

## Market consensus - yearly

Selected items - consolidated data [PLN mn]	2023	Consensus 2024			Number of forecasts	Consensus 2025				Number of forecasts	
	Actuals	Avg	Min	Median		Max	Avg	Min	Median		Max
Net interest income	5 225	5 683	5 620	5 687	5 723	7	5 815	5 568	5 844	5 962	7
Net fee & commission income	1 211	1 236	1 226	1 234	1 252	7	1 273	1 246	1 248	1 382	7
<b>Total income (NBI)</b>	<b>7 283</b>	<b>7 744</b>	<b>7 675</b>	<b>7 735</b>	<b>7 863</b>	7	<b>7 895</b>	<b>7 772</b>	<b>7 891</b>	<b>8 082</b>	7
Operating expenses	(3 096)	(3 418)	(3 688)	(3 383)	(3 343)	7	(3 658)	(3 915)	(3 654)	(3 452)	7
Net allowances on expected credit losses	(34)	(278)	(307)	(279)	(256)	7	(380)	(476)	(350)	(325)	7
<b>Net profit</b>	<b>1 013</b>	<b>2 178</b>	<b>1 933</b>	<b>2 174</b>	<b>2 478</b>	7	<b>2 321</b>	<b>2 120</b>	<b>2 263</b>	<b>2 632</b>	7
Total assets	161 026	160 904	158 292	161 244	163 280	7	168 271	161 983	168 234	173 422	7
Customer loans (net)	86 248	87 760	86 930	87 261	90 221	7	91 474	87 917	90 804	99 217	7
Amounts due to customers	126 714	124 400	122 162	124 000	125 903	7	64 668	124 336	129 000	132 453	7

The presented market consensus has been prepared by the Bank based on the reports of independent stock analysts monitoring the financial and commercial results of BNP Paribas Bank Polska S.A. and issuing recommendations for the Bank's shares.

None of the estimates or recommendations presented above shall be seen as a forecast or opinion of the BNP Paribas Bank Polska S.A. Management Board. The Bank did not publish any forecasts of the results.

Forecasts received in the period: from 19.11.2024 to 10.12.2024