BNP PARIBAS

Bank zmieniającego się świata

PRESS RELEASE

Warsaw, 5 November 2026

The BNP Paribas Bank Polska Group posts net profit of PLN 689 million in Q3 2026

The BNP Paribas Bank Polska Group closed Q3 2026 with net banking income of PLN 2.1 billion (+3.0% q/q, +6.7% y/y). A significant increase in net interest income supported revenue growth. The Group's net profit stood at PLN 689 million (+14.9% q/q, -0.9% y/y), while profit before tax exceeded PLN 1 billion for the first time. Costs remain stable, close to their Q2 level. The excellent quality of the loan portfolio continues to keep the cost of credit risk low. The impact of legal risk related to the CHF loan portfolio also remained relatively low in Q3, at PLN 53 million.

This was another good quarter of progress in delivering our Accelerate 2030 strategy. We accelerated growth in customer numbers and new account sales. Our institutional loan portfolio growth gained momentum both in the Corporate Banking and CIB segments along with the rebound in SME. This helped us gain market share in the enterprises segment. In the Retail Banking area we grew our loan portfolio, deposits and assets under management. The growing business translated into stronger core income. Our ambition remains to continue to expand the customer base and gain market share in key business areas– ***says Przemek Gdański, President of the BNP Paribas Bank Polska Management Board.***



Net banking income in Q3 2026
PLN 2.1 billion
+3.0% q/q, +6.7% y/y



Net profit in Q3 2026
PLN 689 million
+14.9% q/q, -0.9% y/y



C/I ratio for 9M26
44.8%
-2.5 p.p. q/q, +3.3 p.p. y/y



Institutional customer loan portfolio value at the end of Q3 2026
PLN 63.8 billion
+3.0% q/q, +10.8% y/y



Retail customer loan portfolio value at the end of Q3 2026
PLN 36.1 billion
+1.9% q/q, +6.7% y/y



Number of customers at the end of Q3 2026
2.9 million
+2.9% q/q, +4.9% y/y

- Retail customer gross loan portfolio: PLN 36.1 billion (+6.7% y/y)
- Institutional customer gross loan portfolio: PLN 63.8 billion (+10.8% y/y)
- Sales of investment products in Q3: PLN 2.8 billion (-16.6% y/y)
- Sales of consumer loans in Q3: PLN 3.0 billion (+25.7% y/y)
- Sales of mortgage loans in Q3: PLN 1.1 billion (-24.8% y/y)
- Sales of personal accounts in Q3: 64.4 thousand (+14.3% y/y)
- Number of digital channel users: 1.8 million (+7.2% y/y)
  - including GOmobile app users: 1.5 million (+12.3% y/y)
- Total assets: PLN 183.3 billion (+8.7% y/y)
- Total loans (gross): PLN 99.9 billion (+9.3% y/y)

BNP Paribas Bank Polska Spółka Akcyjna with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw entered in the Register of Commercial Undertakings of the National Court Register by the District Court for the Capital City of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, under file number KRS 0000011571, holding taxpayer identification number (NIP): 526-10-08-546 and share capital of PLN 147,949,302 paid up in full.

- Customer deposits: PLN 140.7 billion (+9.9 % y/y)
- Net banking income in Q3: PLN 2,086 million (+6.7% y/y)
  - Net interest income: PLN 1,560 million (+7.1% y/y)
  - Net fee and commission income: PLN 319 million (+10.6% y/y)
  - Net trading income: PLN 210 million (-7.2% y/y)
- General administrative expenses, including depreciation and amortization in Q3: PLN 836 million (+4.5% y/y)
- Cost of credit risk, quarterly: -22 bps vs. -43 bps one year earlier
- Cost of CHF legal risk: PLN 53 million vs. PLN 65 million one year earlier
- Profitability in 9M 2026: ROTE 15.0% (-6.8 p.p. y/y), C/I 44.8 % (+3.3 p.p. y/y), C/I excluding Bank Guarantee Fund costs: 40.9% (+2.4 p.p. y/y)
- Stable and secure liquidity position – net loan/deposit ratio: 69.2% (-0.2 p.p. y/y)
- Capital position above regulatory minimum levels – Tier 1 ratio (consolidated): 14.67%

Solid financial results with effective cost control

The net profit of the BNP Paribas Bank Polska Group in Q3 increased on quarter and slightly decreased year on year, reaching PLN 689 million (+14.9% q/q, -0.9% y/y). Net banking income reached PLN 2.1 billion (+3.0% q/q, +6.7% y/y), driven primarily by net interest income of PLN 1.6 billion (+6.5% q/q, +7.1% y/y) and a higher net interest margin. Net fee and commission income – without the positive impact of large CIB transactions seen in Q2 or the Mastercard settlements booked in the first half of the year – amounted to PLN 319 million (-9.6% q/q, +10.6% y/y). Net trading income remained close to the previous quarter's level, at PLN 210 million (-0.5% q/q, -7.2% y/y).

General administrative expenses, including depreciation and amortization, remain under control. They amounted to PLN 836 million in Q3 (+0.9% q/q, +4.5% y/y). The year-on-year increase was mainly due to higher Bank Guarantee Fund costs, as well as higher advisory, IT and marketing expenses. Compared with the previous quarter, higher IT and staff costs were offset by lower notarial and court fees and legal advisory expenses.

