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PRESS RELEASE

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Another strong quarter for the BNP Paribas Bank Polska Group: PLN 600 million net profit

In Q2 2026, the BNP Paribas Bank Polska Group generated net banking income of PLN 2.0 billion (+3.1% q/q, -3.3% y/y). This result was driven by better performance across all key categories as compared to the first quarter – specifically, higher net fee and commission income and net interest income, supported by maintaining the net interest margin. The Group generated a net profit of PLN 600 million (+59.8% q/q, -18.3% y/y), while gross profit stood at PLN 979 million (+54.9% q/q, -0.2% y/y). Year-to-date net banking income reached PLN 4.0 billion (-5.3% y/y), while net profit was PLN 975 million (-33.9% y/y, due in part to a higher income tax burden). Costs remain under control – in Q2 they were lower than in Q1, primarily due to the absence of Bank Guarantee Fund (BGF) levies. Costs of credit risk and impact of legal risk associated with CHF mortgage loans remain at low levels. The Bank strengthened its capital position.

The first half of 2026 marked the successful implementation of the "Accelerate 2030" strategy. In Q2, we recorded continued business growth in both segments and an increase in the number of customers. Sales of accounts increased, as did the activity and transaction levels of retail customers. We also recorded very strong loan sales across all categories. In the institutional customer segment, we grew our loan portfolio and strengthened our leading position in CIB, which translated into very good net fee and commission income. "We are satisfied with the progress achieved this quarter and set ambitious goals for further business growth in the coming months," ***says Przemek Gdański, President of the BNP Paribas Bank Polska Management Board.***

Net banking income in Q2 2026
PLN 2.0 billion
+3.1% q/q, -3.3% y/y

Net profit in Q2 2026
PLN 600 million
+59.8% q/q, -18.3% y/y

Gross profit in Q2 2026
PLN 979 million
+54.9% q/q, -0.2% y/y

Institutional customer loan portfolio value at the end of Q2 2026
PLN 61.9 billion
+1.9% q/q, +9.7% y/y

Retail customer loan portfolio value at the end of Q2 2026
PLN 35.4 billion
+2.8% q/q, +7.9% y/y

Tier 1 ratio at the end of Q2 2026
14.72%
+130 bps q/q, +38 bps y/y

- Retail customer gross loan portfolio: PLN 35.4 billion (+7.9% y/y)
- Institutional customer gross loan portfolio: PLN 61.9 billion (+9.7% y/y)
- Sales of investment products in Q2: PLN 3.0 billion (-2.9% y/y)
- Consumer loan sales in Q2: PLN 2.8 billion (+28.9 % y/y)
- Sales of mortgage loans in Q2: PLN 1.8 billion (+138.7% y/y)
- Sales of personal accounts in Q2: 59.3 thousand (+4.7% y/y)
- Number of digital channel users: 1.8 million (+4.5% y/y)

- including GOmobile app users: 1.4 million (+9.7% y/y)
- Total assets: PLN 180.9 billion (+7.3% y/y)
- Total loans (gross): PLN 97.4 billion (+9.1% y/y)
- Customer deposits: PLN 136.6 billion (+6.0 % y/y)
- Net banking income in Q2: PLN 2,025 million (-3.3% y/y)
  - Net interest income: PLN 1,465 million (-0.6% y/y)
  - Net fee and commission income: PLN 353 million (+7.6% y/y)
  - Net trading income: PLN 211 million (-33.8% y/y)
- General administrative expenses, including depreciation and amortization in Q2: PLN 828 million (+5.3% y/y)
- Cost of credit risk, quarterly: -34 bps vs. +8 bps one year earlier
- Cost of CHF legal risk: PLN 41 million vs. PLN 249 million one year earlier
- Profitability in H1 2026: ROTE 13.4% (-9.4 p.p. y/y), C/I 47.3 % (+5.5 p.p. y/y), C/I excluding Bank Guarantee Fund costs: 41.3% (+3.7 p.p. y/y)
- Stable and secure liquidity position – net loans-to-deposits ratio: 79.5% (+2.0 p.p. y/y)
- Capital position above regulatory minimum levels – Tier 1 ratio (consolidated): 14.72%

Growth across all key earnings categories

The BNP Paribas Bank Polska Group significantly improved its net profit in Q2 compared to Q1, reporting a result of PLN 600 million (+59.8% q/q, -18.3% y/y). The year-on-year decline was significantly affected by the CIT (corporate income tax) hike (an increase from 19% to 30%). Gross profit stood at PLN 979 million (+54.9% q/q, -0.2% y/y).

Driven by growth across all core categories, net banking income stood at PLN 2.0 billion (+3.1% q/q, -3.3% y/y). The stabilization of the interest margin, achieved through the optimization of funding costs and the expansion of the loan portfolio, supported the quarterly improvement in net interest income to PLN 1.5 billion (+1.3% q/q, -0.6% y/y). The Bank also generated very strong net fee and commission income, exceeding normalized quarterly levels, at PLN 353 million (+12.2% q/q, +7.6% y/y). This result was largely driven by major deals executed in the CIB segment and increased transaction volumes in Retail Banking. Net trading income reached PLN 211 million (+2.6% q/q, -33.8% y/y). The decline compared to the corresponding period of 2025 was primarily due to the absence of comparable interest-rate instrument transactions with customers.

The Group consistently keeps costs under control. In Q2 2026, administrative expenses and depreciation totaled PLN 828 million (-21.8% q/q, +5.3% y/y). The quarter-on-quarter drop in costs was caused by the absence of one-off annual levies for the Bank Guarantee Fund (BFG) and the Polish Financial Supervision Authority (KNF). Figures in other cost categories increased only slightly (by an average of 1% q/q).

