



10 AUGUST 2023

FINANCIAL RESULTS FOR H1 2023

BNP PARIBAS BANK POLSKA S.A. GROUP

AGENDA

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01

**KEY
HIGHLIGHTS**

Q2 2023 – focus on increasing the Customers' transactionality and improving the business profitability

Growing core revenues despite the low demand for loans, operating expenses under control, low credit risk, further increase of CHF provisions

STRATEGY & TRANSFORMATION

#positive #up #stronger #together

- Leading market position in sustainable financing - further increase in volumes, participation in the largest transactions on the market, supporting customers in the "green" transformation
- Growth in the number of Customers in key segments – Premium and Wealth Management Customers, Corporate and Multinational Customers (MNC)
- Increased usage of remote channels and services by Customers. Further technological transformation in the Agile@Scale model

BUSINESS ACTIVITY

RETAIL BANKING

- Persistently low demand for loans for Individual Customers and, as a result, further decline in the loan portfolio value (-1% q/q) with a simultaneous increase in the value of deposits (+0.3% q/q)
- Further increase in Customer transactionality (cards, mobile transactions, digital wallets)
- Growing sales of investment products, increase in portfolio balance by 17.3% q/q

CORPORATE & SME BANKING

- Further dynamic growth of sustainable finance portfolio despite a slight decrease in the loan portfolio in the Corporate and SME segment
- Stable and strong liquidity position – increase in the value of deposits in both segments
- Further development of the GO Biznes ecosystem

FINANCIAL RESULTS

- Growth in revenues (NBI) – higher net interest income, net trading income and result on hedge accounting
- Operating expenses under control – y/y growth (excluding BFG and IPS charges) below the inflation rate. Improvement of performance indicators (Cost/Income ratio)
- Very good quality of the loan portfolio, another quarter of positive loan loss provisions. PLN 356 million of CHF provisions created in Q2
- PLN 948 million net profit in H1 2023 (+77% y/y). Further improvement of capital ratios

net profit

PLN 460 million

-6% q/q
+78% y/y

gross loans

PLN 92 billion

-1% q/q
-4% y/y

NBI

PLN 1,823 million

+5% q/q
+16% y/y

GO beyond Strategy 2022-25

Key achievements in H1 2023



#POSITIVE

- **The largest PLN corporate bonds issue in the history of the Polish market:** the issue of Sustainability-Linked Bonds for Polsat Plus Group in the amount of PLN 2.67 billion. Bank as co-organiser and joint bookrunner
- **Two Sustainability-Linked Loan transactions:** for Polsat Plus Group in the amount of approx. PLN 10.6 billion (Bank's share - PLN 1 billion) and for Iglotex in the amount of over PLN 300 million (Bank's share as Sustainability-Linked Loan Coordinator - PLN 150 million)
- **Agromist.pl:** launch of the first greenhouse gas emissions calculator for poultry producers
- **Bank on the list of Top Rated ESG Companies** published by Sustainalytics, received badges: ESG Industry Top Rated and ESG Regional Top Rated

#UP

- **Development of digital channels** – continuing growth of digital sales (59% vs 40% in H1 2022)
- **GOinvest:** new investment advisory service for Premium and Wealth Management Customers, with the possibility of customer service through a dedicated application. Advisory service covers all Customer's assets
- **EUR 100 million agreement with the European Investment Bank** to finance energy efficiency projects in Poland
- **Ecological Loan implementation** supporting the energy transformation of Polish enterprises in cooperation with BGK

#STRONGER

- Introducing the **Broker ID** remote identity confirmation for SMEs with Autenti, as the first bank in Poland
- **Implementation of Axepta BNP Paribas Payment Gateway** for Customers operating in e-commerce industry, which is the first in Poland to offer the possibility of split payments by the Customer into various forms
- **Online loan application** for medium and large agricultural enterprises
- Launch of **Artificial Intelligence** usage in the FX transactions area
- Robots: **17 implementations in H1 2023**, in the areas of loans, accounts, cards, trade finance & compliance

#TOGETHER

- **Improved employee satisfaction** measured by eNPS index (+15 points vs March 2023, +7 points vs June 2022)
- Partnership agreement with Activation Foundation under the name "INCLU(VI)SION", supporting **employment of people with disabilities**
- Workplace environment audit conducted together with asperIT foundation, to address the **needs of neuroatypical employees**
- Honored on the **Diversity IN Check 2023** List for the fifth time in a row - a list of the most advanced employers in the field of diversity and inclusion management in Poland

PLN 8.4 billion

of sustainable financing
at the end of June 2023

PLN 12.5 billion

volume of investment products
at the end of June 2023

203

robots supporting Bank operations

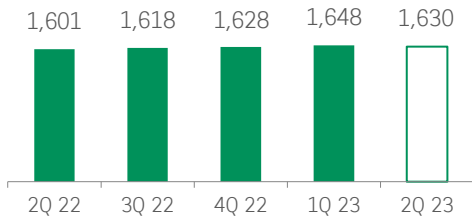
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employee satisfaction index (eNPS)

#G0digital - statistics

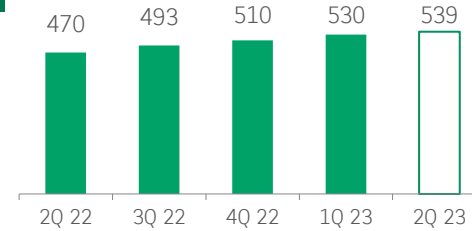
Ongoing implementation of the digital agenda in the Agile@Scale model. Increased Customer transactionality

> Customers using digital channels [thous.]



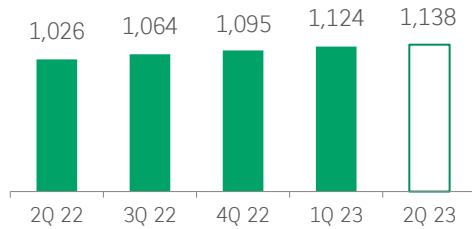
-1% q/q
+2% y/y

> Number of tokens in digital wallets [thous.]



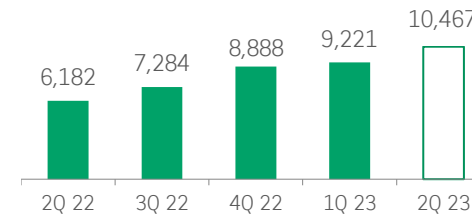
+2% q/q
+15% y/y

> G0mobile users [thous.]



+1% q/q
+11% y/y

> BLIK transactions quarterly [thous.]



+14% q/q
+69% y/y

#G0digital



Open banking



G0dealer application

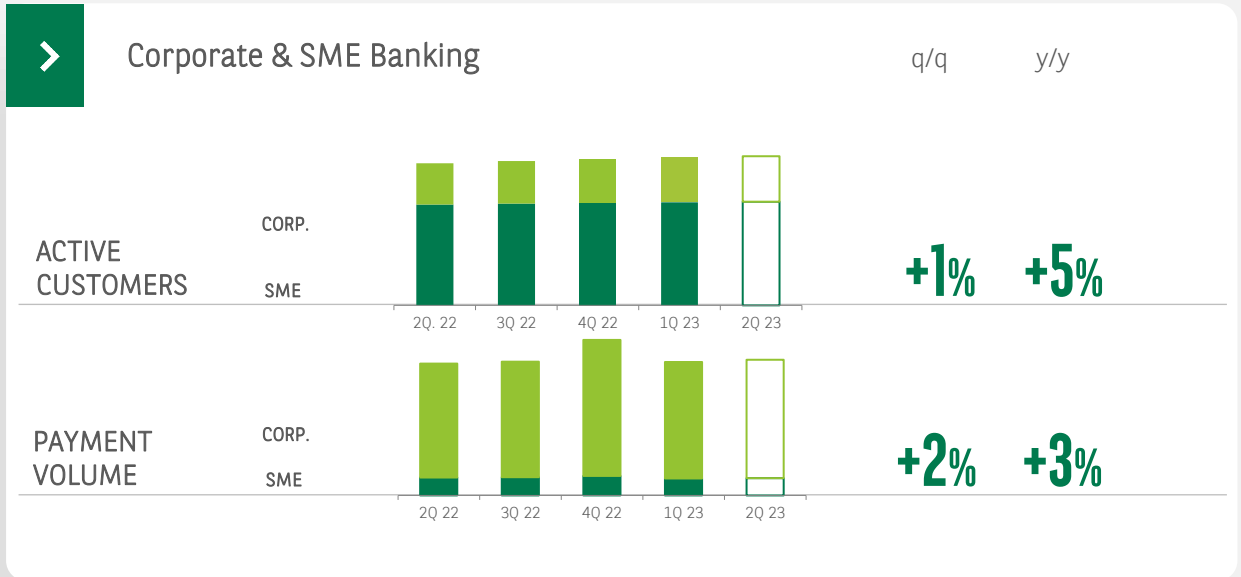
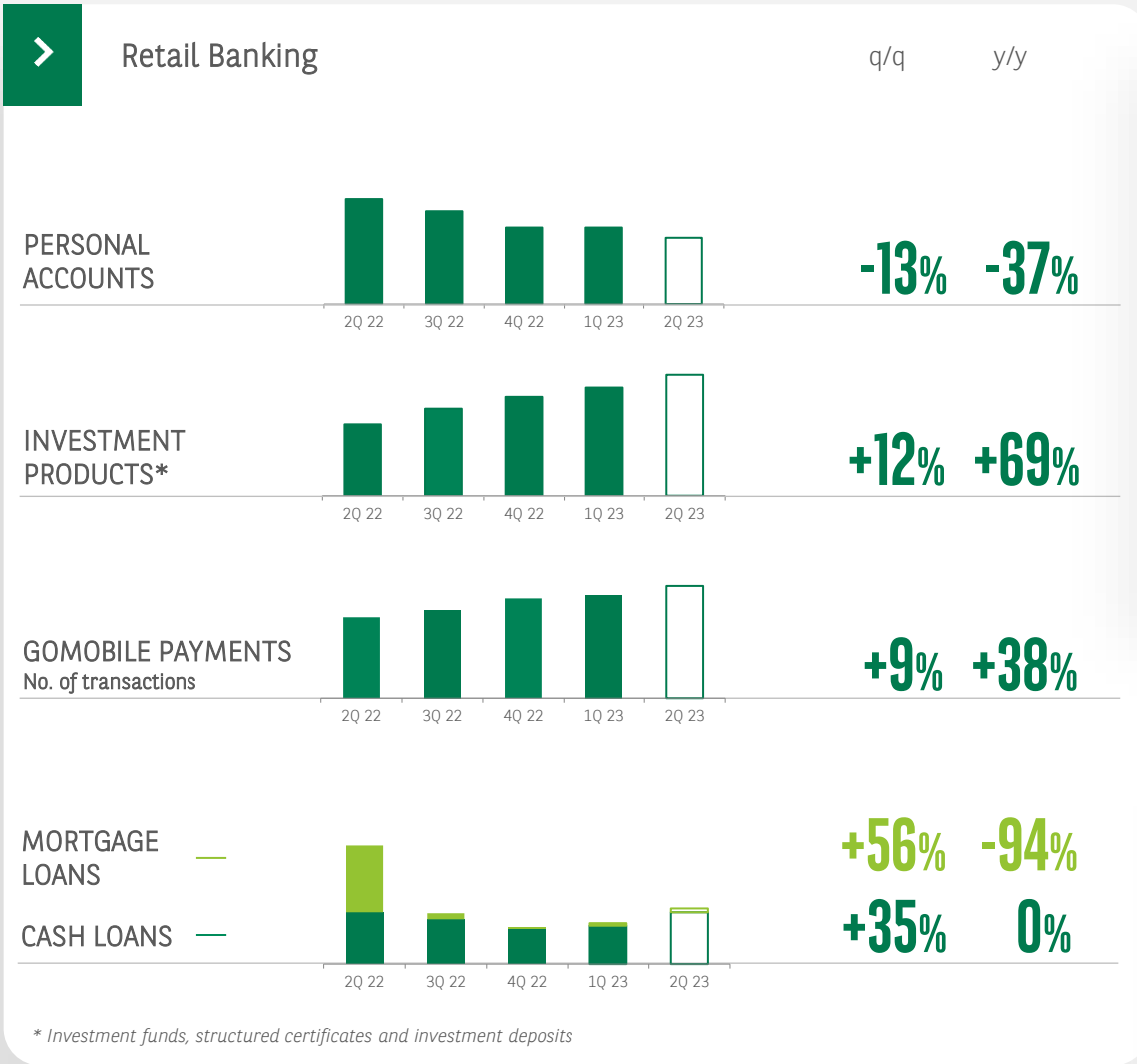


G0invest service



Customer business activity - sales & transactional trends

Increase in sales of investment products and cash loans for Retail Customers. Stabilisation in Corporate and SME Banking



We support our Customers in business development by actively participating in key deals on the market

EUR 23 billion
Sustainability-Linked Loan

Global Coordinator, co-ESG Coordinator

May 2023

PLN 5.1 billion
Staple financing for fiber JV

Bookrunner, Underwriter, MLA

June 2023

PLN 210 million
Refinancing of indebtedness, general corporate purposes

Arranger, Original Lender, Hedging Bank

May 2023

Construction financing for a 40 MW PV farm

PLN 150.4 million

Arranger, Original Lender, Hedging Bank, Facility and Security Agent

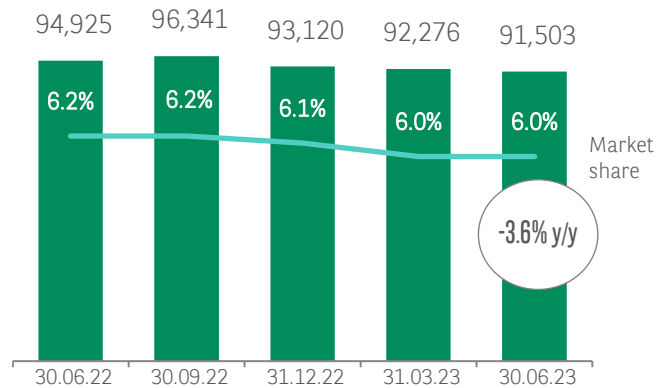
April 2023

Loan and deposit volumes

Continuing limited demand for loans. Increase in deposits in key Customers segments



Gross loans [PLN million]



-1.3% q/q

decrease in Individual Customer loans (-6.7% y/y; -4.5%* y/y), mortgage loans (-2.7% q/q, -9.3% y/y, -6.2%* y/y)

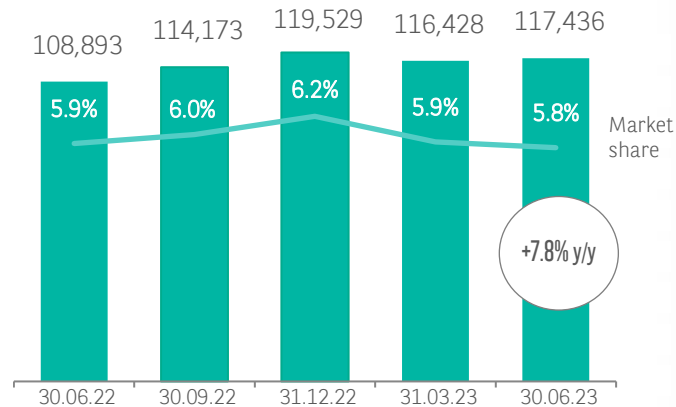
-0.5% q/q

decrease in Institutional Customer loans (-1.3% y/y)

* w/o impact of credit holidays



Customer deposits [PLN million]



+0.3% q/q

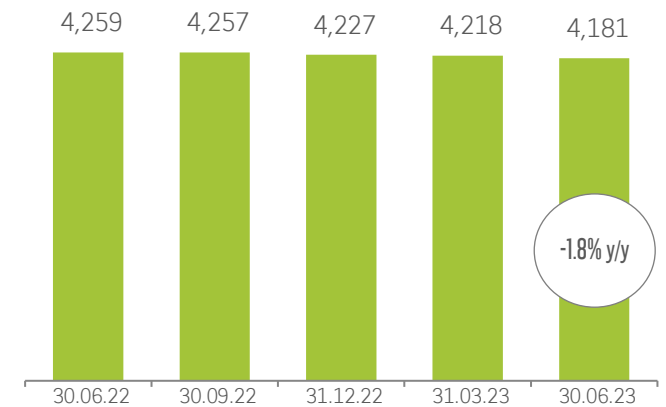
quarterly increase in Individual Customer deposits (+1.4% y/y)

+1.2% q/q

quarterly increase in Institutional Customer deposits (+12.8% y/y)



Number of Customers** [thous.]



-1.0% q/q

slight decrease in the number of Individual Customers (-2.1% y/y) – ongoing portfolio cleaning

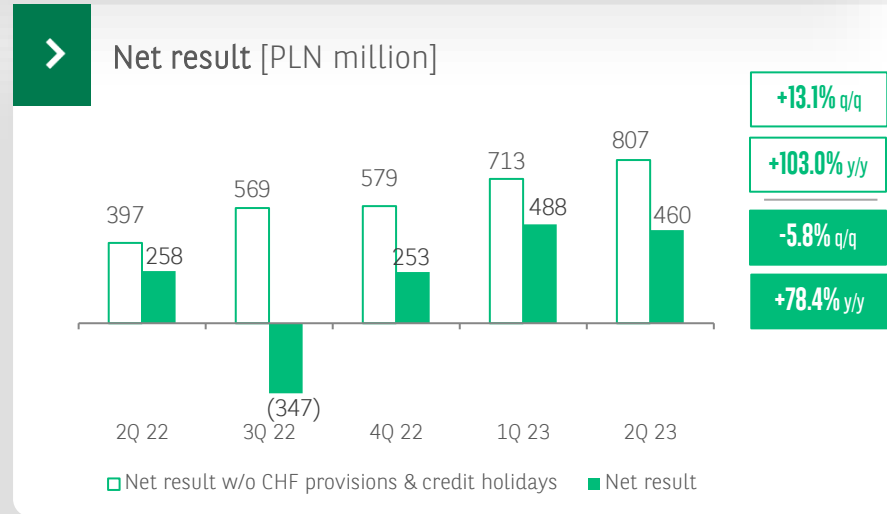
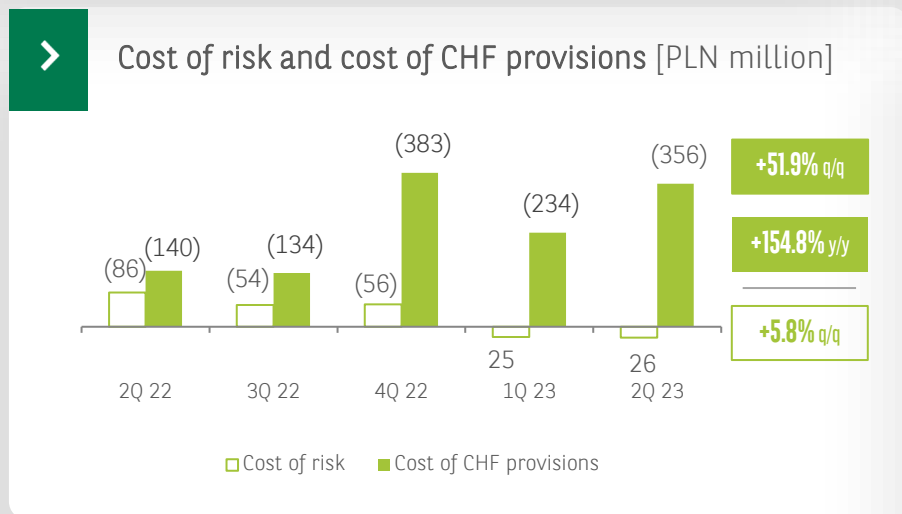
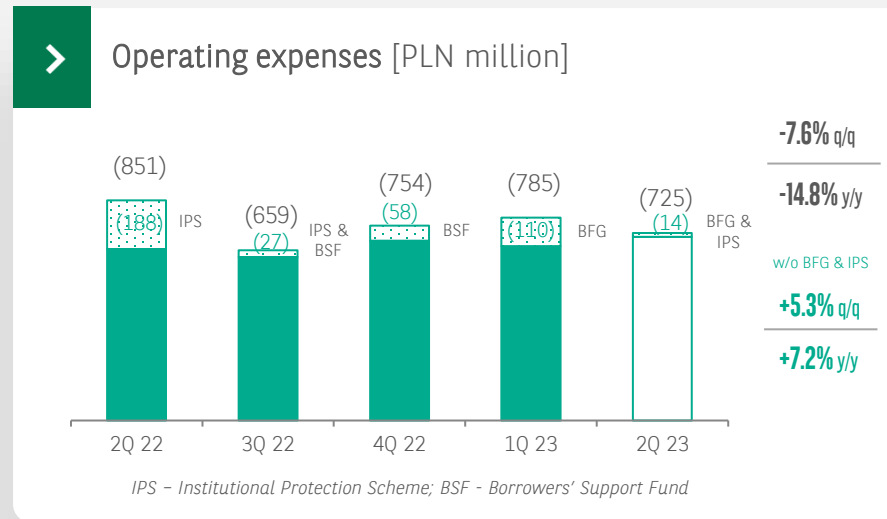
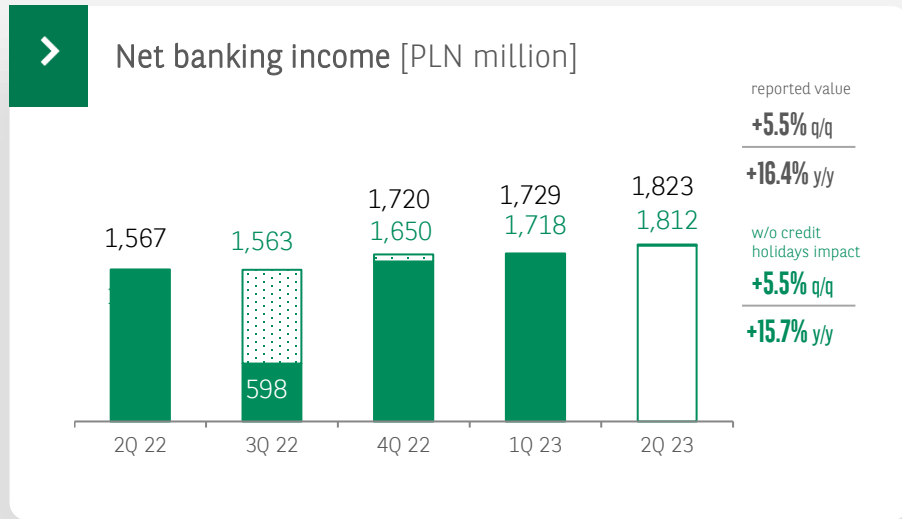
+0.8% q/q

slight increase in the number of micro, SME and Corporate Customers (+0.8% y/y)

** In Q2 2023, the Bank updated the Customer calculation algorithm. The largest change took place in the Micro segment and resulted from including the Customers with products of the Bank's subsidiaries that historically had a relationship with the Bank.