The C/I ratio stood at 44.8% at the end of Q3 (-2.5 p.p. q/q, +3.3 p.p. y/y), or 40.9% excluding Bank Guarantee Fund costs (-0.4 p.p. q/q, +2.4 p.p. y/y).

Growth in loans and deposits

The loan portfolio of BNP Paribas Bank Polska continued to grow in Q3 2026. Total loans reached PLN 99.9 billion at the end of the quarter (+2.6% q/q, +9.3% y/y). Institutional customer loans showed particularly strong growth, reaching PLN 63.8 billion (+3.0% q/q, +10.8% y/y). The corporate loan portfolio was a key contributor to this growth (+4.1% q/q, +14.1% y/y). Retail customer loans totaled PLN 36.1 billion at the end of Q3 (+1.9% q/q, +6.7% y/y). Both the consumer loan portfolio (+3.5% q/q, +8.6% y/y) and the mortgage loan portfolio (+0.9% q/q, +5.5% y/y) grew.

Total sustainable financing provided by the Bank, measured using its internal methodology, reached PLN 15.8 billion at the end of Q3 (+8.6% q/q, +48.6% y/y).

Customer deposits at BNP Paribas Bank Polska reached PLN 140.7 billion at the end of Q3 (+3.0% q/q, +9.9% y/y). Institutional customer deposits rose to PLN 80.8 billion (+3.2% q/q, +13.0% y/y), while retail customer deposits increased to PLN 59.9 billion (+2.9% q/q, +5.9% y/y).

The value of investment products also continued to grow, reaching PLN 29.8 billion at the end of Q3 (+6.1% q/q, +28.8% y/y).

Loan portfolio quality remains strong

The BNP Paribas Bank Polska Group's loan portfolio quality remains excellent. The NPL ratio was unchanged from Q2 at 2.6%, an improvement of 0.5 p.p. y/y.

During the quarter, legal risk related to the CHF loan portfolio reduced the BNP Paribas Bank Polska Group's results by PLN 53 million. In Q3, 199 new lawsuits were filed, marking another quarterly decline this year.

The Group's capital position remains very strong. The Tier 1 ratio stood at 14.67% (-5 bps q/q, +52 bps y/y), while the total capital ratio (TCR) was 18.10% (+8 bps q/q, +59 bps y/y). A synthetic securitization transaction on the corporate loan portfolio helped reduce credit risk-weighted exposure.

Continued growth in the customer base

The number of BNP Paribas Bank Polska customers using GOmobile reached 1.5 million at the end of Q3 (+3.7% q/q, +12.3% y/y). During the quarter, app users completed 19.2 million BLIK transactions (-1.8% q/q, +9.4% y/y). The number of tokens in digital wallets reached 734 thousand at the end of September (+5.1% q/q, +8.9% y/y).

The Bank had 2.9 million customers at the end of Q3 (+2.9% q/q, +4.9% y/y). The customer base grew across all business segments: Retail Banking, covering Mass, Affluent and Private Banking customers, and Institutional Banking, including the Micro, SME and Corporate segments.

At the end of Q3, BNP Paribas Bank Polska's network comprised 352 Customer Centers, including 179 cashless branches with no traditional teller service. Of these centers, 150 held "Barrier-Free Facility" certification, confirming that they were fully accessible to people with disabilities and mobility difficulties. All of the Bank's branches also held "OK SENIOR" certification, recognizing the measures in place to make banking services easier for older customers to use.

Selected consolidated financial data *(in PLN thousand)*

Profit and loss account	9M 2026	9M 2025	Change y/y	Q3 2026	Q3 2025	Change y/y	Q2 2026
Net interest income	4,470,702	4,424,260	1.0%	1,560,281	1,456,593	7.1%	1,464,607
Net fee and commission income	986,938	944,145	4.5%	319,250	288,534	10.6%	353,024
Net banking income	6,075,079	6,166,837	-1.5%	2,085,783	1,954,665	6.7%	2,025,240
General administrative expenses and depreciation	(2,723,889)	(2,562,654)	6.3%	(835,630)	(799,974)	4.5%	(828,363)
Net allowances for expected credit losses	(197,264)	(105,778)	86.5%	(54,255)	(96,774)	-43.9%	(80,516)
Result on legal risk related to foreign currency loans	(202,206)	(379,554)	-46,7%	(52,552)	(65 291)	-19,5%	(41,418)
Result on operating activities	2,951,720	3,118,851	-5.4%	1,143,346	992,626	15.2%	1,074,943
Net profit	1,664,264	2,170,795	-23.3%	689,098	695,501	-0.9%	599,822
per share in PLN	11.25	14.62	-23.1	4.66	4.69	-0.6%	4.06

Balance sheet	30 September 2026	30 June 2026	30 September 2025
Total assets	183,256,625	180,863,762	168,558,797

Total loans (gross)	99,922,572	97,372,275	91,441,979
Liabilities to customers	141,485,710	141,437,258	129,705,242
Total equity	17,667,369	17,066,094	16,601,291
Capital adequacy	30 September 2026	30 June 2026	30 September 2025
Total capital ratio	18.10%	18.02%	17.51%
Tier 1 ratio	14.67%	14.72%	14.15%