Capital Adequacy and Other Information Subject to Disclosure of the Alior Bank Spółka Akcyjna Capital Group as at 30 June 2026

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Introduction

Alior Bank Spółka Akcyjna with its registered office in Warsaw (hereinafter referred to as the "Bank") is obliged, under Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, as amended (hereinafter referred to as the "CRR Regulation") and the Banking Law Act of 29 August 1997, as amended (hereinafter referred to as the "Banking Law"), to publish quantitative and qualitative information within the scope of Pillar III in a generally accessible manner, excluding insignificant, proprietary or confidential information.

The information is published in accordance with Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosure by institutions of information referred to in Titles II and III of Part Eight of that Regulation and repealing Commission Implementing Regulation (EU) 2021/637, as amended (hereinafter "Regulation 2024/3172"), including Commission Implementing Regulation (EU) 2026/722 of 26 March 2026 amending the implementing technical standards laid down in Implementing Regulation (EU) 2024/3172 with regard to the implementation and use by institutions other than small and non-complex institutions of the single point of access to the information they disclose operated by the EBA, as amended, and is also published in accordance with Guidelines EBA/GL/2021/04, EBA/GL/2022/08 and EBA/GL/2022/06 on remuneration policies.

The disclosure of information regarding the minimum requirement for own funds and eligible liabilities - MREL - is in accordance with Commission Implementing Regulation (EU) 2024/1618 of 6 June 2024 amending Implementing Regulation (EU) 2021/763 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities.

The data regarding the remuneration policy has been supplemented or updated in relation to the report: "Capital Adequacy and Other Information Subject to Disclosure of the Alior Bank Spółka Akcyjna Capital Group as at 31 December 2025", with the value of variable remuneration for 2025, which was awarded in the first half of 2026 and accepted in accordance with the Remuneration Policy after the date of publication of the annual report.

The report is an implementation of the adopted "Information Policy regarding capital adequacy and other information to be published at Alior Bank S.A." (hereinafter "Information Policy"). The information policy was implemented by a resolution of the Bank's Management Board and approved by the Bank's Supervisory Board, and is published on the Bank's website.

The presented half-yearly scope of information is consistent with the requirements of Articles 433 and 433c of the CRR Regulation.

Taking into account the scale of its operations, the bank does not meet the conditions described in Art. 4 points 145 and 146 of the CRR Regulation.

The published scope of information is intended to provide market participants with a comprehensive picture of the risk profile of Alior Bank SA and the Alior Bank SA Capital Group.

As at 30 June 2026, the Alior Bank S.A. Capital Group consists of: Alior Bank S.A., as the parent company, and subsidiaries in which the Bank holds majority shares. For the purposes of calculations in the area of capital adequacy, prudential consolidation was used - in accordance with Article 19 of the CRR Regulation - therefore, the consolidation included Alior Bank SA and Alior Leasing Sp. z o.o.

Unless otherwise stated, the information in this document was disclosed on the basis of data from the interim condensed consolidated financial statements of the Alior Bank S.A. Capital Group for the 6-month period ended June 30, 2026. Alior Bank SA has the dominant influence on the shape of the risk profile in the Bank's Capital Group, therefore some of the information contained in the report concerns individual data of Alior Bank S.A.

Figures are drawn up in Polish zlotys (PLN) and are rounded up to one million zlotys (M).

This version of our report is a translation from the original, which was prepared in Polish language. All possible care has been taken to ensure that the translation is an accurate representation of the original. However, in all matters of interpretation of information, views or opinions, the original language version of our report takes precedence over this translation.

EU KM1 – Key metrics template

PLN m

			30.06.2026	31.12.2025	30.06.2025
			a.	c.	e.
			0010	0030	0050
	Available own funds (amounts)	0005			
1	Common Equity Tier 1 (CET1) capital	0010	11 059	11 161	10 499
2	Tier 1 capital	0020	11 059	11 161	10 499
3	Total capital	0030	11 059	11 161	10 499
	Risk-weighted exposure amounts	0035			
4	Total risk exposure amount	0040	62 950	59 162	57 961
4a	Total risk exposure pre-floor	0041	62 950	59 162	57 961
	Capital ratios (as a percentage of risk-weighted exposure amount)	0045			
5	Common Equity Tier 1 ratio (%)	0050	17.57%	18.87%	18.11%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	0051	17.57%	18.87%	18.11%
6	Tier 1 ratio (%)	0060	17.57%	18.87%	18.11%
6b	Common Equity Tier 1 ratio considering unfloored TREA (%)	0061	17.57%	18.87%	18.11%
7	Total capital ratio (%)	0070	17.57%	18.87%	18.11%
7b	Total capital ratio considering unfloored TREA (%)	0081	17.57%	18.87%	18.11%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)	0075			
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0080			
EU 7e	of which: to be made up of CET1 capital (percentage points)	0090			
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0100			
EU 7g	Total SREP own funds requirements (%)	0110	8.00%	8.00%	8.00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)	0115			
8	Capital conservation buffer (%)	0120	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0130			
9	Institution specific countercyclical capital buffer (%)	0140	1.01%	1.00%	0.01%
EU-9a	Systemic risk buffer (%)	0150			
10	Global Systemically Important Institution buffer (%)	0160			
EU-10a	Other Systemically Important Institution buffer (%)	0170			
11	Combined buffer requirement (%)	0180	3.51%	3.50%	2.51%
EU-11a	Overall capital requirements (%)	0190	11.51%	11.50%	10.51%
12	CET1 available after meeting the total SREP own funds requirements (%)	0200	9.57%	10.87%	10.11%
	Leverage ratio	0205			
13	Total exposure measure	0210	120 798	111 041	108 989
14	Leverage ratio (%)	0220	9.15%	10.05%	9.63%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)	0225			
EU-14a	Additional own funds requirements to address the risk of excessive leverage	0230			
EU-14b	of which: to be made up of CET1 capital (percentage points)				
EU-14c	Total SREP leverage ratio requirements (%)	0250	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of	0255			
EU-14d	Leverage ratio buffer requirement (%)	0260			
EU-14e	Overall leverage ratio requirement (%)	0270	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio	0275			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	0280	28 982	26 192	24 173
EU-16a	Cash outflows - Total weighted value	0290	13 826	13 406	13 684
EU-16b	Cash inflows - Total weighted value	0300	1 176	1 623	2 081

			30.06.2026	31.12.2025	30.06.2025
			a.	c.	e.
			0010	0030	0050
16	Total net cash outflows (adjusted value)	0310	12 650	11 783	11 603
17	**Liquidity coverage ratio (%)**	**0320**	**229%**	**222%**	**208%**
	Net Stable Funding Ratio	0325			
18	Total available stable funding	0330	87 714	83 211	78 943
19	Total required stable funding	0340	57 599	55 473	53 585
20	**NSFR ratio (%)**	**0350**	**152%**	**150%**	**147%**

On April 2, 2026, the Polish Financial Supervision Authority granted approval to include a portion of the Alior Bank S.A. Group's consolidated net profit for 2025, calculated on a prudential basis, in the Group's consolidated Common Equity Tier 1 capital.

The data as of 31 December 2025 have been recalculated to include, in own funds, the net profit generated in 2025, for which the approval of the Polish Financial Supervision Authority was obtained.

Accordingly, the table above presents data revised relative to the information published for 2025 in the report " Capital Adequacy and Other Information Subject to Disclosure of the Alior Bank Spółka Akcyjna Capital Group as at 31 December 2025".

On April 29, 2026, the Annual General Meeting of the Bank adopted resolution No. 7/2026 on the method of distributing the Bank's profit for the financial year 2025.

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EU KM2 – Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

PLN m

			Minimum requirement for own funds and eligible liabilities MREL	G-SII Requirement for own funds and eligible liabilities TLAC				
			a. **30.06.2026**	b. **30.06.2026**	c. **31.03.2026**	d. **31.12.2025**	e. **30.09.2025**	f. **30.06.2025**
			0010	0020	0030	0040	0050	0060
Own funds and eligible liabilities, ratios and components		0009						
1	Own funds and eligible liabilities	0010	13 675	n/a	n/a	n/a	n/a	n/a
EU-1a	Of which own funds and subordinated liabilities	0020	12 669					
2	Total risk exposure amount of the resolution group TREA	0030	62 950	n/a	n/a	n/a	n/a	n/a
3	Own funds and eligible liabilities as a percentage of the TREA	0040	21.72%	n/a	n/a	n/a	n/a	n/a
EU-3a	Of which own funds and subordinated liabilities	0050	20.13%					
4	Total exposure measure TEM of the resolution group	0060	120 798	n/a	n/a	n/a	n/a	n/a
5	Own funds and eligible liabilities as percentage of the TEM	0070	11.32%	n/a	n/a	n/a	n/a	n/a
EU-5a	Of which own funds or subordinated liabilities	0080	10.49%					
6a	Does the subordination exemption in Article 72b 4 of Regulation EU No 575/2013 apply? 5% exemption	0090		n/a	n/a	n/a	n/a	n/a
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b 3 of Regulation EU No 575/2013 is applied max 3.5% exemption	0100		n/a	n/a	n/a	n/a	n/a
6c	If a capped subordination exemption applies in accordance with Article 72b 3 of Regulation EU No 575/2013, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised under row 1 if no cap was applied %	0110		n/a	n/a	n/a	n/a	n/a
Minimum requirement for own funds and eligible liabilities MREL		0119						
EU-7	MREL expressed as a percentage of the TREA	0120	15.36%					
EU-8	Of which to be met with own funds or subordinated liabilities	0130	13.98%					
EU-9	MREL expressed as a percentage of the TEM	0140	5.91%					
EU-10	Of which to be met with own funds or subordinated liabilities	0150	5.91%					

Alior Bank S.A. is not a global systemically important institution (G-SII), therefore it is obliged to meet the minimum requirement in terms of own funds and eligible liabilities MREL.

EU TLAC1 – Composition - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

PLN m

			Minimum requirement for own funds and eligible liabilities MREL	G-SII requirement for own funds and eligible liabilities TLAC	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
			a	b	c
			0010	0020	0030
Own funds and eligible liabilities, ratios and components		0009			
1.	Common Equity Tier 1 capital CET1	0010	11 059	n/a	
2.	Additional Tier 1 capital AT1	0020		n/a	
3.	Empty set in the EU	0030			
4.	Empty set in the EU	0040			
5.	Empty set in the EU	0050			
6.	Tier 2 capital T2	0060		n/a	
7.	Empty set in the EU	0070			
8.	Empty set in the EU	0080			
11.	Own funds for the purpose of Articles 92a of Regulation EU No 575/2013 and 45 of Directive 2014/59/EU	0090	11 059	n/a	
Own funds and eligible liabilities: Non-regulatory capital elements		0099			
12.	Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities not grandfathered	0100	1 610	n/a	
EU-12a.	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities not grandfathered	0110		n/a	
EU-12b.	Eligible liabilities instruments that are subordinated to excluded liabilities issued prior to 27 June 2019 subordinated grandfathered	0120		n/a	
EU-12c.	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items	0130		n/a	
13.	Eligible liabilities that are not subordinated to excluded liabilities not grandfathered pre-cap	0140	1 007	n/a	
EU-13a.	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 pre-cap	0150		n/a	
14.	Amount of non subordinated eligible liabilities instruments, where applicable after application of Article 72b 3 CRR	0160	1 007	n/a	1 007
15.	Empty set in the EU	0170			
16.	Empty set in the EU	0180			
17.	Eligible liabilities items before adjustments	0190	2 617	n/a	
EU-17a.	Of which subordinated liabilities items	0200	1 610	n/a	
Own funds and eligible liabilities: Adjustments to non-regulatory capital elements		0209			
18.	Own funds and eligible liabilities items before adjustments	0210	13 675	n/a	

			Minimum requirement for own funds and eligible liabilities MREL	G-SII requirement for own funds and eligible liabilities TLAC	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
			a	b	c
			0010	0020	0030
19.	Deduction of exposures between multiple point of entry (MPE) resolution groups	0220		n/a	
20.	(Deduction of investments in other eligible liabilities instruments)	0230		n/a	
21.	Empty set in the EU	0240			
22.	Own funds and eligible liabilities after adjustments	0250	13 675	n/a	
EU-22a.	Of which: own funds and subordinated liabilities	0260	12 669		
Risk-weighted exposure amount and leverage exposure measure of the resolution group		0269			
23.	Total risk exposure amount TREA	0270	62 950	n/a	62 950
24.	Total exposure measure TEM	0280	120 798	n/a	120 798
Ratio of own funds and eligible liabilities		0289			
25.	Own funds and eligible liabilities as a percentage of TREA	0290	21.72%	n/a	21.72%
EU-25a.	Of which own funds and subordinated liabilities	0300	20.13%		
26.	Own funds and eligible liabilities as a percentage of TEM	0310	11.32%	n/a	11.32%
EU-26a.	Of which own funds and subordinated liabilities	0320	10.49%		
27.	CET1 as a percentage of the TREA available after meeting the resolution group's requirements	0330	9.56%	n/a	
28.	Institution-specific combined buffer requirement	0340		n/a	
29.	of which capital conservation buffer requirement	0350		n/a	
30.	of which countercyclical buffer requirement	0360		n/a	
31.	of which systemic risk buffer requirement	0370		n/a	
EU-31a.	of which Global Systemically Important Institution G-SII or Other Systemically Important Institution O-SII buffer	0380		n/a	
Memorandum items		0389			
EU-32.	Total amount of excluded liabilities referred to in Article 72a 2 of Regulation EU No 575/2013	0390		n/a	

Alior Bank S.A. is not a global systemically important institution (G-SII), therefore it is obliged to meet the minimum requirement in terms of own funds and eligible liabilities MREL.

EU TLAC3b – Creditor ranking - resolution entity

PLN m

		Insolvency ranking						
		1	5	8	9	10	13	Sum of 1 to n
		(most junior)					(most senior)	
1	Description of insolvency rank (free text)	Receivables due to liabilities included in the bank's own funds, as referred to in Article 26 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ EU L 176 of 27.06.2013, p. 1, as amended), together with interest and enforcement costs	Receivables arising from bonds or other debt instruments exhibiting the characteristics of transferable claims, or from instruments producing the legal effects of debt financial instruments, including interest and enforcement costs—excluding receivables in category 9—provided that certain conditions are met cumulatively	first sub-category: interest on receivables included in Category 3d, as well as court-imposed penalties, fines, and administrative monetary penalties, and amounts arising from donations and bequests	fourth sub-category: other receivables, if not satisfied under other categories, in particular taxes and other public levies, as well as other claims arising from social security contributions	third sub-category: interest on receivables included in the categories referred to in Categories 1 and 2, and Categories 3a and 3b	Receivables of natural persons, micro-enterprises, and small and medium-sized enterprises arising from funds subject to guarantee protection—other than guaranteed funds within the meaning of Article 2(65) of the Act of 10 June 2016 on the Bank Guarantee Fund, deposit guarantee scheme and resolution	
2	Empty set in the EU							
3	Empty set in the EU							
4	Empty set in the EU							
5	**Own funds and liabilities potentially eligible for meeting MREL**	**11 059**	**1 610**	**7**	**1 023**	**1**	**41**	**13 740**
6	of which residual maturity ≥ 1 year < 2 years		405	2	573		**21**	**1 002**
7	of which residual maturity ≥ 2 year < 5 years		1 205	5	450		**20**	**1 680**
8	of which residual maturity ≥ 5 years < 10 years							**1**
9	of which residual maturity ≥ 10 years, but excluding perpetual securities							
10	of which perpetual securities	11 059						**11 059**

Guidelines EBA/GL/2022/06 and EBA/GL/2021/04

Legal basis		Details
EUNB/GL/2021/04	Point 16	The Bank's remuneration policy is consistent with the Bank's business and risk strategies, its corporate culture and values, long-term interests, and measures taken to prevent conflicts of interest. The remaining disclosure content is consistent with EU REMA within the scope of Article 450 paragraph 1 letters a), b), and c) of the CRR.
	Point 26	To monitor the application of its gender-neutral remuneration policy, the Bank conducts a job evaluation process in accordance with the Korn Ferry Hay Group methodology. This process involves a series of gender-neutral steps, such as analyzing job descriptions, defining job families, and establishing job grade categories. Determining the remuneration level for a given position aligns with the job grading system and relies on the same criteria for both men and women, thereby precluding any form of discrimination, including on the grounds of gender.
EBA/GL/2022/06	Point 52	The calculation of the data below incorporates the indicator calculation methodology set out in Part 6 of the Guidelines of 30 June 2022 on benchmarking practices regarding remuneration, the gender pay gap, and approved higher ratios of variable to fixed remuneration under Directive 2013/36/EU (EBA/GL/2022/06). Data analysis applied the exclusions specified in EBA/GL/2022/06 (Part 6, paragraph 51); additionally, to ensure analytical consistency and in accordance with the principle of exercising due diligence, employees working less than 0.2 of a full-time equivalent were excluded.
	Point 57	Below we present the data in a format consistent with Annex IV to EBA/GL/2022/06.

Table 1 – Representation of staff of different genders per quartile of remuneration level

Representation of male and female staff in each quartile of remuneration level	All male staff in percent of all staff	All female staff in percent of all staff	All male identified staff in percent based on all identified staff	All female identified staff in percent based on all identified staff
Quartile 1 (low)	25.58%	74.42%		
Quartile 2 (low to medium)	30.25%	69.75%		
Quartile 3 (medium to high)	41.82%	58.18%		
Quartile 4 (high)	59.62%	40.38%		
Total staff/identified staff	**39.32%**	**60.68%**	**70.97%**	**29.03%**

Table 2 – Gender pay gap based on the total gross remuneration

(calculated according to the formula: Gender pay gap in percentage = (average salary of men – average salary of women)*100/average salary of men)

Total gross annual remuneration level	Gender pay gap of all staff, based on median	Gender pay gap of all staff, based on mean	Gender pay gap of identified staff, based on median	Gender pay gap of identified staff, based on mean
Quartile 1 (low)	-1.81%	-1.14%		
Quartile 2 (low to medium)	1.35%	0.77%		
Quartile 3 (medium to high)	2.13%	1.74%		
Quartile 4 (high)	6.84%	12.32%		
Total staff/identified staff	**26.55%**	**27.07%**	**21.63%**	**30.85%**

EU REM1 – Remuneration awarded for the financial year

PLN m

				a	b	c	d
				MB Supervisory function	**MB Management function**	**Other senior management**	**Other identified staff**
				0010	0020	0030	0040
1	**Fixed remuneration**	**Number of identified staff**	**0010**	**8**	**6**	**38**	**18**
2		**Total fixed remuneration**	**0020**	**2**	**9**	**23**	**6**
3		Of which: cash-based	0030	2	9	22	6
4		(Not applicable in the EU)	0039				
EU-4a		Of which: shares or equivalent ownership interests	0040				
5		Of which: share-linked instruments or equivalent non-cash instruments	0050				
EU-5x		Of which: other instruments	0060				
6		(Not applicable in the EU)	0069				
7		Of which: other forms	0070			1	
8		(Not applicable in the EU)	0079				
9	**Variable remuneration**	**Number of identified staff**	**0080**	**8**	**6**	**38**	**18**
10		**Total variable remuneration**	**0090**		**8**	**6**	**1**
11		Of which: cash-based	0100		4	3	1
12		Of which: deferred	0110		2	1	
EU-13a		Of which: shares or equivalent ownership interests	0120				
EU-14a		Of which: deferred	0130				
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	0140		4	3	
EU-14b		Of which: deferred	0150		2	1	
EU-14x		Of which: other instruments	0160				
EU-14y		Of which: deferred	0170				
15		Of which: other forms	0180				
16		Of which: deferred	0190				
17	**Total remuneration (2 + 10)**		**0200**	**2**	**17**	**29**	**7**

The table presents the remuneration of individuals employed/holding a position as of December 31, 2025. It does not include benefits from the Company Social Benefits Fund.

This report has been supplemented, relative to the report as of December 31, 2025, with the value of variable remuneration for 2025 that was awarded in the first half of 2026 and approved in accordance with the Remuneration Policy after the publication date of the annual report.

EU REM2 – Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

PLN m

			a	b	c	d
			MB Supervisory function	**MB Management function**	**Other senior management**	**Other identified staff**
			0010	0020	0030	0040
	Guaranteed variable remuneration awards	0009				
1	Guaranteed variable remuneration awards - Number of identified staff	0010				
2	Guaranteed variable remuneration awards -Total amount	0020				
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	0030				
	Severance payments awarded in previous periods, that have been paid out during the financial year	0039				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	0040		2	2	1
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	0050		1		
	Severance payments awarded during the financial year	0059				
6	Severance payments awarded during the financial year - Number of identified staff	0060			2	2
7	Severance payments awarded during the financial year - Total amount	0070				
8	Of which paid during the financial year	0080				
9	Of which deferred	0090				
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	0100				
11	Of which highest payment that has been awarded to a single person	0110				

The table presents data as of December 31, 2025.

EU REM5 – Information on remuneration of staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

PLN m

			Management body remuneration			Business areas						-
			MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
			a	b	c	d	e	f	g	h	i	j
			0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
1	**Total number of identified staff**	**001**										**70**
2	Of which: members of the MB	002	8	6	14							
3	Of which: other senior	003				5	4	1	11	17		
4	Of which: other identified staff	004				3	4			11		
5	**Total remuneration of identified**	**005**	**2**	**17**	**19**	**5**	**6**	**1**	**9**	**15**		
6	Of which: variable	006		8	8	1	1		2	3		
7	Of which: fixed remuneration	007	2	9	11	4	5	1	7	12		

The table presents the remuneration of persons employed as at December 31, 2025.

This report has been supplemented, relative to the report as of December 31, 2025, with the value of variable remuneration for 2025 that was awarded in the first half of 2026 and approved in accordance with the Remuneration Policy after the publication date of the annual report..

Management Board's statement

The Management Board of Alior Bank SA hereby declares that the arrangements described in the Report are adequate to the facts, and the risk management systems used are appropriate from the point of view of the risk profile and strategy of the Alior Bank SA Group.