

THE CAPITAL GROUP OF BANK BGŻ BNP PARIBAS S.A.

PRESENTATION OF 2015FY RESULTS

Warsaw, March 17, 2016



BGŻ BNP PARIBAS

The bank for a changing world

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- The data presented for 2015 refer to the merged Bank BGŻ BNP Paribas. The merger was carried out using the book value method. The results of the operations of BNP Paribas Bank Polska ("BNPP Polska") were recognized in the consolidated financial statements of the Capital Group of Bank BGŻ BNP Paribas prospectively, i.e. as from 30 April 2015. The Bank BGŻ BNP Paribas Group's comparative data for the preceding periods were not restated.



AGENDA

- 1 MACROECONOMIC SITUATION
- 2 2015 FY EXECUTIVE SUMMARY
- 3 FINANCIAL RESULTS OF THE CAPITAL GROUP
- 4 BUSINESS SEGMENTS PERFORMANCE
- 5 APPENDICES

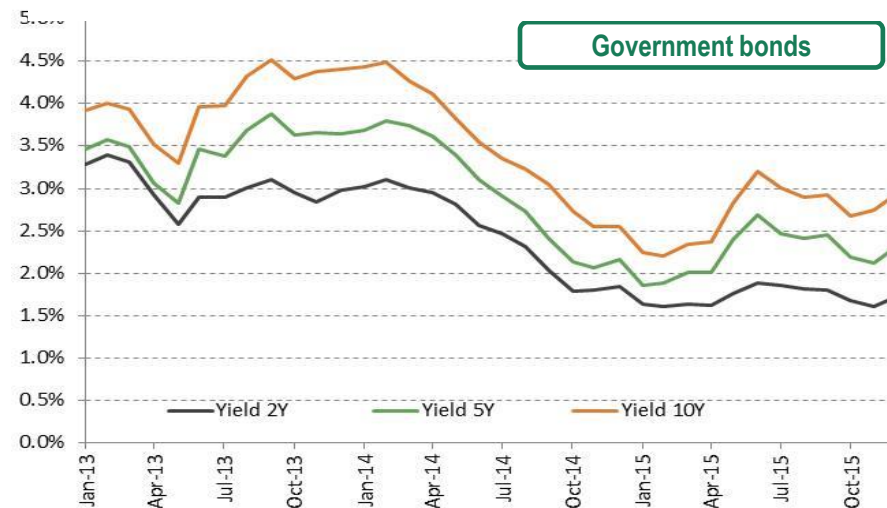
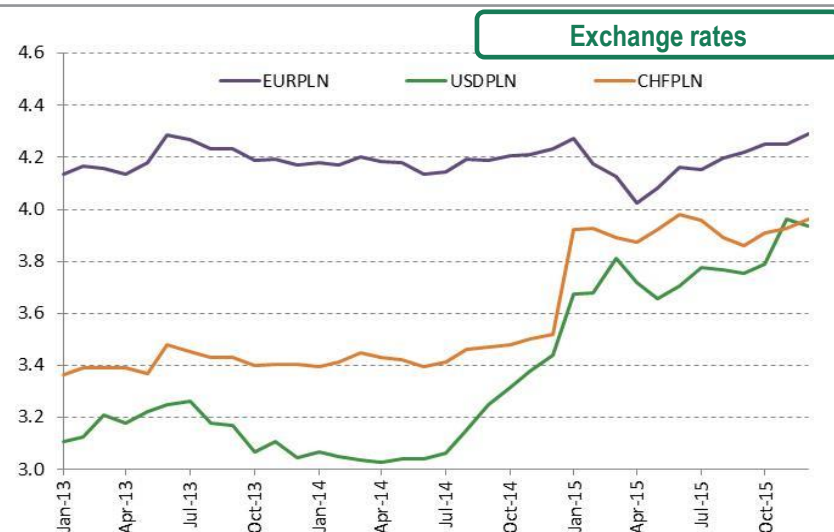
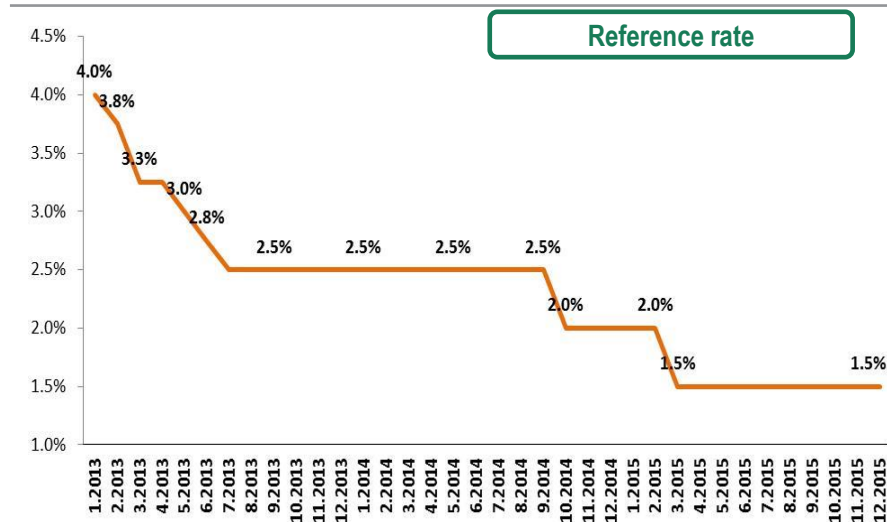


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MACROECONOMIC SITUATION



Financial markets



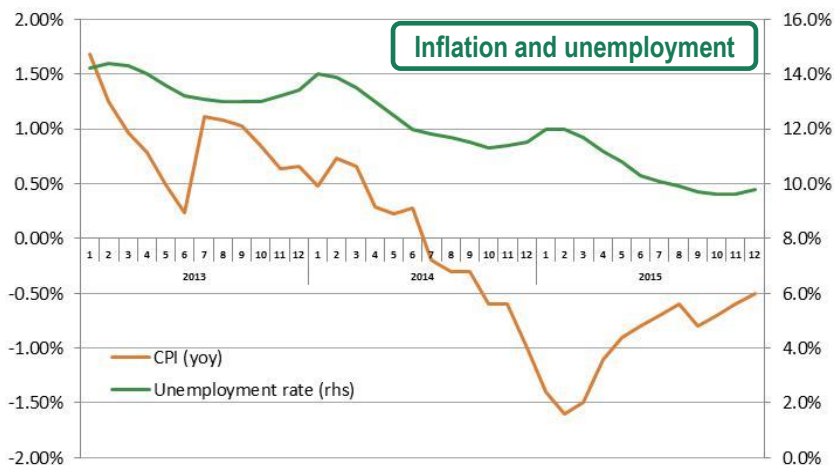
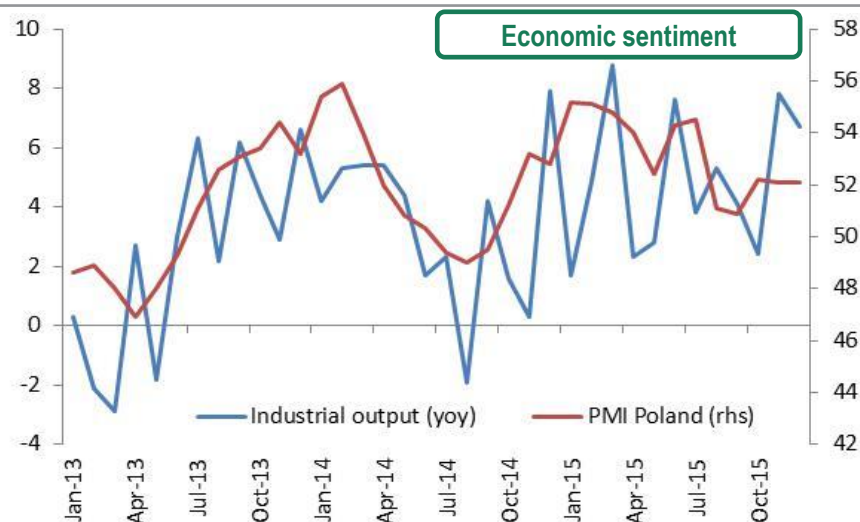
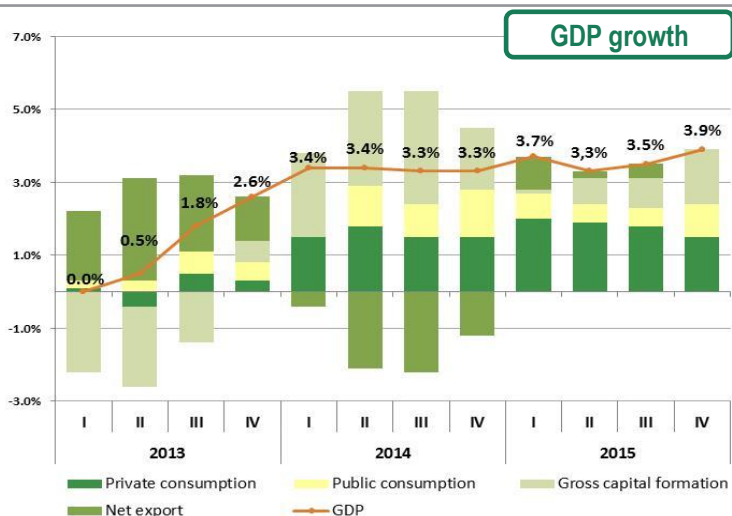
Interest rates and exchanges

- Despite the persisting deflation, Monetary Policy Council did not change the borrowing cost at the end of 2015 and the reference rate remained at 1.5%. Rates will probably stay low for a prolonged period, however money market (FRA) indicates some risk of further loosening of monetary policy.
- Yields of Polish government bonds increased slightly in the last quarter of 2015 reflecting slightly lower deflation.
- In the fourth quarter of 2015 Polish zloty continued weakening against major currencies, reflecting primarily the risk of interest rate cuts as well as the global risk aversion due to the problems of China's economy. In the coming months the zloty should not weaken significantly.

