CAPITAL ADEQUACY INFORMATION

as of 30 June 2026

BNP PARIBAS BANK POLSKA S.A. GROUP

TABLE OF CONTENTS

1. INTRODUCTION

In accordance with the Regulation of the European Parliament and of the Council (EU) No 575/2013 as of 26 June 2013 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 Part Eight, 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 2021/637, (hereinafter “Regulation (EU) No 2024/3172”)
- Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 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) 2017/2295 – solely in reference to Article 15 and Annexes XXIX and XXX that shall continue to apply until 31 December 2026 (reinstatement of this regulation is a result of the Commission Implementing Regulation (EU) 2026/722 of 26 March 2026 amending the implementing technical standards laid down in Implementing Regulation (EU) 2024/3172 as regards the implementation and use by institutions, other than small and non-complex institutions, of the EBA single access point for their disclosures (non-recurrent act)
- Guidelines of the European Banking Authority on materiality, proprietary and confidentiality and disclosure frequency under Arts. 432(1), 432(2) and 433 of CRR Regulation (EBA/GL/2014/14)

In line with Commission Implementing Regulation (EU) 2026/722 of 26 March 2026 amending the implementing technical standards laid down in Implementing Regulation (EU) 2024/3172 as regards the implementation and use by institutions, other than small and non-complex institutions, of the EBA single access point for their disclosures, information subject to be disclosed by the Bank, is submitted by the Bank to EBA and published by EBA within European single access point (Pillar III Data Hub).

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. In line with Chapter 13 of this document, the report does not include information indicated in Article 449a of the CRR nor in the Commission Implementing Regulation (EU) 2022/2453 of 30 November 2022, amending technical standards stipulated in implementing regulation (EU) 2024/3172 in reference to disclosure of information on ESG (Economic Social Governance) risks.

Unless otherwise specified, all figures in the document are presented as at 30 June 2026, in thousands of PLN, based on the data of the BNP Paribas Bank Polska S.A. Group.

List of abbreviations used:

- Bank - BNP Paribas Bank Polska S.A.
- Group - BNP Paribas Bank Polska S.A. Group.
- BNPP Group - Capital Group, the parent company of which is BNP Paribas S.A. based in Paris.
- Supervisory Board - Supervisory Board of BNP Paribas Bank Polska S.A.
- CRR Regulation - Regulation of the European Parliament and of the Council (EU) No 575/2013 of 26 June 2013 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)
- Management Board - Management Board of BNP Paribas Bank Polska S.A.

2. BNP PARIBAS BANK POLSKA S.A. GROUP

As at 30 June 2026, the Group comprised BNP Paribas Bank Polska S.A. 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.

3. KEY METRICS

Implementing the requirement specified in Art. 447 and Art. 438(d) of the CRR Regulation, the Bank publishes aggregate data on own funds values, 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 30 June 2026.**

		a	b	c	d	e
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	14 825 423	13 161 752	13 455 949	13 442 923	13 415 258
2	Tier 1 capital	15 475 423	13 811 752	14 105 949	14 092 923	14 065 258
3	Total capital	18 950 114	17 275 654	17 485 758	17 437 407	17 112 200
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	105 152 750	102 910 086	103 722 212	99 575 811	98 100 861
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	14.10%	12.79%	12.97%	13.50%	13.68%
6	Tier 1 ratio (%)	14.72%	13.42%	13.60%	14.15%	14.34%
7	Total capital ratio (%)	18.02%	16.79%	16.86%	17.51%	17.44%
	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%	1.00%	-
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	0.25%	0.25%	0.25%	0.50%	0.50%
11	Combined buffer requirement (%)	3.75%	3.75%	3.75%	4.00%	3.00%
EU 11a	Overall capital requirements (%)	11.75%	11.75%	11.75%	12.00%	11.00%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.72%	7.42%	7.60%	8.15%	8.34%
	Leverage ratio					
13	Leverage ratio total exposure measure	198 998 801	195 012 470	198 442 956	185 643 214	185 412 651
14	Leverage ratio	7.78%	7.08%	7.11%	7.59%	7.59%
	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)**	**61 598 898**	**65 429 927**	**64 827 429**	**58 156 427**	**58 354 875**
EU 16a	Cash outflows - Total weighted value	45 453 704	43 347 415	43 816 151	37 216 050	41 051 951
EU 16b	Cash inflows - Total weighted value	19 550 427	16 762 822	21 677 141	12 682 454	17 446 359
16	**Total net cash outflows (adjusted value)**	**25 903 277**	**26 584 593**	**22 139 011**	**24 533 596**	**23 605 592**
17	Liquidity coverage ratio (%)	237.80%	246.12%	292.82%	237.05%	247.21%
	Net Stable Funding Ratio					
18	**Total available stable funding**	**127 181 831**	**125 773 179**	**128 098 073**	**120 447 121**	**120 034 799**
19	**Total required stable funding**	**79 823 536**	**76 945 255**	**76 701 052**	**75 336 486**	**74 842 604**
20	NSFR ratio (%)	159.33%	163.46%	167.01%	159.88%	160.38%

4. OWN FUNDS

4.1 OWN FUNDS STRUCTURE

Pursuant to the provisions of Banking law, the Act of August 29, 1997 (Journal of Laws of 2026 item 38) (hereinafter referred to as "Banking law") and CRR Regulation, own funds of the Bank for the purposes of the capital adequacy calculation include:

- Tier I capital:
  - Common Equity Tier I capital – the sum of the Common Equity Tier I items after application of the required adjustments as well as deductions and exemptions
  - Additional Tier I capital – series A capital bonds (ISIN: PLO164300017) issued on 28 November 2024, of total value of PLN 650 mn classified for addition Tier I capital based on KNF's decision dated 31 December 2024.
- Tier II capital:
  - series B capital bonds – issued by the Bank on 6 June 2025 (ISIN: PLO164300025), of total value of EUR 160 mn, classified for Own Funds as Tier II capital instruments based on KNF's decision dated 11 August 2025
  - series C capital bonds – issued by the Bank on 10 October 2025 (ISIN: PLO164300033), of total value of EUR 630 mn, classified for Own Funds as Tier II capital instruments based on KNF's decision dated 21 November 2025.

Common Equity Tier I capital includes the following items:
1) capital instruments,
2) share premium accounts related to instruments referred to in point 1),
3) retained earnings, reviewed by the statutory auditor and after the permission is granted by the competent authority or after the Bank has taken a formal decision confirming the final financial result of an institution for a given year,
4) accumulated other comprehensive income (pursuant to Art. 4(1)(100) and Art. 26(1)(d) of the CRR Regulation)
5) reserve capital,
6) general risk fund for unidentified risk related to banking operations,
7) adjustments and deductions that constitute:
   a. losses for a current financial year,
   b. intangible assets,
   c. deferred tax assets that rely on future profitability,
   d. defined benefit pension fund assets,
   e. direct, indirect and synthetic holdings by the Bank of own Common Equity Tier I instruments, including own Common Equity Tier I instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation,
   f. other items pursuant to Art. 36 of the CRR Regulation,
   g. additional value adjustments based on requirements for prudent valuation – pursuant to Art. 34 and Art. 105 of CRR Regulation,
   h. deduction for non-performing exposures defined in Art. 47c of CRR Regulation.

For the purpose of preparing the statement of Core Tier I and Tier II capital on a consolidated basis, shares in subsidiaries are excluded from the calculation.

Additional capital is established from net profit deductions in a fiscal year and a surplus obtained at issuing shares above their nominal value, remaining after covering the costs of issuance, from additional capital payments made by shareholders in exchange for assigning special rights to their existing shares without increasing the share capital. Additional capital may be earmarked for the coverage of balance sheet losses.

Reserve capital is established regardless of the additional capital from net profit deductions in a fiscal year, earmarked to cover the balance sheet loss.

The general risk fund for unidentified risk related to banking operations is established from net profit deductions in the amount resolved by the General Meeting. The general risk fund is earmarked for unidentified risk related to banking operations.

Unrealized gains and losses on financial instruments measured at fair value through other comprehensive income are recognized in own funds, in line with the instructions included in the CRR Regulation and the Banking Law Act.

