

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 2024

PLN 2,358 m net profit	PLN 168 bn assets	4.0 m Clients	363 Customer Centres	7.9 k FTEs
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Material events - 2024 FY

- PLN -795.7 m - CHF mortgage loan portfolio legal risk impact
- PLN -144.0 m - BGF restructuring fund
- PLN -69.5 m - adjustment to the impact of credit holidays (recognised in NII)
- PLN +135.5 m - impact of DTA creation (CHF portfolio legal risk)

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 BGF
- 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)

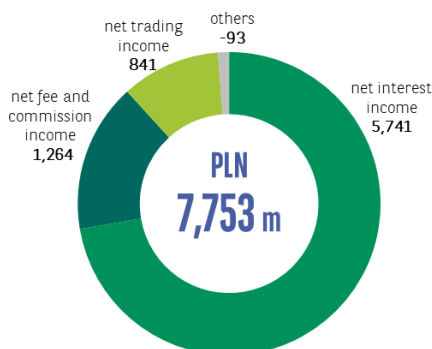
Selected financial data 31.12.2024

Net profit	PLN 2,358 m	+133% y/y
Net banking income (NBI)	PLN 7,753 m	+6% y/y
Total costs	PLN 3,352 m	+8% y/y
Net impairments losses	PLN -246 m	+616% y/y
Impact of CHF portfolio legal risk	PLN -796 m	-60% y/y
Equity	PLN 15 bn	+20% y/y
Total loans (gross)	PLN 88 bn	-1% y/y
Customer deposits	PLN 130 bn	+3% y/y

Financial ratios 31.12.2024

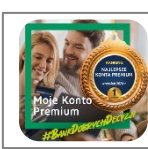
ROE	16.9%
TCR	17.20%
Tier I	13.80%
MREL (%TREA) stand-alone	22.83%
LCR / NSFR	238% / 160%
C/I / C/I w/o BGF and credit holidays	43.2% / 41.0%
Net loans / deposits	66%
Net interest margin	3.75%

NBI structure 12M 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+



1. place for Premium Account in Bankier.pl ranking



3. position in the ranking of banks for affluent clients



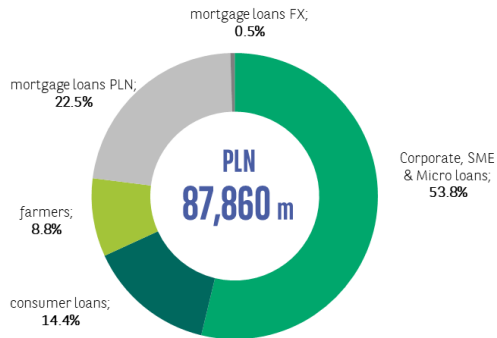
Qorus Infosys Finacle Silver Award

in the business model transformation category for the implementation of ecosystem of a solutions in the area of ESG financing and green transformation



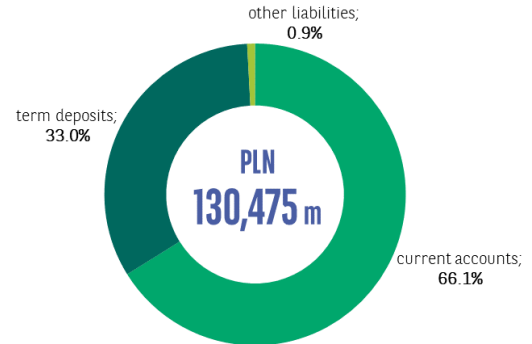
Awards and distinctions

Lending portfolio* 31.12.2024

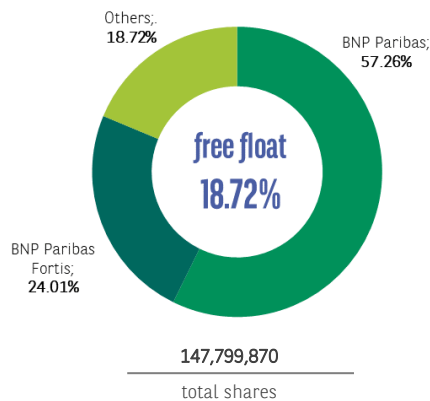


* loans and advances (gross) measured at amortised cost, taking into account the implementation of IFRS 9 in the presentation of the loan portfolio (mortgage loans in CHF)

Customer deposits 31.12.2024



Shareholding structure 31.12.2024



Group structure 31.12.2024



On 22 November 2024, the Extraordinary General Meeting of Shareholders of Campus Leszno Sp. z o.o. passed a resolution to terminate the company's 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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Calendar - release of the next periodic reports

May 8, 2025 – Q1 2025
 August 12, 2025 – H1 2025
 November 6, 2025 – Q3 2025