

CAPITAL ADEQUACY INFORMATION

AS OF 31 MARCH 2026

BNP Paribas Bank Polska S.A. Group



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1. INTRODUCTION

In accordance with the Regulation of the European Parliament and of the Council (EU) No 575/2013 as of 26 June 2013, as amended, on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012 (Office Journal EU. L No. 176, p. 1, as amended) BNP Paribas Bank Polska S.A. is obliged to publish in a publicly accessible manner information about the qualitative and quantitative information on the capital adequacy excluding irrelevant information, proprietary or confidential.

The document is the implementation of the *Information policy of BNP Paribas Bank Polska S.A regarding capital adequacy*. The presented scope of information was developed in accordance with applicable regulations regarding disclosure of information and guidelines of the European Banking Authority in this regard:

- Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2021/637 (hereinafter “Regulation (EU) No 2024/3172”);
- Guidelines of the European Banking Authority on materiality, proprietary and confidentiality and disclosure frequency under Articles 432(1), 432(2) and 433 of Regulation (EU) No 575/2013 (EBA/GL/2014/14).

The presented information also addresses the requirements for disclosure of information in terms of operational risk and liquidity, set out in the Recommendations of the Polish Financial Supervision Authority.

Unless otherwise specified, all figures in the document are presented as at 31 March 2026, in thousands PLN, based on the data of the BNP Paribas Bank Polska S.A. Group.

As of 31 March 2026, the Group comprised the Bank, as the parent, and its subsidiaries:

- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.;
- BNP Paribas Leasing Services Sp. z o.o.;
- BNP Paribas Group Service Center S.A.;

Exclusion from prudential consolidation of this company, results from taking into account the conditions set out in Art. 19(1) of Regulation (EU) No 575/2013.

List of abbreviations used:

- Bank - BNP Paribas Bank Polska S.A.;
- Group - BNP Paribas Bank Polska S.A. Group;
- Supervisory Board - Supervisory Board of BNP Paribas Bank Polska S.A.;
- CRR Regulation - Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012;
- Management Board - Management Board of BNP Paribas Bank Polska S.A.



2. KEY METRICS

Implementing the requirement specified in Articles 447 and 438(d) of the CRR Regulation, the Group publishes aggregate data on own funds, own funds requirements, risk-weighted exposures, combined buffer requirement, leverage ratio and liquidity ratios - liquidity coverage ratio and stable net funding. Detailed information on particular positions is presented in the following chapters of the report.

Table 1. EU KM1 – Key metrics template as of 31 March 2026.

		a	b	c	d	e
		31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	13 161 752	13 455 949	13 442 923	13 415 258	12 195 684
2	Tier 1 capital	13 811 752	14 105 949	14 092 923	14 065 258	12 845 684
3	Total capital	17 275 654	17 485 758	17 437 407	17 112 200	15 932 570
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	102 910 086	103 722 212	99 575 811	98 100 861	98 425 014
4a	Total risk exposure pre-floor	102 910 086	103 722 212	99 575 811	98 100 861	98 425 014
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	12.79%	12.97%	13.50%	13.68%	12.39%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	12.79%	12.97%	13.50%	13.68%	12.39%
6	Tier 1 ratio (%)	13.42%	13.60%	14.15%	14.34%	13.05%
6b	Tier 1 ratio considering unfloored TREA (%)	13.42%	13.60%	14.15%	14.34%	13.05%
7	Total capital ratio (%)	16.79%	16.86%	17.51%	17.44%	16.19%
7b	Total capital ratio considering unfloored TREA (%)	16.79%	16.86%	17.51%	17.44%	16.19%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	-	-	-	-	-
EU 7e	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	-	-	-	-	-
EU 7g	Total SREP own funds requirements (%)	8.00%	8.00%	8.00%	8.00%	8.00%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	1.00%	1.00%	1.00%	-	-
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	0.25%	0.25%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	3.75%	3.75%	4.00%	3.00%	3.00%
EU 11a	Overall capital requirements (%)	11.75%	11.75%	12.00%	11.00%	11.00%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.42%	7.60%	8.15%	8.34%	7.05%
Leverage ratio						
13	Leverage ratio total exposure measure	195 012 470	198 442 956	185 643 214	185 412 651	180 892 764
14	Leverage ratio	7.08%	7.11%	7.59%	7.59%	7.10%
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
EU 14e	Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	65 429 927	64 827 429	58 156 427	58 354 875	52 619 247
EU 16a	Cash outflows - Total weighted value	43 347 415	43 816 151	37 216 050	41 051 951	39 588 483
EU 16b	Cash inflows - Total weighted value	16 762 822	21 677 141	12 682 454	17 446 359	21 241 332
16	Total net cash outflows (adjusted value)	26 584 593	22 139 011	24 533 596	23 605 592	18 347 151
17	Liquidity coverage ratio (%)	246.12%	292.82%	237.05%	247.21%	286.80%
Net Stable Funding Ratio						
18	Total available stable funding	125 773 179	128 098 073	120 447 121	120 034 799	116 795 734
19	Total required stable funding	76 945 255	76 701 052	75 336 486	74 842 604	74 694 299
20	NSFR ratio (%)	163.46%	167.01%	159.88%	160.38%	156.37%



