



## Information of Alior Bank S.A. on the implemented tax strategy for the year 2021

**Legal basis:** Art. 27c of the Act of 15 February 1992 on Corporate Income Tax (i.e. Dz.U. of 2021 item 1800 as amended, hereinafter: CIT Act).

**Reporting period:** tax year from 1 January 2021 to 31 December 2021.

### 1. General information

Alior Bank S.A. (hereinafter: the Bank):

- is a Polish joint stock company, a bank, which carries out banking activities within the meaning of the Banking Law Act of 29 August 1997 (i.e. Dz.U. of 2021 item 2439, as amended);
- has its registered office in Poland and is a Polish tax resident (subject to unlimited tax liability in Poland);
- also operates within the territory of Romania through the Branch located therein (the Bank is subject to a limited tax liability there).

### 2. Applied processes and procedures that relate to the management of the performance of obligations under tax law and ensure their proper implementation

During the reporting period, the Bank operated under structured tax settlement processes aimed at correctly fulfilling the Bank's obligations under tax law. There were also tax procedures in place at the Bank, which concerned particular tax settlements and which ensured their proper execution.

The tax procedures which the Bank operates under, specify especially the principles and method of calculation, accounting records and payment of particular taxes to the competent tax authority, including, but not limited to:

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District Court for the Capital City of Warsaw in Warsaw,  
14<sup>th</sup> Commercial Division,  
KRS: 0000305178, REGON: 141387142, NIP: 1070010731,  
share capital: PLN 1,305,539,910 (paid up in full)



- distribution of obligations indicating the persons and units responsible for particular activities of a given process, including persons who accept or approve the settlement and persons responsible for submitting the statement/ declaration/ information to the competent tax authority;
- sources of data and information constituting the basis for the calculation of the correct amount of tax;
- schedules specifying the dates that allow the process to be carried out.

In addition, during the reporting period, the following were in force at the Bank by way of resolution of the Management Board of the Bank:

- "Tax Policy of Alior Bank S.A.", aimed at ensuring proper execution of tax obligations imposed on the Bank and effective management of tax risk;
- "Principles of responsibility for the performance of tasks related to settlements of Alior Bank S.A. under tax liabilities". The regulation shall specify:
  - structure of the distribution of obligations for the fulfilment of public-law liabilities,
  - basic principles of resolving doubts within the scope of the application of tax law,
  - principles of signing declarations,
  - rules for archiving tax documentation .

In addition, this regulation contains specific provisions within the scope of particular tax settlements and supplements internal regulations in the area of taxation applicable at the Bank.

During the reporting period, the Bank used processes and procedures which concerned:

- corporate income tax (including tax classification of expenses as tangible and intangible assets);
- collection of information and preparation of documentation of transactions with related parties and entities domiciled, established or managed within the territory or a country which applies harmful tax competition;
- personal income tax, including tax on foreign pensions, preparation by the Bank of PIT-11 and PIT-8C tax information and contributions paid to ZUS for social security, health insurance, the Labor Fund and the Guaranteed Employee Benefits Fund;

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- flat-rate corporate and personal income tax (including due diligence in flat-rate income tax collection);
- value added tax, including tax control of purchase invoices;
- tax on certain financial institutions;
- tax on civil law transactions;
- property tax;
- tax on means of transport;
- reporting tax schemes;
- FATCA and CRS reporting and
- STIR reporting<sup>1</sup>.

### 3. Voluntary forms of cooperation with the authorities of the National Revenue Administration

In 2021, the Bank did not participate in voluntary forms of cooperation with the authorities of the National Revenue Administration. The Bank did not conclude the following with the Head of the National Revenue Administration:

- tax cooperation agreement within the meaning of Art. 20s § 1 of the Tax Ordinance,
- advance pricing arrangement (APA).

### 4. Execution of tax obligations, including information on tax schemes

In 2021 the Bank duly and timely fulfilled the obligations imposed on the Bank as a taxpayer and tax remitter, which result from the provisions of tax law, including tax obligations regarding the following taxes:

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<sup>1</sup> Reporting under the provisions of Section IIIB "Counteracting the use of the financial sector for fiscal fraud" of the Act of 29 August 1997 – Tax Ordinance (i.e. Dz.U. of 2021 item 1540, as amended), hereinafter referred to as: the Tax Ordinance.



- corporate income tax,
- value added tax (VAT),
- tax on certain financial institutions,
- personal income tax,
- property tax.

During the reporting period, the Bank fulfilled also the obligations resulting from the Mandatory Disclosure Rules (MDR). The Bank acted in accordance with the following procedure introduced by the resolution of the Management Board: “Internal procedure for fulfilling obligations related to tax schemes, including in preventing non-compliance with the obligation to observe the Mandatory Disclosure Rules”.

