Translation note:
This version of our report is a translation from the original, which was prepared in Polish language. All possible care has been taken to ensure that the translation is an accurate representation of the original. However, in all matters of interpretation of information, views or opinions, the original language version of our report takes precedence over this translation.

Independent statutory auditor's report on the review of Interim Consolidated Financial Statements

To the Shareholders and the Supervisory Board of Bank Polska Kasa Opieki S.A

Introduction

We have reviewed the accompanying condensed consolidated statement of financial position of Bank Polska Kasa Opieki S.A. (hereinafter referred to as the "Parent Entity") and its subsidiaries (together referred to as the "Group") as of June 30, 2025, as well as the related condensed consolidated income statement, condensed consolidated statement of comprehensive income, condensed consolidated statement of changes in equity, and condensed consolidated statement of cash flows for the six-month period ended on that date, together with the accompanying notes and explanations (the "interim condensed consolidated financial statement").

Management of the Parent Company is responsible for the preparation and presentation of these interim consolidated financial statements in accordance with the International Accounting Standard 34 Interim Financial Reporting as adopted by the European Union. Our responsibility is to express a conclusion on these interim consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with the National Standard on Review Engagements 2410 in the wording of the International Standard on Review Engagements 2410 Review of Interim Financial Information Performed by the Independent Auditor of the Entity as adopted by the resolution of the National Council of Certified Auditors. A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures.

A review is substantially less in scope than an audit conducted in accordance with National Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

PricewaterhouseCoopers Polska spółka z ograniczoną odpowiedzialnością Audyt sp. k., International Business, Center, ul. Polna 11, 00-633 Warsaw, Poland; T: +48 (22) 746 4000

PricewaterhouseCoopers Polska spółka z ograniczoną odpowiedzialnością Audyt sp. k., is entered into the National Court Register maintained by the District Court for the Capital City of Warsaw, under KRS number 0000750050, NIP 526-021-02-28. The seat of the Company is in Warsaw at Polna 11.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statement has not been prepared, in all material respects, in accordance with the International Accounting Standard 34 Interim Financial Reporting as adopted by the European Union.

Conducting the review on behalf of PricewaterhouseCoopers Polska spółka z ograniczoną odpowiedzialnością Audyt sp.k., a company entered on the list of audit firms with the number 144:

Original report is signed in Polish language

Agnieszka Accordi
Key Statutory Auditor
No. in the registry 11665

Warsaw, 6th of August 2025