PRESENTATION OF RESULTS FOR 1H 2026

ALIOR BANK S.A. | AUGUST 4, 2026

AGENDA

1 INTRODUCTION

KEY RESULTS OF ALIOR BANK GROUP IN 2Q 26

PLN BN 1.37 IN REVENUE

-10% 2Q 26 / 2Q 25

PLN BN 1.52 IN REVENUE*
~0% 2Q 26 / 2Q 25

PLN MN 367 IN PROFIT

-43% 2Q 26 / 2Q 25

PLN MN 463 IN PROFIT*
-28% 2Q 26 / 2Q 25

Key indicators	2Q 26 / 2Q 25
40.3% C/I	+4.3 pp.
5.16% NPL	-1.02 pp.
17.57% TCR	+0.60 pp.
0.74% CoR	+0.54 pp.
11.5% RoE	-10.5 pp.
4.50% NIM	-1.24 pp.

GROWTH IN THE SCALE OF OPERATIONS

+48%	Sales of mortgage loans granted to retail customers amounted to nearly PLN bn 2 in 2Q 26
+12%	Total new sales in the retail customer segment amounted to PLN bn 5.3 in 2Q 26
+6%	The number of relational retail customers stood at 1.74 million at the end of June 2026
+21%	The number of mobile app users at the end of June 2026 was 1.84 million.
+30%	Alior Leasing's sales reached PLN bn 1.06 in 2Q 26.

HIGH RESILIENCE AND OPERATIONAL EXCELLENCE

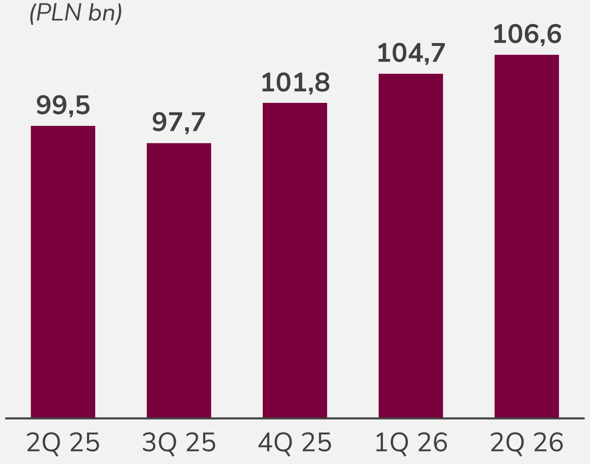
PLN bn 0.8	Issue of SNP bonds with an interest rate of WIBOR6M +1.6%
+2%	The Bank's operating costs (adjusted for the cost of the BFG contribution) amounted to PLN mn 551 in 2Q 26.
PLN bn 1.1	The Bank paid a dividend from the net profit for 2025 in the amount of PLN 8.93 per share

* Net income and profit without taking into account the adjustment of net interest income, which is a consequence of the CJEU's judgment of April 23, 2026, resulting in an update of the expected cash flow estimates by excluding interest accrued on loans on non-interest expenses, while maintaining the original effective interest rate. The impact of the adjustment on revenues is PLN mn 153.2, and on net profit it's PLN mn 96.5.

BASIC VOLUME DATE

Assets
+7.2 PLN bn (+7%)

(PLN bn)

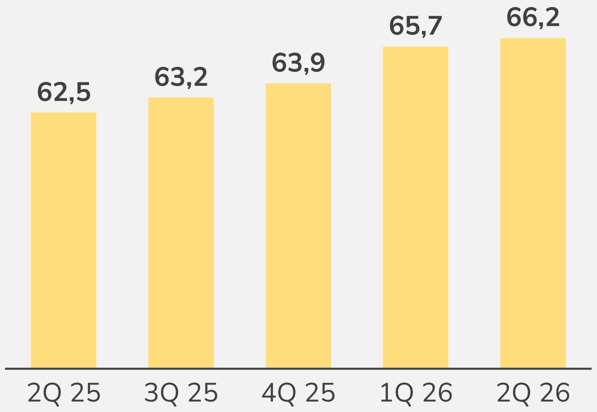


+9% *Increase in equity of the Alior Bank Group y/y*

64.3% *Share of net loans in assets*

Performing loans**
+3.6 PLN bn (+6%)

(PLN bn)

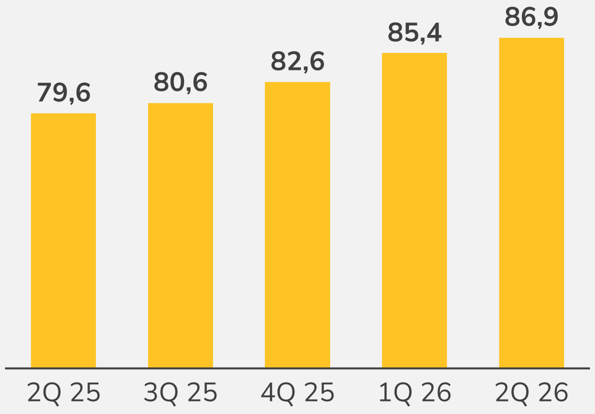


35.3% *Share of mortgage loans in total loans*

5.16% *Non-performing loans (NPLs) in the portfolio, down by 1 pp. y/y*

Deposits*
+7.3 PLN bn (+9%)

(PLN bn)



+14% *Growth of retail deposits y/y*

+31% *Growth of assets under management of Alior TFI y/y*

In the second quarter of 2026, Alior Bank continued stable growth in the scale of its operations, while maintaining a conservative risk management approach.

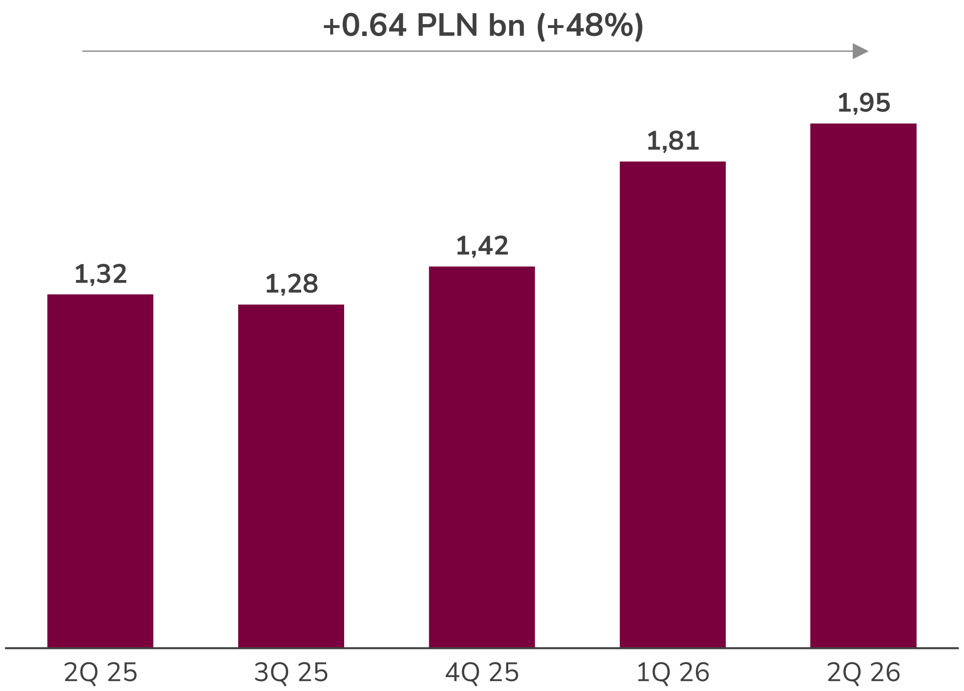
* Liabilities due to customers

** Gross loan volume qualified for stage 1 and 2, excluding Repo/BuySellBack transactions

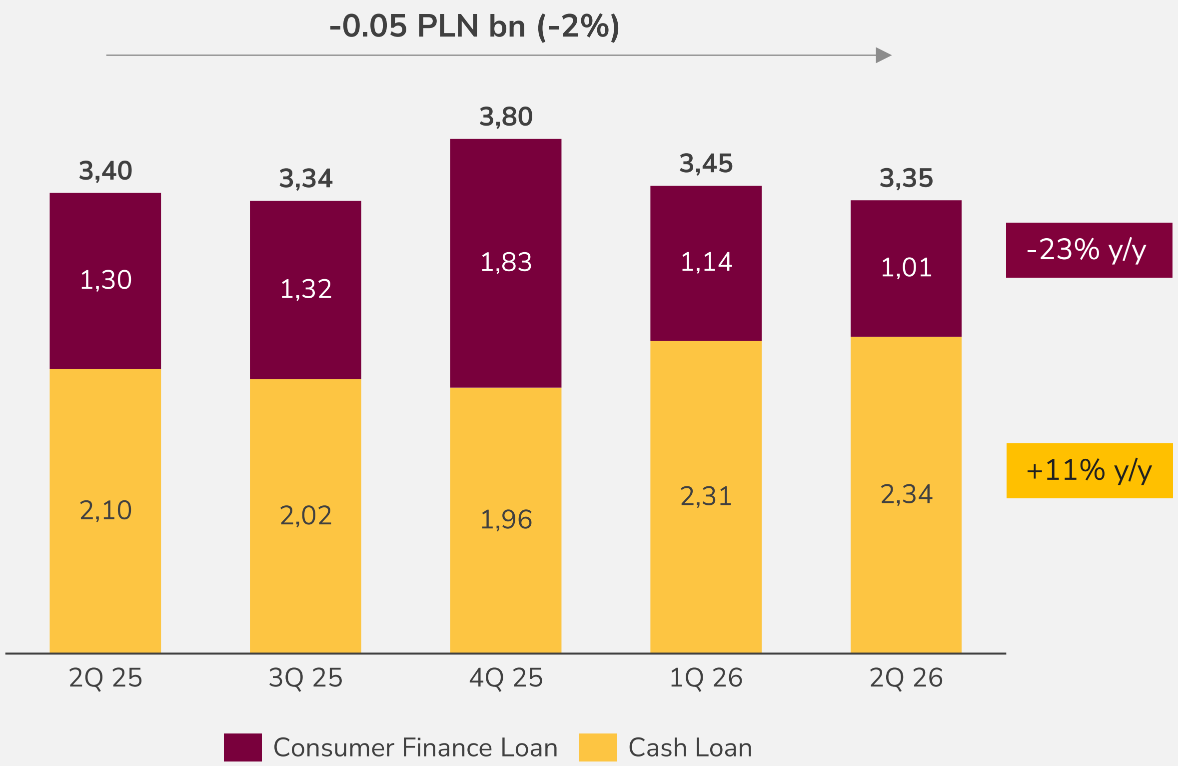
2 OPERATING ACTIVITIES

GROWTH OF LOAN SALES TO RETAIL CUSTOMERS

Mortgage loans (PLN bn)



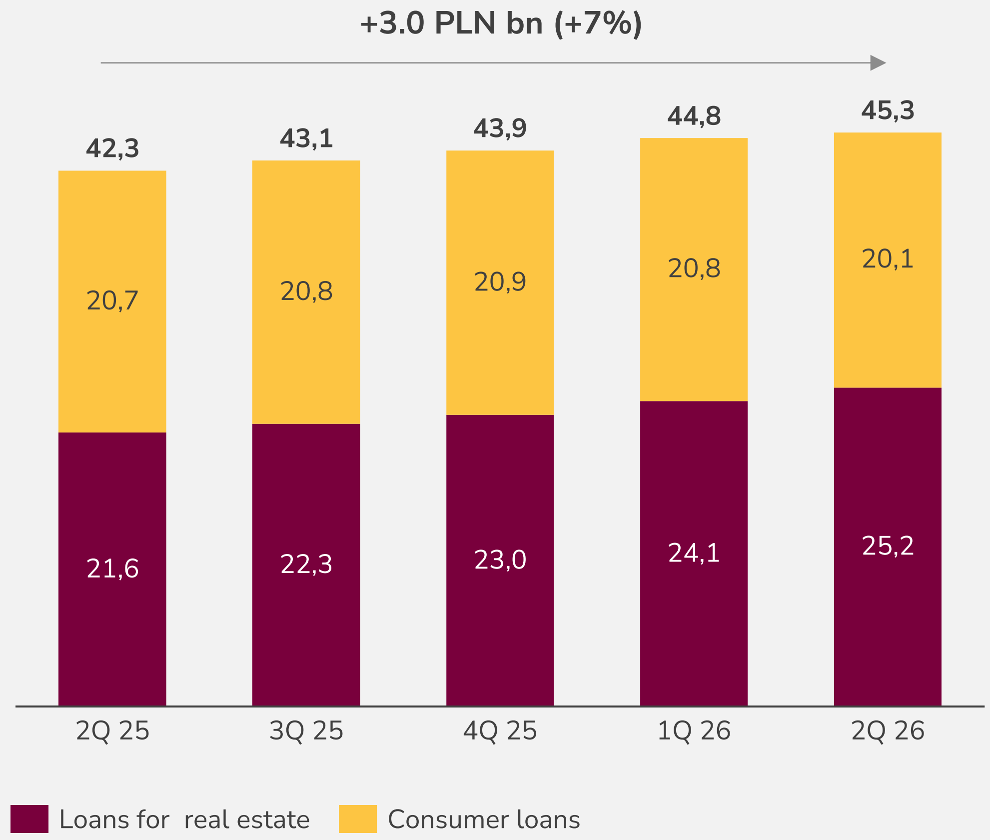
Sale of non-mortgage loans(PLN bn)



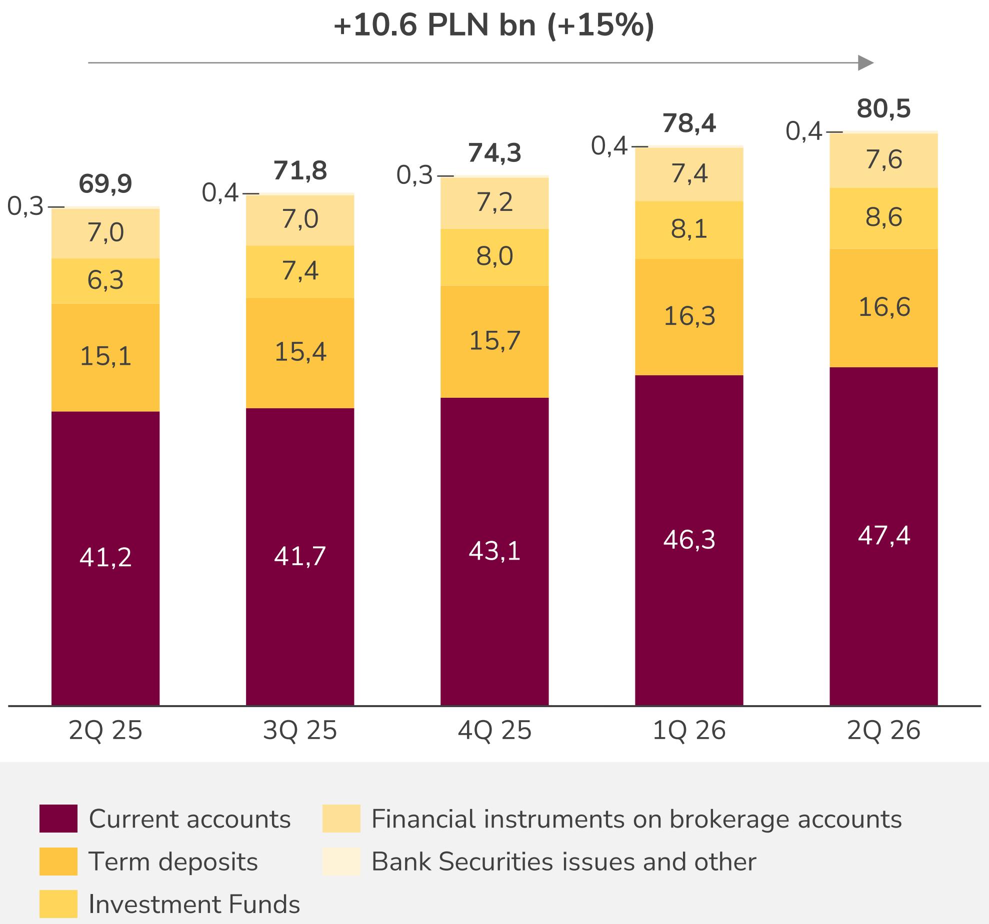
We are recording a dynamic increase in mortgage loan sales, while maintaining stable sales results of other credit products of the retail customer segment.

BALANCE OF LOANS AND DEPOSITS
RETAIL CUSTOMER SEGMENT

Balance of gross loans to retail customers (PLN bn)

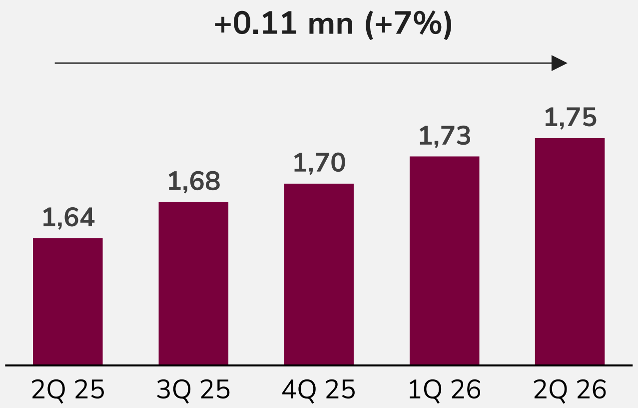


Balance of assets of retail customers (PLN bn)

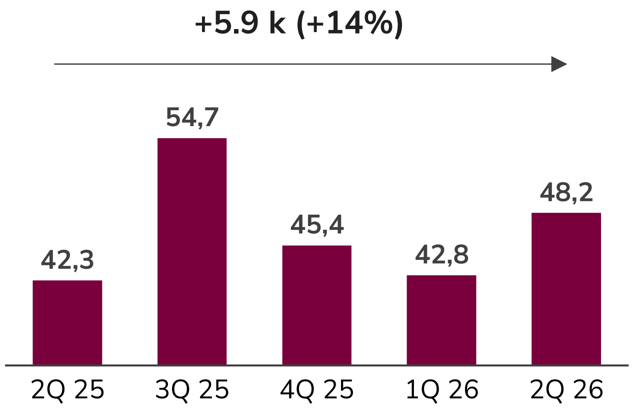


RETAIL CUSTOMERS

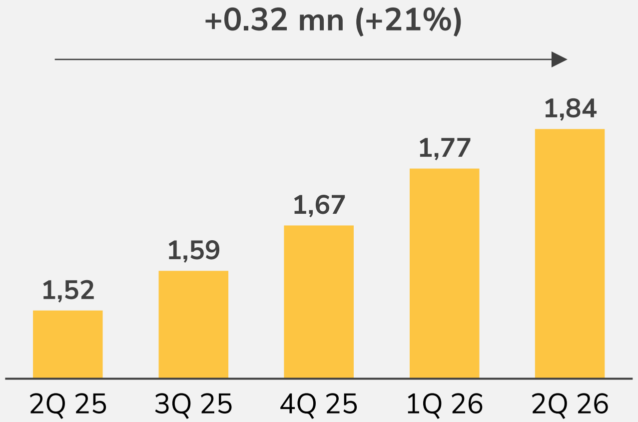
SIGNIFICANT INCREASE IN THE NUMBER OF CUSTOMERS AND CURRENT ACCOUNTS (ROR) DEVELOPMENT OF THE MOBILE APP



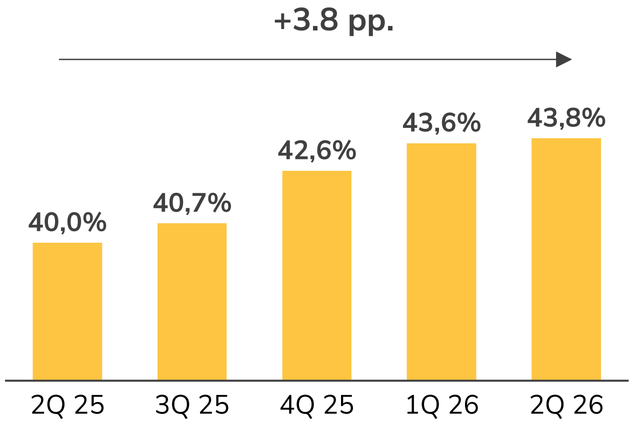
Number of relational Customers (mn)



Number of new current accounts - *RORs* (k)



Number of Mobile App users (mn)

