

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 for Q1 2024

PLN 591 m net profit
PLN 159 bn assets
4.2 m Clients
368 branches
8.1 k FTEs

Material events - Q1 2024

- PLN -21.0 m - CHF mortgage loan portfolio legal risk impact
- PLN -135.7 m - BGF restructuring fund recognised in the Q1 2024 costs (total contribution amount set by BGF at PLN 144.0 m)

Material events - Q1 2023

- PLN -234.4 m - CHF mortgage loan portfolio legal risk impact
- PLN -110.0 m - BGF restructuring fund recognised in the Q1 2023 costs (total contribution amount set by BGF at PLN 123.9 m)
- PLN +11.0 m - adjustment to the impact of credit holidays (recognised in NII)

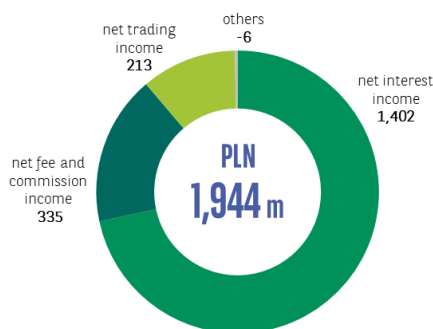
Selected financial data 31.03.2024

Net profit	PLN 591 m	+21% y/y
Net banking income (NBI)	PLN 1,944 m	+12% y/y
Total costs	PLN 921 m	+17% y/y
Net impairments losses	PLN -96 m	-
Impact of CHF portfolio legal risk	PLN 21 m	-91% y/y
Equity	PLN 13 bn	+8% y/y
Total loans (gross)	PLN 89 bn	-2% y/y
Customer deposits	PLN 124 bn	+7% y/y

Financial ratios 31.03.2024

ROE	18.0%
TCR	16.84%
Tier I	12.77%
MREL (%TREA) stand-alone	21.98%
LCR / NSFR	234% / 152%
C/I / C/I w/o BFG and credit holidays	47.4% / 40.4%
Net loans / deposits	69%
Net interest margin	3.53%

NBI structure 3M 2024 (PLN m)



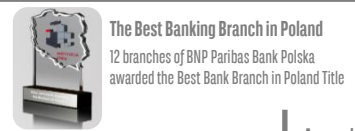
Fitch Ratings - update 6 December 2023

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+

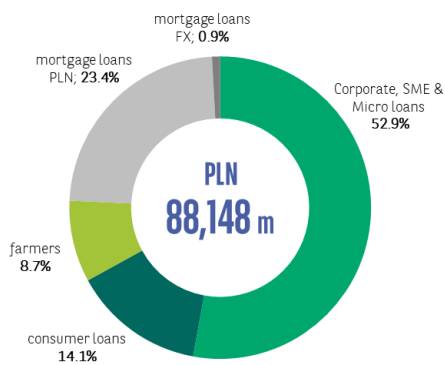
ESG rating Sustainalytics agency - update 6 November 2023

low risk at the level of **10.2**

bank with the best ESG rating in Poland

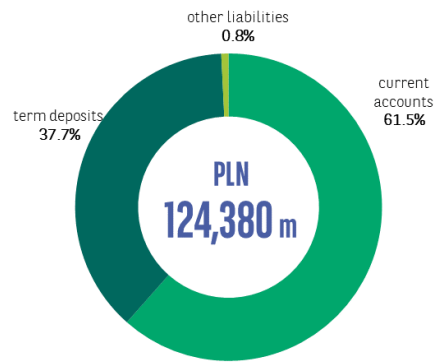


Lending portfolio* 31.03.2024

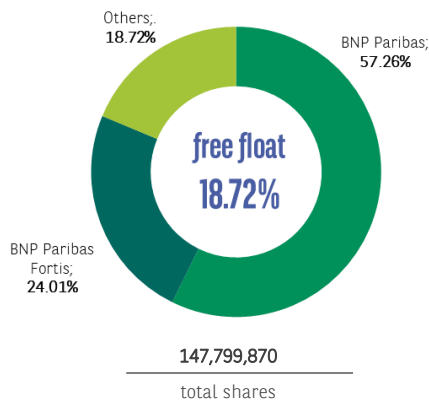


* loans and advances (gross) measured at amortised cost, taking into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF)

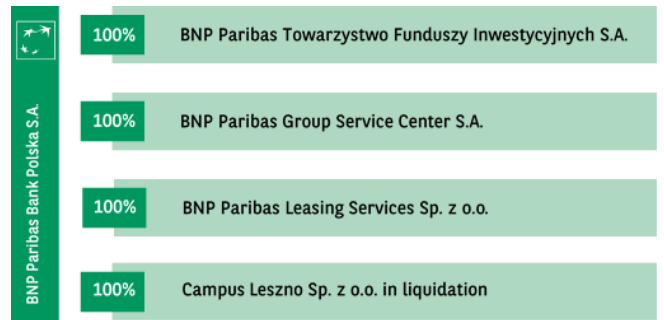
Customer deposits 31.03.2024



Shareholding structure 5.04.2024



Group structure 31.03.2024



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

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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<https://www.bnpparibas.pl/en/investor-relations>

Calendar - release of the next periodic reports

August 13, 2024 – H1 2024
 November 7, 2024 – Q3 2024