

**Independent auditor's report on review  
of Interim condensed consolidated financial statements  
of BNP Paribas Bank Polska S.A. Capital Group  
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 consolidated financial statements of BNP Paribas Bank Polska S.A. Capital Group (hereinafter: the „Capital Group”), for which BNP Paribas Bank Polska S.A. (hereinafter the „Bank”), located in Warsaw at Kasprzaka 10/16 is the Parent Company, comprising: the interim condensed consolidated statement of financial position as at 30 June 2020, the interim condensed consolidated income statement, the interim condensed consolidated statement of comprehensive income, the interim condensed consolidated statement of changes in equity, the interim condensed consolidated statement of cash flows for the period from 1 January 2020 to 30 June 2020 and selected explanatory information („the interim condensed consolidated financial statements”).

The Management Board of the Bank is responsible for the preparation and presentation of the interim condensed consolidated 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 consolidated 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 consolidated financial statements are not prepared, in all material respects, in accordance with the requirements of International Accounting Standard 34 *Interim Financial Reporting* announced in the form of Commission Regulations.

On behalf of

Mazars Audyt Sp. z o.o. No. 186  
Piękna 18, Warsaw

Joanna Włoch

Małgorzata Pek-Kocik

Certified Auditor  
No. 13557

Partner

Warsaw, 14 August 2020

**This document is a foreign language version of the original Independent Auditor's Report issued in Polish version and only the original version is binding. This document has been prepared for information purposes and could be used only for company's internal purposes. In case of any discrepancies between the Polish and English version, the Polish version shall prevail.**