

Links to documents incorporated by reference to the Base Prospectus 2022

The following documents which have previously been published by the Issuer shall be incorporated in, and form part of, this Base Prospectus:

- (a) the English translation of the 2021 Consolidated Financial Statements, published on the Issuer's website https://www.pkobp.pl/media_files/739d5b26-db00-415e-a2f3-f749ffd9cda.xhtml
- (b) the English translation of the independent auditors' report on the 2021 Consolidated Financial Statements published on the Issuer's website https://www.pkobp.pl/media_files/24b97320-2d34-4aa1-b6a6-31cfaa54d8c0.xhtml
- (c) the English translation of the 2020 Consolidated Financial Statements published on the Issuer's website https://www.pkobp.pl/media_files/dbc985d4-7533-4b65-89de-ca326e7c9f36.xhtml
- (d) the English translation of the independent auditors' report on the 2020 Consolidated Financial Statements published on the Issuer's website https://www.pkobp.pl/media_files/f7bbde86-e274-4892-82ac-db78aa63f21a.xhtml
- (e) the English translation of the unaudited interim consolidated financial statements of the Issuer as of and for the nine months ended 30 September 2022 (the Interim Financial Statements), published on the Issuer's website https://www.pkobp.pl/media_files/637ea0e9-5530-4682-b811-406fa3db980c.pdf