



BNP PARIBAS

ACCELERATE 2030

BNP Paribas Bank Polska S.A. Group Strategy for 2026-2030

10.12.2025

INTRODUCTION

PRIORITIES
& AMBITIONS

FINANCIAL
TRAJECTORY

STRATEGIC
DIRECTIONS

SUMMARY



BNP Paribas in Poland: the truly international bank, with a well diversified business model and leading position in specific areas

Global banking experience for local Clients

• BNP Paribas Group



• BNP Paribas Bank Polska consolidated subsidiaries

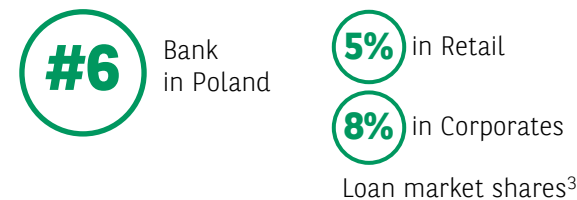
- BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A. Asset management
- BNP Paribas Group Service Center S.A. Highly specialized services for BNP Paribas
- BNP Paribas Leasing Services Sp. z o.o. Leasing products to bank's Clients

• Other BNP Paribas entities registered in Poland

- ARVAL (#1; 28% market share²)
- BNP Paribas Factoring (#1; 18% market share²)
- BNP Paribas Cardif
- BNP Paribas Leasing Solutions
- BNP Paribas S.A. (branch)
- BNP Paribas Asset Management Europe (branch)
- BNP Paribas Real Estate

Solid position on Polish market

• BNP Paribas Bank Polska



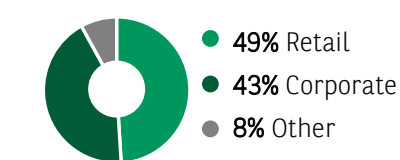
• Among market leaders in specific areas⁴



Well-balanced business model that delivers value for investors

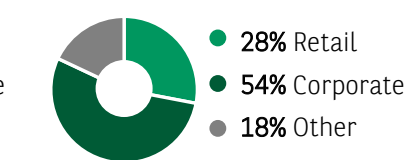
• NBI contribution⁹

As for 9M 2025



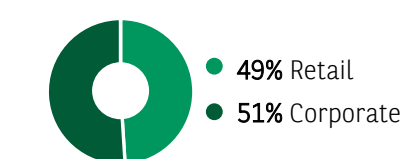
• Profit before tax contribution⁹

As for 9M 2025



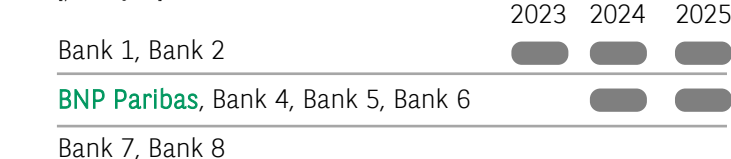
• Net loans⁹

As of 09.2025



• Dividend payouts in last years

[paid in year]



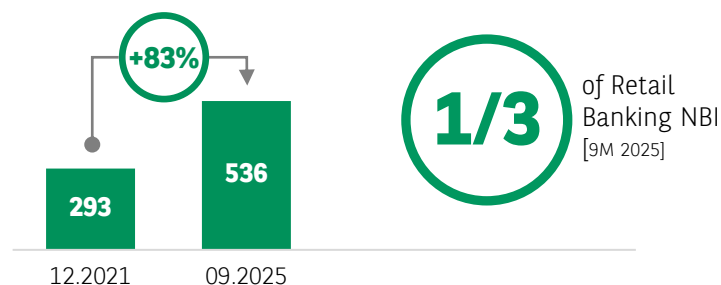
Dividend payout a year ahead of plan

1. S&P, by total assets; 2. Polish Vehicle Rental & Leasing Association, Polish Factors Association; 3. Place on the market by total assets; loan market shares based on NBP (National Bank of Poland) data, Retail share for individual Clients; 4. Finalta by McKinsey, KNF (Polish Financial Supervision Authority), ZBP (Polish Bank Association), BNP Paribas Bank Polska; 5. Companies within an international capital group; 6. Corporate; 7. Wealth Management (Private Banking) segment covers Clients with min. PLN 1.0 million in AuM (deposits & investments); 8. Entities and individual farmers conducting production activities in agriculture; 9. Retail – Retail & Business Banking, incl. micro; Corporate – Corporate Banking, SME, CIB

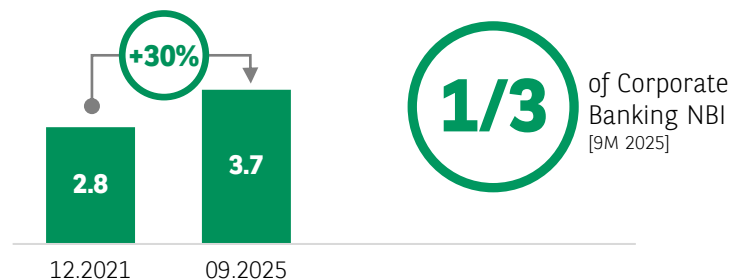
In recent years, we have strengthened our relationships with the most attractive Client segments while transforming the way we operate

In recent years, we've focused on developing relationships with our most valuable Client segments, whose expectations demand a tailored, personalized service...

Number of Affluent Clients¹ [thousands]

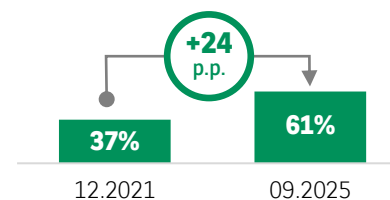


Number of Multinational Clients [# of active, thousands]



... while, at the same time, investing in closing technology gaps, digitalization and automation, preparing ourselves for scalable growth in all Client segments

Share of digital sales [Individual Clients, pieces]

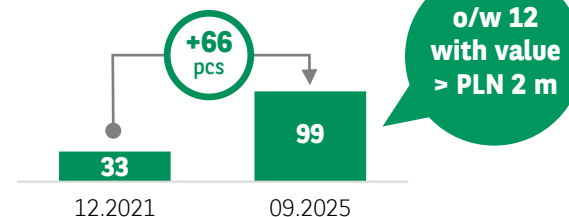


- Major boost to the stability and security of the IT environment:
 - Cybersecurity metrics highest on the market (Bitsight 810)
 - Unplanned unavailability reduced by 90% (vs. 2022)
- First phase of deep core banking transformation – 2 new, modern platforms (Payment Factory, Customer 360) live

4x faster Corporate credit process

- New cutting-edge e-banking platform for SME & Corporate Clients
- Continuous optimization of processes, taking advantage of robotization and AI

Number of AI use-cases



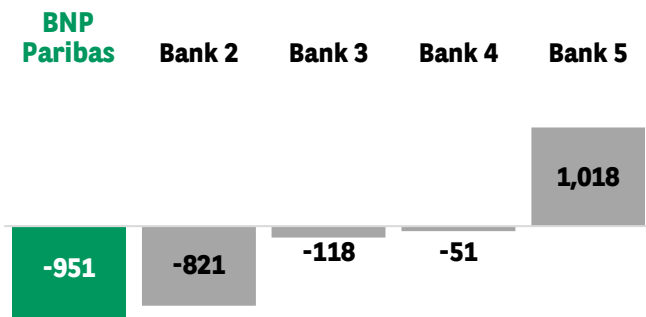
- >10x increase in value generated by data use cases using AI component or advanced analytics (vs. 2021)
- Gen AI usage: unique users >3000, avg. daily users >280

1. Affluent segment covers Clients with min. PLN 100 thousand in AuM (Deposits & Investments) or PLN 10 thousand monthly inflow

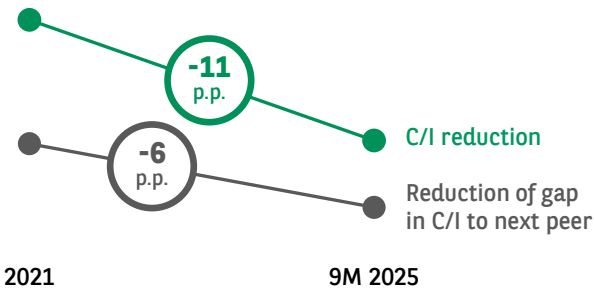
As a result, we have improved efficiency, without compromising on employees' satisfaction and our commitment to sustainability

We have managed to significantly improve efficiency...

