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PKO BP Green Bond Allocation Report

Eligible Green Mortgage Loan Portfolio			48 294	mn PLN	11 426	mn EUR
Outstanding Green Bonds			7 372	mn PLN	1 744	mn EUR
Total number of Green Bonds issued			3			
Issuance Date	Maturity Date	ISIN				
12 September 2024	12 September 2027	XS2890435865	3 160	mn PLN	748	mn EUR
30 June 2025	30 June 2031	XS3105979457	2 108	mn PLN	499	mn EUR
20 November 2025	20 November 2032	XS3227335422	2 104	mn PLN	498	mn EUR
Percentage of Allocated Net Proceeds from Green Bonds			100%		100%	
Percentage of Eligible Green Mortgage Loan Portfolio (allocated Net Proceeds from Green Bonds)			15%		15%	
Type of Eligible Mortgages	Number of contracts	Total exposure (mn PLN)	Financed area (m2)			
TC 2017						
Single Family House	17 022	4 189	1 006 643			
Multi Family House	25 915	7 490	3 827 141			
TC 2021						
Single Family House	41 535	15 663	2 423 251			
Multi Family House	49 226	20 952	6 876 274			
Unallocated Eligible Green Mortgage Loan Portfolio			40 921	mn PLN	9 682	mn EUR

Amounts converted with EUR / PLN NBP fixing rate as of 31.12.2025



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Methodology of reporting

- NBP Fixing rate as of 31 December 2025 EUR 1 = PLN 4,2667 were used to calculate EUR equivalent amount.
- The calculation includes all eligible green mortgage loans financed and refinanced, which have been identified in accordance with eligibility criteria defined in the PKO BP S.A. Group Green Bond Framework.
- Residential building is automatically qualified as eligible asset if is in line with Climate Bonds Initiative's with means fulfilling one of below condition:
 - a. it is a single-family house or multi-family house complying with TC 2017 or later by year of construction,
 - b. it is a single-family house or multi-family house with an Energy Performance Certificate (EPC) available, stating the polish technical condition TC 2017 or newer,
 - c. it is a single-family house or multi-family house which are built after the year 2017, based on the year of construction.
- The technical conditions for a financed buildings were determined based on the year of construction.