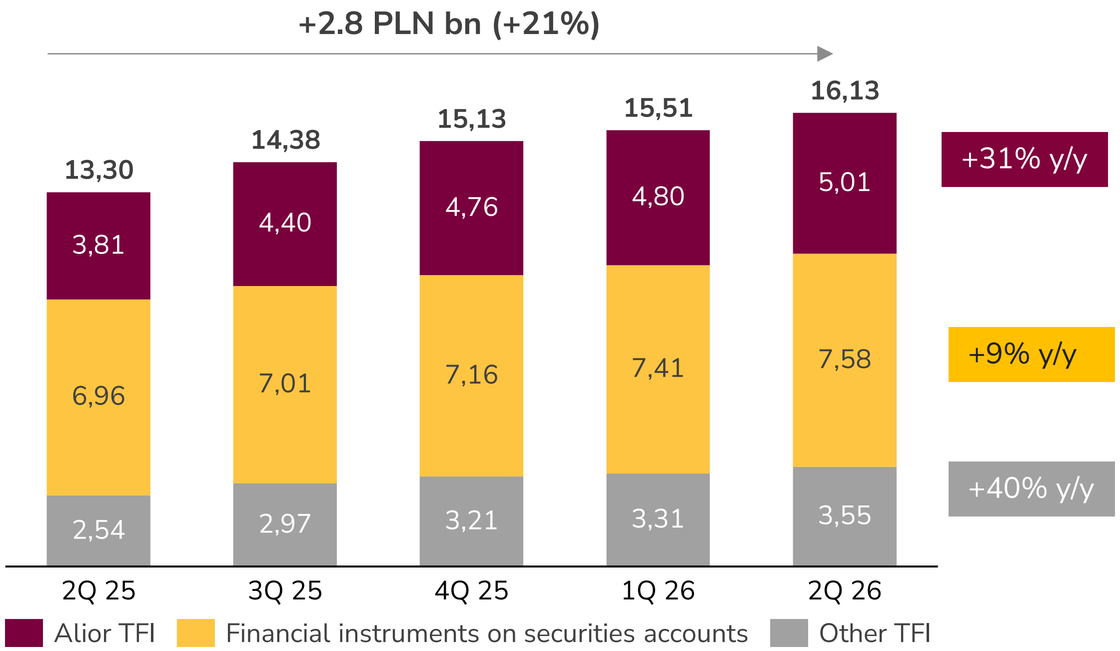


Share of e2e sales initiated in the mobile channel (%)

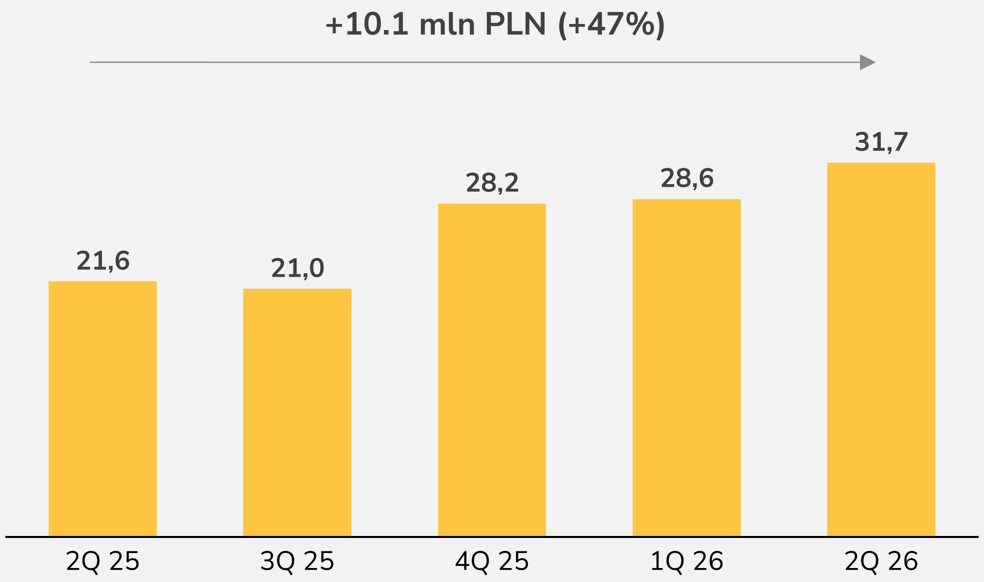
RETAIL CUSTOMERS

INVESTMENT SERVICES OF ALIOR BANK GROUP

Balance of Customers' assets – investments (PLN bn)



Net brokerage commissions of Alior Bank's Brokerage House (PLN mn)



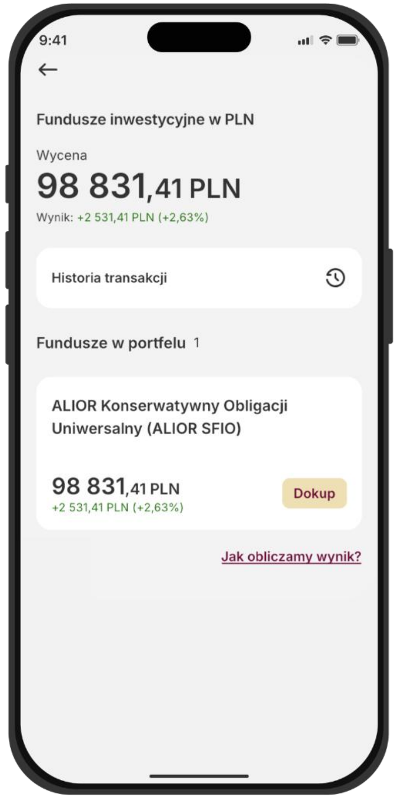
>98.9 k
+4.1% y/y
Number of brokerage accounts

8.5 bn
+36% y/y
Assets in Open-end Investment Funds

469 mn
+176% y/y
Sale of structured products YTD

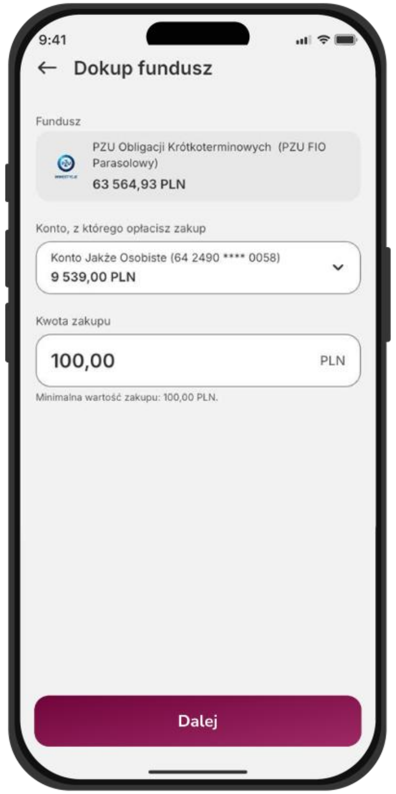
RETAIL CUSTOMERS

ALIOR MOBILE IS BECOMING AN IMPORTANT CHANNEL FOR SERVING INVESTMENT PRODUCTS



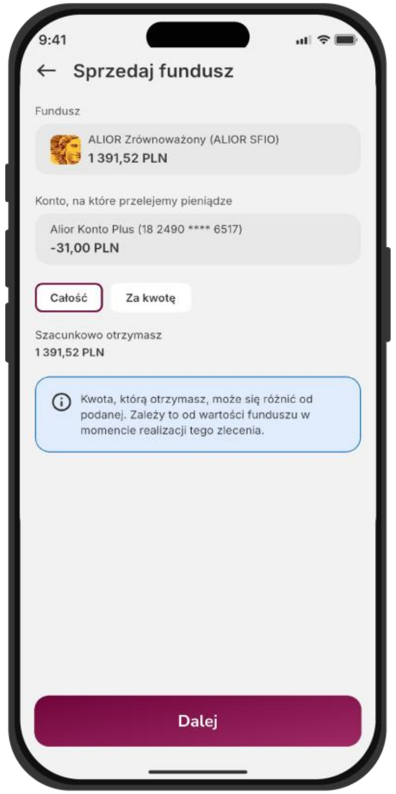
04.2026

Digital Investments
Open-end funds: New view of the portfolio of investment funds along with the transaction history
IKE/IKZE: view of information on Alior IKE/IKZE pension products with details of registers and history



05.2026

Fund top-up
Ability to conveniently manage your investments



06.2026

Sale of funds
Transactions on investment funds directly through the app

Presentation of the annual deposit limit for Alior IKE/IKZE

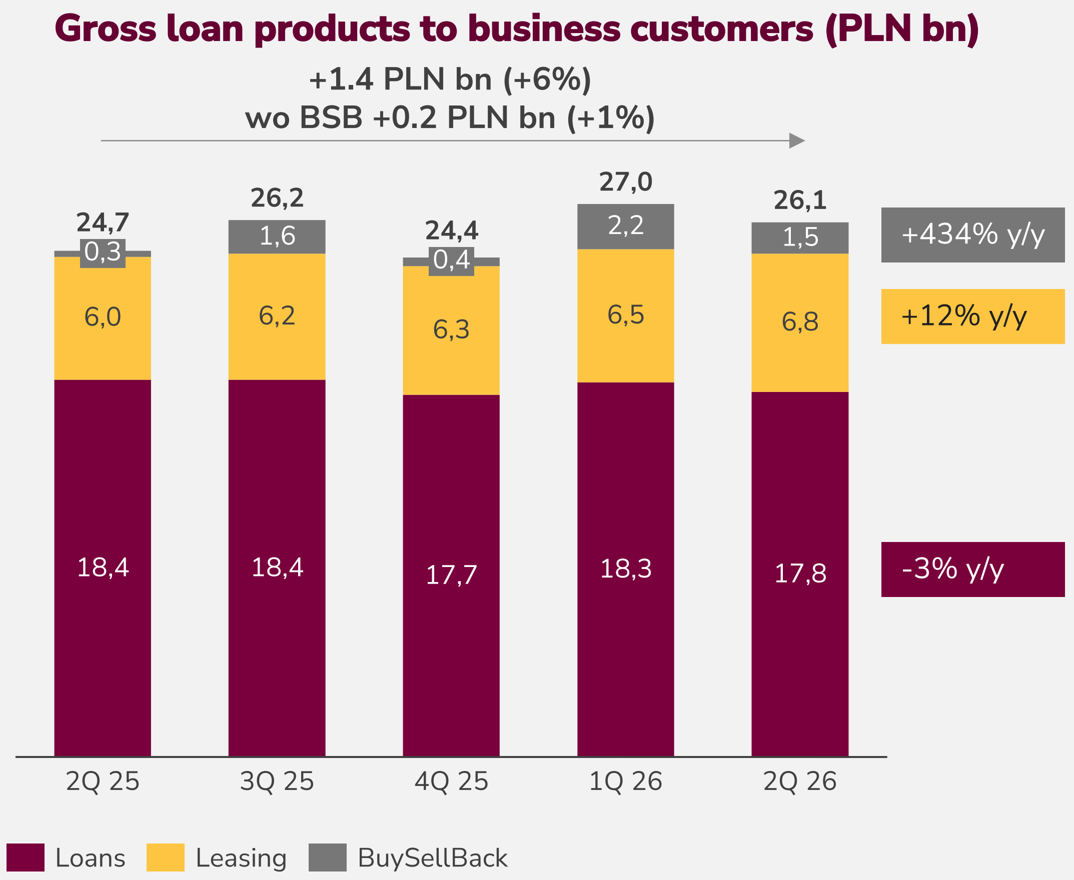
+30% **Increase in the number of investment surveys**

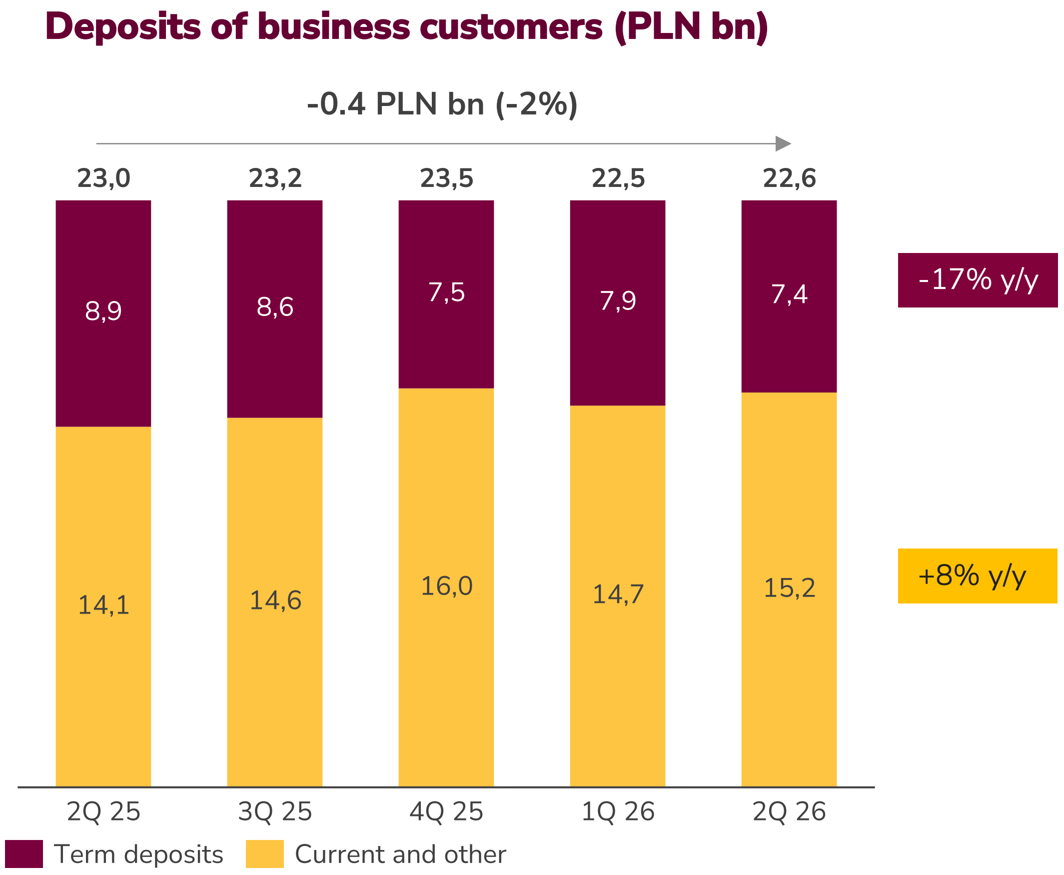
+49% **New brokerage accounts launched through the app**

+38% **Payments into investment fund registers carried out through Alior Mobile**
**service available 06.2026*

RETAIL CUSTOMERS

BALANCE OF LOANS AND DEPOSITS OF THE BUSINESS CUSTOMER SEGMENT



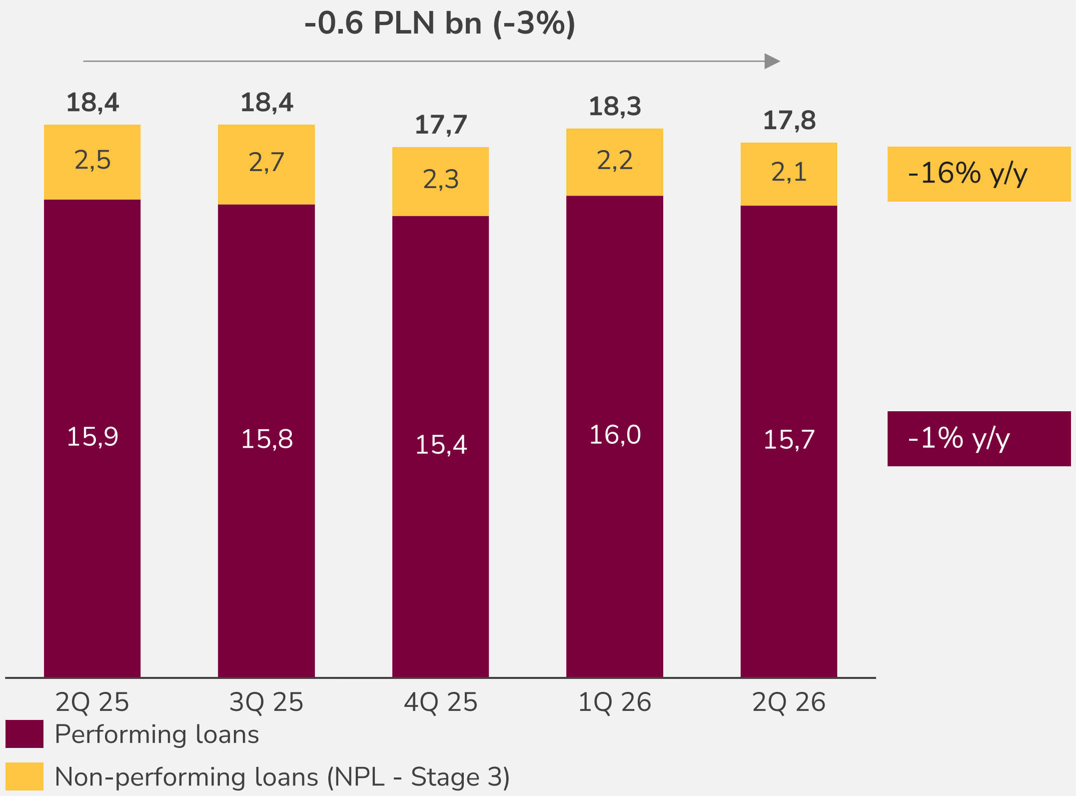


Improvement in the structure of deposits – the growing share of the current deposit balance has a positive impact on the cost of financing

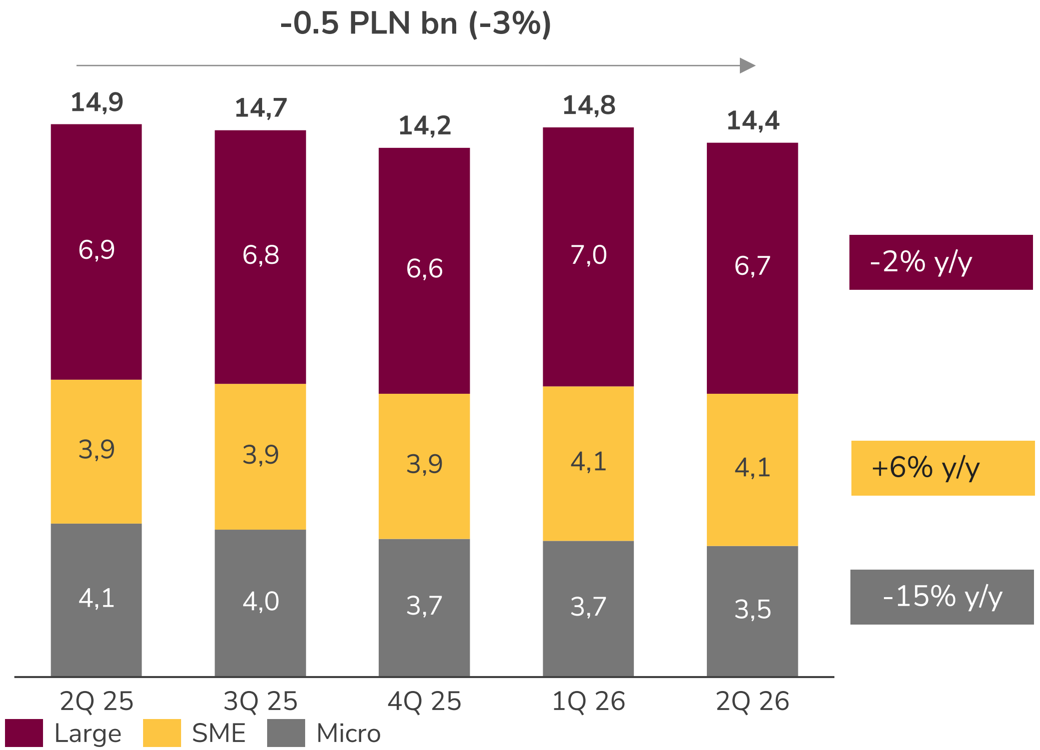
BUSINESS CUSTOMERS

QUALITY OF THE LOAN PORTFOLIO OF THE BUSINESS CUSTOMER SEGMENT

Gross loans to business customers* (PLN bn)



Loan balance Micro / SME / Large (PLN bn) Performing portfolio (managerial presentation)



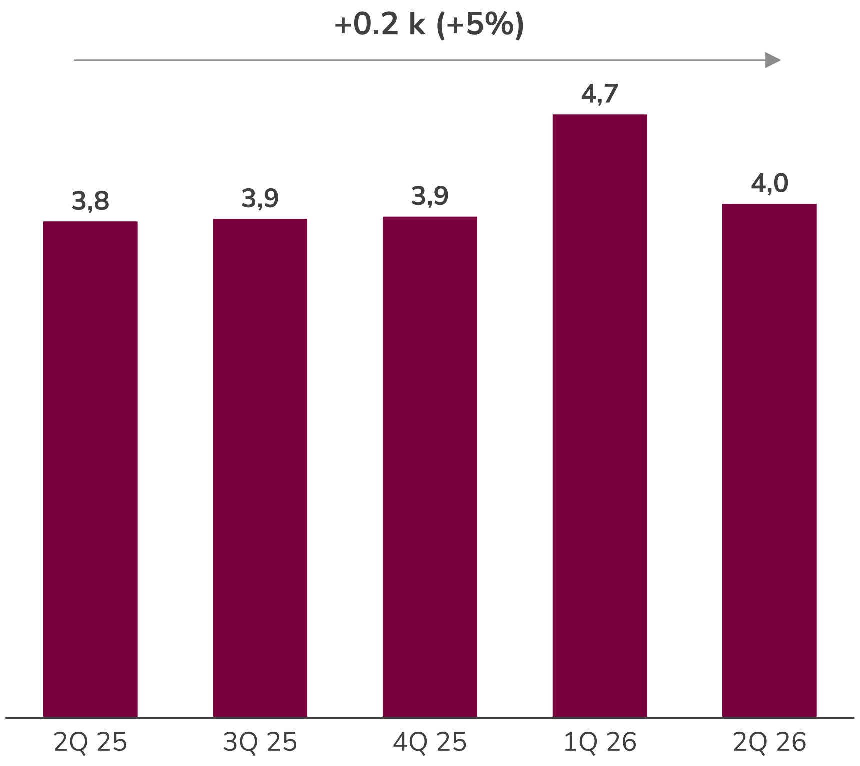
Improvement in the portfolio structure: **non-performing loans at the end of 2Q 26 fell to PLN bn 2.1,** i.e. 16% y/y

The balance of performing loans of the SME segment increased its share in the portfolio of Micro / SME / Large loans from **26% 2Q 25 to 28.5% in 2Q 26**

* Portfolio of credit and loans, excluding leasing and BuySellBack transactions

GROWTH IN THE BUSINESS CUSTOMER SEGMENT

Number of new current accounts (k)



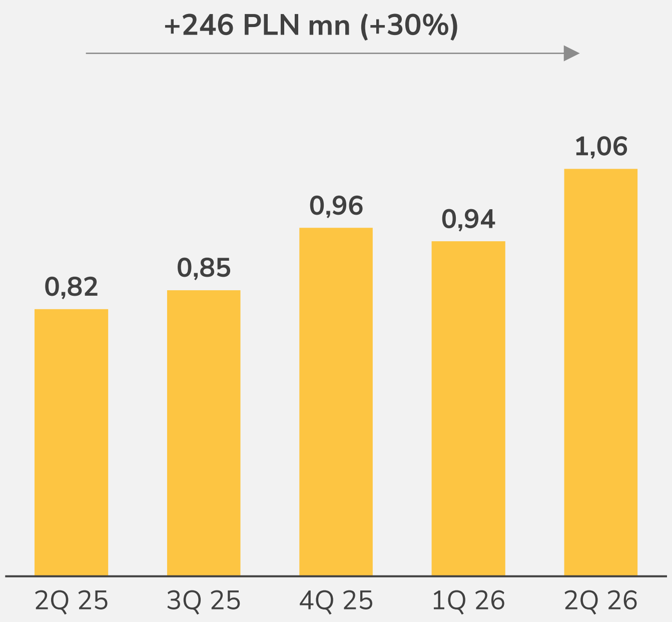
The share of relational business customers using digital banking at the end of 2Q 26 was **82.1%**

The online share in the sales of accounts once again reached a high level and amounted **to 65% in 2Q 26**

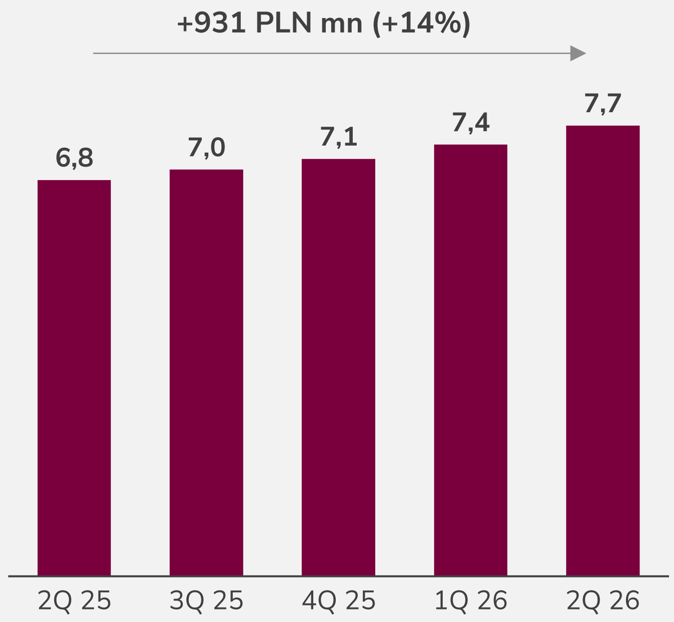
BUSINESS CUSTOMERS

RESULTS OF ALIOR LEASING

Sale of leases and loans (PLN bn)



Leasing and loan portfolio* (PLN bn)



Leasing sales by asset class (2Q 26)

Leasing sales in 2Q 26 was the highest ever.

The share of individual asset classes remains stable.

The company's share in lease financing increased by 0.6 pp. to 3.3%, compared to 2.7% in January-May 2025.

The share is growing in all asset categories, especially in vehicles over 3.5t, where an increase in the market by 1.0 pp. was recorded. (the share in I-V 2026 was 6.5%), a high increase in the share of machinery and equipment was also recorded by 0.7 pp. (a share of 3.1%), in vehicles up to 3.5t. The share increased by 0.3 pp. (a share of 2.5%)

ALIOR LEASING

* Portfolio of leases and lease loans granted by Alior Leasing

REWARDS AND DISTINCTIONS

2nd place in the Banking Stars 2026 ranking

Alior Bank took 2nd place in the "Star of Finance" category in the prestigious "Banking Star 2026" ranking, organized by "Dziennik Gazeta Prawna" and Boston Consulting Group. The distinction, based on an analysis of financial results and business efficiency, confirms the effective implementation of our strategy and Alior Bank's strong position in the Polish financial sector.

Three distinctions in the IC Business Partner 2026 competition

Alior Bank's Internal Communication Team won three distinctions in the IC Business Partner competition: 3rd place for Paweł Bednarz in the "Director / Manager of the Internal Communication Team" category, 3rd place for AliorNet in the "Digital Internal Communication Tool" category and a distinction for the Internal Communication Team. The jury appreciated the partnership cooperation with business and the Management Board, building dialogue and solutions that support the efficient functioning of the organization.

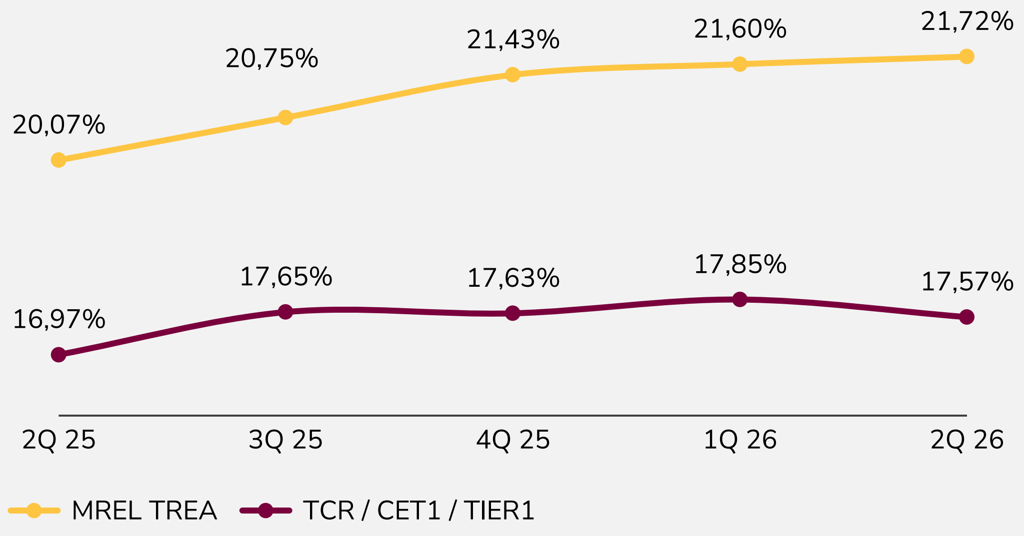
Responsible Business Forum Certificate

Alior Bank has received a certificate from the Responsible Business Forum, confirming its presence among the most forward-looking employers in Poland in the area of diversity and inclusion management. The award confirms consistent efforts to build a working environment based on respect, openness, and equal opportunities for all employees.

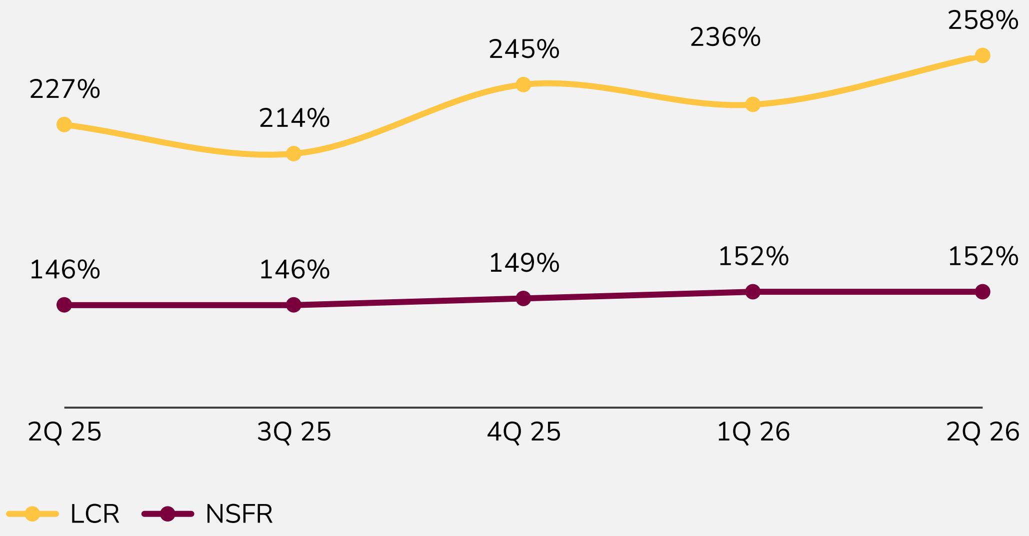
3 CREDIT RISK

STABLE AND SAFE POSITION OF THE BANK: CAPITAL AND LIQUIDITY SURPLUS WELL ABOVE REGULATORY MINIMUMS

Regulatory ratios of Alior Bank Group



Liquidity ratios of Alior Bank Group



Tier 1 and TCR ratios at the end of June 2026 significantly exceed the regulatory minimums*, respectively: 806 bps (PLN bn 5.1) and 606 bps. (PLN bn 3.8).

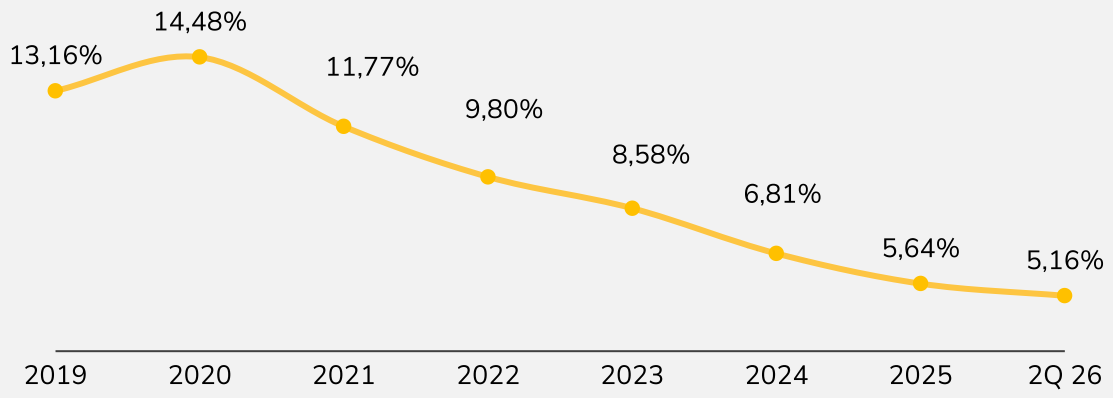
The consolidated MREL TREA ratio of Alior Bank Group at the end of June 2026 was 21.72% (285 bps above the requirement**).

In 2Q 26 the Bank issued Series T Senior Non-Preferred (4NC3) bonds with a value of PLN mn 800 and an interest rate of WIBOR6M +1.6% In the same period, the Bank carried out an early redemption of Series N bonds worth PLN mn 450 with a WIBOR 6M interest rate and a margin of 2.81%.

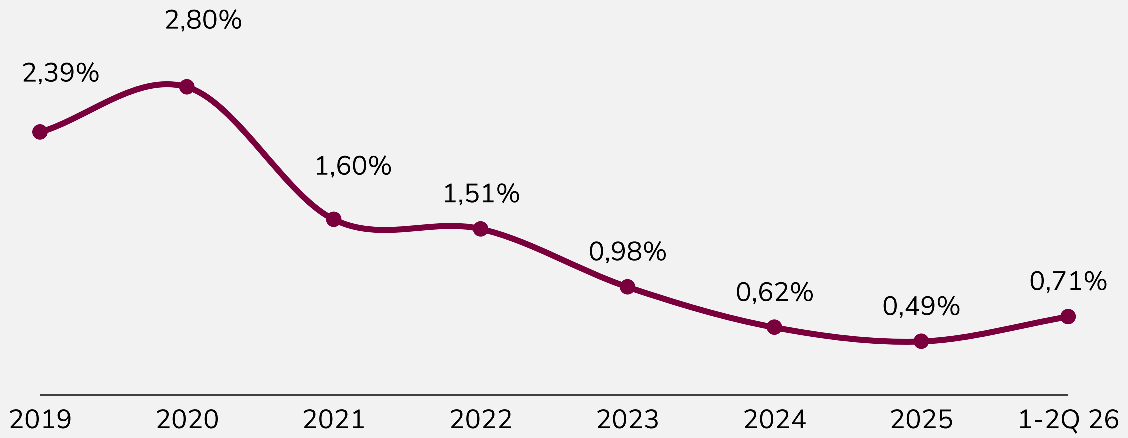
* Current regulatory minimum (Tier 1 / TCR): CRR minimum (6% / 8%) + conservation buffer (2.5%) + countercyclical buffer (1,01%). Additionally, the Group received a recommendation from the PFSA (*KNF*) to maintain a P2G add-on of 2.26%
** The current MREL TREA ratio for the Alior Bank Group set by the Bank Guarantee Fund (*BFG*) (consolidated, including the combined buffer requirement) is: 18.86%

RISK COSTS IN A TREND OF CONSISTENT IMPROVEMENT

Alior Bank Group – NPL ratio



Alior Bank Group – cost of risk (CoR%)



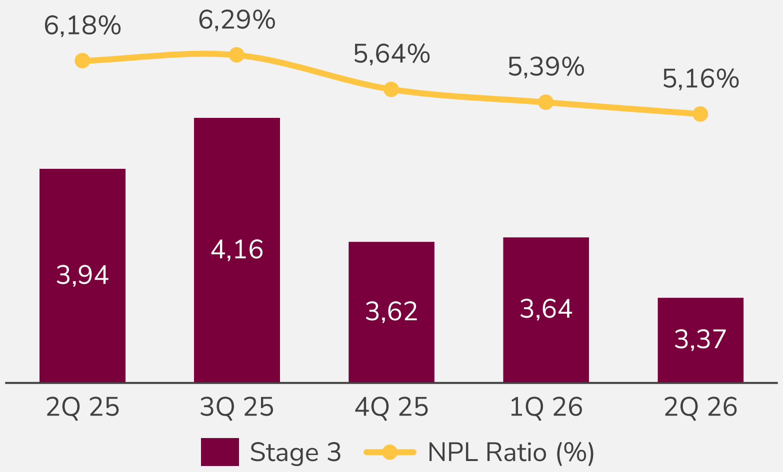
The cost of risk ratio (CoR%) in the first half of 2026 was 0.71%, in line with the Bank's previous communication. The CoR level in 2Q 26 was due to the recognition of impairment losses on the Business Customer Segment and lower profit from NPL portfolio sale. **The Bank does not observe any negative trends in the loan portfolio**, despite the demanding external environment (including essentially macroeconomic and geopolitical).

Assuming no significant macroeconomic changes in the coming years, we expect the risk costs of the Alior Bank Group to not exceed 0.8%.

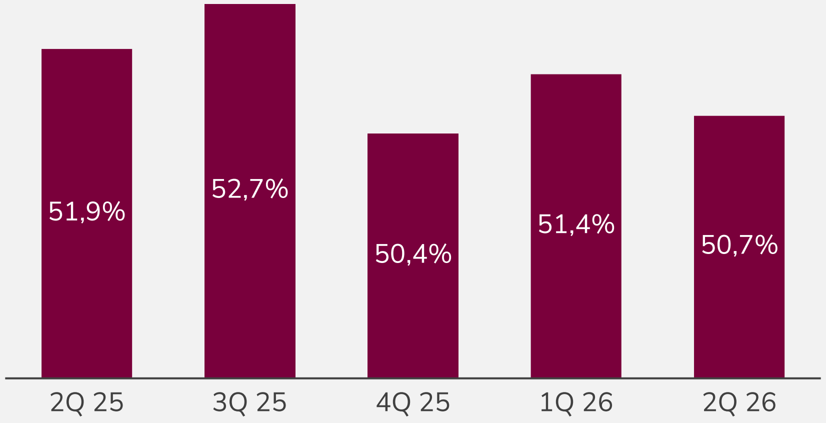
The Bank has consistently reduced the share of NPL loans in the portfolio, reaching at the end of 2Q 26 a ratio of 5.16%. **The path to reduce the share of NPL loans in the Bank's portfolio is in line with the strategy of reducing the NPL ratio below 5% by the end of 2026.**

CONSISTENT IMPROVEMENT OF CREDIT RISK

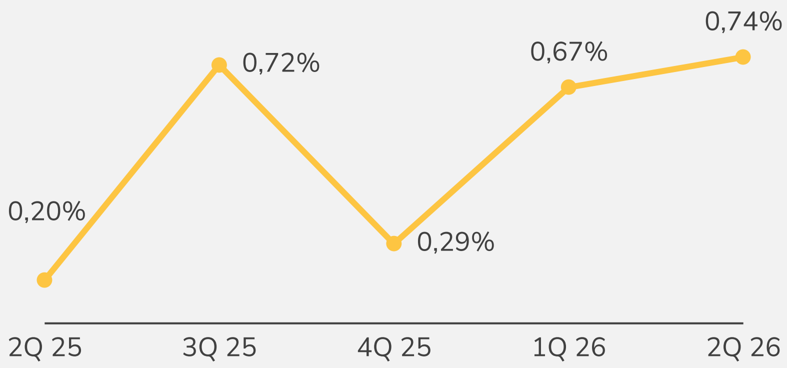
Impaired loans (PLN bn)



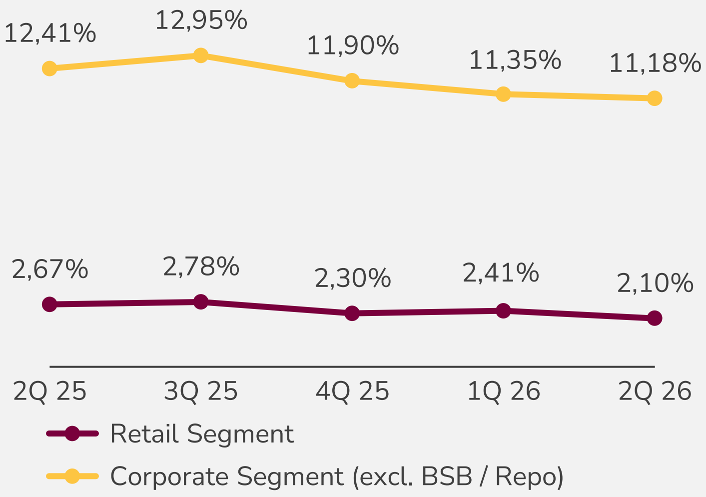
NPL reserve coverage ratio*



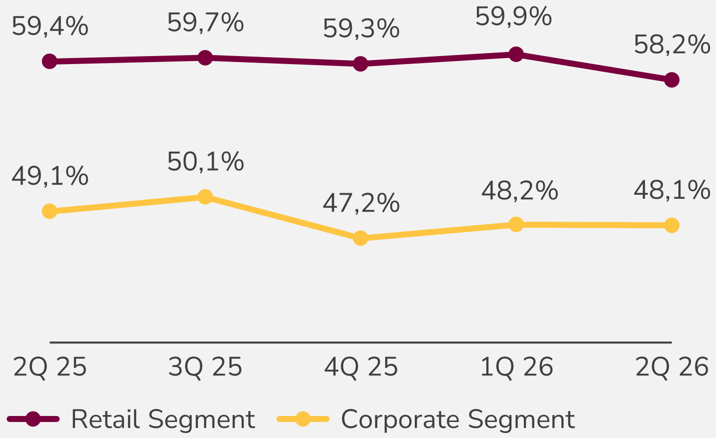
Cost of Risk – CoR%**



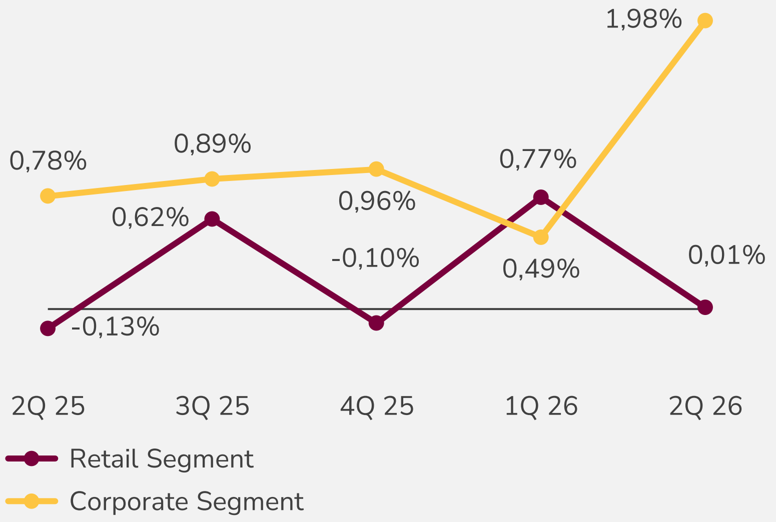
Impaired loans – segments



NPL provision coverage* – segments



CoR% – segments**

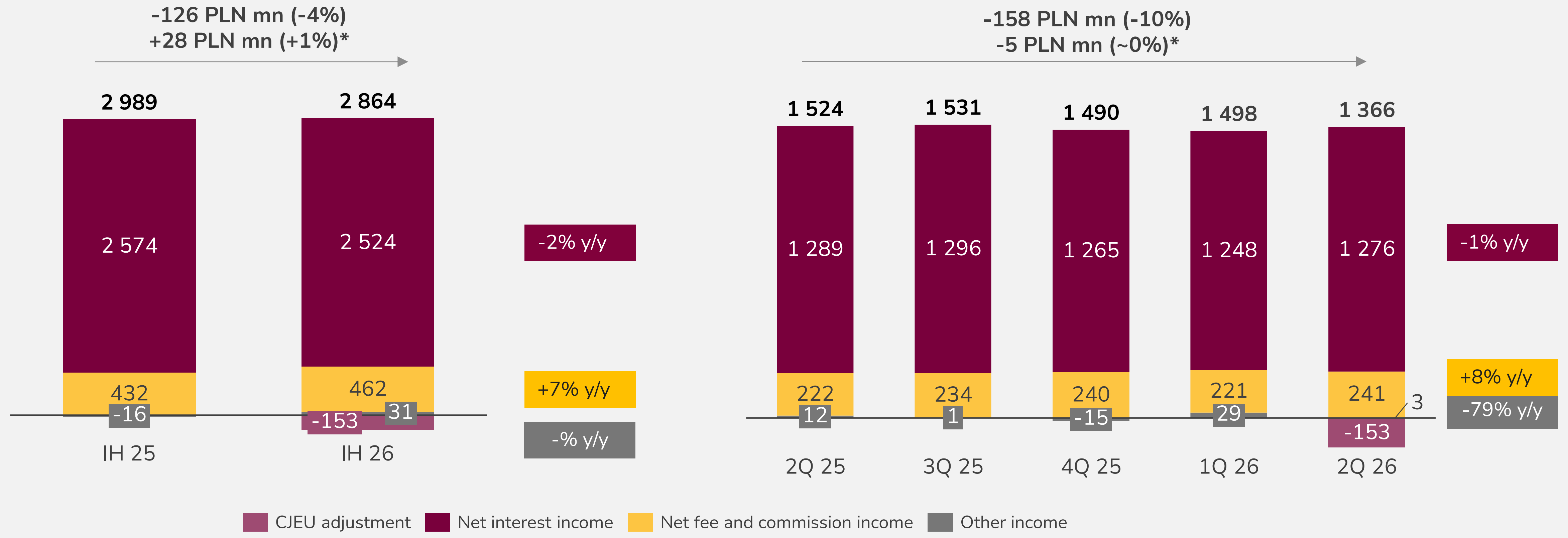


* Managerial presentation
** By quarter (QTD)

4 FINANCIAL RESULTS

DESPITE A DECREASE IN INTEREST RATES, THE BANK GENERATES A STABLE STREAM OF INCOME

Total revenue (PLN mn)

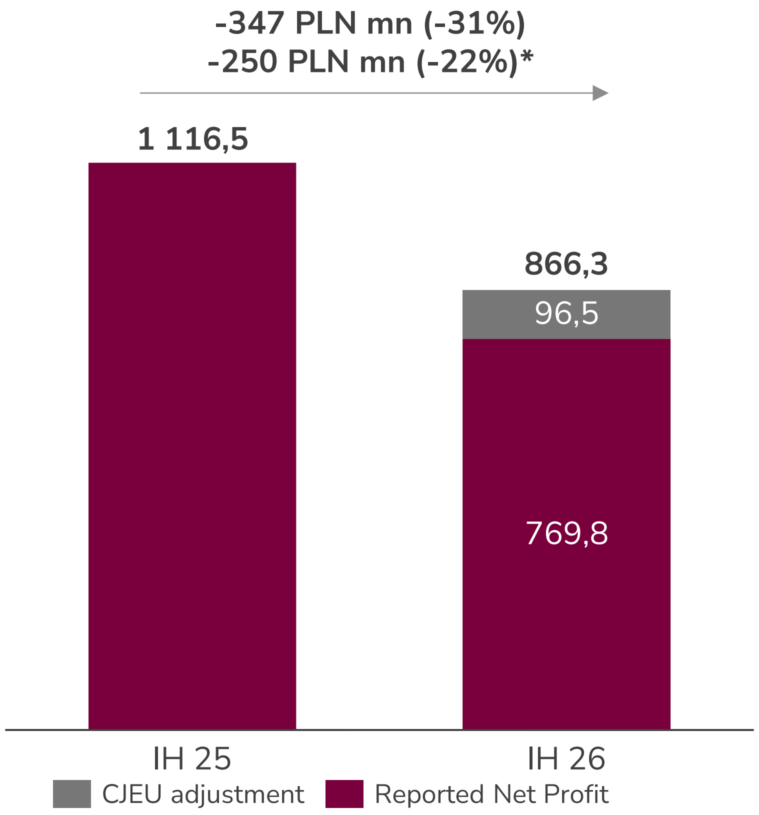


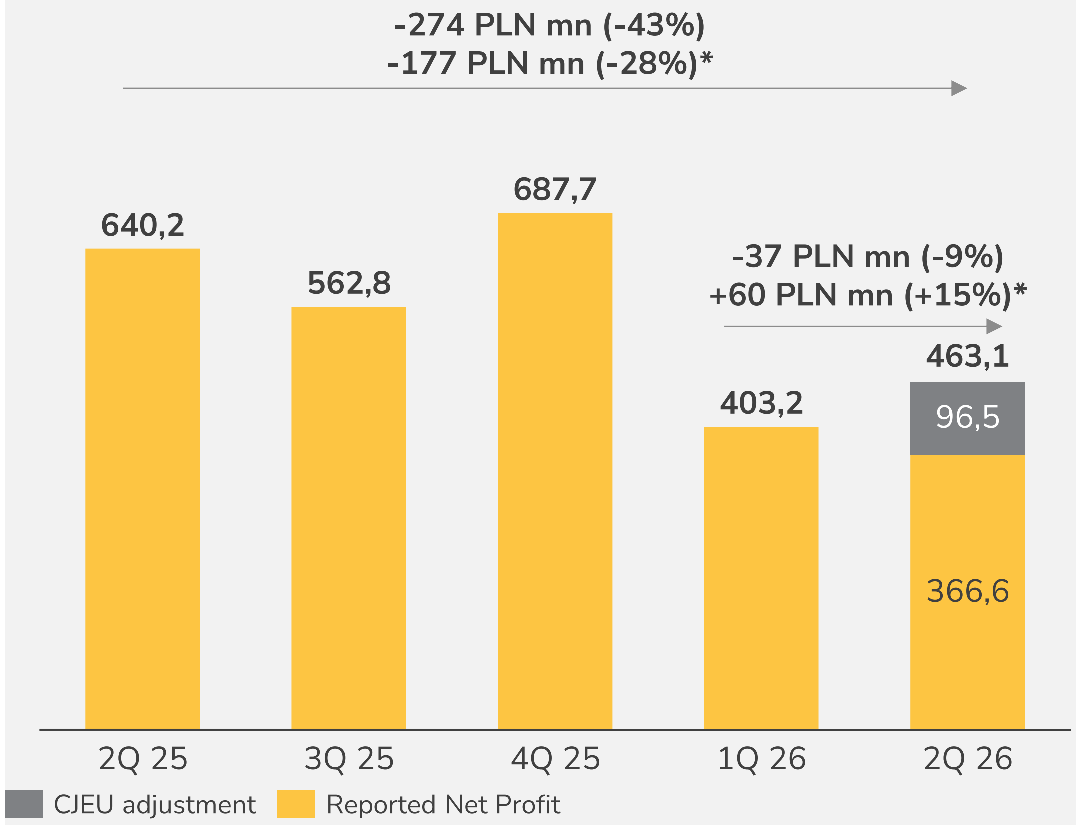
The CJEU's judgment of April 23, 2026, resulted in a necessary adjustment to the net interest income of PLN mn 153.2
In 2Q 26 the Bank received a dividend of PLN mn 40 from Polski Standard Płatności S.A.(„Blik”)
In 2Q 26 the Bank created an additional PLN mn 33 of provisions for disputes (included in other operating expenses)

* Revenue growth taking into account the adjustment of net interest income of PLN mn 153.2, which is a consequence of the CJEU's judgment of April 23, 2026, resulting in an update of the expected cash flow estimates by excluding interest accrued on loans on non-interest expenses, while maintaining the original effective interest rate.

NET PROFIT AFFECTED BY ONE-OFFS

Net profit (PLN mn)





- The net profit of the Alior Bank Group in 2Q 26 amounted to PLN mn 367 and was PLN mn 274 (-43%) lower compared to the result from 2Q 25
- The decrease in net profit y/y was mainly due to an adjustment in revenues by PLN mn 153 caused by the CJEU judgment of April 23, 2026, higher credit risk costs by PLN mn 98 and a significantly higher effective tax rate than a year ago

* Net profit growth taking into account the adjustment of net interest income in the amount of PLN mn 153.2, which is a consequence of the CJEU's judgment of April 23, 2026, resulting in an update of the expected cash flow estimates by excluding interest accrued on loans on non-interest expenses, while maintaining the original effective interest rate. Impact on net profit for 2Q 26 was PLN mn 96.5

INCOME STATEMENT INFLUENCED BY AN ADJUSTMENT TO REVENUE* AND A HIGHER TAX RATE

PLN mn	2Q25	2Q26	% y/y	IH 25	IH 26	% y/y
Total Income, including:	**1 524**	**1 366**	**-10%**	**2 989**	**2 864**	**-4%**
Net Interest Income	1 289	1 122	-13%	2 574	**2 371**	-8%
Fee & Commission Income	222	241	8%	432	**462**	7%
Other Income	12	3	-79%	-16	**31**	-
General administrative expenses	-550	-551	0%	-1 165	**-1 182**	1%
Net expected credit losses	-34	-132	290%	-154	**-247**	61%
Cost of fx mortgage legal risk	-44	-13	-71%	-60	**-49**	-17%
Tax*	-256	-303	19%	-493	**-615**	25%
Net Profit	**640**	**367**	**-43%**	**1 117**	**770**	**-31%**
C/I (%)	36,1%	40,3%	+4,3 pp.	39,0%	41,3%	+2,3 pp.
NIM (%)	5,74%	4,50%	-1,24 pp.	5,77%	4,91%	-0,86 pp.
COF (%)	1,74%	1,48%	-0,26 pp.	1,81%	1,53%	-0,28 pp.
ROE (%)	22,0%	11,5%	-10,5 pp.	19,8%	12,2%	-7,7 pp.

Net interest income, adjusted for the impact of the adjustment resulting from the CJEU judgment, amounted to **PLN bln 1.276** in 2Q 26 and was 1% lower than in 2Q 25.

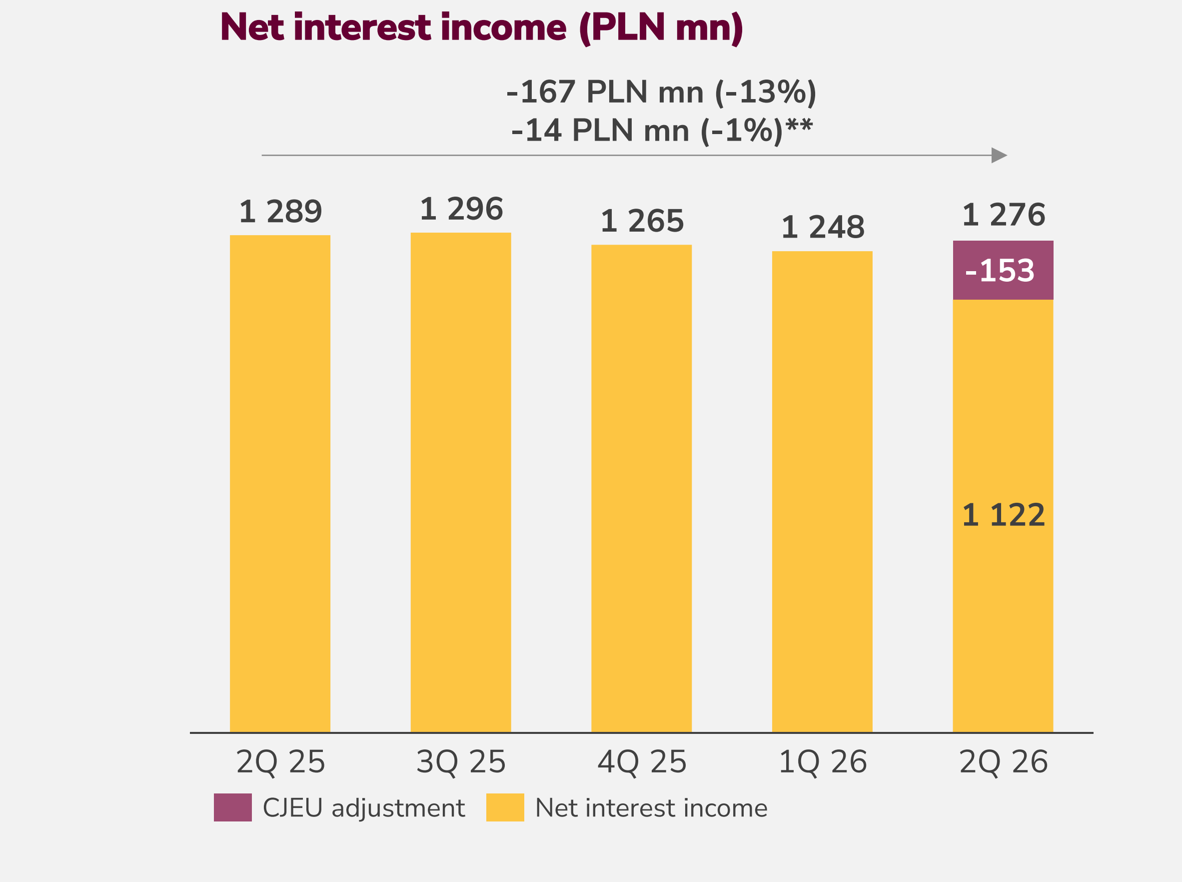
Net profit, adjusted for the impact of the adjustment resulting from the CJEU judgment, amounted to **PLN mn 463** in 2Q 26 and was 28% lower than in 2Q 25.

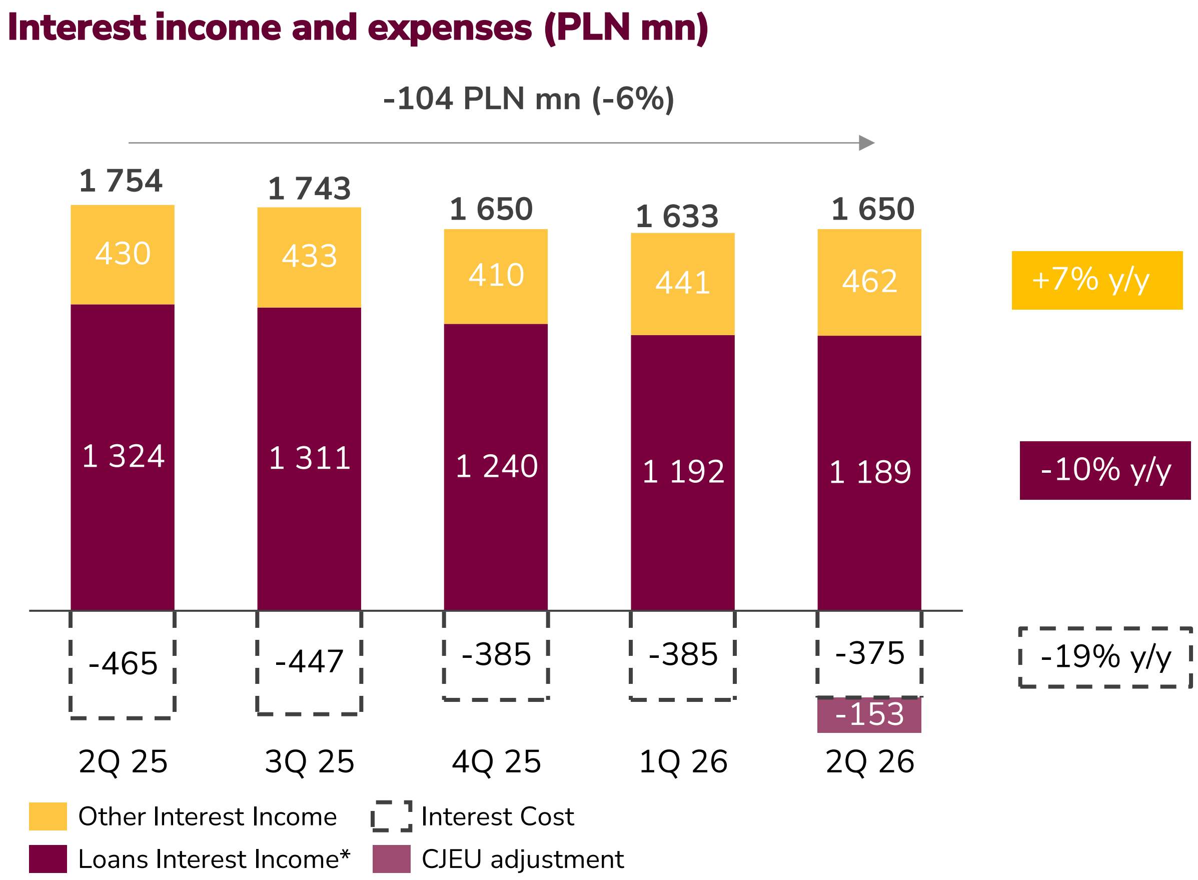
In 2Q 26, the ROE ratio was 11.5%, however, adjusted for the impact of the CJEU judgment** on net profit, the **ROE ratio in 2Q 26 amounted to approx. 14.3%.**

Hedging transactions on derivatives ceased to be a burden on the Bank's net interest income. Their impact in 2Q 26 amounted to PLN mn +17. For comparison, in 1Q 26, this impact amounted to PLN mn -6 and PLN mn -83 in 2Q 25.

* Income tax and bank tax
** The CJEU's judgment of April 23, 2026, made it necessary to make an adjustment in 2Q 26 to net interest income of PLN mn 153.2, which translated into a lower net profit in 2Q 26 by PLN mn 96.5.

DESPITE A DECREASE IN INTEREST RATES, THE INCREASE IN VOLUMES STABILIZES THE NET INTEREST INCOME



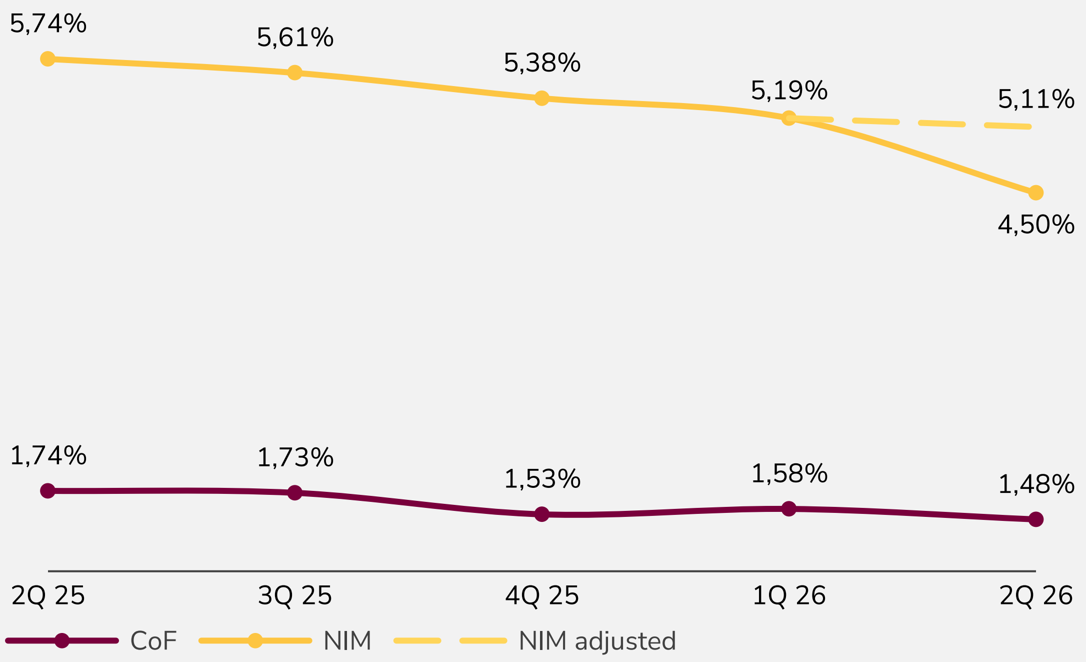


In connection with the CJEU's judgment of April 23, 2026, in the second quarter of 2026 the Bank updated the estimates of expected cash flows by excluding interest accrued on loans on non-interest expenses, while maintaining the original effective interest rate, which resulted in an adjustment of net interest income by PLN mn 153.2.

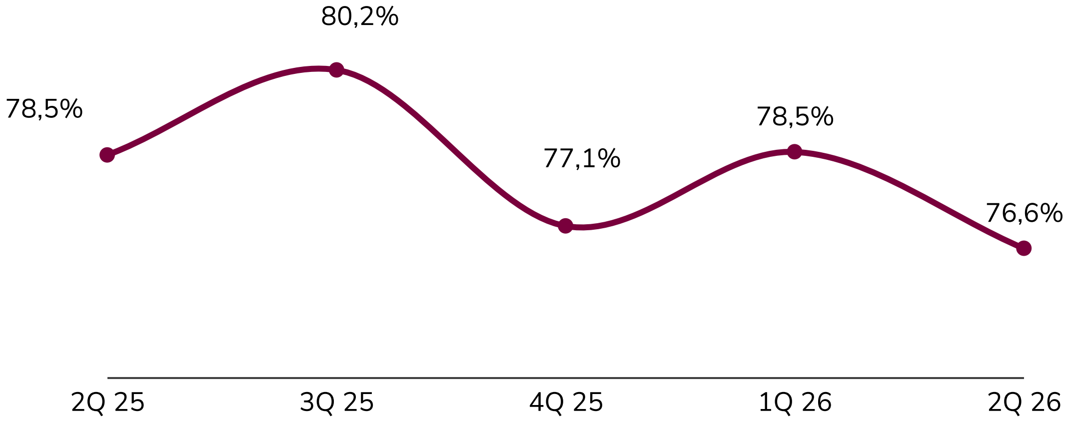
* Revenue from loans, purchased receivables and leasing, excluding the impact of the adjustment related to the CJEU judgment of April 23, 2026.
** Change in interest income adjusted for the impact of the CJEU judgment of April 23, 2026.

AN EVER-LOWER COST OF FINANCING LIMITS THE IMPACT OF THE DECREASE IN INTEREST RATES ON THE INTEREST MARGIN

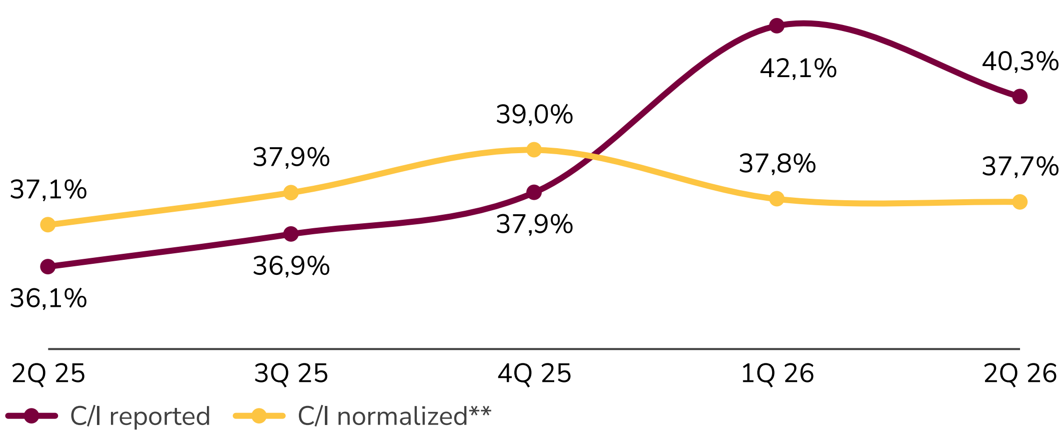
NIM and CoF*



L/D ratio



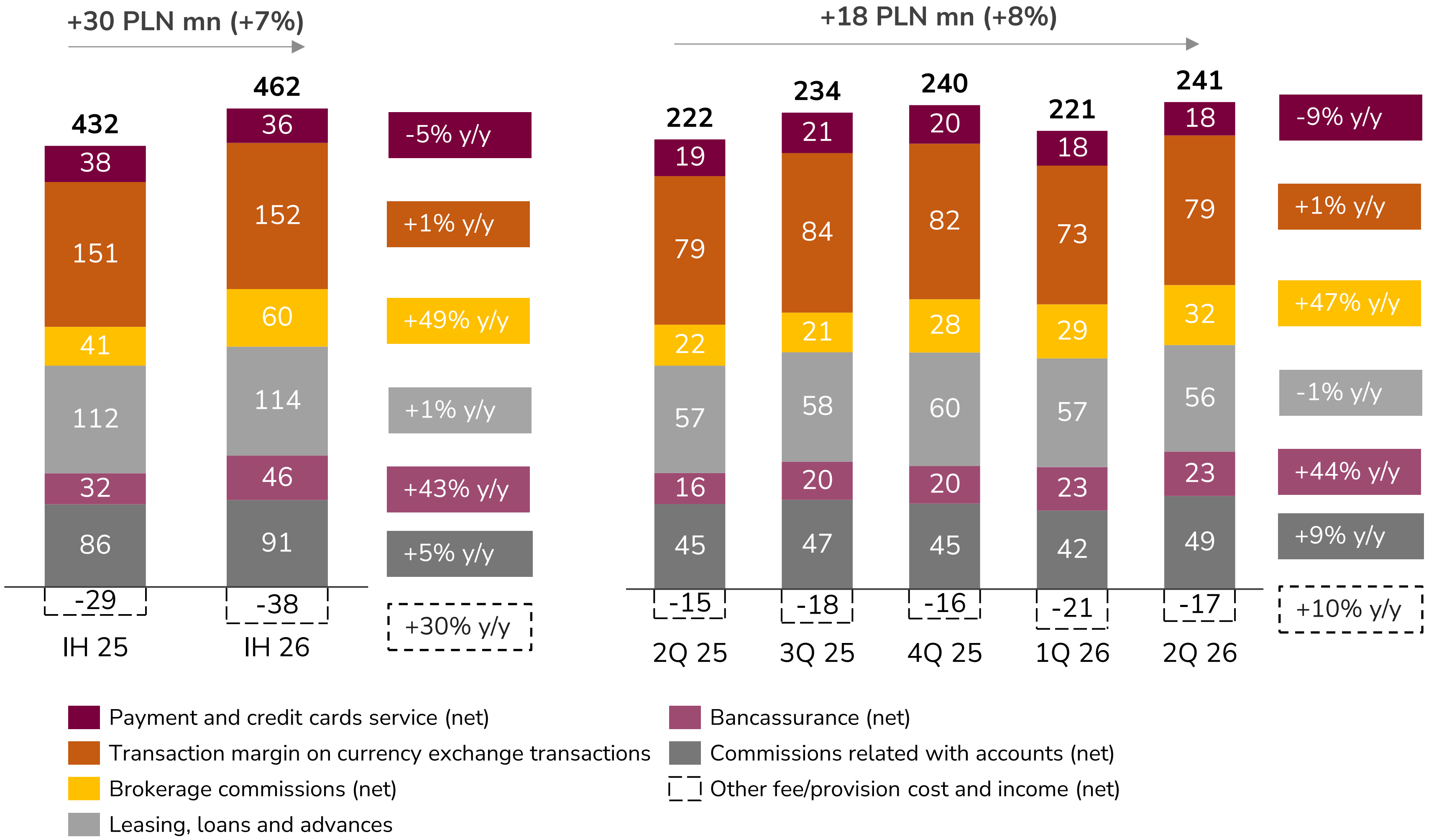
C/I ratio



* Managerial presentation, QTD, adjusted net interest margin (adj. NIM) was calculated without taking into account the PLN mn 153.2 adjustment to net interest income, which is a consequence of the CJEU's judgment of April 23, 2026.
** The ratio calculated on the assumption of a linear distribution of the contribution to the BFG compulsory restructuring fund over quarters and the absence of an adjustment of PLN mn 153.2 of interest income in 2Q 26

SIGNIFICANT IMPROVEMENT OF FEES AND COMMISSIONS INCOME (+8% Y/Y)

Net Fees and Commissions Income (PLN mn)

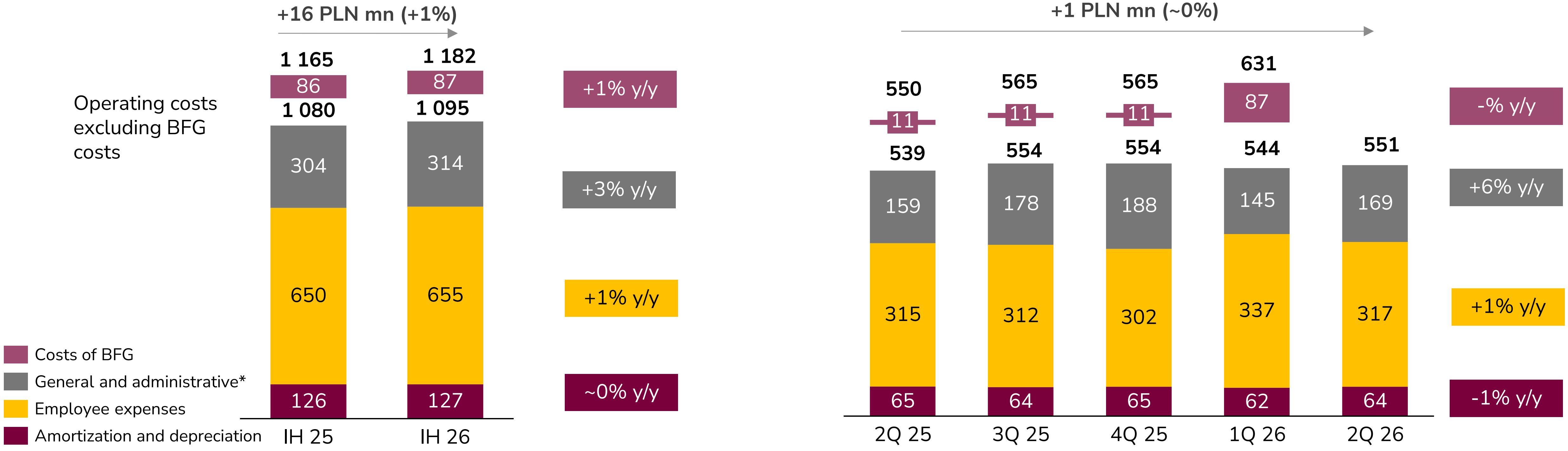


The increase in brokerage commissions by approx. PLN mn 10 y/y resulted mainly from the growing volume of assets in investment funds, as well as from the increase in the activity of retail clients transacting on the WSE

The increase in the result on insurance sales by **approx. PLN mn 7 y/y** was mainly due to an increase in insurance revenues related to mortgage loans

ANOTHER QUARTER WITH STABLE OPERATING COSTS

Operating costs (PLN mn)



Operating costs in 2Q 26 amounted to PLN mn 551 and increased by 2% (by PLN mn 12) compared to operating costs in 2Q 25 (excluding the costs of the Bank Guarantee Fund)

Compared to 1Q 26, general management costs increased in 2Q 26 by PLN mn 24 (+17%). This was mainly due to higher q/q costs of consulting services (+PLN mn 13) and marketing costs (+PLN mn 6)

The Bank estimates that in the entire year 2026, the increase in operating costs, excluding the costs of the Bank Guarantee Fund, will not be higher than the increase resulting from inflation

* General management expenses include taxes and fees

WE ARE IMPLEMENTING OUR AMBITIOUS STRATEGY „ALIOR BANK. OR NOTHING.” FOR 2025-2027

Scaling Up

High Resilience

Operational Excellence

Key indicators for 2Q 26

PLN BN 1.37 IN REVENUE

-10% 2Q/2Q

PLN BN 1.52 IN REVENUE* (~0% 2Q/2Q)

PLN MN 367 IN PROFIT

-43% 2Q/2Q

463 MILLION IN PROFIT* (-28% 2Q/2Q)

11.5% ROE

-10.5 pp. 2Q/2Q

14.3% ROE* (-7.7 pp. 2Q/2Q)

40.3% C/I

+4.3 pp. 2Q/2Q

37.7% C/I (+0.6 pp. 2Q/2Q)**

5.16% NPL

-1.02 pp. 2Q/2Q

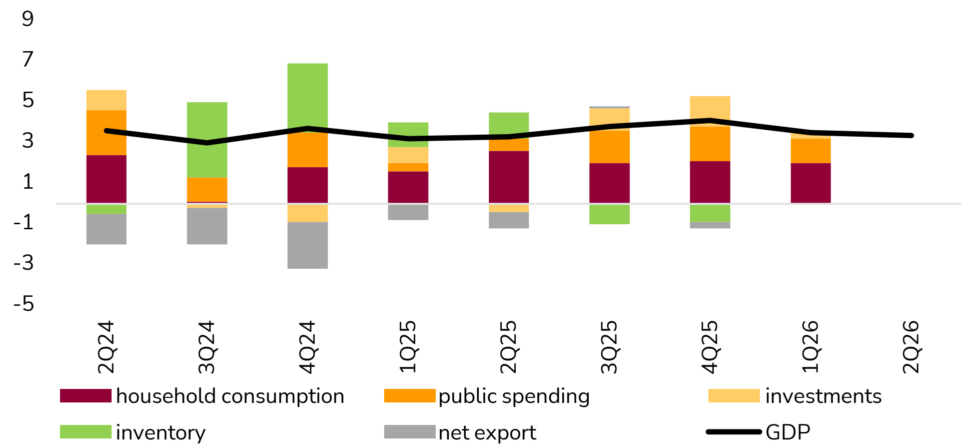
* Revenues, net profit, ROE without taking into account the adjustment of net interest income, which is a consequence of the CJEU's judgment of April 23, 2026, resulting in an update of the expected cash flow estimates by excluding interest charged on loans for non-interest expenses, while maintaining the original effective interest rate. The impact of the adjustment on revenues is PLN mn 153.2, and on net profit PLN mn 96.5.
** The ratio calculated on the assumption of a linear distribution of the contribution to the BFG compulsory restructuring fund over quarters and the absence of an adjustment of PLN mn 153.2 to interest income in 2Q 26

5 OTHER ISSUES

MANUFACTURING SECTORS STRONGER IN 2Q 26

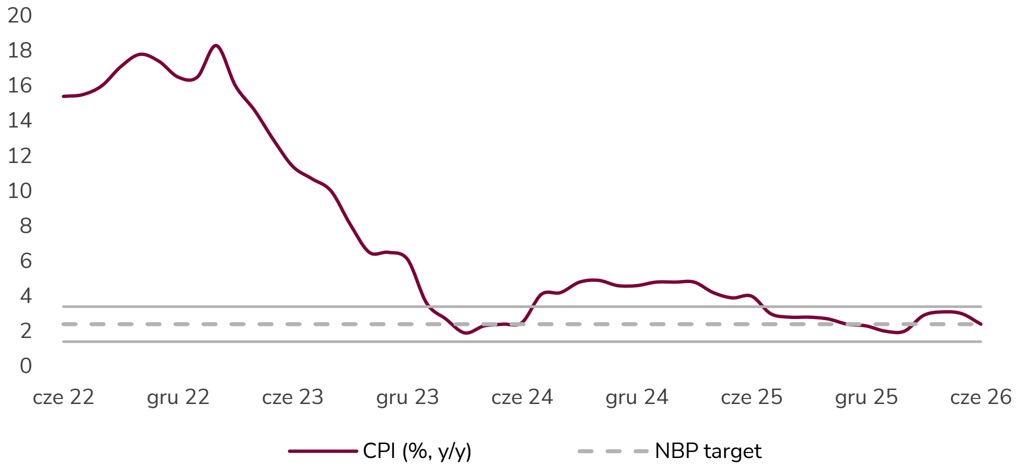
GDP growth slowed down in 1H

GDP growth (in real terms, %, y/y) and its composition (pp.), Poland



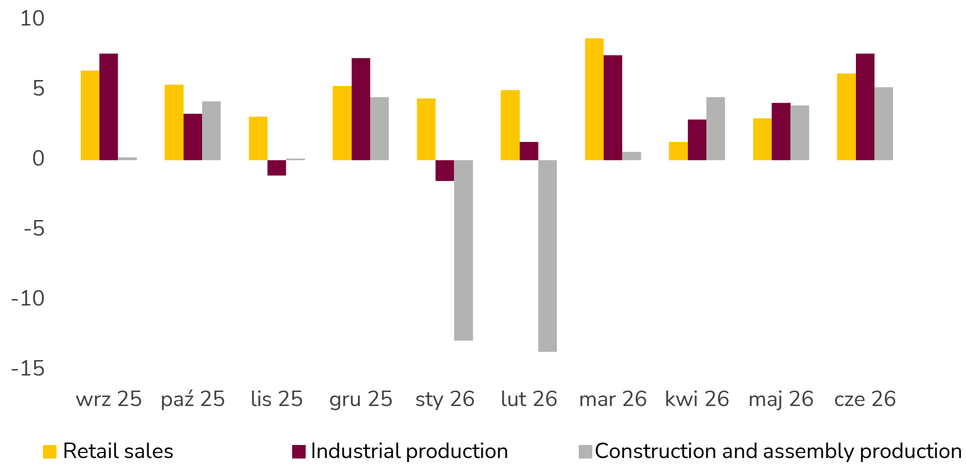
Inflation kept in check

CPI, Poland (%, y/y)



Industry and construction accelerated in 2Q

Monthly economic data, Poland (%, y/y)



Source: GUS, NBP, Bloomberg, DAM Alior's own study

Economic growth in Poland slowed down in the first half of 2026 compared to the second half of 2025. We estimate GDP growth in the first half of 2026 at approx. 3.5% y/y vs. nearly 4% y/y in the second half of 2025.

In 1Q 26 manufacturing sectors, including primarily construction, but also industry, performed significantly worse. In 2Q 26 we have already observed an acceleration in these sectors. In the construction sector, due to better weather conditions and the economic situation driven by investment demand, supported by EU funds. Industry was also assisted by an additional boost due to precautionary stockpiling by companies amid fears of increased disruptions to supply chains caused by the oil shock.

The trends in consumption were the opposite. In 2Q 26 there was a weakening caused by the effects of the oil shock, mainly a deterioration in real wage growth and household sentiment

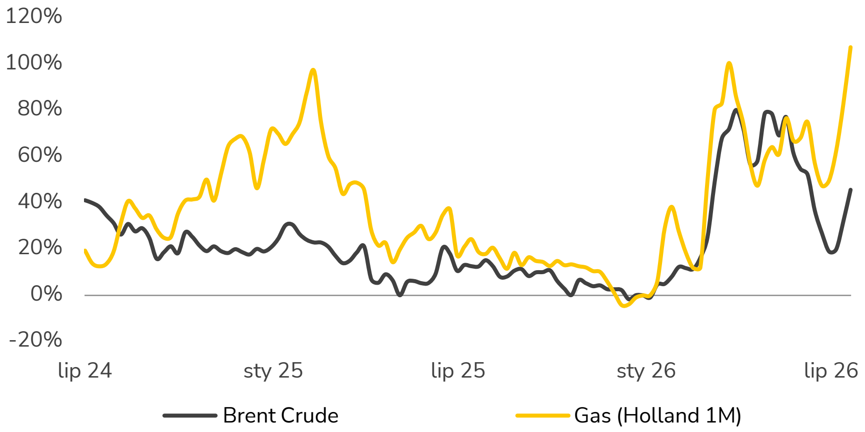
In 2Q 26, there was an increase in consumer inflation to an average of 2.9% y/y, compared to an average of 2.4% y/y in 1Q 26. The effects of the oil shock on inflation in Poland were limited by the effects of the reductions in taxes on fuels throughout 2Q 26.

In such an environment, the MPC stabilized interest rates, including the main rate at 3.75%.

GLOBAL INDUSTRY DRIVEN BY INVESTMENTS

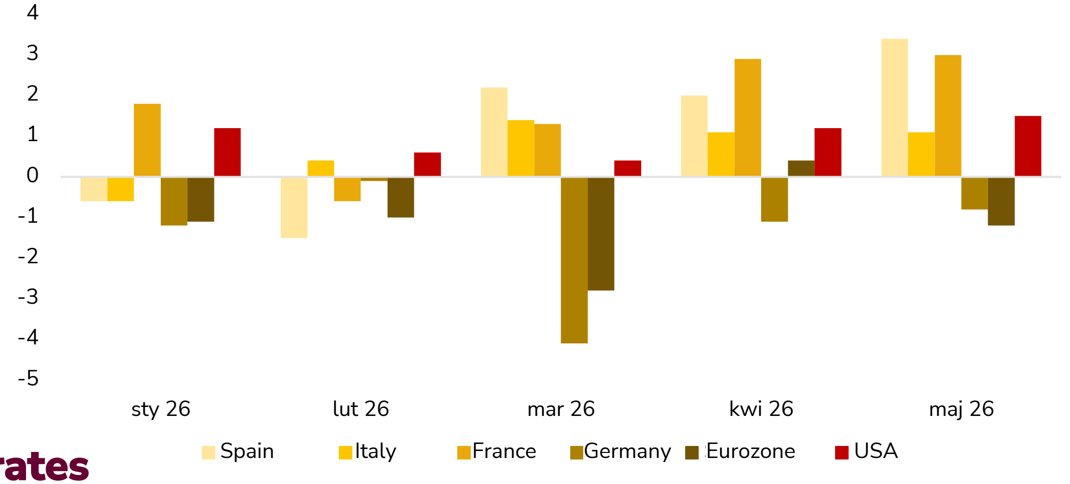
Strong increase in hydrocarbon prices

Price change from the end of '25 (weekly averages)



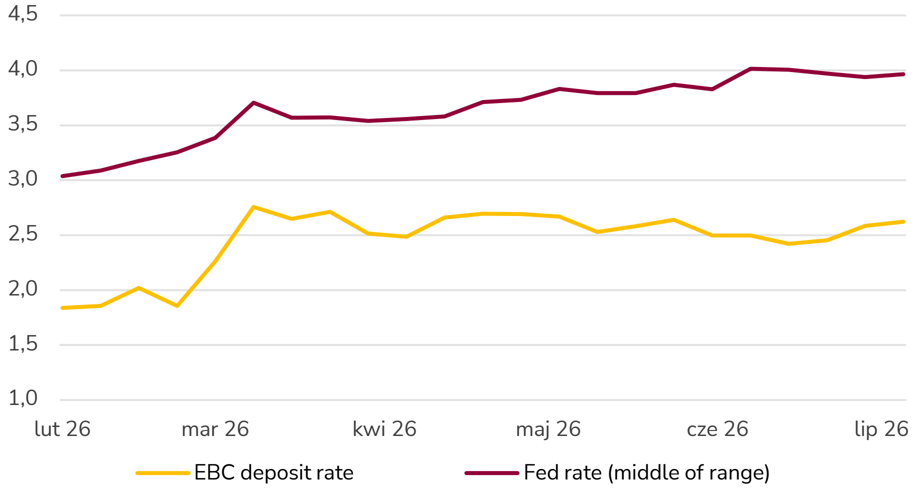
Global industry in recovery. But not in Germany

Industrial production dynamics (%, y/y, seasonal adjustment)



The oil crisis has changed the perception of Fed and ECB rates

ECB and Fed interest rate valuations for December 2026 (%)



Disruptions in transport and production in the Gulf region continue to have a strong impact on the availability and prices of hydrocarbons. Mid-June seemed to bring a breakthrough in peace negotiations between the US and Iran, but in July hostilities resumed.

In a difficult surrounding, we are observing a recovery in global industry, driven by investment expenditures in high technologies and defense spending.

The exception is Germany, where, after the energy shock caused by the outbreak of the war in Ukraine, the local industry is entering the Chinese shock 2.0 and is clearly struggling to recover from the crisis. For Poland, this crisis is both a challenge (Germany is a key trading partner) and opportunity related to the potential relocation of businesses to our country.

The recovery in industry, driven by investment demand, is accompanied by a global cooling of consumer sentiment, caused by an increase in the cost of living.

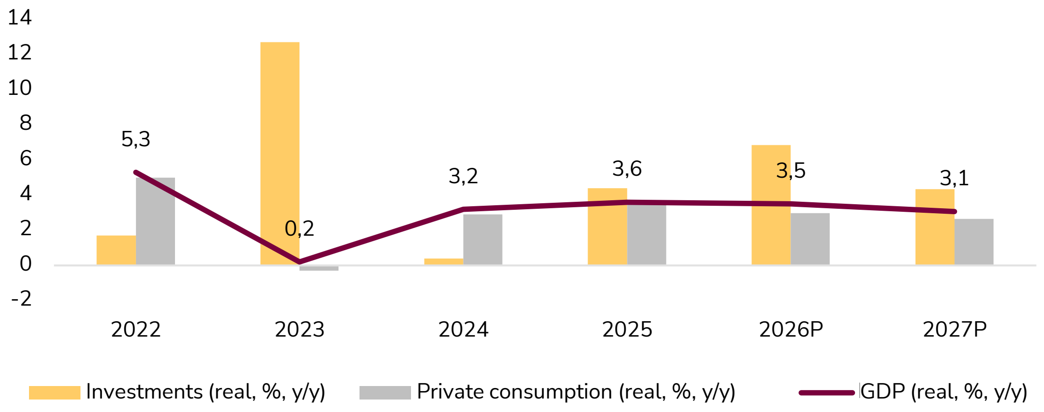
The crisis has clearly changed the perception of interest rate prospects. The ECB raised rates by 25 bps in June, and market valuations suggest the possibility of further ECB rate hikes and tightening of Fed policy

Source: Bloomberg, DAM Alior's own study

2026: RECOVERY IN A CHALLENGING SURROUNDING

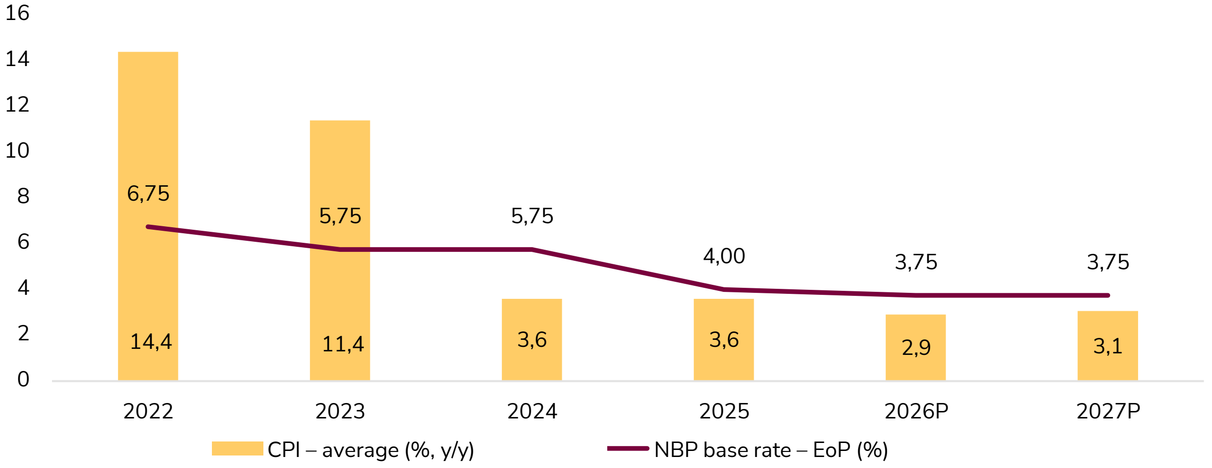
Moderate recovery in the economy and credit

GDP and main components, Poland



Stable rates with elevated inflation

Inflation and interest rates, Poland



	2024	2025	2026P	2027P
Economic indicators				
GDP *(real, %, y/y)*	3.0	3.6	3.5	3.1
Investments *(real, %, y/y)*	-0.9	4.4	6.9	4.3
Private consumption *(real, %, y/y)*	2.9	3.7	3.0	2.6
CPI *(average, %, y/y)*	3.6	3.6	2.9	3.1
Unemployment rate *(average, %)*	5.1	5.4	6.0	6.0
NBP base rate *(EoP, %)*	5.75	4.00	3.75	3,.75
Banking sector *(volumes, %, y/y)*				
Total loans	**3.4**	**5.7**	**7.5**	**6.2**
Residential mortgages (PLN)	*5.7*	*8.1*	*7.6*	*6.3*
Consumer	8.4	7.9	8.8	7.5
Corporate	*4.8*	*8.9*	*10.2*	*6.5*
Total deposits	7.9	9.7	9.1	7.8

Source: GUS, NBP, DAM Alior forecasts

The economic recovery in Poland in 2026 is supported by a marked acceleration in investment and inhibited by a cooling of private consumption. In a broader perspective, the growth potential is reduced by the destabilization associated with the war in the Middle East

Investment demand accelerated with the cyclical recovery of corporate investment, supported largely by public sector spending, with a broad inflow of EU funds, including the NRP. However, the impulse from the NRP will probably expire in the coming quarters. Private consumption will slow down, among others as a result of higher inflation and cooling wage and labor market dynamics

Inflation will move to higher levels compared to recent trends due to the energy shock, but should remain within the range of deviations from the NBP target (2.5% +/- 1 pp).

The prospect of continuing NBP interest rate cuts in the context of the ongoing oil shock is receding. We expect rates to stabilize, although the MPC has a more dovish attitude than the main central banks

Risks to the outlook in the context of the energy shock caused by the war in the Middle East remain elevated. We assume that we will see a gradual normalization of the situation later in the year. A possible prolongation of the destabilization of the energy market will increase inflation and erode demand

In 2026-2027, we expect the credit recovery to continue, culminating in 2026. Nevertheless, the deposit base will continue to grow faster than the value of loans

Alior Bank's mentors in the SheLeads First Time Manager program

Alior Bank experts have joined the SheLeads First Time Manager mentoring program as mentors supporting the growth of future leaders. Participation in the initiative confirms the bank's commitment to talent development, strengthening diversity, and building a culture of sharing knowledge and experience.

Alior Bank's mentors and lecturers in the "Women in Finance" program

Alior Bank's experts have become involved in the "Women in Finance" Development Program, implemented by the Warsaw School of Economics and the Polish Bank Association. Through lectures, workshops and mentoring, they supported female students in building careers in the financial sector, reaffirming the bank's commitment to talent development, knowledge sharing, and strengthening the diversity and leadership of women in the financial industry.

Strategic Sponsor 9. Biomethane Congress

Alior Bank has become a strategic sponsor of the 9. Biomethane Congress, one of the most important events devoted to energy transition and sustainable development. The bank's presence at the congress emphasizes its active role in financing the green transition and supporting the development of a modern economy.

Lead Partner of the report "The Power of Experience in AI"

Alior Bank has become the Main Partner of The Best Age Foundation's report "The Power of Experience in AI. How to use the potential of mature employees". The initiative highlights the importance of generational diversity, professional experience, and responsible use of new technologies in building a modern work environment.

MODERNIZATION OF OWN BRANCHES, NEW BRANCHES IN THE LARGEST SHOPPING MALLS

Alior Bank has debuted a new branch concept in the Manufaktura Shopping Center in Łódź. It is the first of the bank's own branches created according to a new concept that combines modern design, intuitive solutions, and **customer support in a smooth transition to digital financial services, in line with the strategy of "Alior Bank. Or nothing."**

The new branch concept is one of the most advanced formats of bank branches on the European market, which translates into high quality customer experience and achieving the highest levels of customer satisfaction.

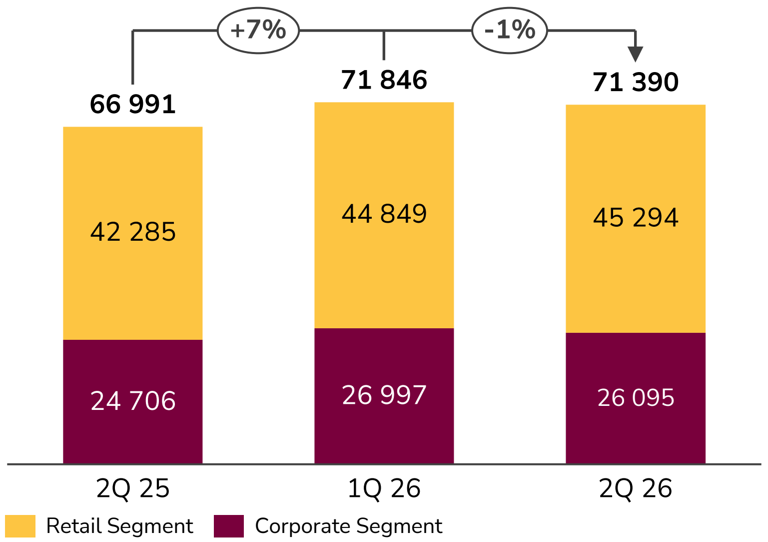
There are already 94 branches operating in the renewed standard, and the modernization of the Alior Bank branch network will ultimately cover all branches.

EUROPEAN PROPERTY AWARDS
WINNER 2020-2021

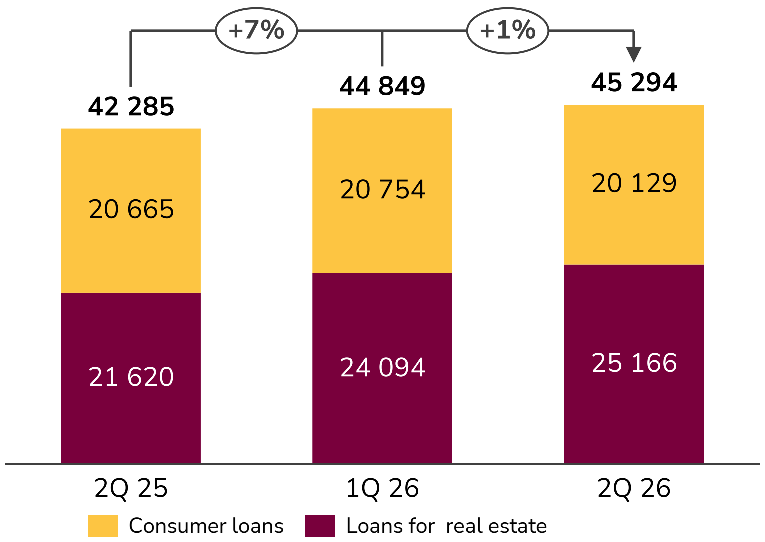
SBID INTERNATIONAL DESIGN AWARDS 2020
FINALIST

STABLE GROWTH OF THE GROSS LOAN PORTFOLIO

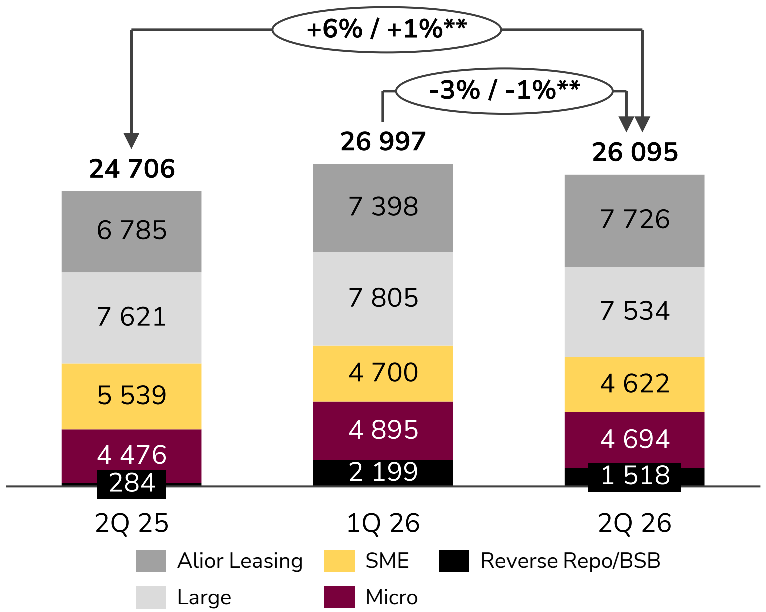
Loan portfolio in total (PLN mn)



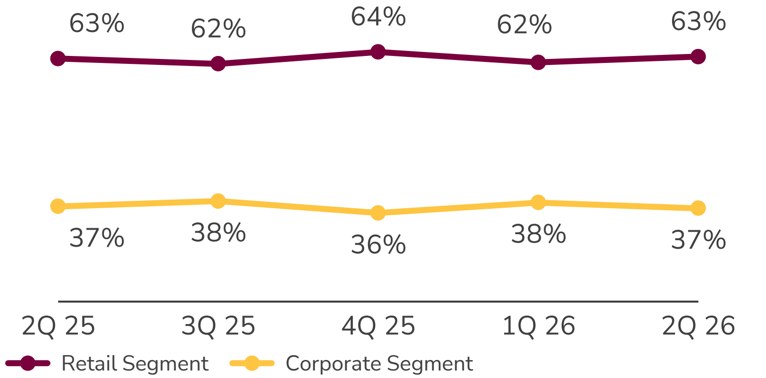
Retail Customer Segment (PLN mn)



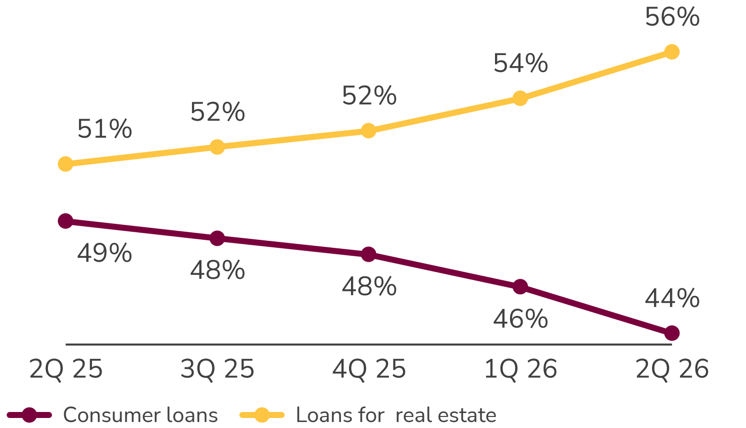
Business Customer Segment* (PLN mn)



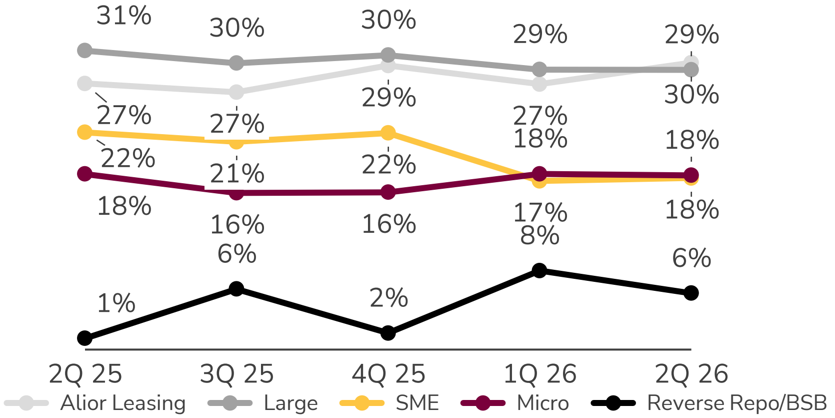
Structure of the total loan portfolio



Structure of the Retail Customer portfolio



Structure of the Business Customer portfolio

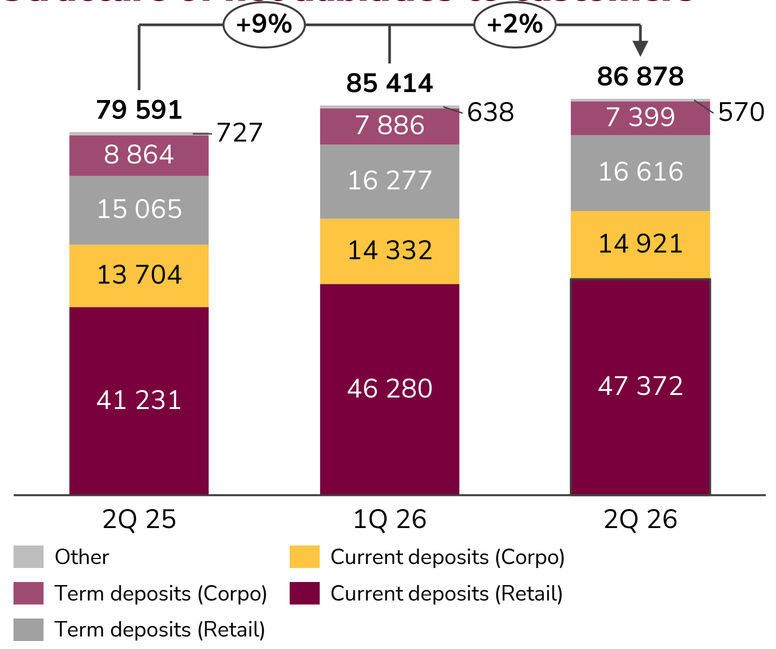


* Managerial presentation. In 1Q 26 there was a change in the classification of the Business Customer segment, which consisted in, among others, the merger of the Small and Medium segments in SMEs and the reclassification of some of the Small to Micro customers

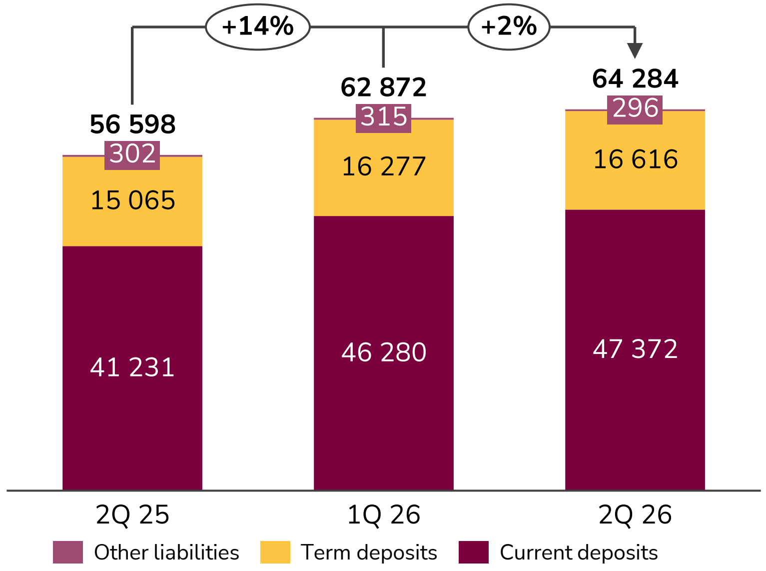
** without Reverse Repo / BSB transactions

THE BANK MANAGES THE DEPOSIT PORTFOLIO TO OPTIMIZE THE COST OF FINANCING (PLN MN)

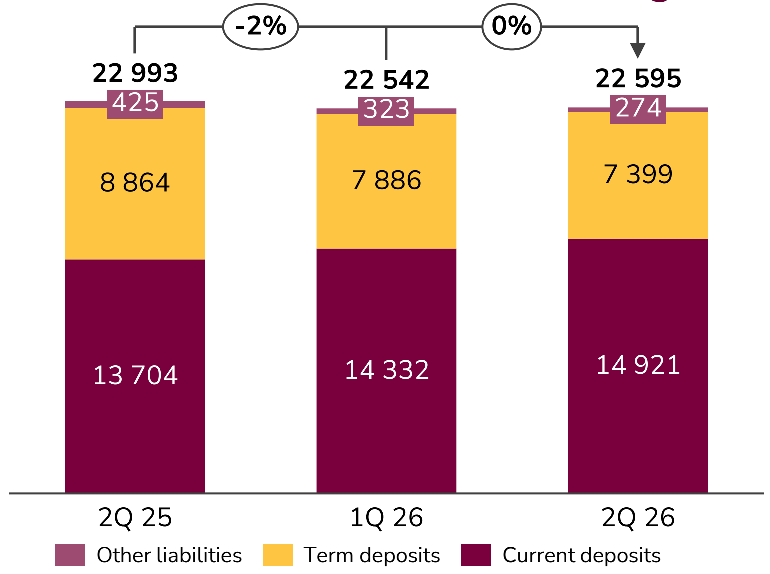
Structure of net liabilities to customers



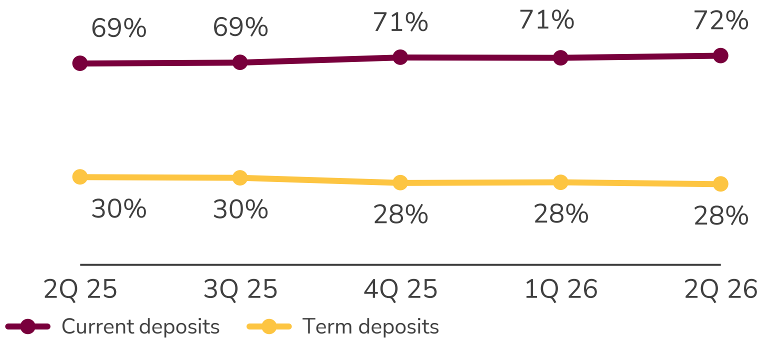
Net liabilities structure – Retail Segment



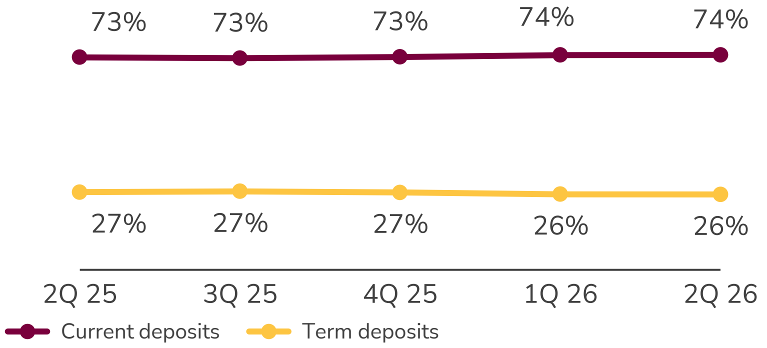
Net liabilities structure – Business Segment



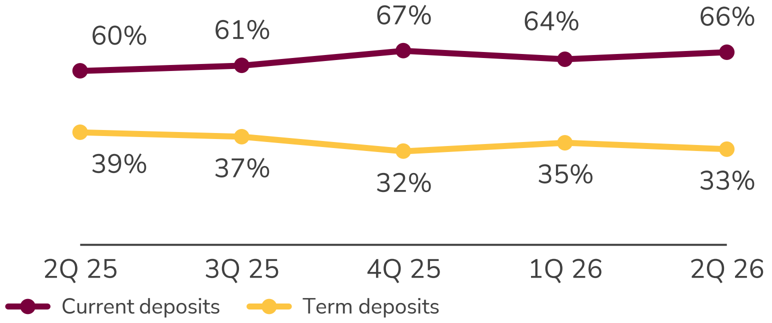
Structure of main liabilities



Structure of main liabilities – Retail Segment

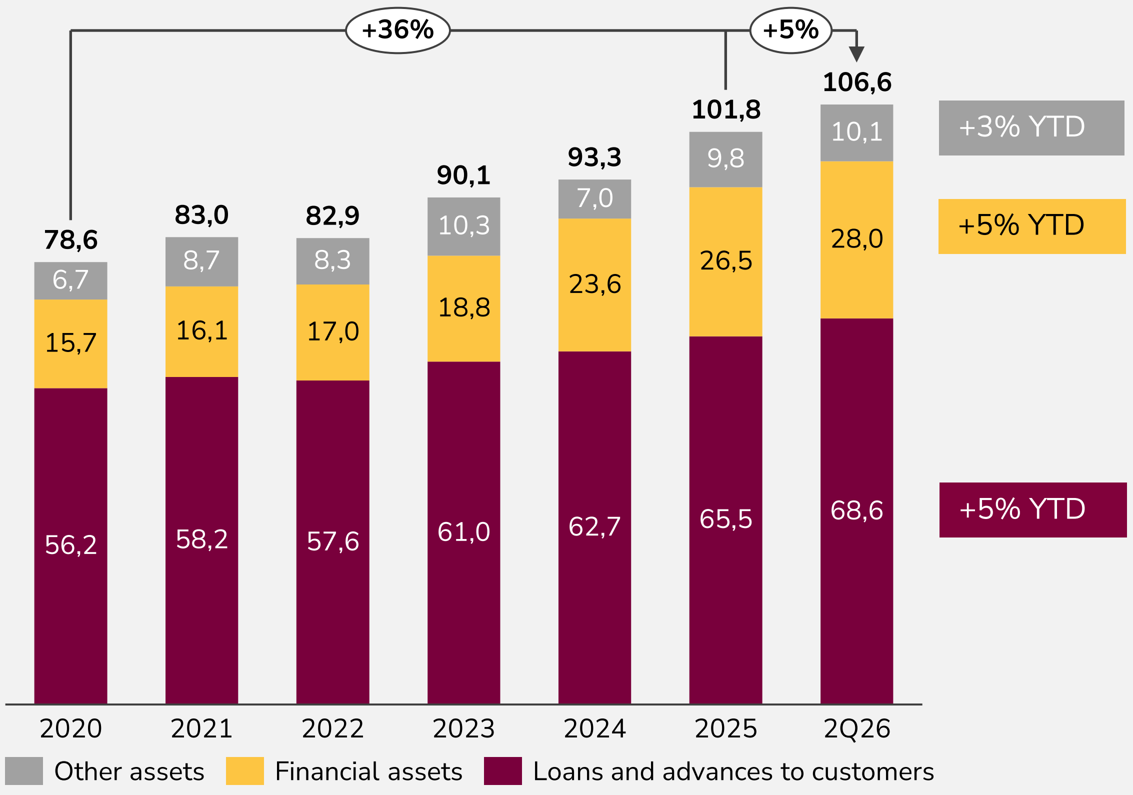


Structure of main liabilities – Business Segment

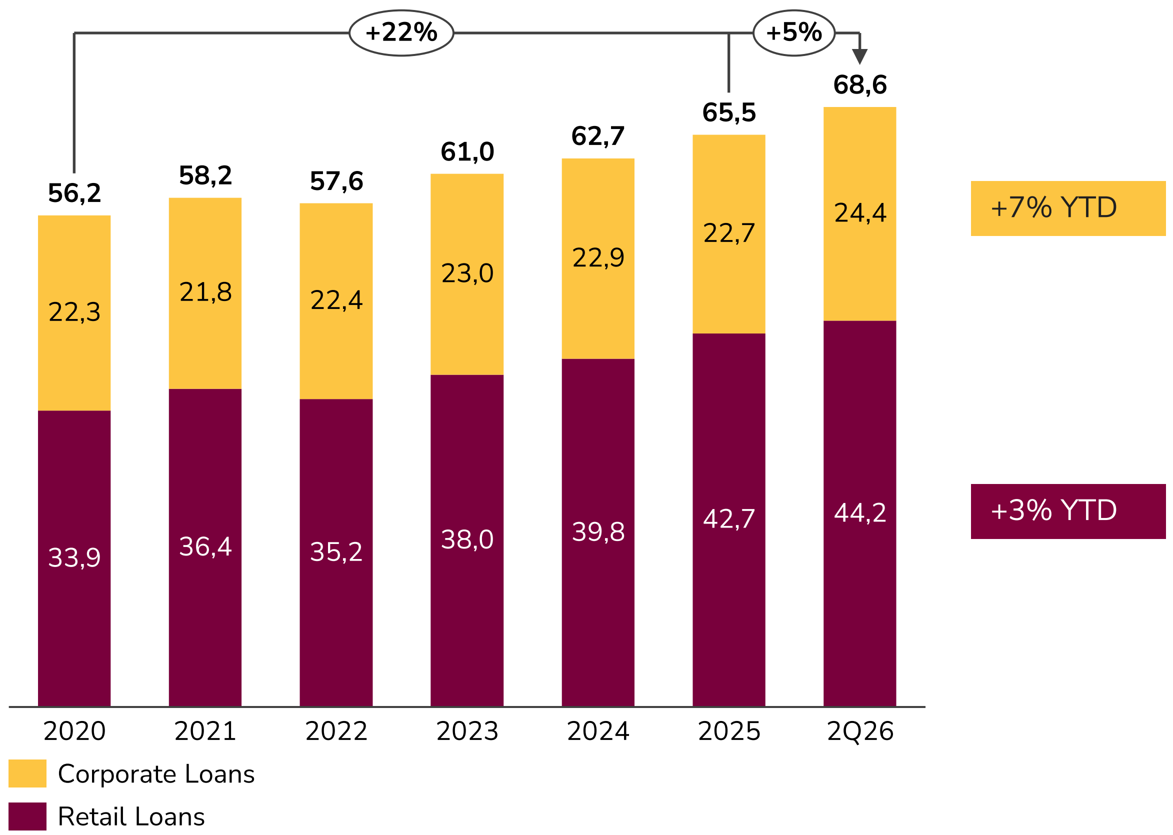


ASSET STRUCTURE OF ALIOR BANK GROUP (PLN BN)

Alior Bank Group assets

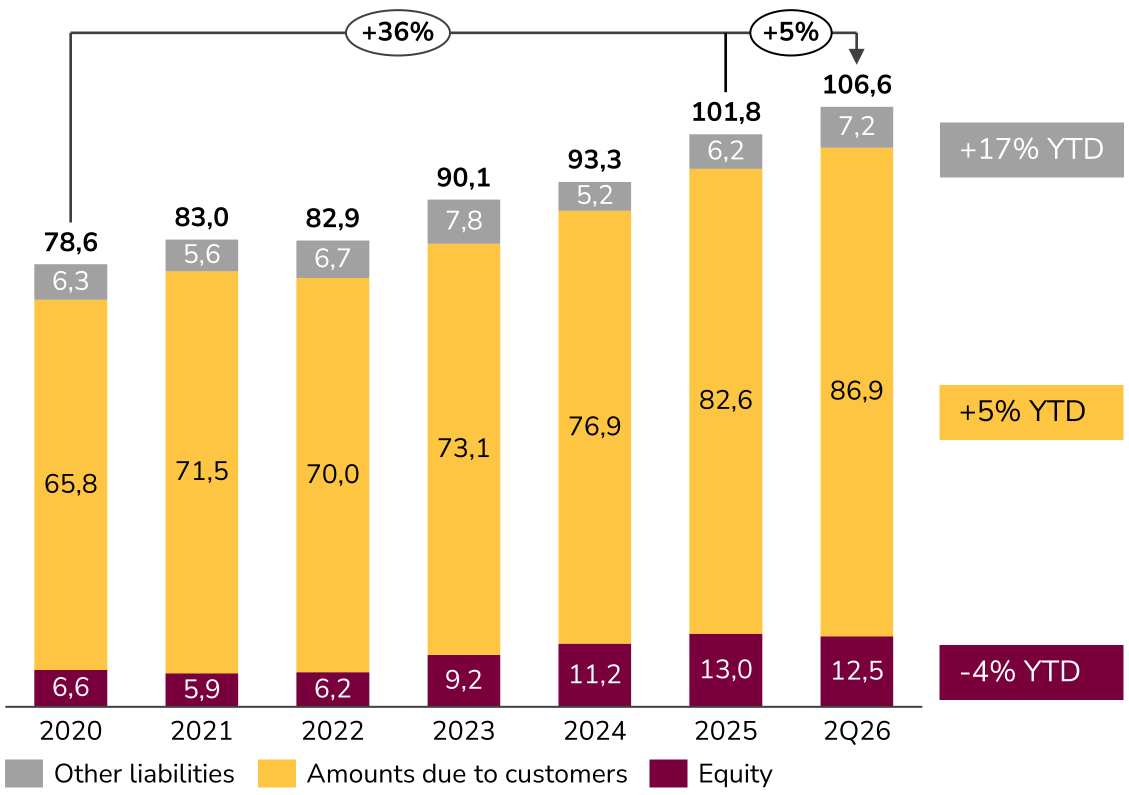


Receivables from customers (net)

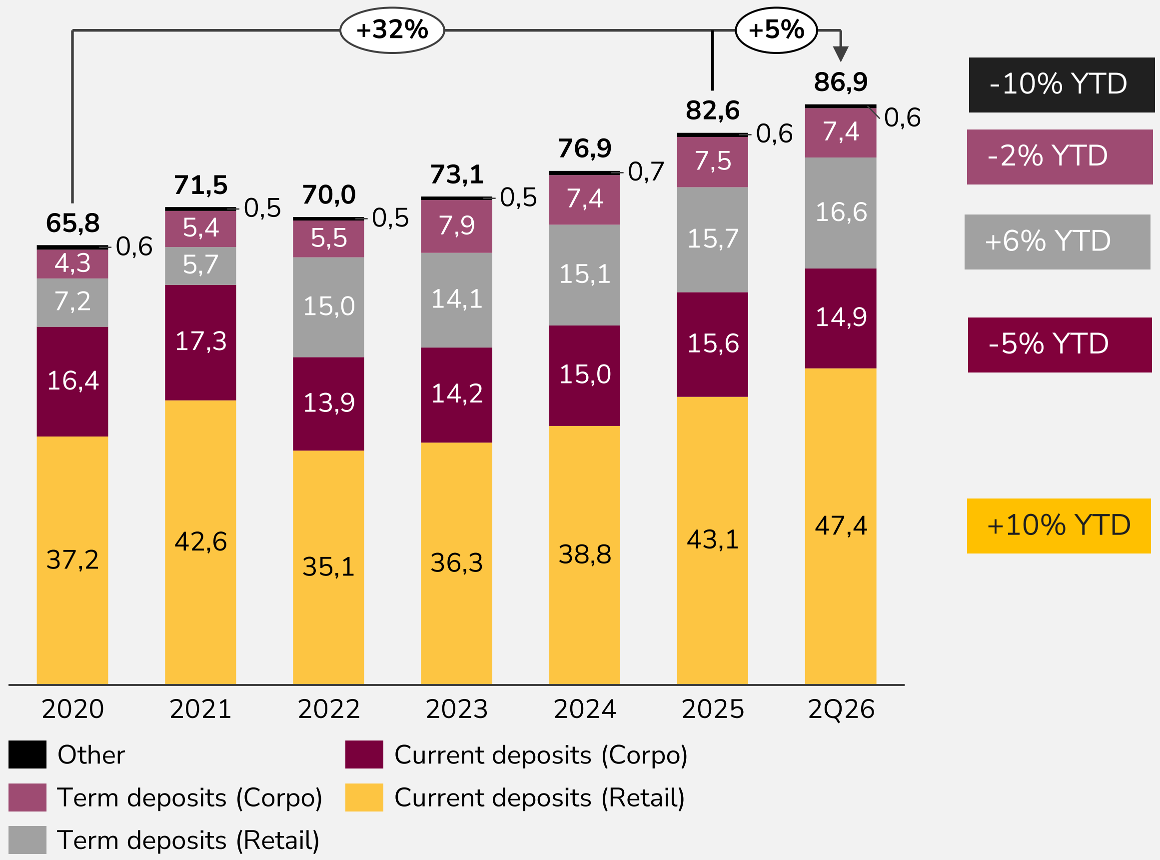


LIABILITY STRUCTURE OF ALIOR BANK GROUP (PLN BN)

Alior Bank Group liabilities



Liabilities to customers*



* Starting from the 2024 report, amounts due to customers are presented excluding Bank Securities („*Bankowy Papier Wartościowy"*) and liabilities from debt securities issues. Historical data has been adjusted accordingly.

INCOME STATEMENT

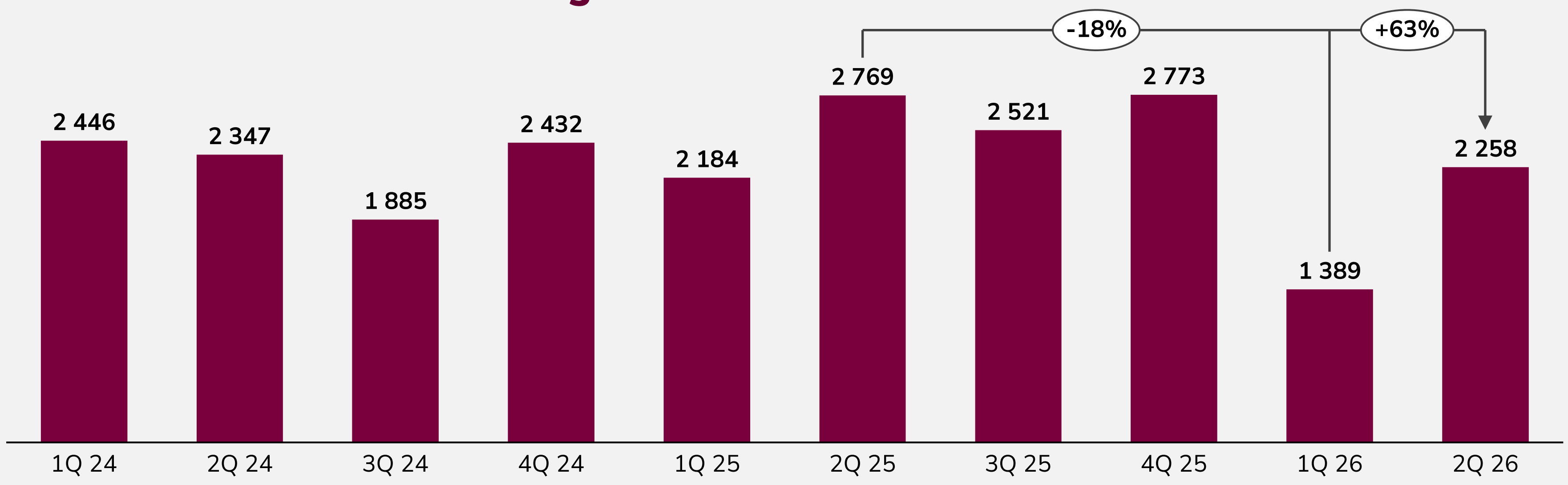
PLN mn	2Q 25	1Q 26	2Q 26	% y/y	IH 25	IH 26	% y/y	y/y
Total Income	**1 523,8**	**1 498,1**	**1 365,6**	**-10%**	**2 989,3**	**2 863,7**	**-4%**	**-125,6**
Net interest income	1 289,1	1 248,2	1 122,4	-13%	2 573,9	2 370,7	-8%	-203,3
Net fee and commission income	222,3	221,2	240,5	8%	431,6	461,7	7%	30,1
Other income	12,4	28,7	2,6	-79%	-16,2	31,3	-293%	47,5
Total costs	**-695,8**	**-857,4**	**-767,6**	**10%**	**-1 519,1**	**-1 624,9**	**7%**	**-105,8**
General administrative expenses	-549,6	-630,9	-550,8	0%	-1 165,4	-1 181,6	1%	-16,2
Impairment of non-financial assets	-0,6	-0,7	-0,2	-75%	-0,8	-0,8	9%	-0,1
Net expected credit losses	-33,9	-115,3	-132,0	290%	-153,8	-247,3	61%	-93,5
Cost of fx mortgage legal risk	-43,7	-36,7	-12,7	-71%	-59,6	-49,3	-17%	10,2
Banking tax	-68,1	-73,9	-72,0	6%	-139,6	-145,9	5%	-6,3
Gross profit	**827,9**	**640,7**	**598,0**	**-28%**	**1 470,2**	**1 238,7**	**-16%**	**-231,4**
Income tax	-187,7	-237,5	-231,4	23%	-353,6	-468,9	33%	-115,3
Net profit	**640,2**	**403,2**	**366,6**	**-43%**	**1 116,5**	**769,8**	**-31%**	**-346,7**
Net interest margin (NIM)	5,74%	5,19%	4,50%	-	5,77%	4,91%	-	-0,86 pp.
Cost of funding (CoF)	1,74%	1,58%	1,48%	-	1,81%	1,53%	-	-0,28 pp.
Cost of risk (CoR)	0,20%	0,67%	0,74%	-	0,47%	0,71%	-	+0,25 pp.
Cost / Income ratio (C/I)	36,1%	42,1%	40,3%	-	39,0%	41,3%	-	+2,3 pp.
Loan / Deposit ratio (L/D)	78,5%	78,5%	76,6%	-	78,5%	76,6%	-	-1,9 pp.
Return on equity (ROE)	22,0%	12,5%	11,5%	-	19,8%	12,2%	-	-7,7 pp.
Total Capital Ratio (TCR)	16,97%	17,85%	17,57%	-	16,97%	17,57%	-	+0,6 pp.

CONSOLIDATED STATEMENT OF THE FINANCIAL STANDING OF THE ALIOR BANK GROUP (PLN MN)

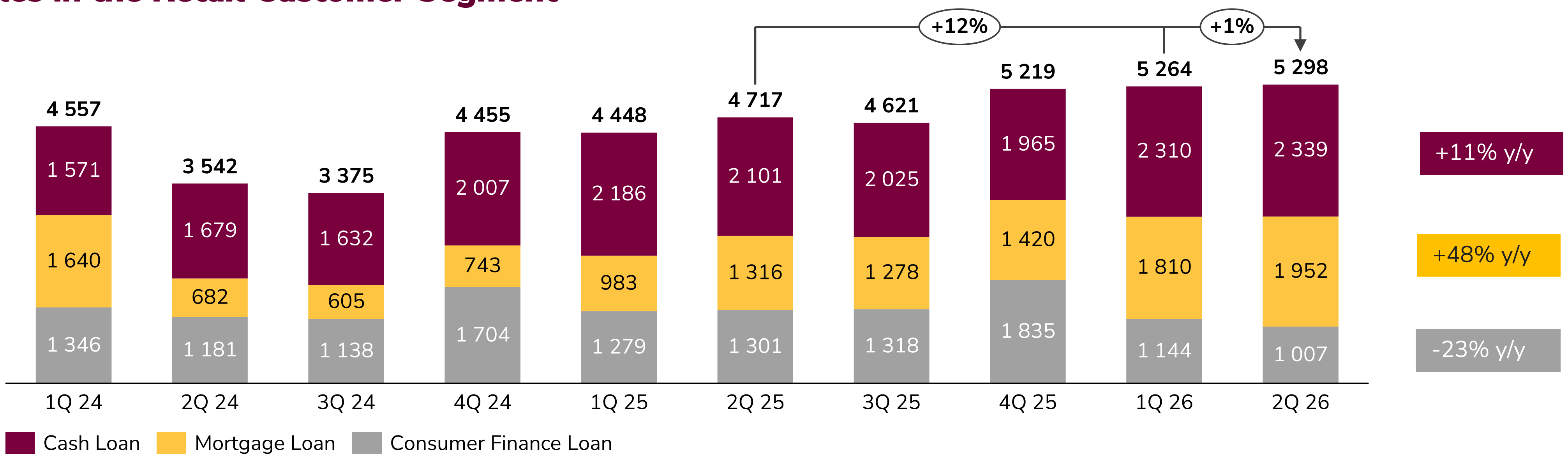
	2Q 25	3Q 25	4Q 25	1Q 26	2Q 26	% q/q	q/q	% y/y	y/y
Total assets	**99 467,6**	**97 742,1**	**101 775,0**	**104 718,2**	**106 635,7**	**2%**	**1 917,5**	**7%**	**7 168,0**
Cash and cash equivalents	5 530,4	3 382,7	4 062,9	1 570,5	3 895,9	148%	2 325,4	-30%	-1 634,5
Amounts due from banks	1 429,4	878,3	2 203,1	2 353,4	2 200,1	-7%	-153,3	54%	770,8
Debt securities and derivatives	23 419,4	24 398,4	26 509,3	28 491,7	27 952,3	-2%	-539,4	19%	4 532,9
Derivative hedging instruments	491,3	409,8	659,6	389,7	619,6	59%	229,8	26%	128,3
Loans and advances to customers	63 913,1	66 135,8	65 451,5	68 937,2	68 615,0	0%	-322,2	7%	4 701,9
Assets pledged as collateral	2 196,6	18,3	0,0	0,0	509,7	-	509,7	-77%	-1 686,9
Property, plant and equipment	641,9	643,4	829,1	813,4	745,1	-8%	-68,3	16%	103,1
Intangible assets	487,8	508,2	551,0	561,0	574,6	2%	13,6	18%	86,8
Aktywa przeznaczone do sprzedaży	0,0	0,0	0,0	0,0	58,4	-	58,4	-	58,4
Income tax asset	687,3	710,2	724,1	742,7	666,3	-10%	-76,4	-3%	-21,0
Other assets	670,4	657,1	784,4	858,6	798,8	-7%	-59,9	19%	128,3
Total liabilities and equity	**87 977,8**	**85 581,2**	**88 792,0**	**91 585,5**	**94 122,1**	**3%**	**2 536,6**	**7%**	**6 144,2**
Amounts due to banks	2 337,0	254,8	589,2	457,6	1 413,6	209%	956,0	-40%	-923,4
Amounts due to customers	79 590,6	80 585,5	82 620,6	85 413,8	86 878,3	2%	1 464,6	9%	7 287,7
Financial liabilities	314,5	201,0	327,1	371,1	314,7	-15%	-56,4	0%	0,2
Derivative hedging instruments	217,3	142,7	69,0	123,2	25,4	-79%	-97,8	-88%	-191,9
Fair value changes of the hedged items in portfolio hedge	105,8	102,8	202,1	-103,1	133,5	-	236,6	26%	27,7
Provisions	354,9	375,4	404,0	402,4	425,3	6%	22,9	20%	70,5
Other liabilities	3 105,3	1 818,9	2 039,7	2 506,6	2 221,0	-11%	-285,6	-28%	-884,3
Income tax liabilities	106,6	210,4	218,4	56,9	16,2	-72%	-40,8	-85%	-90,4
Liabilities from the issuance of debt securities	1 846,0	1 889,5	2 321,9	2 357,0	2 694,0	14%	337,0	46%	848,1
Equity	**11 489,8**	**12 160,9**	**12 983,0**	**13 132,7**	**12 513,6**	**-5%**	**-619,1**	**9%**	**1 023,8**
Share capital	1 305,5	1 305,5	1 305,5	1 305,5	1 305,5	0%	0,0	0%	0,0
Supplementary capital	8 655,3	8 655,3	8 655,3	8 655,3	9 901,1	14%	1 245,8	14%	1 245,8
Revaluation reserve	169,1	277,4	407,6	154,7	334,8	116%	180,1	98%	165,7
Other reserves	161,8	161,8	161,8	161,8	161,8	0%	0,0	0%	0,0
Accumulated losses	81,6	81,6	85,7	2 452,3	40,6	-98%	-2 411,6	-50%	-41,0
Profit for the period	1 116,5	1 679,4	2 367,0	403,2	769,8	91%	366,6	-31%	-346,7
Total liabilities and equity	**99 467,6**	**97 742,1**	**101 775,0**	**104 718,2**	**106 635,7**	**2%**	**1 917,5**	**7%**	**7 168,0**

NEW SALE OF CREDIT AND LOANS(PLN MN)

Sales in the Business Customer Segment*



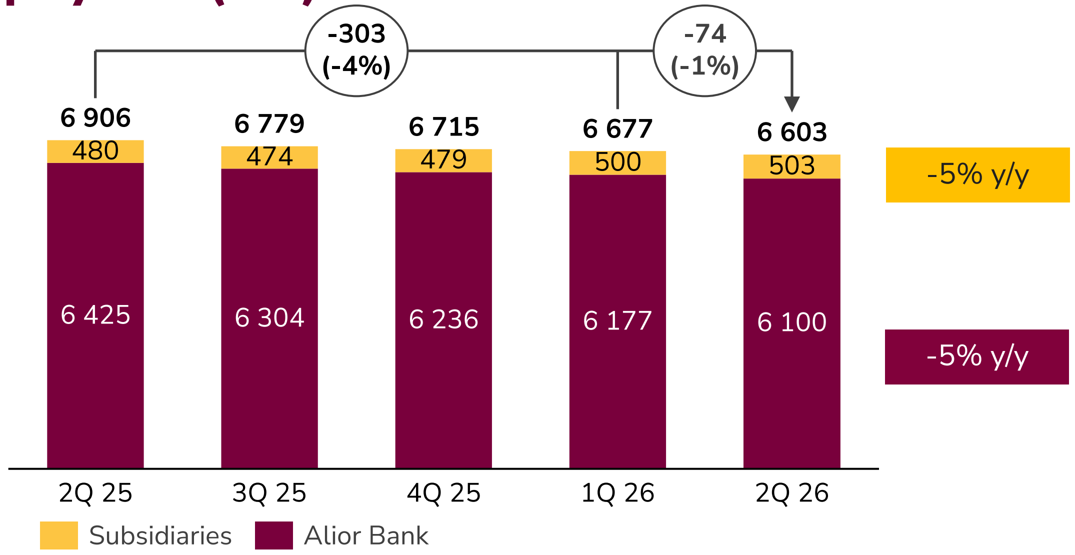
Sales in the Retail Customer Segment



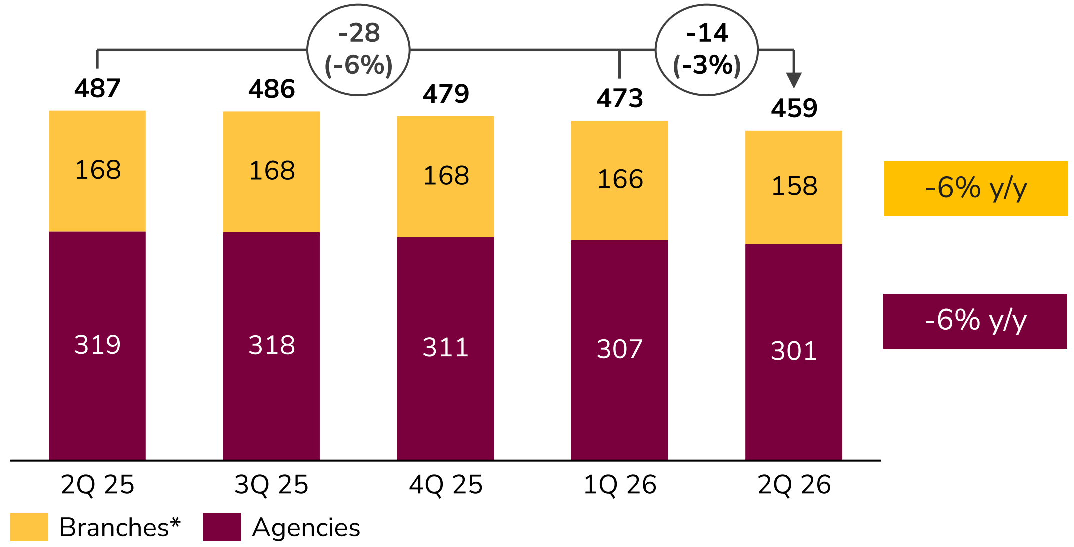
* New sales limit (new sales + increases) for Customers in the Micro- / Small- / Medium- / Large-Sized categories

ADDITIONAL INFORMATION

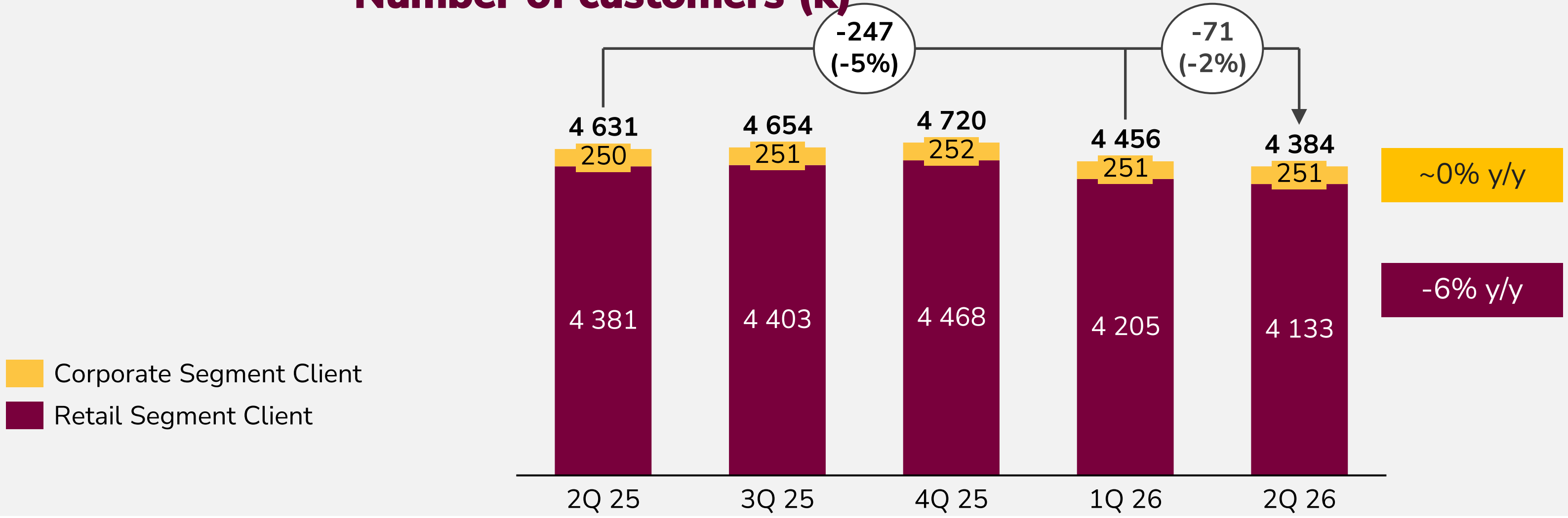
Employment (FTE)



Alior Bank's branches



Number of customers (k)

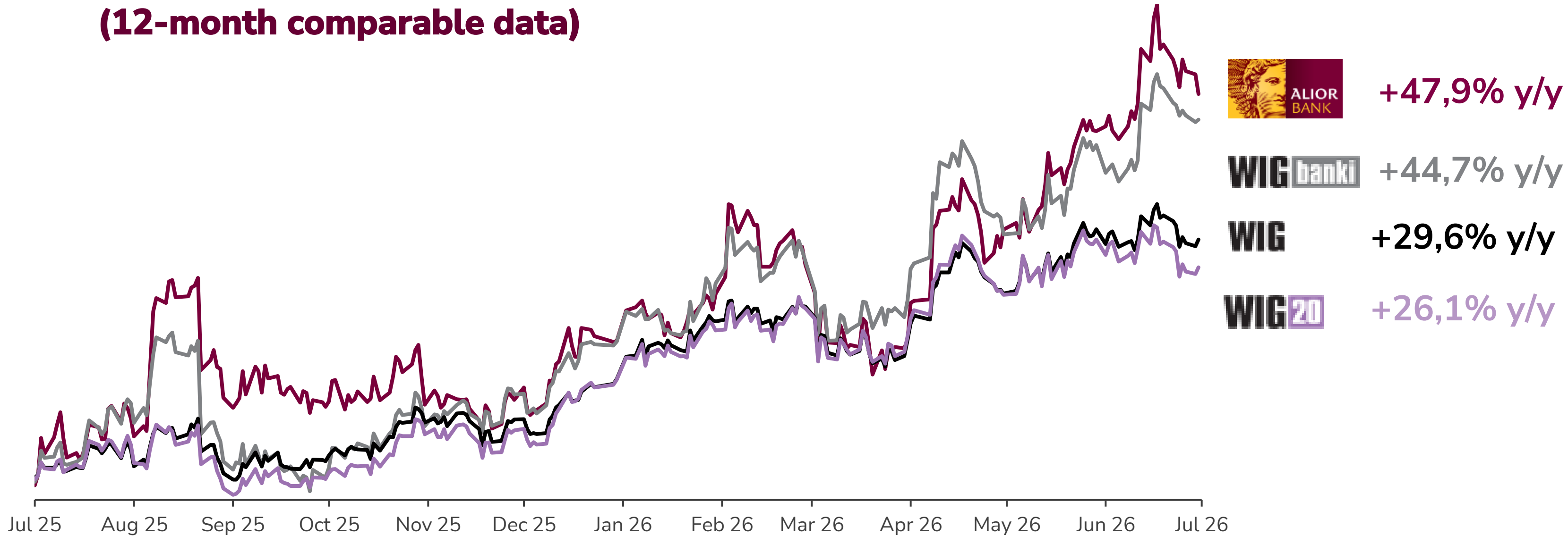


The decline in the number of retail customers at the end of 2Q 26 by 248 k y/y was primarily the result of terminations of inactive accounts in 1Q 26

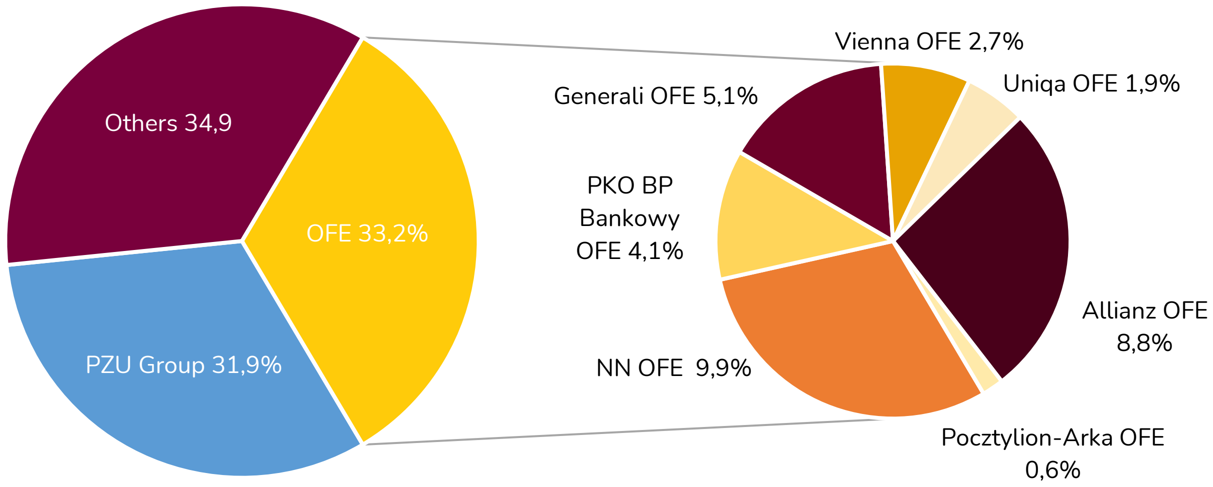
* Alior Bank's branches include: traditional branches, Private Banking branches and Corporate Banking Centers.

ALIOR BANK S.A. – STOCK PERFORMANCE, SHAREHOLDING, RATINGS

Rate of return on Alior Bank shares vs selected WSE indices (12-month comparable data)



Shareholding structure*



* based on public announcements and the annual structure of OFE [Open Pension Fund] as on 30.06.2026 DFE as on 31.12.2025
** based on the equity of the Alior Bank Group as of 30.06.2026
*** based on the reported net profit of the Alior Bank Group from 3Q 25 to 2Q 26

Alior Bank share price : **PLN 130,00**
(data as of June 30, 2026)
Capitalization: **PLN bn 17.0**
Value of shares in free float: **PLN bn 7.5**
P/BV**: **1.4x**
CP/E***: **8.4x**

ISIN: **PLALIOR00045**
GPW: **ALR**
Bloomberg: **ALR PW**
Reuters: **ALRR.WA**

Rating S&P:
long-term: BBB-
perspective: stable
Rating Fitch:
long-term: BB+
perspective: positive
Rating Sustainalytics:
ESG Risk Rating: 20.5
Medium Risk

Alior Bank S.A. shares are included in the following indices, among others:

- WIG
- WIG-BANKI
- WIG20
- WIG20TR
- WIG.MS-FIN
- WIG-Poland
- CEEplus
- WIG140
- WIGFIN

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MORE INFORMATION

- Website
- Facebook fanpage
- X profile
- Youtube channel
- LinkedIn profile

NEXT EVENTS:

- Results for 3Q 26 – **October 27, 2026**

DISCLAIMER

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ALIOR BANK

THANK YOU FOR YOUR ATTENTION