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PKO BP Green Bond Impact Report

Category	Assets amount (mn PLN)	Assets amount (mn EUR)	Annual energy savings (MWh)	Annual emission avoidance (tCO2)
Eligible Green Assets Portfolio Impact				
Eligible Green Mortgage Loan Portfolio	48 294	11 426	1 589 562	543 639
Allocated Green Bonds Impact				
Allocated Eligible Green Mortgage Loan Portfolio (allocated Net Proceeds from Green Bonds)	7 372	1 744	242 656	82 990

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 is 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.
- Annual (primary) energy savings for green mortgage residential buildings were calculated using usable area and primary energy demand based on determined energy standard of the financed building against weighted reference benchmark for Poland's national residential building stock at 189,90 kWh/m²/year for primary energy demand, where conversion factor from final energy to primary energy for typical energy sources in Poland was at 1,005.
- Annual CO₂ emissions avoidance for green residential buildings are determined by multiplying:
 - a. Annual final energy savings, estimated as final energy consumption against weighted reference benchmark for Poland's national residential building stock at 188,97 kWh/m²/year for final energy consumption,
 - b. weighted average emission factor for the household energy mix in Poland at 0,342 kgCO₂/kWh. The calculation of the emission intensity factor was based on following data sources: Eurostat, GUS, KOBiZE and URE.