Capital Tier II items, calculated based on the CRR Regulation, (Arts. 62 – 91), constitute subordinated loans – included in own funds in the amount and in accordance with the principles laid down in the decision of the Polish Financial Supervision Authority.

Capital instruments and subordinated loans qualify as instruments under Tier II, provided that the conditions specified in Art. 63 of the CRR Regulation are met, whereas instruments qualified under additional Tier I capital are recognised accounting for the conditions specified in Article 52 of the CRR Regulation.

Information on adjustments and deductions for Common Equity Tier I used in the calculation as of 30 June 2026:

- deduction in accordance with Article 34 of CRR Regulation of the additional value adjustments for prudent valuation are created for all assets measured at fair value with a value of PLN -30 955 ths was applied;
- deduction for core Tier I capital in accordance with Article 36(1)(b) of CRR Regulation for intangible assets in amount of PLN -479 988 ths was applied. The amount was calculated taking into account the changes introduced by Regulation (EU) No 2176/2020 of 12 November 2020 amending Delegated Regulation (EU) No 241/2014 with regard to the deduction of software assets from Common Equity Tier I items;
- deduction for non-performing exposures of PLN -54 561 ths was applied;

Information on adjustments and deductions for Tier II capital used in the calculation as of 30 June 2026:

- Tier II capital includes subordinated instruments received in the amount of PLN 3 474 690 ths., however, there was no prudential amortization observed in line with Article 64 of the CRR regulation
- no deductions provided for in CRR Regulation were applied for Tier II funds.

Information on own funds structure is presented in accordance with the template EU CC1 set out in Regulation (EU) No 2024/3172, while the table presents only the rows relating to items included in the Group own funds structure.

Table 2. EU CC1 - Composition of regulatory own funds as of 30 June 2026.

		a	b
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	Common Equity Tier 1 CET1 capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	7 407 265	EU CC2 no. 6 / EU CC2 no 7a
2	Retained earnings	114 892	EU CC2 no 9
3	Accumulated other comprehensive income and other reserves	7 241 617	EU CC2 no 7c / EU CC2 no 8
EU-3a	Funds for general banking risk	627 154	EU CC2 no 7b
6	Common Equity Tier 1 CET1 capital before regulatory adjustments	15 390 928	EU CC2 no 11
	Common Equity Tier 1 CET1 capital: regulatory adjustments		
7	Additional value adjustments negative amount	-30 955	
8	Intangible assets net of related tax liability negative amount	-479 988	EU CC2 no 1
27a	Other regulatory adjustments	-54 561	
28	Total regulatory adjustments to Common Equity Tier 1 CET1	-565 504	
29	Common Equity Tier 1 CET1 capital	14 825 423	
	Additional Tier 1 AT1 capital: instruments.		
30	Capital instruments and the related share premium accounts	650 000	
36	Additional Tier 1 AT1 capital before regulatory adjustments	650 000	
	Additional Tier 1 AT1 capital: regulatory adjustments.		
44	Additional Tier 1 AT1 capital	650 000	
45	Tier 1 capital T1 = CET1 + AT1	15 475 423	
	Tier 2 T2 capital: instruments.		
46	Capital instruments and the related share premium accounts	3 474 690	EU CC2 no 5
51	Tier 2 T2 capital before regulatory adjustments	3 474 690	
	Tier 2 T2 capital: regulatory adjustments .		
58	Tier 2 T2 capital	3 474 690	
59	Total capital TC = T1 + T2	18 950 114	
60	Total Risk exposure amount	105 152 750	
61	Common Equity Tier 1 capital	14.10%	
62	Tier 1 capital	14.72%	
63	Total capital	18.02%	
64	Institution CET1 overall capital requirements	8.25%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	1.00%	
EU-67a	of which: Global Systemically Important Institution G-SII or Other Systemically Important Institution O-SII buffer requirement	0.25%	
	National minima if different from Basel III		

	Amounts below the thresholds for deduction before risk weighting		
75	Deferred tax assets arising from temporary differences amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 3 CRR are met	813 309	

4.2 RECONCILIATION OF OWN FUNDS

Reconciliation of balance sheet items included in the audited consolidated report of the BNP Paribas Bank Polska S.A. Group used to calculate the value of own funds according to the methodology described in Section 3 “Disclosure of the scope of application” to Regulation (EU) No 2024/3172, is presented in the table below.

Table 3. EU CC2 - Reconciliation of regulatory own funds to balance sheet in the reviewed financial statements as of 30 June 2026

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
	Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
01	Cash and balances at the Central Bank	9 558 086	9 558 086	Interim Condensed Consolidated Statement of financial position (Assets)
02	Receivables from banks	6 554 412	6 554 412	
03	Derivative financial instruments	1 696 902	1 696 902	
04	Adjustment of the fair value of the hedged item	373 008	373 008	
05	Loans and advances to customers valued at amortized cost	94 701 830	94 701 830	
06	Loans and advances to customers are valued at fair value through profit and loss	219 807	219 807	
07	Securities valued at amortized cost	37 590 362	37 590 362	
08	Securities measured at fair value through profit and loss	405 670	405 670	
09	Securities valued at fair value through other comprehensive income	26 217 449	26 217 449	
10	Investments in subsidiaries	-	-	
11	Investment estates	-	-	
12	Intangible assets	906 775	479 988	
13	Tangible assets	889 008	889 008	
14	Assets due to deferred net income tax	813 309	813 309	
14.1	- of which net assets not exceeding the threshold defined in Article 48(1)(a)	-	813 309	
15	Current income tax assets	2 128	2 128	
16	Other assets	935 019	935 019	
	Total assets	**180 863 764**	**180 436 976**	
	Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
01	Liabilities due to Central Bank	-	-	Interim Condensed Consolidated Statement of financial position (Explanatory Note no 35)
02	Liabilities due to banks	10 044 641	10 044 641	
03	Derivative financial instruments	1 748 775	1 748 775	
04	Adjustment of the fair value of the hedged item	293 864	293 864	
05	Liabilities to customers	141 437 259	141 437 259	
06	Liabilities arising from the issue of debt securities	4 350 263	4 350 263	
07	Subordinated liabilities	-	-	
07.1	- of which loans qualified as Tier II	-	-	
08	Libilities from leasing	542 688	542 688	
09	Other liabilities	3 159 499	3 159 499	
10	Current income tax liabilities	149 832	149 832	
11	Deferred tax liabilities	-	-	
12	Provisions	2 070 849	2 070 849	
	Total liabilities	**163 797 670**	**163 797 670**	
	Shareholders' Equity			
1	Share capital	147 949	147 949	Interim Condensed Consolidated Statement of financial position (Equity)
2	Supplementary capital	15 993 278	15 943 278	
2.1	- share premium	7 259 316	7 259 316	
2.2	- general own funds	627 154	627 154	
2.3	- other reserve capital	8 106 808	8 056 808	
3	Revaluation reserve	-165 191	-165 191	
4	Retained earnings	114 892	114 892	
5	Net profit for the period	975 166	-	
	Total Shareholders' Equity	**17 066 093**	**16 040 927**	

5. OVERVIEW OF RISK EXPOSURE AMOUNTS

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

Table 4. EU OV1 – Overview of risk weighted exposure amounts as of 30 June 2026.

		a	b	c
		Total risk exposure amounts (TREA)		Total own funds requirements
		30.06.2026	31.03.2026	30.06.2026
01	Credit risk (excluding CCR)	88 686 364	86 449 826	7 094 909
02	Of which the standardised approach	88 686 364	86 449 826	7 094 909
6	Counterparty credit risk - CCR	2 653 534	2 360 696	212 283
7	Of which the standardised approach	2 494 258	2 227 027	199 541
EU 8a	Of which exposures to a CCP	159 276	99 621	12 742
9	Of which other CCR	-	34 048	-
10	Credit valuation adjustments risk - CVA risk	72 508	82 622	5 801
EU 10b	Of which the basic approach (F-BA and R-BA)	72 508	82 622	5 801
20	Position, foreign exchange and commodities risks (Market risk)	966 014	1 242 611	77 281
EU 21a	Of which the Simplified standardised approach (S-SA)	966 014	1 242 611	77 281
24	Operational risk	12 774 331	12 774 331	1 021 946
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2 033 271	2 247 742	162 662
29	**Total**	**105 152 750**	**102 910 086**	**8 412 220**

6. CAPITAL BUFFERS

The minimum levels of capital ratios applicable to the Bank and the Group result from Art. 92 of CRR Regulation and the Act of 5 August 2015 on macroprudential supervision over the financial system and crisis management in the financial system (Journal of Laws of 2025, item 819), hereinafter referred to as the "Macroprudential Act" introducing the obligation to maintain the requirement of combined buffer.

