



CAPITAL ADEQUACY INFORMATION OF BNP PARIBAS BANK POLSKA S.A. CAPITAL GROUP

AS OF 31 MARCH 2022

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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 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 obligated to publish in a publicly accessible manner information about the qualitative and quantitative information on the capital adequacy excluding irrelevant, proprietary or confidential information.

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 regulation regarding disclosure of information and guidelines of the European Banking Authority in this regard:

- 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 (hereinafter "Regulation (EU) No 2021/637")
- 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)
- Guidelines of the European Banking Authority of 11 August 2020 amending Guidelines EBA/GL/2018/01 on uniform disclosures under Article 473a of Regulation (EU) No 575/2013 (CRR) on the transitional period for mitigating the impact of the introduction of IFRS 9 on own funds to ensure compliance with the CRR 'quick fix' in response to the COVID-19 pandemic (EBA/GL/2020/12).

Unless otherwise specified, all figures in the document are presented as of March 31, 2022, in thousands PLN, based on the data of the BNP Paribas Bank Polska S.A. Capital Group.

As of 31 March 2022, the BNP Paribas Bank Polska S.A. Capital Group comprised the BNP Paribas Bank Polska S.A., as the parent, and its subsidiaries:

- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.
- BNP Paribas Leasing Services Sp. z o.o.
- BNP Paribas Solutions Sp. z o.o. in liquidation
- BNP Paribas Group Service Center S.A.
- Bankowy Fundusz Nieruchomościowy Actus Sp. z o.o. in liquidation
- Campus Leszno sp. z o.o.
- BGŻ Poland ABS1 DAC.

For the purposes of prudential consolidation, the following shall not be included:

- BNP Paribas Solutions Sp. z o.o in liquidation
- Bankowy Fundusz Nieruchomościowy Actus Sp. z o.o. in liquidation
- Campus Leszno sp. z o.o.
- BGŻ Poland ABS1 DAC.

Exclusion from prudential consolidation of companies, with the exception of BGŻ Poland ABS1 DAC, results from taking into account the conditions set out in BGŻ Poland ABS1 DAC is controlled by the Bank due to meeting the conditions contained in IFRS10.

List of abbreviations used:

- Bank - BNP Paribas Bank Polska S.A.
- Group - BNP Paribas Bank Polska S.A. Capital Group.
- Regulation (EU) No 575/2013 - 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 (as amended).

2. KEY METRICS

Implementing the requirement specified in art. 447 and art. 438(d) of the Regulation (EU) No 575/2013, 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 net stable funding ratio.

Table 1 EU KM1 - Key metrics template as of 31 March 2022

		A	b	c	d	e
		31 March 2022	31 December 2021	30 September 2021	30 June 2021	31 March 2021
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	10 838 219	11 303 787	11 487 203	11 634 275	11 737 129
2	Tier 1 capital	10 838 219	11 303 787	11 487 203	11 634 275	11 737 129
3	Total capital	15 013 493	15 502 699	15 703 566	15 837 456	16 012 501
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	95 362 058	91 651 096	89 374 691	87 584 796	85 123 839
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	11.37%	12.33%	12.85%	13.28%	13.79%
6	Tier 1 ratio (%)	11.37%	12.33%	12.85%	13.28%	13.79%
7	Total capital ratio (%)	15.74%	16.91%	17.57%	18.08%	18.81%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)						
EU-7a	Additional CET1 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7b	Additional AT1 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7c	Additional T2 SREP requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-7d	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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU-10a	Other Systemically Important Institution buffer	0.25%	0.25%	0.25%	0.25%	0.25%
11	Combined buffer requirement (%)	2.75%	2.75%	2.75%	2.75%	2.75%
EU-11a	Overall capital requirements (%)	10.75%	10.75%	10.75%	10.75%	10.75%
12	CET1 available after meeting the total SREP own funds requirements (%)	5 116 496	5 804 722	5 007 538	5 284 378	5 565 651
Leverage ratio						
13	Leverage ratio total exposure measure	150 980 074	145 088 356	141 450 480	137 687 380	134 408 249
14	Leverage ratio	7,18%	7,79%	8,12%	8,45%	8,73%
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
EU-14a	Additional CET1 leverage ratio requirements (%)	-	-	-	-	-
EU-14b	Additional AT1 leverage ratio requirements (%)	-	-	-	-	-
EU-14c	Total SREP leverage ratio requirements (%)	-	-	-	-	-
Total SREP leverage ratio requirements (%)						
EU-14d	Applicable leverage buffer	3.00%	3.00%	3.00%	3.00%	0.00%
EU-14e	Overall leverage ratio requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	32 170 250	33 099 674	36 335 210	37 026 734	38 502 951
EU-16a	Cash outflows - Total weighted value	38 449 981	35 596 084	30 770 446	28 976 361	30 507 564
EU-16b	Cash inflows - Total weighted value	15 756 884	12 871 563	11 551 881	10 732 988	10 409 878
16	Total net cash outflows (adjusted value)	22 693 097	22 724 521	19 218 565	18 243 374	20 097 686
17	Liquidity coverage ratio (%)	141.76%	145.66%	189.06%	202.96%	191.58%
Net Stable Funding Ratio						
18	Total available stable funding	101 988 232	99 097 193	97 485 346	94 951 440	n/a
19	Total required stable funding	80 044 510	75 553 961	70 381 744	66 270 458	n/a
20	NSFR ratio (%)	127.41%	131.16%	138.51%	143,28%	n/a