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



Macroeconomics



Polish economy in 2015

- Economic sentiment in Poland deteriorated somewhat in the end of 2015 due to fears of a crisis in some emerging markets. In subsequent quarters the economy should maintain the growth rate close to the level observed in the previous year (3.6%).
- Consumer prices fell on average by 0.6% yoy in the fourth quarter of 2015 compared to a decline of 0.7% in the previous quarter. Consumer price dynamics is expected to grow gradually in 2016.
- Unemployment rate fell to 9.7% on average in the fourth quarter of 2015 from 11.4% in the same period a year earlier. Further improvement in the labour market is expected in 2016.
- Polish economy remains stable with strong domestic demand, based on private consumption. In 2016, domestic demand will be supported by an improvement in the labour market, the inflow of funds from the EU and pro-family policy of the government.

Source: GDP, unemployment - GUS; Inflation - NBP



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2015 FY EXECUTIVE SUMMARY



2015FY Executive summary¹

merger of banks, acquisition of Sygma Bank Polska, record results in agri segment

Financials

- **NBI** **PLN 2,049m** **+35% YoY (PLN +529m)**, including:
 - Net interest result: PLN 1,423m, +27% YoY (PLN +304m)
 - Net fee and commission result: PLN 423m, +36% YoY (PLN +112m)
 - Net trading result: PLN 183m, +188% YoY (PLN +120m)**excluding integration costs +37% (PLN +561m)**
- **Costs** **PLN 1,718m** +67% YoY (PLN +686m); integration costs PLN 174m
excluding integration costs +55% (PLN +548m)
excluding integration costs and one-offs² +42% (PLN +419)
- **Net result** **PLN 13m** -90% YoY (PLN -125m)
excluding integration costs net profit of PLN 180m, i.e. +8% (PLN +14m)
excluding integration costs and one-offs² net profit of PLN 284m, +71% (PLN +118m)
- **C/I Ratio** **83.8%** +16.0 p.p. YoY
excluding integration costs 74.2% (+8.6 p.p.)
excluding integration costs and one-offs² 68.0% (+2.5 p.p.)

Commercial volumes

Significant growth of commercial volumes in 2015

- Loans (gross) **PLN 55b** **+78% YoY**
 - agri and food sector **PLN 15b** **+11% YoY**
- Cash loan sales in 2015 **PLN 1.8b** **+68.3% YoY**
- Clients' deposits **PLN 44b** **+45% YoY**

Capital ratios

- Total capital ratio – 13.45%
- Tier 1 – 11.76%
- Net loans to deposits for Capital Group – 118.0%; for Bank 112.3%

¹ – Data for 2015FY refer to the merged Bank BGŻ BNP Paribas. The merger was carried out using the book value method. The results of the operations of BNPP Polska were recognized in the consolidated financial statements of the Capital Group of Bank BGŻ BNP Paribas prospectively, i.e. as from 30 April 2015. The Group's comparative data for 2014FY were not restated and refer to Bank BGŻ Group alone. Evolution of financials and commercial volumes results from the merger with BNPP Polska.

² – One-off events in 2015: additional statutory payment to the Bank Guarantee Fund (BFG) related to the bankruptcy of Spółdzielczy Bank Rzemiosła i Rolnictwa in Wolomin (of PLN 90.2m) and a provision for the payment to the Borrower Support Fund (BSF) of PLN 38.2m.



Integration process - according to the plan



8th Bank in Poland in terms of assets

Market share as at 31.12.2015

Loans **4.89%** (vs 3.10% as at 31.12.2014)

Deposits **4.23%** (vs 3.16% as at 31.12.2014)

Agro market share as at 31.12.2015

Loans **32.09%** (vs 29.88% as at 31.12.2014)

Deposits **12.03%** (vs 12.05% as at 31.12.2014)

31.12. 2015

Employment*	7 588 FTE
Employment Group	8 512 FTE
Total Clients	2.6m (of which: Bank 1.65m)
Agri Clients	72k
Branches*	508
Assets	PLN 65,372m
Equity	PLN 6,268m

* data refer to Bank BGŻ BNP Paribas S.A. only



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FINANCIAL RESULTS OF THE CAPITAL GROUP



Financial results of the Capital Group after 2015¹

mPLN	YTD December 2014	YTD December 2015	YTD December 2015 normalized ²	Change y/y	Change y/y normalized ²
Net banking income	1 520,7	2 049,3	2 082,0	+35%	+37%
Total expenses	(1 031,5)	(1 717,7)	(1 544,0)	+67%	+55%
Net impairment losses	(311,0)	(301,9)	(301,9)	-3%	-3%
Pre-tax profit	178,2	29,7	236,0	-83%	+11%
Net profit	138,0	13,3	180,4	-90%	+8%
ROE	3,6%	0,2%	3,4%	(3,3 p.p.)	(0,9 p.p.)
Cost / Income	67,8%	83,8%	74,2%	16,0 p.p.	8,6 p.p.
Total Capital Ratio	13,8%	13,5%	-	(0,4 p.p.)	-

mPLN	31.12.2014	31.12.2015	Change y/y
Assets	40 497	65 372	+61%
Equity	4 156	6 268	+51%
Loans (net)	29 632	52 270	+76%
Deposits	30 513	44 286	+45%

² – Data excluding the integration costs:

- in the amount of PLN 206,42m - incurred as at December YtD 2015, of which:
 - PLN 173,7 recognized under general administrative expenses
Q1 - PLN 35.6m, Q2 - PLN 73m,
Q3 - PLN 30.8m, Q4 - PLN 34.3m
 - PLN 32.7m recognized under other operating expenses in net banking income
Q2 - PLN 29.7m, Q3 - 2.1m, Q4 - PLN 0.9m
- in the amount of PLN 35.3m - incurred as at December YtD 2014, under general administrative expenses.

Had integration costs and additional regulatory burdens in 4Q 2015³ been eliminated the Group's profit for the year would amount to PLN 284m (+71% YoY).

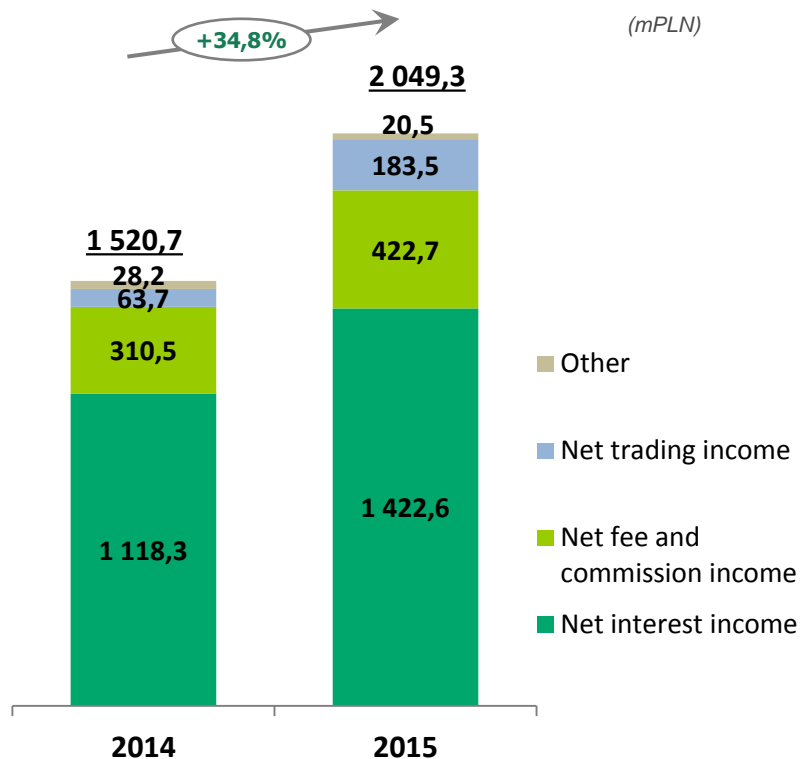
¹ – Data for 2015FY refer to the merged Bank BGŻ BNP Paribas. The merger was carried out using the book value method. The results of the operations of BNPP Polska were recognized in the consolidated financial statements of the Capital Group of Bank BGŻ BNP Paribas prospectively, i.e. as from 30 April 2015. The Group's comparative data 2014FY were not restated and refer to Bank BGŻ Group alone. Evolution of financials and commercial volumes results from the merger with BNPP Polska.

³ – Additional statutory payment to the Bank Guarantee Fund (BFG) of PLN 90.2m related to bankruptcy of Spółdzielczy Bank Rzemiosła i Rolnictwa in Wolomin and contribution to the Borrower Support Fund of PLN 38.2m.