The combined buffer consists of:

- conservation buffer of 2.5% - based on Article 19(1) of the Macroprudential Act, an additional amount of Common Equity Tier I capital to be maintained, additional to the Common Equity Tier I capital for the purposes of meeting the own funds requirement, referred to in Article 92(1) of CRR Regulation, in the amount of 2.5% of the total risk exposure amount calculated in accordance with Article 92 paragraph 3 of this Regulation on an individual and consolidated level;
- buffer of other systemically important institution in the amount of 0.25% - on 10 September 2025, the Bank was notified of a motion by the Polish Financial Supervision Authority regarding the Financial Stability Committee's opinion on amending the Authority's decision of 4th October 2016, amended by the PFSA decision of 6 December 2024. This concerned the imposition on the Bank, on both a consolidated and individual basis, of other systemically important institution (O-SII) buffer equivalent to 0.50% of the total risk exposure amount. By a decision dated 21 November 2025, the PFSA amended the decision of 4 October 2016, setting the O-SII buffer at a level equivalent to 0.25% of the total risk exposure amount;
- systemic risk buffer of 0% - on 19 March 2020, the Regulation of the Minister of Finance (Journal of Laws of 2020, item 473) of 18 March 2020, repealing the regulation on the systemic risk buffer, entered into force;
- institution-specific countercyclical buffer of 1% - the institution-specific countercyclical capital buffer rate for the Group and the Bank, determined in accordance with the provisions of the Act of August 5, 2015 on macroprudential supervision over the financial system and crisis management in the financial system, as the weighted average of the countercyclical buffer rates applicable in the jurisdictions in which the relevant credit exposures of the Bank are located, amounted to 1 p.p. as at 30 June 2026. The value of the rate was affected by the application of Article 2(5)(b) of Commission Delegated Regulation (EU) No 1152/2014, according to which foreign general credit exposures which aggregate do not exceed 2% of the aggregate of the general credit, trading book and securitisation exposures of that institution, may be allocated to the institution's home Member State. The countercyclical buffer rate for credit exposures in the territory of the Republic of Poland applicable as at the end of 30 June 2026 amounted to 1% in accordance with the Regulation of the Minister of Finance of 18 September 2024 on the countercyclical buffer rate (Journal of Laws, item 1400).

Polish Financial Supervision Authority informed the Bank in the letter of 25 November 2025 that within the frames of supervisory evaluation, the sensitivity for materialization of stress scenarios impacting the own funds and risk exposure values of Bank is low. Based on the results of supervisory stress test carried out by PFSA in 2025 and in line with the instruction, the total capital add-on ("P2G") recommended under II Pillar and compensated by the capital conservation buffer was retained at the value of 0 p.p. on consolidated and individual level above the total capital ratio referred to in Article 92(1)(c) of CRR Regulation, increased by the additional own funds requirement, referred to in Article 138(2)(2) of the Banking Law Act (n/a for Group and the Bank) and the combined buffer requirement, referred to in Article 55(4) of the Act on macroprudential supervision.

Pursuant to Art. 440 of CRR Regulation, the Bank discloses the geographic distribution of exposure amounts and risk-weighted exposure amounts for credit exposures, which is the basis for calculating countercyclical buffer. Details of the distribution of credit exposures for the purposes of calculating the countercyclical buffer in tables below have been prepared in accordance with Section 3 “Disclosure of the scope of application” of Regulation (EU) No 2024/3172.

Table 5. EU CCyB2 - Amount of institution-specific countercyclical capital buffer as of 30 June 2026.

		a
1	Total risk exposure amount	105 152 750
2	Institution specific countercyclical capital buffer rate	1.00%
3	Institution specific countercyclical capital buffer requirement	1 051 528

Table 6. EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer as of 30 June 2026.

		a	c	f	g	h	j	k	l	m
		General credit exposures	Relevant credit exposures - Market risk	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights %	Countercyclical buffer rate %
010	Break-down by countries:	Exposure value under the standardised approach	Sum of long and short positions of trading book exposures for SA		Relevant credit risk exposures - Credit risk	Relevant credit exposures - Market risk	Total			
0101	POLAND	111 191 784	78 800 250	189 992 034	6 637 353	77 097	6 714 450	83 930 630	97,14%	1,00%
0102	CYPRUS	977 802	-	977 802	66 414	-	66 414	830 179	0,96%	1,50%
0103	LUXEMBOURG	484 060	-	484 060	35 662	-	35 662	445 778	0,52%	0,50%
0104	NETHERLANDS	319 037	-	319 037	27 059	-	27 059	338 232	0,39%	-
0105	GERMANY	250 464	-	250 464	19 884	-	19 884	248 554	0,29%	0,75%
0106	SPAIN	231 724	-	231 724	18 504	-	18 504	231 295	0,27%	0,50%
0107	TURKEY	70 829	-	70 829	5 666	-	5 666	70 830	0,08%	-
0108	UNITED KINGDOM	69 972	-	69 972	5 412	-	5 412	67 651	0,08%	2,00%
0109	AUSTRIA	64 570	-	64 570	5 161	-	5 161	64 507	0,07%	-
0110	CZECH REPUBLIC	39 951	-	39 951	3 195	-	3 195	39 942	0,05%	1,25%
0111	ROMANIA	32 499	-	32 499	2 542	-	2 542	31 778	0,04%	1,00%
0112	UNITED STATES	23 574	-	23 574	2 392	-	2 392	29 903	0,03%	-
0113	UKRAINE	21 229	-	21 229	1 907	-	1 907	23 839	0,03%	-
0114	ITALY	19 277	-	19 277	1 572	-	1 572	19 653	0,02%	-
0115	SWEDEN	12 347	-	12 347	989	-	989	12 368	0,01%	2,00%
0116	SLOVENIA	2 990	-	2 990	239	-	239	2 990	-	1,00%
0117	BELGIUM	2 227	-	2 227	162	-	162	2 025	-	1,00%
0118	HUNGARY	1 957	-	1 957	157	-	157	1 957	-	1,00%
0119	SLOVAKIA	1 504	-	1 504	120	-	120	1 504	-	1,50%
0120	SWITZERLAND	927	-	927	43	-	43	532	-	-
0121	NORWAY	656	-	656	40	-	40	505	-	2,50%
0122	CANADA	601	-	601	29	-	29	357	-	-
0123	ANDORRA	571	-	571	51	-	51	642	-	-
0124	DENMARK	567	-	567	39	-	39	484	-	2,50%
0125	IRELAND	548	-	548	32	-	32	403	-	1,50%
0126	FRANCE	393	-	393	35	-	35	432	-	1,00%
0127	REPUBLIC OF MOLDOVA	230	-	230	21	-	21	261	-	-
0128	CROATIA	178	-	178	15	-	15	182	-	1,50%
0129	GEORGIA	170	-	170	16	-	16	202	-	-
0130	PORTUGAL	119	-	119	8	-	8	99	-	0,75%
0131	CHINA	83	-	83	10	-	10	125	-	-
0132	ICELAND	80	-	80	7	-	7	90	-	2,50%
0133	MALTA	65	-	65	4	-	4	49	-	-
0134	BULGARIA	62	-	62	5	-	5	66	-	2,00%
0135	MONACO	59	-	59	5	-	5	65	-	-
0136	BELARUS	43	-	43	4	-	4	46	-	-

