



BNP PARIBAS

14 MAY 2024

Q1 2024 RESULTS PRESENTATION

BNP PARIBAS BANK POLSKA SA GROUP

A photograph of two young women with long brown hair, smiling warmly. They are wearing dark green t-shirts and lanyards. The woman on the right has her arm around the woman on the left. They are standing outdoors in a grassy area. The photo is framed by a thick green border.

#BANKDOBRYCHDECYZJI

- 01 Key highlights
- 02 Macroeconomic environment
- 03 Financial results
- 04 Summary & Outlook
- 05 Business activities
- 06 Appendices

Agenda



01

Key
highlights



Q1 2024 – high quarterly net profit with a marginal impact of CHF portfolio risk, continuation of the Bank’s transformation

NBI growth, stabilisation of NIM. Increase in the cost base, normalisation of the cost of risk. The Bank’s free float increased to 18.7%

STRATEGY & TRANSFORMATION

#positive #up #stronger #together

- Support for the energy transformation – financing, consulting, new products, further increase in volumes
- Commitment to providing top quality customer service - transformation of the corporate network, awards for the quality of business customer service
- New products for retail customers: tennis card, tennis deposit
- Continuation of technological changes using AI and cloud solutions

BUSINESS ACTIVITY

- Positive quarterly sales dynamics of key retail products, with still more potential to grow
- Continuation of trends in loan volumes - slight increase of Institutional Customers’ loans (no significant rebound on the market), visible impact of the decision to limit the sale of mortgage loans to current Customers base on the dynamics of the retail portfolio
- Increase in the balance of funds invested by Retail Customers (deposits: +1.6% q/q, investment products: +8.8% q/q). Decrease in corporate deposits from a high base at the end of the year
- Growing transactionality and use of remote channels by customers

FINANCIAL RESULTS

- Increase in NBI due to higher non-interest income, stabilisation of NIM
- Visible impact of inflation and investments in technological transformation on the cost base growth
- Normalisation of the cost of credit risk while maintaining a very good quality of the loan portfolio
- Marginal impact of the legal risk of the CHF loan portfolio in Q1 2024 after a significant growth in Q4 2023
- Further improvement of the capital position resulting from lower RWA (securitisation transaction completed in March 2024)
- Payment of dividend from 2023 net profit

net profit

PLN 591 m

+21% y/y

ROE

18.0%

+10 pp q/q
+1 pp y/y

gross loans

PLN 88.8 bn

~0% q/q
-2% y/y

NIM

3.5%

-4 bps q/q
+25 bps y/y

NBI

PLN 1.9 bn

+6% q/q
+12% y/y

expenses

PLN 921 m

+12% q/q
+17% y/y

GO beyond Strategy 2022-25

Key achievements in Q1 2024



#POSITIVE

- Support for the **energy transformation**:
 - financing investments worth in total **PLN 1.3 billion in renewable energy sources and energy efficiency** of individual customers and housing communities under the European Investment Bank program
 - substantive support with technical documentation for approximately 850 thermal modernisation investments worth over **PLN 340 million** under the EFRB Program (ELENA for Housing Communities)
 - financing construction of **photovoltaic projects portfolio in Poland** with R.Power worth **PLN 113.9 million**
- New products on offer: **pro-ecological investment loans guaranteed** by BGK "Biznesmax Plus" and "Ekomax"

#UP

- **Transformation of the network of corporate centres** and separation of homogeneous groups of customers in order to even better adapt the service provided to their needs and specificity
- **New products on offer: Visa tennis card** - a special offer for tennis fans with a number of benefits, **Tennis deposit** with an attractive interest rate
- **Cooperation of the Bank and BNP Paribas Faktoring with Monevia FinTech** - complete factoring solutions on preferential terms for micro and small business Customers of the BNP Paribas Group
- **Awards** from the financial magazines **Global Finance** and **The Digital Banker** for the quality of business customer service

#STRONGER

- **Oracle Fusion ERP Cloud** - start of the implementation of the first Enterprise Resource Planning (ERP) system in the banking sector operating entirely in the cloud, which will increase the efficiency of the organisation and increase the integrity of processes
- Pilot phase of the Knowledge Chatbot "GENiusz" tool, based on GenAI technology - enabling employees to quickly search for information within Bank's databases
- Launching **behavioural protection** in the GOMobile application, available for all Customers

#TOGETHER

- Distinction in the **Ethical Company** ranking of Puls Biznesu
- **Third edition of the Pocket Money Mission** - an educational project conducted in primary schools across Poland which has already helped 60 thousand children to acquire financial knowledge
- Fifth edition of the internal knowledge sharing programme **#University** - trainings on new technologies, programming, agile project management

PLN 9.4 bn

of sustainable financing
at the end of March 2024

PLN 15.9 bn

volume of investment products
at the end of March 2024

215

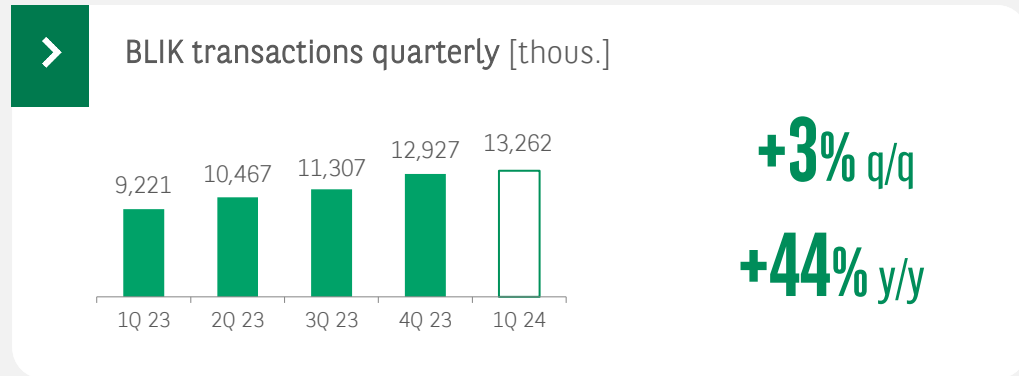
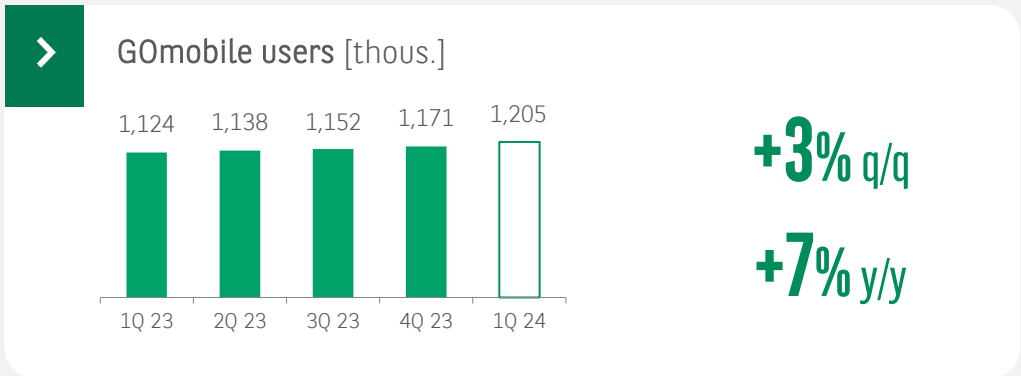
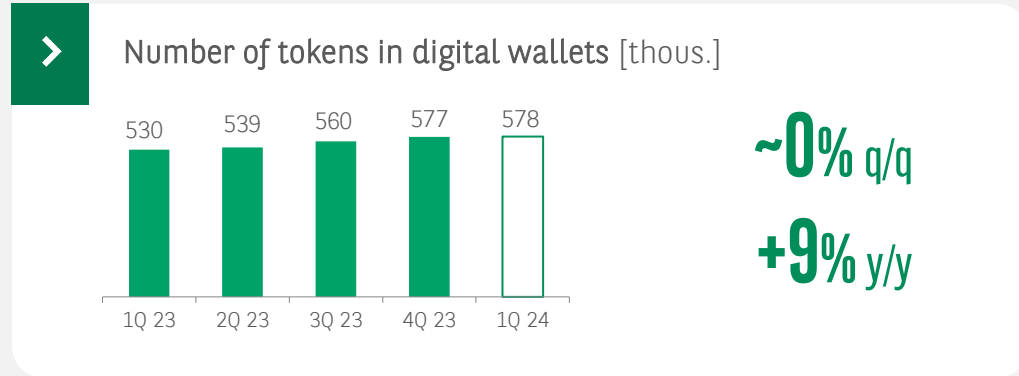
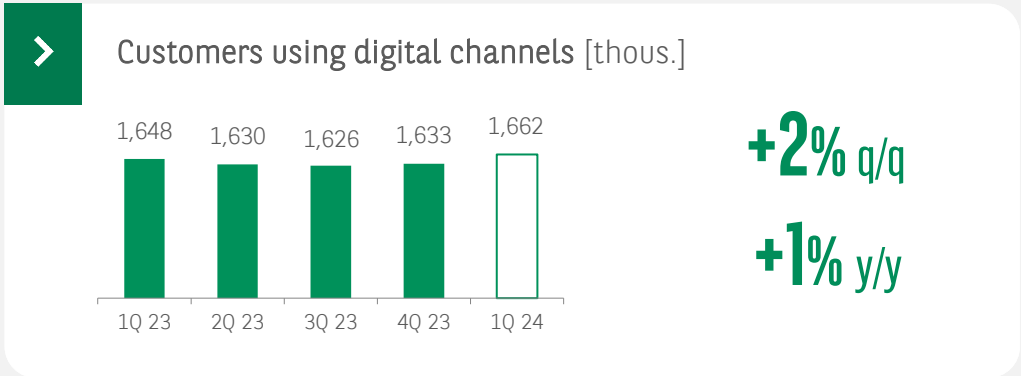
active robots supporting Bank's
operations

11 time in a row

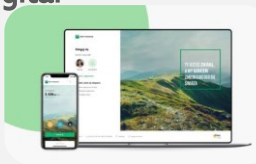
Top Employer Polska

#G0digital - statistics

Constant development of mobile banking. Further growth in the number of transactions and users



#G0digital



G0makler application



G0dealer application

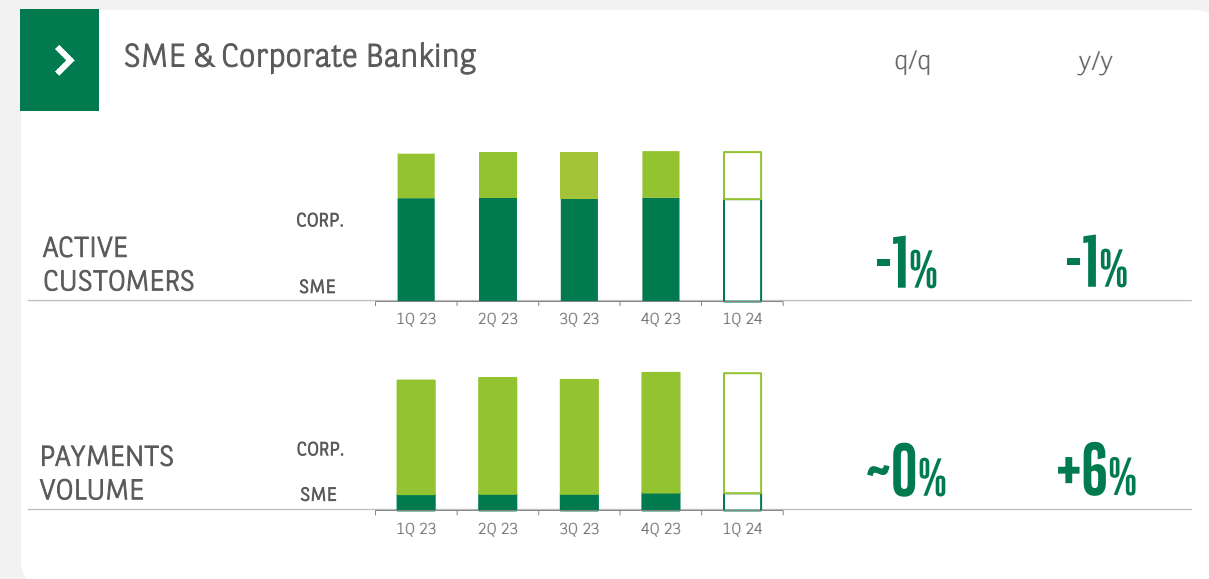
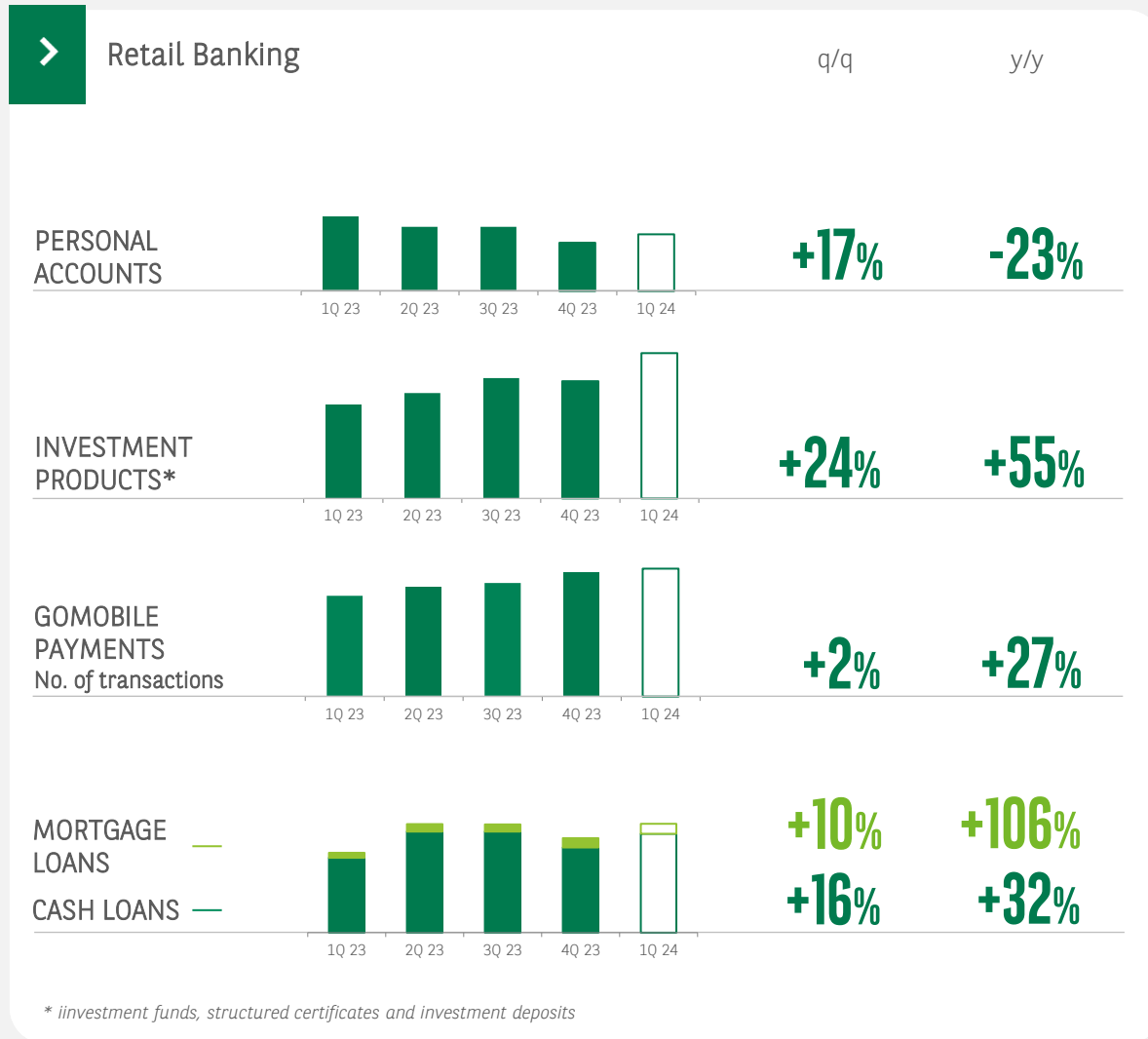


G0invest service



Customer business activity - sales & transactional volumes

Continued high sales dynamics of investment products, gradual return to higher levels of acquisition in Retail Banking, no significant changes in the area of Corporate Banking



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

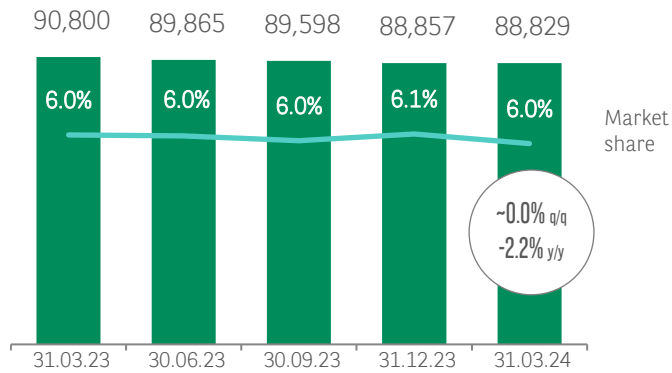
<p>PLN 113.9 million 33 MWp PV portfolio financing</p> <p>BNP PARIBAS MLA, Hedge Provider, Account Bank, Agent, Security Agent and Original Lender.</p> <p>January 2024</p>	<p>PLN 2 500 million EUR 150 million Refinancing and general purposes financing</p> <p>BNP PARIBAS Mandated Lead Arranger, Facility Agent</p> <p>March 2024</p>	<p>PLN 1 067 million Refinancing, financing of acquisitions and general purposes</p> <p>BNP PARIBAS Mandated Lead Arranger, Original Lender</p> <p>March 2024</p>	<p>PLN 150 million M&A financing</p> <p>BNP PARIBAS Mandated Lead Arranger, Hedge Arranger</p> <p>March 2024</p>	<p>PLN 35.6 million RES Project Refinancing</p> <p>BNP PARIBAS Mandated Lead Arranger, Hedge Provider</p> <p>March 2024</p>
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Loan and deposit volumes

Stabilisation of the loan portfolio. Further stable growth in individual deposits, outflow of institutional deposits from the high base at the end of the year



Gross loans [PLN million]



-1.7% q/q

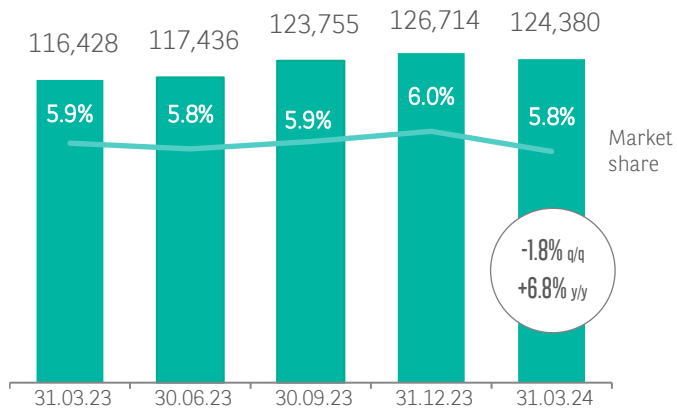
decrease in Individual Customer loans (-7.4% y/y), mortgage loans (-2.8% q/q, -12.7% y/y)

+1.0% q/q

increase in Institutional Customer loans (+1.4% y/y)



Customer deposits [PLN million]



+1.6% q/q

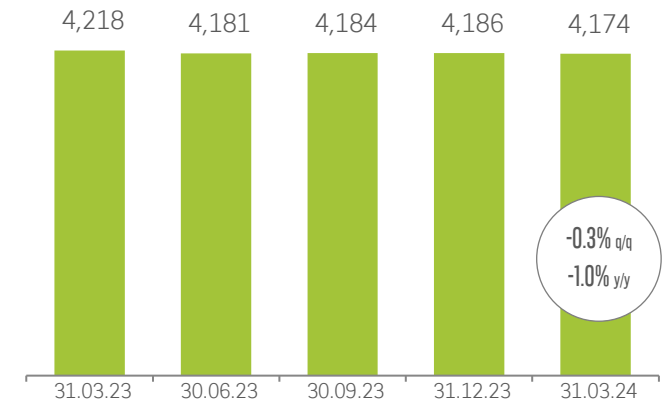
increase in Individual Customer deposits (+6.7% y/y)

-4.1% q/q

decrease in Institutional Customer deposits (+6.9% y/y)



Number of Customers [thous.]



