



Upgrade of Alior Bank S.A. rating assigned by S&P Global Ratings agency

Company: Alior Bank S.A.

Current report No.: 2/2026

Date: February 24, 2026

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

Content of the report: The Management Board of Alior Bank S.A. ("Bank") informs that on February 24, 2026, S&P Global Ratings agency ("S&P", "Agency") informed the Bank about upgrading its long-term rating to investment-grade of BBB- from BB+ and the short-term rating to A-3 from B.

According to the Agency the upgrade reflects the Bank's progress over 2025 concerning diversifying its lending portfolio towards lower risk exposures and actively reducing its volume of non-performing loans (NPLs). The Agency states that Alior Bank shows strong profitability that supports both growth and increasing the probability of higher dividend payments to shareholders. The stable outlook reflects the Agency's view of a resilient financial performance, continued business diversification, and improving risk metrics.

The Bank's rating at the date of publication of this report is as follows:

- Long-Term Issuer Credit Rating at 'BBB-' with stable outlook,
- Short-Term Issuer Credit Rating at 'A-3'.

The S&P ratings definitions are available on the Agency's website, under the link: www.spglobal.com, where ratings, criteria and methodologies are also published.