3. OVERVIEW OF RISK-WEIGHTED AMOUNTS

Pursuant to of the Regulation (EU) no 575/2013, the Group publishes information on risk exposure amounts.

Table 2 EU OV1 – Overview of risk weighted exposure amounts as of 31 March 2022

		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		31 March 2022	31 December 2021	31 March 2022
1	Credit risk (excluding CCR)	82 649 103	79 809 773	6 611 928
2	Of which the standardised approach	82 649 103	79 809 773	6 611 928
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the advanced IRB (AIRB) approach	-	-	-
6	Counterparty credit risk - CCR	2 306 955	2 107 852	184 556
7	Of which the standardised approach	2 256 159	2 074 608	180 493
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	3 280	3 380	262
EU 8b	Of which credit valuation adjustment - CVA	47 516	29 865	3 801
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250%/ deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	1 618 484	1 345 487	129 479
21	Of which the standardised approach	1 618 484	1 345 487	129 479
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	8 787 516	8 387 983	703 001
EU 23a	Of which basic indicator approach	237 208	185 874	18 977
EU 23b	Of which standardised approach	8 550 308	8 202 110	684 025
EU 23c	Of which advanced measurement approach	-	-	-
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	2 208 714	2 073 546	176 697
29	Total	95 362 058	91 651 096	7 628 965

4. LIQUIDITY REQUIREMENTS

In the quarterly report the Group discloses information on liquidity requirements pursuant to Art. 451a paragraph 2 of the Regulation (EU) No 575/2013.

Disclosing the information required in template EU LIQ1, the Group provides the values and numerical data required for each of four calendar quarters (January-March, April-June, July-September, October-December) preceding the disclosure date. Values and figures are calculated as the arithmetic mean of the month-end observations in the twelve months preceding the end of each quarter.