-0.4% q/q

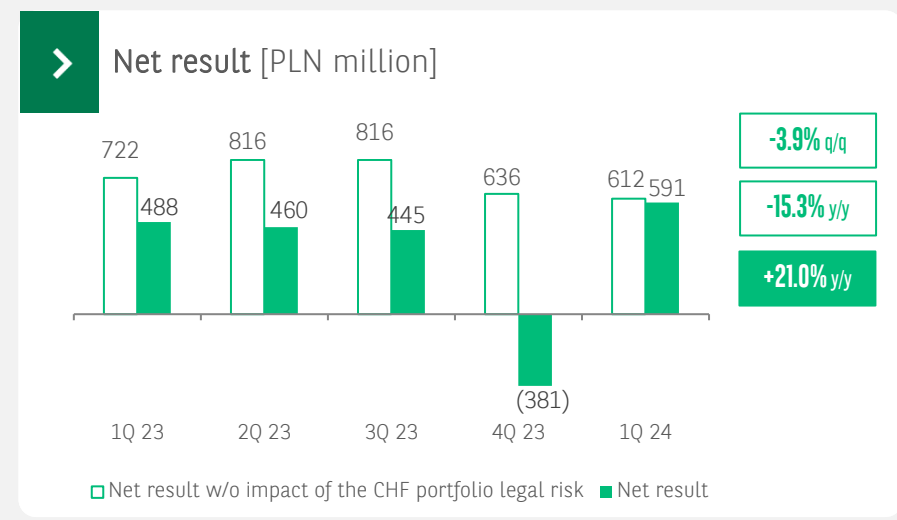
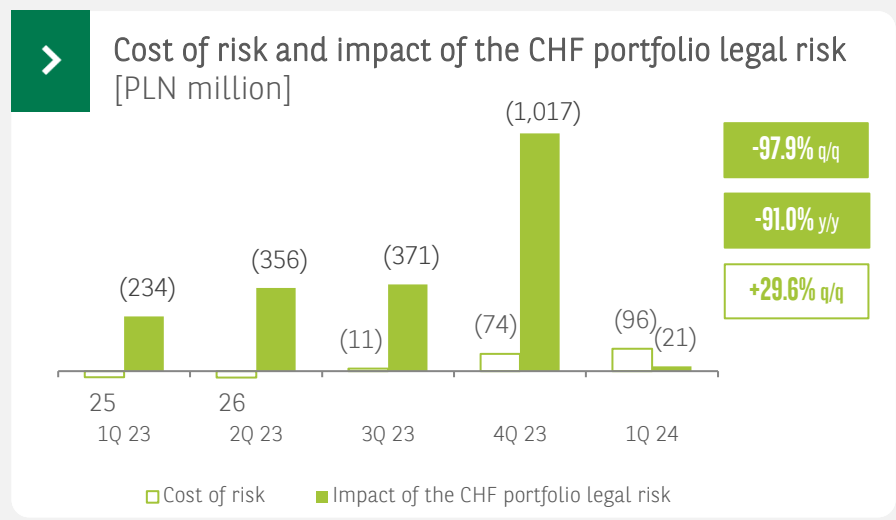
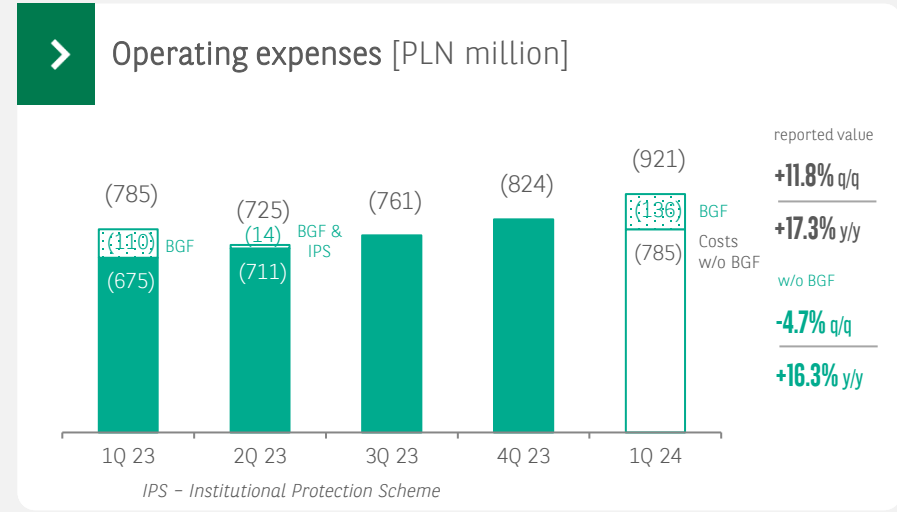
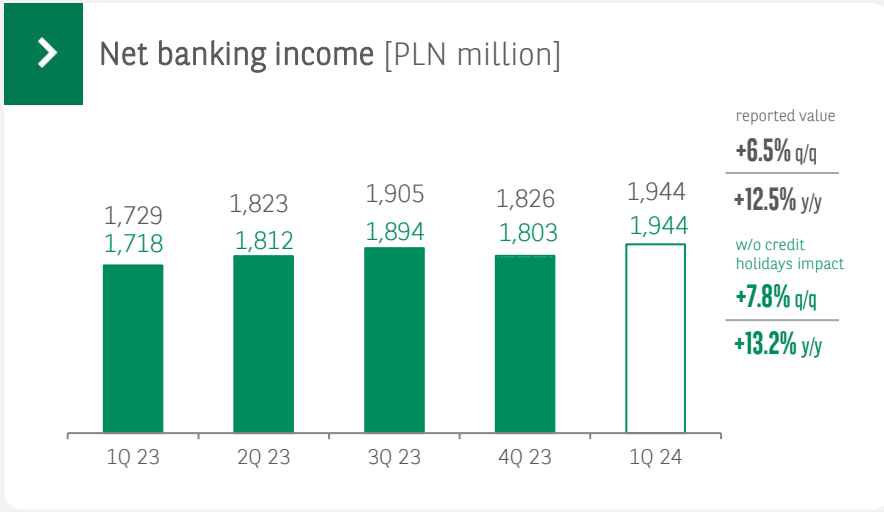
slight decrease in the number of Individual Customers (-1.4% y/y as a result of portfolio cleaning)

+1.2% q/q

slight increase in the number of micro, SME and Corporate Customers (+2.7% y/y)

Quarterly financial results

Growth of net profit – NBI improvement, cost base increase, normalisation of the cost of risk, no material impact of the legal risk of the CHF portfolio on the results



Increase in the quarterly level of NBI. Slightly lower net interest income, higher net fee and commission fee income and net trading income.

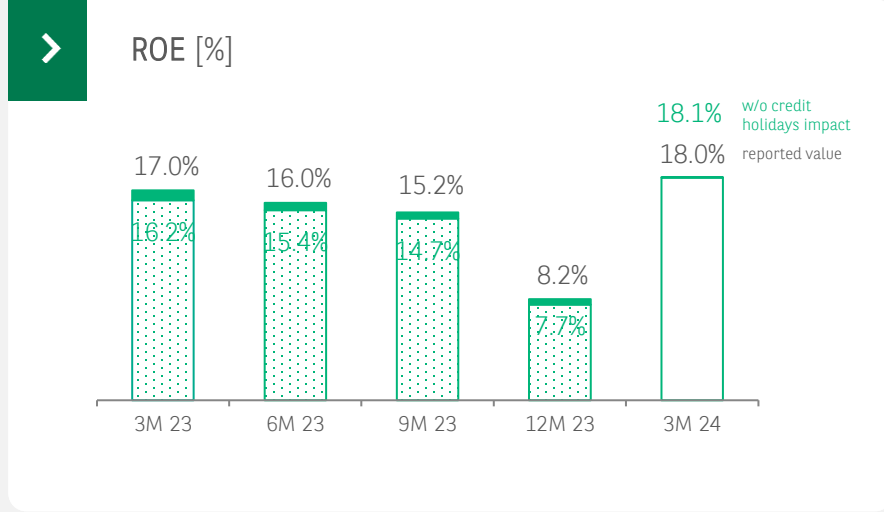
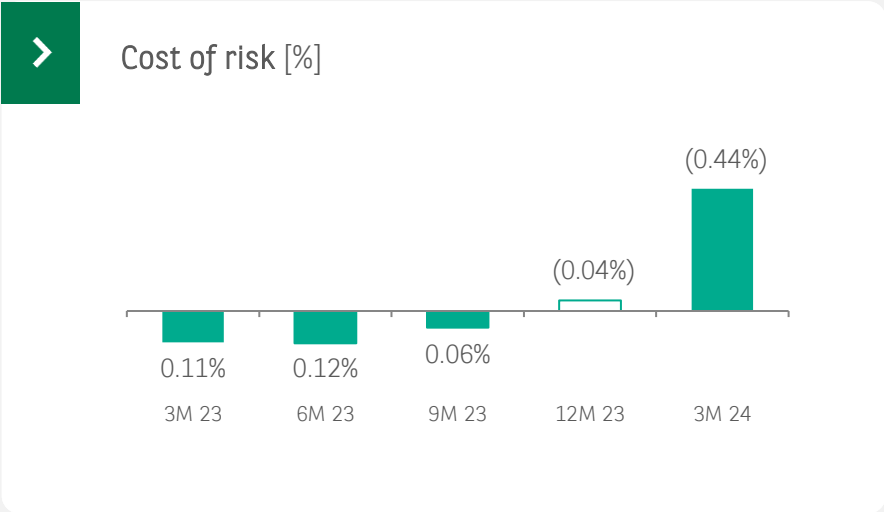
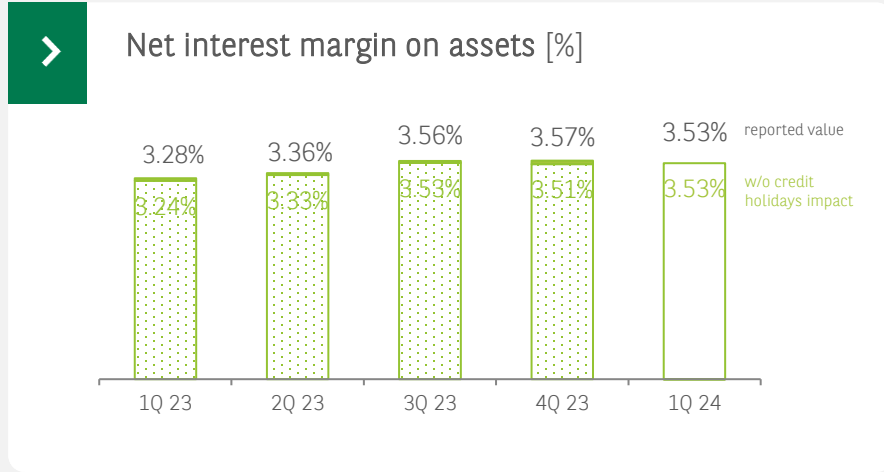
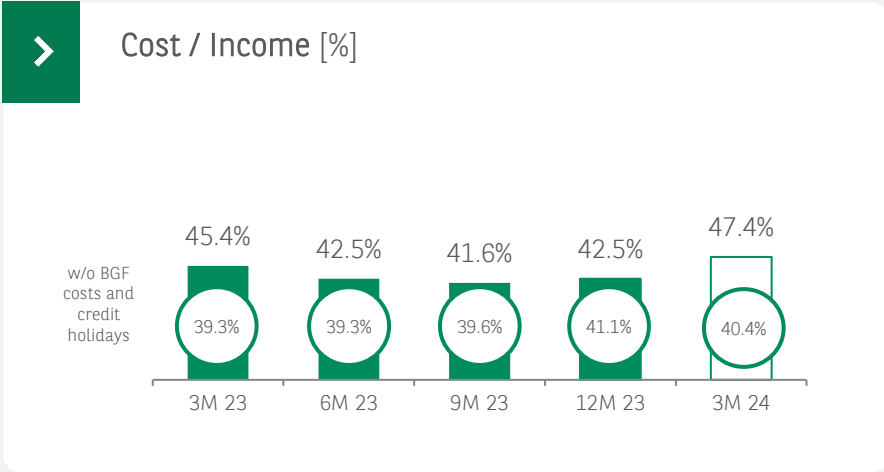
Visible impact of inflation and capital expenditures on the growth in the cost base. Seasonal quarterly increase in regulatory costs (BGF, PFSA).

Normalisation of the cost of risk. Lower cost of risk in earlier quarters resulting mainly from positive one-off events.

Significantly lower impact of the legal risk of the CHF mortgage portfolio compared to Q4 2023.

Key financial ratios

Stabilisation of the net interest margin. The cost of risk normalisation while maintaining very good quality of the loan portfolio. High level of return on equity (enhanced by the lack of CHF risk impact)



Increase in the reported Cost / Income ratio on a quarterly basis as a result of the recognition of BGF costs and an increase in salaries.

C/I improvement excluding costs of BGF.

Stabilisation of the net interest margin as a result of surplus liquidity management and optimisation of the cost of financing.

Normalisation of credit risk costs at a level consistent with long-term expectations, taking into account the specificity of the Bank's loan portfolio. Very good quality and durability of the portfolio.

ROE at the level of 18.0%.

02

Macroeconomic
environment

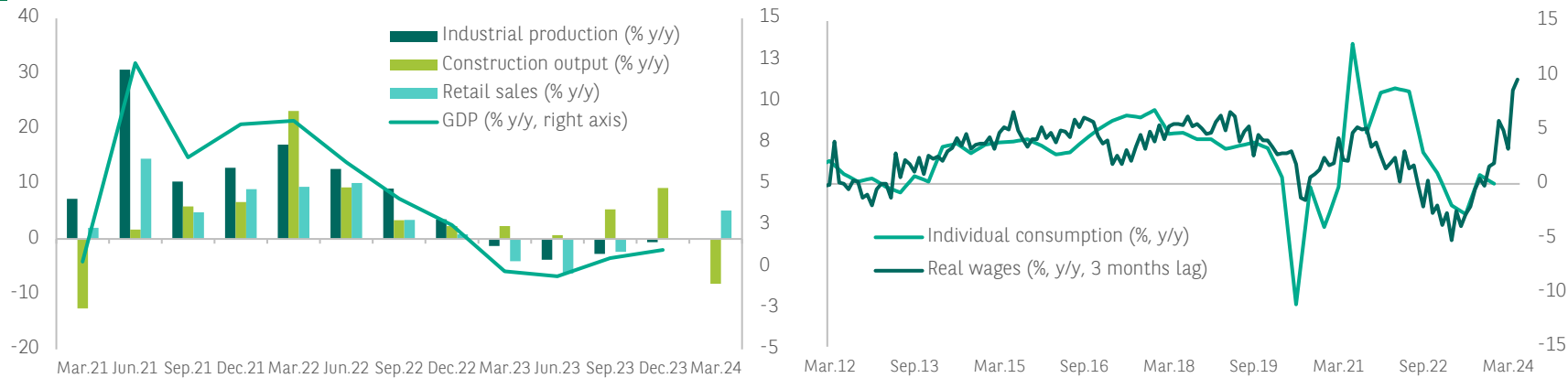


#BANKDOBRYCHDECYZJI

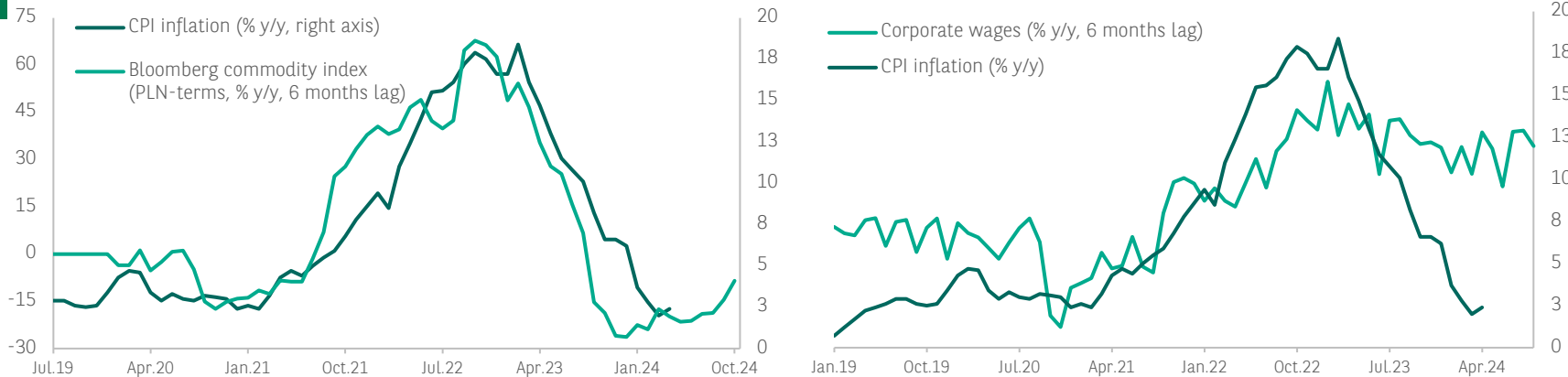
GDP, economic situation and inflation

The economy is accelerating and inflation has already reached this year's minimum

> The economy is accelerating, and rapid growth in real income is supporting consumption



> Commodity prices support disinflation, but domestic factors indicate a risk of renewed prices increases



Available data indicate a continuing recovery of the Polish economy at the beginning of 2024, mainly due to the acceleration of domestic demand. While last year investments were the main factor supporting the economic situation, this year the most important driver of growth is household consumption expenditure.

Growing consumption is the result of rapidly increasing real income, which is the result of both a double-digit increase in nominal wages, higher social transfers, and rapidly decreasing inflation, the annual rate of which dropped to approximately 2% at the end of Q1 2024.

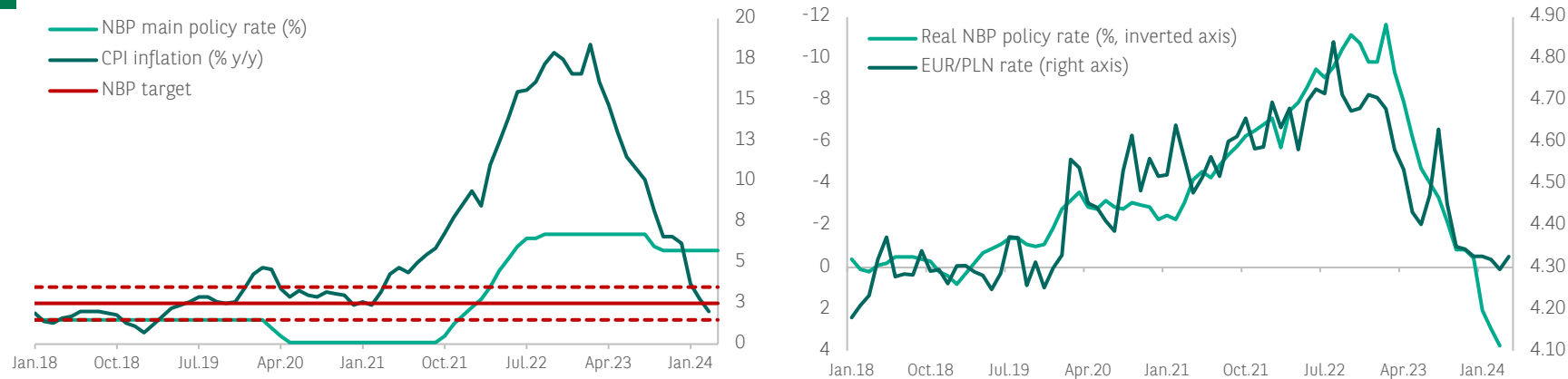
The main factors contributing to the decline in inflation are the constantly decreasing prices of raw materials and the stronger exchange rate of the Polish zloty. However, domestic inflationary pressure resulting from wage and demand factors remains high. This pressure - combined with the increase in the VAT rate on foodstuffs in April and at least partial release of energy prices from mid-year - may cause inflation to accelerate again in the following months.

Source: Statistics Poland (GUS), Eurostat, Macrobond, BNP Paribas

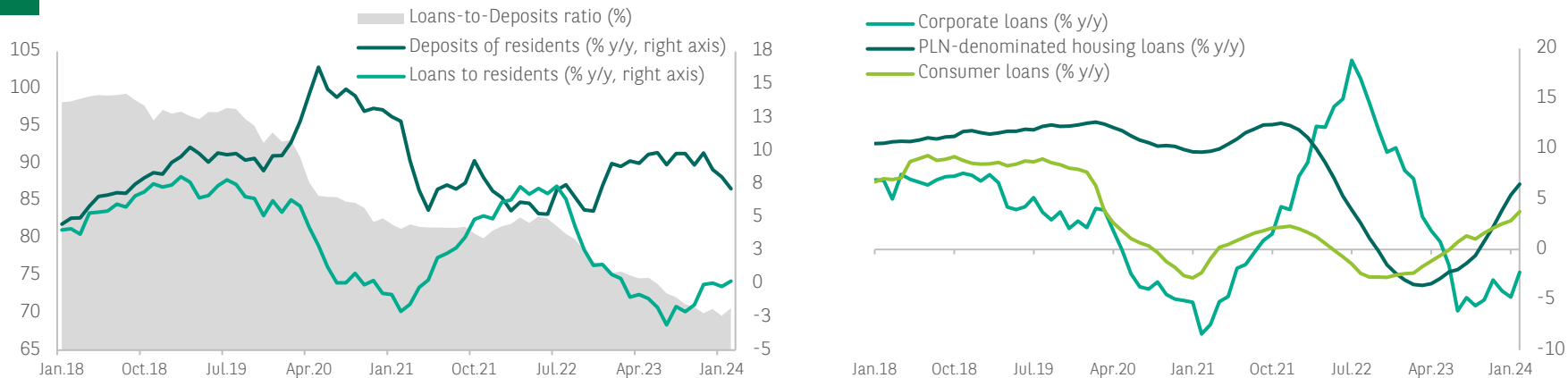
Monetary policy, exchange rate and the banking sector

Stabilisation of interest rates supports the zloty, and economic growth gradually increases the demand for loans

Interest rates unchanged from October 2023, PLN supported by fundamental and cyclical factors



Banking sector: low net debt of the private sector, but loan demand is slowly picking up



Since October last year, the Monetary Policy Council has kept interest rates unchanged, and Council members do not indicate a quick prospect of resuming the cycle of easing monetary policy.