This procedure includes the elements described in Art. 86l § 2 of the Tax Ordinance.

In accordance with the above mentioned procedure, the Bank's employees should, inter alia:

- identify tax schemes,
- provide information on tax schemes,
- report actual or potential violations in the scope of reporting tax schemes, cooperation with other entities (including customers) in the scope of tax schemes, and
- acquire and expand knowledge on tax schemes.

In 2021, the Bank observed the MDR reporting obligations on an ongoing basis and submitted the following to the Head of the National Revenue Administration:

- one report of the user on the application of the tax scheme, pursuant to Art. 86j § 1 of the Tax Ordinance (notification in the MDR-3 form), which concerned tax on civil law transactions.

## 5. Transactions with related parties

### 1) Transactions above 5% of the balance sheet total

The Bank did not perform a transaction with a related party within the meaning of Art. 11a section 1 point 4 of the CIT Act, the value of which exceeds 5% of the balance sheet total of assets within the meaning of the accounting regulations (determined on the basis of the last approved financial statements of the Bank)<sup>2</sup>. The Bank, however, rendered financial services (rollover overnight deposits) to a related party, the value of which

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2



- determined in accordance with the Regulation of the Minister of Finance of 21 December 2018 on information on transfer prices in the scope of corporate income tax (Dz. U. of 2018, item 2487, as amended) and in the document "TPR Information on transfer prices – questions and answers, third extended edition, October 2022, MF" - exceeds the indicated value.

## 2) Restructuring activities that may affect the amount of tax liabilities of the Bank or related parties

During the reporting period, Alior Bank's group reorganization process was continued. On 22 March 2021 the Bank contributed the remaining shares in the subsidiary Newcommerce Services Sp. z o.o. to Alior Leasing Sp. z o.o. Subsequent reorganization steps took place between companies related to the Bank. On 1 July 2021, the merger of Alior Leasing's subsidiaries: NewCommerce Services sp. z o.o. and Serwis Ubezpieczeniowy sp. z o.o. (merger by acquisition) was registered in the National Court Register. On 6 August 2021, the company Serwis Ubezpieczeniowy sp. z o.o. changed its name to AL Finance sp. z o.o.

In 2021 r. the liquidation of the Bank's subsidiary Harberton sp. z o.o. was carried out. On 29 September 2021, Harberton sp. z o.o. was deleted from the National Court Register.

## 6. Submitted requests

In 2021, the Bank submitted six applications for interpretation of tax laws:

- one application within the scope of corporate income tax on the moment of recognizing tax revenues and tax costs;
- one application within the scope of value added tax concerning the applicability of the VAT exemption,
- one mutual application, referred to in Art. 14r of the Tax Ordinance, concerning VAT taxation on the transaction,
- one application within the scope of personal income tax concerning the recognition of tax revenue and the Bank's reporting obligation.

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- one application within the scope of tax on certain financial institutions concerning taxation of assets of foreign branch of the Bank.
- one application within the scope of Tax Ordinance concerning reporting under the provisions of Section III B.

During the reporting period, the Bank did not submit applications for the issuance of:

- general interpretation, referred to in Art. 14a § 1 of the Tax Ordinance,
- binding rate information, referred to in Art. 42a of the Act of 11 March 2004 on Value Added Tax (i.e. Dz.U. of 2021, item 685, as amended),
- binding excise information, referred to in Article 7d.1 of the Act of 6 December 2008 on Excise Duty (i.e. Dz.U. of 2020, item 722, as amended).

## 7. Tax settlements in territories or countries which apply harmful tax competition

The Bank did not settle taxes in territories or countries that apply harmful tax competition and are indicated in secondary legislation issued on the basis of:

- Art. 11j section 2 of the CIT Act, i.e. the Regulation of the Minister of Finance of 28 March 2019 on the determination of countries and territories applying harmful tax competition in the scope of corporate income tax (Dz.U. of 2019, item 600, as amended),
- Art. 23v section 2 of the Personal Income Tax Act of 26 July 1991 (Dz.U. of 2021, item 1128, as amended), i.e. the Regulation of the Minister of Finance of 28 March 2019 on the determination of countries and territories applying harmful tax competition in the scope of personal income tax (Dz.U. of 2019, item 599, as amended)

and in

- notice of the minister competent for public finance issued on the basis of Art. 86a § 10 of the Tax Ordinance, i.e. in the Notice of the Minister of Finance, Development Funds and Regional Policy of 13 October 2021 on the announcement of the list of countries and territories indicated in the EU list of non-cooperative jurisdictions for tax purposes adopted by the Council of the European Union which are not included in the list of countries and territories applying harmful tax competition issued



on the basis of the provisions on personal income tax and the provisions on corporate income tax,  
and the date of adoption of that list by the Council of the European Union (M.P. of 2021, item 940).

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