



**ALIOR
BANK**

PRESENTATION OF RESULTS FOR 1Q 25



ALIOR BANK SA | APRIL 25, 2025

AGENDA

1

Operating activities

2

Credit risk

3

Financial results

4

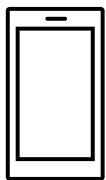
Other issues



**ALIOR
BANK**

1 OPERATING ACTIVITIES

IN 1Q 25 ALIOR BANK ACHIEVED VERY GOOD FINANCIAL RESULTS



The number of mobile app users was **1.33 mn** (16% more than at the end of 1Q 24).

The number of customers with a main relationship was **1.05 mn** (56 k more than at the end of 1Q 24).



Growth of the deposit portfolio

At the end of 1Q 25, the liabilities to customers were PLN bn 78.5, an increase of 5% y/y.



Increase in the sales of mortgage loans

In 1Q 25, sales of real estate loans to retail customers amounted to almost PLN bn 1, an increase of 32% q/q. At the end of 1Q 25, the portfolio of real estate loans reached PLN bn 20.9, and their share reached 31.5% (gross) in the Bank's portfolio.



Dividend payment

The Management Board's intention is to recommend that approx. 50% of the net profit generated in 2024 be allocated to the payment of dividends.

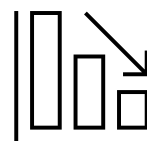


In 1Q 25, revenues amounted to PLN bn **1.47** (-2% y/y)

- net interest income was PLN bn 1.28 (+1% y/y)
- net commission income was PLN mn 209 (-3% y/y)

Alior Bank Group's net profit in 1Q 25 amounted to PLN mn 476 and was lower by PLN mn 102 compared to the result in 1Q 24.

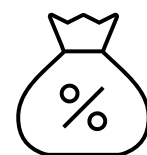
Alior Bank's net profit in 1Q 25, adjusted for the impact of one-off events, amounted to approx. PLN mn 517.



Stabilization of costs of risk at the expected level

Cost of risk in 1Q 25 amounted to PLN mn 120 and the CoR ratio was 0.74%.

Continuation of the decline in the NPL ratio, to 6.69%
- a decrease by 0.96 pp. in the last 12 months



Very strong and safe capital position

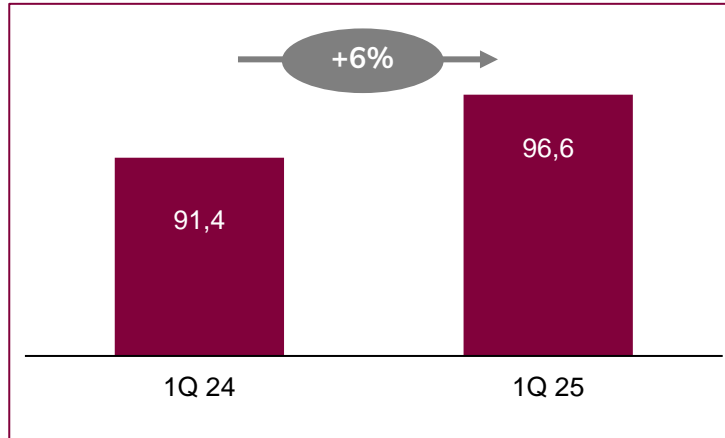
Tier 1 and TCR at 17.37%

High surplus over regulatory minimums:

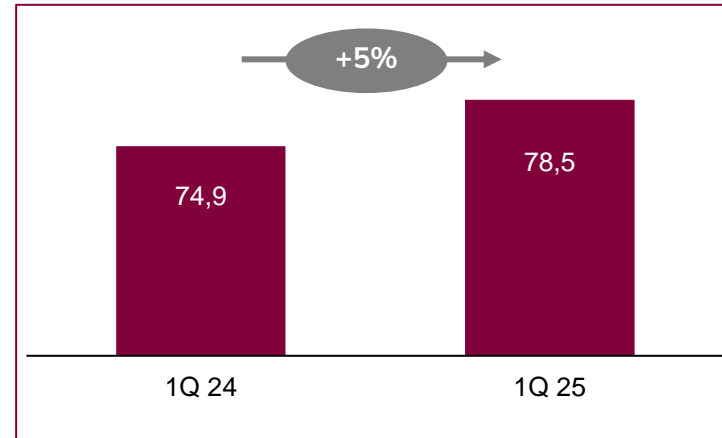
- for Tier 1 it's 8.86 pp. (PLN bn 5.0)
- for TCR it's 6.86 pp. (PLN bn 3.9)

ANOTHER GOOD QUARTER FOR ALIOR BANK

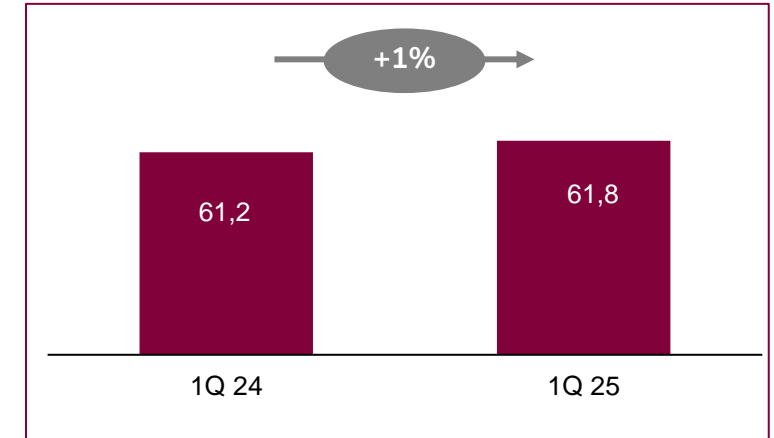
Assets (PLN bn)



Deposits* (PLN bn)



Gross Performing Loans** (PLN bn)



NIM 1Q 25

5.88%

-0.08 pp. y/y

ROE 1Q 25

16.8%

-7.6 pp. y/y

TCR 1Q 25

17.37%

-0.09 pp. y/y

C/I 1Q 25

42.0%

+5.6 pp. y/y

COR 1Q 25

0.74%

+0.05 pp. y/y

NPL 1Q 25

6.69%

-0.96 pp. y/y

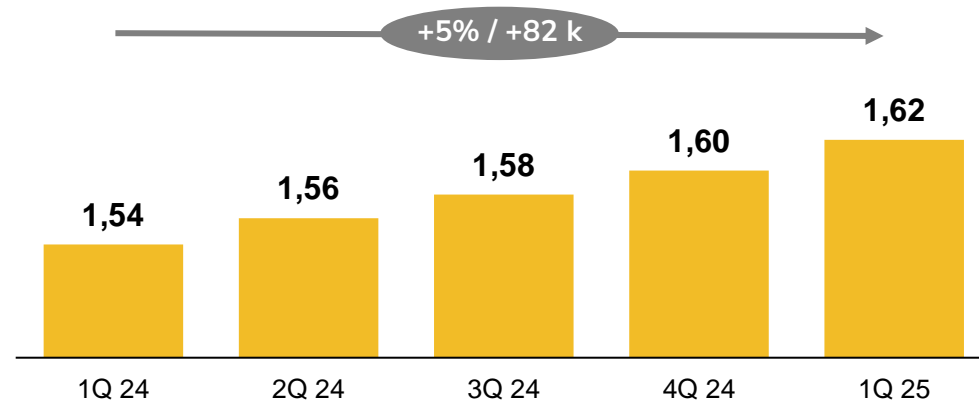
* Liabilities to customers for 1Q 24 were adjusted for the value of Bank Securities and the value of liabilities due to the issue of debt securities

** Volume of gross loans classified to stages 1 and 2

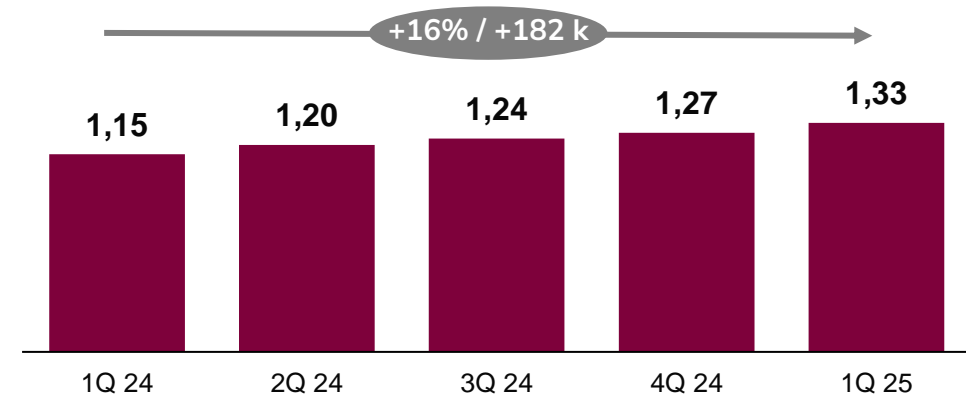
STRONG GROWTH OF MOBILE APP USERS

RETAIL CUSTOMERS

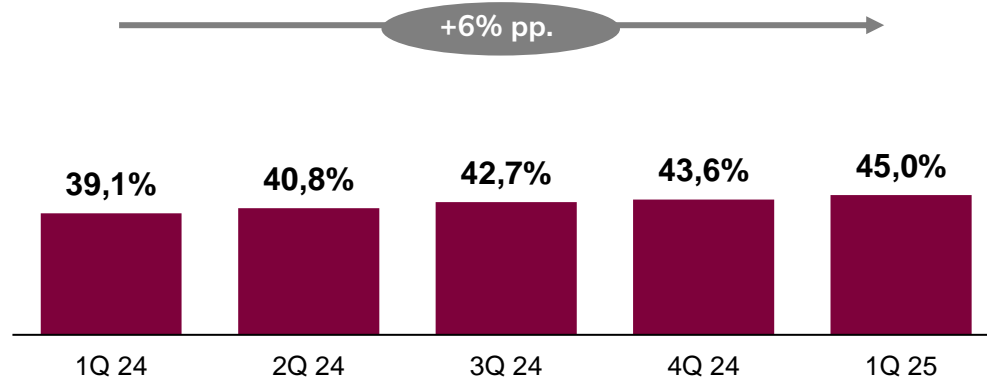
Number of customers with regular inflows (k)



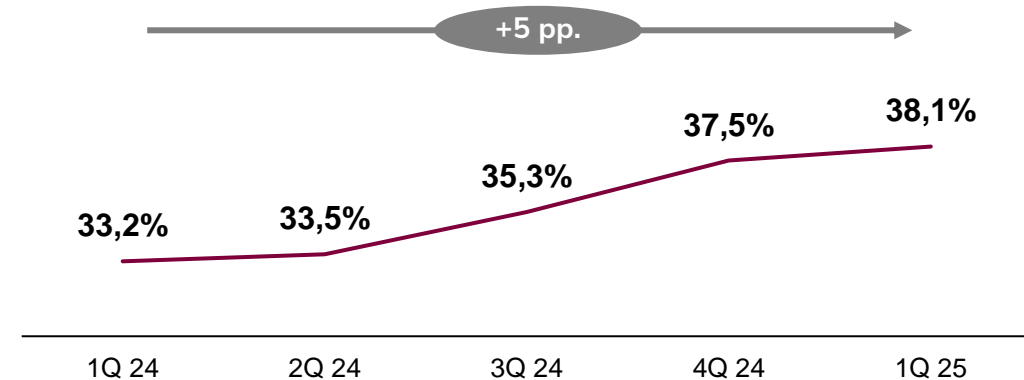
Users of Alior Bank mobile app (k)



Share of mobile app users among relationship and installment customers (%)



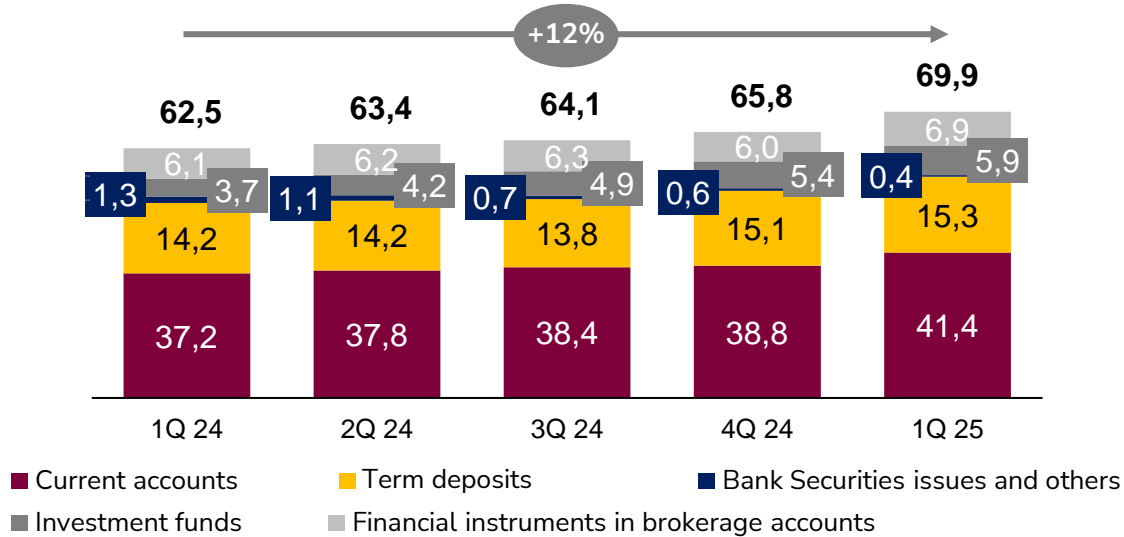
% of e2E sales initiated in the mobile channel (%)



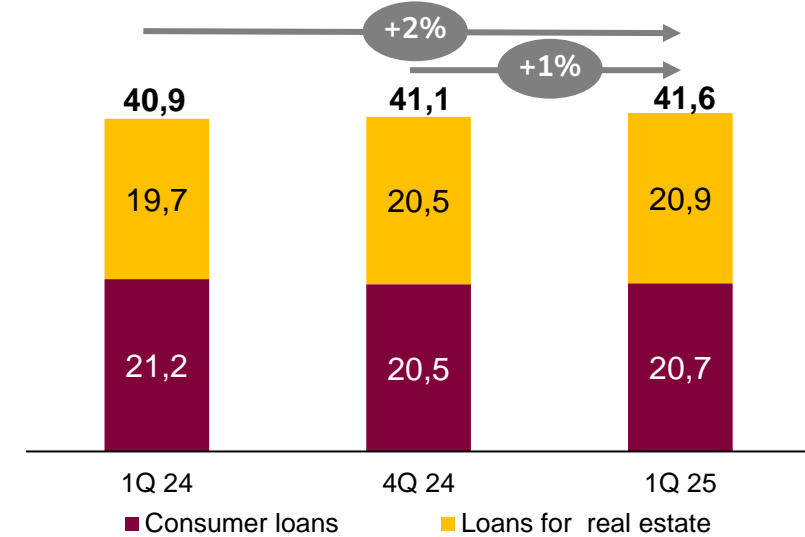
REGULAR INCREASE IN MORTGAGE SALES

RETAIL CUSTOMERS

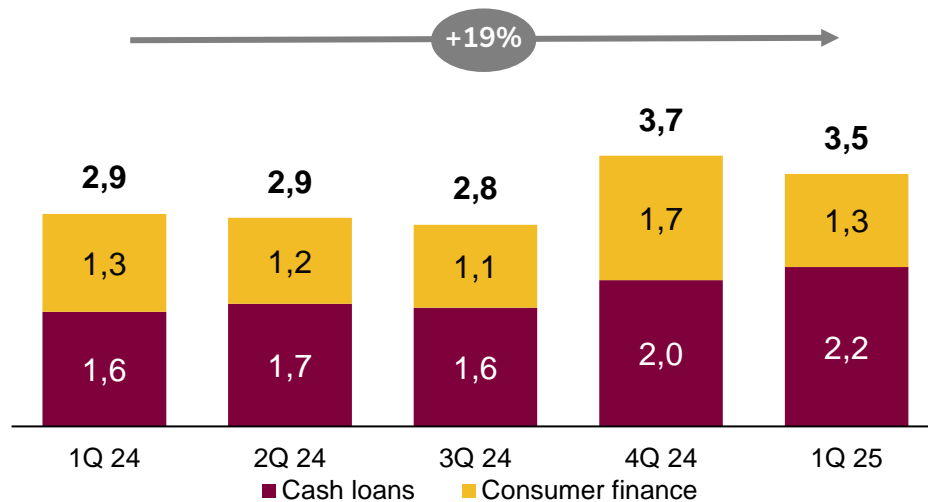
Balance of assets of retail customers (PLN bn)



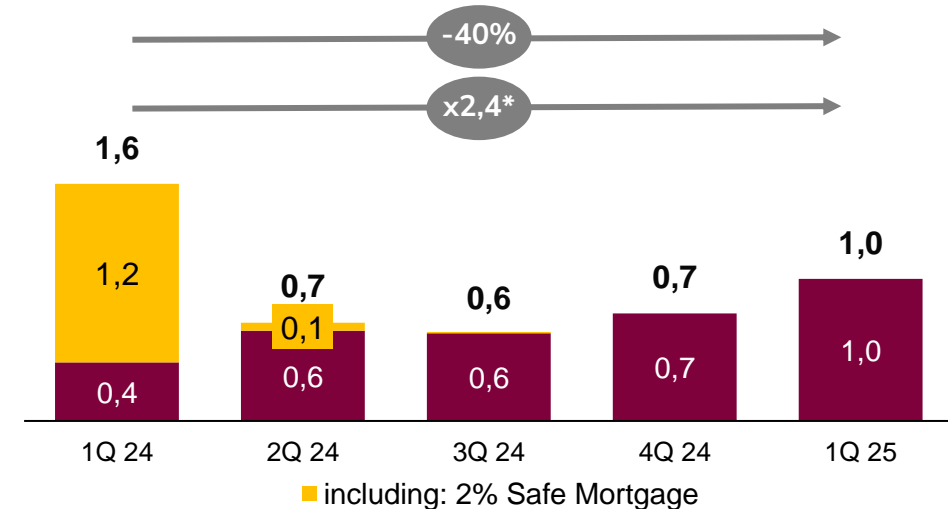
Gross loans to retail customers (PLN bn)



Sale of consumer loans to retail customers (PLN bn)



