BNP PARIBAS

12 AUGUST 2026

PRESENTATION OF H1 2026 RESULTS

BNP PARIBAS BANK POLSKA SA GROUP

Agenda

01

Key highlights

Key results of the BNP Paribas Bank Polska Group in Q2 2026

Successful strategy execution. Business growth in both segments. Improvement of quarterly results

FINANCIAL RESULTS

- Growth of all NBI key categories including NII. Discipline in maintaining deposit margin
- Normalized cost base under control (lack of one-off regulatory burdens in Q2)
- Stable, low level of credit risk and CHF loan portfolio legal risk

net profit **PLN 600 m**
+60% q/q
-18% y/y

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

BUSINESS ACTIVITY

- Retail Customers – increase in sales of key retail products; growth in the loan portfolio and the number of Customers
- Institutional Customers - further increase in loans, rebound of deposits after a seasonal decline in Q1

gross loans **PLN 97.4 bn**
+2% q/q
+9% y/y

NIM **3.3%**
0 bps q/q
-26 bps y/y

STRATEGY & TRANSFORMATION

- Growth in sales of accounts and acquisition of Retail Customers
- Development of partnerships affecting the growth of acquisition and consumer loans' sales
- Growth in volumes and acquisitions in Corporate and SME banking

ROTE **13.4%**
+3 pp q/q
-9 pp y/y

C/I w/o BGF **41.3%**
0 pp q/q
+4 pp y/y

Accelerate 2030 strategy

Strategy operationalization in H1 2026

ACCELERATE 2030

Business ambitions	6M 2026	2030
Retail Clients net growth	+122 thous.	+1 m
Corporate loans market share	8.3%	10%
New sustainable loan production	PLN 4.3 bn	PLN 25 bn

Retail and Business Banking

Continued cooperation with retail sales market leaders (Media Expert and RTV Euro AGD) and building new partnerships with global companies (Samsung) resulting in record sales of instalment loans

Implementation on a full scale of a new conversion model of Customers with an instalment loan to a relationship based on a current account – over 13% of the entire current account sales in Q2

Very good current accounts sales results in Customer Centres due to the implementation of the "Traveler" offer and the progressive deposit "Dynamic Profit" – the first elements of the new value proposition being prepared for key Customer segments, including GenZ

In H1 2026 high sales of cash loans and financing in the mobility area – an increase of 10% and 18% y/y, respectively

Corporate Banking[1]

CIB: further strengthening of the leading position on the market, increase in loan portfolio by 21% in Q2, alongside significant quarterly improvement in net fee income

Corporate Banking: continuation of business development - an increase in the loan portfolio by 2% in Q2

SME: rebuilding our position in loans (1% loan portfolio increase in Q2), among others, due to higher acquisition of new Customers (10% y/y increase, with 64% higher new loan volumes for prospects)

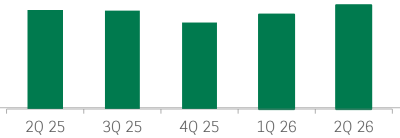
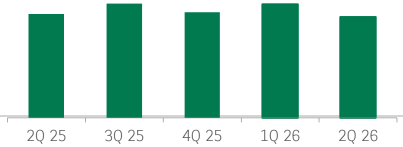
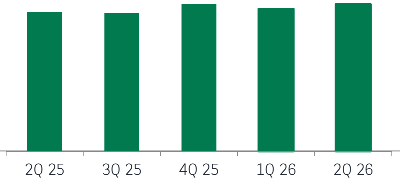
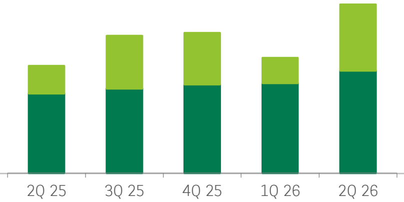
1. Corporate Banking & CIB & SME

Implementation of Genesys Cloud, a platform for managing relationships with the Customer in the Contact Centre, providing greater flexibility, scalability and reliability of relationship management and laying the foundation for the further development of multi-channel and AI-based solutions

Customer business activity – sales & transactional volumes

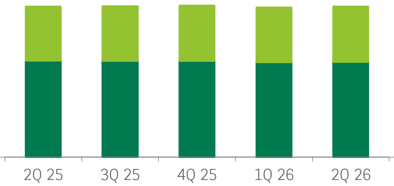
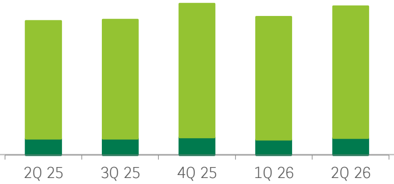
Record-high sales levels of loans to Retail Customers. Growth in sales of personal accounts and Client transactionality.
Increase in acquisition and transactionality of Customers in the SME and Corporate Banking

Retail Banking

		q/q	y/y
PERSONAL ACCOUNTS		+10%	+5%
INVESTMENT PRODUCTS*		-11%	-3%
GOMOBILE PAYMENTS No. of transactions		+3%	+6%
MORTGAGE LOANS		+163%	+139%
CONSUMER LOANS		+14%	+29%

* Investment funds, structured certificates and investment deposits

Corporate & SME Banking

		q/q	y/y
CUSTOMERS (CORP. / SME)		+1%	0%
PAYMENT VOLUME (CORP. / SME)		+8%	+11%

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

CANPACK
520 mln USD
Asset Based RCF
Refinancing, general corporate and working capital financing
BNP PARIBAS
Join Lead Arranger
April 2026

INTER CARS
Refinancing & financing of general corporate purposes
PLN 4 000 million
BNP PARIBAS
Mandated Lead Arranger
May 2026

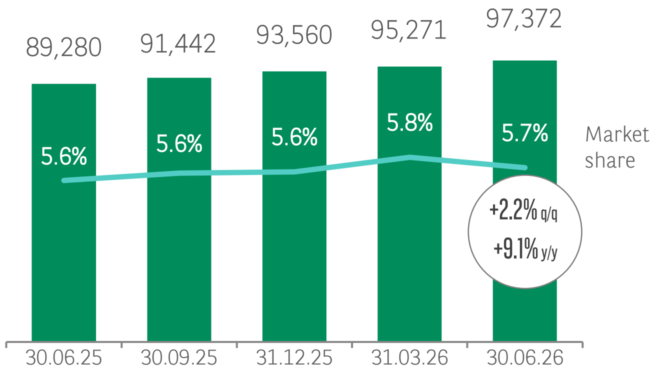
Gemini Polska
Refinancing & financing of general corporate purposes
PLN 1 050 million
BNP PARIBAS
Mandated Lead Arranger
May 2026

hbreavis
Forest office campus in Warsaw
EUR 200 million
Syndicated Loan Facility
BNP PARIBAS
Arranger
Security Agent
May 2026

Loan and deposit volumes

Balanced growth of the loan portfolio between both Customer segments. Stable level of total deposits. Increase in acquisition and number of Customers

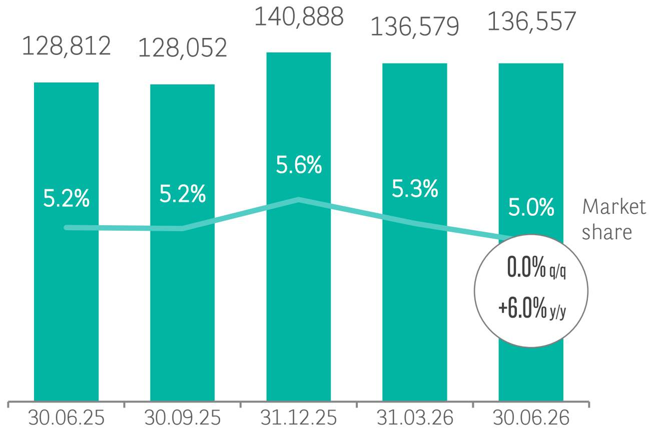
Gross loans [PLN million]



+2.8% q/q | visible growth in Individual Customer loan portfolio due to record sales of mortgage and consumer loans

+1.9% q/q | continued growth in Institutional Customer loan volumes mainly in the area of Corporate Customers and CIB portfolio

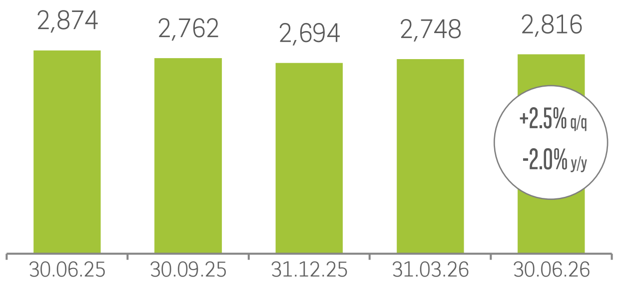
Customer deposits* [PLN million]



-2.4% q/q | decrease in Individual Customer deposits, related to optimization of deposit cost

+1.9% q/q | increase in Institutional Customer deposits (all subsegments) after a seasonal outflow at the end of Q1

Number of Customers [thous.]



+2.7% q/q | further increase in the total number of Individual Customers (in all Mass, Affluent and Private Banking subsegments)

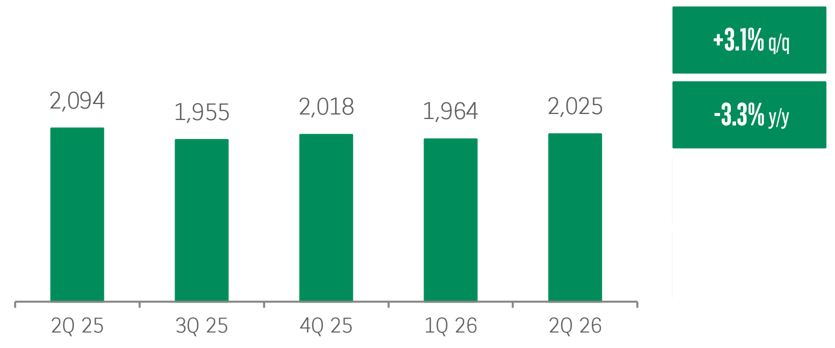
+0.8% q/q | increase in the number of Institutional Customers (in all Micro, Corpo and SME subsegments)

** Customer deposits in this presentation are defined as amounts due to customers reduced by repo transactions with customers and loans & advances received from non-bank financial institutions*

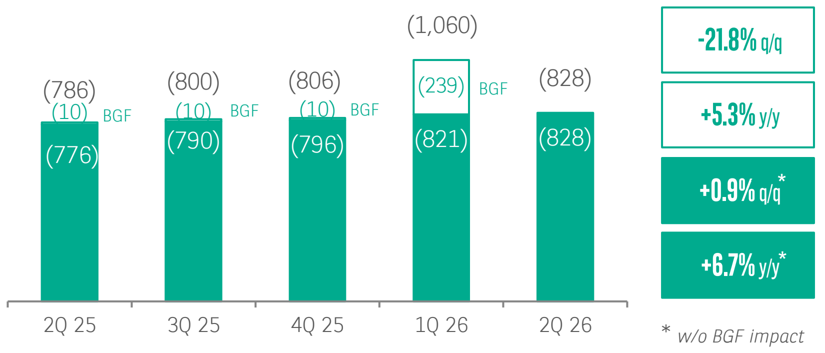
Quarterly financial results

Growth in all key NBI categories, operating expenses under control. Slight increase in cost of risk due to geopolitical situation. Lower impact of CHF legal risk

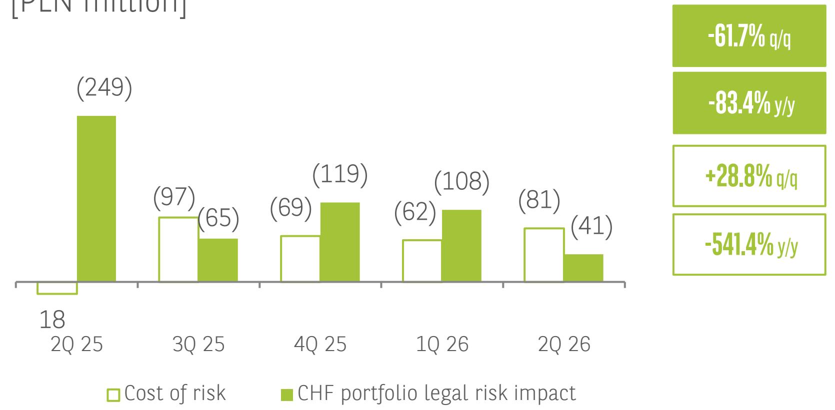
Net banking income [PLN million]



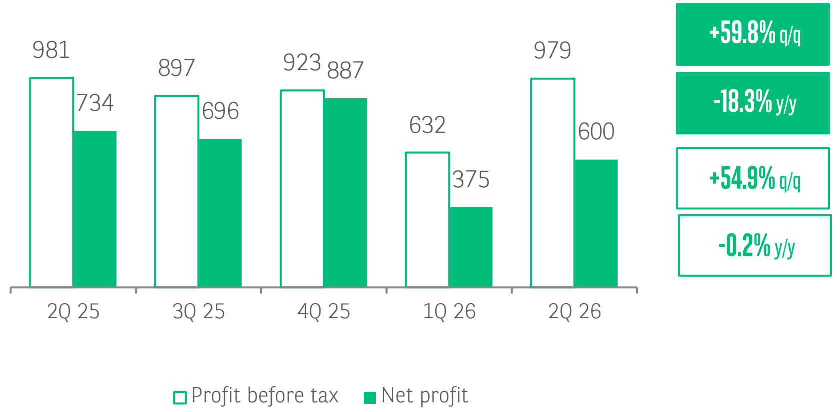
Operating expenses [PLN million]



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



Net profit / Profit before tax [PLN million]



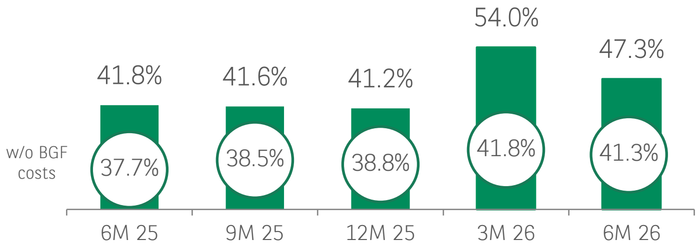
Financial results

- Visible increase in quarterly net banking income due to improved net interest income and net fee and commission income, and a slightly better net trading income (valuation of financial instruments).
- Decrease in administrative costs and depreciation due to the lack of one-off BGF and KNF costs. Similar quarterly level in normalized terms.
- Low level of cost of risk despite the increase in uncertainty resulting from geopolitical tensions.
- Negative impact of a higher income tax rate on the level of net profit in y/y terms.

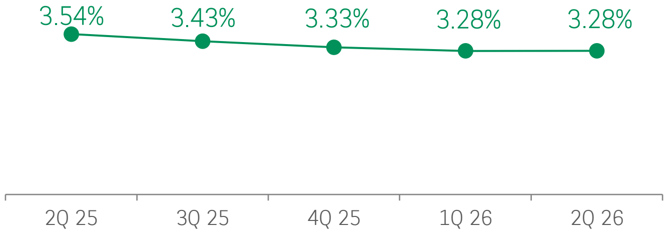
Key financial ratios

Improvement of ROTE and C/I ratios due to higher core revenues and cost control. Stabilization of net interest margin. Low cost of credit risk

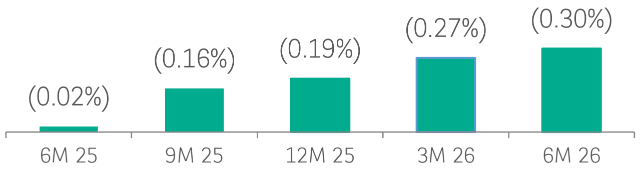
Cost / Income [%]



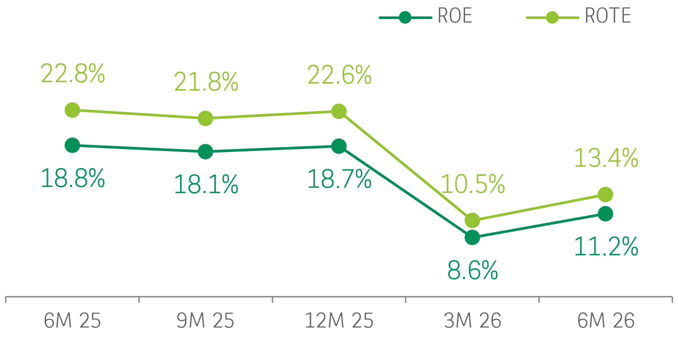
Net interest margin on assets [%]



Cost of credit risk [%]



ROE and ROTE [%]



Financial ratios

- Improvement of the quarterly C/I ratio due to the lack of one-off cost of BGF contribution and increase in net banking income.
- Stabilization of net interest margin due to further optimization of deposit margins.
- Slight increase in cost of risk resulting from a cautious approach to geopolitical risk.

