

**ALIOR
BANK**

PRESENTATION OF RESULTS FOR 1Q 2026



ALIOR BANK SA | APRIL 27, 2026

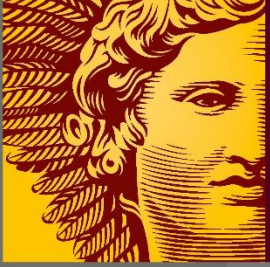
AGENDA

1 **Operating activities**

2 **Credit risk**

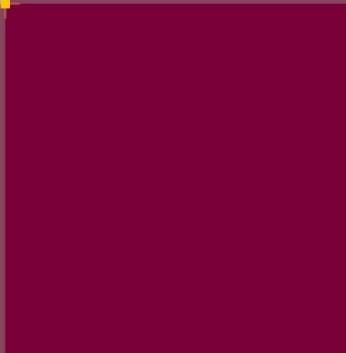
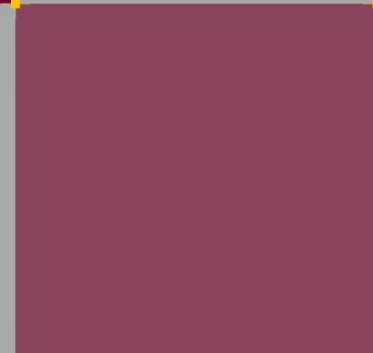
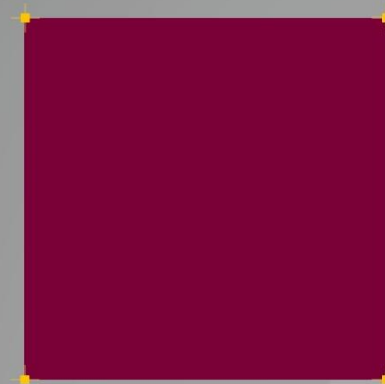
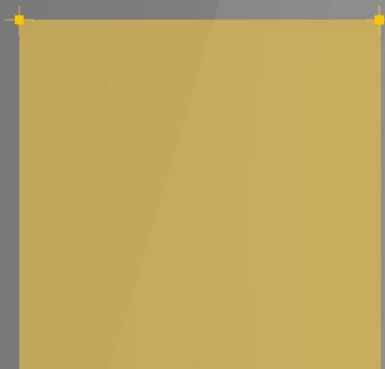
3 **Financial results**

4 **Other issues**



**ALIOR
BANK**

1 OPERATING ACTIVITIES



ALIOR BANK ON A PATH OF DYNAMIC GROWTH



Scaling Up

Growth of the deposit portfolio: At the end of March 2026, the value of liabilities to customers amounted to PLN bn 85.4 and increased by 9% Q1/Q1

Increase in mortgage loan sales: In 1Q 26, sales of mortgage loans to retail customers amounted to over PLN bn 1.8 and increased by 84% Q1/Q1

Growth in relational customers: The number of relational retail customers amounted to 1.7 mn (103 k more than at the end of March 2025)

Alior Leasing's great quarter: Sales in 1Q 26 amounted to PLN mn 937 and were 27% higher than in 1Q 25



High Resilience

Best rating in the bank's history: The bank received an investment grade rating of BBB-/A-3 with a stable outlook from S&P.

Cost stabilization: The Bank's operating costs (adjusted for the cost of the BFG contribution) amounted to PLN mn 544 in 1Q 26 and increased by only 1% Q1/Q1

Credit risk reduction: NPL ratio decreased to 5.39%, CoR 0.67%, and costs of credit risk amounted to PLN mn 115

Reliable source of dividends: The Bank's Management Board recommends allocating PLN bn 1.116 of the net profit for 2025 to dividend payment (PLN 8.93 per share)



Operational Excellence

Mobile app customer growth: Mobile app users reached 1.77 mn (up 19% from the end of March 2025)

High capital and liquidity stability: TCR = 17.85%; LCR = 236%

New technologies: In February, the Bank adopted a new ambitious AI strategy, implements a low-code platform and changes its mobile app for Retail Customers

Key indicators for 1Q 26

PLN BN 1.5 IN REVENUE

+2% Q1/Q1

403 MN PROFIT

-15% Q1/Q1

13.8% RoE*

-2.9 pp. Q1/Q1

37.8% C/I*

-1 pp. Q1/Q1

5.39% NPL

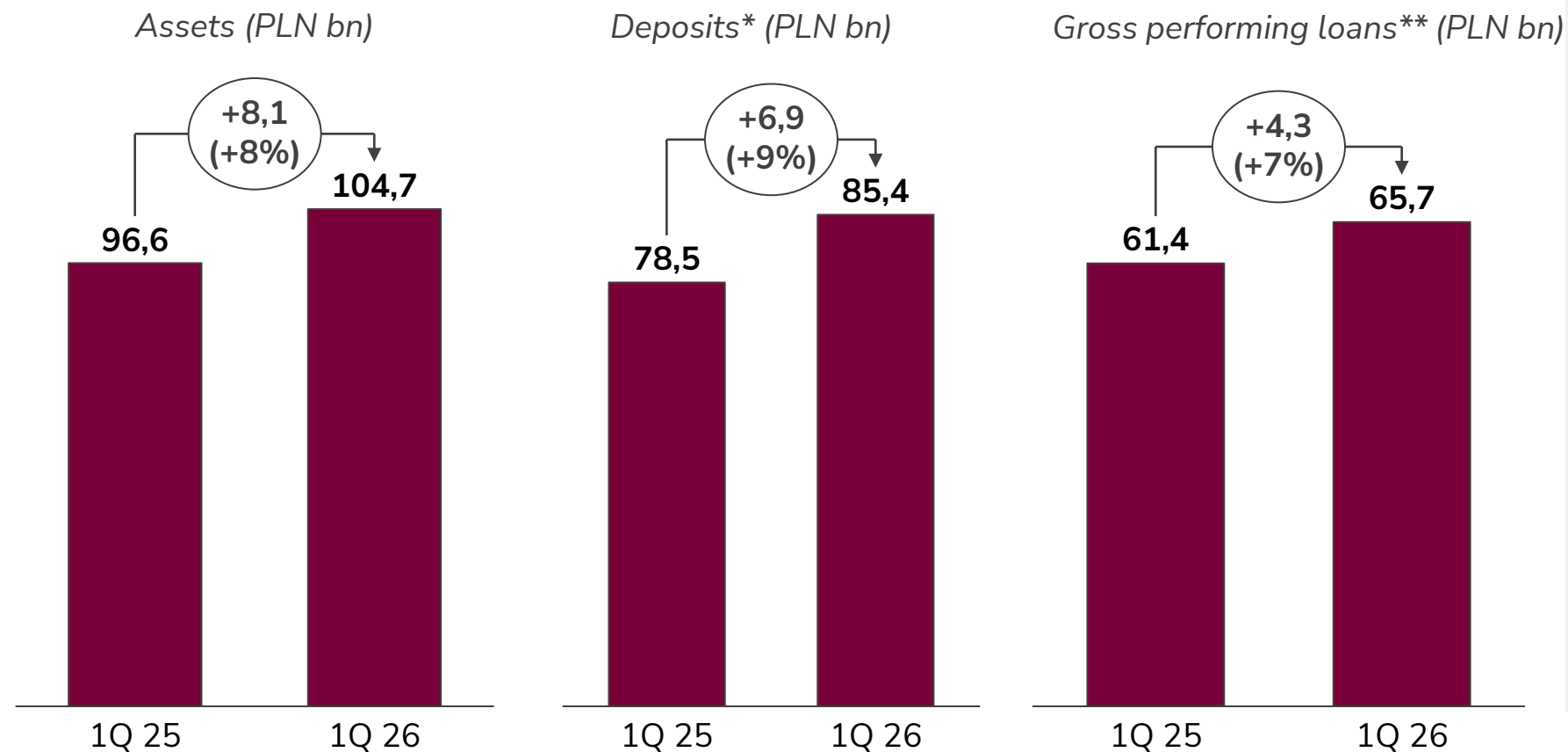
-1.31 pp. Q1/Q1



A VERY GOOD START OF THE YEAR FOR ALIOR BANK

Alior Bank with stable growth in the scale of operations while maintaining consistency in risk management

Key indicators for 1Q 26



5.19% NIM

- 0.69 pp. Q1/Q1

17.85% TCR

+0.48 pp. Q1/Q1

0.67% CoR

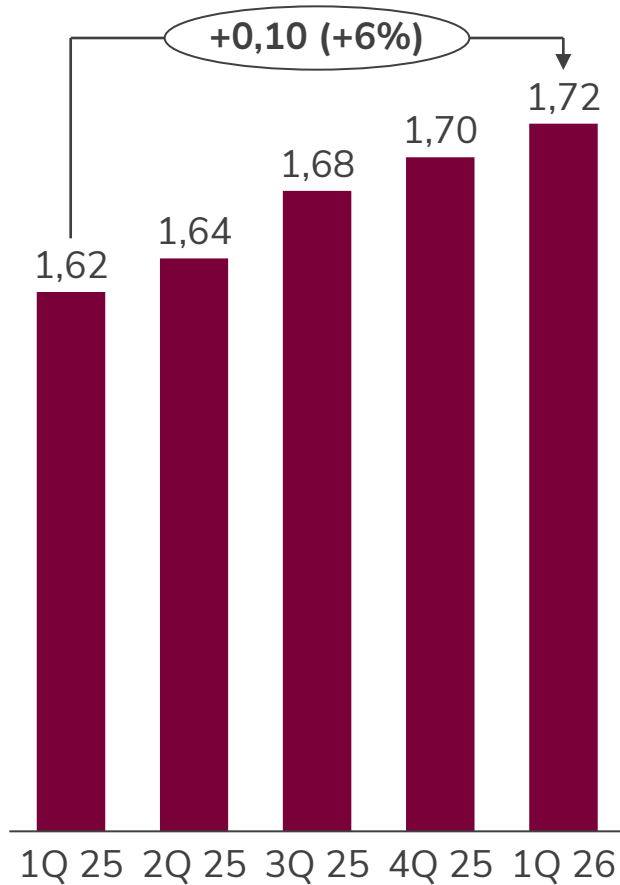
-0.07 pp. Q1/Q1

THE MOBILE APP'S DEVELOPMENT INFLUENCES THE STRONG GROWTH IN USERS

RETAIL CUSTOMERS

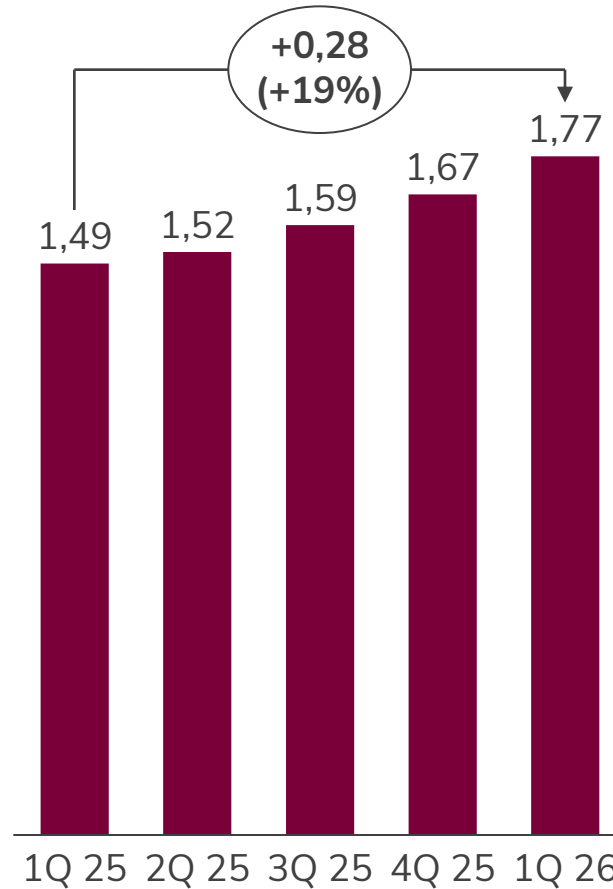
Growth of the relational customer base...

Number of relationship customers (mn)



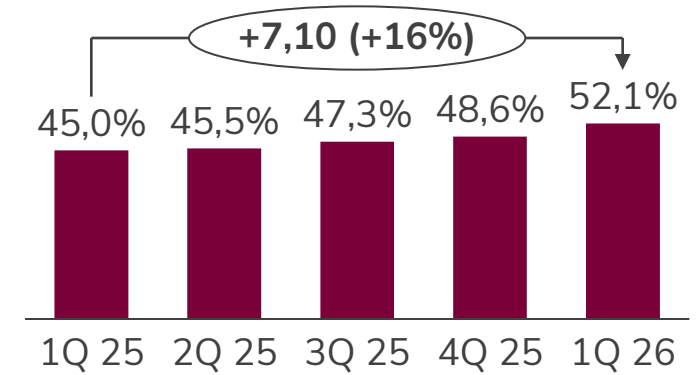
...using the mobile app allows for...

Number of mobile app users (mn)

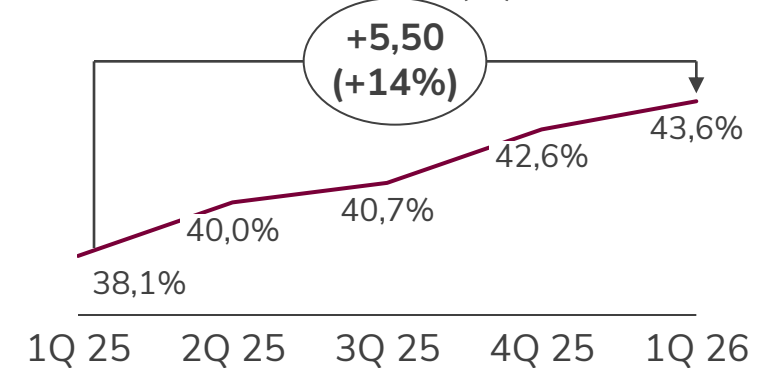


... the use of remote channels for sales

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



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

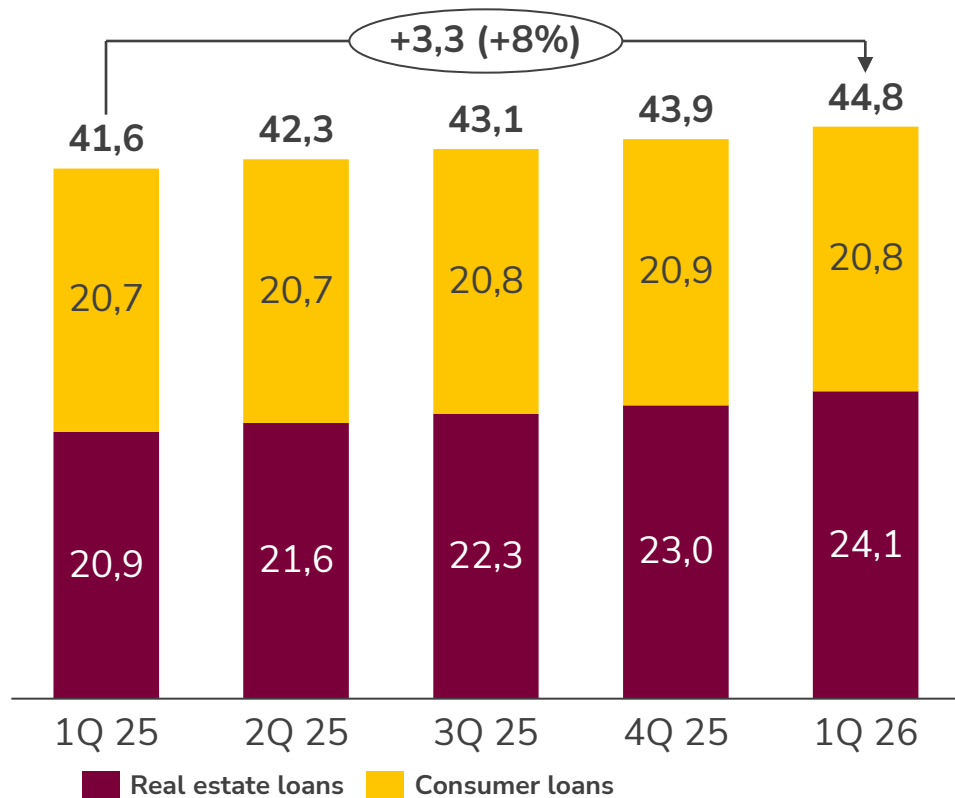


DYNAMIC GROWTH OF THE LOAN PORTFOLIO BALANCED BY A LARGE INCREASE IN DEPOSITS

RETAIL CUSTOMERS

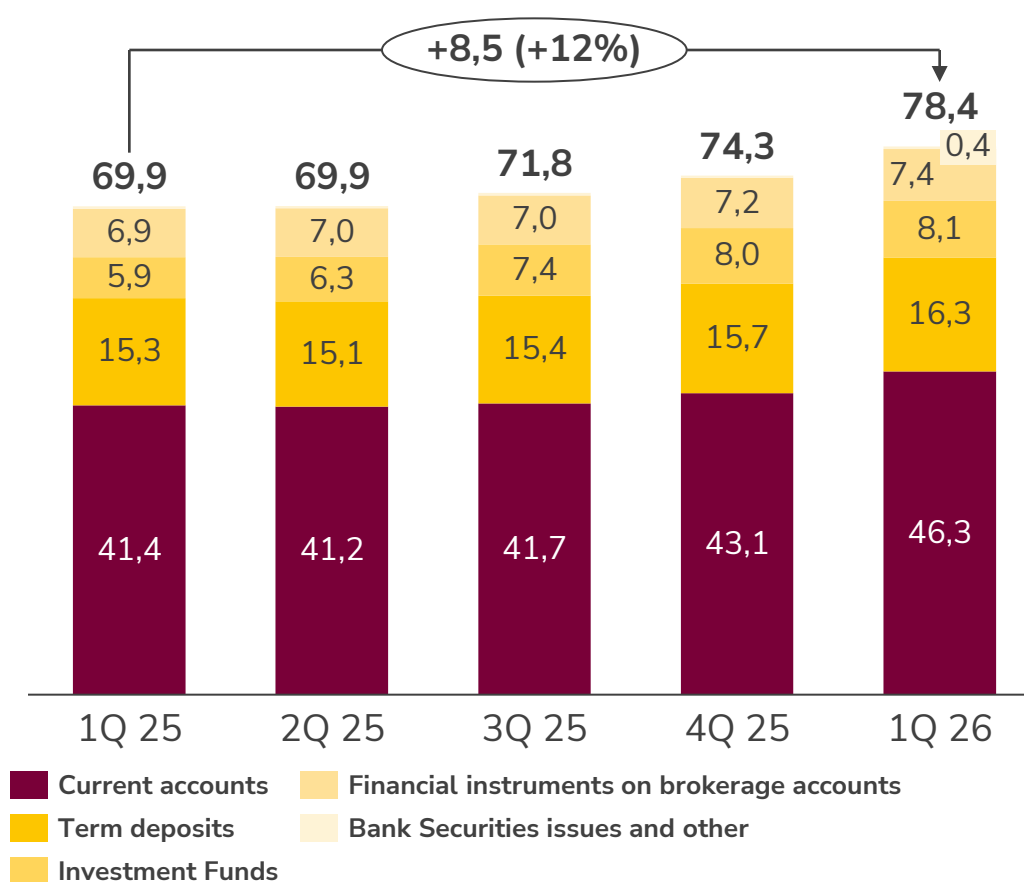
Both the loan portfolio is growing...

Gross loans to retail customers (PLN bn)



...as well as deposits of retail customers

Balance of assets of retail customers (PLN bn)

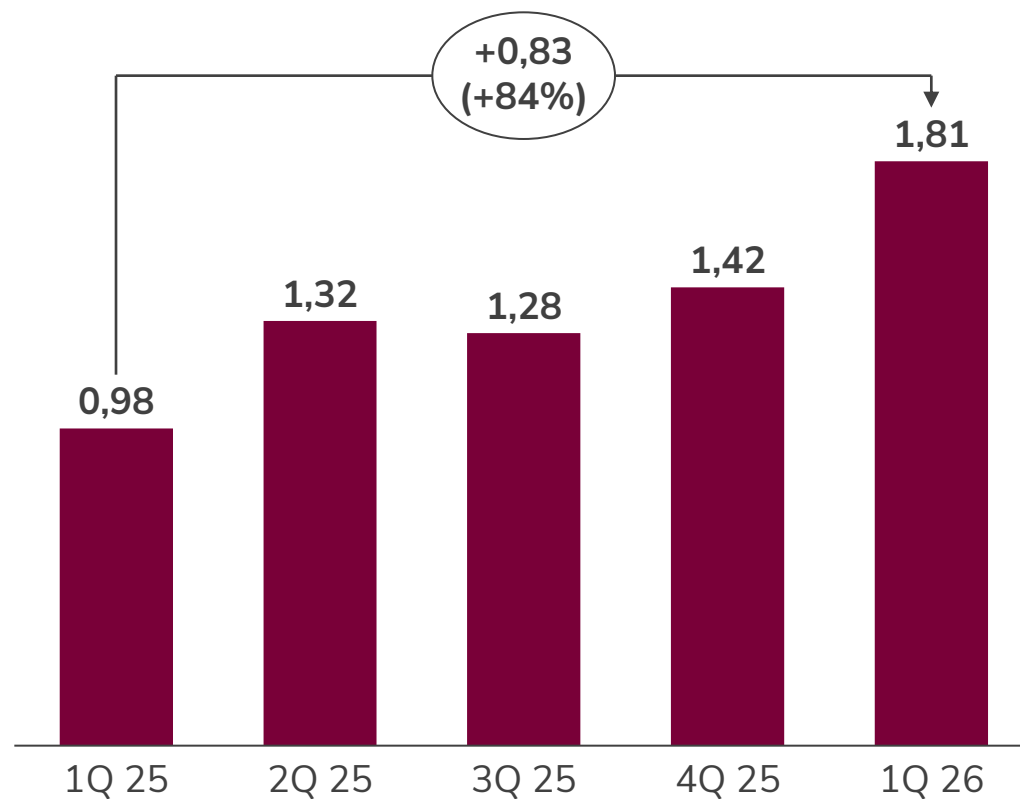


THE MORTGAGE LOAN PORTFOLIO GROWS; NEW MONEY NON-MORTGAGE LOANS GREW BY 22%

RETAIL CUSTOMERS

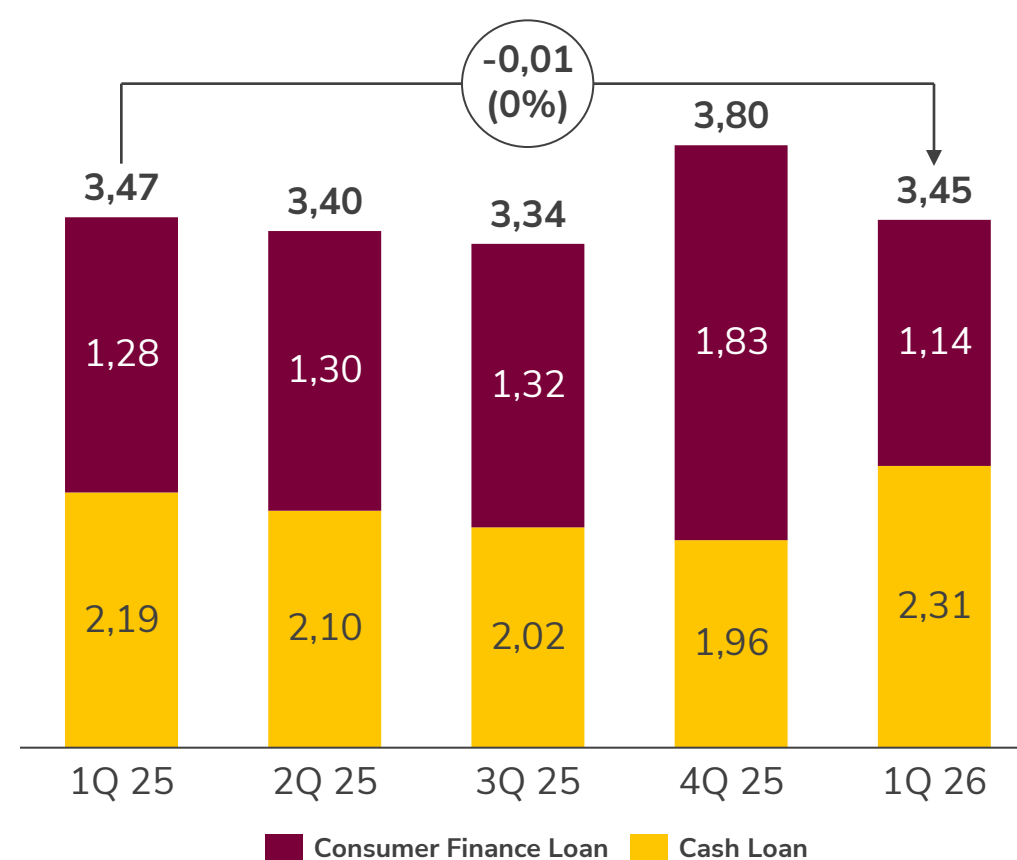
Rapid growth in mortgage sales...

Sale of mortgage loans to retail customers (PLN bn)



...with stable sales of other loans

Sale of non-mortgage loans to retail customers (PLN bn)



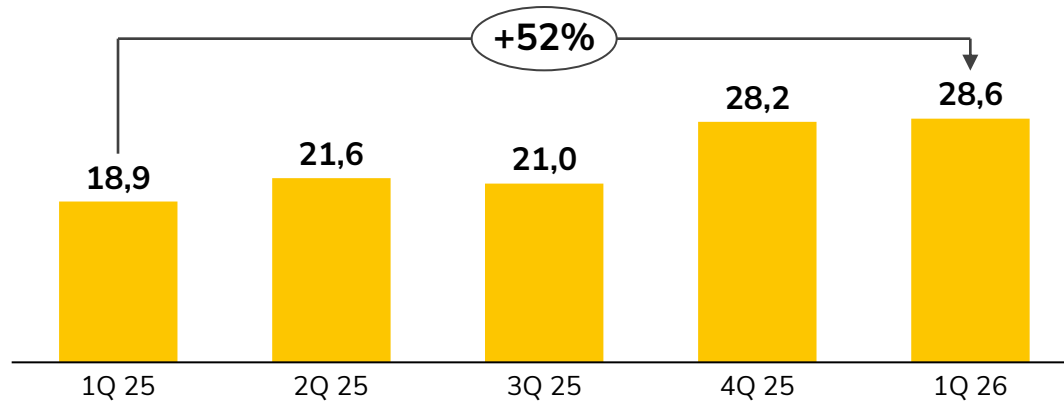
GROWTH OF ALIOR BANK'S INVESTMENT SERVICES IN SPITE OF HIGH VOLATILITY ON INTERNATIONAL MARKETS

RETAIL CUSTOMERS

Alior Bank's Brokerage House

Significant increase in brokerage commission income...

Net brokerage commissions (PLN mn)



Number of brokerage accounts

>97.9 k
+3.8% y/y

Assets in Open-end Investment Funds

8.1 bn
+38% y/y

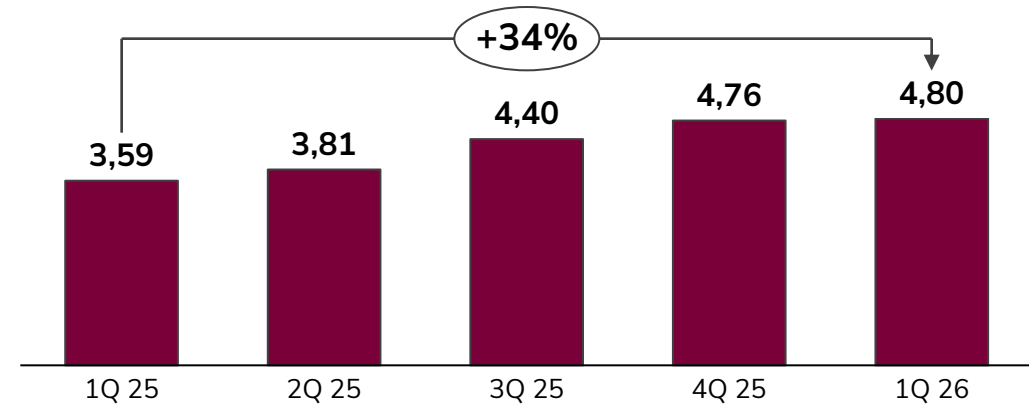
Sale of structured products YTD

171 mn
+159% y/y

Alior TFI

...and scale of asset management of client funds

Assets under management in Alior TFI's open-end funds (PLN bn)



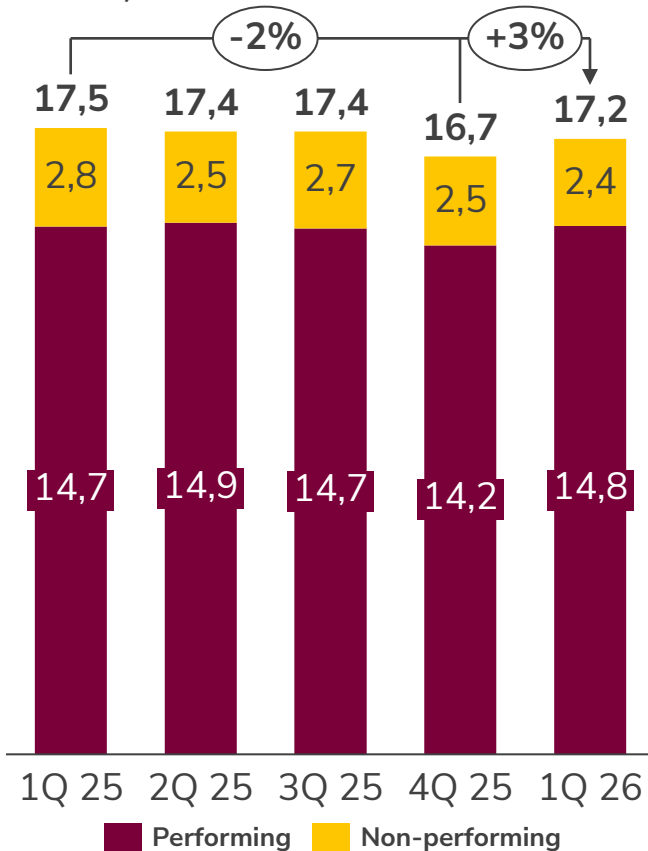
Market share in AuM

1.2%
+0.1 y/y

QUALITY IMPROVEMENT AND GROWTH IN KEY SEGMENTS OF THE BUSINESS CUSTOMER PORTFOLIO

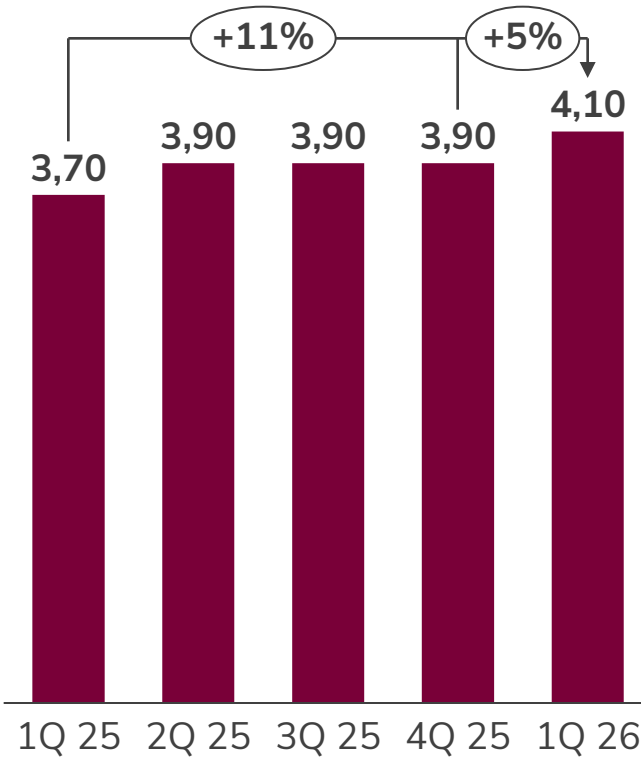
Maintaining the business loan portfolio...

Gross loans to business customers (PLN bn)



...with a clear increase in the key segment

SME Loan Volume (PLN bn) - performing portfolio



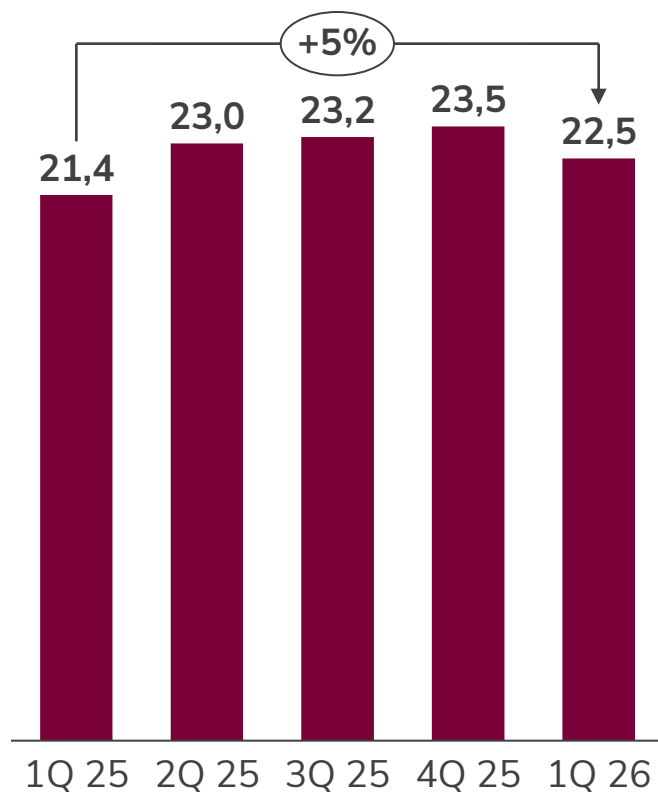
- ❑ The gross business loan portfolio in the Large and SME segments at the end of 1Q 26 amounted to **PLN bn 12.4** and thus increased by **5% y/y**
- ❑ The performing portfolio of the SME segment at the end of 1Q 26 amounted to **PLN bn 4.1** (an increase of **12% y/y**)
- ❑ At the same time, the **NPL loan portfolio decreased** at the end of 1Q 26 to **PLN bn 2.4**, i.e. by **12% y/y**

WE DELIVER DIGITAL SOLUTIONS THAT APPEAL TO BUSINESS CUSTOMERS

BUSINESS CUSTOMER

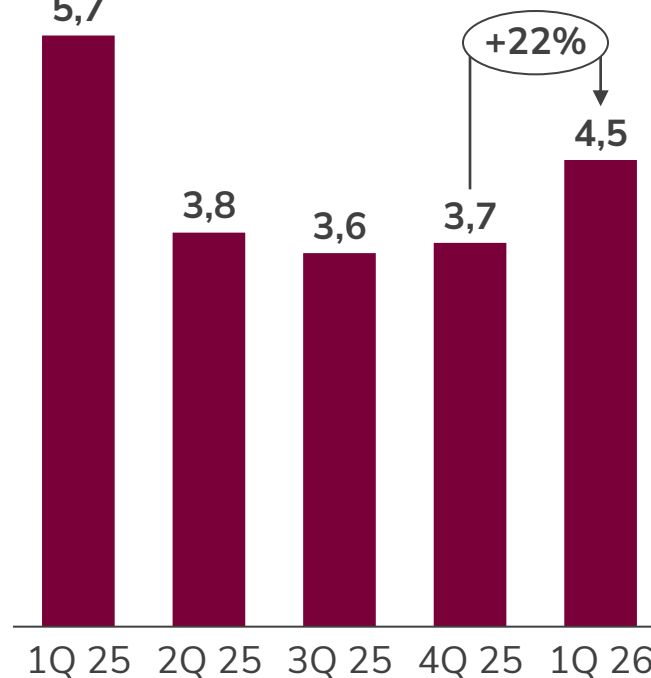
Increase in deposit volume y/y...

Deposits of business customers (PLN bn)



...and an increase in the number of accounts opened

Number of new current accounts(k)



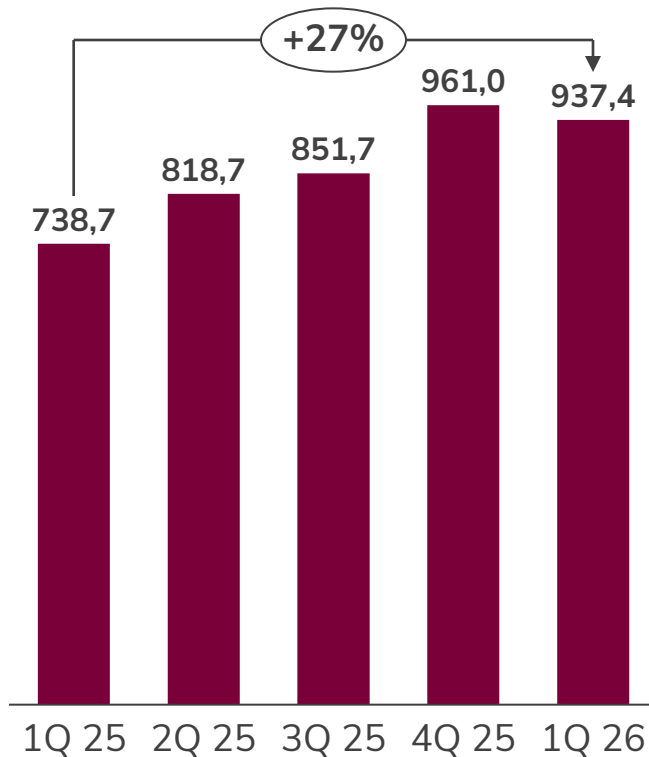
- ❑ **Increase** in the deposit volume **(+5% y/y)**
- ❑ **We maintain** a high share of online account sales **(71% in 1Q 26)**
- ❑ **We are intensively migrating** customers to the new online banking

ALIOR LEASING ACHIEVES THE BEST RESULTS IN ITS HISTORY

BUSINESS CUSTOMER

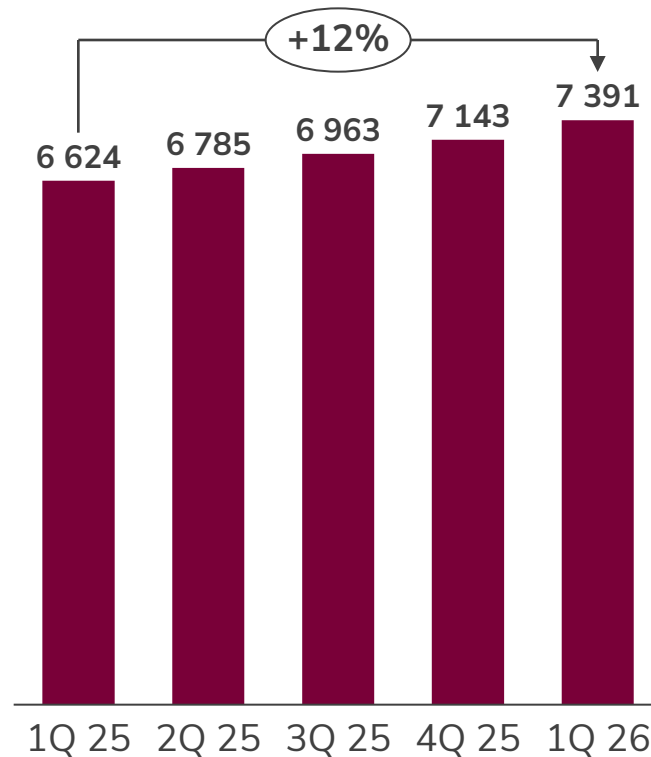
Both sales...

Sale of leases and loans (PLN mn)



...and the entire portfolio exceed expectations

Leasing and loan portfolio (PLN mn)



- ❑ The share of individual asset categories remains stable. In 1Q 26, 42% of sales were for vehicles up to 3.5 t, 38% for vehicles over 3.5 tons, and 20% of sales were for machinery and equipment. **Both quarterly leasing sales for vehicles over 3.5 tons and for machinery and equipment were the highest in the company's history**
- ❑ According to ZPL data for the first two months of 2026, the **company's share** in leasing financing **increased by 0.6 pp. to 3.5%**, compared to **2.9% in the January-February 2025 period**
- ❑ The share is growing in all asset categories, in particular in **vehicles over 3.5 t**, where **market share increased by 1.5 p.p. (the share in I-II 2026 was 7.4%)**, machinery and equipment also recorded a high increase in the share by 0.8 p.p. (a 3.1% share), in vehicles up to 3.5 t the share increased by 0.2 p.p. (a 2.6% share)

ALIOR BANK'S ACTIVITIES ARE APPRECIATED BY EXPERTS IN VARIOUS FIELDS



Podium in the Golden Banker 2026 plebiscite

Alior Bank took 2nd place in the cash loan category. The Bank moved up to 4th place in multi-channel service quality and was on the podium in the categories of telephone service (2nd place) and correspondence service (3rd place).



Leader in the Institution of the Year ranking

In the 11th edition of the plebiscite, Alior Bank won as many as 6 statuettes, among others won 3rd place in the "Best Mobile App" category for the new version of Alior Mobile. The bank also received awards for solutions in the field of opening accounts remotely.



Mobile Banking Leader – Mobile Trends Awards 2026

The new version of the Alior Mobile app was recognized as the best in the "Mobile Banking" category. The jury appreciated the speed, intuitiveness, and consistent development of functionalities.



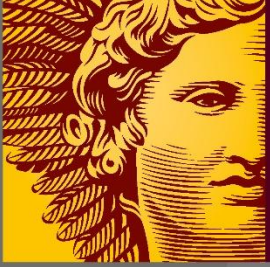
Third consecutive Top Employer 2026 title

The certificate confirms the highest standards of HR policy and care for the well-being of employees. Investments in talent development, flexible work models and psychological support of Mindgram remain key pillars of Alior's HR strategy.



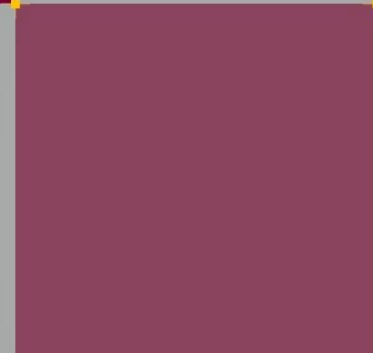
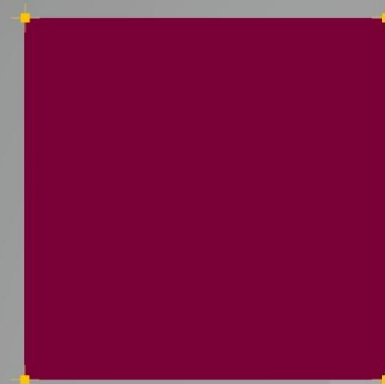
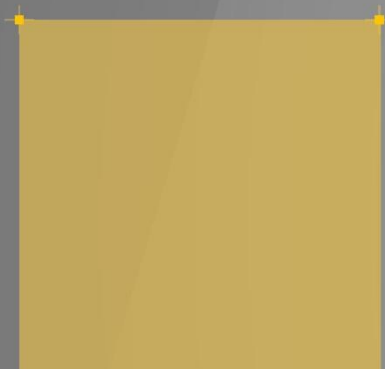
Historic success: Investment grade rating from S&P Global Rating

For the first time in history, Alior Bank has been awarded a BBB-/A-3 investment grade with a stable outlook. S&P appreciated the improvement in its risk profile, portfolio diversification, and high profitability, which strengthens the Bank's position on the global arena.



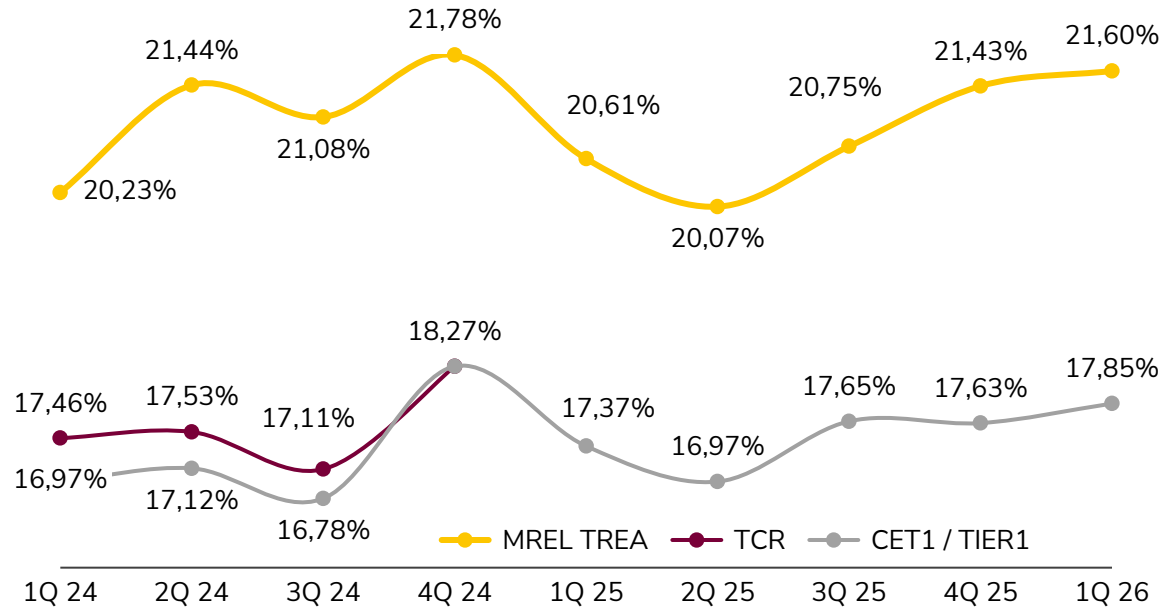
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2 CREDIT RISK

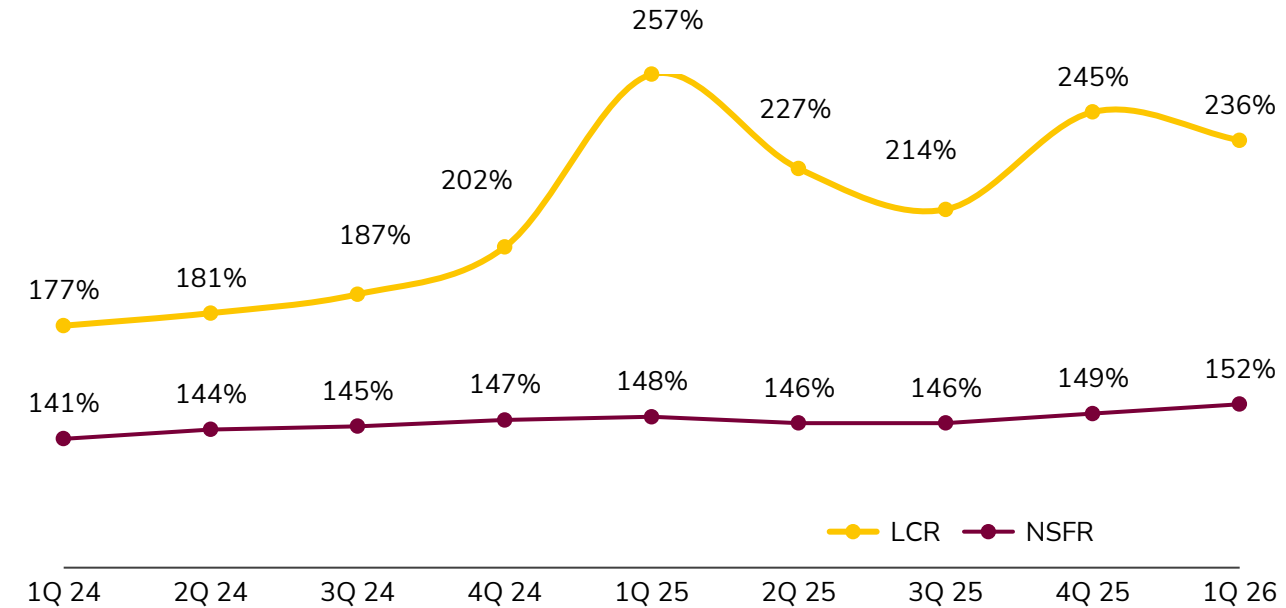


STABLE AND SAFE POSITION OF THE BANK: CAPITAL AND LIQUIDITY SURPLUS WELL ABOVE REGULATORY MINIMUMS

Regulatory ratios of Alior Bank Group



Liquidity ratios: LCR, NSFR



Tier 1 and TCR ratios at the end of March 2026 significantly exceed regulatory minimums*, by respectively 835 bps, (PLN bn 5.1) and 635 bps (PLN bn 3.9)

The consolidated MREL TREA ratio of Alior Bank Group at the end of March 2026 was 21.60% (274 bps above the requirement**).

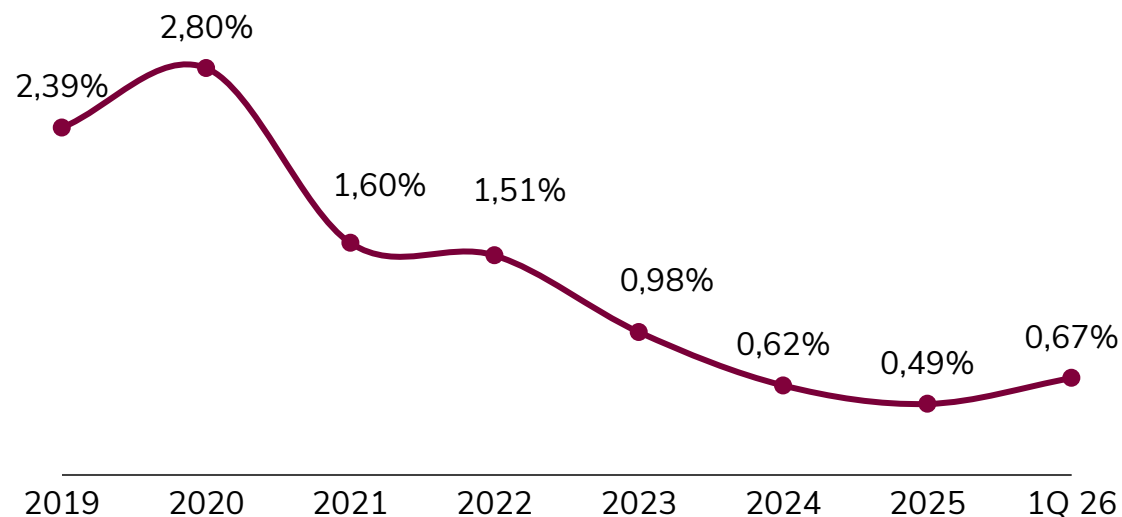
The Bank's Management Board recommends allocating PLN bn 1.116 of the net profit for 2025 to dividend payment (PLN 8.93 per share).

* Current regulatory minimum (Tier 1 / TCR): CRR minimum (6% / 8%) + conservation buffer (2.5%) + countercyclical buffer (1%). Additionally, the Group received a recommendation from the KNF to maintain a P2G add-on of 2.26%

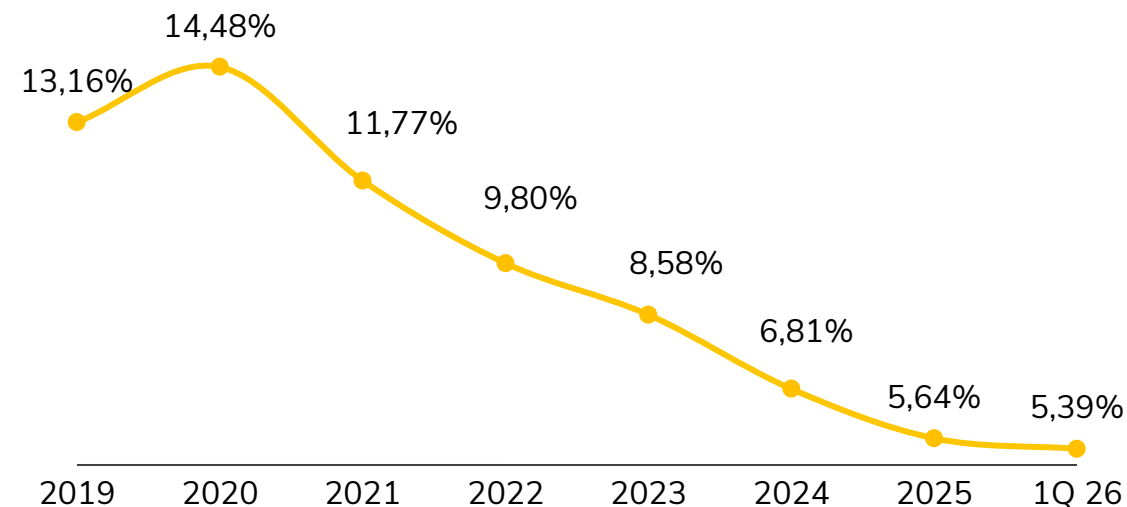
** The current MREL TREA ratio for the Alior Bank Group set by the Bank Guarantee Fund (BFG) (consolidated, including the combined buffer requirement) is: 18.86%

RISK COSTS IN A TREND OF CONSISTENT IMPROVEMENT

Alior Bank Group – cost of risk (CoR%)



Alior Bank Group – NPL ratio



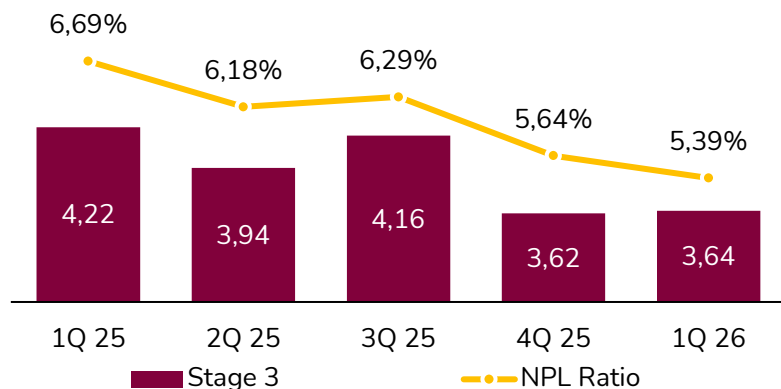
The Bank successfully continues to transform its credit risk management strategy, which translates into significant resilience of the loan portfolio to the demanding macroeconomic environment. The cost of risk ratio (CoR%) in 1Q 26 amounted to 0.67%. The CoR% ratio for the whole of 2025 was at a lower level (0.49%) solely due to the settlement of profit from the sale of NPL portfolios (the sale of NPL portfolios usually takes place twice annually, in the second and fourth quarters of each year).

Observing the negligible impact of the effects of the conflict in the Middle East on the quality of the loan portfolio so far, we currently do not identify risks that could have a significant negative impact on the level of CoR%. Assuming no significant macroeconomic changes in the coming years, we expect the risk costs of the Alior Bank Group to not exceed 0.8%.

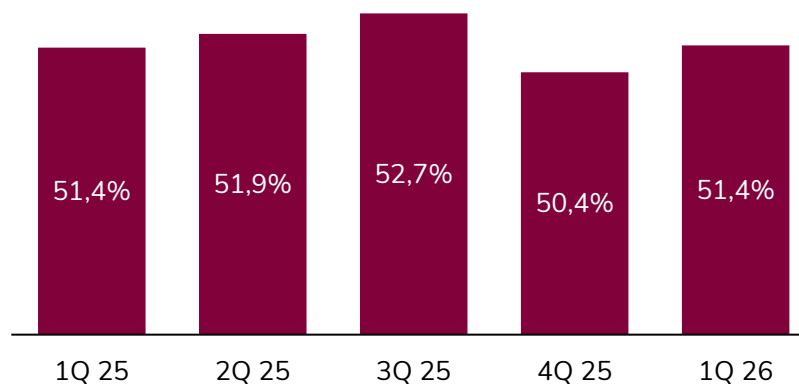
The Bank has consistently reduced the share of NPL loans in the portfolio, reaching a ratio of 5.39% at the end of 1Q 26, despite the lack of sales of NPL portfolios. The path to reduce the share of NPL loans in the Bank's portfolio is in line with the strategy of reducing the NPL ratio below 5% by the end of 2026.

