

BANK BGŻ BNP PARIBAS GROUP

PRESENTATION OF 2016 1ST HALF
RESULTS

Warsaw, August 31, 2016



BGŻ BNP PARIBAS

The bank for a changing world

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- The data presented for the first half of 2016 refer to the Capital Group of Bank BGŻ BNP Paribas. Data comparability was upset by the prospective recognition of the result of BNPP Polska in the profit or loss of the Capital Group in the first half of 2015, i.e. from 30 April 2015, and failure to consolidate the results of Sygma Bank Polska in the first half of 2015. Sygma Bank Polska was integrated into the Group's structure on 1 December 2015.



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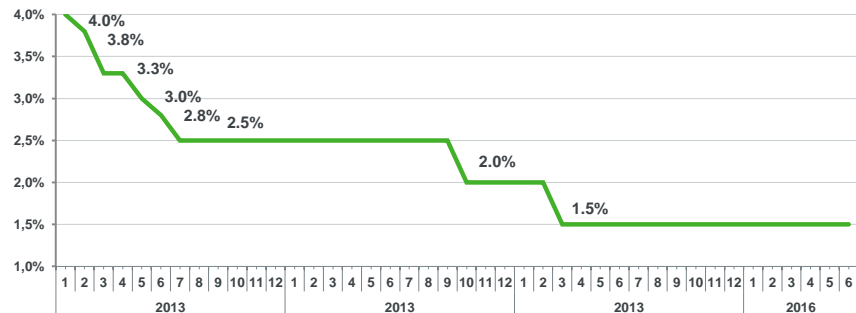


MACROECONOMIC SITUATION

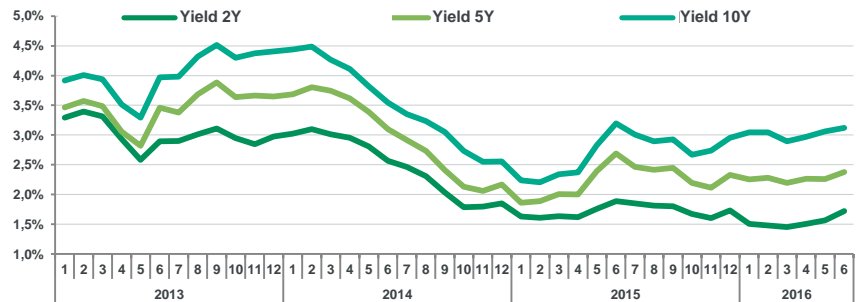


Financial markets

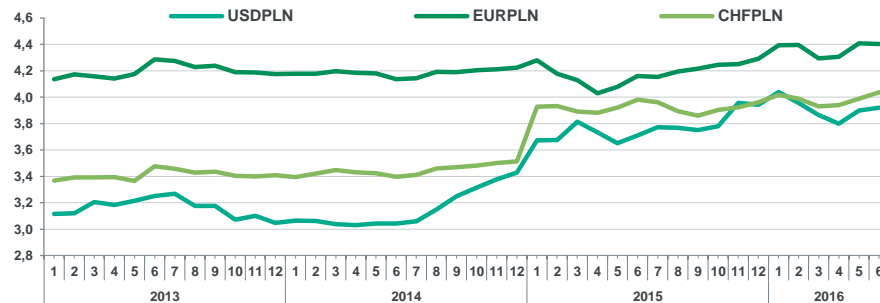
> Reference rate NBP



> Government bonds



> Exchange rates



> Interest rates and exchanges rates

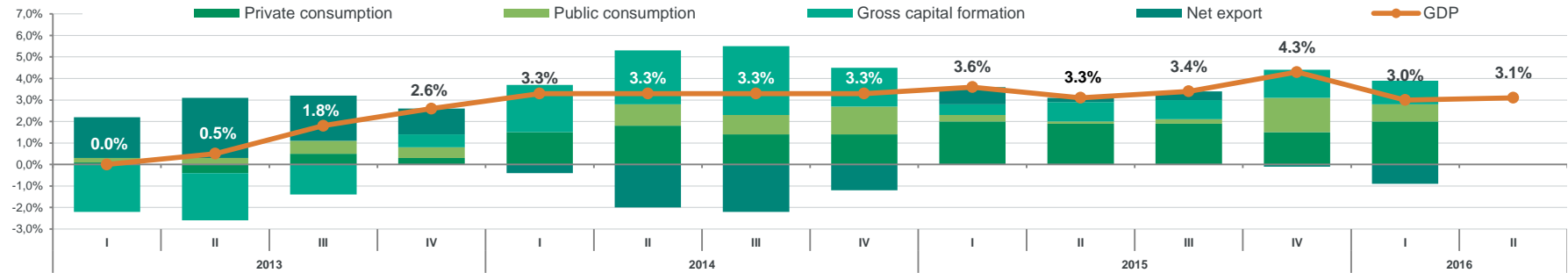
- The Monetary Policy Council maintains the opinion that changes in the cost of money are not necessary. Rate cuts could occur rather only in case of a visible slowdown in the economy and deepened deflation.
- The zloty has strengthened since mid-January, however this trend halted in the beginning of the second quarter. It seems that in the coming months the EUR/PLN exchange rate may stabilize.
- Demand for bonds was quite strong in the first half of 2016 despite the reduction of Poland's rating and waning expectations for interest rate cuts. In the following months bond market will be determined mainly by trends in inflation and the subsequent decisions of rating agencies.

Source: Yields and FX rates - Bloomberg, reference rate - NBP

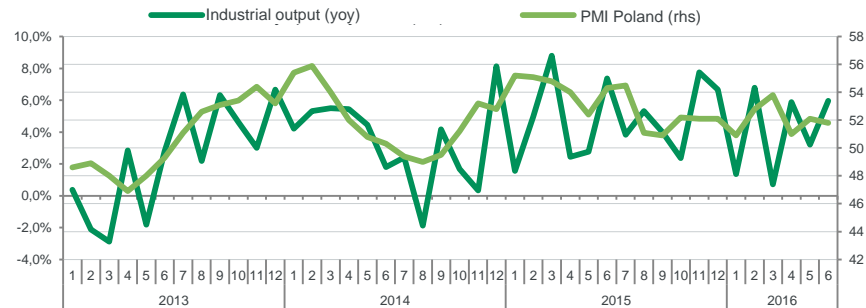


Macroeconomics

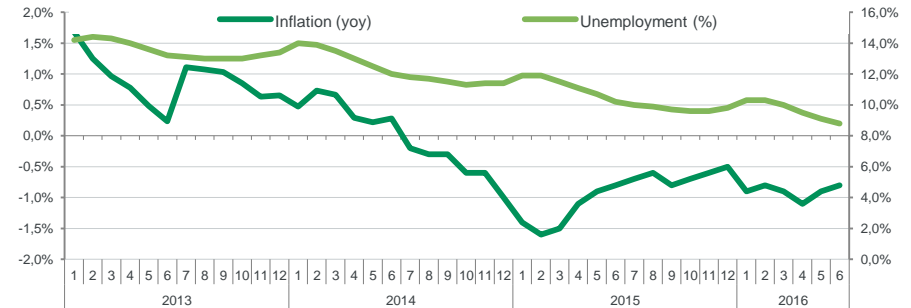
GDP growth



Economic sentiment



Inflation and unemployment



Polish economy in 1H/2016

- Deterioration of economic sentiment due to the concerns about the sentiment in emerging markets and the political situation in the EU - "Brexit." GDP growth is also constrained by low inflow of EU funds.
- Growth of the Polish economy is based on individual consumption, supported by family-friendly policy of the government and strong labour market. With the strong consumption, total GDP growth in 2016 should remain close to 3.0% yoy.
- Consumer prices fell on average by 0.9% yoy in the first six months of 2016 - partially due to the revision of inflation basket. Consumer price dynamics is expected to grow gradually in the next quarters.
- Unemployment rate fell to 9.7% on average in the first half of 2016 from 11.3% in the same period a year earlier. Further improvement in the labour market is expected later in 2016.