FTE reduction among peer group¹
[Q3 2025 EOP vs. 2021 YE]

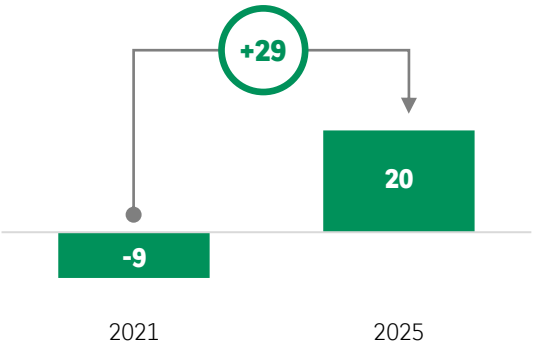


C/I improvement
[9M 2025 vs. 12M 2021]



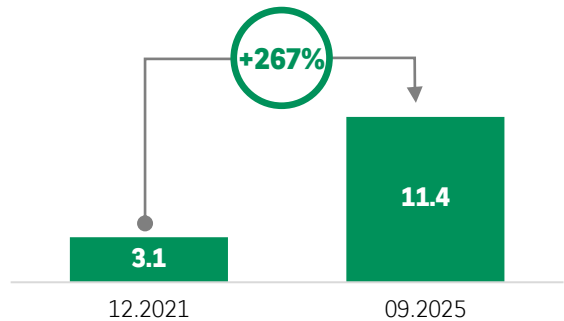
... while, at the same time, taking care of employees' satisfaction and strengthening our commitment to sustainability

Employee NPS
[2025 vs. 2021]



- 38% of women on Management Board, gender pay gap <4%
- Entrepreneurship & self-development culture (HERE YOU CAN)
- Modern and innovative organization setups

Value of sustainable financing
[PLN bn]



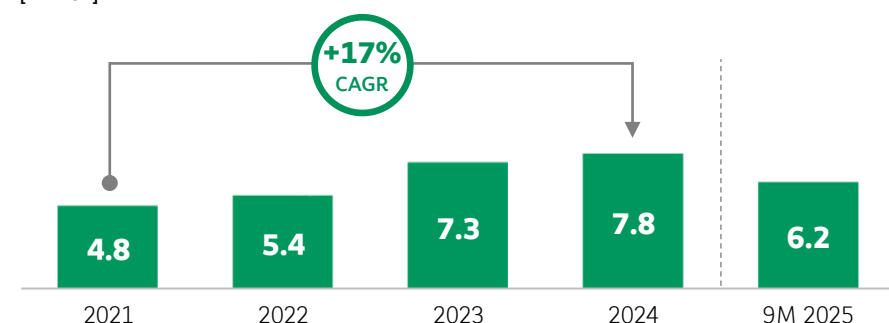
- Share of sustainable financing: 12.5% of bank's loan book
- 6x growth in share of sustainable Assets under Management to >30%
- Energy and resources efficient with assured climate neutrality of own operations

1. Peers defined as: ING BŚ, mBank, Millennium Bank, Santander Bank, according to financial statements

Solid track record of building a more profitable and efficient organization

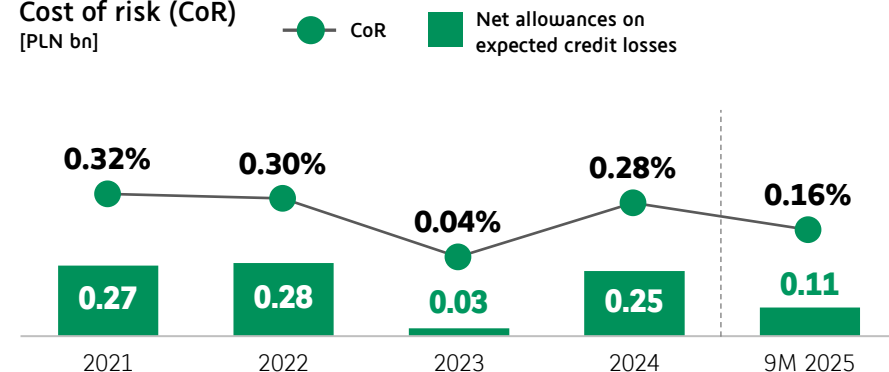
Solid NBI growth mainly driven by NII

Net banking income (NBI)
[PLN bn]



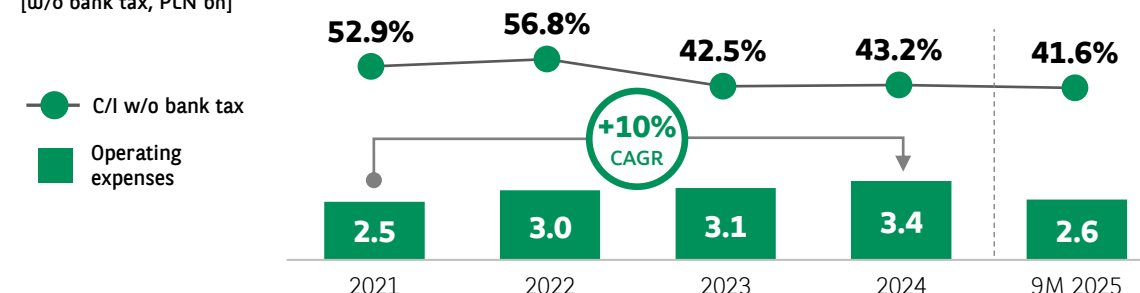
Much lower CoR compared to peers¹

Cost of risk (CoR)
[PLN bn]



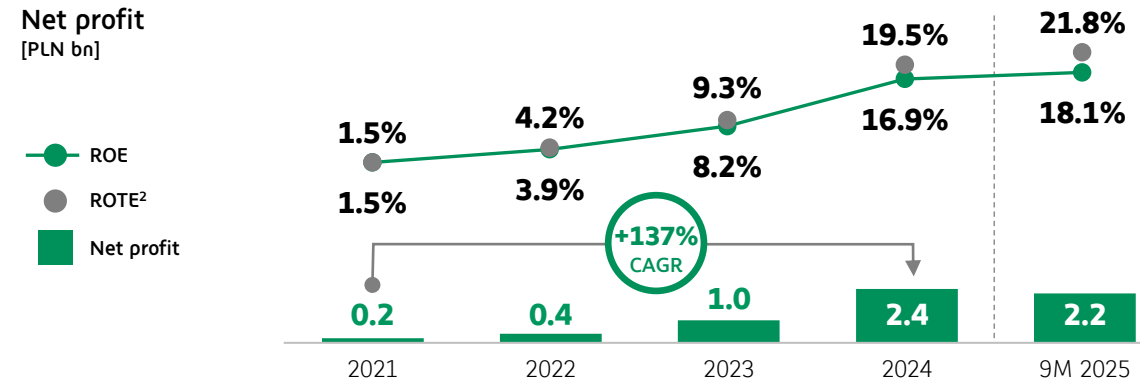
Continuous operating model adaptation in a high inflation and tech-driven environment

Costs
[w/o bank tax, PLN bn]



Robust growth in net earnings despite CHF provisions and credit holidays

Net profit
[PLN bn]



1. Peers defined as: ING BŚ, mBank, Millennium Bank, Santander Bank. Average CoR for peers for 2021-2024: 54 bps;

2. Return on tangible equity (ROTE) – calculated as net profit/loss divided by the average tangible equity, i.e. total equity reduced by the planned dividend from the current year's result, intangible assets and AT1 instruments

