



Recommendation of the Polish Financial Supervision Authority regarding the additional capital requirement for Alior Bank S.A.

Company: Alior Bank S.A.

Current report no.: 29/2026

Date: October 30, 2026

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

Content of the report: The Management Board of Alior Bank S.A. (the "Bank") informs that it has received a letter from the Polish Financial Supervision Authority ("PFSA") informing of the additional capital add-on for absorbing potential losses from the materialization of stress conditions.

The PFSA recommended mitigating the risk in the Bank's operations by maintaining the Bank's own funds to cover the additional capital add-on in the amount of 0.14 pp. at the standalone level and 0.00 pp. at the consolidated level, above the value of each of the own funds requirements referred to in Article 92(1)(a)-(c) of Regulation No 575/2013, increased by the additional own funds requirement referred to in Article 138(2)(2) of the Banking Law Act and by the combined buffer requirement referred to in Article 55(4) of the Macroprudential Oversight Act. The purpose of maintaining the additional capital add-on is to reduce the probability of a breach of capital requirements by the Bank in the event of the need to cover losses incurred due to the possible materialization of stress conditions. The additional capital add-on should consist entirely of Tier I capital.