



ALIOR  
BANK

# PRESENTATION OF RESULTS FOR 3Q26



# AGENDA

1

**Introduction** – key results

---

2

**Operating activities**

- Retail customers
  - Business customers
- 

3

**Credit risk**

---

4

**Financial results**

---

5

**Other issues**

---



**ALIOR**  
**BANK**

**1**

# INTRODUCTION

# KEY RESULTS OF ALIOR BANK GROUP IN 3Q 26

**PLN 1.52 BN  
IN REVENUE**

-1% 3Q 26 / 3Q 25

**PLN 473 M  
IN PROFIT**

-16% 3Q 26 / 3Q 25

Key indicators

3Q 26 / 3Q 25

**37.9%** C/I

+1.0 pp.

**4.97%** NPL

-1.32 pp.

**17.45%** TCR

-0.20 pp.

**0.41%** CoR

-0.32 pp.

**14.9%** RoE

-4.0 pp.

**5.17%** NIM

-0.44 pp.

## GROWTH IN THE SCALE OF OPERATIONS

**+43% y/y**

Sales of mortgage loans to retail customers in 3Q 26 amounted to over PLN 1.8 bn

**+15% y/y**

Total new sales in the retail customer segment amounted to PLN 5.3 bn in 3Q 26

**+7% y/y**

The number of relational retail customers stood at 1.8 m at the end of September 2026.

**+20% y/y**

The number of mobile app users at the end of September 2026 was 1.91 m.

**+12% y/y**

Alior Leasing's sales reached PLN 0.95 bn in 3Q 26

## HIGH RESILIENCE AND OPERATIONAL EXCELLENCE

**BBB-**

Rating upgrade by Fitch Ratings to BBB-

**+2% y/y**

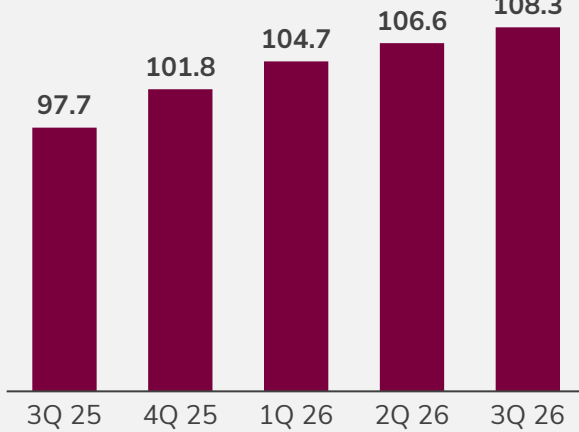
The Bank's operating costs in 3Q 26 amounted to PLN 575 m

**4.97%**

The NPL ratio decreased y/y by 1.3 pp. at the end of September 2026

# BASIC VOLUME DATA

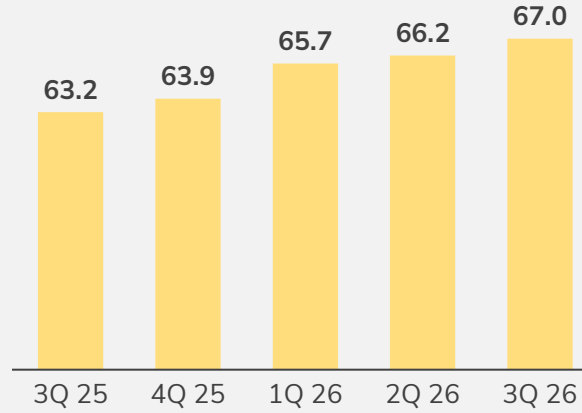
**Asset** PLN +10.6 bn (+11%)  
(PLN bn)



**+4%** Increase in equity of the Alior Bank Group y/y

**64.3%** Share of net loans in assets

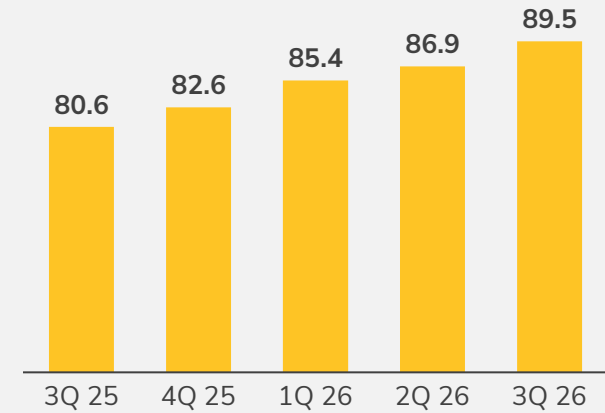
**Performing loans\*** PLN +3.8 bn (+6%)  
(PLN bn)



**36.0%** Share of mortgage loans in total loans

**4.97%** Non-performing loans (NPLs) in the portfolio, down by 1.3 pp. y/y

**Deposits\*\*** PLN +8.9 bn (+11%)  
(PLN bn)



**+15%** Growth of retail deposits y/y

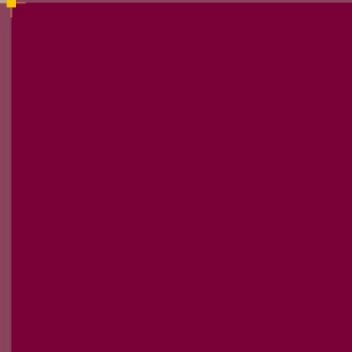
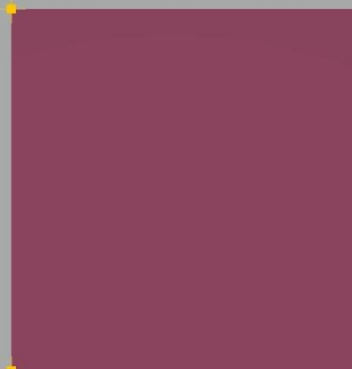
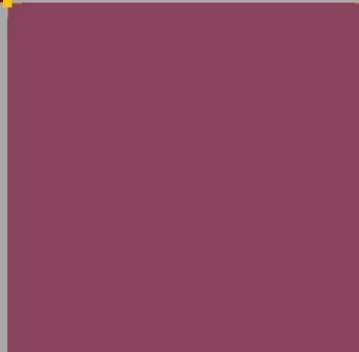
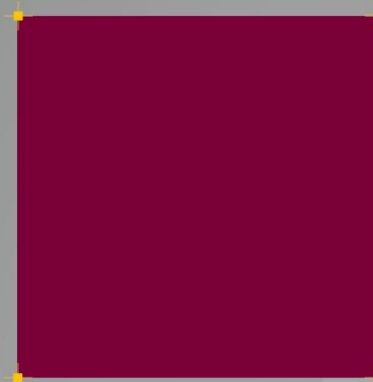
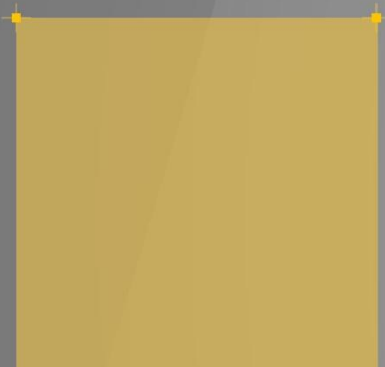
**+17%** Growth of assets under management of Alior TFI y/y

In the third quarter of 2026, Alior Bank consistently pursued its strategy of increasing the scale of operations while improving its basic risk parameters



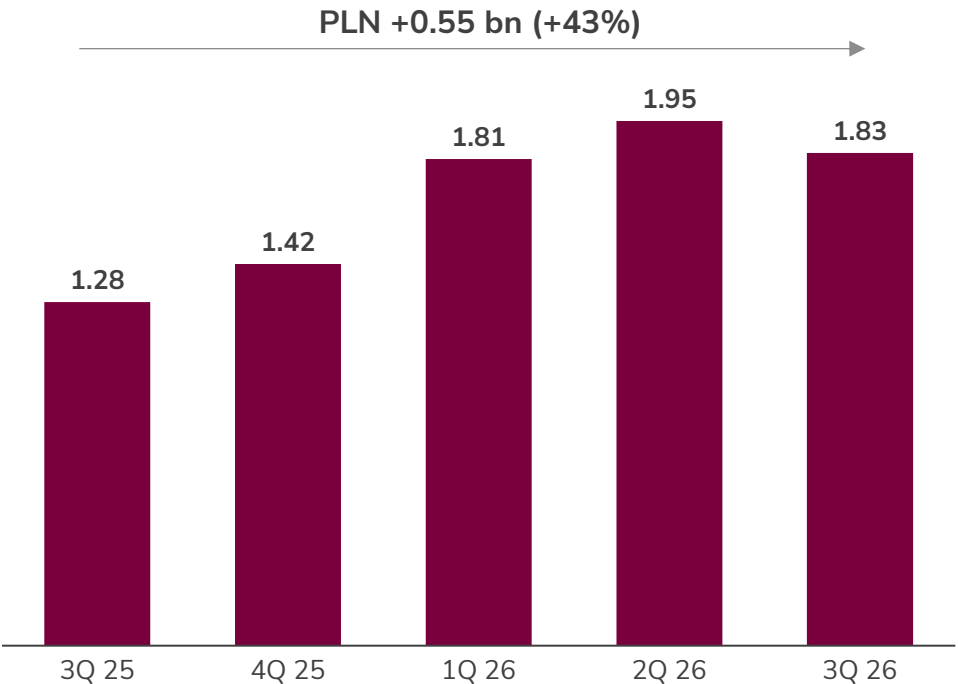
**ALIOR**  
**BANK**

# **2 OPERATING ACTIVITIES**

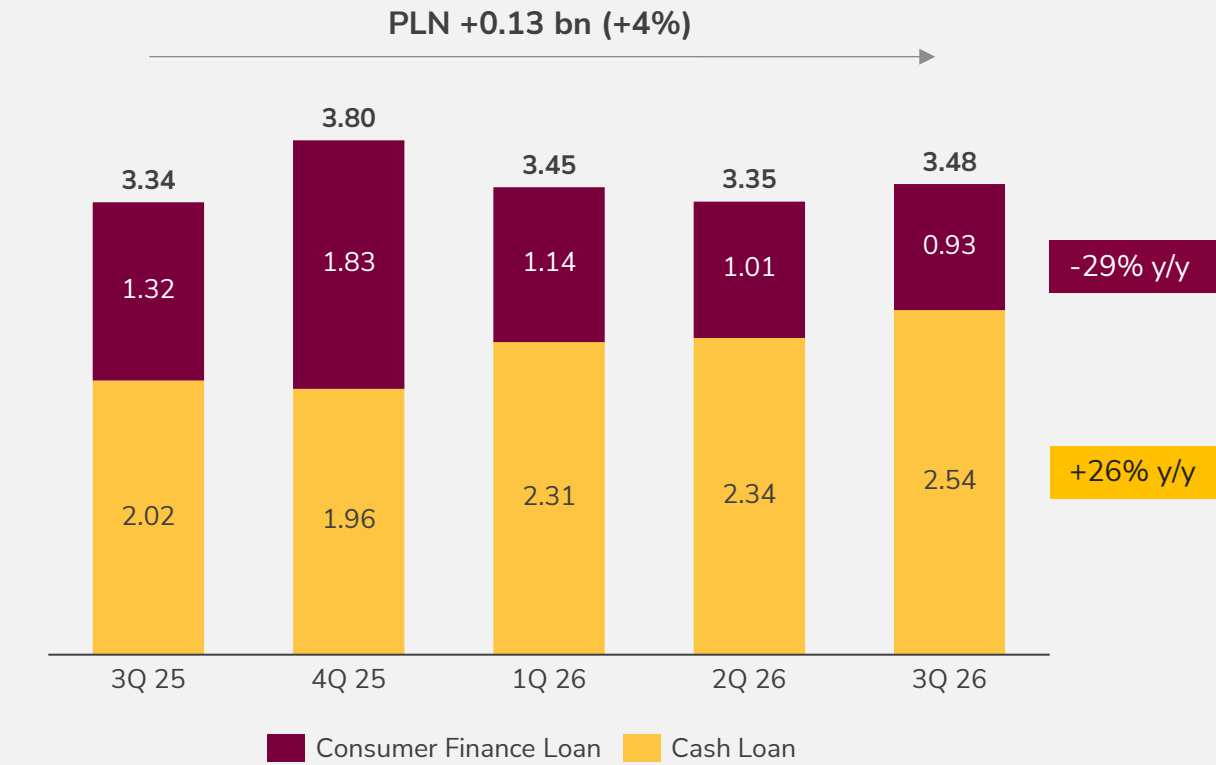


# GROWTH OF LOAN SALES TO RETAIL CUSTOMERS

Mortgage loans (PLN bn)



Sales of non-mortgage loans (PLN bn)



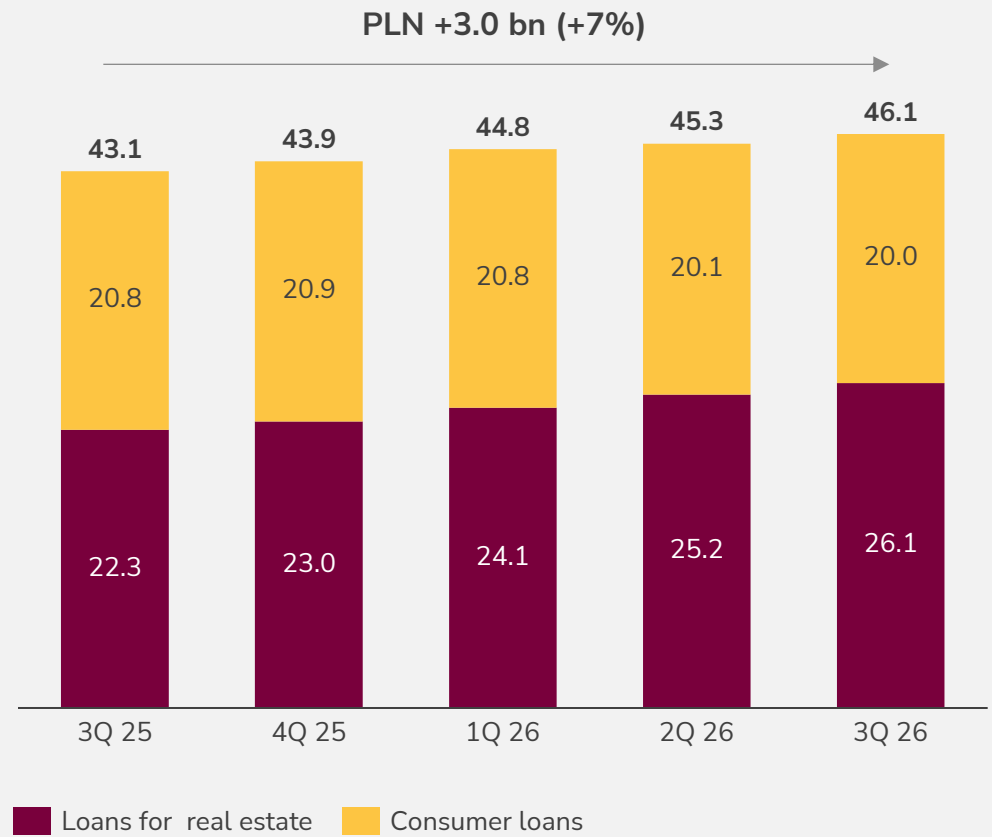
We maintain mortgage sales at a high level and stable sales results of other credit products in the retail customer segment.



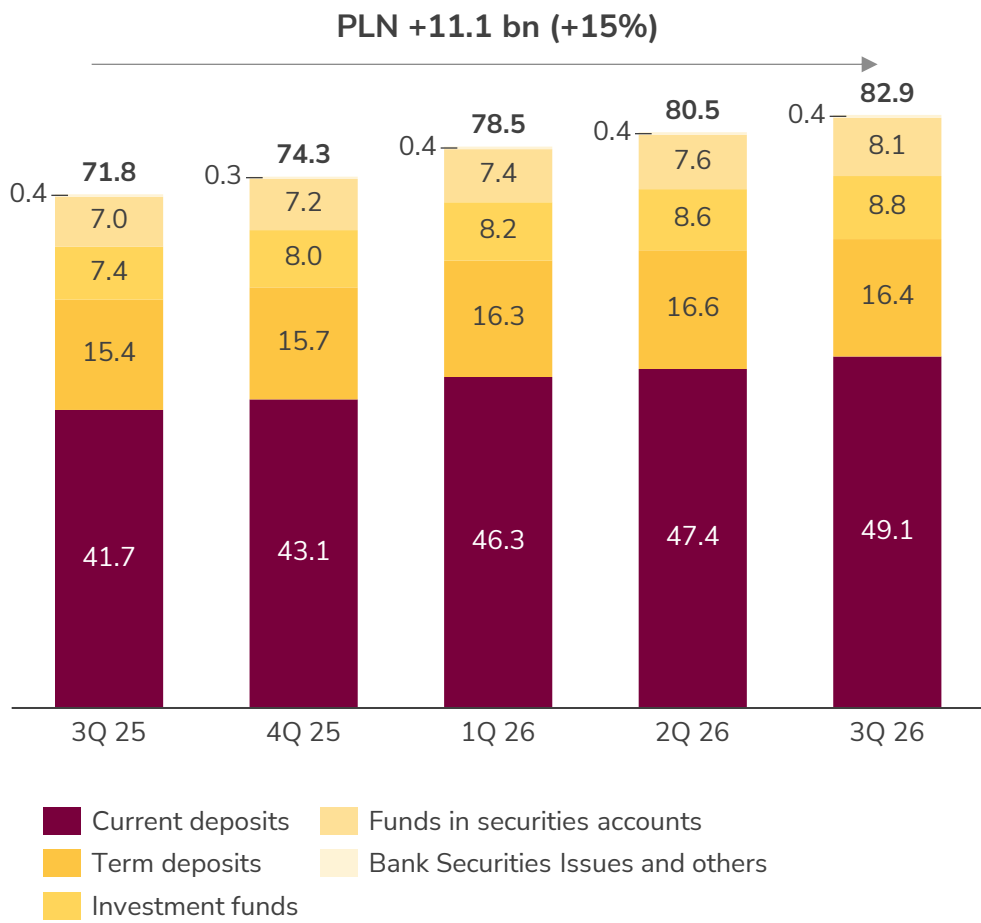
# BALANCE OF LOANS AND DEPOSITS

## RETAIL CUSTOMER SEGMENT

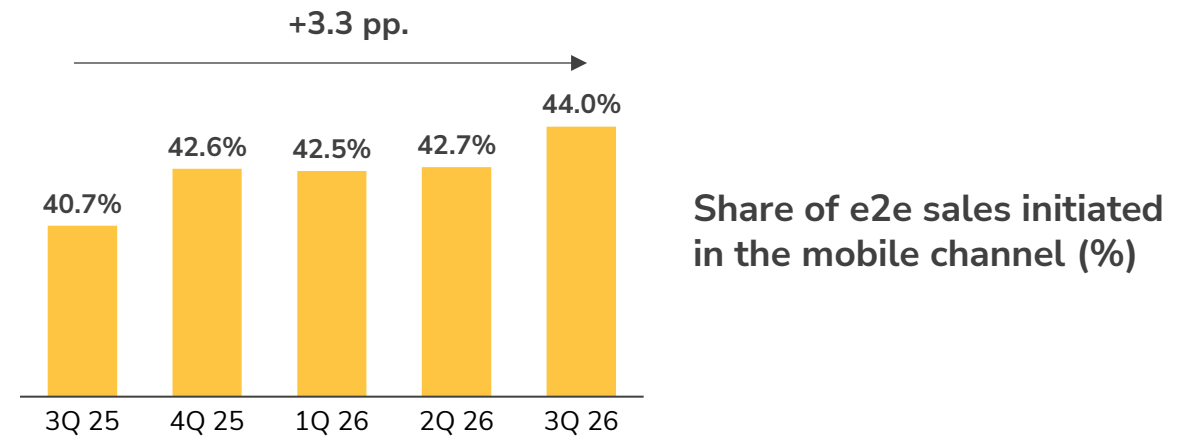
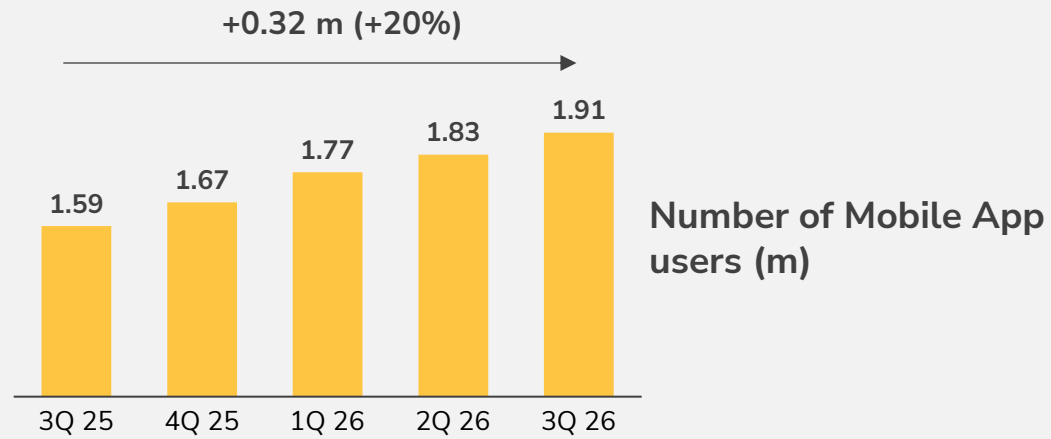
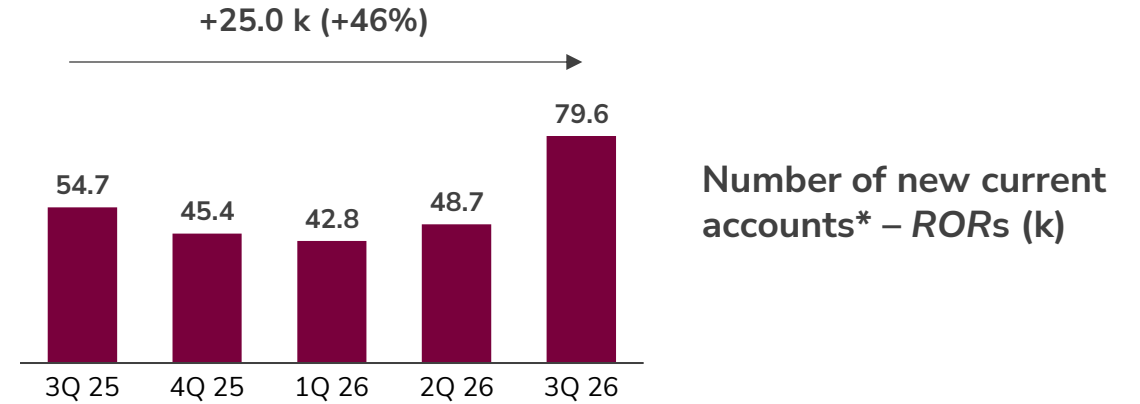
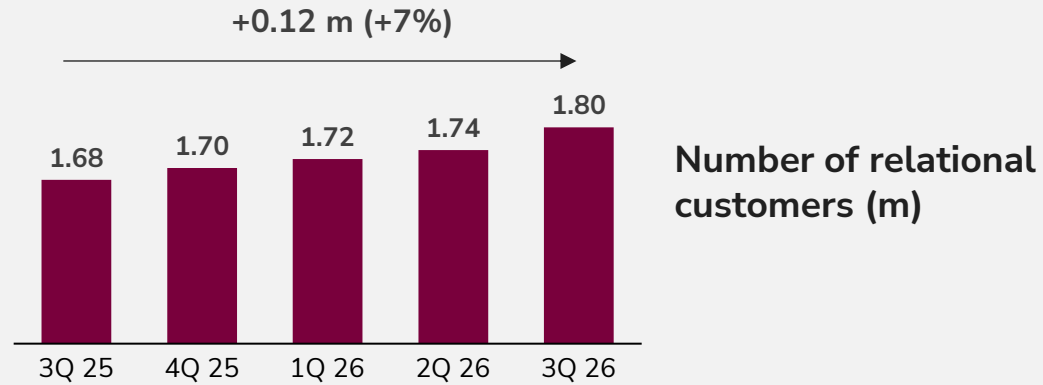
Balance of gross loans to retail customers (PLN bn)



