

## 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 assets<sup>1</sup> 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 for 2023

PLN 1.0 bn net profit	PLN 161 bn assets	4.2 m Clients	371 branches	8.2 k FTEs
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### Material events - 2023 FY

- PLN -1,978.1 m - impact of CHF portfolio legal risk
- PLN -123.9 m - contribution for the restructuring fund of BFG
- PLN -22.1 m - costs of a restructuring provision for the process of group layoffs
- PLN +55.7 m - adjustment to the impact of credit holidays (recognized in NII)

### Material events - 2022 FY

- PLN -895.0 m - cost of credit holidays (recognized in NII)
- PLN -740.0 m - impact of CHF portfolio legal risk
- PLN -207.0 m - IPS (Institutional Protection Scheme) costs
- PLN -125.9 m - contribution for the restructuring fund of BFG (PLN -152.3 m, the whole BFG charge)
- PLN -75.4 m - total Borrower Support Fund costs

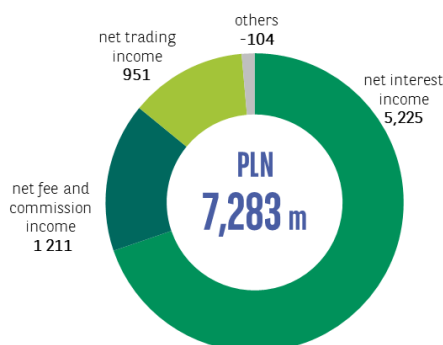
## Selected financial data 31.12.2023

Net profit	PLN 1,013 m	+129% y/y
Net banking income (NBI)	PLN 7,283 m	+36% y/y
Total costs	PLN 3,096 m	+2% y/y
Net impairments losses	PLN 34 m	-88% y/y
Impact of CHF portfolio legal risk	PLN 1,978 m	+167% y/y
Equity	PLN 13 bn	+14% y/y
Total loans (gross)	PLN 89 bn	-3% y/y
Customer deposits	PLN 127 bn	+6% y/y

## Financial ratios 31.12.2023

ROE	8.2%
TCR	16.67%
Tier I	12.51%
MREL (%TREA) stand-alone	21.74%
LCR / NSFR	239% / 153%
C/I / C/I w/o BFG and credit holidays	42.5% / 41.1%
Net loans / deposits	68.1%
Net interest margin	3.4%

## NBI structure 12M 2023 (PLN m)



## Fitch Ratings - update 6 December 2023

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+

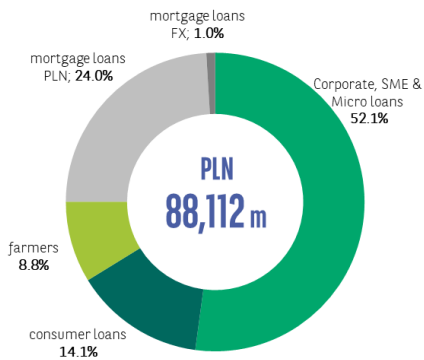
## ESG rating Sustainalytics agency - update 6 November 2023

low risk at the level of **10.2**

bank with the best ESG rating in Poland

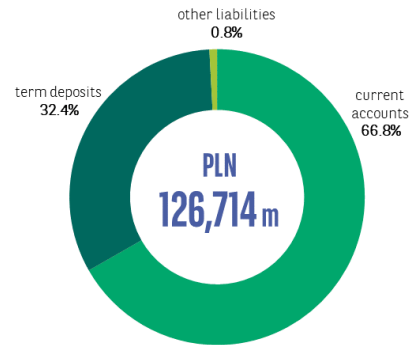


## Lending portfolio\* 31.12.2023

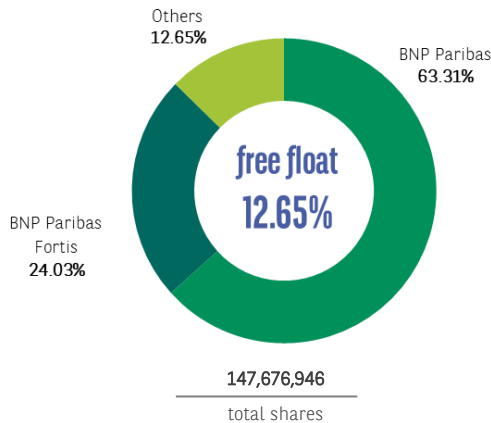


\* loans and advances (gross) measured at amortised cost, taking into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF)

## Customer deposits 31.12.2023



## Shareholding structure 31.12.2023



## Group structure 31.12.2023



2 January 2024 - Extraordinary General Meeting of Partners of Campus Leszno Sp. z o.o. adopted a resolution to dissolve the company and open its liquidation

## Bank Management Board 1.01.2024

Przemysław Gdański	President
André Boulanger	Vice-President
Małgorzata Dąbrowska	Vice-President
Wojciech Kembłowski	Vice-President
Piotr Konieczny	Vice-President
Magdalena Nowicka	Vice-President
Volodymyr Radin	Vice-President
Agnieszka Wolska	Vice-President

## Investor Relations

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