Quarterly financial results

Solid net profit due to NBI improvement, operating expenses control and positive impact of credit risk costs while increasing CHF provisions



Further increase in the quarterly net banking income. Improvement of net interest income, net trading income and result of investing activities and hedge accounting result.

Positive impact of credit holidays on net interest income in Q2 2023 (PLN +11 million vs PLN +11 million in Q1 2023 and PLN +70 million in Q4 2022).

Decrease in a quarterly level of operating expenses as a result of the lack of comparable BFG costs. Growth of costs y/y w/o BFG and IPS costs below the inflation rate.

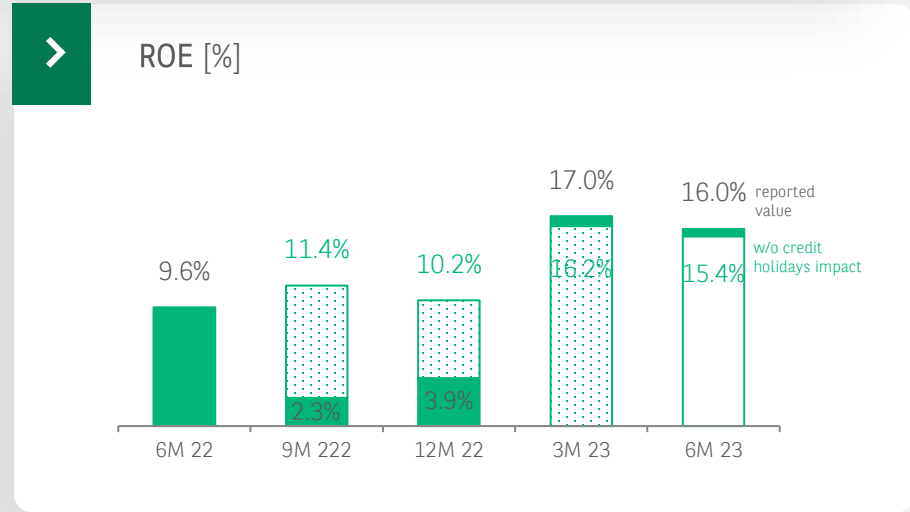
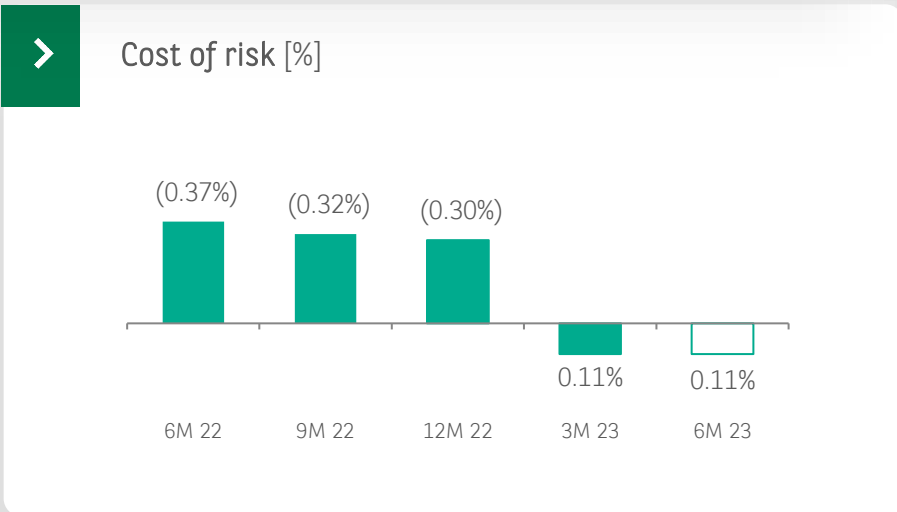
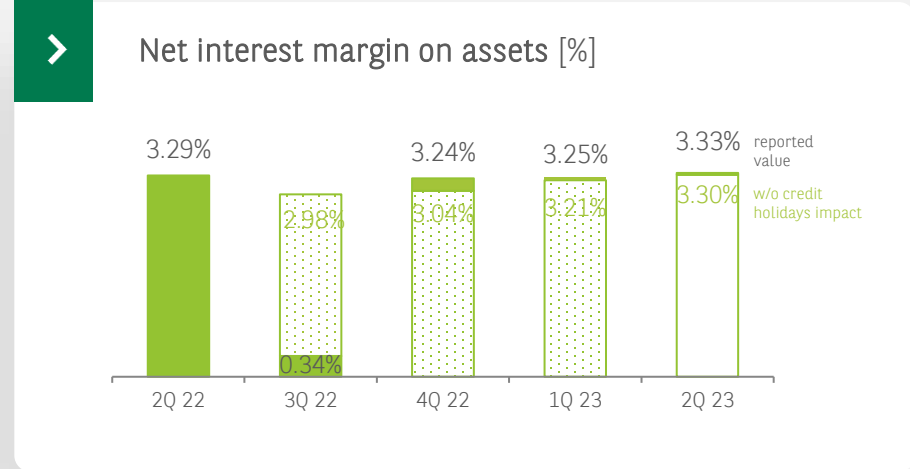
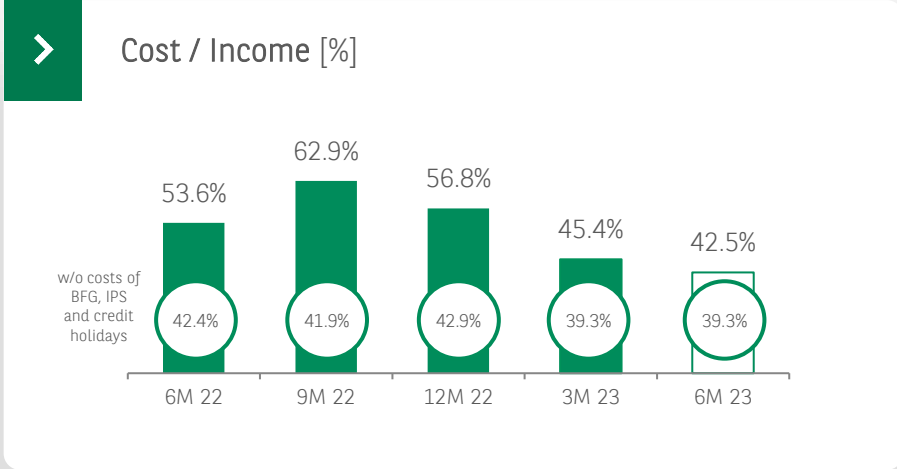
Positive impact of cost of risk level resulting from the continued good loan portfolio quality, recoveries and the result on the sale of non-performing portfolio.

Higher costs of CHF provisions compared to Q1 2023. Increase in the number of settlements related to CHF mortgage loans.

PLN 460 million reported net profit (-5.8% q/q and +78.4% Q2 2023/ Q2 2022).

Key financial ratios

Improvement of operating efficiency achieved thanks to revenue growth, cost control and lower impact of regulatory burdens



Further Improvement of the reported Cost / Income ratio q/q and y/y as a result of an increase of net banking income and lower regulatory costs.

Excluding costs of BFG, IPS and credit holidays, the ratio would be 39.3% (no change vs 3M 2023 and -3.1 pp vs 6M 22).

Improvement of net interest margin as a result of e.g. the improvement of the result on derivatives and the stabilisation of the cost of financing.

Positive impact of credit risk costs in Q2 2023.

ROE at the level of 16.0% despite the increase in the cost of CHF provisions.



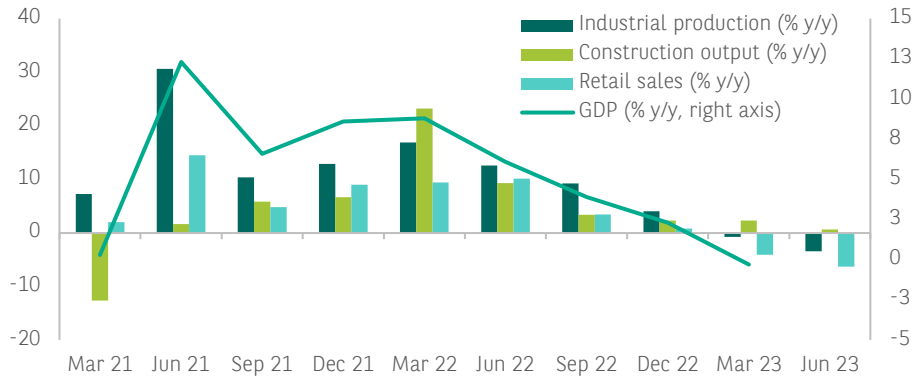
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**MACROECONOMIC
ENVIRONMENT**

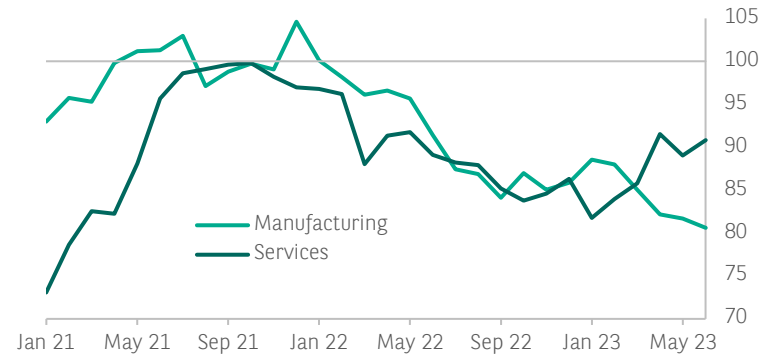
GDP, economic backdrop and inflation

Another weak quarter in the economy, but disinflation raises hopes for a recovery ahead

Polish economy remained weak in H1 2023 and recovery prospects are uneven



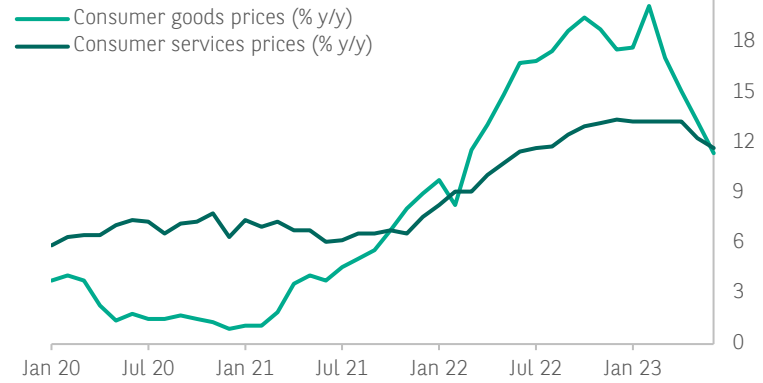
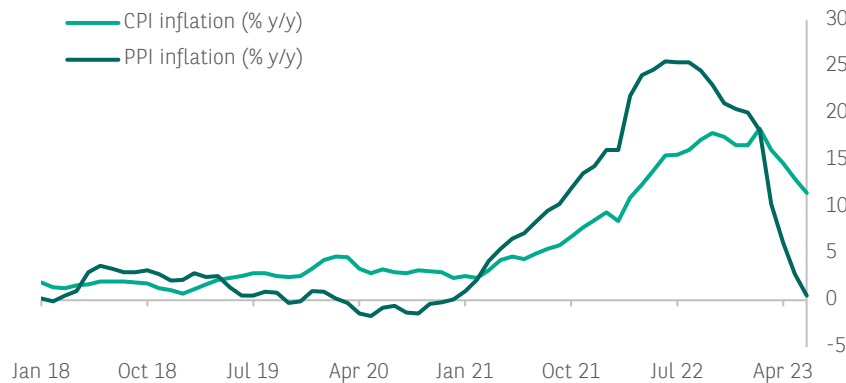
GUS: Business Tendency Survey (2019=100)



The Polish economy is going through a period of weakness. In Q1 2023 real GDP fell by 0.3% y/y and high-frequency data from industry, construction and retail trade suggest another quarter of annual contraction during April-June.

Judged by survey data, the growth outlook is improving, however. Leading indicators have risen relative to H2 2022, though it seems that the recovery will be rather uneven across the particular sectors of the economy. Services are likely doing better, than manufacturing in the coming months.

Price pressure easing on cheaper commodities, local factors remain pro-inflationary



Slowing inflation will contribute the most to the rebound in consumption, we believe. By June CPI inflation eased to 11.5% y/y from well above 18% in Q1 2023.

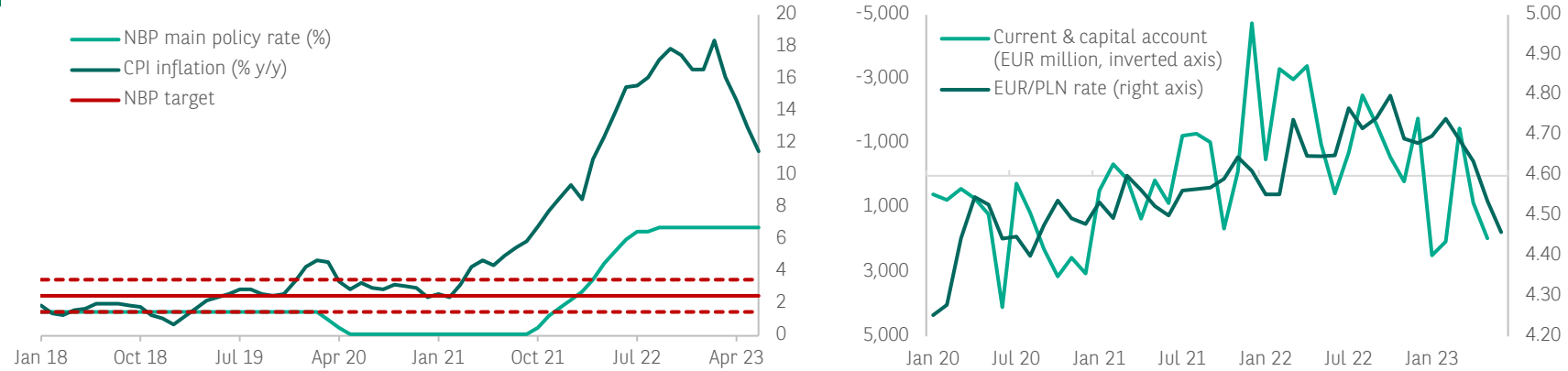
Cheaper commodities and a stronger zloty will remain the key drivers for disinflation through mid-2024, reducing price pressures in the segment of consumer goods. Meanwhile, local factors such as double-digit wage growth and soft fiscal policy will not allow for faster deceleration of underlying inflation and service prices, in particular.

Source: GUS, Eurostat, Macrobond, BNP Paribas

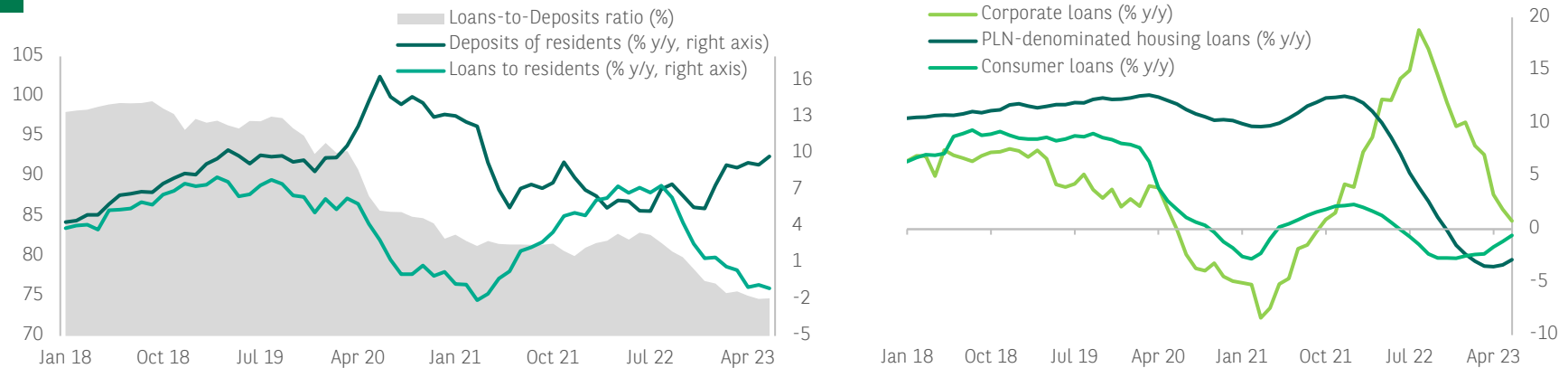
Monetary policy, exchange rate and the banking sector

Interest rate cuts are possible before the end of the year; demand for credit remains weak

Poland's central bank has ended its tightening cycle and the zloty benefits from stronger *terms-of-trade*



Banking sector: Weak demand for credit from households and businesses



Since October 2022, the Monetary Policy Council is keeping interest rates unchanged, with the main policy rate at 6.75%. However, in July 2023 the Council has formally ended the tightening cycle. More importantly, comments of the President of the NBP point to possible interest rate cuts before year-end.

Cheaper commodities, beyond supporting disinflation, have markedly improved Poland's *terms-of-trade*. The current account swung from deficit in 2022 to a surplus in H1 2023 again. Stronger external accounts have helped the zloty with EUR/PLN trading below 4,50 levels since June and USD/PLN easing more recently to the 4.00 handle.

A challenging economic environment, coupled with high nominal interest rates curbed credit demand since mid-2022. Housing loans were particularly hit, but also consumer loans and corporate lending were affected, as well. The latest data from the banking sector show, however, some improvement in lending to households, while the corporate segment is underperforming.

