

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

Forvis Mazars Audyt Sp. z o.o.
ul. Piękna 18
00-549 Warsaw, Poland

INDEPENDENT AUDITOR'S REPORT ON THE REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

To the General Meeting and the Supervisory Board of the Bank Ochrony Środowiska Group

Introduction

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

The Management Board of the Parent is responsible for the preparation and presentation of the interim condensed consolidated 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 consolidated 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 consolidated 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 consolidated financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated 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