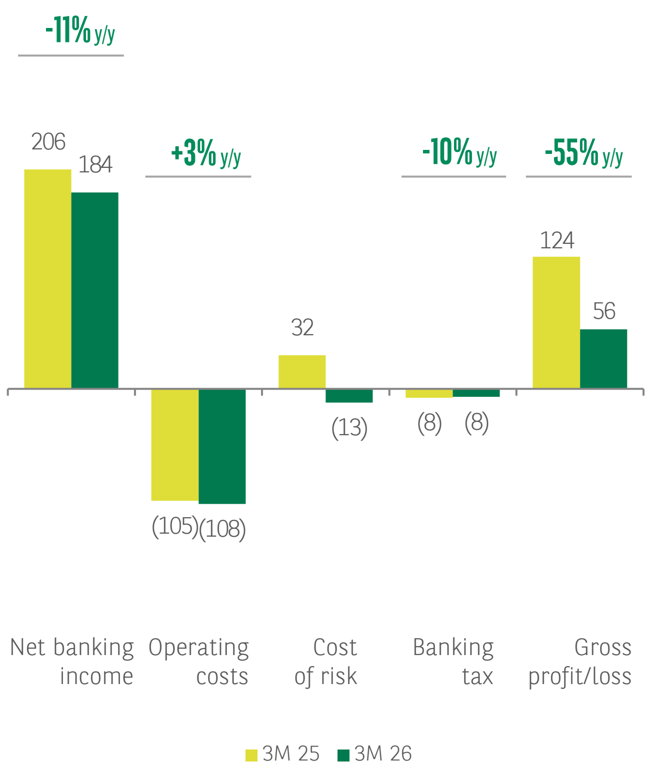
** due to the 2026 re-segmentation, the 2025 data are presented on a comparative basis*

SME Banking

Lower gross profit due to the negative impact of cost of risk and a decline in interest income

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

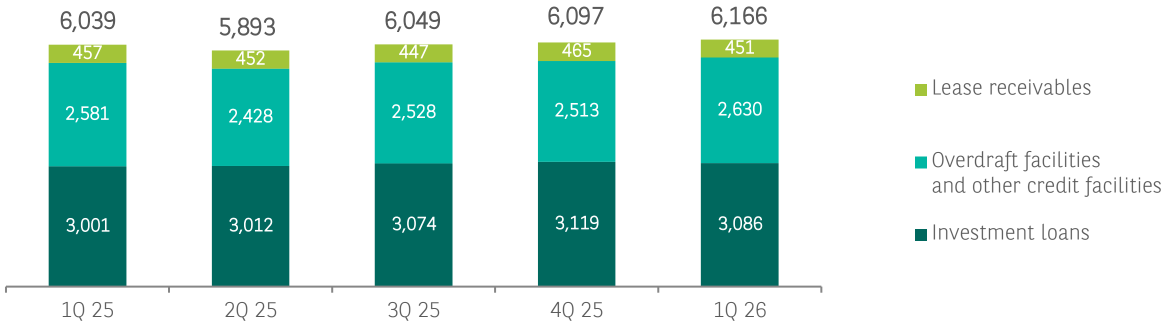
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]

+2.1% y/y

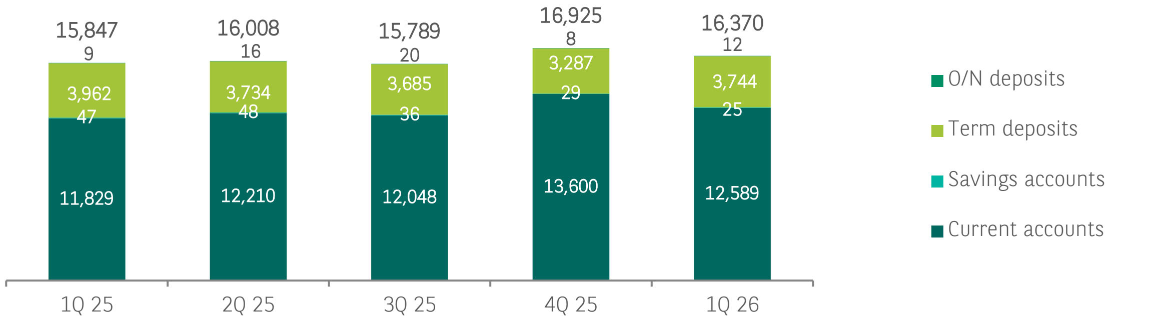
+1.1% q/q



Deposit portfolio* [PLN million]

+3.3% y/y

-3.3% q/q



** due to the 2026 re-segmentation, the 2025 data are presented on a comparative basis*

Sustainability and Agribusiness Area

Energy transition and decarbonization and a sustainable agri-food sector

73.9 thous. Food & Agro Customers

Business development

New products:

- **Preferred loan for Silesia** – launch, **together with the EBI**, of special financing for investments related to energy transition in the Silesian Voivodeship, intended for SMEs and local government units
- New funds from ARiMR (Agency for Agriculture Development and Modernization) for subsidies to preferential loans to agri-food companies
- Spring crop insurance campaign

Actions for a low-carbon economy and the implementation of the Sustainable Development Goals, e.g.:

- Loan in SLL formula for NEUCA S.A Group
- Consortium loan in SLL formula for Tarczyński S.A.
- Consortium loan with ESG Purpose for Track Tec S.A. Group

Sales and customer relations activities

- **Sustainable agriculture** – implementation of tools and activities supporting the transformation of the farmers' portfolio towards regenerative agriculture, including: internal training, meetings with farmers, press publications and cooperation with external partners
- **A series of workshops with the Polish Chamber of Milk** for the sustainable transformation of the dairy sector, devoted to market requirements and regulatory changes
- **Commodity Exchange Game** (Towarowa Gra Giełdowa) – nationwide educational project for young farmers; the Bank is a Strategic and Substantive Partner
- **12 trends for 12 months** – report on food market trends prepared by the Bank's experts, including media activity and a series of publications

ESG Sustainalytics Agency Rating

Rated SUSTAINALYTICS

- low risk at the level of 11.5
- the best result among banks in Poland

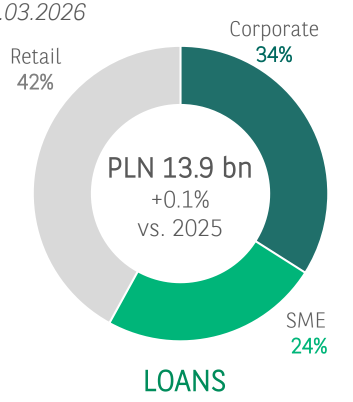
Legal disclaimer: https://www.sustainalytics.com/legal-disclaimers

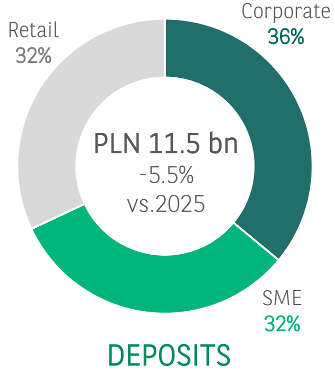
Awards granted by the Polish Bank Association

- **Best Commercial Bank Financing Agribusiness in Poland in 2025**
- **Best Bank Financing Agribusiness in Poland in 2025**

Food & Agro volumes

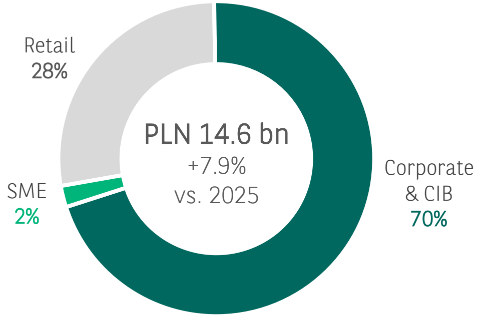
31.03.2026





Sustainable financing *[gross]*

31.03.2026



PLN 1,837 million new sales of sustainability loans in Q1 2026

Bank subsidiaries

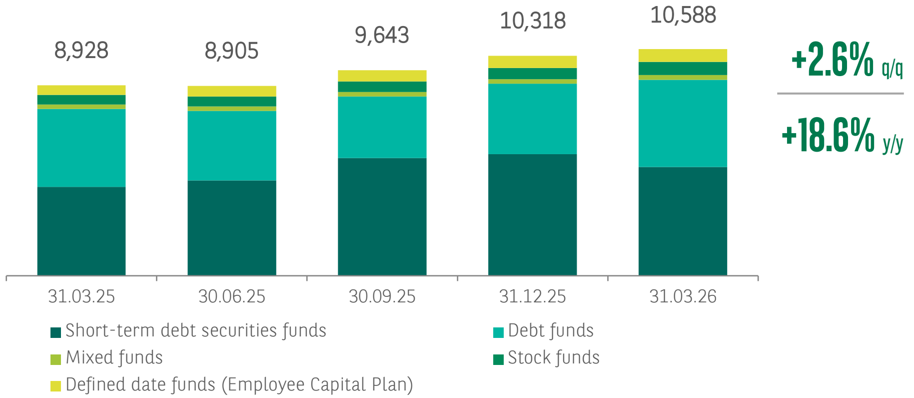
Continuation of investments in safer bond subfunds in Q1 2026.
Leasing assets on a stable level

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

- The value of assets under management (AuM) at the end of Q1 2026 amounted to PLN 10.6 billion by +19% y/y (+3% q/q). An increase in AuM by PLN 1,660 million y/y (by PLN 270 million in Q1). January and February were characterized by strong net sales (PLN 504 million) and record inflows in the investment fund market. However, due to market volatility caused by conflict in the Middle East, in March recorded a negative sales balance of PLN 256 million.
- In Q1 2026, the Subfund BNP Paribas Domestic Debt Funds Universal had the highest net sales (PLN +278 million) followed by BNPP Ultra Short Treasury Bond (PLN +206.5 million).

"Golden Portfolio" Award of Parkiet newspaper in "Best Foreign Bond Fund" category for BNP Paribas Global Convertible Bond Subfund.

Assets under management of BNPP TFI [PLN million]

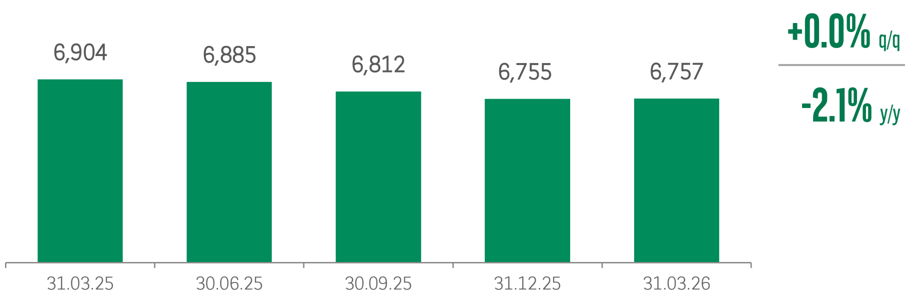


BNP Paribas Leasing Services Sp. z o.o.

