

Rating action taken by Fitch Ratings

current report no. 26/2026

date: 13 May 2026

The Management Board of BNP Paribas Bank Polska S.A. ("Bank") hereby informs that on 13 May 2026 Fitch Ratings ("Fitch", "Agency") has upgraded the Bank's Short-Term Issuer Default Rating (ST IDR) to "F1+" from "F1", due to the upgrade of the parent's (BNP Paribas SA, AA-/Stable/F1+) ST IDR.

Bank's support-driven Long-Term Issuer Default Rating (LT IDR) remains constrained at two notches above the Polish sovereign rating (A-/Negative), due to country risk considerations. The support-driven LT IDR was affirmed at "A+" with Negative Outlook.

Fitch has assigned new Bank long- and short-term deposit ratings of "A+" and "F1+". The deposit ratings are in line with the IDRs and with no uplift from the Shareholder Support Rating (SSR), given country risk considerations.

Rating actions described above follow the publication on 8 May 2026 of Fitch Ratings updated Bank Rating Criteria (a summary of the changes introduced by the new criteria is available at: <https://www.fitchratings.com/research/banks/fitch-ratings-publishes-updated-bank-rating-criteria-08-05-2026>).

The original text of Fitch Ratings press release is available on the Agency website: <https://www.fitchratings.com/research/banks/fitch-takes-rating-actions-on-8-polish-banks-following-criteria-update-13-05-2026> .

A full list of Fitch ratings is presented below:

- 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" with a Stable Outlook,
- National Short-Term Rating (Natl ST): "F1+",
- Viability Rating (VR): "bbb",
- Shareholder Support Rating (SSR): "a+",
- Long term deposits rating: "A+",
- Short term deposits rating: "F1+".

Legal basis

Article 17 item 1 of the MAR Regulation