On track to deliver key financial ambitions
of current strategy

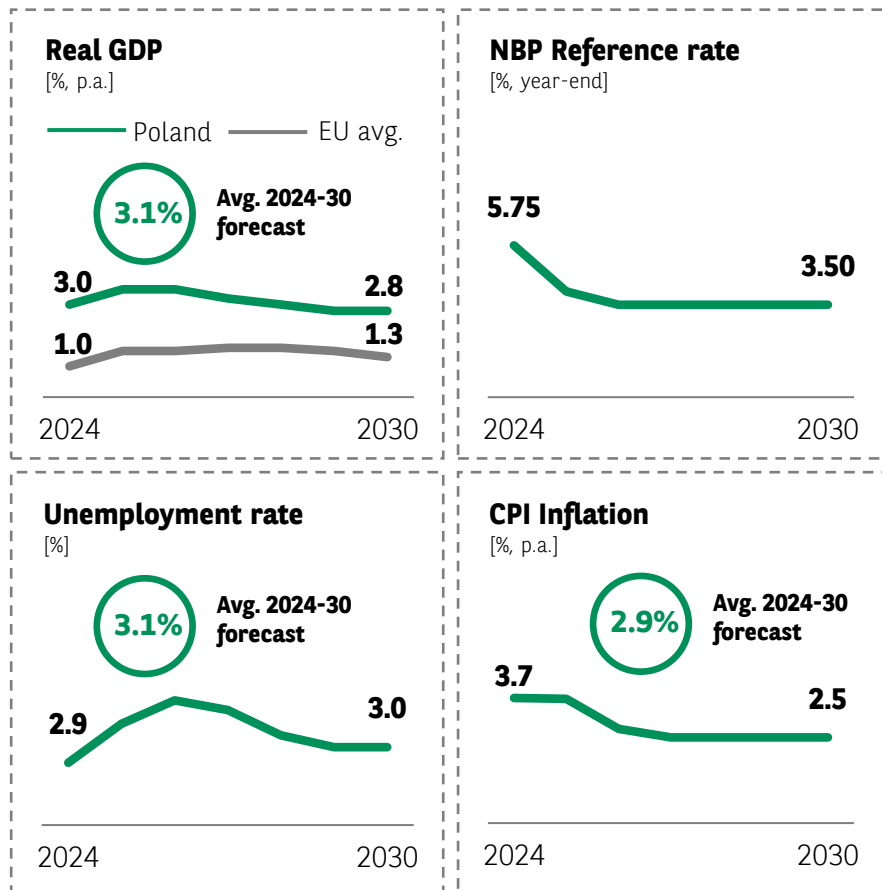


<div><div>GObeyond</div><div>2022-2025</div></div>	BASELINE	STRATEGY	RESULT
	2021	2025	9M 2025 / 30.09.2025
C/I excl. bank tax	52.9%	MAX 48%	41.6%
Share of sustainable financing ¹	4.5%	10.0%	12.5%
ROE	1.5%	~12%	18.1%

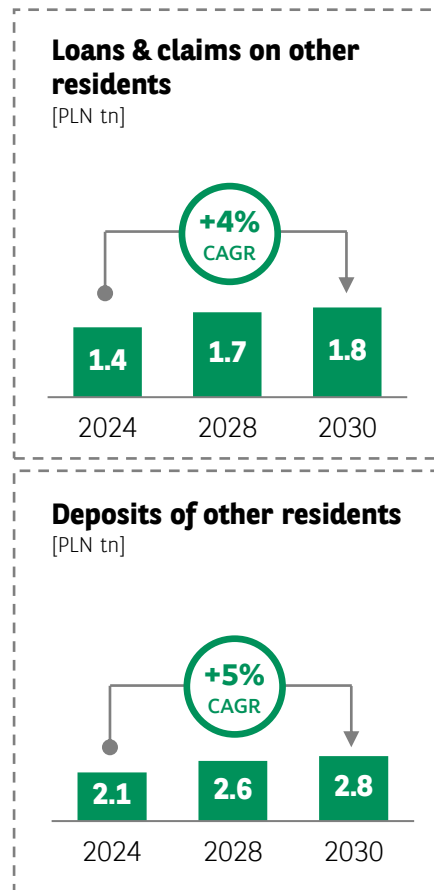
1. Value of sustainable financing (sustainable loans and advances) divided by the gross loan portfolio valued at amortized cost

Poland expected to remain one of Europe's fastest-growing economies

Key economic indicators for Poland



Volume dynamics for Polish banking sector



Long-term horizon

- Poland is a trillion US dollar economy (Top-20 in the world). Nominal growth and real convergence expected to continue through 2030
- By 2030, Poland to largely close GDP per capita gap vs. EU average (below 50% in 2004)

Poland's key growth drivers

- Strong inflow of EU funds to boost pace of GDP growth in 2025-2027 at least
- Poland's energy transition requiring massive investments:
 - PLN ~1 trillion in 2026-2030, as part of estimated PLN ~3.6 trillion by 2040
 - EU funds are crucial – over € 135 billion already allocated for 2021-2027 (plus new instruments like Social Climate Fund 2026-2032)
- More capex on automation and digitalization (e.g. AI solutions)
- Positive outlooks for private consumption (3.5% annual growth)
- Tight labor market with unemployment rate around 3%

Banking sector

- Credit growth picking up as stronger economy and lower interest rates boost demand for financing among both households and corporates
- Loan-to-deposit ratio falling, as high fiscal deficits are reflected in strong dynamics of non-financial sector deposits

All forecasts by BNP Paribas Bank Polska

We acknowledge changing market circumstances



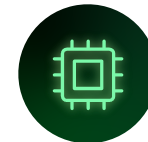
Demographic shifts

- Accelerated population aging as primary driver reshaping consumption patterns, labor dynamics, and societal norms
- Redefinition of talent attraction, experience design, and value delivery driven by changing habits, especially of young people



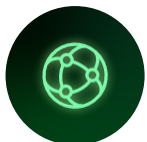
Strong Client-centric regulations

- Increased regulatory focus on transparency and consumer protection
- Compliance as legal necessity and driver for trust, ethical conduct, and sustainable growth



Technological revolution

- Industry transformation and redefinition of competitive advantage driven by AI, automation and data ecosystems
- Elevated need for robust digital resilience due to rising cybersecurity threats and data privacy concerns



Geopolitical & domestic landscape

- Dependence of Poland's future labor market (& economy) on the resolution and timing of the war in Ukraine
- Significant fiscal risk driven by high defense spending (ca. 5% of GDP) and social transfers, pushing fiscal deficit to 6-7% of GDP in 2024-26



Energy transition of the economy

- Fundamental reshaping of industries, creating new value chains, and redefining asset risks by global shift towards a net-zero, circular economy
- Generation of significant demand for sustainable financing and advisory, with regulatory scrutiny on climate disclosures and operational impacts





INTRODUCTION

**PRIORITIES
& AMBITIONS**

**FINANCIAL
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**STRATEGIC
DIRECTIONS**

SUMMARY

New strategy focused on profitable accelerated growth and efficiency improvement

Mission

We support you to make your plans and dreams come true. Whenever, wherever.

Vision

More than a top international bank and a leader in sustainable finance. To be your trusted companion addressing local needs and bringing global opportunities.

2026-30 strategic pillars



Expand

Significantly increase Client base, especially daily banking, volumes and cross-selling. Integrating Customer experience mindset in all we do



Streamline

Build on efficiency improvement track record to decrease cost-to-serve, taking advantage of technology gains



Impact

Do what matters: drive positive change at national level, by leading sustainable transformation among our Clients

Key ambitions by end-2030

Retail Clients:
+1 m net

Corporate loans:
10% market share

C/I w/o bank tax:
<38%

ROTE¹:
22%

New sustainable loan production:
PLN 25 billion

1. Return on tangible equity (ROTE) – calculated as net profit/loss divided by the average tangible equity, i.e. total equity reduced by the planned dividend from the current year's result, intangible assets and AT1 instruments

How we respond to the market and leverage opportunities that emerge

Market trends

Individuals & micro

- Client relations anchored around current account
- Rising multi-banking: 59% of Poles use at least two banks¹
- Aging society and last large youth wave

Business

- Rapid expansion of large entities
- Energy, infrastructure, defense, information & communications technology, transport & logistics with the highest loan growth potential

Fast adoption of cutting-edge technologies

- Polish banks among Top 3 in Europe in terms of digital excellence²

Energy transition & decarbonization Sustainable Agri & Food

- Decarbonization needed to preserve Poland's competitiveness, security & independence
- Adoption of regenerative techniques to expand in Poland

Bank priorities

Retail banking

Scale up above the 5% market share in current accounts

Retail Clients: +1 m net

- Radically improve value proposition & brand recognition for segments with the highest potential: mainly Gen-Z (age 18-30) & families
- Strengthen Client relations and drive profitability through deposits and cross-selling
- Expand the leading Affluent & Private Banking franchise



Corporate banking

Strengthen our leading position by leveraging the BNP Paribas corporate DNA

Corporate loans: 10% market share

- Continue scaling our MNC franchise
- Unlock the full potential of Polish Corporates³ through deployment of the BNP Paribas Group solutions
- Maintain a stable and efficient SME franchise

Increase efficiency through investments

C/I w/o bank tax: < 38%

- Retail: Mobile 1st distribution model with an optimized role of branch network
- Operational excellence for the best-in-class service model in SME & Corporate banking
- Efficiency driven by AI
- Core Tech: uninterrupted service, secure & scalable foundations to achieve the bank's goals
- Optimize jaws⁴ effect and net cost savings while investing



Reinforce leading position in sustainable financing

New sustainable loan production: PLN 25 billion

- Finance a wide range of investments in decarbonization in an industrialized way
- Support and finance changes in the agriculture and all related economic sectors



