



Decisions affecting the financial results of Alior Bank S.A. in the third quarter of 2019

Company: Alior Bank S.A.

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

Content of the report: In order to ensure consistent and reliable communication to capital market participants, the Management Board of Alior Bank S.A. ("the Bank") hereby publishes information on decisions taken that significantly affect the Bank's results in the third quarter of 2019.

In relation to the Court of Justice of the European Union ruling dated on September 11th, 2019, in case no. C-383/18, regarding the consumer's right to reduce the total cost of credit in the case of its early repayment, the Bank has decided to apply the principles arising from the above ruling since September 11th, 2019. Consequently, the Bank reduced its net interest income in the third quarter of 2019 by a total of PLN 102 M (including the provision of PLN 57 M for returns regarding repayments before September 11th, 2019) and its net profit by PLN 83 M.

The estimated impact of the above practice on net interest income in the fourth quarter of 2019 is approximately PLN 79 M.