A positive real interest rate - thanks to low inflation - is one of the factors supporting the strengthening of the Polish zloty. Additionally, the appreciation of the domestic currency is supported by the continuing surplus on the current account and the prospect of an inflow of significant funds from European Union funds. Over the last few months, the Polish zloty has clearly strengthened, and the EUR/PLN exchange rate is currently around 4.30.

The weak economic climate last year combined with relatively high level of interest rates is still reflected in banking sector data, and private sector net debt continues to decline.

Acceleration of GDP growth this year should translate into a renewed increase in demand for credit. The first signs of recovery in the credit market have already appeared in the last few months - especially in the retail segment.

Source: Statistics Poland (GUS), Eurostat, NBP, PFSA, Macrobond, BNP Paribas

03

Financial
results



#BANKDOBRYCHDECYZJI

Key financial data - Q1 2024

Solid financial results. The impact of inflation and realised investments on the cost base. Comfortable liquidity position

> Financial results

Net profit	PLN 591 million	+21.0% y/y (PLN +103 million)
Net banking income	PLN 1,944 million	+12.5% y/y (PLN +215 million), of which: net interest income: PLN 1,402 million, +16.9% y/y net fee & commission income: PLN 335 million, +3.1% y/y net trading income: PLN 213 million, -9.1% y/y
Expenses	PLN -921 million	+17.3% y/y (PLN +136 million)
Expenses (w/o BGF)	PLN -785 million	+16.3% y/y (PLN +110 million)
C/I Ratio	47.4%	+2.0 pp y/y
C/I Ratio (w/o BGF & credit holidays)	40.4%	+1.1 pp y/y
Impact of the CHF portfolio legal risk on P&L	PLN -21 million	-91.0% y/y (PLN +213 million)
Net impairment write-offs	PLN -96 million	(PLN -121 million y/y)

> Volumes

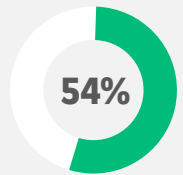
Assets	PLN 159 billion, +8.2% y/y
Loans (gross)	PLN 89 billion, -2.2% y/y
Debt securities	PLN 46 billion, +30.7% y/y
Customer deposits	PLN 124 billion, +6.8% y/y
Investment products	PLN 16 billion, +49.1% y/y
Equity	PLN 13 billion, +8.5% y/y

> Indicators

Total Capital Ratio	16.84%
Tier 1	12.77%
MREL standalone (% TREA)	21.98%
ROE	18%
BVPS (PLN)	91.2
Net loans/deposits	69%
LCR	234%
NIM (net assets, quarterly)	3.53%

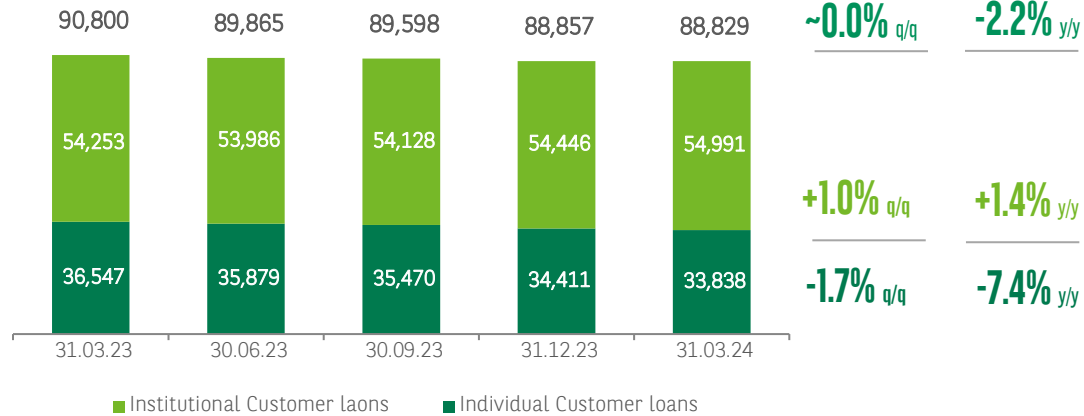
Loan portfolio

Increase in Institutional Customer loans. Increase in the value of the cash loan portfolio



share in total assets

Gross Customer loans* [PLN million]



Individual Customers' portfolio:

- decrease in the value of CHF mortgage loans (-8.7% q/q, -68.4% y/y) among others due to the strengthening of the Polish zloty and the impact of legal risk recognised as a reduction in the gross value
- decrease in the value of PLN mortgage loans (-2.5% q/q, -6.8% y/y)
- increase in the value of cash loan portfolio (+1.3% q/q, +3.9% y/y)

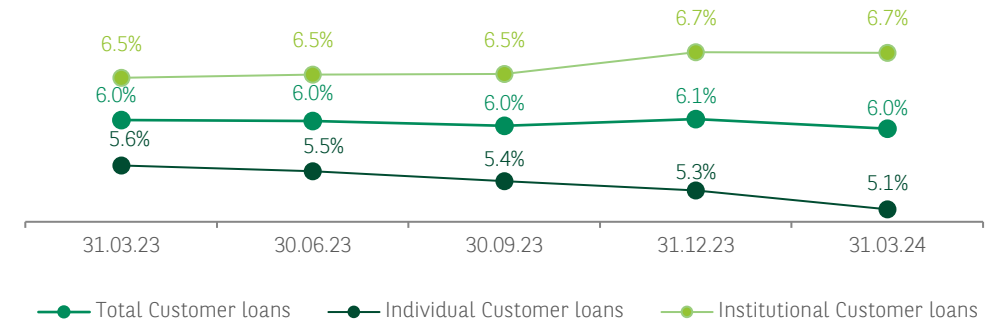
Institutional Customers' portfolio:

- slight increase in the portfolio of enterprises (+1.3% q/q, -1.5% y/y) as well as the leasing portfolio (+2.6% q/q, +9.4% y/y)
- decrease in the portfolio of individual farmers (-1.5% q/q, +10.9% y/y)

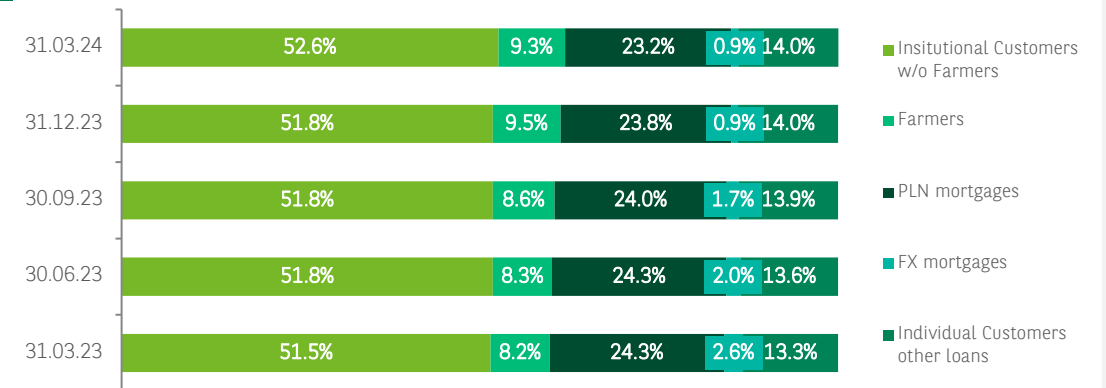
The value of sustainable financing at the end of Q1 2024: PLN 9,368 million (-2.4% q/q, +26.8% y/y)

* Including the portfolio measured at fair value

Market shares [%]



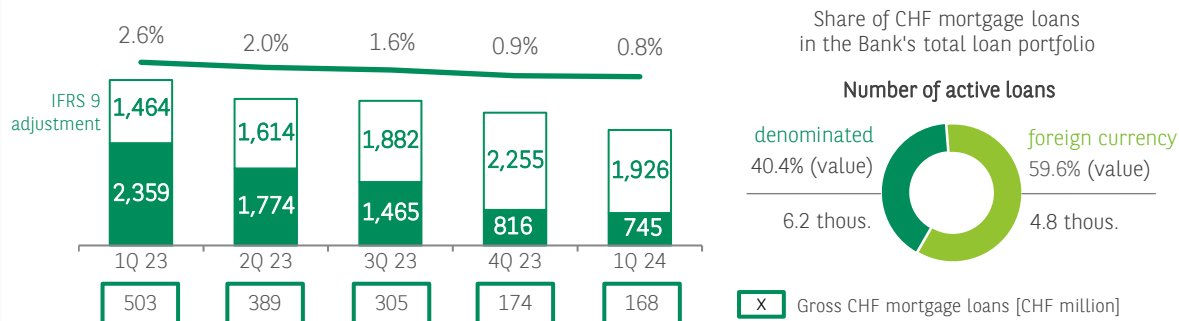
Gross loans structure* [%]



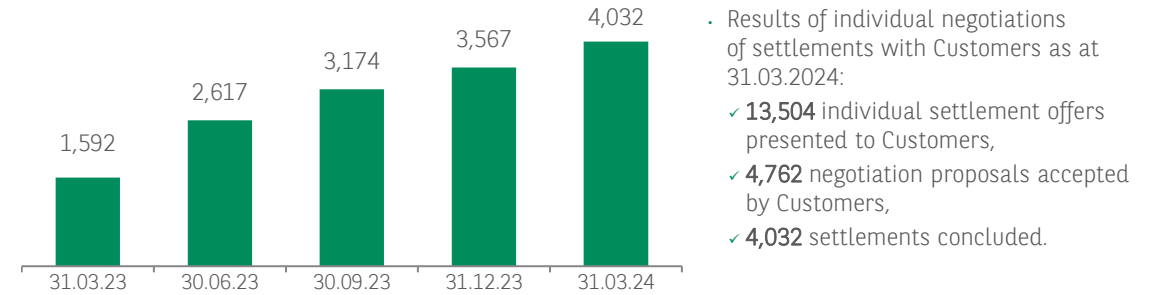
CHF mortgage loan portfolio

Marginal impact of the CHF legal risk on Q1 2024 after a significant increase in Q4 2023. Continuation of concluding settlements with Clients

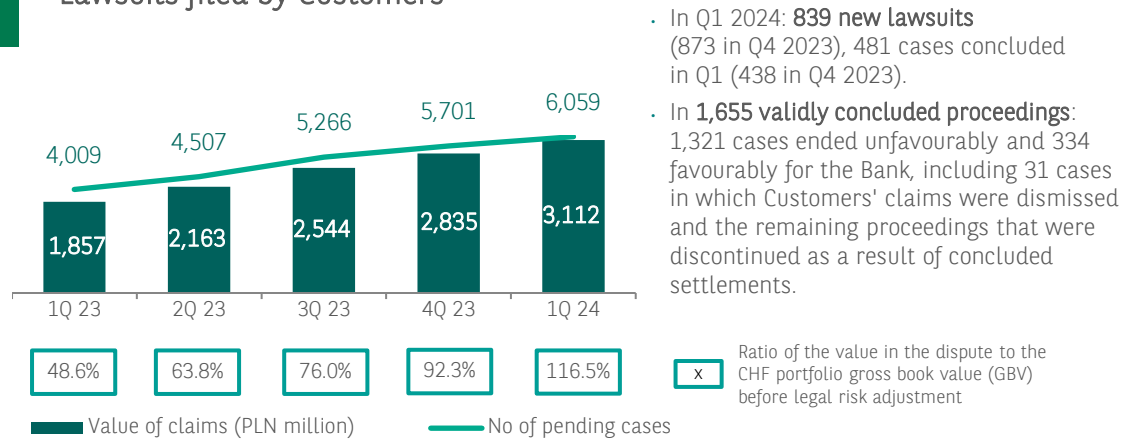
Gross CHF mortgage loans [PLN million]



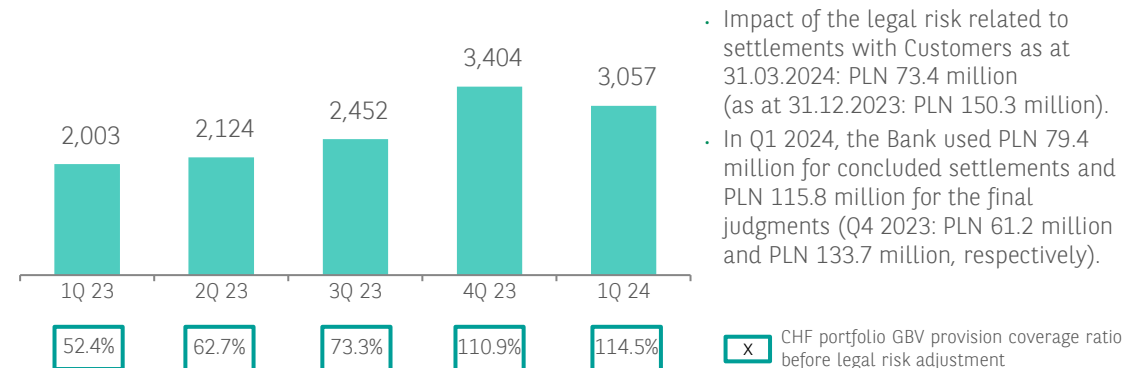
Number of settlements concluded with Borrowers



Lawsuits filed by Customers

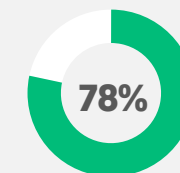


Value of the impact of the legal risk at the end of period [PLN million] and portfolio coverage ratio

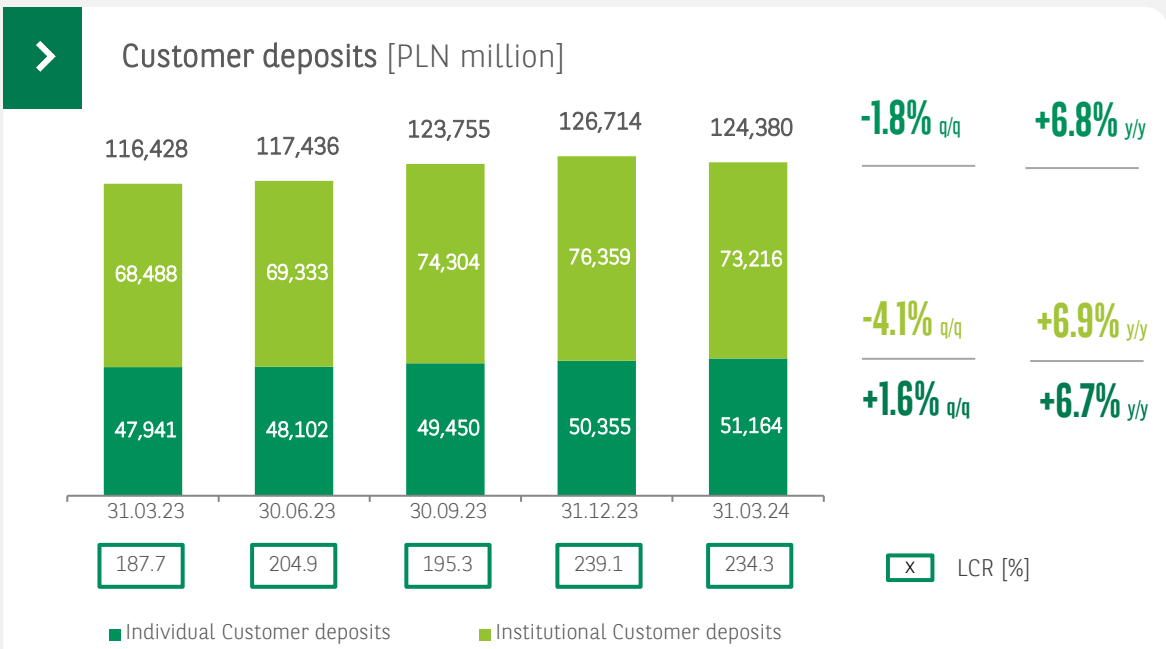


Customer deposits

An increase in the value of individual Customer deposits with a decrease in corporate deposits. An increase in the share of term deposits to the levels observed before December 2023



share in total liabilities and equity

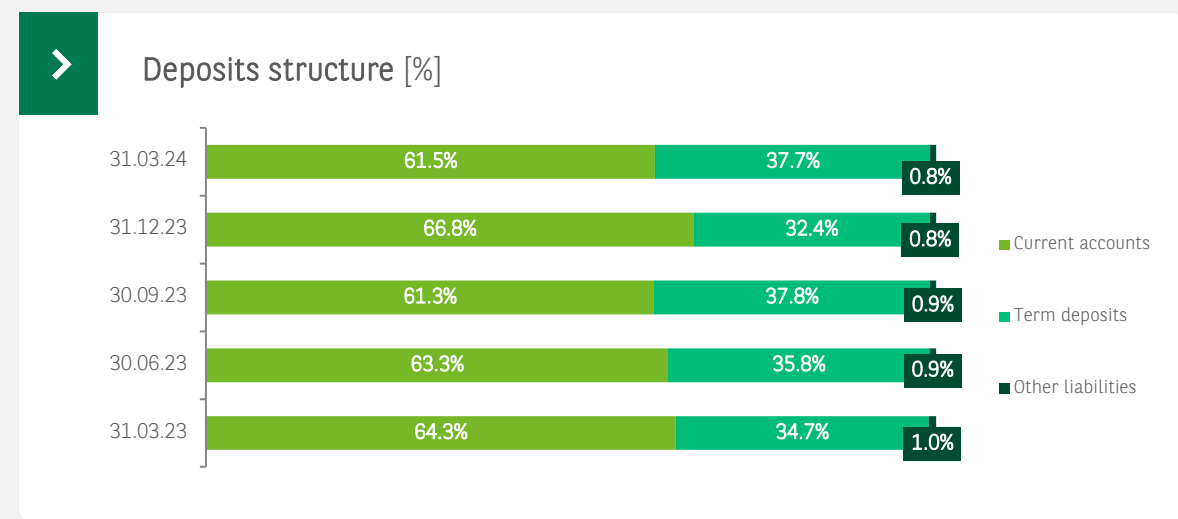
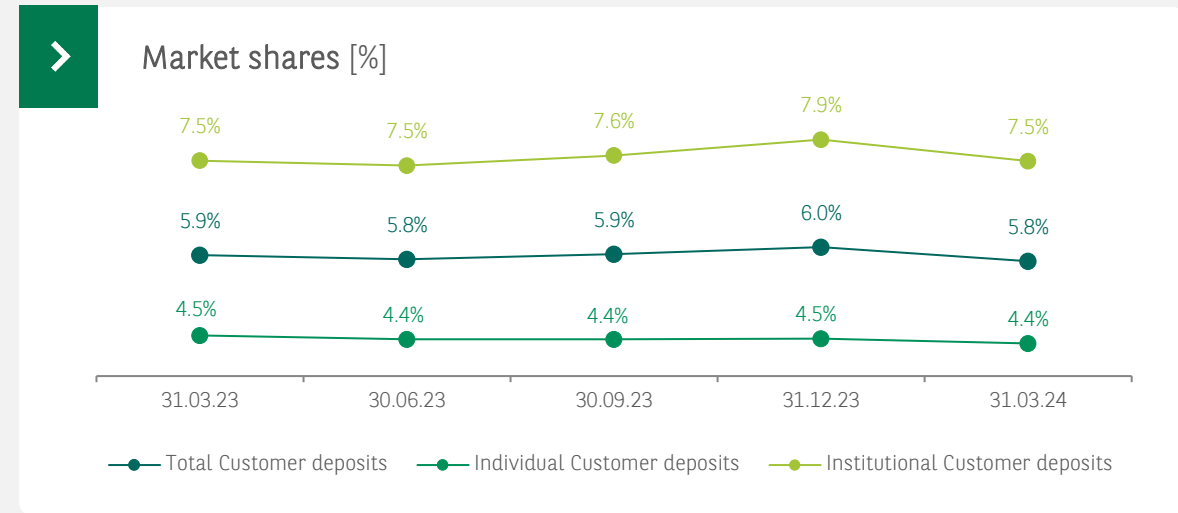


Customer deposits:

- Institutional Customers w/o Farmers: -6.4% q/q, +4.0% y/y
- Individual Customers: +1.6% q/q, +6.7% y/y
- Farmers: -10.4% q/q, +27.0% y/y
- Public sector: +74.2% q/q, +49.7% y/y

Increase in the share of term deposits. Share of term deposits in total Customer deposits in Q1 2024 at 37.7%, +5.3 pp q/q:

- Individual Customer deposits 46.5%, -1.5 pp q/q
- Institutional Customer deposits 31.6%, +9.4 pp q/q

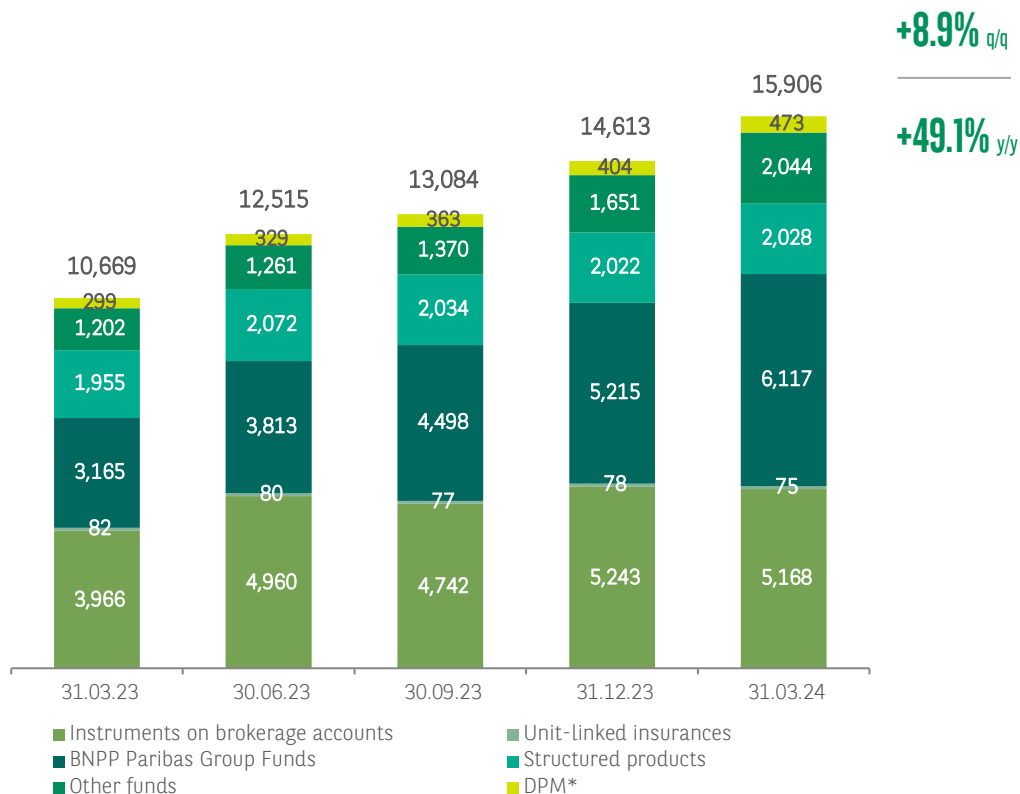


Investment products

Increase in the value of all key investment products, doubling y/y the value of BNPP Group's investment funds



Investment products [PLN million]



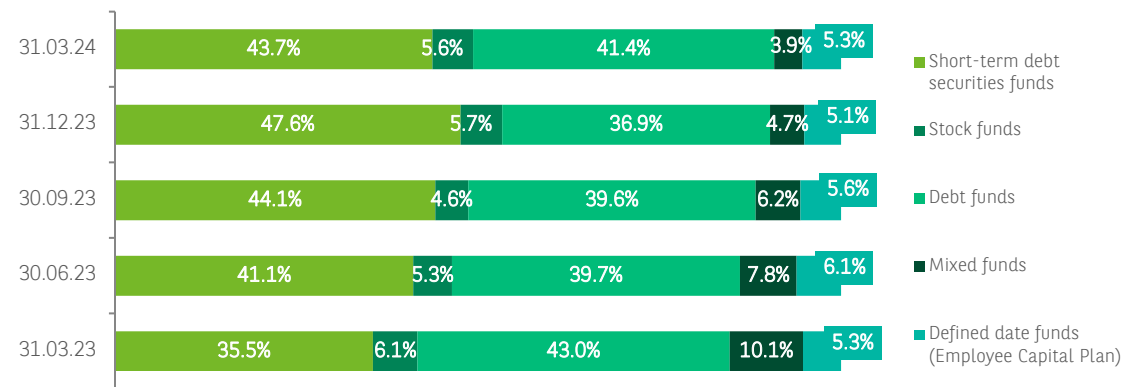
* Discretionary Portfolio Management

Increase in the value of investment funds and Customers' assets on brokerage accounts y/y

- In Q1 2024, there was a further increase in the value of funds invested in investment funds of the BNP Paribas Group (+93.3% y/y, +17.3% q/q).
- Customers' interest in subfunds investing in the market of short-term debt instruments is maintained.
- Significant y/y increase in the value of Customers' assets on brokerage accounts (+30.3%), slight decrease q/q (-1.4%).

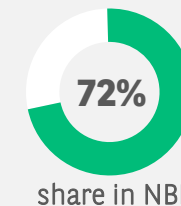


Structure of BNP Paribas TFI investment products [%]

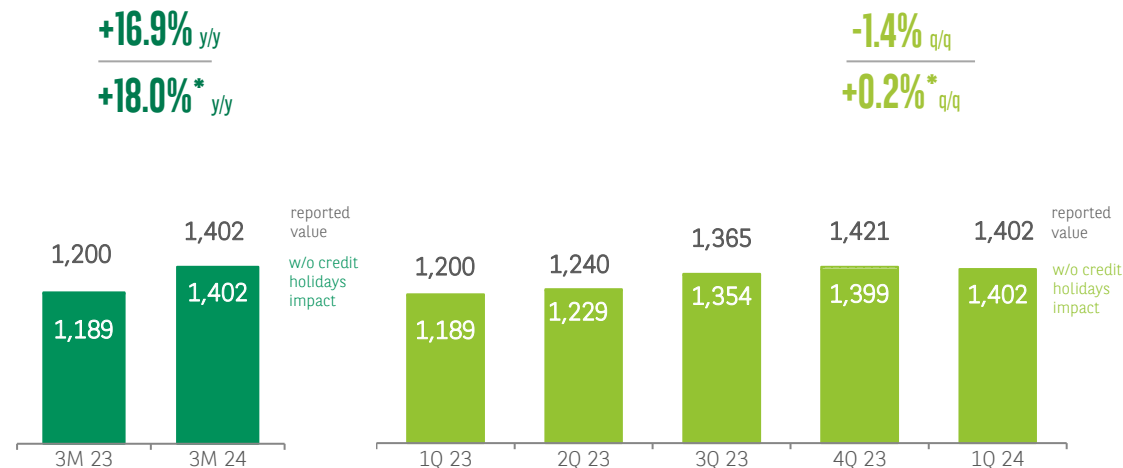


Net interest income

Maintaining the level of net interest margin. Positive impact of surplus liquidity management as well as cost of deposits' optimisation



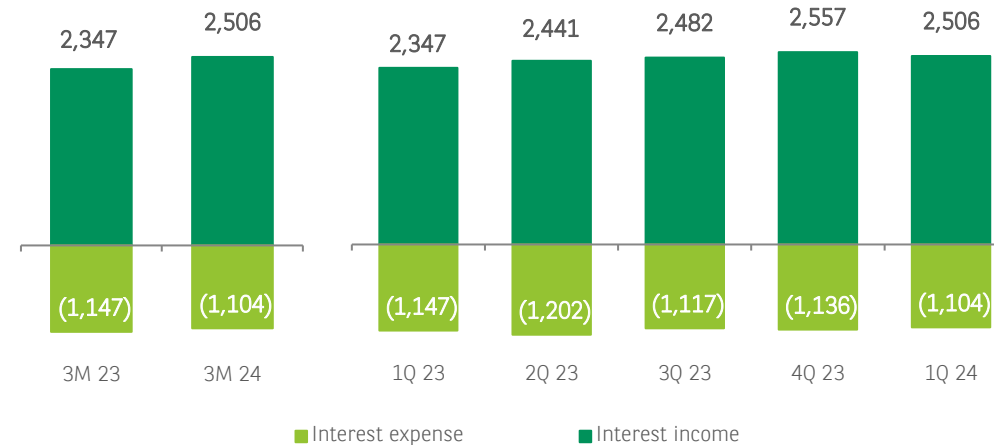
Net interest income [PLN million]



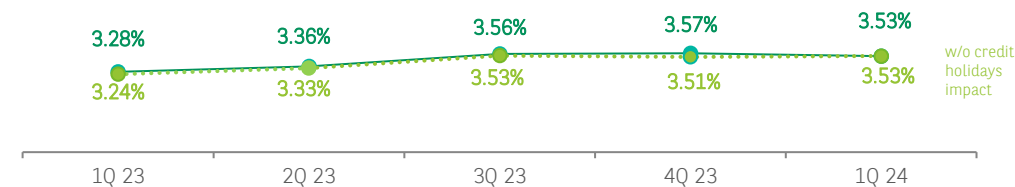
- Positive impact of investing surplus liquidity. Increase in net interest income on the securities portfolio and reverse repo transactions by PLN +221 million y/y and PLN +19 million q/q.
- Improvement of net interest income on derivatives as part of fair value hedge accounting (lower negative impact) by PLN +102 million y/y (PLN +4 million q/q).
- The decline in the level of interest income on loans was partially neutralised by the decline in interest costs on Customer deposits, both annually and quarterly (lower by 11 bps average cost of Customers' deposits in Q1 2024 vs Q4 2023).
- No positive impact of credit holidays (in Q4 2023, the impact of credit holidays was PLN +23 million).

* w/o impact of credit holidays

Interest income and expenses [PLN million]

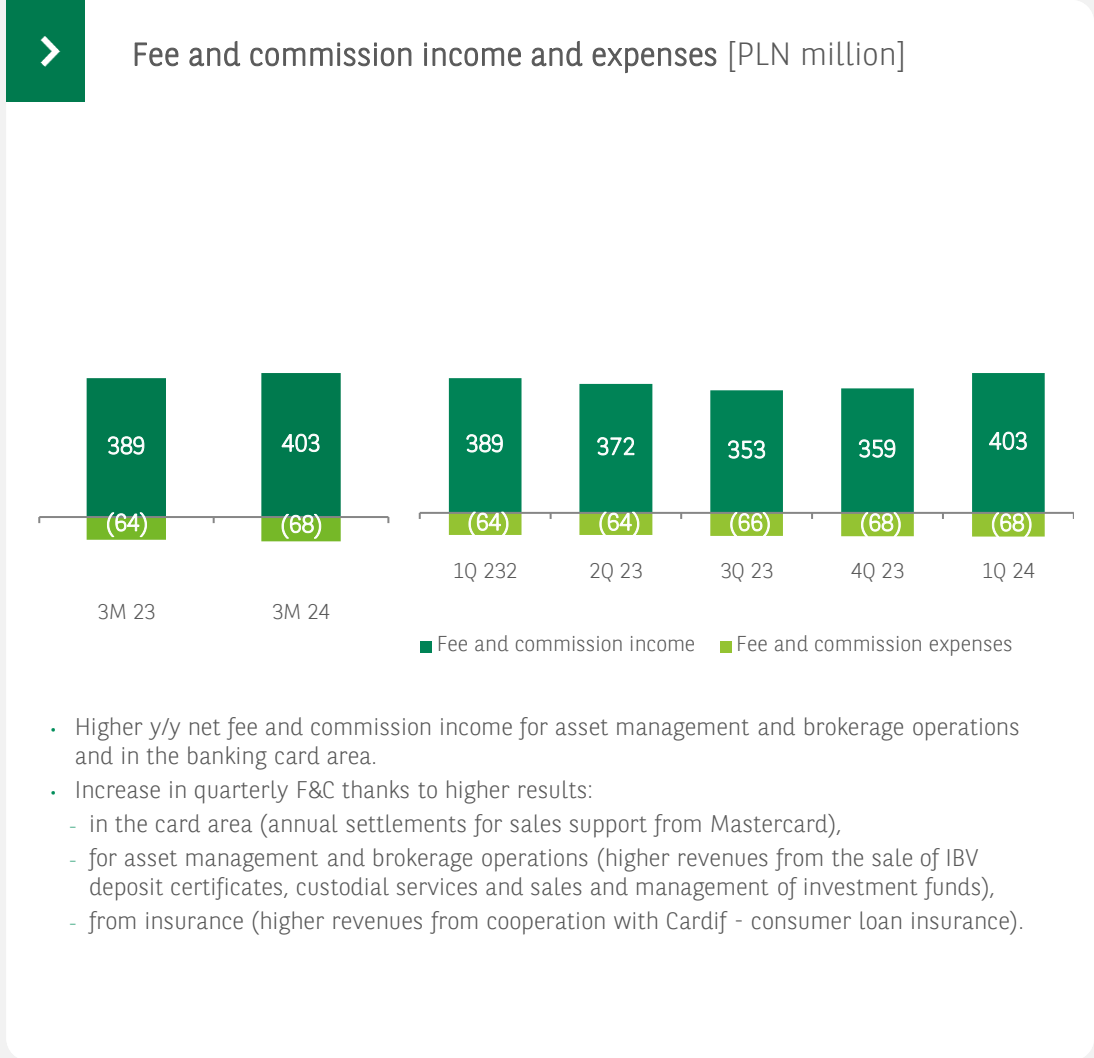
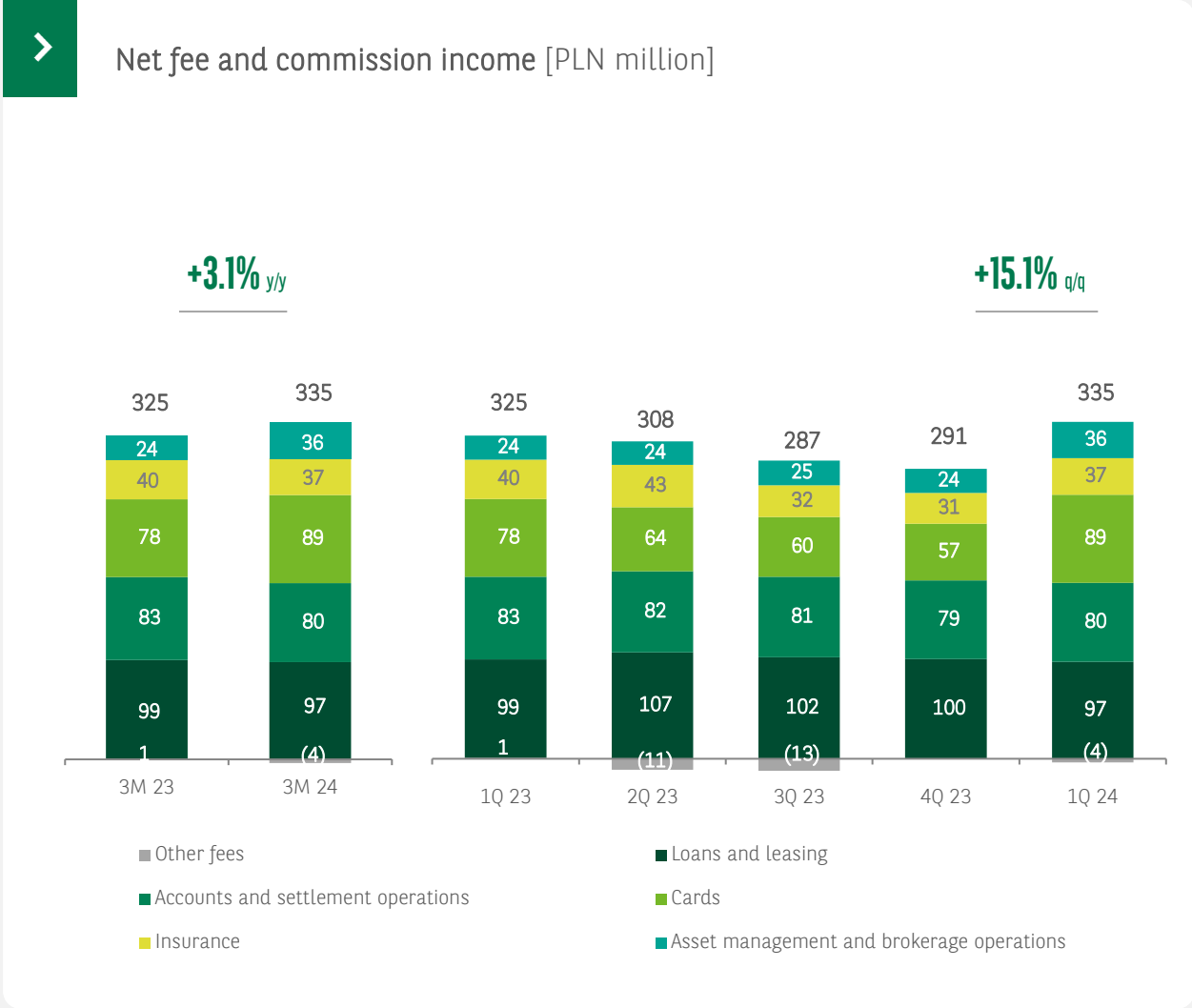
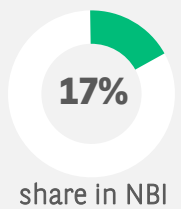


Net interest margin, quarterly* [%]



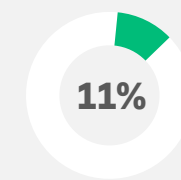
Net fee and commission income

Net fee and commission income in Q1 2024 at a record high level thanks to higher F&C from cards, asset management & brokerage operations and insurance



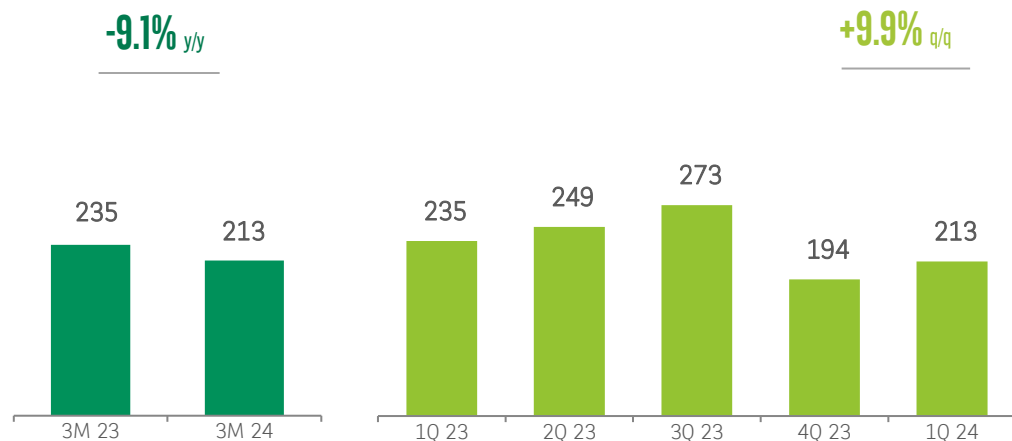
Net trading and investment income

The increase in the net trading income related mainly to higher result on trading activities



share in NBI

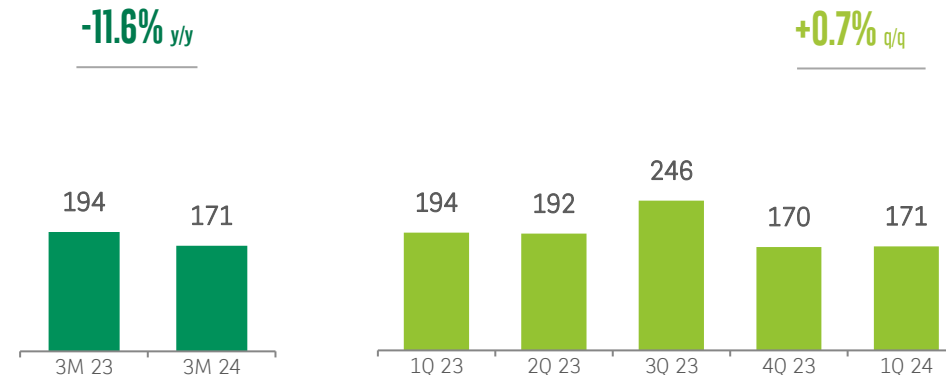
> Net trading income [PLN million]



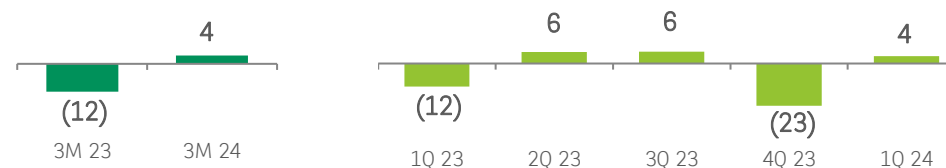
- Decrease in the net trading income y/y in consequence of a lower result on the margin on currency and derivative transactions with customers.
- Improvement of the quarterly net trading income due to better results from trading activities.
- Positive impact of the valuation of stocks and shares in infrastructure companies on a quarterly and yearly basis (VISA, MC, BIK, KIR) PLN +6.8 million q/q and PLN +10.7 million y/y.

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

included in net trading income



> Net investment income [PLN million]



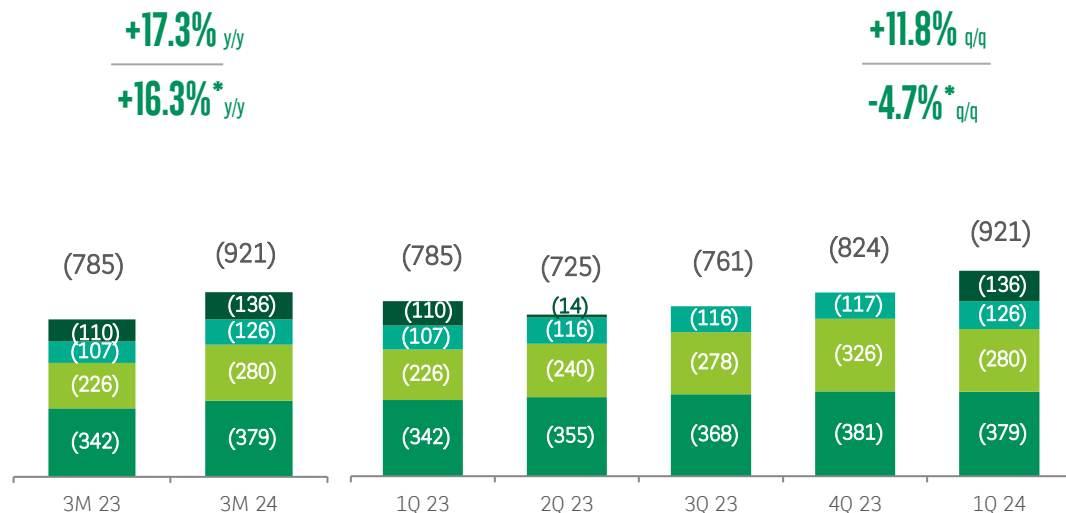
- Change of net investment income y/y and q/q as a result of fluctuations in the valuation of the loan portfolio measured at fair value (PLN +3.8 million in Q1 2024 vs PLN -14.7 million in Q4 2023 and PLN -12.4 million in Q1 2023).