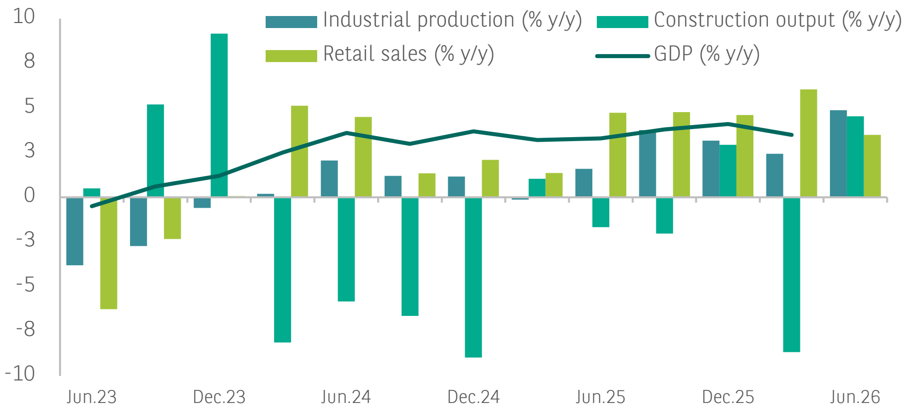
02

Macroeconomic environment

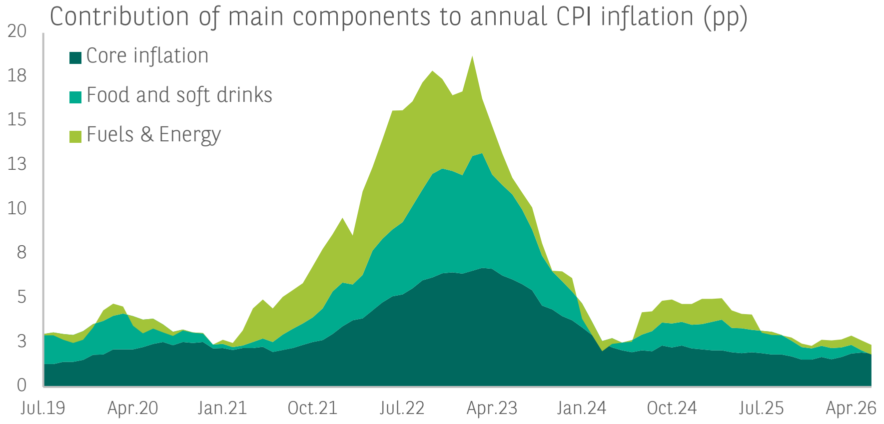
GDP, economic situation and inflation

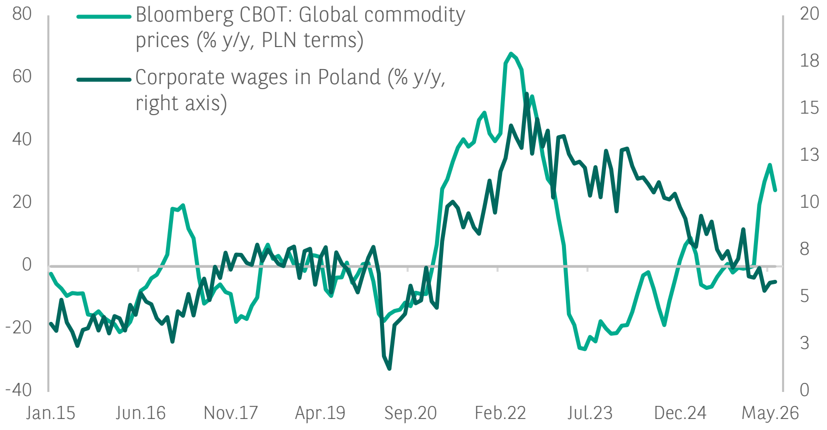
Economic growth is gaining momentum; inflation risk on the rise again

The economy has been speeding up in the spring, and the growth outlook remains firm



Inflation back to the target in June, but risk for higher CPI prints is rising





Macroenvironment

Monthly data from industry, construction and trade indicate a likely acceleration of the economic growth rate in the second quarter of this year from 3.5% to about 4%. GDP is increasingly driven by investment, both public and private. The growing inflow of EU funds remains a key source of financing capital expenditures, and it is also largely responsible (especially the funds from SAFE) for the spectacular increase in orders in the Polish industry, which execution should support economic sentiment in the coming quarters.

The energy market shock caused by the Gulf conflict poses a risk to inflation, although in the second quarter alone, price pressures were strongly curbed by fuel tax cuts and still cheapening food.

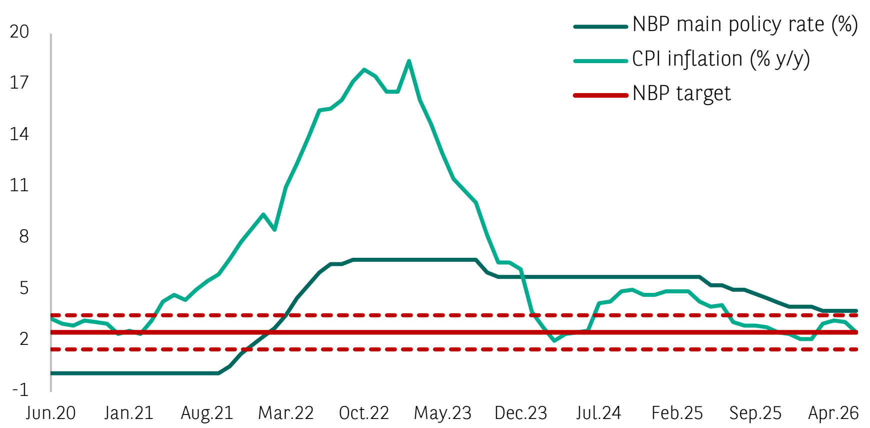
And, while domestic factors do not indicate an acceleration in inflation, rising commodity prices suggest a resurgence of CPI prints to 3-3.5% in the second half of this year.

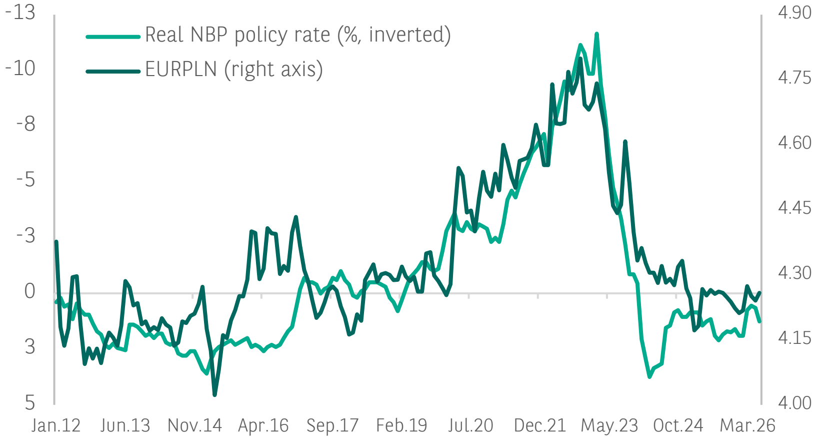
Source: Statistics Poland (GUS), Eurostat, Macrobond, BNP Paribas

Monetary policy, exchange rate and the banking sector

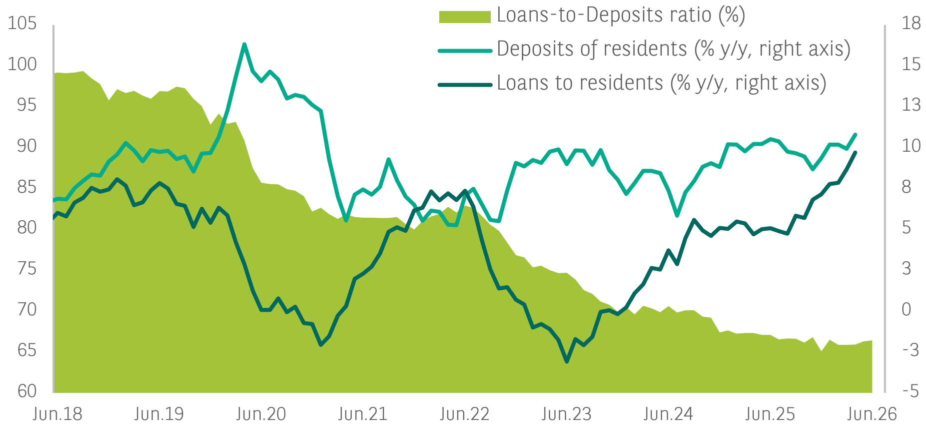
The Monetary Policy Council in "wait-and-see" mode; credit demand remains strong

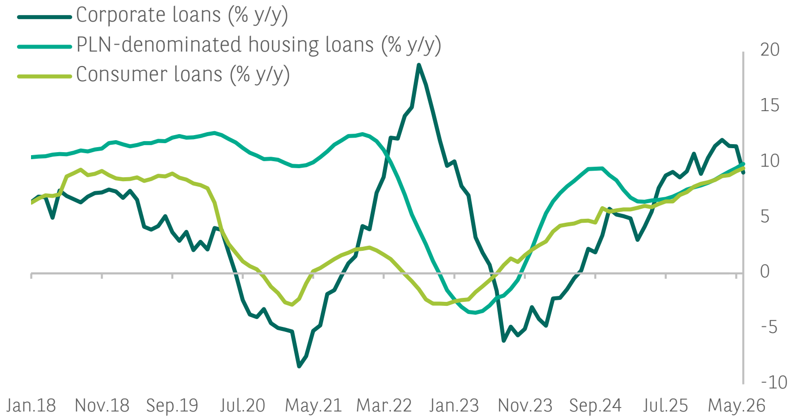
Dovish signals from the MPC may weaken the zloty





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





Macroenvironment

After a series of interest rate cuts, the MPC went into a "wait-and-see" mode in the second quarter of 2026. A strong domestic economy and the risk of a renewed rise in inflation (due to again rising oil prices and the end of the "CPN" government's programme - tax cuts on fuels) speak in favour of a cautious approach to further monetary policy easing.

Nevertheless, after the July meeting of the MPC, NBP Governor Adam Glapiński suggested the possibility of lowering interest rates as early as September this year.

Solid demand for credit in the main market segments reflects accelerating economic growth and lower interest rates. The volume of consumer and housing loans as well as corporate credit increased by almost 10% y/y in June 2026. At the same time, deposits are still growing faster than loans to the non-financial sector.

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

03

Financial results

Key financial data – Q2 2026

Consistently increasing the scale of lending activity. Strengthening of own funds. Improvement in core revenues and net profit in Q2 2026. The impact of higher tax on the level of net profit in 2026

Financial results

PLN million	2Q 2026	1Q 2026	2Q 2025	change q/q	change y/y
Net interest income	1,465	1,446	1,473	1.3%	-0.6%
Net fees and commissions income	353	315	328	12.2%	7.6%
Other income&costs	208	204	293	2.0%	-29.1%
Net banking income	2,025	1,964	2,094	3.1%	-3.3%
Total expenses	-828	-1,060	-786	-21.8%	5.3%
Total expenses w/o BGF fee	-828	-821	-776	0.9%	6.7%
Net allowances on expected credit losses	-81	-62	18	28.8%	-
Impact of FX mortgage portfolio legal risk	-41	-108	-249	-61.7%	-83.4%
Gross profit	979	632	981	54.9%	-0.2%
Income tax	380	257	247	47.8%	53.4%
Net profit	600	375	734	59.8%	-18.3%

Volumes

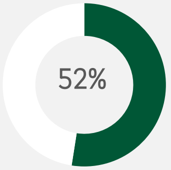
PLN billion	30.06.2026	change q/q	change y/y
Assets	181	2.0%	7.3%
Loans (gross)	97	2.2%	9.1%
Securities	64	2.4%	10.4%
Customer deposits	137	0.0%	6.0%
Investment products	28	6.0%	27.8%
Equity	17	-4.5%	7.8%

Indicators

Total Capital Ratio	18.02%
Tier 1	14.72%
ROTE	13.4%
BVPS (PLN)	115.4
Net loans/deposits	70%
LCR	238%
NIM (net assets, quarterly)	3.28%

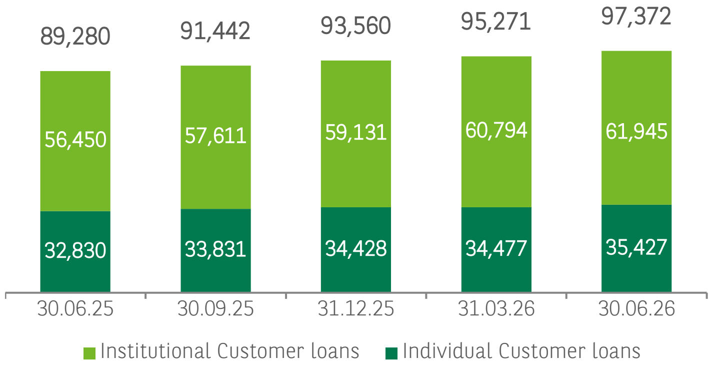
Loan portfolio

Significant increase in Retail Customer loans due to record-high sales of mortgage and consumer loans.
Continued growth of Institutional Customer loans



share in total assets

Gross Customer loans* [PLN million]



+2.2% q/q | +9.1% y/y

+1.9% q/q | +9.7% y/y

+2.8% q/q | +7.9% y/y

Changes in the loan portfolio

Individual Customers' portfolio

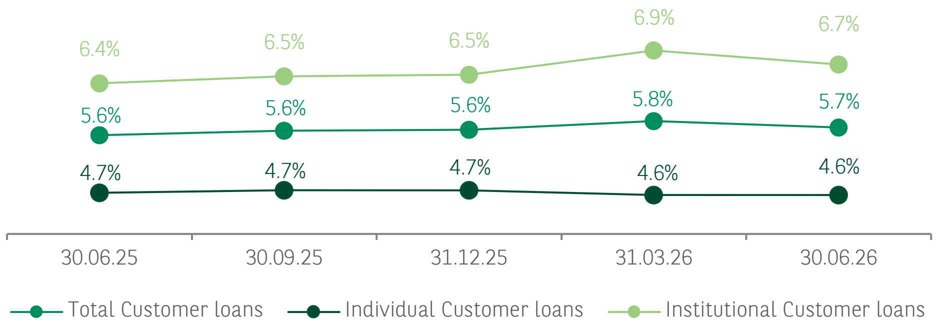
- Increase in the value of consumer loans (+3.4% q/q, +7.1% y/y)
- increase in the value of mortgage loans (+2.4% q/q, +8.5% y/y)

Institutional Customers' portfolio

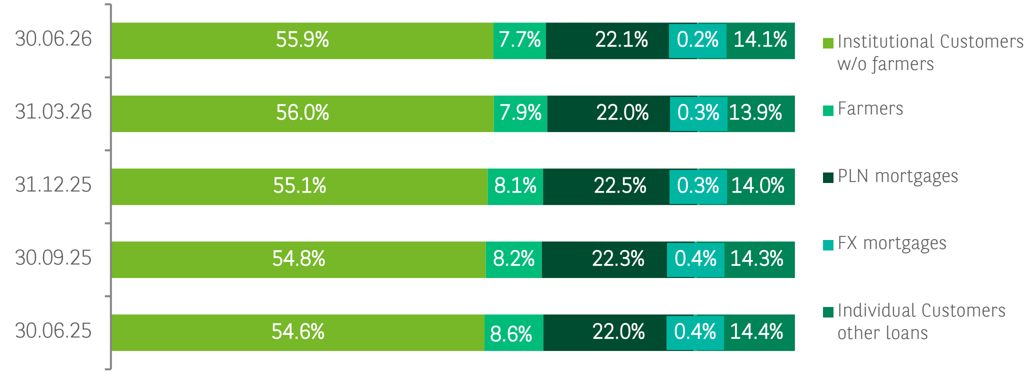
- increase in the enterprise loan portfolio (+2.1% q/q, +13.2% y/y), mainly investment loans
- quarterly increase in the portfolio of individual farmers (+0.2% q/q, -2.6% y/y)
- decrease in the leasing portfolio (-0.4% q/q, -2.6% y/y)

Value of sustainable financing as at 30.06.2026: PLN 15.2 billion (+4.0% q/q, +39.4% y/y)

Market shares [%]



Gross loans structure [%]