3. OVERVIEW OF RISK-WEIGHTED AMOUNTS

Pursuant to Article 438(d) of CRR Regulation, the Bank publishes information on risk exposure amounts.

Table 2. EU OV1 - Overview of risk weighted exposure amounts as of 31 March 2026.

	Risk weighted exposure amounts (RWEAs)		Total own funds requirements
	a	b	c
	31.03.2026	31.12.2025	31.03.2026
1 Credit risk (excluding CCR)	86 449 826	86 887 705	6 915 986
2 Of which the standardised approach	86 449 826	86 887 705	6 915 986
3 Of which the foundation IRB (FIRB) approach	-	-	-
4 Of which slotting approach	-	-	-
EU 4a Of which equities under the simple risk weighted approach	-	-	-
5 Of which the advanced IRB (AIRB) approach	-	-	-
6 Counterparty credit risk - CCR	2 360 696	2 517 771	188 856
7 Of which the standardised approach	2 227 027	2 376 562	178 162
8 Of which internal model method (IMM)	-	-	-
EU 8a Of which exposures to a CCP	99 621	96 760	7 970
9 Of which other CCR	34 048	44 448	2 724
10 Credit valuation adjustments risk - CVA risk	82 622	70 160	6 610
EU-10a Of which the standardised approach (SA)	-	-	-
EU-10b Of which the basic approach (F-BA and R-BA)	82 622	70 160	6 610
EU-10c Of which the simplified approach	-	-	-
15 Settlement risk	-	-	-
16 Securitisation exposures in the non-trading book (after the cap)	-	270 064	-
17 Of which SEC-IRBA approach	-	-	-
18 Of which SEC-ERBA (including IAA)	-	-	-
19 Of which SEC-SA approach	-	270 064	-
EU 19a Of which 1250%/ deduction	-	-	-
20 Position, foreign exchange and commodities risks (Market risk)	1 242 611	1 202 181	99 409
21 Of which the Alternative standardised approach (A-SA)	-	-	-
EU-21a Of which the Simplified standardised approach (S-SA)	1 242 611	1 202 181	99 409
22 Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a Large exposures	-	-	-
23 Reclassifications between trading and non-trading books	-	-	-
24 Operational risk	12 774 331	12 774 331	1 021 946
25 Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	2 247 742	2 135 700	179 819
29 Total	102 910 086	103 722 212	8 232 807

On 28 March 2024, the Bank entered into an agreement with the International Finance Corporation ('IFC', 'Investor') for a synthetic securitisation transaction executed on a portfolio of corporate loans/loans with a total value of PLN 2,180 million as at 31 December 2023. As part of the transaction, the Bank transferred a significant part of the credit risk from the selected securitised portfolio to the Investor. The securitised selected loan portfolio remained on the Bank's books. The transaction was terminated on 10 January 2026 as a result of execution of Time Call option by the Bank.

4. LIQUIDITY REQUIREMENTS

In the quarterly report the Group discloses information on liquidity requirements pursuant to Art. 451a(2) of the CRR Regulation.