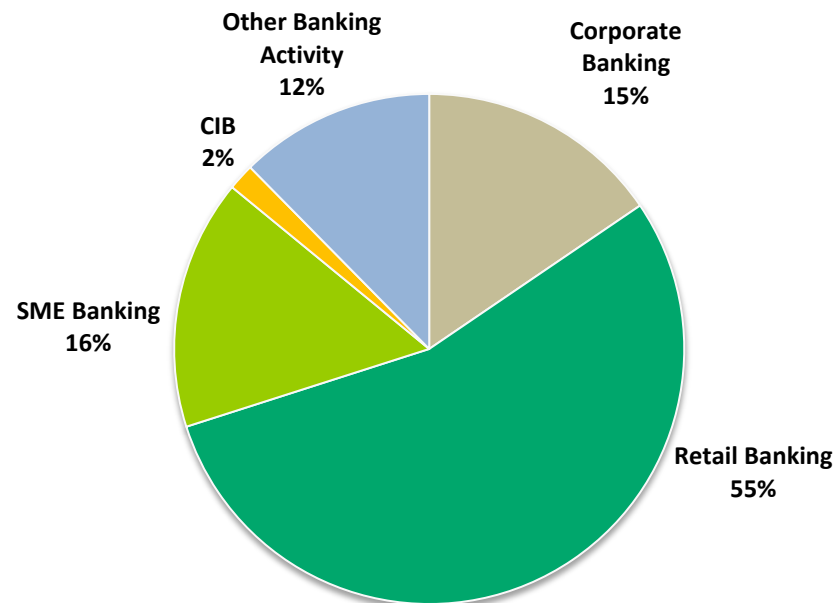


Net banking income

Structure of net banking income by types



Structure of net banking income by business segments – 31.12.2015

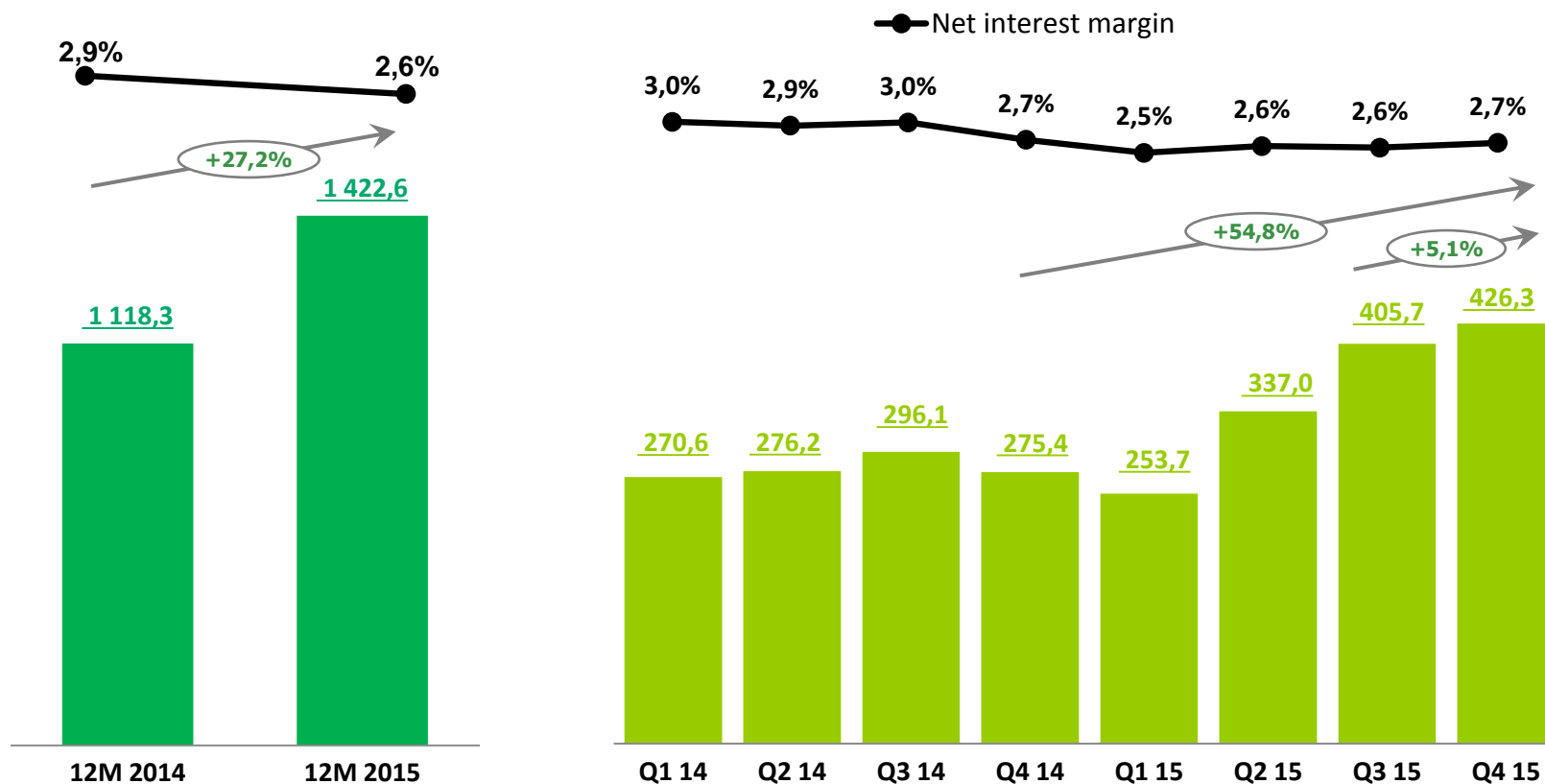


- Net banking income grew year-on-year due to the transfer of BNP Paribas Bank Polska operations prospectively since the legal merger date.



Net interest income

(mPLN)

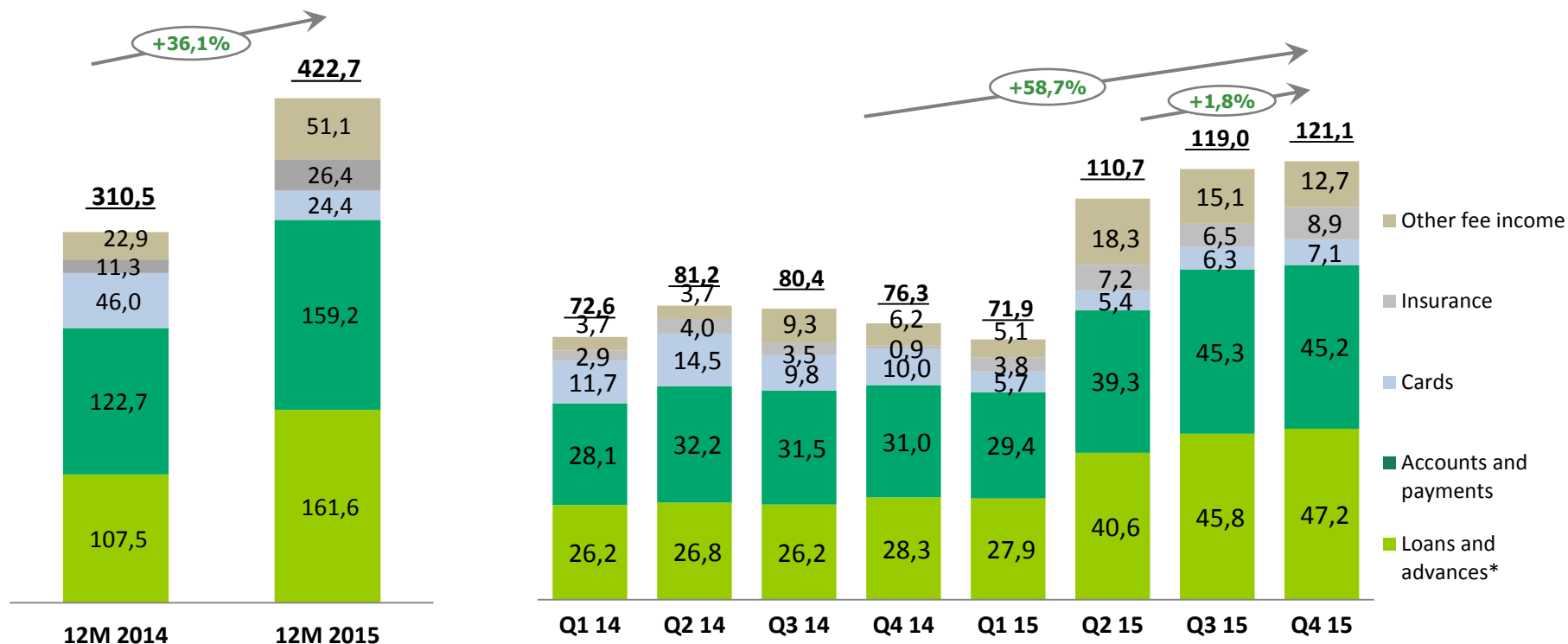


- Net interest income grew YoY due to the transfer of BNP Paribas Bank Polska operations prospectively since the legal merger date.
- A drop in net interest margin by 0.3 p.p. YoY to the level of 2.6% at the end of 2015 due to the pressure from main interest rates cuts. Reference rate in December 2015 amounted to 1.5% vs 2.0% binding year ago.



