



Certification



This is to certify that the

Covered Bond

Issued by

PKO Bank Hipoteczny SA

Has met the criteria for certification by the Climate Bonds Standard Board on behalf of the Climate Bonds Initiative

SEAN KIDNEY

Chair of the Climate Bonds Standard Board

07 June 2022



CALSTRS

IIGCC



Investor Network on
CLIMATE RISK



Investor Group on
Climate Change
Australia/New Zealand



Climate Bonds INITIATIVE