BNP PARIBAS

5 NOVEMBER 2026

PRESENTATION OF Q3 2026 RESULTS

BNP PARIBAS BANK POLSKA SA GROUP









Agenda

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03 Financial results
04 Summary & Outlook
05 Business activities
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01

Key highlights



Results of the BNP Paribas Bank Polska Group in Q3 2026

Acceleration of growth in key strategic areas: business volumes and the number of Customers. Increase in NBI and net profit

FINANCIAL RESULTS

- Growth of NBI due to net interest income increase. Improved net interest margin
- Stable level of operating expenses
- Low level of cost of risk resulting from good quality of the loan portfolio
- Stable, low level of impact from CHF loan portfolio legal risk

net profit PLN 689 m
+15% q/q
-1% y/y

NBI PLN 2.1 bn
+3% q/q
+7% y/y

BUSINESS ACTIVITY

- Retail Customers – an increase in the number of Customers and sales of consumer loans. Growth in the deposit portfolio across all sub-segments
- Institutional Customers – acceleration of loan growth for Corporate Clients, and reversing the trend in the SME portfolio. Further growth in deposits

gross loans PLN 99.9 bn
+3% q/q
+9% y/y

NIM 3.4 %
+12 bps q/q
-3 bps y/y

STRATEGY & TRANSFORMATION

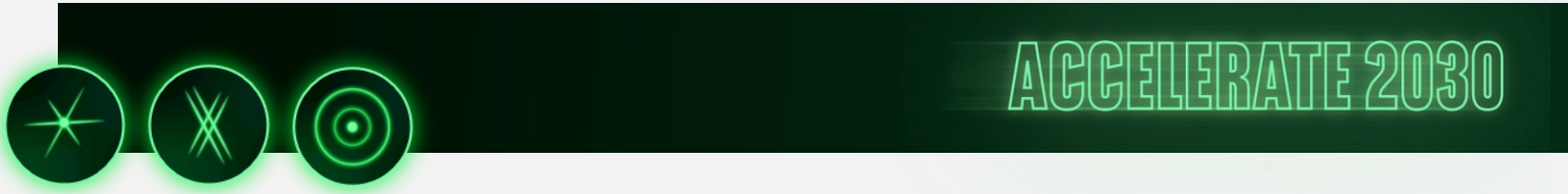
- Further growth in Retail Customer acquisition and sales of accounts
- Development of digital channels and capabilities increasing the acquisition efficiency and improving Customer experience
- High loan sales in Corporate and SME Banking

ROTE 15.0 %
+2 pp q/q
-7 pp y/y

C/I w/o BGF 40.9 %
~0 pp q/q
+2 pp y/y

Accelerate 2030 strategy

Strategy operationalization in 9M 2026



Business ambitions	9M 2026	2030
Retail Clients net growth	+204 thous.	+1 m
Corporate loans market share	8.4%	10%
New sustainable loan production[1]	PLN 6.0 bn	PLN 25 bn

1. data including adjustment of the reporting scope since September 2026

Retail and Business Banking

Another quarter of growth in current account sales with an annual growth rate of 14%, supported by a new offer for strategic segments and effective conversion of Clients from instalment loans (12% of CAs sales in Q3)

1st place in category "Digital Client"
(Newsweek ranking)
Digital channels development – implementation of additional solutions to increase acquisition efficiency, including the opening of a current account using mObywatel. In Q3, growth in digital current account sales by 17% y/y

Sale of loans - increases for the consecutive quarter: cash loans (7% y/y), mobility (26% y/y), instalment loans (77%y/y)

Corporate Banking[2]

Corporate Banking & CIB: the quarterly growth rate of the loan portfolio to 4.0% q/q (16.6% y/y) - since the beginning of the year, an increase of PLN 4.3 billion, mainly investment and working capital loans

SME: recovery in loans - loan portfolio growth of 5.2% q/q and 8.0% y/y and, observed across all types of loans and Client segments, including processors in the food-agri sector

New guarantee module in GOonline Biznes – improvement of Client experience and support for the leading position in the market with a 20% share in the number of guarantees granted

2. Corporate Banking & CIB & SME

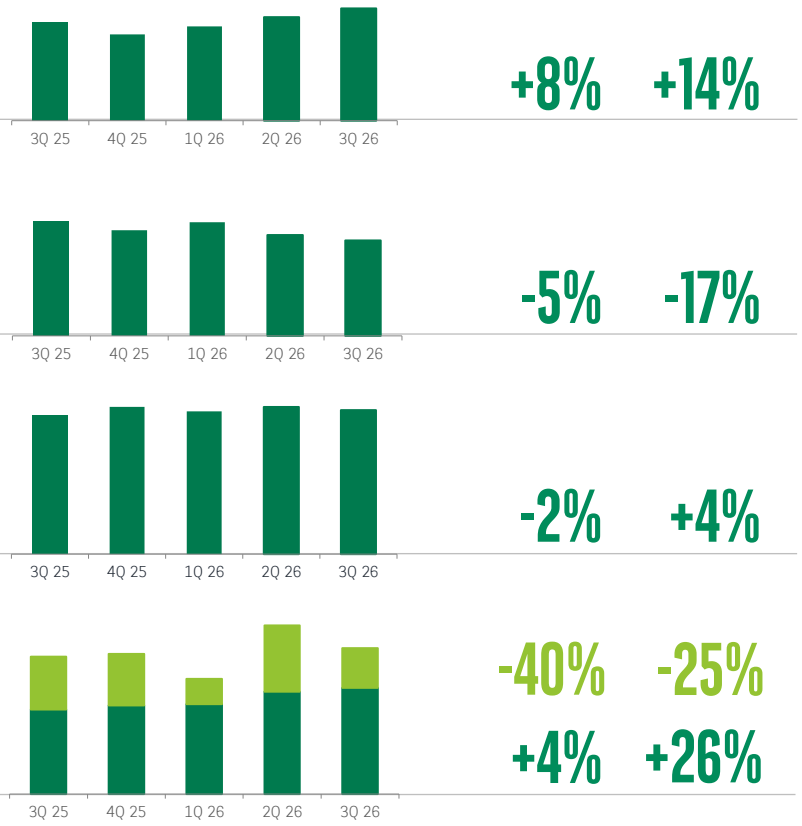
First **combination of an investment product with a charitable component** on the Polish market - the issuance of structured certificates with 100% capital protection, with a donation of 0.4% of the nominal value to the Noble Gift, prepared in collaboration with the BNP Paribas Foundation, which celebrates its 20th anniversary

Customer business activity – sales & transactional volumes

Growth in sales of current accounts and consumer loans. Higher transactionality of Customers in the SME and Corporate Banking

Retail Banking

	q/q	y/y
CURRENT ACCOUNTS	+8%	+14%
INVESTMENT PRODUCTS*	-5%	-17%
GOMOBILE PAYMENTS No. of transactions	-2%	+4%
MORTGAGE LOANS	-40%	-25%
CONSUMER LOANS	+4%	+26%



** Investment funds, structured certificates and investment deposits*

Corporate & SME Banking

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



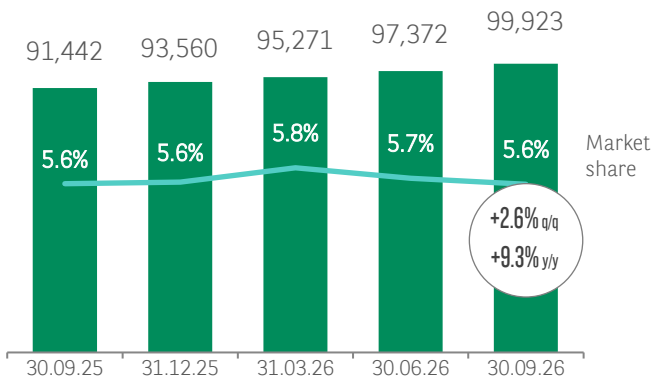
We support our Customers in business development
We actively participate in key market transactions

- AmRest — Refinancing, general corporate purposes, working capital needs of the Group — **EUR 900 million** — *Syndicated Loan Facility* — BNP PARIBAS — *Mandated Lead Arranger, Original Lender* — July 2026
- Cisowianka / Perlage — Financing of investments and growth — **PLN 250 million** — BNP PARIBAS — *Lender, Facility and Security Agent, Sustainability Coordinator* — July 2026
- Olivia Centre — Olivia Six & Olivia Gate — BREEAM — **EUR 58 million** — Investment Loan — BNP PARIBAS — *Orginal Lender, Hedging Bank* — July 2026
- hbreavis — Varso 1 & 2 office in Warsaw — **EUR 275 million** — *Syndicated Loan Facility* — BNP PARIBAS — *New Lender* — August 2026
- SESCOM — Financing of acquisitions and general corporate purposes, refinancing of indebtedness — **PLN 180 million** — BNP PARIBAS — *Mandated Lead Arranger, Original Lender* — September 2026

Loan and deposit volumes

Acceleration of growth in Institutional Customer loan volumes. Significant increase in deposits across all Customer segments. Continued growth in the acquisition and number of Individual and Institutional Customers

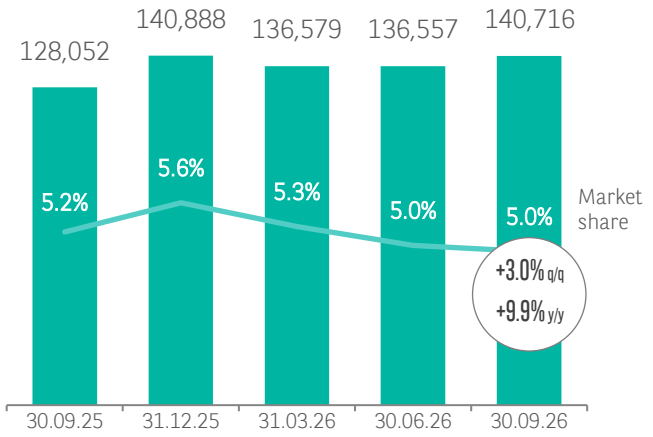
Gross loans [PLN million]



+1.9% q/q growth in Individual Customer loan portfolio due to record sales of consumer loans

+3.0% q/q acceleration of growth in Institutional Customer loan volumes mainly in the area of Corporate Customers and CIB portfolio

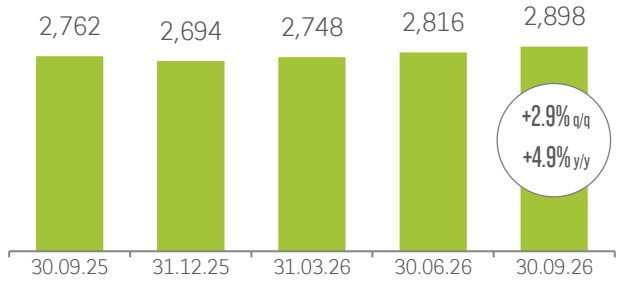
Customer deposits* [PLN million]



+2.9% q/q significant increase in Individual Customer deposits while maintaining the deposit margin

+3.2% q/q continued increase in Institutional Customer deposits (in all subsegments)

Number of Customers* [thous.]



+3.2% q/q further increase in the total number of Individual Customers (in all subsegments)

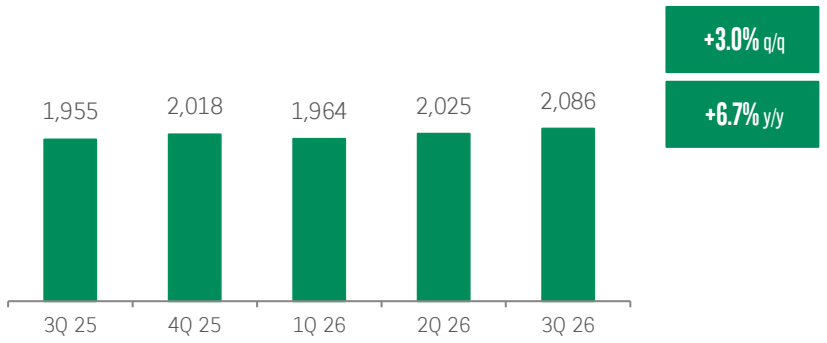
+0.7% q/q increase in the number of Institutional Customers (in all subsegments)

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

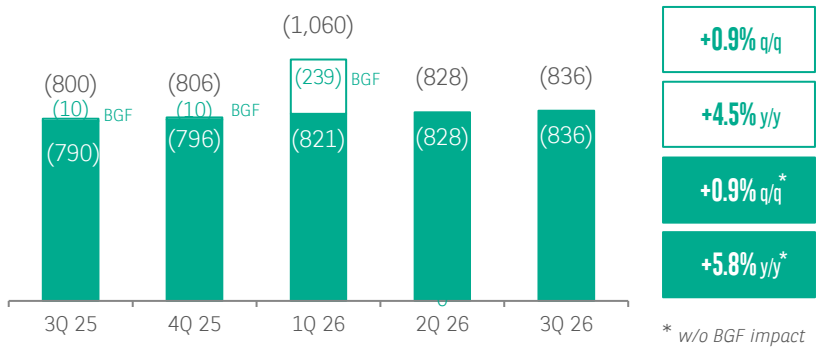
Quarterly financial results

Improvement in net profit due to growth in NBI, stable operating expenses and decrease in cost of risk

Net banking income [PLN million]

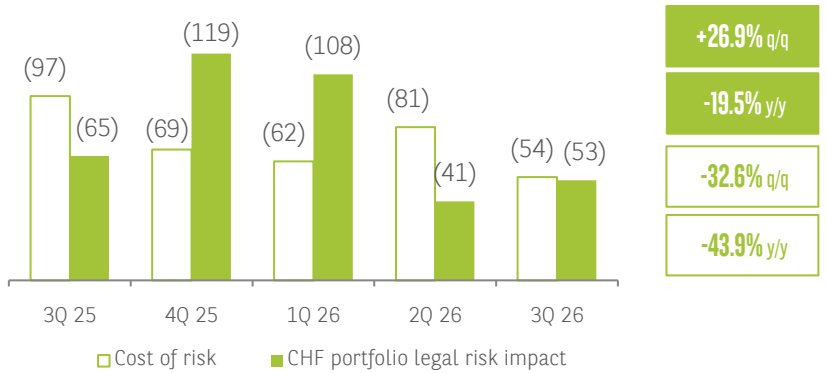


Operating expenses [PLN million]

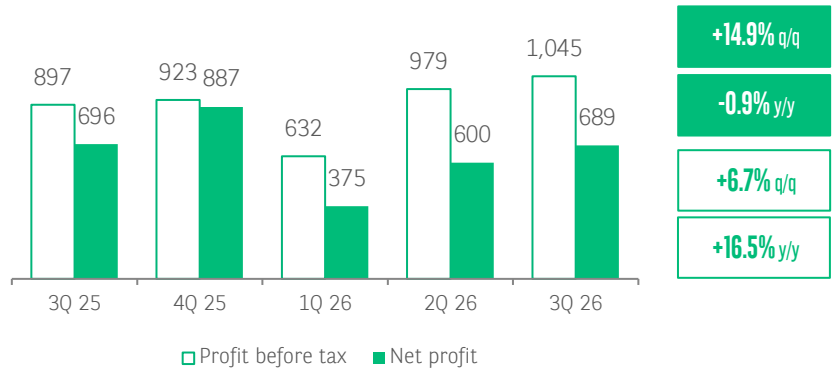


* *w/o BGF impact*

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



Net profit / Profit before tax [PLN million]



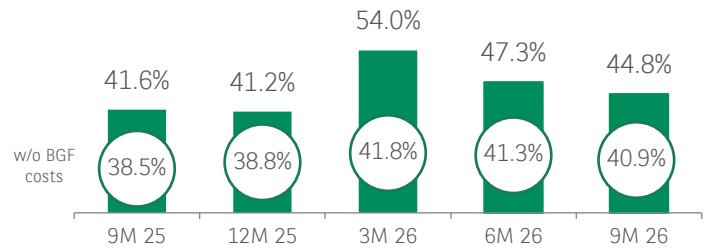
Financial results

- Visible increase in quarterly net banking income due to improved net interest income.
- Similar quarterly level of administrative costs and depreciation.
- Low level of cost of risk due to the very good quality of the loan portfolio.
- Low level of CHF portfolio legal risk impact.

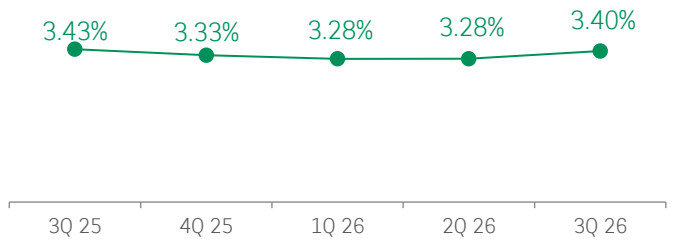
Key financial ratios

Quarterly improvement of ROTE and C/I ratios driven by higher core revenues, cost control and low cost of credit risk.
Improved net interest margin

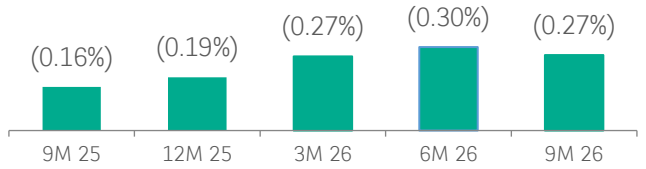
Cost / Income [%]



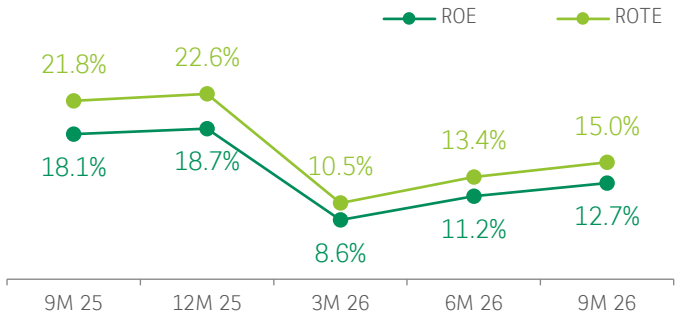
Net interest margin on assets [%]



Cost of credit risk [%]



ROE and ROTE [%]



Financial ratios

- Improvement of the quarterly C/I ratio due to an increase in core revenues and stabilization of administrative costs and depreciation.
- Improvement in net interest margin due to growing loan portfolio, maintaining deposit margin, and higher profitability of the securities portfolio.
- Low cost of risk resulting from the very good quality of the loan portfolio.
- YoY decline in ROE and ROTE resulting from the increase in income tax rate.

02

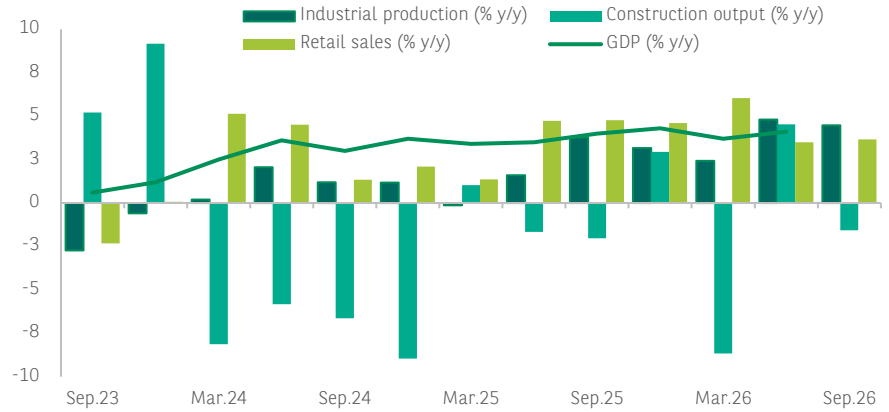
Macroeconomic environment

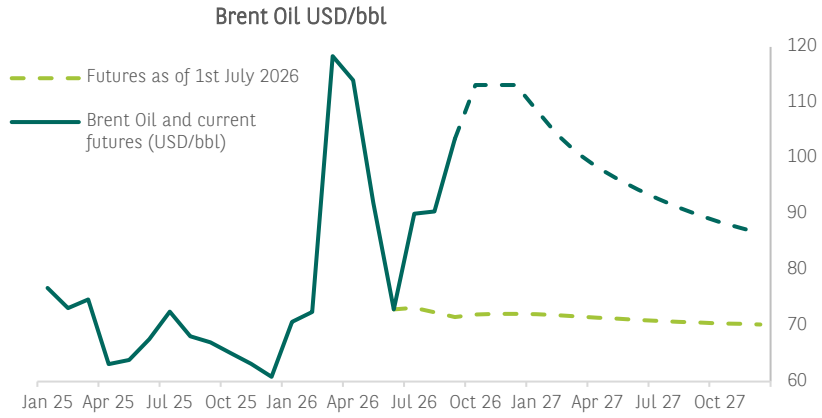


GDP, economic situation and inflation

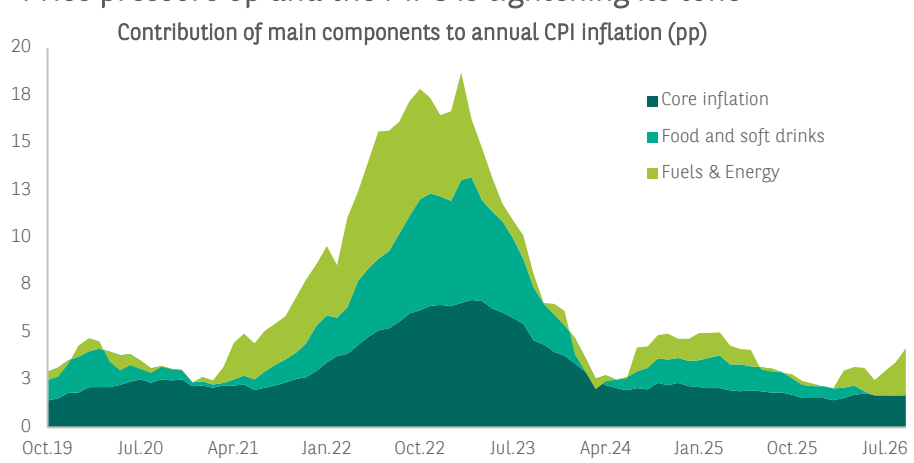
Economy growing at solid pace; Inflation above the upper limit of the NBP target

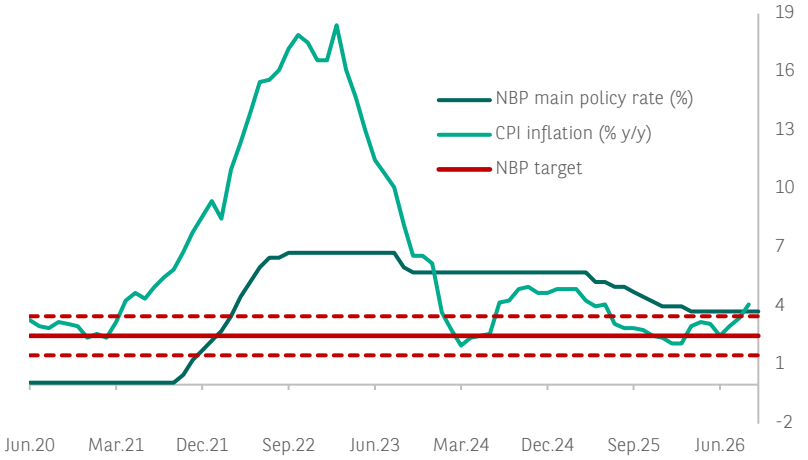
Robust economic growth continues, but high energy prices are an increasingly worrying risk





Price pressure up and the MPC is tightening its tone





Macroenvironment

Although the GDP growth rate probably slowed down in Q3 2026 (compared to 4.1% y/y in Q2), the economic backdrop remains strong. The main growth drivers are currently exports and investments, and in particular the accumulation of expenditures related to the end of the RRF (KPO) programme. Still, the outlook for the economy for the coming months remains solid.

Nevertheless, the external environment is becoming increasingly demanding, mainly due to growing uncertainty and higher energy prices. More expensive energy commodities translate into increased inflationary pressure in Poland. In September, CPI inflation in Poland exceeded 4% y/y chiefly due to fuel prices.

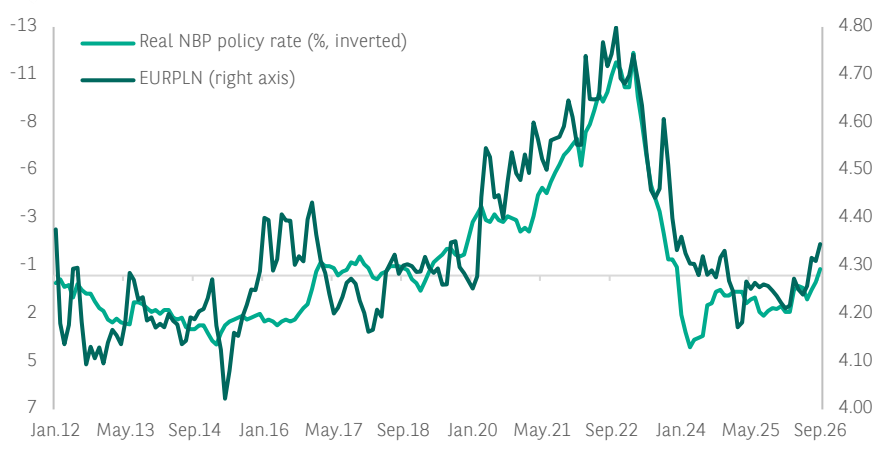
In such circumstances, the MPC's attitude is also changing to a more hawkish one. During the October conference, the NBP Governor stressed the Council's readiness to act in the event of a significant increase in the risk of inflation spilling over the entire economy.

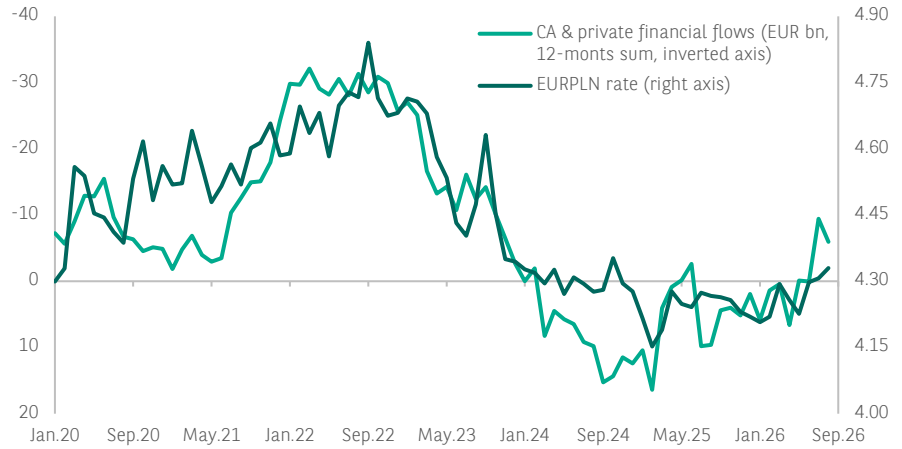
Source: Statistics Poland (GUS), Eurostat, Macrobond, BNP Paribas

Monetary policy, exchange rate and the banking sector

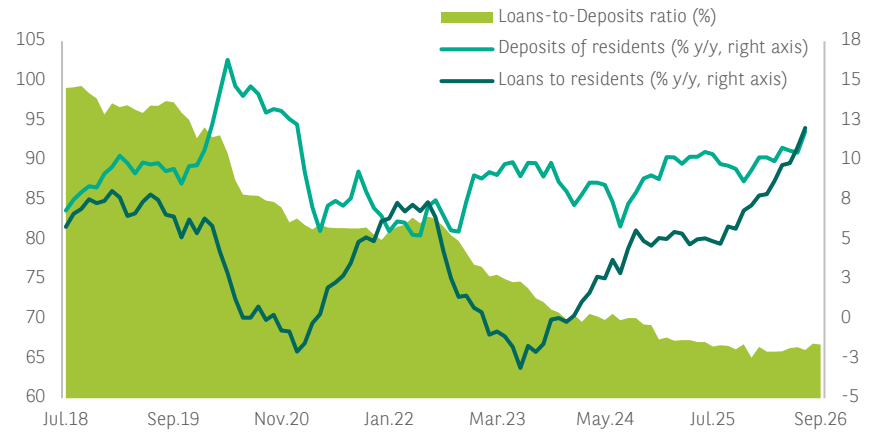
The Monetary Policy Council still in a "wait-and-see" mode; credit demand remains strong

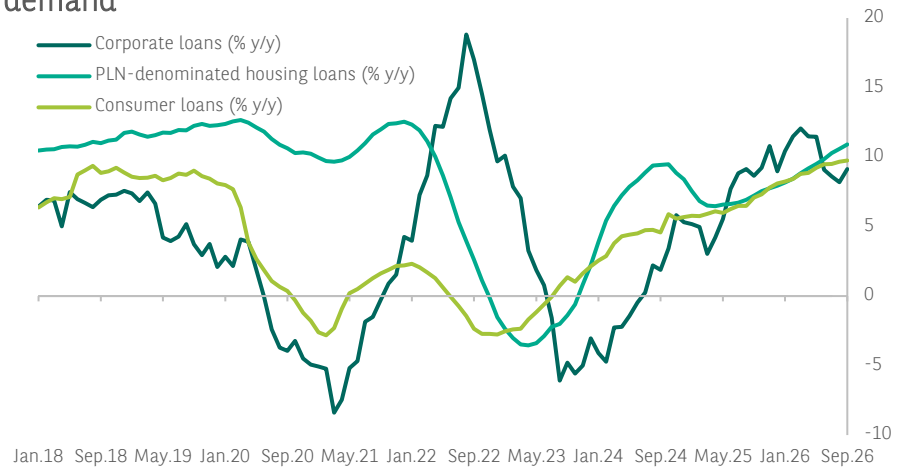
Weaker zloty fundamentals





Banking sector: a strong economic backdrop is boosting credit demand





Macroenvironment

Despite more hawkish signals from the Monetary Policy Council, the zloty has been losing value in recent months. Interest rate differentials vs. the euro area, both nominal and real, are gradually narrowing and the EUR/PLN exchange rate has been moving up to 4.35-4.40 levels.

At the same time, the worsening current account balance driven by more expensive energy imports and weaker inflow of financial capital from abroad limit support for the domestic currency. In the face of growing inflationary pressure, further weakening of the zloty could further push up prices through the import channel.

In Q3 2026, loans and deposits of residents grew at a similar pace, and the loan-to-deposit ratio stopped declining. Solid demand for credit in the main market segments reflects a decent pace of economic growth and the volume of consumer, housing and corporate loans increased by about 10% y/y in September.

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

03

Financial results



Key financial data – Q3 2026

Improvement of core revenues due to the acceleration of loan volume growth and enhancement of NIM. Increased net profit supported by stable cost level and lower cost of credit and legal risk

Financial results

PLN million	3Q 2026	2Q 2026	3Q 2025	change q/q	change y/y
Net interest income	1,560	1,465	1,457	6.5%	7.1%
Net fees and commissions income	319	353	289	-9.6%	10.6%
Other income&costs	206	208	210	-0.7%	-1.6%
Net banking income	2,086	2,025	1,955	3.0%	6.7%
Total expenses	-836	-828	-800	0.9%	4.5%
Total expenses w/o BGF fee	-836	-828	-790	0.9%	5.8%
Net allowances on expected credit losses	-54	-81	-97	-32.6%	-43.9%
Impact of FX mortgage portfolio legal risk	-53	-41	-65	26.9%	-19.5%
Gross profit	1,045	979	897	6.7%	16.5%
Income tax	356	380	202	-6.2%	76.6%
Net profit	689	600	696	14.9%	-0.9%

Volumes

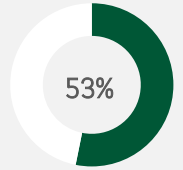
PLN billion	30.09.2026	change q/q	change y/y
Assets	183	1.3%	8.7%
Loans (gross)	100	2.6%	9.3%
Securities	63	-1.4%	4.5%
Customer deposits	141	3.0%	9.9%
Investment products	30	6.1%	28.8%
Equity	18	3.5%	6.4%

Indicators

Total Capital Ratio	18.10%
Tier 1	14.67%
ROTE	15.0%
BVPS (PLN)	120.1
Net loans/deposits	69%
LCR	244%
NIM (net assets, quarterly)	3.40%

Loan portfolio

Significant increase in large Institutional Customers loans. Reversal of the negative trend in the SME subsegment. Continued growth of consumer and mortgage loan portfolios



share in total assets

Gross Customer loans [PLN million]

including the portfolio measured at fair value



+2.6% q/q | +9.3% y/y

+3.0% q/q | +10.8% y/y

+1.9% q/q | +6.7% y/y

Changes in the loan portfolio

Individual Customers' portfolio

- Increase in the value of consumer loans (+3.5% q/q, +8.6% y/y)
- increase in the value of mortgage loans (+0.9% q/q, +5.5% y/y)

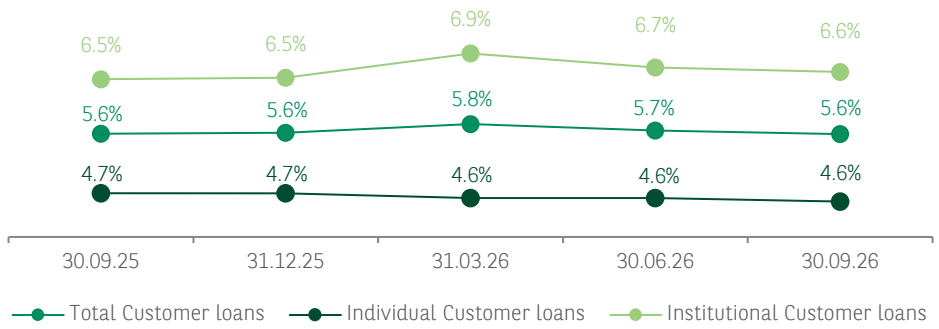
Institutional Customers' portfolio

- increase in the enterprise loan portfolio (+4.1% q/q, +14.1% y/y)
- decrease in the portfolio of individual farmers (-0.7% q/q, -0.7% y/y)
- decrease in the leasing portfolio (-1.1% q/q, -1.9% y/y)

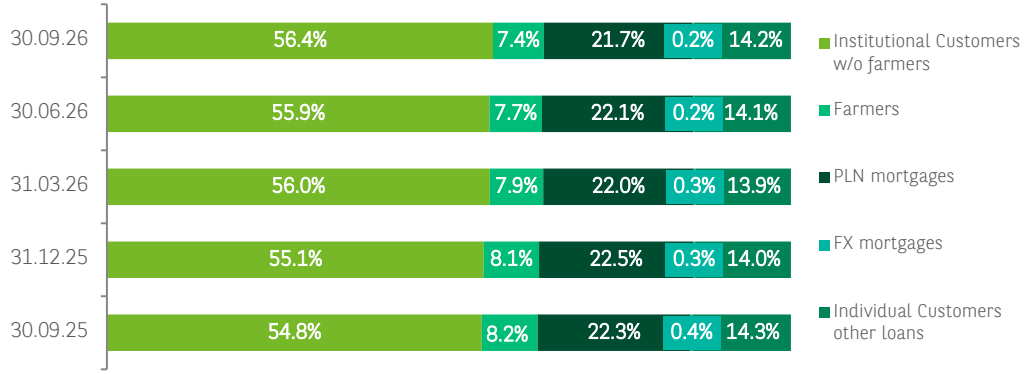
Value of sustainable financing* as at 30.09.2026: PLN 15.8 billion (+8.6% q/q, +48.6% y/y)

** Data including adjustment of the reporting scope since September 2026*

Market shares [%]



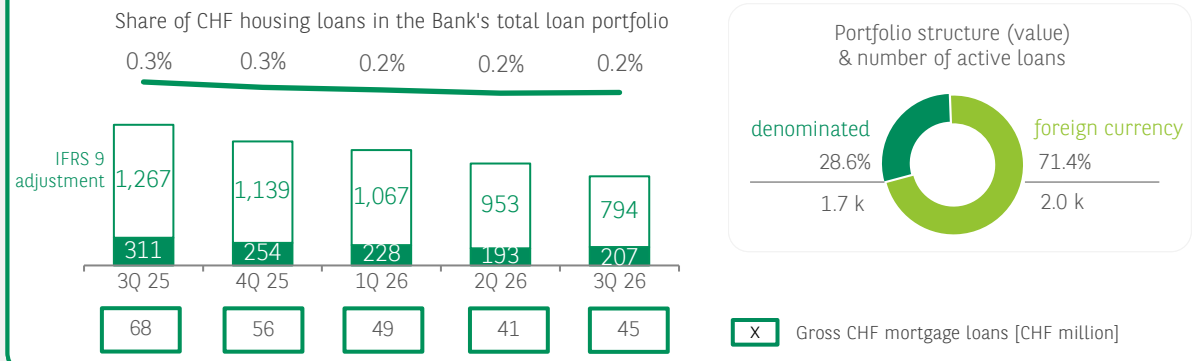
Gross loans structure [%]



CHF mortgage loan portfolio

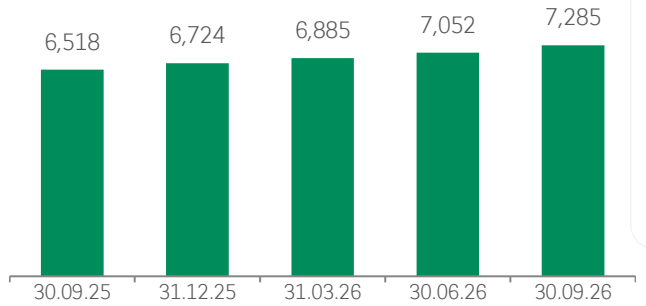
Continued positive trends in the decline of the number of new claims and an increase in the number of settlements.
Low quarterly impact of legal risk

Gross CHF mortgage loans [PLN million]



X Gross CHF mortgage loans [CHF million]

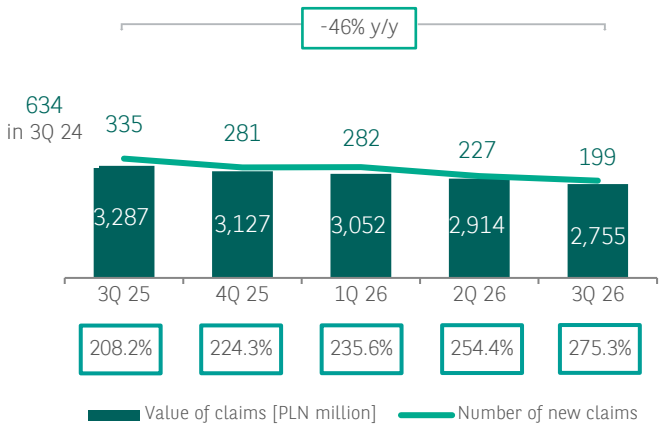
Number of settlements concluded with borrowers



Results of individual negotiations of settlements with Customers as at 30.09.2026:

- **14,774** individual settlement offers presented to Customers,
- **7,650** negotiation proposals accepted by Customers,
- **7,285** settlements concluded.

Lawsuits filed by Customers

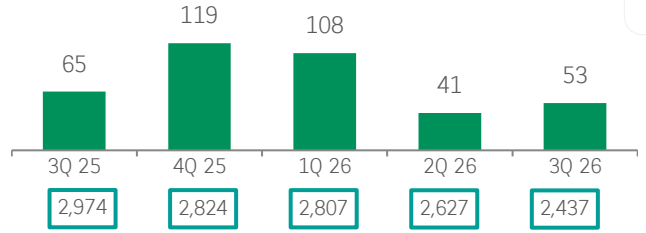


In Q3 2026: **199 new lawsuits** (in Q2 2026: 227).
Out of **6,505 validly concluded proceedings**:

- **4,783** cases ended unfavourably,
- **1,112** ended with court settlements,
- **403** were discontinued due to a settlement,
- **98** were discontinued due to a clearing,
- **54** ended favourably for the Bank,
- **55** were discontinued due to the withdrawal of the lawsuit by the Client.

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

CHF portfolio legal risk impact [PLN million]

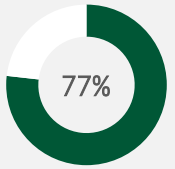


- Balance sheet provision for conversions related to CHF legal risk as at 30.09.2026: PLN 210 million.
- In Q3 2026, the Bank used PLN 91 million for conversions and PLN 131 million for the final judgments.

X Total legal risk impact at the end of the period

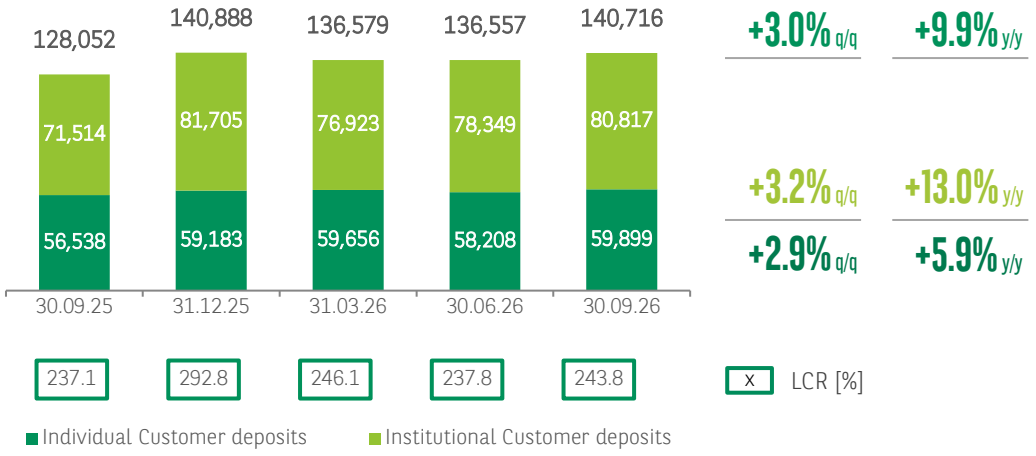
Customer deposits

Increase in deposits in both segments while maintaining deposit margins and improving the structure of deposit base



share in total liabilities and equity

Customer deposits [PLN million]



+3.0% q/q | +9.9% y/y

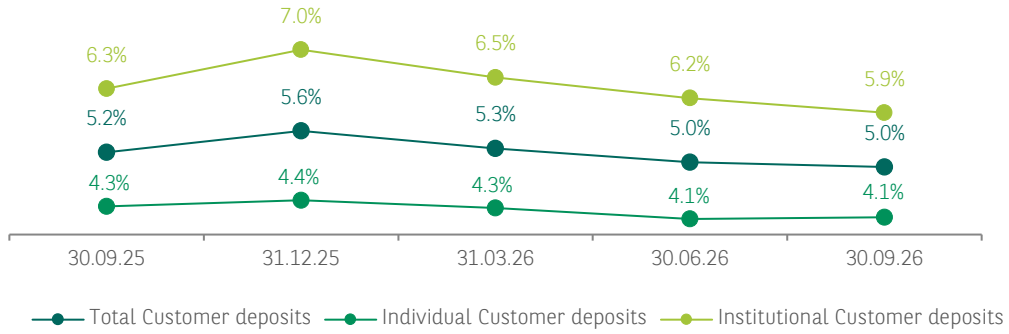
+3.2% q/q | +13.0% y/y

+2.9% q/q | +5.9% y/y

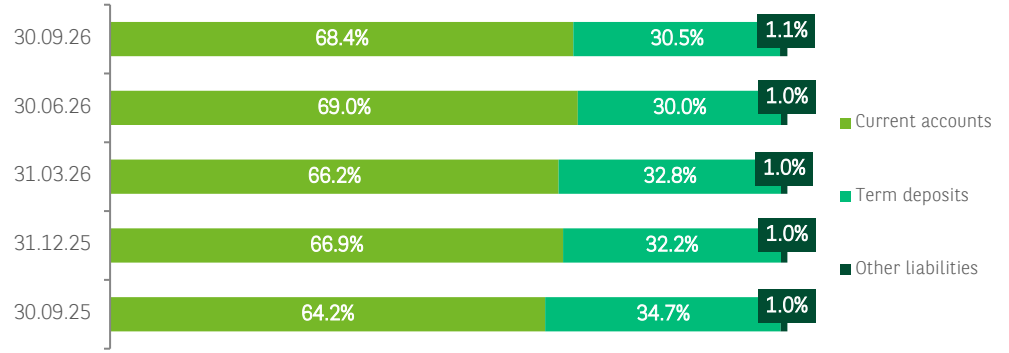
Changes in the volume and structure of deposits

- Increase in deposits from Institutional Customers: from enterprises +2.8% q/q (+11.5% y/y), from the public sector +5.7% q/q (+34.6% y/y) and from farmers: +6.7% q/q (+15.8% y/y).
- Increase in deposits from Individual Customers in all main subsegments while maintaining deposit margins.
- Decrease in the share of term deposits in total deposits by 4.2 pp y/y.

Market shares [%]



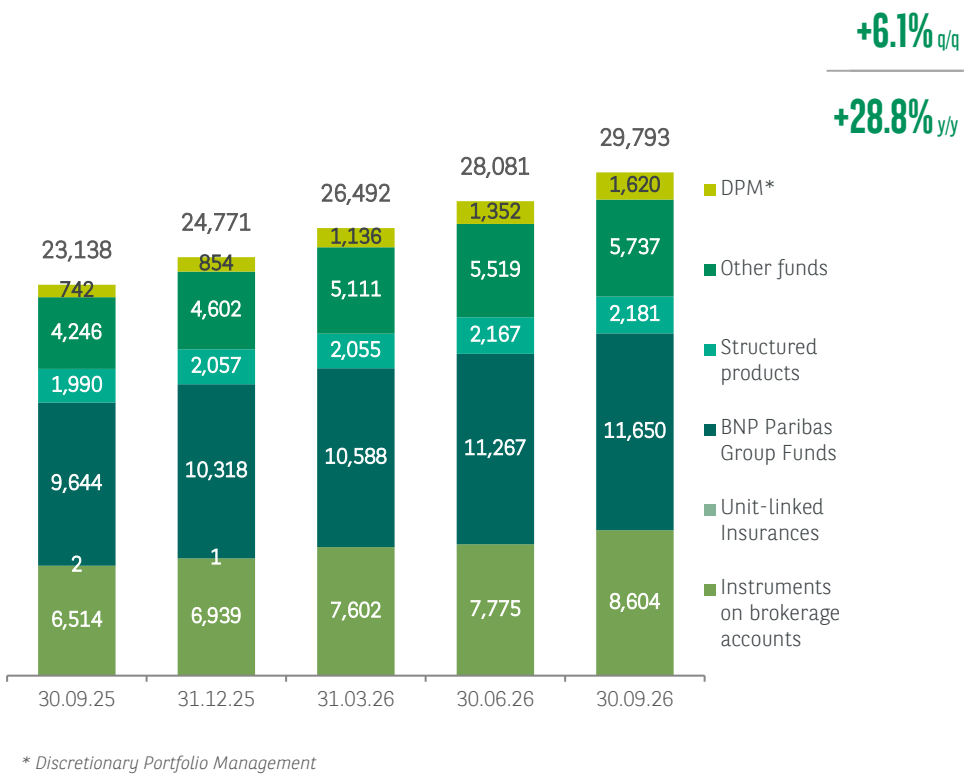
Deposit structure [%]



Investment products

Further growth in the value of investment products despite a decline in sales in the investment funds' market in September

Investment products [PLN million]

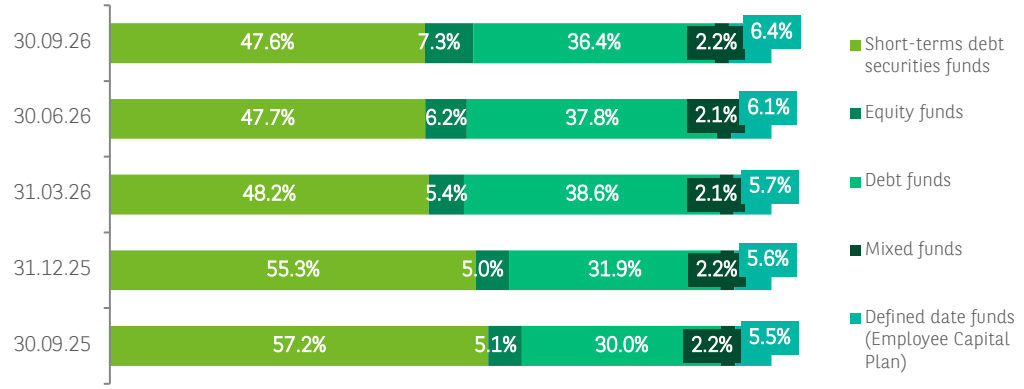


** Discretionary Portfolio Management*

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

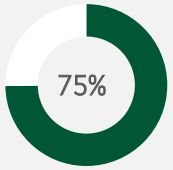
- Further increase in the value of funds invested in the investment funds of the BNP Paribas Group (+3.4% q/q, +20.8% y/y) and in other funds (+3.9% q/q, +35.1% y/y).
- Increase in the value of Customers' assets on brokerage accounts (+10.7% q/q, +32.1% y/y).
- Increase in the value of the DPM portfolio (+19.9% q/q, +118.2% y/y).

Structure of BNP Paribas TFI investment funds [%]



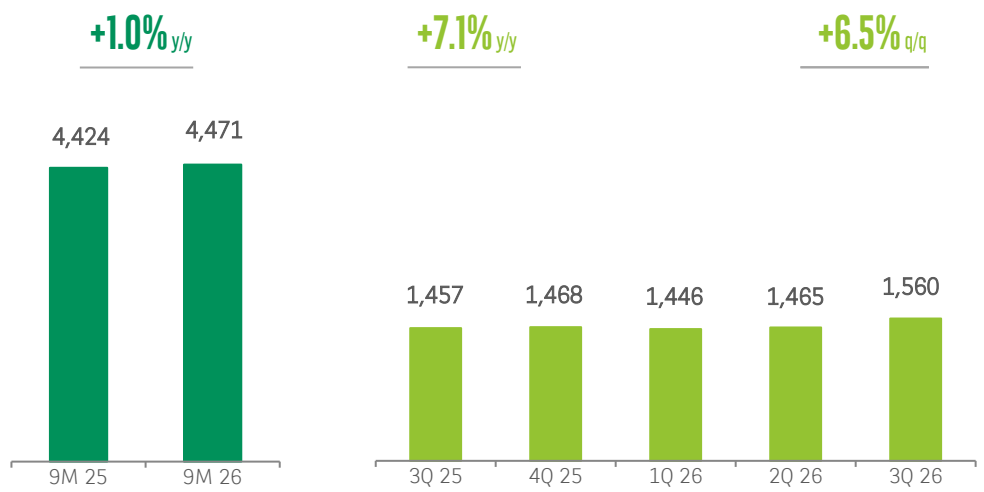
Net interest income

Increase in net interest income and NIM due to growth of loan portfolio, maintaining deposit margins, and improvement in the profitability of securities portfolios

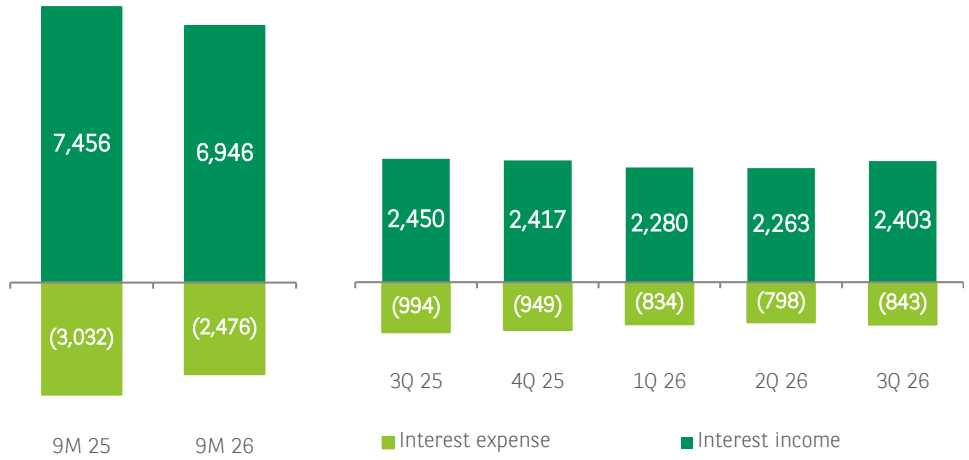


share in NBI

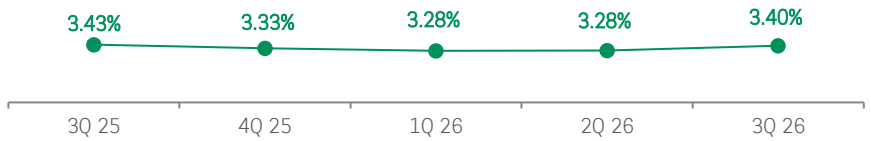
Net interest income [PLN million]



Net interest income and expenses [PLN million]



Net interest margin, quarterly [%]

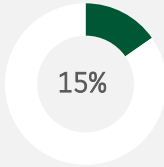


Changes in net interest income

- Y/Y increase in net interest income due to the optimization of deposit costs, an improvement in the negative result from hedge accounting and higher income from placing liquidity surpluses.
- Q/Q higher net interest income due to the growth of the loan portfolio, improvement in securities portfolio profitability and better hedging result. Positive impact of the higher number of interest days in Q3 2026.
- In a normalized view (excluding the adjustment of interest on part of retail loans resulting from the CJEU ruling in Q2 2026), the quarterly interest margin in Q3 2026 would have increased by 5 bps (from 3.35% to 3.40%).

