



Event affecting Alior Bank S.A.'s financial results in the third quarter of 2024

Company: Alior Bank S.A.

Current Report No.: 38/2024

Date: September 30, 2024

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

Content of the report: With reference to current reports No. 19/2024 of May 8, 2024 and No. 28/2024 of July 4, 2024, the Management Board of Alior Bank S.A. (the "Bank") hereby discloses an update of information concerning the cost of modification of loan agreements recognized by the Bank pursuant to the Act of April 12, 2024, amending the Act on support for borrowers who have taken out a housing loan and are in a difficult financial situation and the Act on crowdfunding for economic projects and assistance to borrowers (Journal of Laws of 2024, item 696) ("Credit Moratoria").

Due to the slower than originally estimated inflow of applications for the Credit Moratoria, submitted by the Bank's customers, as of today, the estimated cost related to the modification of loan agreements under the Credit Moratoria is PLN 62 million, therefore the Bank decided to adjust the recognized cost related to the modification of loan agreements, about which the Bank informed on July 4, 2024, by PLN 24 million.

Due to the above, the positive impact on the Bank's profit before tax in the third quarter of 2024 will amount to PLN 24 million.

According to the Bank's current estimates, 14% of the Bank's PLN mortgage loan portfolio will decide to participate in the Credit Moratoria.

The above estimate will be subject to periodic verifications, in particular regarding the assumed level of customer participation, and its update will be included in the Bank's current financial results.