



**Interim condensed separate
financial statements
of Alior Bank Spółka Akcyjna
for the 3-month period ended
31 March 2026**

This version of our report is a translation from the original, which was prepared in Polish language. All possible care has been taken to ensure that the translation is an accurate representation of the original. However, in all matters of interpretation of information, views or opinions, the original language version of our report takes precedence over this translation.

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Interim separate income statement

	Note number	01.01.2026 – 31.03.2026	01.01.2025 – 31.12.2025
Interest income calculated using the effective interest method		1 568 006	1 720 561
Income of a similar nature		41 489	22 751
Interest expense		-385 575	-484 089
Net interest income	3	1 223 920	1 259 223
Fee and commission income		261 003	246 817
Fee and commission expense		-80 875	-74 266
Net fee and commission income	4	180 128	172 551
Dividend income		11	27
The result on financial assets measured at fair value through profit or loss and FX result		30 958	-18 346
The result on derecognition of financial instruments not measured at fair value through profit or loss		6 021	2 776
measured at fair value through other comprehensive income		6 021	2 773
measured at amortized cost		0	3
Other operating income		37 139	16 782
Other operating expenses		-47 947	-35 225
General administrative expenses		-597 733	-583 662
Net expected credit losses	5	-93 420	-100 159
The result on impairment of non-financial assets		-672	-128
Cost of legal risk of FX mortgage loans	6	-36 656	-15 894
Banking tax		-73 897	-71 506
Gross profit		627 852	626 439
Income tax	7	-232 305	-160 501
Net profit		395 547	465 938
Weighted average number of ordinary shares		130 553 991	130 553 991
Basic/diluted earnings per ordinary share (in PLN)		3.03	3.57

Interim separate statement of comprehensive income

	01.01.2026 – 31.03.2026	01.01.2025 – 31.12.2025
Net profit	395 547	465 938
Other comprehensive net income, that may be reclassified to the income statement once the relevant conditions have been met	-252 962	159 920
Exchange rate differences from the conversion of entities operating abroad	0	-256
Results of the measurement of financial assets (net)	-168 301	53 812
Gain/loss from fair value measurement	-164 086	56 058
Gain/loss reclassified to profit or loss after derecognition	-4 215	-2 246
Results on the measurement of hedging instruments (net)	-84 661	106 364
Gain/loss from fair value measurement of financial instruments hedging cash flows in the part constituting an effective hedge	-91 252	35 193
Gain/loss on financial instruments hedging cash flows reclassified to profit or loss	6 591	71 171
Total comprehensive income, net	142 585	625 858

The notes presented on pages 67-90 constitute an integral part of these interim condensed separate financial statements

Interim separate statement of financial position

ASSETS	Note number	31.03.2026	31.12.2025
Cash and cash equivalents		1 563 322	4 056 501
Amounts due from banks		2 353 440	2 203 109
Securities and derivatives		28 474 782	26 492 443
measured at fair value through other comprehensive income		22 477 072	22 540 515
measured at fair value through profit or loss		412 471	356 192
measured at amortized cost		5 585 239	3 595 736
Derivative hedging instruments		389 733	659 589
Loans and advances to customers	8	69 103 030	65 555 035
Property, plant and equipment		752 350	778 392
Intangible assets		533 711	523 855
Investments in subsidiaries	9	222 252	222 252
Income tax asset		474 427	463 980
deferred income tax asset		474 427	463 980
Other assets		730 182	687 950
TOTAL ASSETS		104 597 229	101 643 106

LIABILITIES AND EQUITY	Note number	31.03.2026	31.12.2025
Amounts due to banks		457 559	589 204
Amounts due to customers	10	85 487 293	82 666 358
Financial liabilities held for trading		371 102	327 124
Derivative hedging instruments		123 198	69 034
Change in fair value measurement of hedged items in hedged portfolio against interest rate risk		-103 089	202 118
Provisions	11	400 401	402 624
Other liabilities		2 420 627	1 962 395
Income tax liabilities		52 586	214 437
current income tax liabilities		52 586	214 437
Debt securities issued	12	2 357 025	2 321 870
Total liabilities		91 566 702	88 755 164
Share capital		1 305 540	1 305 540
Supplementary capital		8 648 809	8 648 809
Revaluation reserve		154 631	407 593
Other reserves		174 447	174 447
Retained earnings		2 351 553	0
Profit for the period		395 547	2 351 553
Equity		13 030 527	12 887 942
TOTAL LIABILITIES AND EQUITY		104 597 229	101 643 106

The notes presented on pages 67-90 constitute an integral part of these interim condensed separate financial statements

Interim separate statement of changes in equity

01.01.2026 - 31.03.2026	Share capital	Supplementary capital	Other reserves	Revaluation reserve	Retained earnings	Total equity
As at 1 January 2026	1 305 540	8 648 809	174 447	407 593	2 351 553	12 887 942
Comprehensive income incl.	0	0	0	-252 962	395 547	142 585
net profit	0	0	0	0	395 547	395 547
other comprehensive income	0	0	0	-252 962	0	-252 962
As at 31 March 2026	1 305 540	8 648 809	174 447	154 631	2 747 100	13 030 527