Operating expenses, depreciation and amortisation

Visible impact of inflation and further investments on the cost base increase. Seasonal cost increase resulting from regulatory fees



Operating expenses [PLN million]



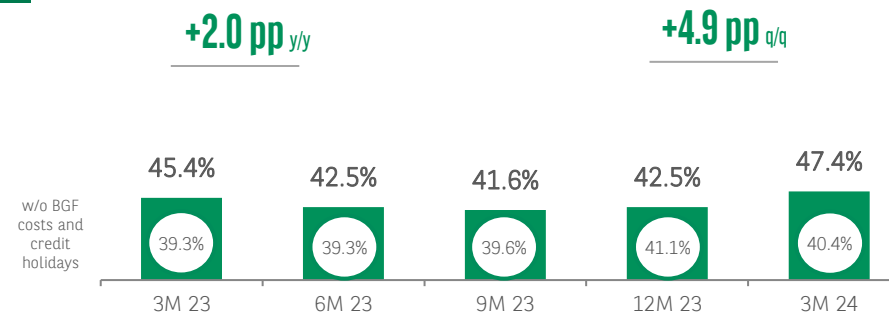
■ Bank Guarantee Fund & IPS ■ Depreciation & amortization ■ Other administrative costs ■ Personnel expenses

- Increase in quarterly costs related mainly to the recognition of the annual contribution to the bank resolution fund for 2024 in Q1 in the amount of PLN 135.7 million (total contribution of PLN 144.0 million). In Q1 2023, the amount of PLN 110 million was recognized (total contribution amounted to PLN 123.9 million).
- Increase in personnel expenses on an annual basis as a result of an increase in wages, partially neutralised by a decrease in employment by 375 positions.
- Increase in other administrative costs on an annual basis related mainly to higher costs of consulting (including CHF loans).
- Increase in depreciation costs on a quarterly and annual basis results from further transformation and digitalisation as well as the acceleration of depreciation of certain systems.

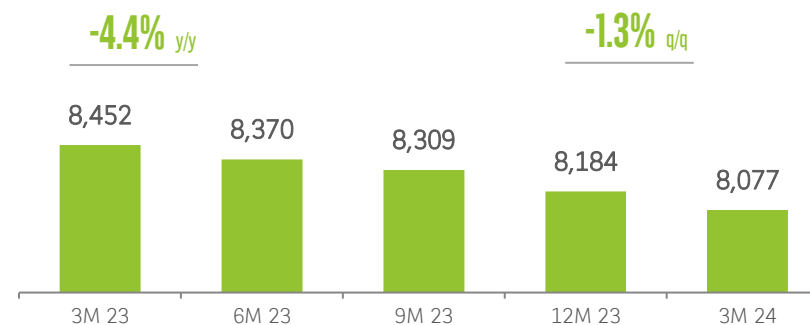
* w/o BGF costs



Cost/Income ratio [%]



Employment in the Group [FTE, end of period]

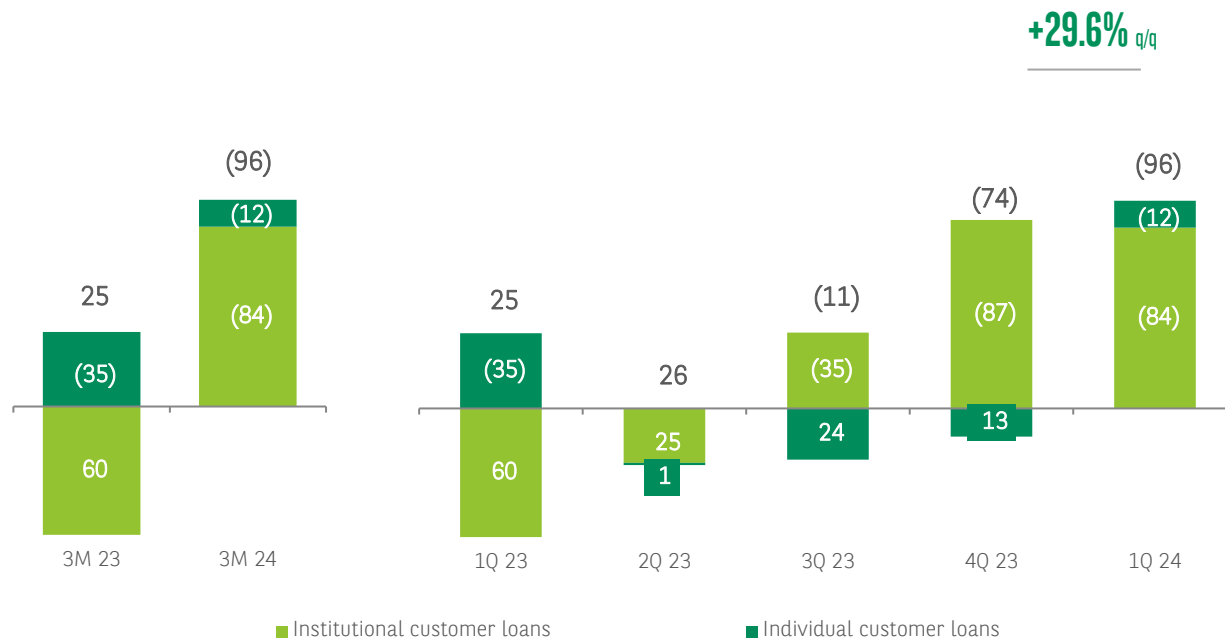


Net allowances on expected credit losses

Normalisation of the cost of credit risk, while maintaining the very good quality and resilience of the portfolio



Cost of risk by segments [PLN million]



[bps]	Q1 23	Q2 23	Q3 23	Q4 23	Q1 24
Quarterly cost of risk*	+11	+12	(5)	(33)	(44)

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

In Q1 2024, the cost of risk result amounted to PLN -96 million. Apart from the good quality of the loan portfolio, the level of the cost of risk was significantly impacted by, among others:

- additional provisions for one institutional Customer in the amount of PLN 42 million as a result of the deterioration of the rating,
- positive result on the sale of NPL exposure of one institutional Customer in the amount of PLN 18 million.

The lower cost of risk in the previous quarters resulted primarily from one-off events, including the release of previously created provisions for the future materialisation of risk.

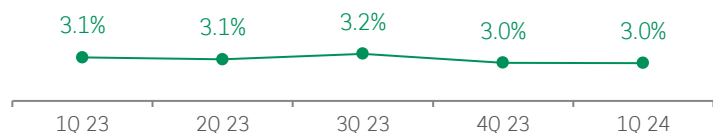
The Bank assumes that, excluding the additional effects (NPL portfolio sale, models changes etc.), the cost of risk realised in the last two quarters is consistent with the long-term expectations taking into account the specificity of the Bank's loan portfolio.

Loan portfolio quality

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



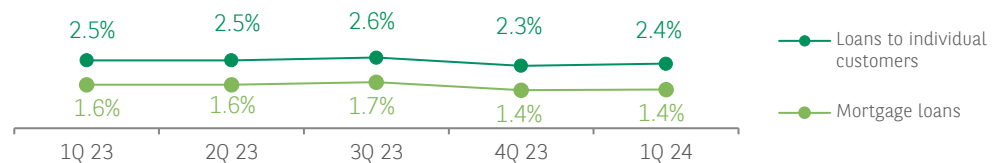
Total loans – share of Stage 3 in the portfolio measured at amortised cost



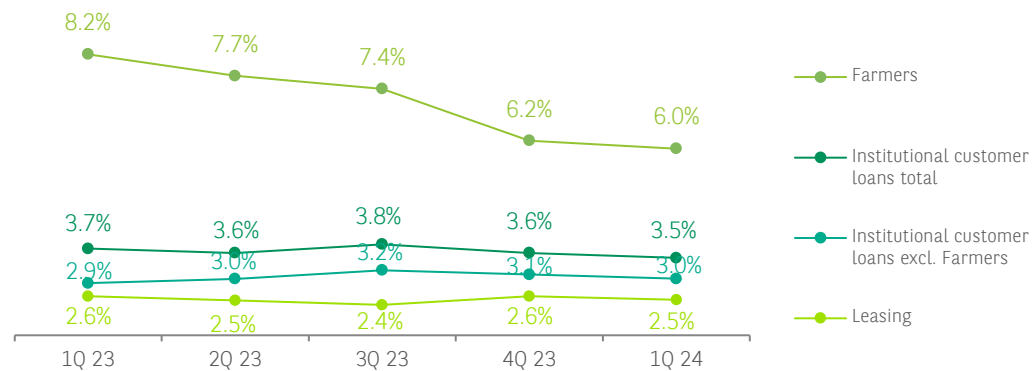
NPL ratio for both loan portfolios in total (measured at fair value and at amortised cost) was **3.1%** at the end of Q1 2024



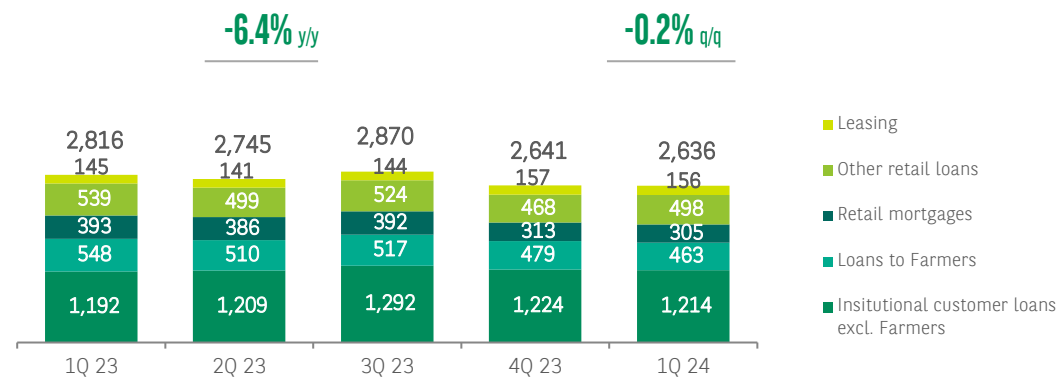
Loans to Individual Customers – share of Stage 3



Loans to Institutional Customers – share of Stage 3



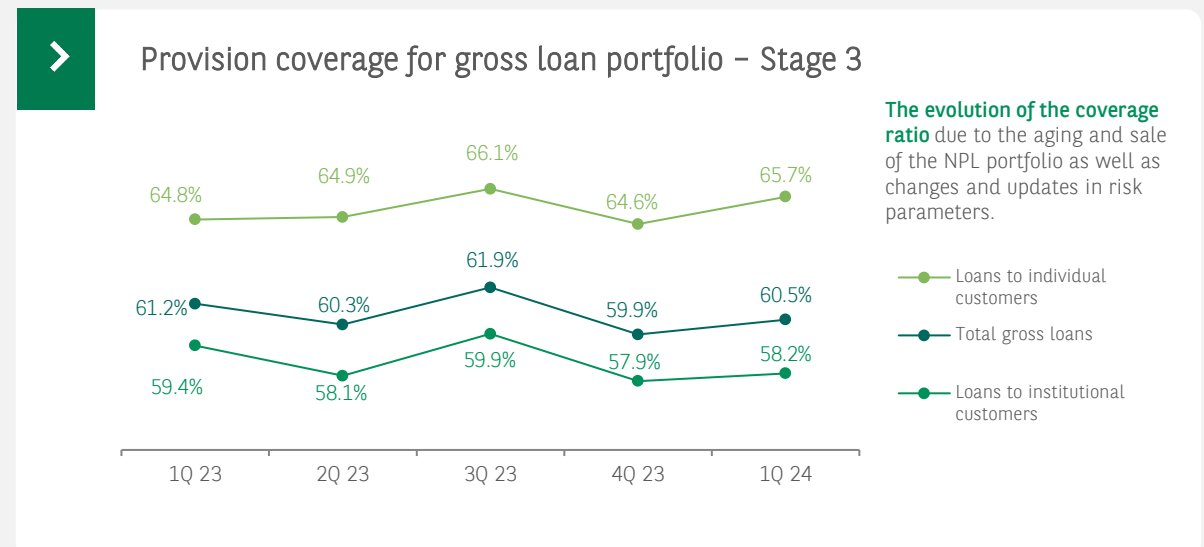
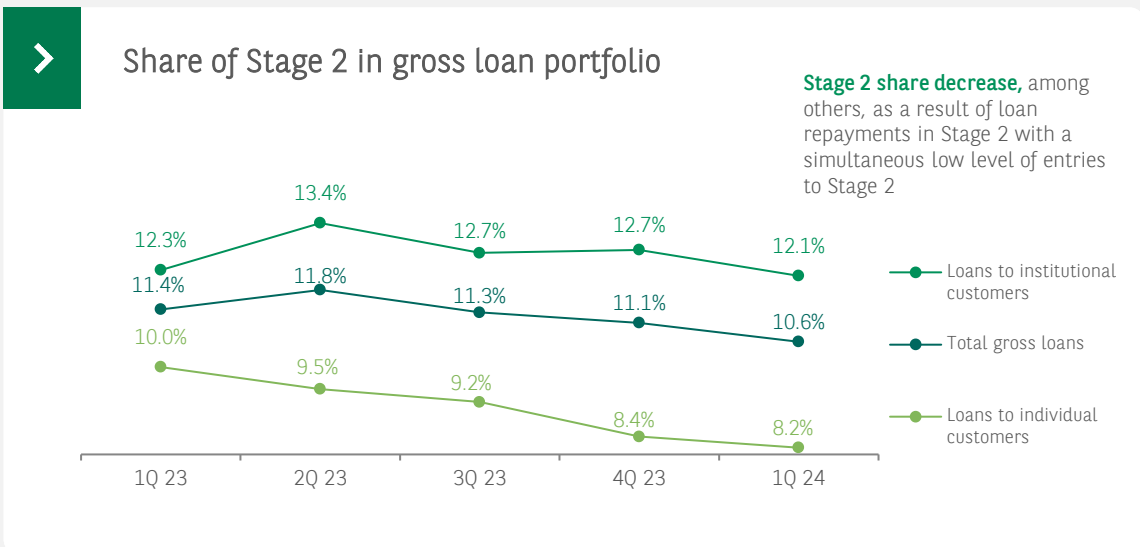
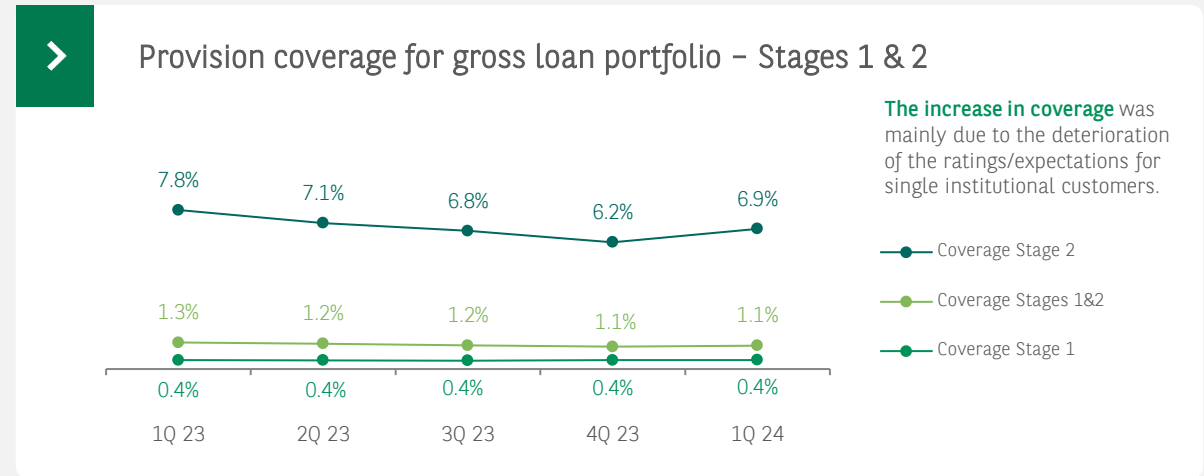
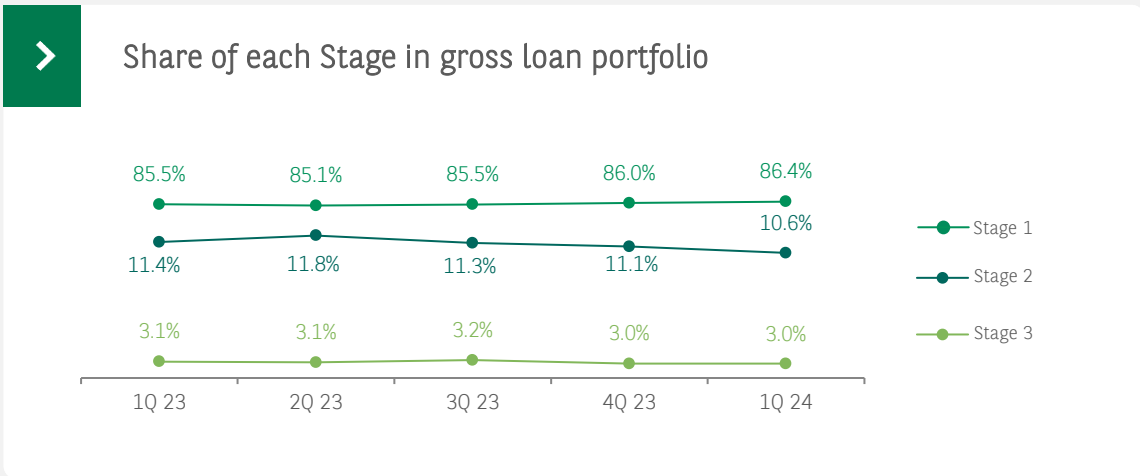
Gross impaired (Stage 3) portfolio [PLN million]



Data for the portfolio measured at amortised cost, unless otherwise stated.

Loan portfolio quality

Stable loan portfolio quality, adequate provisions coverage ratios



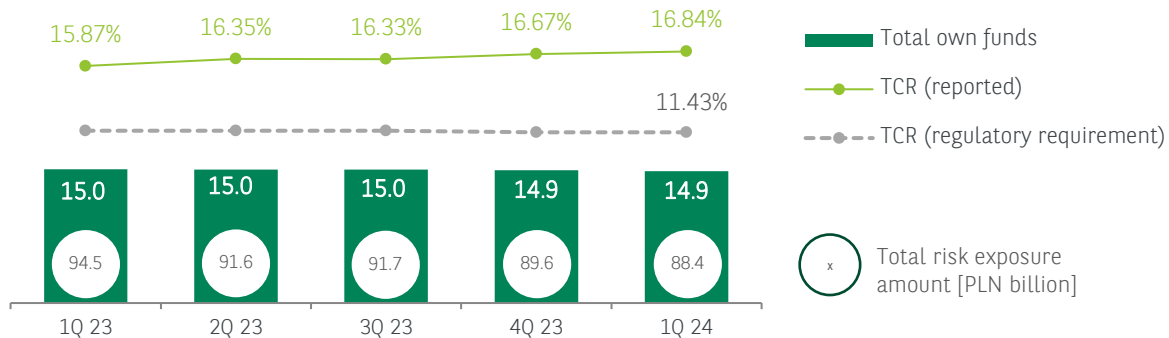
Data for the portfolio measured at amortised cost, unless otherwise stated.

Capital adequacy

Safe and stable capital position

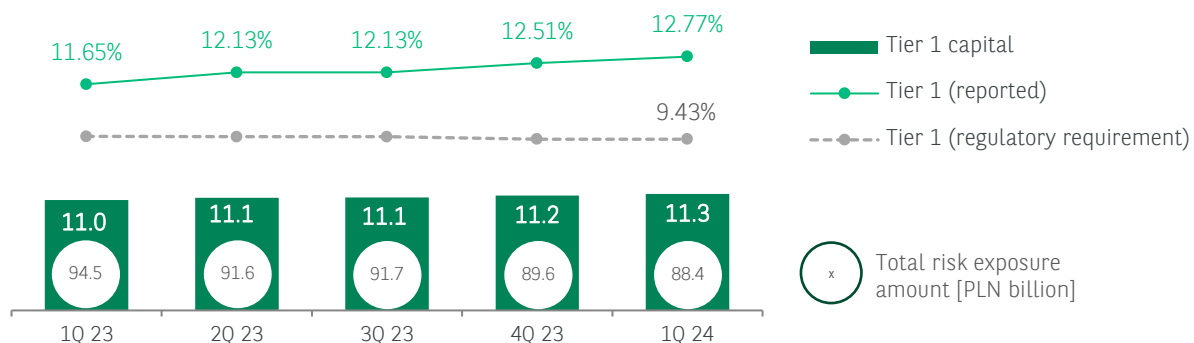
↑ TCR

+97 bps
y/y



↑ Tier I

+112 bps
y/y



TCR and Tier 1 above the minimum regulatory requirement as at the end of Q1 2024: +5.4 pp and +3.3 pp, respectively

Decrease in risk-weighted assets mainly as a result of the conclusion of a synthetic securitisation transaction with IFC in March 2024.