<< AI to accelerate growth & efficiency ... driven by engaged people & shared culture >>

1. KANTAR, e-Zoom Finance 2025; 2. BCG, White Paper, „Banks Boost CIR by up to 12% as Digital Leapfrogs Drive Omnichannel Breakthrough“, July 2024;

3. Polish corporations with annual net sales revenue exceeding PLN 80 million for the previous fiscal year; 4. Jaws ratio calculated by subtracting dynamic of costs from NBI growth on y/y basis

Building scale and improving efficiency to deliver strong ROTE

Strategic metrics	2024	9M 2025
Net loans	PLN 85.9 bn	PLN 89.0 bn
Revenues	PLN 7.8 bn	PLN 6.2 bn
C/I w/o bank tax	43%	42%
Cost of risk	28 bps	16 bps
Tier 1	13.8%	14.2%
ROTE ¹	20%	22%

2030

+7%
24-30 CAGR

+6%
24-30 CAGR

<38%

~40 bps
avg. 26-30

**2 p.p. > min.
requirement**

22%



1. Return on tangible equity (ROTE) – calculated as net profit/loss divided by the average tangible equity, i.e. total equity reduced by the planned dividend from the current year's result, intangible assets and AT1 instruments
Financial targets in the strategy assume new CIT rates for banks of 30% in 2026, 26% in 2027 and 23% in 2028 and beyond (current 19%) as well as bank tax rate decrease by 10% in 2027 vs. 2026 and by 20% in 2028 and beyond vs. 2026.

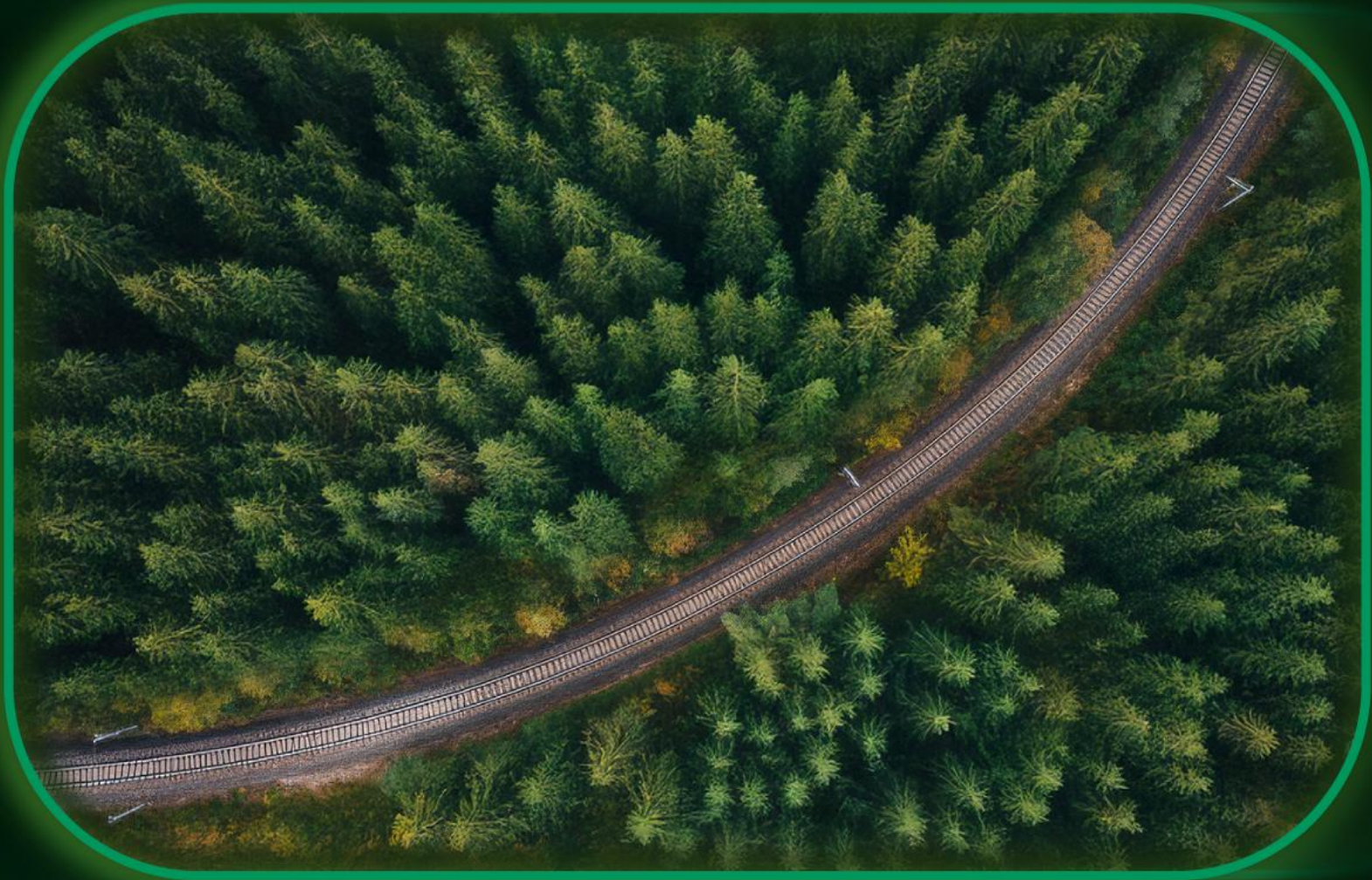
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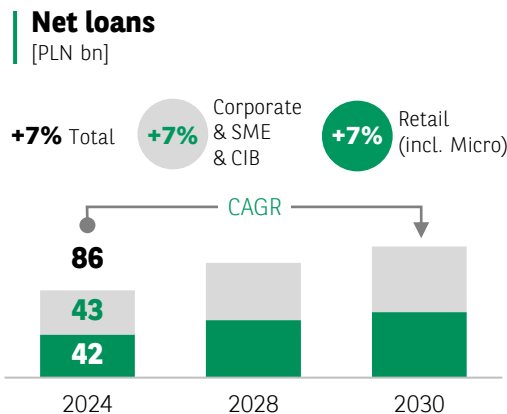
**STRATEGIC
DIRECTIONS**

SUMMARY



Market share gains in Corporate and Consumer loans

Net loans
growth faster
than market



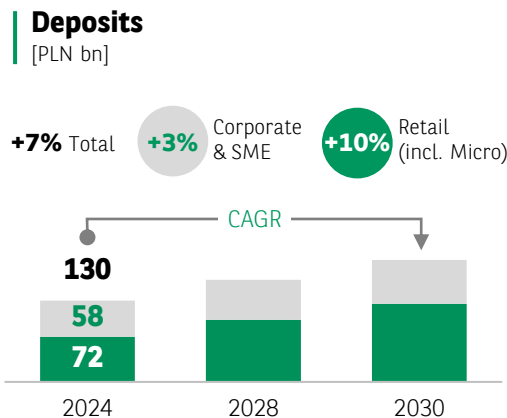
Net loans growth above the market
(~4% CAGR) with both segments
contributing equally

- Growing market share of Consumer loans & rebuilding market position in mortgage loans
- Growing share of Polish Corporates & MNC leveraging on acceleration of investments in energy, infrastructure, defense sectors

Net loans 2024-2030
+7% p.a.