CREDIT RISK IN A TREND OF CONSISTENT IMPROVEMENT

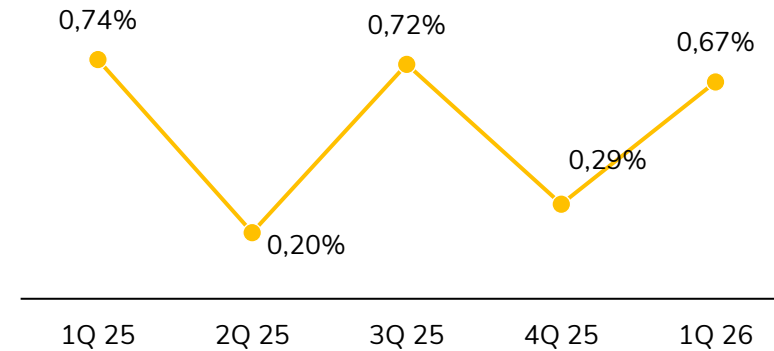
Impaired loans (PLN bn)



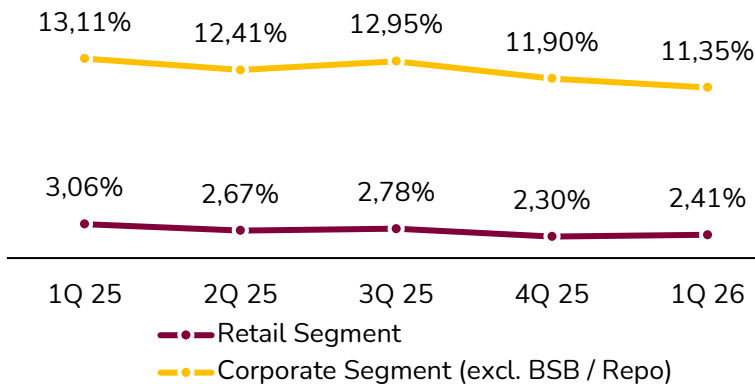
NPL reserve coverage ratio*



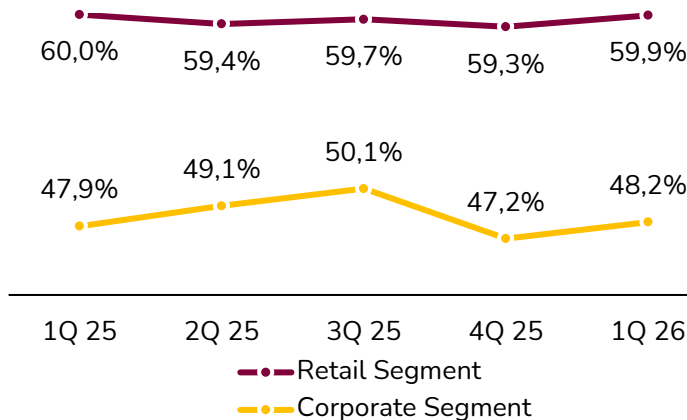
Cost of Risk – CoR%**



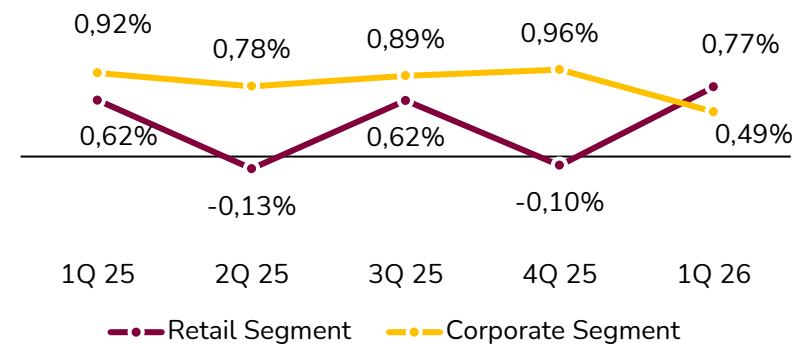
Impaired loans – segments



NPL provision coverage* – segments



CoR% – segments**

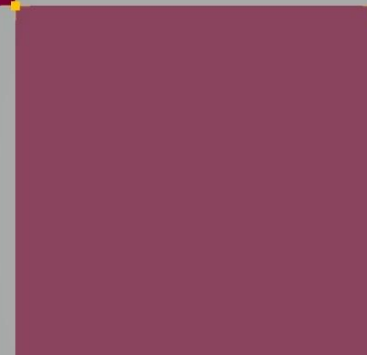
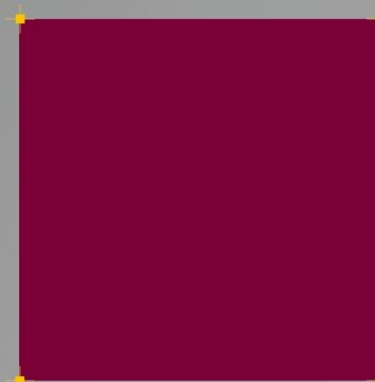
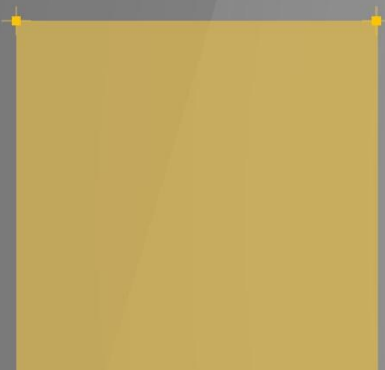


* Managerial presentation
 ** By quarter (QTD)



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3 FINANCIAL RESULTS



INTEREST INCOME INFLUENCED BY LOWER RATES

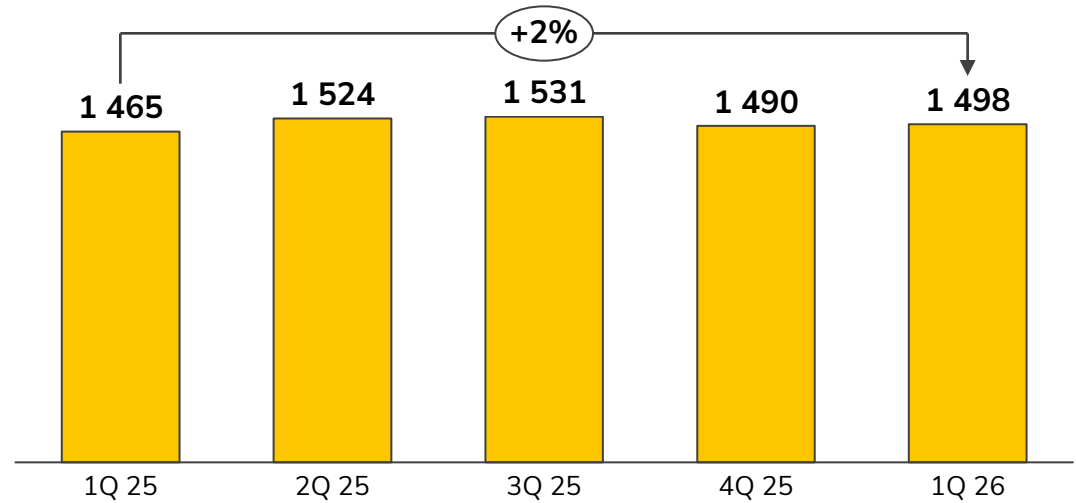
In 1Q 26, revenues amounted to PLN bn 1.5 (+2% y/y)

- net interest income of PLN bn 1.25 (-3% y/y)
- net commission income of PLN mn 221 (+6% y/y)

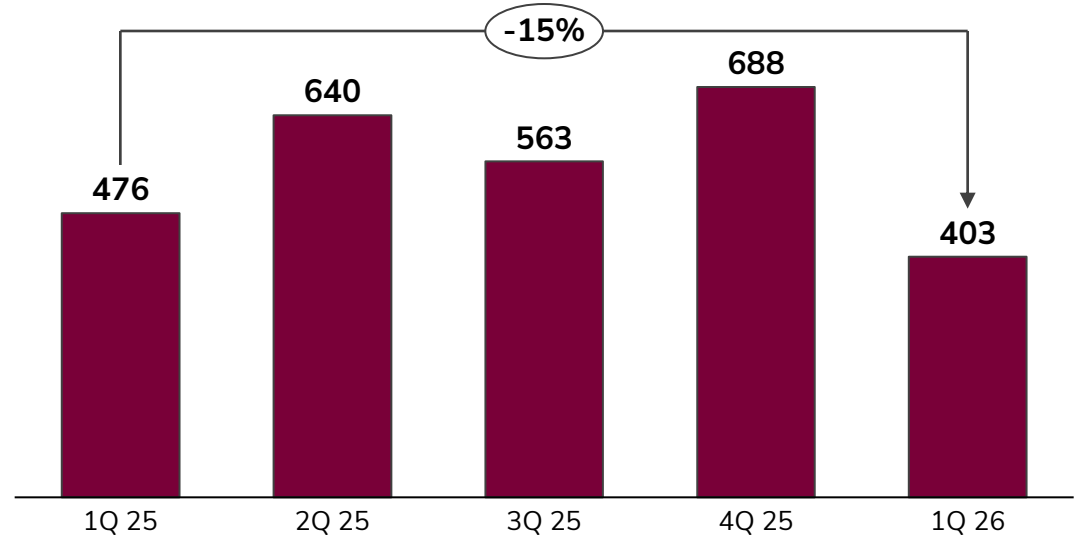
The gross profit of the Alior Bank Group in 1Q 26 amounted to PLN mn 641 and was only PLN mn 1.5 lower compared to the result from 1Q 25

The net profit of the Alior Bank Group in 1Q 26 amounted to PLN mn 403 and was PLN mn 73 (-15%) lower compared to the result from 1Q 25

Total revenue (PLN mn)



Net profit (PLN mn)



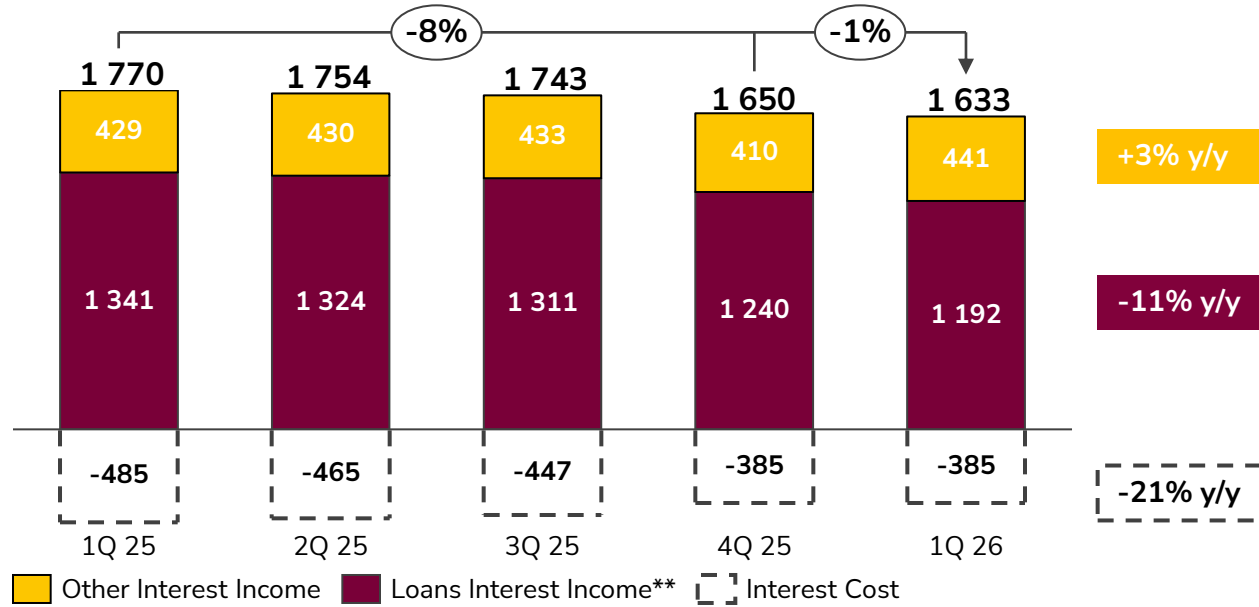
INCOME STATEMENT

PLN mn	1Q 25	4Q 25	1Q 26	% y/y	y/y	% q/q	q/q
Total Income	1 465,5	1 490,3	1 498,1	2%	32,6	1%	7,8
Net interest income	1 284,8	1 264,8	1 248,2	-3%	-36,6	-1%	-16,6
Net fee and commission income	209,3	240,2	221,2	6%	11,9	-8%	-19,1
Other income	-28,6	-14,8	28,7	-	57,3	-	43,5
Total costs	-823,3	-750,7	-857,4	4%	-34,1	14%	-106,6
General administrative expenses	-615,8	-565,2	-630,9	2%	-15,1	12%	-65,6
Impairment of non-financial assets	-0,1	-12,6	-0,7	425%	-0,5	-95%	11,9
Net expected credit losses	-119,9	-50,5	-115,3	-4%	4,7	128%	-64,8
Cost of fx mortgage legal risk	-15,9	-50,1	-36,7	131%	-20,8	-27%	13,5
Banking tax	-71,5	-72,3	-73,9	3%	-2,4	2%	-1,6
Gross profit	642,2	739,5	640,7	0%	-1,5	-13%	-98,8
Income tax	-165,9	-51,8	-237,5	43%	-71,6	358%	-185,7
Net profit	476,3	687,7	403,2	-15%	-73,1	-41%	-284,5
Net interest margin (NIM)	5,88%	5,38%	5,19%	-	-0,69 pp.	-	-0,18 pp.
Cost of funding (CoF)	1,87%	1,53%	1,58%	-	-0,29 pp.	-	+0,05 pp.
Cost of risk (CoR)	0,74%	0,29%	0,67%	-	-0,07 pp.	-	+0,38 pp.
Cost / Income ratio (C/I)	42,0%	37,9%	42,1%	-	+0,1 pp.	-	+4,2 pp.
Loan / Deposit ratio (L/D)	78,5%	77,1%	78,5%	-	0 pp.	-	+1,5 pp.
Return on equity (ROE)	16,8%	21,7%	12,5%	-	-4,2 pp.	-	-9,2 pp.
Total Capital Ratio (TCR)	17,37%	17,63%	17,85%	-	+0,48 pp.	-	+0,22 pp.

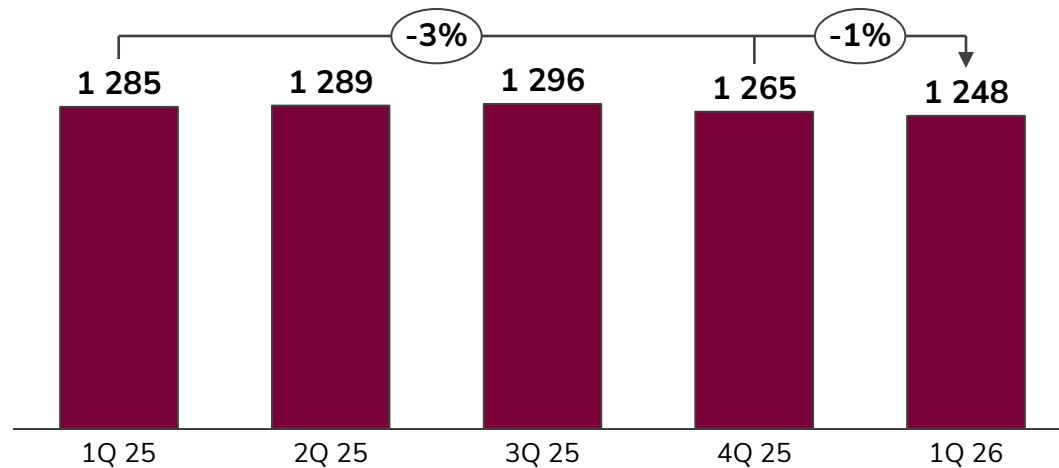
- In 1Q 26, net profit amounted to PLN mn 403.2 (-15% y/y), while gross profit amounted to PLN mn 641 and was only PLN mn 1.5 lower than a year earlier
- In 1Q 26, the ROE ratio was 12.5%, however, calculating the cost of the Bank Guarantee Fund proportionally, the adjusted ROE ratio in 1Q 26 amounted to approx. 13.8%
- In 1Q 25 the Bank recognized PLN mn 37 costs of legal risk related to mortgage loans in foreign currencies. The additional provision is related to the extension of the horizon of the influx of cases in the future. Currently, the models take into account a 5-year period for the inflow of cases.
- In 1Q 26, the impact of the valuation of hedging transactions amounted to approx. PLN mn +18, and the result on transactions in financial instruments amounted to approx. PLN mn +6
- The income tax was estimated assuming an annual effective tax rate of 37%.

DESPITE THE DECLINE IN INTEREST RATES, GROWTH OF VOLUME STABILIZES NET INTEREST INCOME

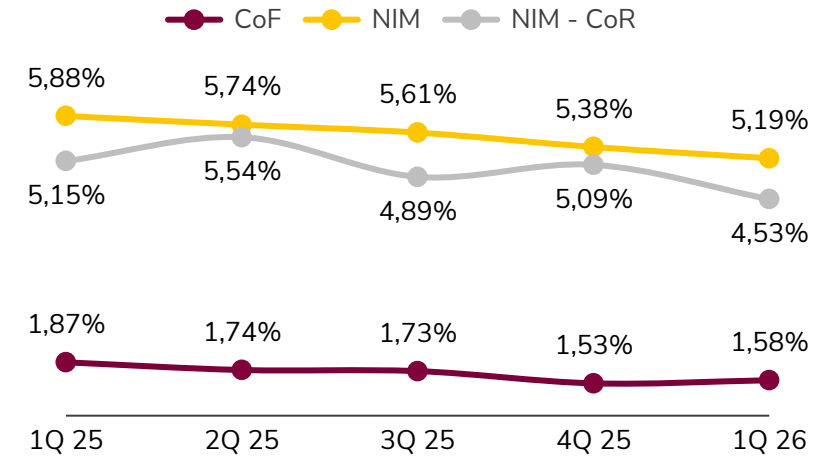
Interest income and expenses (PLN mn)



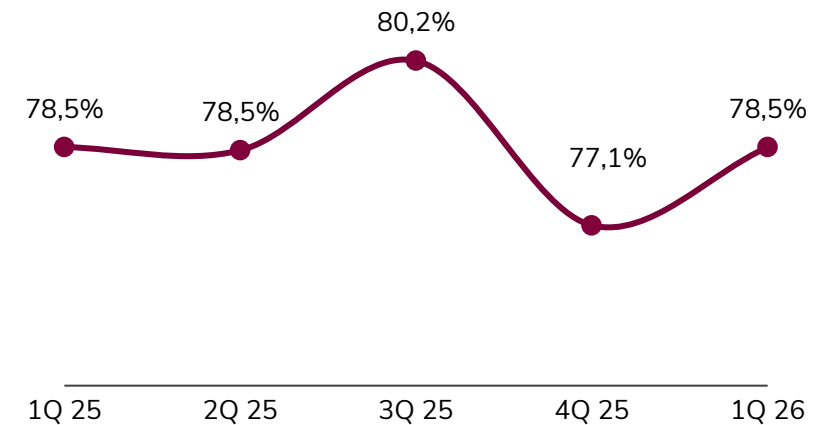
Net interest income (PLN mn)