No significant changes in own funds in Q1 2024.

Specific regulatory requirements for the Bank at the end of Q1 2024:

- no capital requirement for FX loans,
- OSII buffer at 0.25%,
- P2G capital add-on at 0.67 pp (consolidated) and 0.70 pp (standalone) (down by 0.10 pp in Q4 2023).

MREL-TREA ratio as of the end of Q1 2024 (21.98%) above the minimum MREL requirement (18.87% including the combined buffer requirement).

By Resolution no. 7 of the Bank's Ordinary General Meeting of 16 April 2024,
over 50% of the Bank's net profit for 2023 was allocated to the dividend payout - DPS: PLN 3.41, dividend date: 23.04.2024, dividend payout date: 10.05.2024

04

Summary
& Outlook



Medium-term outlook

Execution of the strategic priorities of the Bank while addressing the sector-wide challenges. Expected improvement in economic outlook

MACROECONOMIC ENVIRONMENT

- Stabilisation of interest rates. Possible moderate cuts in Q4 2024
- Inflation declining at the beginning of 2024. In the second half of the year, its resurgence to about 5%
- Return of the economy to the growth path, inflow of funds from the National Recovery Plan - increasing demand of companies for credits
- Strong wage growth
- Uncertainty related to the geopolitical risks and potential escalation of international tensions

THREATS AND CHALLENGES FOR THE BANKING SECTOR

- Legal risk of the CHF mortgage loan portfolio and its impact on the sector's profitability
- Extension of the so-called "credit holidays" until 2024 - the recognition of PLN 203 million negative impact in Q2 2024 Bank's financial results
- Challenges related to the benchmark reform
- The leading role of banks in the energy / ESG transformation
- Growing use of AI in banking

PRIORITIES OF THE BANK

- Increase in acquisition of new Customers and the Customer satisfaction level
- Optimisation of the Customer model and service costs
- Continued transformation of systems & processes
- Efficient capital management
- Cooperation with fintechs to implement solutions in the areas of digitalisation and beyond banking
- Continuation of concluding settlements with Clients and successively addressing the risk of the CHF mortgage loan portfolio

IN THE VOLATILE ENVIRONMENT THE BANK IS FOCUSED ON CONTINUING TRANSFORMATION, COMPETITIVENESS OF BUSINESS SOLUTIONS AND BUILDING VALUE FOR SHAREHOLDERS - ACQUISITION AND BUILDING CUSTOMER RELATIONSHIPS, INCREASING USAGE OF DIGITAL CHANNELS, TRANSACTIONALITY AND SUPPORTING THE GREEN TRANSFORMATION

05

Business
activities

#BANKDOBRYCHDECYZJI



Retail and Business Banking & Personal Finance

Increased sales of investment products. Further digitisation



4.1 million

Retail Customers

-43 thous. -1% y/y
-12 thous. -0.3% q/q

Business development

Deposits – change in balance q/q: PLN +0.3 bn, 0% (+11% y/y)

Loans – change in balance q/q: PLN -0.7 bn, -2% (-7% y/y)

Sales – value in Q1, change q/q || y/y

- Personal account: 47.7 thous., +17% || -23%
- Credit card: 7.2 thous., +5% || -19%
- Cash loan: PLN 0.9 bn, +16%, || +32%
- Micro loan (incl. leasing): PLN 0.7 bn, -56%, || -6%
- Investment products*: PLN 3.0 bn, +24% || +55%

Customer satisfaction

NPS local benchmark – 8 place

👍 NPS – 12, +2 pp (y/y)

- Key measures in the Bank's assessment:
- bank is reliable, inspires confidence: +7 pp
 - bank cares about my money: +5 pp
 - bank offers me solutions, products that make my life easier: +4 pp

THE BEST BANKING BRANCH IN POLAND
12 branches of BNP Paribas Bank Polska
awarded the Best Bank Branch in Poland Title



Drop in complaints from Retail and Business Banking Customers
by 16% y/y (average monthly complaints inflow)

Transformation

New products in offer for the Customer:

- **Visa Tennis card** with discounts and benefits from partners
- **Tennis deposit** with attractive interest rate
- Special offer **Account with moneyback** promoting the Bank's personal account, card and electronic banking

Cash loan marketing campaign in the mobile app, on the Internet and on TV

Paperless and electronic signature: 179 thousand orders in Q1 2024, i.e. ~50% of all authorized/signed transactions

Digitalisation

In Q1 2024:

- 13.3 million BLIK transactions: +2.6% q/q || +44% y/y
- 81 million logins to mobile banking: +5% q/q || +14.5% y/y

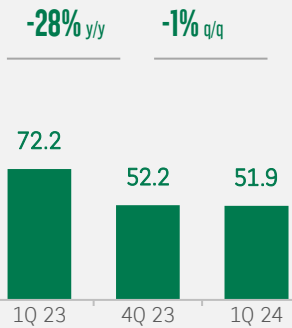
Consistent increase in **digital sales share in total sales** of key products: number of cash loans (E2E): 45% in Q1 2024 vs 35% in Q1 2023; number of investment products*: 65% in Q1 2024 vs 43% in Q1 2023

New functionalities in remote banking:

- **GOonline** – investment dashboard, certificates for the mortgage loan, Tariff Plan Change
- **GOmobile** – investment dashboard, behavioural protection, opening foreign currency and auxiliary accounts for companies

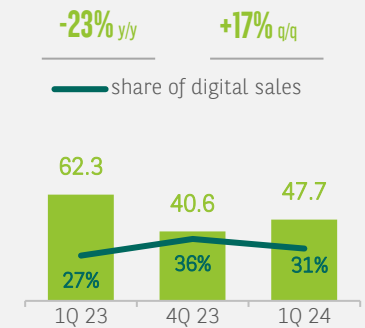
Acquisition of Individual Customers

thous.



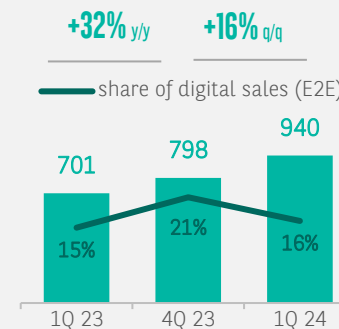
Sale of personal accounts

thous.



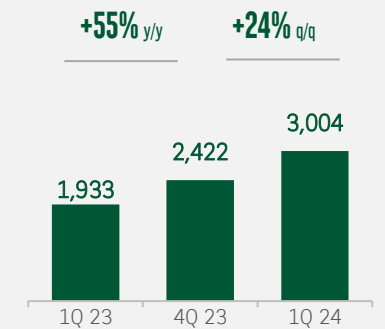
Sale of cash loans

PLN m



Sale of investment products*

PLN m



* Investment funds, investment deposits and structured certificates

Retail and Business Banking & Personal Finance

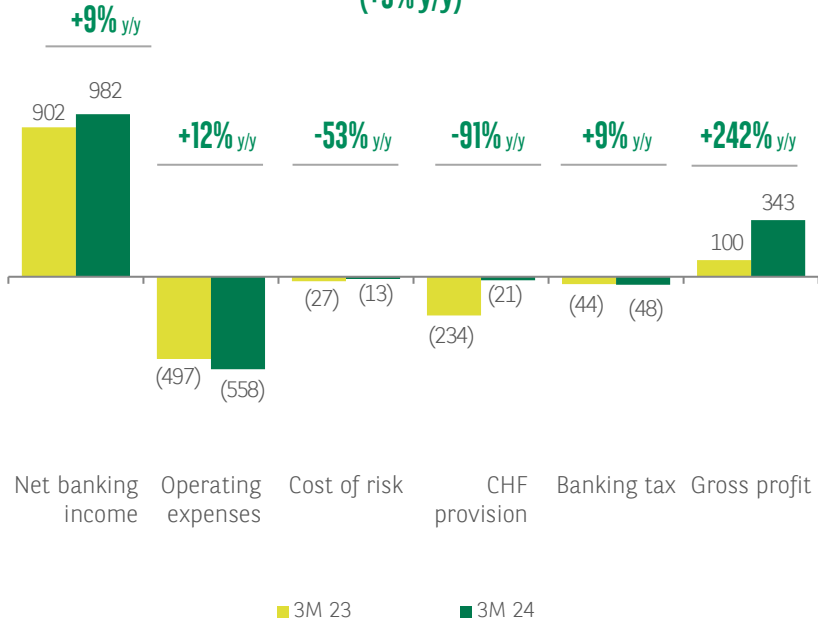
Increase in the interest and fee & commission income neutralising higher costs. Significantly lower impact of the legal risk of the CHF loan portfolio along with a continuously low cost of credit risk

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

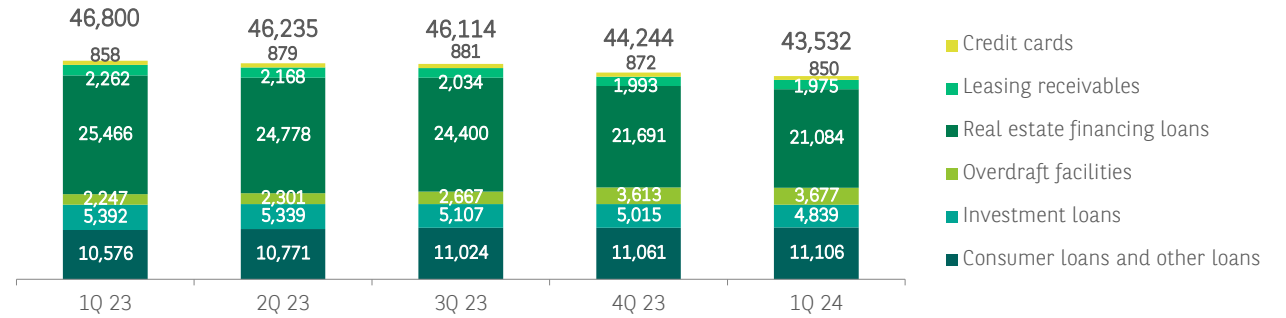


Gross profit structure [PLN million]

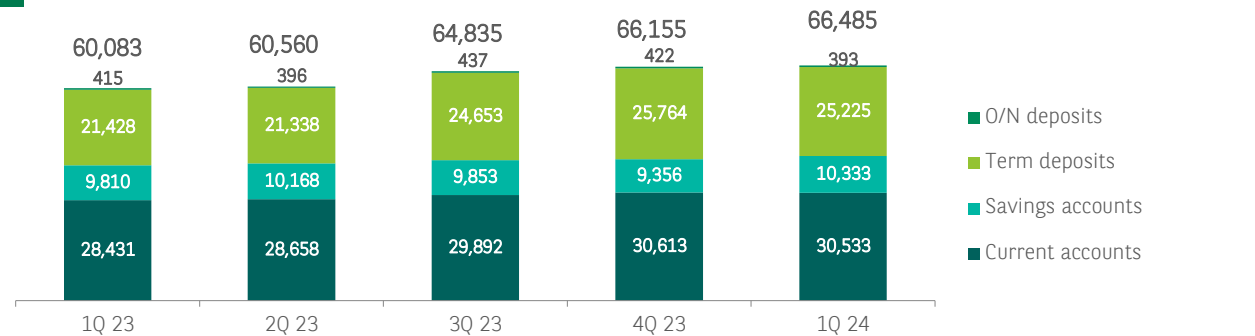
Gross profit w/o the impact of the CHF portfolio legal risk and the impact of credit holidays in Q1 2024 would equal PLN 364 million vs PLN 335 million in Q1 2023 (+9% y/y)



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]



* Due to the 2024 re-segmentation, the data for 2023 have been presented in comparative terms. Data starting from 31 December 2023 take into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF). No data restatement for previous periods

Corporate & SME Banking

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

Business development

- Further increase of income: Corporate Banking +2% q/q (+14% y/y); SME Banking +1% q/q (+24% y/y)
- Loan volumes under the influence of a limited demand for credits from enterprises: in Corporate Banking +2% q/q (-2% y/y), in SMEs -3% q/q (-3% y/y)
- High share in the corporate loan market of 8.5% at the end of March 2024
- Leasing sales (new volume in Q1 2024): PLN 484 million for Corporate Customers (+25% q/q, +26% y/y), PLN 94 million for SMEs (+4% q/q, -25% y/y)
- Increase in leasing revenues: +14% q/q, +33% y/y
- Business growth in the Trade Finance area on an annual basis (revenues -6% q/q, +21% y/y)

Transformation and digitalisation

- Transformation of the network of corporate centres and separation of homogeneous groups of Customers in order to even better adapt the service provided to their needs and specifics.
- New functionalities for Customers in the **GO Biznes** ecosystem:
 - import of domestic payments in the Express Elixir mode in GOonline Biznes and GOconnect Biznes;
 - implementation of the "Create transfer to sender" functionality from the list of incoming transfers in the transaction history;
 - in the Statements module, adding the possibility to additionally generate bank statements in the XML format.
- **Farmer consumer**: enabling processing of credit transactions for farmers covered by consumer protection regulations.



Global Finance:
Best SME Awards 2024
for the best bank for small and medium-sized enterprises in Poland



The Digital Banker: Global SME Banking Innovation Awards 2024
for the best bank for medium-sized enterprises in Central Europe



12.1 thous.

Corporate Customers

23.3 thous.

SME Customers

+0.1 thous., +0.8% y/y

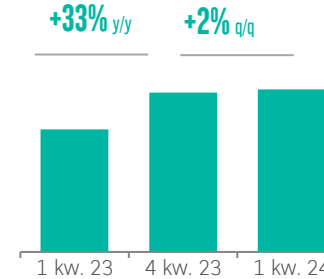
+0.1 thous., +0.5% q/q

-0.9 thous., -3.8% y/y

-0.4 thous., -1.6% q/q

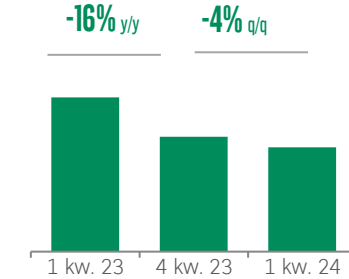
Cash management - further increase in cross-selling and transactionality

Revenues



Foreign exchange transactions - decrease of revenues from foreign exchange transactions as a result of strong zloty

Revenues



Selected significant transactions carried out in Q1 2024

R. Power RENEWABLES
PLN 113.9 million
 33 MWp PV portfolio financing
 BNP PARIBAS
MLA, Hedge Provider, Account Bank, Agent, Security Agent and Original Lender
 January 2024

WINDSTORM polpharma
PLN 2 500 million EUR 150 million
 Refinancing and general purposes financing
 BNP PARIBAS
Mandated Lead Arranger, Facility Agent
 March 2024

WP holding
PLN 1 067 million
 Refinancing, financing of acquisitions and general purposes
 BNP PARIBAS
Mandated Lead Arranger, Original Lender
 March 2024

Enterprise Investors Software Mind
PLN 150 million
 M&A financing
 BNP PARIBAS
Mandated Lead Arranger, Hedge Arranger
 March 2024

PCWO energy
PLN 35.6 million
 RES Project Refinancing
 BNP PARIBAS
Mandated Lead Arranger, Hedge Provider
 March 2024

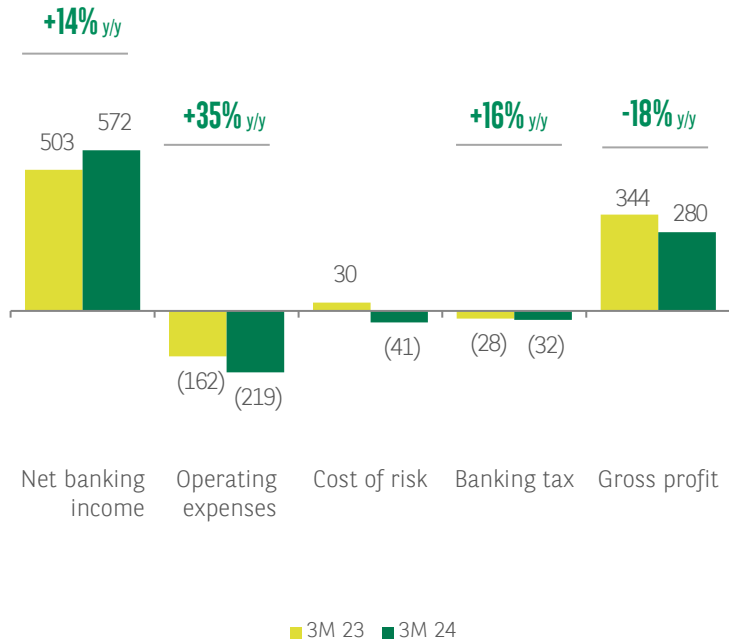
Corporate Banking

NBI growth mainly due to the increase in the deposit balance and margin optimisation. Costs impacted by higher regulatory fees, personnel costs and depreciation

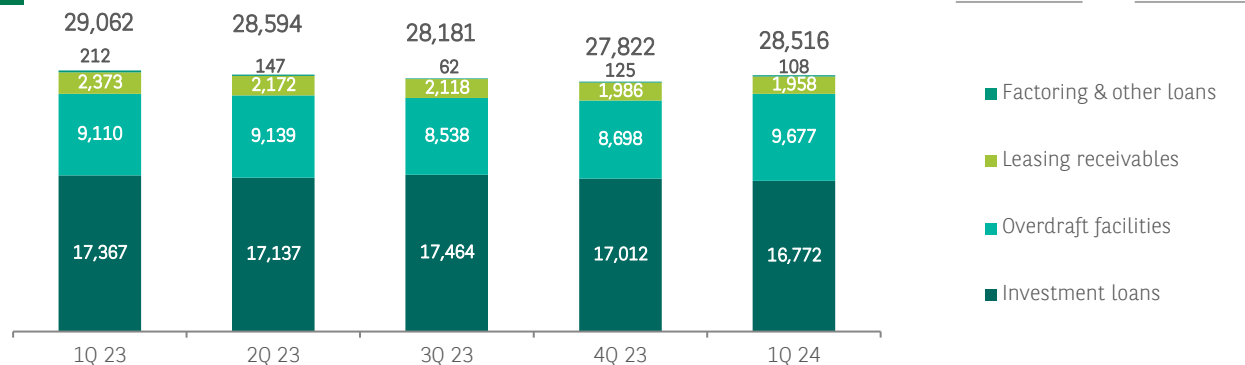
Segment's share in the Group's net banking income



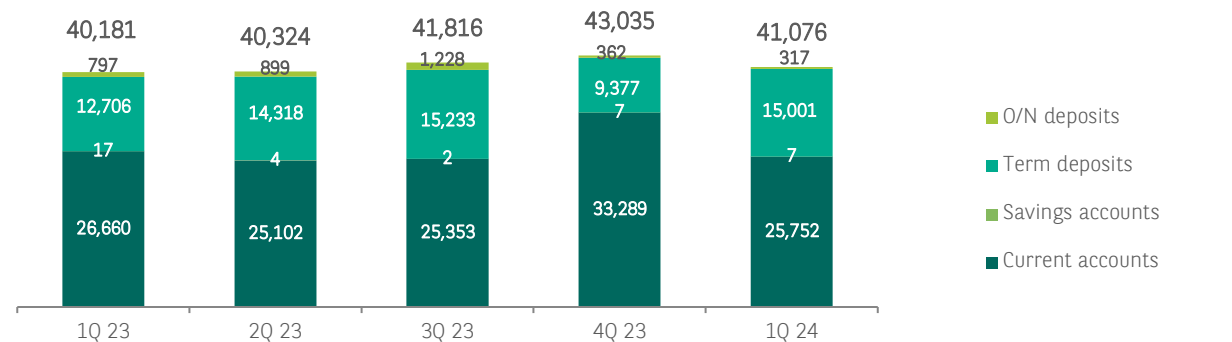
Gross profit structure [PLN million]



Net loan portfolio* [PLN million]



Deposit portfolio* [PLN million]

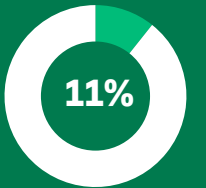


* due to the 2024 re-segmentation, the data for 2023 have been presented in comparative terms

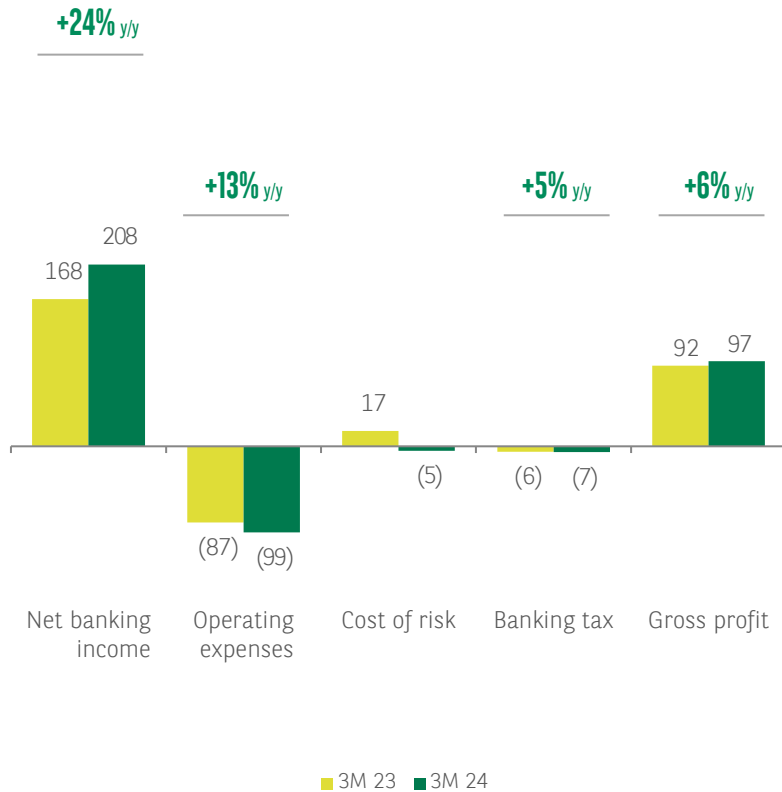
SME Banking

Increase in the gross profit mainly as a result of higher net interest income. The cost base increase