Balance of assets of retail customers (PLN bn)



# ALIOR BANK IS EFFECTIVELY GROWING ITS RELATIONAL CUSTOMER BASE



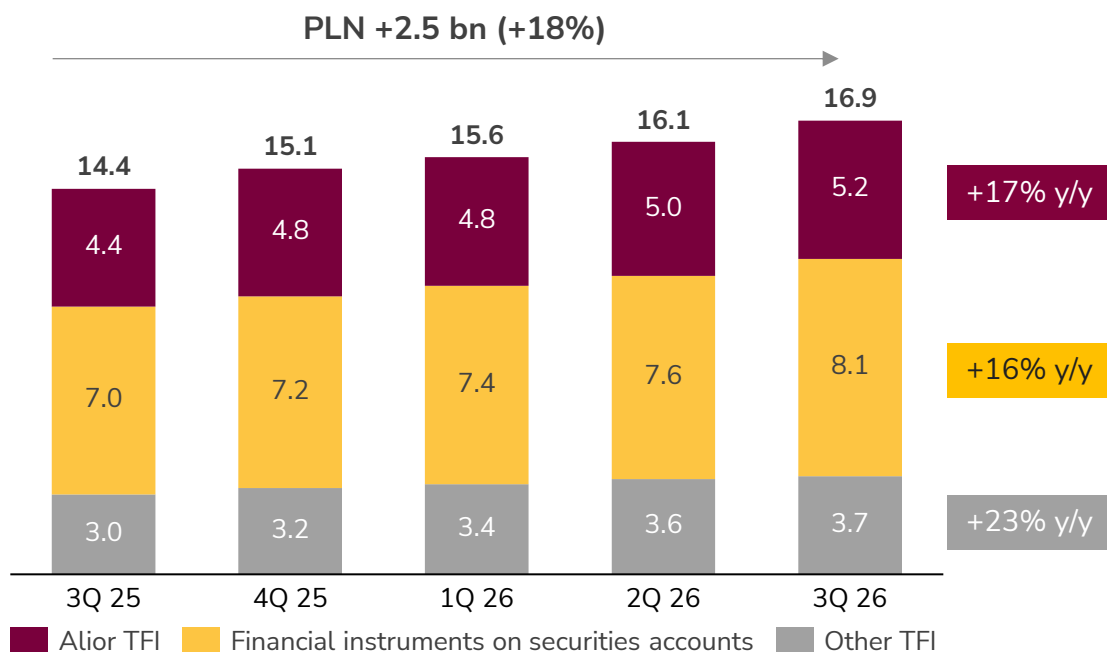
\* data for 3Q 26 based on an estimation



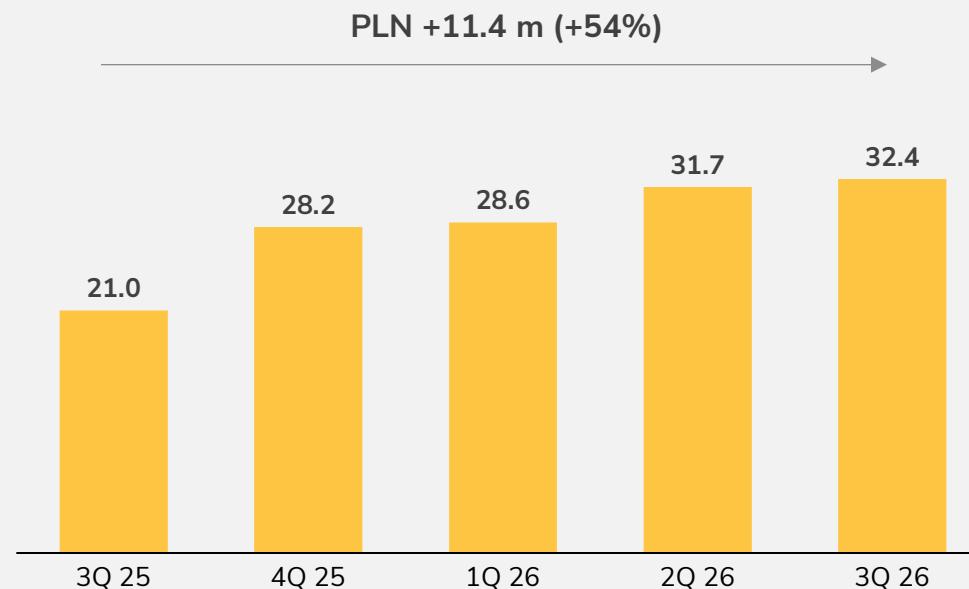
RETAIL  
CUSTOMERS

# INVESTMENT SERVICES OF ALIOR BANK GROUP

## Balance of Customers' assets - investments (PLN bn)



## Net brokerage commissions of Alior Bank's Brokerage House (PLN m)



**19 k**

+57% y/y

Number of IKE /  
IKZE accounts

**8.8 bn**

+20% y/y

Assets in Open-end  
Investment Funds

**719 m**

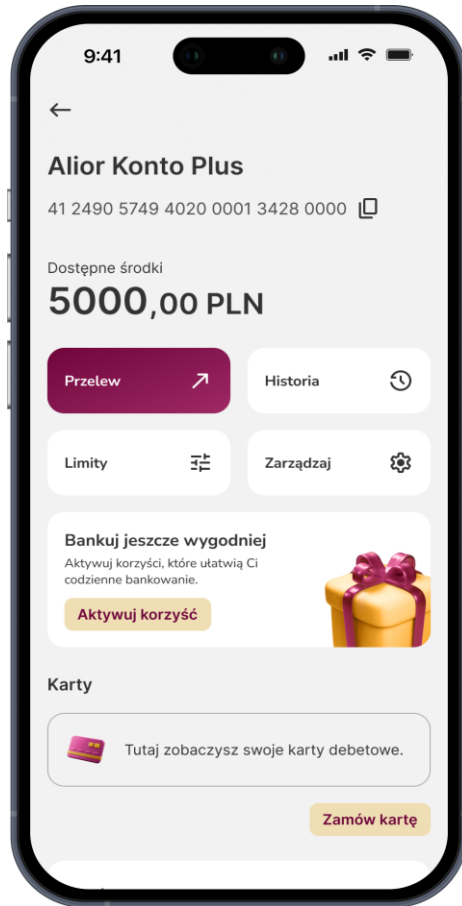
+177% y/y

Sales of structured  
products YTD



RETAIL  
CUSTOMERS

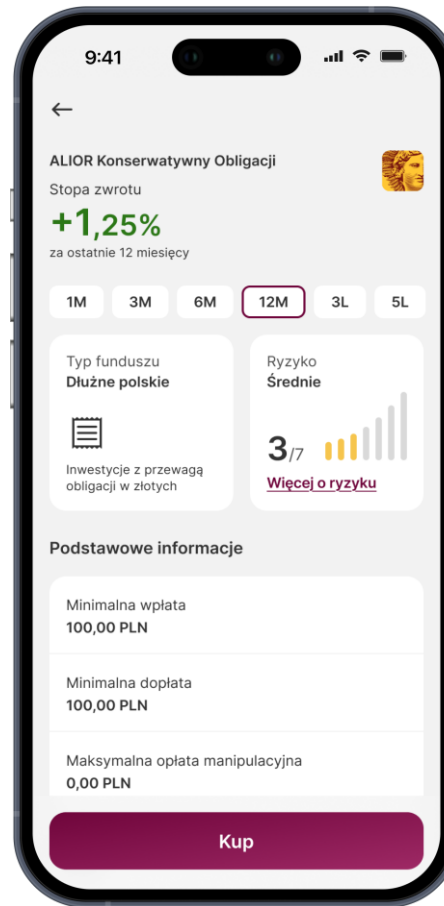
# ALIOR MOBILE – INCREASE IN LEVEL OF SELF-SERVICE AND CUSTOMER SATISFACTION



07.2026

New details in ROR account

Greater transparency and convenient self-service



09.2026

Purchasing investment funds

The next step in the growth of investment services

## Mobile App rating



Change in rating on Google Play:  
4.4 → 4.7 (2Q 26 / 3Q 26)

## Digital orders

42.8%

share of orders carried out through self-service  
33.7% → 42.8% (2Q 26 / 3Q 26)

## Increase in orders in Alior Mobile

+49%

orders regarding accounts, after the implementation of the new self-service module

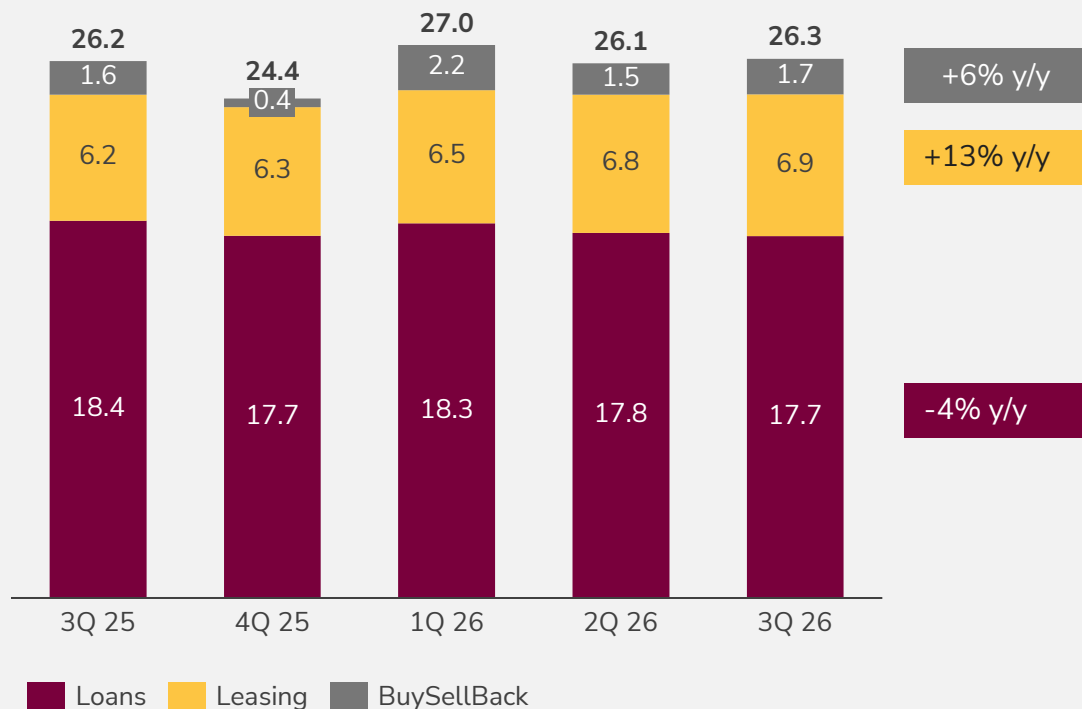


RETAIL  
CUSTOMERS

# BALANCE OF LOANS AND DEPOSITS OF THE BUSINESS CUSTOMER SEGMENT

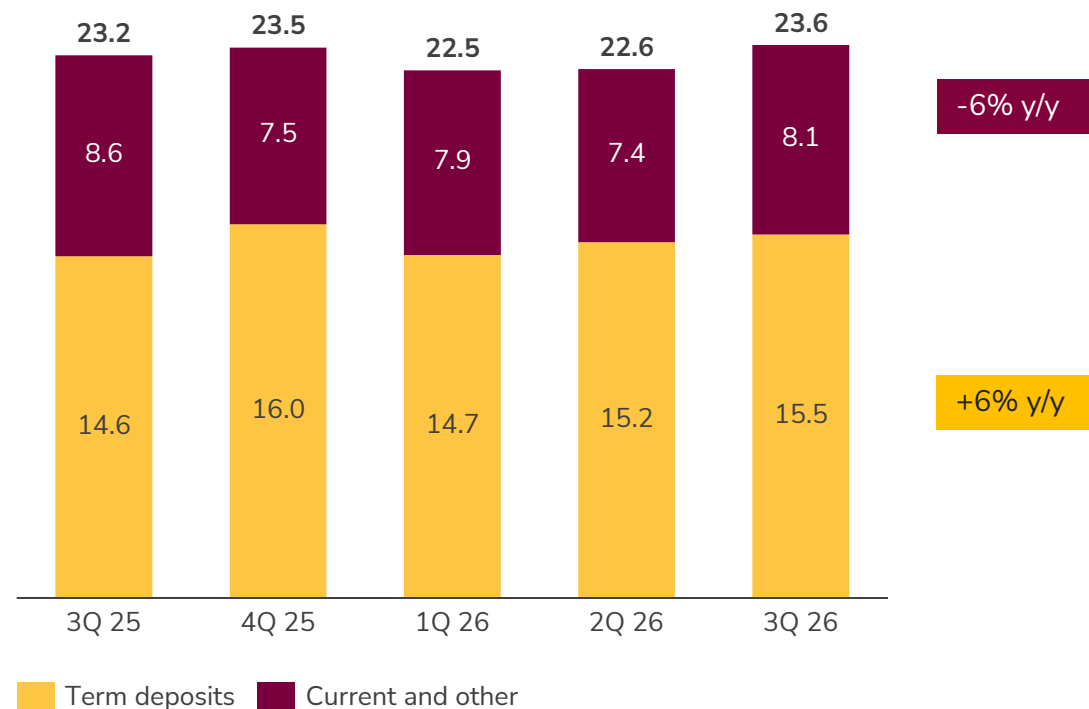
## Gross loan products to business customers (PLN bn)

PLN +0.1 bn (+0.4%)  
wo BSB PLN+0.01 bn (~0%)



## Deposits of business customers (PLN bn)

PLN +0.4 bn (+2%)



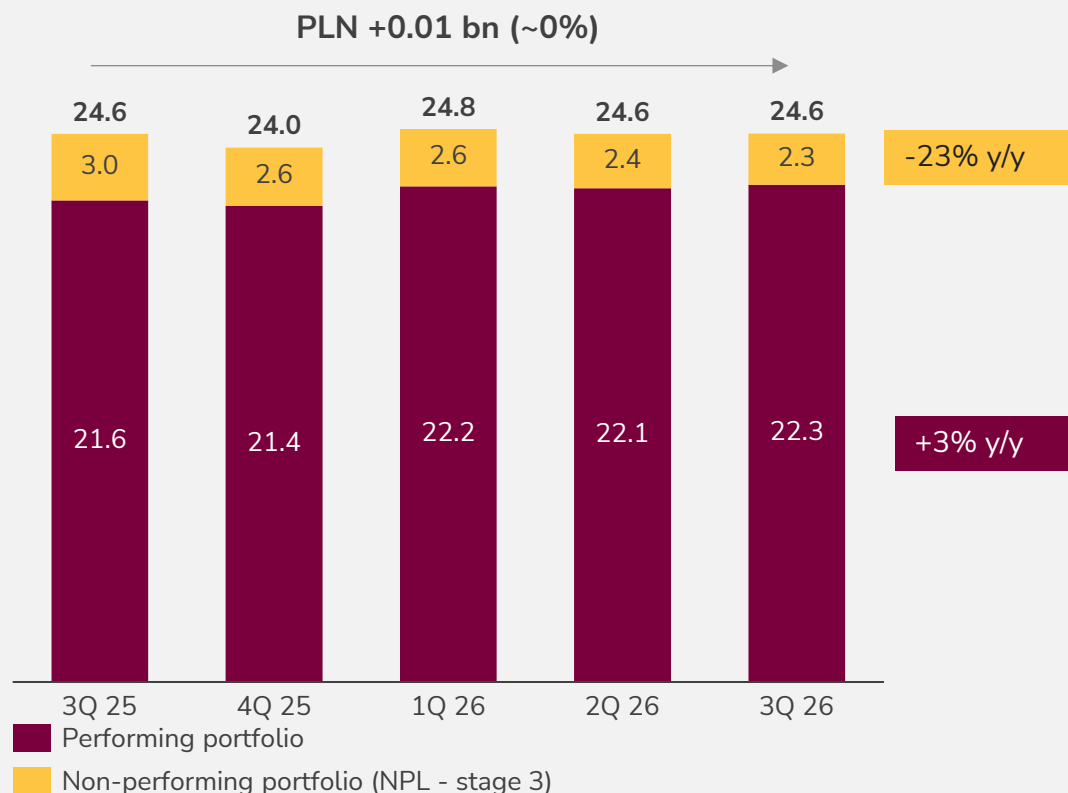
Improvement in the structure of deposits – the growing share of the current deposit balance has a positive impact on the cost of financing



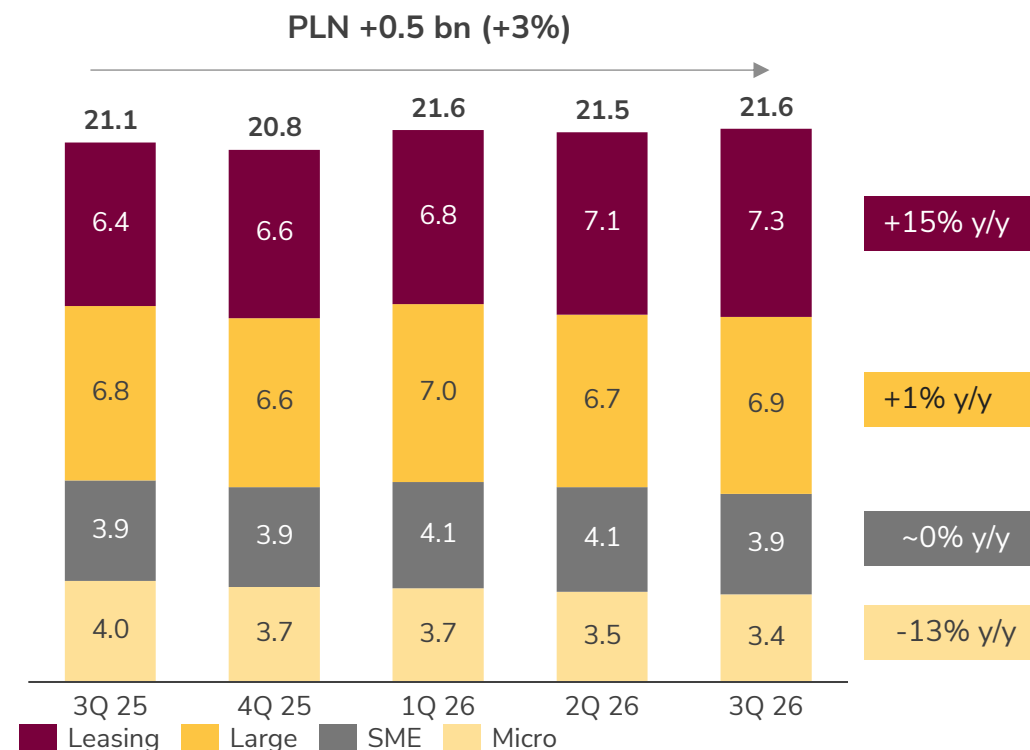
# IMPROVMENT IN THE QUALITY OF THE LOAN PORTFOLIO