0137	AUSTRALIA	37	-	37	1	-	1	13	-	1,00%
0138	INDIA	33	-	33	3	-	3	40	-	-
0139	GREECE	19	-	19	1	-	1	17	-	0,25%
0140	LATVIA	19	-	19	1	-	1	16	-	1,00%
0141	RUSSIAN FEDERATION	15	-	15	2	-	2	19	-	-
0142	UNITED REPUBLIC OF TANZANIA	15	-	15	1	-	1	17	-	-
0143	UNITED ARAB EMIRATES	12	-	12	1	-	1	14	-	-
0144	KAZAKHSTAN	11	-	11	1	-	1	12	-	-
0145	LITHUANIA	10	-	10	1	-	1	10	-	1,00%
0146	ESTONIA	9	-	9	1	-	1	9	-	1,50%
0147	UZBEKISTAN	9	-	9	1	-	1	11	-	-
0148	ARMENIA	8	-	8	1	-	1	12	-	1,50%
0149	PAKISTAN	8	-	8	1	-	1	9	-	-
0150	KYRGYZSTAN	7	-	7	1	-	1	7	-	-
0151	TURKMENISTAN	4	-	4	-	-	-	4	-	-
0152	FINLAND	2	-	2	-	-	-	2	-	-
0153	SERBIA	2	-	2	-	-	-	2	-	-
0154	AZERBAIJAN	2	-	2	-	-	-	3	-	-
0155	BANGLADESH	2	-	2	-	-	-	2	-	-
0156	COLOMBIA	2	-	2	-	-	-	2	-	-
0157	PHILIPPINES	2	-	2	-	-	-	2	-	-
0158	SEYCHELLES	2	-	2	-	-	-	1	-	-
0159	CAMEROON	1	-	1	-	-	-	1	-	-
0160	COSTA RICA	1	-	1	-	-	-	-	-	-
0161	INDONESIA	1	-	1	-	-	-	2	-	-
0162	NEPAL	1	-	1	-	-	-	1	-	-
0163	NIGERIA	1	-	1	-	-	-	1	-	-
0164	SAUDI ARABIA	1	-	1	-	-	-	1	-	1,00%
	Total	**113 823 384**	**78 800 250**	**192 623 634**	**6 834 774**	**77 097**	**6 911 871**	**86 398 393**	**-**	

7. LEVERAGE RATIO

The Group discloses information on its leverage ratio pursuant to Art. 451 of the CRR Regulation.

The calculation of the leverage ratio of the Group as at 30 June 2026 was based on the provisions of CRR Regulation. The leverage ratio is the percentage of the Tier I capital ratio and the total exposure measure as at the end of the reporting period, while the total exposure measure is the sum of the exposure values determined for all assets and off-balance sheet items not deducted in determining the Tier I capital measure.

The reconciliation of the total exposure for the calculation of the leverage ratio with the value of assets in the published consolidated semi-annual report, pursuant to Art. 451 of CRR Regulation, is presented in accordance with the formulas defined in Regulation (EU) No 2024/3172

Items included in template EU LR2 and not disclosed in Table 9 do not apply to the Group.

Table 7. EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures as of 30 June 2026.

		a
		Applicable amount
1	Total assets as per published financial statements	180 863 764
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	1 659 963
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	15 954 275
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	520 800
13	**Total exposure measure**	**198 998 801**

Table 8. EU LR2 - LRCom: Leverage ratio common disclosure.

		a	b
		CRR leverage ratio exposures	
		30.06.2026	31.12.2025
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	179 277 217	178 763 766
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-10 547
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	-	-
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**179 277 217**	**178 753 219**
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	805 095	902 072
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	2 962 215	2 621 878
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	3 767 310	3 523 949
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-

17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	-	-
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	35 830 450	36 800 385
20	(Adjustments for conversion to credit equivalent amounts)	-19 876 175	-20 634 597
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	15 954 275	16 165 788
	Excluded exposures		
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	**(Total exempted exposures)**	**-**	**-**
	Capital and total exposure measure		
23	Tier 1 capital	15 475 423	14 105 949
24	Total exposure measure	198 998 801	198 442 956
	Leverage ratio		
25	Leverage ratio (%)	7.78%	7.11%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.78%	7.11%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.78%	7.11%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
	Choice on transitional arrangements and relevant exposures		
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
	Disclosure of mean values		
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	565 934	107 016
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	199 564 735	198 549 972
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	199 564 735	198 549 972
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.75%	7.10%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.75%	7.10%

Table 9. EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives. SFTs and exempted exposures).

		a
		CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**179 277 217**
EU-3	Banking book exposures, of which:	179 277 217
EU-5	Exposures treated as sovereigns	63 643 672
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	376 453
EU-7	Institutions	6 644 855
EU-8	Secured by mortgages of immovable properties	44 581 133
EU-9	Retail exposures	22 441 184
EU-10	Corporates	34 872 024
EU-11	Exposures in default	1 295 915
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	5 421 981

8. LIQUIDITY REQUIREMENTS

The Bank 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 (July-September, October-December, January-March, March-June) preceding the disclosure date, Values and figures are calculated as the arithmetic mean of the month-end observations in the twelve months preceding the end of each quarter.

Table 10. EU LIQ1 - Quantitative information of LCR.

		a	b	c	d	e	f	g	h
		Total unweighted value average				Total weighted value average			
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2026	31.03.2026	31.12.2025	30.09.2025
	HIGH-QUALITY LIQUID ASSETS								
1	Total high-quality liquid assets HQLA					61 293 603	60 226 128	57 375 134	55 303 599
	CASH - OUTFLOWS								
2	Retail deposits and deposits from small business customers, of which:	78 116 263	77 273 158	75 802 815	74 212 230	5 894 012	5 811 632	5 687 044	5 552 268
3	Stable deposits	51 198 494	50 790 715	50 049 140	49 310 596	2 559 925	2 539 536	2 502 457	2 465 530
4	Less stable deposits	26 917 769	26 482 443	25 753 675	24 901 634	3 334 087	3 272 096	3 184 587	3 086 738
5	Unsecured wholesale funding	57 609 532	56 705 255	55 702 428	55 192 291	23 064 233	22 748 366	22 363 391	22 119 409
6	Operational deposits all counterparties and deposits in networks of cooperative banks	11 190 084	11 086 741	11 023 865	10 993 979	2 797 521	2 771 685	2 755 966	2 748 495
7	Non-operational deposits all counterparties	46 419 448	45 618 514	44 678 564	44 198 312	20 266 712	19 976 680	19 607 425	19 370 915
10	Additional requirements	33 844 692	32 566 202	30 837 512	30 736 048	12 894 654	11 735 986	10 654 588	11 309 661
11	Outflows related to derivative exposures and other collateral requirements	10 634 508	9 453 508	8 395 856	9 080 282	10 634 508	9 453 508	8 395 856	9 080 282
13	Credit and liquidity facilities	23 210 184	23 112 694	22 441 656	21 655 766	2 260 147	2 282 478	2 258 732	2 229 379
14	Other contractual funding obligations	3 175 979	3 594 952	3 723 118	3 752 348	210 186	492 163	632 002	632 002
15	Other contingent funding obligations	25 672 005	25 434 455	25 147 171	24 169 177	1 287 784	1 274 535	1 258 775	1 208 459
16	TOTAL CASH OUTFLOWS					43 350 870	42 062 682	40 595 800	40 821 800
	CASH - INFLOWS								
17	Secured lending e.g. reverse repos	-	-	-	40 824	-	-	-	-
18	Inflows from fully performing exposures	10 473 260	11 128 848	11 984 380	11 457 258	9 618 285	10 357 744	11 258 091	10 787 086
19	Other cash inflows	10 019 998	8 832 224	7 773 041	8 462 853	10 019 998	8 832 224	7 773 041	8 462 853
20	TOTAL CASH INFLOWS	20 493 257	19 961 072	19 757 421	19 960 934	19 638 283	19 189 968	19 031 132	19 249 939
EU-20c	Inflows subject to 75% cap	20 493 257	19 961 072	19 757 421	19 960 934	19 638 283	19 189 968	19 031 132	19 249 939
	TOTAL ADJUSTED VALUE								
21	LIQUIDITY BUFFER					61 293 603	60 226 128	57 375 134	55 303 599
22	TOTAL NET CASH OUTFLOWS					23 712 587	22 872 714	21 564 669	21 571 861
23	LIQUIDITY COVERAGE RATIO					259,80%	264,15%	267,17%	257,80%

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.

