CAPITAL ADEQUACY INFORMATION

AS OF 30 SEPTEMBER 2026

BNP Paribas Bank Polska S.A. Group

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1. INTRODUCTION

In accordance with the Regulation of the European Parliament and of the Council (EU) No 575/2013 as of 26 June 2013, as amended, 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 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) 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 Articles 432(1), 432(2) and 433 of Regulation (EU) No 575/2013 (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.

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

As of 30 September 2026, the Group comprised the Bank, 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.;

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 (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012;
- Management Board - Management Board of BNP Paribas Bank Polska S.A.

2. KEY METRICS

Implementing the requirement specified in Articles 447 and 438(d) of the CRR Regulation, the Group publishes aggregate data on own funds, own funds requirements, risk-weighted exposures, combined buffer requirement, leverage ratio and liquidity ratios - liquidity coverage ratio and stable net funding.

Table 1. EU KM1 – Key metrics template as of 30 September 2026.

		a	b	c	d	e
		30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	14 615 570	14 825 423	13 161 752	13 455 949	13 442 923
2	Tier 1 capital	15 265 570	15 475 423	13 811 752	14 105 949	14 092 923
3	Total capital	18 835 643	18 950 114	17 275 654	17 485 758	17 437 407
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	104 072 892	105 152 750	102 910 086	103 722 212	99 575 811
4a	Total risk exposure pre-floor	104 072 892	105 152 750	102 910 086	103 722 212	99 575 811
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	14.04%	14.10%	12.79%	12.97%	13.50%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	14.04%	14.10%	12.79%	12.97%	13.50%
6	Tier 1 ratio (%)	14.67%	14.72%	13.42%	13.60%	14.15%
6b	Tier 1 ratio considering unfloored TREA (%)	14.67%	14.72%	13.42%	13.60%	14.15%
7	Total capital ratio (%)	18.10%	18.02%	16.79%	16.86%	17.51%
7b	Total capital ratio considering unfloored TREA (%)	18.10%	18.02%	16.79%	16.86%	17.51%
	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 (%)	2.00%	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%	0.25%	0.50%
11	Combined buffer requirement (%)	4.75%	3.75%	3.75%	3.75%	4.00%
EU 11a	Overall capital requirements (%)	12.75%	11.75%	11.75%	11.75%	12.00%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.67%	8.72%	7.42%	7.60%	8.15%
	Leverage ratio					
13	Leverage ratio total exposure measure	200 823 707	198 998 801	195 012 470	198 442 956	185 643 214
14	Leverage ratio	7.60%	7.78%	7.08%	7.11%	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)**	**61 758 538**	**61 598 898**	**65 429 927**	**64 827 429**	**58 156 427**
EU 16a	Cash outflows - Total weighted value	46 630 344	45 453 704	43 347 415	43 816 151	37 216 050
EU 16b	Cash inflows - Total weighted value	21 300 911	19 550 427	16 762 822	21 677 141	12 682 454
16	**Total net cash outflows (adjusted value)**	**25 329 433**	**25 903 277**	**26 584 593**	**22 139 011**	**24 533 596**
17	Liquidity coverage ratio (%)	243.82%	237.80%	246.12%	292.82%	237.05%
	Net Stable Funding Ratio					
18	**Total available stable funding**	**130 220 994**	**127 181 831**	**125 773 179**	**128 098 073**	**120 447 121**
19	**Total required stable funding**	**81 796 909**	**79 823 536**	**76 945 255**	**76 701 052**	**75 336 486**
20	NSFR ratio (%)	159.20%	159.33%	163.46%	167.01%	159.88%

3. OVERVIEW OF RISK-WEIGHTED AMOUNTS

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

Table 2. EU OV1 - Overview of risk weighted exposure amounts as of 30 September 2026.

		a	b	c
		Total risk exposure amounts (TREA)		Total own funds requirements
		30.09.2026	30.06.2026	30.09.2026
01	Credit risk (excluding CCR)	88 093 440	88 686 364	7 047 475
02	Of which the standardised approach	88 093 440	88 686 364	7 047 475
6	Counterparty credit risk - CCR	1 658 895	2 653 534	132 712
7	Of which the standardised approach	1 435 794	2 494 258	114 863
EU 8a	Of which exposures to a CCP	223 101	159 276	17 848
10	Credit valuation adjustments risk - CVA risk	71 914	72 508	5 753
EU 10b	Of which the basic approach (F-BA and R-BA)	71 914	72 508	5 753
16	Securitisation exposures in the non-trading book (after the cap)	597 771	-	47 822
19	Of which SEC-SA approach	597 771		47 822
EU 19a	Of which 1250% / deduction	842 839		67 427
20	Position, foreign exchange and commodities risks (Market risk)	876 541	966 014	70 123
EU 21a	Of which the Simplified standardised approach (S-SA)	876 541	966 014	70 123
24	Operational risk	12 774 331	12 774 331	1 021 946
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2 102 675	2 033 271	168 214
29	**Total**	**104 072 892**	**105 152 750**	**8 325 831**