## BUSINESS CUSTOMER SEGMENT

### Gross loans to business customers\* (PLN bn)



### Loan balance Micro / SME / Large and Leasing (PLN bn) Performing portfolio (managerial presentation\*\*)



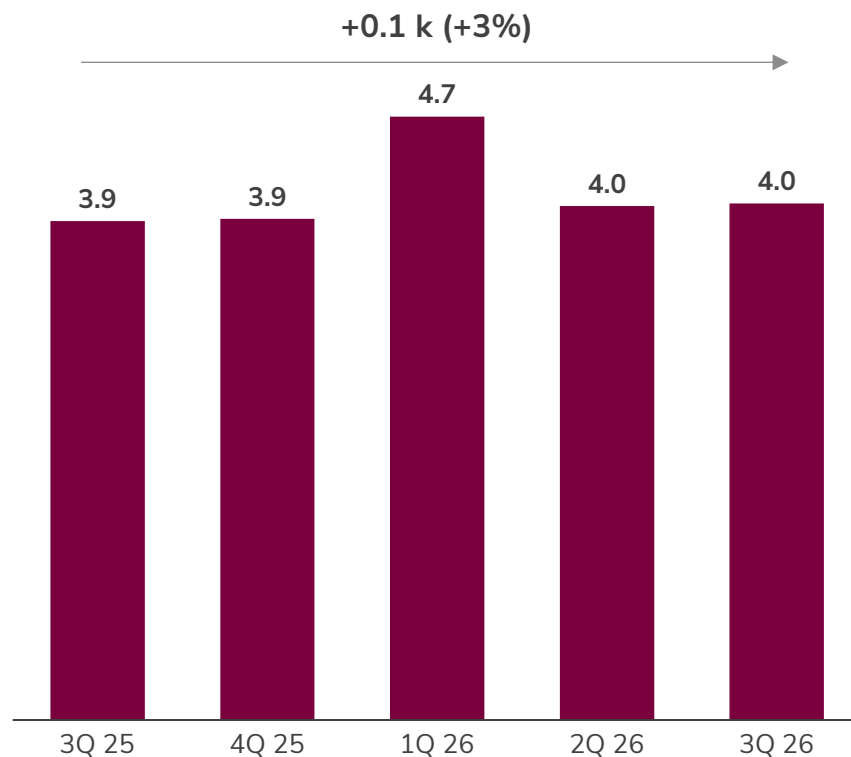
Improvement in the portfolio structure: **non-performing loans at the end of 3Q 26 dropped to PLN 2.3 bn, i.e., by 23% y/y**

The share of Micro loans in the business client segment's performing loans portfolio **decreased from 19% to 16% during the year**



# GROWTH IN THE BUSINESS CUSTOMER SEGMENT

## Number of new current accounts (k)



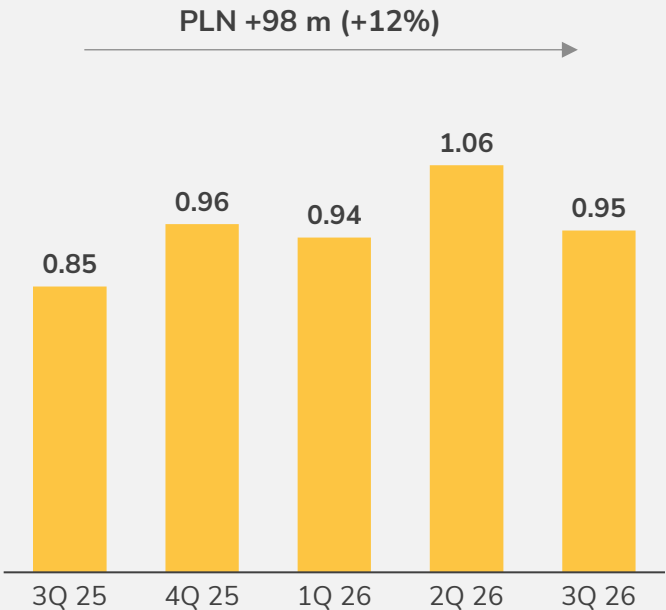
The share of relational business customers using digital banking at the end of 3Q 26 was **86.6%**

The share of online in account sales once again reached a high level and amounted to **69% in 3Q 26**

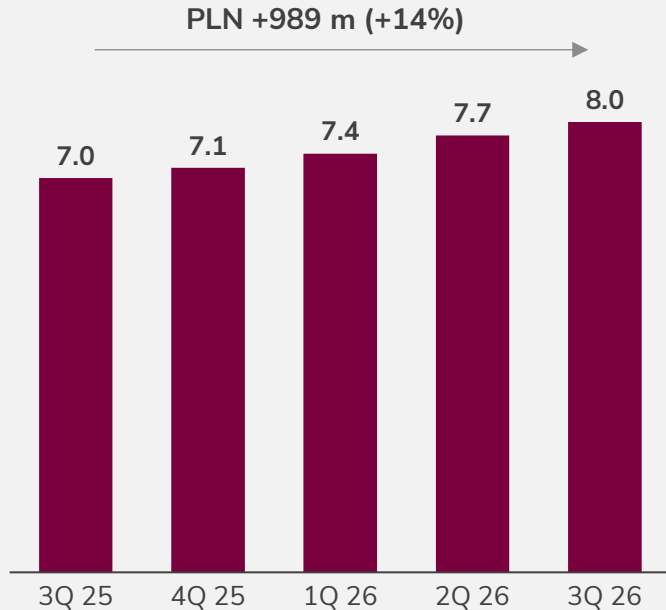


# DYNAMIC PORTFOLIO GROWTH AT ALIOR LEASING

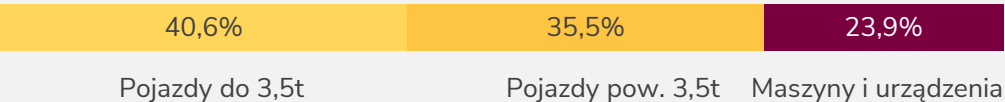
Sale of leases and loans (PLN bn)



Leasing and loan portfolio\* (PLN bn)



Leasing sales by asset class (3Q 26)



## Stabilization of sales at a high level

The company's share in lease financing increased by 0.4 pp. to **3.5%**, compared to 3.1% in the January-August 2025 period.

The share in all asset categories is growing, in particular in vehicles over 3.5 tons, where the market share increased by 0.4 pp. (the share in I-VIII 2026 was **6.5%**) and in machinery and equipment, where a high increase in market share by 0.7 pp. was recorded. (a share of **3.3%**), in vehicles up to 3.5t. the share increased by 0.1 pp. (a share of **2.6%**).

The asset class structure of quarterly sales remains stable with a moderate increase in the share of machinery and equipment, which is in line with the company's strategy.



# WE BUILD OUR IMAGE WE SUPPORT MUSIC AND GAMING

## JIMEK



## Poznań Game Arena 2026



## Inside Seaside 2026



Alior Bank supports music and gaming — as a strategic partner of the JIMEK concert (12.09.2026), the main sponsor of Poznań Game Arena (23–25.10.2026), and a partner of Inside Seaside (13–14.11.2026), with whom cooperation was extended for another three years.



## Fitch upgrades Alior Bank's rating to investment grade "BBB-"

Fitch Ratings upgraded the Bank's long-term rating to investment grade "BBB-" and its short-term rating to "F3".

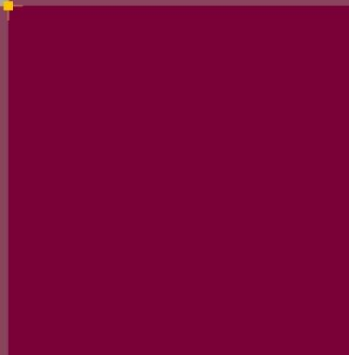
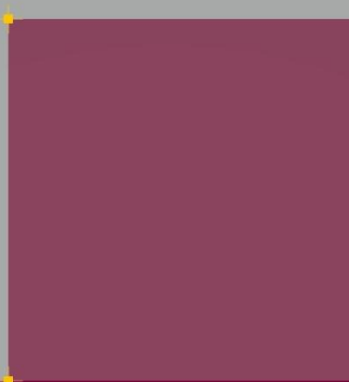
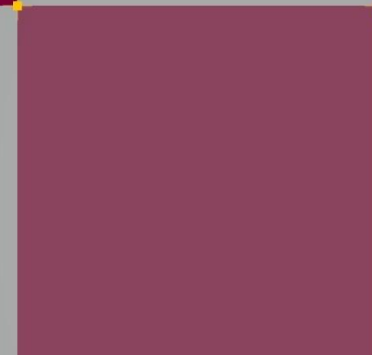
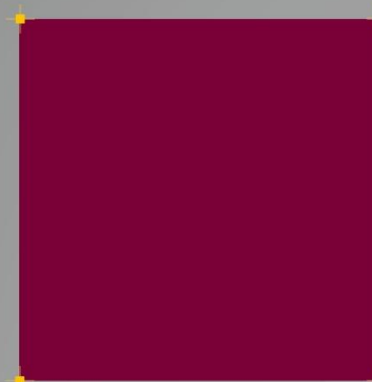
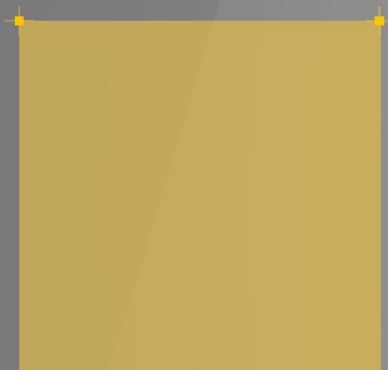
In addition, Fitch upgraded the bank's long-term domestic rating to "A(pol)", the Viability Rating (VR) to "bbb-" and the long-term deposit rating to "BBB".

The outlook for the Bank's long-term rating and its long-term domestic rating is stable.



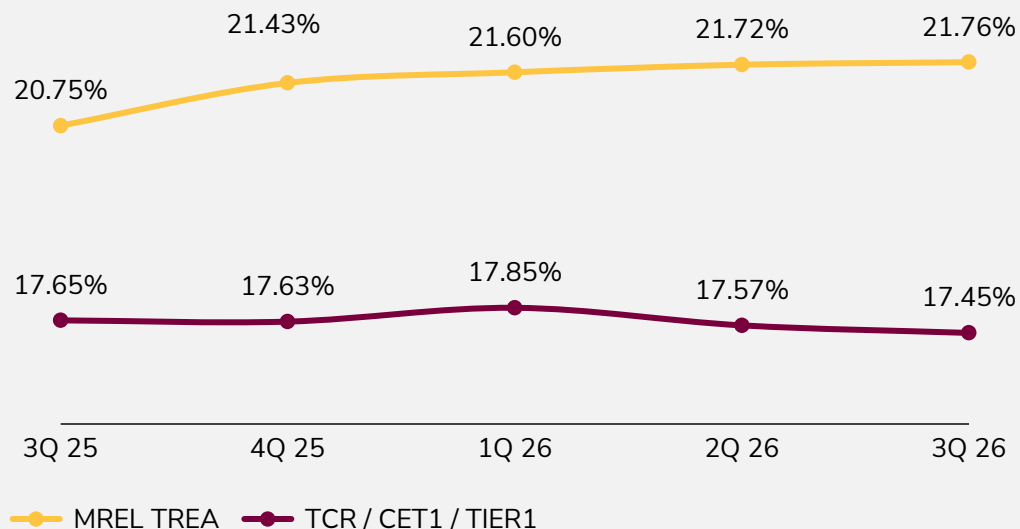
**ALIOR**  
**BANK**

# **3 CREDIT RISK**

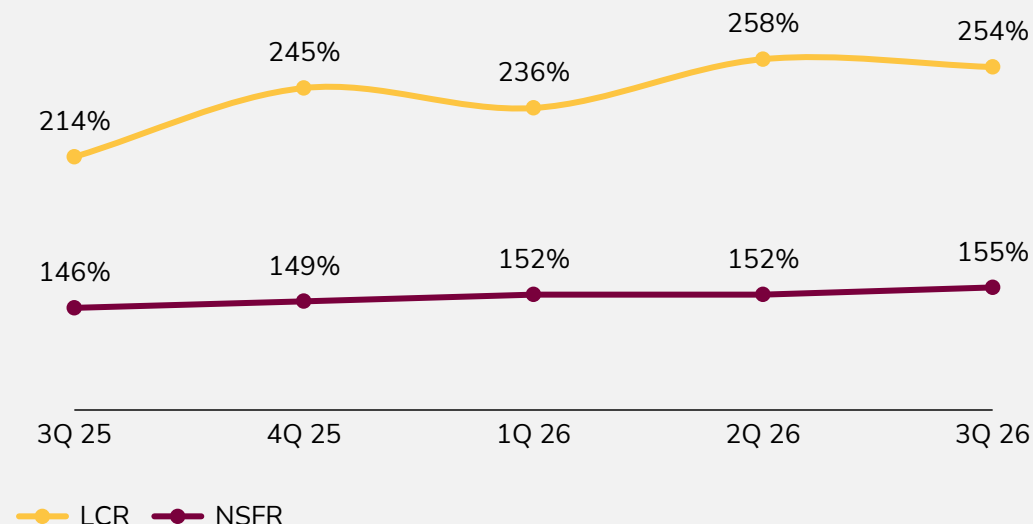


# STABLE AND SAFE POSITION OF THE BANK: CAPITAL AND LIQUIDITY SURPLUS WELL ABOVE REGULATORY MINIMUMS

## Regulatory ratios of Alior Bank Group



## Liquidity ratios of Alior Bank Group



Tier 1 and TCR ratios at the end of September 2026 significantly exceed the regulatory minimums\*, respectively: 696 bps (PLN 4.3 bn) and 496 bps (PLN 3.1 bn).

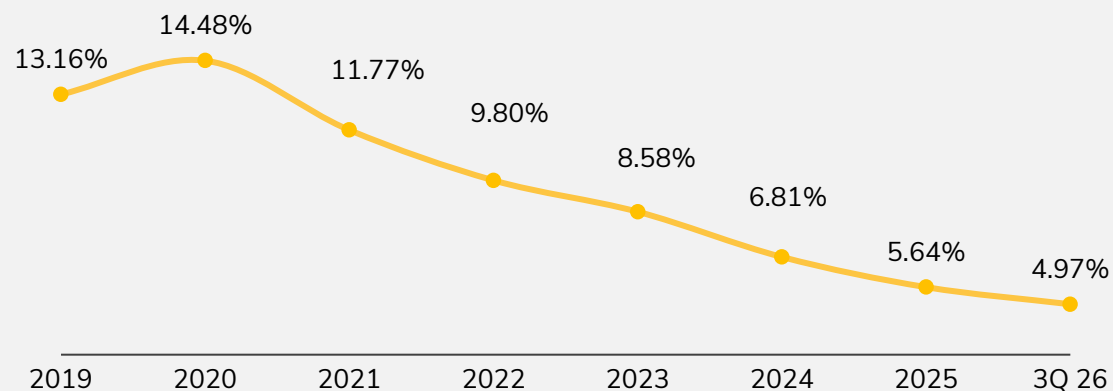
The consolidated MREL TREA ratio of Alior Bank Group at the end of September 2026 was 21.76% (191 bps above the requirement\*\*).

Fitch Ratings upgraded the Bank's rating to investment grade BBB- (stable outlook); currently, both Fitch Ratings and S&P Global Ratings assign the Bank an investment grade rating.

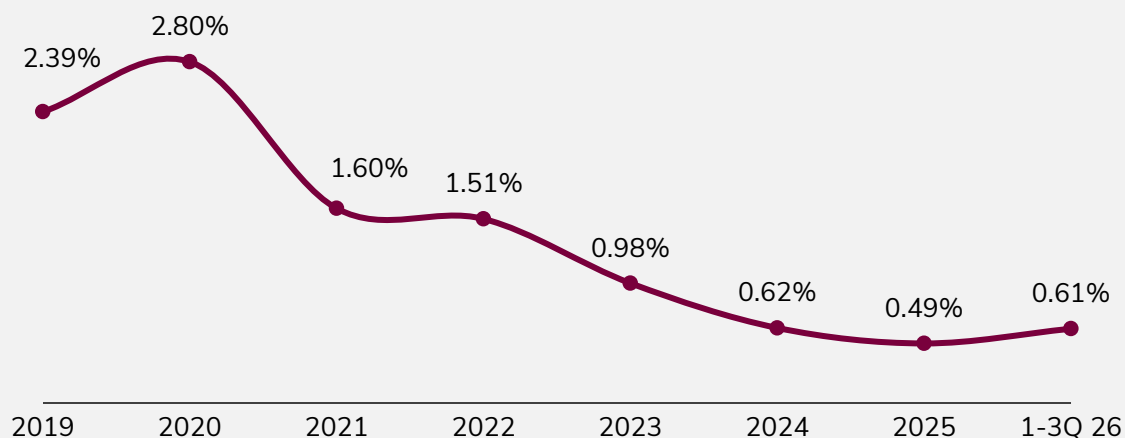
\* Current regulatory minimum (Tier 1 / TCR): CRR minimum (6% / 8%) + conservation buffer (2.5%) + countercyclical buffer (1.99%). In addition, the Group has a recommendation from the PFSA (KNF) to maintain a P2G add-on of 2.26%  
 \*\* The current MREL TREA ratio for the Alior Bank Group set by the Bank Guarantee Fund (BFG) (consolidated, including the combined buffer requirement) is: 19.85%

# RISK COSTS IN A TREND OF CONSISTENT IMPROVEMENT

## Alor Bank Group – NPL ratio



## Alor Bank Group – cost of risk (CoR%)



The cost of risk ratio (CoR%) for the period 1-3Q 26 was 0.61%, in line with the Bank's previous communication. In 3Q 26, the level of CoR% in the Business Client segment was positively influenced by the increased growth of collateral realization and recoveries from off-balance sheet exposures.

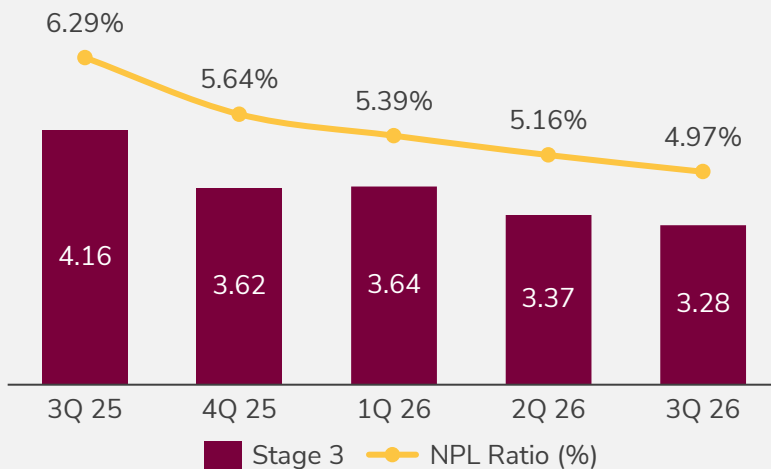
Despite the demanding external environment (essentially including macroeconomic and geopolitical). **The Bank does not observe any negative trends in the loan portfolio.**

Assuming no significant macroeconomic changes in the coming years, **we expect the risk costs of the Alor Bank Group to not exceed 0.8%.**

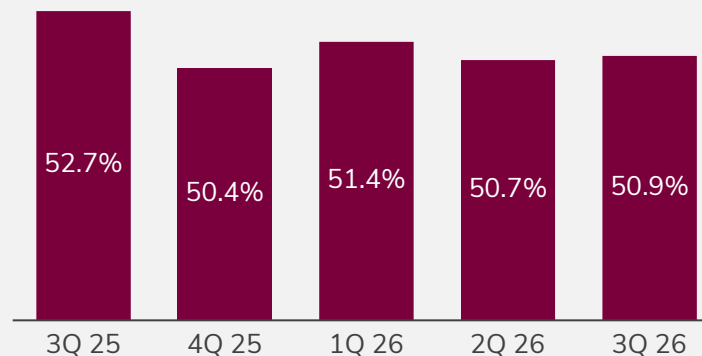
The Bank has consistently improved the quality of its assets, which is reflected in the **decline in the NPL ratio to 4.97% at the end of 3Q 26**. The path of reducing the share of impaired loans in the Bank's portfolio is even faster than the adopted NPL reduction strategy, which assumed that the NPL ratio would be below 5% at the end of 2026.