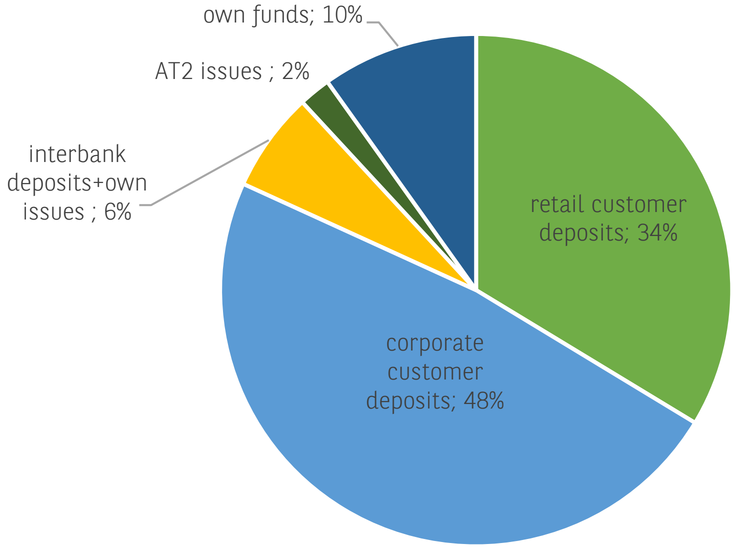
The main aspects having impact on the LCR measure is funding structure of the Bank and size of the high liquid assets portfolio. In the funding structure on one side the funding source's structure is important (segment of the Customer) and on the other product type of the liability. Diversification scale 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 2 quarters of 2025 and first 2 quarters of 2026 the consolidated LCR fluctuated from 232% to 293%. The average monthly consolidated LCR ratio was 260%. 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 247.2% as of end of June 2025 to 237.8% as of the end of June 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 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. In the first quarter of 2026 the Bank repaid one of its debts in PLN.

The overall funding structure of the Group as of 30 June 2026 is presented on 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 mismatch through derivative transactions enables to close the Bank's needs in 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 in total. In case of the gap of liabilities in foreign currencies, the Bank concludes off-balance sheet exchange of currencies transactions with the BNP Paribas Group's units: FX SWAP or CIRS, to obtain required currencies from other foreign currencies where the Bank has excess of liabilities as first, than complementary from PLN. As of 30 June 2026 the Bank practically didn't need funding of CHF mortgage portfolio with derivatives due to high level of provisions in CHF related to legal risk of those loans.

Derivatives exposure and potential collateral calls:

Collaterals for derivative transactions are mainly assets of the Level 1 type, i.e. cash and government securities. 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.

Table 11. EU LIQ2: Net Stable Funding Ratio.

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
	(in currency amount)	No maturity	< 6 months	6 months to < 1yr	>= 1yr	
Available stable funding ASF Items.						
1	Capital items and instruments	16 040 927	-	-	3 474 690	19 515 618
2	Own funds	16 040 927	-	-	3 474 690	19 515 618

4	Retail deposits		75 652 375	2 334 695	36 449	72 788 076
5	Stable deposits		50 837 835	427 447	10 596	48 712 614
6	Less stable deposits		24 814 540	1 907 248	25 853	24 075 461
7	Wholesale funding:		60 742 461	1 436 671	6 588 522	34 878 137
8	Operational deposits		11 665 173	-	-	5 832 587
9	Other wholesale funding		49 077 288	1 436 671	6 588 522	29 045 551
11	Other liabilities:	-	8 922 993	-	-	-
13	All other liabilities and capital instruments not included in the above categories		8 922 993	-	-	-
14	Total available stable funding ASF					127 181 831
Required stable funding RSF Items.						
15	Total high-quality liquid assets HQLA					1 619 587
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		2 714 683	-	-	2 307 481
17	Performing loans and securities:		18 452 173	10 736 677	67 528 854	67 966 813
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		5 416 573	176 543	1 351 950	1 981 879
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		12 570 763	10 174 275	45 447 363	47 939 477
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		214 715	201 346	10 316 504	6 913 758
22	Performing residential mortgages, of which:		459 837	380 859	20 674 115	17 993 345
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		5 000	5 000	55 426	52 112
26	Other assets:	-	1 161 439	-	5 632 538	6 223 841
29	NSFR derivative assets		21 167			21 167
31	All other assets not included in the above categories		1 140 272	-	5 632 538	6 202 674
32	Off-balance sheet items		34 116 279	-	-	1 705 814
33	Total RSF					79 823 536
34	Net Stable Funding Ratio %					159,33%

The Net Stable Funding Ratio (NSFR) for the Bank, as of June 2026, amounted to 163.9% the Bank standalone and 159.3% for the Group, which is an increase compared to the end of June 2025 by 1.4p.p. and decrease by 1.1p.p. respectively. The increase in the ratio results from a stable increase of non-financial customer deposits.

9. MARKET RISK

The table below presents elements of own funds requirements for market risk under the standardized method.

Table 12. EU MR1 - Market risk under the standardised approach as of 30 June 2026.

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	963 715
	Options	
6	Delta-plus approach	2 299
9	**Total**	**966 014**

For general interest rate risk in trading book the Bank uses maturity bucket approach. As of reporting date no instruments generating interest rate specific risk capital requirement were present. Foreign exchange risk is equal to 0 due to the fact that total FX position remained below 2% of own funds. Capital requirement for option instruments is a consequence of running low open position in interest rate options.

10. EXPOSURES TO INTEREST RATE RISK ON POSITIONS NOT HELD IN THE TRADING BOOK

The core business of the Bank - granting loans and collecting deposits from Customers – generates the open interest rate risk positions, which are transferred using the transfer pricing system from business lines to portfolios managed by the Asset and Liability Management Division.

When determining the interest rate risk profile, the Group takes into account not only contractual parameters, but also the actual characteristics of products resulting from Customer behavioural characteristic and built-in options, using models e.g. for current accounts, savings accounts, fixed interest rate loans, credit cards.

Structural elements (stable, insensitive to interest rate changes part of current accounts and capital) are secured with transactions with longer maturities, In the remaining portfolio, the Bank's intention is to close the interest rate risk.

The economic value of equity (EVE) measure is a measure of the net present value changes of instruments sensitive to the interest rates changes in their remaining duration, resulting from changes in interest rates, taking into account all the items in the banking book, with the exception of capital. The Group determined an internal critical value for this measure at 13% of the Common Equity Tier I capital of the Bank. During the current period, there was no event of excess.

The net interest income sensitivity measure (NII) was determined with the assumptions:

- constant balance sheet during the year,
- for renewing products, the applied margin is the last used for a given product,
- an unstable part of the deposit base exists throughout the annual analysis period,
- all regulatory caps/floors on customer rate are applied.

The Group has set an internal critical value for this measure at 4.8% of Tier 1 capital. This measure has not been exceeded since it came into force.

The economic value changes of the updated capital, calculated according to the internal contract prices, in accordance with six regulatory interest rate change scenarios and the changes in net interest income, calculated according to two supervisory shock scenarios are presented in the table EU IRRBB1.

Table 13. EU IRRBB1 - Interest rate risks of non-trading book activities.

		a	b	c	d
Supervisory shock scenarios		Changes of the economic value of equity		Changes of the net interest income	
		30.06.2026	31.12.2025	30.06.2026	31.12.2025
1	Parallel up	-154 443	-515 080	100 804	171 552
2	Parallel down	-357 060	-289 629	-565 962	-657 813
3	Steepener	457 464	377 368		
4	Flattener	-993 327	-892 942		
5	Short rates up	-877 030	-880 587		
6	Short rates down	448 002	449 541		

11. CREDIT RISK

11.1 EXPOSURES TO CREDIT RISK

The tables below present detailed quantitative information on credit exposure, as required by Art. 442 of CRR Regulation on the basis of the formulas set out in Regulation (EU) No 2024/3172.