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.

- 4.6 thous. contracts concluded for a total value of PLN 0.8 billion in Q1 2026.
- PLN 6.8 billion - portfolio of financed assets at the end of March 2026.
- Sales growth in the Corporate Clients segment.
- Focus on further improving the efficiency of the portfolio servicing process.

Leasing assets [PLN million]



06

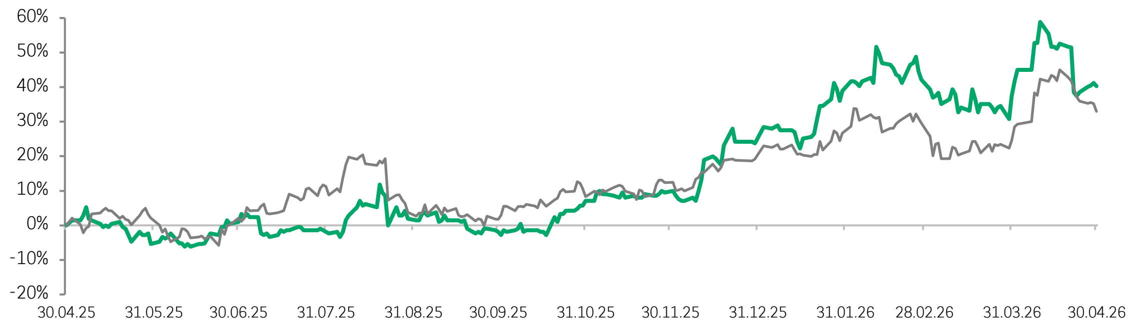
Appendices

- Shares of BNP Paribas Bank Polska S.A.
- #GOdigital – statistics
- Material events 2024-2026
- Loan portfolio
- Deposit base structure
- Liquidity
- Net banking income
- Profit and Loss Account
- Assets, Liabilities and Equity

Shares of BNP Paribas Bank Polska S.A.

Noticeable impact of an increase of free float to 25%, introduction of the Accelerate 2030 Strategy and record-high results for 2025

Change in share price [30.04.2025=100%]



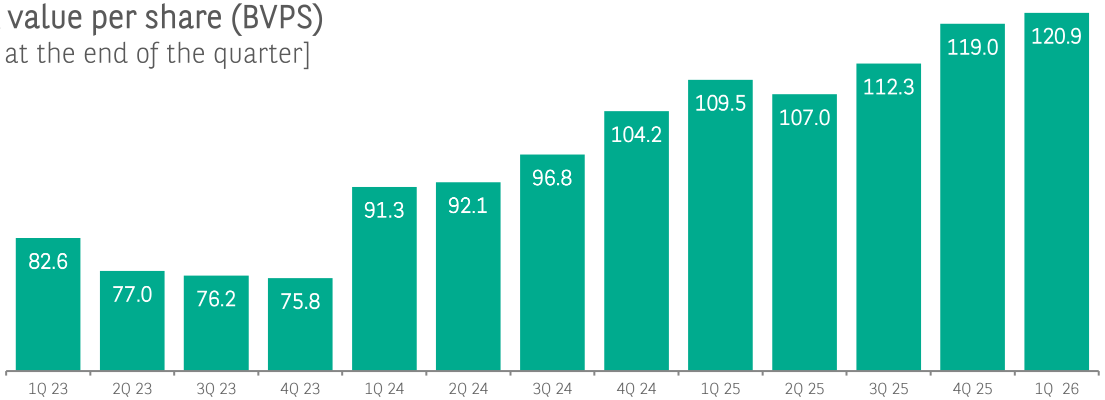
ISIN code: PLBGZ0000010
GPW ticker: BNP
Index: mWIG40, mWIG40TR

30 April 2026

WIG banki 21,395.2 pts
+33% y/y

BNP PARIBAS PLN 148.0
+40.3% y/y

Book value per share (BVPS)
[PLN, at the end of the quarter]



30 April 2026

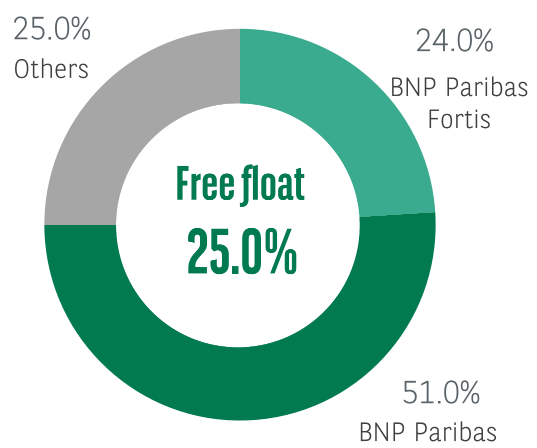
capitalization: PLN 21.9 bn
free-float: PLN 5.5 bn
P/BV: 1.2

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

2.04.2026



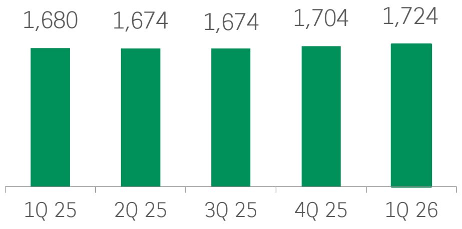
147,949,302
total number of shares

April 2026 - increase in the Bank's share capital from PLN 147,880,491 to PLN 147,949,302 as a result of the 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.

#GOdigital – statistics

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

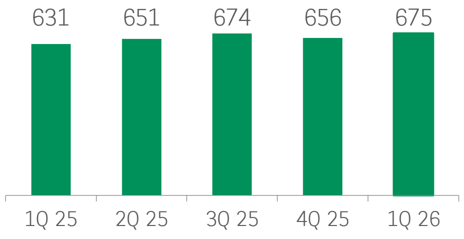
Customers using digital channels [thous.]



+1% q/q

+3% y/y

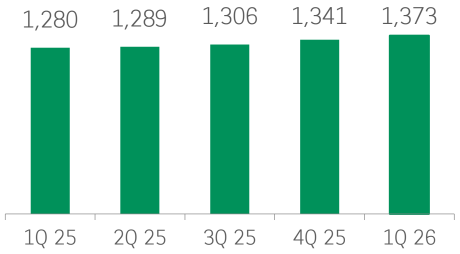
Number of tokens in digital wallets [thous.]



+3% q/q

+7% y/y

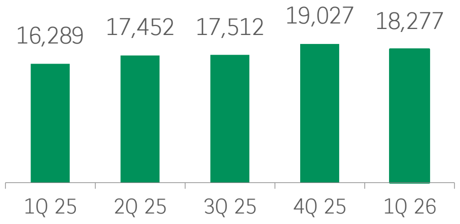
GOmobile users [thous.]



+2% q/q

+7% y/y

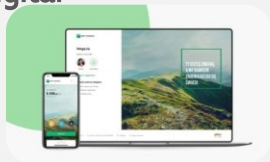
BLIK transactions quarterly [thous.]



-4% q/q

+12% y/y

#GOdigital



GOmakler application

GOdealer application

GOinvest service

Material events

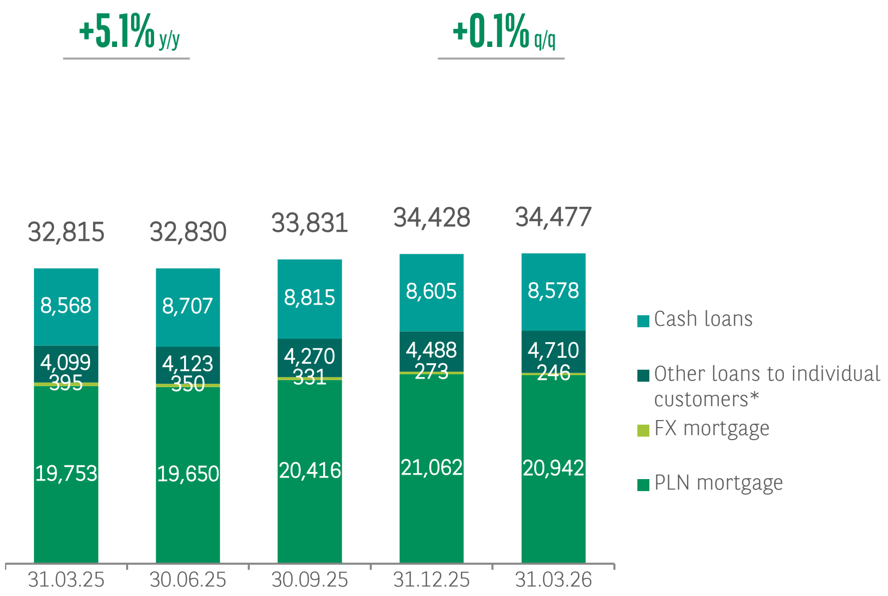
in individual reporting periods

	1st quarter	2nd quarter	3rd quarter	4th quarter
2026	• PLN -108.2 m - CHF mortgage loan portfolio legal risk impact • PLN -238.9 m - BGF restructuring fund contribution recognized in the Q1 operating costs			
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)

Loan portfolio

Structure of loans in the Individual and Institutional Customer segments

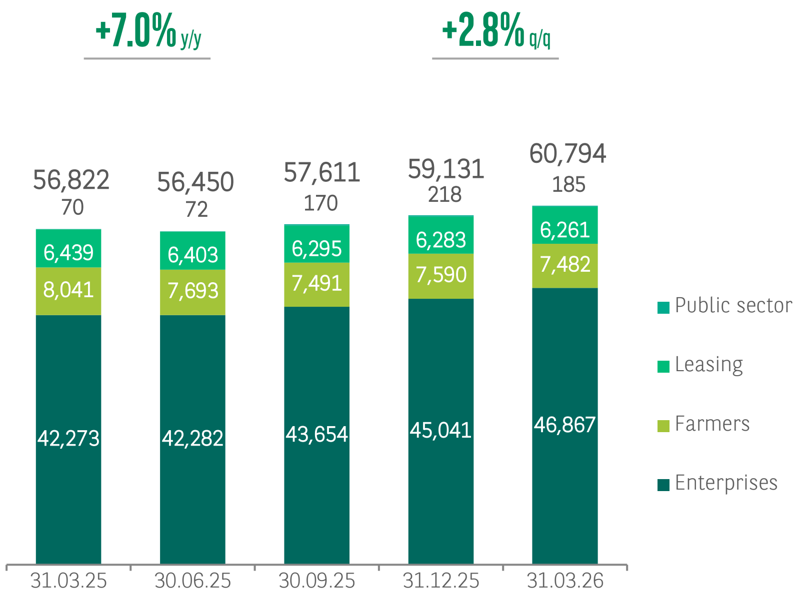
Individual Customer loans [PLN million]



- Decrease in the PLN mortgage portfolio: -0.6% q/q (+6.0% y/y). Further decline in the value of CHF mortgages (-10.2% q/q, -39.2% 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: 61.5% (-0.5 pp q/q, +0.1 pp y/y).
- Slight decrease in the cash loan portfolio: -0.1% q/q (-1.2% y/y).

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

Institutional Customer loans** [PLN million]



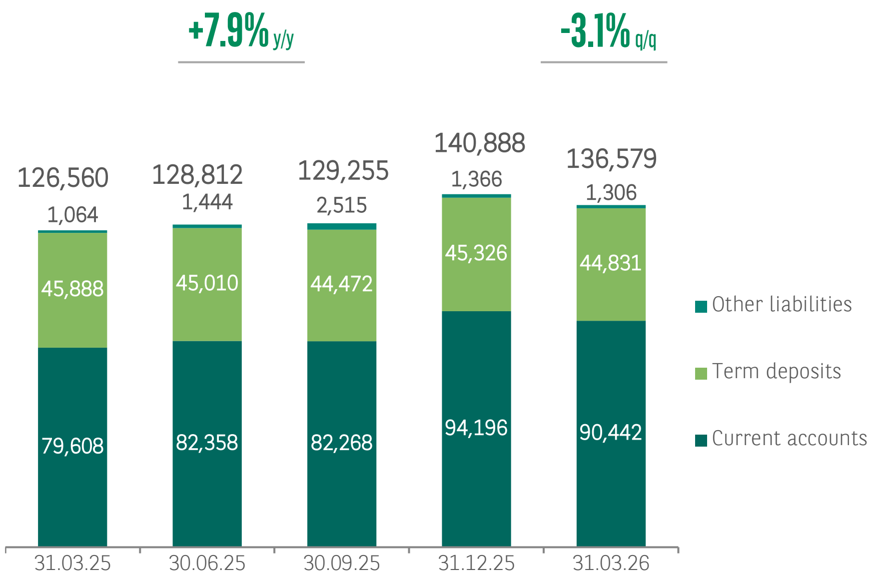
- Increase in gross loans to enterprises: +4.1% q/q (+10.9% y/y). Negative dynamics of loans portfolio to individual farmers: -1.4% q/q (-7.0% y/y), to the public sector: -15.2% q/q (+164.4% y/y) and the leasing portfolio: -0.3% q/q (-2.8% y/y).
- Shares in loans to Institutional Customers at the end of Q1 2026:
  - loans to enterprises: 77.1% (+0.9 pp q/q, +2.7 pp y/y),
  - Individual farmers: 12.3% (-0.5 pp q/q, -1.8 pp y/y),
  - leasing: 10.3% (-0.3 pp q/q, -1.0 pp y/y).

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

Deposit base structure

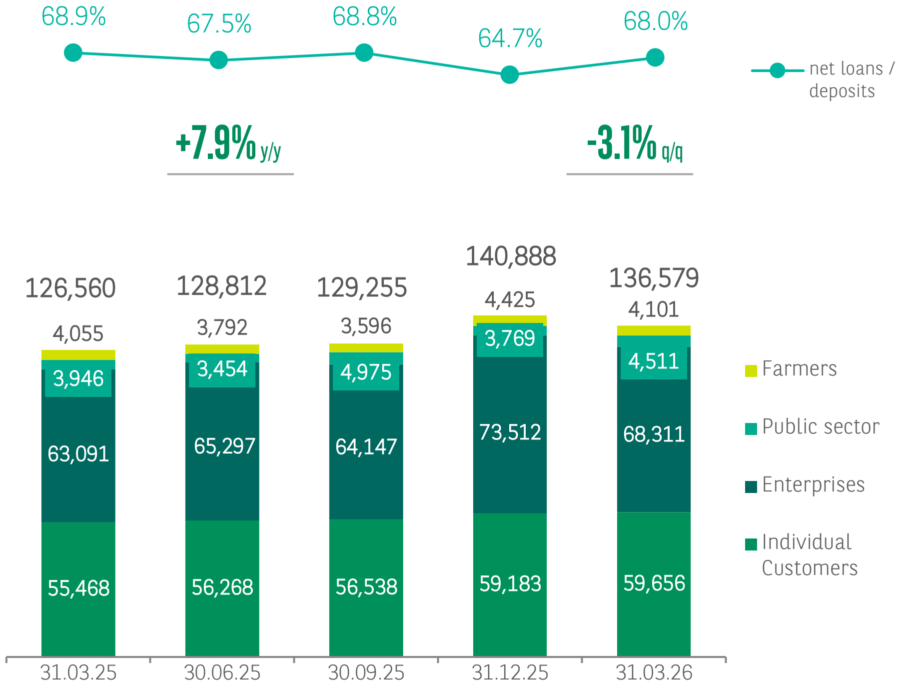
Term structure of deposits and by Customer segment

Deposit term structure [PLN million]



- Increase in the share of Customers' term deposits in total deposits: 32.8% at the end of Q1 2026 (+0.7 pp q/q, -3.4 pp y/y).
- Quarterly decrease in current accounts and term deposits by: PLN 3,754 million (-4.0%) and PLN 495 million (-1.1%), respectively.
- Current accounts - increase for Individual Consumers by PLN 2,325 million (+6.9% q/q), with a decrease for Institutional Consumers by PLN 6,079 million (-10.0% q/q).
- Term deposits - increase for Institutional Consumers by PLN 1,393 million (+6.8% q/q), with a decrease for Individual Customers by PLN 1,889 million (-7.6% q/q).