# CONSISTENT IMPROVEMENT OF CREDIT RISK

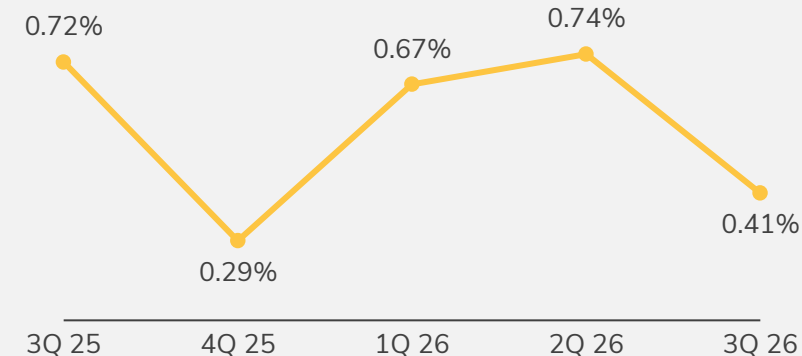
## Impaired loans (PLN bn)



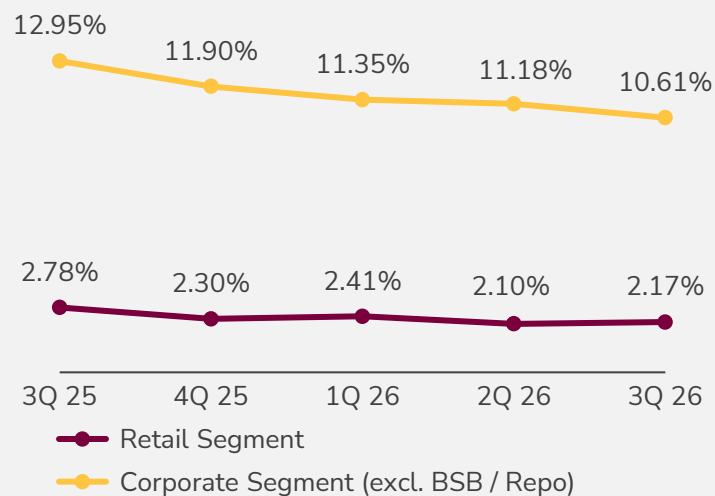
## NPL reserve coverage ratio\*



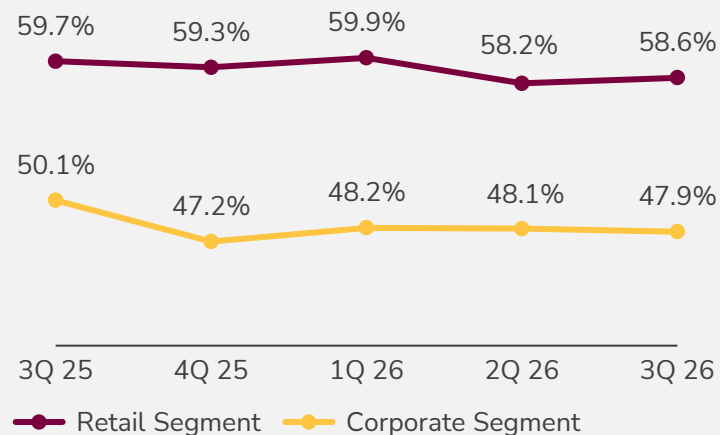
## CoR% \*\*



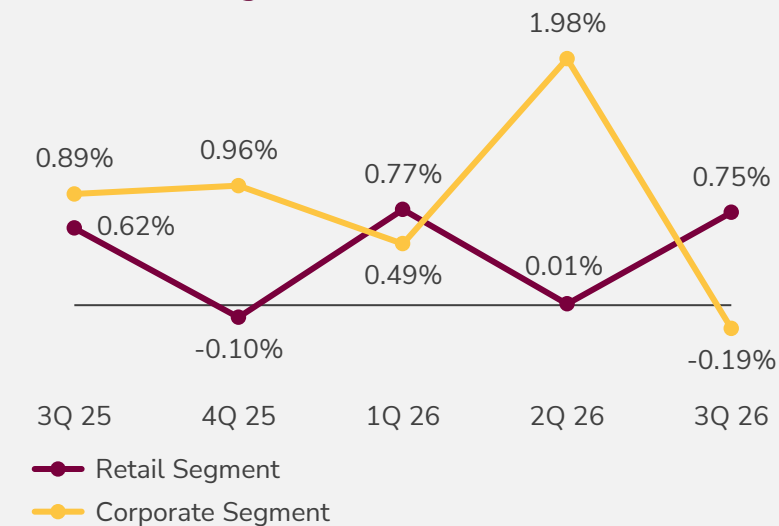
## Impaired loans – segments



## NPL provision coverage\* – segments



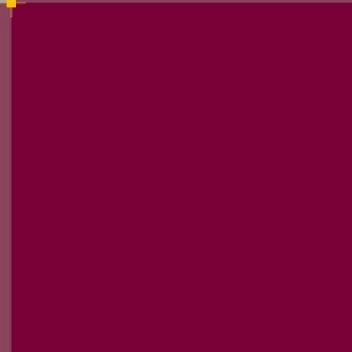
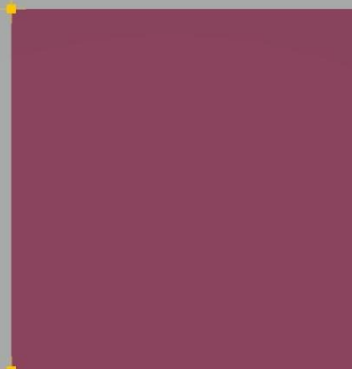
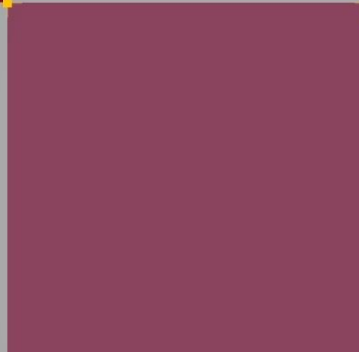
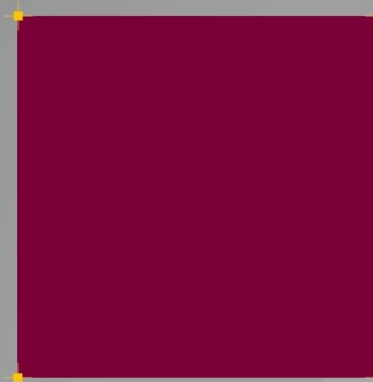
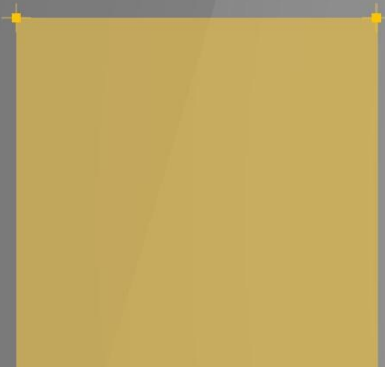
## CoR% – segments\*\*





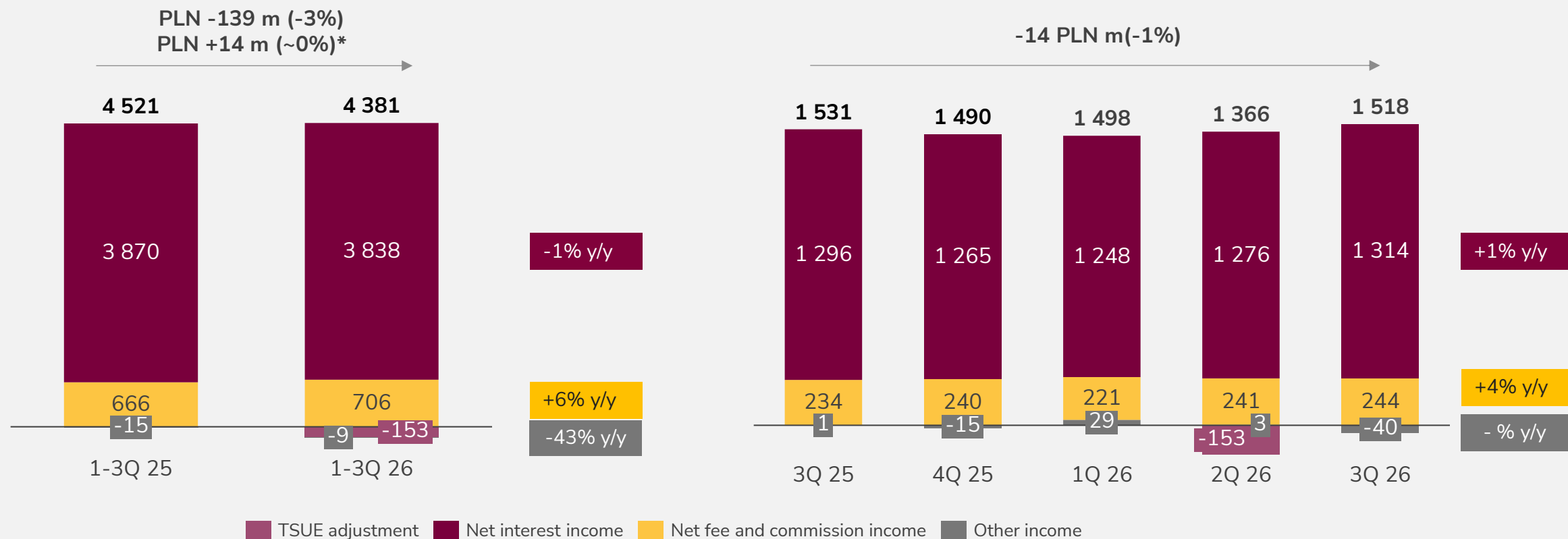
**ALIOR**  
**BANK**

# **4** **FINANCIAL** **RESULTS**



# STABLE REVENUES, DESPITE THE DECLINE IN INTEREST RATES

Total revenue (PLN m)

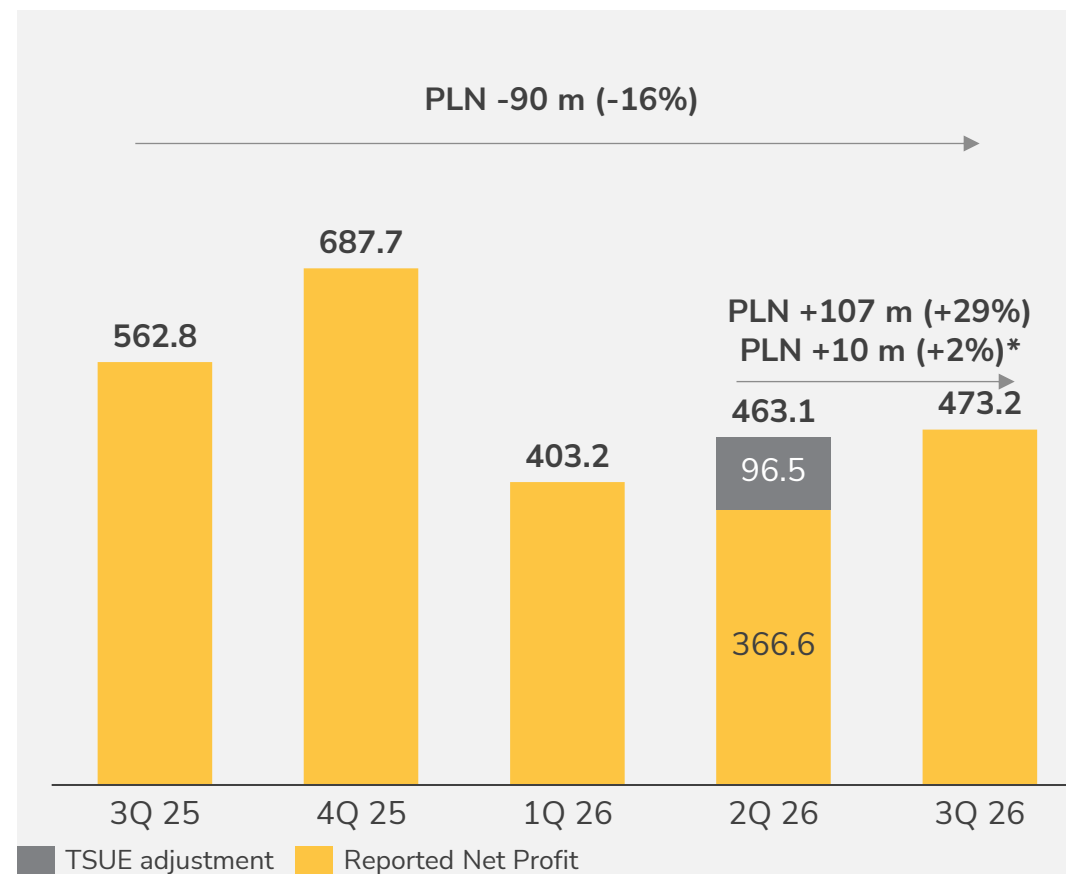
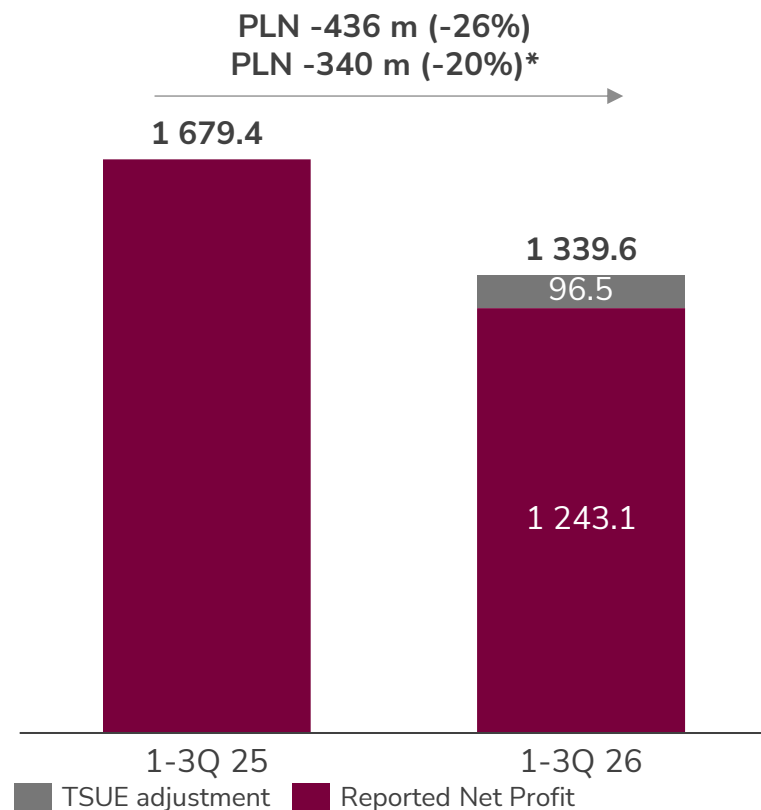


In 3Q 26 the Bank recognized an additional PLN 78.6 m of provisions for disputes (included in other operating expenses)

\* Revenue growth taking into account the adjustment of net interest income of PLN 153.2 m, which is a consequence of the CJEU's judgment of April 23, 2026, resulting in an update of the expected cash flow estimates by excluding interest accrued on loans on non-interest expenses, while maintaining the original effective interest rate.

# NET PROFIT AFFECTED BY A HIGHER TAX RATE

## Net profit (PLN m)



- The net profit of the Alior Bank Group in 3Q 26 amounted to PLN 473 m and was PLN 90 m (-16%) lower compared to the result in 3Q 25
- The decrease in net profit y/y was mainly due to: provisions for disputes increased by PLN 54 m and a CIT tax higher by PLN 102 m than a year ago (the tax rate in 3Q 26 was 36% compared to 23% a year ago)

# STABLE REVENUE AND HIGH PROFIT DESPITE THE DECLINE IN INTEREST RATES AND A HIGHER TAX RATE

| PLN m                           | 3Q25         | 3Q26         | % y/y       | I-IIIQ 25    | I-IIIQ 26     | % y/y       |
|---------------------------------|--------------|--------------|-------------|--------------|---------------|-------------|
| <b>Total Income, including:</b> | <b>1 531</b> | <b>1 518</b> | <b>-1%</b>  | <b>4 521</b> | <b>4 381</b>  | <b>-3%</b>  |
| Net Interest Income             | 1 296        | <b>1 314</b> | 1%          | 3 870        | <b>3 684</b>  | -5%         |
| Fee & Commission Income         | 234          | <b>244</b>   | 4%          | 666          | <b>706</b>    | 6%          |
| Other Income                    | 1            | <b>-40</b>   | -           | -15          | <b>-9</b>     | -43%        |
| General administrative expenses | -565         | <b>-575</b>  | 2%          | -1 730       | <b>-1 756</b> | 2%          |
| Net expected credit losses      | -124         | <b>-74</b>   | -41%        | -278         | <b>-321</b>   | 16%         |
| Cost of fx mortgage legal risk  | -41          | <b>-54</b>   | 31%         | -101         | <b>-103</b>   | 2%          |
| Tax*                            | -238         | <b>-341</b>  | 44%         | -731         | <b>-956</b>   | 31%         |
| <b>Net Profit</b>               | <b>563</b>   | <b>473</b>   | <b>-16%</b> | <b>1 679</b> | <b>1 243</b>  | <b>-26%</b> |
| C/I (%)                         | 36.9%        | <b>37,9%</b> | +1 pp.      | 38.3%        | <b>40.1%</b>  | +1.8 pp.    |
| NIM (%)                         | 5.61%        | <b>5,17%</b> | -0.44 pp.   | 5.74%        | <b>5.02%</b>  | -0.72 pp.   |
| COF (%)                         | 1.73%        | <b>1,47%</b> | -0.25 pp.   | 1.80%        | <b>1.51%</b>  | -0.29 pp.   |
| ROE (%)                         | 18.9%        | <b>14,9%</b> | -4 pp.      | 19.2%        | <b>13.0%</b>  | -6.2 pp.    |

Net interest income amounted to **PLN 1.314 bn** in 3Q 26 and was 1% higher than in 3Q 25

Net profit in 3Q 26 amounted to **PLN 473 m** and was 16% lower than in 3Q 25

**In 3Q 26 the ROE ratio was 14.9%**

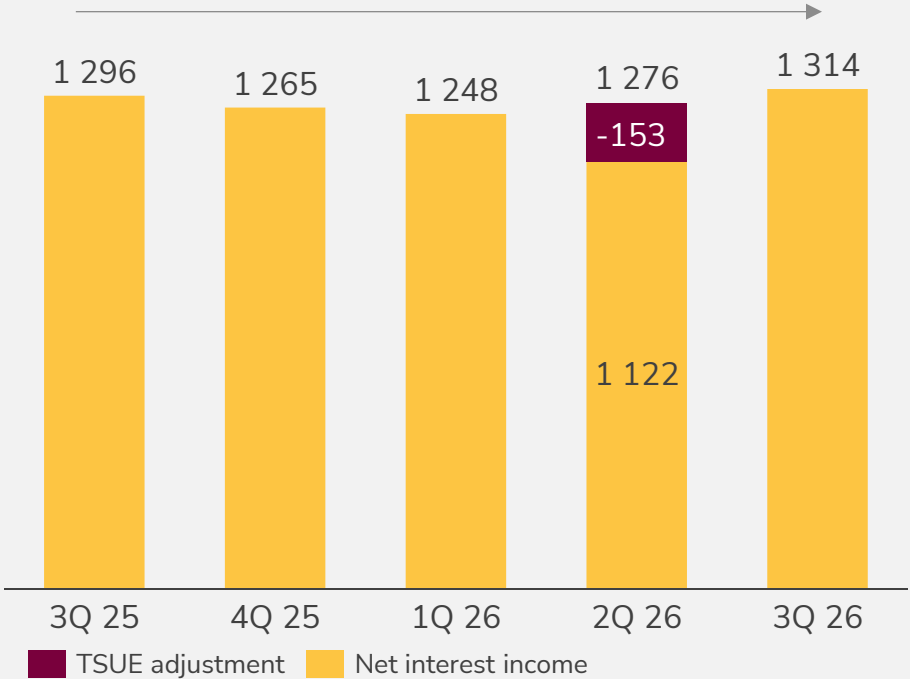
**Hedging transactions on derivatives supported the Bank's net interest income. Their positive impact in 3Q 26 amounted to PLN +31 m.** For comparison, in 2Q 26, this impact amounted to PLN +17 m and PLN -57 m in 3Q 25.