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1ST HALF 2016 EXECUTIVE SUMMARY



1H/2016 Executive summary¹

satisfying results despite of difficult macro conditions and continuation of integration processes

Financials

Net result	PLN 65m	+263% yoy (+PLN 47m)
NBI	PLN 1,323m	+55% yoy (+PLN 468m) , including: <ul style="list-style-type: none">• Net interest result: PLN 896m, +52% yoy• Net fee and commission result: PLN 245m, +34% yoy• Net trading result: PLN 110m, +62% yoy
Costs	PLN 952m	+37% yoy (+PLN 257m) <ul style="list-style-type: none">• integration costs of PLN 105m vs PLN 138m in 1H 2015
C/I Ratio	72.0%	-9.4 p.p. yoy <ul style="list-style-type: none">• 64.6% excluding integration costs (-1.8 p.p. yoy)

1 – Data comparability was upset by the prospective recognition of the result of BNPP Polska in the profit or loss of the Capital Group in the first half of 2015, i.e. from 30 April 2015, and failure to consolidate the results of Sygma Bank Polska in the first half of 2015

Commercial volumes

Loans (gross)	PLN 57bn, +8% yoy <ul style="list-style-type: none">• agro and food sector PLN15bn, +3% yoy (leading position in Agro)
Cash loan sales	PLN 1.3bn, +67.2% yoy
Clients' deposits	PLN 50bn, +19% yoy

Capital ratios

Total capital ratio	14.56%
Tier 1	11.63%
Net loans to deposits	108.0%



Internal changes in BGŻ BNP Paribas SA in 1H 2016



Legal merger of BGŻ BNP Paribas with Sygma Bank Polska



Finalization of network optimizations



Centralization of back-office processes in the branches



Migration of Optima and exRabobank Polska customers to the target IT systems



The last and key step in the integration process - operational merger

- Merger of exBGŻ and exBNPP Paribas Bank Polska envisaged by the end of 2016
- Merger of BGŻ BNP Paribas and Sygma Bank in 1st half of 2017



7th Bank in Poland in terms of assets

> Market share as at 30.06.2016

Loans **5.01%** (vs 4.89% as at 31.12.2015)

Deposits **4.48%** (vs 4.23% as at 31.12.2015)

> Agro market share as at 30.06.2016

Loans **32.23%** (vs 32.09% as at 31.12.2015)

Deposits **11.91%** (vs 12.03% as at 31.12.2015)

> 30.06.2016 r.

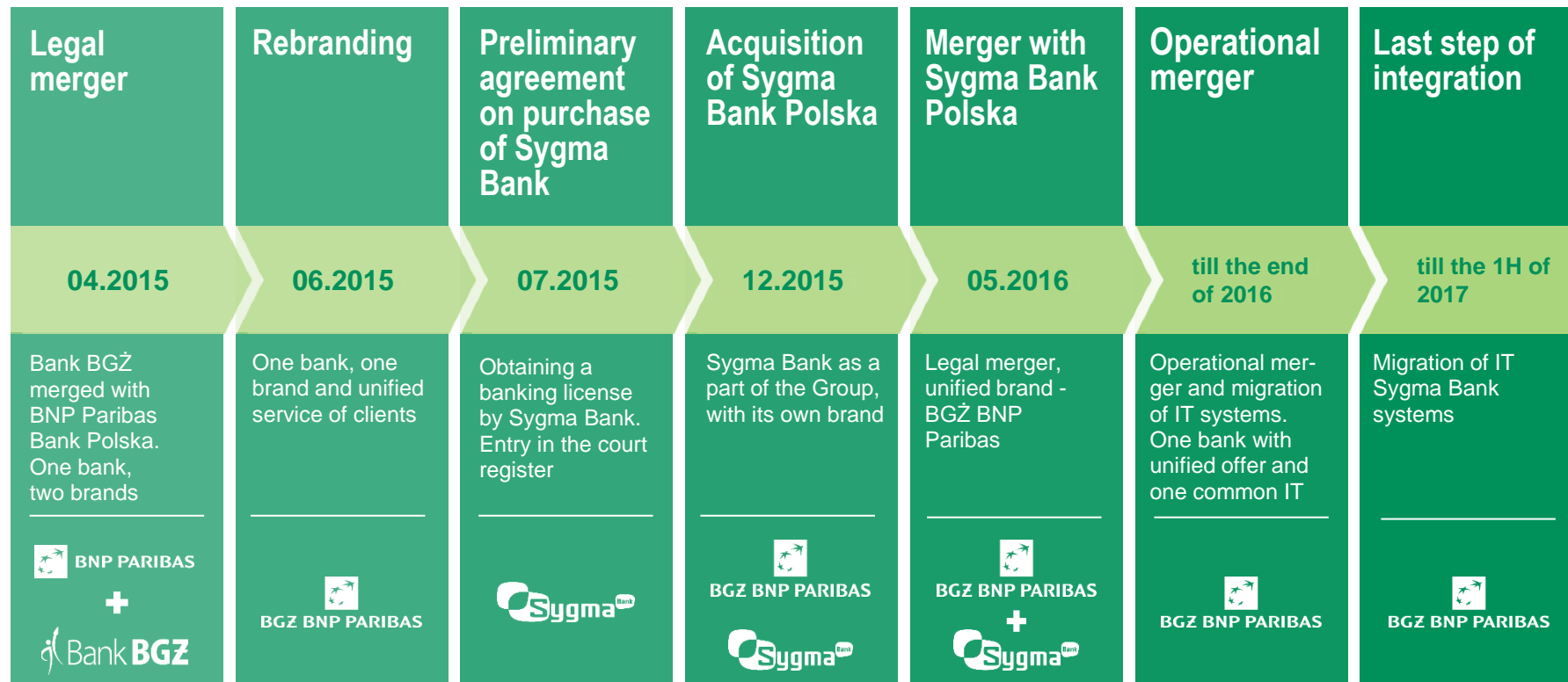
Bank Headcount	8,185 FTE
Clients total	2.66m
Agri clients	73k
Branches	487 and 140 Customer Service Desks*
Assets	PLN 69.72bn
Equity	PLN 6.33bn



* Customer Service Desks previously in Sygma Bank Polska' structure



Integration process



Ambitions based on 4 strategic pillars



The most Customer Centric
Bank in Poland



Not only universal but
an integrated Bank



BGZ BNP PARIBAS



The best partner to support
foreign expansion



Fully mobile Bank for the
Customer





FINANCIAL RESULTS OF THE CAPITAL GROUP



Financial results of the Capital Group after 1H/2016¹

	6M 2015 PLN m	6M 2016 PLN m	Change yoy %	Change yoy adjusted ²
Net banking income	855.3	1,323.3	+55%	+52%
Total expenses	(695.8)	(952.5)	+37%	+48%
Net impairment losses	(133.9)	(165.8)	+24%	+24%
Banking tax	-	(82.5)	x	x
Pre-tax profit	25.5	122.5	+380%	+39%
Net profit	17.8	64.6	+263%	+15%
ROE	0.7%	2.0%	1.3 p.p.	-
ROE ²	5.4%	4.7%	-	(0.7 p.p.)
Cost/Income (C/I)	81.4%	72.0%	(9.4 p.p.)	-
Cost/Income (C/I) ²	66.4%	64.6%	-	(1.8 p.p.)
Total Capital Ratio	14.1%	14.6%	0.5 p.p.	-

² - data excluding integration costs

1H 2016 – PLN 105m, of which:

- PLN 85m - under general administrative expenses
- PLN 20m - under other operating expenses (in net banking income)

1H 2015 – PLN 138.3m, of which:

- PLN 108.6 - under general administrative expenses
- PLN 29.7 - under other operating expenses (in net banking income)

➤ 1H/2016 result was subjected to a new tax on financial institutions in the amount of PLN 83m

➤ 2Q/2016 result includes settlement of a VISA transaction in the amount of PLN 41.8m

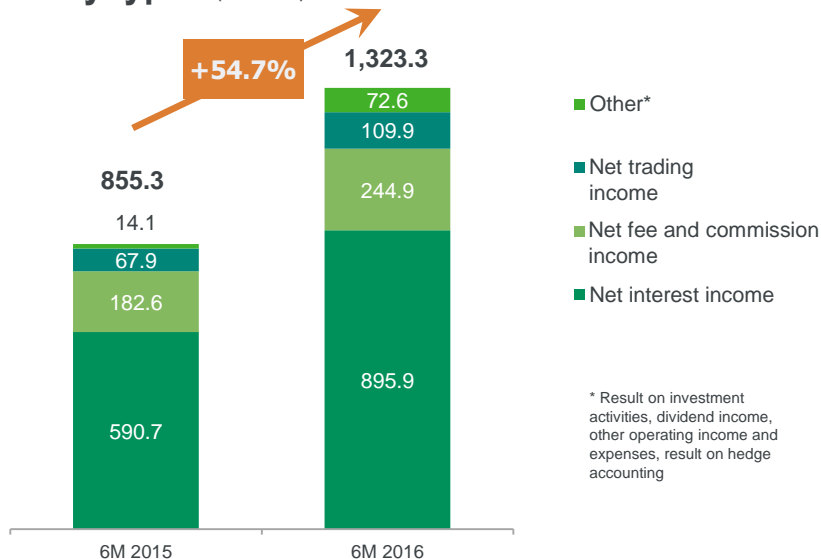
	30.06.2015 PLN m	30.06.2016 PLN m	Change yoy
Assets	62,602	69,717	+11%
Equity	6,128	6,329	+3%
Loans (net)	49,535	53,676	+8%
Deposits	41,722	49,696	+19%

¹ – Data comparability was upset by the prospective recognition of the result of BNPP Polska in the profit or loss of the Capital Group in the first half of 2015, i.e. from 30 April 2015, and failure to consolidate the results of Sygma Bank Polska in the first half of 2015.

