

Confirmation of credit ratings and outlook of Bank Ochrony Środowiska S.A.

Current Report No. 18/2025 of 11 September 2025 at 2:51 pm

The Management Board of Bank Ochrony Środowiska S.A. of Warsaw announces that on 11 September 2025, the rating agency Fitch Ratings (the “Agency”) confirmed the Bank’s credit ratings and stable outlook.

The Bank’s ratings are as follows:

Long-Term Foreign Currency IDR: **‘BB-’, stable outlook**

Short-Term Foreign Currency IDR: **‘B’**

National Long-Term Rating: **‘BBB-(pol)’, stable outlook**

National Short-Term Rating: **‘F3(pol)’**

Viability Rating: **‘BB-’**

Government Support Rating: **‘B’**.

Definitions of the ratings are available on the Agency’s website www.fitchratings.com, where the ratings, criteria, and methodologies are also published.

In its report, the Agency noted the Bank’s overall stable funding and liquidity position, moderate capital buffers, and strengthened yet below-peer profitability, alongside a higher risk appetite and weaker asset quality.

Legal basis:

Article 17(1) of Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (market abuse regulation) and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC.