

## Significant items impacting the results in the third quarter of 2022

### Current report no. 27/2022

Date: 12 October 2022

Referring to the current report No. 22/2022 published on 15 July 2022, the Management Board of BNP Paribas Bank Polska S.A. ("the Bank") hereby discloses the update of information on items materially affecting the consolidated financial results of BNP Paribas Bank Polska S.A. Group ("the Group") in the third quarter of 2022.

Based on the data on the usage of the possibility to suspend the performance of mortgage loan agreements granted in PLN by Customers, as introduced by the Act on crowdfunding for business ventures and assistance to borrowers, the Bank verified the estimates disclosed in the current report No. 22/2022 and recognized the amount of PLN 965 million credit holidays expenses in net interest income in the third quarter of 2022.

In connection with the entry into force of the Act of 5 August 2022 on amending the Act on Mortgage Loans and on the Supervision of Mortgage Brokers and Agents and Certain Other Acts, the Bank recognized costs in the amount of PLN 29 million (as part of the net interest income) related to the need to reimburse Customers for additional charges incurred until the mortgage registration.

Furthermore, the results of the third quarter of 2022 were impacted by:

- 1) additional contribution to the Commercial Bank Protection System S.A. in the amount of PLN 19 million in the general administrative expenses (in the second quarter the Bank incurred the cost of this in the amount of PLN 188 million),
- 2) costs of payment to the Borrowers Support Fund in the amount of PLN 8 million. The contribution to the Borrowers' Support Fund for the second quarter, determined by the Council of the Borrowers' Support Fund, amounted to PLN 23 million (the amount charged to the results of the third quarter was lower due to the provisions created for this purpose in previous periods).

As a result of the items described above, the Bank and the Group will post a negative net result for the third quarter of 2022. More information on the financial results will be disclosed in the financial report for the third quarter scheduled for 10 November 2022.

#### Legal basis

*Art. 17 (1) of the Market Abuse Regulation (MAR)*