

**Current Report No. 20/2025 – Letter from PFSA regarding additional capital add-on to absorb potential losses resulting from occurrence of stress conditions – *published 26 November 2025, at 1:12 pm***

The Management Board of Bank Ochrony Środowiska S.A. of Warsaw announces that on 26 November 2025 it received a letter from the Polish Financial Supervision Authority (the “PFSA”) specifying the amount of the additional capital add-on to absorb potential losses resulting from the occurrence of stress conditions.

According to the PFSA’s recommendation, Bank Ochrony Środowiska S.A. should mitigate risks inherent in the Bank’s operations by maintaining own funds to cover the additional capital add-on to absorb potential losses resulting from the occurrence of stress conditions, at the level of 4.50pp on a separate basis and 4.00pp on a consolidated basis above the total capital ratio referred to in Article 92(1)(a)-(c) of Regulation No 575/2013, increased by the additional own funds requirement referred to in Article 138(2)(2) of the Banking Law and by the combined buffer requirement referred to in Article 55(4) of the Macroeprudential Supervision Act. The additional add-on should consist entirely of Common Equity Tier 1 capital.

**Legal basis:**

Article 17(1) and Article 17(4) of Regulation (EU) No. 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse.