BNP PARIBAS

ISIN code: PLBGZ0000010
Ticker WSE: BNP
Index: mWIG40, mWIG40TR

About the Group

BNP Paribas Bank Polska S.A. is a local universal bank with global reach. It operates within BNP Paribas, a leading international financial group, existing in 64 countries.

The Bank's Group provides services in the areas of retail and corporate banking, capital markets, currency exchange, leasing, consulting and financial intermediation.

In terms of the balance sheet total, the Group is sixth in the Polish banking sector.

The Bank's shares are listed on the Warsaw Stock Exchange (WSE) since 2011.

ACCELERATE 2030 Strategy

+1 million	10%	<38%	22%	75%
Retail Customers net	Corporate loans market share	C/I w/o bank tax	ROTE	Dividend payout

New sustainable loan production PLN 25 billion

BNP Paribas Bank Polska Group in figures after 3 quarters 2026

PLN 183 bn	PLN 1.664 m	7.1 k	352	2.9 m
assets	net profit	active FTEs	Customer Centres	Customers

Selected financial data

Net profit	PLN 1,664 m	-23% y/y
Net banking income (NBI)	PLN 6,075 m	-1% y/y
Total costs	PLN 2,724 m	+6% y/y
Net allowances on expected credit losses	PLN -197 m	+86% y/y
Impact of CHF portfolio legal risk	PLN -202 m	-47% y/y
Equity	PLN 18 bn	+6% y/y
Total loans (gross)	PLN 100 bn	+9% y/y
Customer deposits	PLN 141 bn	+10% y/y

Financial ratios

ROTE	15.0%
TCR	18.10%
Tier I	14.67%
MREL (%TREA) stand-alone	23.06%
LCR / NSFR	244% / 159%
C/I / C/I w/o BGF	44.8% / 40.9%
Net loans / deposits	69%
Net interest margin	3.40%

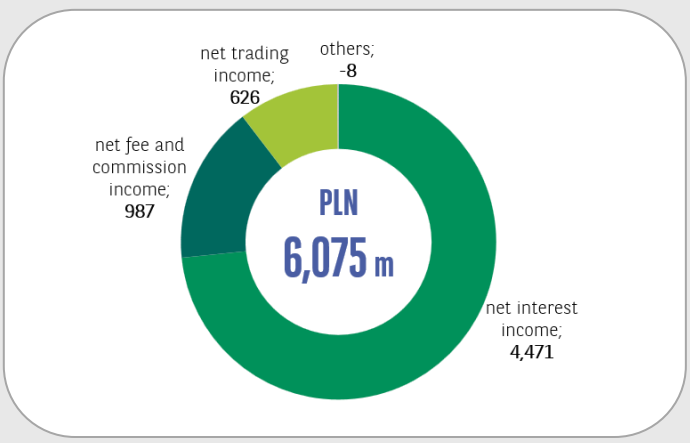
Material events – 3 quarters 2026

PLN -202.2 m – CHF mortgage loan portfolio legal risk impact
PLN -238.9 m – total annual BGF contribution
PLN -42.8 m – impact of the CJEU judgment of 23.04.2026 (financing of non-interest costs)

Material events – 3 quarters 2025

PLN -379.6 m – CHF mortgage loan portfolio legal risk impact
PLN -186.5 m – total annual BGF contribution

NBI structure 9M 2026 (PLN m)

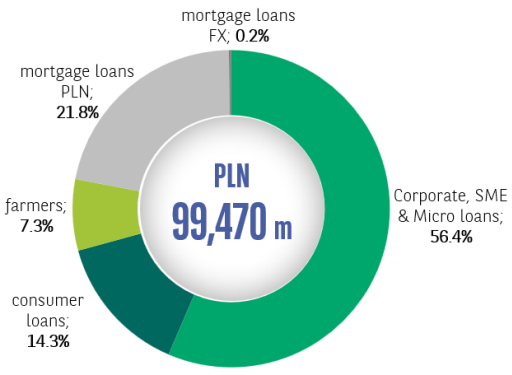


Bank Management Board

Przemysław Gdański	President
Małgorzata Dąbrowska	Vice-President
Wojciech Kembłowski	Vice-President
Piotr Konieczny	Vice-President
Magdalena Nowicka	Vice-President
Volodymyr Radin	Vice-President
Jerzy Jacek Szugajew	Vice-President
Natalie Yacoubian	Vice-President

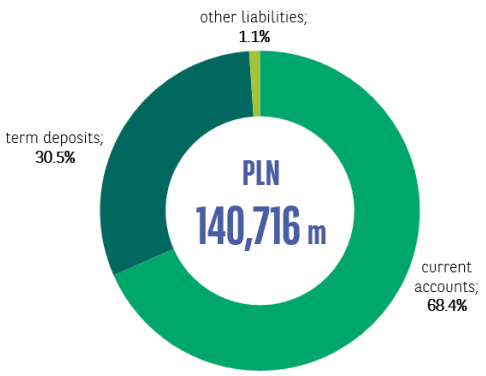
BNP PARIBAS

Lending portfolio[1] 30.09.2026



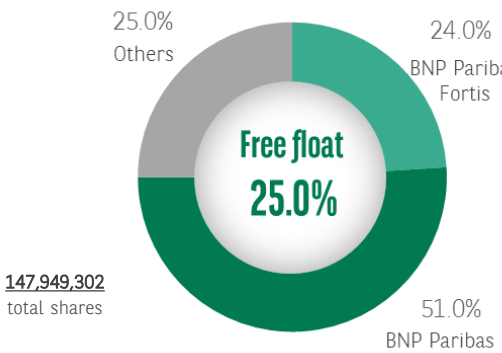
1 - loans and advances (gross) measured at amortised cost

Customer deposits[2] 30.09.2026



2 - amounts due to customers reduced by repo transactions with customers and loans & advances received from non-bank financial institutions

Shareholding structure (30.09.2026)



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.*

Group structure



Fitch Ratings (update 10 October 2026)

Long-Term Issuer Default Rating (LT IDR) - **A+ with a negative outlook**
Short-Term Issuer Default Rating (ST IDR) - **F1+**
National Long-Term Rating (Natl LT) - **AAA(pol) with a stable outlook**
National Short-Term Rating (Natl ST) - **F1+(pol)**
Viability Rating (VR) - **bbb**
Shareholder Support Rating (SSR) - **a+**

ESG Risk Rating Morningstar Sustainalytics Agency

(update October 2026)

Low risk at the level of **14.0**
The best result among banks in Poland

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

Awards and distinctions

przyjazny bank Newsweeka 2026
I place in category Digital Client (Newsweek ranking)

Forbes NAJLEPSZY BANK DLA ZAMOŻNYCH 2026
III place in category Best Bank for the Affluent (Forbs ranking)

Forbes BANK PRZYJAZNY FIRMIE 2026
III place in category Business friendly Bank (Forbs ranking)

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More on the website: https://www.bnpparibas.pl/en/investor-relations