Table 3 EU LIQ1 - Quantitative information of LCR

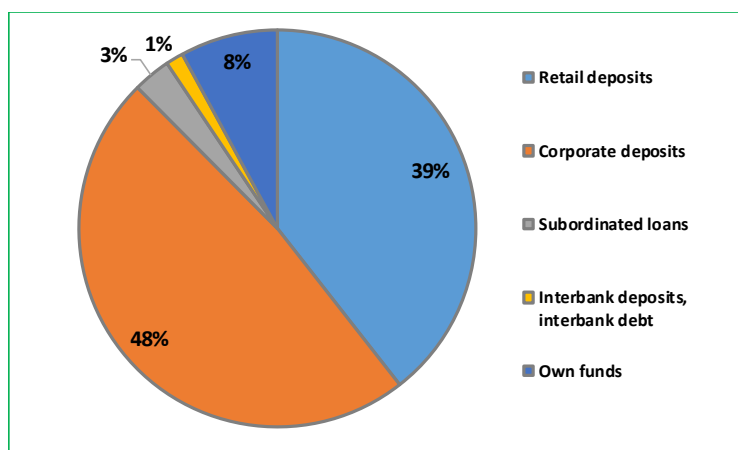
Scope of consolidation: consolidated		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	31 March 2022	31 December 2022	30 September 2021	30 June 2021	30 September 2021	30 June 2021	30 September 2021	30 June 2021
EU 1b	Number 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)					32 170 250	33 099 674	36 335 210	37 026 734
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	68 393 562	68 122 598	66 146 842	65 492 494	5 540 395	5 519 135	5 293 683	5 186 917
3	Stable deposits	41 365 465	42 288 037	41 258 317	41 316 728	2 068 273	2 114 402	2 062 916	2 065 836
4	Less stable deposits	26 201 528	24 934 847	23 905 001	23 102 872	3 472 122	3 404 733	3 230 767	3 121 080

5	Unsecured wholesale funding	39 366 055	35 416 083	33 453 962	31 922 497	15 158 195	14 350 772	12 564 642	12 274 368
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	11 987 787	11 023 372	11 155 673	11 020 384	2 996 947	2 755 843	2 788 918	2 755 096
7	<i>Non-operational deposits (all counterparties)</i>	27 353 213	24 364 946	22 267 437	20 868 029	12 136 194	11 567 164	9 744 872	9 485 187
8	<i>Unsecured debt</i>	25 055	27 765	30 852	34 085	25 055	27 765	30 852	34 085
9	Secured wholesale funding	-	-	-	-	-	-	-	-
10	Additional requirements	43 212 660	42 577 808	37 919 925	37 237 605	17 033 288	15 141 480	12 484 832	11 515 077
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	14 356 422	11 818 225	9 331 802	8 403 006	14 356 422	11 818 225	9 331 802	8 403 006
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	28 856 239	30 759 583	28 588 123	28 834 598	2 676 866	3 323 255	3 153 030	3 112 070
14	Other contractual funding obligations	3 854 654	2 987 696	2 937 544	2 770 509	687 910	584 697	427 289	-
15	Other contingent funding obligations	15 899 751	19 266 252	17 166 012	15 937 235	30 192	-	-	-
16	TOTAL CASH OUTFLOWS	-	-	-	-	38 449 981	35 596 084	30 770 446	28 976 361
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	<i>Inflows from fully performing exposures</i>	2 813 531	2 470 946	3 680 309	3 812 998	1 962 038	1 688 328	2 720 286	2 830 835
19	<i>Other cash inflows</i>	13 794 846	11 183 235	8 831 594	7 902 153	13 794 846	11 183 235	8 831 594	7 902 153
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)	-	-	-	-	-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)	-	-	-	-	-	-	-	-
20	TOTAL CASH INFLOWS	16 608 377	13 654 181	12 511 903	11 715 150	15 756 884	12 871 563	11 551 881	10 732 988
EU-20a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20b	<i>Inflows subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20c	<i>Inflows subject to 75% cap</i>	16 608 377	13 654 181	12 511 903	11 715 150	15 756 884	12 871 563	11 551 881	10 732 988
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER	-	-	-	-	32 170 250	33 099 674	36 335 210	37 026 734
22	TOTAL NET CASH OUTFLOWS	-	-	-	-	22 693 097	22 724 521	19 218 565	18 243 374
23	LIQUIDITY COVERAGE RATIO	-	-	-	-	141.76%	145.66%	189.06%	202.96%

The Group collects diversified sources of funds, that ensure stable liquidity situation. The Group holds as well highly liquid assets portfolio, that can be used as the source of liquidity in case of need and ensure access to the liquidity within one day. Above mentioned elements enable stable liquidity management both in the normal situation as well as in the crisis or emergency. A high share of liquid assets (Level 1 only) ensures compliance with the regulatory and internal liquidity requirements.

