



Decision on the issue of bonds by Alior Bank S.A. and determination of the final parameters of the bond issue

Company: Alior Bank S.A.

Current report No.: 40/2025

Date: October 15, 2025

Legal basis: Article 17(1) of MAR – inside information

Content of the report: In reference to the current report no. 36/2025 of September 29, 2025, the Management Board of Alior Bank S.A. ("**Bank**", "**Issuer**") informs that on October 15, 2025, it adopted a resolution on the issue of series S bonds, liabilities under which will constitute eligible liabilities of the Bank within the meaning of Article 97a Section 1 Point 2 of the Act of June 10, 2016 on the Bank Guarantee Fund, deposit guarantee scheme and resolution and liabilities of which the nominal value of the Bonds will constitute an obligation belonging to the third category, subcategory four, as referred to in Article 440 Section 2 Point 3(d) of the Act of February 28, 2003, Bankruptcy Law ("**Bankruptcy Law**"), and from which the interest of the Bonds will constitute obligations belonging to the fourth category, subcategory one, as referred to in Article 440 Section 2 Point 4(a) of the Bankruptcy Law ("**Bonds**") and specified the final parameters of the issue of the Bonds.

The principal terms of the Bonds' issue are as follows:

1. The maximum total nominal value of the Bonds is up to PLN 450,000,000 (in words: four hundred fifty million zlotys),
2. The nominal value and issue price of one Bond is PLN 500,000 (in words: five hundred thousand zlotys),
3. The Bonds will be unsecured,
4. The Bonds will be offered solely to qualified investors within the meaning of Article 2 point e of Regulation (EU) 2017/1129 of the European Parliament and of the Council of June 14, 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market and, repealing Directive 2003/71/EC,
5. The Bonds will bear interest at a variable interest rate being the sum of the WIBOR 6M rate and a margin of 1,50% per annum,
6. The date of issue of the Bonds will be October 30, 2025,
7. The redemption date of the Bonds will be October 19, 2029, whereby the Bank will have the option of early redemption of the Bonds starting from October 19, 2028, and after meeting the regulatory requirements applicable to the Bonds and the Bank,
8. The Bonds will be issued as bearer bonds, will not have the form of a document, and will be registered in the securities depository maintained by the Polish National Depository for Securities,



9. The Bank will apply for the introduction of the Bonds to listing on the alternative trading system operated by the Warsaw Stock Exchange.