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

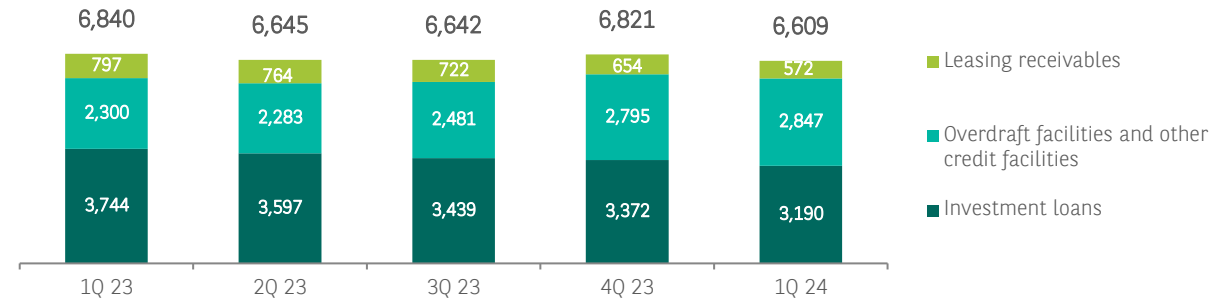


Gross profit structure [PLN million]



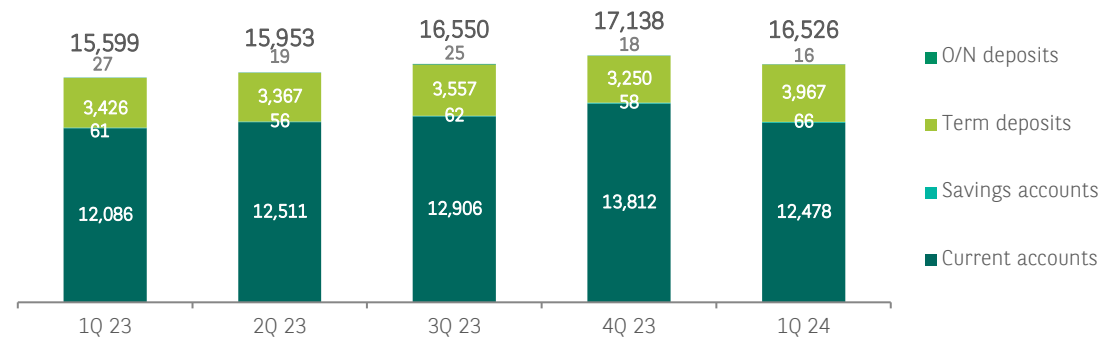
Net loan portfolio* [PLN million]

-3.4% y/y -3.1% q/q



Deposit portfolio* [PLN million]

+5.9% y/y -3.6% q/q



* due to the 2024 re-segmentation, the data for 2023 have been presented in comparative terms

Food & Agro Sector

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

Business development

- Adaptation of products and the process of selling loans to Farmers to the requirements of the Consumer Credit Act - maintaining continuity of customer service
- Re-introduction of preferential loans - liquidity and crop loans for H1 2024. At the end of Q1, Customers interest in financing amounted to over PLN 1 billion*
- Promotional consolidation loan offer for farmers supported by a marketing campaign "Lighter with one instalment"
- Spring crop insurance sales campaign

* the final amount of loans depends on creditworthiness and signing a loan agreement

Sales support actions and relations with Customers

Active participation in industry events:

- Meat Congress & Plant alternatives 2024 - strategic partner, sector presentation "Market of meat. Challenges and trends"
- Next editions of analytical commentaries as part of the Food & Agro Sonar series
- Content partner for meetings with Customers, internal events for the Bank's Customers and industry organisations



agronomist

- more than **85 thous.** users*
- more than **224 thous.** visits in Q1 2024
- more than **50%** of users are women

* unique users visiting the platform in Q1 2024

Initiatives implemented in Q1 2024

- **ESG materials** – production and publication of materials related to environmental and social impact reporting in line with the CSRD for the food production value chain
- **Agronomist's benefits campaign** – an information campaign regarding the benefits for external Customers and the Bank of using individual tools and functionalities of the platform

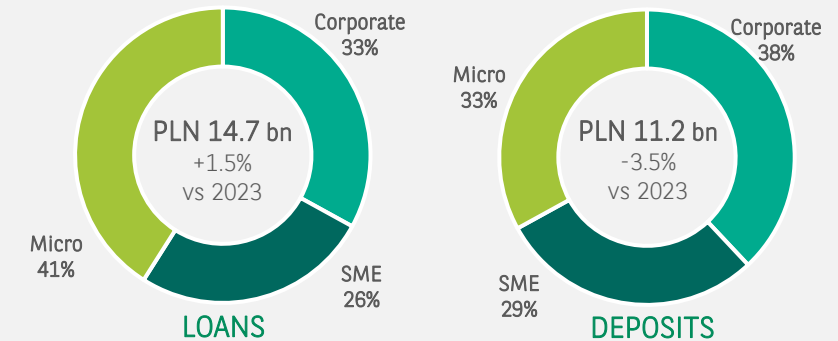


77.4 thous.

Food & Agro Customers

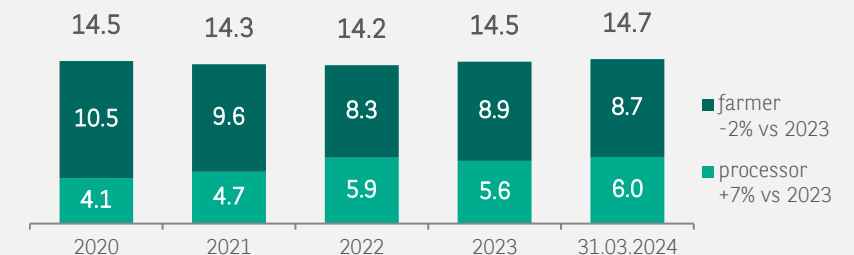
Food & Agro volumes

31.03.2024



Loan portfolio*

gross, PLN billion



* due to the 2024 re-segmentation, the data for 2023 have been presented in comparative terms

Bank subsidiaries

Positive impact of favourable trends on the debt securities market on TFI activities and assets growth in Q1 2024.
Further growth of leasing assets

BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.

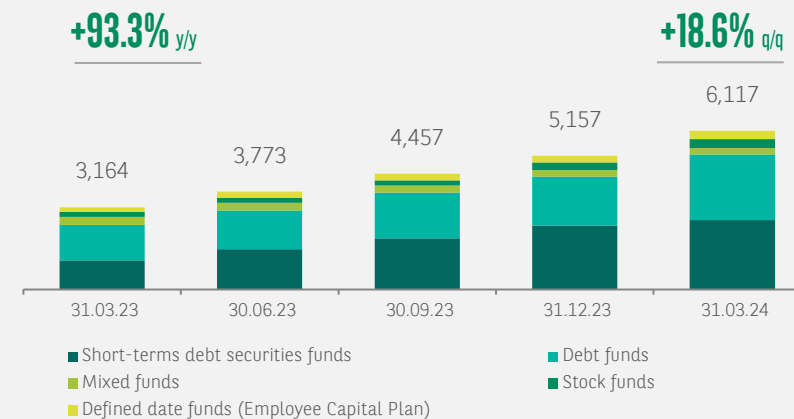
- The value of assets under management at the end of Q1 2024 amounted to PLN 6.1 billion (+18.6% q/q). In this period, the value of assets of capital market investment funds in Poland increased by 9.3%.
- In Q1 2024, there was a continued increase in interest in the corporate bond subfund - BNP Paribas Lokata Kapitału, whose net inflows at that time reached PLN 505 million. Significant net inflows were also recorded for the following subfunds: BNPP Papierów Dłużnych Krótkoterminowych (PLN 155 million) and BNP Paribas Konserwatywnego Oszczędzania (PLN 86 million). Record net inflows were recorded in February (PLN 311 million).
- The market share of BNP Paribas TFI S.A. at the end of Q1 2024 (asset value of capital market funds) amounted to 2.73%.

BNP Paribas Leasing Services Sp. z o.o.

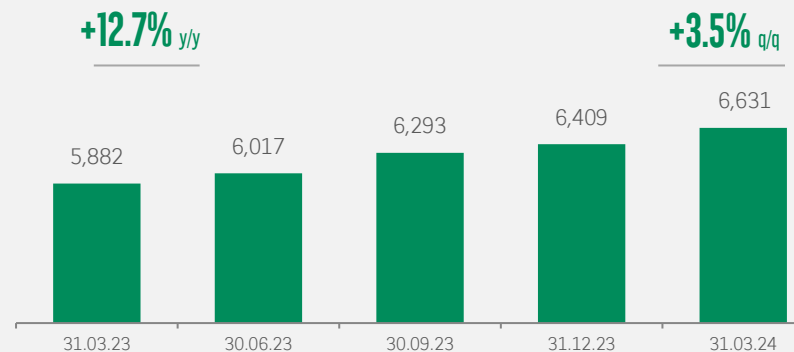
BNPP Leasing Services Sp. z o. o. in cooperation with the Bank offers a full range of leasing products to Personal Finance, micro-enterprises, SMEs and Corporate Customers.

- 5.6 thous. contracts concluded for the amount of PLN 1,134 million in Q1 2024 – increase in value by 22.9% y/y.
- Record level of the portfolio of financed assets of PLN 6.6 billion (March 2024).
- Very good sales results in the Strategic Customers segment and Personal Finance.
- Focus on further improvement of the efficiency of the portfolio servicing process.

Assets under management of BNPP TFI [PLN million]



Leasing assets [PLN million]



06

Appendices

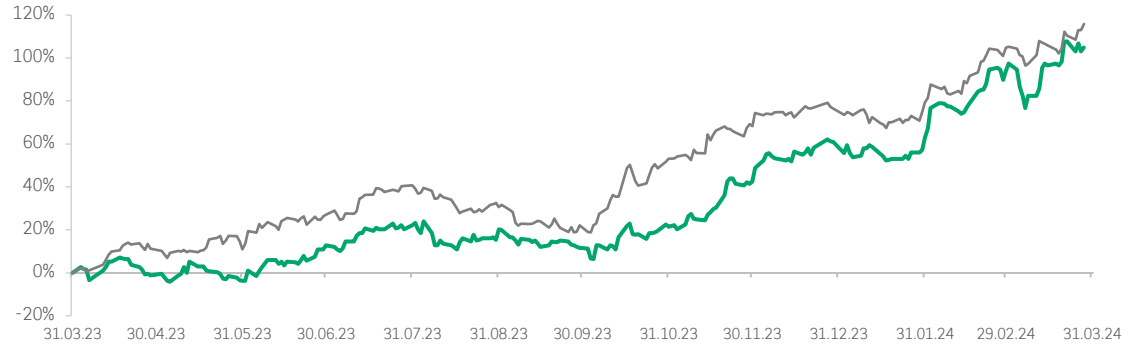
Shares of BNP Paribas Bank Polska S.A.
Material events 2022-2024
Loan portfolio
Deposit base structure
Liquidity
Net banking income
Profit and Loss Account
Assets, Liabilities and Equity



Shares of BNP Paribas Bank Polska S.A.

Growth of all banks' share prices resulting from improved economic outlook and planned record-high dividends. Further increase of the Bank's free float following the successful ABB

> Change in share price (31.03.2023=100%)

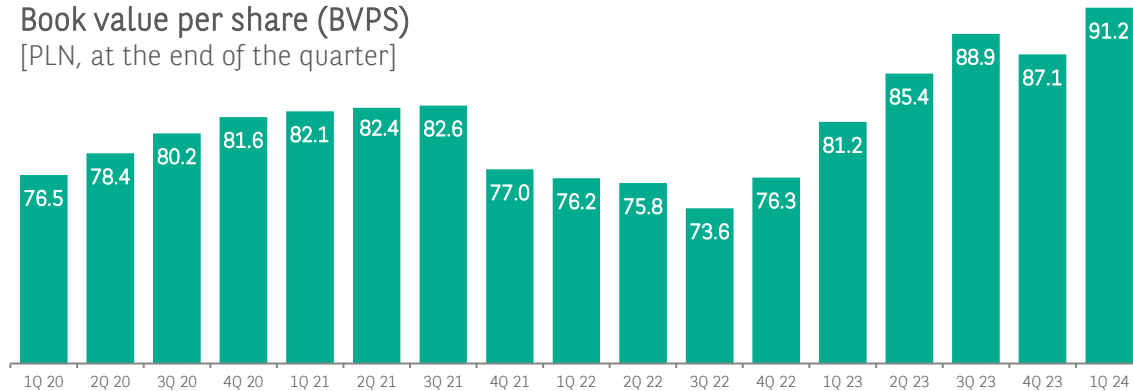


ISIN code: PLBGZ0000010
GPW ticker: BNP
Index: sWIG80, sWIG80TR

WIG banki 13,524.8 pts
 +115.7% y/y

BNP PARIBAS PLN 109.0
 +104.9% y/y

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



28 March 2024

free-float: PLN 3.0 bn
 P/BV: 1.25
 capitalisation: PLN 16.1 bn

Fitch rating

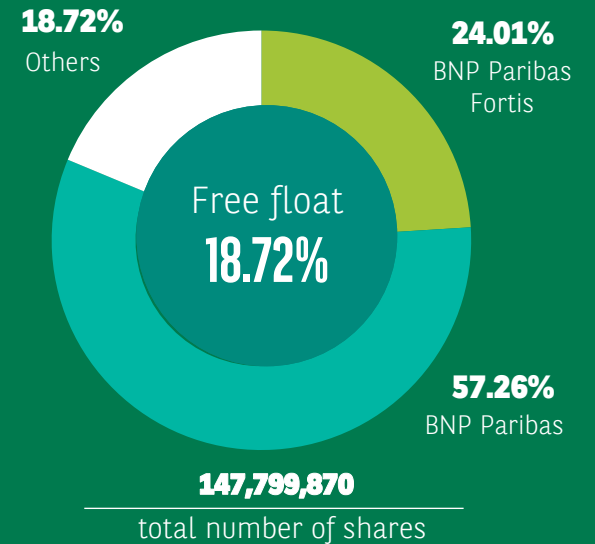
Long-Term Issuer Default Rating (LT IDR) – A+
 Short-Term Issuer Default Rating (ST IDR) – F1
 Viability Rating (VR) – bbb-
 Shareholder Support Rating (SSR) – a+

ESG rating of Sustainalytics Agency

low risk at the level of 10.2
 the best result among Polish banks

Shareholder structure

(5.04.2024)



On 5 April 2024, the Bank's share capital was increased from PLN 147,676,946 to PLN 147,799,870 as a result of taken up 44,608 M series shares and 78,316 N series shares in the exercise of rights attached to the A4 and B1 series registered subscription warrants, taken up previously.

On 14 March 2024, package transactions were concluded due to the completion of accelerated book building (ABB) regarding the sale of 8,860,616 shares of the Bank by BNP Paribas SA.

Material events

in individual reporting periods

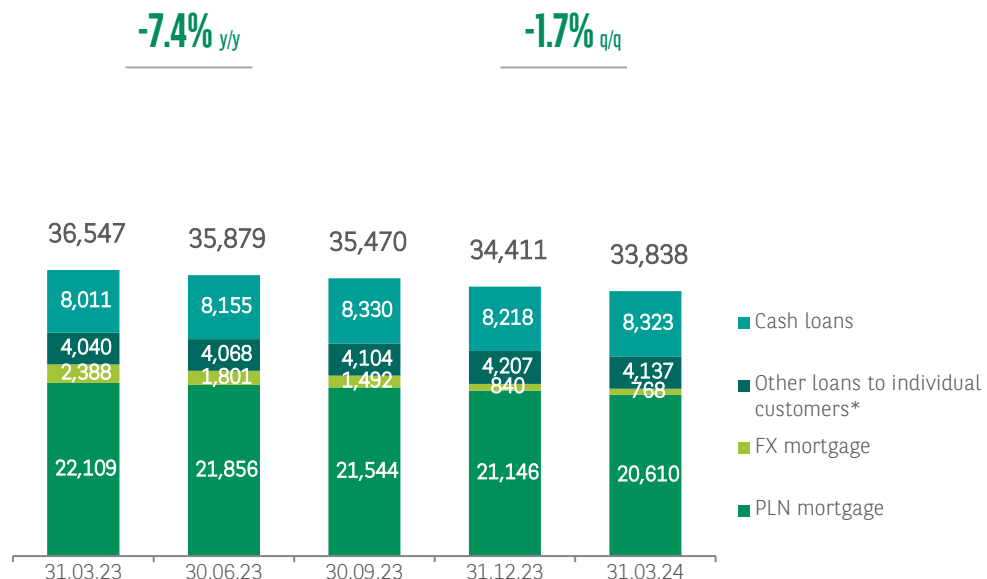
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter
2024	<ul style="list-style-type: none"> • PLN -21.0 m CHF mortgage loan portfolio legal risk impact • PLN -135.7 m BGF restructuring fund recognised in the Q1 2024 costs (total contribution amount set by BGF at PLN 144.0 m) 			
2023	<ul style="list-style-type: none"> • PLN +11.0 m adjustment to the impact of credit holidays (recognised in NII) • PLN -234.4 m 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) 	<ul style="list-style-type: none"> • PLN +11.0 m adjustment to the impact of credit holidays (recognised in NII) • PLN -356.0 m CHF mortgage loan portfolio legal risk impact 	<ul style="list-style-type: none"> • PLN +11.0 m adjustment to the impact of credit holidays (recognised in NII) • PLN -371.0 m CHF mortgage loan portfolio legal risk impact 	<ul style="list-style-type: none"> • PLN +22.7 m adjustment to the impact of credit holidays (recognised in NII) • PLN -1,016.8 m CHF mortgage loan portfolio legal risk impact • PLN -22.1 m costs of a restructuring provision for the process of group layoffs
2022	<ul style="list-style-type: none"> • PLN -125.9 m contribution for the restructuring fund of BGF (PLN -151.7 m the whole BGF charge) • PLN -83.0 m CHF mortgage loan portfolio legal risk impact 	<ul style="list-style-type: none"> • PLN -188.0 m IPS costs • PLN -139.7 m CHF mortgage loan portfolio legal risk impact 	<ul style="list-style-type: none"> • PLN -965.0 m impact of credit holidays (recognised in NII) • PLN -134.0 m CHF mortgage loan portfolio legal risk impact • 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 CHF mortgage loan portfolio legal risk impact • PLN -58.2 m costs related to the Borrowers' Support Fund contribution

Loan portfolio

Structure of loans in Individual and Institutional Customer segments



Individual Customer loans [PLN million]

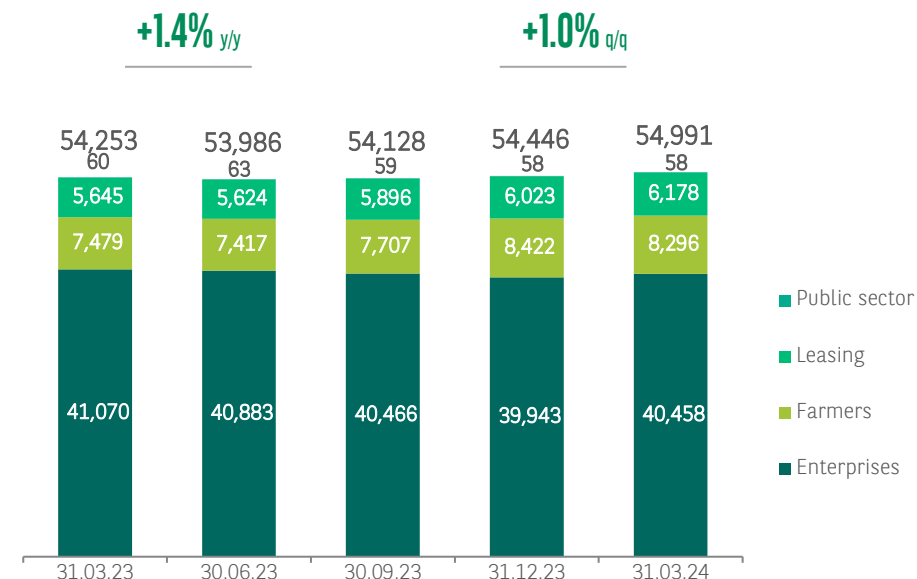


- Further decrease in the PLN mortgage portfolio as a result of low sales of new loans. Decline in the value of CHF mortgages (-8.7% q/q, -68.4% y/y) primarily due to the impact of the legal risk recognised as a reduction of gross value.
- The share of mortgages in loans to Individual Customers amounts to 63.2% (-0.7 pp q/q, -3.9 pp y/y).
- Stabilisation of the cash loan portfolio +1.3% q/q (+3.9% y/y).