Net fee and commission income

(mPLN)



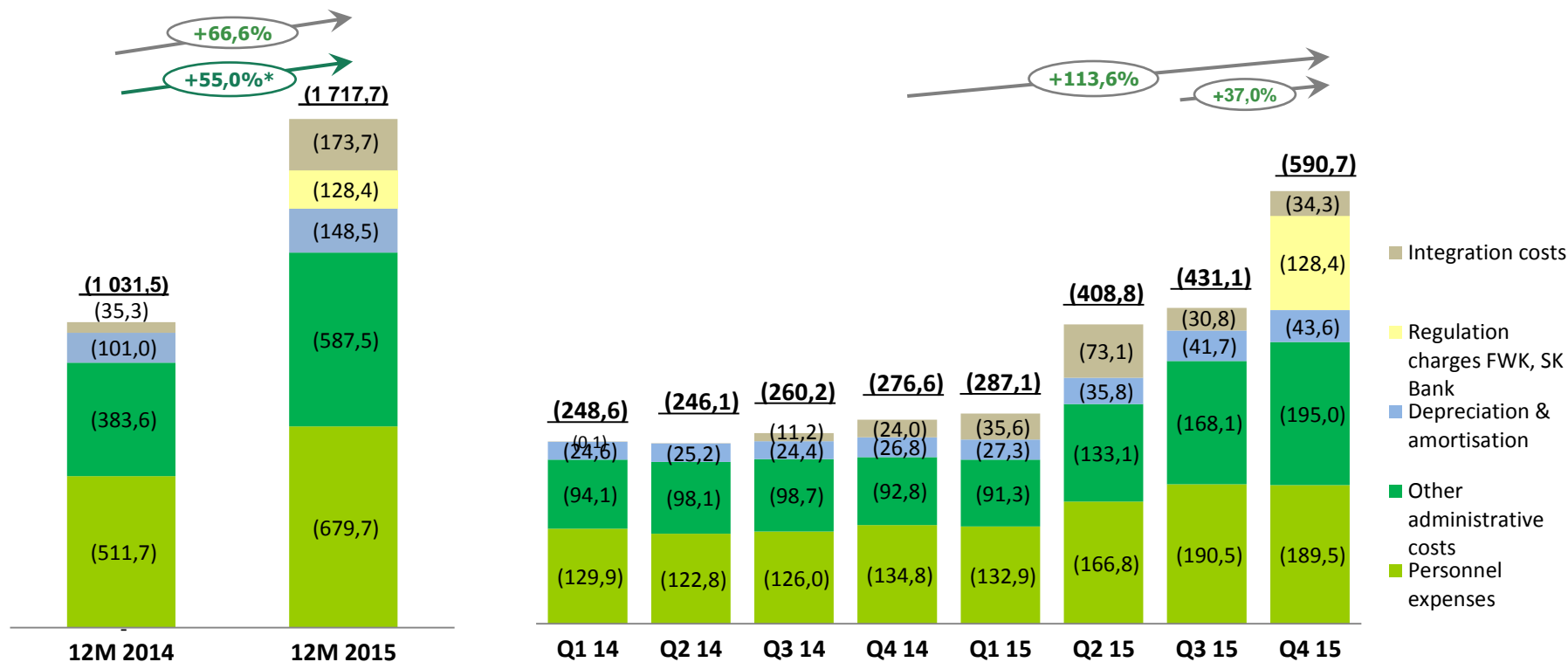
- Net fee and commission income grew YoY due to the transfer of BNP Paribas Bank Polska operations prospectively since the legal merger date.
- Net fee and commission income was affected mainly by the following factors:
 - growth in loan fees - due to higher sales of credit products,
 - growth in fees for account management and clearing transactions, partly due to a higher number of accounts after the merger with BNPP Polska,
 - drop in fees for payment cards by PLN 21.6m in total, the vast majority of which results from interchange fee cut.

* 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)

(mPLN)



* without integration costs

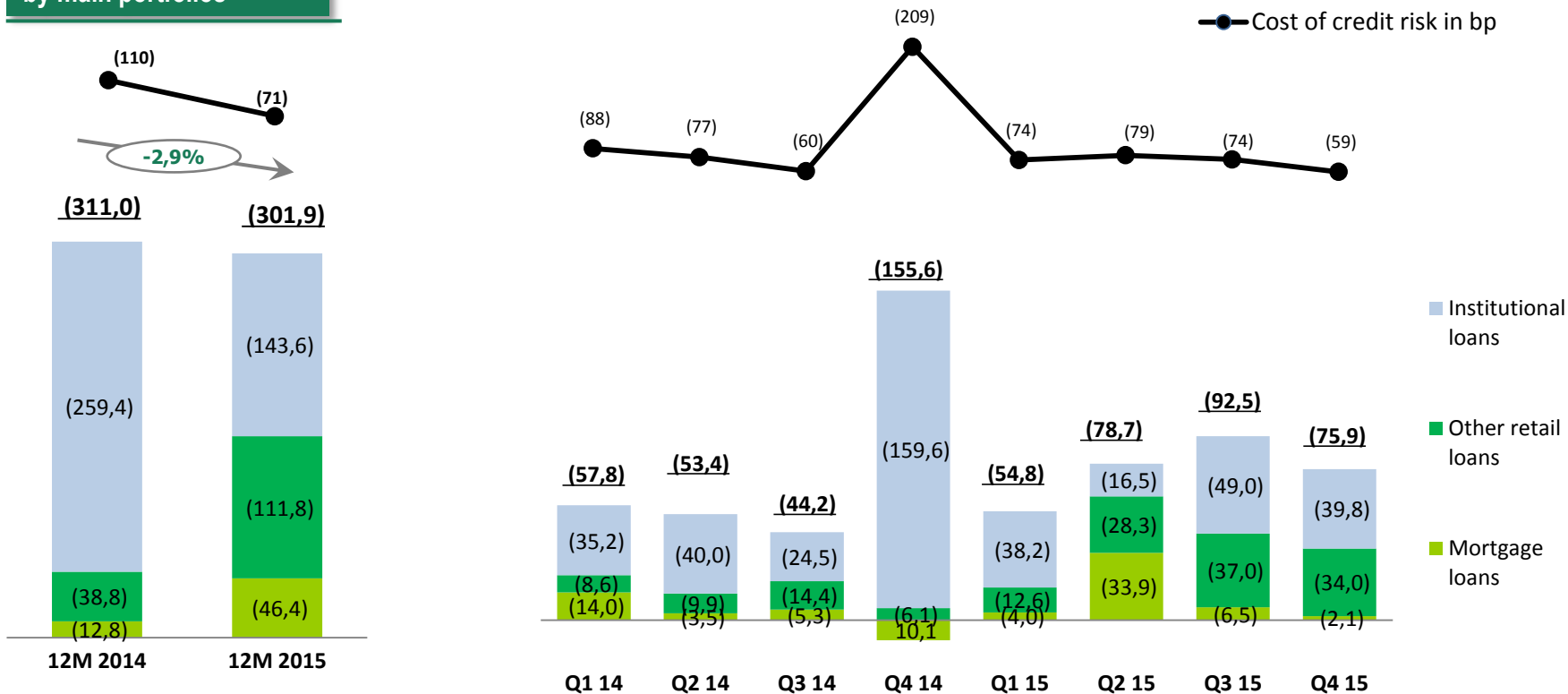
- Integration costs incurred by the Bank totalled PLN 206.4m in 2015, including:
 - PLN 173.7m recognized under general administrative expenses, PLN 32.7m recognized under other operating expenses.
- The level of expenses in 2015 was also affected by:
 - additional regulatory burdens paid in Q4: statutory payment to the Bank Guarantee Fund (BFG) of PLN 90.m to be used for payment of guaranteed funds for depositors of Spółdzielczy Bank Rzemiosła i Rolnictwa in Wołomin and contribution to the Borrower Support Fund of PLN 38.2m. **Excluding the integration costs and the above-mentioned one-offs the costs would grow by 42%.**
 - increase in fees to BFG by PLN 60.3m YoY attributable to: introduction of higher rates of both the annual and the prudential fee and expansion of the Bank's operations.



Net impairment losses

(mPLN)

by main portfolios



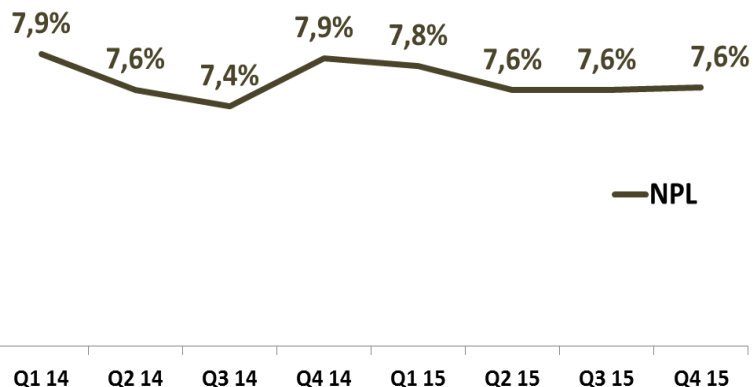
- Net impairment losses totalled PLN 302 million in 2015 and recorded a drop of 2.9% YoY.
- Increase in write-offs and provisions in 2014 resulted from asset review carried out by the BNP Paribas Group, post-AQR recommendations by PFSA and additional provisions for potential impact of the Russian embargo (in total PLN 93.3 million).
- In 2015 recognition of additional write-offs was necessary in relation to the portfolio of CHF home loans due to an increase in CHF/PLN exchange rate (a deterioration of LtV ratio). Additionally, the loan balance increased due to the merger with BNPP Polska.



