

Lagos, Nigeria

October 29, 2026

Notice of Full Redemption at Maturity of the US\$400 Million 7.625% Senior Unsecured Eurobond

Fidelity Bank Plc ("the Bank") wishes to inform its esteemed shareholders, Nigerian Exchange Limited (NGX), and other stakeholders of the full redemption of its US\$400 million 7.625% Senior Unsecured Eurobond at maturity on October 28, 2026.

Issued on October 28, 2021, the five-year Eurobond carried a coupon rate of 7.625% per annum, payable semi-annually. The Bank met all scheduled coupon payments and repaid the outstanding principal and final coupon in full at maturity, fulfilling its payment obligations under the terms and conditions of the notes.

The timely redemption reflects the Bank's disciplined liquidity planning, prudent asset and liability management, and commitment to meeting its financial obligations.

Bond Details

Item	Details
Issuer	Fidelity Bank Plc
Instrument	7.625% Senior Unsecured Notes due 2026
Instrument Size	US\$400,000,000
Issue Date	28 October 2021
Maturity Date	28 October 2026
Tenor	Five years
Coupon Rate	7.625% per annum, payable semi-annually
ISINs	XS2399990006 / US316044AC04

The Bank thanks its noteholders, regulators, customers, shareholders and other stakeholders for their confidence and continued support.

For further enquiries, please contact:

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