

About the Group

BNP Paribas Bank Polska S.A. is a local universal bank with global reach. It operates within BNP Paribas, a leading international financial group, existing in 65 countries.

The Bank's Group provides services in the areas of retail and corporate banking, capital markets, currency exchange, leasing, consulting and financial intermediation.

In terms of the balance sheet total, the Group is sixth in the Polish banking sector.

The Bank's shares are listed on the Warsaw Stock Exchange (WSE) since 2011.

GOeyond Strategy 2022-2025

The mission of the Bank is to responsibly offer innovative financial solutions which enable our clients to change their world and which support local economy.

The Bank's strategy for 2022-2025 is based on 4 key pillars: #together, #stronger, #up, #positive.

Targets for 2025

- o ROE ~12%
- o C/I ratio \max 48%
- o share of sustainable assets¹ 10%

1. Sustainable loans and advances / total loans and advances to Customers (outstanding portfolio, measured at amortised cost)

BNP Paribas Bank Polska Group in figures after 3 quarters 2023

PLN 1,393 m net profit
PLN 157 bn assets
4.2 m Clients
390 branches
8.3 k FTEs

Selected financial data 30.09.2023

Net profit	PLN 1,393 m	+638% y/y
Net banking income (NBI)	PLN 5,457 m	+50% y/y
Total costs	PLN 2,272 m	-1% y/y
Net impairments losses	PLN +40 m	-
Provision for legal risk related to CHF loans	PLN 961 m	+169% y/y
Equity	PLN 13 bn	+21% y/y
Total loans (gross)	PLN 92 bn	-5% y/y
Customer deposits	PLN 124 bn	+8% y/y

Material events - 9M 2023

- PLN -961.3 m - provision for CHF loans
- PLN -123.9 m - contribution for the restructuring fund of BFG
- PLN +33.0 m - adjustment to the impact of credit holidays (recognized in NII)

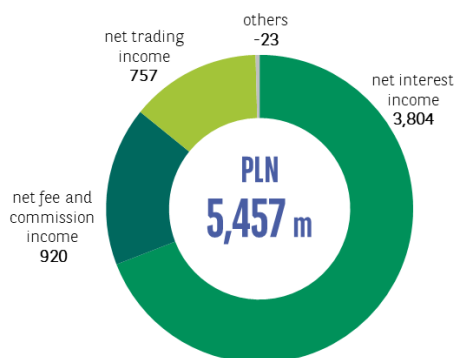
Material events - 9M 2022

- PLN -965.0 m - cost of credit holidays
- PLN -356.7 m - provision for CHF loans
- PLN -207.0 m - IPS costs
- PLN -125.9 m - contribution for the restructuring fund of BFG (PLN -151.7 m, the whole BFG charge)
- PLN -29.0 m - costs related to the necessity to reimburse customers for additional fees incurred until the mortgage is established

Financial ratios 30.09.2023

ROE	15.2%
TCR	16.33%
Tier I	12.13%
MREL (%TREA) stand-alone	18.09%
LCR / NSFR	195% / 144%
C/I / C/I w/o BFG and credit holidays	41.6% / 39.6%
Net loans / deposits	71.5%
Net interest margin	3.5%

NBI structure 9M 2023 (PLN m)



Fitch Ratings - update 16 December 2022

Long-Term Issuer Default Rating (LT IDR)	A+ with a stable outlook
Short-Term Issuer Default Rating (ST IDR)	F1
National Long-Term Rating (Natl LT)	AAA(pol) with a stable outlook
National Short-Term Rating (Natl ST)	F1+(pol)
Viability Rating (VR)	bbb-
Shareholder Support Rating (SSR)	a+

ESG rating Sustainalytics agency - update 6 November 2023

low risk at the level of **10.2**

bank with the best ESG rating in Poland



2. place
"Newsweek's Friendly Bank" in the traditional banking category

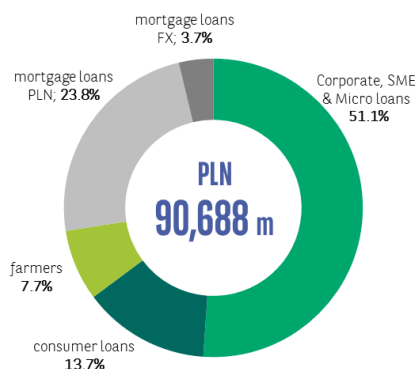


The Banker
INNOVATION IN
DIGITAL BANKING
AWARDS 2023

Title of the most Innovative in digital banking in CEE region

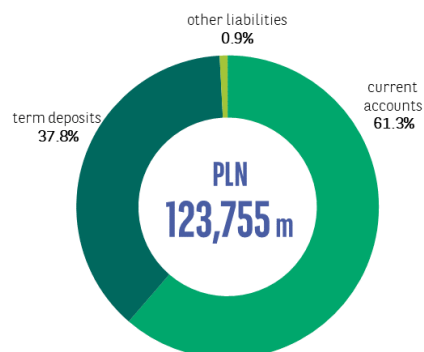
Awards and distinctions

Lending portfolio* 30.09.2023

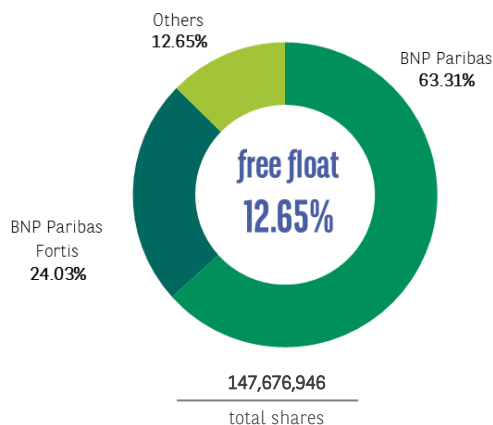


* loans and advances (gross) measured at amortised cost

Customer deposits 30.09.2023



Shareholding structure 30.09.2023



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 rights attached to the registered series A3 subscription warrants, taken up previously.

Group structure 30.09.2023



Bank Management Board 30.09.2023

Przemysław Gdański	President
André Boulanger	Vice-President
Przemysław Furlepa	Vice-President
Wojciech Kembłowski	Vice-President
Piotr Konieczny	Vice-President
Kazimierz Łabno	Vice-President
Magdalena Nowicka	Vice-President
Volodymyr Radin	Vice-President
Agnieszka Wolska	Vice-President

29 September 2023 - Mr. Kazimierz Łabno resigned from the position of Vice-President of the Management Board effective as of 31 December 2023

Investor Relations

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