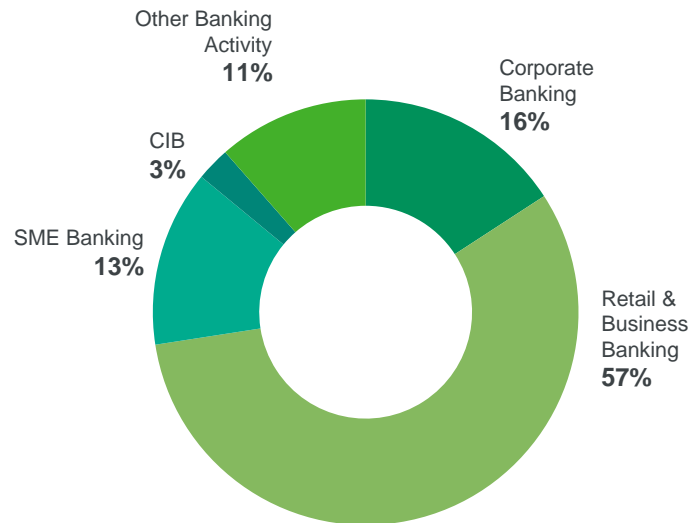


Net banking income

Structure of net banking income by types (PLN m)



Structure of net banking income by business segments – 30.06.2016

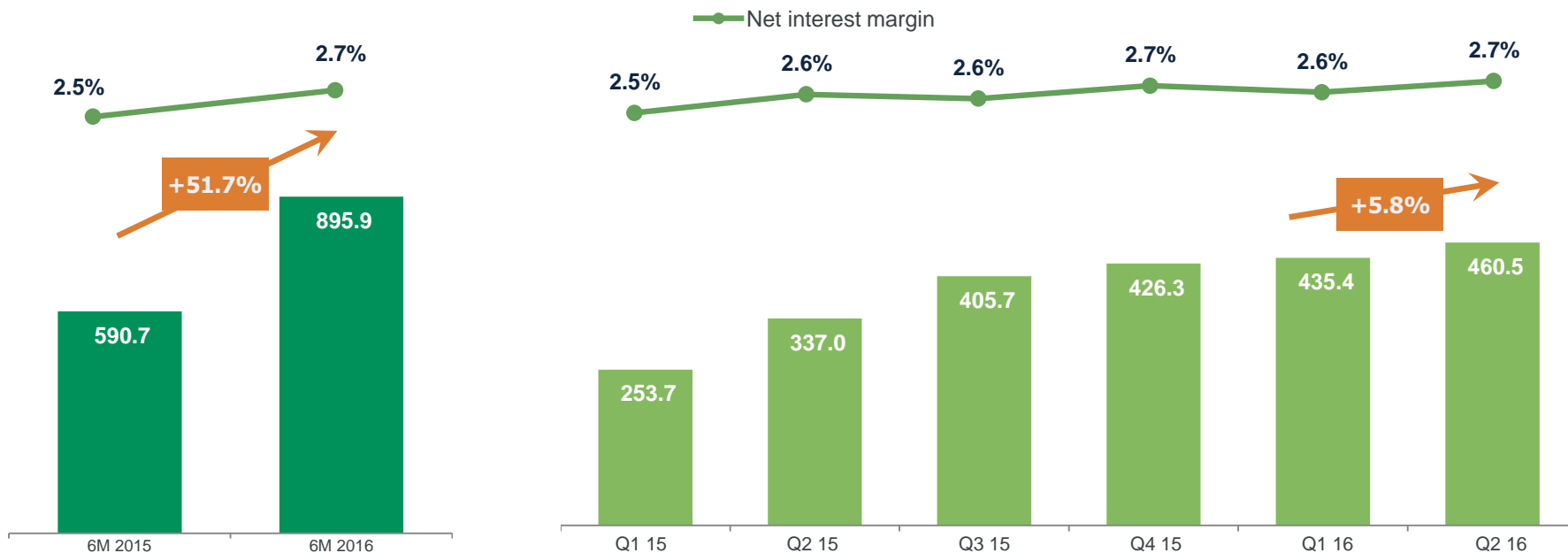


- Net banking income grew YoY mainly due to the larger activity scale after the merger with BNP Paribas Bank Polska prospectively since 30 April 2015 and including Sygma Bank Polska into the Capital Group (December 1, 2015).



Net interest income

(PLN m)

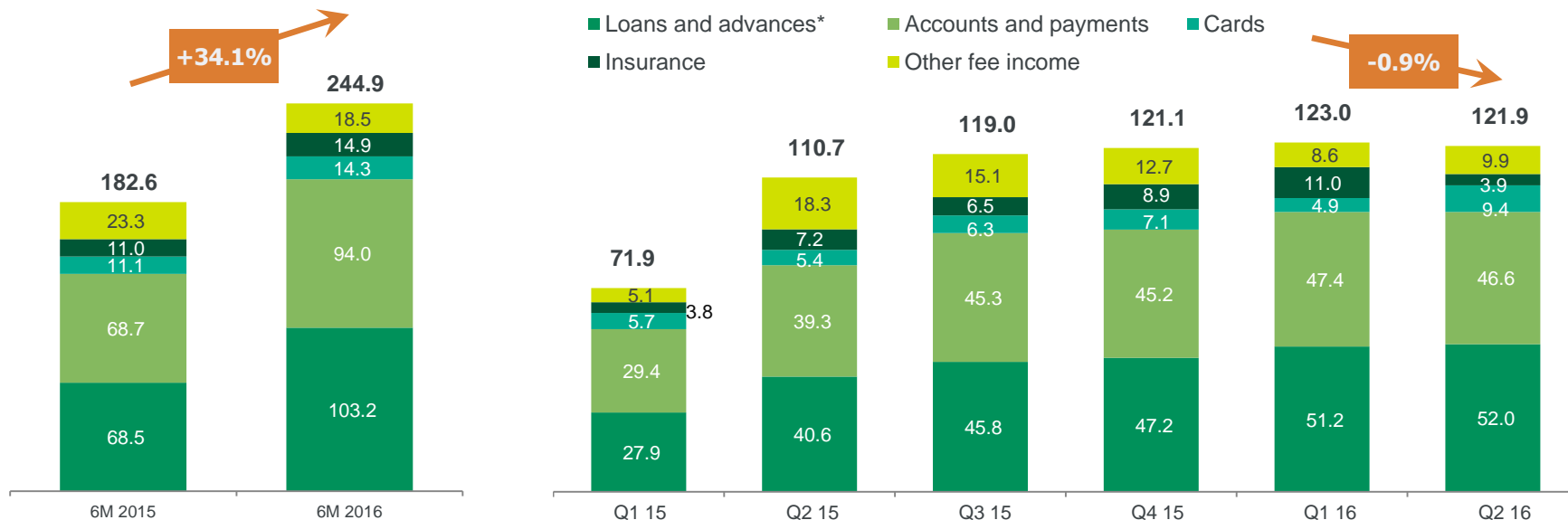


- Net interest income grew YoY due to the transfer of BNP Paribas Bank Polska operations prospectively since the legal merger date (30.04.2015) as well as a result of an increase in the share of high-margin consumer loans in total assets following the integration of Sygma Bank Polska into the Capital Group in December 2015.
- Higher net interest income QoQ resulted from a larger activity scale and financing cost optimization.