Source: GUS, Eurostat, NBP, KNF, Macrobond, BNP Paribas



03

**FINANCIAL
RESULTS**

Key financial data - 6M 2023

Continuation of positive trends visible in Q1 2023, supporting the improvement of capital position and increase in value for Shareholders

> Financial results

Net profit	PLN 948 million	+77.0% y/y (PLN +412 million)
Net banking income	PLN 3,552 million	+17.1% y/y (PLN +518 million), of which: net interest income: PLN 2,439 million, +13.3 y/y net fee & commission income: PLN 633 million, +6.3% y/y net trading income: PLN 484 million, +79.5% y/y
Expenses	PLN -1,510 million	-7.1% y/y (PLN +116 million)
Expenses (w/o BFG & IPS)	PLN -1,386 million	+7.8% y/y (PLN -100 million)
C/I Ratio	42.5%	-11.1 pp y/y
C/I Ratio (w/o BFG, IPS & credit holidays)	39.3%	-3.1 pp y/y
Cost of provisions for CHF portfolio	PLN -590 million	+165.1% y/y (PLN -368 million)
Net impairment write-offs	PLN +51 million	PLN +216 million y/y

> Volumes

Assets	PLN 151 billion, +5.8% y/y
Loans (gross)	PLN 92 billion, -3.6% y/y
Customer deposits	PLN 117 billion, +7.8% y/y
Equity	PLN 13 billion, +12.7% y/y

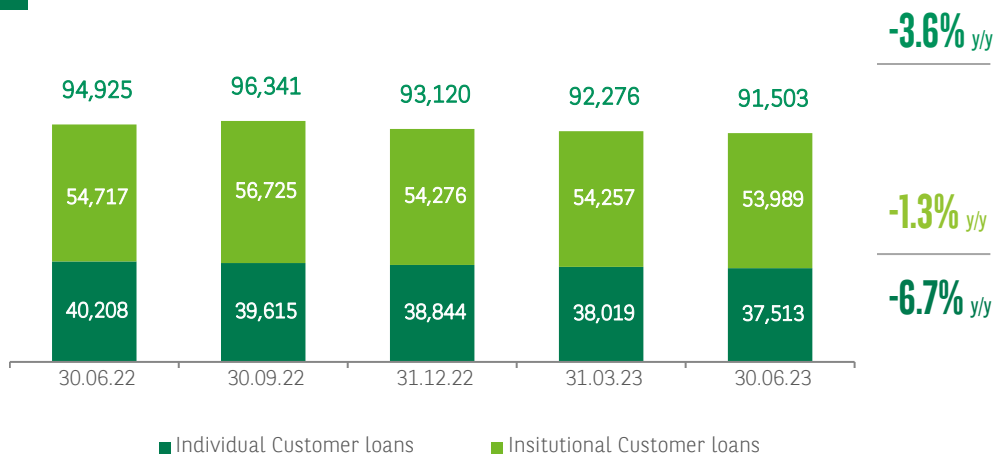
> Indicators

Total Capital Ratio	16.35%
Tier 1	12.13%
MREL standalone (% TREA)	17.98%
ROE	16%
BVPS (PLN)	85.4
Net loans/deposits	75%
LCR	205%
NSFR	142%

Loan portfolio

Lack of clear signs of revival in demand for loans in both Customer segments

Gross Customer loans* [PLN million]



Decrease in the loan portfolio value by 3.6% y/y (-0.8% q/q)

- q/q dynamics starting from Q2 22: +2.6%; +1.5%, -3.3%, -0.9%, -0.8%

Individual Customers' portfolio – decrease by 6.7% y/y (-1.3% q/q)

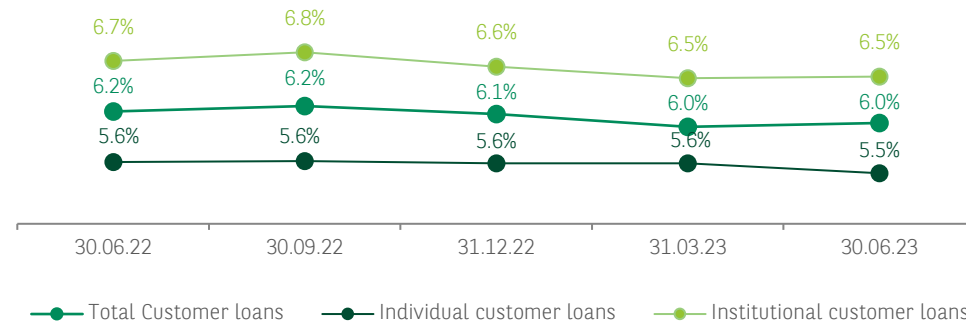
- q/q dynamics starting from Q2 22: +1.8%, -1.5%, -1.9%, -2.1%, -1.3%
- decrease in the value of PLN mortgage loans (-1.1% q/q, -6.7% y/y). Negative dynamics related to credit holidays and a decrease in PLN mortgage sales
- slight quarterly increase in the portfolio of cash loans (+1.8% q/q, +1.9% y/y)

Institutional Customers' portfolio - decrease by 1.3% y/y (-0.5% q/q)

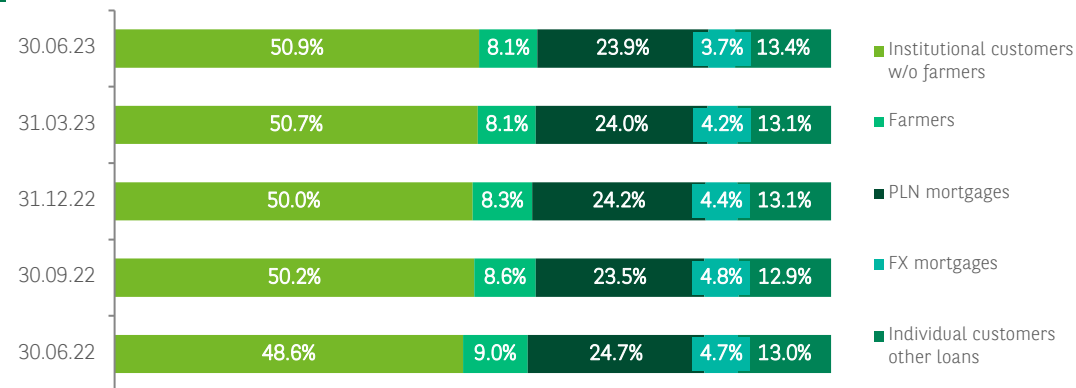
- q/q dynamics starting from Q2 22: +3.2%, +3.7%, -4.3%, 0.0%, -0.5%
- slight decrease in the portfolio of enterprises (-0.5% q/q, +0.2% y/y). The smallest decrease in the leasing portfolio (-0.4% q/q, +5.9% y/y).

* including the portfolio measured at fair value

Market shares [%]



Gross loans structure [%]

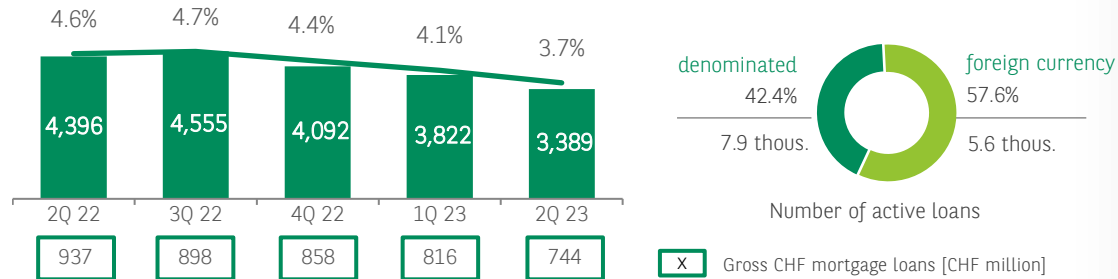


CHF mortgage loan portfolio

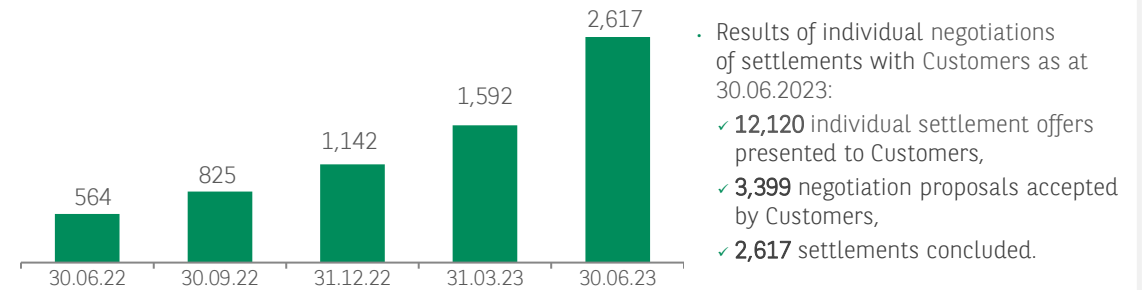
Further increase in the level of provisions determined by the number of lawsuits and settlements with Customers

> Gross CHF mortgage loans [PLN million]

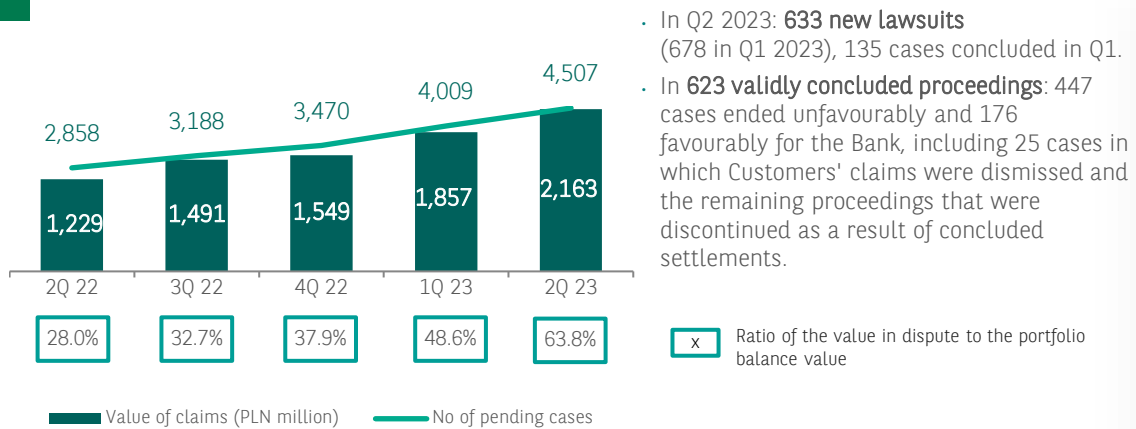
Share of CHF housing loans in the Bank's total loan portfolio



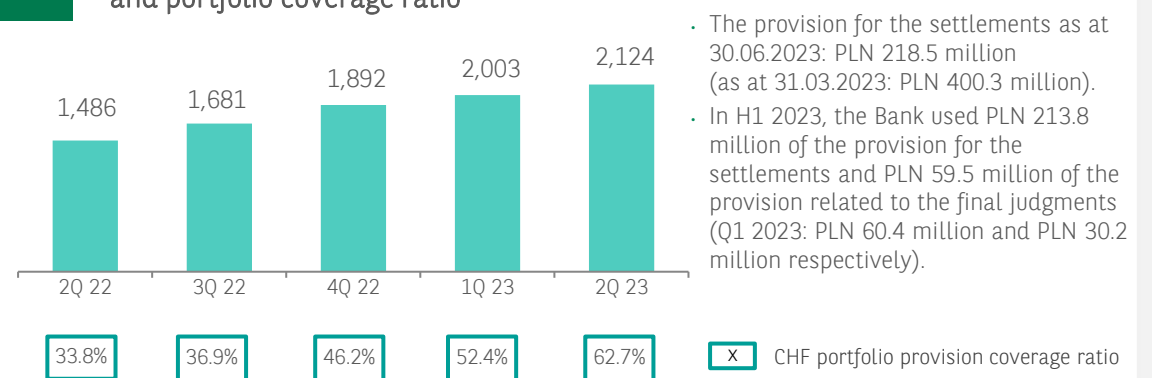
> Number of concluded settlements with Borrowers



> Lawsuits filed by Customers



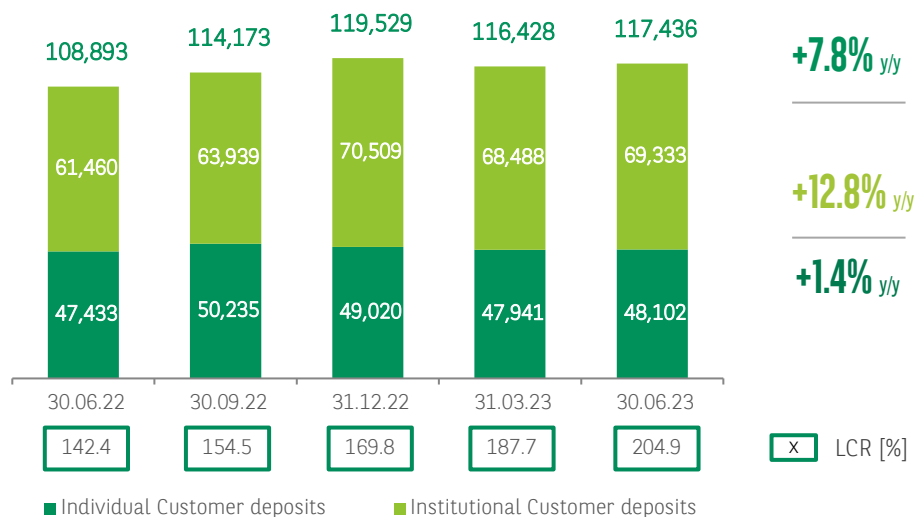
> Value of provision at the end of the period [PLN million] and portfolio coverage ratio



Customer deposits

Comfortable liquidity position. Quarterly increase in the value of deposits of Individual and Institutional Customers

Customer deposits [PLN million]



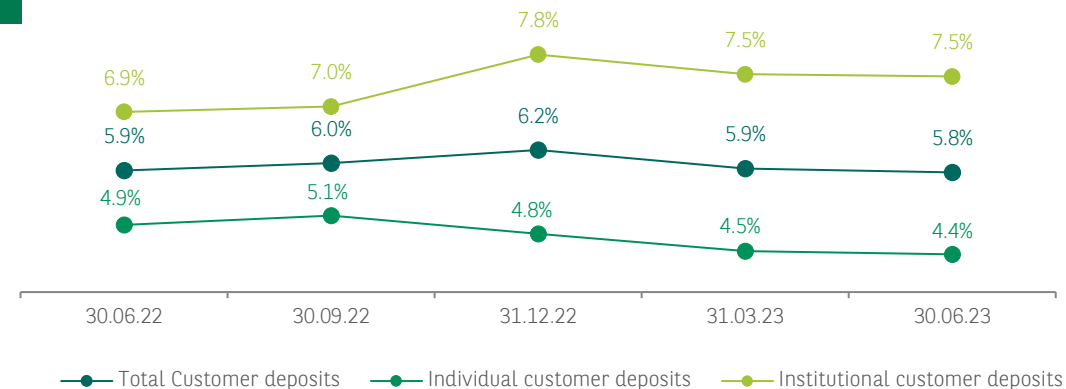
Customer deposits (+7.8% y/y, +0.9% q/q):

- individual Customer deposits +1.4% y/y, +0.3% q/q
- institutional Customer deposits +12.8% y/y, +1.2% q/q

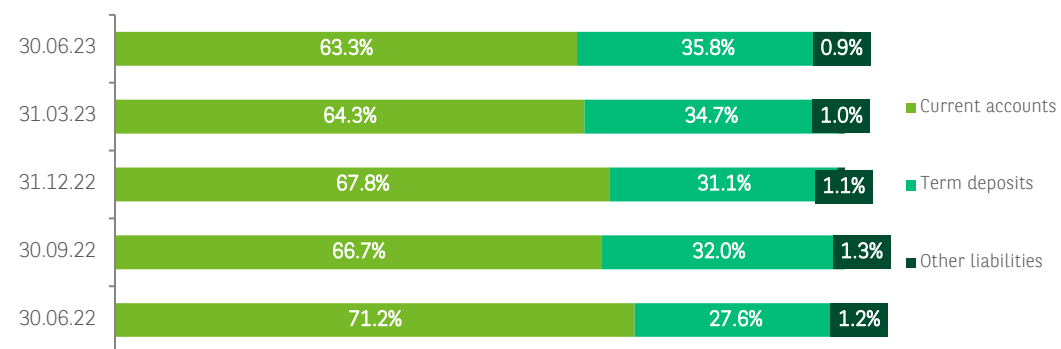
Further increase in the share of term deposits. Share of term deposits in total Customer deposits in Q2 2023 at 35.8%, +1.1 pp q/q:

- individual Customer deposits 43.8%, -0.2 pp q/q
- institutional Customer deposits 30.3%, +2.1 pp q/q

Market shares [%]



Deposits structure [%]

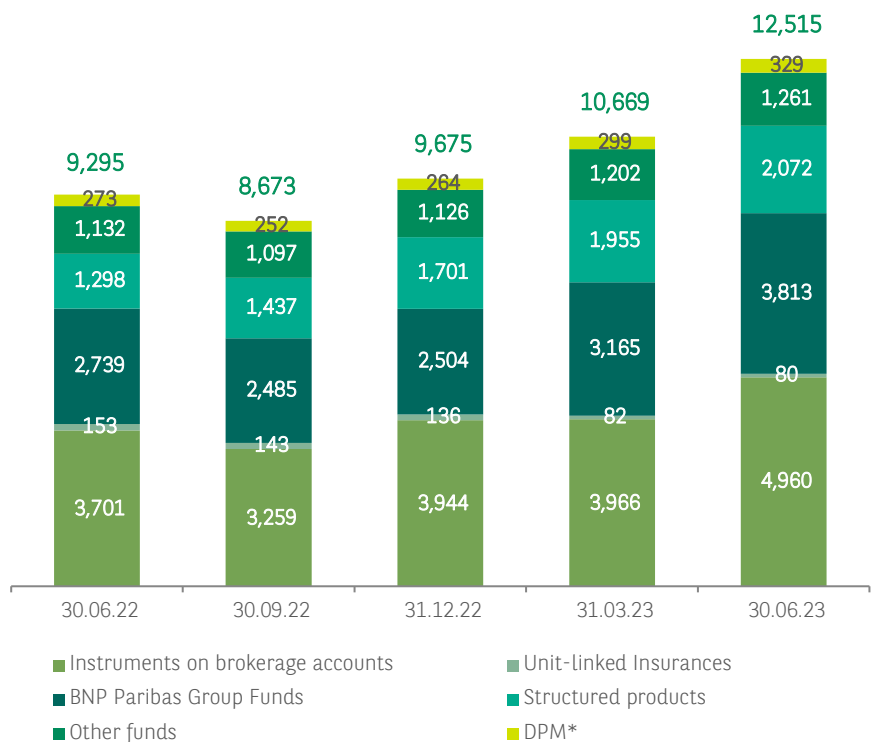


Investment products

Significant increase in the value of instruments on brokerage accounts and investment funds



Investment products [PLN million]



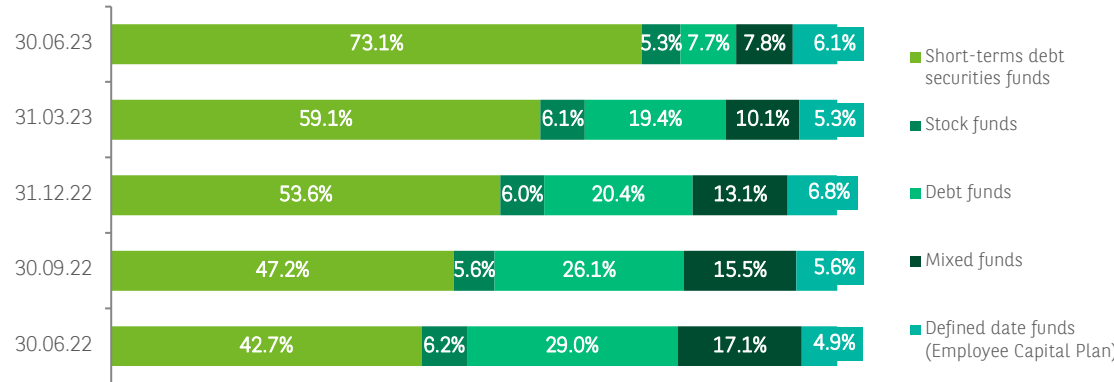
* Discretionary Portfolio Management

Investment products volume increase by 34.6% y/y (+17.3% q/q)

- In Q2 2023, there was a further increase in the value of funds invested in investment funds of the BNP Paribas Group and the values recorded at the end of June 2022 were exceeded (+39.2% y/y, +20.5% q/q).
- Customers' interest in subfunds investing in the market of short-term debt instruments is maintained.
- Significant increase in the value of Customers' assets on brokerage accounts (+34.0% y/y, +25.1% q/q).

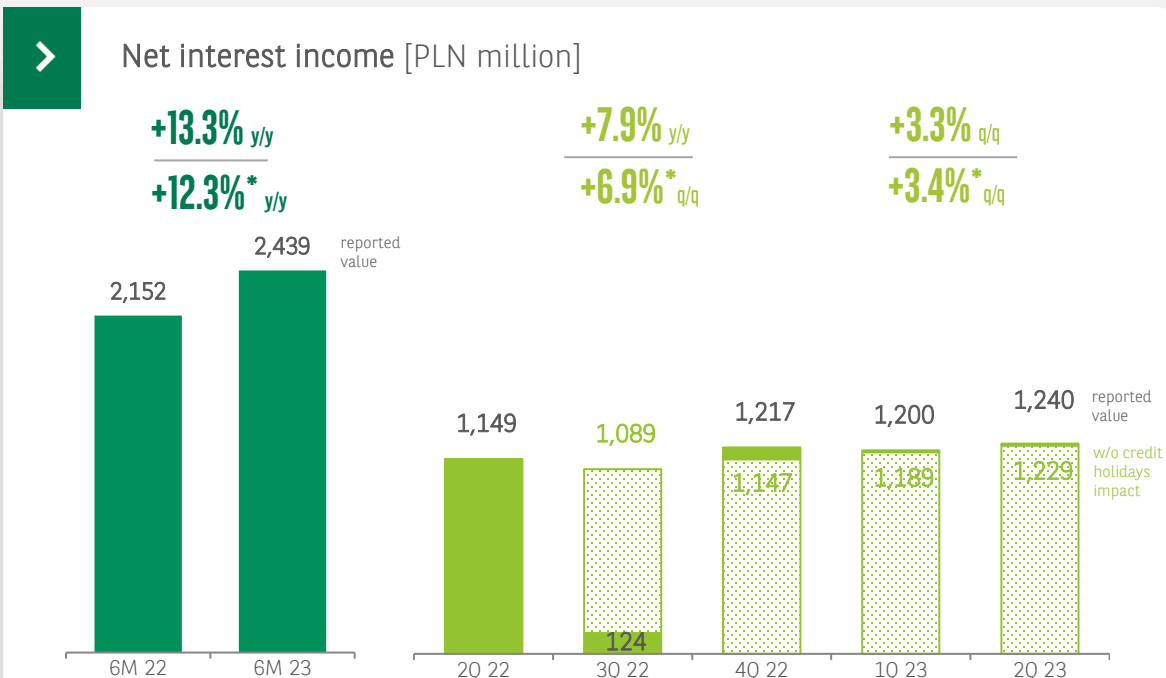


Structure of BNP Paribas TFI investment products [%]