Sale of mortgage loans to retail customers (PLN bn)

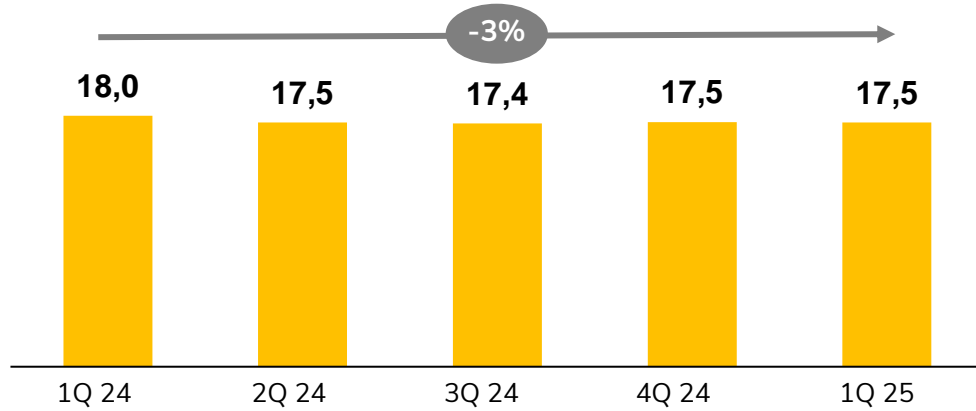


* excluding 2% Safe Mortgage

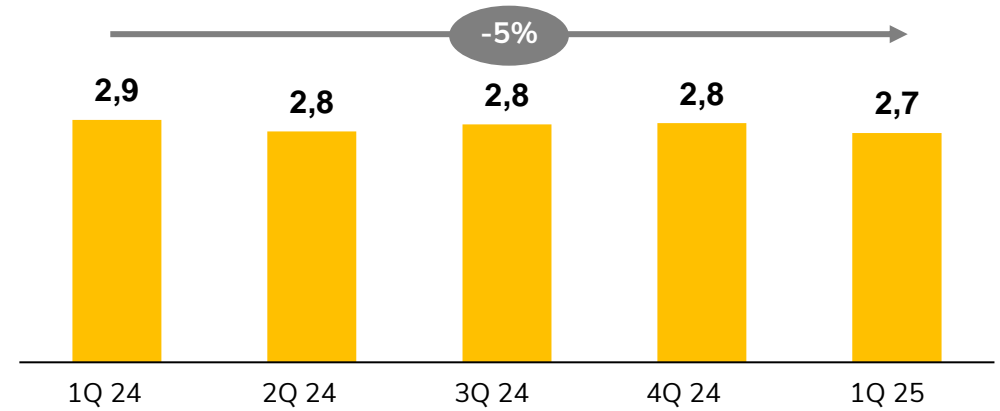
IMPROVEMENT IN THE STRUCTURE OF THE LOAN PORTFOLIO IN THE BUSINESS CUSTOMER SEGMENT*

BUSINESS CUSTOMER

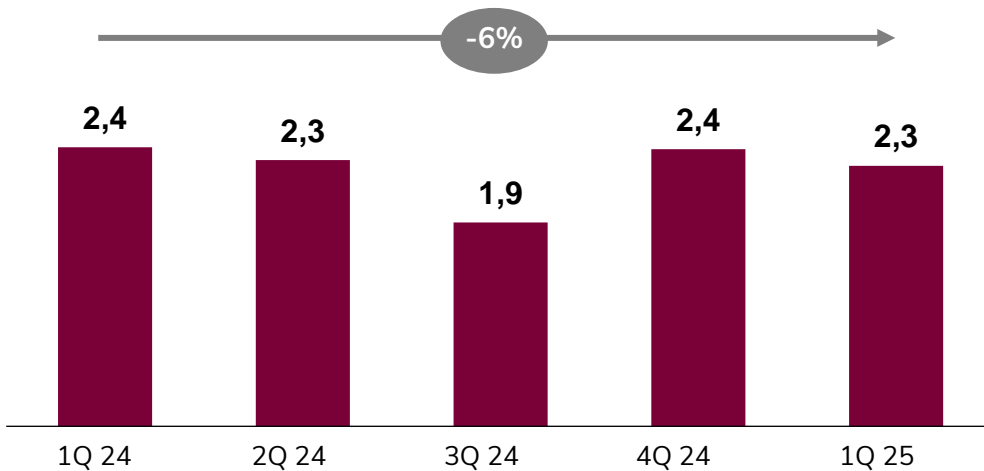
Loan volume (PLN bn)



Loan volume (PLN bn) performing portfolio



Total credit limit granted (PLN bn)



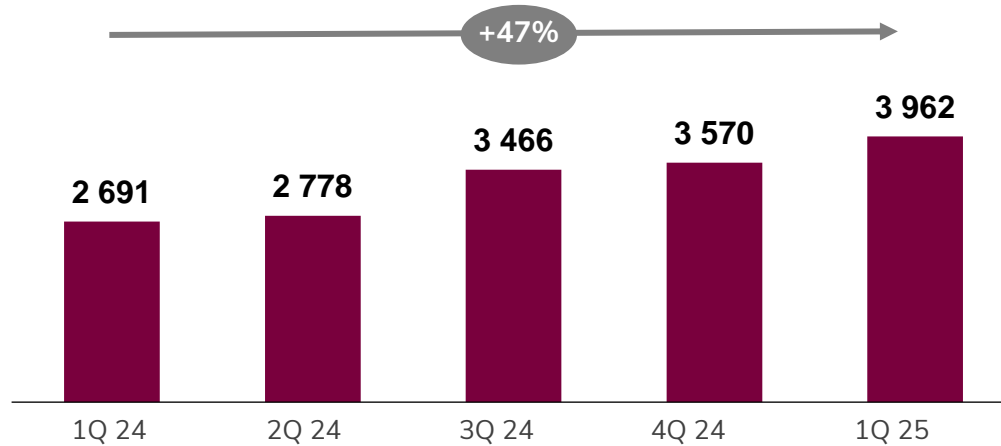
In 1Q 25, Alior Bank had a market share in the sales of the business customer segment of 5.4% (-0.1 pp. y/y). Over the last four quarters, the Bank maintained a stable balance of the business customer segment loan portfolio.

* subsegments Micro/Small/Medium/Large

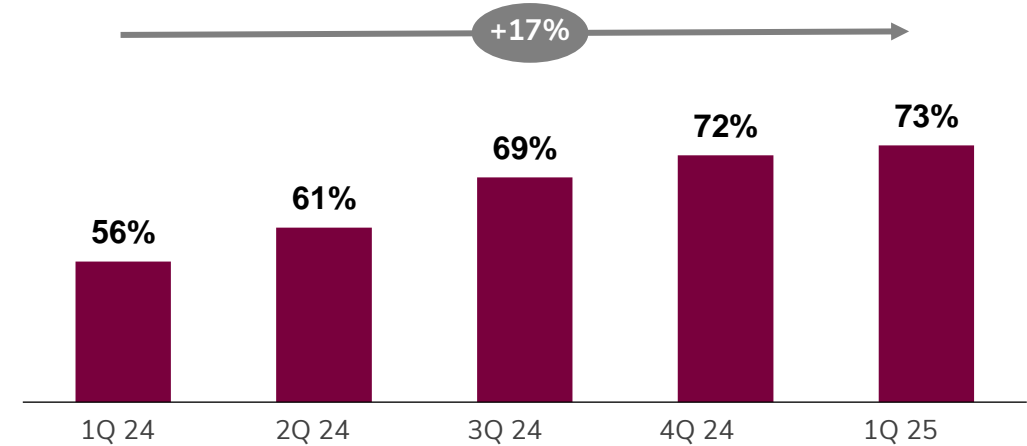
AN UPWARD TREND IN KEY PERFORMANCE MEASURES

BUSINESS CUSTOMER

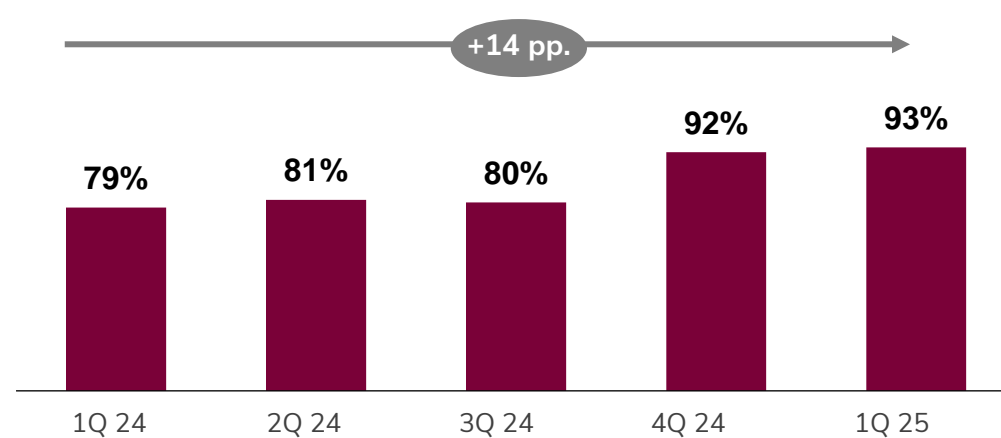
Sale of online accounts in the Micro segment (k)



% share of online account sales in the Micro segment



% of orders executed remotely*



The dynamic increase in the sales of accounts in the Micro segment, including a 47% increase in online acquisitions, is the result of the consistent implementation of the business strategy.

In the higher segments, we maintain a level of 93% of orders executed remotely.

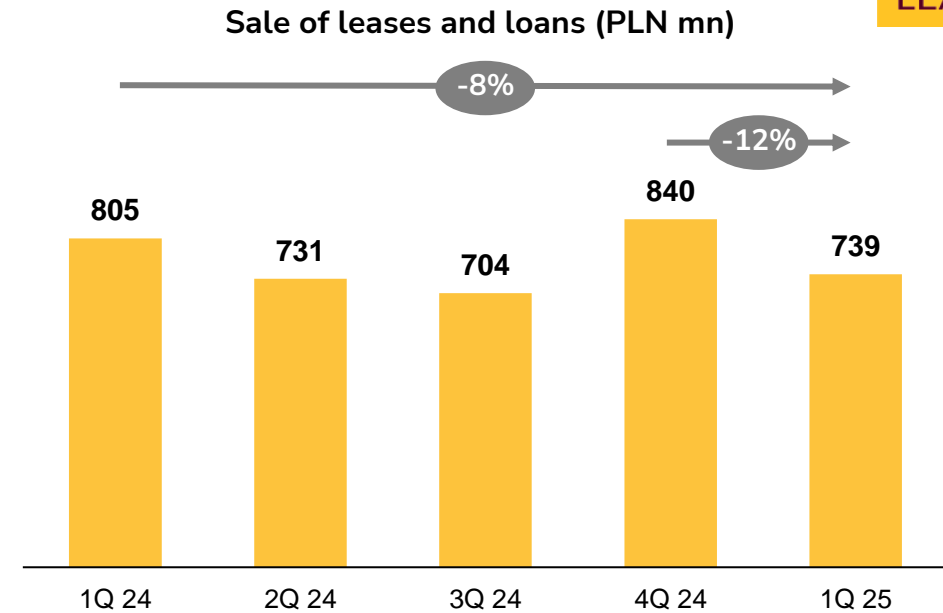
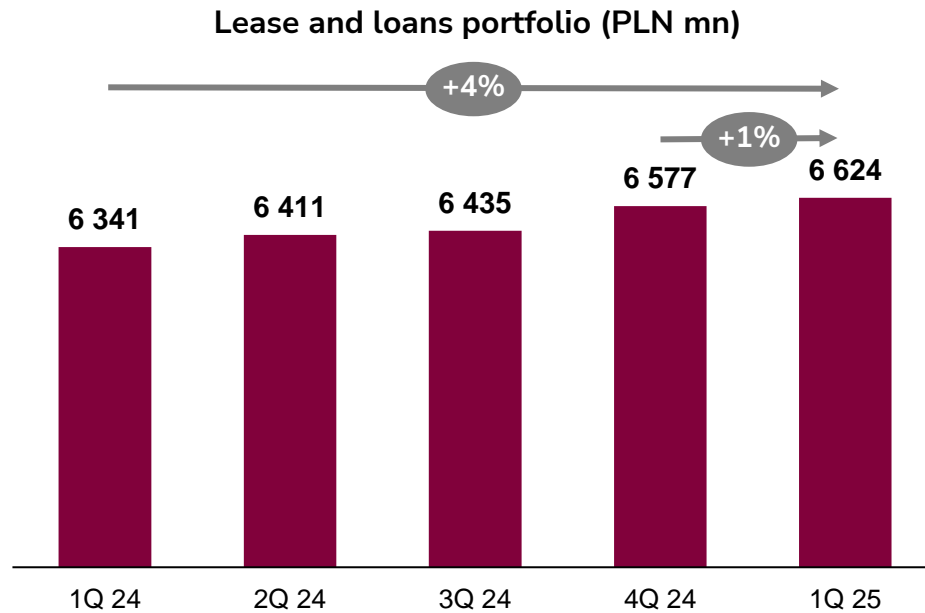
* subsegments Small/Medium/Large

ALIOR LEASING'S PORTFOLIO REACHED OVER PLN BN 6.6, A GROWTH OF 4% Y/Y



ALIOR

LEASING



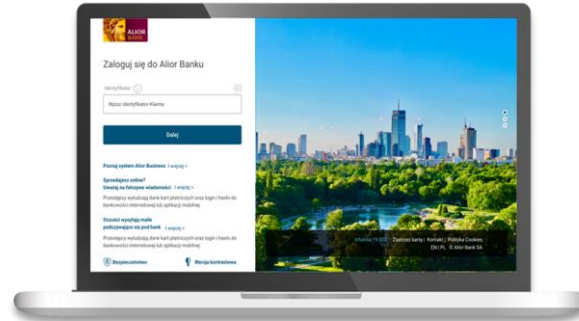
- Alior Leasing's sales in 1Q 25 amounted to PLN mn 739 and was 8% lower than in the previous year,
- The share of individual asset classes remains stable. In 1Q 25, 46% of sales were vehicles up to 3.5 tons, 34% vehicles over 3.5 tons, and 19% were machinery and equipment,
- In 1Q 25, Alior Leasing registered almost 1 thousand vehicles over 3.5t and, in the group of new and used vehicles, ranked 3rd among leasing companies, Alior Leasing's share in this segment was 15%, and in the TOP 10 market group it was 17%*.

* based on SAMAR data

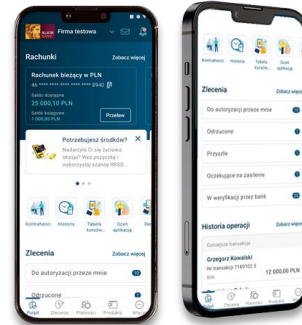
NEW ONLINE BANKING FOR ALIOR BANK'S BUSINESS CUSTOMER

BUSINESS CUSTOMER

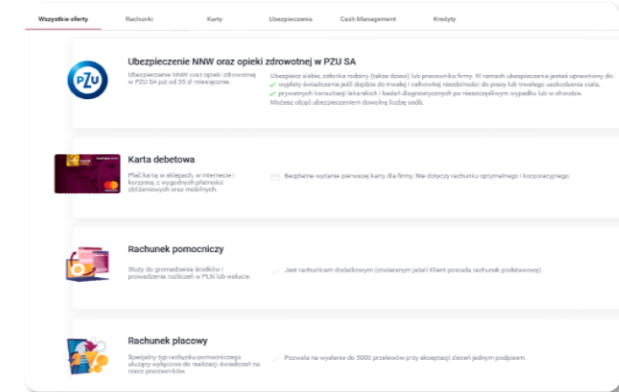
Alior Business Online



Alior Business Mobile



Self-service KB



Factoring



BankConnect/ERP



The Bank is finishing the test phase of the Family&Friends program for a select group of customers

From May, we begin a phased migration of more customer groups (the plan is to migrate 80% of customers by the end of the year)



NEW POSITIONING – A RELATIONAL ALTERNATIVE TO OTHER BANKS

We don't want to blindly follow the trends in the category. Our goal is to offer customers products and services that will bring them real value. We want customers to be sure that they are making the right decision when choosing Alior Bank. It is also a commitment on our part to deliver specific quality, both at the level of products and services, as well as customer experience with Alior Bank.

BRAND HERO EVOLUTION

We preserve the brand's heritage, but at the same time adapt the bank's face to the modern world.

COMMUNICATION FORMAT CHANGE

Communication based on emotions, more image-based than product-related, reflecting the brand's promise, making stronger use of the color code.