Table 14. EU CQ4: Quality of non-performing exposures by geography as of 30 June 2026.

		a	b	c	d	e	f
		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantees given
			Of which non-performing		Of which subject to impairment		
				Of which defaulted			
010	**On balance sheet exposure**	**175 077 471**	**2 549 594**	**2 545 920**	**174 801 048**	**-2 389 875**	
020	POLAND	141 817 862	2 544 898	2 541 224	141 541 926	-2 362 885	
030	LUXEMBOURG	24 916 742	35	35	24 916 742	-2 110	
040	FRANCE	6 327 113	139	139	6 327 113	-421	
050	CYPRUS	977 759	-	-	977 759	-3 545	
060	GERMANY	249 830	8	8	249 830	-4 032	
070	Other countries	788 166	4 513	4 513	787 678	-16 882	
080	**Off balance sheet exposures**	**38 215 732**	**89 338**	**89 328**	**-**		**160 087**

090	POLAND	35 632 374	89 265	89 255			155 847
100	ITALY	964 647	-	-			765
110	NETHERLANDS	498 295	-	-			173
120	FRANCE	189 206	-	-			1 439
130	SPAIN	169 138	-	-			103
140	Other countries	762 072	73	73			1 760
150	**Total**	**213 293 203**	**2 638 932**	**2 635 247**	**174 801 048**	**-2 389 875**	**160 087**

Table 15. EU CR2: Changes in the stock of non-performing loans and advances as of 30 June 2026.

		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	2 613 535
020	Inflows to non-performing portfolios	922 988
030	Outflows from non-performing portfolios	-991 571
040	Outflows due to write-offs	-18 493
050	Outflow due to other situations	-973 078
060	**Final stock of non-performing loans and advances**	2 544 952

Table 16. EU CR1-A: Maturity of exposures as of 30 June 2026.

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances		17 579 105	38 327 834	39 230 509	284 536	95 421 984
2	Debt securities		5 145 282	36 685 893	22 033 252	-	63 864 428
3	**Total**		**22 724 387**	**75 013 727**	**61 263 761**	**284 536**	**159 286 412**

Table 17. EU CR1: Performing and non-performing exposures and related provisions as of 30 June 2026.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - accumulated impairment and provisions			Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	Cash balances at central banks and other demand deposits	13 402 465	13 388 222	14 243	-	-	-	-1 279	-617	-662	-	-	-	-	-	-
010	Loans and advances	95 261 099	85 365 747	9 656 243	2 544 952	2 117	2 432 305	-983 638	-383 730	-599 844	-1 400 429	-196	-1 384 782	-	29 381 482	387 030
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	358 358	336 866	21 492	-	-	-	-2 460	-737	-1 723	-	-	-	-	-	-
040	Credit institutions	500 360	498 897	1 463	9	-	9	-19	-16	-3	-4	-	-4	-	-	-
050	Other financial corporations	4 913 291	4 668 860	244 427	2 961	-	2 490	-61 401	-14 391	-47 010	-2 164	-	-2 019	-	52 004	59
060	Non-financial corporations	45 066 085	38 296 195	6 745 794	1 459 683	350	1 396 671	-554 524	-185 484	-369 019	-701 686	-38	-695 164	-	16 513 887	234 945
070	Of which SMEs	28 038 257	23 564 544	4 449 637	837 035	350	775 927	-354 923	-108 887	-246 015	-410 250	-38	-404 268	-	13 724 067	198 986
080	Households	44 423 005	41 564 928	2 643 068	1 082 299	1 767	1 033 136	-365 235	-183 102	-182 090	-696 575	-157	-687 595	-	12 815 591	152 027
090	Debt securities	63 864 313	63 808 184	-	4 643	-	4 155	-373	-373	-	-4 155	-	-4 155	-	-	-
100	Central banks	999 375	999 375	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	38 214 013	38 214 013	-	-	-	-	-235	-235	-	-	-	-	-	-	-
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	24 590 746	24 590 746	-	-	-	-	-67	-67	-	-	-	-	-	-	-
140	Non-financial corporations	60 179	4 050	-	4 643	-	4 155	-71	-71	-	-4 155	-	-4 155	-	-	-
150	Off-balance-sheet exposures	38 126 394	35 551 316	2 569 924	89 338	8	89 292	129 114	53 730	75 321	30 973	-	30 954		506 062	713
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	51 097	41 363	9 733	-	-	-	154	124	30	-	-	-		-	-
180	Credit institutions	2 416 604	2 382 584	34 021	-	-	-	2 973	1 392	1 581	-	-	-		-	-
190	Other financial corporations	4 236 564	4 124 093	112 471	8	-	8	5 566	2 299	3 267	2	-	2		-	-
200	Non-financial corporations	27 471 762	25 255 783	2 215 465	78 761	-	78 761	108 174	42 802	65 363	26 105	-	26 105		504 069	713
210	Households	3 950 368	3 747 493	198 235	10 569	8	10 523	12 247	7 113	5 081	4 866	-	4 847		1 994	-
220	**Total**	**210 654 271**	**198 113 469**	**12 240 410**	**2 638 932**	**2 125**	**2 525 752**	**-856 176**	**-330 991**	**-525 184**	**-1 373 611**	**-196**	**-1 357 983**	**-**	**29 887 544**	**387 744**

Table 18. EU CQ1: Credit quality of forborne exposures as of 30 June 2026.

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	268 236	1 088 672	1 088 227	1 006 187	-21 743	-533 063	228 176	125 079
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	103	267	267	250	-2	-99	-	-
060	Non-financial corporations	122 708	803 087	803 087	746 504	-14 026	-363 678	120 977	73 026
070	Households	145 425	285 318	284 873	259 433	-7 715	-169 286	107 199	52 053
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	8 632	9 739	9 739	9 739	459	5 152	-	-
100	**Total**	**276 869**	**1 098 410**	**1 097 966**	**1 015 925**	**-21 284**	**-527 911**	**228 176**	**125 079**

Table 19. EU CQ5: Credit quality of loans and advances to non-financial corporations by industry as of 30 June 2026.

		a	b	c	d	e
		Gross carrying amount				Accumulated impairment
			Of which non-performing		Of which loans and advances subject to impairment	
				Of which defaulted		
010	Agriculture, forestry and fishing	1 391 283	47 134	28 535	1 372 434	-35 991
020	Mining and quarrying	43 816	1 146	5	43 816	-1 238
030	Manufacturing	12 353 439	780 758	705 490	12 353 395	-546 548
040	Electricity, gas, steam and air conditioning supply	1 488 192	2 217	2 008	1 488 176	-67 764
050	Water supply	149 631	14 102	11 090	149 631	-9 486
060	Construction	3 175 489	60 429	38 872	3 175 430	-58 382
070	Wholesale and retail trade	7 964 313	187 862	170 416	7 963 986	-191 639
080	Transport and storage	2 473 721	109 320	62 541	2 473 196	-65 480
090	Accommodation and food service activities	350 345	15 877	13 256	350 345	-15 387
100	Information and communication	3 422 545	9 271	6 138	3 422 545	-24 857
110	Financial and insurance actvities	766 066	954	84	766 066	-1 976
120	Real estate activities	5 188 801	165 091	163 643	5 188 562	-94 378
130	Professional, scientific and technical activities	3 393 641	17 719	11 786	3 392 474	-57 425
140	Administrative and support service activities	2 707 358	37 101	30 773	2 706 400	-47 302
150	Public administration and defense, compulsory social security	608	-	-	608	-1
160	Education	156 392	2 591	891	156 392	-2 170
170	Human health services and social work activities	1 318 248	4 245	2 117	1 318 248	-32 306
180	Arts, entertainment and recreation	42 497	525	3	42 497	-376
190	Other services	139 384	3 339	755	139 384	-3 506
200	**Total**	**46 525 768**	**1 459 683**	**1 248 404**	**46 503 586**	**-1 256 210**

Information on collateral obtained by taking possession and execution processes:

The Bank is cautious about the possibility of taking over the property after unsuccessful enforcement proceedings. Currently, the Bank does not own any real estate that has been taken over.The Bank takes a similar cautious approach in the case of debt conversion into stocks or shares in companies. The Bank, usually as part of restructuring proceedings, converts part of its receivables into shares / stocks in companies. The value of shares / stocks as of the reporting date is insignificant in terms of the Bank's operations, and also in terms of recoveries made on the portfolio of impaired loans. The value of provisions covers 90% of the initial value from the date of acquisition. Movable property that is collateral of the contracts is also taken over in collection process.

Table 20. EU CQ7: Collateral obtained by taking possession and execution processes as of 30 June 2026.

