

Capital bonds (T2) issuance

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The Management Board of BNP Paribas Bank Polska S.A. ("Bank") announces that on 8 October 2025 the BNP Paribas SA with its registered office in Paris accepted the proposal to purchase the capital bonds referred to in Article 27a of the Bonds Act of 15 January 2015 ("Bonds") presented by BNP Paribas Bank Polska S.A.

The total nominal value of the Bonds is EUR 630,000,000 and the nominal value of one Bond is EUR 100,000. The maturity date of the Bonds is 10 October 2040.

The interest rate on Bonds has been determined based on the compounded daily €STR plus the margin. The interest rate has been established on market terms.

The terms and conditions of the Bonds issuance provides for the possibility of their early redemption by the Bank after 10 years from the date of issue after obtaining the relevant consent from the Polish Financial Supervision Authority ("PFSA").

The Bonds will be qualified to the Bank's own funds as Tier 2 instruments after obtaining the relevant consent from the PFSA.

The assumption of the Bank is that the funds obtained from the Bonds issue will replace the funds received by the Bank from subordinated loans in the amounts of CHF 90,000,000 and PLN 2,300,000,000, which the Bank reported in current reports: No. 25/2019 of 13 September 2019 and No. 38/2020 of 7 December 2020. The first of these loans is subject to prudential amortization (as of 30 September 2025, amortized at 17%), amortization of the second one starts on 10 December 2025. The early repayment of these loans, subject to prior consent of the PFSA, is planned for the 4th quarter of 2025.

The Bank's objective is to maintain the level of Tier 2 capital and improve the term structure of the instruments comprising it.

More detailed information on the current 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)