

Links to documents incorporated by reference to the Base Prospectus 2026

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 2025 Consolidated Financial Statements published on the Issuer's website
https://www.pkobp.pl/api/public/2d7d8dd1-34b1-4872-b8b8-c19c68ab17f0.pdf?content-disposition=filename=Consolidated_financial_statements_of_the_PKO_Bank_Polski_S.A._Group_for_2025_%5b.pdf%5d.pdf
- (b) the English translation of the independent auditor's report on the audit of the 2025 Consolidated Financial Statements published on the Issuer's website
https://www.pkobp.pl/api/public/6a21aabd-73b5-4188-b4d5-f7570158d4a4.pdf?content-disposition=filename=Independent_auditor%E2%80%99s_report_on_the_audit_of_consolidated_financial_statements_for_2025.pdf
- (c) the English translation of the separate financial statements of the Issuer for the year ended 31 December 2025 published on the Issuer's website
https://www.pkobp.pl/api/public/23a1f0fa-a29b-4c2b-95d3-cba02b413065.pdf?content-disposition=filename=Separate_financial_statements_of_PKO_Bank_Polski_for_2025_%5b.pdf%5d.pdf
- (d) the English translation of the independent auditor's report on the audit of the separate financial statements of the Issuer for the year ended 31 December 2025 published on the Issuer's website
https://www.pkobp.pl/api/public/cd22bf4b-1606-4b7d-8ce4-0fe13cc9f21e.pdf?content-disposition=filename=Independent_auditor%E2%80%99s_report_on_the_audit_of_separate_financial_statements_for_2025.pdf
- (e) the English translation of the 2024 Consolidated Financial Statements published on the Issuer's website
<https://www.pkobp.pl/api/public/d712af85-3b5f-4456-83d5-b5be713a86cf.pdf>
- (f) the English translation of the independent auditor's report on the audit of the 2024 Consolidated Financial Statements published on the Issuer's website
<https://www.pkobp.pl/api/public/84326905-599c-4d1d-803c-78bc7f661d2a.pdf>
- (g) the English translation of the Issuer's separate financial statements for the year ended 31 December 2024, published on the Issuer's website
<https://www.pkobp.pl/api/public/2096e9eb-614c-40e2-b6e5-baa464609e5b.pdf>
- (h) the English translation of the independent auditor's report on the audit of the Issuer's separate financial statements for the year ended 31 December 2024 published on the Issuer's website
<https://www.pkobp.pl/api/public/c8d3efc3-1ffa-4df6-8b81-9230fb33c534.pdf>
- (i) the "Terms and Conditions of the Notes" set out on pages 65-127 of the Issuer's base prospectus dated 17 April 2025 relating to the Programme published on the Issuer's website
https://www.pkobp.pl/api/public/164314e1-50bc-4791-af7c-8391b06fdef.pdf?content-disposition=filename=PKO_Bank_Polski_EMTN_Prospectus_2025.pdf
- (j) the "Terms and Conditions of the Notes" set out on pages 56-117 of the Issuer's base prospectus dated 15 March 2024 relating to the Programme published on the Issuer's website
https://www.pkobp.pl/api/public/37a31921-d454-4edb-b80f-a664d8f0c144.pdf?content-disposition=filename=Prospekt_EMTN_2024.pdf