The cost-to-income ratio in H1 2026, excluding Bank Guarantee Fund costs, stood at 41.3% (-0.5 p.p. q/q, +3.7 p.p. y/y).

Record loan sales to retail customers, growth in balances across both segments.

In Q2 2026, the balance of loans granted by BNP Paribas increased significantly. At the end of the period, it stood at PLN 97.4 billion (+2.2% q/q, +9.1% y/y). The value of loans to institutional customers reached PLN 61.9 billion (+1.9% q/q, +9.7% y/y), while loans to retailed customers amounted to PLN 35.4 billion (+2.8% q/q, +7.9% y/y). Within the former segment, the growth of the corporate loan portfolio (+2.1% q/q, +13.2% y/y), driven primarily by investment loans, is particularly noteworthy. Among retail customers, growth was recorded in both the consumer loan portfolio (+3.4% q/q, +7.1% y/y) and the mortgage loan portfolio (+2.4% q/q, +8.5% y/y). Total loan sales to retail customers reached PLN 4.7 billion, marking a record high in the Bank's history.

The value of sustainable financing provided by the Bank (calculated according to its internal methodology) reached PLN 15.2 billion at the end of Q2 (+4.0% q/q, +39.4% y/y).

The value of funds deposited by customers with BNP Paribas amounted to PLN 136.6 billion at the end of the period under review (flat q/q, +6.0% y/y). In the institutional customer segment, total deposits increased to PLN 78.3 billion (+1.9% q/q, +8.0% y/y), following a seasonal outflow in the previous quarter. For retail customers, deposits decreased to PLN 58.2 billion (-2.4% q/q, +3.4% y/y) as margins were optimized.

As was the case in previous periods, the value of investment products continued to grow in Q2. Their total value stood at PLN 28.1 billion at the end of June (+6.0% q/q, +27.8% y/y).

Decline in the number of lawsuits regarding Swiss franc-denominated loans, improved capital position

The quality of the loan portfolio of the BNP Paribas Bank Polska Group remains strong, and the share of NPLs in the loan portfolio is low and stable (2.6%, -0.1 p.p. q/q and -0.6 p.p. y/y)

In Q2, the adverse impact of legal risk associated with the CHF portfolio on the BNP Paribas Bank Polska Group's results decreased compared to previous periods, was PLN 41 million. The number of new lawsuits dropped to 227. In Q1 2026 and Q4 2025, there were 282 and 281 such lawsuits, respectively.

Capital ratios improved significantly – remaining well above regulatory requirements – owing to an increase by approximately PLN 1.5 billion in the Group's own funds resulting from the allocation of the net profit generated in 2025. At the end of Q2, Tier 1 stood at 14.72% (+130 bps q/q, +38 bps y/y). TCR stood at 18.02% (+123 bps q/q, +58 bps y/y).

Rapid growth in the number of customers and mobile banking users

The number of BNP Paribas Bank customers using GOmobile reached nearly 1.4 million at the end of Q2(+3.0% q/q, +9.7% y/y). During this period, app users performed 19.5 million BLIK transactions (+6.8%, +11.8%). The number of tokens in digital wallets reached 698 thousand at the end of Q2 (+3.4% q/q, +7.2% y/y).

The Bank ended Q2 with 2.8 million customers served (+2.5% q/q). Increases were recorded in both the number of retail customers (across all sub-segments: Mass, Affluent and Private Banking) and institutional customers (across all sub-segments: Micro, SMEs and Corporate).

At the end of Q2, the BNP Paribas Bank network comprised 352 Customer Service Centers, 178 of which were cashless branches (without traditional teller services). By the end of the period under review, 148 centers were fully accessible to people with reduced mobility or disabilities, as confirmed by the "Barrier-Free Facilities" certification. Every branch in the network holds the "OK SENIOR" certificate, confirming the availability of solutions that facilitate service for the elderly.

Selected consolidated financial data (*in PLN thousand)*

Profit and loss account	H1 2026	H1 2025	Change y/y	Q2 2026	Q2 2025	Change y/y	Q1 2026
Net interest income	2,910,421	2,967,667	-1.9%	1,464,607	1,473,341	-0.6%	1,445,814
Net fee and commission income	667,688	655,611	1.8%	353,024	328,122	7.6%	314,664
Net banking income	3,989,296	4,212,172	-5.3	2,025,240	2,094,195	-3.3	1,964,056
General administrative expenses and depreciation	(1,888,259)	(1,762,680)	7.1%	(828,363)	(786,418)	5.3%	(1,059,896)

Net allowance for expected credit losses	(143,009)	(9,004)	1,488.3%	(80,516)	18,239	-	(62,493)
Result on operating activities	1,808,374	2,126,225	-14.9%	1,074,943	1,076,658	-0.2%	733,431
Net profit	975,166	1,475,294	-33.9%	599,822	733,846	-18.3%	375,344
per share in PLN	6.59	9.91	-33.5%	4.06	4.93	-17.6%	2.54

Balance sheet	30 June 2026	31 March 2026	30 June 2025
Total assets	180,863,762	177,344,972	168,548,558
Total loans (gross)	97,372,275	95,271,052	89,279,664
Liabilities to customers	141,437,258	136,578,858	129,261,652
Total equity	17,066,094	17,874,832	15,828,219
Capital adequacy	30 June 2026	31 March 2026	30 June 2025
Total capital ratio	18.02%	16.79%	17.44%
Tier 1 ratio	14.72%	13.42%	14.34%