Net fee and commission income

(PLN m)



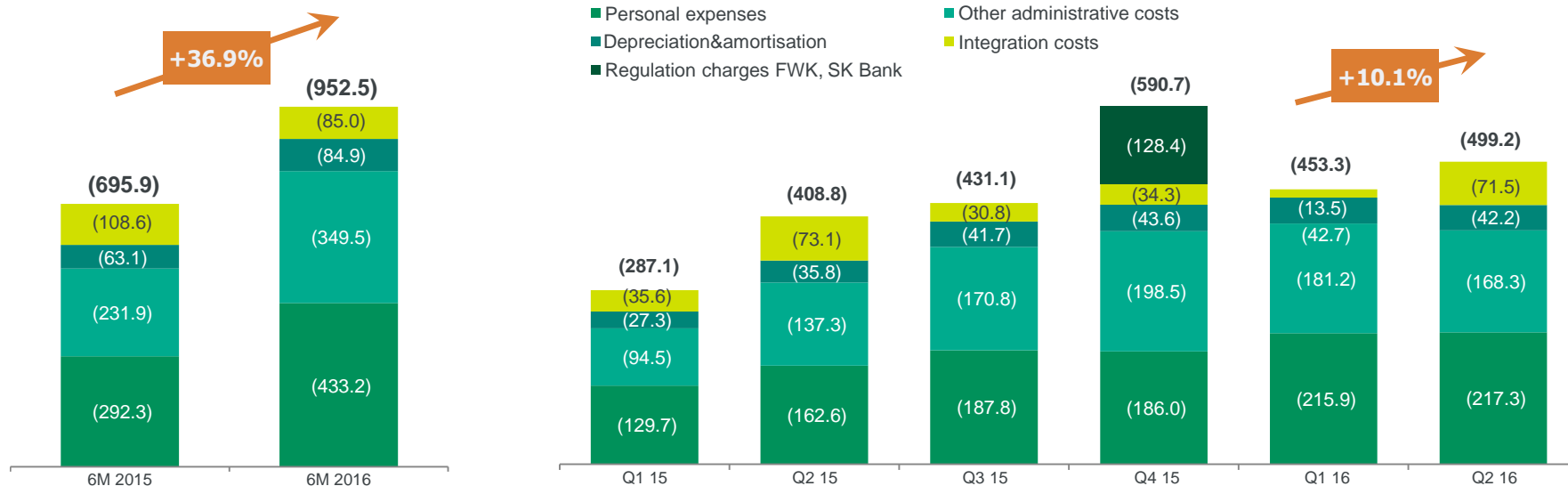
- Net fee and commission income grew YoY due to the transfer of BNP Paribas Bank Polska operations prospectively since the legal merger date as well as including Sygma Bank Polska activity into the Capital Group results since December 1, 2015.

* Includes credit fees and commissions not accounted for using the effective interest rate method (mainly on overdrafts and annexes to the credit agreements)



General administrative expenses (incl. depreciation)

(PLN m)

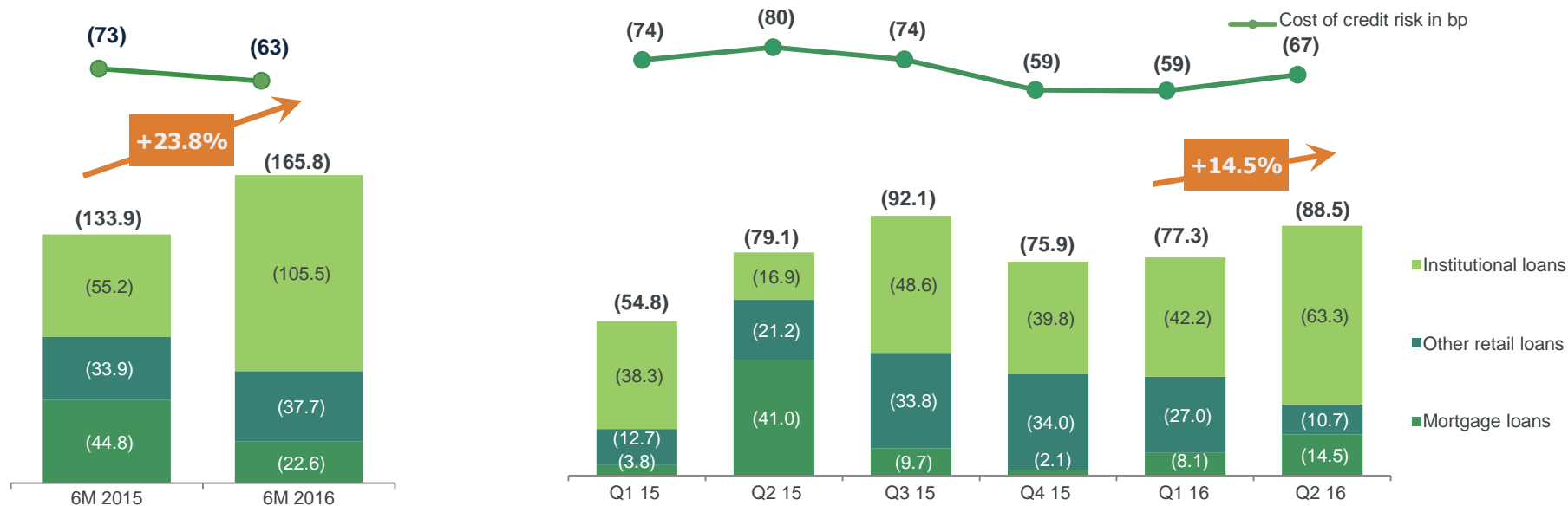


- Expenses grew YoY mainly due to the integration processes. Costs of exBNPP Polska and its subsidiaries (incurred in the period January – April) as well as costs of Sygma Bank Polska and Laser Services (integrated into the Capital Group in December 2015) are not included in the first half of 2015.
- Drop in other administrative costs QoQ (excluding integration costs) as a consequence of lower marketing, rental and car leasing costs.



Net impairment losses (main portfolios)

(PLN m)



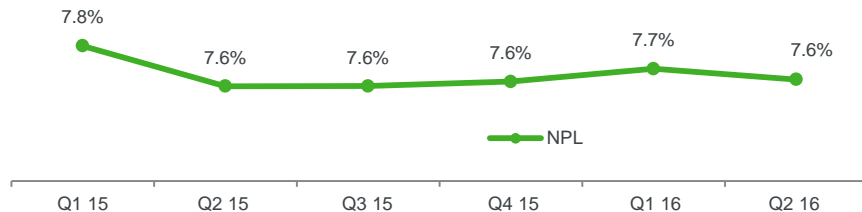
- Total net impairment losses went up yoy mainly as a consequence of integration processes, BNPP Polska's exposures had been factored in the Bank's loan portfolio since 30 April 2015 and Sygma Bank Polska since 1 December 2015.
- Lower net impairment losses on other retail loans due to positive impact of NPL sale and methodology alignment for Sygma Bank Polska portfolio.



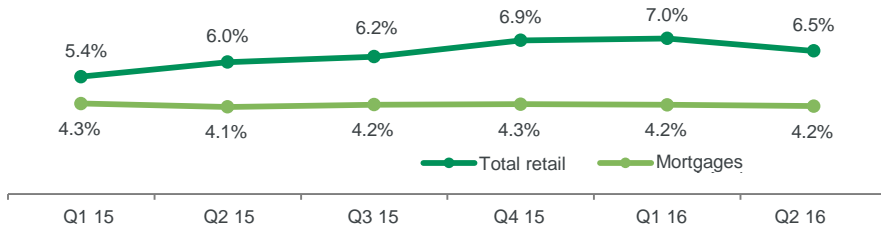
Assets quality

(quarter-end)