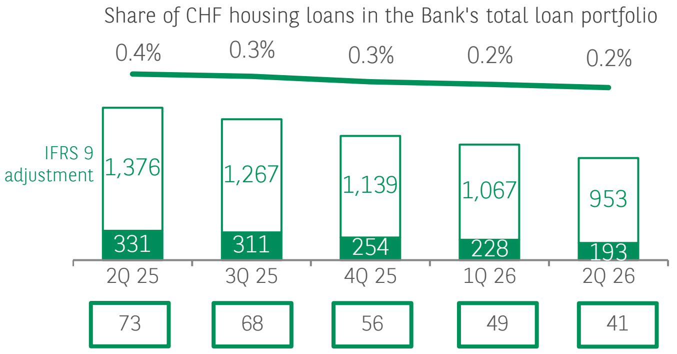


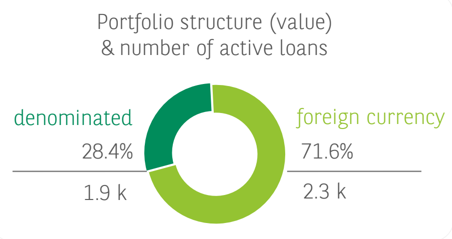
** including the portfolio measured at fair value*

CHF mortgage loan portfolio

Decrease in the number of new claims. Lower quarterly level of legal risk supported by a one-off adjustment of model parameters

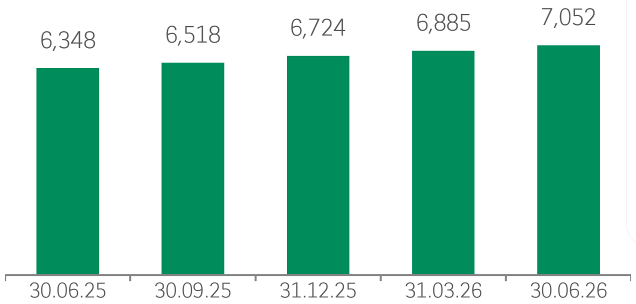
Gross CHF mortgage loans [PLN million]





X Gross CHF mortgage loans [CHF million]

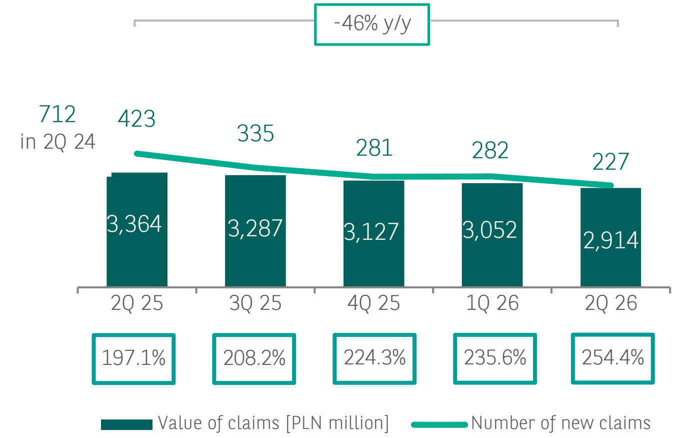
Number of settlements concluded with borrowers



Results of individual negotiations of settlements with Customers as at 30.06.2026:

- **14,727** individual settlement offers presented to Customers,
- **7,490** negotiation proposals accepted by Customers,
- **7,052** settlements concluded.

Lawsuits filed by Customers



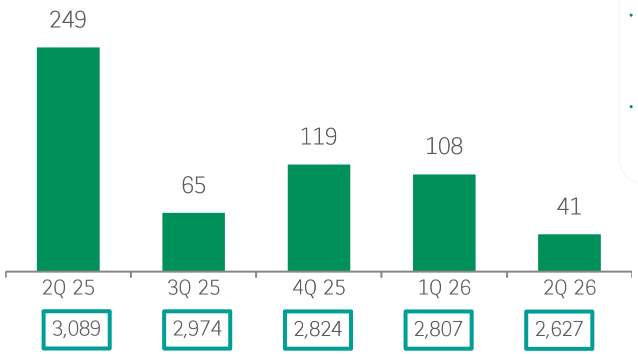
In Q2 2026: **227 new lawsuits** (in Q1 2026: 282).

Out of **6,050 validly concluded proceedings**:

- **4,453** cases ended unfavourably,
- **1,020** ended with court settlements,
- **374** were discontinued due to a settlement,
- **98** were discontinued due to a clearing,
- **51** ended favourably for the Bank,
- **54** were discontinued due to the withdrawal of the lawsuit by the Client.

X Ratio of the value in dispute to the CHF portfolio gross book value (GBV) before legal risk adjustment

CHF portfolio legal risk impact [PLN million]

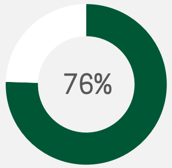


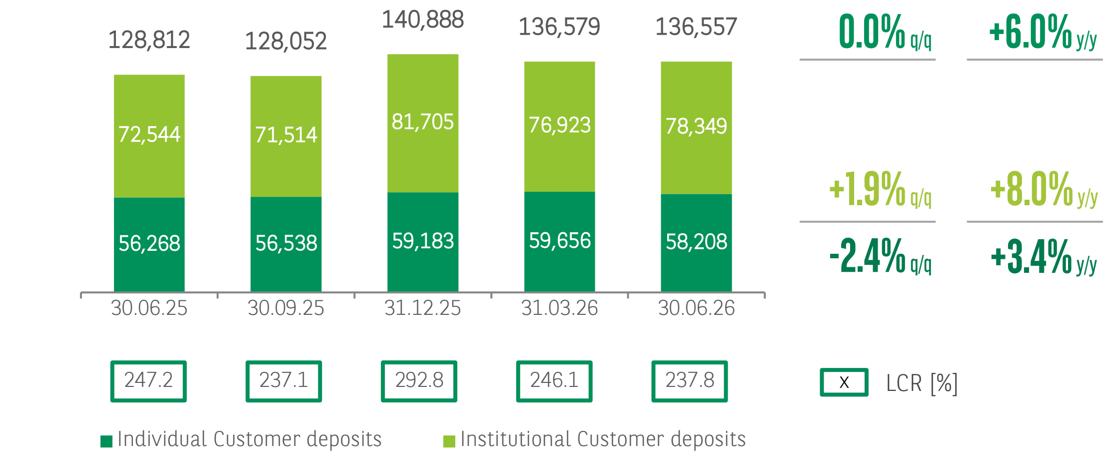
- Lower impact of CHF risk for Q2 due to a one-off adjustment of model parameters.
- Balance sheet provision for conversions related to CHF legal risk as at 30.06.2026: PLN 122 million.
- In Q2 2026, the Bank used PLN 33 million for conversions and PLN 177 million for the final judgments.

X Total legal risk impact at the end of the period

Customer deposits

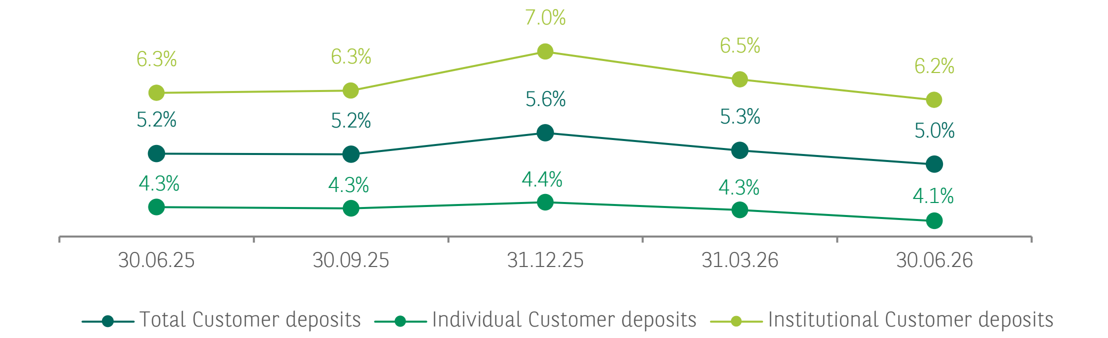
Stabilization of total deposits. Increase in institutional Customer deposits after a seasonal outflow at the end Q1.
Optimization of deposit margins in the Retail segment – a decrease in deposits with a alongside the structure improvement

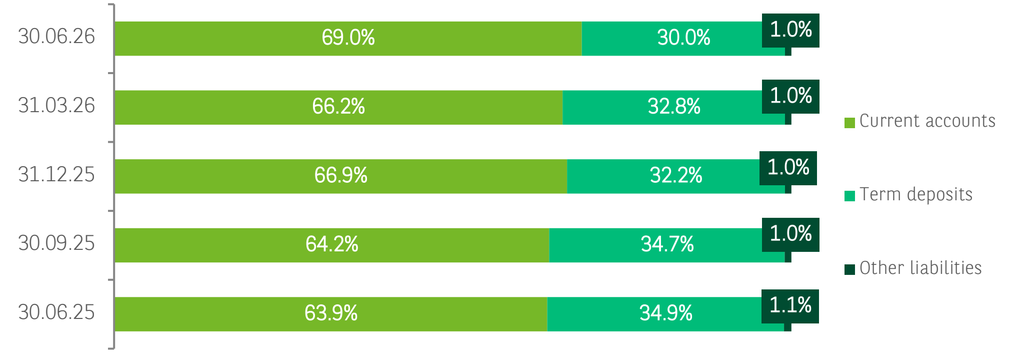




Changes in the volume and structure of deposits

- Increase in deposits from Institutional Customers in deposits from enterprises +1.6% q/q (+6.3% y/y) and from the public sector +11.9% q/q (+46.1% y/y). Quarterly decrease in deposits from farmers:-4.9% q/q (+2.9% y/y).
- Decrease in deposits from Individual Customers related to optimization of deposit margins.
- Increase in the share of current accounts in total deposits to 69.0% at the end of Q2 2026 (+2.8 pp q/q, +5.1 pp y/y).

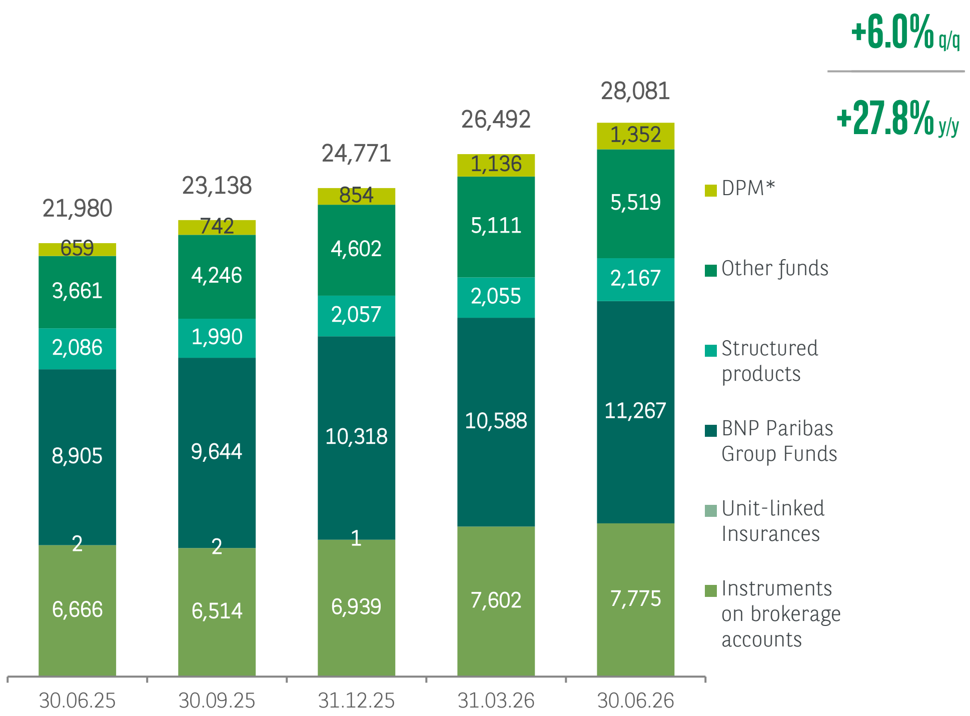




Investment products

Further growth in the value of investment products, primarily investment fund assets

Investment products [PLN million]

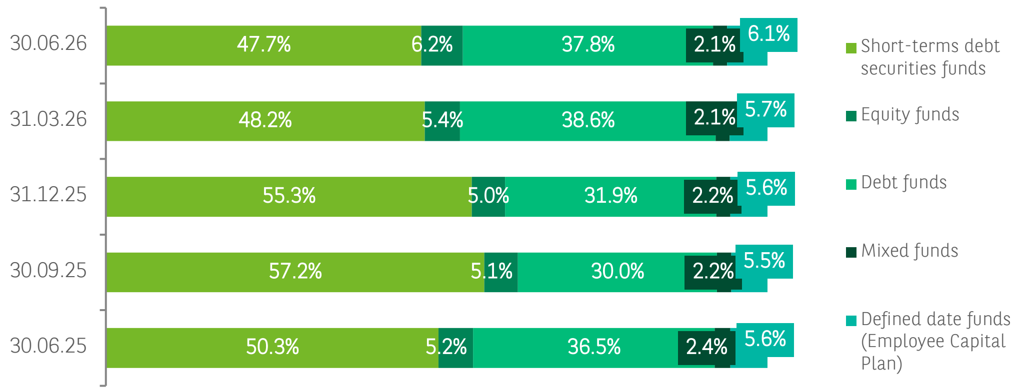


* *Discretionary Portfolio Management*

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

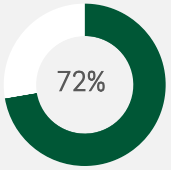
- Significant increase in the value of funds invested in the investment funds of the BNP Paribas Group (+6.4% q/q, +26.5% y/y) and in other funds (+8.0% q/q, +50.7% y/y).
- Increase in the value of Customers' assets on brokerage accounts (+2.3% q/q, +16.6% y/y).
- Increase in the value of the DPM portfolio (+19.0% q/q, +104.9% y/y).

Structure of BNP Paribas TFI investment funds [%]



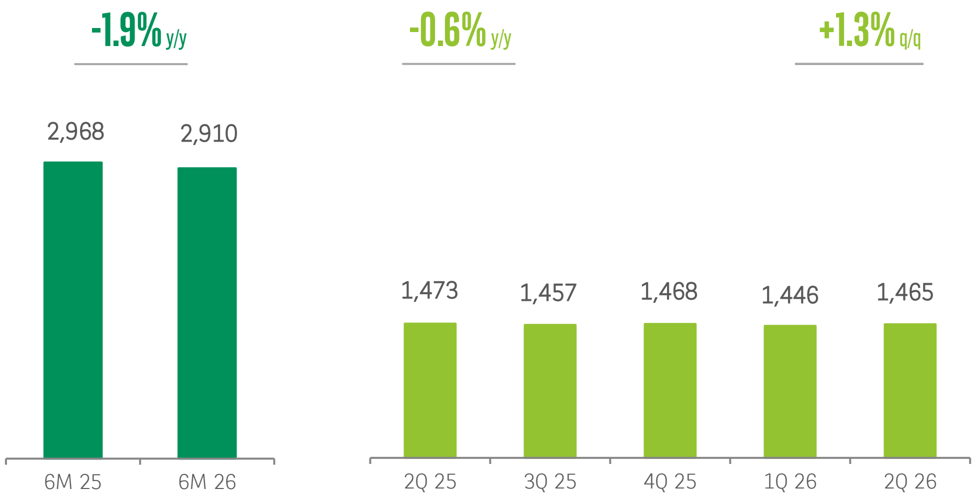
Net interest income

Increase in net interest income and stabilization of NIM due to optimization of cost of financing and growth of loan portfolio

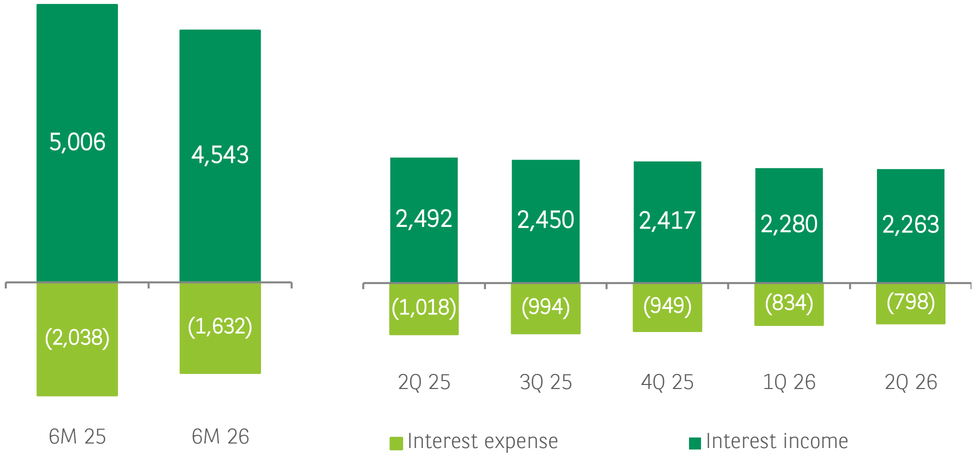


share in NBI

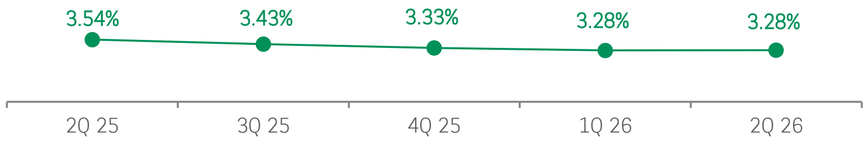
Net interest income [PLN million]



Net interest income and expenses [PLN million]



Net interest margin, quarterly [%]

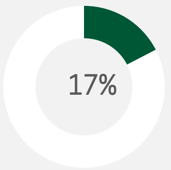


Changes in net interest income

- Y/Y decrease in net interest income related to the negative impact of the interest rates cuts. The decline in interest income on loans was partially offset by the optimization of Customer deposit costs, an increase in the result from placing liquidity surpluses and an improvement in the result from hedge accounting.
- Q/Q higher net interest income due to a decrease in Customer deposit costs, an increase in loan portfolio and an improvement in the result from hedge accounting. Decline in interest income on loans related to, among others, the impact of the 25-bps reduction in NBP rates in March 2026 and the adjustment of interest on part of retail loans resulting from the judgment of the CJEU (financing of non-interest costs). Positive impact of a higher number of interest days in Q2 2026 and an increase in EUR rates.

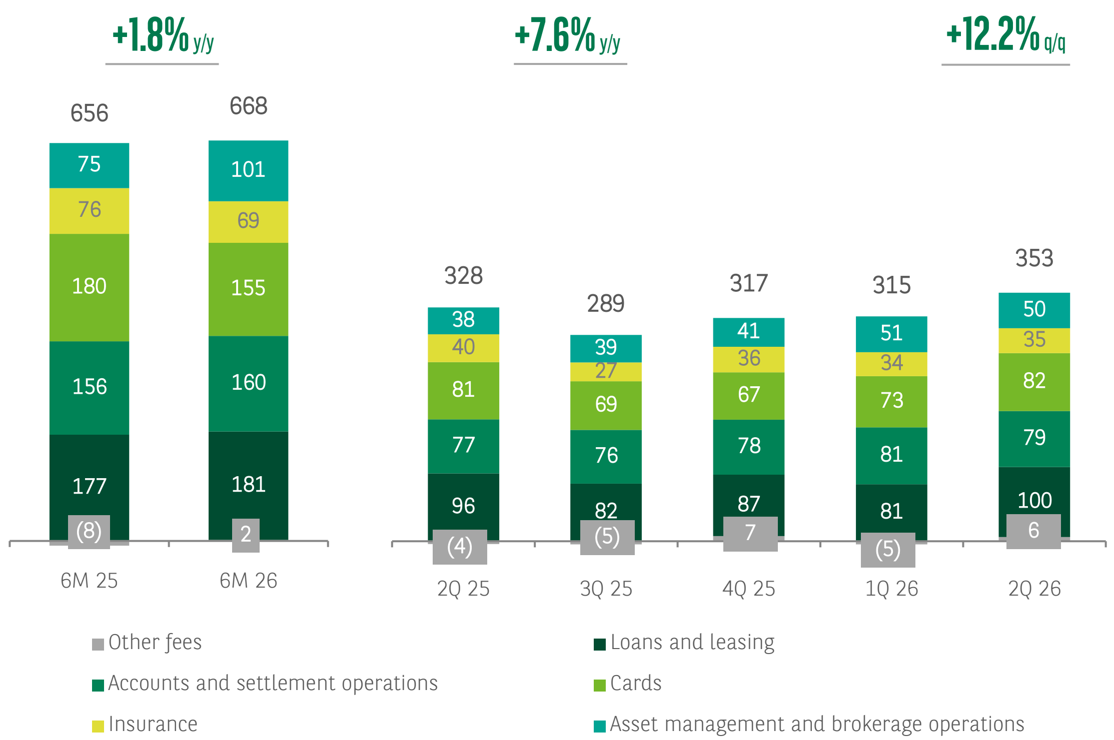
Net fee and commission income

Very good result above the normalized quarterly level. Positive impact of large transactions in the CIB area and the increase in transactionality in the Retail Banking

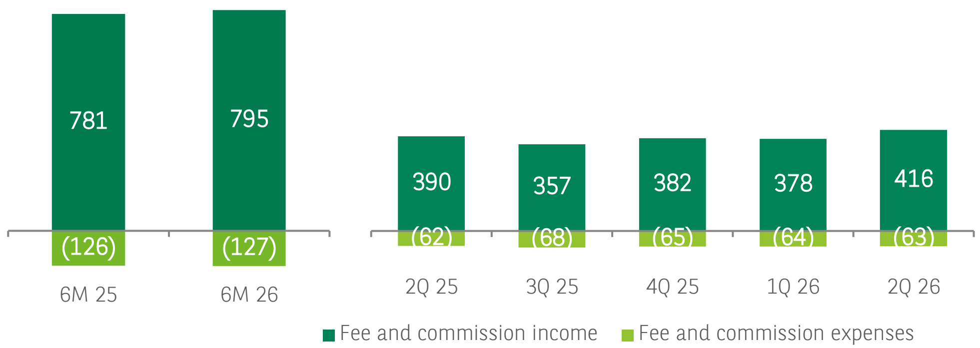


share in NBI

Net fee and commission income [PLN million]



Fee and commission income and expenses [PLN million]

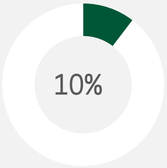


Changes in net fee and commission income

- Higher y/y net fee and commission income mainly due to an increase in fees for: asset management and brokerage operations, M&A consulting in other fees, loans as well as accounts and settlements (payments and e-banking).
- Higher quarterly net fee and commission income due to the increase in loan fees, M&A consulting and in the area of cards and insurance.

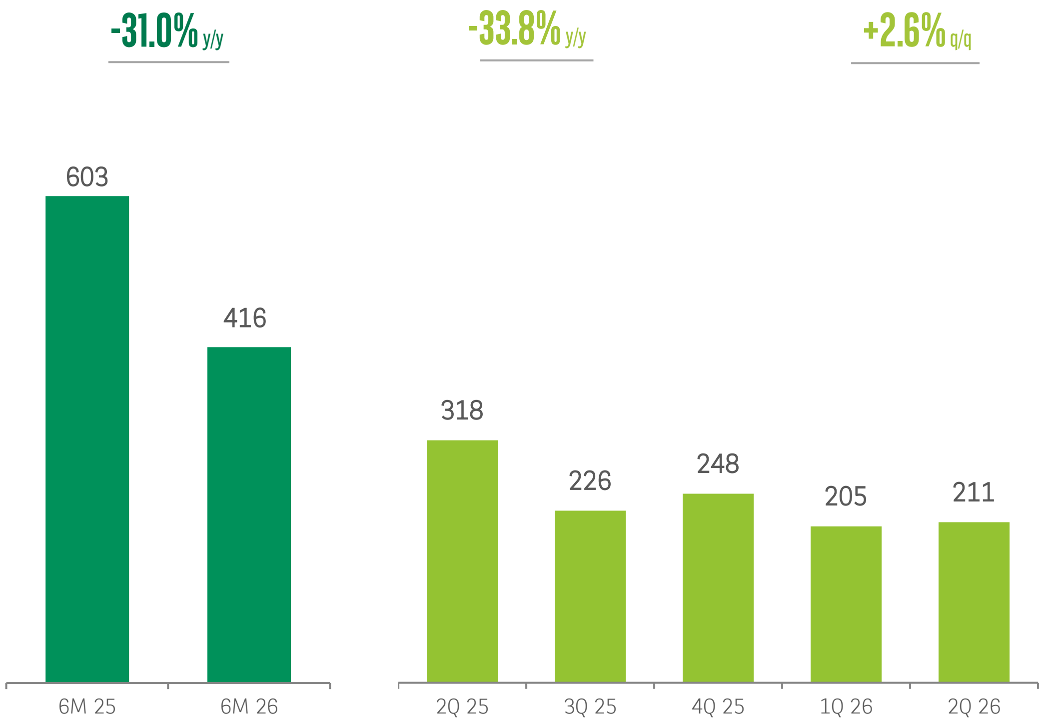
Net trading income

Slightly higher net trading income on a quarterly basis, among others, due to the valuation of financial instruments in the ALMT area, while delivering stable results on FX transactions with Customers



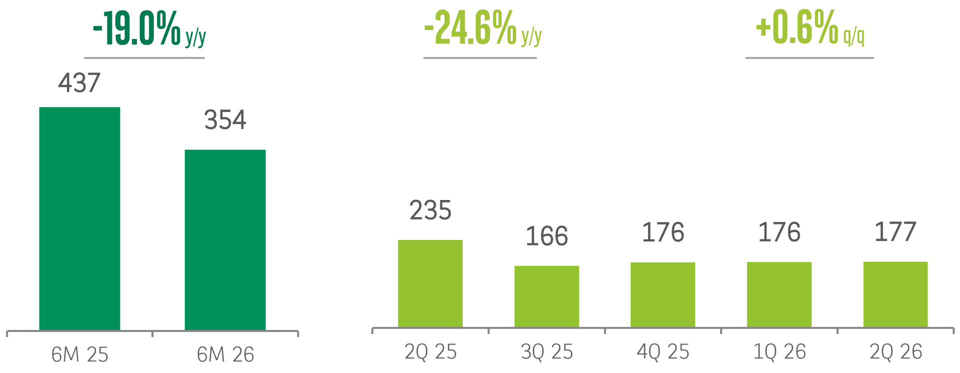
share in NBI

Net trading income [PLN million]



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

included in net trading income



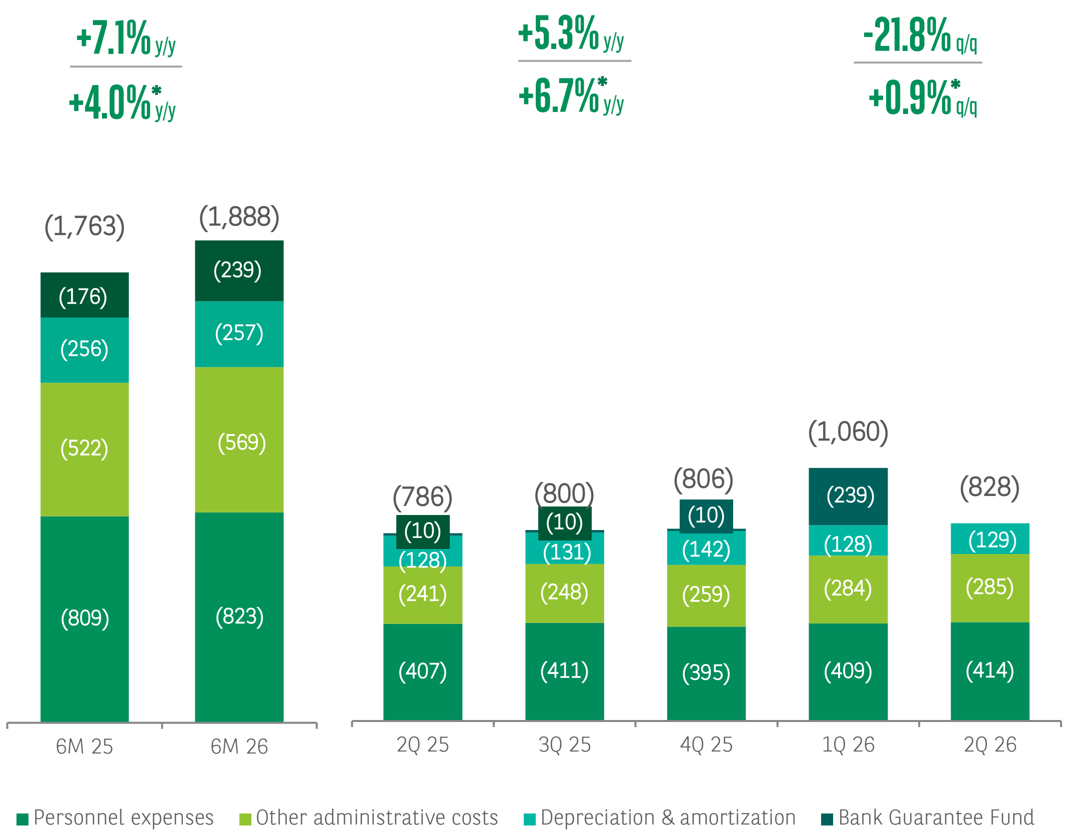
Net trading income

- Lower net trading income y/y mainly due to the lack of comparable large IRS transactions with Customers in 2026 vs H1 2025..
- Slightly higher quarterly net trading income due to higher results in the ALMT area. Stabilization of margin on transactions with Customers.

Operating expenses, depreciation and amortization

Stable normalized cost base on a quarterly basis. Decline resulting from the lack of one-off regulatory costs

Operating expenses [PLN million]

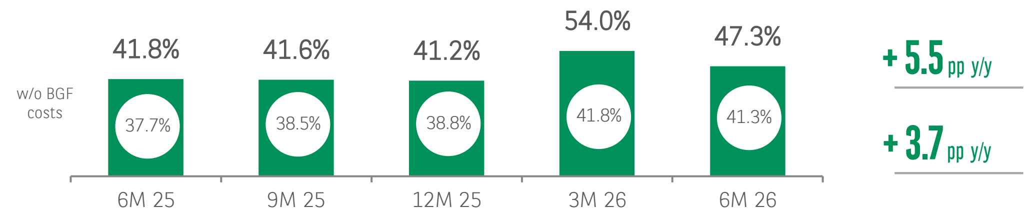


* *w/o BGF costs*

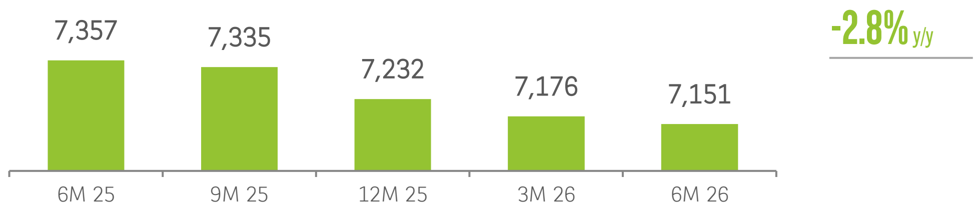
Changes in operating expenses

- Growth in costs H1 2026 vs H1 2025 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 increase is slightly above inflation due to higher consulting and IT costs.
- Decrease in quarterly costs due to lack of one-off annual BGF and PFSA costs. Slight increase in other cost categories (on average 1% q/q).

Cost/Income ratio [%]



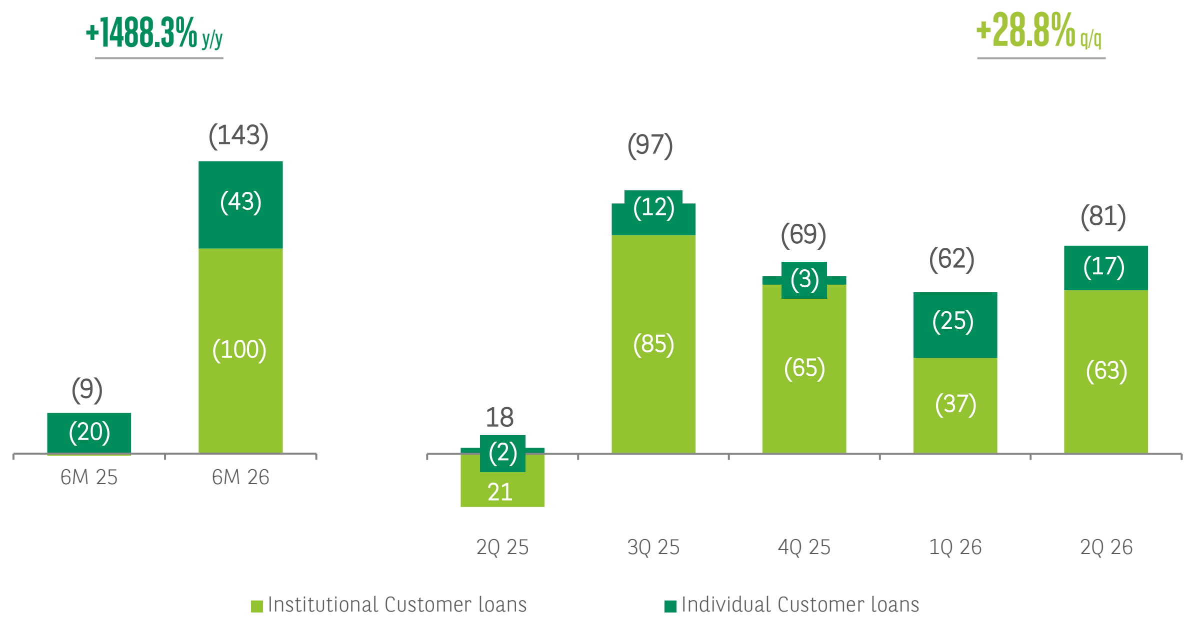
Employment in the Group [active FTEs, end of period]



Net allowances on expected credit losses

Cost of risk confirming high quality and resilience of the loan portfolio

Cost of risk by segment [PLN million]



[bps]	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26
Quartely cost of risk*	+8	(43)	(30)	(27)	(34)

** 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 Q2 2026 amounted to PLN -81 million, translating into cost of risk at the level of 34 bps

The impact on the cost of risk in Q2 2026 results from the stable quality of the loan portfolio. Additionally, the result was affected by, among others:

- **update of expectations regarding the future macroeconomic situation** resulting in the creation of PLN 26 million provisions, of which PLN 21 million for Institutional Customer loans,
- **an increase of PLN 20 million in the provision** for the future, potential risk materialization (in the form of PMA) for the portfolio of **fragile Institutional Customers to the effects of the situation in the Middle East**,
- **PLN 17 million of provisions created as a result of changes in models and parameters**, of which the largest impact was the introduction of a new credit rating model for part of Institutional Customers,
- **positive result from the NPL portfolio sale** in the amount of **PLN 12 million**, including PLN 10 million from Individual Customer loans

In H1 2026 the net allowances on expected credit losses was PLN -143 million. The y/y difference did not result from a change in the quality level of the portfolio. The most important factors are:

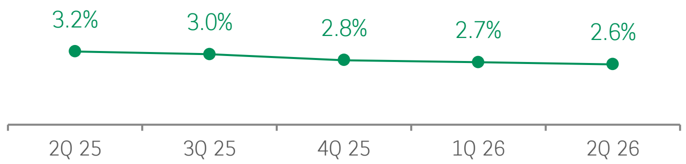
- the creation of provisions for future, potential risk materialization in the form of PMA in a total amount of PLN 67 million in 2026,
- changes in the models for estimating expected credit losses introduced in Q2 2025, which had a positive impact on the result of that period.

Loan portfolio quality

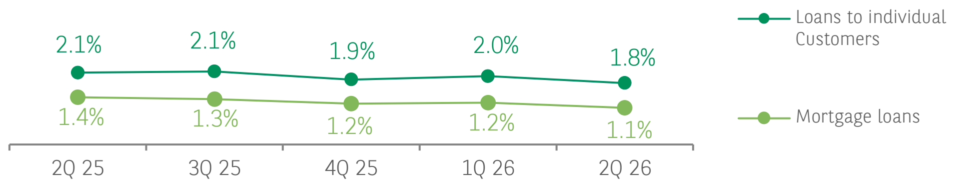
Gradual decline in NPL share in the loan portfolio

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 2.7% at the end of Q2 2026.

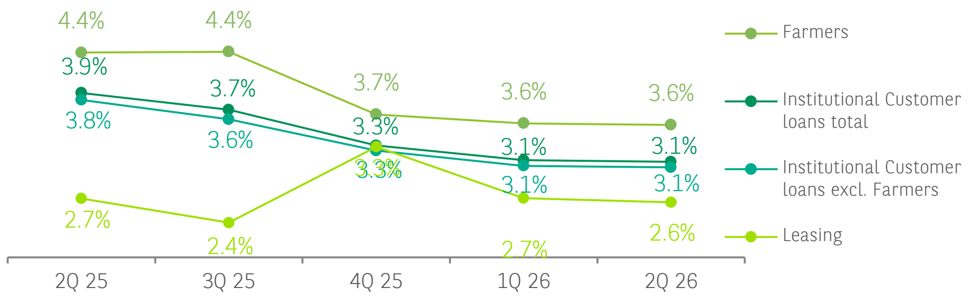


Loans to Individual Customers – share of NPLs*



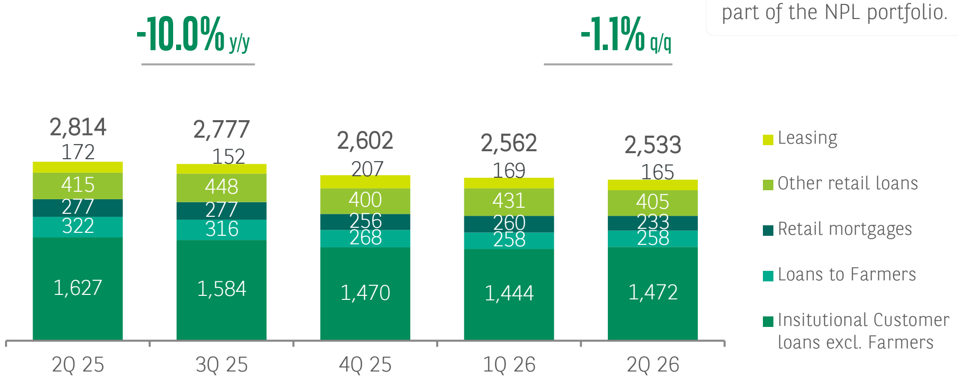
Institutional loans – share of NPLs*

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



Gross NPL portfolio* [PLN million]

Low NPL level – reduction of the balance mainly due to the sale of part of the NPL portfolio.

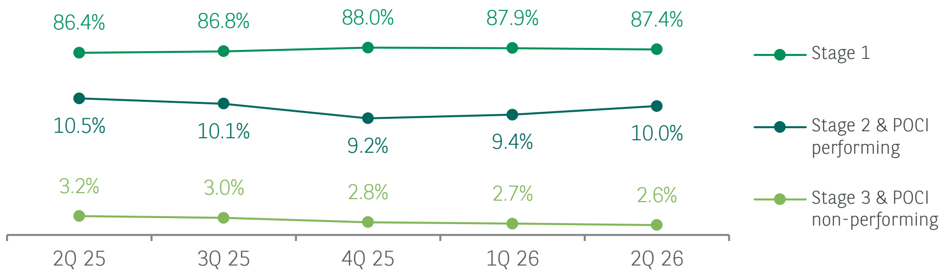


* *NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.*

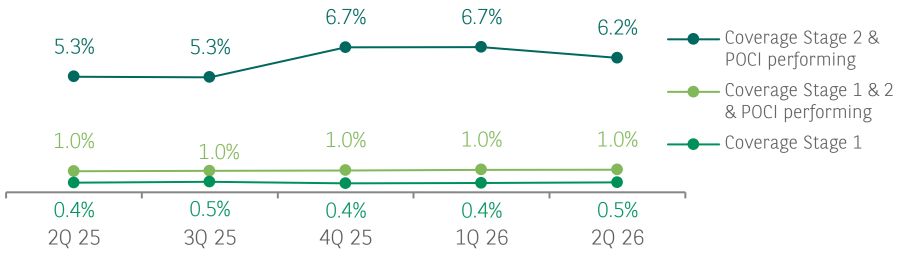
Loan portfolio quality

Stable loan portfolio quality, adequate provision coverage ratios

Share of each Stage in the gross loan portfolio*

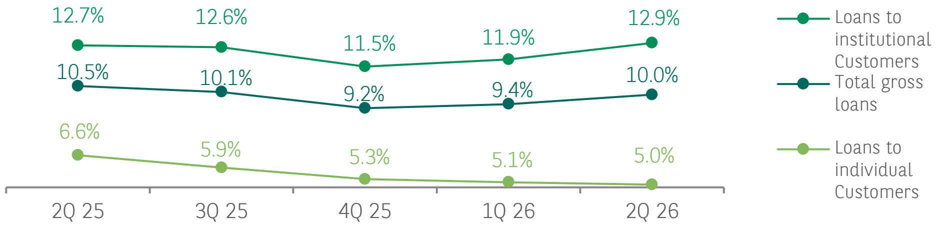


Provision coverage for the gross loan portfolio – Stages 1 & 2 and POCI performing



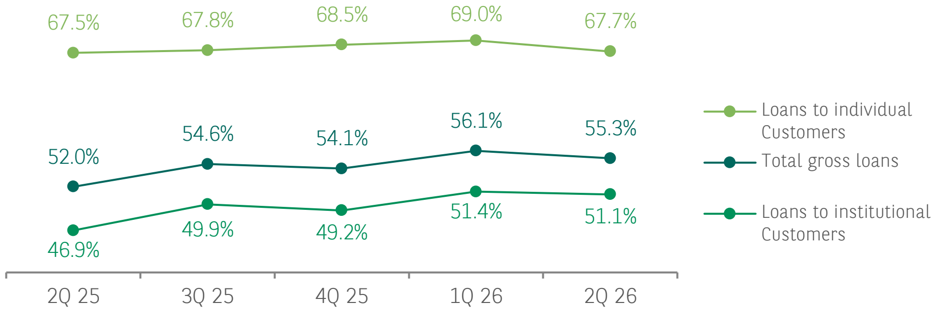
Share of Stage 2 and POCI performing in the gross loan portfolio*

Increase in Stage 2 share mainly due to update of expectations regarding future macroeconomic situation.



Provision coverage for the gross NPL loan portfolio*

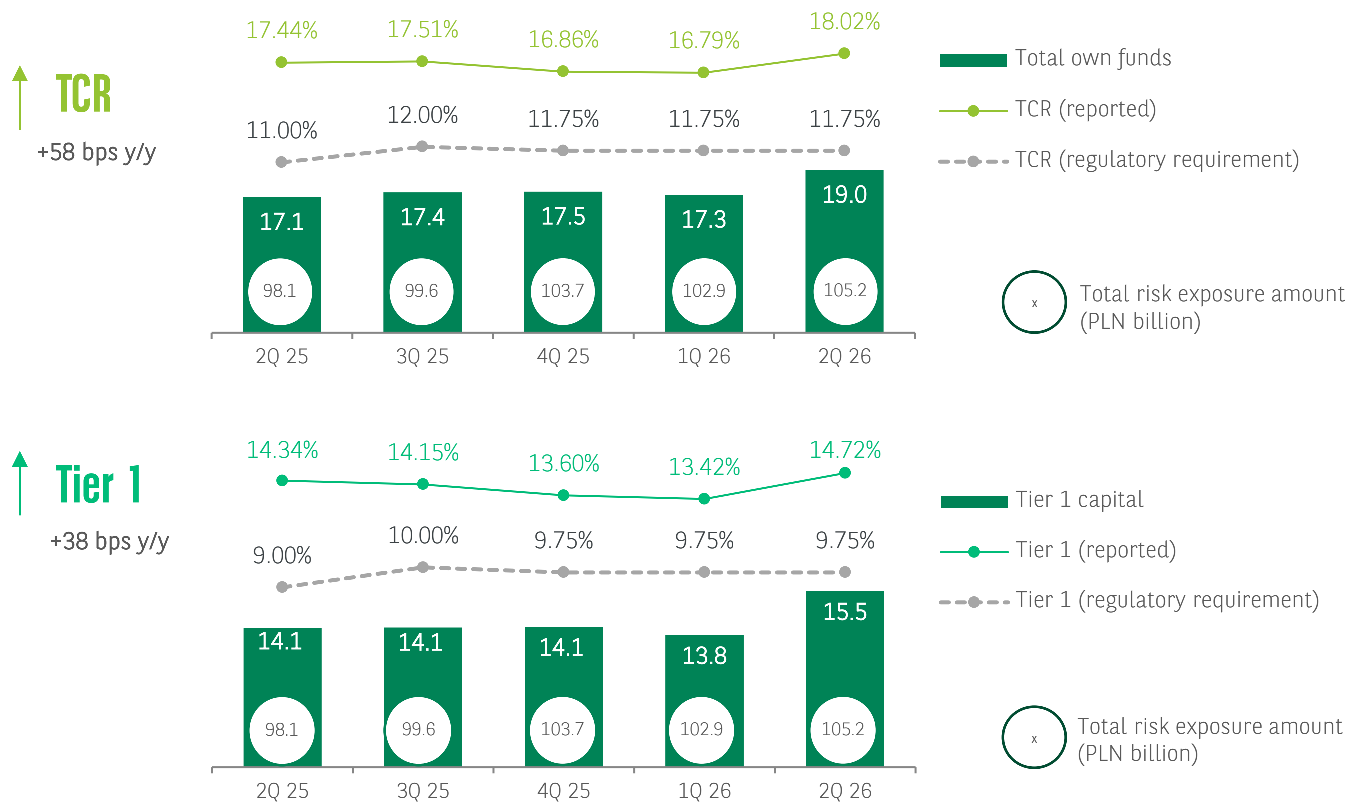
Increase in NPL coverage for Individual Customer loans mainly due to the sale of part of the NPL portfolio.



** 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

Improvement of the capital position supporting further growth of the lending activity. Capital ratios significantly above regulatory requirements.



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q2 2026: +6.3 pp and +5.0 pp, respectively

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

Increase in exposure due to credit risk related to, among others, the growth of the loan portfolio.

Additional regulatory capital requirements for the Bank at the end of Q2 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 Q2 2026 stood at 22.87%, above the minimum MREL requirement of 19.49% (including the combined buffer requirement).

By Resolution no 7 of the Bank's Ordinary General Meeting of 14 April 2026, the Bank allocated ~50% of the net profit for 2025 in the amount of PLN 1,503.1 million to increase its own funds (reserve ca pital) in Q2

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 risk

MACROECONOMIC ENVIRONMENT

- The geopolitical situation resulting in the persistence of high volatility on global markets. Growing defense expenditures
- Expected GDP growth by 3.5% in 2026 driven by absorption of EU funds, investment activity in the economy and sustained households' demand
- Inflation remains in deviation target tolerance. Potential secondary fluctuations in commodity prices

THREATS AND CHALLENGES FOR THE BANKING SECTOR

- Sustained high liquidity on the market affecting, among others, the increase in prices competition
- Demographic changes and fintechs expansion
- Legal and regulatory risks, covering among others Client-centric regulations

ACCELERATE 2030

- Acquisition and Clients base expansion in the most important segments defined in the strategy
- Increase in market shares of key products
- Delivery of planned technological changes and processes optimization

05

Business activities

Retail and Business Banking

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

2.8 million
Retail & Business Customers*

-59 thous. -2.1% y/y
+67 thous. +2.5% q/q

Business development

Sales – Q2 value, change q/q || y/y

- Investment products**: PLN 3.0 bn, -11% || -3%
- Mortgage loan: PLN 1.8 bn, +163% || +139%
- Cash loan: PLN 1.3 bn, +13% || +6%
- Personal account: 59.3 thous., +10% || +5%
- Credit card: 9.4 thous., +18% || -6%
- Micro loan (incl. leasing): PLN 0.8 bn, +7%, || +11%

New features in digital banking

- Improvements in the process of opening bank accounts in GOmobile:
  - process shortened by ~30%, clear presentation of the offer,
  - introduction of clear real-time guidance on how to complete the video verification process
- Dedicated security section – easy way to activate additional security features
- Expanded transaction history details in electronic channels – easy and convenient identification of completed transactions by adding the logo and name of the company where the Client made the transaction
- Ability to apply for government benefits under the 800+ and 300+ programs in the GOmobile application

New product offer

- Traveller – promotion offer combining
  - current account
  - payment card (PLN 0 for usage) and
  - benefits for travelling Clients and those actively using the account (PLN 0 for withdrawal from ATMs abroad, up to PLN 700 cashback to account)
- Dynamic Profit – new deposit with progressive interest rate (up to 7.5% in the 12th month of the deposits) supporting the acquisition of new clients and the growth of the deposit base
- Boost your business – 3rd edition of a promotion for new micro Clients including free account, cash bonus and cashback for selected transactions
- Resumption of granting a mortgage loan with variable interest rate

Digitalization – Q2 2026

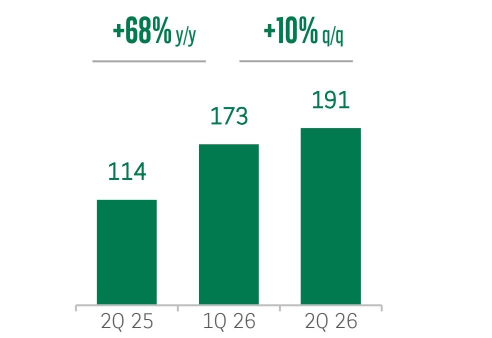
- 19.5 million BLIK transactions: +7% q/q || +12% y/y
- 89.5 million logins to GOmobile: +2% q/q || +1% y/y

Digital sales in Q2 2026, share in the total number of products sold:

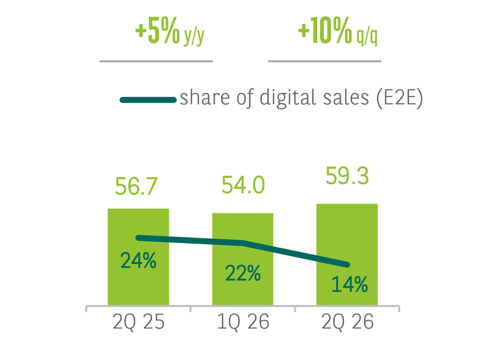
- cash loans: 53% (48% in Q1 2026)
- investment products**: 68% (72% in Q1 2026)

- Golden Shield of Security title (for the second year in a row)
- 3. place in the Premium Account ranking

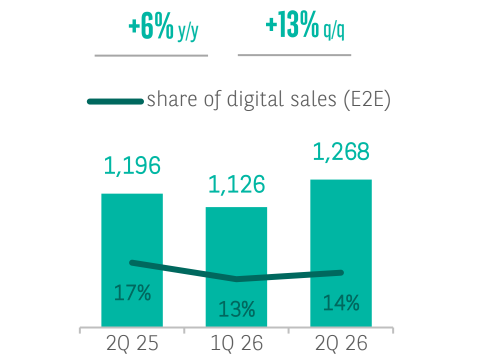
Acquisition of Individual Customers
thous.



