Conclusion of Annex No. 3 to the Order Agreement for the periodic granting of a guarantee of unfunded credit protection and Annex No. 3 to the framework Agreement for periodic counter-guarantee

Company: Alior Bank S.A.

Current report no.: 33/2026

Date: 10 November 2026

Legal basis: Article 17(1) of Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC, as amended.

Content of the report: The Management Board of Alior Bank S.A. (the "Bank") informs that on November 10, 2026, it adopted a resolution on consent to conclude with Powszechny Zakład Ubezpieczeń Spółka Akcyjna ("PZU SA") Annex No. 3 to the Order Agreement for the periodic granting of a guarantee of unfunded credit protection (the "Guarantee Agreement"), which was concluded on November 10, 2026. The Annex extends the term of the limit until November 11, 2031.

In addition, on November 10, 2026, Annex No. 3 was concluded between PZU SA and its counterparty (the "Counterparty") extending the term of the framework Agreement for periodic counter-guarantee (the "Counter-Guarantee Agreement") specifying the rules for granting counter-guarantees issued to the Bank by the Counterparty at the request of PZU SA.

The Guarantee Agreement defines rules for granting unfunded credit protection insurance guarantees by PZU SA within the exposure limit, at the request and for the benefit of the Bank. The conclusion of the Annex will enable the Bank to further use the above Guarantee Agreement as an instrument to mitigate the credit risk of the debt portfolio and will support the effective management of the Bank's capital requirements.

The exposure limit under guarantees granted under the Guarantee Agreement is a maximum of PLN 2 billion (in words: two billion zlotys). The limit is valid for a period of 5 years and is renewable, which means that the expiry of the guarantee renews the limit by the "released" amount less the amount of possible disbursements from the guarantee.

The maximum term of the guarantees issued under the Guarantee Agreement is 5 years. The Bank's own share in the receivables due from debt amounts to 10% of the value of the portfolio covered by the guarantee.

The amount of remuneration for granting guarantees under the Guarantee Agreement will be influenced, among others, by the amortization of the portfolio. In addition, the remuneration may include a premium for a counter-guarantee, which PZU S.A. may order from its

Counterparty on the basis of the Counter-Guarantee Agreement. The Guarantee Agreement also provides for remuneration for establishing the limit as well as annual fees for maintaining the limit.

Currently, it is not possible to provide the amount of remuneration for the guarantee provided under the Guarantee Agreement, as it will depend on the amount of the guarantee sum and the quality of the portfolio secured by the guarantee. The issue of each guarantee will be preceded by the Bank's application and the assessment and valuation of the portfolio submitted for the guarantee.

Detailed information about the individual guarantees issued by PZU S.A. under the Guarantee Agreement will be provided by Alior Bank S.A. to the public in separate current reports.

Under the annexed Counter-Guarantee Agreement, which defines the rules for granting counter-guarantees issued to the Bank by the Counterparty on behalf of PZU SA, the available counter-guarantee limit is PLN 1.6 billion (in words: one billion six hundred million zlotys). The available limit will be reduced each time a subsequent counter-guarantee is granted by the guarantee amount indicated in this counter-guarantee, whereas the available counter-guarantee limit will be renewable, which means that the expiry of the counter-guarantee will cause the limit to be renewed.