



Affirmation of the ratings and a revision of the outlook of Alior Bank S.A. by the rating agency Fitch Ratings Ltd.

Company: Alior Bank S.A.

Current report no: 39/2025

Date: October 14, 2025

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

Content of the report: The Management Board of Alior Bank S.A. ("Bank") hereby informs that on October 14, 2025, the rating agency Fitch Ratings Ltd. ("Fitch", "Agency") informed the Bank that it has affirmed the long-term and short-term ratings of the Bank at the current level and revised the outlook for the Bank from "Stable" to "Positive".

The full list of ratings assigned by the Agency is as follows:

1. Long-Term IDR: 'BB+', positive outlook
2. Short-Term IDR: 'B'
3. National Long-Term Rating: 'A-(pol)', positive outlook
4. National Short-Term Rating: 'F1(pol)'
5. Viability Rating: 'bb+'
6. Government Support Rating: 'ns'

In its rationale, the Agency stated that the revision of the Bank's outlook from "Stable" to "Positive" reflects continuing progress in rebalancing the Bank's business mix and addressing legacy issues resulting in positive changes in its risk profile.

Definitions of Fitch ratings are available on the Agency's website at www.fitchratings.com, where ratings, criteria and methodologies are also published.