Disclosing the information required in template EU LIQ1, the Bank provides the values and numerical data required for each of the four calendar quarters (January-March, October-December, July-September, April-June) preceding the disclosure date. Values presented are calculated as arithmetical mean from the end of month observations for 12 months preceding end of each quarter.

Table 3. EU LIQ1 - Quantitative information of LCR.

Scope of consolidation: consolidated	a				b				c				d				e				f				g				h			
	Total unweighted value (average)								Total weighted value (average)*																							
EU 1a	Quarter ending on (DD Month YYYY)	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025			
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12			

HIGH-QUALITY LIQUID ASSETS



1	Total high-quality liquid assets (HQLA)					60 226 128	57 375 134	55 303 599	53 306 083
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers. of which:	77 273 158	75 802 815	74 212 230	72 588 023	5 811 632	5 687 044	5 552 268	5 413 254
3	Stable deposits	50 790 715	50 049 140	49 310 596	48 354 973	2 539 536	2 502 457	2 465 530	2 417 749
4	Less stable deposits	26 482 443	25 753 675	24 901 634	24 233 050	3 272 096	3 184 587	3 086 738	2 995 506
5	Unsecured wholesale funding	56 705 255	55 702 428	55 192 291	54 968 415	22 748 366	22 363 391	22 119 409	21 981 558
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	11 086 741	11 023 865	10 993 979	10 887 313	2 771 685	2 755 966	2 748 495	2 721 828
7	Non-operational deposits (all counterparties)	45 618 514	44 678 564	44 198 312	44 081 103	19 976 680	19 607 425	19 370 915	19 259 730
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	32 566 202	30 837 512	30 736 048	31 606 210	11 735 986	10 654 588	11 309 661	12 300 944
11	Outflows related to derivative exposures and other collateral requirements	9 453 508	8 395 856	9 080 282	10 040 035	9 453 508	8 395 856	9 080 282	10 040 035
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	23 112 694	22 441 656	21 655 766	21 566 175	2 282 478	2 258 732	2 229 379	2 260 909
14	Other contractual funding obligations	3 594 952	3 723 118	3 752 348	3 488 768	492 163	632 002	632 002	421 816
15	Other contingent funding obligations	25 434 455	25 147 171	24 169 177	23 217 421	1 274 535	1 258 775	1 208 459	1 160 871
16	TOTAL CASH OUTFLOWS					42 062 682	40 595 800	40 821 800	41 278 443
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	40 824	40 824	-	-	-	-
18	Inflows from fully performing exposures	11 128 848	11 984 380	11 457 258	11 214 991	10 357 744	11 258 091	10 787 086	10 517 667
19	Other cash inflows	8 832 224	7 773 041	8 462 853	9 435 926	8 832 224	7 773 041	8 462 853	9 435 926
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	19 961 072	19 757 421	19 960 934	20 691 741	19 189 968	19 031 132	19 249 939	19 953 593
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	19 961 072	19 757 421	19 960 934	20 691 741	19 189 968	19 031 132	19 249 939	19 953 593
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					60 226 128	64 827 429	58 156 427	58 354 875
22	TOTAL NET CASH OUTFLOWS					22 872 714	22 139 011	24 533 596	23 605 592
23	LIQUIDITY COVERAGE RATIO					264.15%	292.82%	237.05%	247.21%

*12 month average (as of 31 March 2026)

The Group collects diversified sources of funds, that ensure stable liquidity situation. The Bank holds as well high liquid assets portfolio, that can be used as the source of liquidity in case needed and ensure access to the liquidity during one day. Above mentioned elements enable stable liquidity management both in the normal situation as well as in the crisis or emergency one. High share of liquid assets (Level 1 only) ensures compliance with the regulatory and internal liquidity requirements.

The main aspects having impact on the LCR measure is funding structure of the Bank and size of the high liquid assets portfolio. In the funding structure on one side the funding sources structure is important (segment of the Customer) and on the other product type of the liability. Diversification scale of the funding sources and relationship with the Customers ensure high stability of the funding. Bank's assets taken into LCR measure calculation are highly liquid assets, that can be used for immediate acquisition/obtaining of liquidity.

