
Important Information Regarding the WIBID and WIBOR Reference Rates

We hereby inform you that on September 30, 2025, GPW Benchmark S.A., the administrator of the WIBOR and WIBID reference rates, publicly announced its decision to cease the determination of the WIBID and WIBOR reference rates for the following fixing tenors:

- **Overnight (O/N)** – as of October 1, 2026,
- **Tomorrow/Next (T/N)** – as of December 22, 2025,
- **2 Weeks (2W)** – as of December 22, 2025,
- **1 Year (1Y):**
 - as of December 22, 2025, based on the current methodology,
 - as of December 22, 2026, in connection with the obligation imposed on the administrator by the supervisory authority to continue publishing the reference rate pursuant to Article 21 of the Benchmarks Regulation, following a change in the methodology for determining the WIBOR reference rate for this Fixing Tenor.

Detailed information on this subject can be found on the official website of GPW Benchmark S.A. (<https://gpwbenchmark.pl>) under the "News" tab and on the website of the Polish Financial Supervision Authority (<https://www.knf.gov.pl>) under the "Announcements" tab.