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-
020	Other than PP&E	4 984	-4 434
050	*Movable property (auto, shipping, etc.)*	62	-
060	*Equity and debt instruments*	4 922	-4 434
080	**Total**	**4 984**	**-4 434**

11.2 CREDIT RISK MITIGATION TECHNIQUES

When limiting credit risk, the Bank applies credit risk mitigation techniques, both in terms of funded and unfunded protection. The funded protection includes, among others:

- mortgage established on a residential real estate
- mortgage established on a commercial real estate
- registered pledge
- security deposit
- hold on funds on bank accounts
- suretyship
- ownership transfer
- assignment of receivables
- promissory note
- credit facility insurance
- power of attorney to administer a bank account.

The unfunded protection covers bank guarantees, guarantees issued by the State Treasury or by a local government unit and corporate guarantees.

The Bank uses both balance sheet netting and off-balance netting techniques. The first credit risk mitigation technique concerns drawn lines of credit and deposits placed with BNP Paribas S.A. Off-balance sheet netting is used for derivative transactions that are concluded under framework and security agreements signed with corporate, SME and Micro Customers. Off-balance sheet netting is also used in the case of derivative transactions concluded with selected credit institutions.

The Bank does not use credit derivatives as a credit risk mitigation technique.

In scope of credit risk mitigation techniques, there were no substantial changes in 2H2026 in the Bank.

Table 21. EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques as of 30 June 2026.

		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	79 054 657	29 768 512	28 452 627	1 315 885	
2	Debt securities	63 864 428	-	-	-	
3	Total	**142 919 084**	**29 768 512**	**28 452 627**	**1 315 885**	
4	*Of which non-performing exposures*	757 980	387 030	341 132	45 899	
EU-5	*Of which defaulted*	756 164	385 381			

The table below shows the effect of all credit risk mitigation techniques. The density of risk-weighted assets is a synthetic indicator of the risk level of individual portfolios.

Table 22. EU CR4 – standardised approach – Credit risk exposure and CRM effects as of 30 June 2026.

		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
	Exposure classes	a	b	c	d	e	f
1	Central governments or central banks	38 978 223	-	49 729 832	47	2 244 290	4,51%
2	Non-central government public sector entities	376 453	81 059	376 453	19 937	81 967	20,68%
EU-2a	Regional government or local authorities	376 376	32 603	376 376	11 053	77 486	20,00%
EU-2b	Public sector entities	77	48 457	77	8 885	4 481	50,00%
3	Multilateral development banks	24 665 449	-	24 694 761	-	-	-
EU-3a	International organisations	-	-	-	-	-	-
4	Institutions	6 644 855	2 414 961	6 669 614	1 279 071	2 696 905	33,93%
5	Cover bonds	-	-	-	-	-	-
6	Corporates	34 872 024	22 200 758	25 790 752	10 332 134	35 003 780	96,90%
6,1	Of which: specialised lending	19 882 018	13 803 075	19 245 832	5 672 569	24 145 928	96,90%
7	Subordinated debt exposures and equity	171 852	-	171 852	-	223 554	130,09%
EU-7a	Subordinated debt exposures	-	-	-	-	-	-
EU-7b	Equity	171 852	-	171 852	-	223 554	130,09%
8	Retail	22 441 184	3 193 702	21 659 967	855 463	15 480 687	68,76%
9	Secured by mortgages on immovable property and ADC exposures	44 581 133	7 727 435	43 756 443	3 134 374	29 520 585	62,96%
9,1	Secured by mortgages on residential immovable property - non IPRE	20 374 709	188 287	20 353 168	75 957	6 481 812	31,73%
9,2	Secured by mortgages on residential immovable property - IPRE	259 130	8 820	257 759	3 528	220 577	84,42%
9,3	Secured by mortgages on commercial immovable property - non IPRE	15 791 308	5 507 181	15 128 214	2 245 629	13 229 809	76,15%
9,4	Secured by mortgages on commercial immovable property - IPRE	6 332 184	544 266	6 222 022	217 706	6 055 175	94,03%
9,5	Acquisition, Development and Construction (ADC)	1 823 802	1 478 881	1 795 282	591 553	3 533 212	148,03%
10	Exposures in default	1 295 915	71 652	1 158 630	69 292	1 431 373	116,57%
EU-10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-

EU-10b	Collective investment undertakings (CIU)	-	-	-	-	-	-
EU-10c	Other items	5 228 408	-	5 247 191	102 805	2 003 223	37,44%
12	**TOTAL**	**179 255 496**	**35 689 567**	**179 255 496**	**15 793 122**	**88 686 364**	**45,47%**

11.3 APPLICATION OF STANDARD METHOD

For the purpose of determining the risk weights for exposures to counterparties located in the following categories:

- institutions
- businesses,
- central governments and central banks,
- regional government units and local authorities,
- multilateral development banks,
- public sector entities;

the Bank uses ECAIs external credit assessment (ratings): Moody's Investors Service.

Where a financial instrument or an emission programme to which an exposure is rated, it shall be used to determine the weighting for that exposure. If the exposure does not have such a rating, but there is an overall credit assessment of the issuer and there is an assessment of a specific issuing programme of the financial instrument to which the exposure does not belong, the Bank shall select a higher risk weight. On the other hand, where there is only one rating, the issuer or the issuing / financial instrument programme to which the exposure does not belong, the Bank shall select that rating. The rating chosen shall be the basis for determining the risk weight for the exposure, provided that it translates into a higher weight than that determined for the exposure and not classified.

The Bank shall apply a standard mapping system published by EBA.

The table below aims to provide the standardise exposures approach broken down by asset class and risk weight.

Table 23. EU CR5 – standardised approach as of 30 June 2026.

	Exposure class	Risk weight																									total	of which unrated
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	inne		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	47 125 094	0	0	1 472 222	319 253	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	813 309	0	0	0	0	49 729 878	2 598 188
2	Non-central government public sector entities	0	0	0	0	387 429	0	0	0	0	8 962	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	396 391	396 391
EU-2a	Regional governments or local authorities	0	0	0	0	387 429	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	387 429	387 429
EU-2b	Public sector entities	0	0	0	0	0	0	0	0	0	8 962	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8 962	8 962
3	Multilateral development banks	24 694 761	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24 694 761	0
EU-3a	International organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Institutions	0	100 670	0	0	9 585	6 729 903	0	0	0	988 469	0	0	0	0	0	564	0	0	0	119 493	0	0	0	0	0	7 948 685	387 095
5	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	0	0	0	0	0	0	0	0	0	60	0	0	0	0	0	35 533 798	0	0	589 028	0	0	0	0	0	0	36 122 886	36 122 826
6.1	Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24 329 374	0	0	589 028	0	0	0	0	0	0	24 918 402	24 918 402
7	Subordinated debt exposures and equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	171 365	0	0	0	0	0	488	171 852	171 852
EU-7a	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU-7b	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	171 365	0	0	0	0	0	488	171 852	171 852
8	Retail exposures	0	0	0	0	0	0	0	0	234 881	0	0	0	22 279 631	0	0	918	0	0	0	0	0	0	0	0	0	22 515 430	22 515 430
9	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	16 242 963	4 744	0	0	1 246	0	5 858 551	0	5 865 475	0	1 324 926	9 666 146	252 121	752 294	263 972	4 615 902	0	0	0	0	2 042 476	46 890 817	46 890 817
9.1	Secured by mortgages on residential immovable property - non IPRE	0	0	0	0	16 240 909	0	0	0	0	0	0	0	3 824 875	0	0	363 341	0	0	0	0	0	0	0	0	0	20 429 125	20 429 125
9.1.1	No loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0	2 414 937	0	0	306 027	0	0	0	0	0	0	0	0	0	2 720 964	2 720 964
9.1.2	loan splitting applied (secured)	0	0	0	0	16 240 909	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16 240 909	16 240 909
9.1.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	1 409 939	0	0	57 314	0	0	0	0	0	0	0	0	0	1 467 253	1 467 253
9.2	Secured by mortgages on residential immovable property - IPRE	0	0	0	0	61	4 744	0	0	1 246	0	0	0	0	0	0	0	252 121	0	0	3 113	0	0	0	0	0	261 287	261 287
9.3	Secured by mortgages on commercial immovable property - non IPRE)	0	0	0	0	1 993	0	0	0	0	0	5 858 551	0	2 040 600	0	0	9 208 727	0	0	263 972	0	0	0	0	0	0	17 373 843	17 373 843
9.3.1	No loan splitting applied	0	0	0	0	1 993	0	0	0	0	0	0	0	1 866 323	0	0	6 538 777	0	0	263 972	0	0	0	0	0	0	8 671 065	8 671 065
9.3.2	loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	5 858 551	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5 858 551	5 858 551
9.3.3	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	174 276	0	0	2 669 950	0	0	0	0	0	0	0	0	0	2 844 227	2 844 227
9.4	Secured by mortgages on commercial immovable property - IPRE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 324 926	0	0	752 294	0	2 320 032	0	0	0	0	2 042 476	6 439 728	6 439 728