Interest margin and financing cost*



Loan / Deposit Ratio

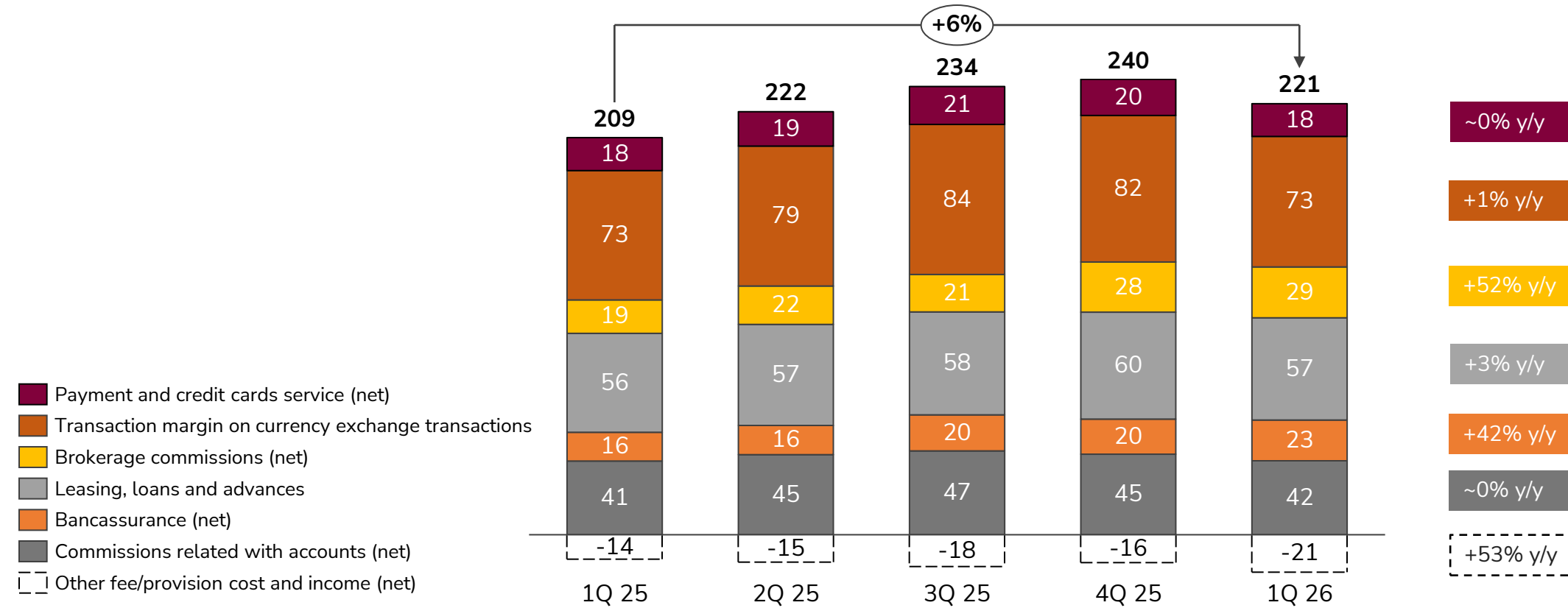


* Managerial presentation, QTD

** Interest income from loans, debt purchased, and leasing

A SIGNIFICANT IMPROVEMENT IN COMMISSION INCOME (+6% Y/Y)

Net Fees and Commissions Income (PLN mn)*

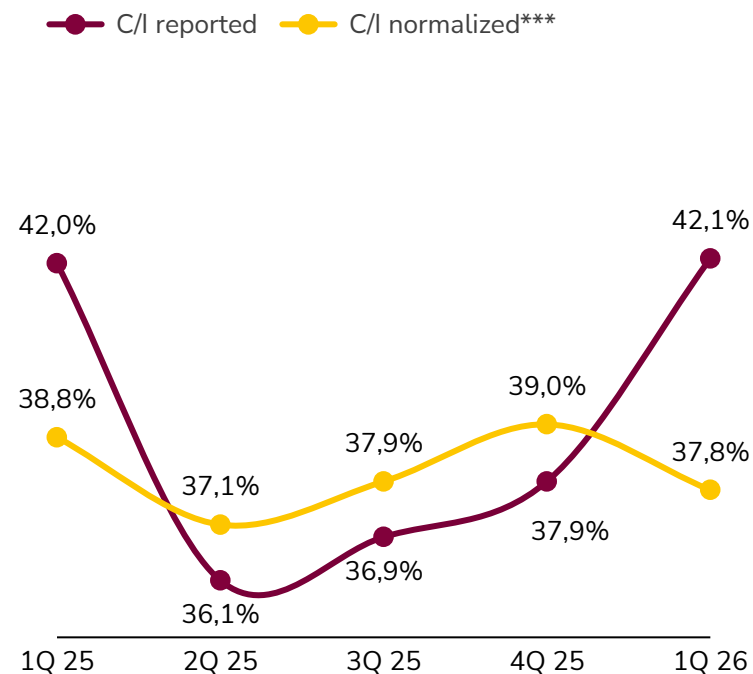
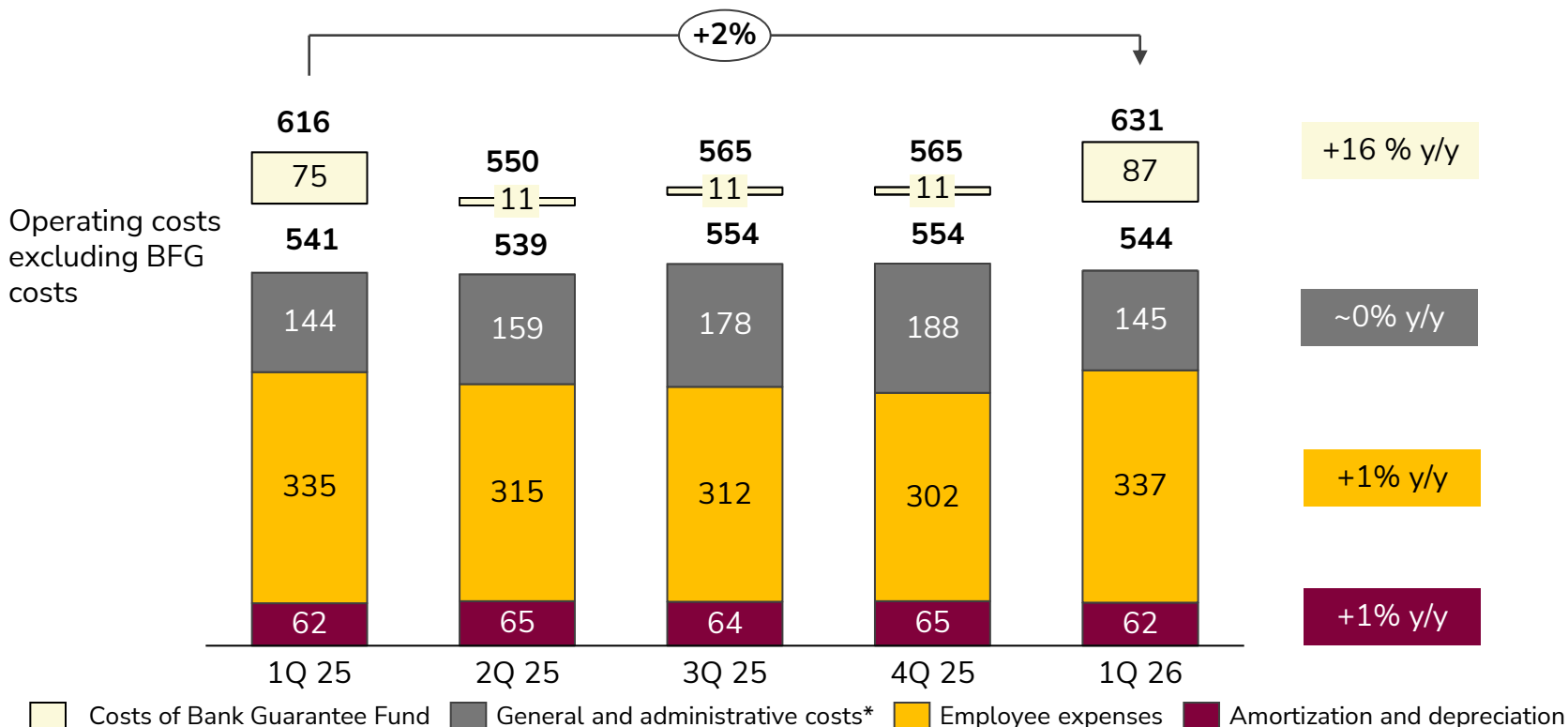


- The increase in brokerage commissions by approx. PLN mn 10 y/y resulted mainly from the growth of assets in investment funds, as well as from the increase in the activity of retail clients transacting on the WSE
- The increase in the result on insurance sales by approx. PLN mn 7 y/y was mainly due to an increase in insurance revenues related to mortgage loans

STABILIZATION OF OPERATING EXPENSES IN 1Q 26

Operating costs (PLN mn)

C/I ratio**



- In 1Q 26, operating costs amounted to PLN mn 631 and increased by 2% (by PLN mn 15) compared to operating costs in 1Q 25
- Operating costs, excluding the costs of the Bank Guarantee Fund, amounted to PLN mn 544 in 1Q 26 and increased by 1% (by PLN mn 3) compared to operating expenses excluding the costs of the Bank Guarantee Fund in 1Q 25
- Compared to 4Q 25, general management costs decreased in 1Q 26 by PLN mn 43 (-23%). This was due to seasonally increased operating costs in 4Q 25, and the q/q decline concerned mainly the cost of IT services (PLN mn -13), the cost of consulting services (PLN mn -11), the cost of training (PLN mn -6) and the cost of building maintenance (PLN mn -6)
- The Bank estimates that in the whole of 2026, the increase in operating costs, excluding the costs of the Bank Guarantee Fund, will not be higher than the increase implied by inflation

* 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

WE ARE IMPLEMENTING OUR AMBITIOUS STRATEGY "ALIOR BANK. OR NOTHING." FOR 2025-2027



Scaling Up



High Resilience



Operational Excellence



Key indicators for 1Q 26

PLN BN 1.5 IN REVENUE

+2% Q1/Q1

PLN MN 403 IN PROFIT

-15% Q1/Q1

13.8% RoE*

-2.9 pp. Q1/Q1

37.8% C/I*

-1 pp. Q1/Q1

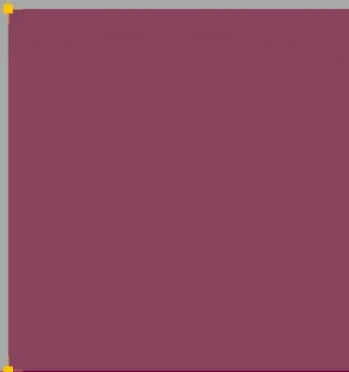
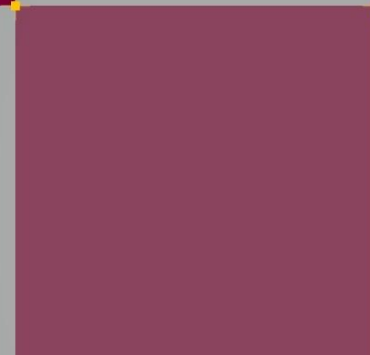
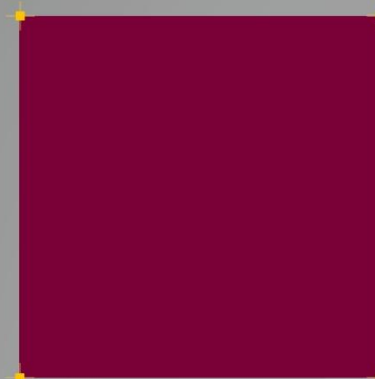
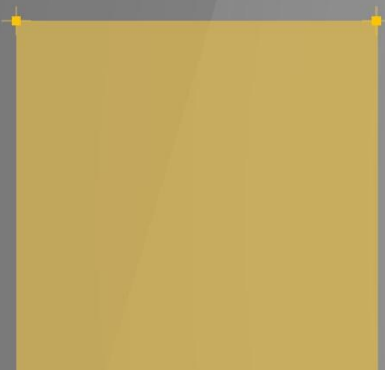
5.39% NPL

-1.31 pp. Q1/Q1



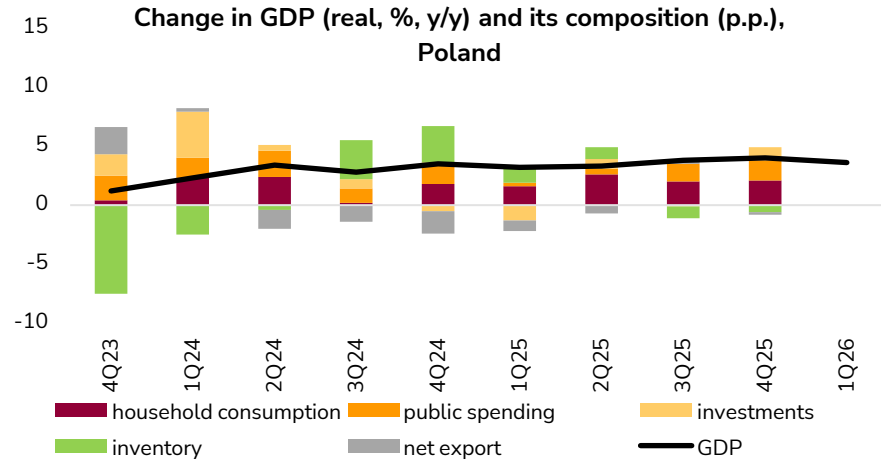
**ALIOR
BANK**

4 OTHER ISSUES

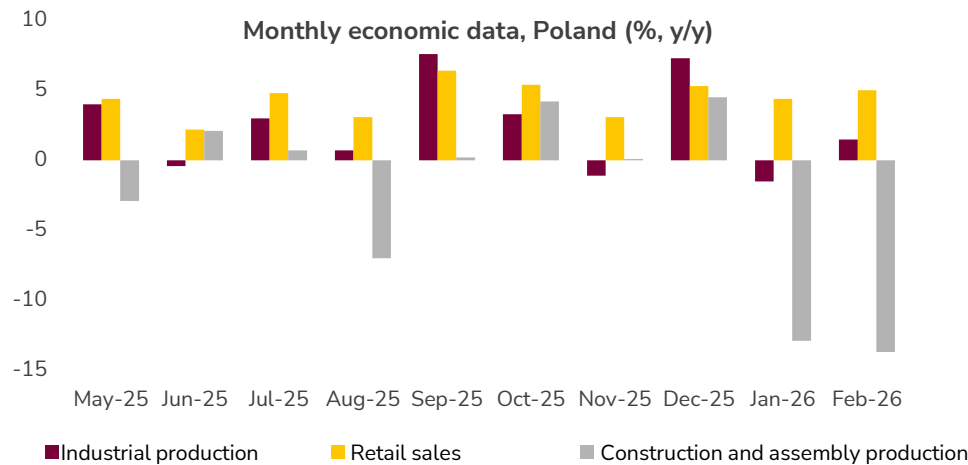


DISAPPOINTING ECONOMIC SITUATION AT THE START OF THE YEAR

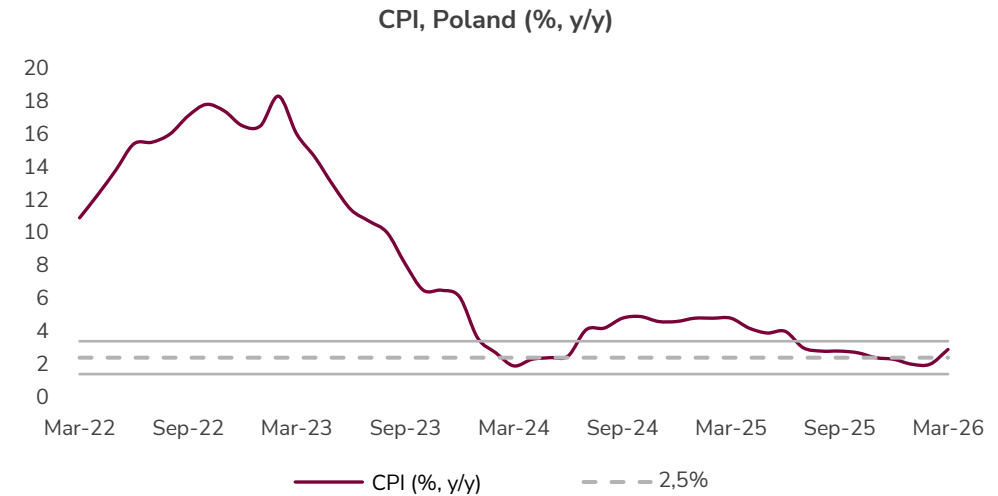
Slight slowdown in growth at the beginning of the year



NBP rates reduced to 4%



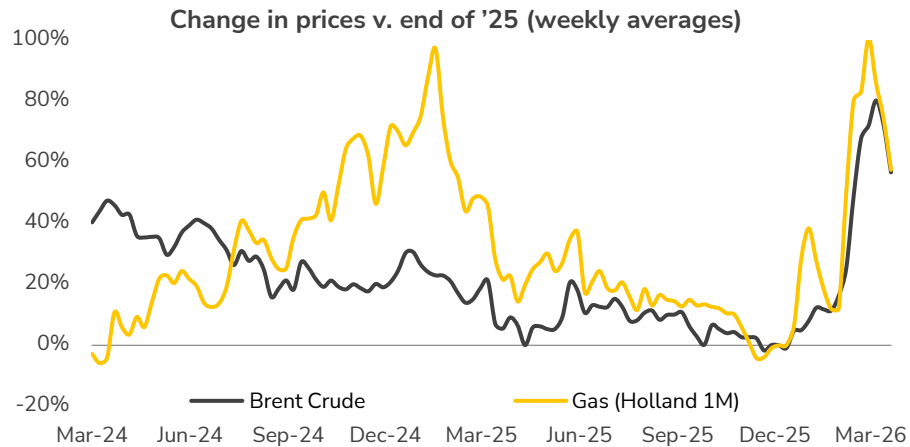
Disinflation interrupted by the outbreak of war



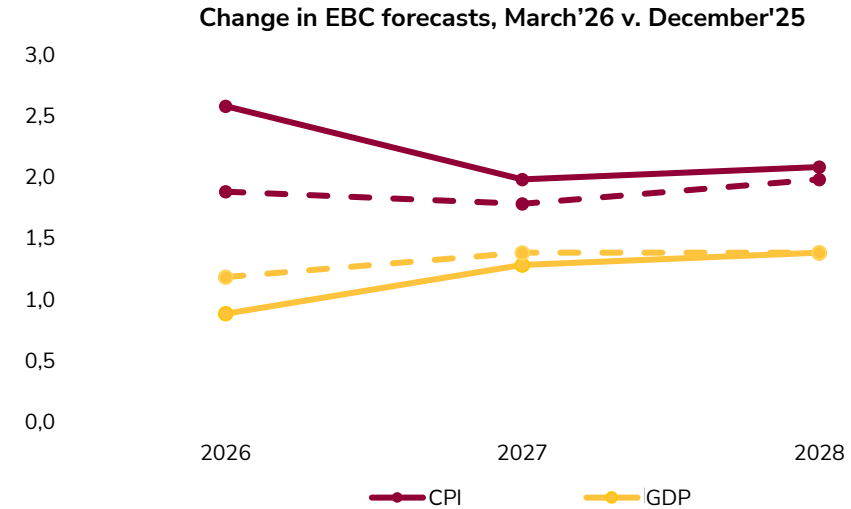
- At the beginning of 2026, the Polish economy had a lower pace of recovery. While in 4Q 25 GDP grew by 4% y/y in 1Q 26 we estimate a slowdown of growth to 3.6% y/y
- The weakening of investment demand comes to the forefront, mainly related to a significant deterioration in the construction sector, which, however, was largely due to unfavorable weather conditions in the January-February period and should be temporary
- Consumer demand in 1Q 26 was still strong, supported by a relatively good situation on the labor market, a solid savings buffer and a credit recovery. Nevertheless, the outbreak of war in the Middle East has led to a moderate deterioration in consumer sentiment
- In March, the first negative effects of the war in the Middle East appeared, but so far limited to boosting inflation from about 2% YoY to about 3% YoY. Nevertheless, inflation remains within the range of deviations from the NBP target, i.e. 2.5% +/- 1 pp.
- In March, after a 2-month break, the MPC again lowered NBP interest rates by 25 bps, including the main rate to 3.75%, but with the onset of the energy shock, it went into rate stabilization mode