01.01.2025 - 31.12.2025	Share capital	Supplementary capital	Other reserves	Revaluation reserve	Exchange differences on revaluation of foreign units	Retained earnings	Total equity
As at 1 January 2025	1 305 540	7 431 101	174 447	-197 210	256	2 417 499	11 131 633
Dividend paid	0	0	0	0	0	-1 199 791	-1 199 791
Transfer of last year's profit	0	1 217 708	0	0	0	-1 217 708	0
Comprehensive income incl.	0	0	0	604 803	-256	2 351 553	2 956 100
net profit	0	0	0	0	0	2 351 553	2 351 553
other comprehensive income	0	0	0	604 803	-256	0	604 547
As at 31 December 2025	1 305 540	8 648 809	174 447	407 593	0	2 351 553	12 887 942

01.01.2025 - 31.03.2025	Share capital	Supplementary capital	Other reserves	Revaluation reserve	Exchange differences on revaluation of foreign units	Retained earnings	Total equity
As at 1 January 2025	1 305 540	7 431 101	174 447	-197 210	256	2 417 499	11 131 633
Comprehensive income incl.	0	0	0	160 176	-256	465 938	625 858
net profit	0	0	0	0	0	465 938	465 938
other comprehensive income	0	0	0	160 176	-256	0	159 920
As at 31 March 2025	1 305 540	7 431 101	174 447	-37 034	0	2 883 437	11 757 491

The notes presented on pages 67-90 constitute an integral part of these interim condensed separate financial statements

Interim separate cash flow statement

	01.01.2026- 31.03.2026	01.01.2025- 31.03.2025
Operating activities		
Profit before tax for the year	627 852	626 439
Adjustments:		
Unrealized foreign exchange gains/losses	0	-256
Amortization/depreciation of property, plant and equipment and intangible assets	59 077	57 904
Change in property, plant and equipment and intangible assets impairment write-down	672	128
Net interest income	-1 223 920	-1 259 223
Change in loans and receivables	-3 700 639	-649 106
Change in financial assets measured at fair value through other comprehensive income	-38 877	1 498 926
Change in financial assets measured at fair value through profit or loss	-56 279	-23 640
Change in assets pledged as collateral	0	-954 531
Change in other assets	-42 232	111 998
Change in deposits	2 806 192	1 568 111
Change in own issue	18 212	-228 919
Change in financial liabilities	43 978	44 078
Change in hedging derivative	-18 918	-84 988
Change in other liabilities	279 322	1 717 403
Change in provisions	-2 223	3 983
Short-term lease contracts	1 395	294
Interest received	1 376 159	1 380 720
Interest paid	-365 534	-370 279
Dividends received	-11	-27
Income tax paid	-324 498	-323 066
Net cash flow from operating activities	-560 272	3 115 949
Investing activities		
Outflows:	-2 004 056	-40 546
Purchase of property, plant and equipment	-12 994	-11 791
Purchase of intangible assets	-30 885	-27 245
Acquisition of assets measured at amortized cost	-1 960 177	-1 510
Inflows:	91 259	182 591
Redemption of assets measured at amortized cost	91 259	182 591
Net cash flow from investing activities	-1 912 797	142 045
Financing activities		
Outflows:	-20 110	-21 472
Principle payments - lease liabilities	-17 587	-19 467
Interest payments - lease liabilities	-2 523	-2 005
Net cash flow from financing activities	-20 110	-21 472
Total net cash flow	-2 493 179	3 236 522
including: change in cash position due to exchange rate differences	-36 956	-19 065
Balance sheet change in cash and cash equivalents	-2 493 179	3 236 522
Cash and cash equivalents, opening balance	4 056 501	2 111 054
Cash and cash equivalents, closing balance	1 563 322	5 347 576

The notes presented on pages 67-90 constitute an integral part of these interim condensed separate financial statements

1 Basis of preparation

Statement of compliance

These interim condensed separate financial statements of Alior Bank Spółka Akcyjna for the 3-month period ended 31 March 2026 have been prepared in accordance with the International Accounting Standard 34 "Interim Financial Reporting" as adopted by the European Union and in accordance with the requirements set out in the Regulation of the Minister of Finance on 6 June 2025 on current and periodic information provided by issuers of securities and the conditions for recognizing as equivalent information required by the law of a non-member state.

The interim separate income statement, interim separate statement of comprehensive income, interim separate statement of changes in equity and interim separate statement of cash flows for the financial period from 1 January 2026 to 31 March 2026 and interim separate statement of financial position as at 31 March 2026 including the comparatives, have been prepared in accordance with the same accounting policies as those applied in the preparation of the last annual financial statements, except for the changes in the standards that entered into force on 1 January 2026.

Scope and reporting currency

The interim condensed separate financial statements of Alior Bank SA comprise the data concerning the Bank. The interim condensed separate financial statements have been prepared in Polish zlotys. Unless otherwise stated, amounts are presented in thousands of zlotys.

Going concern

The interim condensed separate financial statements of Alior Bank SA for the period from 1 January 2026 to 31 March 2026 have been prepared on a going concern basis on the assumption that the Bank will continue its business operations substantially unchanged in scope for a period of at least 12 months from the date of preparation.