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



Institutional Customer loans** [PLN million]



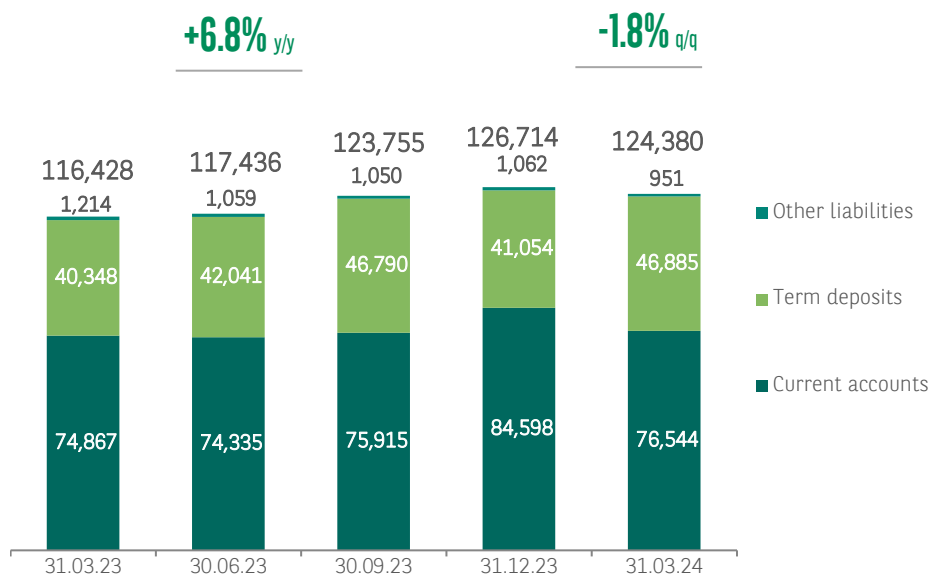
- Slight increase in gross loans to enterprises (+1.3% q/q, -1.5% y/y). Positive dynamics of the leasing portfolio +2.6% q/q (+9.4% y/y).
- Decrease in the individual farmers gross portfolio -1.5% q/q (+10.9% y/y). The share of the portfolio in loans to Institutional Customers stood at 15.1% (-0.4 pp q/q, +1.3 pp y/y).
- At the end of Q1 2024, the share of loans to enterprises in loans to Institutional Customers was equal to 73.6% (+0.2 pp q/q, -2.1 pp y/y), the share of leasing amounted to 11.2% (+0.2 pp q/q, +0.8 pp y/y).

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

Deposit base structure

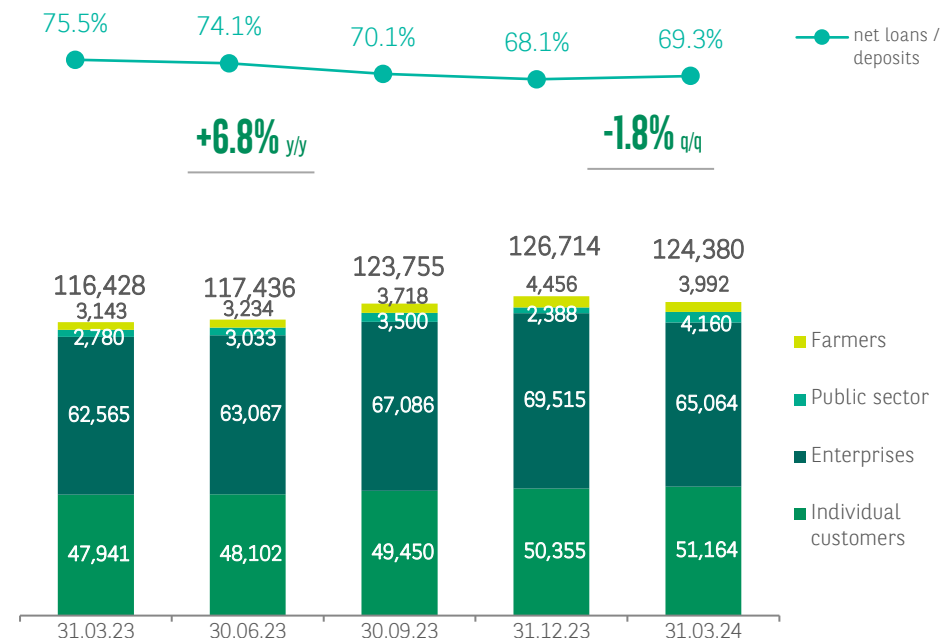
Term structure of deposits and by Customer segments

> Deposit term structure [PLN million]



- Decrease in the share of customers' current accounts in total deposits: 61.5% at the end of Q1 2024 (-5.2 pp q/q, -2.8 pp y/y).
- In Q1 2024, term deposits increased (PLN +5,831 million, +14,2% q/q) while current deposits decreased (PLN -8,054 million, -9,5% q/q).
- In the case of current deposits, the portfolio of Institutional Customers decreased by PLN 9,222 million (-15.7% q/q). Current accounts of Individual Customers increased by PLN 1,168 million (+4,5% q/q).
- Term deposits of Institutional Customers increased by PLN 6,190 million (+36.6% q/q), and term deposits of Individual Customers slightly decreased by PLN 359 million (-1.5% q/q).

> Deposit structure by Customer type [PLN million]

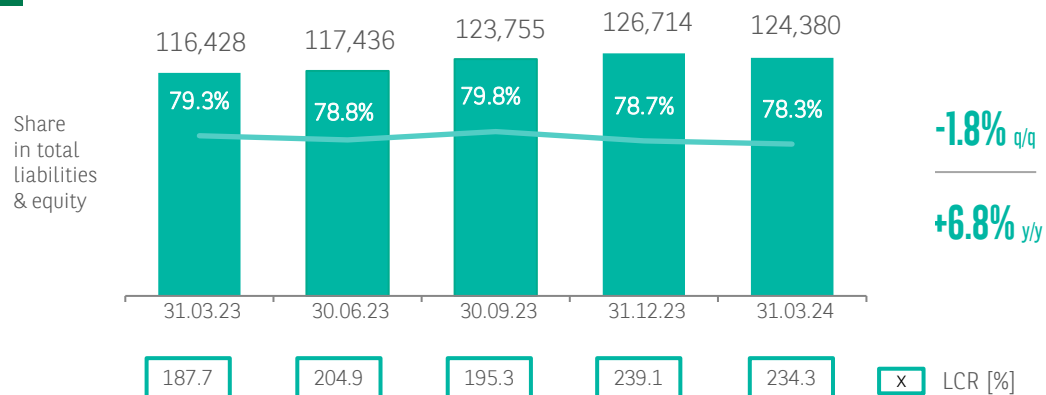


- In Q1 2024, deposits from Individual Customers increased by 1.6% q/q (+6.7% y/y) and from the public sector by 74.2% q/q (+49.7% y/y). Deposits of enterprises and farmers decreased by 6.4% q/q (+4.0 y/y) and 10.4% q/q (+27.0%), respectively.

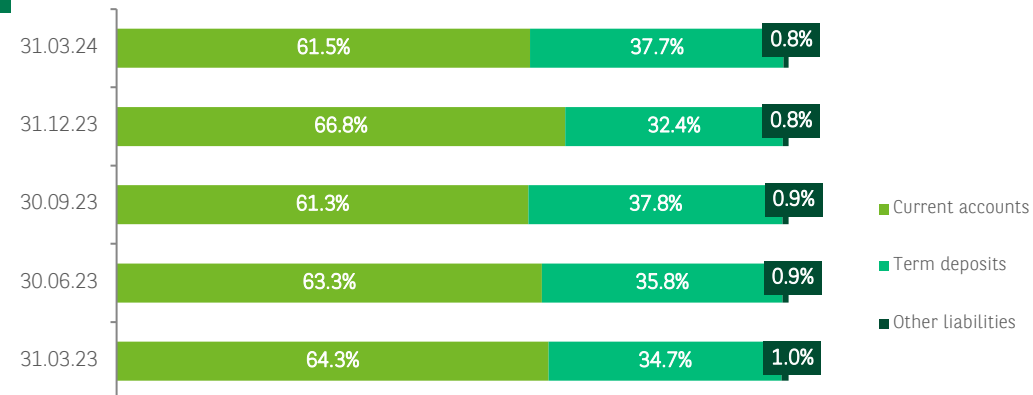
Liquidity

Stable and diversified deposit base, growing level of liquid assets

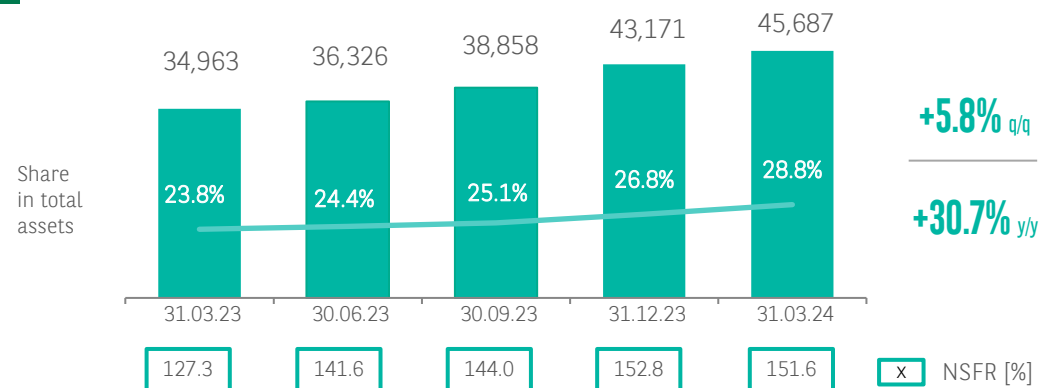
Customer deposits [PLN million]



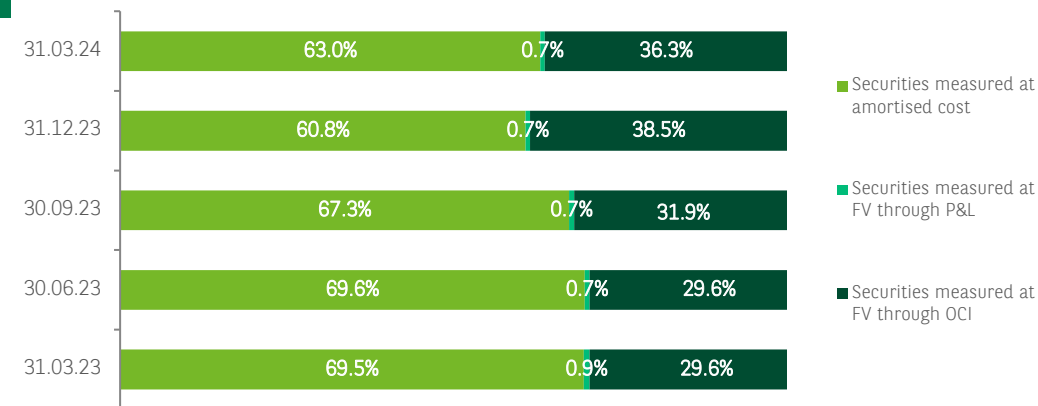
Customer deposits structure [%]



Securities [PLN million]



Securities structure [%]



Net banking income

Net interest income as a main driver of net banking income

[PLN million]	Q1 2024	Q1 2023	change
Net interest income	1,402	1,200	16.9%
Net fee and commission income	335	325	3.1%
Net trading income	213	235	(9.1%)
Net investment income	4	(12)	-
Dividends	1	0	-
Hedging accounting	5	(18)	-
Result arising from the derecognition	(1)	4	-
Other operating income and expenses	(15)	(5)	218.4%
Net banking income	1,944	1,729	12.5%

- Increase in net interest income y/y due to higher income from investing surplus liquidity (from securities and reverse repo transactions), improvement of income on derivatives as part of fair value hedge accounting and decline in interest costs on Customer deposits. No positive impact of credit holidays in Q1 2024 (in Q1 2023, the impact of credit holidays was PLN +11 million).
- Increase in net fee and commission income mainly due to higher commissions for asset management and brokerage operations and in the banking card area.
- Decrease in the net trading income as a result of lower result on margin on currency and derivative transactions with Customers.

Consolidated P&L

PLN thous.

Profit and loss account	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Interest income	2,505,718	2,557,190	2,482,114	2,441,413	2,346,543
Interest expenses	(1,103,742)	(1,135,800)	(1,117,390)	(1,201,700)	(1,146,943)
Net interest income	1,401,976	1,421,390	1,364,724	1,239,713	1,199,600
Fee and commission income	402,926	358,916	353,198	371,876	388,609
Fee and commission expenses	(67,841)	(67,815)	(66,356)	(63,937)	(63,529)
Net fee and commission income	335,085	291,101	286,842	307,939	325,080
Dividend income	786	311	6,372	3,871	327
Net trading income	213,253	194,118	272,632	249,443	234,588
Net investment income	3,829	(22,876)	6,211	6,053	(12,416)
Result on hedge accounting	5,121	(14,073)	(536)	1,343	(17,673)
Result on derecognition of financial assets measured at amortised cost due to significant modification	(691)	468	(7,890)	7,474	4,138
Other operating income	49,782	64,427	52,829	63,805	55,867
Net allowances on expected credit losses of financial assets and provisions for contingent liabilities	(96,365)	(74,349)	(11,370)	26,400	24,950
Result on legal risk related to foreign currency loans	(21,000)	(1,016,826)	(370,848)	(356,024)	(234,388)
General administrative expenses	(795,273)	(706,514)	(645,538)	(608,792)	(677,955)
Depreciation	(125,804)	(117,279)	(115,918)	(116,370)	(107,169)
Other operating expenses	(64,985)	(109,148)	(76,393)	(56,221)	(60,642)
Operating result	905,714	(89,250)	761,117	768,634	734,307
Tax on financial institution	(105,199)	(107,476)	(101,642)	(99,703)	(102,832)
Gross profit (loss)	800,515	(196,726)	659,475	668,931	631,475
Income tax	(209,927)	(183,839)	(213,996)	(209,284)	(143,490)
NET PROFIT (LOSS)	590,588	(380,565)	445,479	459,647	487,985

Assets

PLN thous.

Consolidated statements of financial position	31.03.2024	31.12.2023	30.09.2023	30.06.2023	31.03.2023
ASSETS					
Cash and balances with the Central Bank	6,991,447	6,883,586	6,699,539	6,971,609	4,360,017
Amounts due from banks	13,390,827	17,963,948	16,195,371	11,833,618	12,977,201
Derivative financial instruments	2,998,009	3,146,745	2,797,626	3,257,019	2,988,424
Adjustment of fair value of the hedging and hedged item	108,751	94,496	125,440	32,618	18,789
Loans and advances to customers valued at amortised cost	85,575,554	85,594,516	86,017,265	86,264,579	86,998,811
Loans and advances to customers valued at fair value through P&L	593,189	653,582	729,446	785,242	860,314
Securities valued at amortised cost	28,784,864	26,246,278	26,158,895	25,299,601	24,311,008
Securities valued at fair value through P&L	308,228	291,351	290,465	270,197	301,637
Securities valued at fair value through the other comprehensive income	16,593,785	16,634,303	12,408,951	10,756,338	10,350,737
Intangible assets	916,565	936,024	851,904	825,006	803,323
Property, plant and equipment	979,966	959,923	987,967	1,022,783	1,063,160
Deferred income tax assets	653,839	766,504	778,997	849,596	898,540
Current income tax assets	1,294	4,730	26,316	20,257	18,202
Other assets	946,801	849,761	1,029,677	849,792	836,079
TOTAL ASSETS	158,840,119	161,025,747	155,097,859	149,038,255	146,786,242

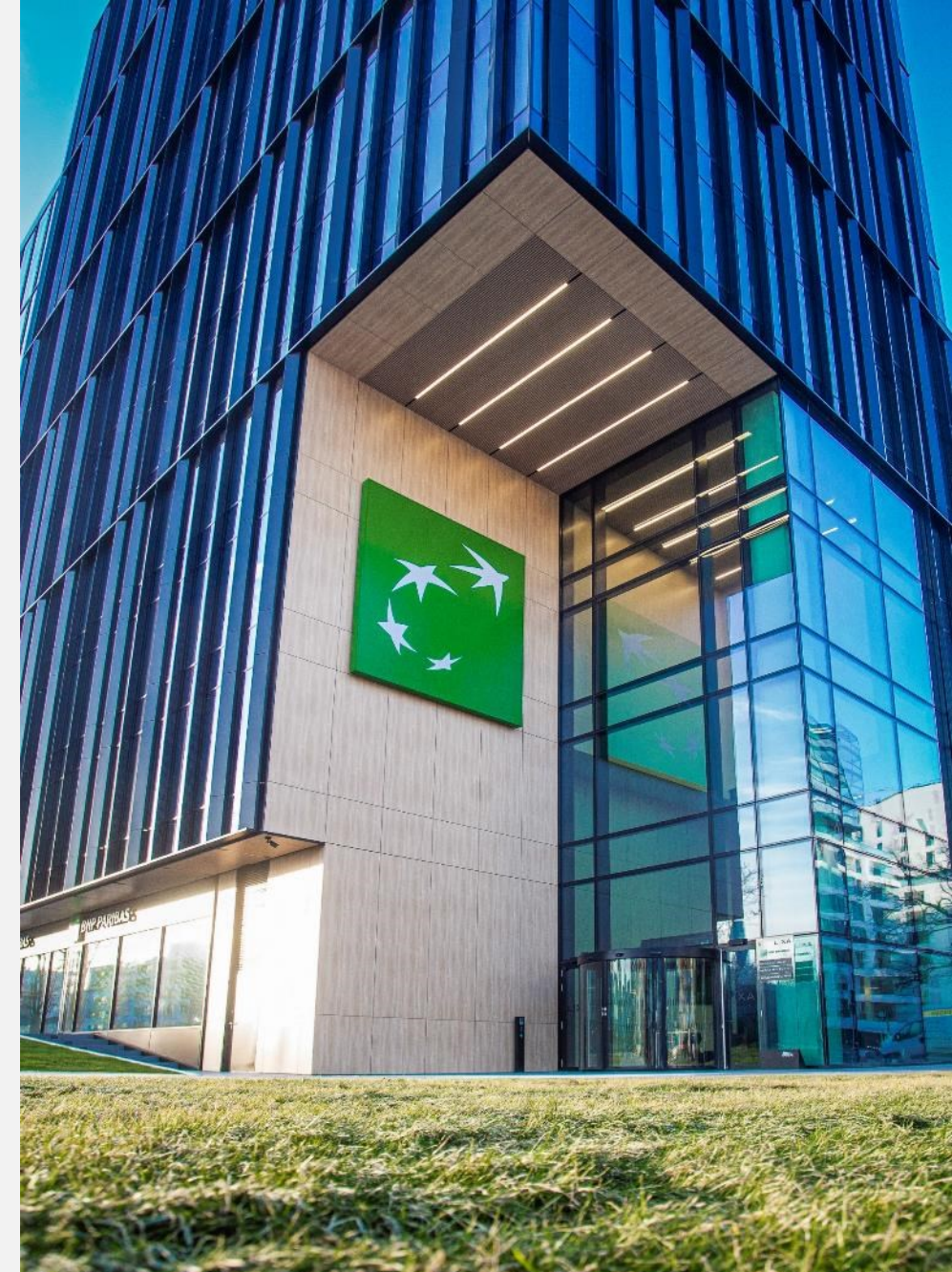
Liabilities and equity

PLN thous.

Consolidated statements of financial position	31.03.2024	31.12.2023	30.09.2023	30.06.2023	31.03.2023
LIABILITIES					
Amounts due to the Central Bank	-	-	-	-	-
Amounts due to other banks	8,699,284	9,059,394	6,429,084	7,058,586	6,666,424
Adjustment of fair value of the hedging and hedged item	(55,830)	(7,365)	(245,848)	(275,213)	(365,682)
Derivative financial instruments	2,846,443	2,865,275	2,872,187	3,142,164	2,931,864
Amounts due to customers	124,837,420	127,174,831	124,223,279	117,911,920	116,912,395
Subordinated liabilities	4,291,446	4,336,072	4,415,727	4,337,381	4,404,398
Leasing liabilities	640,813	626,269	676,222	674,283	719,532
Other liabilities	2,508,485	2,191,890	2,328,802	2,462,420	2,320,595
Current income tax liabilities	44,331	376,736	276,659	202,796	280,936
Provisions	1,541,342	1,541,370	990,813	909,801	929,545
TOTAL LIABILITIES	145,353,734	148,164,472	141,966,925	136,424,138	134,800,007
EQUITY					
Share capital	147,677	147,677	147,677	147,677	147,593
Supplementary capital	9,110,976	9,110,976	9,110,976	9,110,976	9,110,976
Other reserve capital	3,527,091	3,525,056	3,523,460	3,521,971	3,144,026
Revaluation reserve	(532,929)	(566,754)	(676,064)	(745,913)	(912,591)
Retained earnings	1,233,570	644,320	1,024,885	579,406	496,231
retained profit	642,982	(368,226)	(368,226)	(368,226)	8,246
net profit for the period	590,588	1,012,546	1,393,111	947,632	487,985
TOTAL EQUITY	13,486,385	12,861,275	13,130,934	12,614,117	11,986,235
TOTAL LIABILITIES AND EQUITY	158,840,119	161,025,747	155,097,859	149,038,255	146,786,242

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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 Division 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 147,799,870.

INVESTOR RELATIONS

BNP PARIBAS BANK POLSKA S.A.