THE WAR IN THE MIDDLE EAST CHANGES PERSPECTIVES

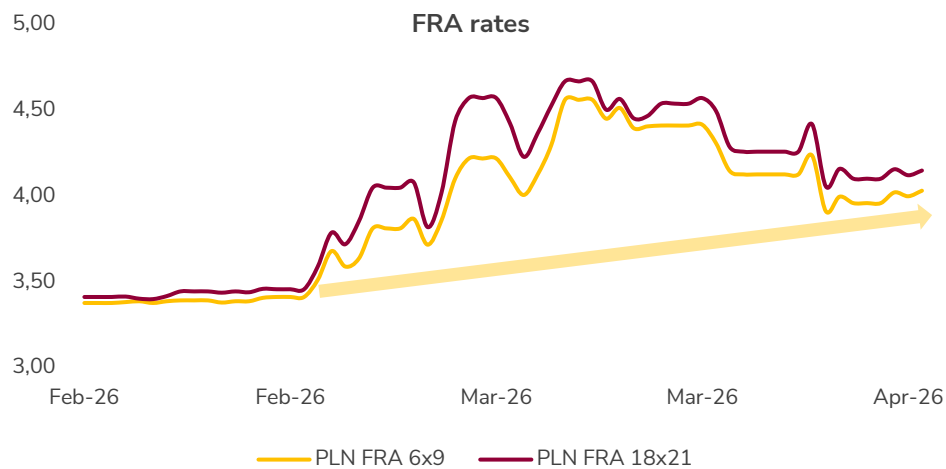
A strong increase in hydrocarbon prices



ECB lowers GDP growth and raises inflation forecasts



The crisis has changed the market perception of NBP rates

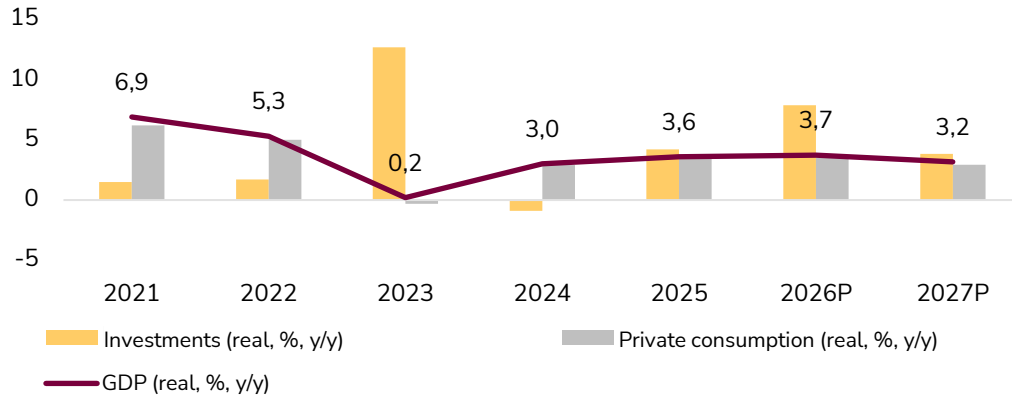


- From the point of view of the global economy, the key effect of the outbreak of the war in the Middle East was the destabilization of supply chains in the Gulf region. The disruption in the region, which accounts for about 20% of global oil and LNG supply, has resulted in a sharp increase in hydrocarbon prices
- However, the world was entering an oil shock during a stabilizing inflation situation. The global economy has already emerged from the pandemic and war shock (Russia-Ukraine). The smaller shock of 2025 resulting from tariff wars, on the other hand, had milder-than-expected negative effects
- The oil shock will be temporary if the war in the Middle East ends as the US has declared in 2Q 26. It is likely to result in a temporary increase in inflation in 2026 and a moderate weakening of global economic growth, with the largest negative exposure to poor countries and net energy importers
- The crisis has clearly changed the perception of interest rate prospects. Market valuations suggest the possibility of ECB interest rate hikes, and certainly postpone the scenarios of a return to cuts
- The situation is similar in Poland. The market is playing on the possibility of resumed NBP interest rate hikes. In our view, this is a less likely scenario and would involve the negative effects of the shock spreading beyond the baseline scenario

2026: RECOVERY WITH RENEWED INFLATIONARY PRESSURES

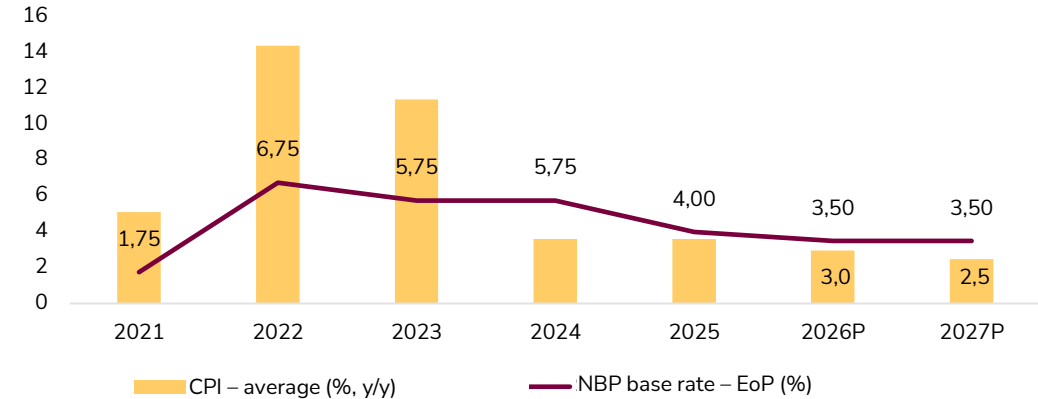
Accelerating investments will support the economic situation

GDP growth with main components, Poland



Rates still down thanks to a favorable inflation situation

CPI and interest rates, Poland



	2024	2025	2026P	2027P
Economic indicators				
GDP (real, % y/y)	3	3,6	3,7	3,2
Investments (real, % y/y)	-0,9	4,2	7,9	3,9
Private consumption (real, % y/y)	2,9	3,7	3,5	2,9
CPI (average, % y/y)	3,6	3,6	3	2,5
Unemployment rate (average, %)	5,1	5,4	5,8	5,7
NBP base rate (EoP, %)	5,75	4	3,5	3,5
Banking sector (volumes, % y/y)			CAGR 2026-2027	
Total loans	3,4	5,6	6,3	
Residential mortgages (PLN)	8,4	7,9	7,9	
Consumer	5,7	8,1	6,5	
Corporate	4,8	8,9	7,4	
Total deposits	7,9	9,7	7,5	

- The economic recovery in Poland in 2026 should, on the one hand, be supported by a clear acceleration of investment and a slight slowdown in private consumption, on the other hand, its potential will be reduced by the destabilization related to the war in the Middle East
- Investment demand should accelerate significantly with the cyclical recovery of corporate investments, supported by the spending of EU funds, including the NRP. Private consumption will slow down somewhat, among others as a result of higher inflation and a more pronounced slowdown in real wage growth
- Inflation will move to higher levels due to the energy shock compared to recent trends, but will remain in the band of deviations from the NBP target (2.5% +/- 1 pp). Lower taxes on fuels will help during a period of increased pressure from high oil prices
- The prospect of continuing NBP interest rate cuts in the face of higher inflation is receding
- Risks to the outlook in the context of the energy shock caused by the war in the Middle East remain elevated. We assume that in 2Q 26, we will see a gradual normalization of the situation. A possible prolonging of the destabilization of the energy market will increase inflation and erode demand
- In 2026-2027, we expect the recovery in loans to continue, culminating in 2026. Nevertheless, the deposit base will continue to grow faster than the value of loans

BUILDING SCALE THROUGH STRATEGIC COLLABORATION AND MARKETING CAMPAIGNS

1

New Alior Konto campaign with a payment ring

- started 16.04.2026
- The return of the Alior Konto offer on simple terms, with a promotion including a payment ring



2

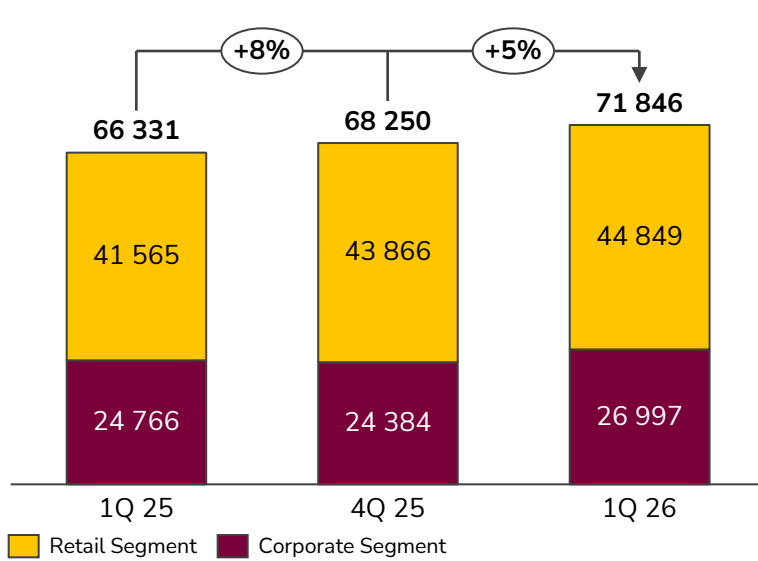
Alior Bank and JIMEK join forces again

- Alior Bank has become a strategic partner of the "JIMEK | ORCHESTRA | GUESTS – The history of Polish hip-hop. Chapter III The Last", which will take place on 12.09.26 in Warsaw

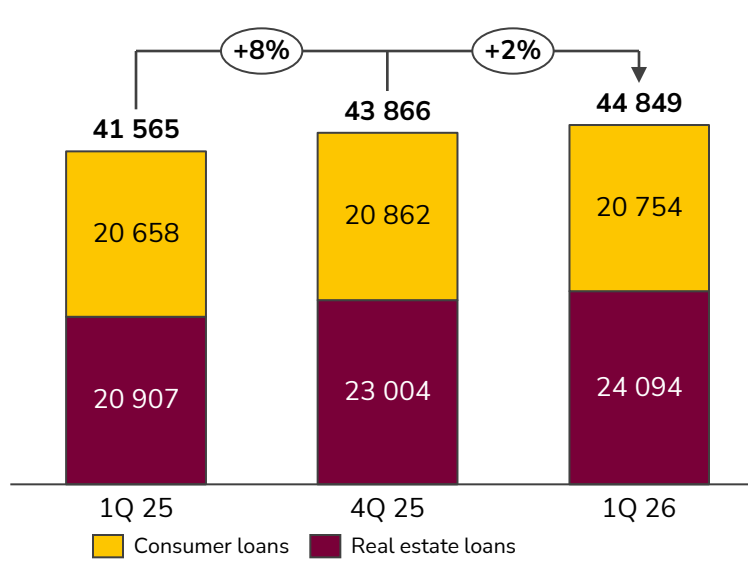


STABLE GROWTH OF THE GROSS LOAN PORTFOLIO

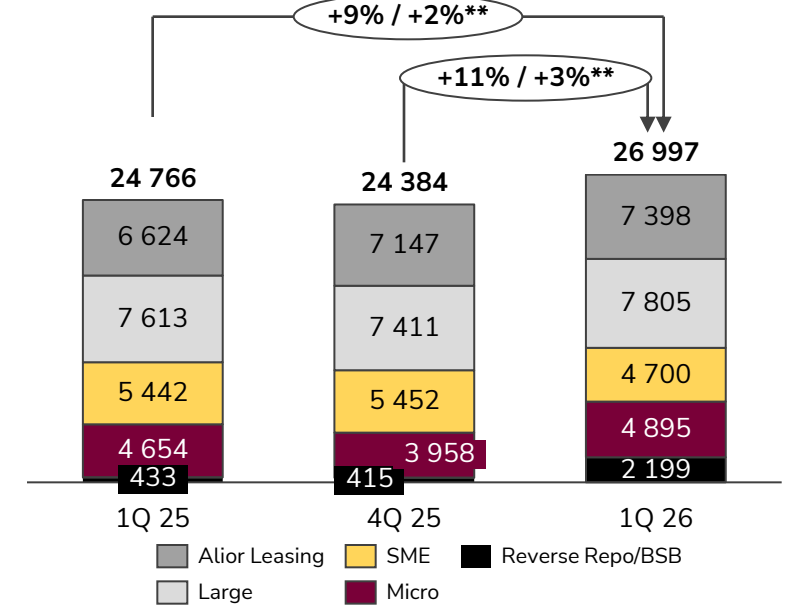
Loan portfolio in total (PLN mn)



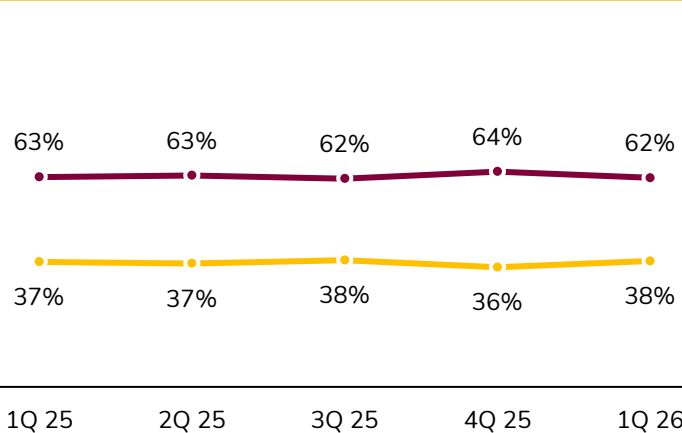
Retail Customer Segment (PLN mn)



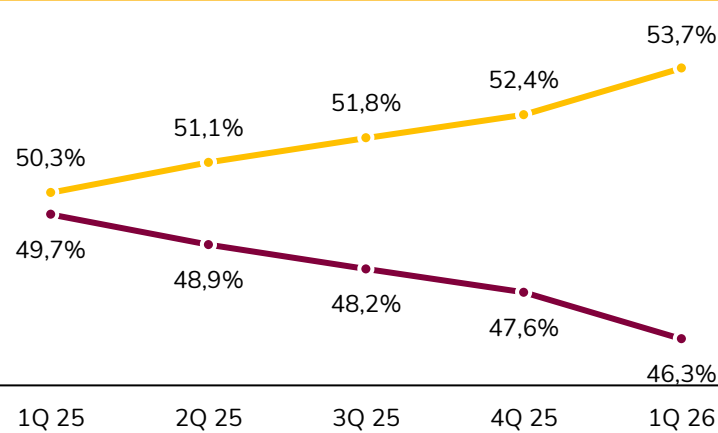
Business Customer Segment* (PLN mn)



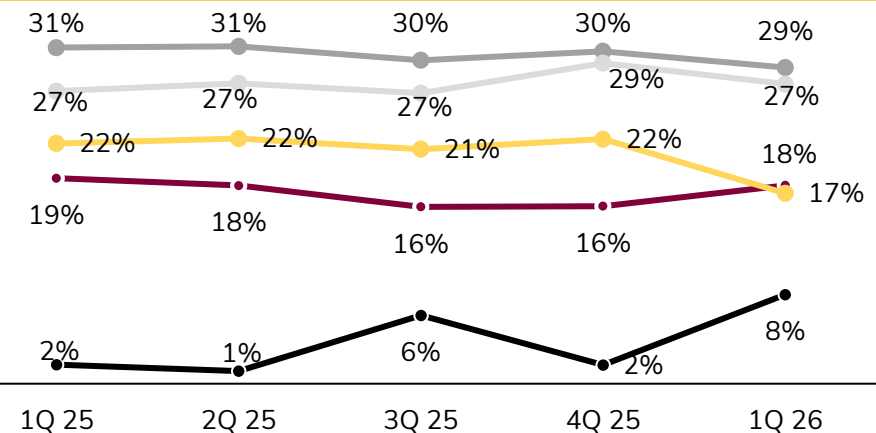
Structure of the total loan portfolio



Structure of the Retail Customer portfolio

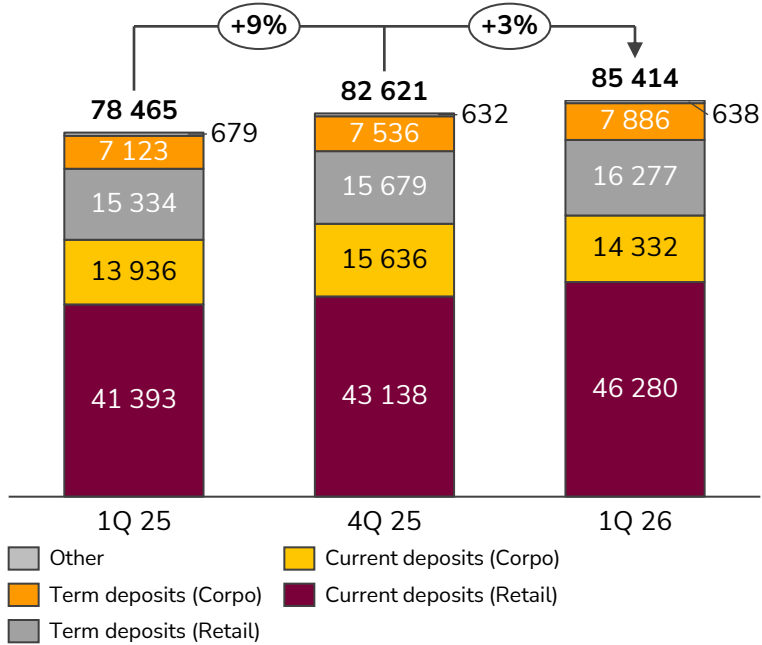


Structure of the Business Customer portfolio

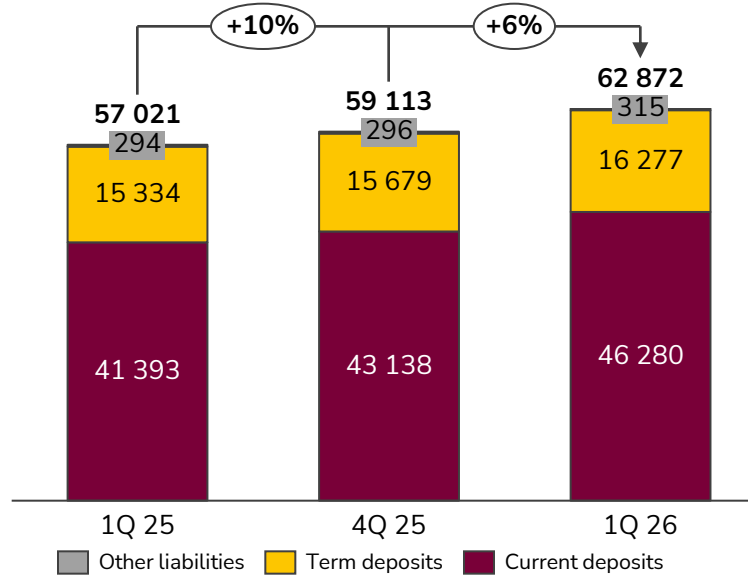


THE BANK MANAGES THE DEPOSIT PORTFOLIO TO OPTIMIZE THE COST OF FINANCING (PLN MN)*

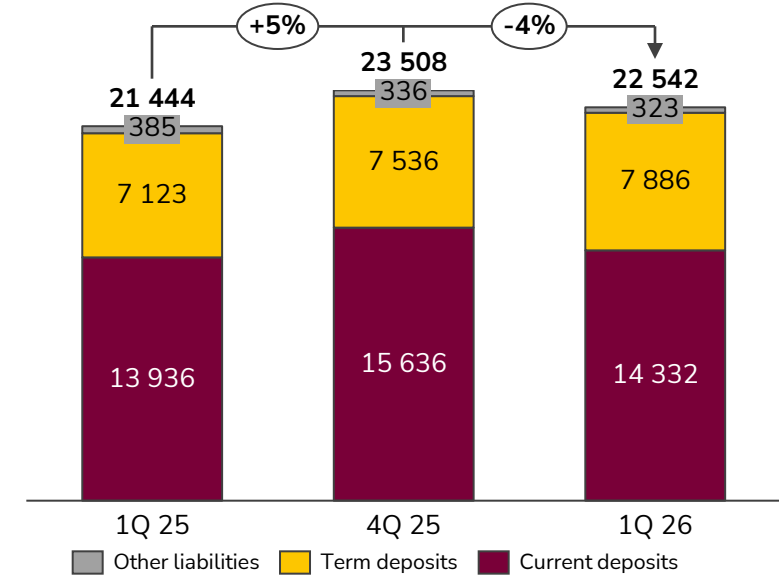
Structure of net liabilities to Customers