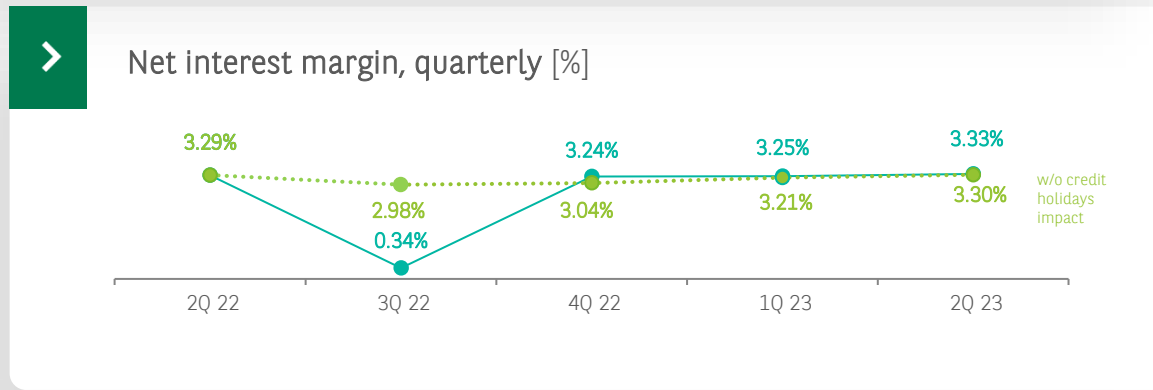
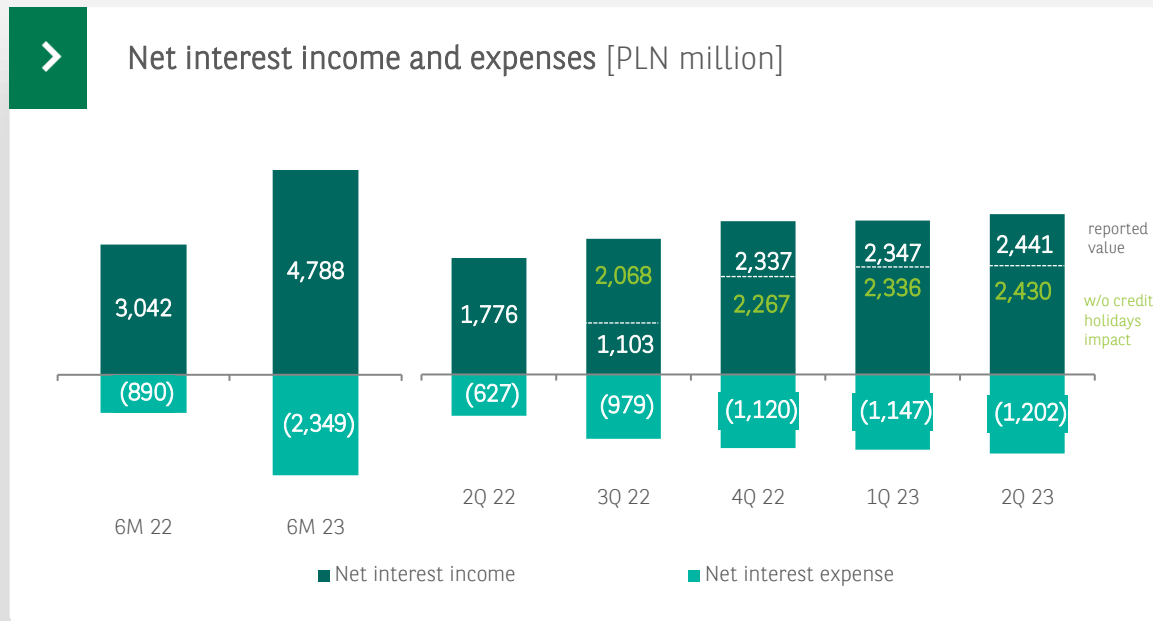
Net interest income

Improvement in net interest margin. Increase in income from debt securities and maintaining the cost of deposits broadly unchanged



- Increase in deposit and credit margins y/y.
- Impact of credit holidays at the same level as in Q1 2023 (release of PLN 11 million).
- The cost of Customers' deposits in PLN at the end of June 2023 remained unchanged q/q (+90 bps y/y).
- Increase in interest income on the securities portfolio and reverse repo transactions by PLN 59 million q/q (PLN +254 million y/y)
- Improvement of net interest income on derivatives as part of fair value hedge accounting q/q by PLN 7 million (PLN -87 million vs Q2 2022).

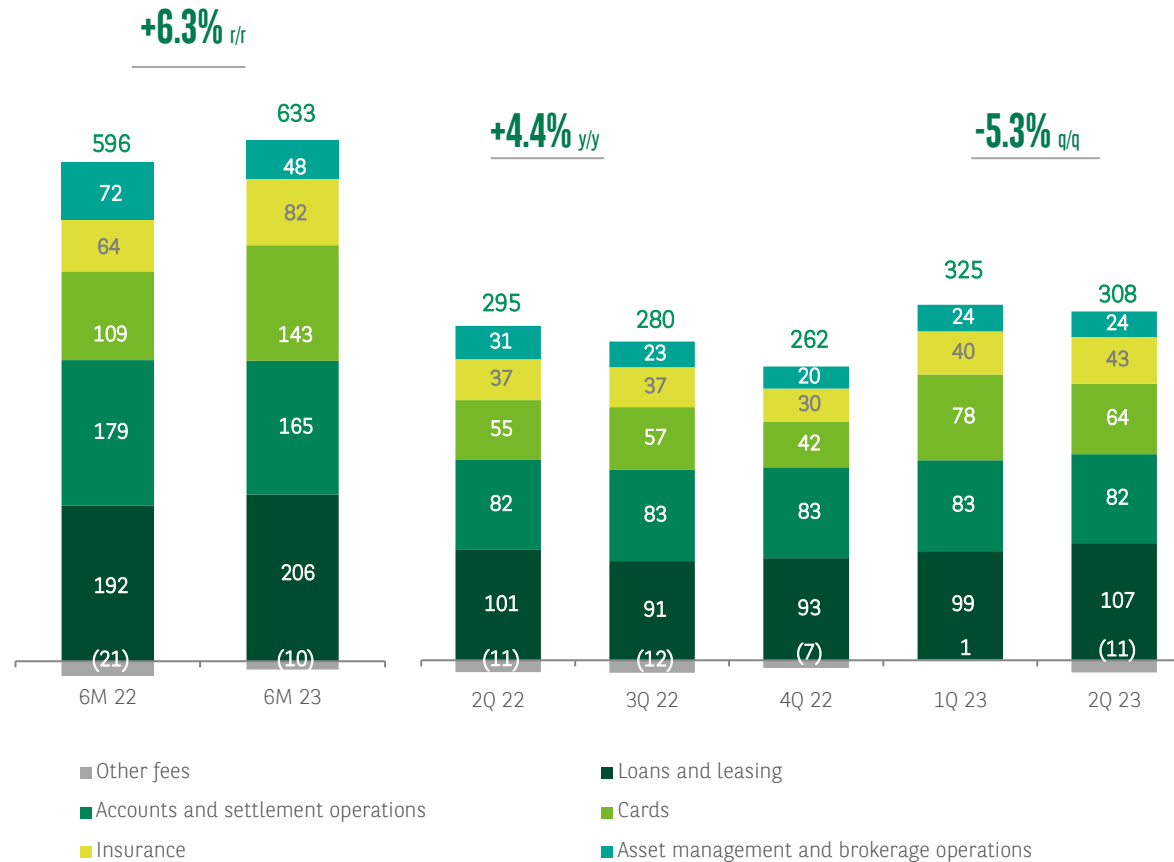
* w/o impact of credit holidays



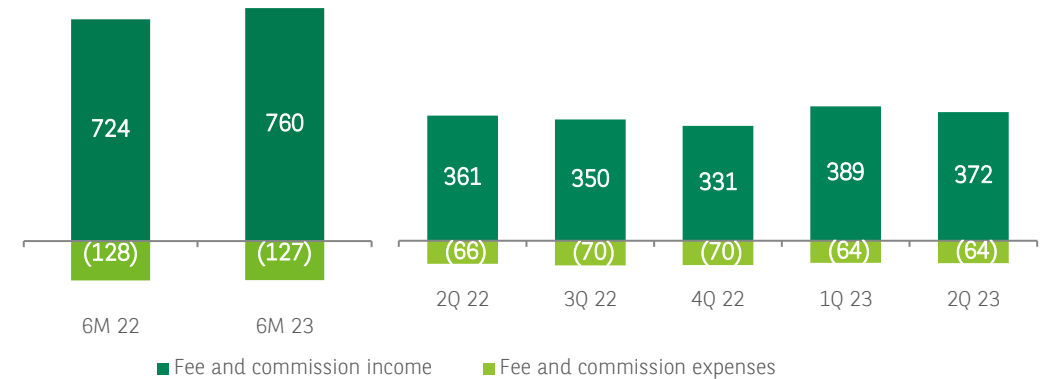
Net fee and commission income

Maintaining high quarterly level of fee & commission income despite the lack of comparable income from cards

> Net fee and commission income [PLN million]



> Fee and commission income and expenses [PLN million]

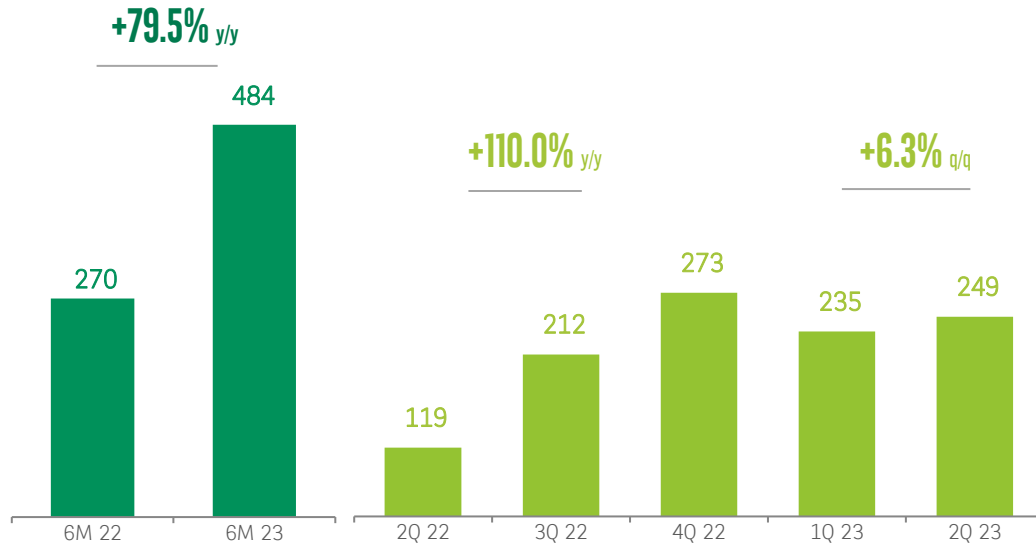


- Higher net fee and commission income in 2023 y/y on cards and insurance and credit commissions (including guarantees).
- Decrease in net fee and commission income in Q2 2023 compared to Q1 2023 mainly as a result of decline on cards' fees (lower sales support income from Mastercard), while improving the net commission income from loans realised on large transactions and increase of net insurance commissions.

Net trading and investment income

Solid net trading income – quarterly increase in the result on capital investments, stabilisation of the result on transactions with Customers

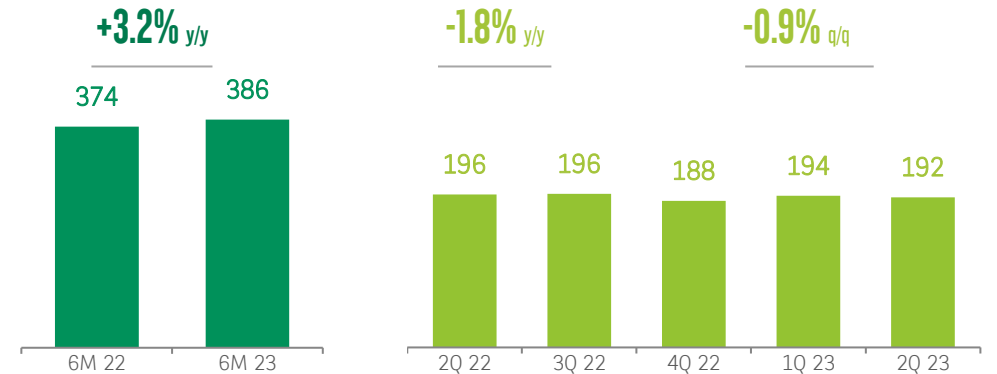
Net trading income [PLN million]



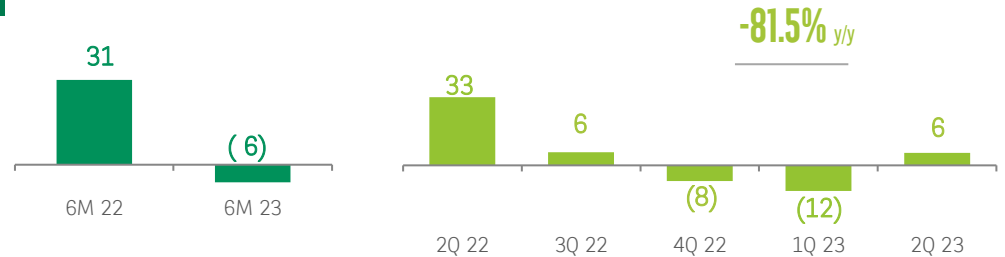
- Higher net trading result in H1 2023 y/y, mainly due to the increase in the result on transactions with Customers (+3.2% y/y) and better result on FX swap transactions (change from the negative result in H1 2022).
- Increase in net trading income in Q2 2023 vs Q1 2023 mainly as a result of a higher result on equity investments and improvement in valuation of shares.

Margin on FX and derivative transactions with Customers [PLN million]

included in net trading income



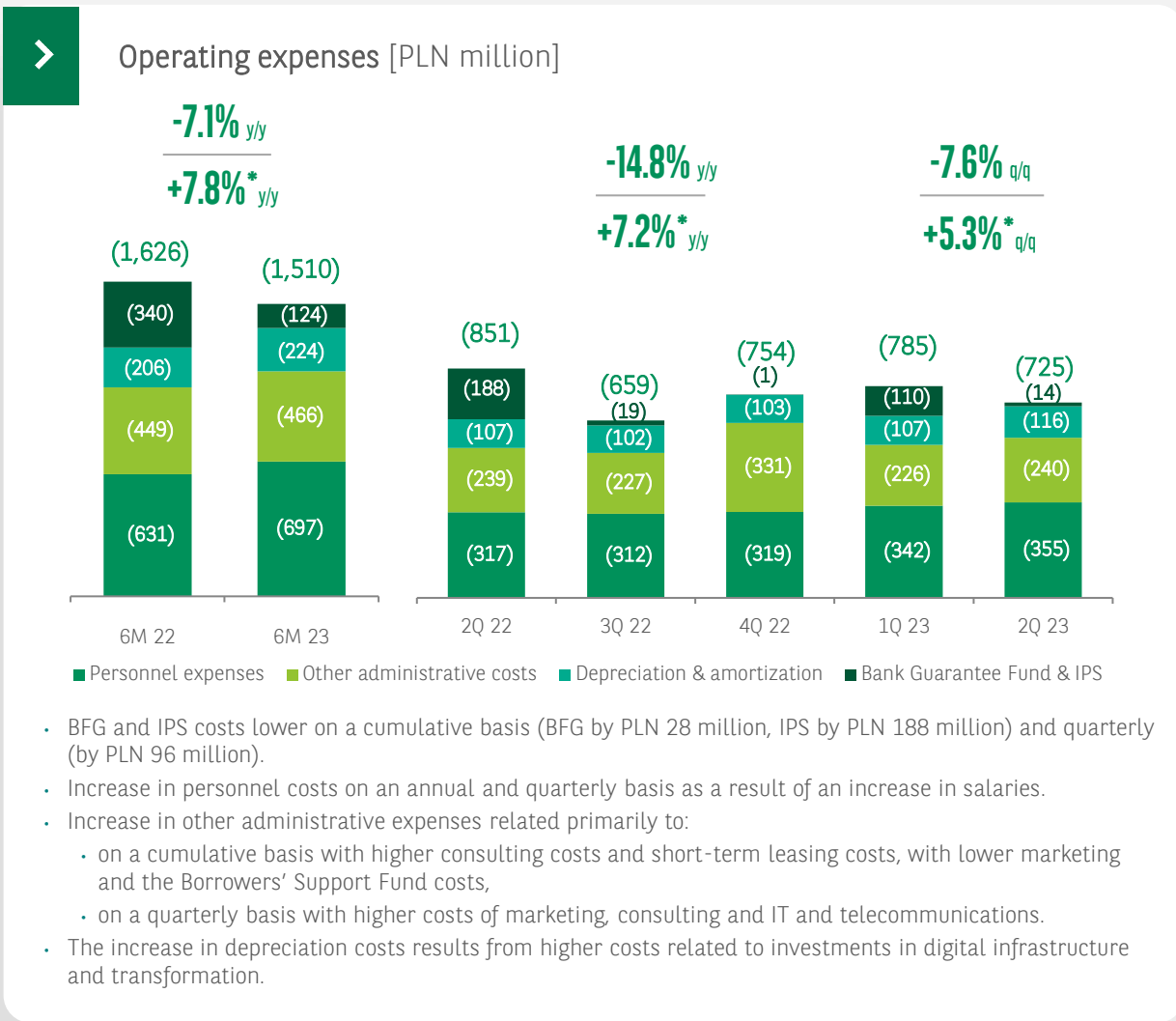
Net investment income [PLN million]



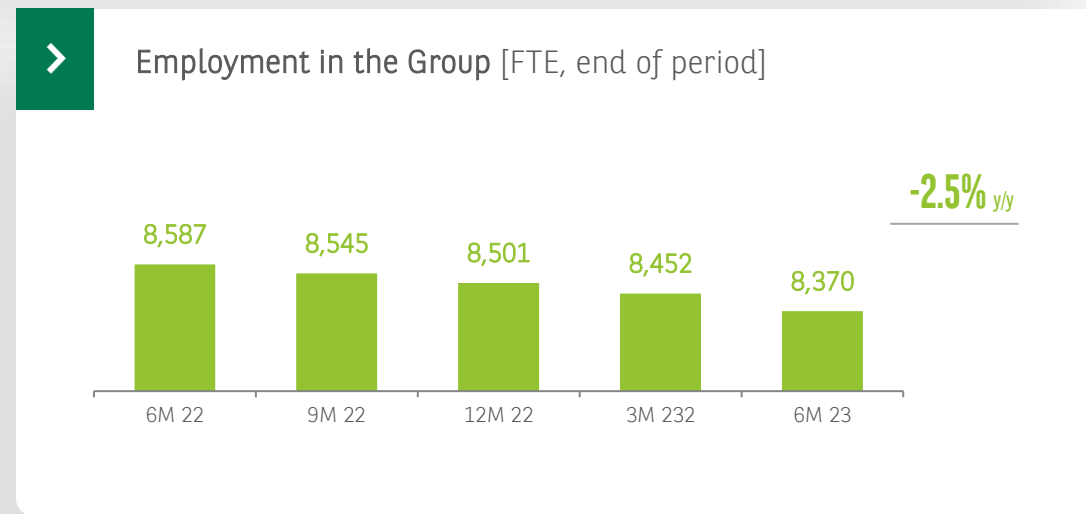
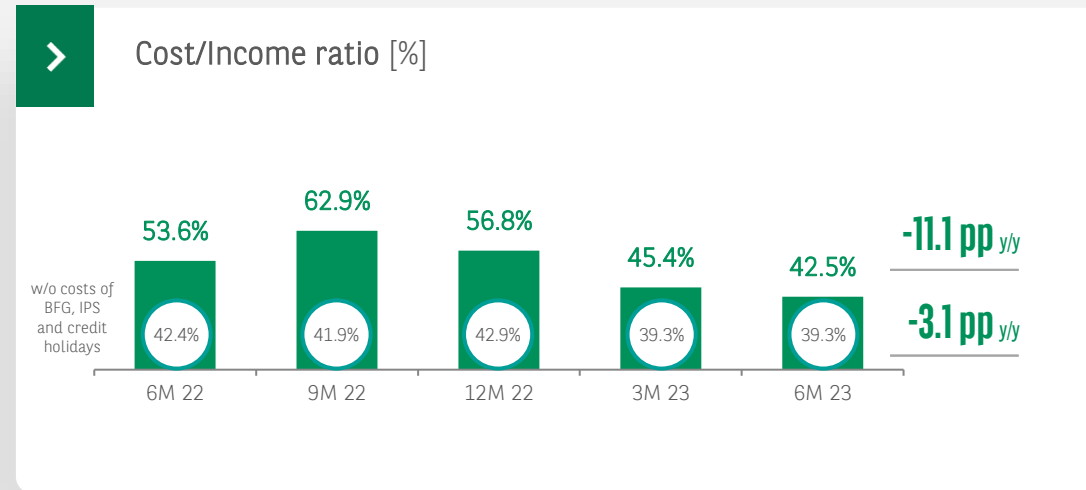
- Changes of net investment income in cumulative and quarterly basis as a result of fluctuations in the valuation of the loan portfolio measured at fair value.
- The valuation of the loan portfolio measured at fair value (FV) amounted to PLN -9.7 million in H1 2023 vs PLN +27.2 million in H1 2022 and PLN +2.8 million in Q2 2023 vs PLN -12.4 million in Q1 2023.

