



Increase in the Bank's exposure – value of the significant contract

Current report no. 81/2015 of 22 October 2015

Legal basis: Art. 56 (1) (2) of the Act on offerings – current and periodical information

Contents of the report: In reference to the current report no 37/2013, dated on 31 July 2013, the Management Board of Alior Bank S.A. (the “Bank”) hereby informs about the conclusion, on 21 October 2014, of another annex to the agreement dated on 12 July 2010 concluded with one of the Bank's customers, which is described in this report as a contract of the highest value.

In accordance with the signed annex the limit for guarantee-related products increased to PLN 300 000 000. As a result of signing the annex, the value of the Bank's total exposure to the customer's capital group in respect of the said contracts increased to PLN 349 170 300.

Each guarantee issued over the limit of PLN 196 million will be secured with a security deposit at minimum of 25% of the amount of the guarantee regardless of its tenor. Guarantees with the validity term above 36 months must be secured with a security deposit at minimum 50% of the amount of the issued guarantee regardless of the line's utilization level. Each guarantee issued over the limit of PLN 250 million will be secured with a security deposit at 100% of the amount of the issued guarantees.

The remaining terms and conditions of the contract were standard for this type of contract and have not changed.

The basis for preparing this report is the increase in the Bank's total exposure to the customer's capital group which exceeds 10% of the Bank's equity.

Legal basis for submitting the report:

§ 5 (1) (3) of the Decree of the Minister of Finance of 19 February 2009 on current and periodic information disclosed by issuers of securities and conditions for recognizing as equivalent information required by the laws of a non-member state (Journal of Laws No. 33, item 259, as amended).