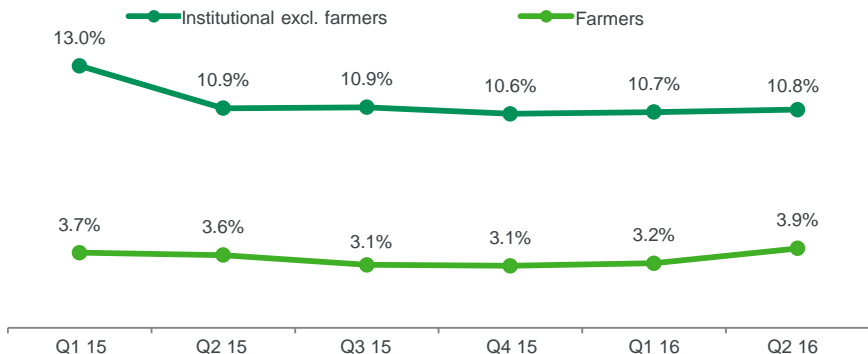
> Total loans – NPL



> Retail loans – NPL

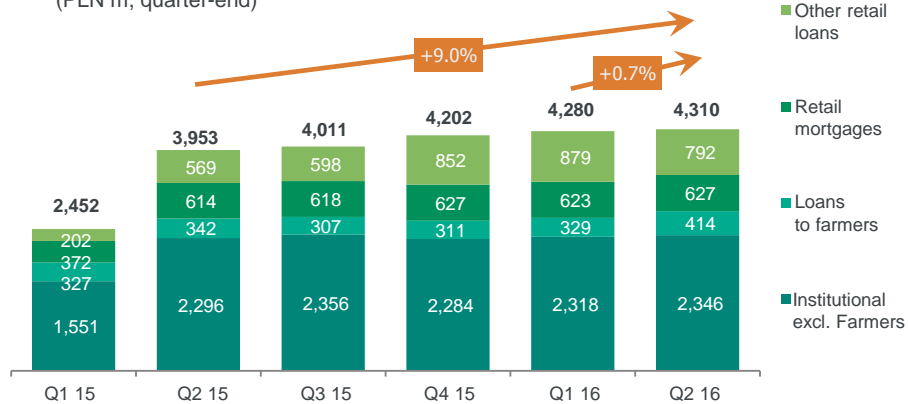


> Institutional loans - NPL



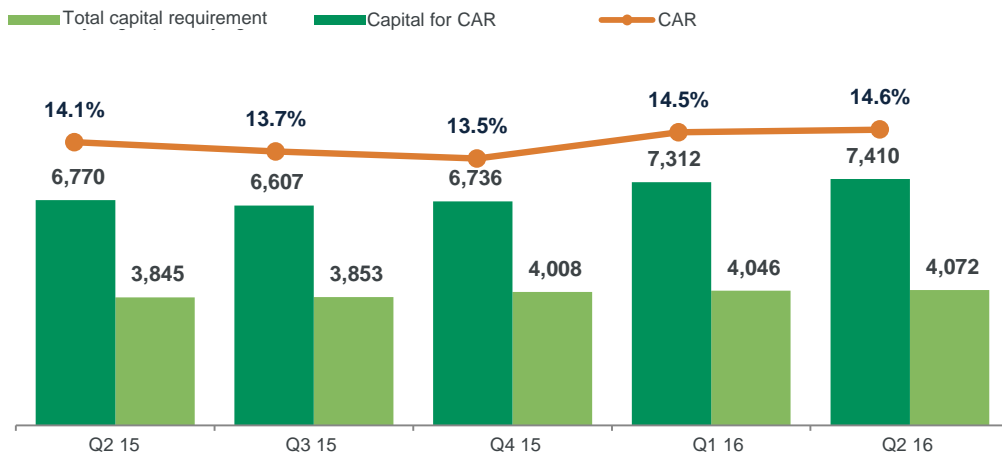
> Impaired portfolio, gross

(PLN m, quarter-end)



Capital adequacy ratio

(PLN m, quarter-end)



The growth in equity by PLN 674m as compared to the end of 2015 was mainly the effect of:

- classification of subordinated loans of PLN 440m and EUR 40m received by the Bank from BNP Paribas S.A. as the Bank's Tier 2 capital – PFSA consent issued in January 2016;
- allocation of the net profit for 2015 of PLN 8.3m, to the general risk reserve.

KNF recommendations on the additional capital requirement to be maintained to hedge the risk of foreign currency mortgages:

- on consolidated level - at the level of 0.72 p.p.
- for the Bank standalone - at the level of 0.71 p.p.

In the light of KNF's recommendations the following ratios should be maintained by BGZ BNP Paribas

Capital ratios	KNF recommendation from 01.01.2016	Bank 30.06.2016
Tier 1	10.78%	11.99%
TCR	13.96%	15.01%
Capital Group 30.06.2016		
Tier 1	10.79%	11.63%
TCR	13.97%	14.56%

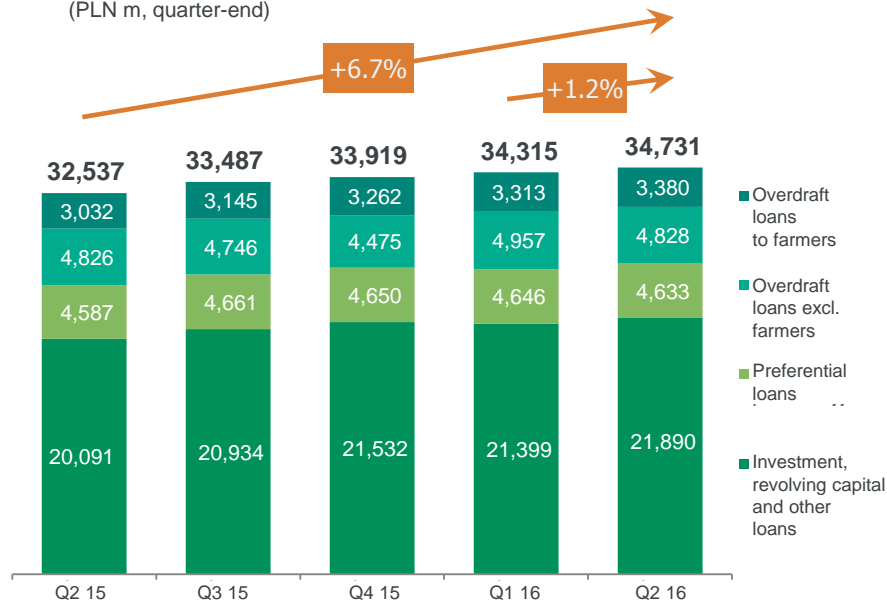
On 10 August 2016 the Financial Stability Committee ("FSC") decided to adopt a positive opinion on identification of the Bank by PFSA as other systemically-important institution, and on imposing a buffer of other systemically-important institution on the Bank equal to 0.25 p.p.



Commercial volumes – loan exposure

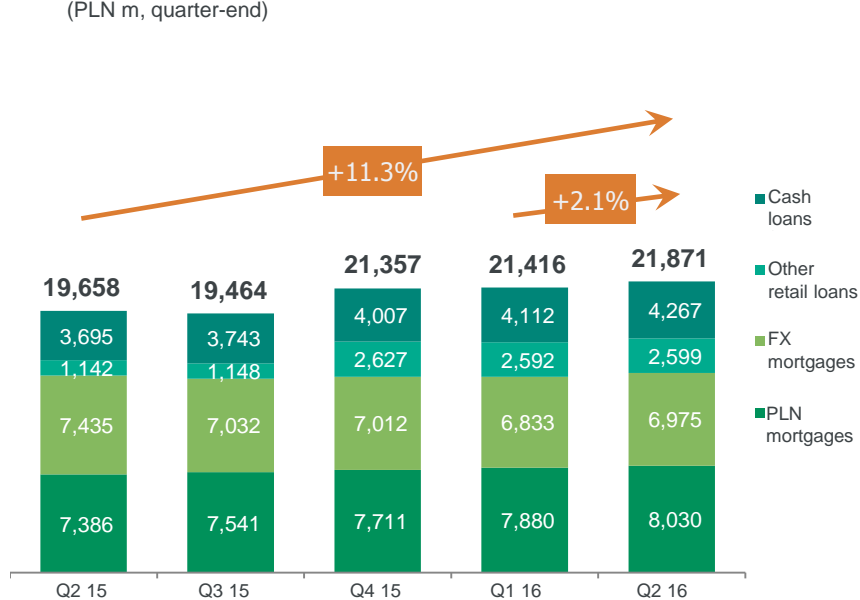
▶ Institutional loans, gross

(PLN m, quarter-end)



▶ Retail loans, gross

(PLN m, quarter-end)