9.5	Acquisition, Development and Construction (ADC)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	94 078	0	0	0	2 292 756	0	0	0	0	0	2 386 834	2 386 834
10	Exposures in default	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	821 022	0	0	0	406 900	0	0	0	0	0	1 227 922	1 227 922
EU-10a	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU-10b	Exposures in default	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EU-10c	Other items	3 245 839	0	0	0	125 681	0	0	0	0	0	0	0	0	0	0	1 978 476	0	0	0	0	0	0	0	0	0	5 349 995	5 349 995
EU-11c	**TOTAL**	**75 065 694**	**100 670**	**0**	**1 472 222**	**17 084 911**	**6 734 647**	**0**	**0**	**236 127**	**997 491**	**5 858 551**	**0**	**28 145 106**	**0**	**1 324 926**	**48 000 925**	**252 121**	**752 294**	**1 024 365**	**5 142 296**	**813 309**	**0**	**0**	**0**	**2 042 963**	**195 048 618**	**115 660 516**

12. COUNTERPARTY CREDIT RISK

Counterparty risk exposure and risk-weighted assets are calculated on the basis of the standardized approach (SACCR) in line with CRR Regulation. As part of counterparty credit risk mitigation, the Bank uses contractual netting in accordance with Arts. 295-298 of CRR Regulation.

The methodology of calculating internal capital for counterparty credit risk is closely related to the methodology of measuring this risk at the Bank and takes into account the current valuation of contracts, their potential change (the so-called "Potential Future Exposure"), as well as the value of the probability of a default event of individual contractors (so-called PD) estimated by the Bank.

The tables below present information on the Bank's counterparty credit risk in accordance with Section 13 "Disclosure of counterparty credit risk" to Regulation (EU) No 2024/3172.

Table 24. EU CCR1– Analysis of CCR exposure by approach as of 30 June 2026.

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
1	SA-CCR (for derivatives)	405 483	1 480 035		1.4	4 422 038	2 639 725	2 616 673	2 494 258
2	IMM (for derivatives and SFTs)			-	-	-	-	-	-
2a	*of which securities financing transactions netting sets*			-		-	-	-	-
2b	*of which derivatives and long settlement transactions netting sets*			-		-	-	-	-
2c	*of which from contractual cross-product netting sets*			-		-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					-	-	-	-
5	VaR for SFTs					-	-	-	-
6	**Total**					**4 422 038**	**2 639 725**	**2 616 673**	**2 494 258**

Table 25. EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights as of 30 June 2026.

	Exposure classes	Risk weight											Total exposure
		a	b	c	d	e	f	g	h	i	j	k	
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1	Central governments or central banks	0	0	0	0	0	0	0	0	0	0	0	0
2	Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
3	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	0	2 825	0	0	9 689	322 238	0	0	10 013	11 403	795 340	1 151 507
7	Corporates	0	0	0	0	0	0	0	0	886 172	0	1 102 414	1 988 585
8	Retail	0	0	0	0	0	0	0	8 687	0	0	0	8 687
9	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
10	Other items	0	0	0	0	0	0	0	0	0	0	0	0
11	**Total exposure value**	0	2 825	0	0	9 689	322 238	0	8 687	896 185	11 403	1 897 753	3 148 780

Table 26. EU CCR5 – Composition of collateral for CCR exposures as of 30 June 2026.

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	313	3 913	7 009	1 390	-	-	-	-
2	Cash – other currencies	33 084	933 457	462 722	-	-	-	-	-
3	Domestic sovereign debt	-	-	187 529	-	-	-	-	4 964 156
4	Other sovereign debt	175 671	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	**Total**	**209 068**	**937 370**	**657 260**	**1 390**	**-**	**-**	**-**	**4 964 156**

Table 27. EU CCR8 – Exposures to CCPs as of 30 June 2026.

		a	b
		Exposure value	RWEA
1	**Exposures to QCCPs (total)**		**159 276**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	532 107	158 841
3	(i) OTC derivatives	532 107	158 841
7	Segregated initial margin	463 816	
9	Prefunded default fund contributions	21 721	434
11	**Exposures to non-QCCPs (total)**		

13. ESG RISK

The obligation to disclose information on environmental, social, and governance (ESG) risks is set out in Article 13 and Part Eight of the CRR Regulation. According to the aforementioned provision, in particular Article 449a of the CRR Regulation, the BNPP Group is required to disclose ESG risk starting from 1 January 2025, in accordance with the extended scope introduced by Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 (CRR3).

At the same time, on 22 May 2025, the European Banking Authority (EBA) published a consultation paper on a draft amendment to the ITS in the area of ESG disclosures, capital exposure, and aggregated exposure towards the shadow banking system. EBA proposes that the revised ITS enter into force on 31 December 2026. Consequently, under the draft ITS, large non-listed institutions, small and non-complex banks, and other institutions, in line with Article 433c of the CRR Regulation, as well as large consolidated entities, are required to meet disclosure obligations not earlier than from 31 December 2026. The Polish Financial Supervision Authority (KNF) expressed its support for the EBA's position in a letter dated 10 July 2025. In KNF's opinion, the EBA's proposal is consistent with the requirements expressed by KNF in the report "KNF Simplification Team Proposals on simplification and reduction of workload." They also align with the direction of changes outlined in the draft Omnibus Directive published in February 2025, which aims to reduce requirements in the area of sustainable development reporting. KNF believes that deferring the implementation of prudential disclosure obligations related to ESG risks, together with the significant application of the proportionality principle expressed in the currently consulted draft of the new ITS, will contribute to reducing the workload on institutions and better preparedness for future reporting. The application of disclosure requirements from the reference date of 31 December 2026, despite the CRR Regulation already being in force this year, is a testimony of the desire to facilitate the reporting process and to more competitive economy.

The Bank as a large subsidiary meets the definition of Article 4 point 147 of the CRR Regulation by meeting the definition of a subsidiary as indicated in Article 4 point 16 of the CRR Regulation and the definition of a large institution as defined in Article 4 point 146 of the CRR Regulation, due to the identification of the Bank as another systemically important institution. Taking the above into account, the BNPP Group as a large subsidiary does not disclose in the transitional period information on environmental, social and governance risk (ESG risk) during the transition period.

Moreover, final draft Implementing Technical Standards as of 22 June 2026 (EBA/ITS/2026/02) amending the Implementing Regulation on Pillar 3 disclosures under Regulation (EU) No 575/2013 with regard to ESG risks, maintains the postponement of ESG disclosures until 31 December 2026.

14. TRANSITIONAL PROVISIONS

Transitional provisions pertaining to capital requirement calculation due to credit risk

In the calculation of the capital requirement as at 30 June 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 reduced the total capital adequacy ratio as at 30 June 2026 at the consolidated level by 26 bp.

15. 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 30 June 2026", which includes key indicators and figures that provide external stakeholders with a comprehensive view of risk profile of the Group.

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

11.08.2026	**Przemysław Gdański** *President of the Management Board*	*qualified electronic signature*
11.08.2026	**Natalie Yacoubian** *Vice-President of the Management Board*	*qualified electronic signature*
11.08.2026	**Małgorzata Dąbrowska** *Vice-President of the Management Board*	*qualified electronic signature*
11.08.2026	**Wojciech Kembłowski** *Vice-President of the Management Board*	*qualified electronic signature*
11.08.2026	**Piotr Konieczny** *Vice-President of the Management Board*	*qualified electronic signature*
11.08.2026	**Magdalena Nowicka** *Vice-President of the Management Board*	*qualified electronic signature*
11.08.2026	**Volodymyr Radin** *Vice-President of the Management Board*	*qualified electronic signature*
11.08.2026	**Jerzy Szugajew** *Vice-President of the Management Board*	*qualified electronic signature*

Warsaw, 11 August 2026