The tax rate in 3Q 26 was 36% vs. 23% in 3Q 25

# VOLUME GROWTH STABILIZES THE INTEREST INCOME

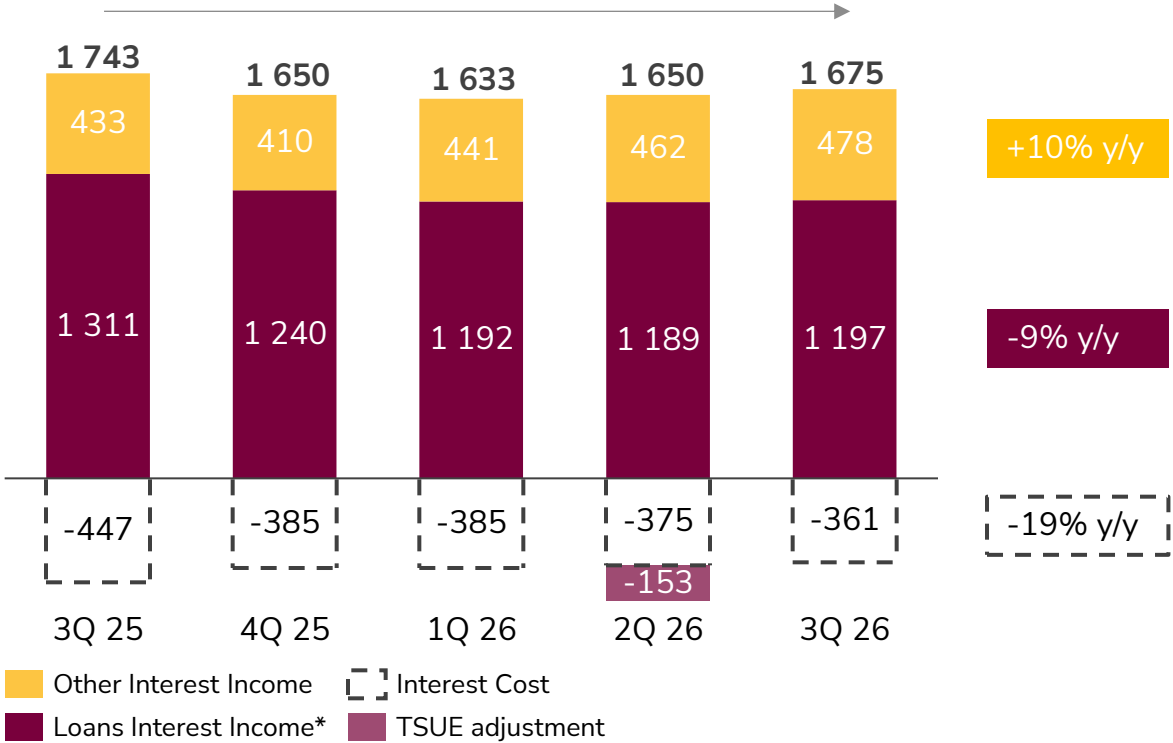
## Net interest income (PLN m)

PLN +18 m (+1%)



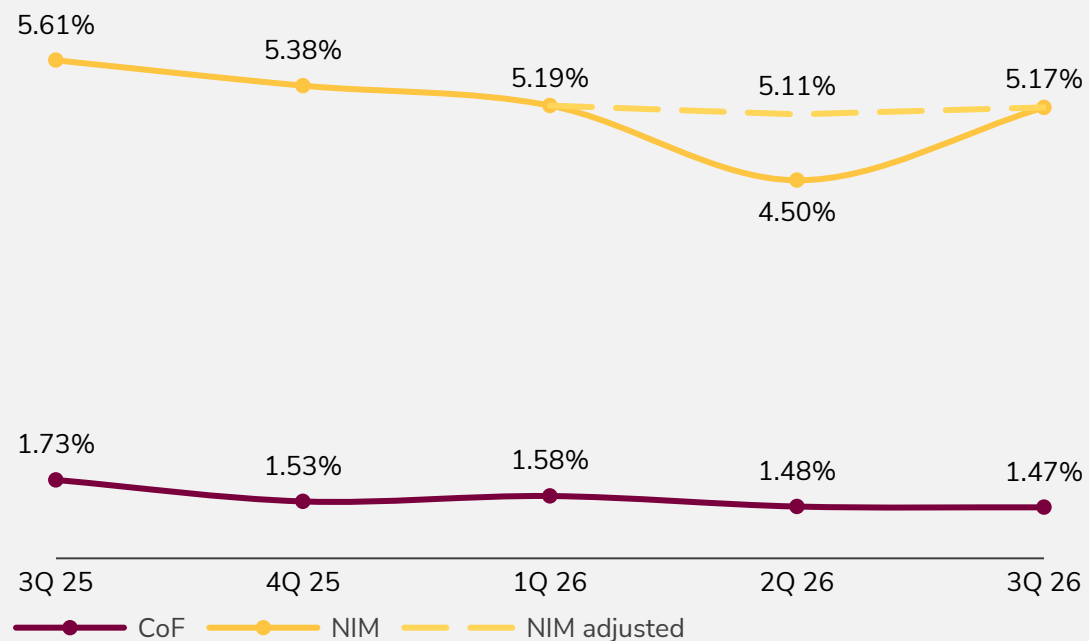
## Interest income and expense (PLN m)

PLN -69 m (-4%)

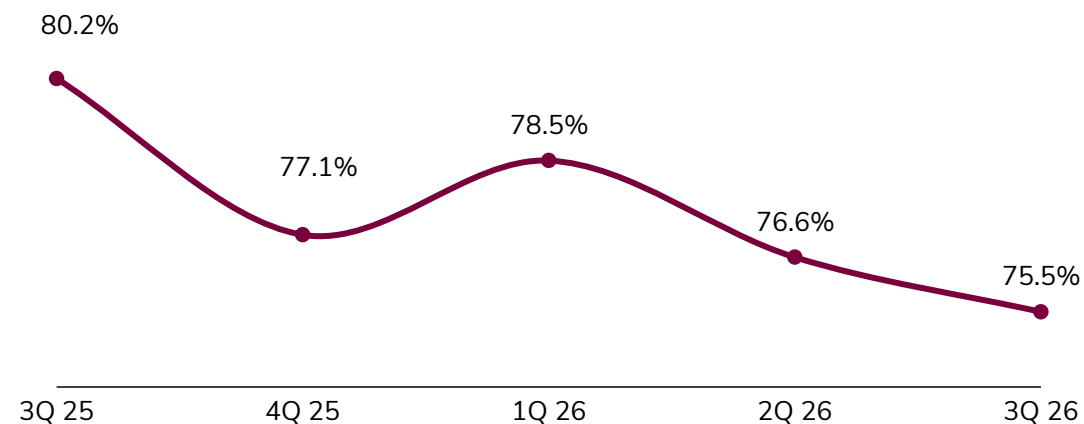


# REDUCTION OF THE COST OF FINANCING AND AN EFFECTIVE HEDGING POLICY SUPPORT THE STABILIZATION OF THE INTEREST MARGIN

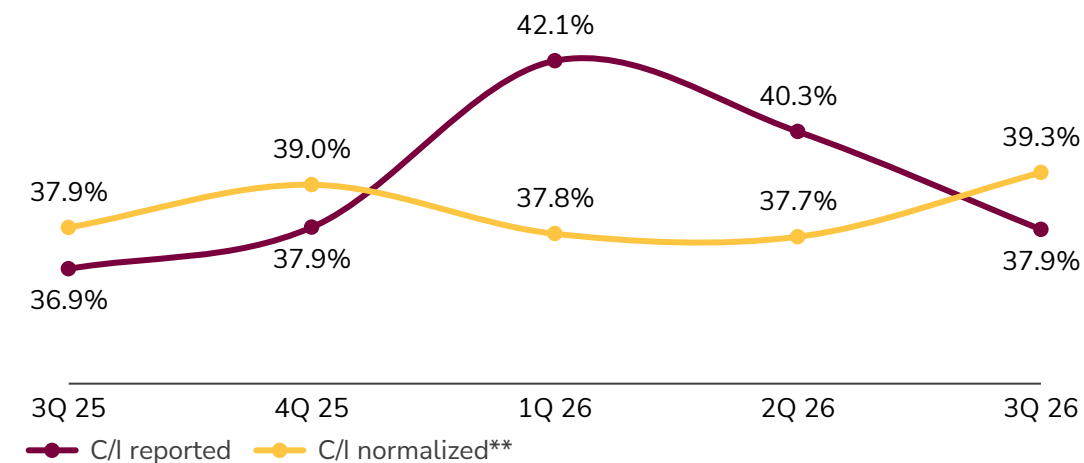
**NIM and CoF\***



**L/D ratio**

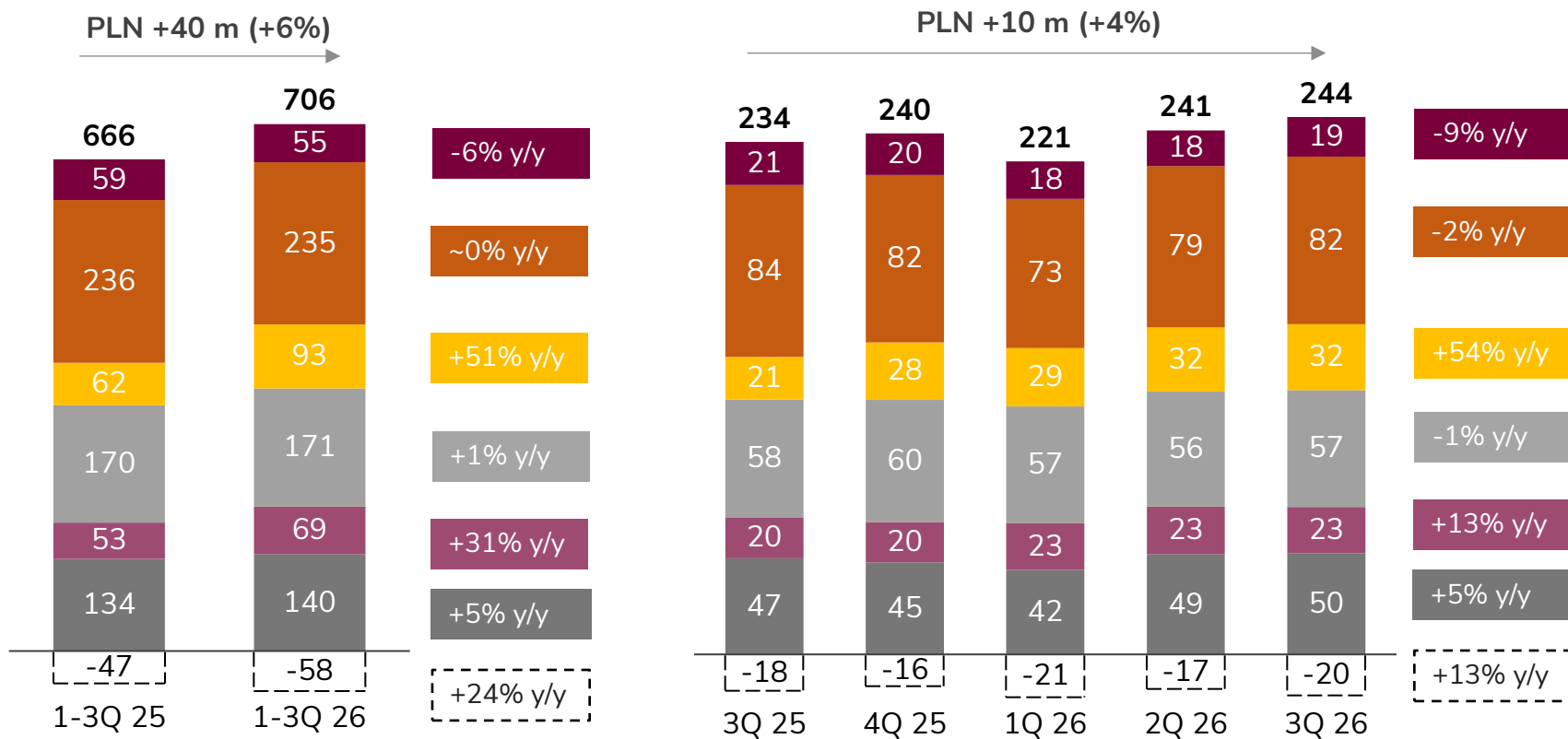


**C/I ratio**



# A +6% Y/Y INCREASE IN COMMISSION INCOME DUE TO RISING BROKERAGE COMMISSION REVENUE

## Net Fees and Commissions Income (PLN m)



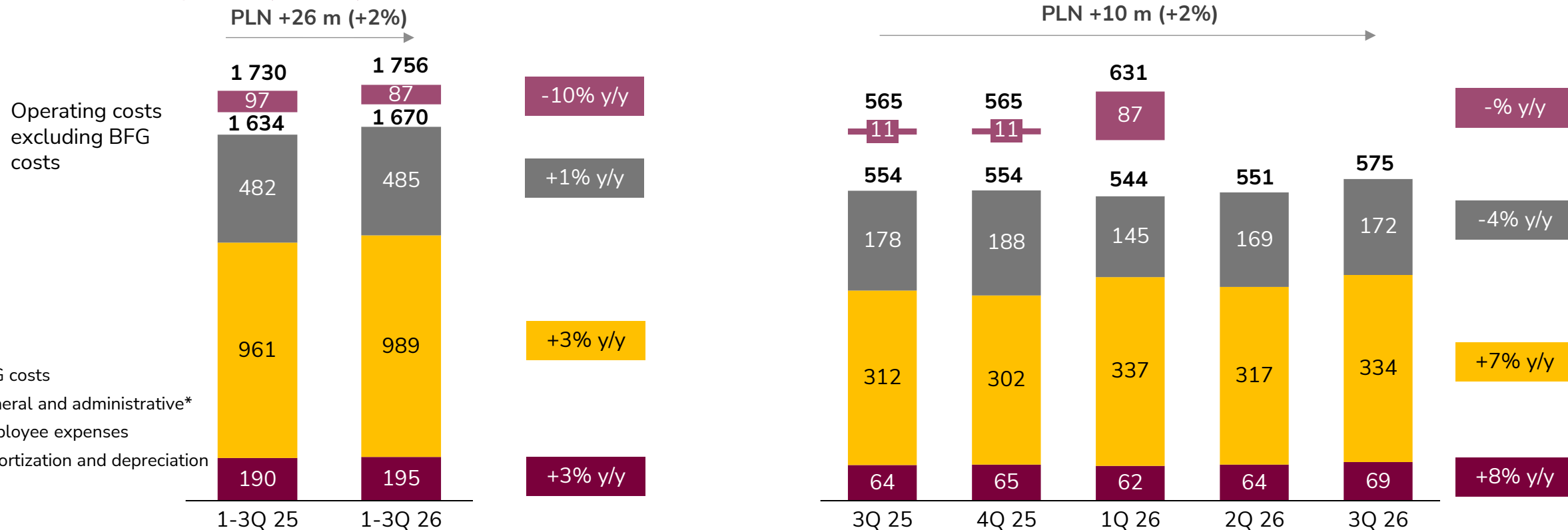
The increase in net brokerage commission income by approx. PLN 11 m y/y was mainly due to the growing volume of assets in investment funds, as well as to the increase in the activity of retail clients trading on the WSE

The increase in the result on insurance sales by approx. PLN 3 m y/y was mainly due to an increase in insurance revenues related to mortgage loans

- Payment and credit cards service (net)
- Transaction margin on currency exchange transactions
- Brokerage commissions (net)
- Leasing, loans and advances
- Bancassurance (net)
- Commissions related with accounts (net)
- Other fee/provision cost and income (net)

# A MODEST INCREASE IN OPERATING COSTS DUE TO AN INCREASE IN EMPLOYEE COSTS

## Operating costs (PLN m)



On a cumulative basis, since the beginning of the year, operating expenses, adjusted for the cost of the Bank Guarantee Fund, amounted to PLN 1670 m and increased by 2% y/y (by PLN 36 m)

Operating costs amounted to PLN 575 m in 3Q 26 and increased by 4% (by PLN 21 m) compared to operating costs in 3Q 25, adjusted for the cost of the Bank Guarantee Fund. The increase in operating costs was mainly due to an increase in employee costs by 7% y/y (by PLN 23 m)

The Bank estimates that throughout 2026 the increase in operating costs, excluding the costs of the Bank Guarantee Fund, will not be higher than the increase resulting from inflation

# WE ARE IMPLEMENTING OUR AMBITIOUS STRATEGY „ALIOR BANK. OR NOTHING.” FOR 2025-2027



Scaling Up



High Resilience



Operational Excellence



Key indicators for 3Q 26

**PLN 1.52 BN IN REVENUE**

-1% 3Q/3Q

**PLN 473 M IN PROFIT**

-16% 3Q/3Q

**14.9% ROE**

-4.0 pp. 3Q/3Q

**37.9% C/I**

+1.0 pp. 3Q/3Q

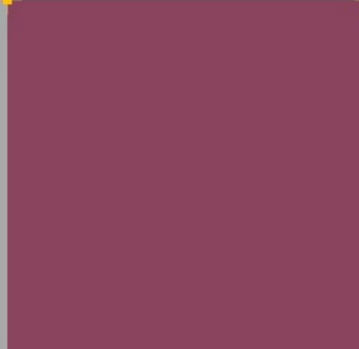
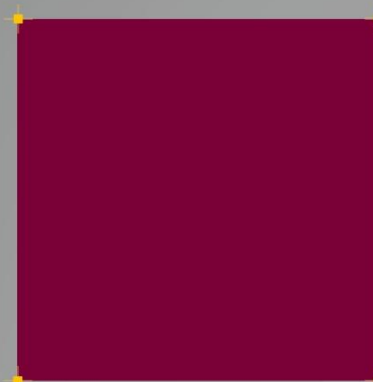
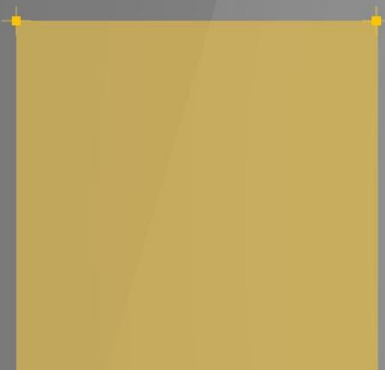
**4.97% NPL**

-1.32 pp. 3Q/3Q



**ALIOR**  
**BANK**

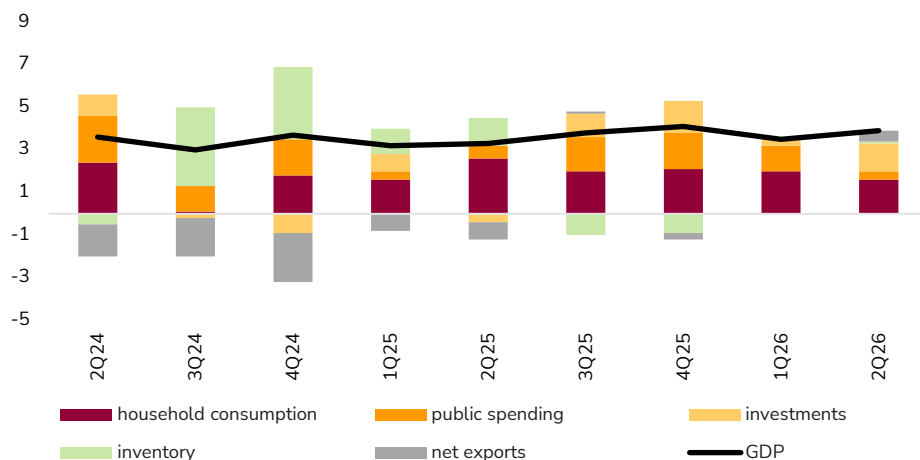
# **5** **OTHER** **ISSUES**



# INVESTMENT ACCELERATION

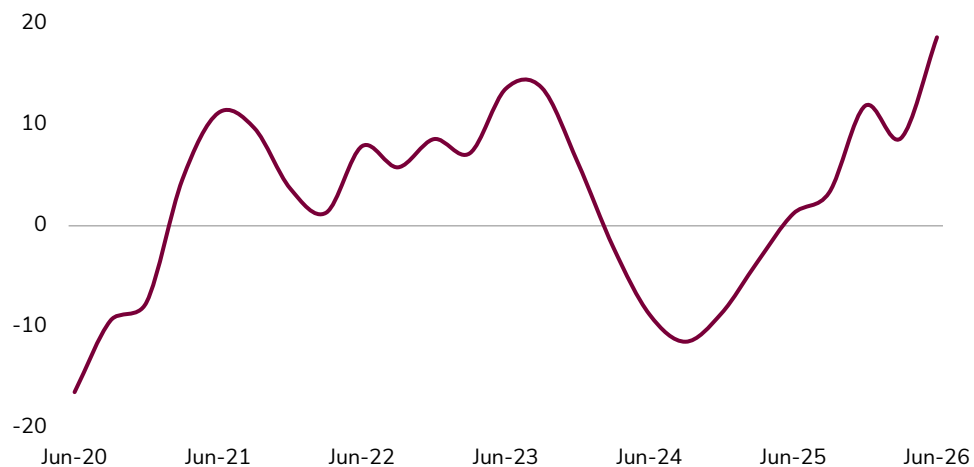
## Acceleration in a challenging environment

GDP growth (in real terms, %, y/y) and its composition (pp.), Poland



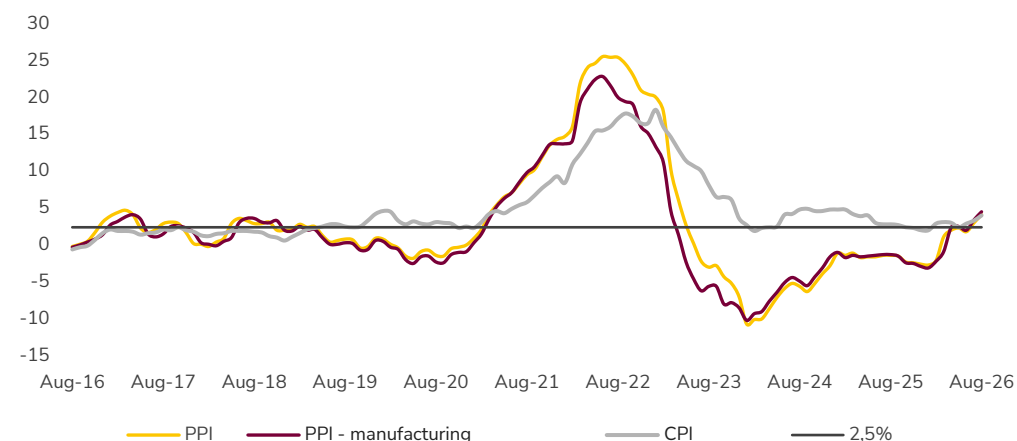
## Investment recovery accelerates

Corporate investments (% y/y, constant prices), Poland



## Growing inflation risks

CPI, Poland (% y/y)



Economic growth in Poland in 2Q 26 accelerated compared to 1Q 26, despite the ongoing oil shock. In 3Q 26, we expect GDP growth to be similar as in 2Q 26 (approx. 4% y/y).

In 2Q 26, there was a significant acceleration of the recovery in investments. In the entire economy, demand in this area grew by 8.4% YoY vs. 2.4% YoY in 2Q 26

The investment recovery is driven by the concentration of spending of funds from the National Recovery Plan, which will also have a positive impact in the second half of this year. In the background, we are observing a strong acceleration in the growth of investments in the private sector, especially in larger companies.

Private consumption slowed down growth slightly in 2Q 26 in response to concerns arising from the war in the Middle East, higher fuel prices, and slower wage growth. In 3Q 26, we observe a stabilization of the recovery rate.