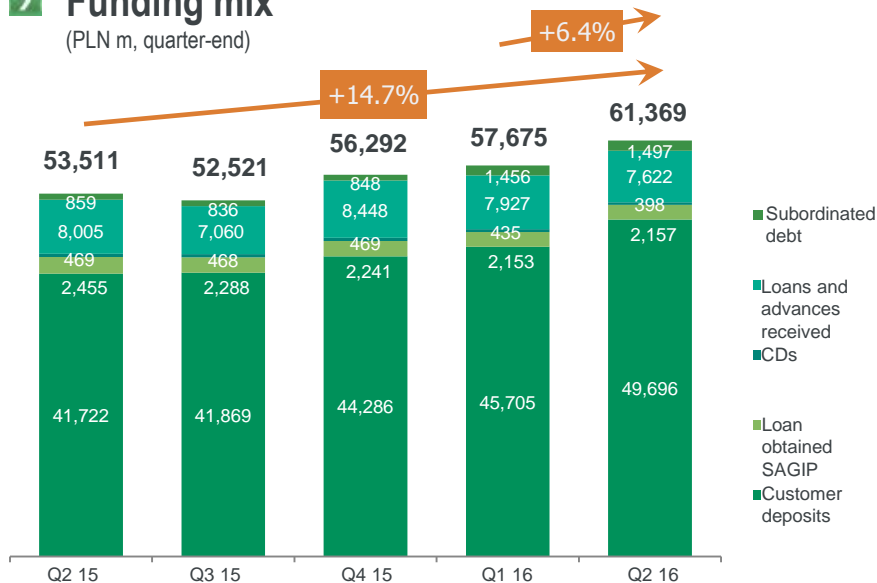
- The total credit portfolio (gross) went up by 8.4% YoY. An increase was visible mainly in investment and revolving capital loans.
- Institutional loans increased +6.7% YoY, retail loans +11.3% (mainly due to the integration of Sygma Bank Polska's credit portfolio into the Capital Group structure in December 2015).



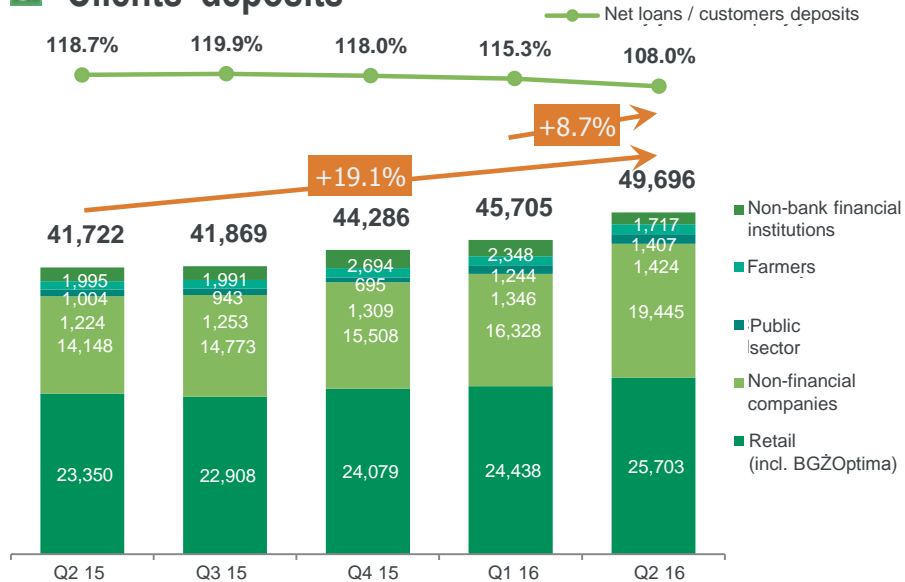
Commercial volumes – deposits and funding

Funding mix*

(PLN m, quarter-end)



Clients' deposits



- Faster growth of the deposit base compared to the market.
- The total deposit base went up by 19.1% YoY due to the increase in term deposits in corporate segment.
- L(net)/D ratio for Capital Group was equal to 108.0% as at the end of June 2016. The ratio decreased compared to previous periods due to the faster growth of customer deposit base.

* Funding sources = client deposits + loans from banks + own bonds



IV

PERFORMANCE OF BUSINESS SEGMENTS

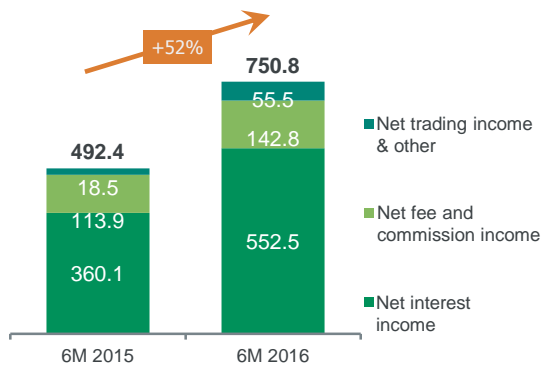


Retail and Business Banking

dynamic growth within the period of intensive integration processes

Net banking income

(PLN m)

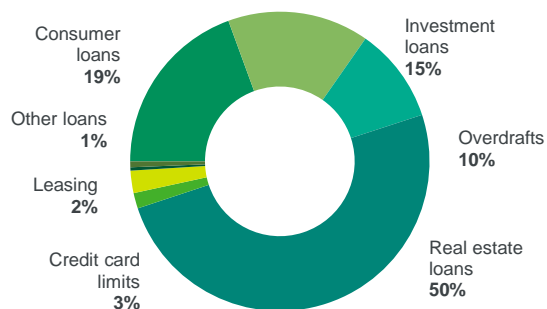


Net banking income generated by the Retail and Business represents **56.7%** of the Group's net banking income. .



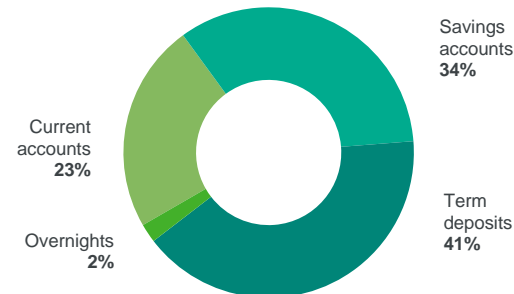
Loan structure as at 30.06.2016

Loans: PLN 29.4 bn



Deposit structure as at 30.06.2016

Deposits: PLN 30.4 bn



Offer development

- Success of the campaign „WSPIERAJMY SĄSIEDZKI BIZNES” - first social campaign supporting local business in the Polish banking history
- Implementation of new comprehensive offer of Mutual Funds within TFI BGŻ BNP Paribas (in Q2 net acquisition of PLN 228m)
- Dynamic growth of mortgage sales (1H 2016 = PLN 667m; y/y = +32%)



BGZ BNP PARIBAS

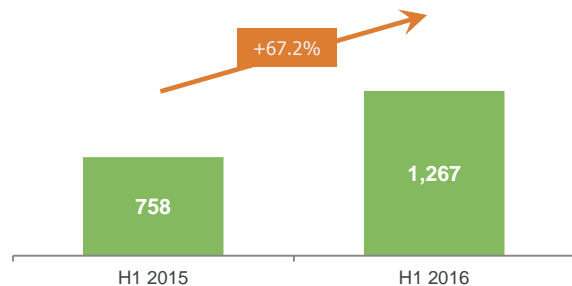
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Retail Banking – Personal Finance

strong position in consumer finance segment

Cash loan sales

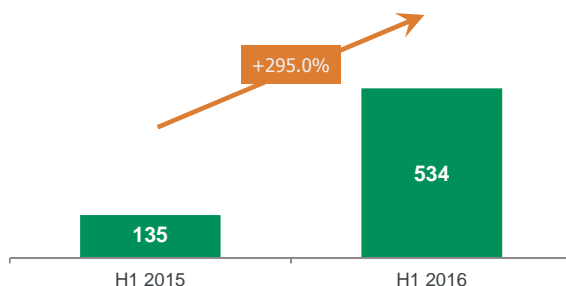
(PLN m)



Significant growth in **cash loans** resulting from implementation of a new offering supported by ATL campaign.

Car loans and leasing sales

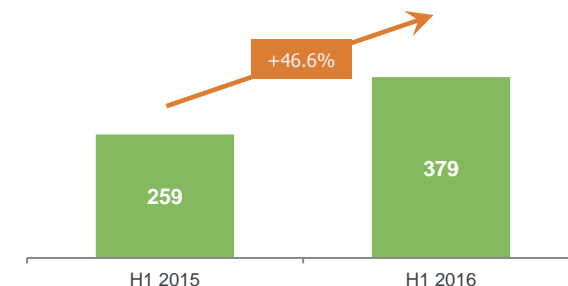
(PLN m)



Bank maintained its leading market position in **car loans** segment and strengthened its position in **car leasing**.

Credit cards sales

(PLN m)



Bank is one of the key **credit card** issuers after merger with Sygma Bank, with 13% market share.