The LCR ratios as of the end of each quarter remained on safe and high level. High level of the LCR at the end of June, despite a slight decrease of the liquidity buffer, results from the operational part of corporate current accounts value, for which outflow value in the LCR measure is significantly smaller, than for non-operational ones. Throughout recent four quarters, the LCR changed from 202.96% as of end of June 2021 to 141.76% as of the end of 1Q 2022.

The non-bank deposits base constitutes the largest share in the Bank's funding, and it comes from all segments of Clients. As of end of 1Q 2022 the corporate segment funding has its dominant contribution. The stability of deposit base is ensured by the attractive and comprehensive offer to the Customers on one side, and it is monitored and analysed in terms of the stability of modelled liabilities for each business lines from the other. Bank also cooperates with the supranational financial institutions that provide stable funding used in specific projects or it is used in offers to selected Customers. The complete funding structure as of the end of 1Q 2022 is presented on the chart below.



The Bank monitors concentration of the funding sources from non-bank Customers and presents relevant analysis to the ALCO Committee on a 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 the currency mismatch through derivative transactions allows the Bank to close the Bank's needs in various currencies and in an appropriate term structure. The Bank monitors liquidity in PLN and main foreign currencies: EUR, CHF, USD and other currencies in total. In the event of a shortage of liabilities in foreign currencies, the Bank enters into off-balance sheet foreign exchange transactions with the BNP Paribas Group entities: FX Swap and CIRS, mainly with through the foreign currencies, in which the Bank has a surplus of liabilities. As of March 31, 2022, the Bank used funds in CHF collected through the above-mentioned transactions in order to finance the portfolio of its mortgage loans in this currency. Due to the uncertainty as to the further development of the situation regarding this portfolio, the Bank secured financing with a relatively short maturity so as to be able to quickly adjust the balance sheet structure to any changes in the outstanding of its CHF mortgage portfolio.

Off balance sheet exposure and potential collateral calls:

Collaterals for off-balance sheet transactions are mainly assets of the Level 1 type, i.e. cash and government securities. 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 the possible closing of the transaction.

5. TRANSITIONAL PROVISIONS

The purpose of this chapter is to present a comparison of the Group's own funds, capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous expected credit losses and the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the Regulation (EU) No 575/2013.

In accordance with Regulation (EU) 2017/2395 of the European Parliament and of the Council of 12 December 2017 amending Regulation (EU) No 575/2013 as regards transitional arrangements for mitigating the impact of introducing IFRS 9 on own funds and for treatment as large exposures certain exposures to public sector entities denominated in the domestic currency of any Member State (hereinafter "Regulation (EU) 2017/2395") and guidelines EBA/GL/2020/12, the Bank discloses to the public the amounts of own funds, Common Equity Tier I capital and Tier I capital, risk-weighted assets, Common Equity Tier I capital ratio, Tier I capital ratio, total capital ratio and leverage ratio that would apply if the Bank did not apply the transitional solutions resulting from the introduction of IFRS 9 and the corresponding expected credit losses, as well as the temporary treatment of unrealized gains and

losses measured at fair value through other comprehensive income in connection with the COVID-19 pandemic in accordance with Art. 468 of Regulation (EU) No 575/2013.

Starting from the reporting date of 31 December 2021, the Bank applied a provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income in accordance with Art. 468 of the Regulation (EU) No 575/2013. Reported capital ratios, including the leverage ratio and Tier I capital, take into account the application of Art. 468 of the Regulation (EU) No 575/2013.

The Bank, as the parent company, after analyzing the requirements of Regulation (EU) 2017/2395, decided to apply the transitional provisions provided for in this regulation, which means that for the purposes of assessing the capital adequacy of the Group the full impact of IFRS 9 implementation is not taken into account. The Bank fulfilled its obligations under Regulation (EU) 2017/2395 by informing the Polish Financial Supervision Authority of its intention to apply the transitional provisions by letter No. BZO / W / 15/2018 of January 29, 2018.