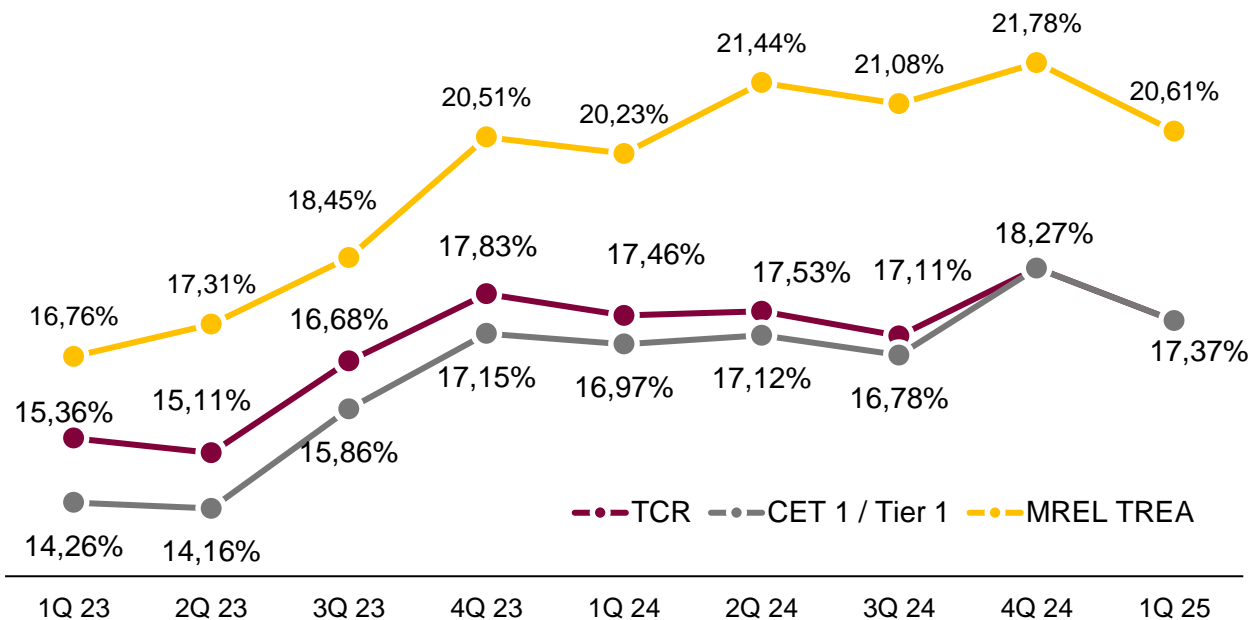


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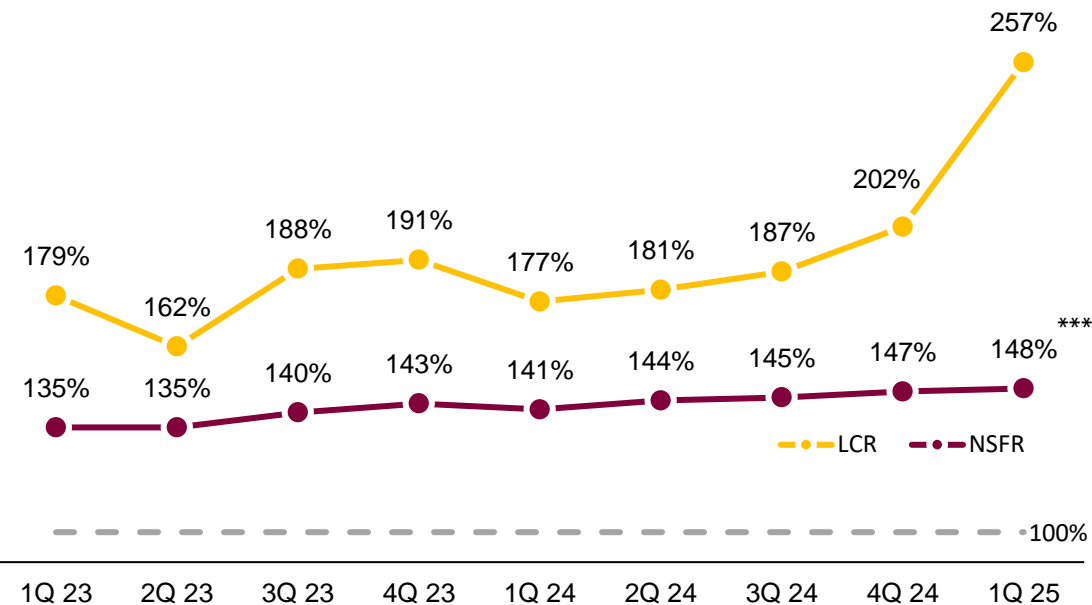
2 CREDIT RISK

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

Regulatory ratios of Alior Bank Group



Liquidity ratios: LCR, NSFR



Tier 1 and TCR ratios at the end of March 2025 significantly exceed the regulatory minimums* by respectively: 886 bps (PLN bn 5.0) and 686 bps. (PLN bn 3.9).

Changes in the regulations on the calculation of capital adequacy ratios (the CRR3 reform) resulted in a reduction of the Tier 1 ratio by 120 bps from the beginning of 2025.

The consolidated MREL TREA ratio of the Alior Bank Group at the end of March 2025 was 20.61% (274 bps above the requirement**). In 2025 the Bank is considering issuing bonds classified as MREL with a value of approx. PLN bn 1 (partly to renew maturing issues).

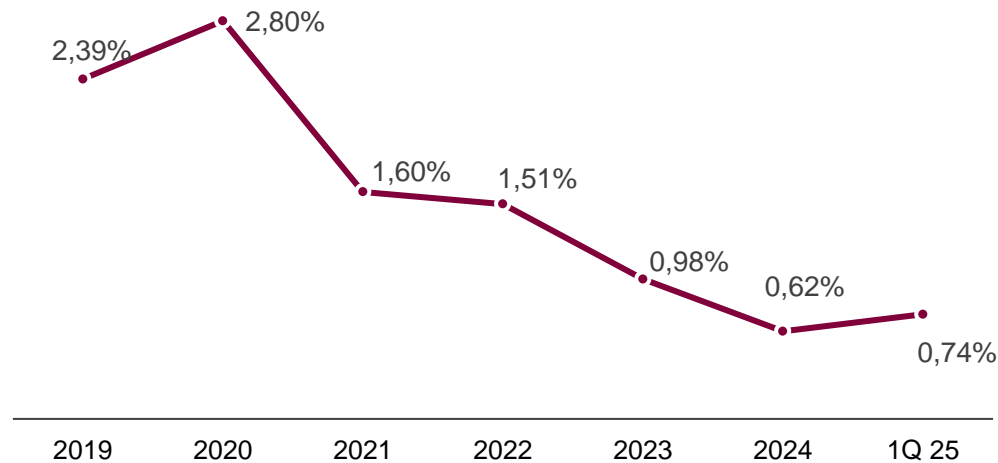
* Current regulatory minimum (Tier 1 / TCR): CRR minimum (6% / 8%) + conservation buffer (2.5%) + countercyclical buffer (0.01%)

** The current MREL TREA ratio for the Alior Bank Group determined by the Bank Guarantee Fund (BFG) (consolidated, including the combined buffer requirement) is: 17.87%

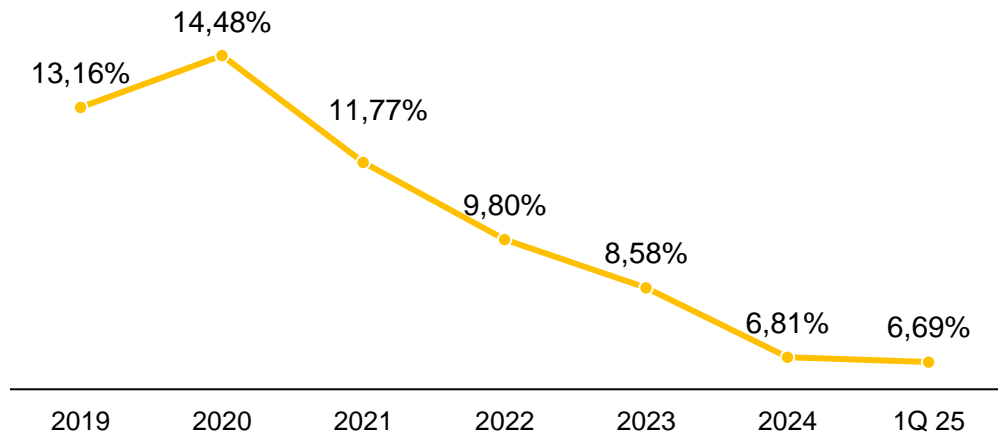
*** Initial calculation

ALIOR BANK EFFECTIVELY IMPROVES THE QUALITY OF THE LOAN PORTFOLIO

Alior Bank Group – cost of risk (CoR%)



Alior Bank Group – NPL ratio



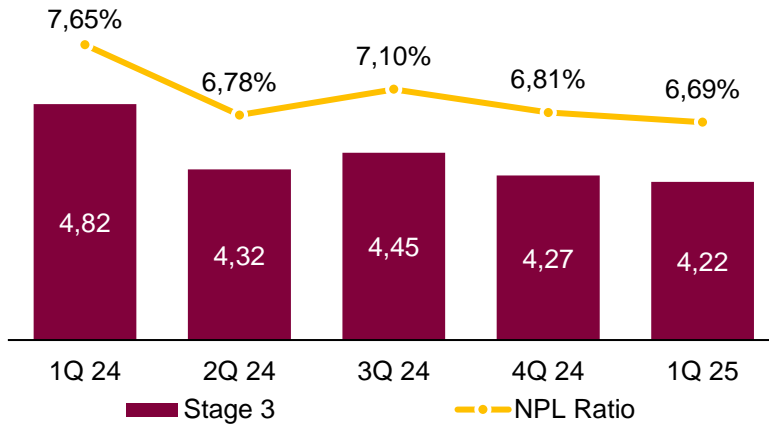
The Bank successfully continues to transform its credit risk management strategy, which translates into significant resilience of the loan portfolio to the demanding macroeconomic environment. As a result, the cost of risk (CoR%) ratio for 1Q 25 amounted to 0.74% (despite the lack of NPL receivables sale transactions, which the Bank carries out in semi-annual cycles and which usually allowed for the realization of additional gains)

Currently, we do not identify risks that could materially adversely affect the level of CoR%. Assuming no significant macroeconomic changes in the coming years, we expect the Alior Bank Group's cost of risk at a level not exceeding 0.8%.

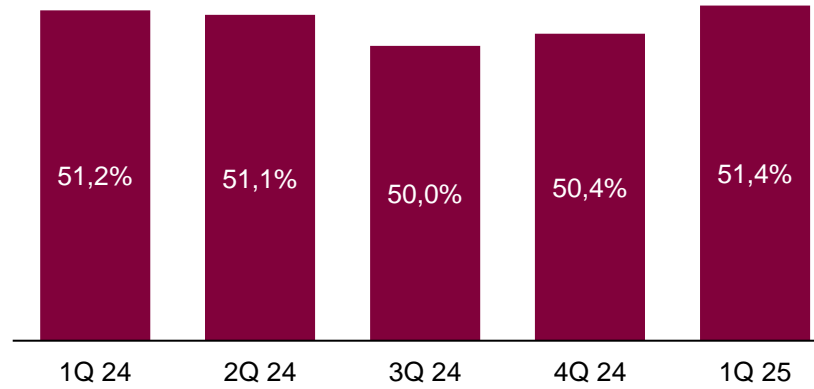
The Bank is consistently reducing the share of NPL loans in its portfolio, reaching a ratio of 6.69% at the end of March 2025, which is in line with the strategy of reducing the NPL ratio below 5% by the end of 2026.

GRADUAL IMPROVEMENT AND STABILIZATION OF COSTS OF RISK

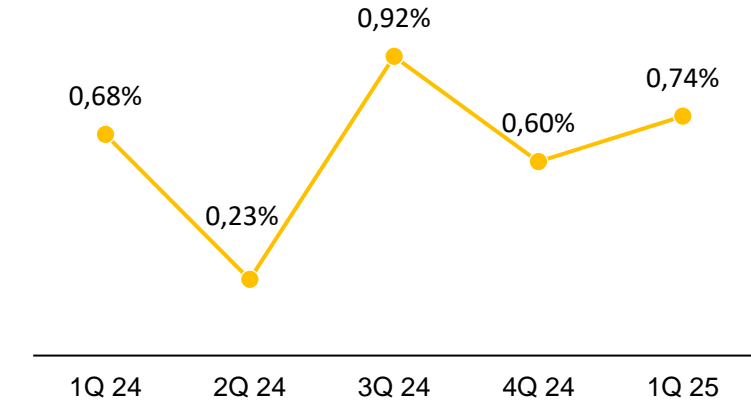
Impaired loans (PLN bn)



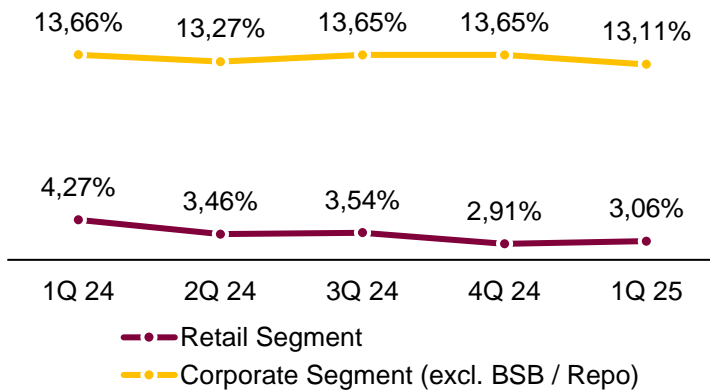
NPL reserve coverage ratio*



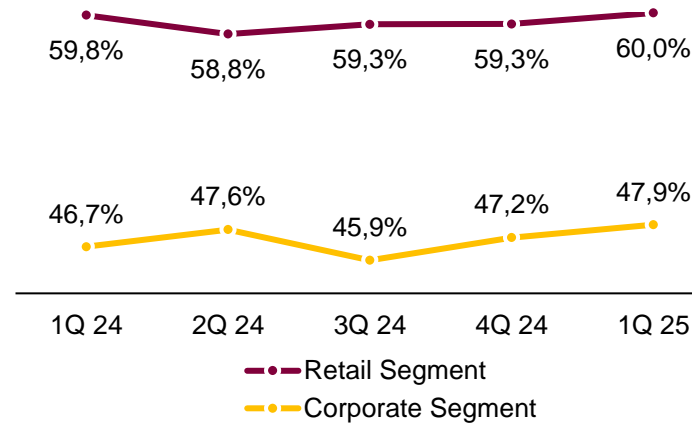
Cost of Risk – CoR%**



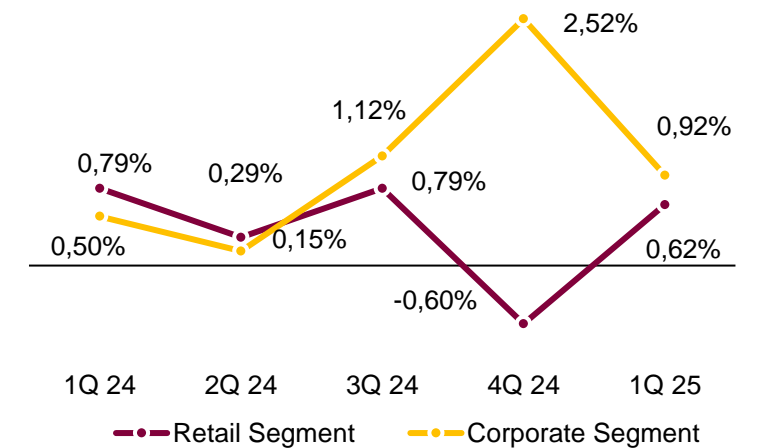
Impaired loans – segments



NPL provision coverage* – segments



CoR% – segments**



*Managerial presentation
**QTD presentation



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3 FINANCIAL RESULTS

AN INCREASE IN NET INTEREST INCOME, NET PROFIT INFLUENCED BY ONE-OFF EVENTS

In 1Q 25, revenues amounted to PLN bn 1.47

- net interest income amounted to PLN bn 1.28 (+1% y/y)
- net commission income amounted to PLN mn 209 (-3% y/y)

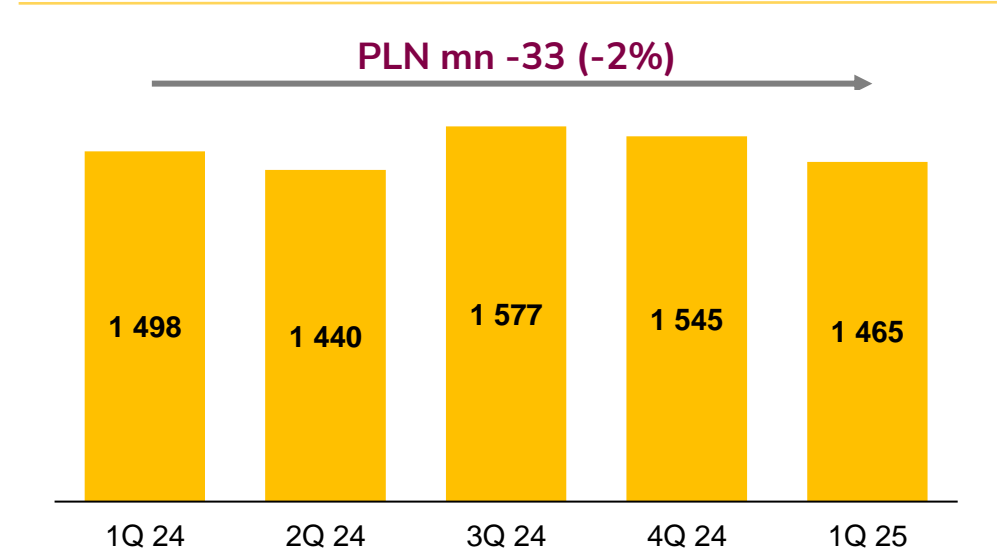
Alior Bank Group's net profit in 1Q 25 amounted to PLN mn 476 and was lower by PLN mn 102 compared to the result in 1Q 24.

The net profit in 1Q 25 was significantly impacted by one-off events:

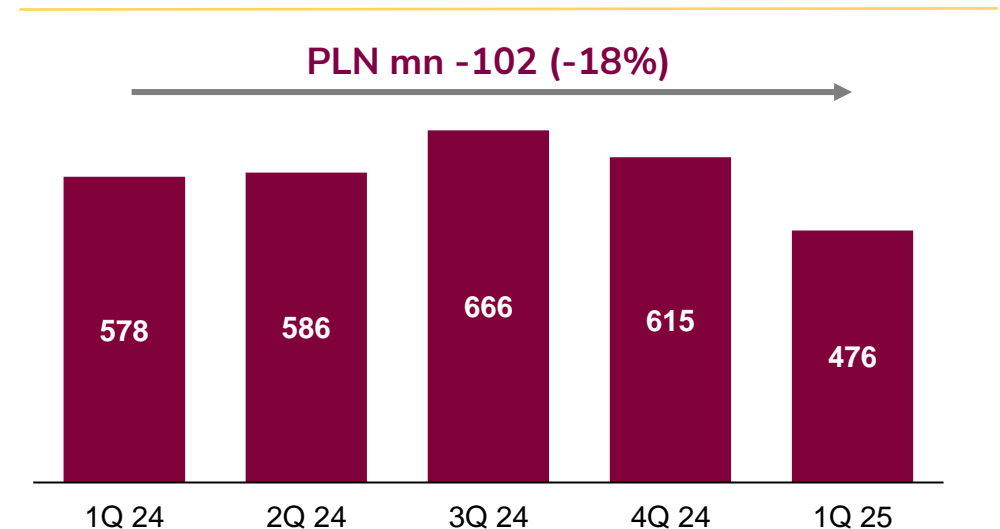
- higher return of commissions resulting from a higher level of cash loan consolidations (approx. PLN mn 9),
 - ineffectiveness of macro Fair Value Hedge transactions (approx. PLN mn 29),
 - additional provisions for year-round operating expenses recognized proportionally in 1Q 25 (approx. PLN mn 14),
- whose total impact on the net result amounted to **approx. PLN mn 41**.