Operating expenses, depreciation and amortization

Operating expenses under control – lower q/q BFG costs, y/y increase below inflation rate (excl. BFG and IPS fees)



* w/o BFG and IPS costs

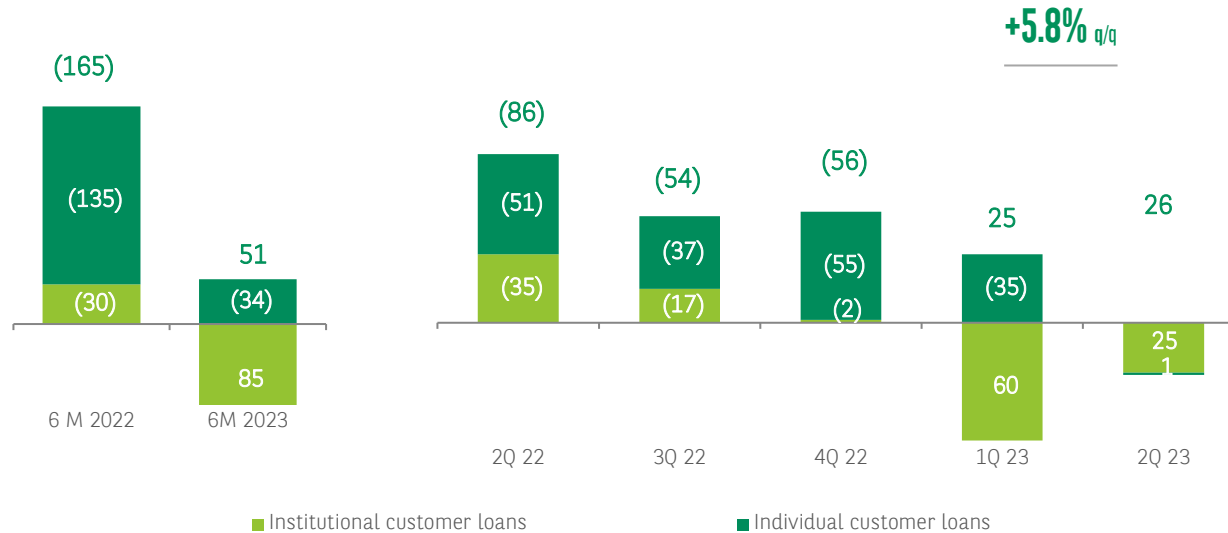


Net allowances on expected credit losses

Cost of risk confirming very good quality and resilience of the loan portfolio. In Q2 additionally supported by the impact of positive one-offs



Cost of risk by segments [PLN million]



[bps]	Q2 22	Q3 22	Q4 22	Q1 23	Q2 23
Quarterly cost of risk*	(37)	(23)	(24)	+11	+12

* Cost of risk expressed as the ratio of the net impairment allowances on expected credit losses to the average balance of gross loans and advances to customers valued at amortised cost (calculated based on quarter-end balances).

In H1 2023 the level of the cost of risk amounted to PLN 51 million, which was mainly impacted by the result of recoveries from the portfolio of Institutional customers. Higher cost of risk in H1 2022 resulted mainly from the creation of provisions for potential future materialisation of risk.

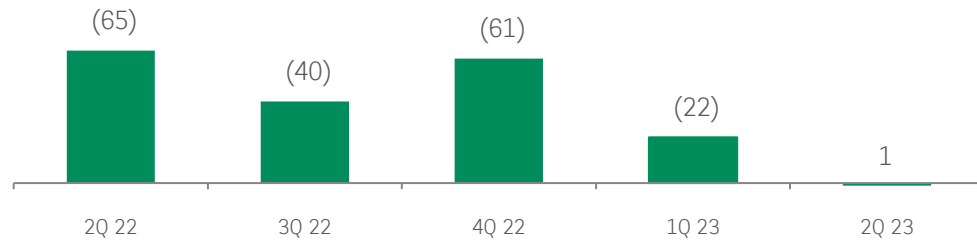
The level of the cost of risk in Q2 2023 was influenced by the continued good quality of loan repayments. In addition, the result on expected credit losses was affected by:

- significant releases of provisions related to recoveries on an individually assessed impaired portfolio, including PLN 46.2 million provision releases as a result of repayment of debt by one Institutional customer,
- positive result of the sale of NPL portfolio in the amount of PLN 10.6 million, including:
 - for Individual customers - PLN 4.3 million,
 - for Institutional customers - PLN 6.3 million,
- increase of provisions by PLN 27.8 million as a result of an updated projection of macroeconomic factors (forward looking), including PLN 23.6 million for the portfolio of Institutional customers.

Mortgage loans - credit risk overview

Stable and good quality of the portfolio, low risk materialisation

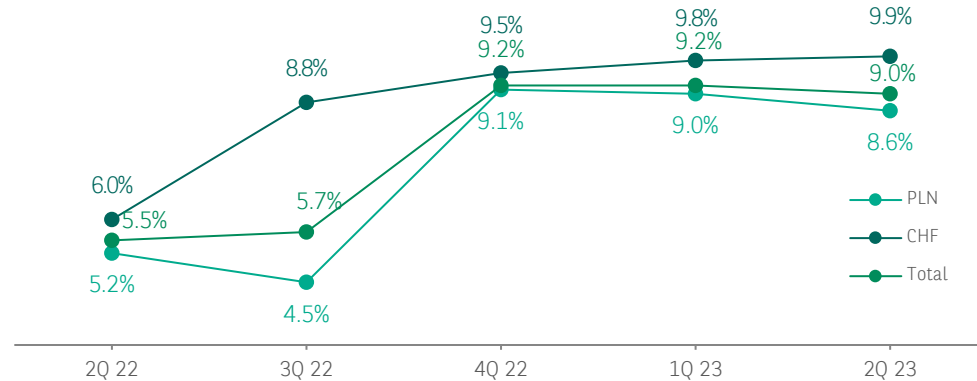
> Cost of risk [PLN million]



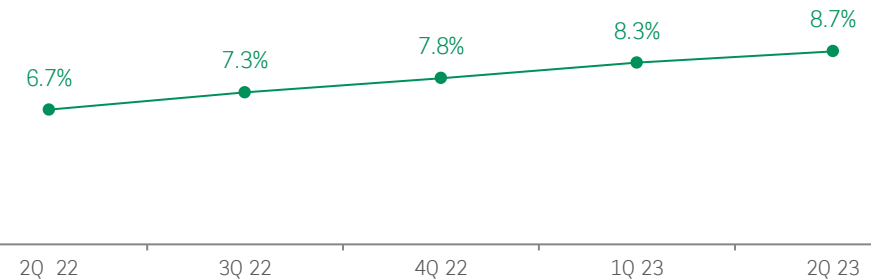
Cost of risk in Q2 2023 includes an additional PLN 4.9 million as a result of updating the projection of macroeconomic factors (forward looking). In addition, the Bank recognised a release of PLN 5.9 million as a result of an update of the population sensitive to the negative effects of the macroeconomic situation.

The lower cost of risk in H1 2023 compared to the previous year results mainly from the creation of provisions in 2022 for the potential future materialisation of risk.

> Provision coverage of gross loan portfolio - Stage 2



> Share of Stage 2 in gross loan portfolio

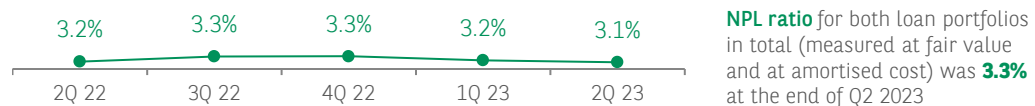


Increase in share of Stage 2. e.g. as a result of the decrease in the gross value of the portfolio - limited new production and repayments

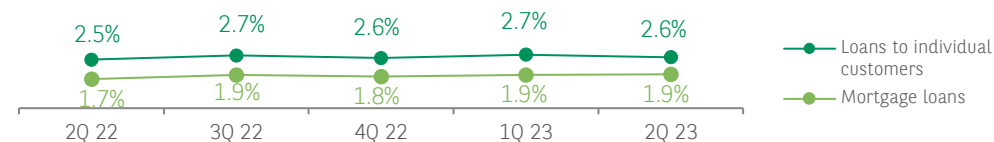
Loan portfolio quality

Stable level of the share of Stage 3 in the loan portfolio

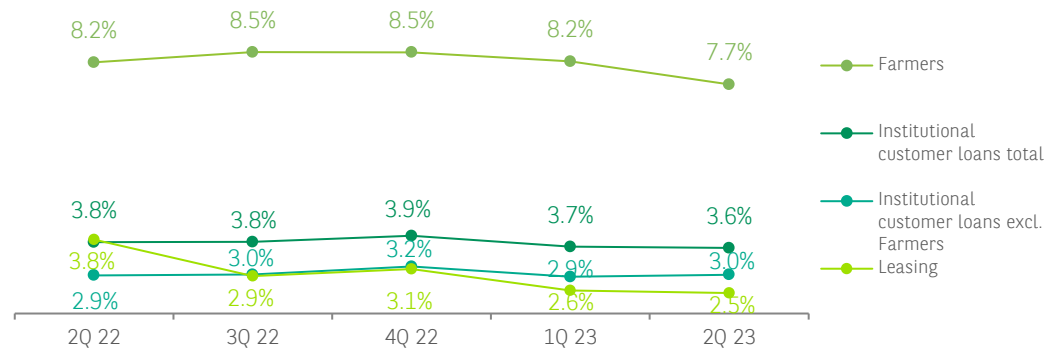
> Total loans – share of Stage 3 in the portfolio measured at amortised cost*



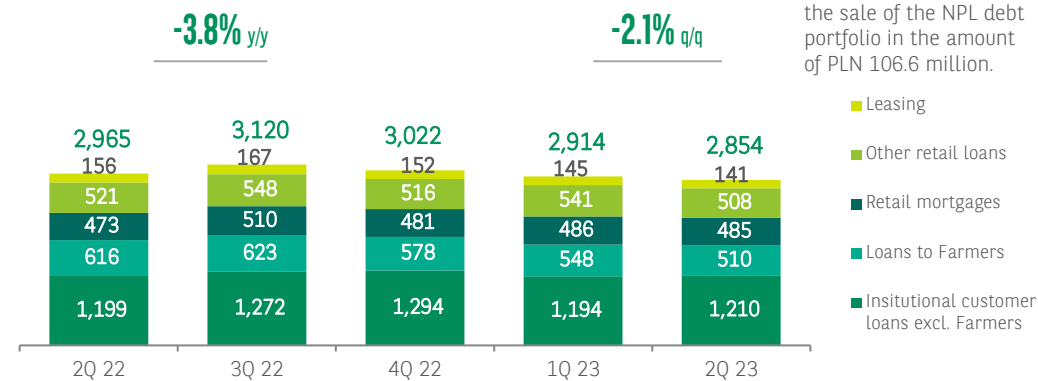
> Loans to Individual Customers – share of Stage 3



> Institutional loans – share of Stage 3



> Gross impaired (Stage 3) portfolio [PLN million]

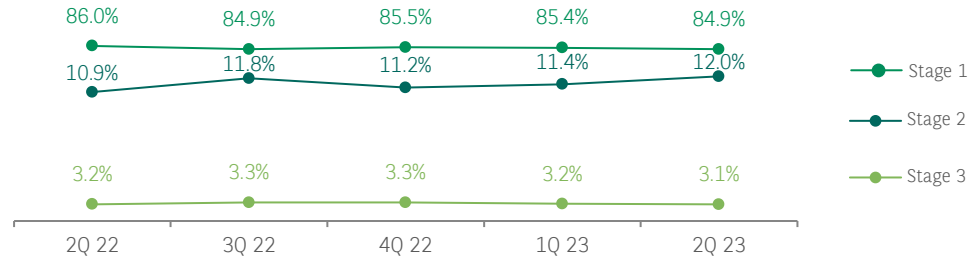


Data for portfolio measured at amortised cost unless otherwise stated.

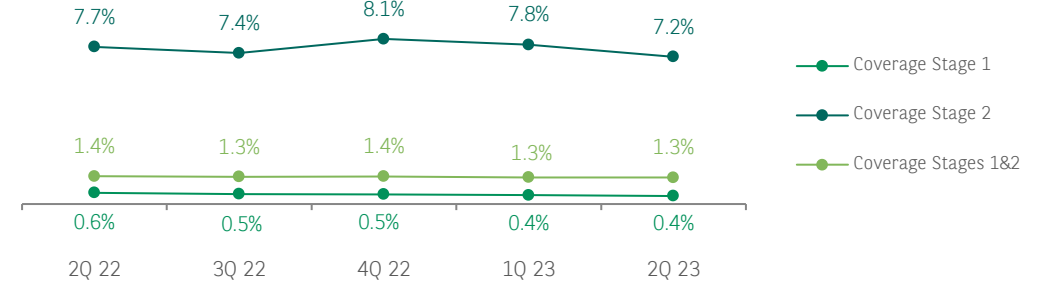
Loan portfolio quality

Stable loan portfolio quality

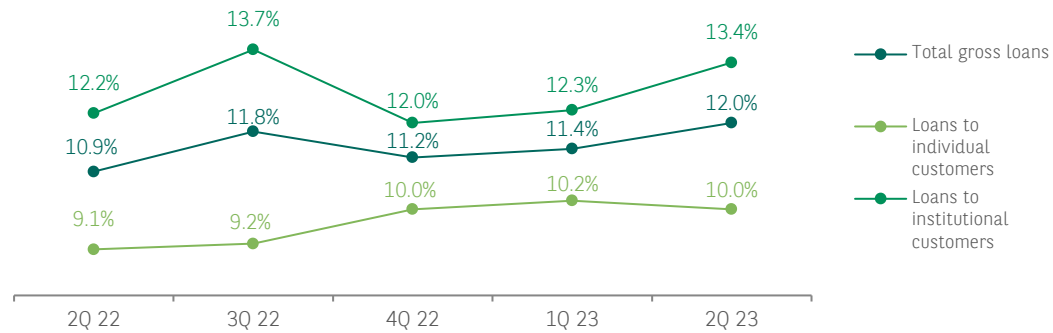
Share of each Stage in gross loan portfolio



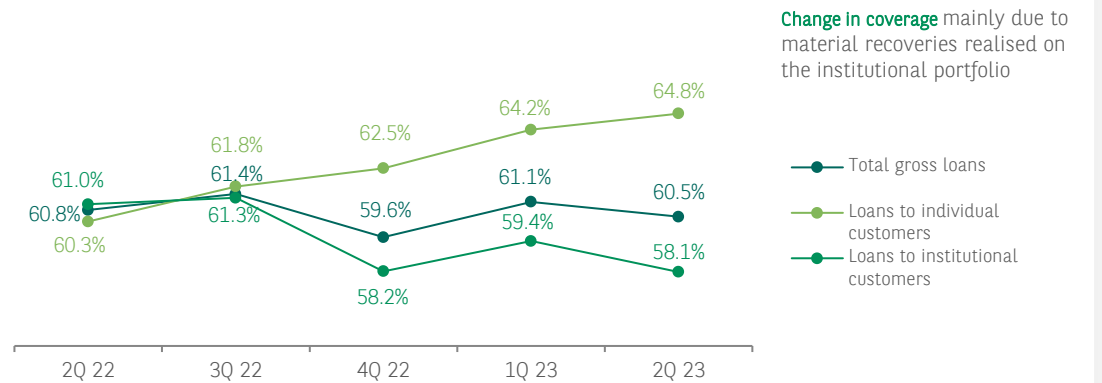
Provision coverage for gross loan portfolio – Stages 1 & 2



Share of Stage 2 in gross loan portfolio



Provision coverage for gross loan portfolio – Stage 3

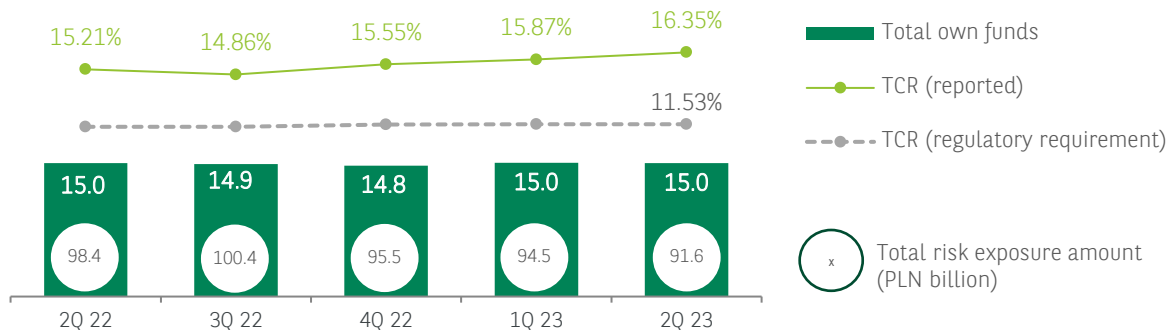


Capital adequacy

Improvement of capital ratios due to a decrease of the RWA value and improvement in the bond portfolio valuation

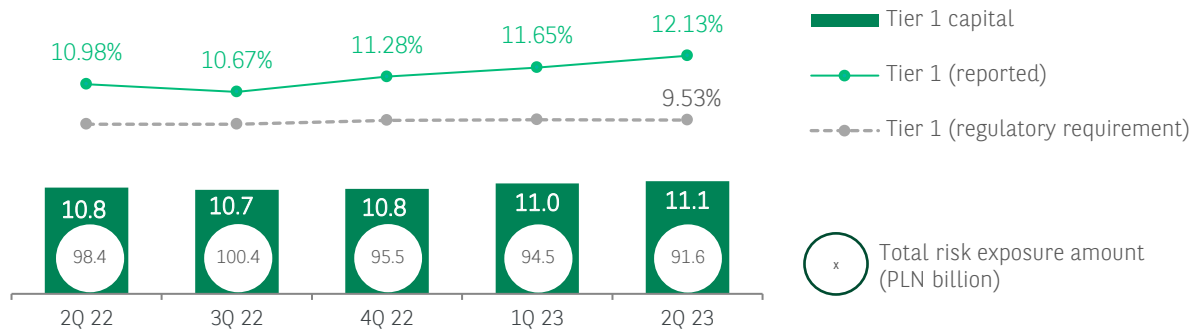
↑ TCR

+114 bps
y/y



↑ Tier 1

+115 bps
y/y



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q2 2023: +4.8 pp and +2.6 pp, respectively

Capital adequacy ratios increase in Q2 2023 mainly as a result of:

- Tier 1 capital increase due to improvement in bond portfolio valuation,
- decrease in the value of risk-weighted assets.

Specific regulatory capital requirements for the Bank at the end of Q2 2023:

- no capital requirement for FX loans,
- OSII buffer at 0.25%,
- P2G capital add-on at 0.77 pp (consolidated) and 0.80 pp (standalone).



04

**SUMMARY
& OUTLOOK**

Outlook for 2023

Execution of the strategic priorities of the Bank in the conditions of persistent instability and unpredictability. Uncertainty about the development of the economic situation and its impact on the banking sector

MACROECONOMIC ENVIRONMENT

- Economic slowdown due to weakening of the industrial output and declining real disposable income of consumers
- Continued deceleration of inflation to single digits in the second half of 2023
- Possible interest rates cuts already in 2023
- Local economic challenges in the election year
- International tensions with escalation risk

THREATS AND CHALLENGES FOR THE BANKING SECTOR

- Uncertainty about evolution of the foreign currency mortgage loans situation following unfavourable CJEU ruling
- Attempts at questioning the legal grounds on which the WIBOR-based loans were granted. Challenges related to the implementation of the WIRON indicator reform
- Limited by capital shortage, ability of the sector to finance long-term needs of the economy, mainly in the area of energy transformation

PRIORITIES OF THE BANK

- Increase in the Customer satisfaction, focus on Premium individual Customers, corporate business and food processors
- Optimising customer service costs
- Continued rebuilding and optimisation of Bank's systems & processes
- Efficient capital management - focus on return on assets
- Efficient cost management in wage and inflation pressure environment

IN THE VOLATILE AND HARDLY PREDICTABLE ENVIRONMENT THE BANK IS FOCUSED ON FURTHER DEVELOPMENT OF SOLID BUSINESS FOUNDATIONS AND SHAREHOLDER VALUE – CUSTOMER ACQUISITION AND ACTIVATION, INCREASING USAGE OF DIGITAL CHANNELS, TRANSACTIONALITY GROWTH AND SUPPORT OF THE GREEN TRANSFORMATION



05

**BUSINESS
ACTIVITIES**

Retail and Business Banking & Personal Finance

Increase in the number of Customers in the Premium Customers and Wealth Management area.
Further digitalisation and remote sale share increase



4.1 million

Retail Customers*

-77 thous. -2% y/y

-37 thous. -1% q/q

Business development

Deposits - change in balance: PLN +0.5 bn, +1% q/q (+3% y/y)

Loans - change in balance: PLN -0.6 bn, -1% q/q (-9% y/y)

Sales - value in H1, change H1 23/H1 22:

- **personal account:** 116 thousand, -36%
- **cash loan:** PLN 1.6 billion, -10%
- **Micro loan (incl. leasing):** PLN 1.5 billion, -9%
- **Micro account:** 16.0 thousand, -6%
- **investment products*:** PLN 4.1 billion, +49%
- **credit card**:** 16.7 thousand, +11%

* investment funds + investment deposits + structured certificates + turnover on brokerage accounts

** credit cards - in B2C channels (excluding B2B channels)

Customer satisfaction, prestigious awards

Customer Journey:
opening a personal account

- NPS total: 55, +10 q/q
- GOMobile: 69, +34 q/q

NPS and satisfaction measures - changes q/q

👍 NPS +34
Investments

👍 NPS +17
Cash Loan

👍 NPS +15
personal account

1st place in Forbes ranking
for Mastercard World Elite
credit card



Upgrade up to 4th place:
high quality multichannel service



Best Private Bank
in Poland

Digitalisation

- 1.3 million **active mobile users:** +1% q/q (+7% y/y)
- 76 million **logins to mobile banking** in Q2 +7% q/q (+20% r/r)
- 10.5 million **BLIK transactions** in Q2, +14% q/q (+69% y/y)
- **Sale:** value in Q2; change q/q; share in total sales
 - **of personal accounts:** 15.2 thousand; -8%; +28%
 - **of investments products*:** PLN 3.4 billion; +43%; +67%
- **New functionalities in internet banking:**
 - applying for GOKsięgowość (GOaccounting)
 - BLIK for the Micro Customer; biometric authorisation of operations
- **Migration** of Micro Customers to GOonline
- **GOMakler** (GObroker) – mobile application for brokerage transactions
- **Credit card sales process** for VISA Platinum; faster and more convenient process for existing Customers (paperless, decision at once)

* investment funds + investment deposits + structured certificates + turnover on brokerage accounts

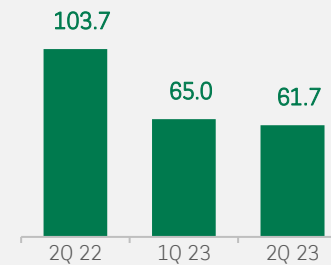
Transformation

- **New processes** for: family foundations, condominium owners associations, professionals
- **New products:**
 - "We love Cinema" Visa film card
 - preferential liquidity loan for AGRO Customers
- **Improvements for Customers:**
 - **cash loan:** reduced application processing time by 29% due to expanded automation of credit decisions
 - opening an account via GOonline
 - **mobile signature** for the data editing process
 - **GOKsięgowość** (GOaccounting) – extension with a debt recovery module
- **paperless and electronic signature:** 73 thousand cash transaction authorisations, 56% of all transactions in the quarter
- **cashless network:** 51% of the total no. of branches

Acquisition of Individual Customers

thous.

