



## Local bank with global reach

BNP Paribas Bank Polska S.A. is #6 universal bank by assets in Poland. With strong roots in Poland and as a part of BNP Paribas, we leverage global expertise to serve our Clients.

## BNP Paribas Bank Polska key figures



**EUR 39.5 bn**  
Assets



**EUR 4.0 bn**  
Market cap\*



**7.3 thous.**  
Employees  
(active FTEs)



**358**  
Customers'  
Centres



**3.8 m**  
Customers

data as at the end of September 2025  
\* share price as at 9.12.2025

## Full product offering and segment coverage leading in specific areas

**#1**

Wealth  
Management

**#1**

Mobility  
financing

**#2**

MNC Clients  
served

**#1**

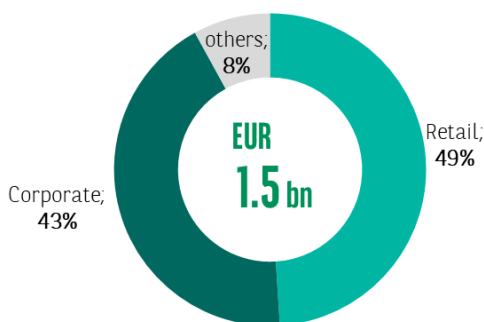
Global  
Markets

**#1**

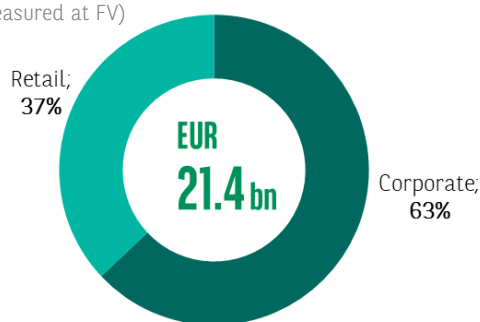
Farmers' loan  
volumes

## Well-balanced revenue stream and loan portfolio

Revenue contribution



Gross loans portfolio  
(incl. measured at FV)



## We exceeded strategic targets for 2025

Revenues

**EUR 1.5 bn**  
+17% CAGR '21-'24

Net profit

**EUR 512.4 m**  
+138% CAGR '21-'24

C/I ratio

**41.6%**  
max 48% 2025 goal

ROE

**18.1%**  
~12% 2025 goal

Dividend payout

**50%**  
in 2025 and 2024

data as at the end of September 2025;  
2025 goals as set in the GO beyond strategy for 2022-2025

## Accelerate 2030 - strategy & ambitions for 2026-2030

Net loans

**+7%**  
CAGR '24-'30

Revenues

**+6%**  
CAGR '24-'30

C/I ratio

**<38%**  
in 2030

ROTE

**22%**  
in 2030

Dividend payout

**75%**  
in 2030

**+1 m Retail Customers net**

**10% market share in Corporate loans**

**PLN 25 billion new sustainable loan production**