Corporate:
**10% market
share in loans**

Deposits
growth deeply
based on
Retail strategy



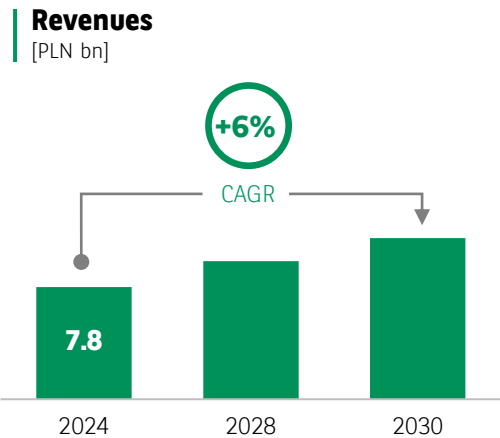
Deposits growth in line with loans
yet in a different structure

- Change in deposit mix to support NIM
- Rising share of more stable Retail funding as a consequence of strategic focus on growing Retail Customer base

Retail:
**+1 m
Clients net**

Revenue growth outpacing costs dynamics to improve C/I

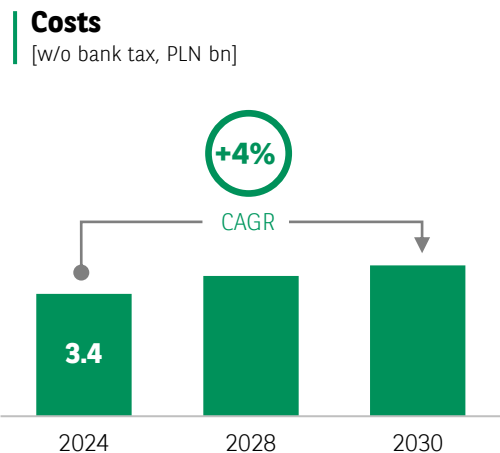
Revenue growth expected at +6% CAGR



Revenue growth well balanced between NII and non-interest income

- NII to remain the main source of revenue, fueled by loans and deposits growing faster than the market
- NIM stabilization at 3%+ after a rate-related dip in 2026. **Disciplined margin policy** with a focus on priority Client segments
- Non-interest revenues outpacing NII growth

Costs trajectory to deliver +5 p.p. improvement in C/I



Cost trajectory impacted by growth yet offset by digital & AI-driven cost savings

- Tech investments as levers of ambitious business growth
- Transformation efforts to streamline processes, elevate digital & AI expertise
- Realizing **efficiency-driven reductions** in FTEs while maintaining growth capacity

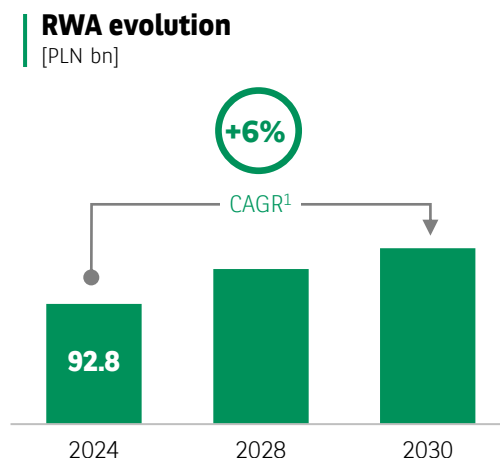


C/I w/o bank tax in 2030
<38%



Stronger capital position, prudent risk management

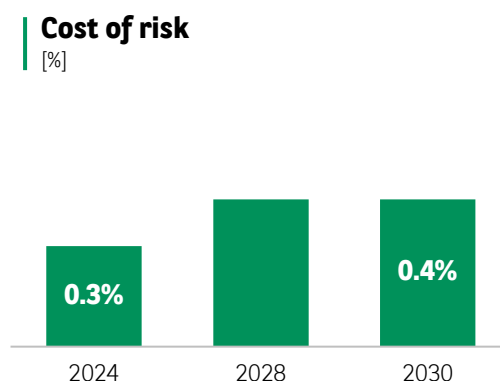
RWA growth below loan portfolio growth



Further strengthening of the capital position allowing for growth and dividend payouts

- RWA optimization efforts through securitization
- Organic capital generation to increase Tier 1
- All capital regulatory requirements met

Cost of risk normalization correlated with loan growth assumptions



Low credit risk parameters

- As a result of stronger loan growth cost of risk expected to grow, yet still at the lower-end of the market
- NPL ratio to be maintained below the regulatory threshold (5%) resulting from prudent granting, strict monitoring and effective collection processes

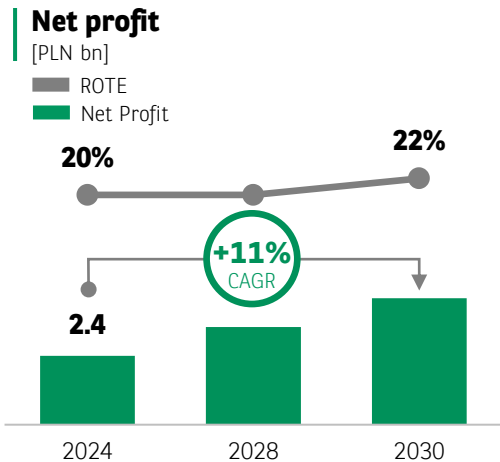
Tier 1 ratio
min. 2 p.p. above the requirement

Avg cost of risk
2026-2030
~40 bps

1. CAGR assuming 2024 RWA restated with CRR III impact recognized on 1 January 2025

Double-digit net profit growth and growing DPS expected

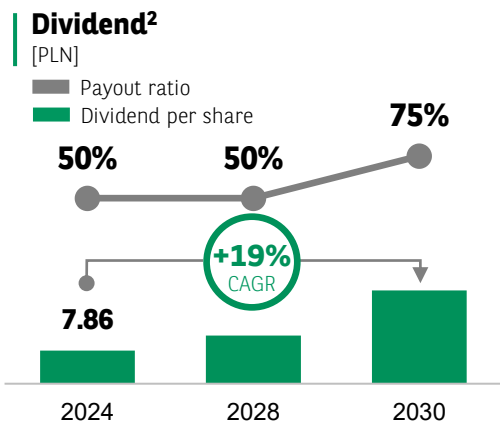
Net profit
+11% annual growth in 2024-2030



Growing profitability to achieve 22% ROTE

- Strong rebound in net profit expected every year after 2026, which will be impacted by lower rates and CIT increase
- Positive jaws¹ along with continued prudent risk management to bring ROTE improvement despite external challenges

Upward dividend trajectory



Building value for the shareholders

- Continued dividend policy:
 - dividend per share expected to more than double in 2030
 - payout of 75% targeted in 2030

ROTE³ in 2030
22%

Dividend payout 2030
75%

1. Jaws ratio calculated by subtracting dynamic of costs from NBI growth on y/y basis; 2. Dividend from the corresponding year's net profit. Number of shares assumed unchanged (as of 30.09.2025) in a DPS calculation; 3. Return on tangible equity (ROTE) – calculated as net profit/loss divided by the average tangible equity, i.e. total equity reduced by the planned dividend from the current year's result, intangible assets and AT1 instruments

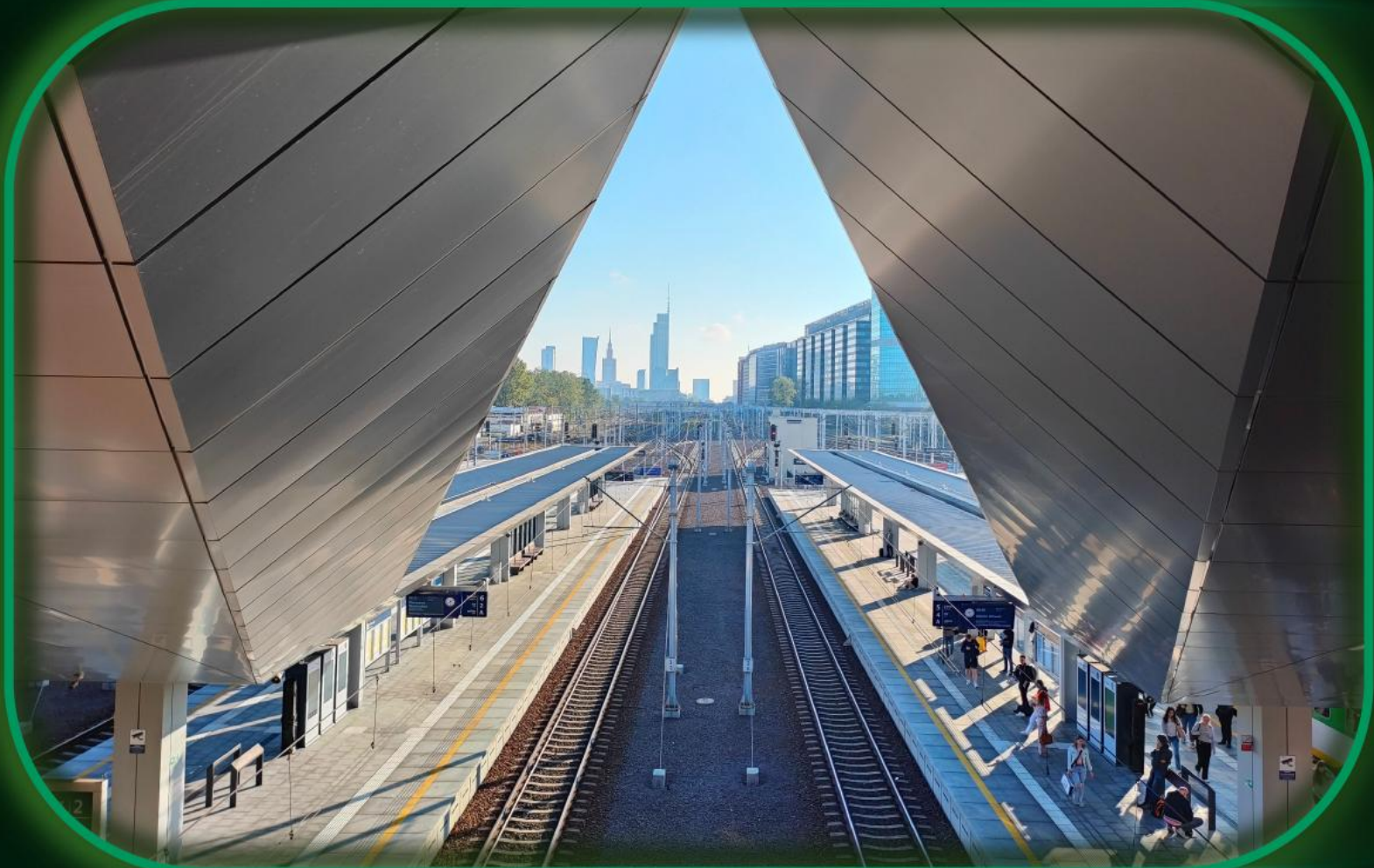
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Our Retail Banking strategy responds to the dominant forces in the Polish market