Deposit structure by Customer type [PLN million]

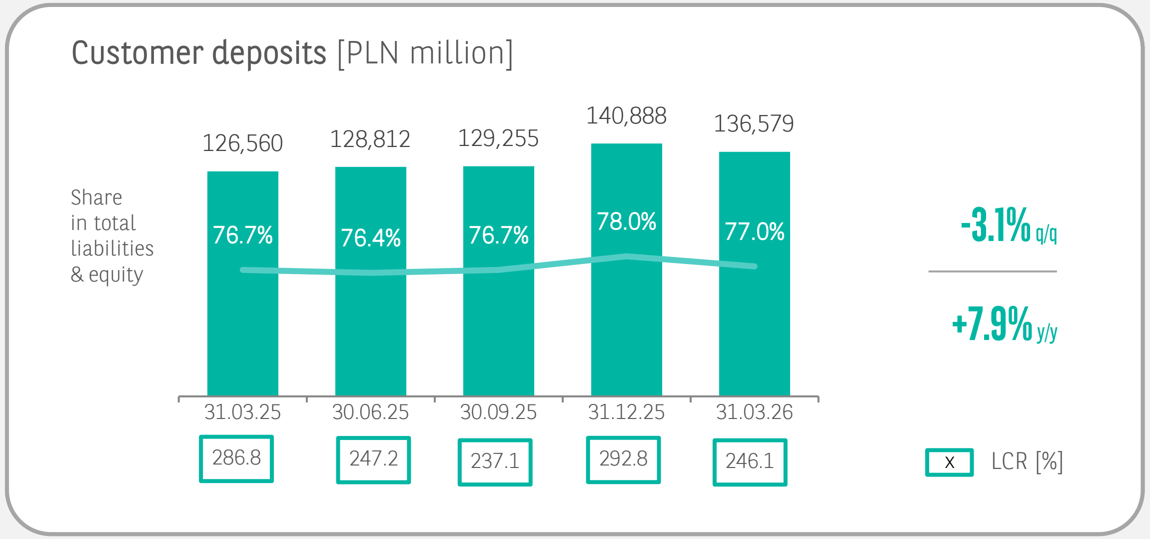


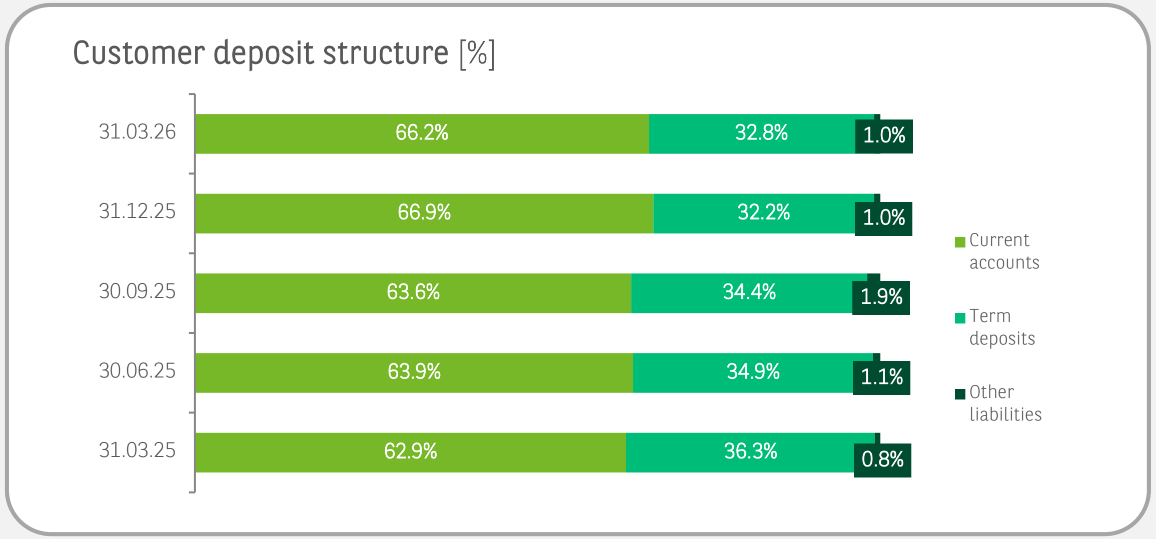
In Q1 2026 the following were recorded:

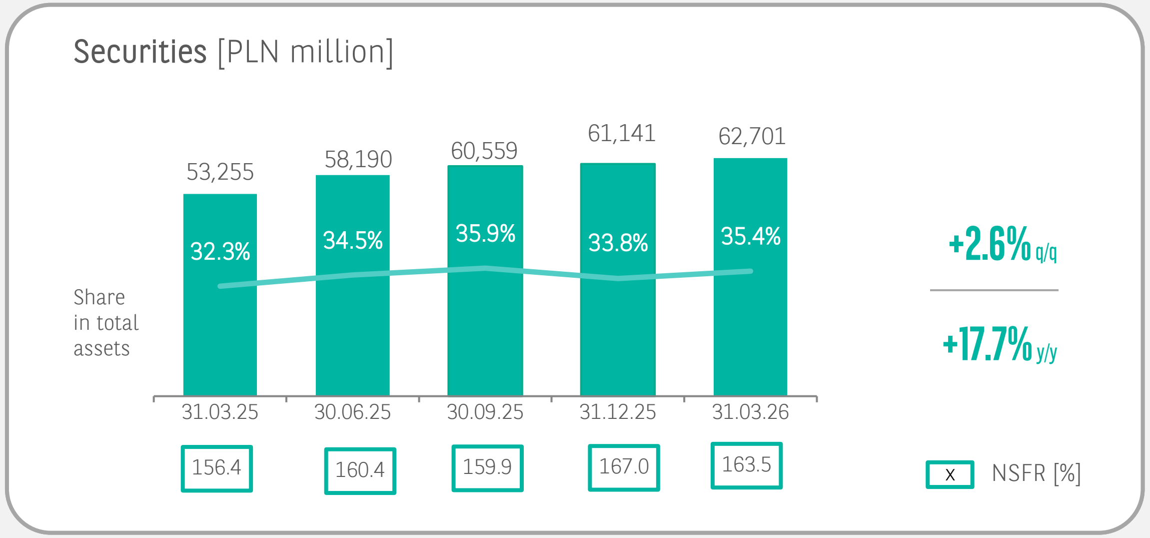
- increase in deposits from Individual Customers by 0.8% q/q (+7.6% y/y) and from the public sector by 19.7% q/q (+14.3% y/y),
- decrease in deposits from farmers by 7.3% q/q (+1.1% y/y) and from enterprises by 7.1% q/q (+8.7% y/y).

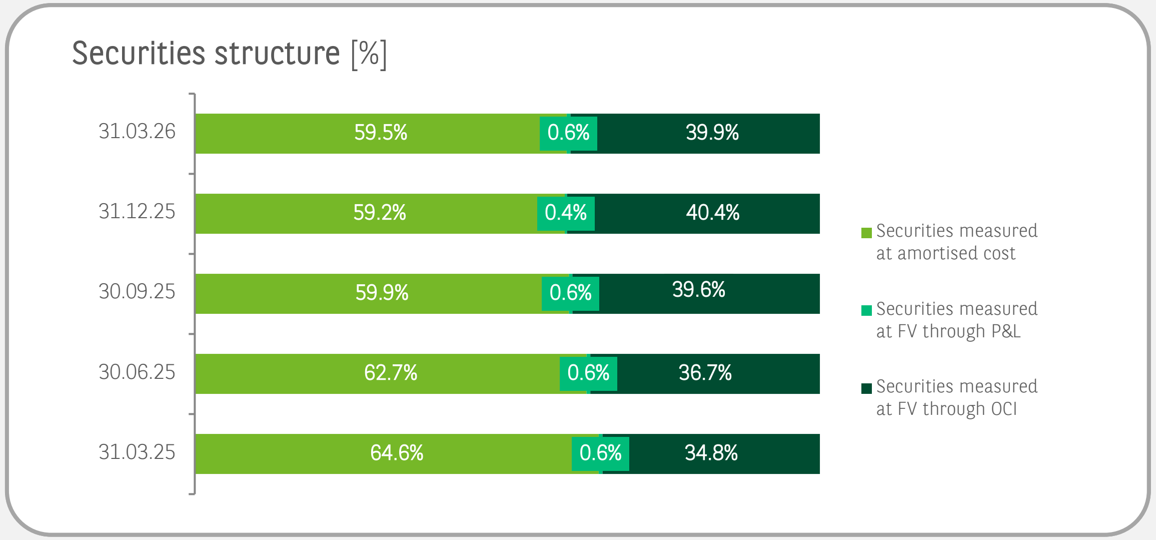
Liquidity

Stable and diversified deposit base, high level of liquid assets









Net banking income

Impact of interest rate cuts and the lack of one-offs comparable to last year within the net trading income on the decline in NBI

3M 2026 vs 3M 2025

[PLN million]	3M 2026	3M 2025	change
Net interest income	1,446	1,494	(3.2%)
Net fee and commission income	315	327	(3.9%)
Net trading income	205	285	(27.9%)
Net investment income	1	(2)	-
Dividends	0	0	-
Hedging accounting	14	(3)	-
Result on derecognition of financial assets measured at amortised cost	(2)	(2)	14.6%
Other operating income and expenses	(16)	18	-
Net banking income	1,964	2,118	(7.3%)

Decline in net interest income in Q1 2026 vs. Q1 2025 related to the negative impact of the interest rates cut. Decrease in interest income on loans was partially offset by:

- lower Customer deposit costs,
- an increase in interest income from securities (portfolio value growth) and
- an improvement in the result from hedge accounting.

Lower y/y net fee and commission income mainly due to a decrease in card-related commissions partially offset by an increase in asset management and brokerage operation fees.

Lower net trading income y/y due to the lack of comparable one-off interest rate instrument transactions in Q1 2026 vs. Q1 2025, lower results in the area of asset and liability management (FX swaps) and lower valuation of shares and equity.

Consolidated P&L

PLN thous.