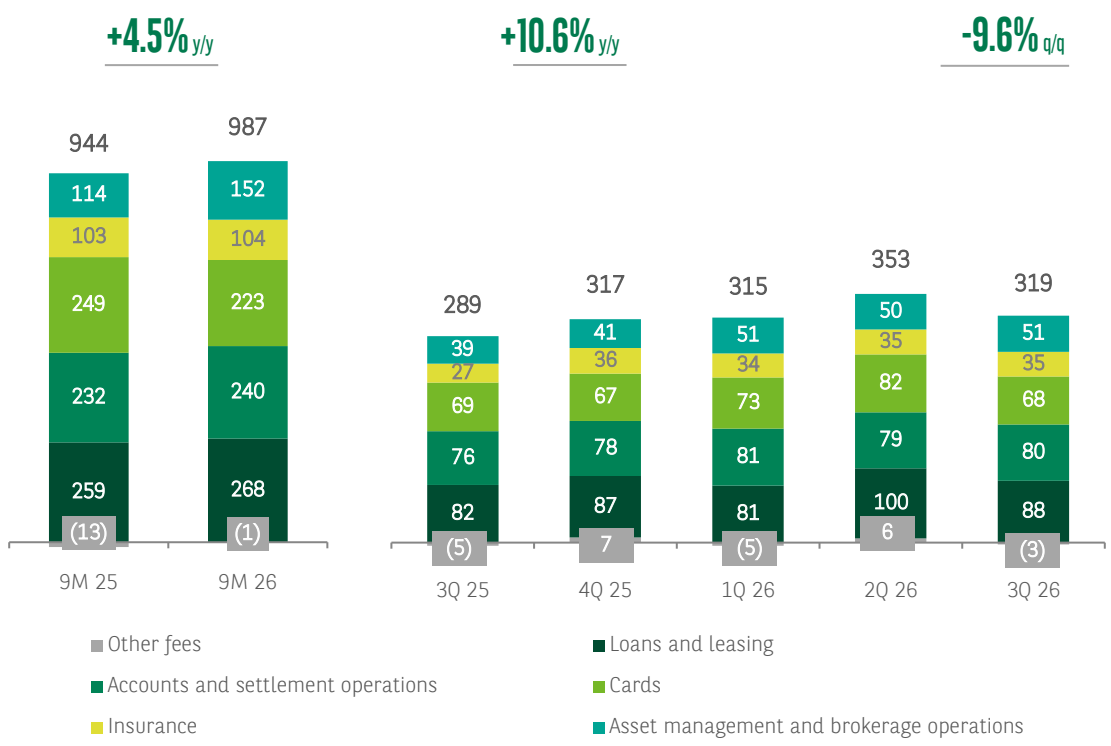
Net fee and commission income

Increase of fees on a y/y basis. Normalization of the quarterly result from Q2 2026 which was supported by commissions from large transactions in the CIB area

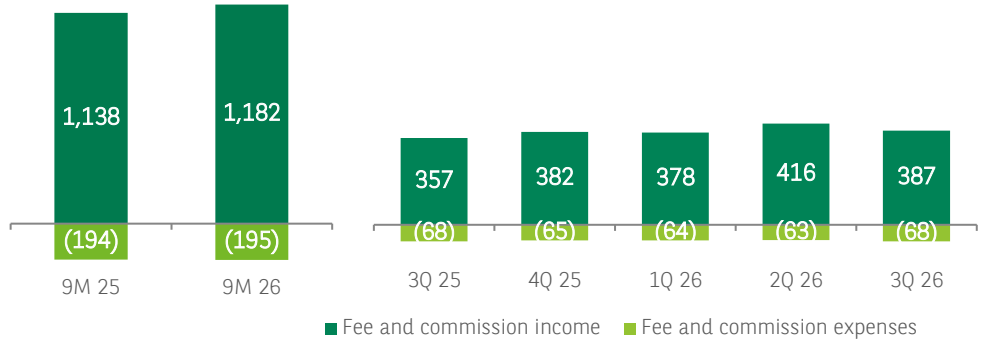


share in NBI

Net fee and commission income [PLN million]



Fee and commission income and expenses [PLN million]

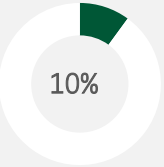


Changes in net fee and commission income

- Higher y/y net fee and commission income due to the increase in fees: for asset management and brokerage operations, M&A consulting (in other fees), guarantees, and in the area of accounts and settlements (payments and e-banking).
- Lower quarterly net fee and commission income associated with the absence of comparable one-off fees on large lending and M&A transactions as well as seasonal settlements with Mastercard.

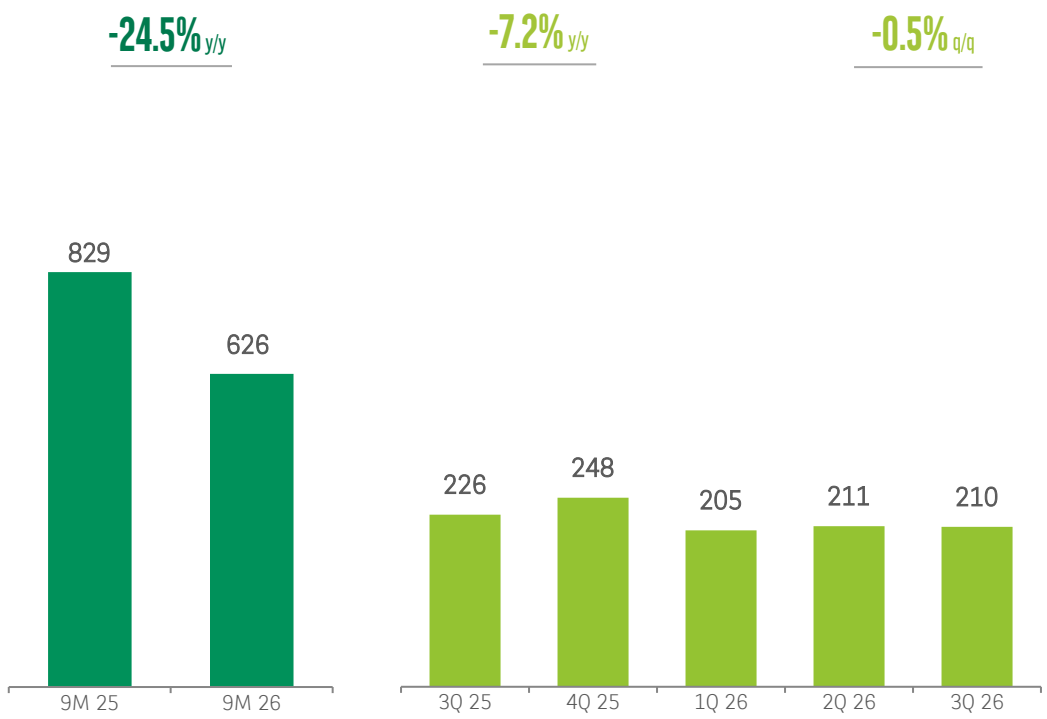
Net trading income

Similar net trading income on a quarterly basis. Higher Customer result offset by lower valuation of infrastructure companies and equity instruments



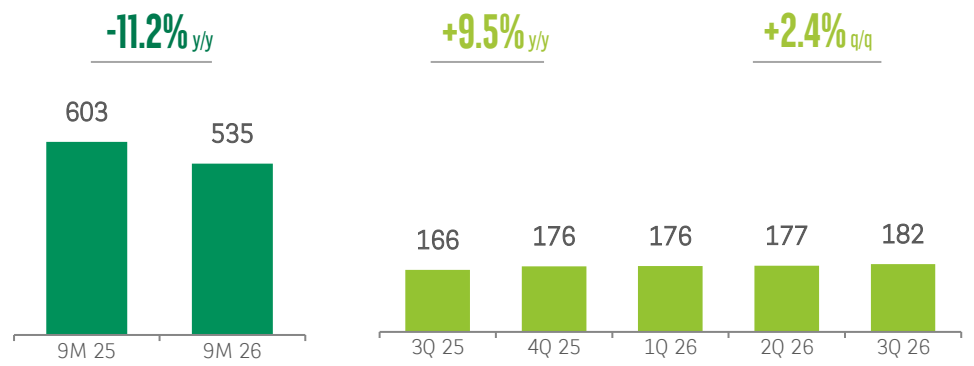
share in NBI

Net trading income [PLN million]



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

included in net trading income



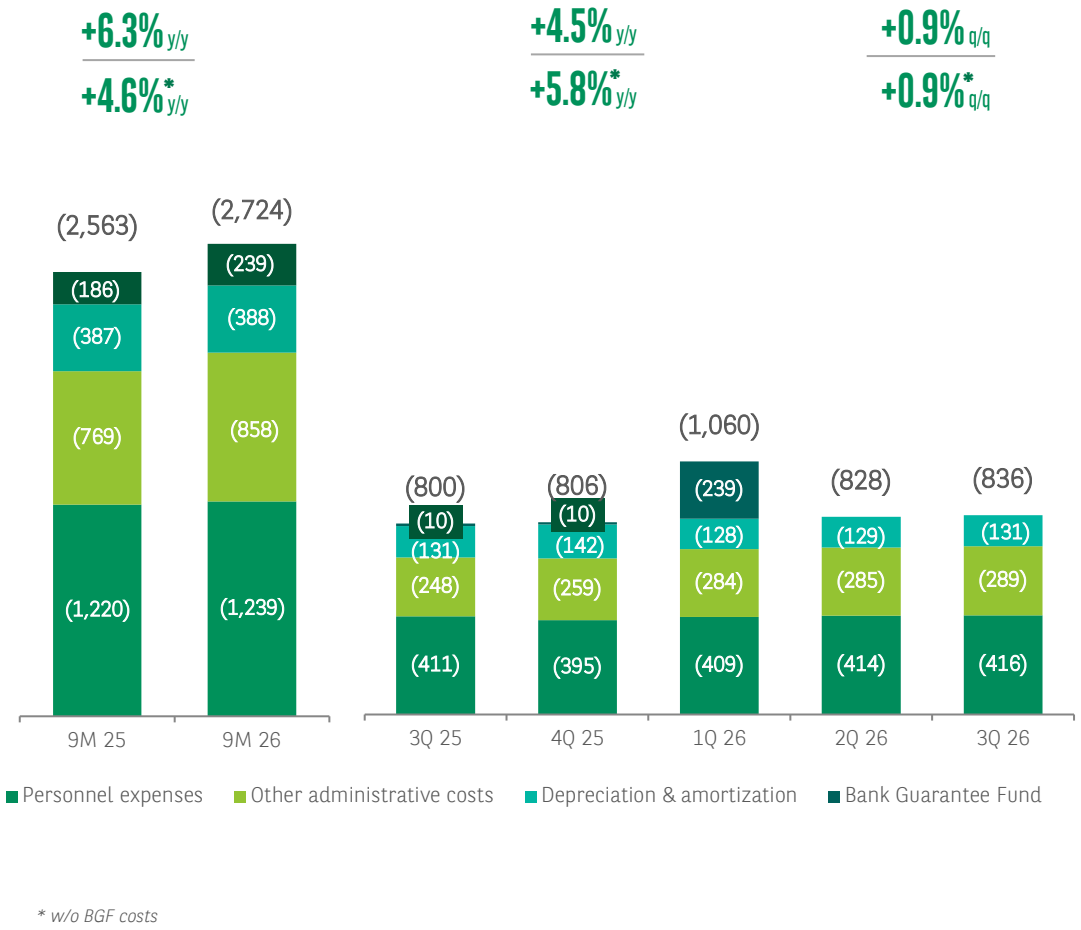
Net trading income

- Lower net trading income y/y mainly due to the lack of comparable large IRS transactions with Customers in 2026 vs H1 2025.
- Similar quarterly net trading income. Increase in margin on transactions with Customers offset by a decline in valuations of infrastructure companies and the Bank's own investment.

Operating expenses, depreciation and amortization

Similar quarterly level of operating expenses. Y/Y increase reflecting the normalization of the cost base in the area of settlements with the BNPP Group

Operating expenses [PLN million]

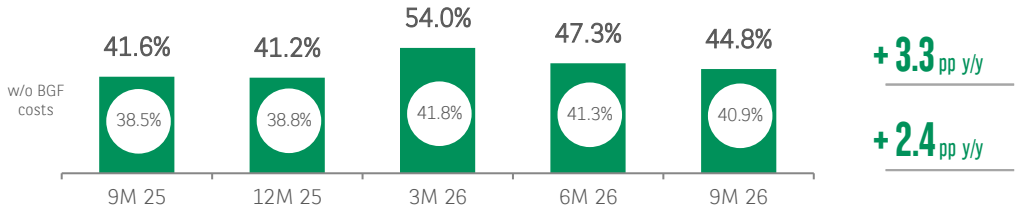


** w/o BGF costs*

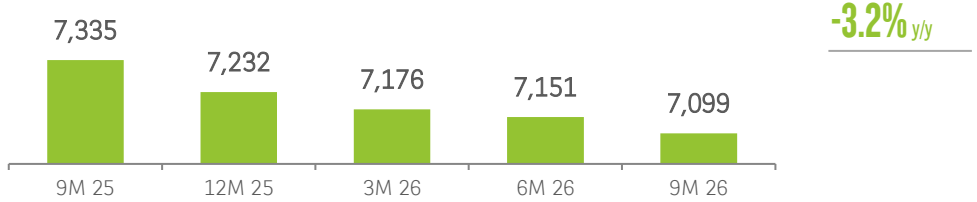
Changes in operating expenses

- Growth in costs y/y due to the increase in BGF fees, advisory services, and IT expenses. The dynamics of the growth of advisory costs related to the lower level of these costs in the previous year as a result of the review and adjustment of provisions for settlements with the BNPP Group.
- Similar quarterly level of costs. A slight increase in IT and employee costs offset by lower legal costs.

Cost/Income ratio [%]



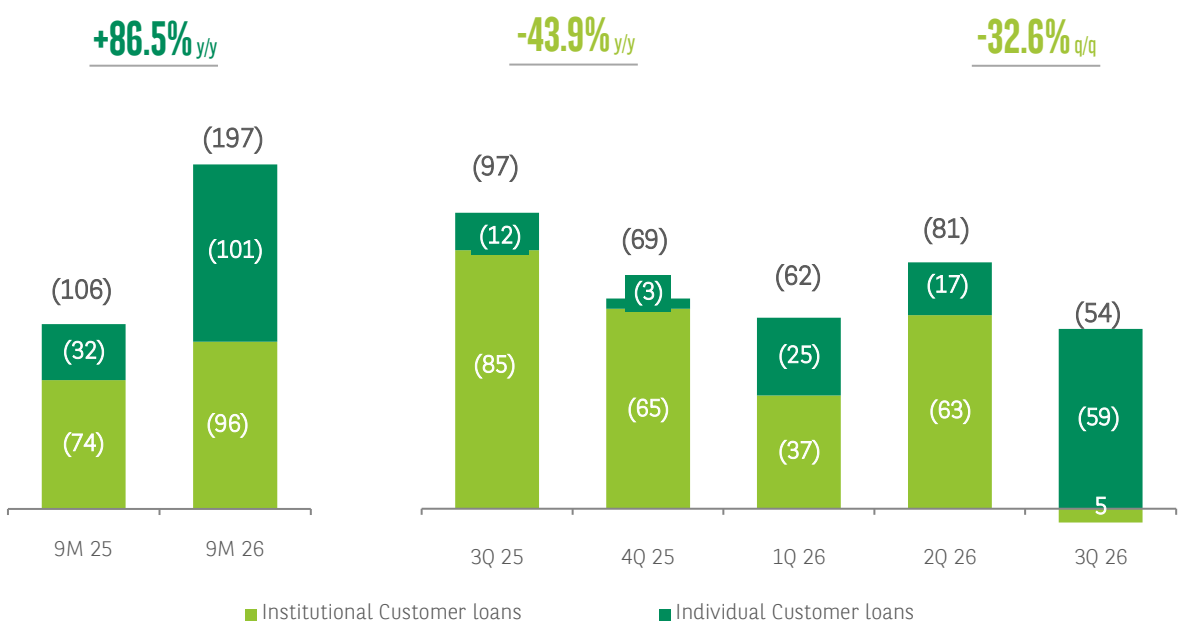
Employment in the Group [active FTEs, end of period]



Net allowances on expected credit losses

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

Cost of risk by segment [PLN million]



[bps]	3Q 25	4Q 25	1Q 26	2Q 26	3Q 26
Quartely cost of risk*	(43)	(30)	(27)	(34)	(22)

** The cost of risk expressed as the ratio of the net allowances on expected credit losses on financial assets and contingent liabilities to the average balance of gross loans and advances to customers valued at amortized cost (calculated based on quarter-end balances).*

Net allowances on expected credit losses in Q3 2026 amounted to PLN -54 million, translating into cost of risk at the level of 22 bps

The cost of risk in Q3 2026 reflected the very good quality of the loan portfolio. Additionally, the balance of provisions was impacted by:

- **PLN 44 million in provisions created due to changes in models and parameters** (mainly for Individual Customer loans, with the most significant impact on the Personal Finance portfolio),
- **PLN 38 million release of provisions for future materialization of risk that were established in previous periods in the form of PMA** for sensitive Client loans in the commercial real estate segment and for loans to Clients in the transport sector (Institutional Customers),
- **an update in expectations regarding the future macroeconomic situation,** resulting in the creation of provisions amounting to **PLN 12 million**, of which PLN 9 million was related to the Institutional Customers' loans.

In 9M 2026 the net allowances on expected credit losses was PLN -197 million. The key factors impacting the difference in y/y results:

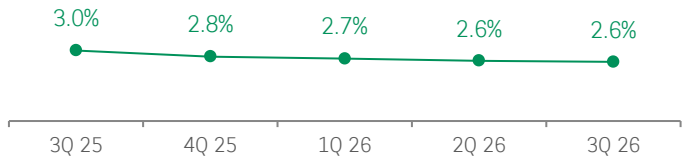
- changes in models for estimating expected credit losses and updates to parameters, which had a positive impact on the results for 9M 2025 and a negative impact on the results for 9M 2026,
- a larger negative impact from the update of expectations regarding the future macroeconomic situation in 9M 2026.

Loan portfolio quality

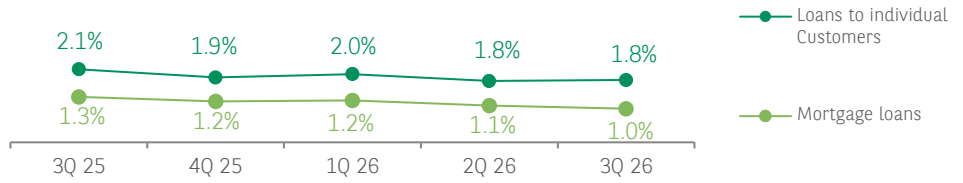
Low NPL share in the loan portfolio

Total loans – share of NPLs* in the portfolio measured at amortised cost

NPL ratio for both loan portfolios in total (measured at fair value and at amortized cost) was 2.6% at the end of Q3 2026.

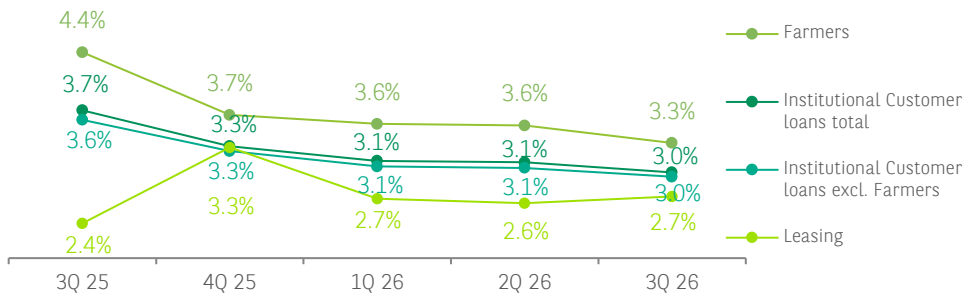


Loans to Individual Customers – share of NPLs*



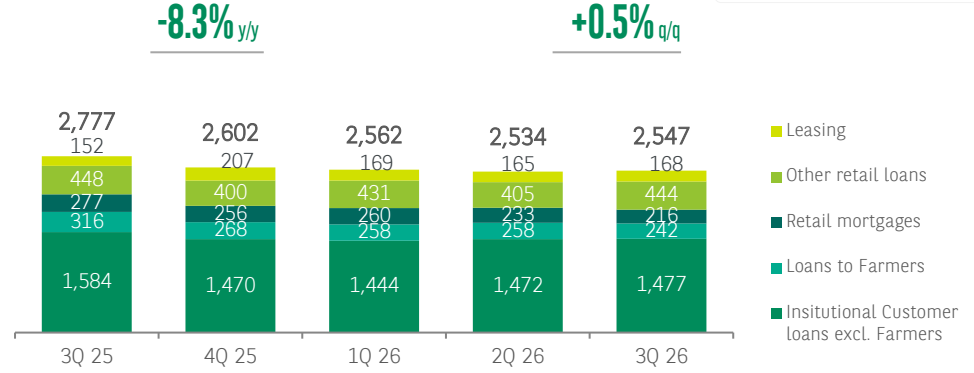
Institutional loans – share of NPLs*

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



Gross NPL portfolio* [PLN million]

Low NPL level – lack of the sale of NPL portfolio in Q3 2026.

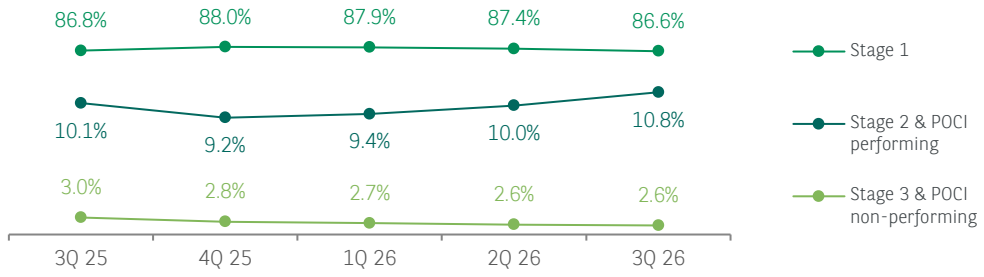


** NPL - category defined as loans in Stage 3 and POCI non-performing exposures in line with data presented in the Consolidated Financial statement. Data for the portfolio measured at amortized cost, unless otherwise stated.*

Loan portfolio quality

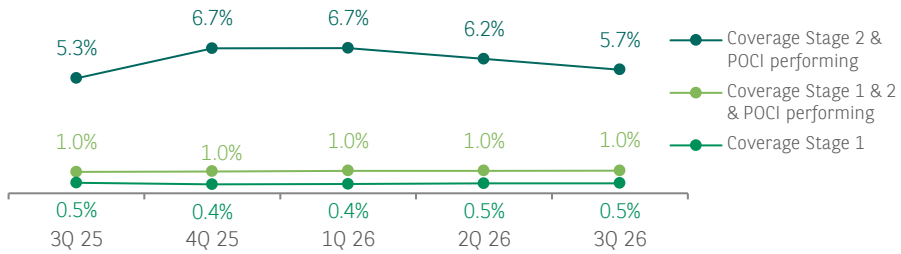
Stable loan portfolio quality, adequate provision coverage ratios

Share of each Stage in the gross loan portfolio*



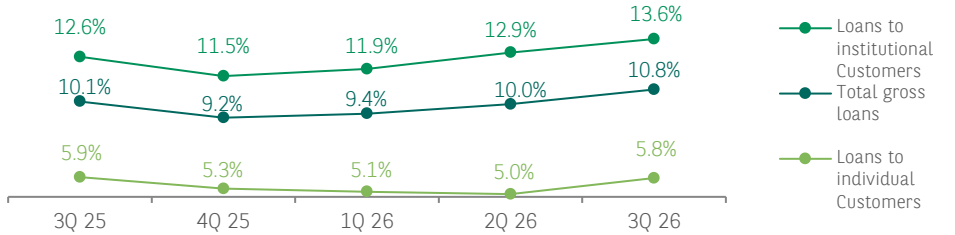
Provision coverage for the gross loan portfolio – Stages 1 & 2 and POCI performing

Decrease in the coverage od Stage 2 due to the entry into Stage 2 of new loans characterized by lower coverage.

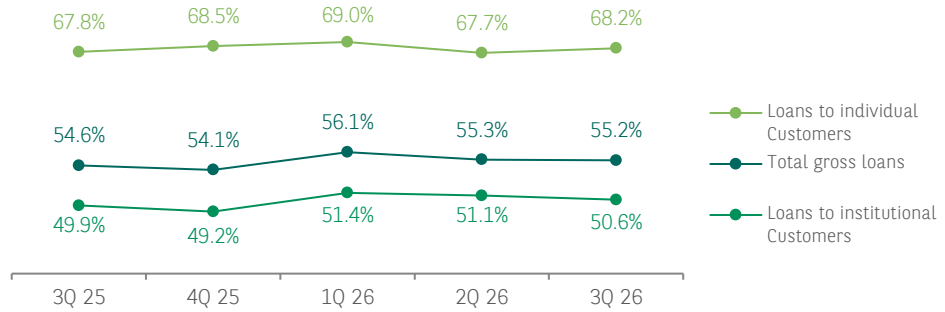


Share of Stage 2 and POCI performing in the gross loan portfolio*

Increase in Stage 2 share mainly due to the reclassification of several Institutional Customers to Stage 2 and the update of the Probability of Default (PD) for Individual Customer loans.



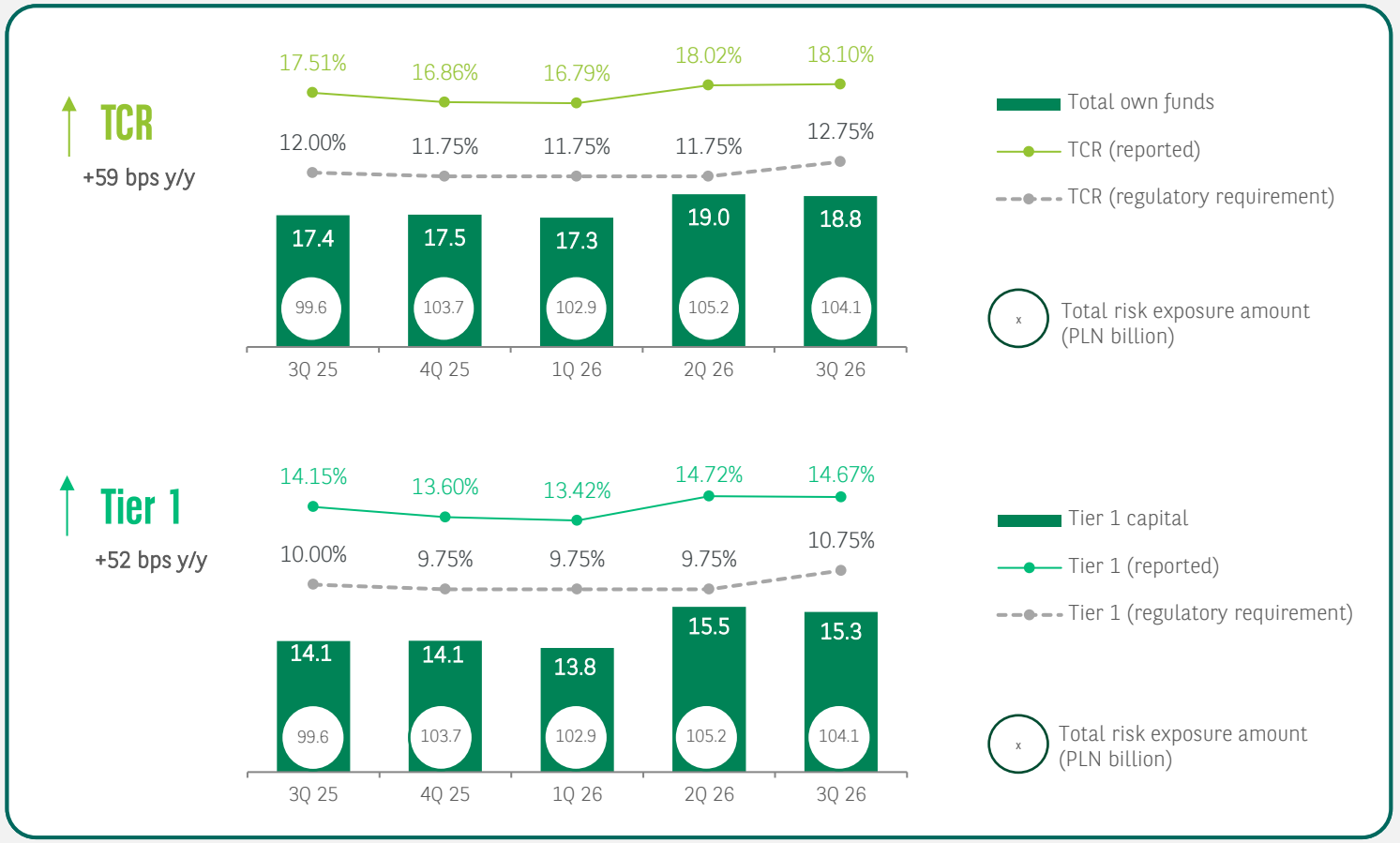
Provision coverage for the gross NPL loan portfolio*



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

Capital adequacy

Solid capital position supporting further growth of the lending activity. Decrease in RWA due to a securitization transaction



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q3 2026: +5.3 pp and +3.9 pp, respectively

Decrease in own funds related, among others, to the increase in bond yields and their negative valuation accounted for in the funds.

Decrease in credit risk exposure resulting from the conclusion of a synthetic securitization transaction on the corporate loan portfolio.

Additional regulatory capital requirements for the Bank at the end of Q3 2026:

- OSII buffer at 0.25% (from 21 November 2025),
- Countercyclical buffer at 2.0% (up by 1 pp from September 2026).

The Bank's MREL-TREA ratio as at the end of Q3 2026 stood at 23.01%, above the minimum MREL requirement of 20.49% (including the combined buffer requirement).

On 30 September, the Bank concluded a synthetic securitization transaction with the European Investment Fund.
The impact of the transaction as of 30 September 2026, was as follows: TCR +35 bps, T1 +28 bps, and CET 1 +26 bps.

04

Summary & Outlook



Medium-term outlook

Operationalization and implementation of the defined strategic priorities of the Bank while addressing sector-wide challenges.
Robust economic outlook despite potential impact of geopolitical risk

MACROECONOMIC ENVIRONMENT

- The geopolitical situation resulting in high volatility on the financial and raw material markets. Growing defense expenditures and decent global economic situation.
- Expected GDP growth by 3.5-4.0% in 2026 driven by absorption of EU funds, investment activity in the economy and accelerating exports while also sustained solid households' demand.
- CPI inflation remains under pressure from energy prices, possible MPC's upward safety adjustment to interest rates. Tight fiscal space and lack of potential for the quick stabilization in public finance emerge pressure on bonds market valuation.

THREATS AND CHALLENGES FOR THE BANKING SECTOR

- High liquidity on the market fueling competitive pressure in the banking sector.
- Demographic changes and fintechs expansion.
- Legal and regulatory risks, covering among others Client-centric regulations.

ACCELERATE 2030



- Acquisition and Clients base expansion in the most important segments defined in the strategy.
- Increase in market shares of key products.
- Delivery of planned technological changes and processes optimization (including: credit, KYC, onboarding and complaints).

05

Business activities



Retail and Business Banking

Sales growth of current accounts and cash loans. Ongoing development of the electronic banking functionalities

2.9 million
Retail & Business Customers*

+136 thous. +5.0% y/y
+82 thous. +3.0% q/q

Business development

Sales – Q3 value, change q/q || y/y

- Investment products**: PLN 2.8 bn, -5% || -17%
- Mortgage loan: PLN 1.1 bn, -40% || -25%
- Cash loan: PLN 1.3 bn, +2% || +7%
- Current account: 64.4 thous., +8% || +14%
- Credit card: 9.1 thous., -4% || +4%
- Micro loan (incl. leasing): PLN 0.8 bn, -6%, || +6%

New features in digital banking

- Simple and quick possibility of opening an account online using the mObywatel application
- Implementation of full investment fund management in GOmobile (acquisition, redemption, purchase, conversion)
- Simplification of savings rules - presenting the algorithm for calculating new funds in deposit offers in GOmobile
- Increasing the effectiveness of CRM activities by implementing a welcome pop-up after logging in to GOmobile

New product offer

- **Acquisition campaign for individual Clients** – promotion of a travel account with a bonus for activity of up to PLN 1,100
- **Dynamic Yield** – 4-month deposit with an average interest rate of 6% p.a., supporting the acquisition of new Customers and the growth of the deposit base
- **Deposit with funds** – digital offer combining a term deposit with an investment in investment funds
- **Boost your business** – 4th edition of the promotion for new micro-enterprise Clients with a bonus up to PLN 5,000
- **Mortgage credit retention** – development of the Customer retention process for customers with mortgage loans, supporting the continuation of relations with the Bank

Digitalization – Q3 2026

- 19.2 million BLIK transactions: -2% q/q || +9% y/y
- 89.6 million logins to GOmobile: 0% q/q || 0% y/y

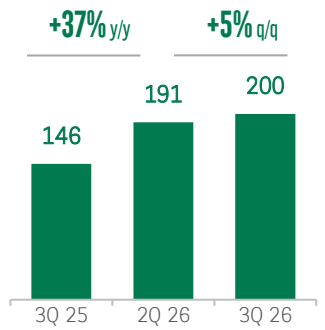
Digital sales in Q3 2026, share in the total number of products sold:

- cash loans: 54% (53% in Q2 2026)
- investment products**: 65% (68% in Q2 2026)

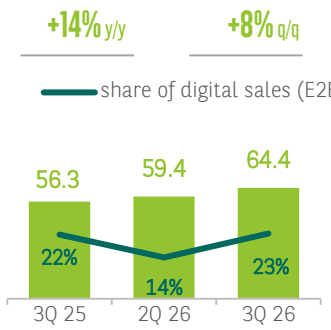


Institution of the Year 2026 (II wave) – 1st place among 14 banks in the survey of young Customer service (18-26 years old) in branches

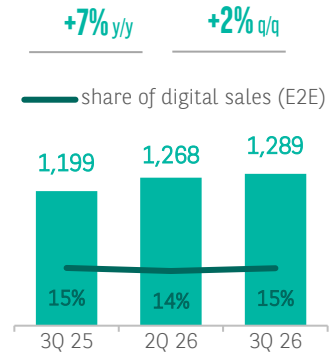
Acquisition of Individual Customers
thous.



