

## 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 max48%
- 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 H1 2024

<b>PLN 1,214 m</b> net profit	<b>PLN 160 bn</b> assets	<b>4.2 m</b> Clients	<b>365</b> branches	<b>8.0 k</b> FTEs
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### Material events - H1 2024

- PLN -210.8 m - CHF mortgage loan portfolio legal risk impact
- PLN -203.0 m - adjustment to the impact of credit holidays (recognised in NII)
- PLN -144.0 m - BGF restructuring fund
- PLN +135.5 m - impact of DTA creation

### Material events - H1 2023

- PLN -590.4 m - CHF mortgage loan portfolio legal risk impact
- PLN +22.0 m - adjustment to the impact of credit holidays (recognised in NII)
- PLN -123.9 m - BGF restructuring fund

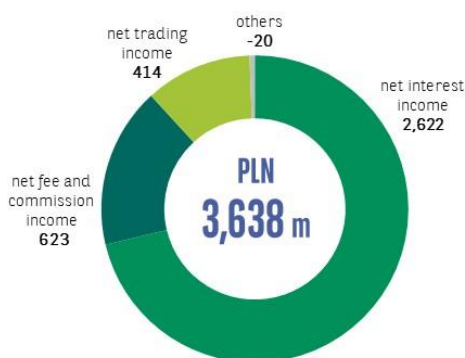
## Selected financial data 30.06.2024

Net profit	PLN 1,214 m	+28% y/y
Net banking income (NBI)	PLN 3,638 m	+2% y/y
Total costs	PLN 1,724 m	+14% y/y
Net impairments losses	PLN -88 m	-
Impact of CHF portfolio legal risk	PLN -211 m	-64% y/y
Equity	PLN 14 bn	+8% y/y
Total loans (gross)	PLN 89 bn	-1% y/y
Customer deposits	PLN 125 bn	+7% y/y

## Financial ratios 30.06.2024

ROE	18.3%
TCR	17.20%
Tier I	13.24%
MREL (%TREA) stand-alone	22.34%
LCR / NSFR	225% / 157%
C/I / C/I w/o BFG and credit holidays	47.4% / 41.1%
Net loans / deposits	69%
Net interest margin	3.30%

## NBI structure 6M 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



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

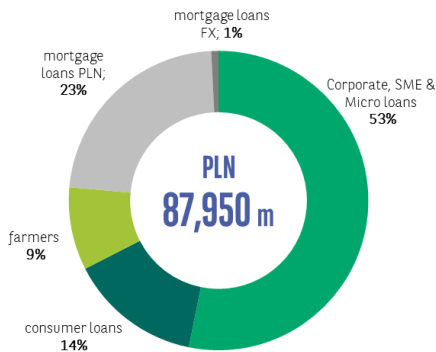


The 1st place  
of Visa Platinum credit card  
in the Money.pl ranking



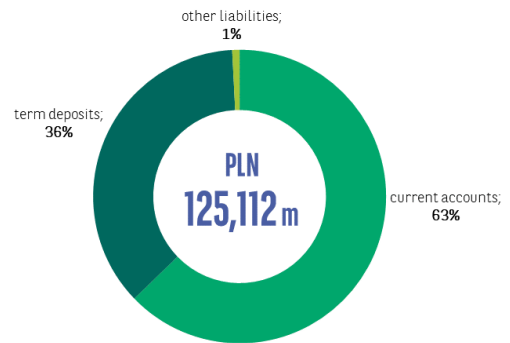
Awards and distinctions

## Lending portfolio\* 30.06.2024

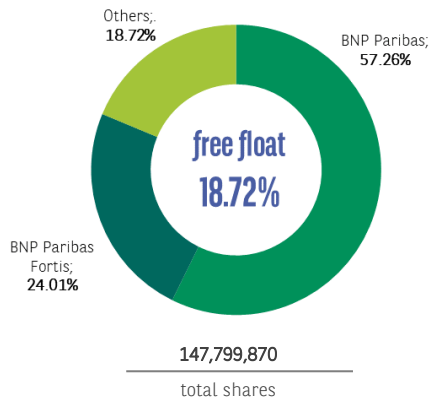


\* loans and advances (gross) measured at amortised cost, taking into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF)

## Customer deposits 30.06.2024



## Shareholding structure 30.06.2024



## Group structure 30.06.2024



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. The company ended its operational activities on 31 October 2023.

## 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

Investor Relations Office  
2 Kasprzaka St., 01-211 Warsaw  
e-mail: [relacjeinwestorskie@bnpparibas.pl](mailto:relacjeinwestorskie@bnpparibas.pl)  
<https://www.bnpparibas.pl/en/investor-relations>

## Calendar - release of the next periodic report

November 7, 2024 – Q3 2024