Alior Bank's net profit in 1Q 25, adjusted for the impact of one-off events, amounted to approx. PLN mn 517.

Total revenue (PLN mn)



Net profit (PLN mn)



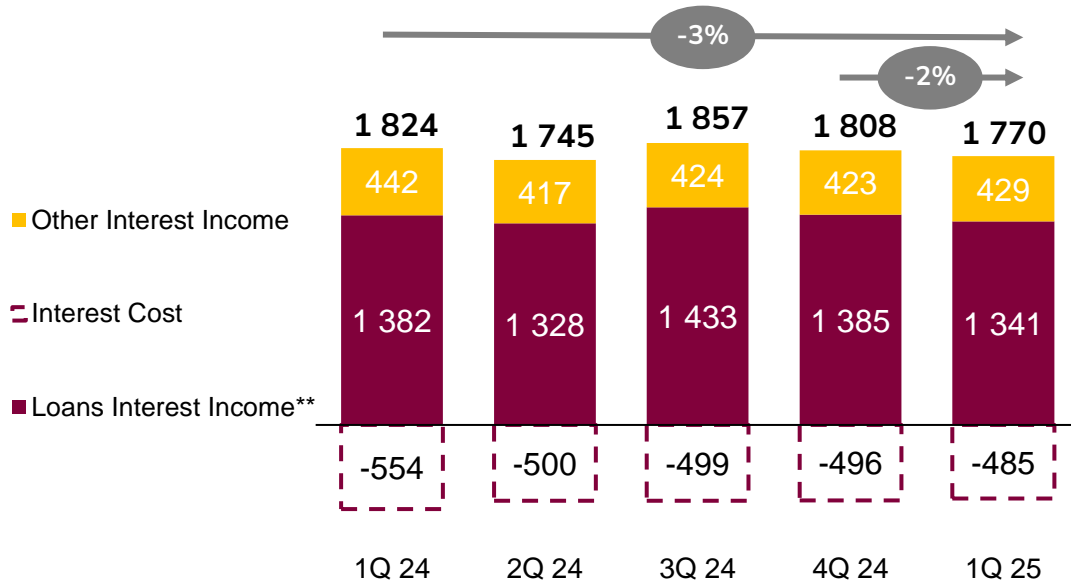
INCOME STATEMENT

PLN mn	1Q 24	4Q 24	1Q 25	% y/y	y/y	% q/q	q/q
Total Income	1 498,4	1 544,9	1 465,5	-2%	-32,9	-5%	-79,4
Net interest income	1 269,4	1 312,0	1 284,8	1%	15,4	-2%	-27,2
Net fee and commission income	216,0	221,1	209,3	-3%	-6,7	-5%	-11,8
Other income	13,0	11,9	-28,6	-320%	-41,6	-341%	-40,5
Total costs	-729,7	-773,6	-823,3	13%	-93,6	6%	-49,7
General administrative expenses	-545,3	-585,9	-615,8	13%	-70,5	5%	-29,9
Impairment of non-financial assets	-0,1	-0,3	-0,1	25%	0,0	-61%	0,2
Net expected credit losses	-111,2	-99,0	-119,9	8%	-8,7	21%	-20,9
Cost of fx mortgage legal risk	-1,8	-18,2	-15,9	786%	-14,1	-13%	2,3
Banking tax	-71,2	-70,2	-71,5	0%	-0,3	2%	-1,3
Gross profit	768,8	771,3	642,2	-16%	-126,5	-17%	-129,1
Income tax	-190,6	-156,2	-165,9	-13%	24,7	6%	-9,7
Net profit	578,1	615,1	476,3	-18%	-101,8	-23%	-138,8
Net interest margin (NIM)	5,96%	6,00%	5,88%	-	-0,08 p.p.	-	-0,12 p.p.
Cost of funding (CoF)	2,15%	1,82%	1,87%	-	-0,28 p.p.	-	+0,05 p.p.
Cost of risk (CoR)	0,68%	0,60%	0,74%	-	+0,05 p.p.	-	+0,14 p.p.
Cost / Income ratio (C/I)	36,4%	37,9%	42,0%	-	+5,6 p.p.	-	+4,1 p.p.
Loan / Deposit ratio (L/D)	81,5%	79,4%	78,5%	-	-3 p.p.	-	-0,8 p.p.
Return on equity (ROE)	24,4%	22,3%	16,8%	-	-7,6 p.p.	-	-5,5 p.p.
Total Capital Ratio (TCR)	17,46%	18,27%	17,37%	-	-0,09 p.p.	-	-0,9 p.p.

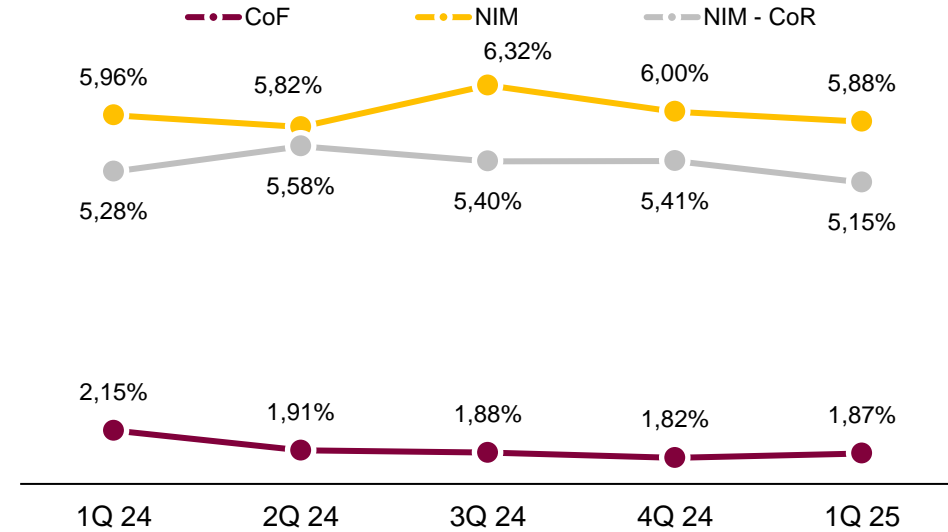
- In 1Q 25, net profit amounted to PLN mn 476, which allowed the company to achieve a return on equity (ROE) of 16.8%
- Alior Bank's net profit in 1Q 25, adjusted for the impact of one-off events, amounted to approx. PLN mn 517, and adjusted ROE amounted to approx. 18.2%
- The net interest margin (NIM) in 1Q 25 amounted to 5.88%, down 8 bps y/y, resulted, among others from the growing share of loans and advances granted at a fixed interest rate
- Transactions on derivatives reduced the Bank's net interest income in 1Q 25 by PLN mn 92, for comparison in 1Q 24, this cost amounted to PLN mn 106 million and PLN mn 102 in 4Q 24
- In 1Q 25 the Bank recognized PLN mn 16 of legal risk costs of mortgage loans in foreign currencies. The additional provision is related to changes in model assumptions, in particular a slight change in the assumptions regarding the target level of contentious cases

DESPITE A SIGNIFICANT INCREASE IN FIXED RATE ASSETS, IN 1Q 25 THE BANK INCREASED ITS NET INTEREST INCOME BY 1% Y/Y

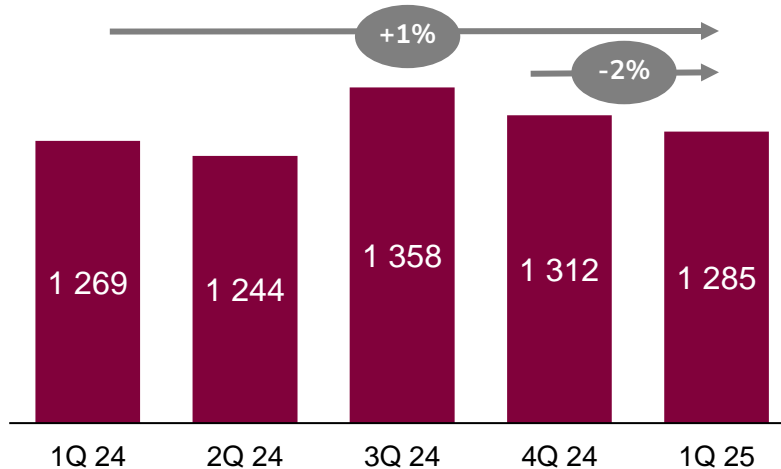
Interest income and expenses (PLN mn)



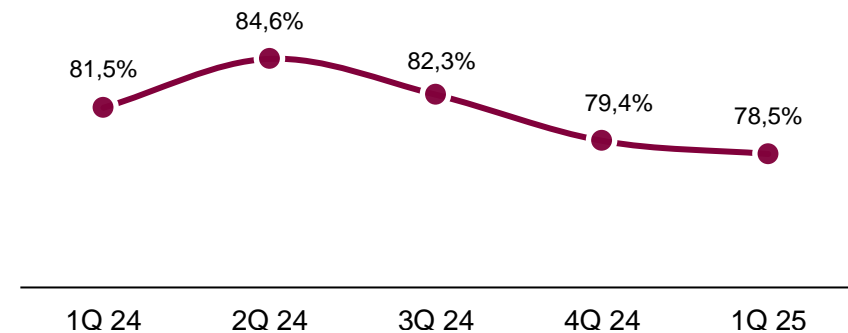
Interest margin and financing cost*



Net interest income (PLN mn)

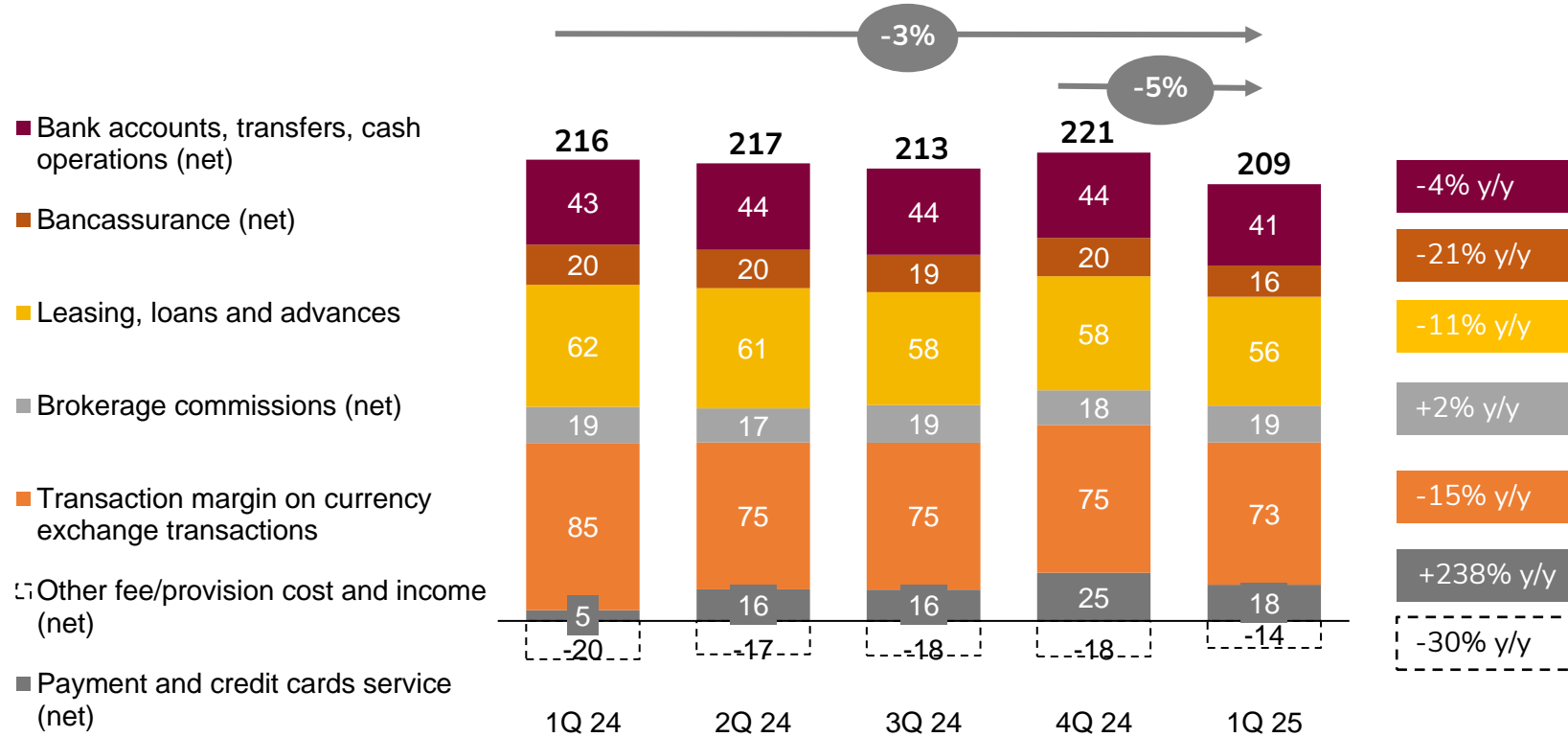


Loan / Deposit Ratio



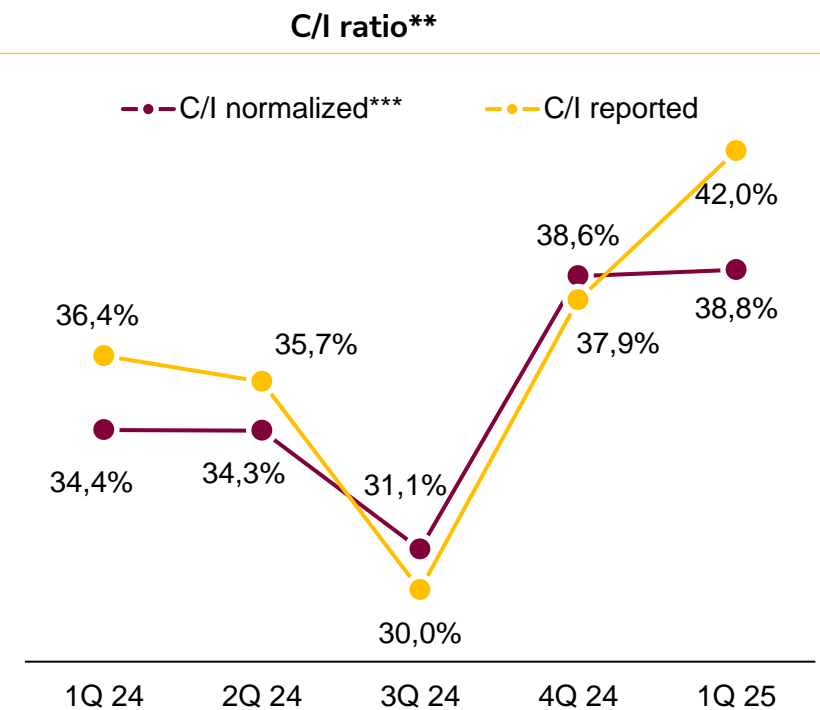
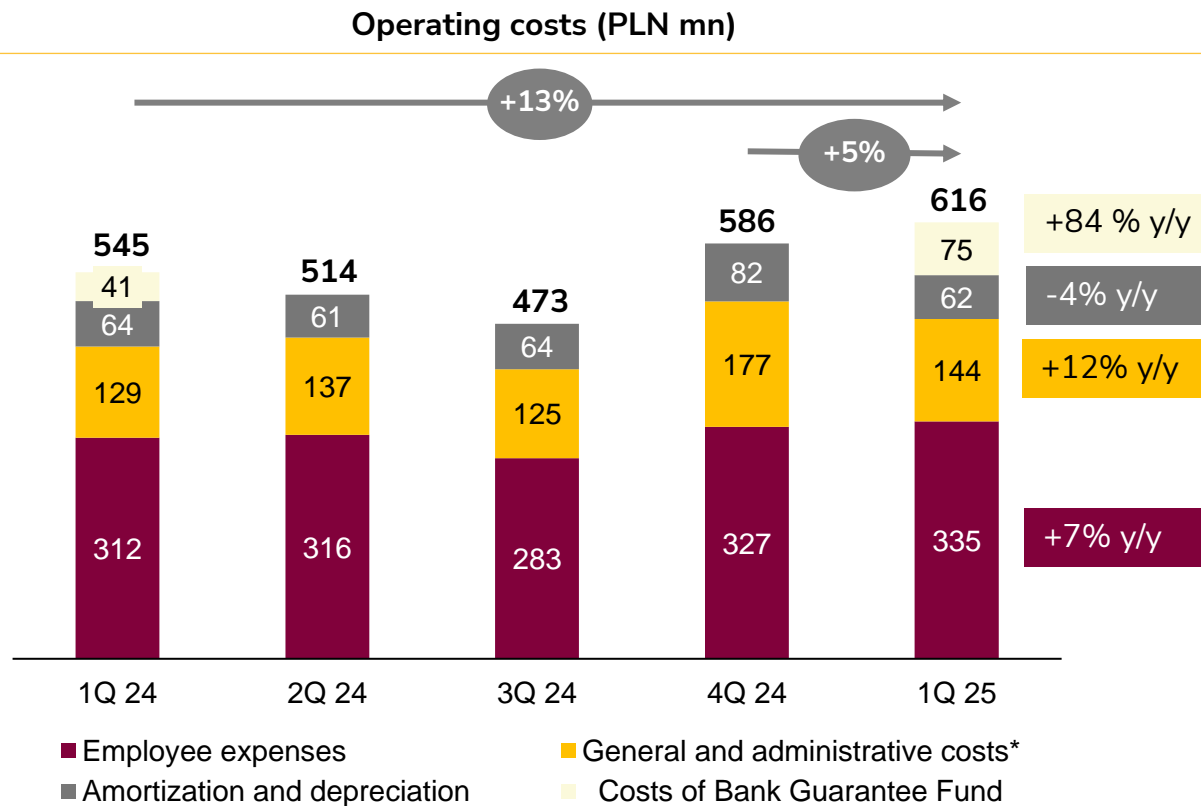
NET FEES AND COMMISSIONS INCOME

Net Fees and Commissions Income (PLN mn)*



- The decrease in net commission income on insurance sales by PLN mn 4 y/y resulted from lower sales of mortgage loans than a year ago (end of the "2% Safe Mortgage" program) and a change in the product offer of cash loans (implementation of monthly insurance premiums and reduction of the offer with upfront premiums)
- A decrease in net commission income in 1Q 25 due to loans, advances, and leases by PLN mn 6 y/y resulted mainly from lower activity of corporate clients and lower revenues from the debt collection of lease receivables (the effect of an improved quality of the leasing portfolio)
- The reported decrease in the result on FX transactions by PLN mn 13 y/y and the improvement in the result on card servicing by PLN mn 13 y/y is because until the end of 1Q 24, part of the FX transactions result concerned cooperation with one of the cashless payment operators, recognized in the result from payment card services. In fact, the total commission income on card transactions was at a similar level y/y

OPERATING EXPENSES INFLUENCED BY THE BFG CONTRIBUTION



- In 1Q 25, operating expenses amounted to PLN mn 616 and increased by 13% (by PLN mn 70) compared to operating expenses in 1Q 24, which was mainly due to an increase in employee costs by PLN mn 23 y/y (caused mainly by an increase in the average salary level) and an increase in the BFG contribution by PLN mn 34 y/y
- General and administrative expenses* increased in 1Q 25 compared to 1Q 24 by PLN mn 15 (+12% y/y) mainly due to IT costs, which were higher by PLN mn 9
- In order to distribute the Bank's operating costs more evenly than in previous years, as part of the operating expenses of 1Q 25, a proportionally higher level of provisions for costs related to the entire year in the amount of approx. PLN mn 14 was recognized.