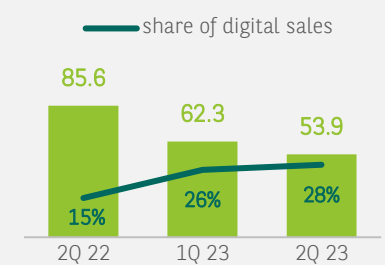
-41% y/y -5% q/q



Sale of personal accounts

thous.

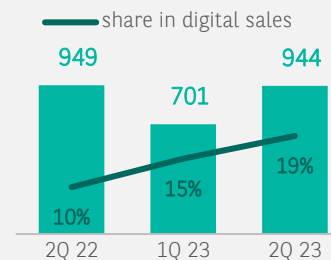
-37% y/y -13% q/q



Sale of cash loans

PLN m

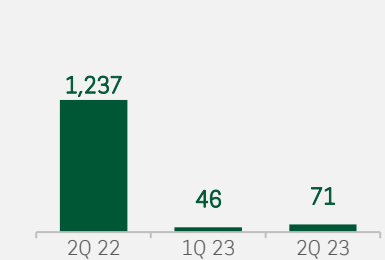
0% y/y +35% q/q



Sale of mortgage loans

PLN m

-94% y/y +56% q/q



* Number of Customers presented according to the new definition adopted in Q2 2023

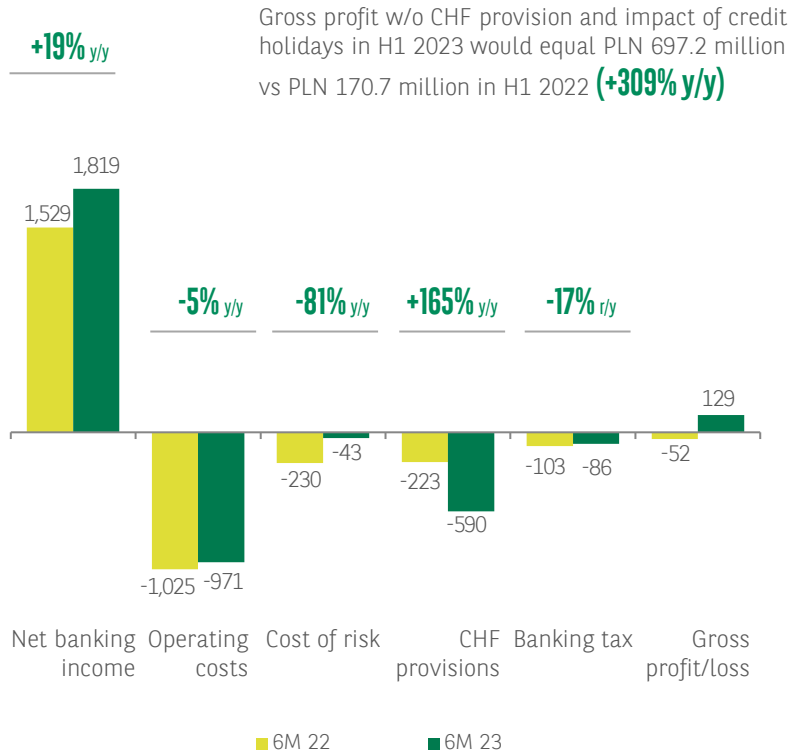
Retail and Business Banking & Personal Finance

Improvement in all categories of core revenues. Decrease in operating expenses (lower BFG fee and lack of IPS costs). Negative impact of CHF provisions accompanied with a low cost of credit risk

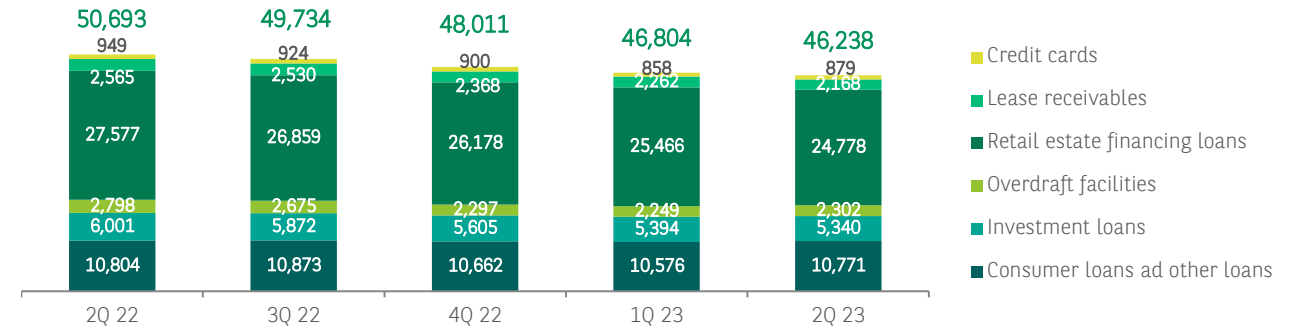
Segment's share in the Group's net banking income



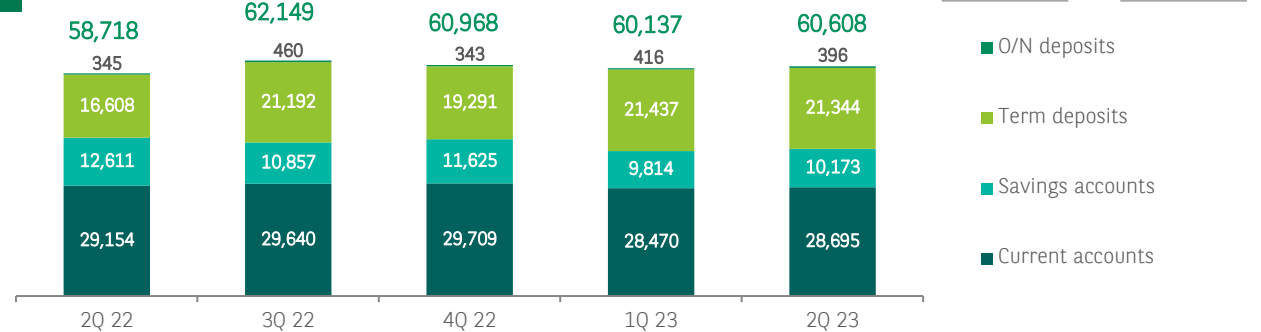
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* due to the 2023 re-segmentation, the data for 2022 have been presented in comparative terms

Corporate & SME Banking

Focus on Customers' needs and service quality, further growth of transactionality



12.1 thous.

Corporate Customers*

24.1 thous.

SME Customers*

+0.04 thous., +0.3% y/y

+0.05 thous., +0.4% q/q

-1.2 thous., -5% y/y

-0.1 thous., -0.4% q/q

Business development

- **Further increase of income:** in Corporate Banking +6.0% q/q, +41.1% y/y, in SME Banking +4.9%q/q, +31.0% y/y
- **Continuation of growth of the sustainable finance portfolio:** volume increase +22% q/q, the entire portfolio exceeded the value of PLN 5.8 billion
- **Leasing sales:** PLN 707 million of new volume in H1 2023 for Corporate Customers +22% y/y (-15.9% q/q), PLN 270 million of a new volume for SME +22% y/y (+15.4% q/q)
- **Increase in cross-sell and transactionality** confirmed by the level of **non-interest income** in Corporate and SME Banking:
 - ✓ **Cash Management:** -1.5% q/q, +6% y/y
 - ✓ **Trade Finance:** +11% q/q, +24% y/y
 - ✓ **Treasury products:** +1% q/q, +5% y/y
- Implementation of a dedicated offer and accounts for Payment Institutions (PSP)

Transformation and digitalisation

- **Further development of the GO Biznes ecosystem:** new templates of payment, whitelist support, PayU/ Pay-By-Link payments and standing orders, monthly statements and MBR statements)
- **Implementation of the Loan eApplication for Farmers:** for the first time, we enabled farmers (entities that do not keep accounting books) to submit a loan application in a fully digitised form.
- **Continued use of the decision engine in credit decisions** regarding the renewal of credit limits in SMEs and granting of additional financing.

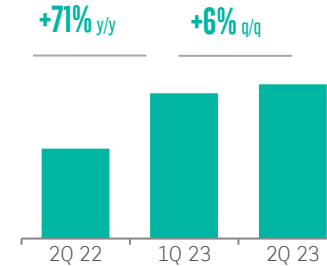
BNP Paribas won the "Financing Bank of the Year" award in a competition organised by the Polish Association of Capital Investors (PSIK) aimed at distinguishing the highest standards of professionalism in the private equity / venture capital industry and the contribution of PE / VC investors to the development of Polish companies



Further increase in cross-sell and transactionality [PLN million]

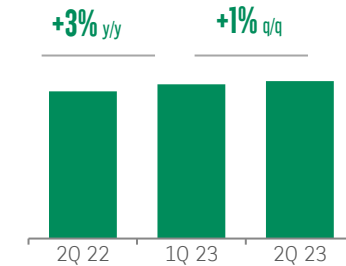
Cash management

Revenues



Foreign exchange transactions

Revenues



Selected significant transactions carried out in Q2 2023

<p>EUR 2.3 billion Sustainability-Linked Loan</p> <p>BNP PARIBAS Global Coordinator, co-ESG Coordinator</p> <p>May 2023</p>	<p>PLN 5.1 billion Staple financing for fiber JV</p> <p>BNP PARIBAS Bookrunner, Underwriter, MLA</p> <p>June 2023</p>	<p>EUR 115 million Club deal revolving facility loan</p> <p>BNP PARIBAS Mandated Lead Arranger</p> <p>April 2023</p>	<p>PLN 210 million Refinancing of indebtedness, general corporate purposes</p> <p>BNP PARIBAS Arranger, Original Lender, Hedging Bank</p> <p>May 2023</p>	<p>Construction financing for a 40 MW PV farm PLN 150.4 million</p> <p>BNP PARIBAS Arranger, Original Lender, Hedging Bank, Facility and Security Agent</p> <p>April 2023</p>	<p>PLN 111.6 million CAPEX financing and new working capital financing</p> <p>BNP PARIBAS Arranger, Lender, Hedging Bank</p> <p>June 2023</p>
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* Number of Customers presented according to the new definition adopted in Q2 2023

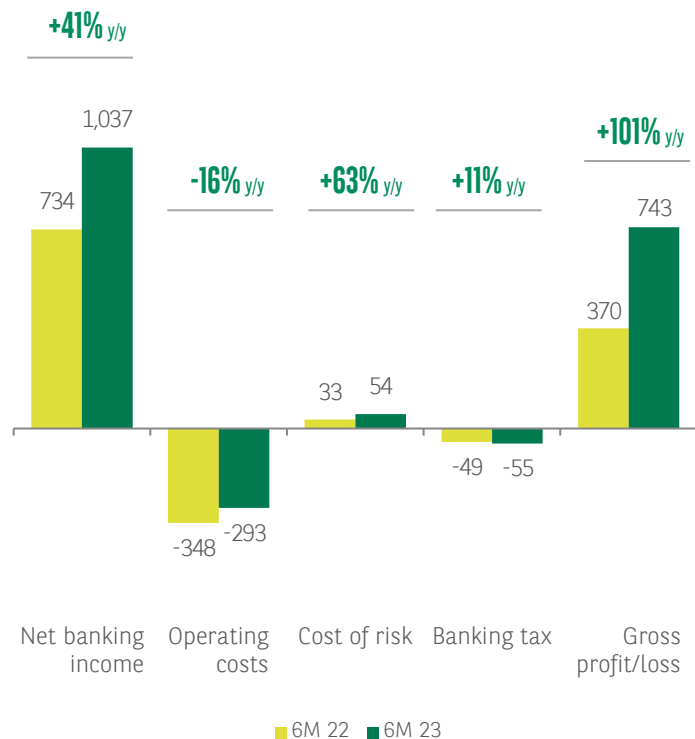
Corporate Banking

Increase in income supported by high interest rates and higher Customer transactionality.
Operating expenses under control despite the inflation rate. Positive impact of low credit risk level

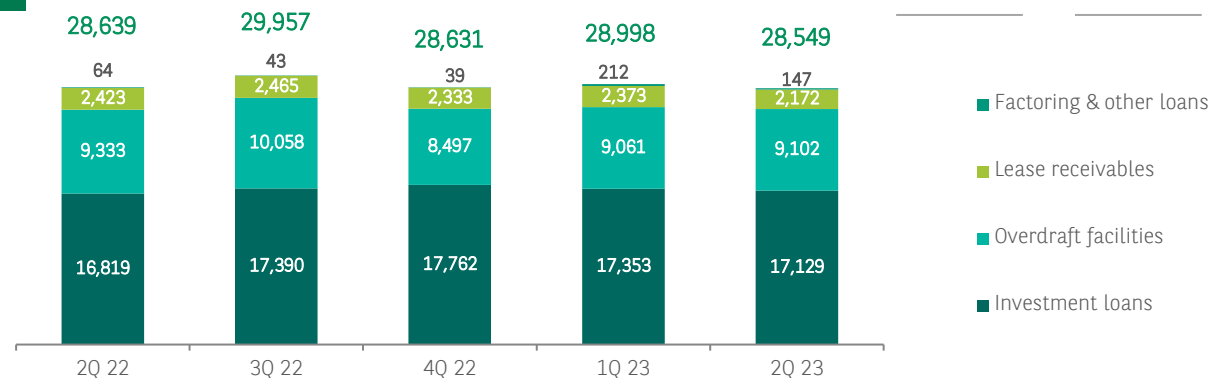
Segment's share in the Group's net banking income



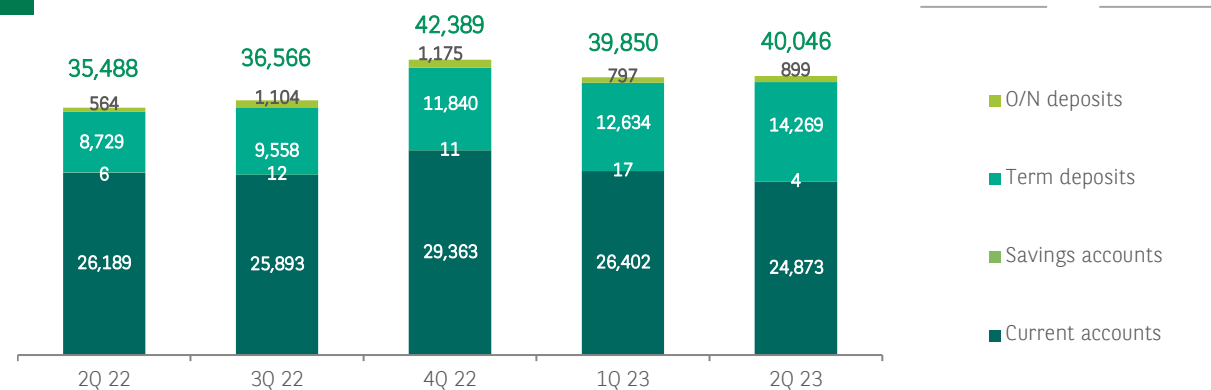
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* due to the 2023 re-segmentation, the data for 2022 have been presented in comparative terms

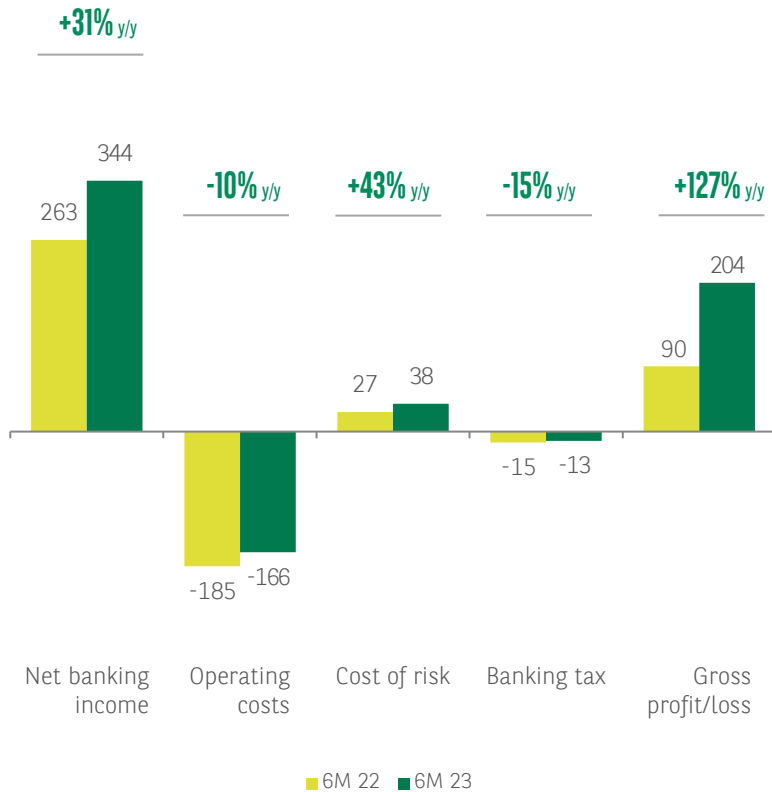
SME Banking

Increase in income and gross profit supported by high interest rates. Operating expenses under control despite the inflation rate. Positive impact of low credit risk level

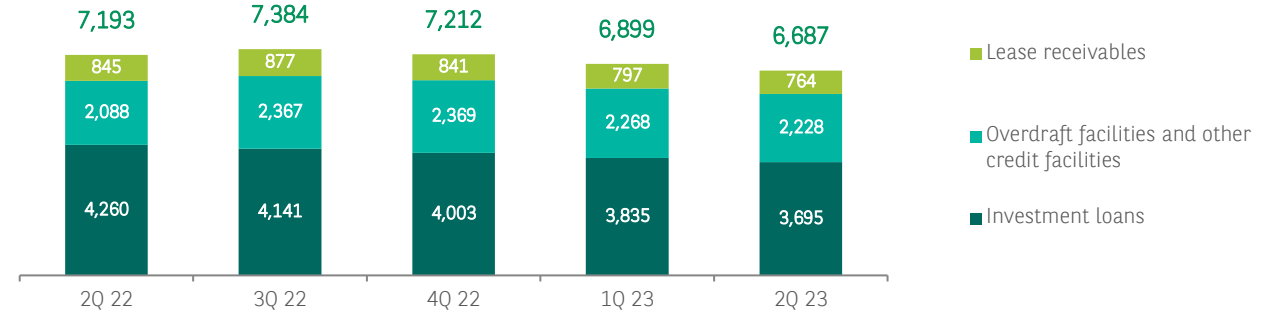
Segment's share in the Group's net banking income



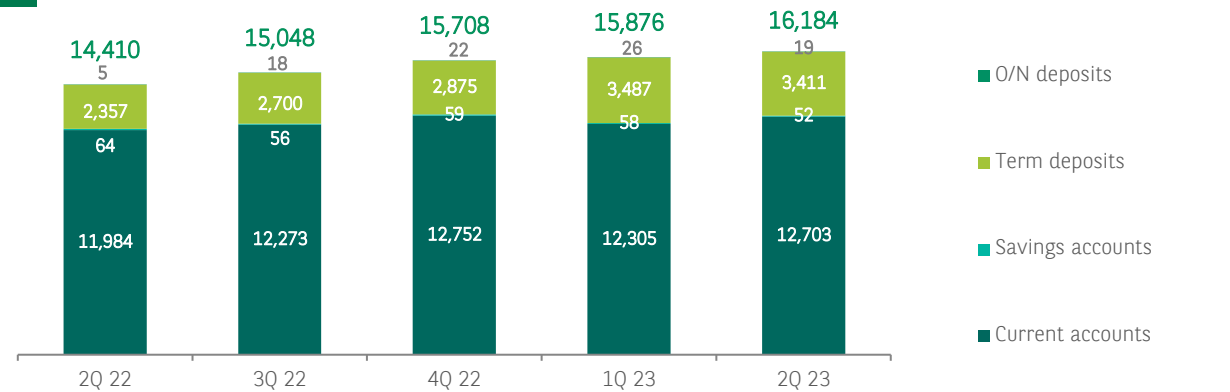
Gross profit/loss structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* due to the 2023 re-segmentation, the data for 2022 have been presented in comparative terms

Food & Agro Sector

Development of relations with agricultural and food production market participants, support for sustainable transformation



76.0 thous. Food & Agro Customers

Business development

- **Unia+ Loan** - attractive conditions for financing investments in projects optimizing energy usage costs on farms
- **Working capital loan with FGR* guarantee** and interest rate subsidy - increase in maximum amount to PLN 350 thousand
- Resumed sales of **preferential loans** with ARMA subsidies to interest rates for AGRO sector Customers
- **Season of sales of Crop Insurance with subsidies** from the Ministry of Agriculture to the premiums for crop and livestock insurance. The premium subsidy is up to 65%
- **Electronic credit application for medium and large agricultural enterprises**