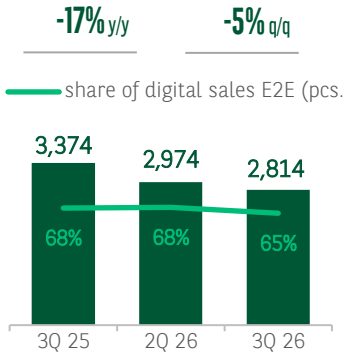
Sales of current accounts
thous.



Sales of cash loans
PLN m



Sales of investment products**
PLN m



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

Retail and Business Banking

Slightly lower gross profit related to a decline in net interest income and higher cost of credit risk, partially offset by a lower impact of legal risk related to CHF

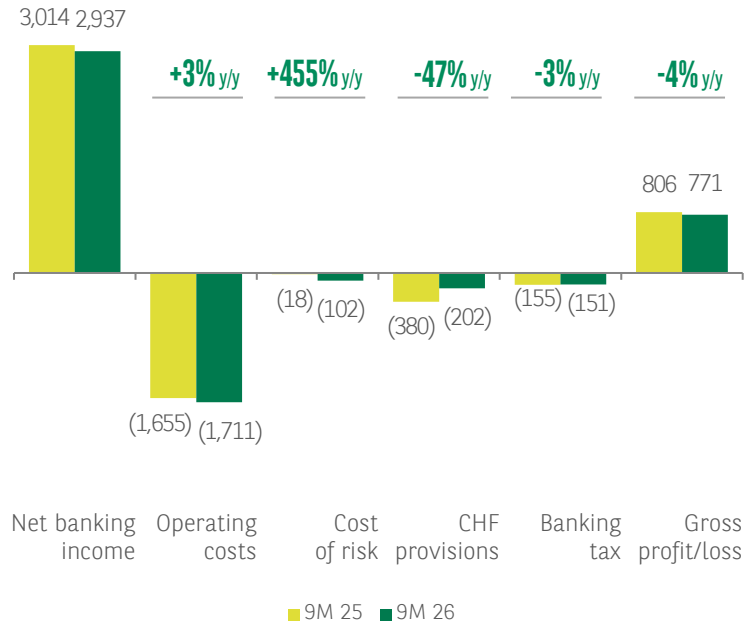
Segment's share in the Group's net banking income



Gross profit/loss structure [PLN million]

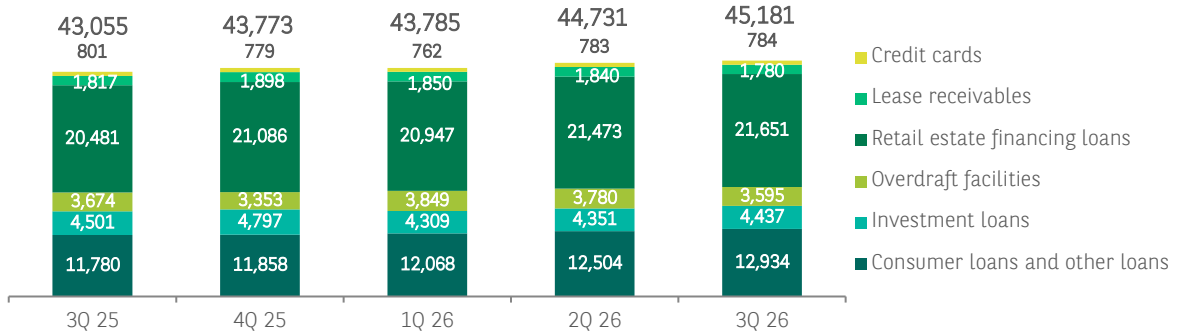
-3% y/y

Gross profit for 9M 2026 w/o the impact of CHF portfolio legal risk would equal PLN 973 million vs PLN 1,185 million for 9M 2025 (-18% y/y)



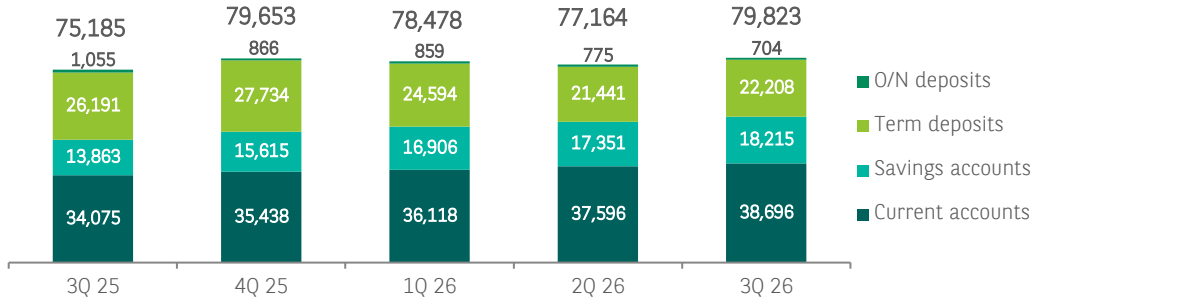
Net loan portfolio* [PLN million]

+4.9% y/y +1.0% q/q



Deposit portfolio* [PLN million]

+6.2% y/y +3.4% q/q



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

Corporate Banking, SME & Corporate and Institutional Banking (CIB)

Focus on addressing Customers' needs and service quality

12.8 thous. Corporate Customers

+ 0.3 thous., +2.7% y/y

+ 0.1 thous., +1.2% q/q

21.7 thous. SME Customers

- 0.2 thous., -0.8% y/y

+ 0.1 thous., +0.3% q/q

Business development

- Dynamic growth of the loan portfolio: +4.0% q/q, +15.4% y/y
- Increase in income: +2.9% q/q, +7.5% y/y; including CIB: +4.9% q/q, +29.4% y/y, mainly due to higher net interest income following growing loan and deposit volumes and growing result on fx & trading activities
- Further development of sustainable financing (Corporate Banking & CIB and SME)*: portfolio value as at 30.09.2026 - PLN 12.2 billion (+10.2% q/q, +35.8% y/y)
- Increase in Customer acquisition during 3 quarters of 2026: Corporate Banking +16% y/y, SME +11% y/y
- Increase in transactionality of Customers (payment volumes, both incoming and outgoing)
- Lease sale (new volume during 3 quarters of 2026): for Corporate Customers PLN 957 million (+45% y/y), for SME Customers PLN 290 million (+8% y/y)

Transformation and new offer

Expansion of the GOonline Biznes ecosystem:

- Guarantee module – new look and new functionalities facilitating the use of the module
- Business Clients are the first in Poland to gain the possibility of logging in to GOonline Biznes using an access key (Passkey – password less authentication)



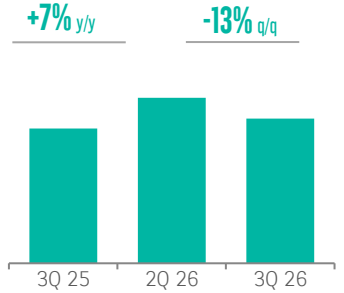
What's new in the offer:

- for new SME Clients from the agricultural sector - company account with a package of Agro Box services and an attractive interest-bearing auxiliary account in PLN
- enhancement of the cash handling offer through cash handling devices: cash deposit ATM, payment machine and Client drop box

Net fee and commission income

increase in income y/y from credit commissions and cash management

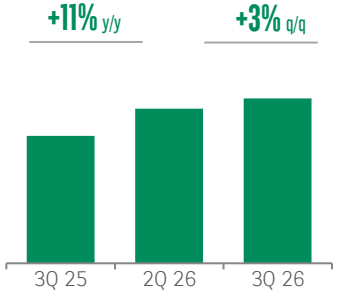
Net income



Foreign exchange transactions

higher revenues due to a growth in transaction volume

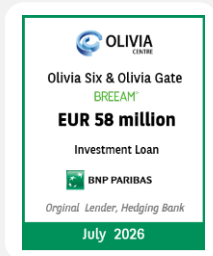
Revenues



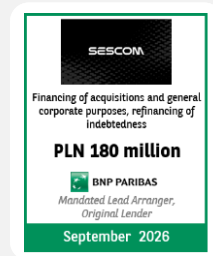
Selected significant transactions carried out in Q3 2026











** The value calculated according to the Bank's internal methodology. The sustainable loan portfolio defined as ESG Rating-Linked Loans, Sustainability-Linked Loans, funding with positive environmental and social impact.*

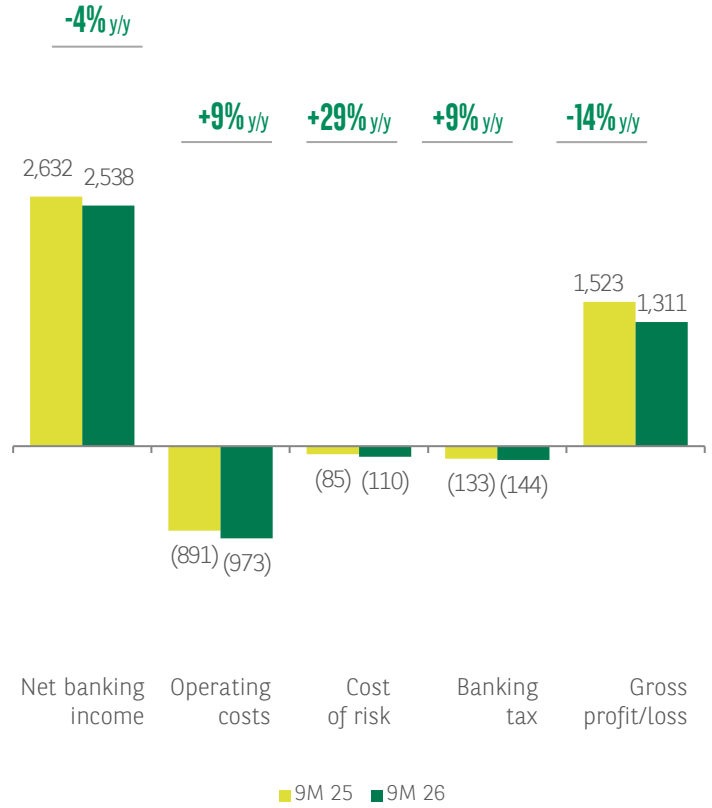
Corporate Banking, SME & CIB

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

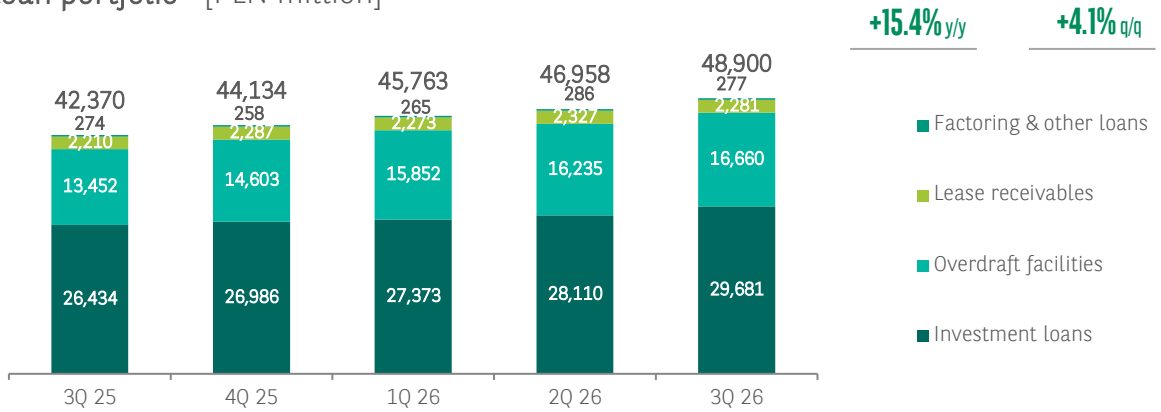
Segments' share in the Group's net banking income



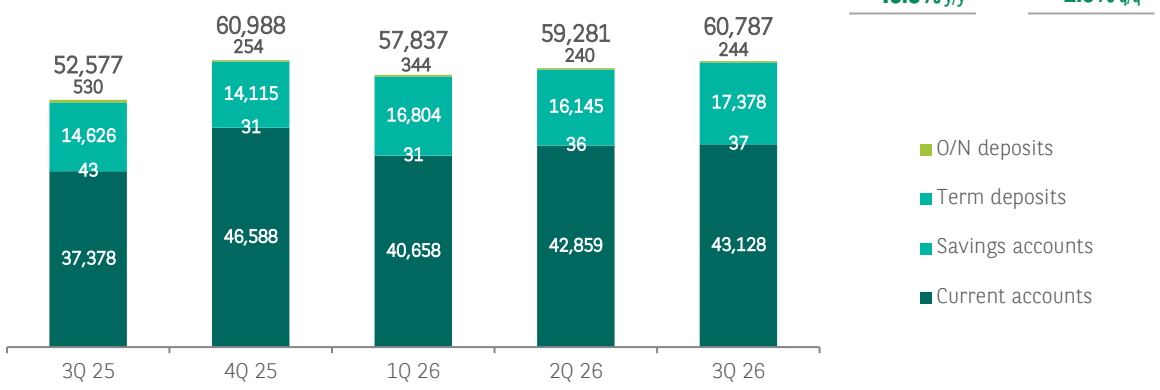
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



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

Sustainability and Agribusiness Area

Products and services driving the transition to sustainability

74.5 thous. Food & Agri Customers

Business development

- **Leader in BGK Guarantees –** market share:
  - **Agromax** for the Food&Agri sector - 42%
  - **Ekomax** for the energy transition of enterprises - 31%
- **Tangible transformation** - growth outstanding of financing supporting sustainable development in the Food&Agri sector by 29.9% (q/q)
- **Active acquisition of subsidy customers -** promises for agri-food processors applying for subsidies from the Strategic Plan for the Common Agricultural Policy, using the ranking list of the Ecological Loan to acquire customers and offer alternative financing
- **Implementing decarbonization credit** into the regular corporate banking offer

Sales and customer relations activities

- **ESG Round Table -** engagement in the initiative to develop standards for calculating the carbon footprint for the decarbonization of animal production
- **Meetings with entrepreneurs -** a series dedicated to the key role of decarbonization and dedicated financial instruments that effectively support the implementation of sustainable solutions in enterprises
- **International Dairy Cooperatives Forum -** partnership and contribution to the largest conference in dairy sector in CEE
- **ESG Leaders Insights** - a series of expert interviews and podcasts on sustainable development and the role of ESG in modern business

Transactions related to sustainable development

- SLL for a leading company in e-commerce sector
- SLL for a leading company in the water production and bottling sector
- Green Loan for a market leader in warehouse real estate

ESG Risk Rating

Morningstar Sustainalytics Agency

(last update – October 2026)

- low risk at the level of 14.0
- the best result among banks in Poland

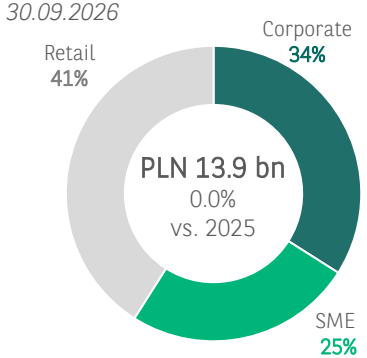
Rated MORNINGSTAR | SUSTAINALYTICS

Sustainalytics Industry ESG Leader 2026

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https://www.sustainalytics.com/corporate-solutions/esg-solutions/top-rated-companies

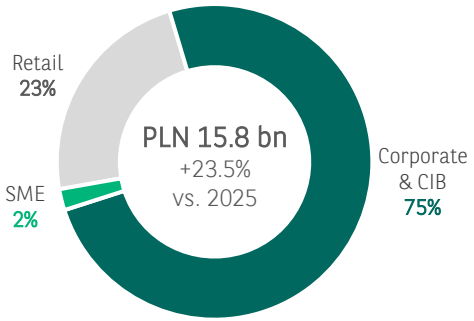
Food & Agri volumes

30.09.2026



Financing supporting sustainable development* *[gross]*

30.09.2026



PLN 6 billion
sales of loans supporting sustainable development
(3 quarters 2026)

** data including adjustment of the reporting scope since September 2026*

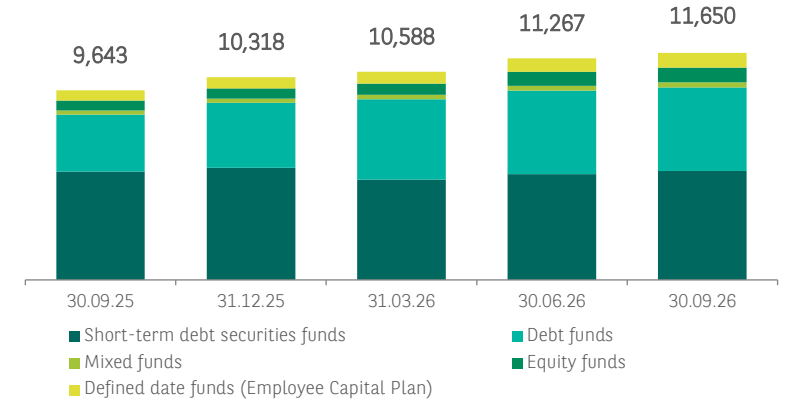
Bank subsidiaries

Continuation of inflows to equity and short-term duration subfunds in Q3 2026.
Lease assets slightly lower

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

- The value of assets under management (AuM) at the end of Q3 2026 amounted to PLN 11.7 billion (+20.8% y/y, +3.4% q/q). An increase in AuM by PLN 2 billion y/y (+0.4 billion q/q). AuM in equity subfunds increased significantly to PLN 855 million (+73.3% y/y, +21.4% q/q).
- In Q3 2026, the Subfund BNPP Ultra Short Treasury Bond had the highest net sales (PLN +159.9 million) followed by BNP Paribas Small and Midcap (PLN +51.7 million) and BNP Paribas Global Convertible Bond (PLN +51.4 million).
- At the beginning of September, in cooperation with the Bank, **Deposit with Fund** was launched: 50% of the invested amount goes to the bank deposit with attractive interest rate (currently 5% p.a.), while the remaining 50% is invested in one of five selected investment subfunds managed by BNP Paribas TFI S.A. with different risk profile.