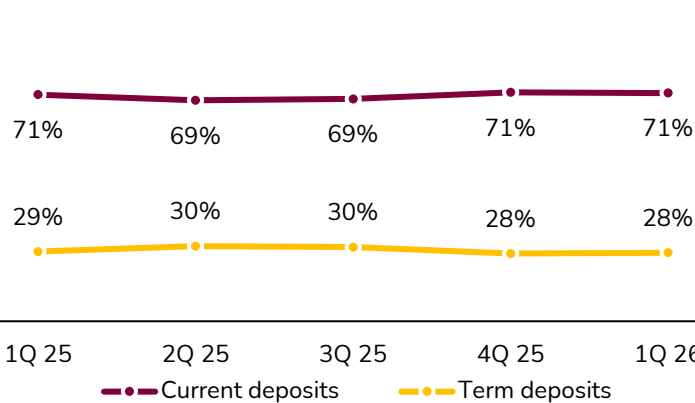
Net liabilities structure - Retail Segment



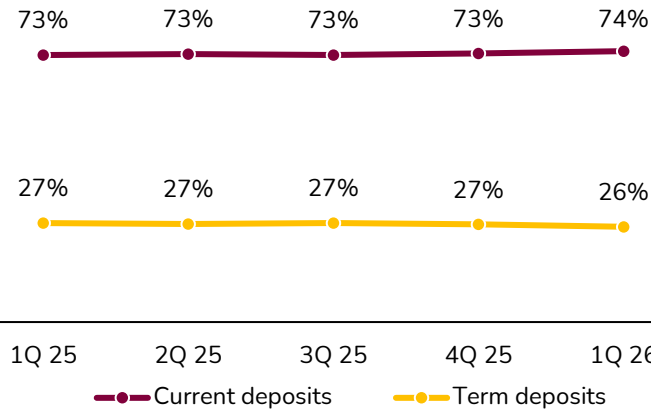
Net liabilities structure - Business Segment



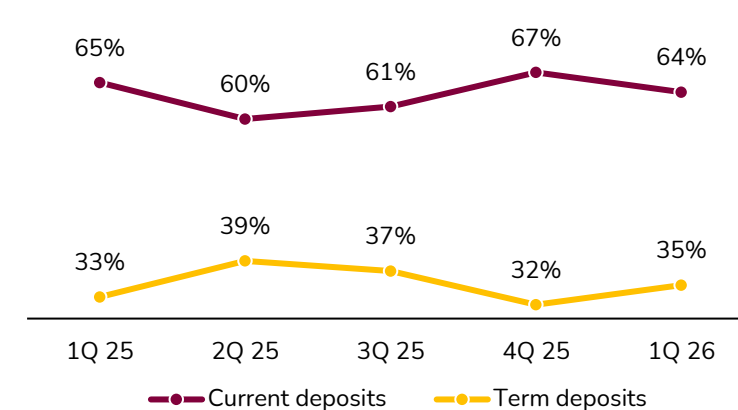
Structure of main liabilities



Structure of main liabilities - Retail Segment

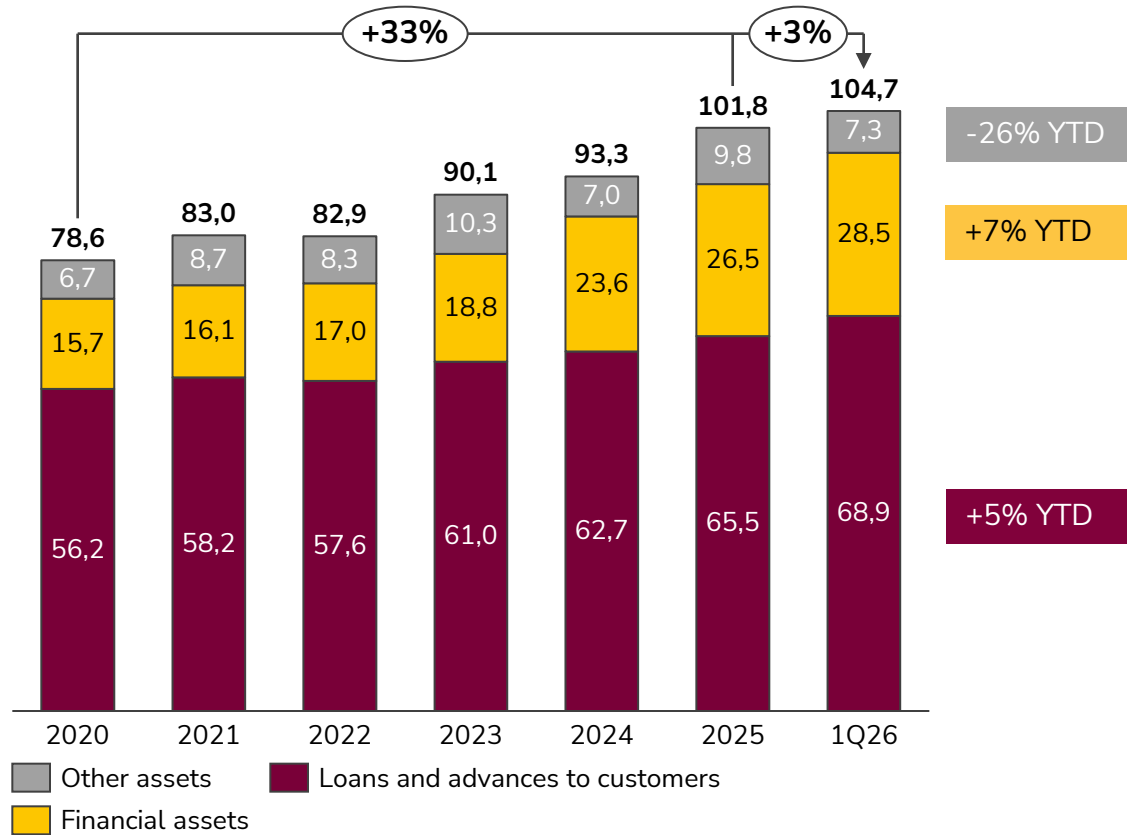


Structure of main liabilities - Business Segment

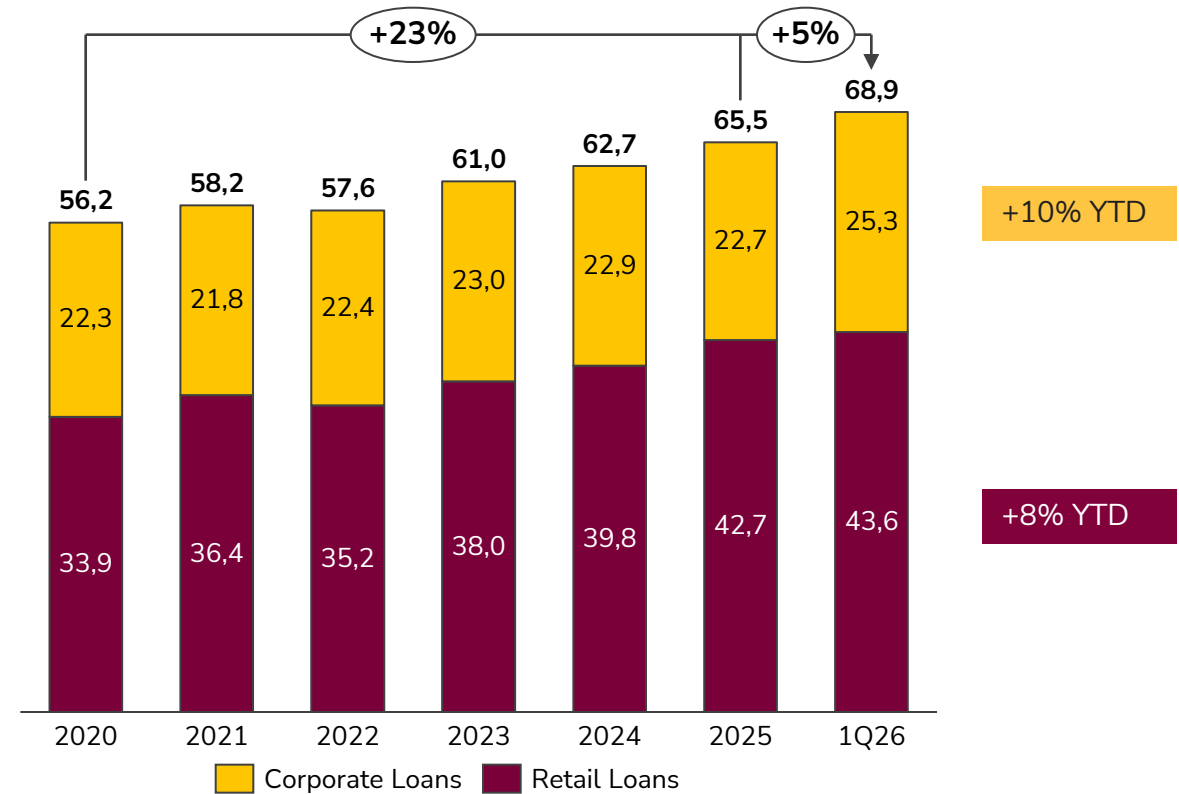


ASSET STRUCTURE OF ALIOR BANK GROUP (PLN BN)

Alior Bank Group assets

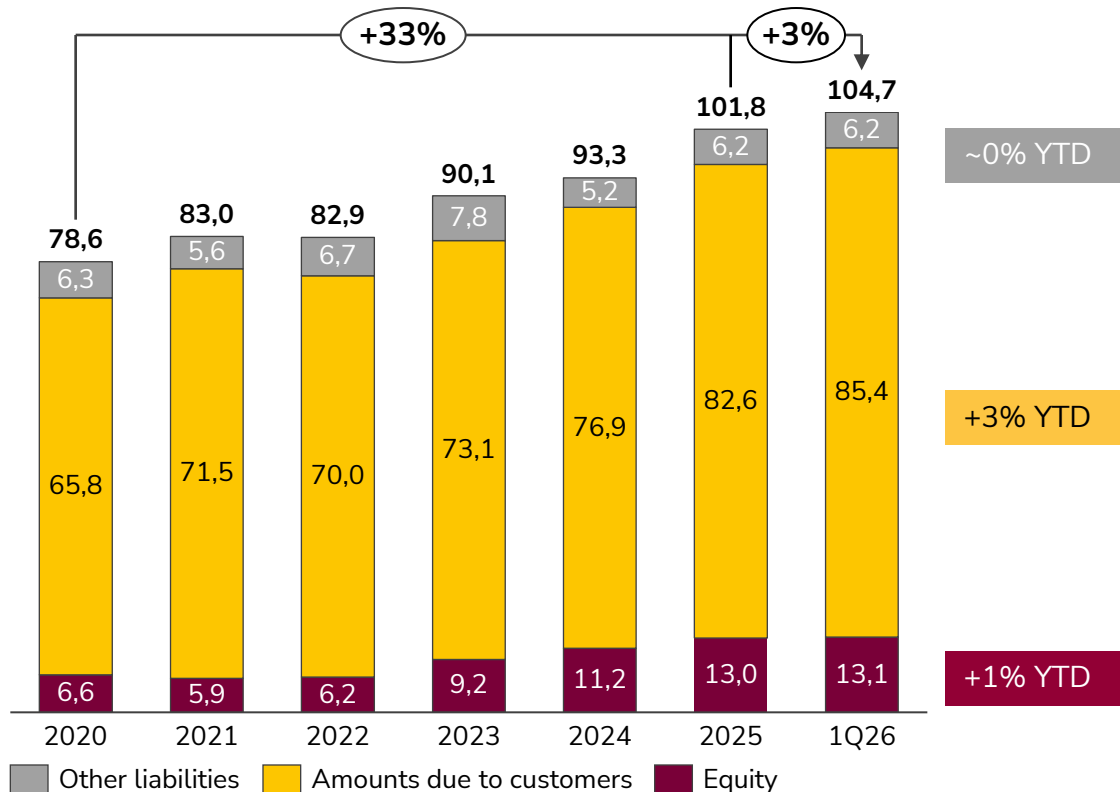


Receivables from Customers (net)

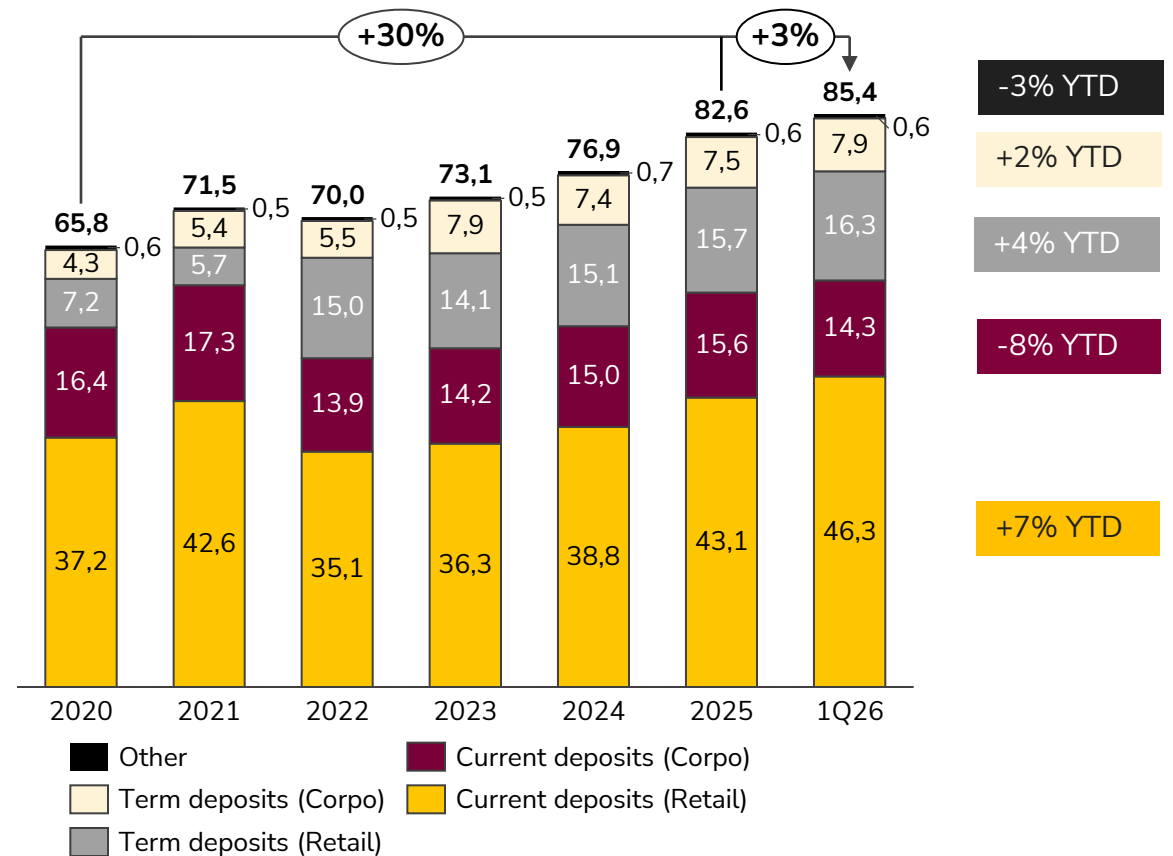


LIABILITY STRUCTURE OF ALIOR BANK GROUP (PLN BN)

Alior Bank Group liabilities



Liabilities to Customers*



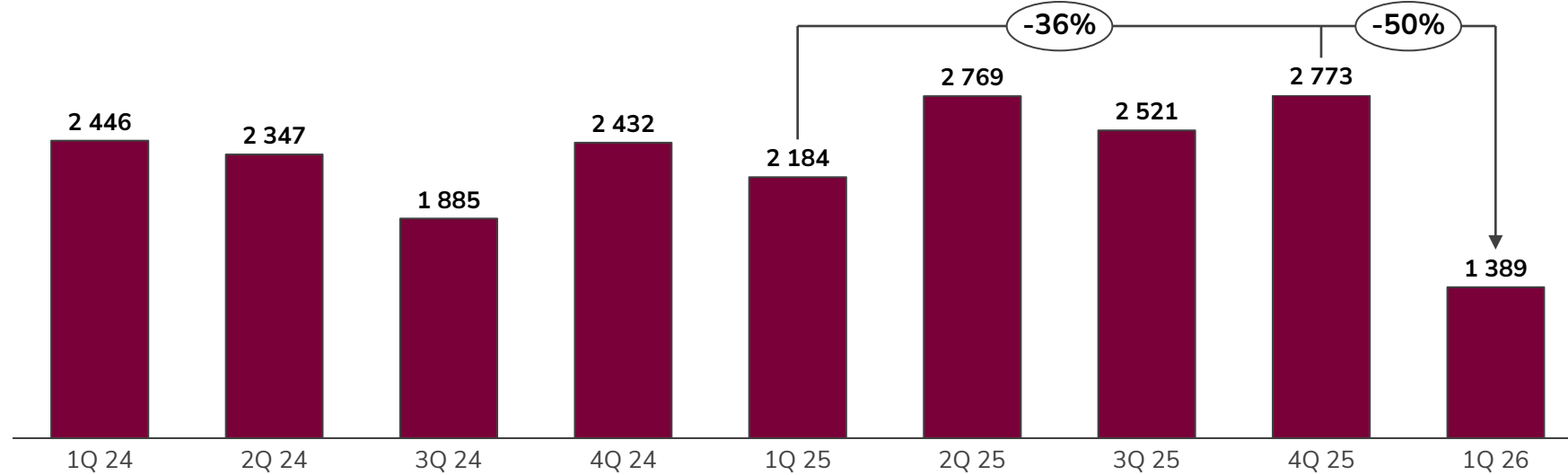
* Starting from the 2024 report, amounts due to customers are presented excluding Bank Securities („Bankowy Papier Wartościowy”) and liabilities from debt securities issues. Historical data has been adjusted accordingly.