* General management expenses include taxes and charges

** By quarter (QTD)

*** The ratio is calculated assuming a linear quarterly distribution of the contribution to the BFG compulsory restructuring fund and lack of impact on revenues in 2Q 24 due to "credit moratoria", provisions amounting to PLN mn 86 and in 3Q 24 the release of PLN mn 24 provisions for "credit moratoria"

WHY ALIOR BANK?



- Market leader in Consumer Finance
- A distinctive, refreshed brand
- An agile business model built on modern technologies and a variety of distribution channels
- Stable and predictable costs of risk due to highly competent management
- High return on equity (ROE)
- Stable capital position, high surplus over regulatory requirements
- Part of the PZU Group, leader in the insurance market
- Dividend payment

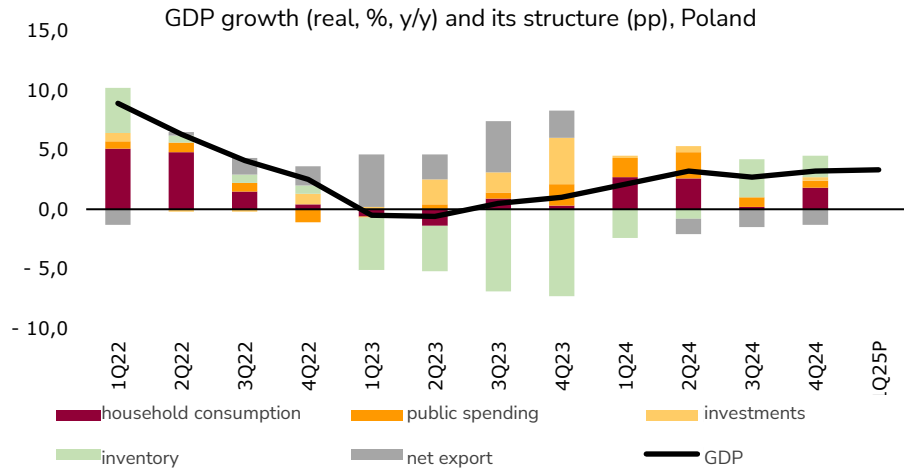


**ALIOR
BANK**

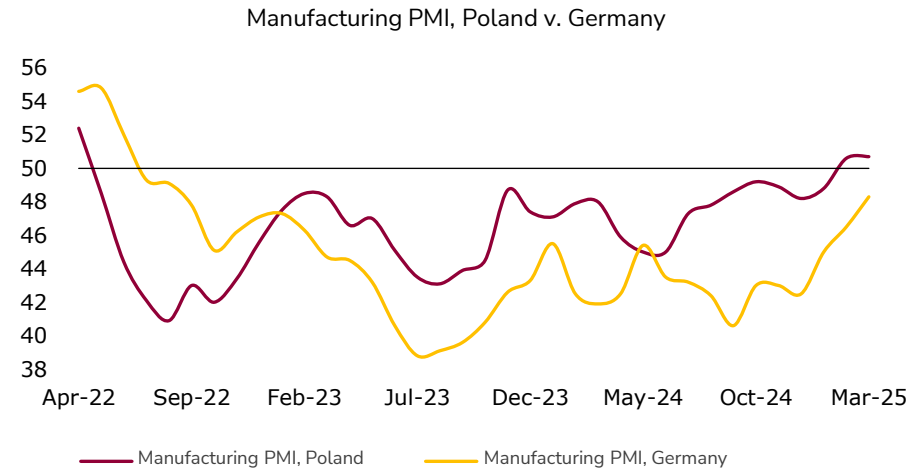
4 OTHER ISSUES

THE BEGINNING OF 2025 BROUGHT A POSITIVE TURN IN INVESTMENTS AND DOMESTIC MANUFACTURING

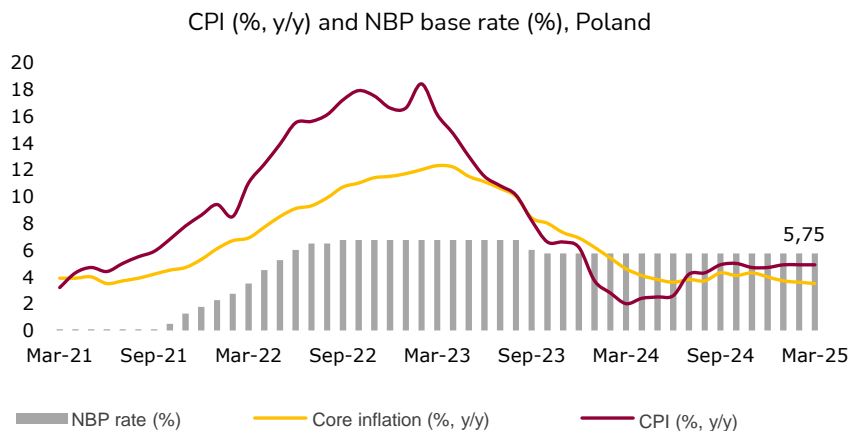
Moderate recovery continues at the beginning of the year



Signals of economic recovery in manufacturing drew attention



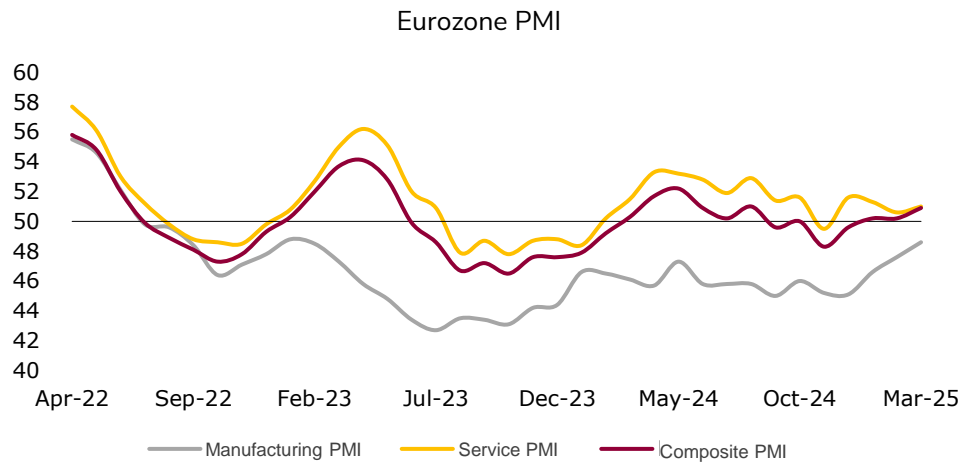
Core inflation lowest in 4 years



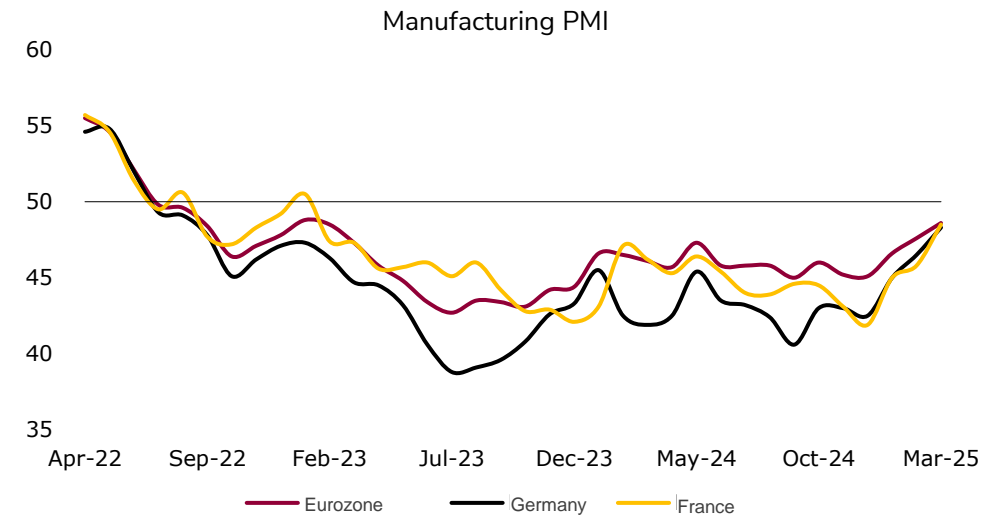
- At the beginning of 2025, the Polish economy continues the moderate recovery observed at the end of 2024. According to our estimates, GDP in 1Q 25 grew at a rate above 3% y/y
- The economic situation is still driven by domestic consumption, but investment demand is also gradually strengthening, as evidenced by, among others, a rebound in construction. Export remains the weakest link
- Signals of domestic manufacturing coming out of a long period of stagnation are noticeable. The PMI for the sector at the beginning of 2025 was above the neutral level of 50 for the first time since 2022. The recovery is related to domestic demand, but on the horizon, there are growing chances for a rebound in export
- The beginning of 2025 will also bring lower than expected inflation readings. We estimate that core inflation in 1Q 25 dropped to approx. 3.6% YoY, vs. 4.1% YoY in 4Q 24 and thus approached the NBP inflation target (2.5%, +/- 1 pp)
- With a slight easing of the situation on the labor market, the wage pressure decreased. The annual wage growth in 1Q 25 was in single digits for the first time in several years
- In such conditions, the MPC signals the possibility of interest rate cuts in the coming months, which should additionally support the economic situation through expansionary credit

INCREASED UNCERTAINTY IN THE EXTERNAL ENVIRONMENT

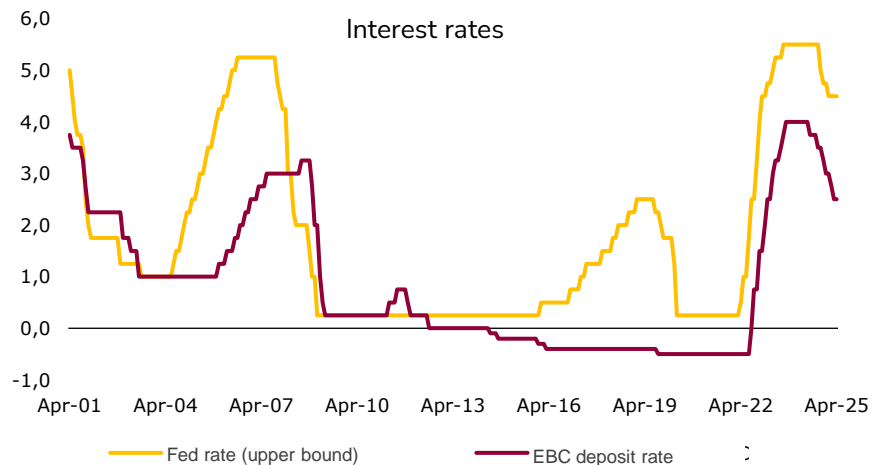
Signs of economic recovery in European manufacturing...



... driven by expectations of a rebound in Germany



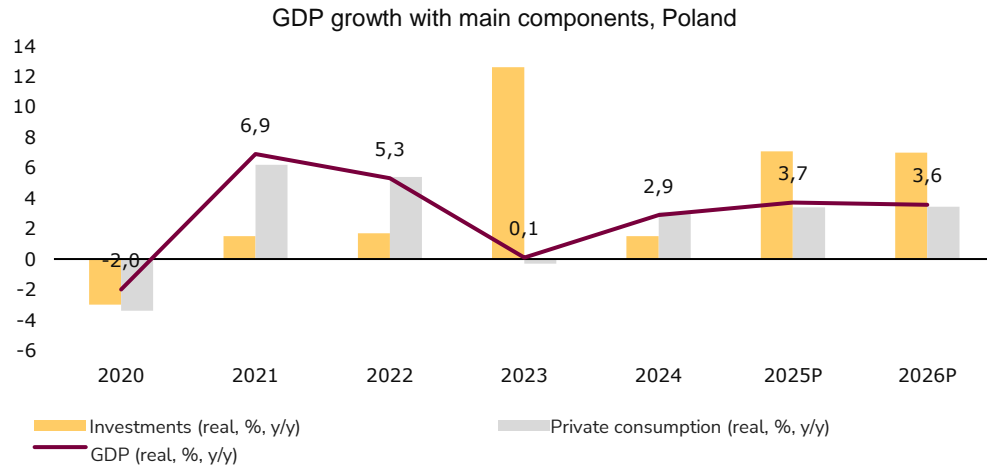
ECB continues to cut interest rates



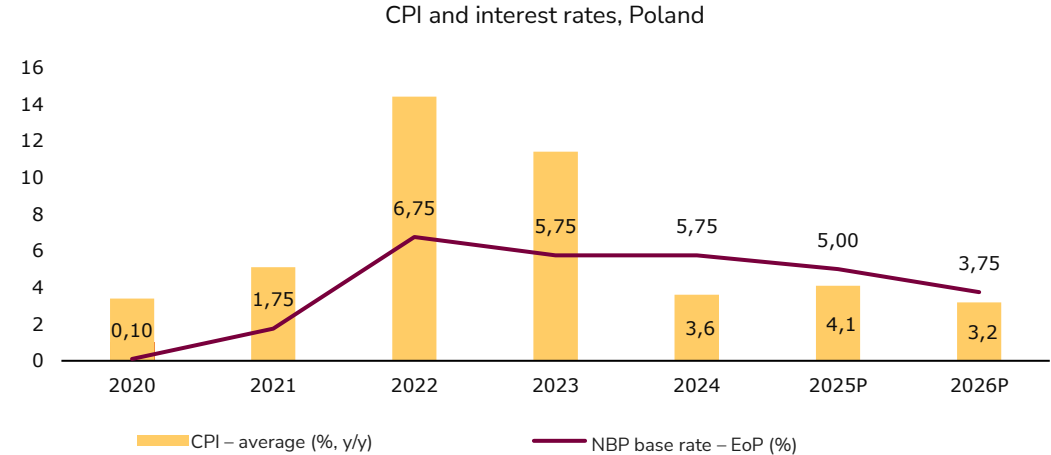
- At the beginning of 2025, uncertainty about the outlook for the global economic situation increased markedly, mainly due to major changes in U.S. economic policy
- One of the key areas of change is the likely surge in tariffs on imports to the U.S., which are to be imposed on all U.S. trading partners, but probably China to the greatest extent. The final shape of the new trade relations is highly uncertain, but in the short term we can speak about an increase in downside risks to the global economic situation
- At the same time, EU countries are initially reacting to high pressure from Washington D.C. aimed at increasing defense spending. In addition, the political change in Germany has brought about the unblocking of fiscal principles in this country. The announced loosening of fiscal policy should cushion the negative implications of the 'tariff wars' in the EU in the broader perspective
- Behind the scenes, current data shows, there are increasingly clear signs of a cyclical recovery in the global industrial sector, including in the EU, where they are supported by interest rate cuts
- The Polish industrial sector, strongly involved in the European supply chain, may be indirectly exposed to the negative implications of customs wars. On the other hand, the fiscal impulse in Germany (a key trading partner) gives grounds for cautious optimism in the longer term

2025 – THE YEAR OF DEVELOPING RECOVERY, WITH INCREASED RISKS IN THE BACKDROP

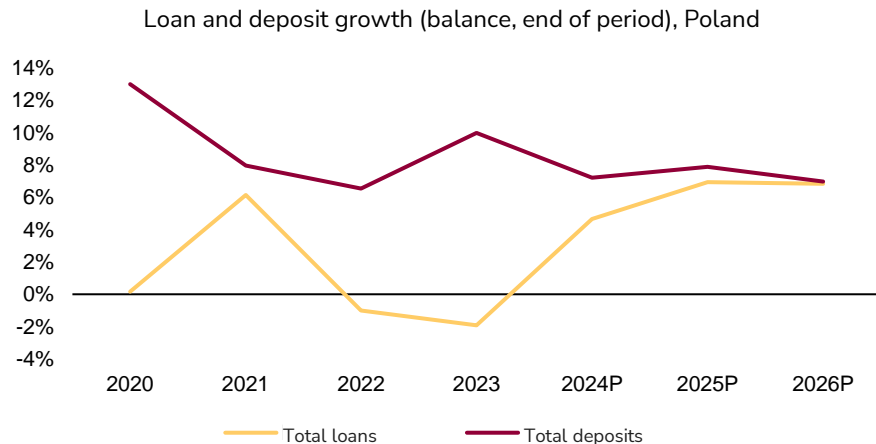
Investments at the forefront



Interest rate cuts are coming



Moderate improvement in the demand for credit



- The economic recovery in Poland in 2025 will accelerate and be more complete. We expect GDP growth of 3.7%
- Consumer demand (+3.4%) will be accompanied by strong investment demand (+7.1%), supported by the spending of EU funds. Foreign demand is also expected to improve moderately
- The main risks to our forecasts are the implications of 'tariff wars' (downside risk to the economic situation) and the scale and pace of fiscal stimulation in the EU, mainly in Germany (upside risk to the economic situation)
- The labor market will remain 'tight', with the unemployment rate remaining close to historical lows. Nominal wage growth will slow down to single-digit levels (+7.5%). Real wage growth, after an unusually strong 2024, will normalize
- In the second half of the year, inflation is likely to approach (more permanently) the upper bound of the NBP inflation target (2.5% +/- 1 p.p.). **There has been a turn in the MPC's communication, which supports our forecasts of initiating interest rate cuts this year.** We expect -75 bps on NBP rates this year, but the latest rhetoric of the NBP Governor suggests a risk towards a lower path of interest rates
- The less burdened by debt private sector, in an environment of economic recovery and with large investments driven by the state, should more boldly reach for a loan. In the longer term, the recovery should be supported by rate cuts. **We expect a CAGR of 2025-26 mortgage loans (PLN) of 7.1%, consumer loans of 7.6% and corporate loans of 8.7%**

ALIOR BANK IS APPRECIATED REGULARLY

Alior Bank was awarded the prestigious **Top Employer** title for the second time in a row. The certificate, awarded by the Top Employers Institute, confirms the effectiveness of the bank's actions leading to employee growth and building a work culture based on commitment, trust, and support.