Assets under management of BNPP TFI [PLN million]



+3.4% q/q

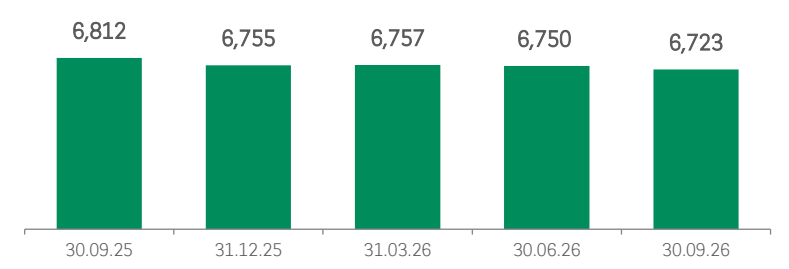
+20.8% y/y

BNP Paribas Leasing Services Sp. z o.o.

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

- 14.2 thous. contracts concluded for a total value of PLN 2.6 billion in 9M 2026 (+9% y/y).
- PLN 6.7 billion - portfolio of financed assets at the end of September 2026.
- Sales growth in the Corporate Clients and SME segment vs 9M 2025.
- Focus on further improving the efficiency of the portfolio servicing process.

Lease assets [PLN million]



-0.4% q/q

-1.3% y/y

06

Appendices

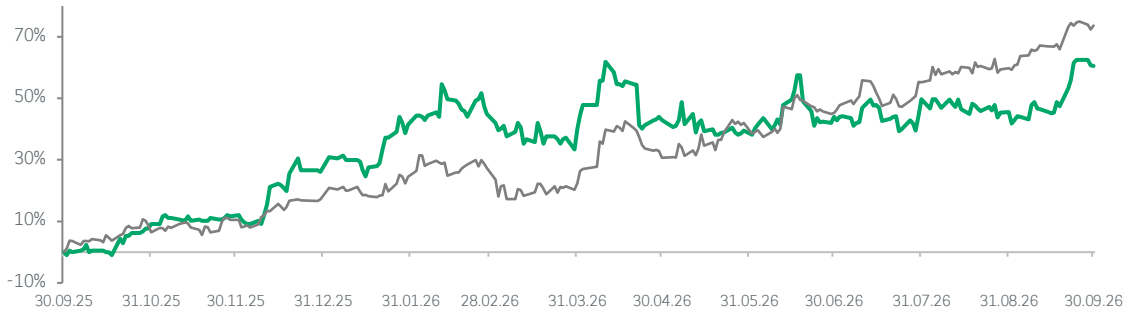
Shares of BNP Paribas Bank Polska S.A.
#GOdigital – statistics
Material events 2024-2026
Loan portfolio
Deposit base structure
Liquidity
Net banking income
Profit and Loss Account
Assets, Liabilities and Equity



Shares of BNP Paribas Bank Polska S.A.

Significant increases in banks' share prices on the WSE in Q3 2026

Change in share price [30.09.2025=100%]



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

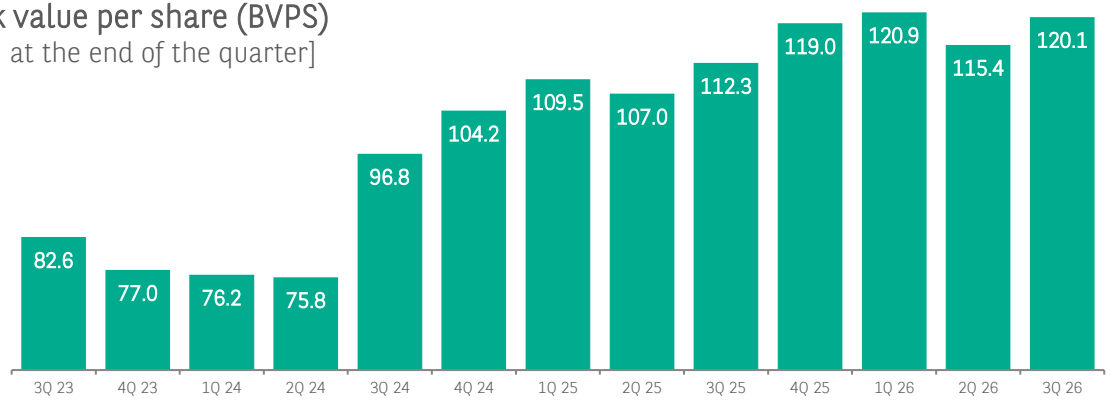
30 September 2026

WIG banki 28,429.0 pts
+73.7% y/y

BNP PARIBAS PLN 166.2
+60.6% y/y

Book value per share (BVPS)

[PLN, at the end of the quarter]



30 September 2026

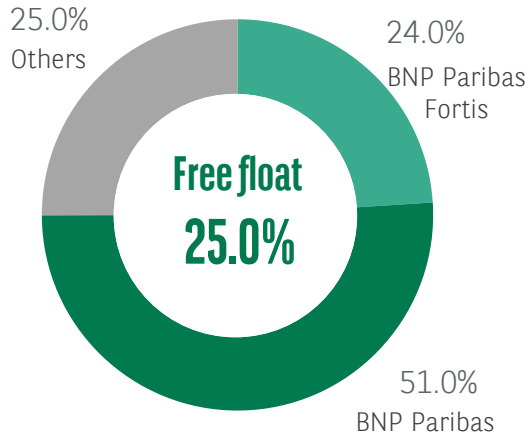
free-float: PLN 6.2 bn
P/BV: 1.4
capitalization: PLN 24.6 bn

Fitch rating (update on 19 October 2026)

Long-Term Issuer Default Rating (LT IDR) – **A+**
with a Negative Outlook
Short-Term Issuer Default Rating (ST IDR) – **F1+**
Viability Rating (VR) – **bbb**
Shareholder Support Rating (SSR) – **a+**

Shareholder structure

30.09.2026



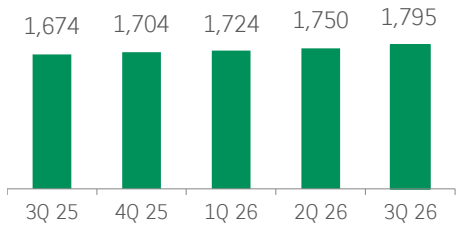
147,949,302
total number of shares

April 2026 - increase in the Bank's share capital from PLN 147,880,491 to PLN 147,949,302 as a result of the taking up of 7,556 M series shares and 61,255 N series shares in the exercise of rights attached to the A6 and B3 series registered subscription warrants, taken up previously.

#GOdigital – statistics

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

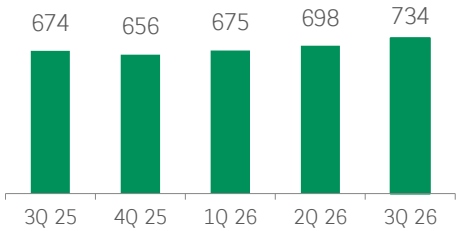
Customers using digital channels [thous.]



+3% q/q

+7% y/y

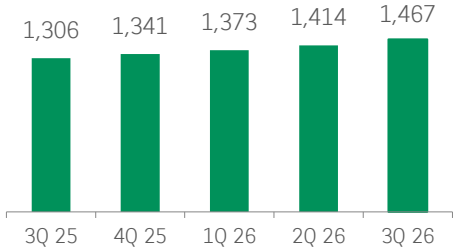
Number of tokens in digital wallets [thous.]



+5% q/q

+9% y/y

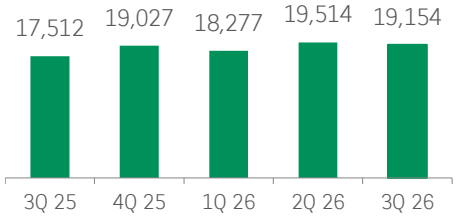
GOmobile users [thous.]



+4% q/q

+12% y/y

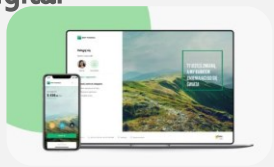
BLIK transactions quarterly [thous.]



-2% q/q

+9% y/y

#GOdigital



GOmakler application



GOdealer application



GOinvest service



Material events

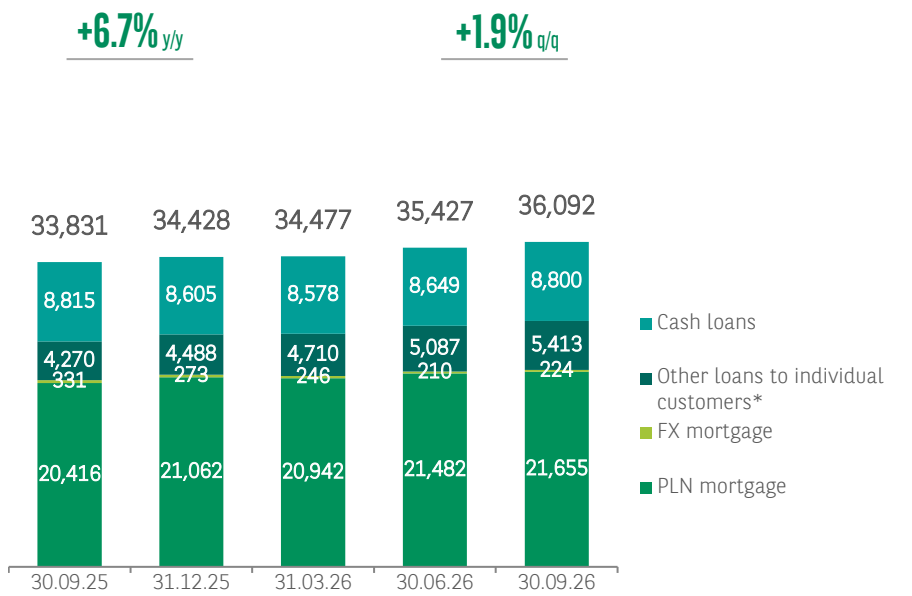
in individual reporting periods

	1st quarter	2nd quarter	3rd quarter	4th quarter
2026	• PLN -108.2 m - CHF mortgage loan portfolio legal risk impact • PLN -238.9 m - BGF restructuring fund contribution recognized in the Q1 operating costs	• PLN -41.4 m - CHF mortgage loan portfolio legal risk impact • PLN -42.8 m - impact of the CJEU judgment of 23.04.2026 related to C-744/24 case (PLN 30.6 m in NII and PLN 12.2 m in other operating costs)	• PLN -52.6 m - CHF mortgage loan portfolio legal risk impact	
2025	• PLN -64.9 m - CHF mortgage loan portfolio legal risk impact • PLN -166.4 m - total BGF contribution recognized in the Q1 operating costs	• PLN -249.4 m - CHF mortgage loan portfolio legal risk impact	• PLN -65.3 m - CHF mortgage loan portfolio legal risk impact	• PLN -119.2 m - CHF mortgage loan portfolio legal risk impact • PLN +174.1 m - impact of DTA reevaluation
2024	• PLN -21.0 m - CHF mortgage loan portfolio legal risk impact • PLN -135.7 m - BGF restructuring fund contribution recognized in the Q1 2024 costs (total contribution amount set by BGF at PLN 144.0 m)	• PLN -189.8 m - CHF mortgage loan portfolio legal risk impact • PLN -203.0 m - impact of credit holidays (recognized in NII) • PLN +135.5 m - impact of DTA creation (CHF portfolio legal risk)	• PLN -277.2 m - CHF mortgage loan portfolio legal risk impact • PLN +99.6 m - adjustment to the impact of credit holidays (recognized in NII)	• PLN -307.7 m - CHF mortgage loan portfolio legal risk impact • PLN +34.0 m - adjustment to the impact of credit holidays (recognized in NII)

Loan portfolio

Structure of loans in the Individual and Institutional Customer segments

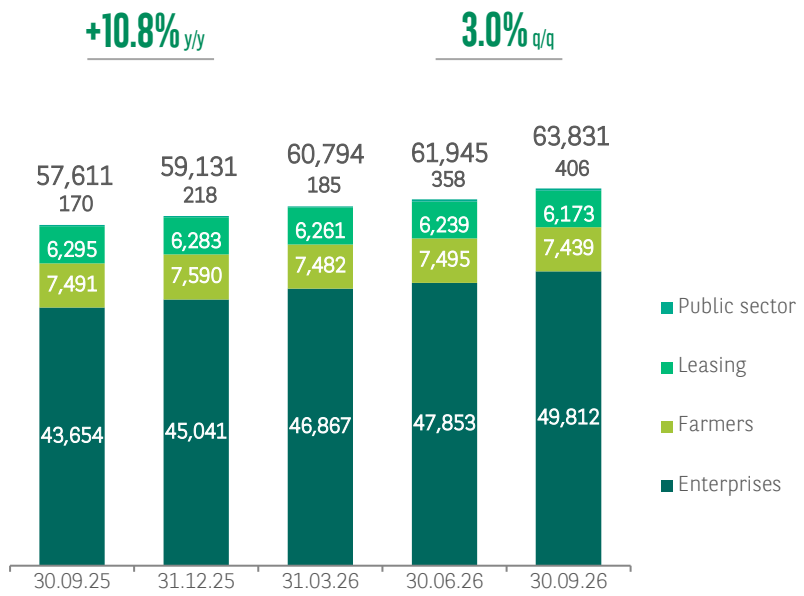
Individual Customer loans [PLN million]



- Increase in the PLN mortgage portfolio: +0.8% q/q (+6.1% y/y). Share of CHF mortgages in total mortgage portfolio: 0.9%, in the gross loan portfolio: 0.2%.
- The share of mortgages in loans to Individual Customers: 60.6% (-0.6 pp q/q, -0.7 pp y/y).
- Increase in the cash loan portfolio: +1.8% q/q (-0.2% y/y).

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

Institutional Customer loans** [PLN million]



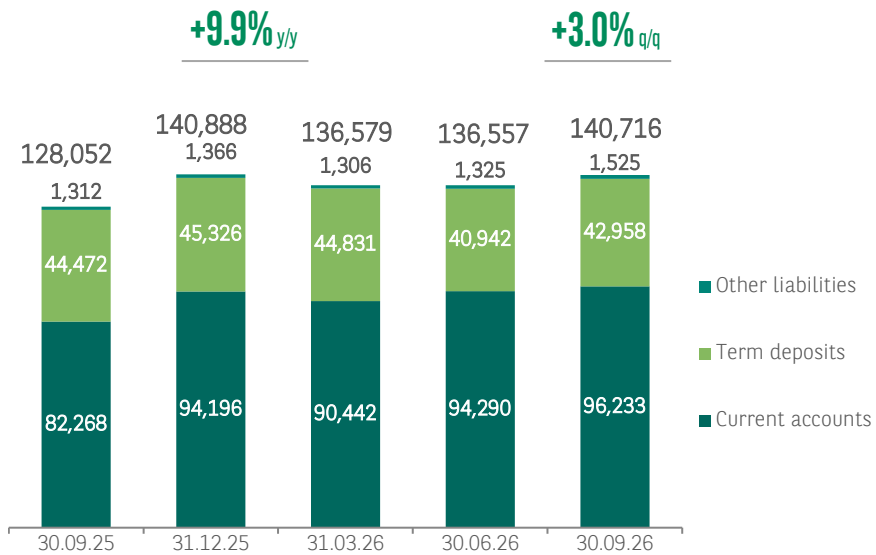
- Increase in gross loans to enterprises: +4.1% q/q (+14.1% y/y) and to the public sector: +13.3% q/q (+138.4% y/y). Negative dynamics of the lease portfolio: -1.1% q/q (-1.9% y/y) and individual farmers portfolio: -0.7% q/q (-0.7% y/y)
- Shares in loans to Institutional Customers at the end of Q3 2026:
  - loans to enterprises: 78.0% (+0.8 pp q/q, +2.3 pp y/y),
  - Individual farmers: 11.7% (-0.4 pp q/q, -1.3 pp y/y),
  - leasing: 9.7% (-0.4 pp q/q, -1.3 pp y/y).