Profit and loss account	31.03.2026	31.03.2025	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Interest income	2,280,213	2,514,208	2,280,213	2,416,776	2,450,195	2,491,735	2,514,208
Interest expenses	(834,399)	(1,019,882)	(834,399)	(948,952)	(993,602)	(1,018,394)	(1,019,882)
Net interest income	**1,445,814**	**1,494,326**	**1,445,814**	**1,467,824**	**1,456,593**	**1,473,341**	**1,494,326**
Fee and commission income	378,461	391,135	378,461	381,957	356,638	390,035	391,135
Fee and commission expenses	(63,797)	(63,646)	(63,797)	(64,633)	(68,104)	(61,913)	(63,646)
Net fee and commission income	**314,664**	**327,489**	**314,664**	**317,324**	**288,534**	**328,122**	**327,489**
Dividend income	361	172	361	158	5,225	4,217	172
Net trading income	205,334	284,921	205,334	248,015	225,761	318,080	284,921
Net investment income	1,169	(2,374)	1,169	673	(43)	(596)	(2,374)
Result on hedge accounting	14,496	(2,591)	14,496	(9,279)	947	(238)	(2,591)
Result on derecognition of financial assets measured at amortised cost	(1,890)	(1,649)	(1,890)	(5,926)	(12,786)	663	(1,649)
Other operating income	76,135	162,132	76,135	63,845	47,216	69,421	130,779
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	(62,493)	(27,243)	(62,493)	(68,721)	(96,774)	18,239	(27,243)
Result on legal risk related to foreign currency loans	(108,236)	(64,905)	(108,236)	(119,197)	(65,291)	(249,358)	(64,905)
General administrative expenses	(931,778)	(848,846)	(931,778)	(663,825)	(668,834)	(658,080)	(848,846)
Depreciation	(128,118)	(127,416)	(128,118)	(142,188)	(131,140)	(128,338)	(127,416)
Other operating expenses	(92,027)	(113,096)	(92,027)	(64,509)	(56,782)	(98,815)	(113,096)
Operating result	**733,431**	**1,049,567**	**733,431**	**1,024,194**	**992,626**	**1,076,658**	**1,049,567**
Tax on financial institution	(101,349)	(101,442)	(101,349)	(101,088)	(95,493)	(95,329)	(101,442)
Gross profit (loss)	**632,082**	**948,125**	**632,082**	**923,106**	**897,133**	**981,329**	**948,125**
Income tax	(256,738)	(206,677)	(256,738)	(36,147)	(201,632)	(247,483)	(206,677)
NET PROFIT (LOSS)	**375,344**	**741,448**	**375,344**	**886,959**	**695,501**	**733,846**	**741,448**

Assets

PLN thous.

Consolidated statements of financial position	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025
ASSETS					
Cash and balances with the Central Bank	10,372,394	10,224,866	6,916,304	7,556,716	6,128,762
Amounts due from banks	5,347,040	11,616,566	5,946,747	9,392,969	12,124,261
Derivative financial instruments	2,038,233	2,359,460	2,182,999	2,719,323	2,625,107
Adjustment of fair value of the hedging and hedged item	210,859	345,550	250,869	134,140	147,251
Loans and advances to customers valued at amortised cost	92,562,286	90,887,678	88,655,668	86,546,644	86,749,188
Loans and advances to customers valued at fair value through P&L	247,814	286,183	324,021	360,834	400,537
Securities valued at amortised cost	37,302,631	36,180,626	36,249,896	36,479,945	34,416,359
Securities valued at fair value through P&L	396,583	240,949	350,337	357,813	331,311
Securities valued at fair value through the other comprehensive income	25,001,433	24,719,802	23,959,004	21,352,388	18,507,034
Intangible assets	915,106	964,459	917,253	928,489	934,403
Property, plant and equipment	907,624	947,992	893,070	907,842	918,007
Deferred income tax assets	899,097	898,673	714,230	746,694	766,724
Current income tax assets	3,601	920	71	71	834
Other assets	1,140,271	1,051,540	1,198,328	1,064,690	965,455
TOTAL ASSETS	**177,344,972**	**180,725,264**	**168,558,797**	**168,548,558**	**165,015,233**

Liabilities and equity

PLN thous.

Consolidated statements of financial position	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025
LIABILITIES					
Amounts due to the Central Bank	-	-	-	-	-
Amounts due to other banks	10,189,219	10,145,231	10,680,231	10,614,897	10,207,033
Adjustment of fair value of the hedging and hedged item	152,692	320,087	247,513	276,193	184,550
Derivative financial instruments	1,962,498	2,276,575	2,154,992	2,369,359	2,291,975
Amounts due to customers	136,578,858	141,338,836	129,705,242	129,261,652	127,009,766
Liabilities under issued debt securities (including subordinated issues)	4,330,457	4,226,368	692,327	680,709	-
Subordinated liabilities	-	-	2,720,740	3,413,087	3,391,316
Leasing liabilities	545,760	553,436	564,095	580,900	585,374
Other liabilities	3,392,194	2,048,795	3,004,132	3,316,891	3,245,723
Current income tax liabilities	250,569	177,971	120,111	109,261	43,396
Provisions	2,067,893	2,039,657	2,068,123	2,097,390	1,870,643
TOTAL LIABILITIES	**159,470,140**	**163,126,956**	**151,957,506**	**152,720,339**	**148,829,776**
EQUITY					
Share capital	147,880	147,880	147,880	147,880	147,800
Supplementary capital	9,180,883	9,180,883	9,180,883	9,180,883	9,155,136
Other reserve capital	4,663,813	4,672,514	4,683,609	4,695,800	4,044,967
Capital bonds	650,000	650,000	650,000	650,000	650,000
Revaluation reserve	(273,916)	(183,796)	(304,949)	(394,705)	(475,059)
Retained earnings	3,506,172	3,130,827	2,243,868	1,548,361	2,662,613
retained profit	3,130,828	73,073	73,073	73,067	1,921,165
net profit for the period	375,344	3,057,754	2,170,795	1,475,294	741,448
TOTAL EQUITY	**17,874,832**	**17,598,308**	**16,601,291**	**15,828,219**	**16,185,457**
TOTAL LIABILITIES AND EQUITY	**177,344,972**	**180,725,264**	**168,558,797**	**168,548,558**	**165,015,233**

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