

Conclusion of a synthetic securitization transaction

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The Management Board of BNP Paribas Bank Polska S.A. ("Bank") informs that on 30 September 2026, it concluded a synthetic securitization transaction with European Investment Fund ("Investor") with respect to a portfolio of corporate loans with a total value of PLN 3.6 billion as of 31 July 2026 ("Transaction"). The main purpose of the Transaction is to release capital, which the Bank will be able to allocate, among other things, to increase the scale of lending activity.

As part of the Transaction, the Bank transferred a significant part of the credit risk of a selected securitized loan portfolio to the Investor. The selected securitized loan portfolio remains on the balance sheet of the Bank. The Transaction incorporates replenishment option available until 31 March 2029.

The risk transfer of the securitized portfolio is performed through a credit protection instrument in the form of a financial guarantee, issued by the Investor.

The Transaction was concluded on market conditions. The Transaction is set to expire on 31 December 2034. BNP Paribas SA acted as an arranger for the Transaction.

The Transaction – at the time of its conclusion – will increase the consolidated Common Equity Tier 1 (CET1) capital ratio by 0.25 percentage points, consolidated Tier 1 by 0.27 percentage points and the consolidated TCR by 0.33 percentage points, based on the figures reported for BNP Paribas Bank Polska S.A. Group as of 30 June 2026.

The Transaction meets the requirements for significant risk transfer specified in the Regulation 575/2013 (CRR) and has been structured to meet the STS criteria (simple, transparent and standard securitization) in accordance with Regulation 2017/2402.

Legal basis

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