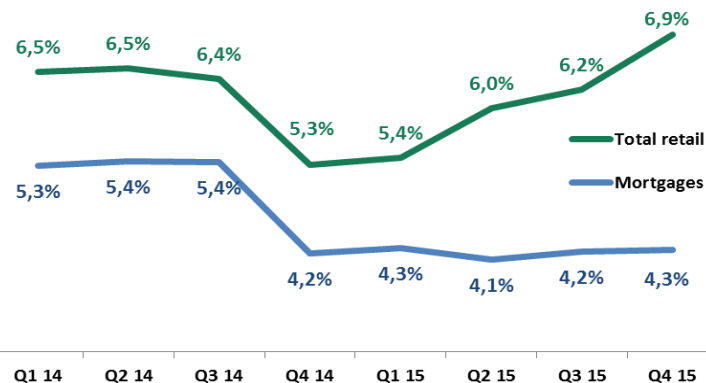
Assets quality

(quarter-end)

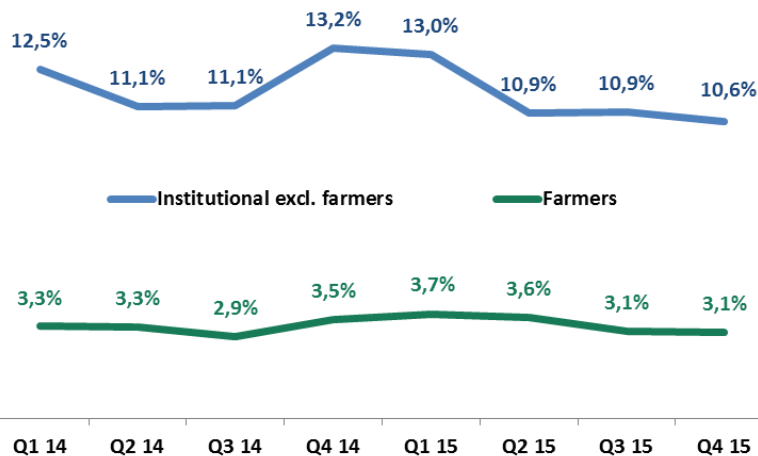
Total loans – NPL



Retail loans – NPL

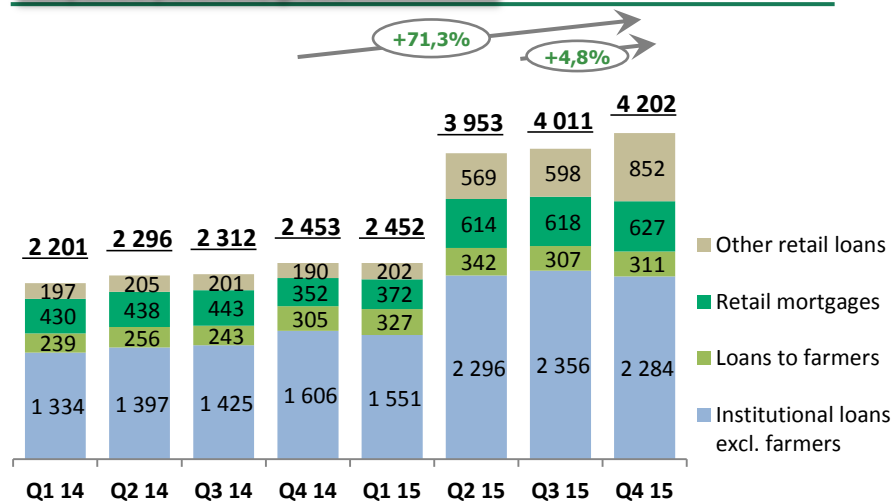


Institutional loans – NPL



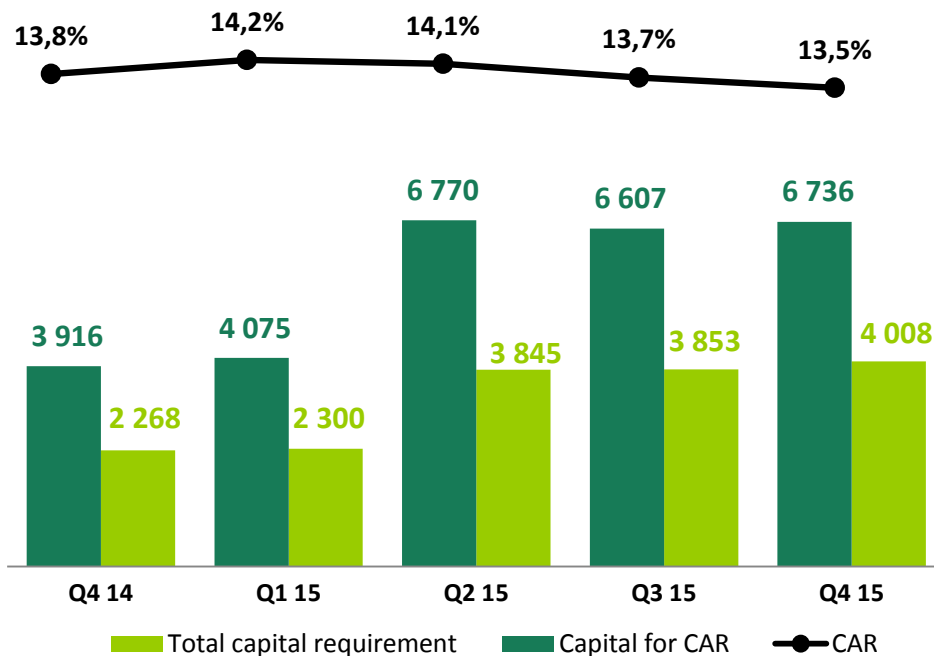
Impaired portfolio, gross

(mPLN)



Capital adequacy ratio

(mPLN, quarter-end)



▪ **KNF new capital requirements for foreign currency mortgages** regarding maintenance of additional capital requirement at the level of 0.71 p.p. in order to hedge the risk resulting from foreign currency mortgage loans granted to households, Tier 1 capital accounting for at least 75% (i.e. 0.53 p.p.).

In the light of KNF's recommendations the following ratios should be maintained by BGZ BNP Paribas at the end of 2015:

Capital ratios	KNF recommendation till 31.12.2015	Bank 31.12.2015
Tier 1	9.53%	12.12%
TCR	12.71%	13.78%

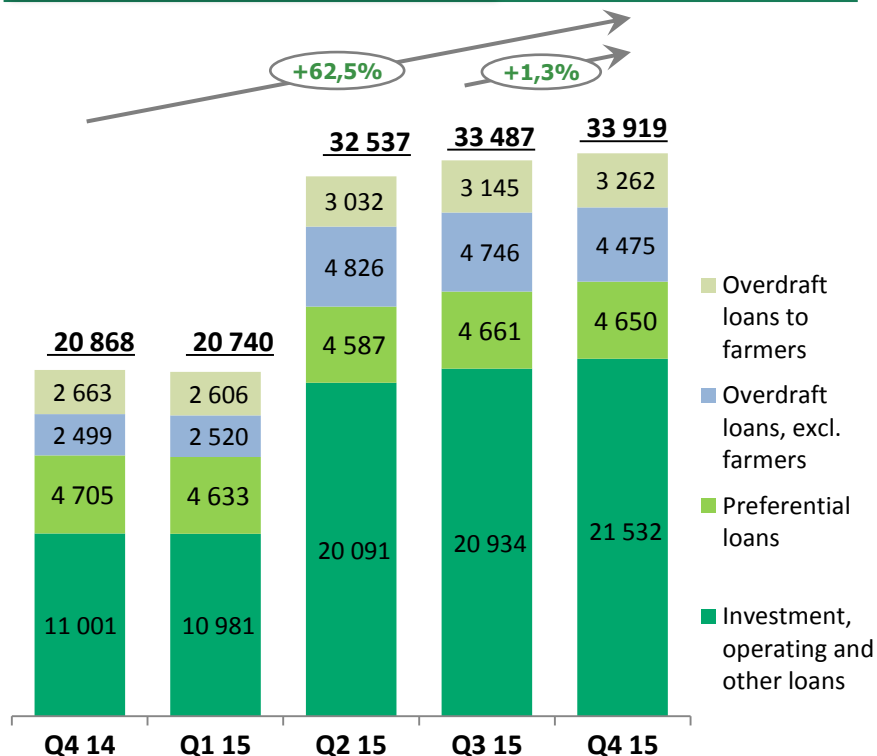
- Total capital ratio stood at the safe level of 13.5%.
- Tier 1 ratio stood at the end of 2015 at 11.76%.
- The growth in equity by PLN 2,819m as compared to the end of 2014 was mainly the effect of:
 - the legal merger of Bank BGŻ and BNPP Polska - increase in share capital to PLN 84.2m as a result of the issue of I series merger shares and recognition of the difference between the transferred net assets of BNPP Polska and the par value of the issued shares,
 - retaining the profit generated by Bank BGŻ in 2014 in the amount of PLN 137.7m to be allocated to the general banking risk fund and the supplementary capital.



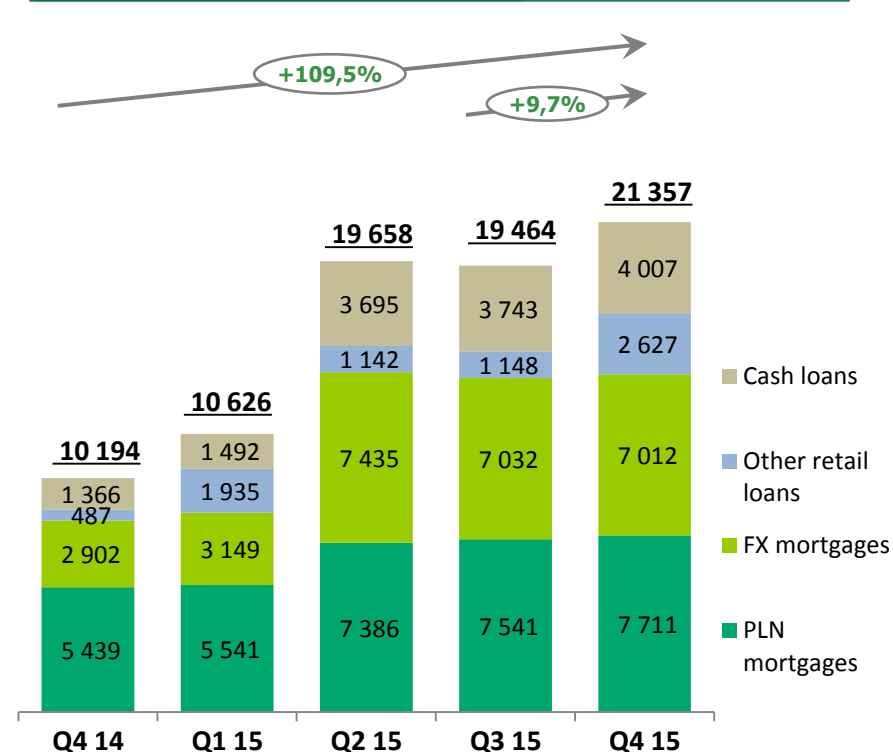
Commercial volumes – loan exposure

(mPLN, quarter-end)