The Brokerage House and FX Exchange („Kantor Walutowy”) were awarded with "Silver Laurels" in the **Invest Cuffs 2025** competition. During the Invest Cuffs 2025 gala, awards were given to the best in the investment industry in Poland. The awards are granted based on an online vote by Polish investors.



In the **Golden Banker 2025** vote, we stood on the podium in the product category. The experts awarded us second places in the **Mortgage Loan** and **Cash Loan** categories. In the main category - assessing the multi-channel quality of service, we took fifth place. In this year's edition, the banks providing the best quality of service in specific contact channels were awarded. Our hotline was ranked third.



During the Final Gala of the 16th edition of the **Polish National Sales Award** competition, the best were announced: Katarzyna Kozowy, Director of Alior Bank's Digital Sales Department, was awarded the title in the *Bank's Sales Director* category. In the *Customer Experience Sales Support/Data and Analysis Support* category, Marcin Wolański, Director of the Reporting Department at Alior Bank, was awarded. In the *Customer Service Team* category – Klaudia Rybus, Director of the Digital Customer Relations Department. In the *Sales Innovation* category, Anna Brzóska, Director of the Remote Process Development Department. In the *E-commerce and Digital Sales Manager* category, Paweł Szczygieł, Director of the Sales Department at Alior Mobile, was awarded. Paweł received a distinction for his comprehensive and professional approach to sales and service.



ALIOR BANK'S INVESTMENT SERVICES

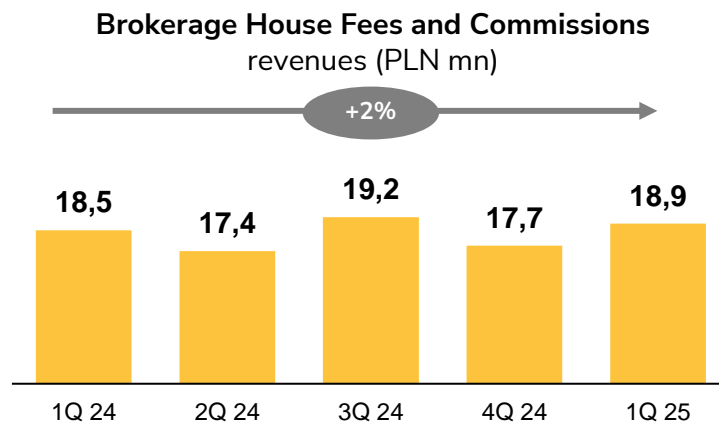
Alior Bank's Brokerage House



In 1Q 25, the Brokerage House's net commission income was slightly higher (+2%) than a year earlier and reached nearly PLN mn 19. We achieved high growth in the sales of investment funds and the number of new IKE/IKZE accounts.

Basic operating information :

- The number of brokerage accounts amounted to **94.3 k** (+3,1% y/y)
- The number of IKE/IKZE accounts increased to **10.9 k** (+29% y/y)
- The number of Alior Trader accounts exceeded **8.3 k** (+4,9% y/y)
- Assets in Individual Advisory **PLN bn 2.0** (+29% y/y)
- Sales of Investment Funds YTD (gross) **PLN mn 760** (+11% y/y)
- Sales of Structured Products YTD (gross) **PLN mn 66** (-72% y/y)

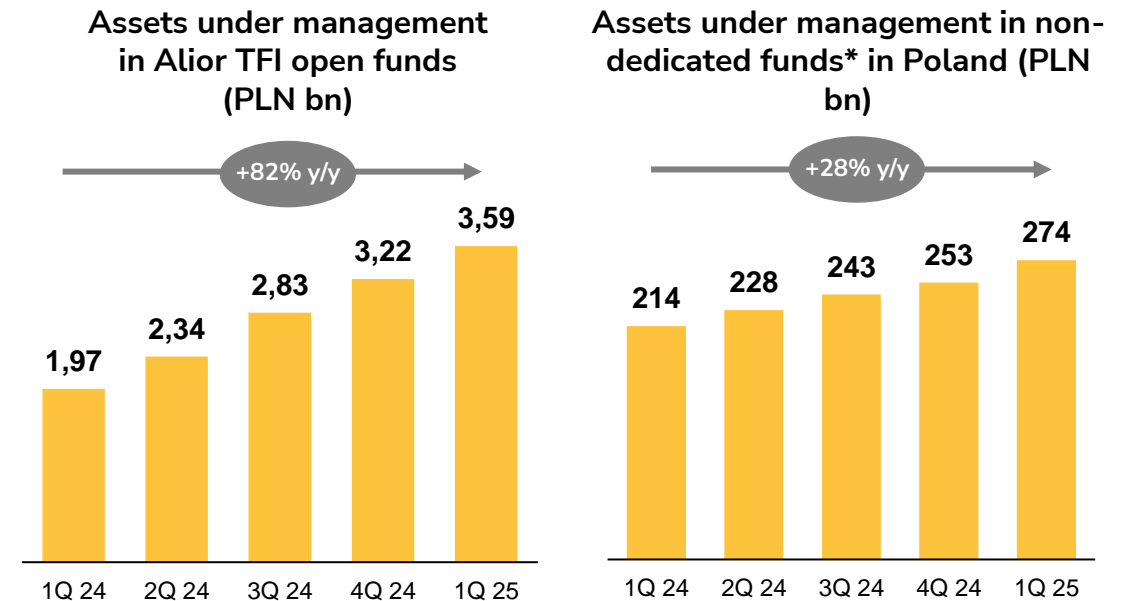


Alior TFI



In 1Q 25 Alior TFI maintained a high level of fund sales. At the end of March 2025, TFI had assets of PLN bn 3.59. In 1Q 25, net inflows to funds amounted to PLN mn 314. The largest inflows were recorded in funds with a relatively low risk profile: *Konserwatywny Obligacji Uniwersalnych, Ostrożny Obligacji Uniwersalnych, Odpowiedzialny Obligacji Uniwersalnych.*

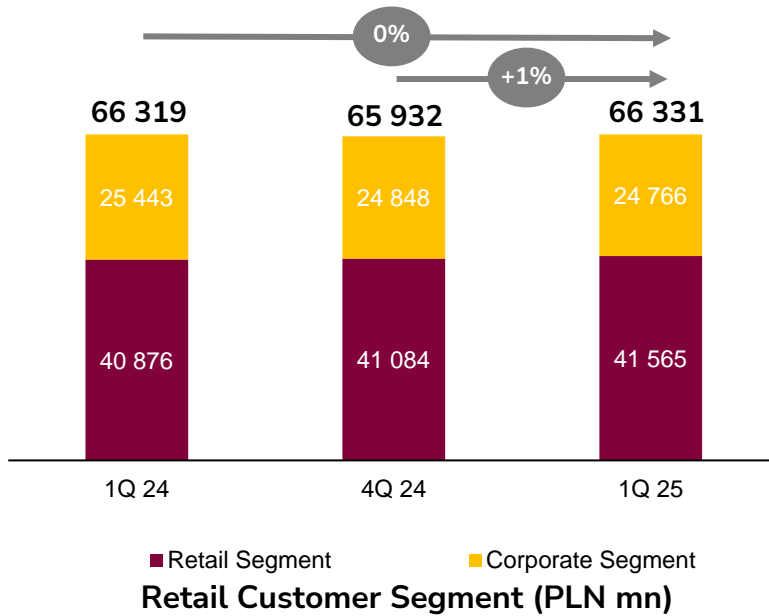
Over the last 12 months, the growth rate of Alior TFI's AuM level has been three times higher than the market growth. In 1Q 25 alone, Alior TFI's assets grew by 12%, while the market grew by 8% during this time, and the short-term debt fund market, which is more similar in terms of asset profile, grew by 12%.



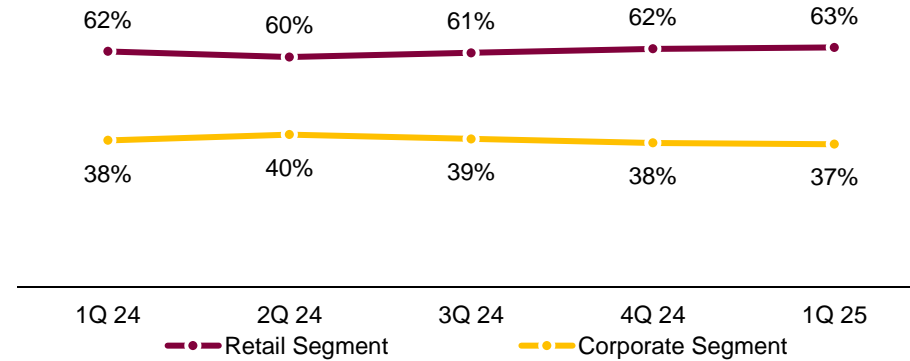
* Non-dedicated funds – funds addressed to a wider group of investors

GROSS STRUCTURE OF THE LOAN PORTFOLIO

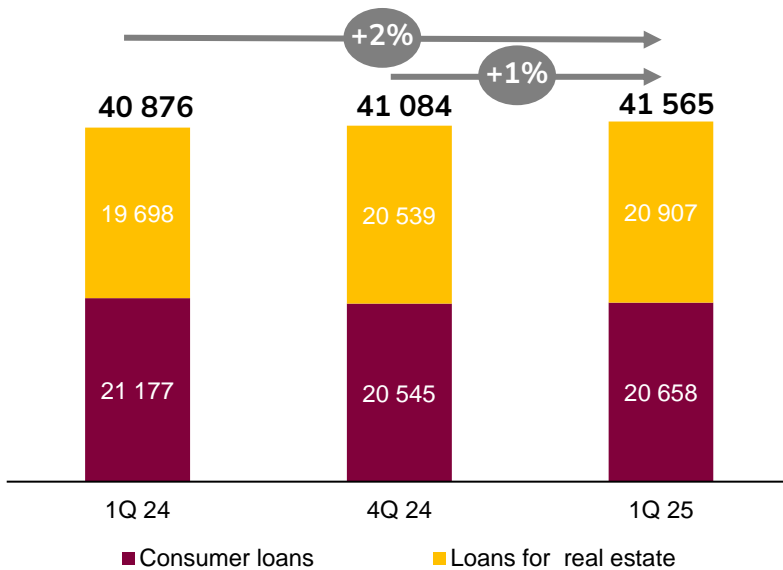
Loan portfolio in total (PLN mn)



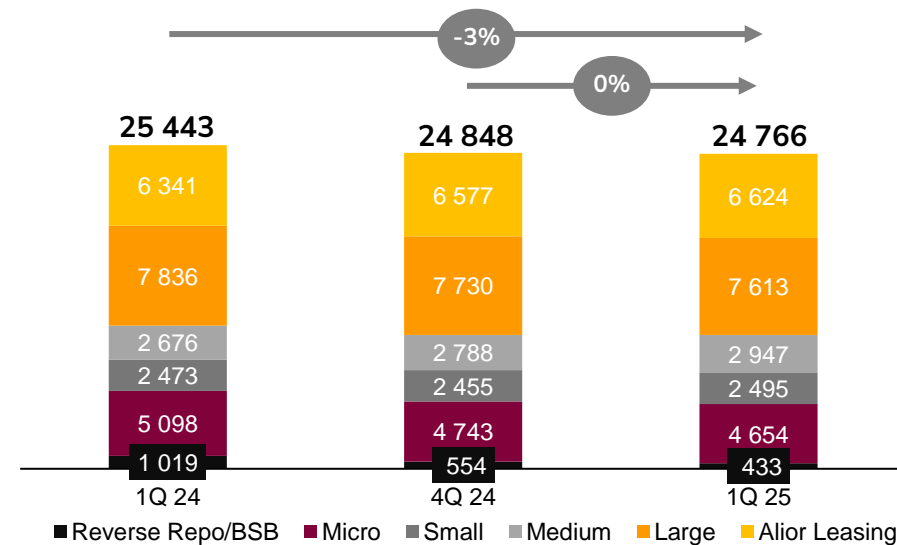
Loan portfolio structure in total



Retail Customer Segment (PLN mn)



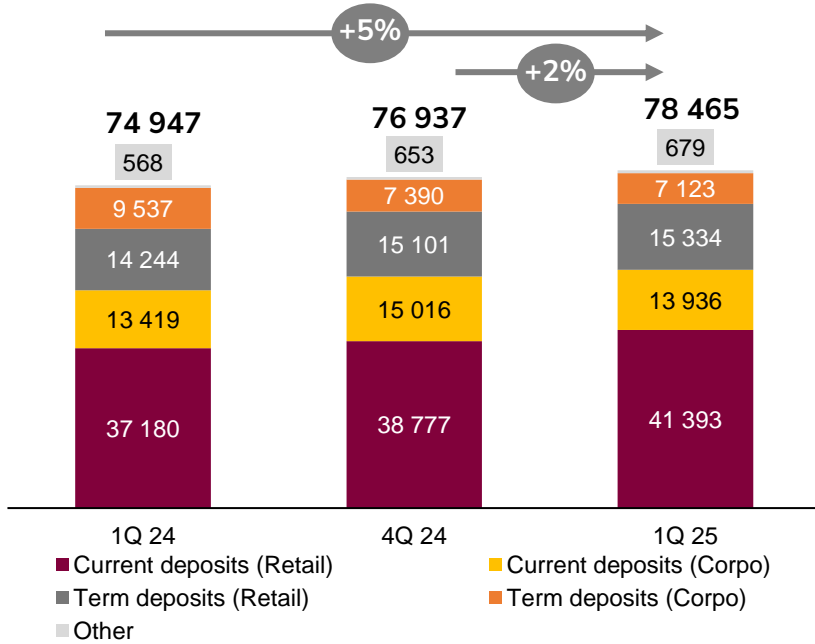
Business Customer Segment* (PLN mn)



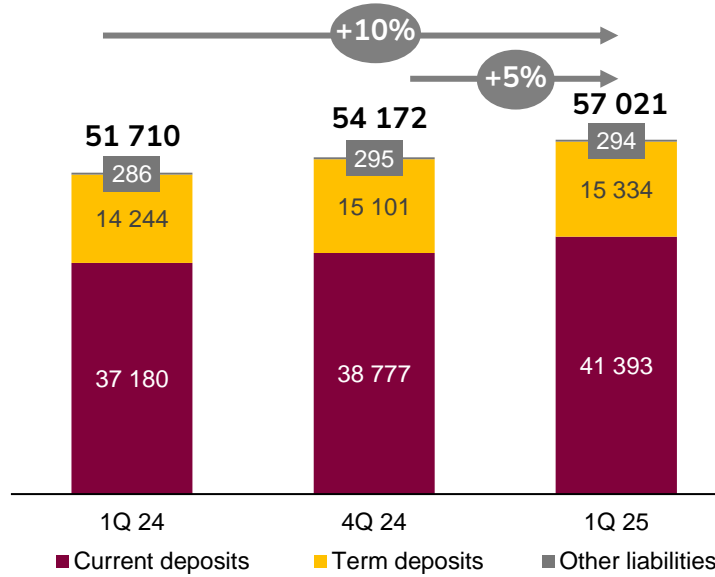
*Managerial presentation

THE BANK MANAGES THE DEPOSIT PORTFOLIO IN ORDER TO OPTIMIZE THE COST OF FINANCING (DATA IN PLN MN)*

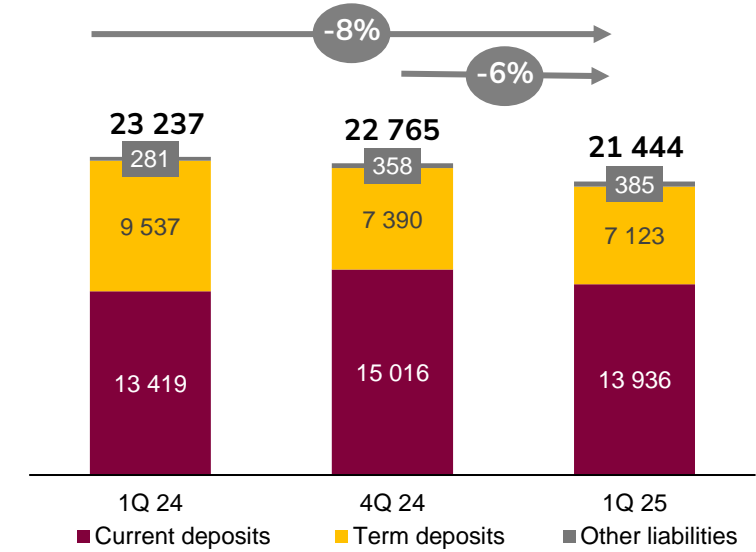
Structure of net liabilities to Customers



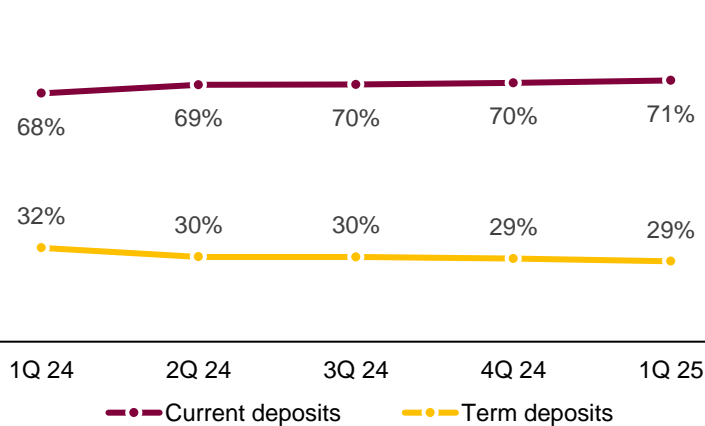
Net liabilities structure - Retail Segment



