

## Financing the energy transformation of households with support of the European Investment Bank

AS Inbank has established a partnership with the European Investment Bank (EIB), a financial institution of the European Union established under Article 308 of the Treaty on the Functioning of the European Union. The EIB works alongside local financial institutions to finance investment programs that fulfill the objectives of the European Union.

Through its cooperation with the EIB, Inbank provides preferential financing terms for bank loans aimed at supporting energy transformation initiatives in households. This is the first initiative of this type in Poland, focused on promoting sustainable financing and the growth of 'green energy' in the individual customer segment.

Benefits of financing from Inbank with support of the European Investment Bank:

1. Attractive financing terms for customers – the partnership with the EIB enables Inbank to finance renewable energy installations with more favorable financial conditions in comparison to the standard offer. The financial benefit is at least 25 basis points (twenty-five basis points) annually compared to the standard consumer loan offered without the support of the European Investment Bank.
2. The offer is dedicated for consumers willing to install photovoltaic panels, energy storage systems, and heat pumps. The financing can also cover installation work, documentation preparation, as well as maintenance and servicing of the installation.
3. The cooperation between Inbank and the European Investment Bank will positively impact the energy transformation in Poland.
4. Savings and environmental benefits – Investments in renewable energy sources help reduce carbon emissions and improve air quality by decreasing pollution compared to traditional energy sources. With reduced financing costs (compared to Inbank's standard offer), the financing of projects is more affordable for customers.

We predict that projects completed through the collaboration between Inbank and the European Investment Bank may generate up to 104 GWh of renewable energy annually.