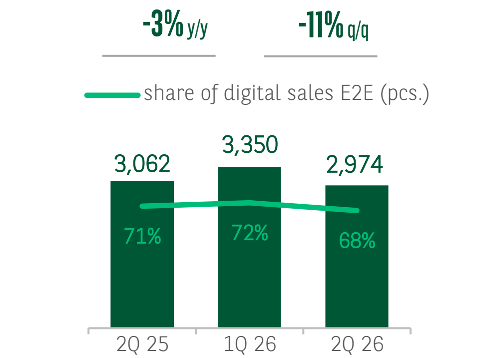
Sales of personal accounts
thous.



Sales of cash loans
PLN m



Sales of investment products**
PLN m

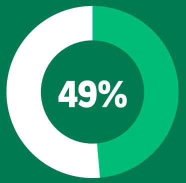


* number of Retail Customers according to new definition: Customers with existing valid contractual relations; decrease in number of Customers related to Customer database review process performed in 2025 and closing of inactive accounts
** investment funds, investment deposits and structured certificates

Retail and Business Banking

Slightly higher gross profit due to the lower impact of CHF portfolio legal risk

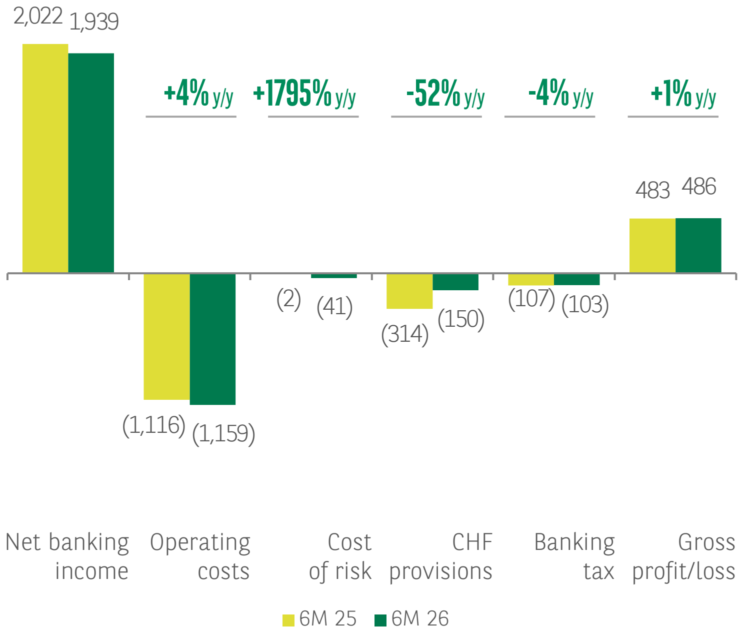
Segment's share in the Group's net banking income



Gross profit/loss structure [PLN million]

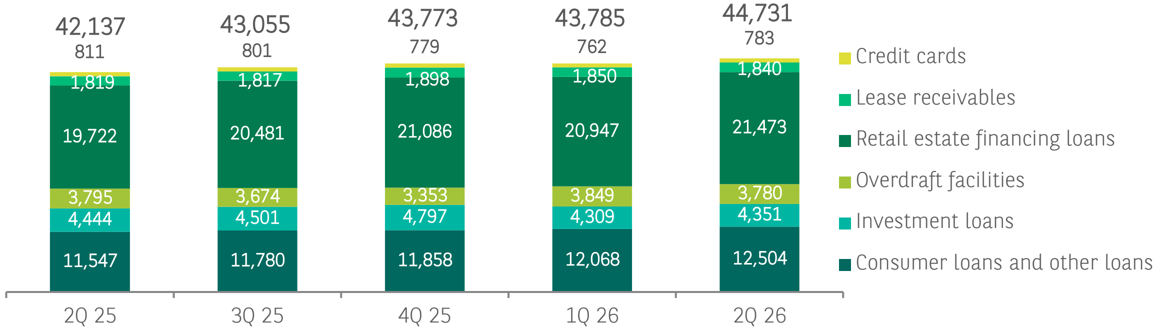
-4% y/y

Gross profit for 6M 2026 w/o the impact of CHF portfolio legal risk would equal PLN 635 million vs PLN 797 million for 6M 2025 (-20% y/y)



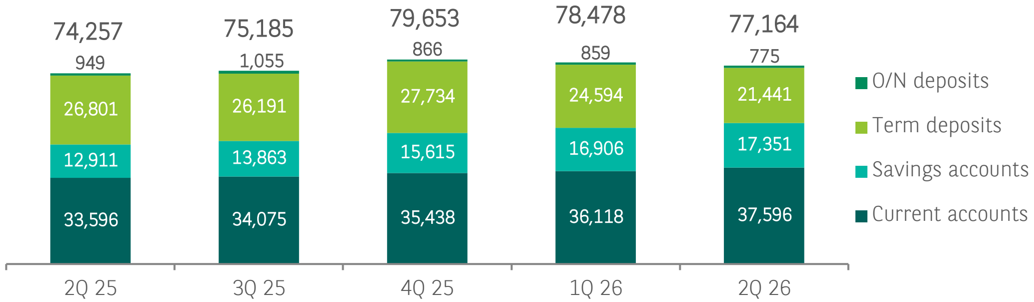
Net loan portfolio* [PLN million]

+6.2% y/y
+2.2% q/q



Deposit portfolio* [PLN million]

+3.9% y/y
-1.7% 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

12.6 thous. Corporate Customers

+ 0.3 thous., +2.3% y/y
+ 0.2 thous., +1.2% q/q

21.7 thous. SME Customers

- 0.3 thous., -1.3% y/y
+ 0.1 thous., 0.4% q/q

Business development

- Dynamic growth of loans: +13.2% q/q, +2.6% y/y
- Increase in income: +3.2% q/q, -7.8% y/y; including CIB: +42.5% q/q, -26.2% y/y, mainly due to interest rates cuts and no one-off transactions in CIB comparable to Q2 2025
- Further development of sustainable financing (Corporate Banking & CIB and SME)*: portfolio value as at 30.06.2026 - PLN 11.0 billion (+4.1% q/q, +26.9% y/y)
- Increase in Customer acquisition in H1 2026: Corporate Banking +18% y/y, SME +10% y/y
- Increase in transactionality of Customers, both incoming and outgoing
- Lease sale (new volume in H1 2026): for Corporate Customers PLN 628 million (+48% y/y), for SME Customers PLN 202 million (+11% y/y)

Transformation and new offer

Expansion of the GOonline Biznes ecosystem:

- launch of the Export Letters of Credit module – new interface, intuitive navigation and new functionalities making it easier to use the module
- behavioural protection – expansion of the system with behavioural protection mechanisms that additionally increase the security of using the system, thus even better protecting the Bank's Clients' funds

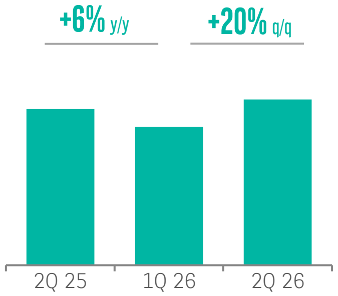
What's new in the offer:

- special offer for new SME Customers – company account with a free package of Profit Box services for one year
- launch of SEPA_INSTANT incoming transfers

Net fee and commission income

increase in income from credit commissions and cash management

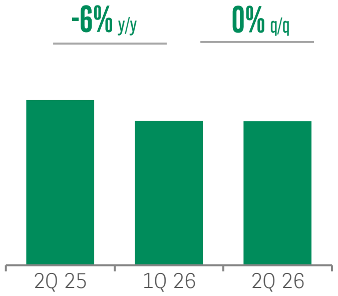
Net income



Foreign exchange transactions

lower revenues y/y due to a decline in transaction margin in 2026

Revenues



Selected significant transactions carried out in Q2 2026

CANPACK
520 mln USD
Asset Based RCF
Refinancing, general corporate and working capital financing
BNP PARIBAS
Join Lead Arranger
April 2026

INTER CARS
Refinancing & financing of general corporate purposes
PLN 4 000 million
BNP PARIBAS
Mandated Lead Arranger
May 2026

Gemini Polska
Refinancing & financing of general corporate purposes
PLN 1 050 million
BNP PARIBAS
Mandated Lead Arranger
May 2026

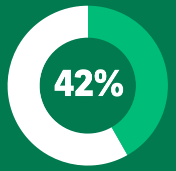
hbreavis
Forest office campus in Warsaw
EUR 200 million
Syndicated Loan Facility
BNP PARIBAS
Arranger
Security Agent
May 2026

** 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.*

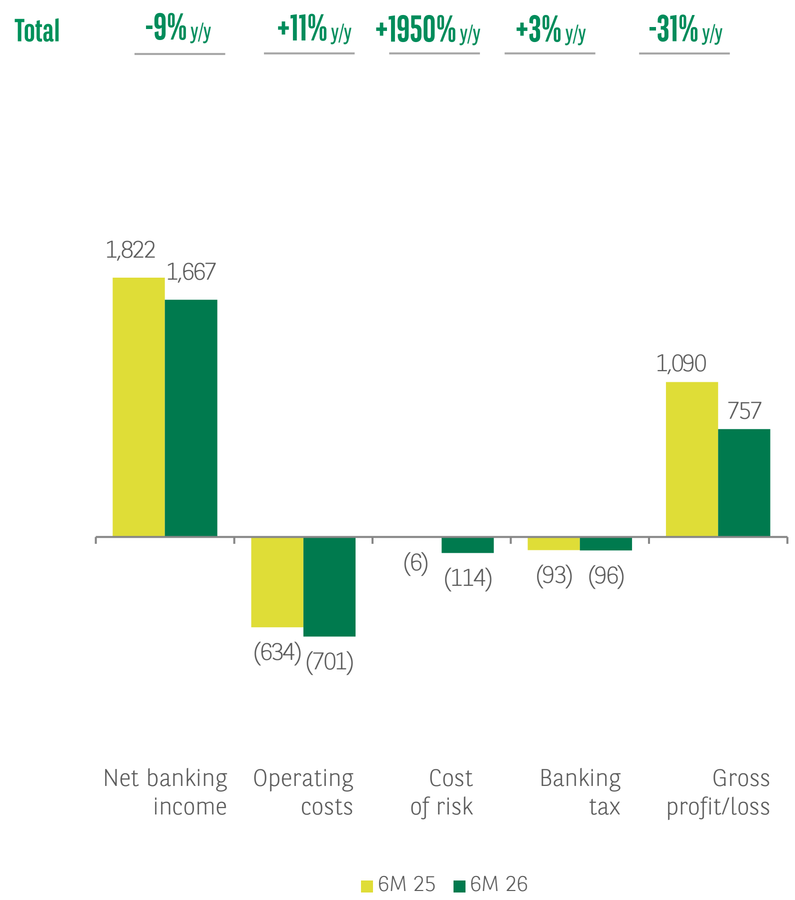
Corporate Banking, SME & CIB

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

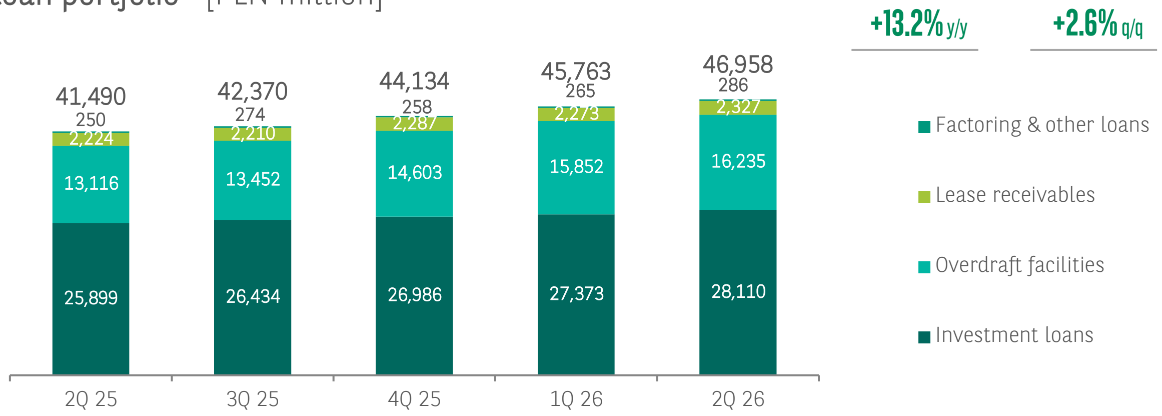
Segments' share in the Group's net banking income



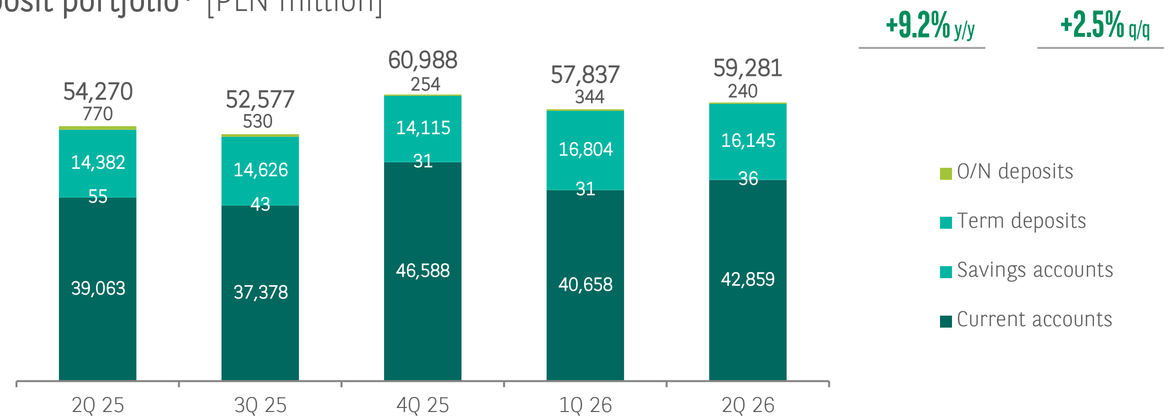
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



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

Sustainability and Agribusiness Area

Energy transition & decarbonization, sustainable agri-food sector

74.2 thous. Food & Agri Customers

Business development

- **Preferential loan from the EIB for Silesia, with up to 30% debt relief** - first transactions dedicated to financing investments related to thermal modernization
- **Decarbonization Loan** – implementation of a new product targeted at enterprises related to carbon footprint reduction, and carrying out the first transactions during the pilot phase
- **Transactions related to sustainable development:**
  - **for a company in the pharmaceutical sector** (the first in Poland), taking into account the borrower's environmental and social objectives
  - **for a company in the food sector,** incorporating the implementation of regenerative farming practices in the supply chain

ESG Sustainalytics Agency Rating

Rated MORNINGSTAR | SUSTAINALYTICS

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

Morningstar Sustainalytics Industry ESG Leader 2026

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

Sales and customer relations activities

- **Partnership with Klim GmbH – 11 new projects** (the program assists companies in identifying, enhancing, and leveraging the economic potential of Regenerative Agriculture)
- Engagement in **the ESG Round Table** initiative for sustainable animal production
- **Meetings with entrepreneurs** (within the Fund for Silesia 2021–2027) and **with residential communities** (in cooperation with the Polish Institute for Market Development)
- **ESG Leaders Insights** - series of expert interviews and podcasts dedicated to sustainable development and the role of ESG in modern business