* Agricultural Guarantee Fund

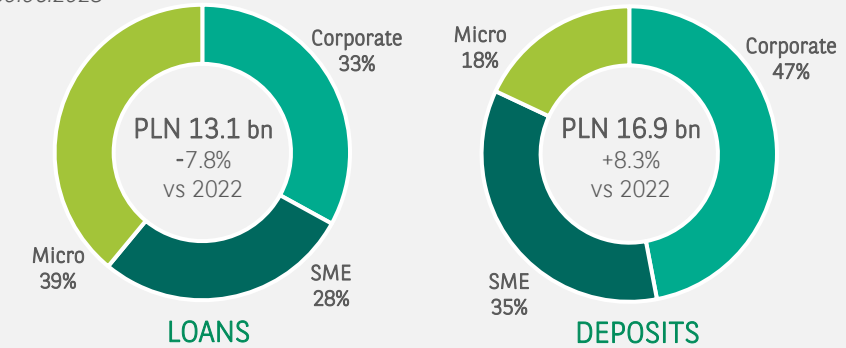
Sales support actions and relations with Customers

Active participation in industry events:

- Information and sales campaign on the Green Transformation based on 3 pillars: Energy Efficiency, Renewable Energy Sources and Sustainable Agriculture
- Buying credit campaign for Agro companies buying agricultural products
- Knowledge partner of Sustainable Food Production Group at UN Global Compact Network Poland
- Next editions of analytical commentaries as part of the Food&Agri Sonar series and further interviews with food sector leaders as part of the "Gabinet Spożywczy" series

Food & Agro volumes

30.06.2023



agronomist



Initiatives implemented in the first half of 2023

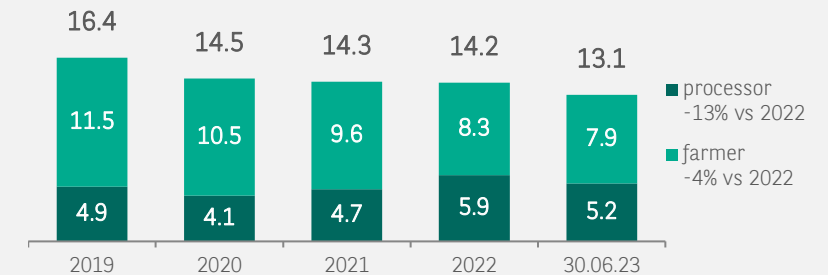
- **Agroemisja**- launch of the first carbon footprint calculator in Polish for poultry production
- **Main website redesign**- changing the structure of the materials' presentation on the platform's main website, together with the graphic layout in order to personalise access to knowledge and tools
- **ESG materials** - preparing and publishing of materials related to environmental and social impact reporting in line with CSRD for the food production value chain

* unique users visiting the portal in the first half of 2023

- more than **92 ths.** users*
- more than **382 ths.** visits in H1 2023
- more than **50%** of users are women

Loan portfolio

gross, PLN billion



Bank subsidiaries

Positive impact of favourable trends on the debt securities market on TFI activities and assets growth in Q2 2023. Further growth of leasing assets

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

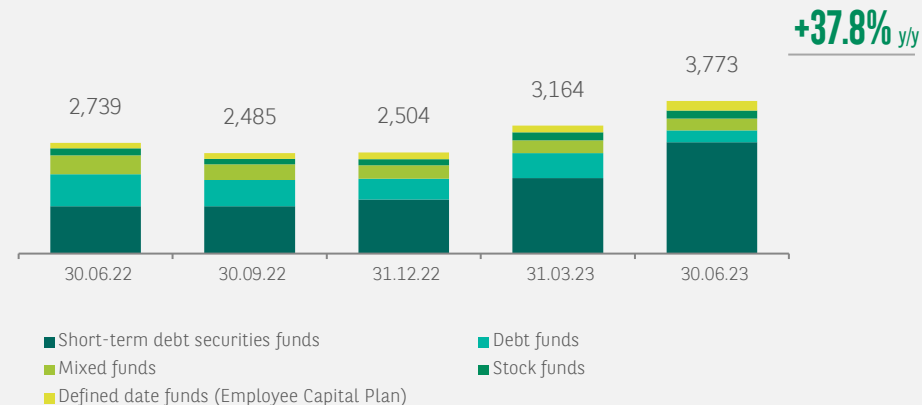
- The value of assets under management at the end of Q2 2023 amounted to PLN 3.8 billion (+19.3% q/q). In this period, the value of assets of capital market investment funds in Poland increased by 3.3%.
- In Q2 2023, the Company recorded further growth of AUM, mainly in short-term debt funds. The share of BNP Paribas TFI Funds in net sales on the local market in Q2 amounted to 12% (PLN 552 million out of PLN 4 671 million). At the end of Q2 2023, the market share of BNP Paribas TFI S.A. (asset value of capital market funds) amounted to 2,12%. The high level of net inflows is the result of both the supportive market environment (positive trends on the debt securities market, attractive bond coupons) and the positive customer response to the changes in the offer made in 2022.
- The BNPP Short-Term Debt Securities Subfund (offered since May 2022), regularly in the following months of Q2 2023 was in the TOP4 of the best-selling funds on the Polish market (total value of inflows amounting to PLN 751 million).

BNP Paribas Leasing Services Sp. z o.o.

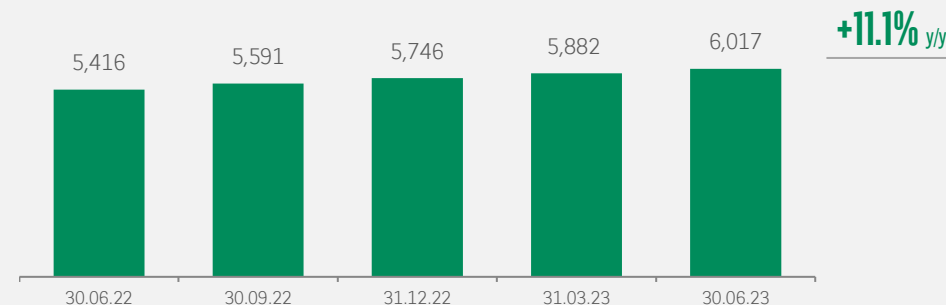
BNPP Leasing Services Sp. z o.o. in cooperation with the Bank offers a full range of leasing products to Personal Finance, micro-enterprises, SMEs and Corporate Customers.

- 10 thous. contracts concluded for the amount of PLN 1,830 million in H1 2023 (in H1 2022: 8.7 thous. contracts for the amount of PLN 1,561 million) – increase in value by 17.2% y/y.
- Record level of the portfolio of financed assets of PLN 6 billion (June 2023), +2.3% q/q.
- Very good sales results in Corporate Customer segment, lower volumes in SME and Micro.
- Further digitalisation of contract acquisition and servicing processes.

Assets under management of BNPP TFI [PLN million]



Leasing assets [PLN million]





06

APPENDICES

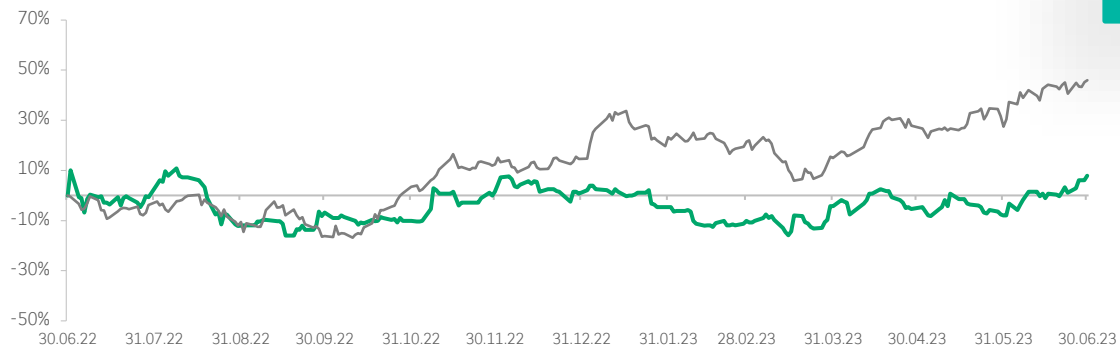
Shares of BNP Paribas Bank Polska S.A.
Material events 2021-2023
Loan portfolio
Deposit base structure
Liquidity
Net banking income
Profit and Loss Account
Assets, Liabilities and Equity

Shares of BNP Paribas Bank Polska S.A.

Better results translating into the highest Bank's book value level and an attractive P/BV level.
Banks' share prices in an uptrend in Q2 2023



Change in share price (30.06.2022=100%)



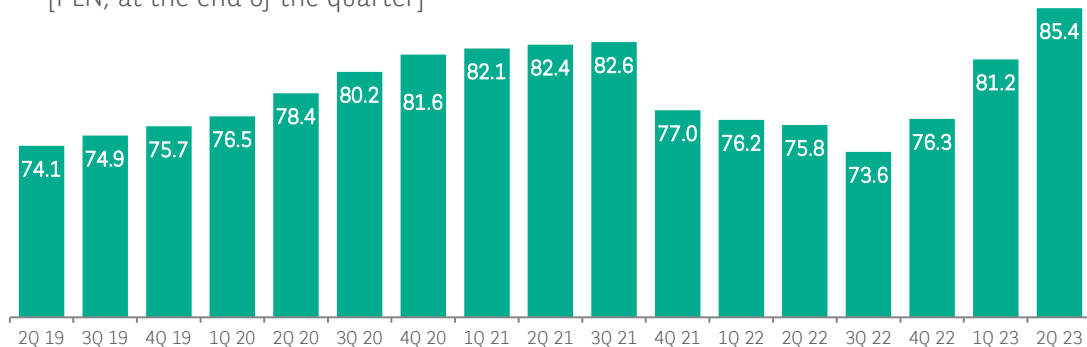
ISIN code: PLBGZ0000010
GPW ticker: BNP
Index: mWIG40, mWIG40TR

WIG banki 7,961.8 pkt
+45.9% y/y

BNP PARIBAS PLN 60.00
+7.9% y/y



Book value per share (BVPS)
[PLN, at the end of the quarter]



30.06.2023

free-float: PLN 1.12 bn
P/BV: 0.70
capitalization: PLN 8.86 bn

Fitch rating

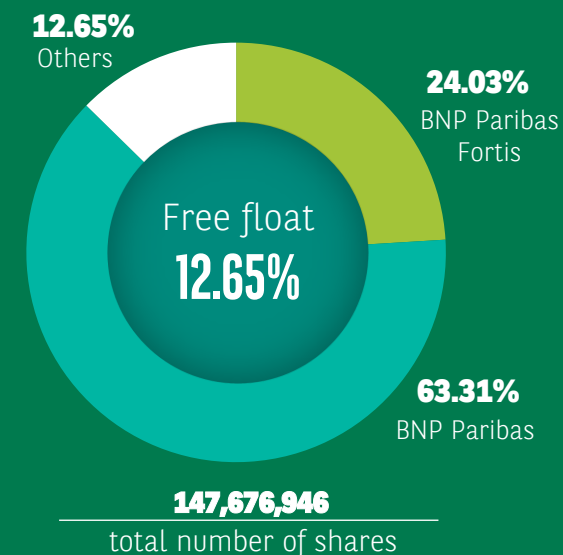
Long-Term Issuer Default Rating (LT IDR) – A+
Short-Term Issuer Default Rating (ST IDR) – F1
Viability Rating (VR) – bbb-
Shareholder Support Rating (SSR) – a+

ESG rating of Sustainalytics Agency

low risk at the level of 10.9
the best result among Polish banks

Shareholder structure

(from 5.04.2023)



On 5 April 2023, the Bank's share capital was increased from PLN 147,593,150 to PLN 147,676,946 as a result of taken up 83,796 series M shares in the exercise of the rights attached to the registered series A3 subscription warrants, taken up previously.

Material events

in individual reporting periods

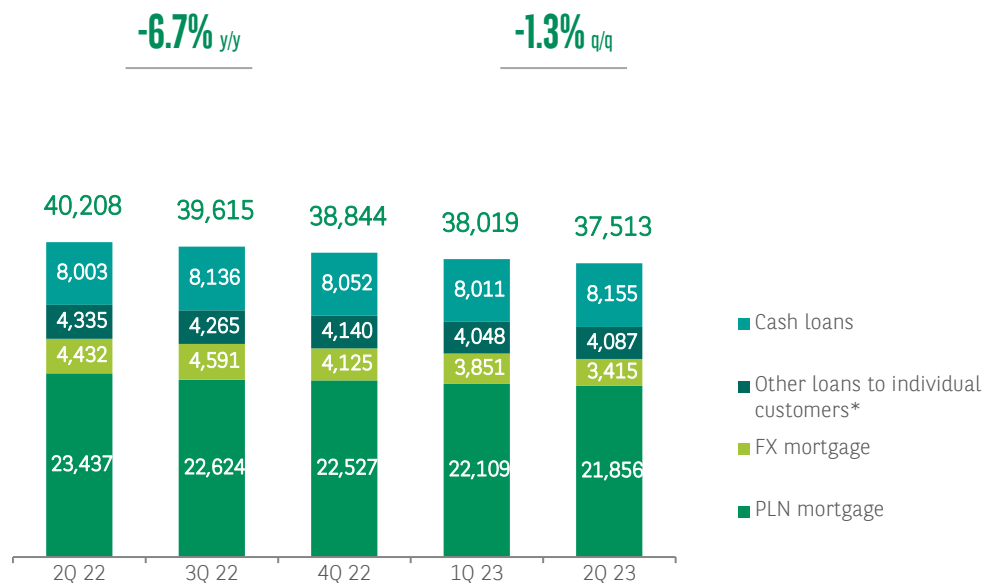
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter
2023	<ul style="list-style-type: none"> • PLN +11.0 m adjustment to the impact of credit holidays (recognised in NII) • PLN -234.4 m provision for CHF loans • PLN -110.0 m BFG restructuring fund recognised in the Q1 2023 costs (actual contribution amount set by BFG at PLN 123.9 m) 	<ul style="list-style-type: none"> • PLN +11.0 m adjustment to the impact of credit holidays (recognised in NII) • PLN -356.0 m provision for CHF loans 		
2022	<ul style="list-style-type: none"> • PLN -125.9 m contribution for the restructuring fund of BFG (PLN -151.7 m the whole BFG) • PLN -83.0 m provision for CHF loans 	<ul style="list-style-type: none"> • PLN -188.0 m IPS costs • PLN -139.7 m provision for CHF loans 	<ul style="list-style-type: none"> • PLN -965.0 m impact of credit holidays (recognised in NII) • PLN -134.0 m provision for CHF loans • PLN -29.0 m costs related to the necessity to reimburse Customers for additional fees incurred until the mortgage is established 	<ul style="list-style-type: none"> • PLN +70.0 m adjustment to the impact of credit holidays (recognised in NII) • PLN -383.3 m provision for CHF loans • PLN -58.2 m costs related to the Borrowers' Support Fund contribution
2021	<ul style="list-style-type: none"> • PLN -90.1 m contribution for the restructuring fund of BFG (PLN -103.7 m the whole BFG charge) • PLN -71.9 m provision for CHF loans 	<ul style="list-style-type: none"> • PLN -187.1 m provision for CHF loans 	<ul style="list-style-type: none"> • PLN -202.0 m provision for CHF loans • PLN +33.9 m review of allocation of discount curves used for valuation of hedged instruments (Macro Fair Value Hedge) 	<ul style="list-style-type: none"> • PLN -584.4 m provision for CHF loans

Loan portfolio

Slight decrease in the loan portfolio of both Individual and Institutional Customers. Increase in cash loan portfolio



Individual Customer loans [PLN million]

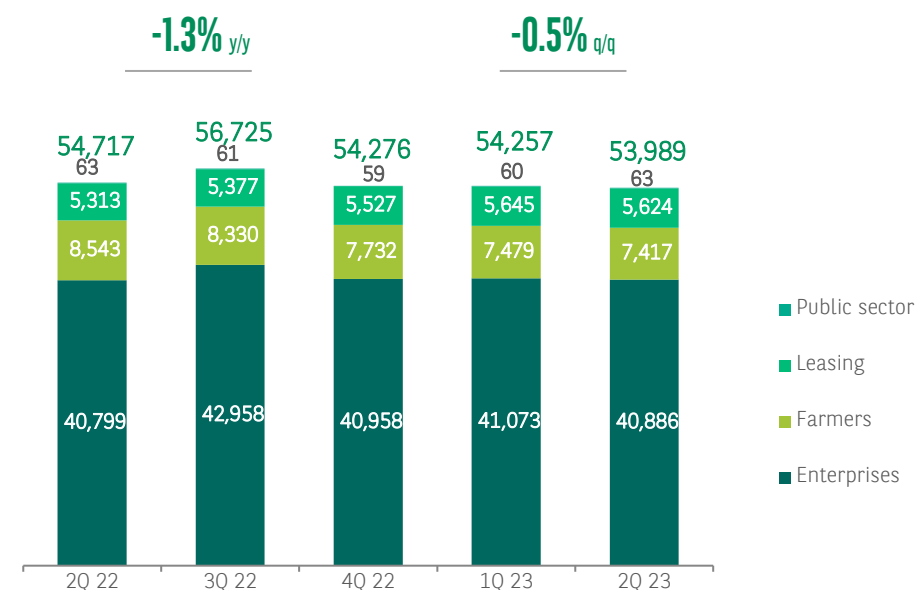


- Further decrease in the PLN mortgage portfolio q/q as a result of low sales of new loans and reduced demand. Decline in the value of FX mortgages (-11.3% q/q, -22.9% y/y) supported by the strengthening of PLN vs CHF and increase in the number of settlements
- The share of mortgages in loans to Individual Customers amounts to 67.4% (-0.9 pp q/q, -1.9 pp y/y).
- Increase in the cash loan portfolio +1.8% q/q (+1.9% y/y).

* Inter alia: car loans, instalment loans, overdraft facilities, credit cards



Institutional Customer loans** [PLN million]



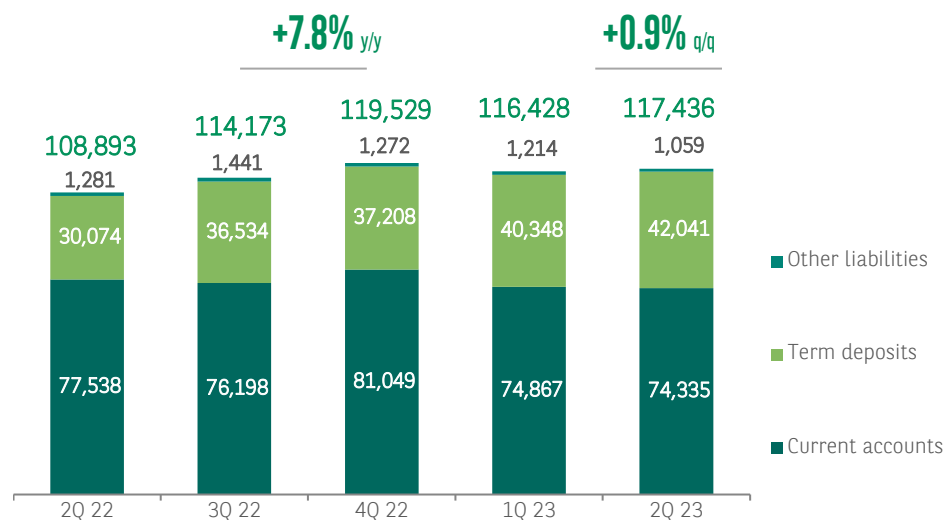
- Stable level of gross loans to enterprises (-0.5% q/q, +0.2% y/y). Positive dynamics of the leasing portfolio +5.9% y/y (-0.4% q/q).
- Further decrease in the individual farmers gross portfolio (-0.8% q/q, -13.2% y/y).
- As at the end of Q2 2023, the share of loans to enterprises in loans to Institutional Customers was equal to 75.7% (+0.0 pp q/q, +1.2 pp y/y), the share of leasing amounted to 10.4% (+0.0 pp q/q, +0.7 pp y/y).

** including the portfolio measured at fair value for "Farmers" and "Enterprises" items (breakdown based on MIS data)

Deposit base structure

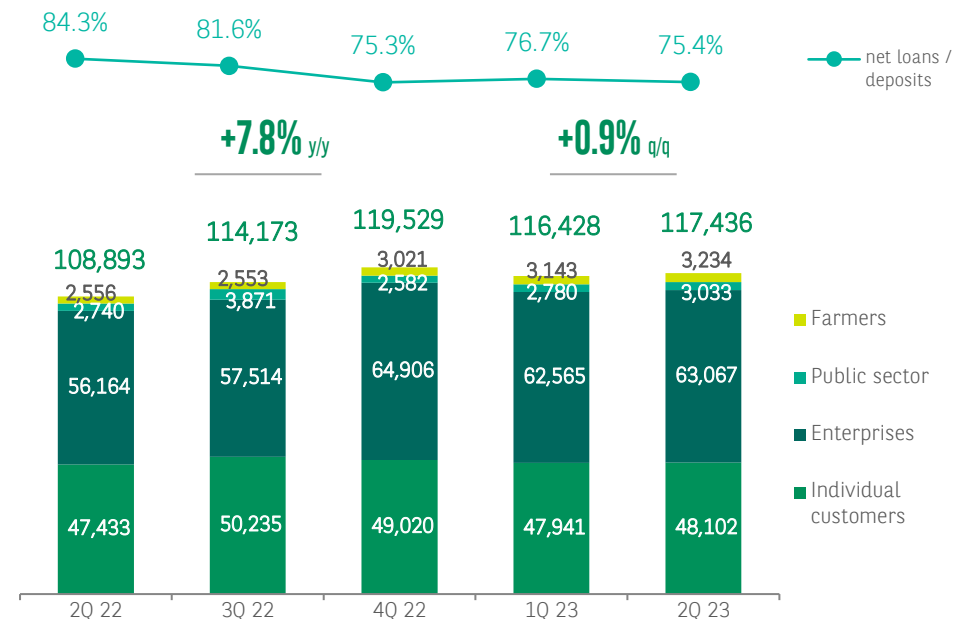
Increase in deposits in both segments

Deposit term structure [PLN million]



- Further decline in the share of customers' current accounts in total deposits: 63.3% at the end of Q2 2023 (-1.0 pp q/q, -7.9 pp y/y).
- Increase in the value of deposits in Q2 2023 concerned the volumes of term deposits (PLN +1,693 million, -4.2% q/q). Current accounts decreased by PLN 531 million (-0.7% q/q).
- Term deposits of institutional Customers increased by PLN 1,698 million (+8.8% q/q), while term deposits of individual Customers decreased by PLN 5 million (0.0% q/q).
- In the case of current deposits, the portfolio of institutional Customers decreased by PLN 694 million (-1.4% q/q), and the portfolio of individual Customers increased by PLN 163 million (+0.6% q/q).