Multi-bank mindset

- Generation Z and young families are redefining loyalty
- Over 50% of Poles use at least two banks¹ – the market is shifting from competing on overall Customer relationships to competing on individual products

We strive to create products that inspire Customers to actively chose us



Expanding wealth

- 2 million Poles earn over PLN 120k². We believe this group will steadily expand in the near future
- 60% of all Poles are already saving or investing¹

Our ambition is to provide the best saving and investing solutions for every Client segment



Digital acceleration

- AI, automation, and data-driven personalization redefine service economics

We aim to lead this shift responsibly, combining innovation with the highest standards of security and Client trust

Embracing changes. Leading with strategy:

Accelerated Scale-Up

Relationship-driven profitability

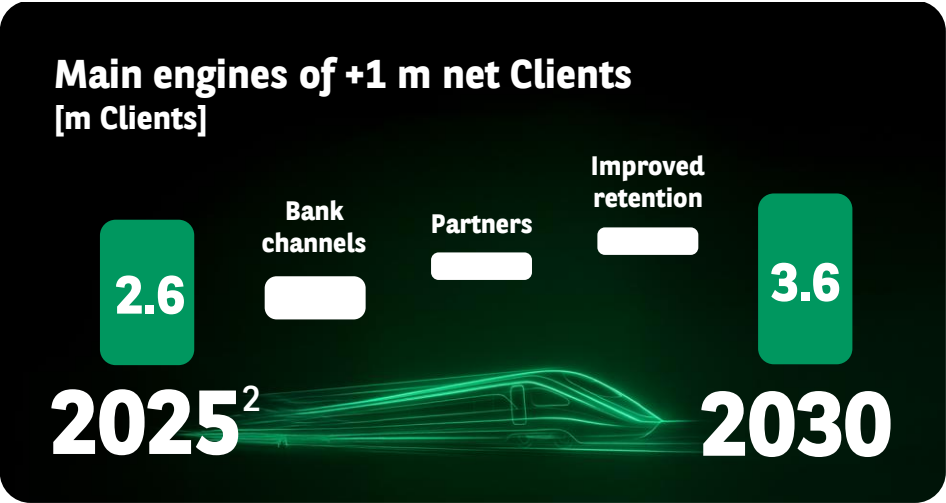
AI-powered service excellence

1. KANTAR, e-Zoom Finance 2025; 2. Ministry of Finance, data as of 2024, <https://biznes.pap.pl/wiadomosci/ekonomia-biznes-i-finanse/skrot-wiadomosci-czwartek-5-czerwca-2100>

Scaling UP: +1 million Clients from key segments through diversified engines



+1 million net Clients,
to reach **3.6 m in total**¹



4%³ → **>5%** Market share in current accounts



Our new value propositions will drive loyalty, deeper engagement and active product usage among Clients

Generation Z & families

- New, digitally-led value propositions tailored for Gen-Z (age 18-30) featuring modern, intuitive user experience and community-driven growth, delivering Clients variety of financial and beyond banking benefits
- Multigenerational “My Family” solutions that link accounts and shared benefits across family members

Affluent Clients

- Fast, relevant, human AI-backed advisory capturing market dynamics in a fast-changing global environment, while building on long-term ESG opportunities

Microentrepreneurs

- End-to-end digital platform with ARVAL, Leasing, Cardif & Factoring synergies

Increase marketing investments to raise brand recognition and consideration

1. As compared to 2025 EOY forecast, according to new Client definition: Customers with existing valid contractual relation; 2. Year end forecast; 3. Based on NBP data

Strengthen Customer relations and drive profitability through deposits and cross-selling



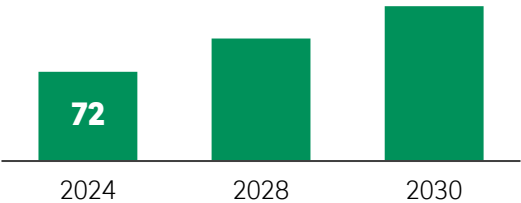
Driving deposit growth through everyday value, smart savings and deeper engagement

Convenient daily banking and tailored value proposition encouraging active account usage

Access to broader suite of saving tools to motivate financial wellness and stability

Engagement deepened through financial education and appreciation campaigns that reward loyalty and build trust

Retail deposit base
[bn PLN]



+10% CAGR on deposits volume

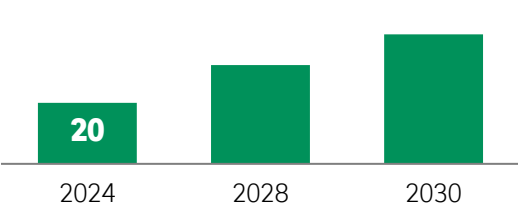
Helping all Client segments grow, protect and diversify their finances

Support Clients interested in investing by providing an attractive (also ESG oriented) value proposition and AI insights

Simple digital journeys designed for Gen-Z and mass¹ Customers with access to e.g. regular investing solutions

Broader protection through easy-to-access stand alone insurances that fit everyday needs

Investment products balance²
[bn PLN]



+13% CAGR on investments balance

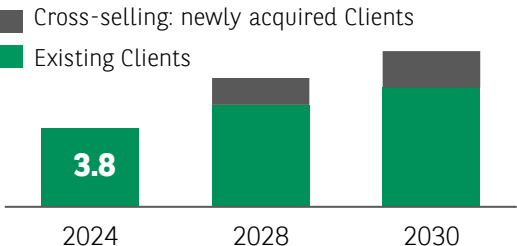
Supporting Client's financial needs – accessible and convenient loans

Easier access to cash loans through seamless digital cross-selling and smooth conversion from the instalment loan

Dedicated online solution to support Clients in financing energy transition projects

Convenient mortgage loan journeys to keep 5% market share in new production

Cash loan production
[bn PLN]



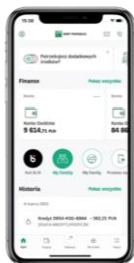
Market share: cash loan production 4%³ ► 8%

1. Individuals except Affluent and Wealth Management (Private Banking) 2. Investment (mutual) funds (incl. BNP Paribas TFI), structured certificates, brokerage accounts, DPM, structured & dual-currency deposits; 3. BIK (Credit Information Bureau)

A fully connected, AI-powered service model in Retail Banking that will deliver excellence at 20% lower cost-to-serve¹



Digital solutions extensively used and appreciated by Clients



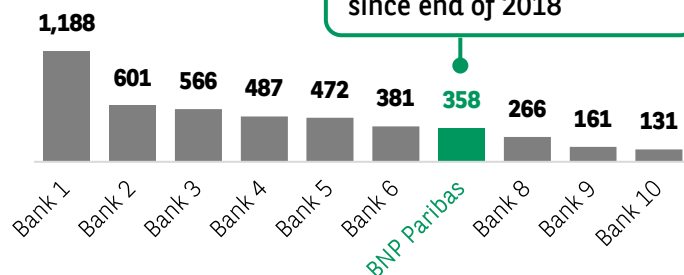
>50% NBI for H1 2025 from digital channels²