Awards & distinctions

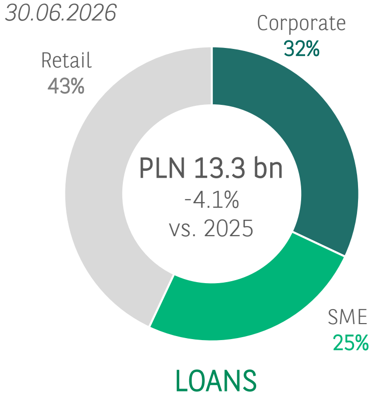
- **ESG Ranking – Responsible Management**
  - 3rd place in the overall classification
  - 2nd place in the category "Banking, Financial Sector and Insurance"
  - Sustainability Excellence 2026
- **ESG Star in the "Stars of Banking" ranking (2nd place)**

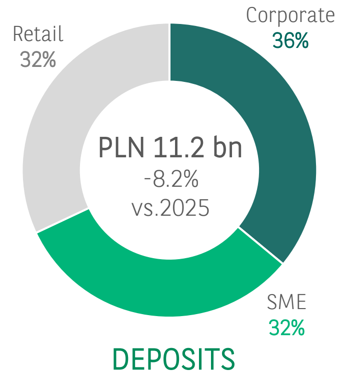
2026 XX Ranking ESG Odpowiedzialne Zarządzanie

GWIAZDY BANKOWOŚCI 2026

Food & Agri volumes

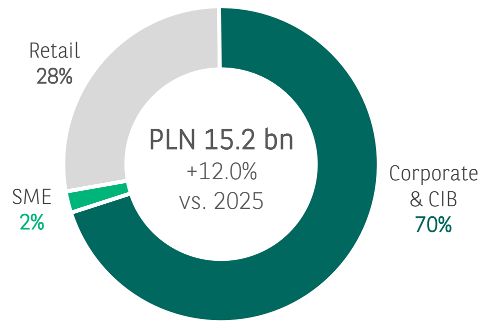
30.06.2026





Sustainable financing *[gross]*

30.06.2026



PLN 4.3 billion new sales of sustainability loans in H1 2026

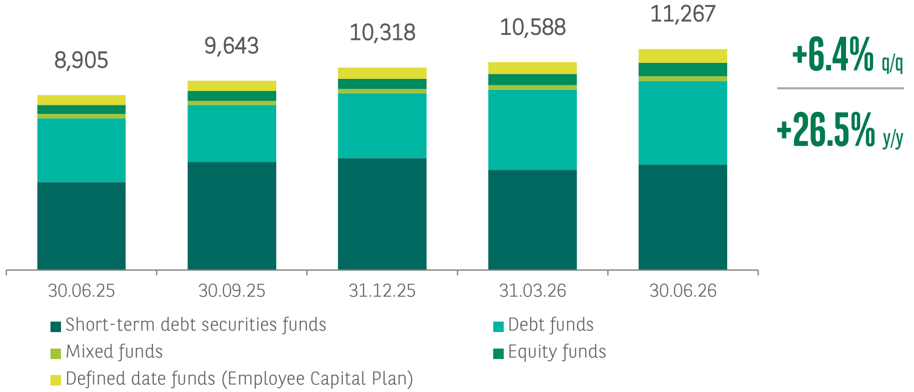
Bank subsidiaries

Increase of investments in equity funds in Q2 2026.
Lease assets barely unchanged

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

- The value of assets under management (AuM) at the end of Q2 2026 amounted to PLN 11.3 billion (+26.5% y/y, +6.4% q/q). An increase in AuM by PLN 2.4 billion y/y (+0.7 billion in Q2). AuM in equity funds increased significantly to PLN 704 million (+51.5% y/y, +24.2% q/q). Inflows were led by a mix of debt products such as short term and convertible bonds.
- In Q2 2026, the Subfund BNPP Ultra Short Treasury Bond and BNP Paribas Global Convertible Bond had the highest net sales by PLN +290 million and PLN +144 million, respectively.

Assets under management of BNPP TFI [PLN million]

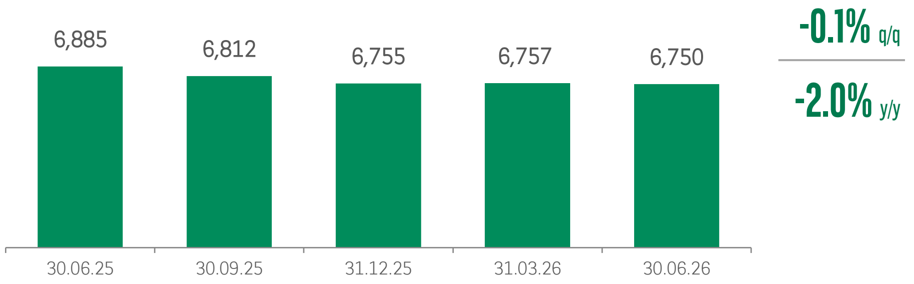


BNP Paribas Leasing Services Sp. z o.o.

BNPP Leasing Services Sp. z o.o., in cooperation with the Bank, offers a full range of lease products to Personal Finance, Micro, SME and Corporate Customers.

- 9.6 thous. contracts concluded for a total value of PLN 1.7 billion in H1 2026 (+5% y/y).
- PLN 6.8 billion - portfolio of financed assets at the end of June 2026.
- Sales growth in the Corporate Clients and SME segment vs H1 2025.
- Focus on further improving the efficiency of the portfolio servicing process.

Lease assets [PLN million]



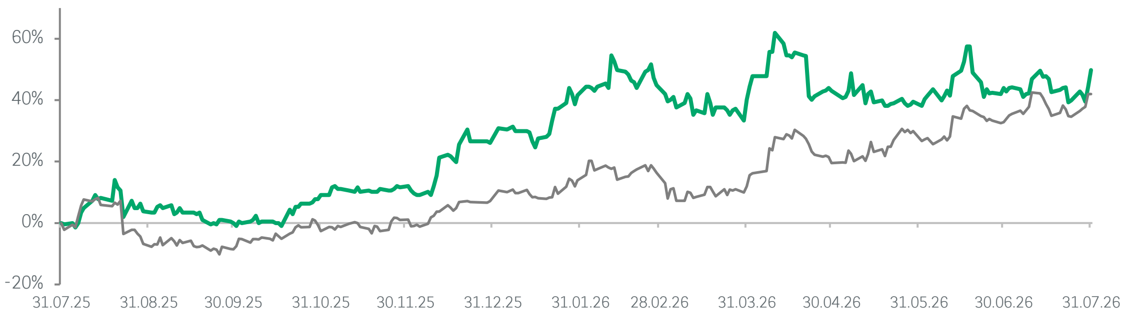
06

Appendices

Shares of BNP Paribas Bank Polska S.A.

Dividend payout from the 2025 net profit (~50%, DPS: PLN 10.20) in May. Increase of the stock liquidity resulting from the sale of the remaining part of the Bank's shares by EBRD

Change in share price [31.07.2025=100%]



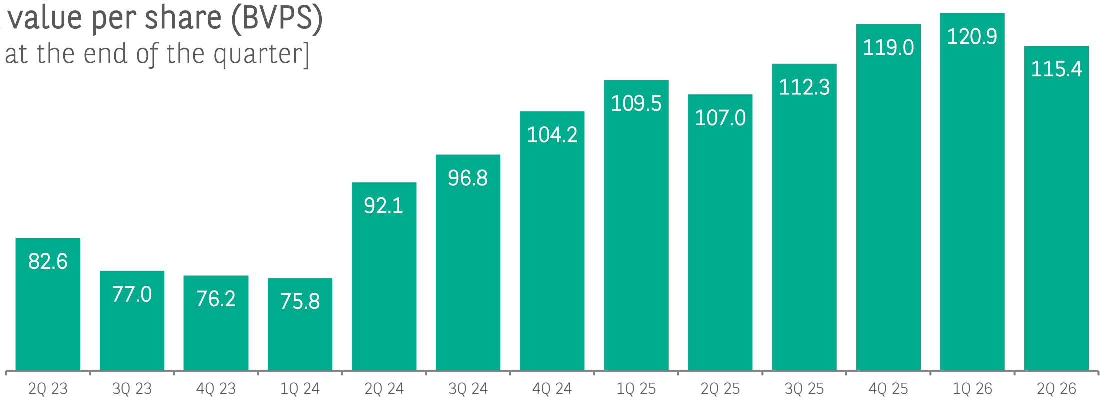
ISIN code: PLBGZ0000010
GPW ticker: BNP
Index: mWIG40, mWIG40TR

31 July 2026

WIG banki 25,409.3 pts
42.0% y/y

BNP PARIBAS PLN 155.0
+49.8% y/y

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



31 July 2026

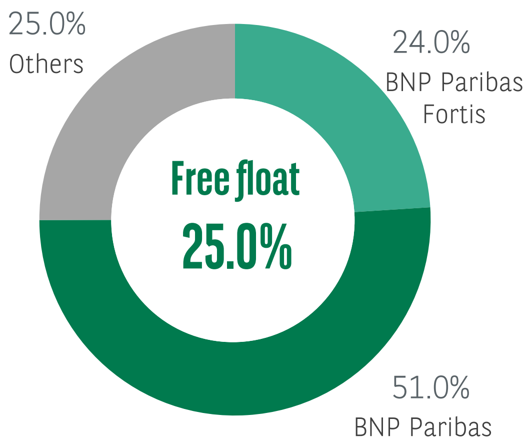
free-float: PLN 5.7 bn
P/BV: 1.3
capitalization: PLN 22.9 bn

Fitch rating (update on 13 May 2026)

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

30.06.2026



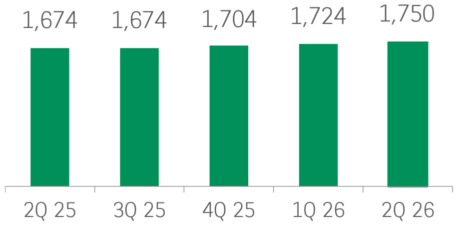
147,949,302
total number of shares

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

Continuation of the trend of increasing the number of e-banking and mobile banking users

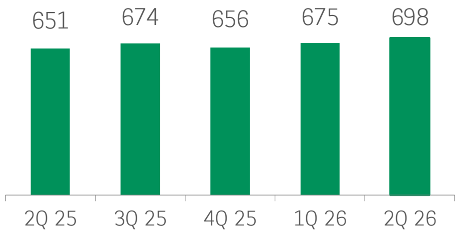
Customers using digital channels [thous.]



+1% q/q

+5% y/y

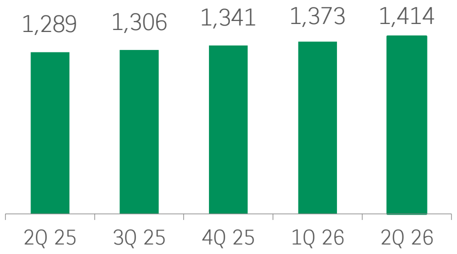
Number of tokens in digital wallets [thous.]



+3% q/q

+7% y/y

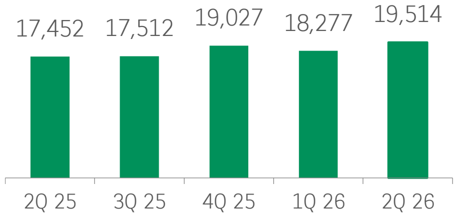
GOmobile users [thous.]



+3% q/q

+10% y/y

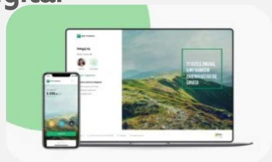
BLIK transactions quarterly [thous.]



+7% q/q

+12% y/y

#GOdigital



GOmakler application

GOdealer application

GOinvest service

Material events

in individual reporting periods

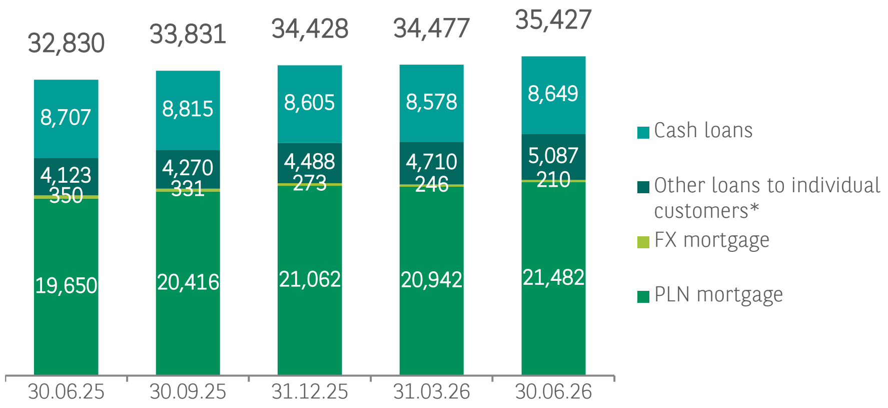
	1st quarter	2nd quarter	3rd quarter	4th quarter
2026	• PLN -108.2 m - CHF mortgage loan portfolio legal risk impact • PLN -238.9 m - BGF restructuring fund contribution recognized in the Q1 operating costs	• PLN -41.4 m - CHF mortgage loan portfolio legal risk impact • PLN -42.8 m - impact of the CJEU judgment of 23.04.2026 (financing of non-interest 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]

+7.9% y/y   +2.8% q/q

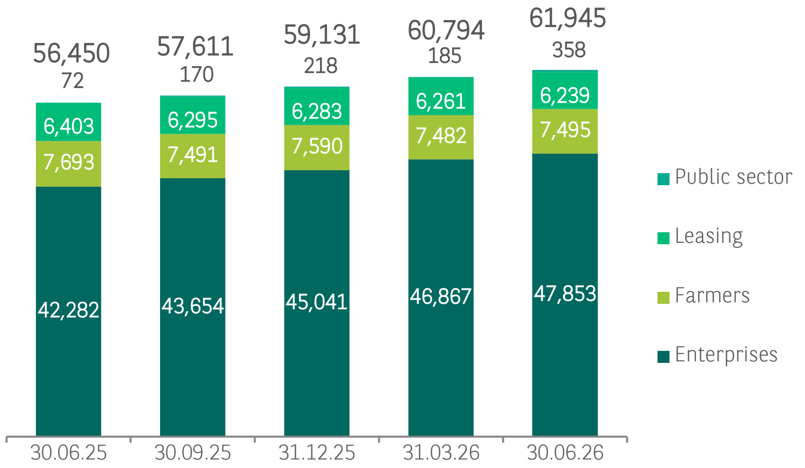


- Increase in the PLN mortgage portfolio: +2.6% q/q (+9.3% y/y). Further decline in the value of CHF mortgages (-15.6% q/q, -41.8% y/y) primarily due to the impact of the legal risk recognized as a reduction in the gross balance sheet value.
- The share of mortgages in loans to Individual Customers: 61.2% (-0.2 pp q/q, -0.3 pp y/y).
- Increase in the cash loan portfolio: +0.8% q/q (-0.7% y/y).

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

Institutional Customer loans** [PLN million]

+9.7% y/y   +1.9% q/q



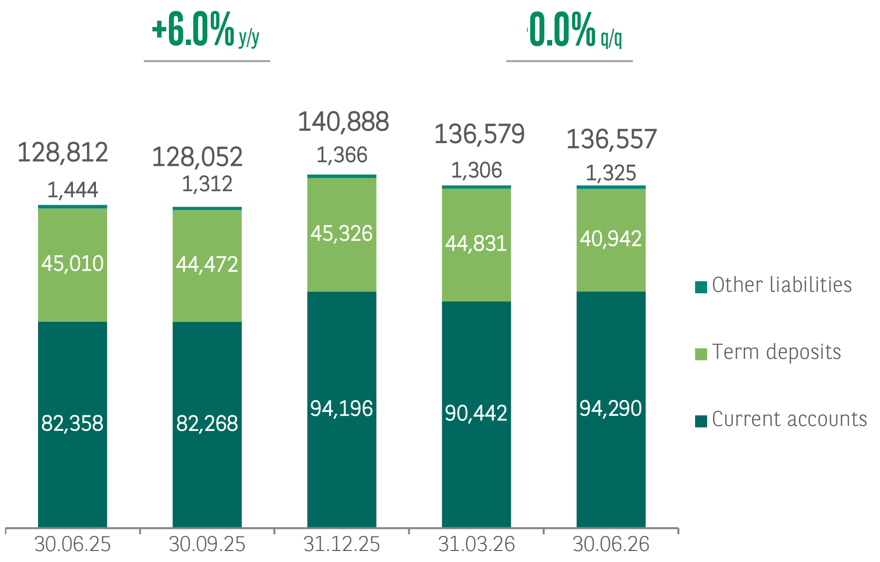
- Increase in gross loans to enterprises: +2.1% q/q (+13.2% y/y), to individual farmers: +0.2% q/q (-2.6% y/y) and to the public sector: +93.9% q/q (+396.4% y/y). Negative dynamics of the lease portfolio: -0.4% q/q (-2.6% y/y).
- Shares in loans to Institutional Customers at the end of Q2 2026:
  - loans to enterprises: 77.3% (+0.2 pp q/q, +2.3 pp y/y),
  - Individual farmers: 12.1% (-0.2 pp q/q, -1.5 pp y/y),
  - Lease: 10.1% (-0.2 pp q/q, -1.3 pp y/y).

