

Current Report No. 22/2025 – Letter from Bank Guarantee Fund on setting minimum requirement for own funds and eligible liabilities (MREL) – published 3 December 2025, 2:01 pm

The Management Board of Bank Ochrony Środowiska S.A. of Warsaw (the “Bank”) announces that it has received a letter from the Bank Guarantee Fund (“BFG”) concerning the MREL levels set for the Bank.

The MREL-TREA requirement has not changed relative to the level assigned to the Bank based on consolidated data in the previous planning cycle, remaining equal to 12.00% of TREA. On top of that, the Bank is required meet the combined CBR requirement. The Bank is required to meet the MREL-TREA requirement with own funds and eligible liabilities, satisfying a subordination requirement of min. 11.14% of TREA.

The MREL-TEM requirement equals 4.5% of the total exposure amount (TEM) to be met by 31 December 2025 and 7.14% to be met by 1 January 2026. The Bank should meet part of the MREL-TEM requirement with own funds and eligible liabilities, satisfying a subordination requirement of at least 4.42% of TEM by 31 December 2025 and 7.14% as of 1 January 2026.

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 (MAR).