On 30 September 2026, the Bank entered into an agreement with the European Investment Fund ("EIF", "Investor") for a synthetic securitization transaction carried out on a portfolio of corporate loans with a total value of PLN 3 642 660 thousand as at 31 July 2026. As part of the transaction, the Bank transferred to the Investor a significant part of the credit risk from the selected portfolio subject to securitization. The selected loan portfolio covered by securitization remains in the Bank's books. The transaction includes the option of the Bank to replenish the portfolio until 31 March 2029. As at 30 September 2026, the value of the transaction portfolio included in the balance sheet and off-balance sheet amounted to PLN 3 232 081 thousand. The closing date of the transaction is 31 December 2034. The transaction meets the requirements for the transfer of a material part of the risk set out in the CRR Regulation and was structured as meeting the STS criteria (simple, transparent and standardized securitization) in accordance with Regulation 2021/557

4. LIQUIDITY REQUIREMENTS

In the report for 3 quarter of 2026 the Group 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 (October-December, January-March, April-June, July-September) preceding the disclosure date. Values presented are calculated as arithmetical mean from the end of month observations for 12 months preceding end of each quarter.

Table 3. EU LIQ1 - Quantitative information of LCR.

Scope of consolidation: consolidated		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)*			
EU 1a	Quarter ending on (DD Month YYY)	30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2026	30.06.2026	31.03.2026	31.12.2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					61 987 227	61 293 603	60 226 128	57 375 134
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers. of which:	78 902 253	78 116 263	77 273 158	75 802 815	5 964 564	5 894 012	5 811 632	5 687 044
3	*Stable deposits*	51 684 557	51 198 494	50 790 715	50 049 140	2 584 228	2 559 925	2 539 536	2 502 457
4	*Less stable deposits*	27 217 696	26 917 769	26 482 443	25 753 675	3 380 336	3 334 087	3 272 096	3 184 587
5	Unsecured wholesale funding	58 896 717	57 609 532	56 705 255	55 702 428	23 514 878	23 064 233	22 748 366	22 363 391

6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	11 356 153	11 190 084	11 086 741	11 023 865	2 839 038	2 797 521	2 771 685	2 755 966
7	*Non-operational deposits (all counterparties)*	47 540 564	46 419 448	45 618 514	44 678 564	20 675 839	20 266 712	19 976 680	19 607 425
10	Additional requirements	34 923 488	33 844 692	32 566 202	30 837 512	13 856 898	12 894 654	11 735 986	10 654 588
11	*Outflows related to derivative exposures and other collateral requirements*	11 555 277	10 634 508	9 453 508	8 395 856	11 555 277	10 634 508	9 453 508	8 395 856
12	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
13	*Credit and liquidity facilities*	23 368 210	23 210 184	23 112 694	22 441 656	2 301 621	2 260 147	2 282 478	2 258 732
14	Other contractual funding obligations	3 117 890	3 175 979	3 594 952	3 723 118	-	210 186	492 163	632 002
15	Other contingent funding obligations	25 621 785	25 672 005	25 434 455	25 147 171	1 286 662	1 287 784	1 274 535	1 258 775
16	TOTAL CASH OUTFLOWS					44 623 002	43 350 870	42 062 682	40 595 800
CASH - INFLOWS									
18	*Inflows from fully performing exposures*	10 460 925	10 473 260	11 128 848	11 984 380	9 499 616	9 618 285	10 357 744	11 258 091
19	*Other cash inflows*	10 914 553	10 019 998	8 832 224	7 773 041	10 914 553	10 019 998	8 832 224	7 773 041
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	21 375 478	20 493 257	19 961 072	19 757 421	20 414 169	19 638 283	19 189 968	19 031 132
EU-20a	*Fully exempt inflows*	0	0	0	0	0	0	0	0
EU-20b	*Inflows subject to 90% cap*	0	0	0	0	0	0	0	0
EU-20c	*Inflows subject to 75% cap*	21 375 478	20 493 257	19 961 072	19 757 421	20 414 169	19 638 283	19 189 968	19 031 132
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					61 987 227	61 293 603	60 226 128	57 375 134
22	TOTAL NET CASH OUTFLOWS					24 208 833	23 712 587	22 872 714	21 564 669
23	LIQUIDITY COVERAGE RATIO					257.55%	259.80%	264.15%	267.17%

***12 month average (as of 30 September 2026)**

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.

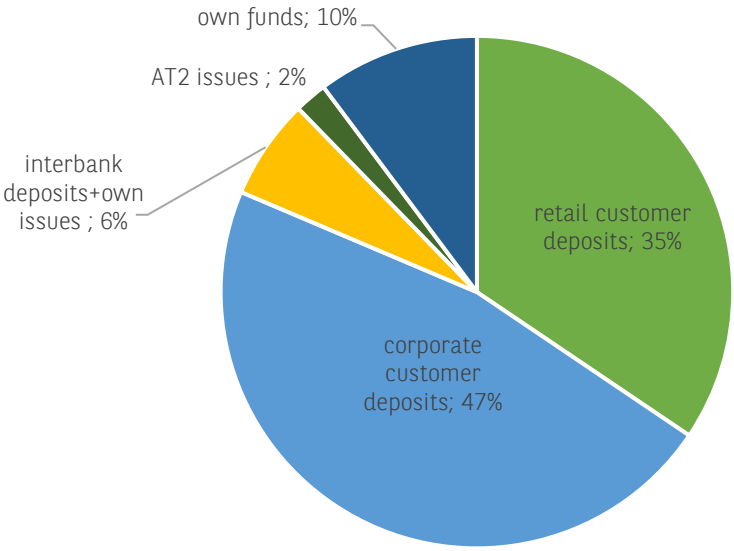
The main aspects having impact on the LCR measure is funding structure of the Bank and size of the high liquid assets portfolio. In the funding structure on one side the funding sources structure is important (segment of the Customer) and on the other product type of the liability. Diversification scale 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 3 quarters of 2026 and last quarter of 2025 the consolidated LCR fluctuated from 232% to 289%. The average monthly consolidated LCR ratio was 249%. 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 increased from 237.1% as of end of September 2025 to 243.8% as of the end of September 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 September 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, in the last quarter of 2025 the Bank issued bonds in EUR for AT2 capital purposes and own bonds for MREL requirements and repaid subordinated loans in PLN 2.3 bn and CHF 60 mn.

The complete Group's funding structure as of 30 September 2026 is presented in 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 gaps throughout derivatives enables to close Bank's needs in the 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 as total. In case of the gap of liabilities in foreign currencies or surplus the Bank concludes off-balance sheet exchange of currencies transactions with the BNPP Group's units: FX SWAPS or CIRS obtaining required currencies or PLN. Obtaining foreign currencies in case needed is done from the currencies Bank has excess of liabilities and complementary from PLN.

As of 30 September 2026 the Bank practically didn't need funding of mortgage CHF portfolio with derivatives due to high level of provisions in CHF related to legal risk for CHF mortgage portfolio.

Derivatives exposure and potential collateral calls:

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

5. TRANSITIONAL PROVISIONS

Transitional provisions pertaining to capital requirement calculation due to credit risk

In the calculation of the capital requirement as at 30 September 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 increased the total capital adequacy ratio as at 30 September 2026 at the consolidated level by 28 bp.

6. 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 September 2026* which includes key indicators and figures that provide external stakeholders with a comprehensive view of risk profile determined by the Management Board and approved by the Supervisory Board.

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

04.11.2026	**Przemysław Gdański** *President of the Management Board*	*qualified electronic signature*
04.11.2026	**Natalie Yacoubian** *Vice-President of the Management Board*	*qualified electronic signature*
04.11.2026	**Małgorzata Dąbrowska** *Vice-President of the Management Board*	*qualified electronic signature*
04.11.2026	**Wojciech Kembłowski** *Vice-President of the Management Board*	*qualified electronic signature*
04.11.2026	***Piotr Konieczny*** *Vice-President of the Management Board*	*qualified electronic signature*
04.11.2026	**Magdalena Nowicka** *Vice-President of the Management Board*	*qualified electronic signature*
04.11.2026	**Volodymyr Radin** *Vice-President of the Management Board*	*qualified electronic signature*
04.11.2026	**Jerzy Szugajew** *Vice-President of the Management Board*	*qualified electronic signature*

Warsaw, 4 November 2026