

Independent auditor's report
on the review of the interim condensed
separate financial statements of
the **Bank Ochrony Środowiska S.A.**
for the period from 1 January to 30 June 2025

Forvis Mazars Audyt Sp. z o.o.
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INDEPENDENT AUDITOR'S REPORT ON THE REVIEW OF INTERIM CONDENSED SEPARATE FINANCIAL STATEMENTS

To the General Meeting and the Supervisory Board of Bank Ochrony Środowiska S.A.

Introduction

We have reviewed the accompanying interim condensed separate financial statements of Bank Ochrony Środowiska S.A., with registered office at ul. Żelazna 32, Warsaw, Poland (the "Bank"), comprising the interim statement of profit or loss, interim statement of comprehensive income for the period from 1 January to 30 June 2025, interim statement of financial position as at 30 June 2025, interim statement of changes in equity, interim statement of cash flows for the period from 1 January to 30 June 2025, and notes to the interim condensed separate financial statements (the "interim condensed separate financial statements").

The Management Board of the Bank is responsible for the preparation and presentation of the interim condensed separate financial statements in accordance with International Accounting Standard 34 *Interim Financial Reporting*, as published in the form of the European Commission regulations.

Our responsibility is to express a conclusion on the interim condensed separate financial statements based on our review.

Scope of review

We conducted our review in accordance with National Standard on Review 2410, compliant with International Standard on Review Engagements 2410 *Review of Interim Financial Information Performed by the Independent Auditor of the Entity*, adopted by the National Council of Statutory Auditors.

A review of interim condensed separate financial statements consists in making inquiries, primarily of persons responsible for the entity's 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. Consequently, it 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 about the interim condensed separate financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed separate financial statements have not been prepared, in all material respects, in accordance with International Accounting Standard 34 *Interim Financial Reporting*, as published in the form the European Commission regulations.

On behalf of

Forvis Mazars Audyt Sp. z o.o. No. 186

Warsaw, ul. Piękna 18

Joanna Orłowska-Filipowicz

The signature is correct Document signed by Joanna Orłowska-Filipowicz Date: 2025.08.13 15:46:39 CEST
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Key Audit Partner

No. 13791

Warsaw, 13 August 2025