WYJĄTKOWY KREDYT GOTÓWKOWY
który spełnia życzenia



BGZ BNP PARIBAS

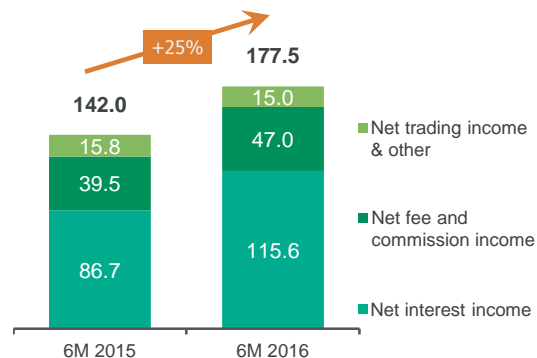
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SME

proximity in relations with customers and comprehensive service

> Net banking income

(PLN m)

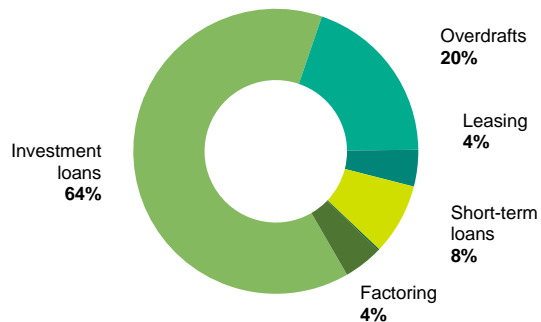


Net banking income generated by SME represents **13.4%** of the Group's net banking income.



> Loan structure as at 30.06.2016

Loans: PLN 11.4 bn

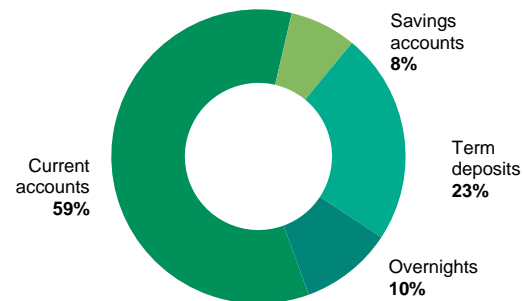


> Offer development

- New EU investment loan – Kredyt Unia+
- Best solution for international expansion – launching of educational program Business Akademia
- Focus on client's transactionality and usage of Cash Management solutions
- Sectorial approach – focus on selected industries

> Deposit structure as at 30.06.2016

Deposits: PLN 5.4 bn

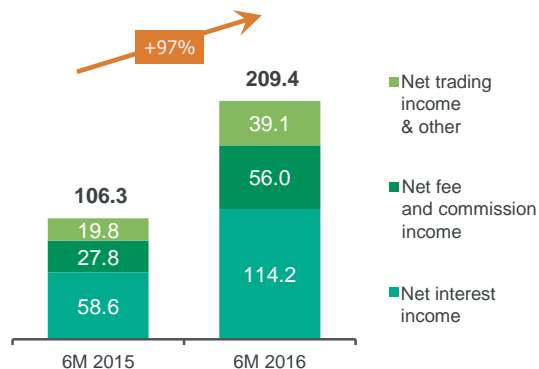


Corporate Banking

sector expertise in the large enterprises segment

> Net banking income

(PLN m)

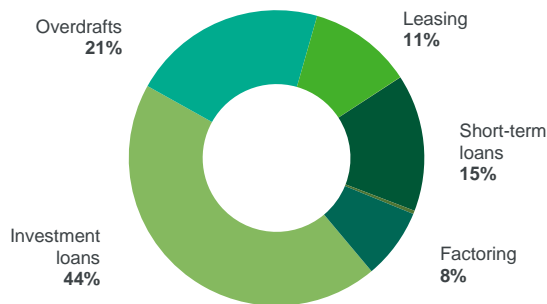


Net banking income generated by Corporate Banking represents **15.8%** of the Group's net banking income.



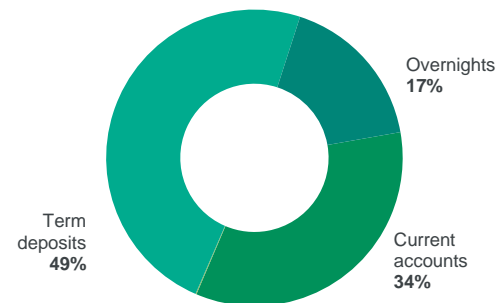
> Loan structure as at 30.06.2016

Loans: PLN 12.5 bn



> Deposit structure as at 30.06.2016

Deposits: PLN 13.8 bn



> Offer development

- Sectorial expertise in the large enterprises segment, launching of subsequent projects of comprehensive support in remote opening of accounts for Polish customers in several foreign units of BNP Paribas at the same time
- Access to the real-time payments system Express Elixir
- Launching of mobile application Mobile Business PI@net running on Android and iOS platform



BGZ BNP PARIBAS

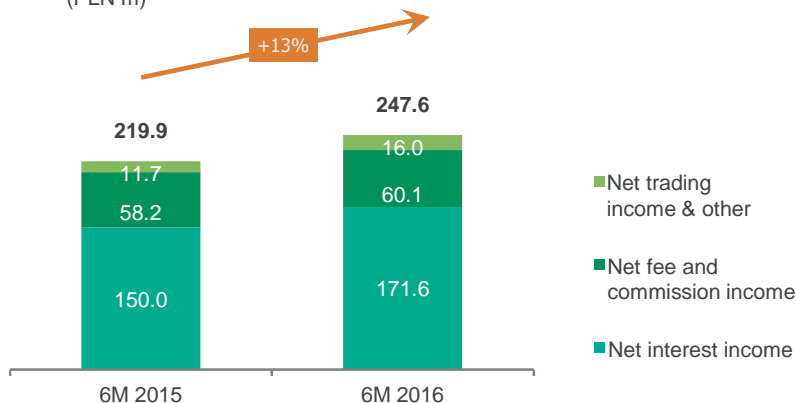
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Agro segment

bank of first choice for agro customers

Net banking income

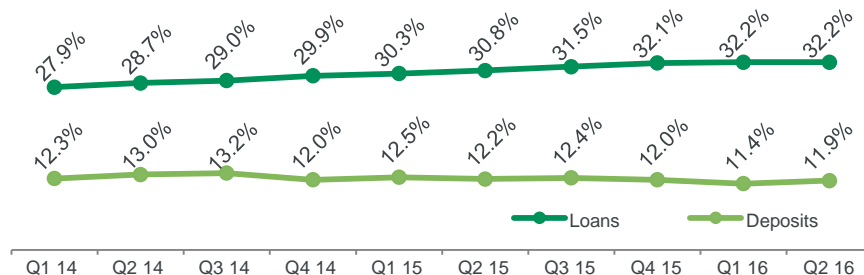
(PLN m)



Net banking income generated by Agro segment represents **18.7%** of the Group's net banking income.

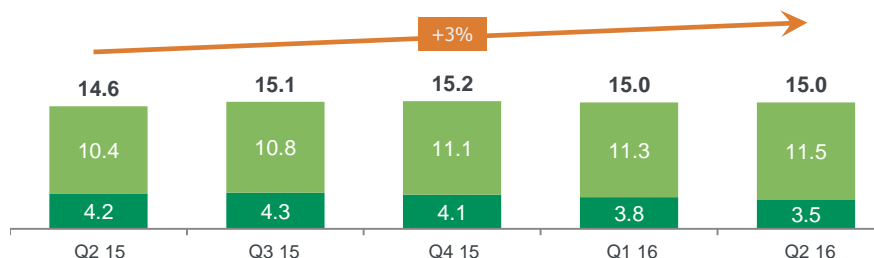


Market share



Agro loan portfolio

(PLN bn)



BGZ BNP PARIBAS

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Agro Segment

best bank for farmer 2016

> New offer

- **Kredyt Unia+** EU loan for investments of companies, farmers, production groups and public sector entities
- **Preferential Loan “KO Line”** - working capital loan for agro producers awaiting for single area payment (SAP)
- **Cooperation with Mitsubishi Motors** - special offer for SME farmers buying a selected Mitsubishi model financed in BGZ BNP Paribas (credit / leasing)



Kredyt Unia+



> Sharing knowledge

- **We participate in economic forums and conferences where we share our knowledge and experience on the Agro market:**
 - IV Polish Food Export Forum – strategic partner
 - “Through innovation to success” - series of Regional Conferences
 - Good Head of Village (Sołtys) Good Farmer, or How To Build A New Polish Village



DOBRY SOŁTYS
DOBRY ROLNIK
CZYLI JAK BUDOWAĆ NOWĄ POLSKĄ WIEŚ

> Supporting Development

- **We support and reward entrepreneurship in rural areas:**
 - Sposób na sukces – jury member and sponsor
 - Sołtys Roku 2015 – sponsor of bikes for Winners
 - Puchar Prezesa (CEO’s Cup) - competition for key Clients of BGZ BNP Paribas



> Developing ourselves

- **Regional Strategies for Agro** – a new tool in the bank to help advisors identify the potential customers' needs depending on the region
- **Benefits of belonging to the BNP Paribas Group**, building offer based on a wider range of services available



BNP PARIBAS
The bank for a changing world



BGZ BNP PARIBAS

The bank for a changing world

Awards and accolades

BNP Paribas received the title of “World’s Best Bank” in the prestigious annual competition Awards for Excellence organized by Euromoney - the leading global financial magazine.