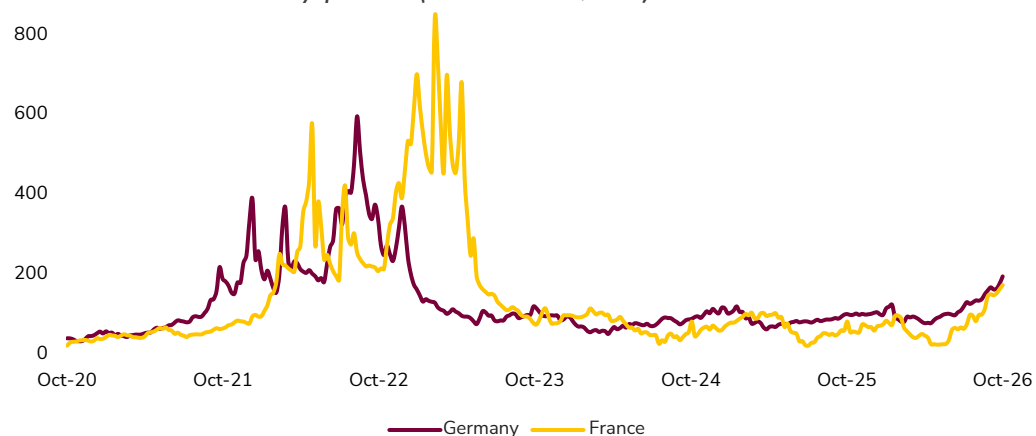
In 3Q 26, inflation accelerated in response to the prolonged oil shock and approached the upper limit of the NBP inflation target.

In such an environment, the MPC stabilized interest rates, but signaled a growing probability of rate hikes.

# INFLATION VS INVESTMENT DEMAND

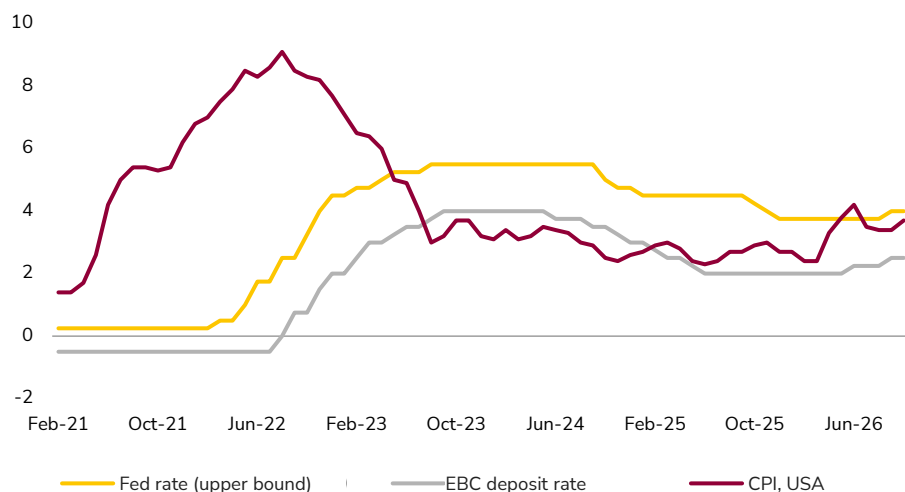
## The oil shock pushes up energy prices in the EU

Wholesale electricity prices (EUR/MWh, 1M)



## Banks react faster to inflation

Fed and ECB rates vs inflation



## Investment spike in the area of high technologies

New capital goods orders excluding military and aircraft (USD bn, seas. adj., per month), US



High hydrocarbon prices, including gas prices in particular, are giving an increasingly clear impetus to electricity price increases in the EU. This means that the effects of the oil shock are gradually spreading out, although so far the scale of the inflationary impulse is significantly smaller than during the energy shock related to the outbreak of the war in Ukraine.

In such a difficult environment, the global economy, including the EU economy, is doing better than expected. In 2Q 26, the GDP of the Euro zone grew by 1.2% YoY vs. 0.6% YoY in 1Q 26.

Demand is supported by several factors: global acceleration of investment in high technologies, increased expenditure on militaries, or also expenditure on infrastructure (i.e., in Germany).

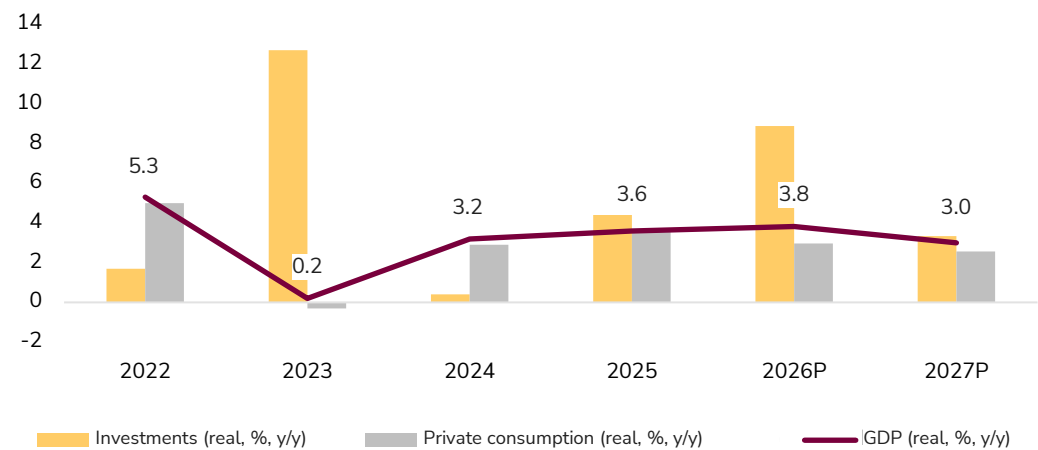
The global recovery in industry, driven by investment demand, is accompanied by an improvement in the economic situation in services. On the other hand, there is a moderate cooling of consumer demand, caused by an increase in the cost of living and inflation.

The rebound in inflation was met with a reaction from the main central banks. They reacted much faster than in the inflationary episode of 2021-2022 and raised interest rates in response to a moderate increase in inflation, signaling the possibility of further tightening of monetary policy.

# 2026: THE PEAK OF THE RECOVERY

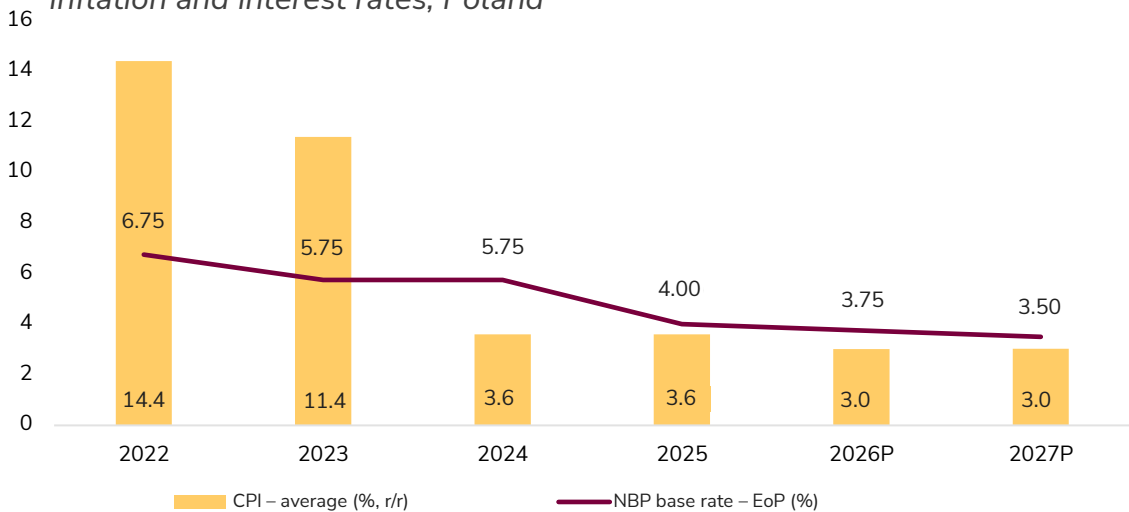
## Economic growth supports lending

GDP and main components, Poland



## Inflation outlook with elevated risks

Inflation and interest rates, Poland



|                                                  | 2024                 | 2025                 | 2026P                | 2027P                |
|--------------------------------------------------|----------------------|----------------------|----------------------|----------------------|
| <strong>Economic indicators</strong>             |                      |                      |                      |                      |
| GDP (real, %, y/y)                               | 3.0                  | 3.8                  | 3.8                  | 3.0                  |
| Investments (real, %, y/y)                       | -0.9                 | 4.9                  | 8.9                  | 3.3                  |
| Private consumption (real, %, y/y)               | 2.9                  | 4.0                  | 3.0                  | 2.6                  |
| CPI - average (% , y/y)                          | 3.6                  | 3.6                  | 3.0                  | 3.0                  |
| Unemployment rate - average (%)                  | 5.1                  | 5.4                  | 5.9                  | 5.8                  |
| NBP base rate - EoP (%)                          | 5.75                 | 4.00                 | 3.75                 | 3.50                 |
| <strong>Banking sector(volumes, %, y/y)</strong> |                      |                      |                      |                      |
| <strong>Total loans</strong>                     | <strong>3.4</strong> | <strong>5.7</strong> | <strong>7.5</strong> | <strong>6.2</strong> |
| Residential mortgages (PLN)                      | 5.7                  | 8.1                  | 7.6                  | 6.3                  |
| Consumer                                         | 8.4                  | 7.9                  | 8.8                  | 7.5                  |
| Corporate                                        | 4.8                  | 8.9                  | 10.2                 | 6.5                  |
| Total deposits                                   | 7.9                  | 9.7                  | 9.1                  | 7.8                  |

The economic recovery in Poland in 2026 is supported by a marked acceleration in investment and hampered by a cooling of private consumption. The destabilization related to the war in the Middle East has so far had a limited impact on the broad economic situation.

The acceleration in investment demand is entering its culminating phase and is particularly strong due to the concentration of spending from the NRP. In the coming quarters, we expect a more pronounced cooling of investment growth, but the recovery should continue, with spending from the EU budget and large domestic investment projects picking up.

In private consumption, we expect a gradual slowdown in consumer potential - the main factors are demographics and cooling wage growth. The oil shock is also currently having a negative impact.

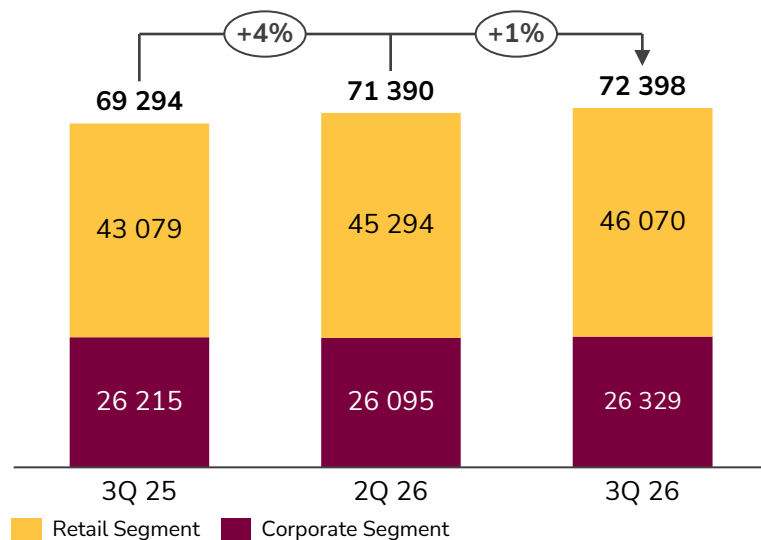
Inflation will move to higher levels due to the energy shock compared to recent trends and leave the band of deviations from the NBP target (2.5% +/- 1 pp.), but rather temporarily.

The likelihood of tightening of the NBP's monetary policy is increasing. However, the potential for possible interest rate hikes is limited. Risks to forecasts in this area, mainly resulting from the development of the global geopolitical situation, remain elevated.

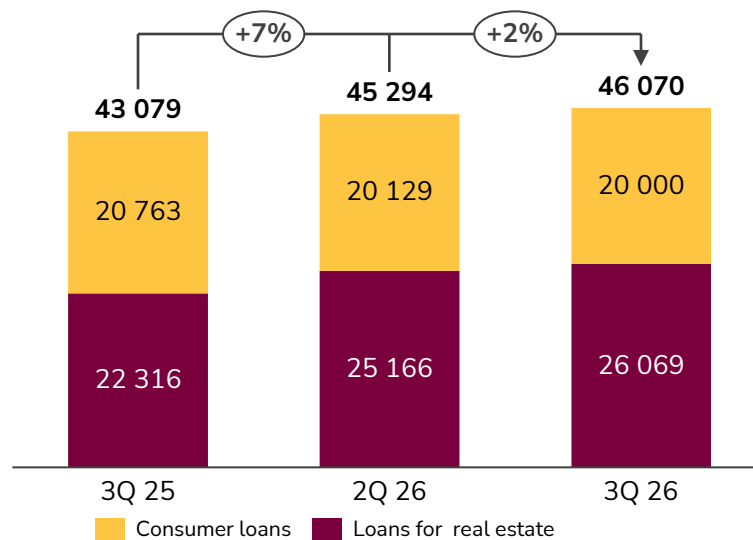
In 2026-2027, we expect the credit recovery to continue, culminating in 2026. Despite everything, the deposit base will continue to grow faster than the value of loans.

# STABLE GROWTH OF THE LOAN PORTFOLIO

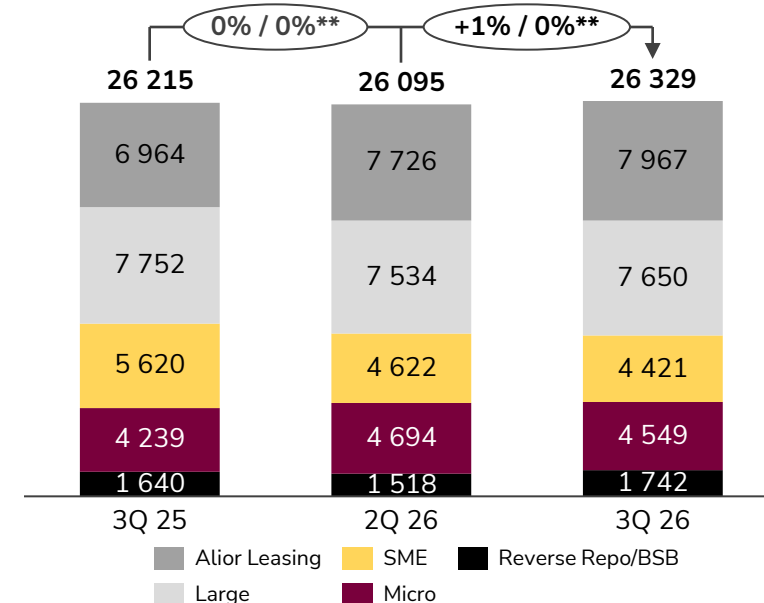
## Loan portfolio in total (PLN m)



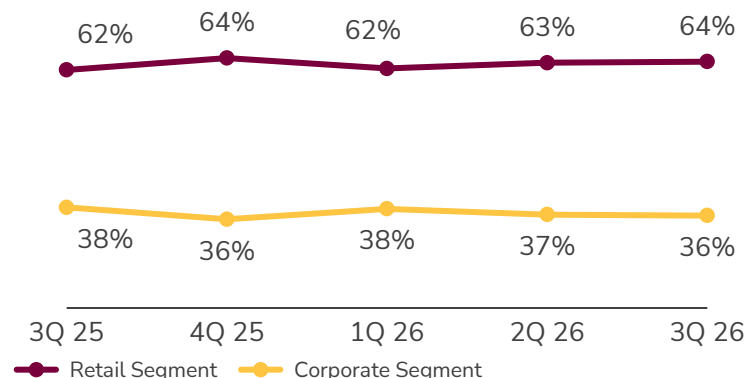
## Retail Customer Segment (PLN m)



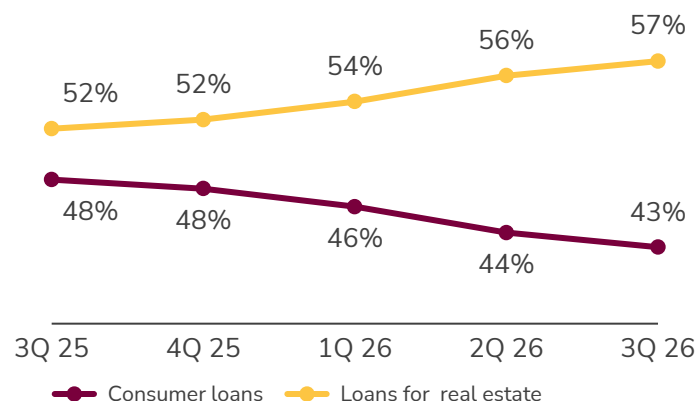
## Business Customer Segment\* (PLN m)



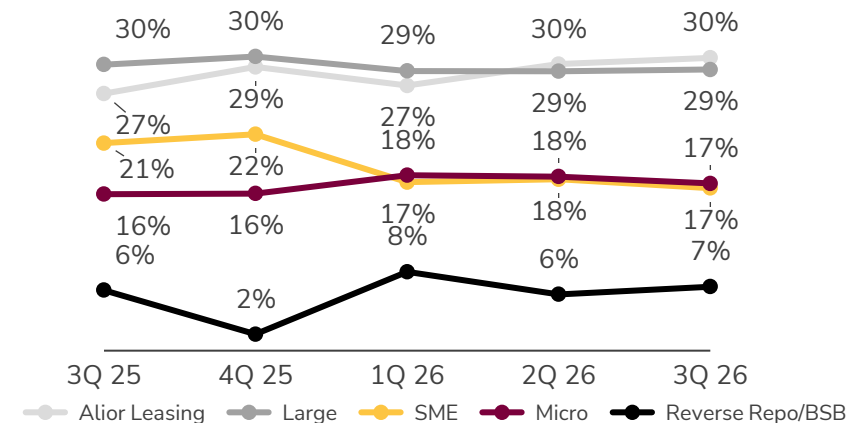
## Structure of the total loan portfolio



## Structure of the Retail Customer portfolio



## Structure of the Business Customer portfolio

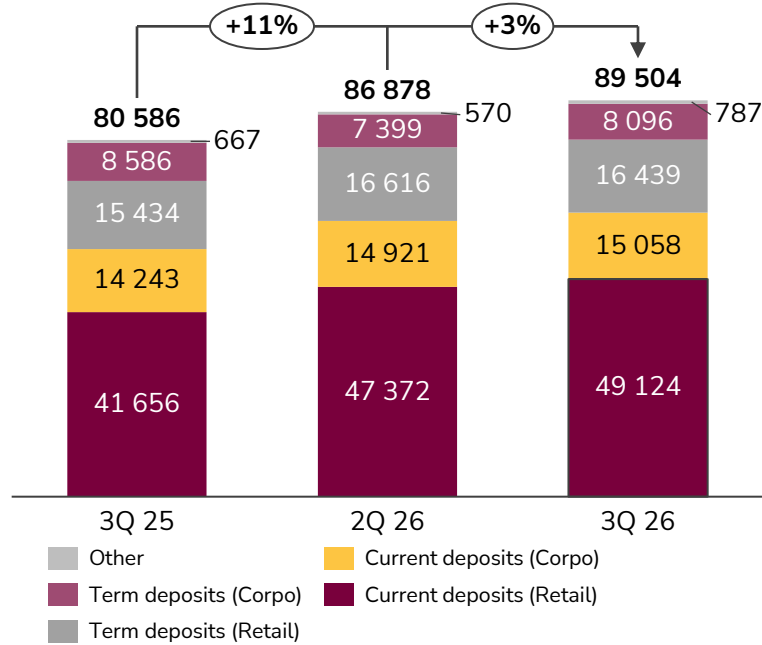


\* Managerial presentation. In 1Q 26 there was a change in the classification of the Business Customer segment, which consisted in, among others, the merger of the Small and Medium segments in SMEs and the reclassification of some of the Small to Micro customers

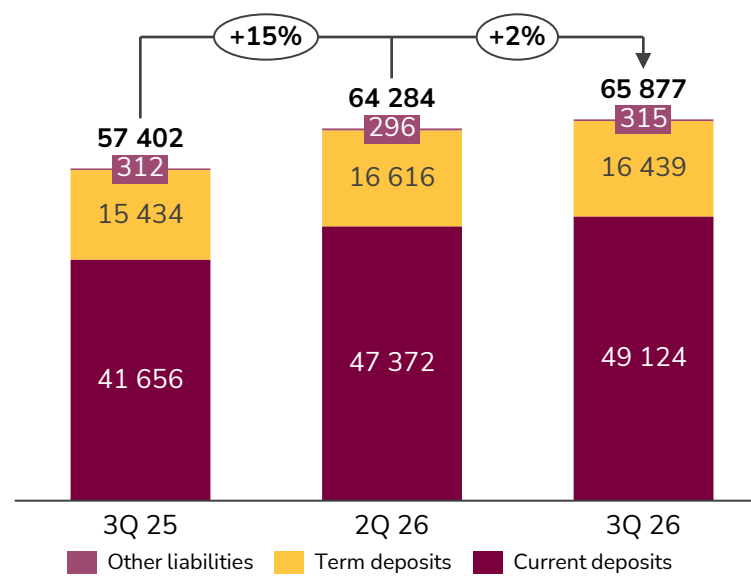
\*\* without Reverse Repo / BSB transactions