Institutional loans, gross



Retail loans, gross

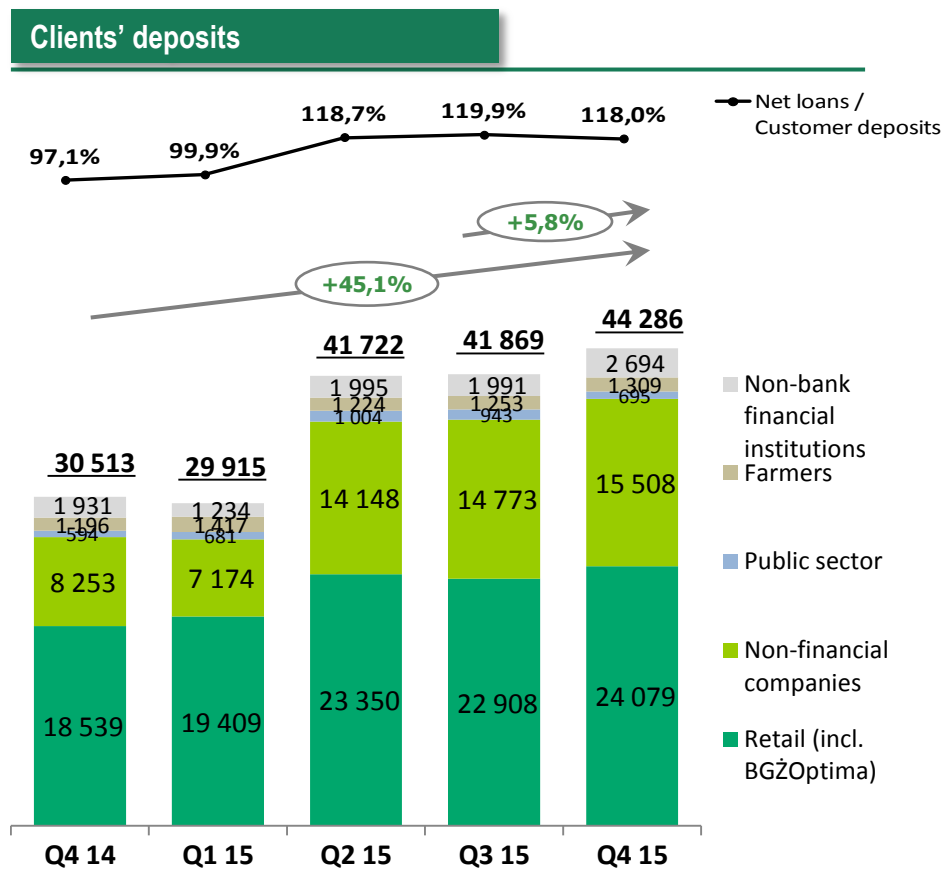
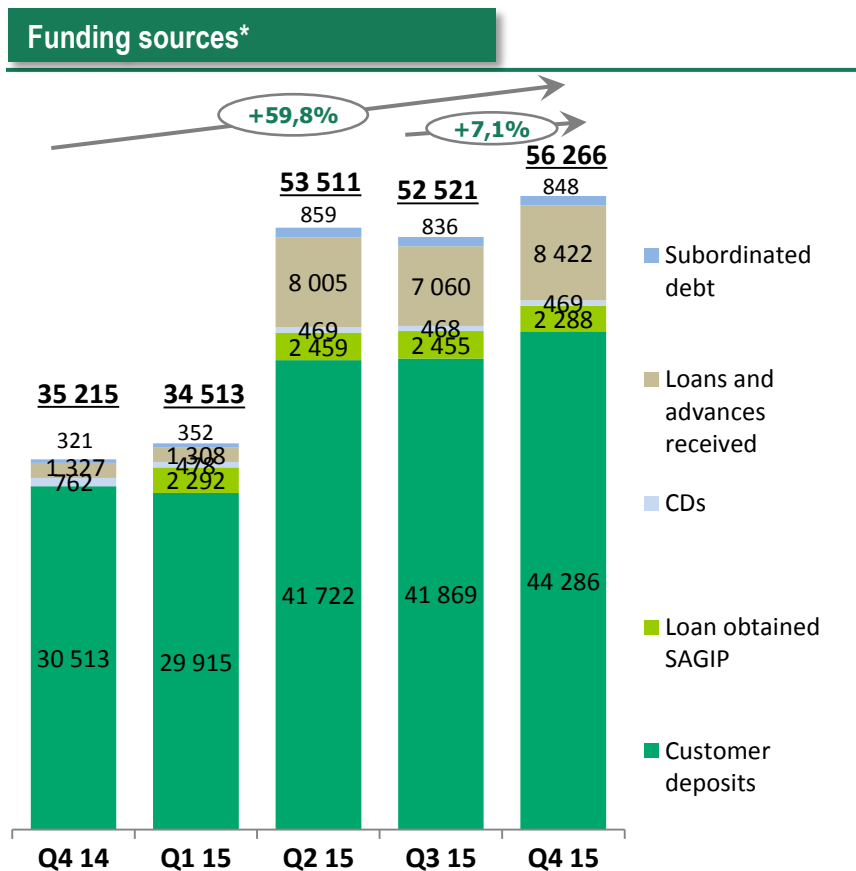


- The total credit portfolio went up by 79.0% YoY mainly due to the transfer of BNP Paribas Bank Polska operations prospectively since the legal merger date as well as consolidating Sygma Bank Polska since December 2015 – (PLN 1.8b of loan portfolio) and new loans' production.
- The growth in institutional loans by +62.5% YoY, retail loans up +109.5% YoY.



Commercial volumes – deposits and funding

(mPLN, quarter-end)



- The total deposit base went up by 45.1% YoY due to the transfer of BNP Paribas Bank Polska operations prospectively since the legal merger date.
- L(net)/D ratio for Capital Group stood at 118.0%. For the Bank respectively – 112,3%, for PLN – 88,5%.

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



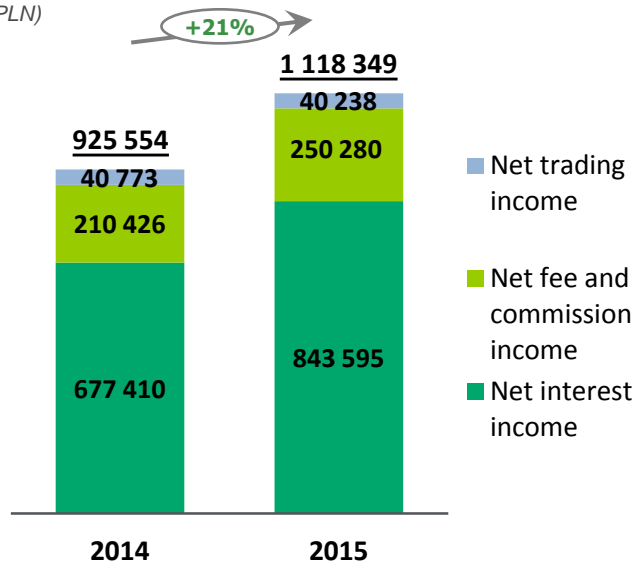
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BUSINESS SEGMENTS PERFORMANCE



Retail and Business Banking

(mPLN)



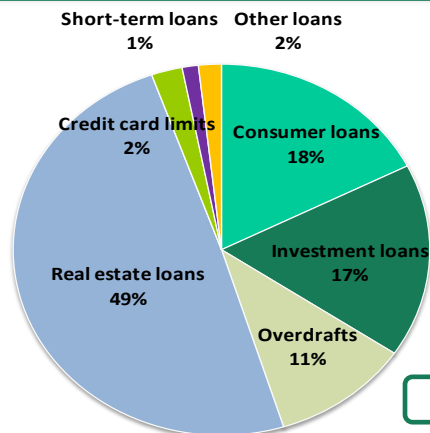
Net banking income

Net banking income generated by the Retail and Business Banking represents **54.6%** of the Group's net banking income.

KONTO DOBRZE OSZCZĘDNOŚCIOWE
 TWOJE OSZCZĘDNOŚCI
PROCENTUJĄ
 JAK NIGDY!

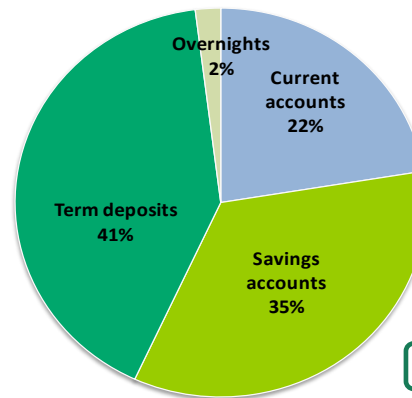


Loan structure as at 31.12.2015



Loans – PLN 29.2b

Deposit structure as at 31.12.2015



Deposits – PLN 28.4b

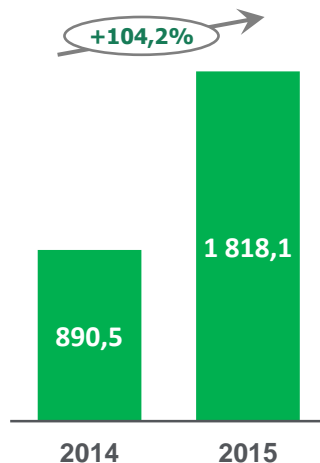


Retail Banking – Personal Finance

(mPLN)

Cash loans sales*

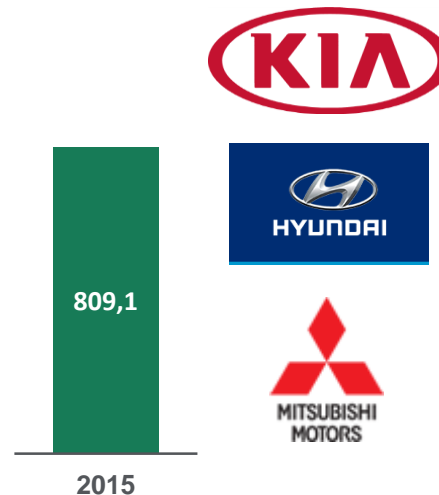
Significant growth in **cash loans** after the transfer of BNP Paribas Bank Polska operations.



