

Capital bonds (T2) issuance - Polish Financial Supervision Authority consent

current report no. 22/2025

date: 12 August 2025

With reference to the current report no. 20/2025 of 3 June 2025 on Capital bonds T2 ("Bonds") issuance, the Management Board of BNP Paribas Bank Polska S.A. (the "Bank") announces that on 12 August 2025 the Bank received the Polish Financial Supervision Authority decision dated 11 August 2025 approving qualification of the capital bonds of total value of EUR 160,000,000 issued by the Bank on 6 June 2025, as the Bank's Tier 2 capital instruments.

The assumption of the Bank is that the funds obtained from the Bond issue will replace the funds received by the Bank from subordinated loans in the amounts of EUR 60,000,000, CHF 60,000,000 and EUR 40,000,000 which are subject to prudential amortization, which the Bank reported in current reports: no. 24/2017 of 20 November 2017 and no. 76/2018 of 10 December 2018. The early repayment of these loans, subject to prior consent of the PFSA, is planned for the 3rd quarter of 2025.

The above mentioned consent as well as planned early repayments of subordinated loans will lead to improvement of the consolidated and the stand alone TCR by 0.31 percentage points (estimation based on figures as of 30 June 2025).

More detailed information on the ongoing management of the capital position is published in the periodic reports of the BNP Paribas Bank Polska S.A. Group.

Legal basis

Article 17 (1) of the Market Abuse Regulation (MAR)