# THE BANK MANAGES THE DEPOSIT PORTFOLIO TO OPTIMIZE THE COST OF FINANCING (PLN M)

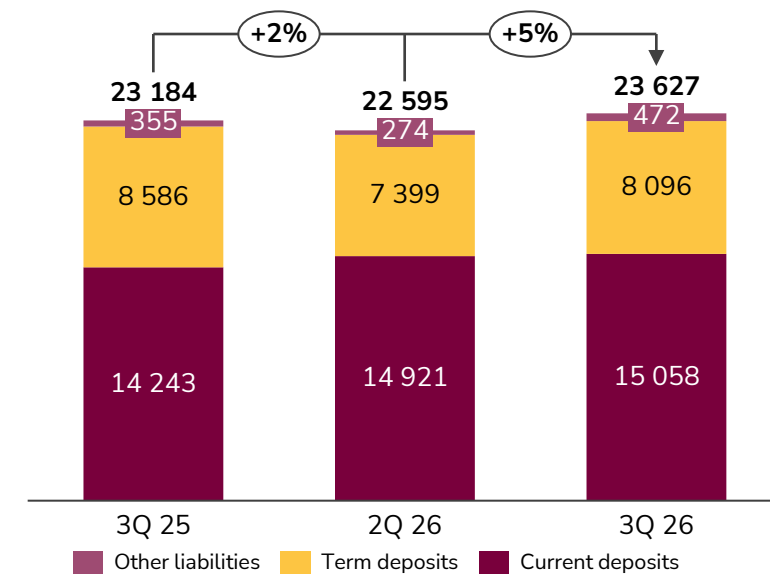
## Structure of net liabilities to customers



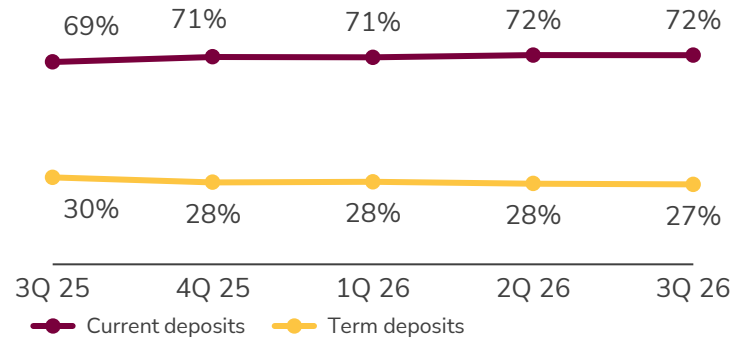
## Net liabilities structure – Retail Segment



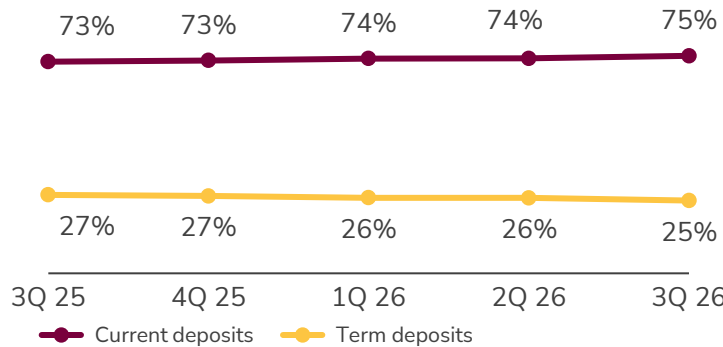
## Net liabilities structure – Business Segment



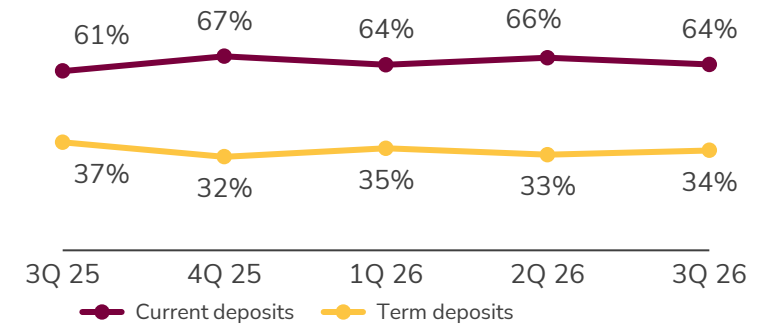
## Structure of main liabilities



## Structure of main liabilities – Retail Segment

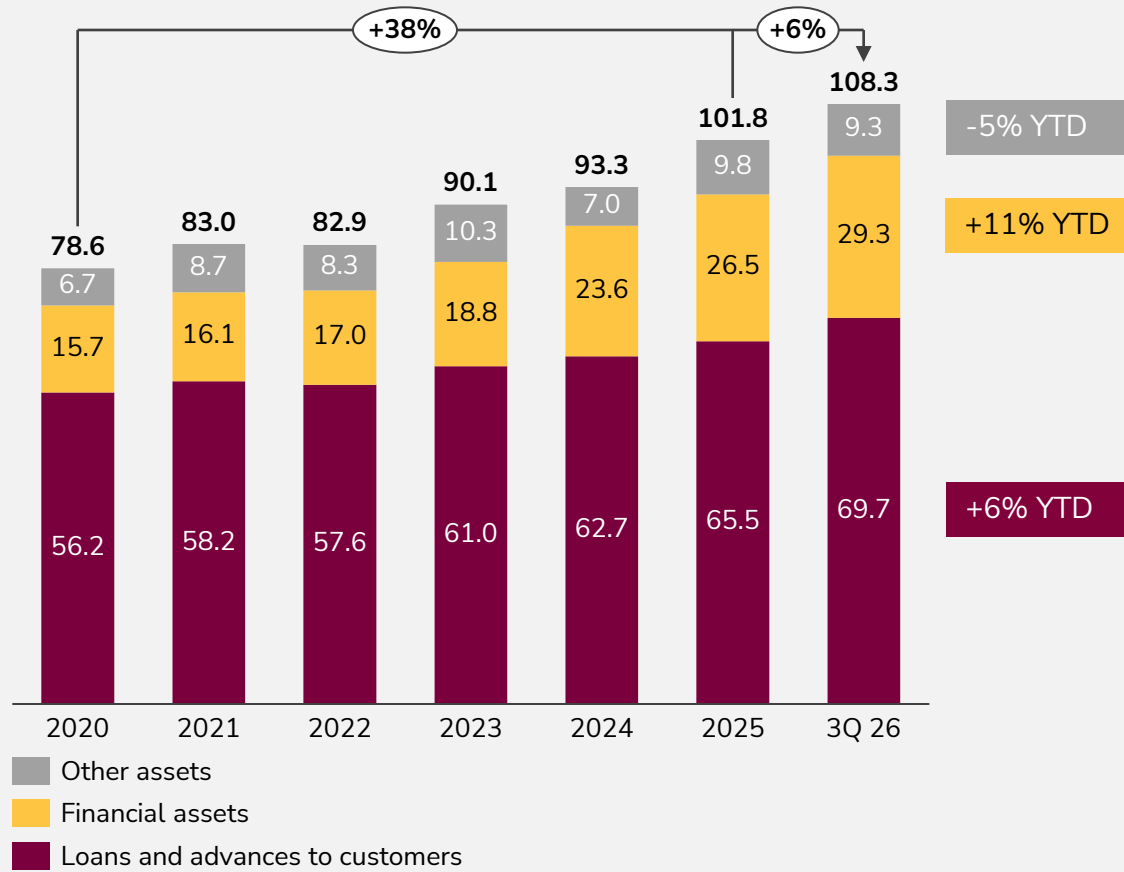


## Structure of main liabilities – Business Segment

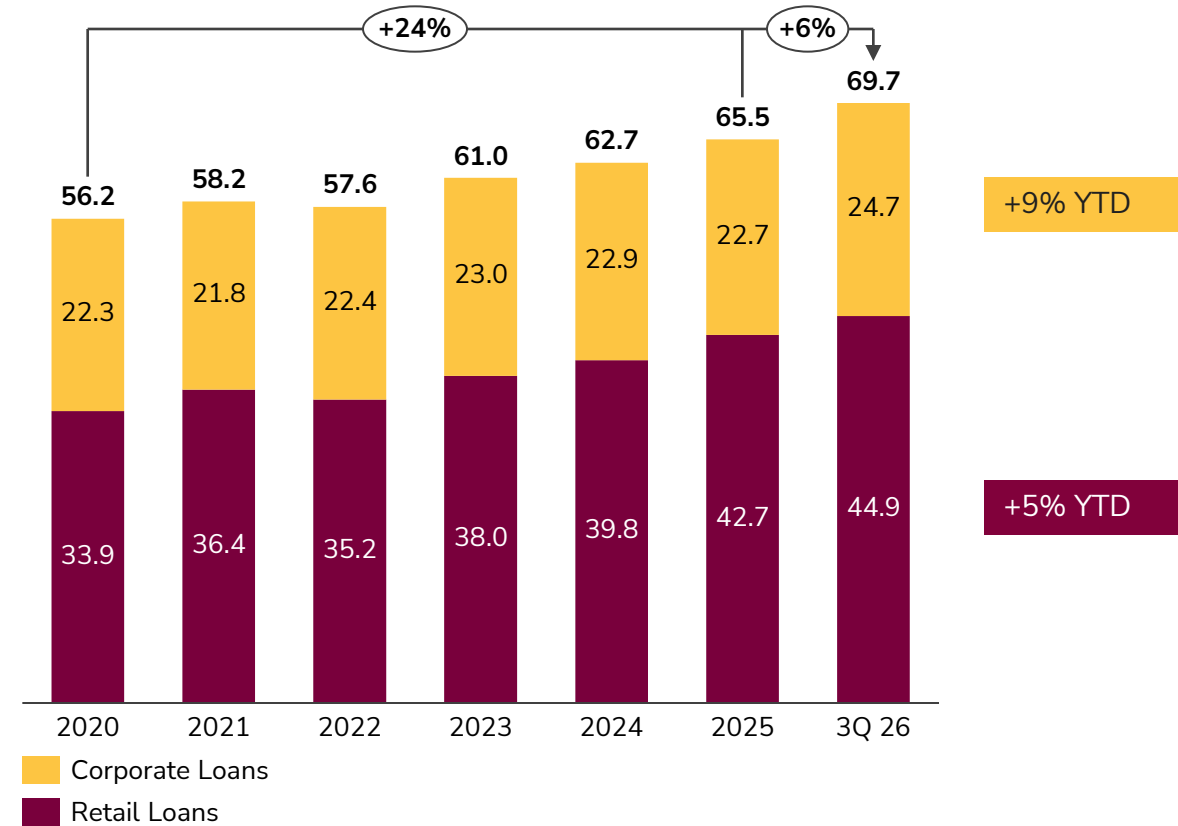


# ASSET STRUCTURE OF ALIOR BANK GROUP (PLN BN)

## Alior Bank Group assets

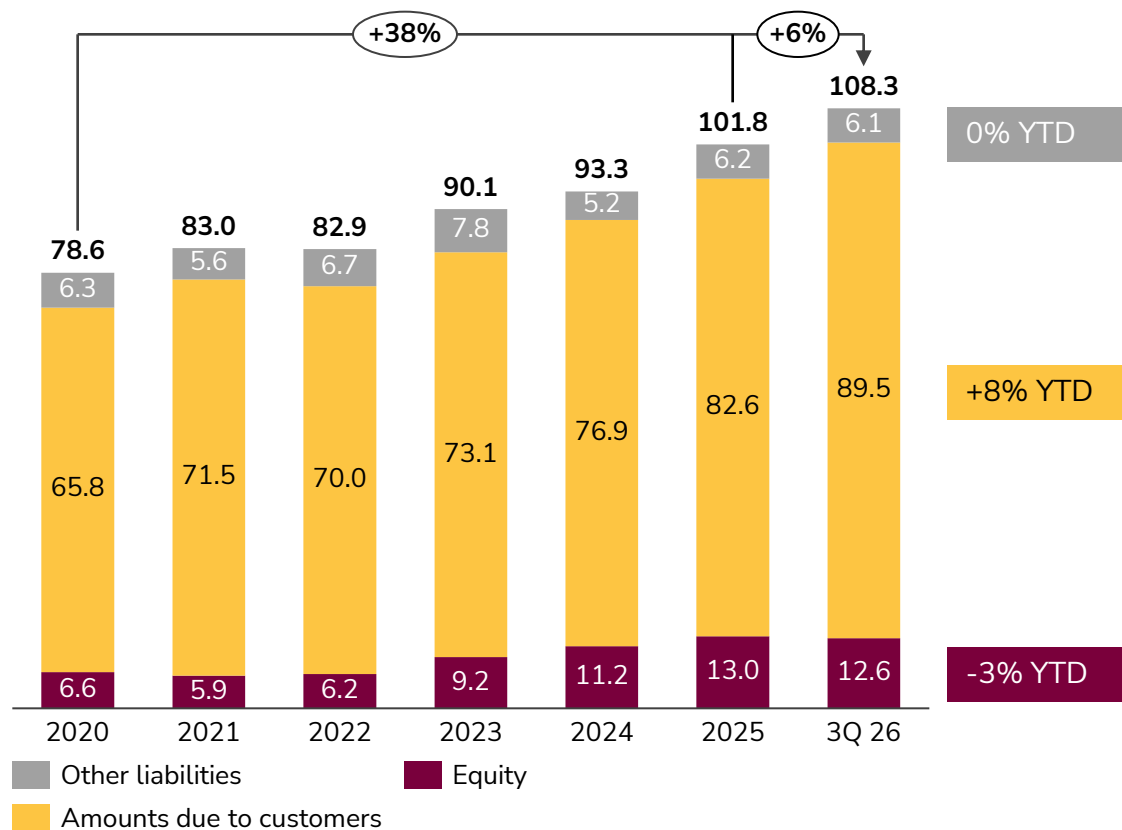


## Receivables from customers (net)

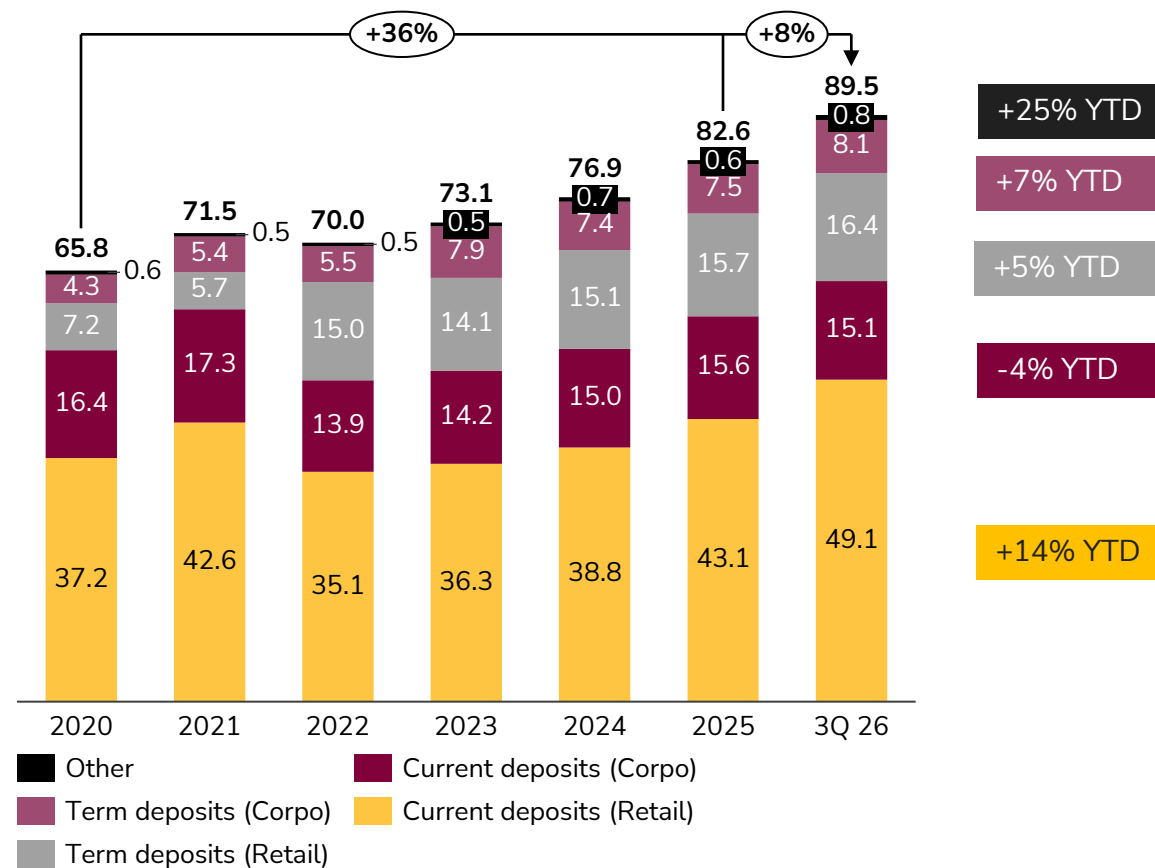


# LIABILITY STRUCTURE OF ALIOR BANK GROUP (PLN BN)

## Alior Bank Group liabilities



## Liabilities to customers\*



# INCOME STATEMENT

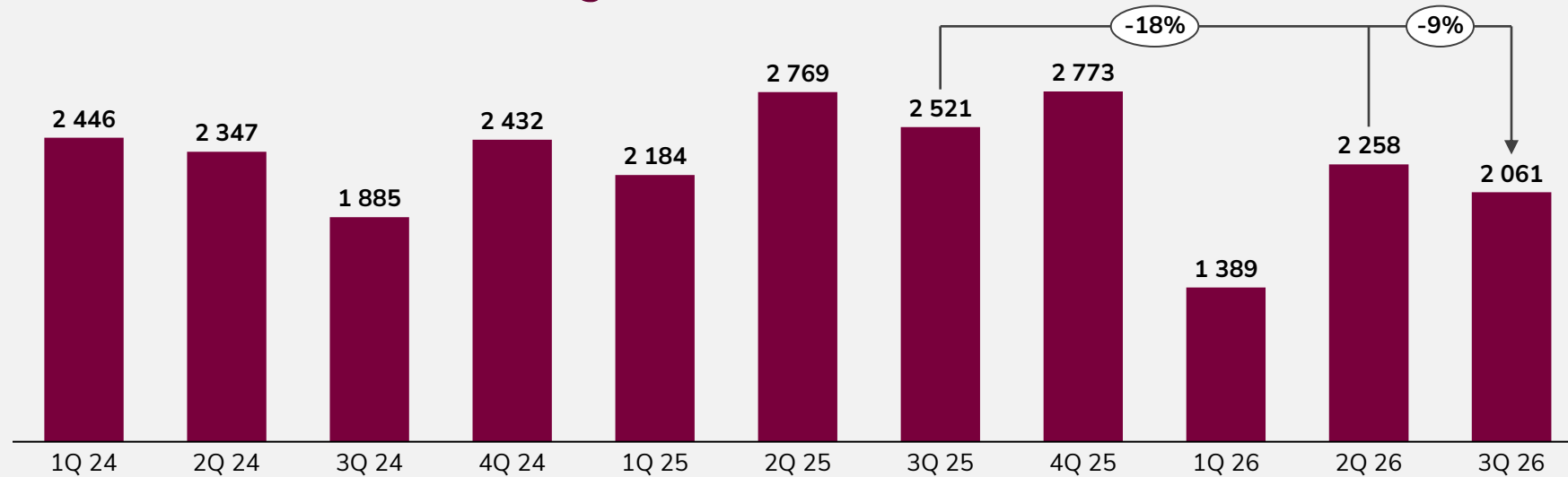
|                                    | PLN m | 3Q 25          | 3Q 26          | % y/y       | y/y          | 1-3Q 25         | 1-3Q 26         | % y/y       | y/y           |
|------------------------------------|-------|----------------|----------------|-------------|--------------|-----------------|-----------------|-------------|---------------|
| <b>Total Income</b>                |       | <b>1 531.3</b> | <b>1 517.7</b> | <b>-1%</b>  | <b>-13.6</b> | <b>4 520.6</b>  | <b>4 381.4</b>  | <b>-3%</b>  | <b>-139.2</b> |
| Net interest income                |       | 1 296.1        | 1 313.7        | 1%          | 17.6         | 3 870.1         | 3 684.4         | -5%         | -185.7        |
| Net fee and commission income      |       | 233.9          | 243.9          | 4%          | 9.9          | 665.5           | 705.5           | 6%          | 40.0          |
| Other income                       |       | 1.2            | -39.9          | -           | -41.1        | -15.0           | -8.6            | -43%        | 6.4           |
| <b>Total costs</b>                 |       | <b>-804.6</b>  | <b>-778.7</b>  | <b>-3%</b>  | <b>25.87</b> | <b>-2 323.7</b> | <b>-2 403.7</b> | <b>3%</b>   | <b>-79.9</b>  |
| General administrative expenses    |       | -564.8         | -574.8         | 2%          | -10.0        | -1 730.2        | -1 756.4        | 2%          | -26.2         |
| Impairment of non-financial assets |       | -0.6           | -0.6           | 6%          | 0.0          | -1.3            | -1.4            | 8%          | -0.1          |
| Net expected credit losses         |       | -123.8         | -73.5          | -41%        | 50.3         | -277.6          | -320.8          | 16%         | -43.2         |
| Cost of fx mortgage legal risk     |       | -41.4          | -54.1          | 31%         | -12.7        | -101.0          | -103.5          | 2%          | -2.5          |
| Banking tax                        |       | -74.0          | -75.7          | 2%          | -1.7         | -213.6          | -221.5          | 4%          | -8.0          |
| <b>Gross profit</b>                |       | <b>726.7</b>   | <b>739.0</b>   | <b>2%</b>   | <b>12.3</b>  | <b>2 196.9</b>  | <b>1 977.7</b>  | <b>-10%</b> | <b>-219.2</b> |
| Income tax                         |       | -163.9         | -265.7         | 62%         | -101.8       | -517.5          | -734.6          | 42%         | -217.1        |
| <b>Net profit</b>                  |       | <b>562.8</b>   | <b>473.2</b>   | <b>-16%</b> | <b>-89.6</b> | <b>1 679.4</b>  | <b>1 243.1</b>  | <b>-26%</b> | <b>-436.3</b> |
| Net interest margin (NIM)          |       | 5.61%          | 5.17%          | -           | -0.44 pp.    | 5.74%           | 5.02%           | -           | -0.72 pp.     |
| Cost of funding (CoF)              |       | 1.73%          | 1.47%          | -           | -0.25 pp.    | 1.80%           | 1.51%           | -           | -0.29 pp.     |
| Cost of risk (CoR)                 |       | 0.72%          | 0.41%          | -           | -0.32 pp.    | 0.55%           | 0.61%           | -           | +0.06 pp.     |
| Cost / Income ratio (C/I)          |       | 36.9%          | 37.9%          | -           | +1 pp.       | 38.3%           | 40.1%           | -           | +1.8 pp.      |
| Loan / Deposit ratio (L/D)         |       | 80.2%          | 75.5%          | -           | -4.7 pp.     | 80.2%           | 75.5%           | -           | -4.7 pp.      |
| Return on equity (ROE)             |       | 18.9%          | 14.9%          | -           | -4 pp.       | 19.2%           | 13.0%           | -           | -6.2 pp.      |
| Total Capital Ratio (TCR)          |       | 17.65%         | 17.45%         | -           | -0.2 pp.     | 17.65%          | 17.45%          | -           | -0.2 pp.      |

