



Consent on participation in the creation of the protection scheme referred to in Article 4.1.9a of the Banking Law Act of 29 August 1997

Company: Alior Bank S.A.

Current report no.: 16/2022

Date: June 7th, 2022

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

Content of the report: The Management Board of Alior Bank S.A. (**the Bank**) informs that on June 7th, 2022 it received information that the Management Boards and Supervisory Boards of Alior Bank S.A., Bank Millennium S.A., Bank Polska Kasa Opieki S.A., BNP Paribas Bank Polska S.A., ING Bank Śląski S.A., mBank S.A., Powszechna Kasa Oszczędności Bank Polski S.A. and Santander Bank Polska S.A. (**Member Banks**) passed resolutions on consenting to submitting an application to the Polish Financial Supervision Authority for approval and for recognition of the protection scheme the members of which are banks operating in the form of a joint-stock company with the draft agreement on the protection scheme, i.e. Member Banks's participation in the creation of the protection scheme referred to in Article 4.1.9a of the Banking Law Act of 29 August 1997 (**Banking Law**).

The protection scheme shall be created on condition of signing the agreement on the protection scheme. The draft agreement on the protection scheme shall be approved by the Polish Financial Supervision Authority (**PFSA**).

After the issue of the decision on approval of the draft agreement on the protection scheme and recognition of the protection scheme by the PFSA, the Member Banks will create a joint-stock company being the protection scheme managing entity (**Managing Entity**). The establishment of the Managing Entity depends on the approval of the concentration by the President of the Office of Competition and Consumer Protection. The share capital of the Managing Entity shall be PLN 1,000,000. The Bank will take up 8 077 shares of the Managing Entity, of the total par value of PLN 80.770 or ca. 8.1% of its share capital.

The objective of the protection scheme is to:

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XIV Commercial Department of the District court for the Capital City of Warsaw, National Court Register no. (KRS): 0000305178, Statistical ID no. (REGON): 141387142, Tax ID no. (NIP): 1070010731, Share capital: PLN 1,305,539,910.00 (fully paid-up)



- a) ensure liquidity and solvency of the Member Banks on the terms and conditions and to the extent set out in the agreement on the protection scheme; and
- b) support:
 - i. the resolution procedure pursued by the Bank Guarantee Fund (**BGF**) for the bank being a joint-stock company; and
 - ii. acquisition of the bank being a joint-stock company under Article 146b.1 of the Banking Law.

The protection scheme can be joined by other local banks, provided they satisfy the terms and conditions set out in effective law and the agreement on the protection scheme.

The Managing Unit shall establish an aid fund to ensure resources for funding the tasks of the protection scheme. The aid fund will be formed of the contributions made by Member Banks being 0.4% of the amount of the guaranteed funds of the given bank covered by the mandatory deposit guarantee scheme, referred to in Article 2.34 of the Act on the Bank Guarantee Fund, the Deposit Guarantee Scheme and Resolution of 10 June 2016 (**BGF Act**), Given the level of guaranteed funds of the Bank as at the end of Q1 2022; i.e. PLN 48 871 438 069.00 it is estimated that the Bank will pay the amount of PLN 195 485 752.28 to the aid fund and will recognize the full amount in 2022 profit and loss. The said amount can change should the payment be determined using the amount of guaranteed funds as at the end of Q2 2022 and should the amount of the guaranteed funds change. Subsequent contributions to the aid fund shall require a unanimous resolution of the general meeting of the Managing Entity.

In line with Article 287.2 and ff. of the BGF Act, the BGF Board can resolve to lower the level of funds in the deposit guarantee scheme at banks, considering inter alia the amount of funds accumulated by the protection scheme. Further, in line with Article 15.1h.5 of the Corporate Income Tax Act of 15 February 1992, aid fund contributions of the protection scheme members are tax deductible.

The accountability of each Member Bank for their liabilities connected with the protection scheme membership shall be limited to the amount of contributions a given Member Bank is required to make to take up shares of the Managing Entity and the amounts the Member Bank is required to pay to the aid fund.

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Each Member Bank can terminate the agreement on the protection scheme against a 24-month notice. After terminated, the agreement shall continue to apply to the other Member Banks.

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