* without Sygma Bank Polska

Car loans and leasing sales

Bank broadened its offer by **car loans** and strengthened its market position, mainly due to cooperation contracts signed in 2014 - with KIA and Hyundai in Poland and in June 2015 - with Mitsubishi.



Car loans were not offered by exBGŻ

Main financial data as at 31.12.2015



Balance sheet – PLN 1,883m

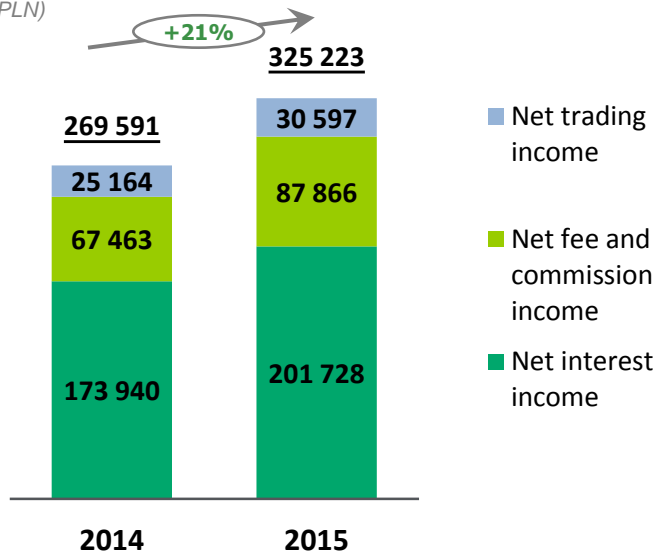
Equity – PLN 287m

Loans – PLN 1,831m

Category	Count
Individual clients	1 827
Cash loans	328
Instalment loans	891
Credit cards	607
Others	1
Other clients	4



(mPLN)

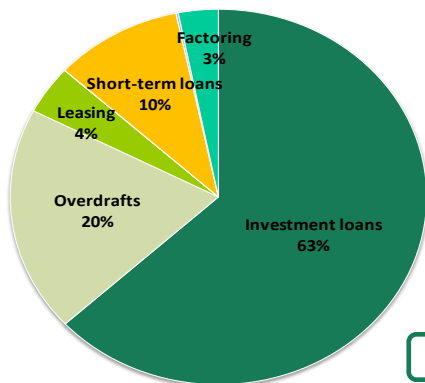


Net Banking Income

Net banking income generated by SME represents **15.9%** of the Group's net banking income.

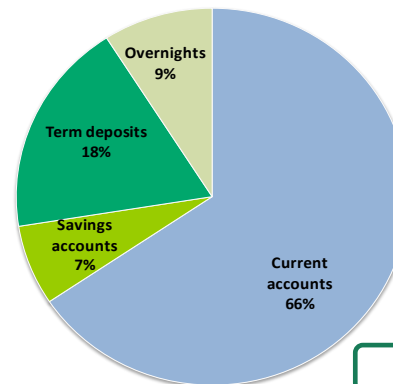


Loan structure as at 31.12.2015



Loans – PLN 11.0b

Deposit structure as at 31.12.2015

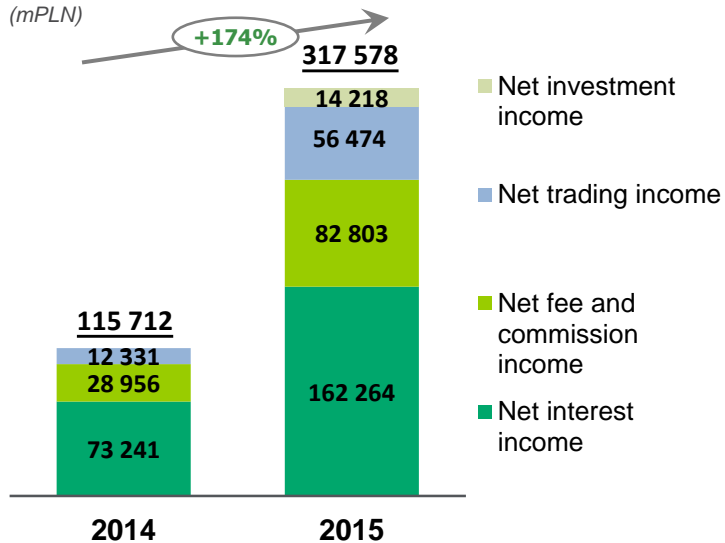


Deposits – PLN 5.9b



Corporate Banking

(mPLN)

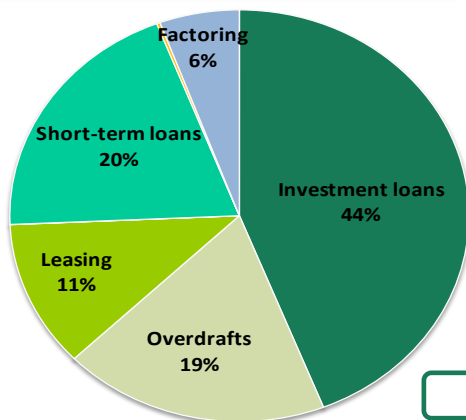


Net banking income

Net banking income generated by Corporate Banking represents **15.5%** of the Group's net banking income.

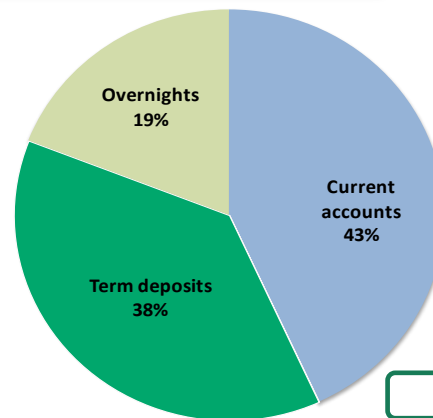


Loan structure as at 31.12.2015



Loans – PLN 11.9b

Deposit structure as at 31.12.2015



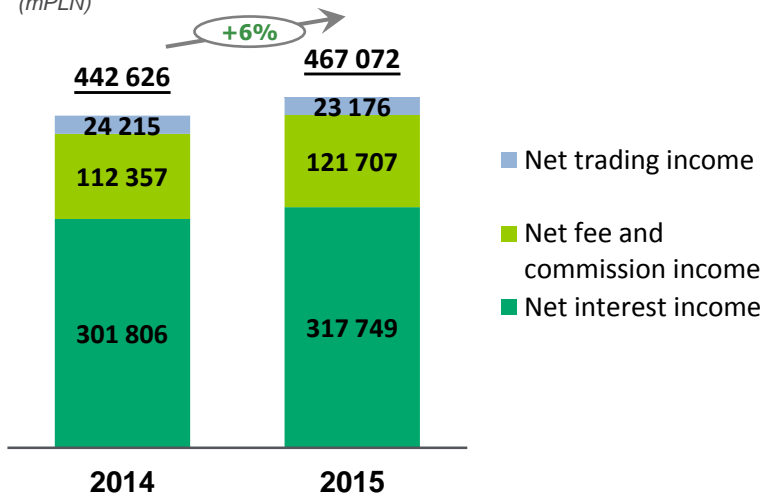
Deposits – PLN 10,0b



Agro segment

Net banking income

(mPLN)



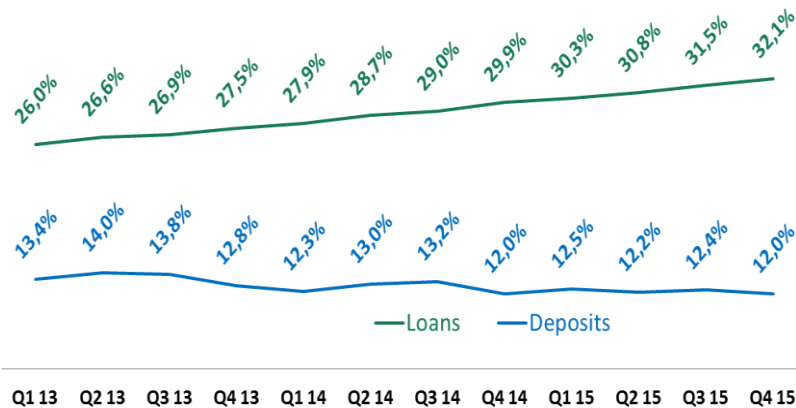
Record agri results in 2015

Leader in volume of preferential loans granted to clients - PLN 4.7b as at 31.12.2015

The Bank was granted up to PLN 1,081m for preferential loans in 2016 by Agency for Restructuring and Modernisation of Agriculture

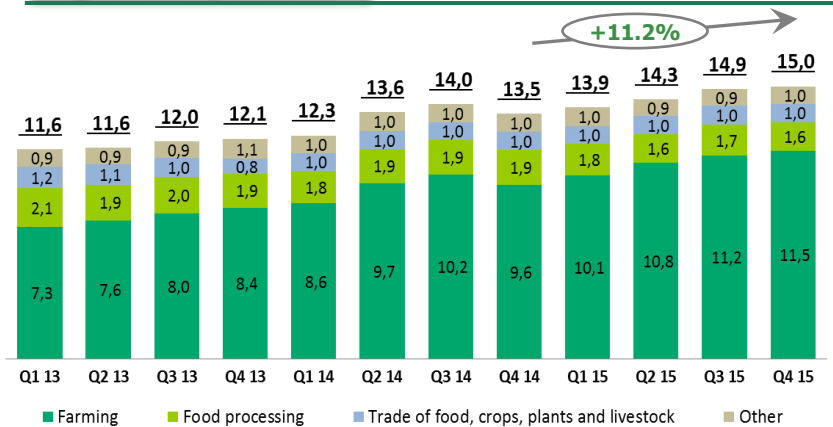


Market share



Agro loan portfolio

(bPLN)



BGZ BNP PARIBAS

The bank for a changing world

Awards and accolades

- **Ranked 1st in The Best Bank for Farmer 2016 Ranking** compiled by Martin&Jacob, the research agency.
- Bank BGŻ BNP Paribas was ranked **second** in the main category of the Newsweek's 2015* Ranking - „**Friendly Bank - traditional banking**” and **third** in the „**Friendly Bank - digital banking**” category.
- Bank BGŻ BNP Paribas was awarded the “**Golden Laurel of Super Business**” award in 2015 in the category “**Finance and Banking**”. The competition is organized by the editors of the special edition of the “Super Express” newspaper, dedicated to economy.
- In 2015, thanks to offering the crediting conditions which were the most favourable for the clients, the Bank won the **first place in the competition organized by the Agency for Restructuring and Modernisation of Agriculture (ARiMR)**. As a result, it received the biggest pool of funds on the market for extending preferential investment credits for agriculture.
- In Feb. 2015 former BNP Paribas Bank Polska S.A. was named **Top Employer Polska 2015** for the second time, for its HR policy developed in line with best market practices. In Feb. 2016 the title of **Top Employer Polska 2016** was granted to **Bank BGŻ BNP Paribas**.

* The survey was carried out only in points of sale run by former Bank BGŻ.



5

APPENDICES

- > Consolidated Income Statement
- > Consolidated Assets
- > Consolidated Liabilities and Equity



Consolidated income statement

(PLN thousand)

Consolidated income statement	Year-to-date basis		Quarterly basis							
	31/12/2015	31/12/2014	31/12/2015	30/09/2015	30/06/2015	31/03/2015	31/12/2014	30/09/2014	30/06/2014	31/03/2014
Interest income	2 069 758	1 795 097	603 055	565 122	498 964	402 617	454 484	476 437	438 336	425 840
Interest expense	(647 111)	(676 813)	(176 796)	(159 455)	(161 929)	(148 931)	(179 087)	(180 375)	(162 091)	(155 260)
Net interest income	1 422 647	1 118 284	426 259	405 667	337 035	253 686	275 397	296 062	276 245	270 580
Fee and commission income	493 845	357 243	145 656	138 312	127 610	82 267	87 886	92 769	92 295	84 293
Fee and commission expense	(71 143)	(46 744)	(24 540)	(19 335)	(16 863)	(10 405)	(11 544)	(12 401)	(11 058)	(11 741)
Net fee and commission income	422 702	310 499	121 116	118 977	110 747	71 862	76 342	80 368	81 237	72 552
Dividend income	4 394	3 303	-	(836)	5 230	-	1	-	3 302	-
Net trading income	183 461	63 723	62 355	53 242	47 809	20 055	20 332	18 517	11 153	13 721
Result on investing activities	47 752	24 465	12 447	105	12 167	23 033	19 076	(87)	2 307	3 169
Result on hedge accounting	-	(156)	-	-	-	-	-	-	(21)	(135)
Other operating income	60 811	37 937	22 494	21 402	10 558	6 357	9 768	11 779	10 758	5 632
Net impairment losses on financial assets and contingent liabilities	(301 876)	(310 966)	(75 904)	(92 533)	(78 680)	(54 759)	(155 583)	(44 230)	(53 377)	(57 776)
General administrative expenses	(1 569 283)	(930 525)	(547 118)	(389 392)	(372 971)	(259 802)	(249 811)	(235 847)	(220 858)	(224 009)
Depreciation and amortization	(148 457)	(100 995)	(43 624)	(41 722)	(35 794)	(27 317)	(26 791)	(24 369)	(25 227)	(24 608)
Other operating expenses	(92 459)	(37 393)	(30 091)	(18 681)	(32 161)	(11 526)	(15 290)	(11 281)	(5 506)	(5 316)
Operating result	29 692	178 176	(52 066)	56 229	3 940	21 589	(46 559)	90 912	80 013	53 810
Share in profit (loss) of associates	-	-	-	-	-	-	-	(2 096)	842	1 254
Profit (loss) before income tax	29 692	178 176	(52 066)	56 229	3 940	21 589	(46 559)	88 816	80 855	55 064
Income tax expense	(16 399)	(40 145)	7 140	(15 813)	(653)	(7 073)	7 326	(20 050)	(16 995)	(10 426)
Net profit (loss) for the period	13 293	138 031	(44 926)	40 416	3 287	14 516	(39 233)	68 766	63 860	44 638



Consolidated Assets

(PLN thousand)

Consolidated statement of financial position	31/12/2015	30/09/2015	30/06/2015	31/03/2015	31/12/2014	30/09/2014	30/06/2014	31/03/2014
ASSETS								
Cash and balances with the Central Bank	2 826 416	2 022 991	2 472 825	1 901 971	1 790 160	1 495 370	1 416 197	1 607 994
Loans and advances to banks	495 431	518 141	308 917	186 636	404 724	296 707	291 876	109 767
Reverse repo transactions	-	-	-	84 578	100 668	353 656	61 351	34 508
Debt securities held for trading	-	-	260	183 312	199 404	153 976	300 818	171 331
Derivative financial instruments	368 147	372 814	357 102	340 384	420 152	401 899	247 465	302 609
Hedging instruments	2 711	6 880	6 459	-	-	-	-	67 218
Loans and advances to customers	52 269 544	50 201 630	49 534 661	29 877 265	29 631 923	29 794 139	28 918 697	26 458 387
Available for sale financial assets	7 845 074	6 962 185	8 432 095	6 267 672	7 084 017	6 893 680	6 537 759	6 377 810
Investment property	54 627	54 627	54 627	54 627	54 627	62 524	62 524	62 524
Investments in associates	-	-	-	-	-	-	37 101	36 259
Intangible assets	256 455	261 231	265 983	166 528	165 307	153 402	153 405	152 684
Property, plant and equipment	537 201	526 526	490 236	398 895	411 063	415 993	427 054	436 637
Deferred tax assets	465 211	415 874	438 027	167 273	173 828	130 656	159 639	155 552
Current tax assets	-	-	-	7 890	-	4 606	-	6 820
Other assets	251 521	393 911	241 051	126 716	60 702	46 418	160 651	192 159
TOTAL ASSETS	65 372 338	61 736 810	62 602 243	39 763 747	40 496 575	40 203 026	38 774 537	36 172 259



Consolidated liabilities and equity

(PLN thousand)

Consolidated statement of financial position	31/12/2015	30/09/2015	30/06/2015	31/03/2015	31/12/2014	30/09/2014	30/06/2014	31/03/2014
LIABILITIES								
Amounts due to banks	9 876 892	8 650 762	9 528 844	1 471 085	1 546 739	2 574 958	4 282 635	3 207 120
Repo transactions	-	-	-	111 734	45 364	145 412	159 148	261 837
Hedged items	1 605	5 293	5 442	-	-	-	-	-
Financial liabilities held for trading	-	-	-	-	-	18 074	53 083	28 513
Derivative financial instruments	351 539	347 710	357 215	321 792	448 908	389 967	293 503	320 866
Amounts due to customers	46 527 391	44 156 915	44 176 712	32 374 716	32 804 444	31 331 127	28 252 639	27 140 819
Debt securities issued	469 083	467 686	469 276	477 882	762 311	803 779	807 583	824 879
Subordinated liabilities	847 568	836 112	859 333	352 185	320 951	311 648	308 674	309 805
Other liabilities	816 984	872 101	832 664	407 006	325 751	382 438	494 559	453 453
Provision for deferred tax	40 716	31 664	8 052	8 052	8 052	9 552	9 552	9 552
Deferred tax liabilities	8 052	8 068	38 155	-	9 639	-	1 265	-
Provisions	164 154	161 771	198 986	70 683	68 112	66 140	62 889	62 508
TOTAL LIABILITIES	59 103 984	55 538 082	56 474 679	35 595 135	36 340 271	36 033 095	34 725 530	32 619 352
EQUITY								
Share capital	84 238	84 238	84 238	56 139	56 139	56 139	56 139	51 137
Other supplementary capital	5 092 196	5 092 196	5 092 196	3 430 785	3 430 785	3 430 785	3 430 785	3 085 059
Other reserve capital	780 874	780 875	780 875	271 859	271 859	271 859	271 859	115 000
Revaluation reserve	198 090	171 720	142 234	253 154	255 362	229 756	177 609	90 552
Retained earnings	112 956	69 699	28 021	156 675	142 159	181 392	112 615	211 159
- retained profit	99 663	11 480	10 218	142 159	4 128	4 128	4 117	166 521
- net profit for the period	13 293	58 219	17 803	14 516	138 031	177 264	108 498	44 638
TOTAL EQUITY	6 268 354	6 198 728	6 127 564	4 168 612	4 156 304	4 169 931	4 049 007	3 552 907
TOTAL LIABILITIES AND EQUITY	65 372 338	61 736 810	62 602 243	39 763 747	40 496 575	40 203 026	38 774 537	36 172 259





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