The LCR ratios as of the end of each quarter remained on safe and high level. During last 3 quarters of 2025 and 1Q of 2026 the consolidated LCR fluctuated from 237.05% to 292.8%. The average monthly consolidated LCR ratio was 264.2%. Fluctuations of this ratio was caused mainly by non-bank Customer deposits volume as well as technical changes resulting from obligatory reserve balance management and repo transactions or balances on Bank's nostro accounts.

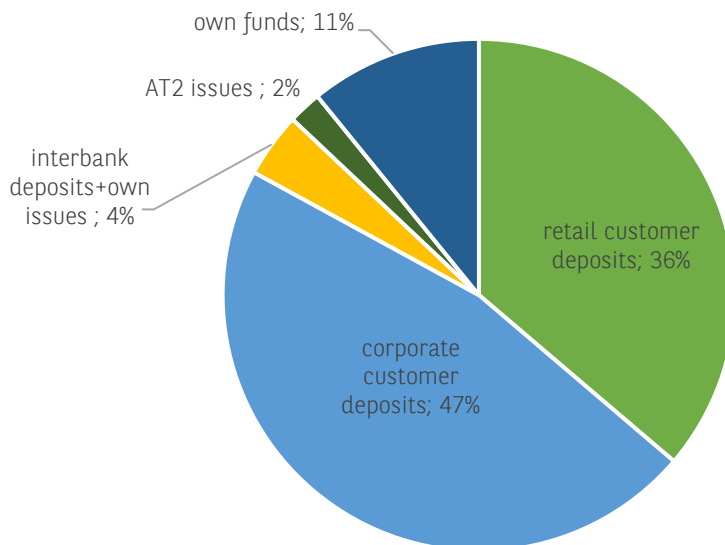
Throughout four recent quarters, the consolidated LCR decreased from 286.6% as of end of March 2025 to 246.1% as of the end of March 2026. The LCR ratio remains at a high level and is significantly higher than regulatory requirements.

The non-bank Customers deposits base constitutes to be the largest share in the Group funding, and it comes from all segments of Clients. As of end of March 2026 the corporate segment funding from the customers classified as corporate in the financial statement. constitutes dominant contribution. The stability of deposit base is ensured by the attractive and comprehensive offer to the Bank's Customers, which is subject to on-going monitoring and analysis in order to establish models describing the deposits behaviour in time for each business line. The Group also cooperates with the supranational financial institutions that provide stable funding used



for specific projects or dedicated offers to selected Customers. Additionally, the Bank issued bonds in EUR for AT2 capital purposes and in 2025 issued bonds in EUR for MREL requirements. Moreover, in the first quarter of 2026 the Bank repaid one of its debts in PLN.

The complete Group's funding structure as of 31 March 2026 is presented in the chart below:



The Bank monitors concentration of the funding sources from non-bank Customers and presents relevant analysis to the ALCO Committee on the monthly basis. The Bank established limits for funding concentration both for corporate and retail segment. There was no excess of the concentration limit during the observed period.

Due to the currency structure of the balance sheet, the Bank provides financing tailored to the profile of its foreign currency assets, either through financing obtained directly in a given currency or through CIRS or FX SWAP transactions.

Closing currency gaps throughout derivatives enables to close Bank's needs in the various currencies and term structure adequate to the liquidity risk profile of the respective currencies, and that has positive impact for the liquidity profile in respective currency. The Bank monitors liquidity in PLN and basic foreign currencies: EUR, CHF, USD and all remaining currencies as total. In case of the gap of liabilities in foreign currencies or surplus the Bank concludes off-balance sheet exchange of currencies transactions with the BNPP Group's units: FX SWAPS or CIRS obtaining required currencies or PLN. Obtaining foreign currencies in case needed is done from the currencies Bank has excess of liabilities and complementary from PLN. As of 31 March 2026 the Bank practically didn't need funding of mortgage CHF portfolio with derivatives due to high level of provisions in CHF related to legal risk for CHF mortgage portfolio.