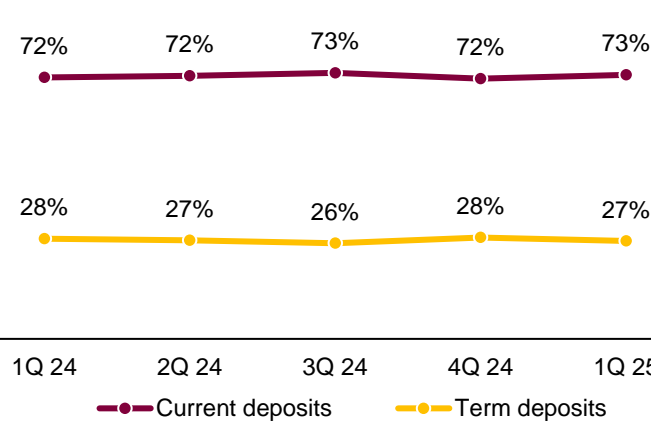
Net liabilities structure - Business Segment



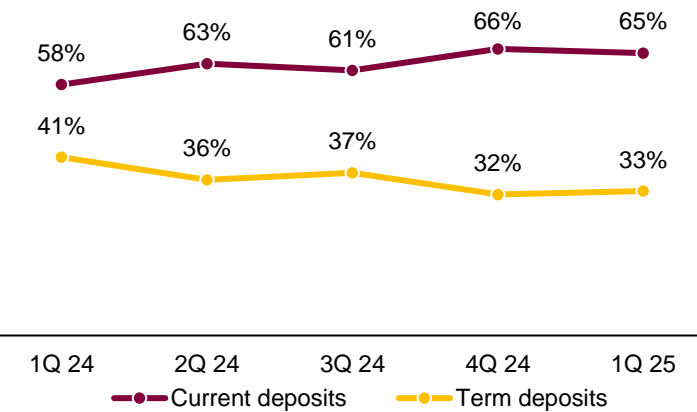
Structure of main liabilities



Structure of main liabilities - Retail Segment



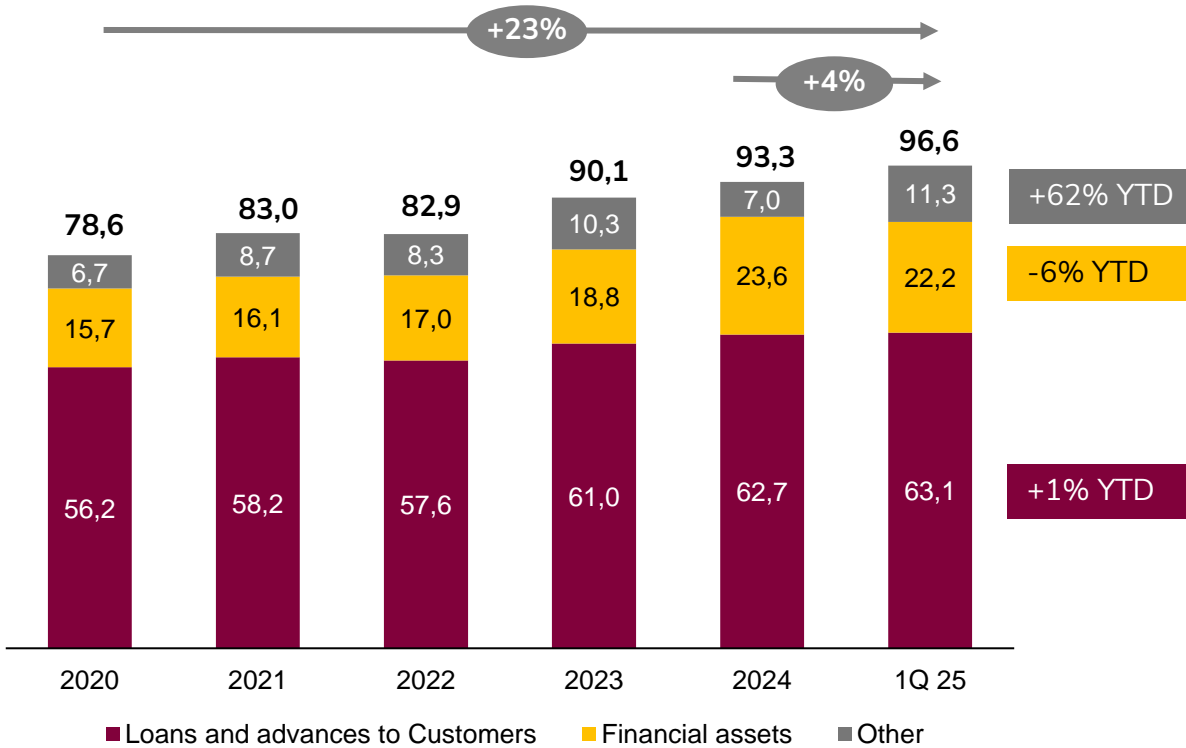
Structure of main liabilities - Business Segment



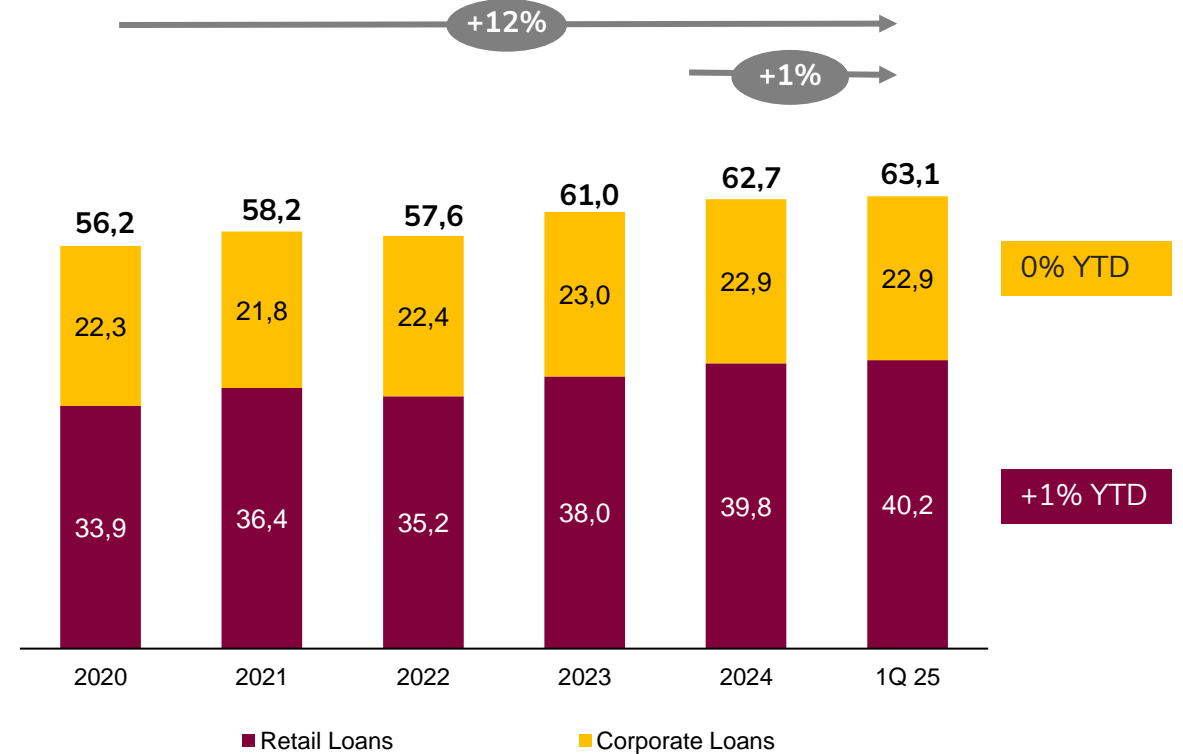
* Starting from the 2024 report, amounts due to customers are presented excluding Bank Securities („Bankowy Papier Wartościowy”) and liabilities from debt securities issues. Historical data has been adjusted accordingly.

ASSET STRUCTURE OF ALIOR BANK GROUP (PLN BN)

Alior Bank Group assets

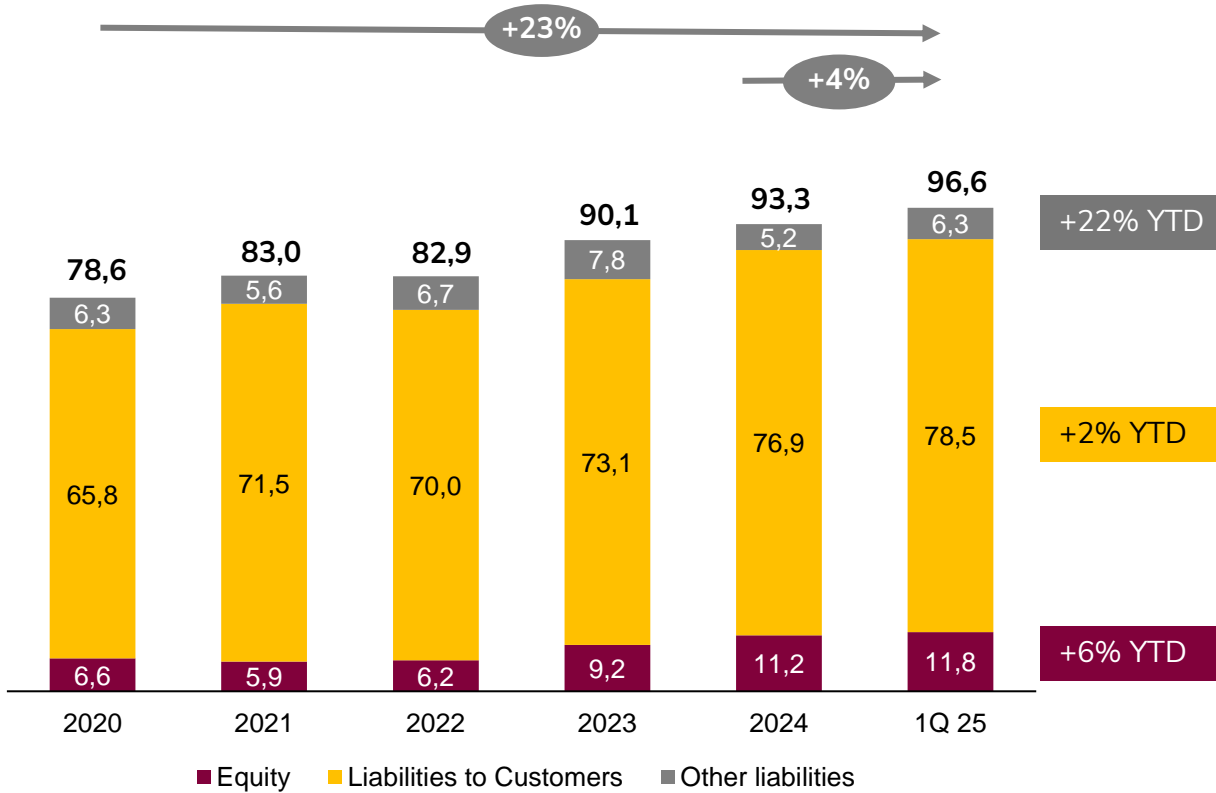


Receivables from Customers (net)

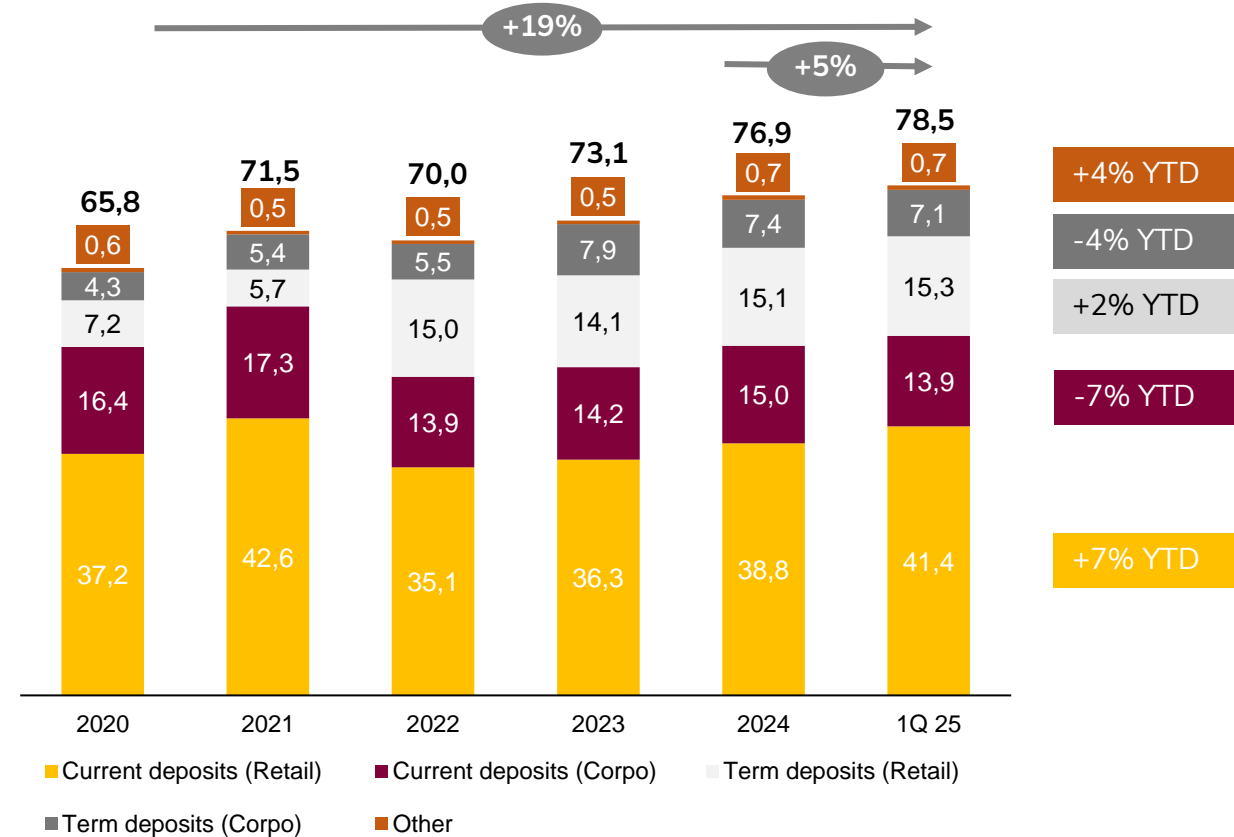


LIABILITY STRUCTURE OF ALIOR BANK GROUP (PLN BN)

Alior Bank Group liabilities



Liabilities to Customers*

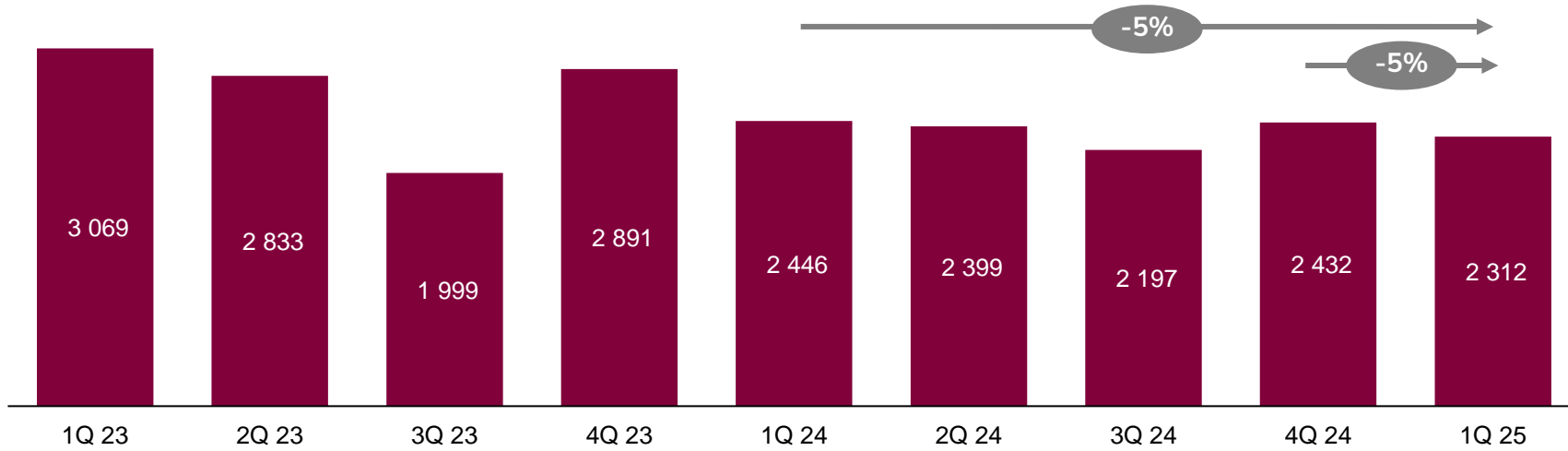


CONSOLIDATED STATEMENT OF THE FINANCIAL STANDING OF THE ALIOR BANK GROUP (PLN MN)