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

Deposit base structure

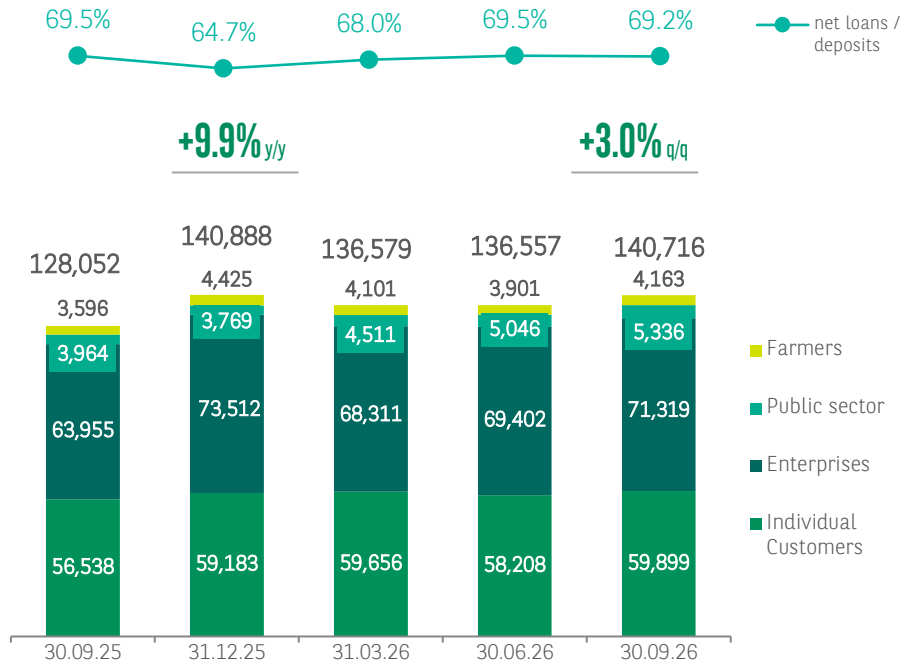
Term structure of deposits and by Customer segment

Deposit term structure [PLN million]



- The share of Customers' term deposits in total deposits at the end of Q3 2026: 30.5% (+0.5 pp q/q, -4.2 pp y/y).
- Quarterly increase in term deposits by PLN 2,015 million (+4.9%) and current accounts by PLN 1,943 million (+2.1%).
- Current deposits - increase for both Individual and Institutional Consumers by PLN 1,235 million (+3.3% q/q) and PLN 708 million (+1.2% q/q), respectively.
- Term deposits - increase for both Institutional and Individual Consumers by PLN 1,563 million (+7.6% q/q) and PLN 453 million (+2.2% q/q), respectively.

Deposit structure by Customer type [PLN million]



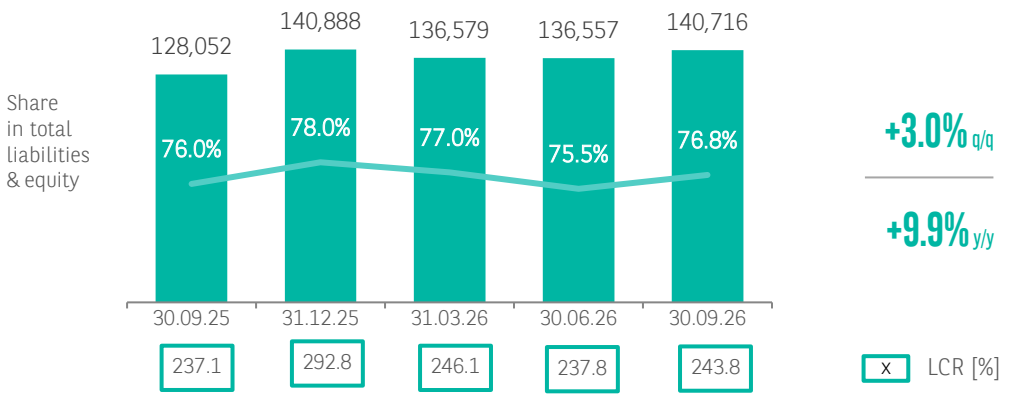
In Q3 2026 an increase in deposits was recorded from:

- enterprises by 2.8% q/q (+11.5% y/y),
- Individual Customers by 2.9% q/q (+5.9% y/y),
- public sector by 5.7% q/q (+34.6% y/y),
- farmers by 6.7% q/q (+15.8% y/y).

Liquidity

Stable and diversified deposit base, high level of liquid assets

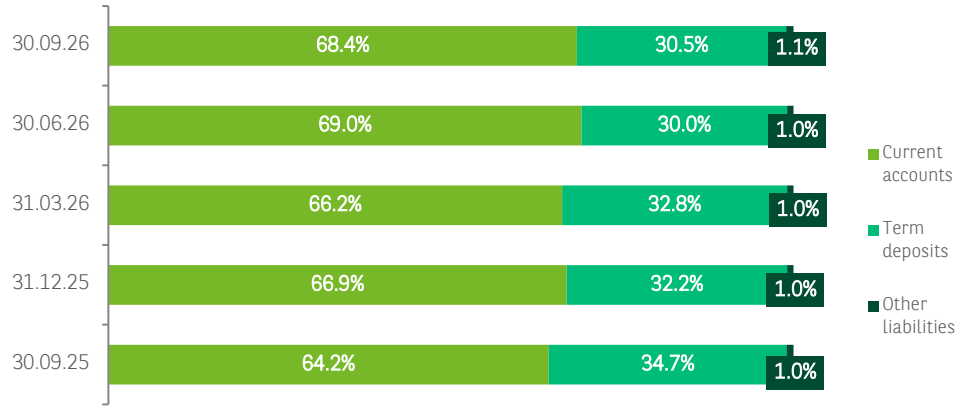
Customer deposits [PLN million]



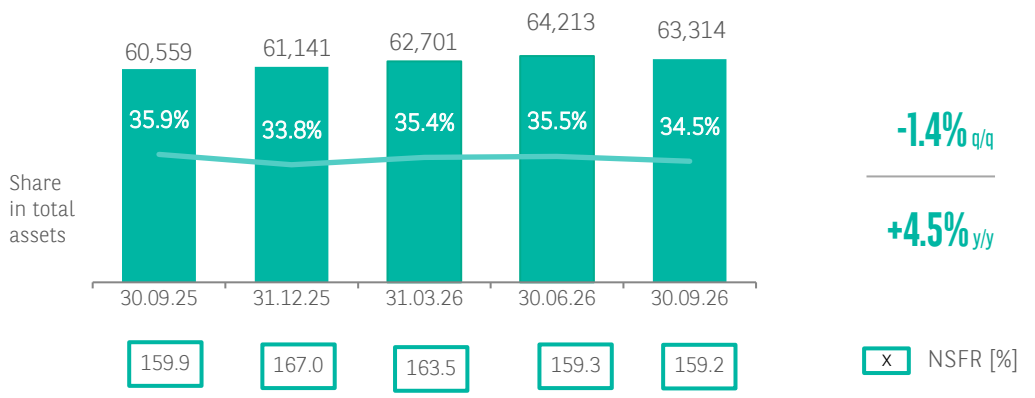
+3.0% q/q

+9.9% y/y

Customer deposit structure [%]



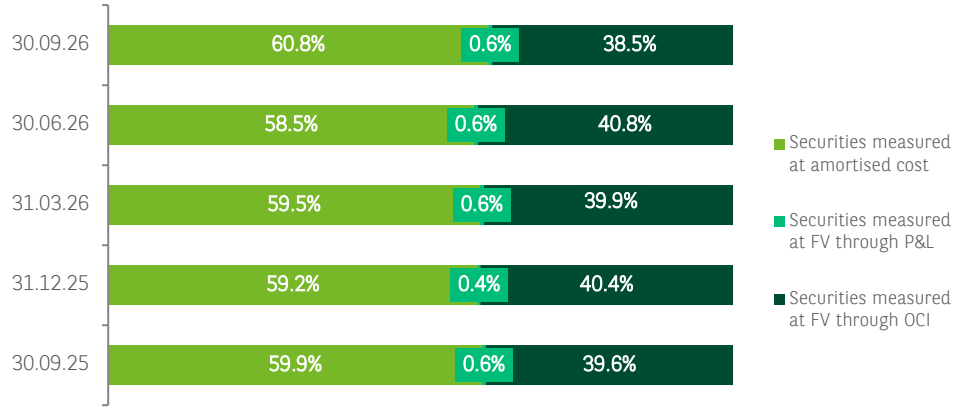
Securities [PLN million]



-1.4% q/q

+4.5% y/y

Securities structure [%]



Net banking income

Lack of comparable one-offs in the trading income on a cumulative basis. Improvement of interest and commission income on a quarterly basis

[PLN million]	9M 2026	9M 2025	change
Net interest income	4,471	4,424	1.0%
Net fee and commission income	987	944	4.5%
Net trading income	626	829	(24.5%)
Net investment income	13	(3)	-
Dividends	10	10	4.9%
Hedging accounting	13	(2)	-
Result on derecognition of financial assets measured at amortised cost	(9)	(14)	(33.6%)
Other operating income and expenses	(35)	(21)	65.0%
Net banking income	6,075	6,167	(1.5%)

- Y/Y increase in net interest income was due to optimization of Customer deposit costs, an improvement in the result from hedging accounting and in the result from placing liquidity surpluses.
- Higher y/y net fee and commission income due to the increase in fees: for asset management and brokerage operations, M&A consulting (in other fees), guarantees, and in the area of payments and e-banking.
- Lower net trading income y/y mainly due to the lack of comparable large interest rate instrument transactions with Customers in 2026 vs 2025.

[PLN million]	Q3 2026	Q3 2025	change
Net interest income	1,560	1,457	7.1%
Net fee and commission income	319	289	10.6%
Net trading income	210	226	(7.2%)
Net investment income	9	(0)	-
Dividends	6	5	13.2%
Hedging accounting	5	1	446.0%
Result on derecognition of financial assets measured at amortised cost	(6)	(13)	(56.3%)
Other operating income and expenses	(18)	(10)	83.1%
Net banking income	2,086	1,955	6.7%

- Increase in net interest income q/q was due to optimization of Customer deposit costs, an improvement in the result from hedging accounting and in the result from placing liquidity surpluses.
- Higher net fee and commission income q/q mainly due to an increase in asset management and brokerage operation fees, insurance, loan and guarantees fees and in the area of payments and e-banking.
- Increase in net trading income q/q due to the lower result in the area of asset and liability management (FX swaps).

Consolidated P&L

PLN thous.

Profit and loss account	30.09.2026	30.09.2025	Q3 2026	Q2 2026	Q1 2026	Q4 2025	Q3 2025
Interest income	6,946,229	7,456,138	2,403,322	2,262,694	2,280,213	2,416,776	2,450,195
Interest expenses	(2,475,527)	(3,031,878)	(843,041)	(798,087)	(834,399)	(948,952)	(993,602)
Net interest income	**4,470,702**	**4,424,260**	**1,560,281**	**1,464,607**	**1,445,814**	**1,467,824**	**1,456,593**
Fee and commission income	1,182,007	1,137,808	387,292	416,254	378,461	381,957	356,638
Fee and commission expenses	(195,069)	(193,663)	(68,042)	(63,230)	(63,797)	(64,633)	(68,104)
Net fee and commission income	**986,938**	**944,145**	**319,250**	**353,024**	**314,664**	**317,324**	**288,534**
Dividend income	10,088	9,614	5,913	3,814	361	158	5,225
Net trading income	625,511	828,762	209,555	210,622	205,334	248,015	225,761
Net investment income	12,762	(3,013)	8,721	2,872	1,169	673	(43)
Result on hedge accounting	13,320	(1,882)	5,171	(6,347)	14,496	(9,279)	947
Result on derecognition of financial assets measured at amortised cost	(9,140)	(13,772)	(5,591)	(1,659)	(1,890)	(5,926)	(12,786)
Other operating income	254,487	162,132	67,616	110,736	76,135	63,845	47,216
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	(197,264)	(105,778)	(54,255)	(80,516)	(62,493)	(68,721)	(96,774)
Result on legal risk related to foreign currency loans	(202,206)	(379,554)	(52,552)	(41,418)	(108,236)	(119,197)	(65,291)
General administrative expenses	(2,335,870)	(2,175,760)	(704,856)	(699,236)	(931,778)	(663,825)	(668,834)
Depreciation	(388,019)	(386,894)	(130,774)	(129,127)	(128,118)	(142,188)	(131,140)
Other operating expenses	(289,589)	(268,693)	(85,133)	(112,429)	(92,027)	(64,509)	(56,782)
Operating result	**2,951,720**	**3,118,851**	**1,143,346**	**1,074,943**	**733,431**	**1,024,194**	**992,626**
Tax on financial institution	(295,021)	(292,264)	(98,137)	(95,535)	(101,349)	(101,088)	(95,493)
Gross profit (loss)	**2,656,699**	**2,826,587**	**1,045,209**	**979,408**	**632,082**	**923,106**	**897,133**
Income tax	(992,435)	(655,792)	(356,111)	(379,586)	(256,738)	(36,147)	(201,632)
NET PROFIT (LOSS)	**1,664,264**	**2,170,795**	**689,098**	**599,822**	**375,344**	**886,959**	**695,501**

Assets

PLN thous.

Consolidated statements of financial position	30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2025
ASSETS					
Cash and balances with the Central Bank	7,800,123	9,558,086	10,372,394	10,224,866	6,916,304
Amounts due from banks	8,403,584	6,554,410	5,347,040	11,616,566	5,946,747
Derivative financial instruments	2,043,725	1,696,902	2,038,233	2,359,460	2,182,999
Adjustment of fair value of the hedging and hedged item	704,411	373,008	210,859	345,550	250,869
Loans and advances to customers valued at amortised cost	97,053,655	94,701,829	92,562,286	90,887,678	88,655,668
Loans and advances to customers valued at fair value through P&L	389,804	219,807	247,814	286,183	324,021
Securities valued at amortised cost	38,515,849	37,590,362	37,302,631	36,180,626	36,249,896
Securities valued at fair value through P&L	403,067	405,669	396,583	240,949	350,337
Securities valued at fair value through the other comprehensive income	24,394,664	26,217,449	25,001,433	24,719,802	23,959,004
Intangible assets	910,086	906,775	915,106	964,459	917,253
Property, plant and equipment	858,926	889,008	907,624	947,992	893,070
Deferred income tax assets	841,070	813,309	899,097	898,673	714,230
Current income tax assets	6,007	2,128	3,601	920	71
Other assets	931,654	935,020	1,140,271	1,051,540	1,198,328
TOTAL ASSETS	**183,256,625**	**180,863,762**	**177,344,972**	**180,725,264**	**168,558,797**

Liabilities and equity

PLN thous.

Consolidated statements of financial position	30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2025
LIABILITIES					
Amounts due to the Central Bank	-	-	-	-	-
Amounts due to other banks	10,857,843	10,044,641	10,189,219	10,145,231	10,680,231
Adjustment of fair value of the hedging and hedged item	13,670	293,864	152,692	320,087	247,513
Derivative financial instruments	2,036,567	1,748,775	1,962,498	2,276,575	2,154,992
Amounts due to customers	141,485,710	141,437,258	136,578,858	141,338,836	129,705,242
Liabilities under issued debt securities (including subordinated issues)	4,468,535	4,350,263	4,330,457	4,226,368	692,327
Subordinated liabilities	-	-	-	-	2,720,740
Leasing liabilities	519,422	542,688	545,760	553,436	564,095
Other liabilities	3,937,605	3,159,498	3,392,194	2,048,795	3,004,132
Current income tax liabilities	237,511	149,832	250,569	177,971	120,111
Provisions	2,032,393	2,070,849	2,067,893	2,039,657	2,068,123
TOTAL LIABILITIES	**165,589,256**	**163,797,668**	**159,470,140**	**163,126,956**	**151,957,506**
EQUITY					
Share capital	147,949	147,949	147,880	147,880	147,880
Supplementary capital	9,180,883	9,180,883	9,180,883	9,180,883	9,180,883
Other reserve capital	6,153,902	6,162,395	4,663,813	4,672,514	4,683,609
Capital bonds	650,000	650,000	650,000	650,000	650,000
Revaluation reserve	(244,521)	(165,191)	(273,916)	(183,796)	(304,949)
Retained earnings	1,779,156	1,090,058	3,506,172	3,130,827	2,243,868
retained profit	114,892	114,892	3,130,828	73,073	73,073
net profit for the period	1,664,264	975,166	375,344	3,057,754	2,170,795
TOTAL EQUITY	**17,667,369**	**17,066,094**	**17,874,832**	**17,598,308**	**16,601,291**
TOTAL LIABILITIES AND EQUITY	**183,256,625**	**180,863,762**	**177,344,972**	**180,725,264**	**168,558,797**

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BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, with KRS number: 0000011571, Tax Identification Number (NIP): 526-10-08-546, and a fully paid share capital of PLN 147,949,302.