The winner of the category “The rate of growth” in 2nd edition of the „Stars of the Banking” ranking, held by Dziennik Gazeta Prawna daily and PwC.



Ranked 1st in the Responsible Company 2016 ranking in the category of banking, insurance and finance held by Dziennik Gazeta Prawna daily, Responsible Business Forum and Deloitte.



Award in the category “The fastest growing bank” granted by the jury panel of the competition of Meeting of Leaders of Banking and Insurance.



The title of **Top Employer Polska 2016** was granted to Bank BGŻ BNP Paribas, for its HR policy developed in line with best market practices.



The winner of the “Consumer finance” category in "50 Biggest Banks in Poland" ranking, held by "Miesięcznik Finansowy BANK".



Silver Leaf CSR 2015 held by POLITYKA weekly magazine and Deloitte.



Ranked 1st in the **Best Bank for Farmer 2016 Ranking** compiled by Martin&Jacob, the research agency.



Summary

- Realization of integration processes and synergies according to the plan
- The last and key step in the integration process - operational merger planned in IV quarter 2016 - full readiness
- Completed legal merger with Sygma Bank
- Implementation of business strategy of the integrated Bank focused on the customer
- Satisfactory business growth recorded in parallel with the implementation of the integration process - consistent with the pace of market growth



V

APPENDICES

- CONSOLIDATED INCOME STATEMENT
- CONSOLIDATED ASSETS
- CONSOLIDATED LIABILITIES AND EQUITY



Consolidated income statement

(PLN thous.)

Consolidated income statement	30/06/2016	30/06/2015	IIQ 2016	IQ 2016	IVQ 2015	IIIQ 2015	IIQ 2015	IQ 2015
Interest income	1 270 607	901 581	648 069	622 538	603 055	565 122	498 964	402 617
Interest expense	(374 668)	(310 860)	(187 551)	(187 117)	(176 796)	(159 455)	(161 929)	(148 931)
Net interest income	895 939	590 721	460 518	435 421	426 259	405 667	337 035	253 686
Fee and commission income	293 673	209 877	147 120	146 553	145 656	138 312	127 610	82 267
Fee and commission expense	(48 746)	(27 268)	(25 230)	(23 516)	(24 540)	(19 335)	(16 863)	(10 405)
Net fee and commission income	244 927	182 609	121 890	123 037	121 116	118 977	110 747	71 862
Dividend income	5 758	5 230	5 758	-	-	(836)	5 230	-
Net trading income	109 855	67 864	57 820	52 035	62 355	53 242	47 809	20 055
Result on investing activities	42 433	35 200	41 959	474	12 447	105	12 167	23 033
Result on hedge accounting	140	-	(221)	361	-	-	-	-
Other operating income	83 780	16 915	52 707	31 073	22 494	21 402	10 558	6 357
Net impairment losses on financial assets and contingent liabilities	(165 815)	(133 439)	(88 533)	(77 282)	(75 904)	(92 533)	(78 680)	(54 759)
General administrative expenses	(856 111)	(632 773)	(445 891)	(410 220)	(547 118)	(389 392)	(372 971)	(259 802)
Depreciation and amortization	(96 386)	(63 111)	(53 299)	(43 087)	(43 624)	(41 722)	(35 794)	(27 317)
Other operating expenses	(59 509)	(43 687)	(36 749)	(22 760)	(30 091)	(18 681)	(32 161)	(11 526)
Operating result	205 011	25 529	115 959	89 052	(52 066)	56 229	3 940	21 589
Banking tax	(82 545)	-	-	-	-	-	-	-
Profit (loss) before income tax	122 466	25 529	65 149	57 317	(52 066)	56 229	3 940	21 589
Income tax expense	(57 828)	(7 726)	(31 776)	(26 052)	7 140	(15 813)	(653)	(7 073)
Net profit (loss) for the period	64 638	17 803	33 373	31 265	(44 926)	40 416	3 287	14 516



Consolidated assets

(PLN thous.)

Consolidated statement of financial position	30/06/2016	31/03/2016	31/12/2015	30/09/2015	30/06/2015	31/03/2015
ASSETS						
Cash and balances with the Central Bank	2 998 185	1 455 294	2 826 416	2 022 991	2 472 825	1 901 971
Loans and advances to banks	881 471	541 296	495 431	518 141	308 917	186 636
Reverse repo transactions	-	-	-	-	-	84 578
Debt securities held for trading	-	-	-	-	260	183 312
Derivative financial instruments	365 705	430 834	368 147	372 814	357 102	340 384
Hedging instruments	35 692	26 123	2 711	6 880	6 459	-
Loans and advances to customers	53 675 770	52 713 155	52 269 544	50 201 630	49 534 661	29 877 265
Available for sale financial assets	10 011 272	9 484 763	7 845 074	6 962 185	8 432 095	6 267 672
Investment property	54 487	54 487	54 627	54 627	54 627	54 627
Intangible assets	236 462	253 192	256 455	261 231	265 983	166 528
Property, plant and equipment	537 587	531 291	537 201	526 526	490 236	398 895
Deferred tax assets	459 761	429 207	465 211	415 874	438 027	167 273
Current tax assets	-	10 814	-	-	-	7 890
Other assets	460 962	330 145	251 521	393 911	241 051	126 716
TOTAL ASSETS	69 717 354	66 260 601	65 372 338	61 736 810	62 602 243	39 763 747



Consolidated liabilities and equity

(PLN thous.)

Consolidated statement of financial position	30/06/2016	31/03/2016	31/12/2015	30/09/2015	30/06/2015	31/03/2015
LIABILITIES						
Amounts due to banks	8 014 535	8 553 069	9 876 892	8 650 762	9 528 844	1 471 085
Repo transactions	-	-	-	-	-	111 734
Hedging instruments	13 748	13 676	1 605	5 293	5 442	-
Derivative financial instruments	358 133	397 890	351 539	347 710	357 215	321 792
Amounts due to customers	51 852 581	47 857 311	46 527 391	44 156 915	44 176 712	32 374 716
Debt securities issued	397 816	434 948	469 083	467 686	469 276	477 882
Subordinated liabilities	1 496 873	1 456 494	847 568	836 112	859 333	352 185
Other liabilities	1 083 466	1 023 685	816 984	872 101	832 664	407 006
Provision for deferred tax	4 010	8 026	40 716	31 664	8 052	8 052
Deferred tax liabilities	8 026	1 299	8 052	8 068	38 155	-
Provisions	158 916	152 560	164 154	161 771	198 986	70 683
TOTAL LIABILITIES	63 388 104	59 898 958	59 103 984	55 538 082	56 474 679	35 595 135
EQUITY						
Share capital	84 238	84 238	84 238	84 238	84 238	56 139
Other supplementary capital	5 108 418	5 092 196	5 092 196	5 092 196	5 092 196	3 430 785
Other reserve capital	860 241	780 874	780 874	780 875	780 875	271 859
Revaluation reserve	194 153	260 114	198 090	171 720	142 234	253 154
Retained earnings	82 200	144 221	112 956	69 699	28 021	156 675
retained profit	17 562	112 956	99 663	11 480	10 218	142 159
net profit for the period	64 638	31 265	13 293	58 219	17 803	14 516
TOTAL EQUITY	6 329 250	6 361 643	6 268 354	6 198 728	6 127 564	4 168 612
TOTAL LIABILITIES AND EQUITY	69 717 354	66 260 601	65 372 338	61 736 810	62 602 243	39 763 747



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