

**Independent auditor's report on review
of Interim condensed separate financial statements
of BNP Paribas Bank Polska S.A.
comprising the period from 1 January 2020 to 30 June 2020**

To the Shareholders and Supervisory Board of BNP Paribas Bank Polska S.A.

Introduction

We have reviewed the accompanying interim condensed separate financial statements of BNP Paribas Bank Polska S.A. (hereinafter: the „Bank”), located in Warsaw at Kasprzaka 10/16, comprising: the interim condensed separate statement of financial position as at 30 June 2020, the interim condensed separate income statement, the interim condensed separate statement of comprehensive income, the interim condensed separate statement of changes in equity, the interim condensed separate statement of cash flows for the period from 1 January 2020 to 30 June 2020 and selected explanatory information (the „interim condensed separate financial statements”).

The Management Board of the Bank is responsible for the preparation and presentation of the interim condensed separate financial statements in accordance with the requirements of International Accounting Standard 34 *Interim Financial Reporting* announced in the form of Commission Regulations.

Our responsibility is to express a conclusion on these interim condensed separate financial statements based on our review.

Scope of review

We conducted our review in accordance with National Review Standard 2410 in the wording of the International Standard on Review Engagements 2410 *Review of Interim Financial Information Performed by the Independent Auditor of the Entity*, as adopted by the resolution 3436/52e/2019 dated 8 April 2019 of the National Council of Statutory Auditors. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, applying analytical and other review procedures.

A review is substantially less in scope than an audit conducted in accordance with National Auditing Standards in the wording of the International Auditing Standards adopted by the National Council of Statutory Auditors and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim condensed separate financial statements are not prepared, in all material respects, in accordance with the requirements of International Accounting Standard 34 *Interim Financial Reporting Reporting* announced in the form of Commission Regulations.

On behalf of

Mazars Audyt Sp. z o.o. No. 186
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Joanna Włoch

Małgorzata Pek-Kocik

Certified Auditor
No. 13557

Partner

Warsaw, 14 August 2020

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