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

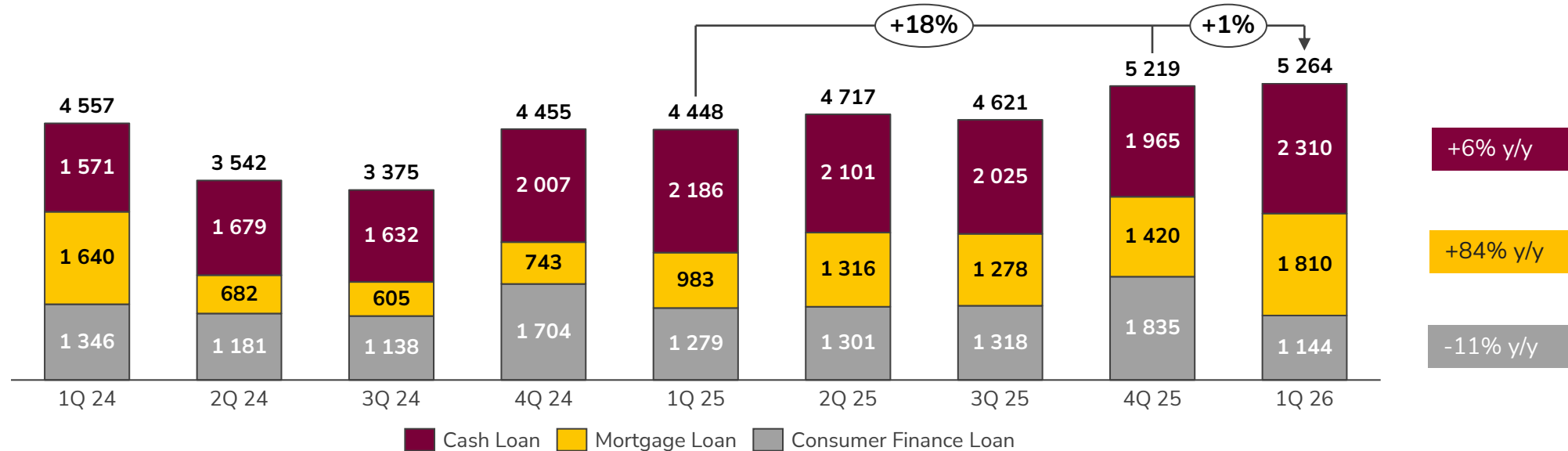
	1Q 25	2Q 25	3Q 25	4Q 25	1Q 26	% q/q	q/q	% y/y	y/y
Total assets	96 589,4	99 467,6	97 742,1	101 775,0	104 718,2	3%	2 943,2	8%	8 128,8
Cash and cash equivalents	5 357,5	5 530,4	3 382,7	4 062,9	1 570,5	-61%	-2 492,4	-71%	-3 787,1
Amounts due from banks	2 028,6	1 429,4	878,3	2 203,1	2 353,4	7%	150,3	16%	324,8
Debt securities and derivatives	22 190,9	23 419,4	24 398,4	26 509,3	28 491,7	7%	1 982,3	28%	6 300,8
Derivative hedging instruments	393,2	491,3	409,8	659,6	389,7	-41%	-269,9	-1%	-3,4
Loans and advances to customers	63 138,4	63 913,1	66 135,8	65 451,5	68 937,2	5%	3 485,7	9%	5 798,8
Assets pledged as collateral	972,6	2 196,6	18,3	0,0	0,0	-	0,0	-100%	-972,6
Property, plant and equipment	672,8	641,9	643,4	829,1	813,4	-2%	-15,7	21%	140,6
Intangible assets	474,2	487,8	508,2	551,0	561,0	2%	10,0	18%	86,7
Income tax asset	736,5	687,3	710,2	724,1	742,7	3%	18,6	1%	6,2
Other assets	624,8	670,4	657,1	784,4	858,6	9%	74,2	37%	233,9
Total liabilities and equity	84 746,1	87 977,8	85 581,2	88 792,0	91 585,5	3%	2 793,5	8%	6 839,4
Amounts due to banks	1 179,7	2 337,0	254,8	589,2	457,6	-22%	-131,6	-61%	-722,1
Amounts due to customers	78 464,6	79 590,6	80 585,5	82 620,6	85 413,8	3%	2 793,2	9%	6 949,1
Financial liabilities	240,5	314,5	201,0	327,1	371,1	13%	44,0	54%	130,6
Derivative hedging instruments	315,8	217,3	142,7	69,0	123,2	78%	54,2	-61%	-192,6
Fair value changes of the hedged items in portfolio hedge	32,7	105,8	102,8	202,1	-103,1	-151%	-305,2	-415%	-135,8
Provisions	324,2	354,9	375,4	404,0	402,4	0%	-1,6	24%	78,2
Other liabilities	2 227,5	3 105,3	1 818,9	2 039,7	2 506,6	23%	466,9	13%	279,1
Income tax liabilities	40,0	106,6	210,4	218,4	56,9	-74%	-161,5	42%	16,9
Liabilities from the issuance of debt securities	1 921,0	1 846,0	1 889,5	2 321,9	2 357,0	2%	35,2	23%	436,0
Equity	11 843,3	11 489,8	12 160,9	12 983,0	13 132,7	1%	149,7	11%	1 289,4
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	7 438,1	8 655,3	8 655,3	8 655,3	8 655,3	0%	0,0	16%	1 217,2
Revaluation reserve	-37,0	169,1	277,4	407,6	154,7	-62%	-253,0	-518%	191,7
Other reserves	161,8	161,8	161,8	161,8	161,8	0%	0,0	0%	0,0
Accumulated losses	2 498,6	81,6	81,6	85,7	2 452,3	2762%	2 366,6	-2%	-46,3
Profit for the period	476,3	1 116,5	1 679,4	2 367,0	403,2	-83%	-1 963,9	-15%	-73,1
Total liabilities and equity	96 589,4	99 467,6	97 742,1	101 775,0	104 718,2	3%	2 943,2	8%	8 128,8

NEW SALE OF LOANS (PLN MN)

Sales in the Business Customer Segment*



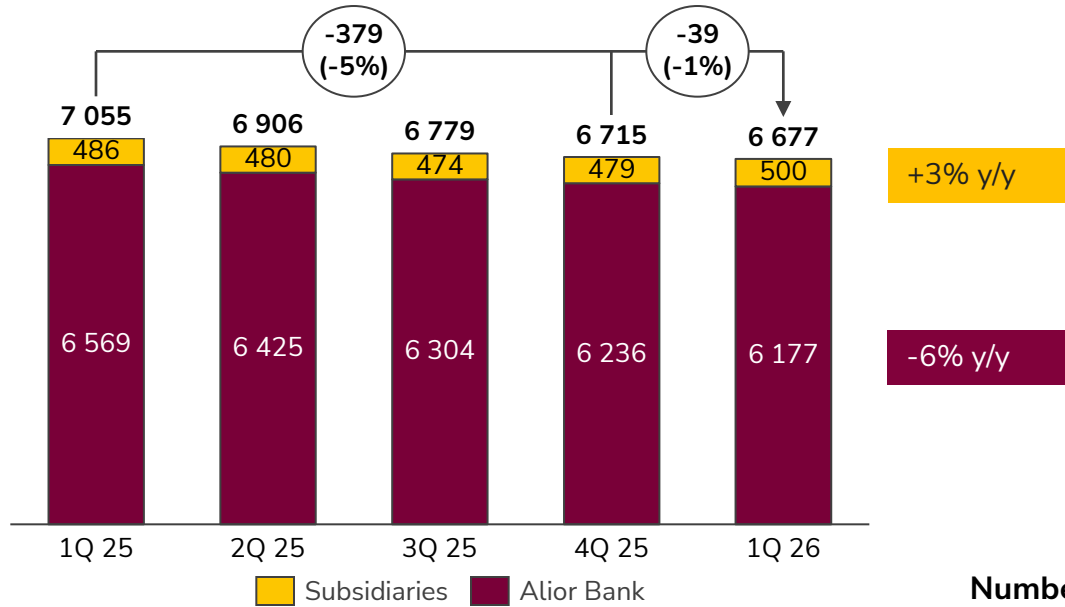
Sales in the Retail Customer Segment



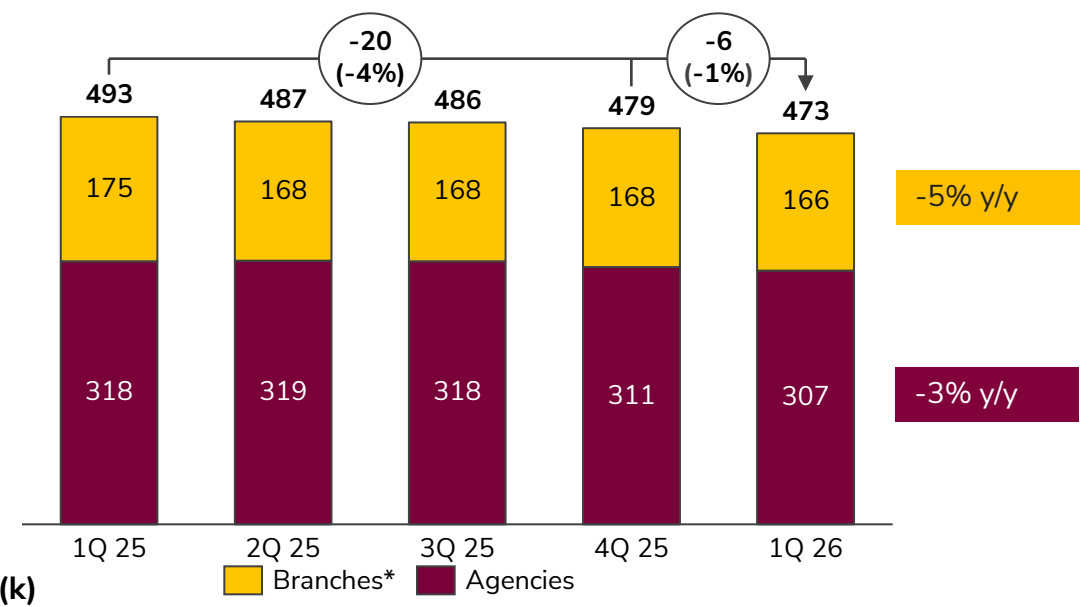
* New sales limit (new sales + increases) for Customers in the Micro- / Small- / Medium- / Large-Sized categories

ADDITIONAL INFORMATION

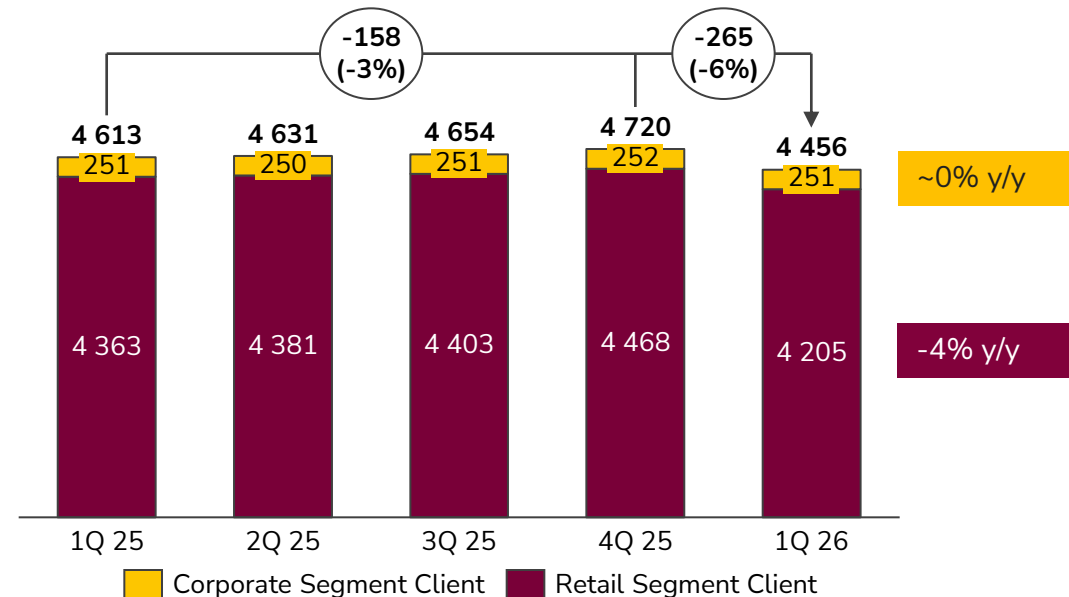
Employment (FTEs)



Alior Bank's branches



Number of customers (k)

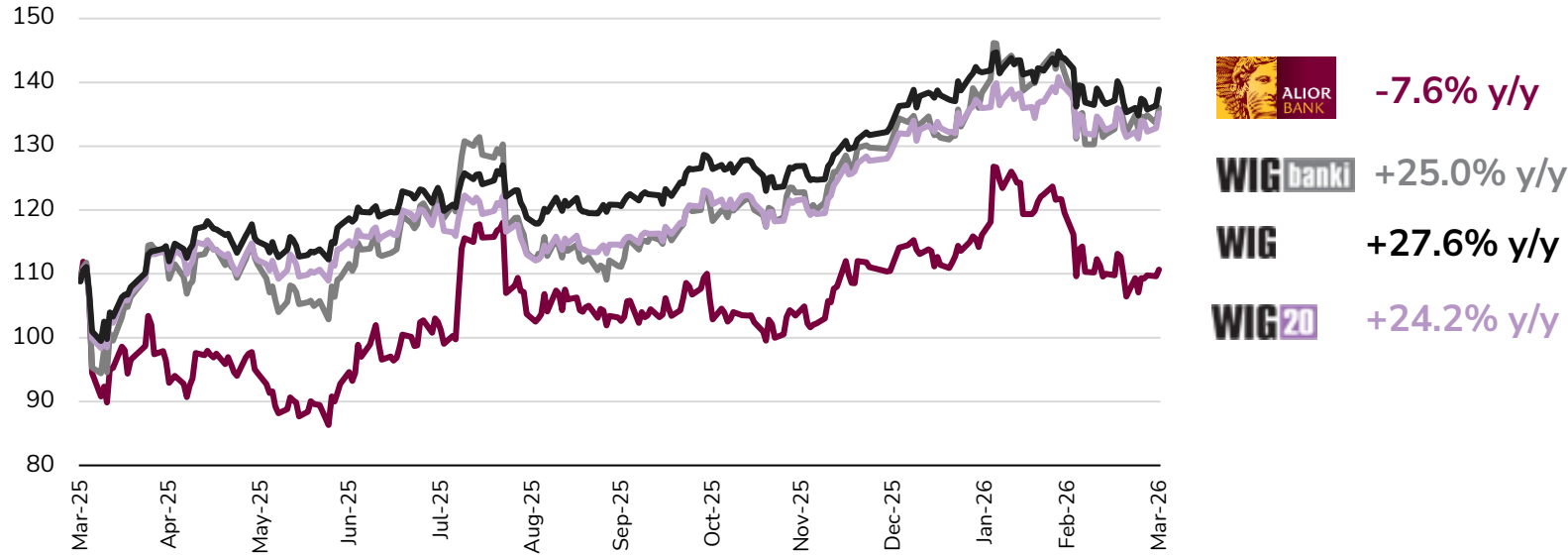


* Alior Bank's branches include: traditional branches, Private Banking branches, Corporate Banking Centers, and Microenterprise Centers.

The decrease in the number of retail customers by 263 k in 1Q 26 results from the termination of inactive accounts

ALIOR BANK S.A. – STOCK PERFORMANCE, SHAREHOLDING STRUCTURE, RATINGS

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



Alior Bank share price : **PLN 110.65**
 (data as of March 31, 2026)
 Capitalization : **PLN bn 14.4**
 Value of shares in free float: **PLN bn 6.4**
 P/BV**: **1.1x**
 P/E***: **6.3x**

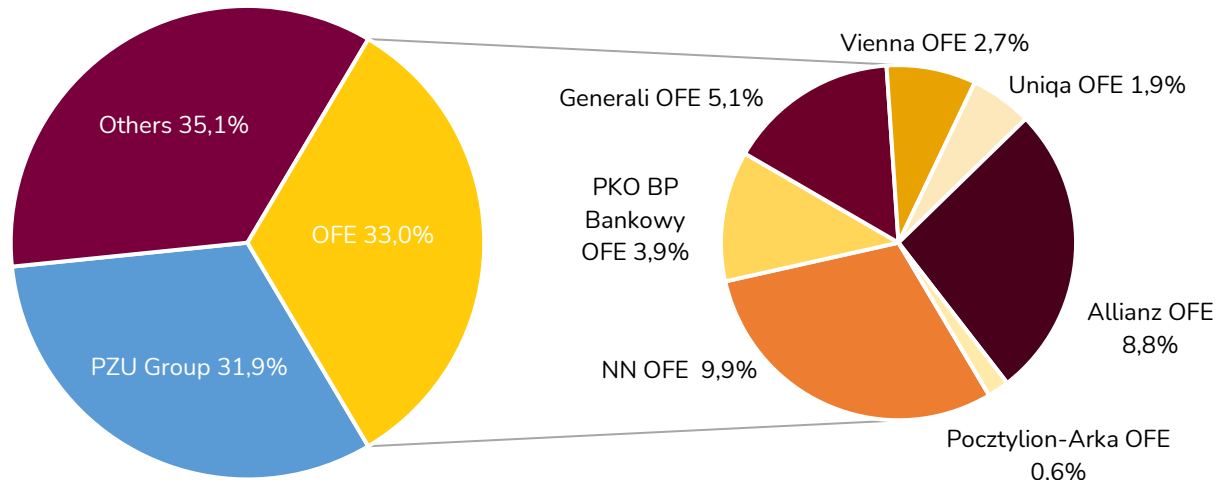
ISIN code: PLALIOR00045
GPW: ALR
Bloomberg: ALR PW
Reuters: ALRR.WA

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

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

- WIG
- WIG-BANKI
- WIG20
- WIG20TR
- WIG.MS-FIN
- WIG-Poland
- 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 31.12.2025

** based on the equity of the Alior Bank Group as of 31.03.2026

*** based on the reported net profit of the Alior Bank Group from 2Q 25 to 1Q 26

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00-801 Warszawa



More information



[Website](#)



[Facebook fanpage](#)



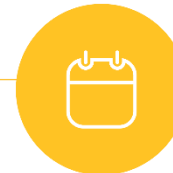
[X profile](#)



[Youtube channel](#)



[LinkedIn profile](#)



Next events:

- Results for 1H 26 – August 4, 2026
- Results for 3Q 26 – October 27, 2026

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