

About the Group

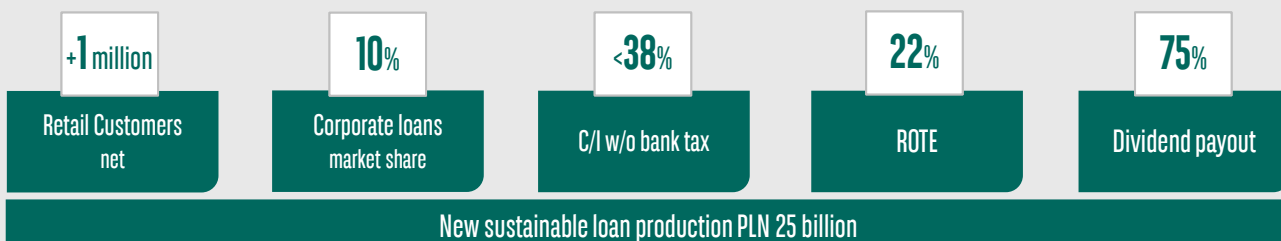
BNP Paribas Bank Polska S.A. is a local universal bank with global reach. It operates within BNP Paribas, a leading international financial group, existing in 64 countries.

The Bank's Group provides services in the areas of retail and corporate banking, capital markets, currency exchange, leasing, consulting and financial intermediation.

In terms of the balance sheet total, the Group is sixth in the Polish banking sector.

The Bank's shares are listed on the Warsaw Stock Exchange (WSE) since 2011.

ACCELERATE 2030 Strategy



BNP Paribas Bank Polska Group in figures after Q1 2026



Selected financial data

Net profit	PLN 375 m	-49% y/y
Net banking income (NBI)	PLN 1,964 m	-7% y/y
Total costs	PLN 1,060 m	+9% y/y
Net allowances on expected credit losses	PLN -62 m	+129% y/y
Impact of CHF portfolio legal risk	PLN -108 m	+67% y/y
Equity	PLN 18 bn	+10% y/y
Total loans (gross)	PLN 95 bn	+6% y/y
Customer deposits	PLN 137 bn	+8% y/y

Financial ratios

ROTE	10.5%
TCR	16.79%
Tier I	13.42%
MREL (%TREA) stand-alone	21.74%
LCR / NSFR	246% / 164%
C/I / C/I w/o BGF	54.0% / 41.8%
Net loans / deposits	68%
Net interest margin	3.28%

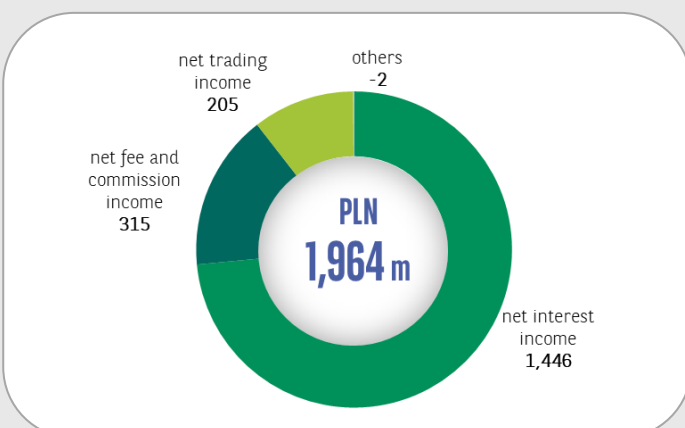
Material events - Q1 2026

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

Material events - Q1 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

NBI structure 3M 2026 (PLN m)



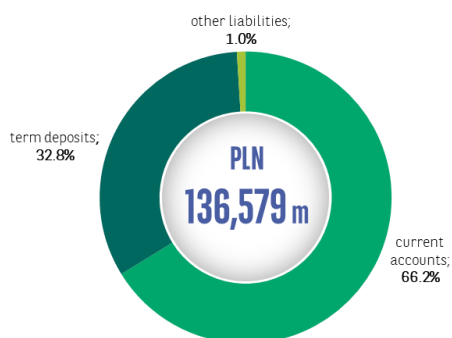
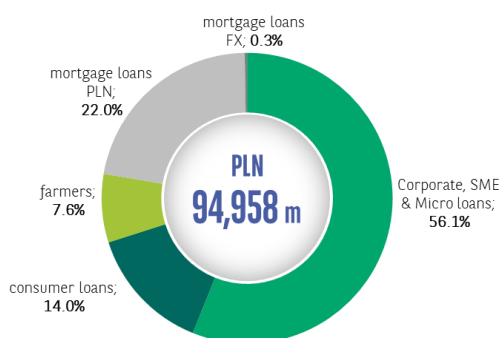
Fitch Ratings (update 27 October 2025)

Long-Term Issuer Default Rating (LT IDR) - **A+** with a negative outlook
 Short-Term Issuer Default Rating (ST IDR) - **F1**
 National Long-Term Rating (NatL LT) - **AAA(pol)** with a stable outlook
 National Short-Term Rating (NatL ST) - **F1+(pol)**
 Viability Rating (VR) - **bbb**
 Shareholder Support Rating (SSR) - **a+**



Lending portfolio* 31.03.2026

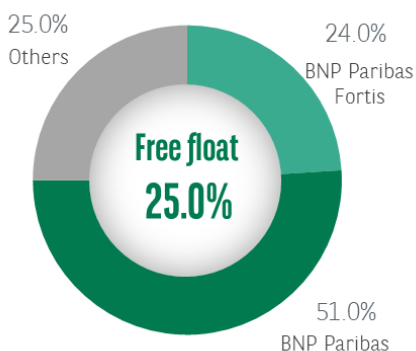
Customer deposits 31.03.2026



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

Shareholding structure (since 2.04.2026)

Group structure



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.

Bank Management Board

Przemysław Gdański	President
Małgorzata Dąbrowska	Vice-President
Wojciech Kembtowski	Vice-President
Piotr Konieczny	Vice-President
Magdalena Nowicka	Vice-President
Volodymyr Radin	Vice-President
Jerzy Jacek Szugajew	Vice-President
Natalie Yacoubian	Vice-President

Calendar

August 12, 2026 – H1 2026 Report
November 5, 2026 – Q3 2026 Report

Awards and distinctions

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



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

3 Awards in The Digital Banker competition for SMEs



GLOBAL SME BANKING INNOVATION AWARDS 2026



III place in the Premium Account ranking

Title Best SME Bank Award 2026



III place in the ranking Best Personal Banking