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

Deposit base structure

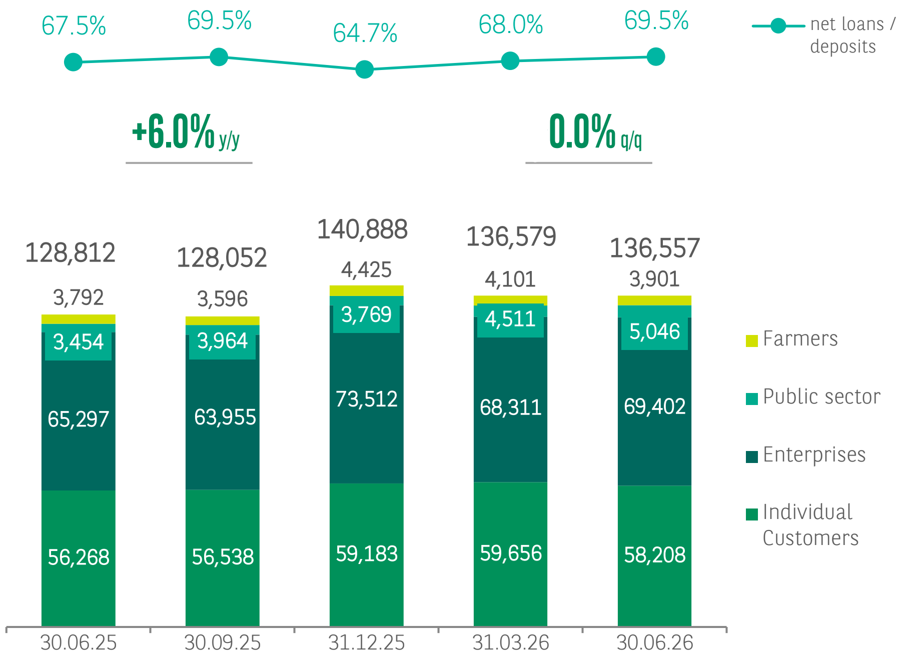
Term structure of deposits and by Customer segment

Deposit term structure [PLN million]



- Increase in the share of Customers' current accounts in total deposits: 69.0% at the end of Q2 2026 (+2.8 pp q/q, -5.1 pp y/y).
- Quarterly increase in current accounts by PLN 3,848 million (+4.3%) with a decrease in term deposits by PLN 3,889 million (-8,7%).
- Current accounts - increase for both Institutional and Individual Consumers by PLN 2,547 million (+4.7% q/q) and PLN 1,301 million (+3.6% q/q), respectively.
- Term deposits - decrease for both Individual and Institutional Consumers by PLN 2,712 million (-11.8% q/q) and PLN 1,177 million (-5.4% q/q), respectively.

Deposit structure by Customer type [PLN million]



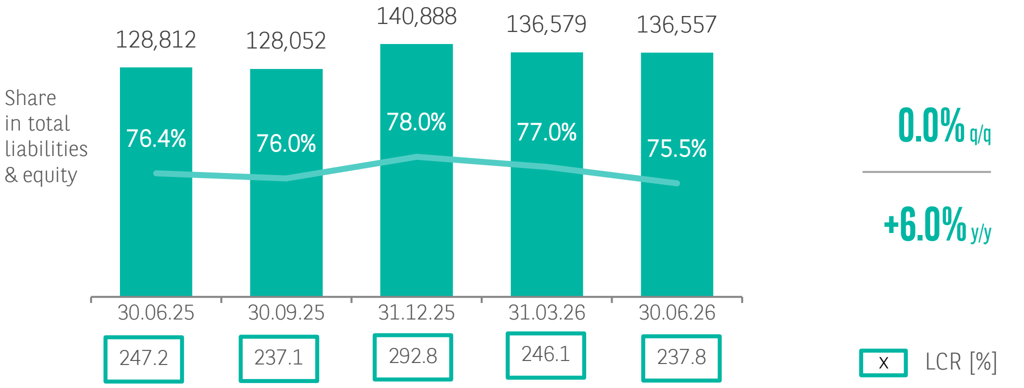
In Q2 2026 the following were recorded:

- increase in deposits from enterprises by 1.6% q/q (+6.3% y/y) and from the public sector by 11.9% q/q (+46.1% y/y),
- decrease in deposits from Individual Customers by 2.4% q/q (+3.4% y/y) and from farmers by 4.9% q/q (+2.9% y/y).

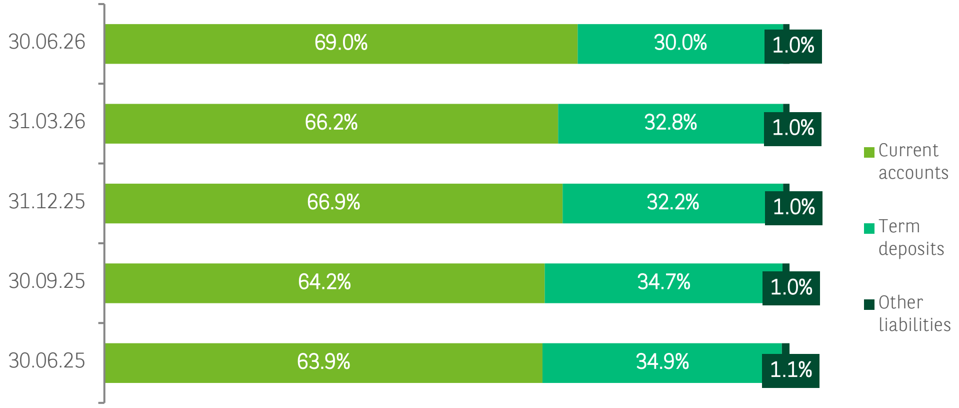
Liquidity

Stable and diversified deposit base, high level of liquid assets

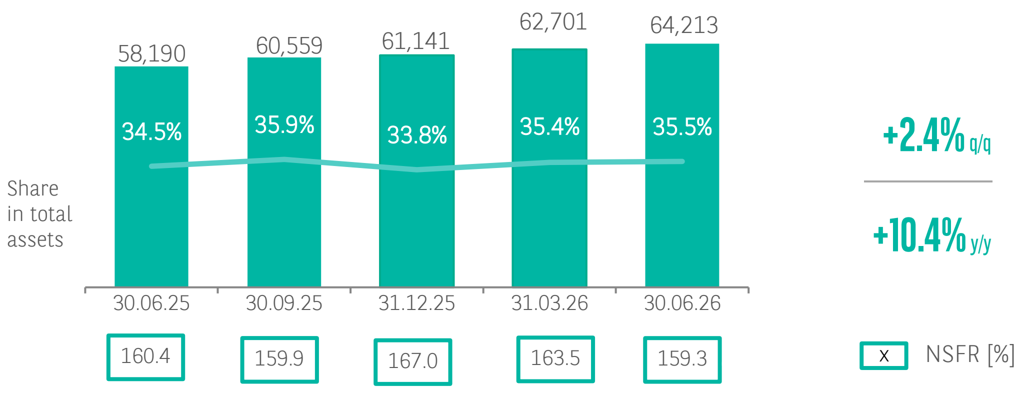
Customer deposits [PLN million]



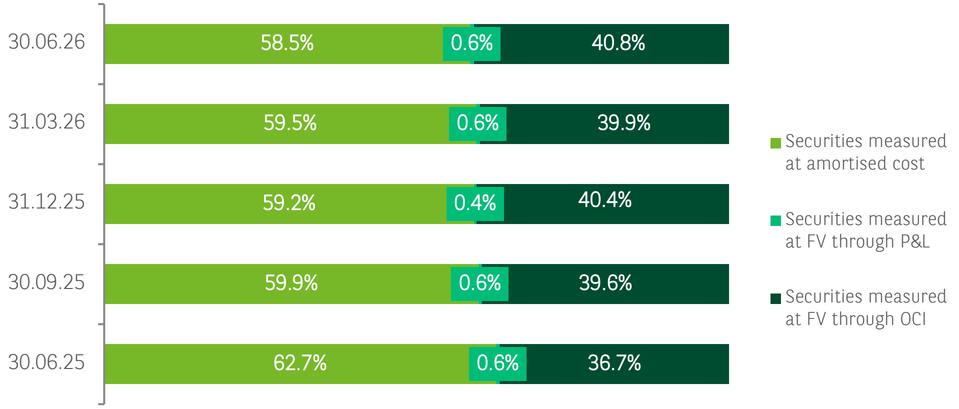
Customer deposit structure [%]



Securities [PLN million]



Securities structure [%]



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

[PLN million]	6M 2026	6M 2025	change
Net interest income	2,910	2,968	(1.9%)
Net fee and commission income	668	656	1.8%
Net trading income	416	603	(31.0%)
Net investment income	4	(3)	-
Dividends	4	4	(4.9%)
Hedging accounting	8	(3)	-
Result on derecognition of financial assets measured at amortised cost	(4)	(1)	259.9%
Other operating income and expenses	(18)	(12)	50.2%
Net banking income	3,989	4,212	(5.3%)

Y/Y decrease in net interest income related to the negative impact of the interest rates cut. The decline in interest income on loans was partially offset by the optimization of Customer deposit costs, an increase in the result from placing liquidity surpluses and an improvement in the result from hedging accounting.

Higher y/y net fee and commission income mainly due to an increase in fees for: asset management and brokerage operations, M&A consulting in other fees, loans as well as accounts and settlements (payments and e-banking).

Lower net trading income y/y mainly due to the lack of comparable large interest rate instrument transactions with Customers in 2026 vs H1 2025.

[PLN million]	Q2 2026	Q2 2025	change
Net interest income	1,465	1,473	(0.6%)
Net fee and commission income	353	328	7.6%
Net trading income	211	318	(33.8%)
Net investment income	3	(1)	-
Dividends	4	4	(9.6%)
Hedging accounting	(6)	(0)	2,566.8%
Result on derecognition of financial assets measured at amortised cost	(2)	1	-
Other operating income and expenses	(2)	(29)	(94.2%)
Net banking income	2,025	2,094	(3.3%)

A q/q decrease in net interest income resulting mainly from lower interest income on loans due to a decline in interest rates

Higher net fee and commission income mainly due to an increase in asset management and brokerage operation fees, for transfers and e- banking and in the CIB area (M&A transactions).

Decrease in quarterly net trading income due to the lower result in the area of asset and liability management (FX swaps).

Consolidated P&L

PLN thous.

Profit and loss account	30.06.2026	30.06.2025	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Interest income	4,542,907	5,005,943	2,262,694	2,280,213	2,416,776	2,450,195	2,491,735
Interest expenses	(1,632,486)	(2,038,276)	(798,087)	(834,399)	(948,952)	(993,602)	(1,018,394)
Net interest income	**2,910,421**	**2,967,667**	**1,464,607**	**1,445,814**	**1,467,824**	**1,456,593**	**1,473,341**
Fee and commission income	794,715	781,170	416,254	378,461	381,957	356,638	390,035
Fee and commission expenses	(127,027)	(125,559)	(63,230)	(63,797)	(64,633)	(68,104)	(61,913)
Net fee and commission income	**667,688**	**655,611**	**353,024**	**314,664**	**317,324**	**288,534**	**328,122**
Dividend income	4,175	4,389	3,814	361	158	5,225	4,217
Net trading income	415,956	603,001	210,622	205,334	248,015	225,761	318,080
Net investment income	4,041	(2,970)	2,872	1,169	673	(43)	(596)
Result on hedge accounting	8,149	(2,829)	(6,347)	14,496	(9,279)	947	(238)
Result on derecognition of financial assets measured at amortised cost	(3,549)	(986)	(1,659)	(1,890)	(5,926)	(12,786)	663
Other operating income	186,871	162,132	110,736	76,135	63,845	47,216	69,421
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	(143,009)	(9,004)	(80,516)	(62,493)	(68,721)	(96,774)	18,239
Result on legal risk related to foreign currency loans	(149,654)	(314,263)	(41,418)	(108,236)	(119,197)	(65,291)	(249,358)
General administrative expenses	(1,631,014)	(1,506,926)	(699,236)	(931,778)	(663,825)	(668,834)	(658,080)
Depreciation	(257,245)	(255,754)	(129,127)	(128,118)	(142,188)	(131,140)	(128,338)
Other operating expenses	(204,456)	(211,911)	(112,429)	(92,027)	(64,509)	(56,782)	(98,815)
Operating result	**1,808,374**	**2,126,225**	**1,074,943**	**733,431**	**1,024,194**	**992,626**	**1,076,658**
Tax on financial institution	(196,884)	(196,771)	(95,535)	(101,349)	(101,088)	(95,493)	(95,329)
Gross profit (loss)	**1,611,490**	**1,929,454**	**979,408**	**632,082**	**923,106**	**897,133**	**981,329**
Income tax	(636,324)	(454,160)	(379,586)	(256,738)	(36,147)	(201,632)	(247,483)
NET PROFIT (LOSS)	**975,166**	**1,475,294**	**599,822**	**375,344**	**886,959**	**695,501**	**733,846**

Assets

PLN thous.

Consolidated statements of financial position	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
ASSETS					
Cash and balances with the Central Bank	9,558,086	10,372,394	10,224,866	6,916,304	7,556,716
Amounts due from banks	6,554,410	5,347,040	11,616,566	5,946,747	9,392,969
Derivative financial instruments	1,696,902	2,038,233	2,359,460	2,182,999	2,719,323
Adjustment of fair value of the hedging and hedged item	373,008	210,859	345,550	250,869	134,140
Loans and advances to customers valued at amortised cost	94,701,829	92,562,286	90,887,678	88,655,668	86,546,644
Loans and advances to customers valued at fair value through P&L	219,807	247,814	286,183	324,021	360,834
Securities valued at amortised cost	37,590,362	37,302,631	36,180,626	36,249,896	36,479,945
Securities valued at fair value through P&L	405,669	396,583	240,949	350,337	357,813
Securities valued at fair value through the other comprehensive income	26,217,449	25,001,433	24,719,802	23,959,004	21,352,388
Intangible assets	906,775	915,106	964,459	917,253	928,489
Property, plant and equipment	889,008	907,624	947,992	893,070	907,842
Deferred income tax assets	813,309	899,097	898,673	714,230	746,694
Current income tax assets	2,128	3,601	920	71	71
Other assets	935,020	1,140,271	1,051,540	1,198,328	1,064,690
TOTAL ASSETS	**180,863,762**	**177,344,972**	**180,725,264**	**168,558,797**	**168,548,558**

Liabilities and equity

PLN thous.

Consolidated statements of financial position	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
LIABILITIES					
Amounts due to the Central Bank	-	-	-	-	-
Amounts due to other banks	10,044,641	10,189,219	10,145,231	10,680,231	10,614,897
Adjustment of fair value of the hedging and hedged item	293,864	152,692	320,087	247,513	276,193
Derivative financial instruments	1,748,775	1,962,498	2,276,575	2,154,992	2,369,359
Amounts due to customers	141,437,258	136,578,858	141,338,836	129,705,242	129,261,652
Liabilities under issued debt securities (including subordinated issues)	4,350,263	4,330,457	4,226,368	692,327	680,709
Subordinated liabilities	-	-	-	2,720,740	3,413,087
Leasing liabilities	542,688	545,760	553,436	564,095	580,900
Other liabilities	3,159,498	3,392,194	2,048,795	3,004,132	3,316,891
Current income tax liabilities	149,832	250,569	177,971	120,111	109,261
Provisions	2,070,849	2,067,893	2,039,657	2,068,123	2,097,390
TOTAL LIABILITIES	**163,797,668**	**159,470,140**	**163,126,956**	**151,957,506**	**152,720,339**
EQUITY					
Share capital	147,949	147,880	147,880	147,880	147,880
Supplementary capital	9,180,883	9,180,883	9,180,883	9,180,883	9,180,883
Other reserve capital	6,162,395	4,663,813	4,672,514	4,683,609	4,695,800
Capital bonds	650,000	650,000	650,000	650,000	650,000
Revaluation reserve	(165,191)	(273,916)	(183,796)	(304,949)	(394,705)
Retained earnings	1,090,058	3,506,172	3,130,827	2,243,868	1,548,361
retained profit	114,892	3,130,828	73,073	73,073	73,067
net profit for the period	975,166	375,344	3,057,754	2,170,795	1,475,294
TOTAL EQUITY	**17,066,094**	**17,874,832**	**17,598,308**	**16,601,291**	**15,828,219**
TOTAL LIABILITIES AND EQUITY	**180,863,762**	**177,344,972**	**180,725,264**	**168,558,797**	**168,548,558**

Disclaimer

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