BNP PARIBAS

ISIN code: PLBGZ0000010
Ticker WSE: BNP
Index: mWIG40, mWIG40TR

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

+1 million	10%	<38%	22%	75%
Retail Customers net	Corporate loans market share	C/I w/o bank tax	ROTE	Dividend payout

New sustainable loan production PLN 25 billion

BNP Paribas Bank Polska Group in figures after H1 2026

PLN 181 bn	PLN 975 m	7.2 k	352	2.8 m
assets	net profit	active FTEs	Customer Centres	Customers

Selected financial data

Net profit	PLN 975 m	-34% y/y
Net banking income (NBI)	PLN 3,989 m	-5% y/y
Total costs	PLN 1,888 m	+7% y/y
Net allowances on expected credit losses	PLN -143 m	+1,488% y/y
Impact of CHF portfolio legal risk	PLN -150 m	-52% y/y
Equity	PLN 17 bn	+8% y/y
Total loans (gross)	PLN 97 bn	+9% y/y
Customer deposits	PLN 137 bn	+6% y/y

Financial ratios

ROTE	13.4%
TCR	18.02%
Tier I	14.72%
MREL (%TREA) stand-alone	22.87%
LCR / NSFR	238% / 159%
C/I / C/I w/o BGF	47.3% / 41.3%
Net loans / deposits	70%
Net interest margin	3.27%

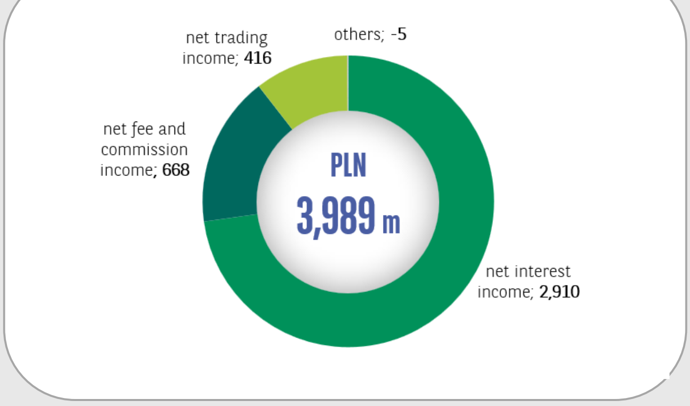
Material events – H1 2026

PLN -149.7 m – CHF mortgage loan portfolio legal risk impact
PLN -238.9 m – total annual BGF contribution
PLN -42.8 m – impact of the CJEU judgment of 23.04.2026 (financing of non-interest costs)

Material events – H1 2025

PLN -314.3 m – CHF mortgage loan portfolio legal risk impact
PLN -176.5 m – total BGF contribution

NBI structure 6M 2026 (PLN m)



Fitch Ratings (update 13 May 2026)

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+**

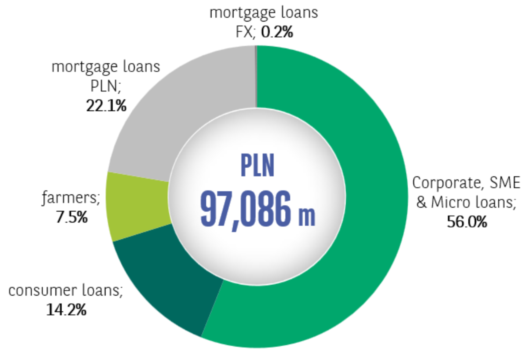
ESG Sustainalytics Agency Rating

Low risk at the level of **11.5**
The best result among banks in Poland

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

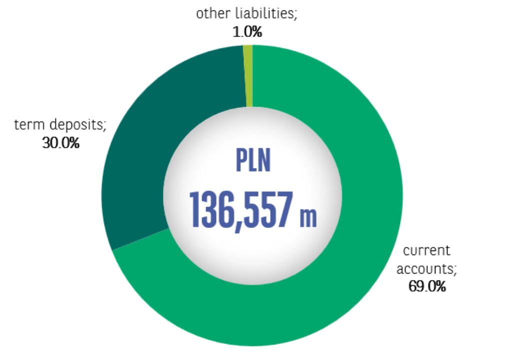
BNP PARIBAS

Lending portfolio[1] 30.06.2026



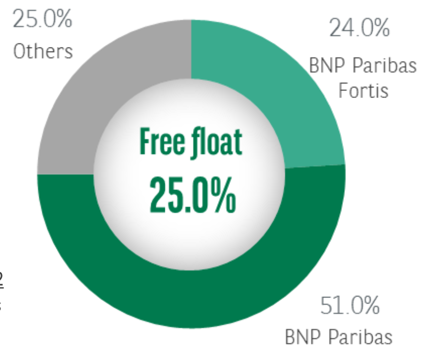
1 - loans and advances (gross) measured at amortised cost

Customer deposits[2] 30.06.2026



2 - amounts due to customers reduced by repo transactions with customers and loans & advances received from non-bank financial institutions

Shareholding structure (30.06.2026)



147,949,302
total 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.

Group structure

BNP Paribas Bank Polska S.A.

- 100% BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.
- 100% BNP Paribas Group Service Center S.A.
- 100% BNP Paribas Leasing Services Sp. z o.o.

Bank Management Board

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

Calendar - release of the next periodic report

November 5, 2026 – Q3 2026 Report

Awards and distinctions

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

3 Awards in The Digital Banker competition for SMEs

THE DIGITAL BANKER

GLOBAL SME BANKING INNOVATION AWARDS 2026

Złoty Bankier 2026

III place in the Premium Account ranking

Best SME Bank Award 2026

GWIAZDY BANKOWOŚCI 2026

II place in ESG Star in the "Stars of Banking" ranking

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More on the website: https://www.bnpparibas.pl/en/investor-relations