Event affecting the financial results of Alior Bank S.A. in the second quarter of 2026

Company: Alior Bank S.A.

Current report no.: 19/2026

Date: July 20, 2026

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

Content of the report: The Management Board of Alior Bank S.A. (the "Bank") informs that in connection with the judgment of the Court of Justice of the European Union ("CJEU") from April 23, 2026, the Bank assessed the compliance of the interest income calculation model applied by the Bank with the requirements of EU law regarding consumer credit agreements. As a result of the analysis, the Bank concluded that the cash flow calculation model used so far needs to be adjusted to adapt it to the interpretation of the CJEU.
In connection with the above, the Bank updated the estimates of expected cash flows, and its effect was recognized in the profit and loss account as a decrease in net interest income. The impact on the net result of the second quarter of 2026 due to this, taking into account the annual effective tax rate forecasted by the Bank, amounted to PLN 96.5 million

The above estimate will be subject to periodic verification, and its update will be included in the Bank's current financial results.