Derivatives exposure and potential collateral calls:

Collaterals for derivative transactions are mainly assets of the Level 1 type, i.e. cash and government securities or securities issued by development banks. The change of collateral type is performed exclusively within this type of assets. In ISDA-type agreements and ZBP framework agreements there might be clauses on the "Credit Event Upon Merger", which means that in case of such an event, the counterparty's rating may deteriorate. Such an event does not entail any posting of the additional collateral, but it may cause possible closing of the transaction.

The Bank doesn't have any agreements with the counterparties that would require additional collateral from the Bank in case of rating deterioration.



5. TRANSITIONAL PROVISIONS

Transitional provisions pertaining to capital requirement calculation due to credit risk

In the calculation of the capital requirement as at 31 March 2026, the Bank applied transitional arrangements for:

- equity exposures in accordance with Article 495a of the CRR Regulation;
- unconditional cancellable commitments in accordance with Article 495d of the CRR Regulation;
- property revaluation requirements in accordance with Article 495f of the CRR Regulation;
- temporary treatment of public debt issued in the currency of another Member State in accordance with Article 500a of the CRR Regulation.

The Bank's application of the above solutions increased the total capital adequacy ratio as at 31 March 2026 at the consolidated level by 24 bp.

6. INFORMATION ON THE REMUNERATION POLICY – SUPPLEMENT INFORMATION

According to the information provided in the report as of 31 December 2025, the supplementary information is presented below with collective quantitative information on the remuneration granted for 2025 i.e. fixed remuneration paid in 2025 and variable remuneration granted for 2025.

Table 4. EU REM1 – Remuneration awarded for the financial year (*ths PLN. the information on the number of employees is expressed as a full number*).

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	12	8	13	141
2		Total fixed remuneration	1 971	13 417	9 875	58 884
3		Of which: cash-based	1 971	12 418	9 289	57 030
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests				
5		Of which: share-linked instruments or equivalent non-cash instruments				
EU-5x		Of which: other instruments				
6		(Not applicable in the EU)				
7		Of which: other forms	-	999	586	1 855
8		(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff	12	8	13	141
10		Total variable remuneration	-	8 060	4 159	21 406
11		Of which: cash-based	-	3 511	1 925	17 463
12		Of which: deferred	-	1 464	697	1 361
EU-13a		Of which: shares or equivalent ownership interests	-	3 511	1 925	17 463
EU-14a		Of which: deferred	-	1 474	702	1 370
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments				
EU-14b		Of which: deferred				
EU-14x		Of which: other instruments				
EU-14y		Of which: deferred				
15		Of which: other forms	-	1 039	492	740
16		Of which: deferred	-	1 039	492	740
17	Total remuneration (2 + 10)		1 971	21 477	14 034	80 290



7. STATEMENT OF THE MANAGEMENT BOARD

Hereby the Management Board of BNP Paribas Bank Polska S.A.:

- declares that to the best of their knowledge, the information disclosed in accordance with part eight of CRR Regulation has been prepared in accordance with internal control processes;
- declares that to the best of their knowledge, the adequacy of risk management arrangements ensures that the risk management systems used are appropriate from the point of view of the risk profile and strategy of the Bank and the Group;
- approves this *Capital adequacy information of the BNP Paribas Bank Polska S.A. Group as of 31 March 2026* which includes key indicators and figures that provide external stakeholders with a comprehensive view of risk profile determined by the Management Board and approved by the Supervisory Board.

SIGNATURES OF MEMBERS OF THE MANAGEMENT BOARD OF BNP PARIBAS BANK POLSKA S.A

06.05.2026	Przemysław Gdański <i>President of the Management Board</i>	<i>qualified electronic signature</i>
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06.05.2026	Natalie Yacoubian <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
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06.05.2026	Małgorzata Dąbrowska <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
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06.05.2026	Wojciech Kemblowski <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
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06.05.2026	Piotr Konieczny <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
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06.05.2026	Magdalena Nowicka <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
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06.05.2026	Volodymyr Radin <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
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06.05.2026	Jerzy Szugajew <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
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Warsaw, 6 May 2026