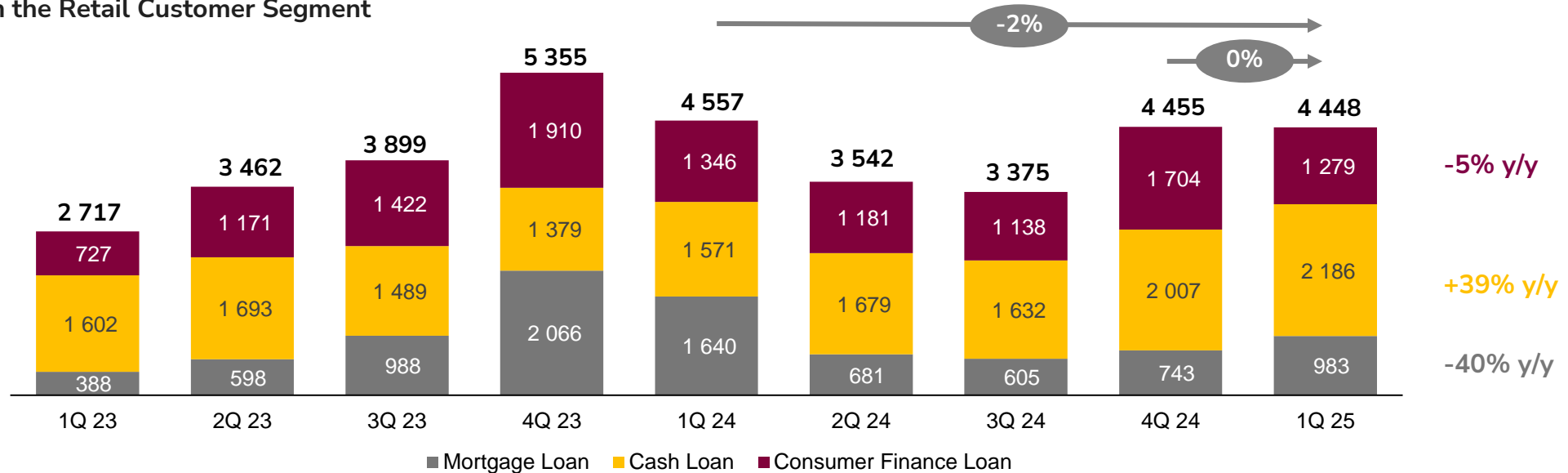
	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	% q/q	q/q	% y/y	y/y
Total assets	91 379,5	90 146,8	91 183,3	93 293,5	96 589,4	4%	3 295,9	6%	5 209,9
Cash and cash equivalents	2 180,2	2 077,9	3 265,3	2 123,4	5 357,5	152%	3 234,2	146%	3 177,4
Amounts due from banks	1 516,4	1 855,0	795,6	1 821,6	2 028,6	11%	207,1	34%	512,3
Investment financial assets	22 100,8	19 186,6	21 357,4	23 602,9	22 190,9	-6%	-1 412,0	0%	90,2
Derivative hedging instruments	268,8	212,5	317,7	274,7	393,2	43%	118,5	46%	124,4
Loans and advances to customers	62 625,8	64 180,6	62 945,8	62 736,0	63 138,4	1%	402,4	1%	512,5
Assets pledged as collateral	16,4	77,0	18,3	18,0	972,6	-	954,5	-	956,1
Property, plant and equipment	743,3	739,6	721,2	697,8	672,8	-4%	-25,0	-9%	-70,5
Intangible assets	419,5	427,8	439,0	471,9	474,2	0%	2,3	13%	54,7
Income tax asset	928,2	901,3	793,2	823,2	736,5	-11%	-86,7	-21%	-191,8
Other assets	580,1	488,5	529,7	724,1	624,8	-14%	-99,3	8%	44,7
Total liabilities and equity	81 561,5	80 283,1	80 413,6	82 086,8	84 746,1	3%	2 659,3	4%	3 184,6
Amounts due to banks	269,0	339,4	247,8	160,1	1 179,7	637%	1 019,5	339%	910,6
Amounts due to customers	76 834,3	75 831,7	76 447,0	76 936,6	78 464,6	2%	1 528,0	2%	1 630,3
Financial liabilities	266,3	184,6	157,8	196,5	240,5	22%	44,1	-10%	-25,8
Derivative hedging instruments	660,8	566,1	469,7	450,4	315,8	-30%	-134,6	-52%	-345,0
Fair value changes of the hedged items in portfolio hedge	-0,6	-1,1	25,3	-53,0	32,7	-	85,7	-	33,3
Provisions	294,4	334,3	291,4	321,8	324,2	1%	2,4	10%	29,9
Other liabilities	2 386,1	2 089,5	1 770,9	1 708,4	2 227,5	30%	519,1	-7%	-158,6
Income tax liabilities	75,6	171,9	227,4	279,0	40,0	-86%	-239,0	-47%	-35,6
Liabilities from the issuance of debt securities				2 087,0	1 921,0	-8%	-166,0	-	1 921,0
Subordinated loans	775,6	766,6	776,4	0,0	0,0	-	0,0	-100%	-775,6
Equity	9 818,0	9 863,7	10 769,7	11 206,7	11 843,3	6%	636,6	21%	2 025,3
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	6 027,6	7 438,1	7 438,1	7 438,1	7 438,1	0%	0,0	23%	1 410,6
Revaluation reserve	-298,9	-259,0	-19,0	-197,2	-37,0	-81%	160,2	-88%	261,9
Other reserves	161,8	161,8	161,8	161,8	161,8	0%	0,0	0%	0,0
Foreign currency translation differences	0,0	0,0	0,2	0,3	0,0	-100%	-0,3	-100%	0,0
Accumulated losses	2 043,9	53,3	53,3	53,2	2 498,6	-	2 445,4	-	454,7
Profit for the period	578,1	1164,0	1829,9	2445,0	476,3	-81%	-1 968,7	-18%	-101,8
Total liabilities and equity	91 379,5	90 146,8	91 183,3	93 293,5	96 589,4	4%	3 295,9	6%	5 209,9

NEW SALE OF LOANS (PLN MN)

Sales in the Business Customer Segment*



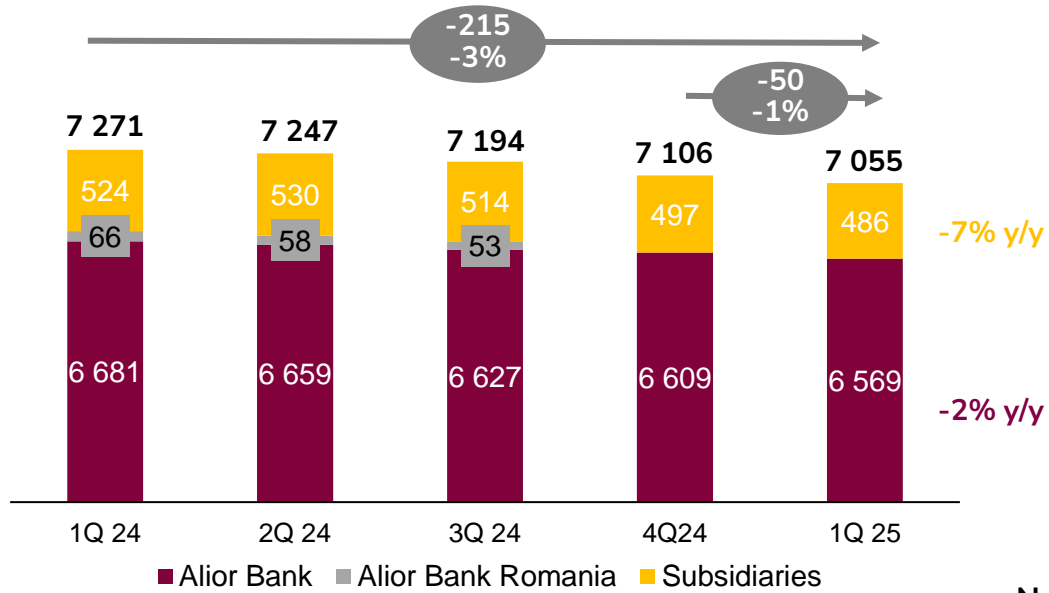
Sales in the Retail Customer Segment



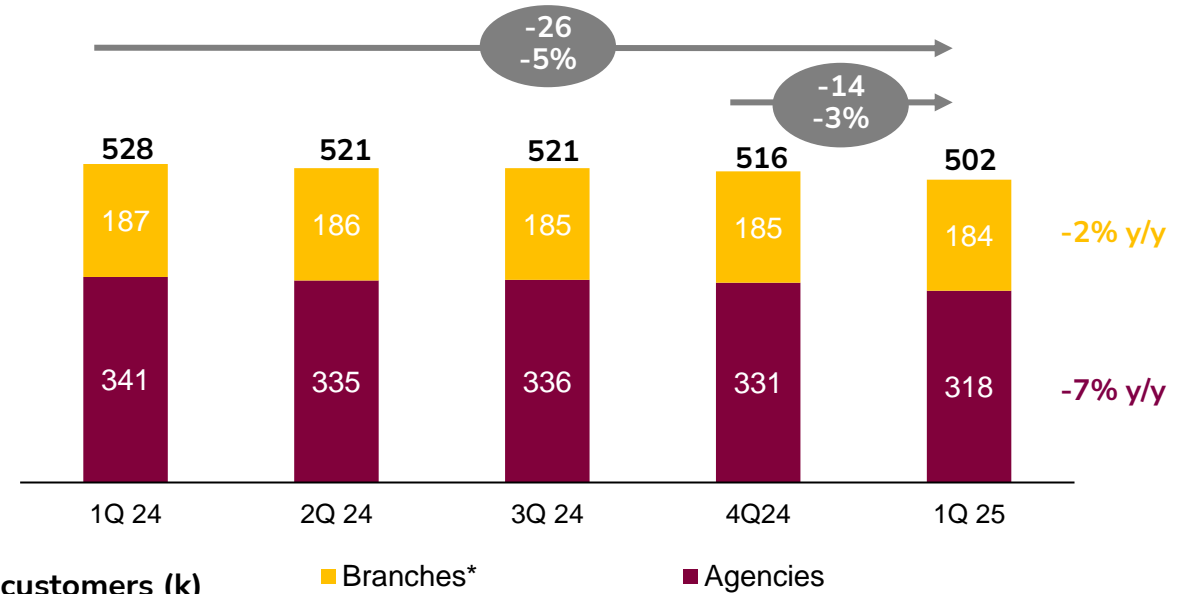
* New sales limit (new sales + increases) for Customers in the Micro- / Small- / Medium- / Large-Sized categories

ADDITIONAL INFORMATION

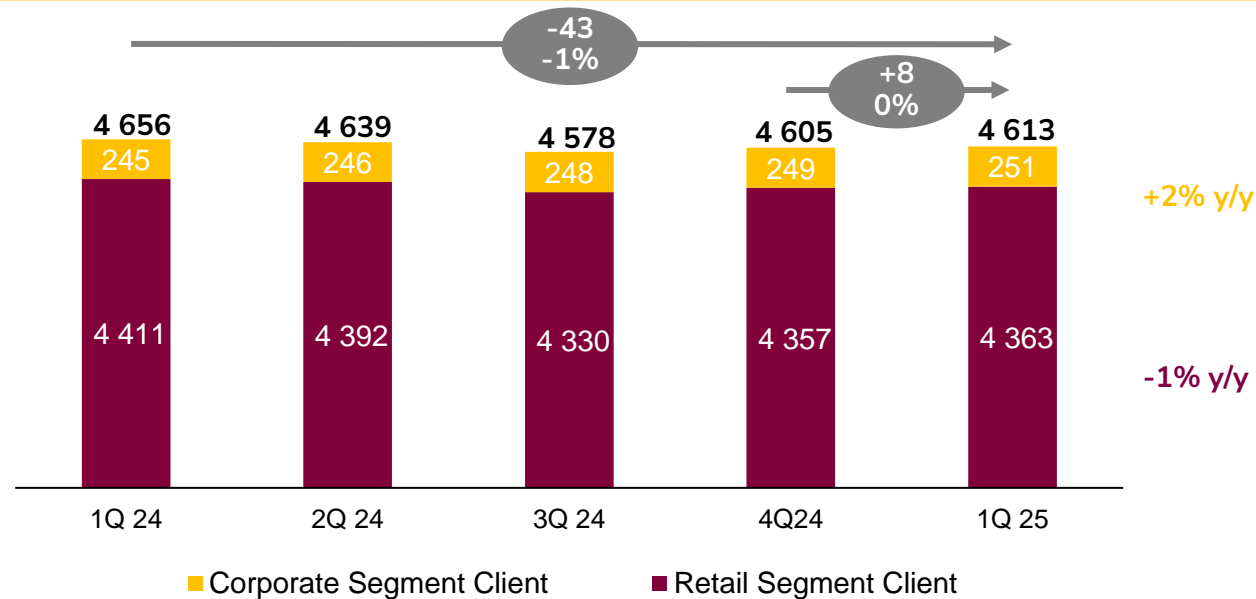
Employment (FTEs)



Alior Bank's branches



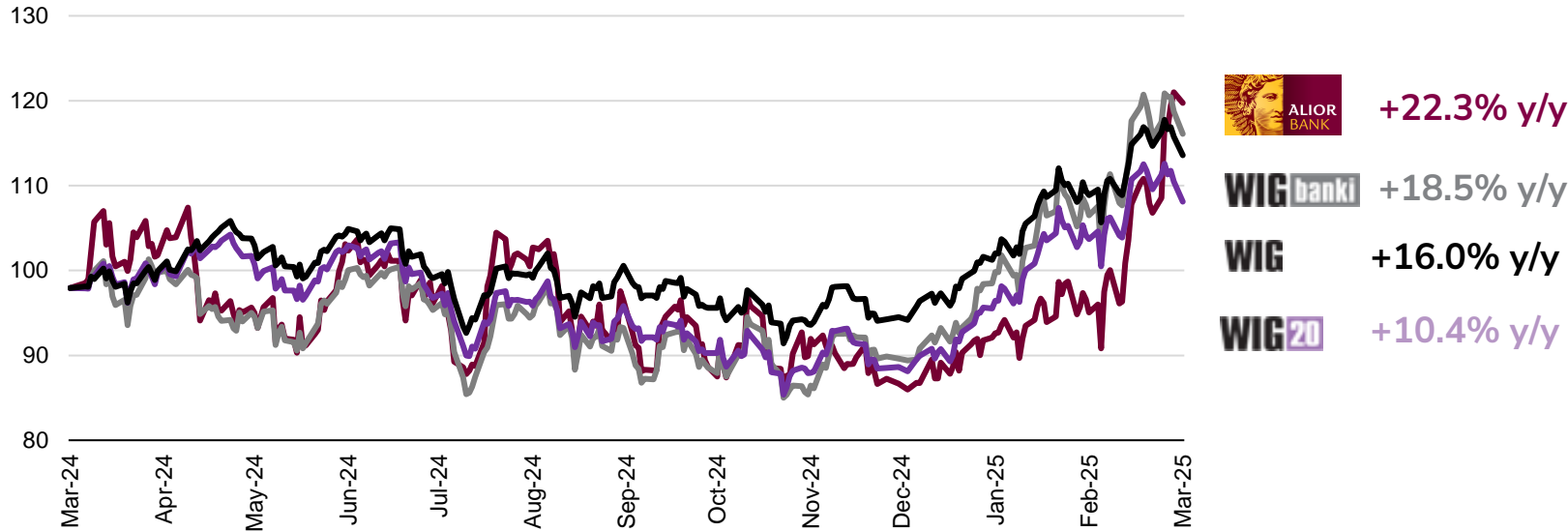
Number of customers (k)



* Alior Bank's branches include: traditional branches, Private Banking branches, Corporate Banking Centers, and Microenterprise Centers.

ALIOR BANK S.A. - QUOTATIONS, SHAREHOLDING STRUCTURE, RATINGS

Alior Bank's share price compared to WSE indices (comparable data for 12 months)



Alior Bank share price : **PLN 119.75**
 (data as of March 31, 2025)
 Capitalization: **PLN bn 15.6**
 Value of shares in free float : **PLN bn 6.9**
 P/BV**: **1.3x**
 P/E***: **6.7x**

ISIN code: PLALIOR00045
 GPW: ALR
 Bloomberg: ALR PW
 Reuters: ALRR.WA

Rating S&P:
 long-term: BB+
 short-term: B
 outlook: positive

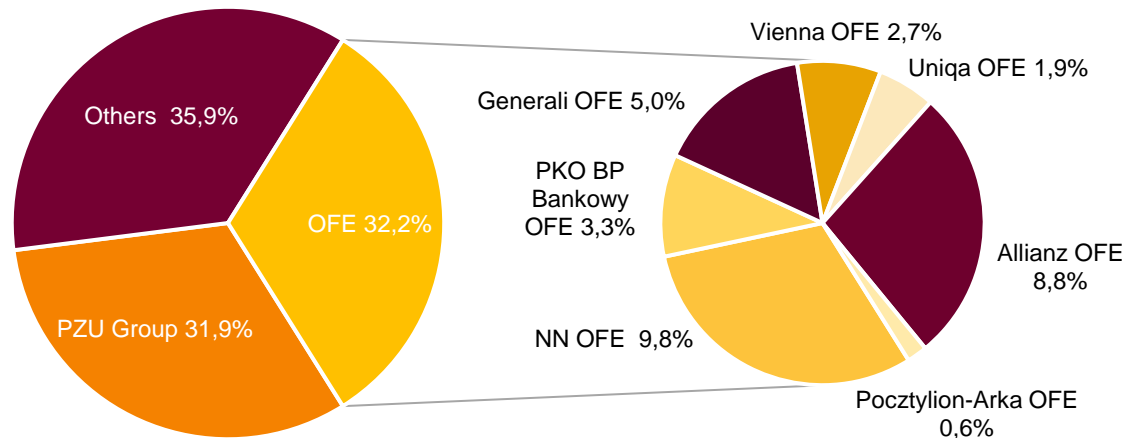
Rating Fitch:
 long-term: BB+
 short-term: B
 outlook: stable

Rating Sustainalytics:
 ESG Risk Rating: 24.5
 Medium Risk

Alior Bank's shares are part of the following stock indices:

- WIG
- WIG-BANKI
- WIG20
- WIG20TR
- WIG.MS-FIN
- WIG-Poland
- WIG-ESG
- CEEplus
- WIG140
- WIGFIN

Shareholding structure*



* Based on public announcements and the annual structure of OFE [Open Pension Fund] and DFE [Voluntary Pension Fund] assets as on December 31, 2024

** based on the equity of the Alior Bank Group as on March 31, 2025.

*** based on the reported net profit of the Alior Bank Group for 2Q 24 – 1Q 25

Contact data

Investor Relations and Subsidiaries Supervision Department



e-mail: ir@alior.pl



Address details

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ul. Łopuszańska 38D
02-232 Warszawa



More information



[Website](#)



[Facebook fanpage](#)



[X profile](#)



[Youtube channel](#)



[LinkedIn profile](#)



Next events:

- Results for 1H 25 – August 6, 2025
- Results for 3Q 25 – October 28, 2025

DISCLAIMER

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