# BALANCE SHEET OF ALIOR BANK GROUP (PLN M)

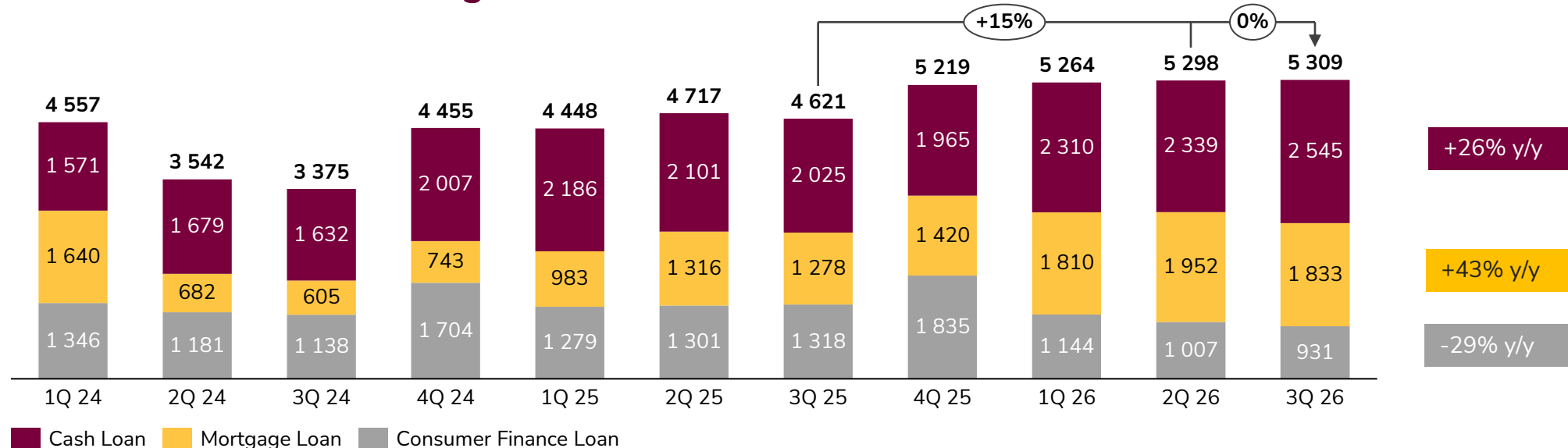
|                                                           | 3Q 25           | 4Q 25            | 1Q 26            | 2Q 26            | 3Q 26            | % q/q     | q/q            | % y/y      | y/y             |
|-----------------------------------------------------------|-----------------|------------------|------------------|------------------|------------------|-----------|----------------|------------|-----------------|
| <b>Total assets</b>                                       | <b>97 742.1</b> | <b>101 775.0</b> | <b>104 718.2</b> | <b>106 635.7</b> | <b>108 292.5</b> | <b>2%</b> | <b>1 656.9</b> | <b>11%</b> | <b>10 550.4</b> |
| Cash and cash equivalents                                 | 3 382.7         | 4 062.9          | 1 570.5          | 3 895.9          | 3 879.1          | 0%        | -16.8          | 15%        | 496.4           |
| Amounts due from banks                                    | 878.3           | 2 203.1          | 2 353.4          | 2 200.1          | 2 030.9          | -8%       | -169.3         | 131%       | 1 152.5         |
| Debt securities and derivatives                           | 24 398.4        | 26 509.3         | 28 491.7         | 27 952.3         | 29 302.0         | 5%        | 1 349.7        | 20%        | 4 903.6         |
| Derivative hedging instruments                            | 409.8           | 659.6            | 389.7            | 619.6            | 343.4            | -45%      | -276.2         | -16%       | -66.4           |
| Loans and advances to customers                           | 66 135.8        | 65 451.5         | 68 937.2         | 68 615.0         | 69 663.1         | 2%        | 1 048.1        | 5%         | 3 527.4         |
| Assets pledged as collateral                              | 18.3            | 0.0              | 0.0              | 509.7            | 202.2            | -60%      | -307.5         | 1002%      | 183.8           |
| Property, plant and equipment                             | 643.4           | 829.1            | 813.4            | 745.1            | 751.6            | 1%        | 6.5            | 17%        | 108.2           |
| Intangible assets                                         | 508.2           | 551.0            | 561.0            | 574.6            | 594.3            | 3%        | 19.7           | 17%        | 86.1            |
| Aktywa przeznaczone do sprzedaży                          | 0.0             | 0.0              | 0.0              | 58.4             | 58.2             | 0%        | -0.2           | -          | 58.2            |
| Income tax asset                                          | 710.2           | 724.1            | 742.7            | 666.3            | 777.9            | 17%       | 111.6          | 10%        | 67.7            |
| Other assets                                              | 657.1           | 784.4            | 858.6            | 798.8            | 690.1            | -14%      | -108.7         | 5%         | 33.0            |
| <b>Total liabilities and equity</b>                       | <b>85 581.2</b> | <b>88 792.0</b>  | <b>91 585.5</b>  | <b>94 122.1</b>  | <b>95 646.4</b>  | <b>2%</b> | <b>1 524.3</b> | <b>12%</b> | <b>10 065.2</b> |
| Amounts due to banks                                      | 254.8           | 589.2            | 457.6            | 1 413.6          | 342.5            | -76%      | -1 071.1       | 34%        | 87.6            |
| Amounts due to customers                                  | 80 585.5        | 82 620.6         | 85 413.8         | 86 878.3         | 89 503.8         | 3%        | 2 625.5        | 11%        | 8 918.3         |
| Financial liabilities                                     | 201.0           | 327.1            | 371.1            | 314.7            | 366.4            | 16%       | 51.8           | 82%        | 165.4           |
| Derivative hedging instruments                            | 142.7           | 69.0             | 123.2            | 25.4             | 338.6            | 1232%     | 313.2          | 137%       | 195.9           |
| Fair value changes of the hedged items in portfolio hedge | 102.8           | 202.1            | -103.1           | 133.5            | -390.7           | -         | -524.2         | -          | -493.5          |
| Provisions                                                | 375.4           | 404.0            | 402.4            | 425.3            | 511.9            | 20%       | 86.6           | 36%        | 136.5           |
| Other liabilities                                         | 1 818.9         | 2 039.7          | 2 506.6          | 2 221.0          | 2 116.7          | -5%       | -104.3         | 16%        | 297.8           |
| Income tax liabilities                                    | 210.4           | 218.4            | 56.9             | 16.2             | 100.2            | 520%      | 84.0           | -52%       | -110.2          |
| Liabilities from the issuance of debt securities          | 1 889.5         | 2 321.9          | 2 357.0          | 2 694.0          | 2 756.9          | 2%        | 62.8           | 46%        | 867.4           |
| <b>Equity</b>                                             | <b>12 160.9</b> | <b>12 983.0</b>  | <b>13 132.7</b>  | <b>12 513.6</b>  | <b>12 646.2</b>  | <b>1%</b> | <b>132.6</b>   | <b>4%</b>  | <b>485.2</b>    |
| Share capital                                             | 1 305.5         | 1 305.5          | 1 305.5          | 1 305.5          | 1 305.5          | 0%        | 0.0            | 0%         | 0.0             |
| Supplementary capital                                     | 8 655.3         | 8 655.3          | 8 655.3          | 9 901.1          | 9 901.1          | 0%        | 0.0            | 14%        | 1 245.8         |
| Revaluation reserve                                       | 277.4           | 407.6            | 154.7            | 334.8            | -5.9             | -         | -340.7         | -102%      | -283.3          |
| Other reserves                                            | 161.8           | 161.8            | 161.8            | 161.8            | 161.8            | 0%        | 0.0            | 0%         | 0.0             |
| Accumulated losses                                        | 81.6            | 85.7             | 2 452.3          | 40.6             | 40.6             | 0%        | 0.0            | -50%       | -41.0           |
| Profit for the period                                     | 1 679.4         | 2 367.0          | 403.2            | 769.8            | 1 243.1          | 61%       | 473.2          | -26%       | -436.3          |
| <b>Total liabilities and equity</b>                       | <b>97 742.1</b> | <b>101 775.0</b> | <b>104 718.2</b> | <b>106 635.7</b> | <b>108 292.5</b> | <b>2%</b> | <b>1 656.9</b> | <b>11%</b> | <b>10 550.4</b> |

# NEW SALE OF CREDIT AND LOANS (PLN M)

## Sales in the Business Customer Segment\*

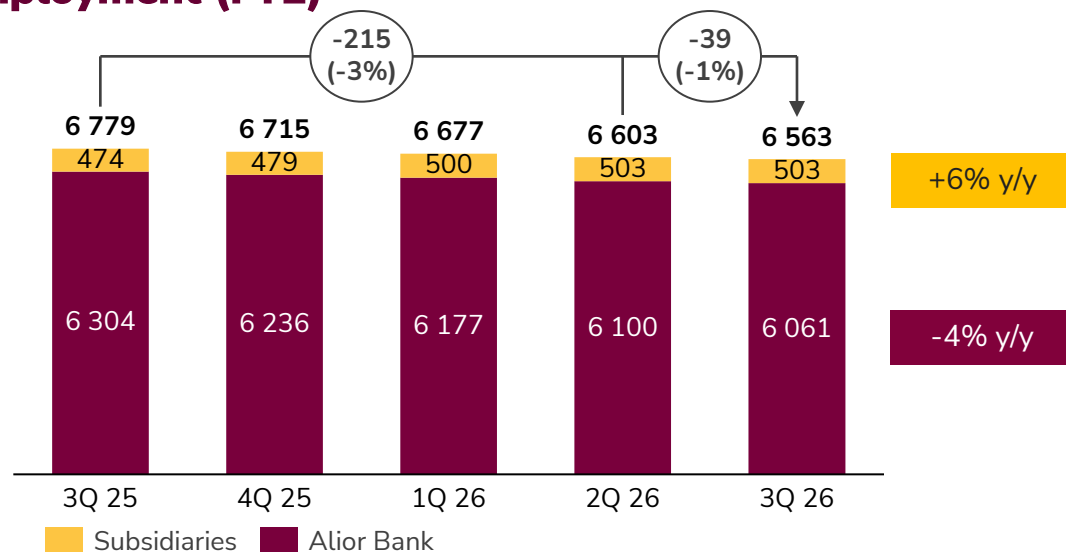


## Sales in the Retail Customer Segment

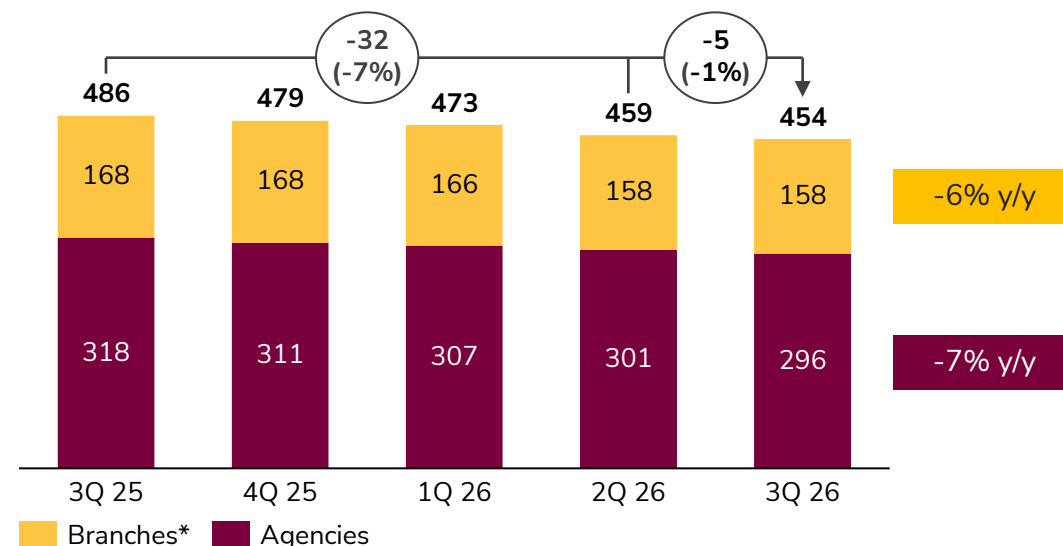


# ADDITIONAL INFORMATION

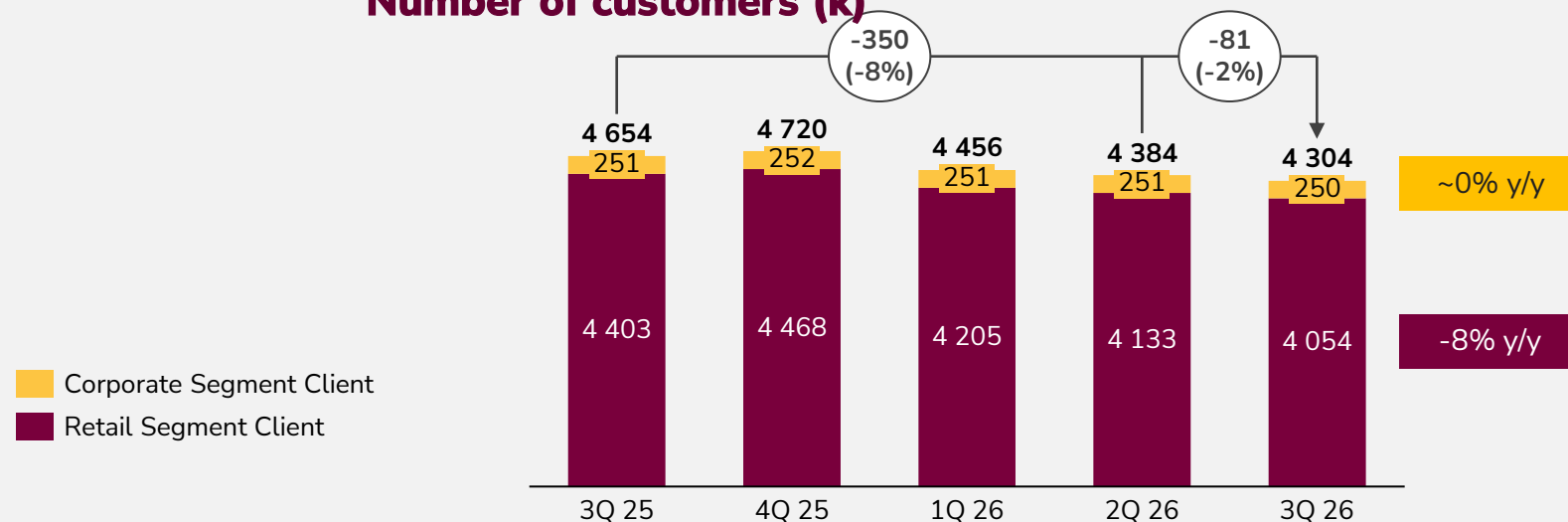
## Employment (FTE)



## Alior Bank's branches



## Number of customers (k)



The decline in the number of retail customers at the end of 3Q 26 by 349 k y/y was primarily the result of terminations of inactive accounts in 1Q 26

# ALIOR BANK S.A.

## STOCK PERFORMANCE, SHAREHOLDING, RATINGS

Rate of return of Alior Bank shares vs selected WSE indices (12-month comparable data)



Alior Bank share price: **PLN 137.70**  
(data as of September 30, 2026)  
Capitalization: **PLN 18.0 bn**  
Value of shares in free float: **PLN 8.0 bn**  
P/BV\*\*: **1.4x**  
P/E\*\*\*: **9.3x**

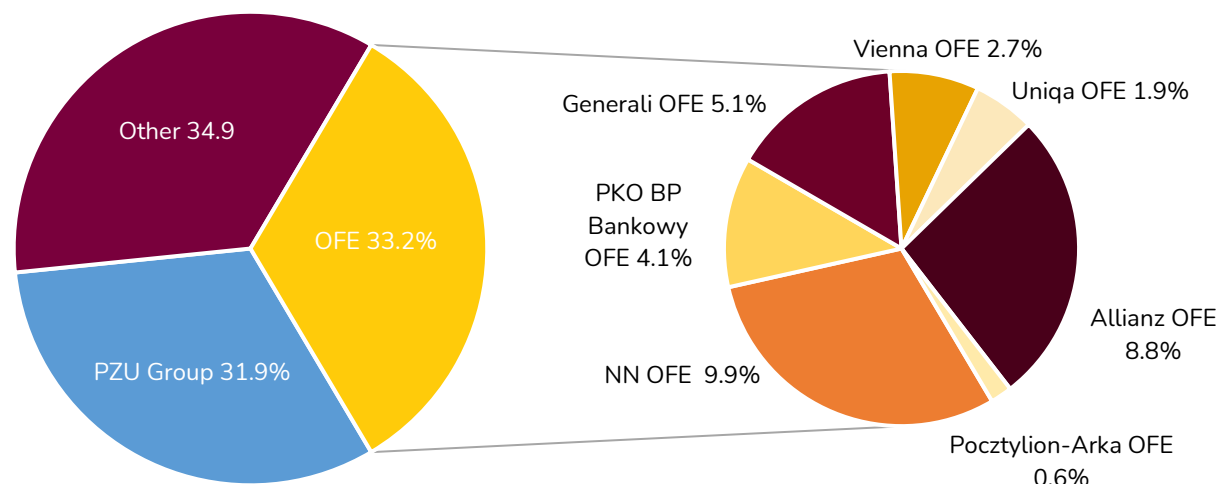
Kod ISIN: **PLALIOR00045**  
GPW: **ALR**  
Bloomberg: **ALR PW**  
Reuters: **ALRR.WA**

**Rating S&P:**  
long-term: BBB-  
outlook stable  
**Rating Fitch:**  
long-term: BBB-  
outlook: stable  
**Rating Sustainalytics:**  
ESG Risk Rating: 20.5  
Medium Risk

Alior Bank S.A. shares are included in the following indices, among others:

- |                                            |                                            |
|--------------------------------------------|--------------------------------------------|
| <input type="checkbox"/> <b>WIG</b>        | <input type="checkbox"/> <b>WIG-Poland</b> |
| <input type="checkbox"/> <b>WIG-BANKI</b>  | <input type="checkbox"/> <b>CEEplus</b>    |
| <input type="checkbox"/> <b>WIG20</b>      | <input type="checkbox"/> <b>WIG140</b>     |
| <input type="checkbox"/> <b>WIG20TR</b>    | <input type="checkbox"/> <b>WIGFIN</b>     |
| <input type="checkbox"/> <b>WIG.MS-FIN</b> |                                            |

### Shareholding structure\*



\* based on public announcements and the annual structure of OFE [Open Pension Fund] as on 30.06.2026 DFE as on 31.12.2025

\*\* based on the equity of the Alior Bank Group as of 30.09.2026

\*\*\* based on the reported net profit of the Alior Bank Group from 4Q 25 to 3Q 26

# CONTACT



## CONTACT DATA

Investor Relations

e-mail: [ir@alior.pl](mailto:ir@alior.pl)



## ADDRESS

**Alior Bank S.A.**  
**Investor Relations**  
ul. Chmielna 69  
00-801 Warszawa



## MORE INFORMATION



[Website](#)



[Facebook fanpage](#)



[X profile](#)



[Youtube channel](#)



[LinkedIn profile](#)

# DISCLAIMER

This data has been prepared by Alior Bank S.A. ("Bank", "Company") solely for the purpose of the Presentation. Any and all data that may constitute a projection for the Company's future economic and financial results, contained in this presentation, has been prepared based on the Report of the Bank's Capital Group for 3Q 26. The Bank shall bear no liability for the use of the information presented.

The distribution of this document in certain countries may be restricted by law. This document must not be used for, in connection with nor must it constitute an offer to sell or acquire any securities or other financial instruments of the Bank in any jurisdiction in which such an offer would be unlawful.

Each and every person in possession of this document must inform each other and observe the above restrictions. Any failure to comply with these restrictions may constitute a violation of the law. The information contained in this presentation should be treated neither as open nor hidden statements nor as statements provided by the Bank or persons acting on behalf thereof.

Moreover, neither the Bank nor persons acting on behalf thereof shall bear any liability for any damages that may arise as a result of negligence or for other reasons in connection with the use of this Presentation or any information contained therein, or for damages that may arise otherwise in connection with the information contained in this Presentation.



ALIOR  
BANK

**THANK YOU  
FOR YOUR  
ATTENTION**

