

Report No. 5/2025

Date: 25-06-2025

Subject: Admission of mortgage covered bonds with the aggregate principal amount of EUR 500,000,000 on the regulated market operated by the Luxembourg Stock Exchange

Legal basis:

Art. 56.1(2) of the Act on Public Offer – current and periodic information; §18.1(2) and (4) of the Ordinance of the Minister of Finance of 6 June 2025 on current and periodic information provided by issuers of securities and on conditions under which information required by legal regulations of a non-member state may be recognized (current report).

Content of the report:

The Management Board of PKO Bank Hipoteczny S.A. with its registered office in Warsaw (the “**Bank**”) hereby announces that on 25 June 2025 mortgage covered bonds with the parameters set out below issued by the Bank under the International Covered Bond Issuance Programme (EMTN) were admitted to trading on the regulated market operated by the Luxembourg Stock Exchange (Bourse de Luxembourg):

- 1) aggregate principal amount: EUR 500,000,000 (in words: five hundred million euros),
- 2) fixed coupon of 2,50% p.a. payable annually,
- 3) maturity date: 12 June 2029,
- 4) principal amount of one covered bond: EUR 100,000 (in words: one hundred thousand euros),
- 5) number of covered bonds admitted to trading: 5,000 units,
- 6) series: 16,
- 7) ISIN code: XS3097942141,
- 8) admission to trading and listing date: 25 June 2025.

The rating agency Moody's Investors Service Cyprus Ltd has assigned a rating of Aa1 for the issued series of covered bonds.

SIGNATURES OF THE BANK'S REPRESENTATIVES

25.06.2025 Wojciech Papierak, President of the Management Board

25.06.2025 Piotr Kochanek, Vice President of the Management Board