

Links to documents incorporated by reference to the Base Prospectus 2024

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 2023 Consolidated Financial Statements published on the Issuer's website https://www.pkobp.pl/media_files/271adec7-92c0-458e-afab-63ce0794b895.pdf
- (b) the English translation of the independent auditors' report on the 2023 Consolidated Financial Statements published on the Issuer's website https://www.pkobp.pl/media_files/c3794b46-7ad8-4ef3-8f96-aaebda6d6038.xhtml
- (c) the English translation of the 2022 Consolidated Financial Statements, published on the Issuer's website https://www.pkobp.pl/media_files/54dad1d0-c78f-45fc-9517-8f43006fb1fd.pdf
- (d) the English translation of the independent auditors' report on the 2022 Consolidated Financial Statements published on the Issuer's website https://www.pkobp.pl/media_files/4329569af12d-4846-9a74-01c6d2a40577.xhtml
- (e) the "Terms and Conditions of the Notes" set out on pages 56-118 of the Issuer's base prospectus dated 20 December 2022 relating to the Programme published on the Issuer's website https://www.pkobp.pl/media_files/99d77f8f-121b-4ef7-b08e-4c82ff48c85e.pdf