Table 4 Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs , and with and without the application of the temporary treatment in accordance with Article 468 of the CRR as of 31 March 2022

	31 March 2022	31 December 2021	30 September 2021	30 June 2021	
Available capital (amounts)					
1	Common Equity Tier I (CET1) capital	10 838 219	11 303 787	11 487 203	11 634 275
2	Common Equity Tier I (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10 738 023	11 103 395	11 286 810	11 433 882
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	10 492 861	11 093 978	11 487 203	11 634 275
3	Tier I capital	10 838 219	11 303 787	11 487 203	11 634 275
4	Tier I capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10 738 023	11 103 395	11 286 810	11 433 882
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	10 492 861	11 093 978	11 487 203	11 634 275
5	Total capital	15 013 493	15 502 699	15 703 566	15 837 456
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14 913 296	15 302 306	15 503 173	15 637 063
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	14 668 135	15 292 889	15 703 566	15 837 456
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	95 362 058	91 651 096	89 374 691	87 584 796
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	95 088 491	91 550 699	89 279 039	87 482 701
Capital ratios					
9	Tier I (as a percentage of risk exposure amount)	11.37%	12.33%	12.85%	13.28%
10	Common Equity Tier I (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.29%	12.13%	12.64%	13.07%
10a	CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	11.00%	12.10%	12.85%	13.28%
11	Tier I (as a percentage of risk exposure amount)	11.37%	12.33%	12.85%	13.28%
12	Tier I (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.29%	12.13%	12.64%	13.07%
12a	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	11.00%	12.10%	12.85%	13.28%
13	Total capital (as a percentage of risk exposure amount)	15.74%	16.91%	17.57%	18.08%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.68%	16.71%	17.36%	17.87%

Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					
14a		15.38%	16.69%	17.57%	18.08%
Leverage ratio					
15	Leverage ratio total exposure measure	150 980 074	145 088 356	141 450 480	137 687 380
16	Leverage ratio	7.18%	7.79%	8.12%	8.45%
Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied					
17		7.11%	7.65%	7.98%	8.30%
Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					
17a		6.95%	7.65%	8.12%	8.45%

6. INFORMATION ON THE REMUNERATION POLICY – SUPPLEMENT INFORMATION

According to the information provided in the report as of 31 December 2021, the supplementary information is presented below with collective quantitative information on the remuneration granted for 2021, i.e. fixed remuneration paid in 2021 and variable remuneration granted for 2021.

Table 5 Remuneration awarded for the financial year (ths PLN, the information on the number of employees is expressed as a full number)

		a	b	c	d	
		MB Supervisory function	MB Management function	Other senior management	Other identified staff	
1	Fixed remuneration	Number of identified staff	14	10	14	105
2		Total fixed remuneration	1 457	12 281	7 970	35 907
3		Of which: cash-based	1 457	10 034	7 623	34 349
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)				
7		Of which: other forms	-	2 248	347	1 558
8		(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff	14	10	14	105
10		Total variable remuneration	-	7 720	3 393	14 216
11		Of which: cash-based	-	4 747	2 580	12 035
12		Of which: deferred	-	3 124	657	1 615
EU-13a		Of which: shares or equivalent ownership interests	-	2 973	814	2 182
EU-14a		Of which: deferred	-	1 350	325	873
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		Of which: deferred	-	-	-	-
EU-14x		Of which: other instruments	-	-	-	-
EU-14y		Of which: deferred	-	-	-	-
15		Of which: other forms	-	-	-	-
16		Of which: deferred	-	-	-	-
17	Total remuneration (2 + 10)		1 457	20 001	11 363	50 123

7. 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 Regulation (EU) No 575/2013 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 BNP Paribas Bank Polska S.A. Capital Group as of 31 March 2022".

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

09.05.2022	Przemysław Gdański <i>President of the Management Board</i>	<i>qualified electronic signature</i>
09.05.2022	Magdalena Nowicka <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
09.05.2022	Agnieszka Wolska <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
09.05.2022	Jean-Charles Aranda <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
09.05.2022	Andre Boulanger <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
09.05.2022	Przemysław Furlepa <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
09.05.2022	Wojciech Kemblowski <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
09.05.2022	Kazimierz Łabno <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>
09.05.2022	Volodymyr Radin <i>Vice-President of the Management Board</i>	<i>qualified electronic signature</i>

Warsaw, May 9, 2022