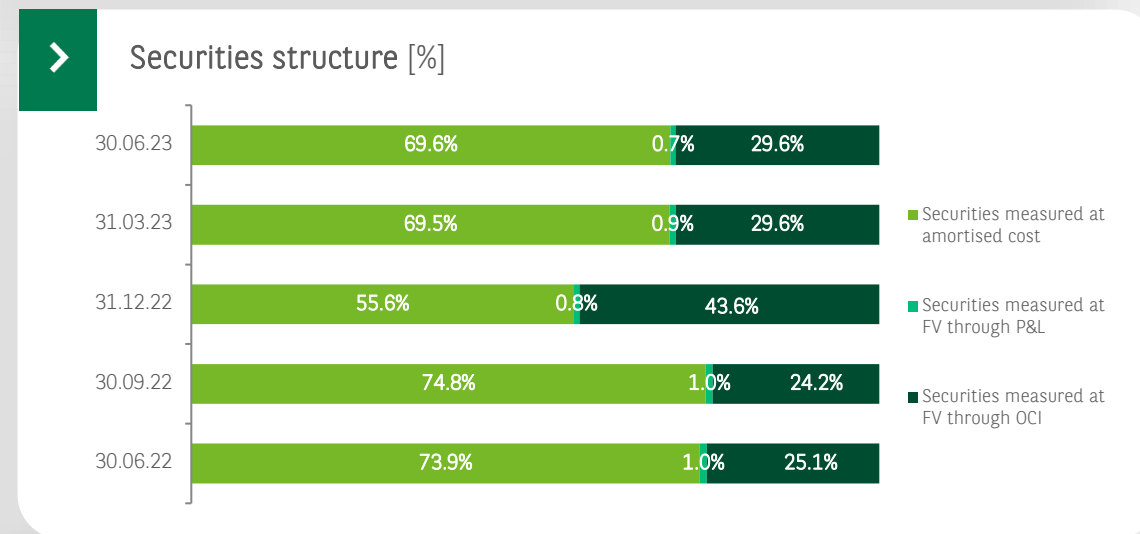
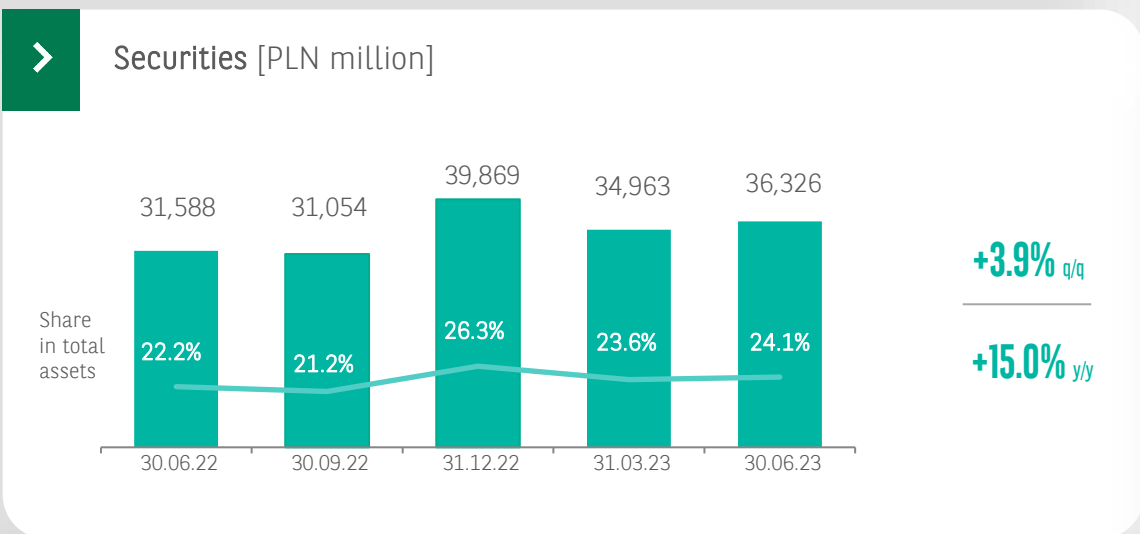
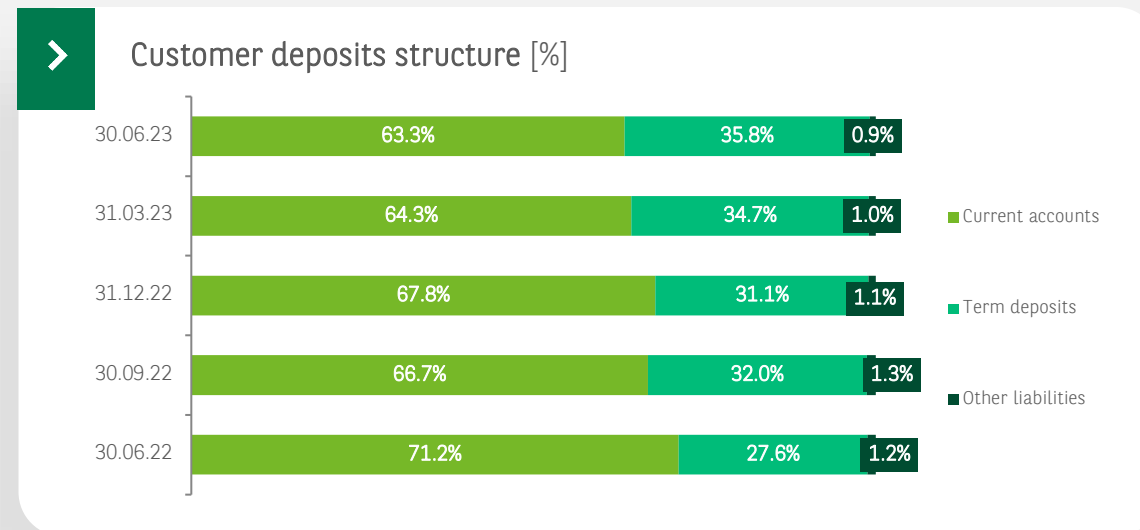
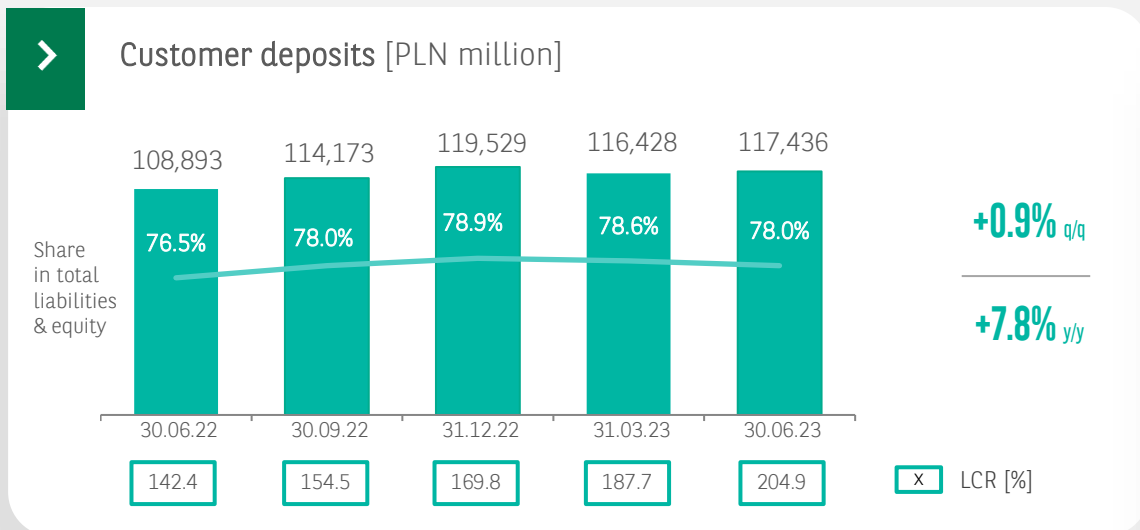
Deposit structure by Customer type [PLN million]



- The cost of PLN deposits in Q2 2023 remained unchanged vs Q1 2023 (higher by 90 bps vs the end of June 2022).
- In Q2 2023, deposits of all main sectors increased: enterprises by 0.8% q/q (+12.3% y/y), deposits of individual customers by 0.3% q/q (+1.4% y/y), farmers by 2.9% q/q (+26.5% y/y), public sector by 9.1% q/q (+10.7% y/y).

Liquidity

Stable and diversified deposit base and safe level of liquid assets



Net banking income

Improved performance in key core income categories

[PLN million]	6M 2023	6M 2022	y/y change
Net interest income	2,439	2,152	+13.3%
Net fee and commission income	633	596	+6.3%
Net trading income	484	270	+79.5%
Net investment income	(6)	31	-
Dividends	4	8	-48.4%
Hedging accounting	(16)	20	-
Result arising from the derecognition	12	(2)	-
Other operating income and expenses	3	(39)	-
Net banking income	3,552	3,035	+17.1%

[PLN million]	Q2 2023	Q2 2022	y/y change
Net interest income	1,240	1,149	+7.9%
Net fee and commission income	308	295	+4.4%
Net trading income	249	119	+110.0%
Net investment income	6	33	-81.5%
Dividends	4	7	-45.9%
Hedging accounting	1	0	-
Result arising from the derecognition	7	(2)	-
Other operating income and expenses	8	(34)	-
Net banking income	1,823	1,567	+16.4%

- Increase in net interest income in H1 2023 y/y due to higher deposit and credit margins and higher interest income on securities as a result of the increase in the value of the portfolio. Growth weakened by the negative impact of the result on hedge accounting.

- Net fee and commission income increase mainly as a result of higher commissions on cards, insurance and guarantees. NF&C was negatively affected by the lack of comparable commissions for servicing accounts (for maintaining high balances) and for asset management and brokerage operations.

- Increase in the net trading income thanks to improved results on transactions with Customers, results on derivatives and valuation of IRS hedging the valuation of the loan portfolio measured at FV.

- Higher net interest income in Q2 2023 vs Q2 2022 mainly as a result of increasing the scale of operations, including interest income on securities as a result of the increase in the value of the portfolio. Growth weakened by the negative impact of the result on hedge accounting.

- Net fee and commission income increase mainly as a result of higher commissions on cards, loans and guarantees and insurance.

- Increase in the net trading income thanks to improved results on derivatives and valuation of IRS hedging the valuation of the loan portfolio measured at FV.

Consolidated P&L

PLN thous.

Profit and loss account	30.06.2023	30.06.2022	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Interest income	4,787,956	3,042,204	2,441,413	2,346,543	2,337,166	1,103,035	1,776,129
Interest expenses	(2,348,643)	(889,834)	(1,201,700)	(1,146,943)	(1,120,235)	(979,331)	(626,703)
Net interest income	2,439,313	2,152,370	1,239,713	1,199,600	1,216,931	123,704	1 149,426
Fee and commission income	760,485	723,720	371,876	388,609	331,434	350,204	361,414
Fee and commission expenses	(127,466)	(128,097)	(63,937)	(63,529)	(69,889)	(70,457)	(66,475)
Net fee and commission income	633,019	595,623	307,939	325,080	261,545	279,747	294,939
Dividend income	4,198	8,142	3,871	327	166	2,509	7,161
Net trading income	484,031	269,610	249,443	234,588	273,236	211,855	118,776
Net investment income	(6,363)	30,501	6,053	(12,416)	(7,595)	6,321	32,763
Result on hedge accounting	(16,330)	19,524	1,343	(17,673)	2,888	(9,145)	(192)
Result on derecognition of financial assets measured at amortised cost due to significant modification	11,612	(2,379)	7,474	4,138	493	(273)	(2,379)
Other operating income	119,672	111,842	63,805	55,867	41,742	50,290	38,175
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	51,350	(164,727)	26,400	24,950	(56,262)	(54,021)	(85,599)
Result on provisions for legal risk related to foreign currency loans	(590,412)	(222,737)	(356,024)	(234,388)	(383,263)	(134,000)	(139,703)
General administrative expenses	(1,286,747)	(1,419,515)	(608,792)	(677,955)	(650,381)	(556,811)	(743,909)
Depreciation	(223,539)	(206,475)	(116,370)	(107,169)	(103,421)	(101,853)	(107,239)
Other operating expenses	(116,863)	(150,705)	(56,221)	(60,642)	(69,747)	(67,249)	(71,940)
Operating result	1,502,941	1,021,074	768,634	734,307	526,332	(248,926)	490,279
Tax on financial institution	(202,535)	(202,768)	(99,703)	(102,832)	(111,719)	(112,066)	(106,915)
Gross profit (loss)	1,300,406	818,306	668,931	631,475	414,613	(360,992)	383,364
Income tax	(352,774)	(282,897)	(209,284)	(143,490)	(161,928)	14,395	(125,696)
NET PROFIT (LOSS)	947,632	535,409	459,647	487,985	252,685	(346,597)	257,668



Assets

PLN thous.

Consolidated statements of financial position	30.06.2023	31.03.2023	31.12.2022	30.09.2022	30.06.2022
ASSETS					
Cash and balances with the Central Bank	6,971,609	4,360,017	2,718,307	3,725,276	4,655,484
Amounts due from banks	11,833,618	12,977,201	11,800,189	10,199,997	6,893,371
Derivative financial instruments	3,257,019	2,988,424	3,224,272	4,314,266	3,570,283
Adjustment of fair value of the hedging and hedged item	32,618	18,789	33,025	13,065	1,983
Loans and advances to customers valued at amortised cost	87,787,952	88,392,107	89,090,317	92,086,568	90,708,889
Loans and advances to customers valued at fair value through P&L	785,242	860,314	949,298	1,024,469	1,089,886
Securities valued at amortised cost	25,299,601	24,311,008	22,167,261	23,217,809	23,352,086
Securities valued at fair value through P&L	270,197	301,637	316,593	316,129	309,974
Securities valued at fair value through the other comprehensive income	10,756,338	10,350,737	17,384,793	7,519,927	7,925,556
Intangible assets	825,006	803,323	821,106	752,014	739,728
Property, plant and equipment	1,022,783	1,063,160	1,069,429	1,077,579	1,124,977
Deferred income tax assets	849,596	898,540	966,436	1,113,115	1,054,515
Current income tax assets	20,257	18,202	14,107	10,0811	5,260
Other assets	849,792	836,079	961,936	1,016,934	887,940
TOTAL ASSETS	150,561,628	148,179,538	151,517,069	146,387,229	142,319,932

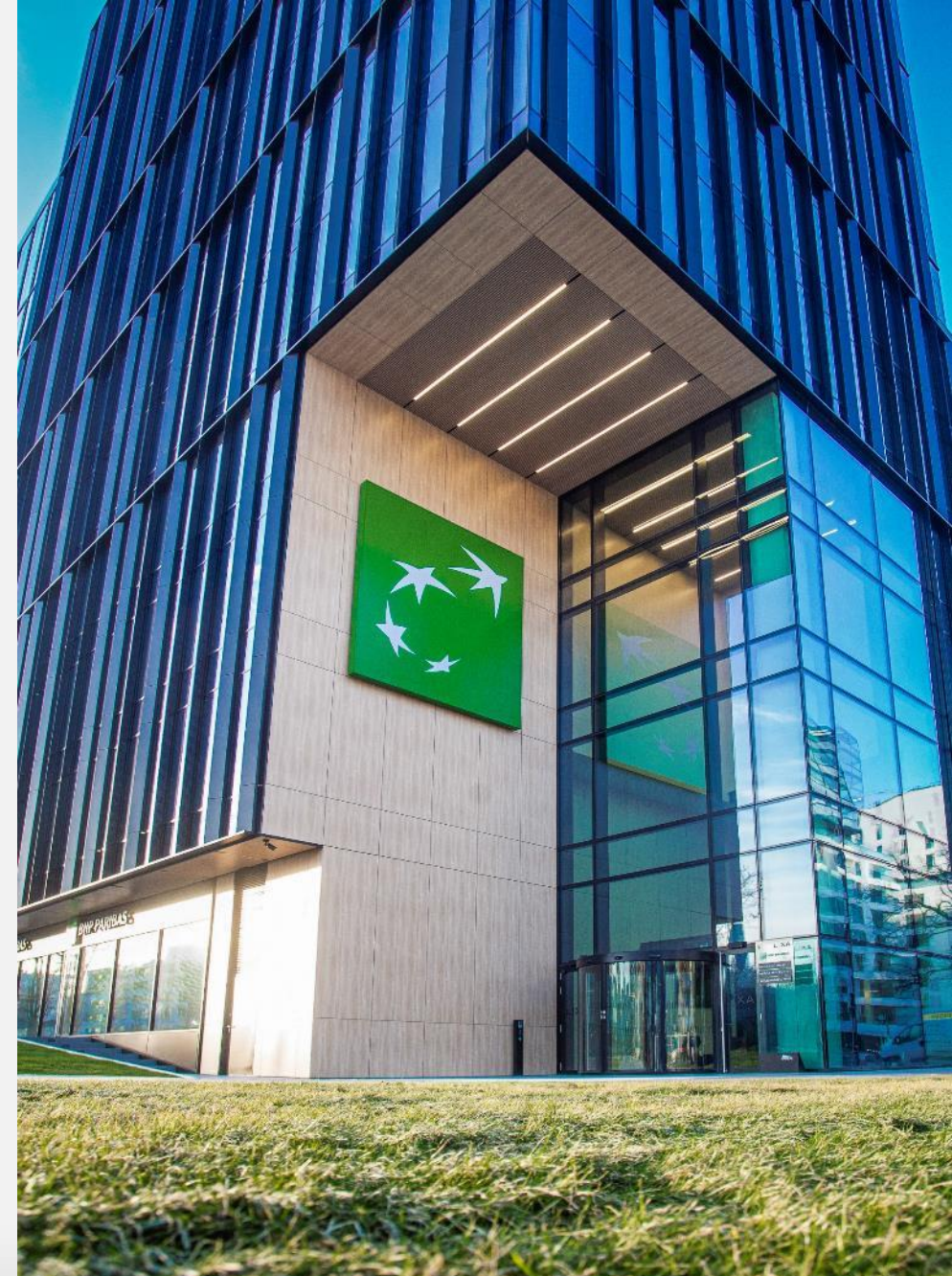
Liabilities and equity

PLN thous.

Consolidated statements of financial position	30.06.2023	31.03.2023	31.12.2022	30.09.2022	30.06.2022
LIABILITIES					
Amounts due to the Central Bank	-	-	8,713	-	-
Amounts due to other banks	7,058,586	6,666,424	7,158,024	6,410,975	7,474,093
Adjustment of fair value of the hedging and hedged item	(275,213)	(365,682)	(451,646)	(203,842)	227,951
Derivative financial instruments	3,142,164	2,931,864	3,147,855	4,436,575	3,486,584
Amounts due to customers	117,911,920	116,912,395	120,021,043	114,679,839	109,413,772
Liabilities on debt securities issue	-	-	364,633	435,961	516,076
Subordinated liabilities	4,337,381	4,404,398	4,416,887	4,496,847	4,397,875
Leasing liabilities	674,283	719,532	718,892	767,577	791,094
Other liabilities	2,462,420	2,320,595	2,423,182	2,264,598	2,782,015
Current income tax liabilities	202,796	280,936	223,527	221,201	214,620
Provisions	2,433,174	2,322,841	2,223,738	2,014,089	1,826,713
TOTAL LIABILITIES	137,947,511	136,193,303	140,254,848	135,523,820	131,130,793
EQUITY					
Share capital	147,677	147,593	147,593	147,593	147,593
Supplementary capital	9,110,976	9,110,976	9,110,976	9,110,976	9,110,976
Other reserve capital	3,521,971	3,144,026	3,142,098	3,135,111	3,133,766
Revaluation reserve	(745,913)	(912,591)	(1,149,786)	(1,286,843)	(1,306,366)
Retained earnings	579,406	496,231	11,340	(243,428)	103,170
retained profit	(368,226)	8,246	(430,157)	(432,240)	(432,239)
net profit for the period	947,632	487,985	441,497	188,812	535,409
TOTAL EQUITY	12,614,117	11,986,235	11,262,221	10,863,409	11,189,139
TOTAL LIABILITIES AND EQUITY	150,561,628	148,179,538	151,517,069	146,387,229	142,319,932

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BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Department of the National Court Register, with KRS number: 0000011571, Tax Identification Number (NIP): 526-10-08-546, and a fully paid share capital of PLN 147,676,946.

INVESTOR RELATIONS

BNP PARIBAS BANK POLSKA S.A.