

## Conclusion of a non-preferred senior loan agreement for the purpose of meeting the MREL requirement

### current report no. 56/2023

date: 20 December 2023

The Management Board of BNP Paribas Bank Polska S.A. ("Bank") hereby informs that on 20 December 2023, the Bank concluded with BNP Paribas S.A. with the registered office in Paris the non-preferred senior loan agreement ("Loan") in the amount of EUR 646 million (six hundred and forty-six million euro), which is approximately the equivalent of PLN 2,799 million (two billion seven hundred ninety-nine million zloty) at the average NBP exchange rate of 19 December 2023.

The loan was granted for 6 years from the date of disbursement with the option of early repayment by the Bank after 5 years from the drawdown date, provided the relevant approval of the Bank Guarantee Fund has been obtained. The interest rate on the Loan was determined based on the EURIBOR 3M rate plus margin. The financial terms of the Loan agreement do not differ from market conditions.

The Loan should be disbursed within three business days from the date of conclusion of the agreement.

The Bank will recognise the funds obtained from the Loan under the eligible liabilities for the purpose of the minimum requirement for own funds and eligible liabilities ("MREL") as at 31 December 2023. The Loan is an element of the implementation of the SPE strategy for the BNP Paribas S.A. Group.

#### Legal basis

Article 17 item 1 of the MAR Regulation