Apple Store **4.8**
★★★★★ TOP3

Google Play **4.7**
★★★★★ TOP3

Optimized branch footprint driving higher operational efficiency

Number of Client Centers



GO beyond
2022-2025



Mobile-first driven distribution model

- Strategic importance of strong organic mobile acquisition
- Main channel for cross-selling boost through hyperpersonalized Next Best Experience recommendations
- Seamless Client self-service driven by AI virtual assistance

Virtual assistance as new interaction layer

- AI automated interactions to minimize call center touchpoints and improve efficiency of RM service
- Remote virtual & branch RMs, empowering experts to guide Customers through their digital banking journey incl. in-person relations and professional advice for most valuable Client segments

Branch network redefined

- Prioritize business development actions towards Top-12 high-growth urban agglomerations
- „Beyond Agile“ way of working to drive results & secure stable employment
- Cashless transformation and digital onboarding



ACCELERATE 2030

1. Distribution channels costs (branches, contact center and digital) divided by number of Clients; 2. Individual Clients only

Reinforce our leading position in Wealth Management



Strengthening our #1 position in Poland

- 1st Bank in Poland specializing in HNWI¹ segment
- Enhancement of the Wealth Planning offer and expertise
- Leverage on unique integrated one bank model, deepen synergies across business lines
- Leverage on WM and CIB platforms
- Attracting Clients seeking a trustworthy partner and security of their wealth – drawing from over 200-year experience and exceptional know-how of BNP Paribas Group

Elevating our service model through best-in-class solutions

- Enhancement of remote processes and services to support excellent Customer journey and be a trusted companion for Clients, assisting them in their sustainable transition:
 - best quality of service of dedicated experts, for seamless Client experience
 - focus on digital processes supporting relations ecosystem and promoting environmental-friendly solutions
- Improvement of the service model for sophisticated investors by bringing best-in-class ESG expertise
- Assisting Clients in their ESG education and alignment of their ESG preferences with their investments
- Emphasis on Wealth Management brand awareness

1. High-net-worth individual - wealthy person, in particular one with investable assets in excess of \$1 million; 2. Best Private Bank – Global Private Banking Innovation Awards 2025; Wealth Briefing European Awards 2025; 1st place in Private Banking Forbes ranking & 1st place for Mastercard World Elite credit card in Forbes ranking 2025



Best Private Bank 2025

#1 Wealth Management

in the Polish market
and in CEE Region²



Corporate Banking market context

– right environment for growth



1 Robust growth ahead...

- Entering a new economic cycle with strong momentum: average GDP growth above 3% y/y until 2030
- Highest forecasted GDP growth dynamic in the region due to rebound in domestic demand as well as investment outlays

2 ... fueled by public investments.

- Strong investments stream projected to reach up to PLN 3.6 tn until 2030, driven by:
 - Energy 1.1 tn
 - Defense 1.0 tn
 - Infrastructure 0.4 tn

3 Corporates transform internally...

- Share of foreign owned entities in total large corporates is growing: 46% (+4 p.p. vs. 2019)¹
- Vibrant M&A market: 8% CAGR in # transactions (2019-24)²
- Succession process begins: 52% of family-owned companies still run by the first generation³

4 ... to compete with large players that set the pace.

- Polish market dominated by large companies. Being part of the BNP Paribas Group enables us to provide tailor made solutions matched with their needs

BNP Paribas enters the next five years with unique advantages:

The truly international
corporate bank in Poland

Operational excellence delivered through an efficient
coverage model adjusted to specific Clients needs

Expertise in high-potential
markets & segments

1. Central Statistical Office; 2. Report by Grant Thornton; 3. PwC report „NextGen Survey 2024”

Ambitious growth for Multinational & Polish Corporations



Continue scaling our MNC franchise

Capitalize on the leading position as a truly international Bank – our acquisition list begins where the others' ends



Unlock the full potential of Polish Corporates

Trusted lending partner in strategic financing and supporting international growth for Polish entities

Leveraging on the BNP Paribas model and cross-selling potential

- Proven international framework for scaling Client relationships and boosting revenue synergies
- Alignment with the BNP Paribas Group's global standards and best practices

Unique market set-up

- Dedicated MNC network delivering differentiated Client experience
- Unique product range suited to service Multinational Clients, such as unmatched cash pool applications, international cash management, off-balance and supply chain solutions

Catching market opportunities

- Growth in lending faster than the market using expected investment surge in energy, infrastructure and defense
- Leveraging of the BNP Paribas Group ecosystem in Poland (i.a. Arval, Leasing, Factoring) and outside
- Capitalizing on sectorial expertise, sustainable transformation and innovative companies' franchise

Market differentiation

- State-of-the-art structured finance, real estate, capital development (equity investments) and M&A teams
- Best house in terms of international expansion
- Unique investment banking capabilities

Market share in loans

8%¹ ➔ 10%

Position in MNC

#2² ➔ #1

1. Based on NBP data; 2. Mc Kinsey Finalta Study 2024

Maintain a stable and efficient SME franchise



Maintain strong profitability through an efficient service model ensuring streamlined Customer journeys

Continue the growth on a back of a simplified credit process and the cross-selling uplift by boosting RM productivity thanks to AI support in modern CRM ecosystem and ensuring fully digital, omnichannel experience for our Clients

Revenue & profitability drivers

- Lending growth on a back of instant lending despite the challenging market
- AI-powered CRM driving cross-selling and leads generation
- Accelerated acquisition and up-sell of eligible micro Clients
- #1 position in the Farmer sector leveraged to drive regenerative agriculture transformation

Operational and cost efficiency

- Boosting RM productivity on a back of AI support
- Remote Service Model for simple needs Clients
- Continuation of process streamlining and self-service shift in the e-banking ecosystem

SME offering paradigm

- Customization tailored in standardization supported by AI
- Simple pricing matched with an overarching goal to minimize the total cost of lending, with satisfactory return on capital
- Lending business redefined with instant lending, easy renewals and a bigger appetite for growth
- Host-to-host cash management solutions fully integrated into financial ecosystems backed by state-of-the-art FX solutions

Seamless path for scaling up microbusinesses

- One tools package designed for needs of complex legal forms
- Scaling SME digital experience for micro companies through online onboarding and KYC

SME Self-service index¹
62% → 75%

1. Share of after sale orders submitted through GOonline Biznes in total submitted

Operational excellence for the best-in-class service model in SME & Corporate banking



New modern, best-in-class e-banking ecosystem

for smooth and digital daily banking for Clients

Fully remote onboarding and KYC process

to deliver faster and safer experience, wherever the Client is

New credit workflow and decision engine in granting loans for SME & Corporate Clients

designed for speed, simplicity and predictability



Further development of digital solutions allowing to comfortably navigate Clients through highly advanced banking services

Advanced CRM ecosystem

- based on a data-driven and integrated platform solution
- with AI-driven functionalities supporting Client teams

for an effective work environment in achieving ambitious business goals

Instant lending

- with fully automated decisions and credit contract preparing
- a part of new lending landscape with swim lanes suited to Customer types and needs

designed for speed, simplicity and predictability

Digital daily banking

- best-in-class self-service, mobile application and AI assistant

for a seamless Client journey with real-time 24/7 solutions in the e-banking ecosystem

Cash management with a new Payment Factory

- frictionless and real-time local and international payments available 24/7
- exploring innovative technologies like blockchain and AI in a digital CM offer

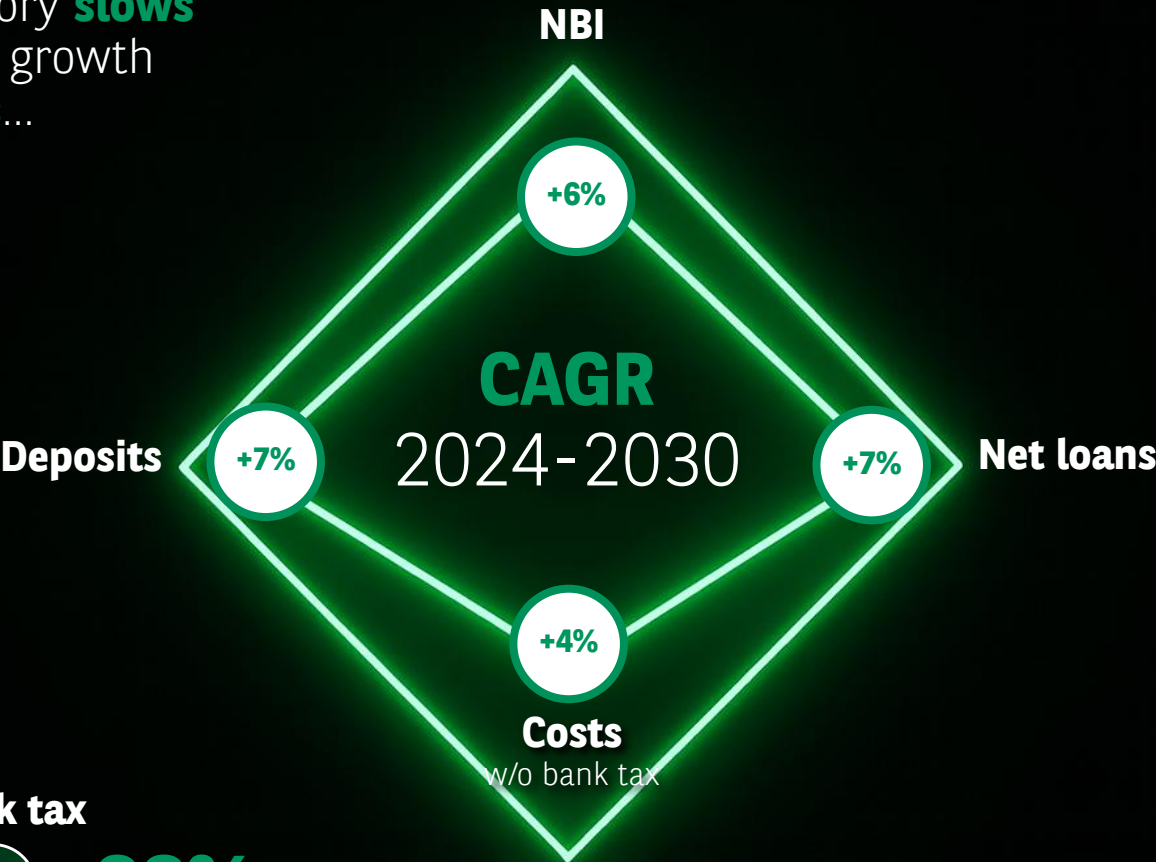
built to process big volumes with attention to every detail backed by custom host-to-host solutions

ACCELERATE 2030

Efficiency driven by AI



Cost trajectory **slows**
as business growth
accelerates...



C/I w/o bank tax
43% → **≤38%**

... mainly powered
by AI initiatives

Cost-to-serve optimization

- Virtual assistants for Clients
- Virtual assistants for Employees **live**
- Invisible Financial Security (KYC, AML, PEP)
- Agentic AI for process automation **live**
- Effortless complaints resolution
- Intelligent documents management

Sales efficiency

- Pricing models **live**
- CRM propensity models **live**
- Instant lending
- Predictive Clients insights in CRM
- Personalized engagement tools

Risk management

Antifraud and predictive models

Core Tech: uninterrupted service, secure & scalable foundations to achieve the bank's goals



Client trust is crucial for our business

In an era of geopolitical uncertainty and rapid technological changes, we commit to deliver seamless, reliable, and secure banking services – regardless of challenges



Digital Ecosystem Fortification

Redesign of data center architecture to assure business continuity with minimum downtime, including AI-driven disaster detection and recovery. Assure resilient, adaptable IT architecture by balancing deployments in a hybrid-cloud model



Zero-Trust Cybersecurity

Implement self-healing security systems that detect and remediate vulnerabilities. Scale up passwordless authentication to enhance security. Strengthen real-time fraud detection with AI-driven transaction monitoring



Core Banking Transformation

Simplified and modernized core banking system supporting business long-term goals. Further core functionalities gradually moved to product factories to operate independently

Acceleration of positive impact through business opportunities



With Just Transition & Adaptation to Climate Change

as leading perspectives, our efforts to support the transition will be mainly focused on selected aspects:

Energy transition & decarbonization

- Finance a wide range of investments in all significant Client segments in an industrialized way, with a focus on:
 - Energy Efficiency in industry and real-estate (e.g. renovation master for individual Clients)
 - Renewable Energy Sources projects
 - Low Emission Transport
- Proficiency in ESG Risk Management with a limited and decreasing environmental footprint (loan portfolio and own operations decarbonization)

Sustainable Agri & Food (incl. Biodiversity & Water management)

- Supporting the whole agriculture value chain in sustainable transformation with usage of regenerative farming practices
- Being a first-choice partner for professional farmers in financing their energy transition focused on increasing efficiency and using renewable energy sources (agrivoltaics, biogas, biomethane)
- Addressing and bringing into commercial mainstream topics on climate change, biodiversity and protection of water resources
- Leveraging on BNP Paribas profound expertise and experience in Agri & Food financing to offer solutions tailored to sustainable goals and sector challenges

PLN 25 bn of new sustainable loan production [2026-2030]

Exemplary Sustainability-as-Usual organization with a proven track record. Real walk-the-talk as per lowering the environmental impact.

Continue building positive experiences for employees, while also leveraging on culture of results, responsible leadership, diversity & inclusion

Grow in a high-performing environment

- Performance-driven culture focused on cost awareness, operational discipline, and entrepreneurial approach
- Responsive organization, where workforce, skills and motivation systems directly support evolving business goals
- Recruitment combining speed, precision, and cultural alignment to attract best talents
- Flexible and system-driven strategic skills management ensuring succession, talent and business growth
- Advanced AI capabilities enabling widespread digital fluency and boosting productivity

Follow an exciting Employee Journey

- Outstanding and consistent employee experience driving commitment and loyalty
- Balanced leadership based on strong business focus combined with empowerment and team development

Employee Engagement Index

77 → 80

Market differentiators:

Sustainable performance

Empowering diversity

Flexibility as a benefit

Be a part of an empowered workplace

- Role model in diversity, equity and inclusion driven by impactful employee networks and „Here You Can” culture
- Flexible workplace solutions connecting generations and enabling employees to align their life rhythm with delivering highest business value

Use a digital HR ecosystem

- Automated processes allowing the HR function to become a strategic business advisor
- Seamless HR self-service, powered by AI, giving efficiency in managing work-related needs
- Data hub and analytics for efficient decision making



BNP Paribas Foundation

- Raise socially important topics and keep working on reducing inequalities
- Increase of efficiency in measuring social impact
- Community of people who care





INTRODUCTION

**PRIORITIES
& AMBITIONS**

**FINANCIAL
TRAJECTORY**

**STRATEGIC
DIRECTIONS**

SUMMARY

Summary of our ambition & strategy for 2026-2030

Ambition

Expansion of the business (increase in number of Clients served and market share of loans and deposits), while maintaining a prudent risk approach and high focus on profitability. Streamlining the way we work by further digitalization and strong cost discipline.

Retail banking

Scale up above 5% market share in current accounts

- Radically improve value proposition & brand recognition for segments with highest potential: mainly Gen-Z (age 18-30) & families
- Strengthen Client relations and drive profitability through deposits and cross-selling
- Expand the leading Affluent & Private Banking franchise



Corporate banking

Strengthen our leading position by leveraging the BNP Paribas corporate DNA

- Continue scaling our MNC franchise
- Unlock the full potential of Polish Corporates through deployment of BNP Paribas Group solutions
- Maintain a stable and efficient SME franchise

Increase efficiency through investments

- Retail: Mobile 1st distribution model with an optimized role of the branch network
- Operational excellence for the best-in-class service model in SME & Corporate banking
- Efficiency driven by AI
- Core Tech: uninterrupted service, secure & scalable foundations to achieve the bank's goals
- Optimize jaws¹ effect and net cost savings while investing



Reinforce leading position in sustainable financing

- Finance a wide range of investments in decarbonization in an industrialized way
- Support and finance changes in the agriculture and all related economic sectors



<< AI to accelerate growth & efficiency ... driven by engaged people & shared culture >>

1. Jaws ratio calculated by subtracting dynamic of costs from NBI growth on y/y basis.

Summary of our ambition & strategy for 2026-2030

Net loans	Revenues	C/I w/o bank tax	ROTE ¹	Dividend payout
+7%	+6%	<38%	22%	75%
24-30 CAGR	24-30 CAGR	in 2030	in 2030	in 2030



ACCELERATE 2030

+1 m	10%	PLN 25 bn
Retail Clients net	market share in Corporate loans	new sustainable loan production

1. Return on tangible equity (ROTE) – calculated as net profit/loss divided by the average tangible equity, i.e. total equity reduced by the planned dividend from the current year's result, intangible assets and AT1 instruments; Financial targets in the strategy assume new CIT rates for banks of 30% in 2026, 26% in 2027 and 23% in 2028 and beyond (current 19%) as well as bank tax rate decrease by 10% in 2027 vs. 2026 and by 20% in 2028 and beyond vs. 2026.

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