

Warsaw, November 19, 2024

## Current Report No. 37/2024

### **Subject: The decision on drawing subordinated loan to the Framework Loan Facility Agreement**

**Legal basis:** Art.17 (1) of the Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (MAR).

The Management Board of Bank Handlowy w Warszawie S.A. (“the Bank”) informs, that on 19 November 2024 decided to draw funds from subordinated loan under the Framework Loan Facility Agreement, dated 6 June 2024, concluded by the Bank and Citibank Europe PLC with the registered office in Dublin, Ireland (“CE PLC”).

The loan amount totals EUR 250 million (in words two hundred and fifty million euro). The equivalent of the loan as a at average rate of the National Bank of Poland on 19 November 2024 is approximately PLN 1 083 million (in words one billion eighty three million zloty).

The Bank will recognize the funds obtained from the loan under the eligible liabilities for the purpose of the TLAC requirement.

The drawn loan was granted for 4 years, but the Bank has the right to prepay the loan after provided the relevant approval of the Bank Guarantee Fund has been obtained.

Interest on the loan will be set at ESTR rate plus margin based on market conditions.

CE PLC is the parent company, holding 75% of shares and votes at the Bank General Meeting.