2 Accounting principles

2.1 Significant accounting policies

The accounting principles are presented in detail in the annual financial statements of Alior Bank SA ended 31 December 2025, published on 24 February 2026 and available on the Alior Bank website.

2.2 Changes in accounting standards

Changes in accounting principles effective from 1 January 2026 and standards and interpretations that have been issued but are not yet in force because they have not been approved by the European Union are presented in the interim condensed consolidated financial statements in note 2.2.3.

2.3 Significant estimates

Significant estimates, including: recognition of income from bancassurance, impairment of loans and advances, expected credit losses, impairment of fixed assets, recognition of securities and derivatives, provisions for the return of commission in the event of early repayment, provision for legal risk related to the FX portfolio, actuarial provisions, principles of fair value measurement and hedge accounting, and which affect the values of assets and liabilities reported in this and the next reporting period are presented

in detail in the interim condensed consolidated financial statements in note 2.2.1. These estimates have not changed in relation to the previous reporting period.

Notes to the interim separate income statement

3 Net interest income

	01.01.2026 - 31.03.2026	01.01.2025 - 31.03.2025
Interest income calculated using the effective interest method	1 568 006	1 720 561
term deposits	200	2 892
loans	1 177 136	1 321 842
securities measured at amortized cost	54 061	24 246
securities measured at fair value through other comprehensive income	257 991	283 159
receivables acquired	7 154	8 882
repo transactions in securities	36 383	28 370
current accounts	31 692	45 356
overnight deposits	404	1 179
other	2 985	4 635
Income of a similar nature	41 489	22 751
derivatives instruments	41 489	22 751
Interest expense	-385 575	-484 089
term deposits	-161 276	-192 552
own issue	-35 154	-38 114
repo transactions in securities	-26 136	-28 342
cash deposits	-5 989	-1 248
leasing	-2 523	-2 005
other	-14	-47
current deposits	-107 193	-106 684
derivatives	-47 290	-115 097
Net interest income	1 223 920	1 259 223

4 Net fee and commission income

	01.01.2026 - 31.03.2026	01.01.2025 - 31.03.2025
Fee and commission income	261 003	246 817
payment and credit cards service	40 353	39 022
transaction margin on currency exchange transactions	73 328	72 662
maintaining bank accounts	26 828	26 101
brokerage commissions	24 461	16 141
revenue from bancassurance activity	9 978	6 989
loans and advances	34 316	34 470
transfers	15 431	14 736
cash operations	7 488	7 806
guarantees, letters of credit, collection, commitments	4 279	3 988
receivables acquired	1 166	1 014
for custody services	2 604	2 766
repayment of seizure	2 528	2 522
other commissions	18 243	18 600

	01.01.2026 - 31.03.2026	01.01.2025 - 31.03.2025
Fee and commission expenses	-80 875	-74 266
costs of card and ATM transactions, including costs of cards issued	-21 973	-20 594
commissions paid to agents	-13 773	-11 978
insurance of bank products	-2 401	-5 459
costs of awards for customers	-8 043	-8 127
commissions for access to ATMs	-7 027	-6 240
commissions paid under contracts for performing specific operations	-10 818	-6 484
brokerage commissions	-1 658	-1 370
for custody services	-1 231	-1 172
transfers	-8 135	-7 157
other commissions	-5 816	-5 685
Net fee and commission income	180 128	172 551

5 Net expected credit losses

	01.01.2026 - 31.03.2026	01.01.2025 - 31.03.2025
Expected credit losses Stage 3	-70 144	-113 987
retail customers	-67 659	-81 304
corporate customers	-2 485	-32 683
Expected credit losses Stage 1 and 2(ECL)	-36 677	19 989
Stage 2	-24 939	13 402
retail customers	-12 325	5 512
corporate customers	-12 614	7 890
Stage 1	-11 738	6 587
retail customers	-269	3 898
corporate customers	-11 469	2 689
POCI	-44 174	-29 288
Recoveries	57 092	25 248
Investment securities	-1 757	-514
Off-balance provisions	2 240	-1 607
Net expected credit losses	-93 420	-100 159

6 Cost of legal risk of FX mortgage loans

	01.01.2026 - 31.03.2026	01.01.2025 - 31.03.2025
Loans and advances to customers - adjustment decreasing the gross carrying amount of loans	-14 228	-9 009
Provisions	-23 391	-7 984
Other	963	1 099
Cost of legal risk of FX mortgage loans	-36 656	-15 894

7 Income tax

In accordance with IAS 34, the Bank took into account the principle of recognizing income tax charges on the financial result based on the management's best possible estimate of the weighted average annual income tax rate that the Bank expects in 2026. The projected annual effective tax rate is approximately 37%.

7.1 Tax charge disclosed in the profit and loss account

	01.01.2026 - 31.03.2026	01.01.2025 - 31.03.2025
Current tax	162 647	105 074
Deferred income tax	69 658	55 427
Income tax	232 305	160 501

On 1 January 2026, the Act of 6 November 2025, amending the Corporate Income Tax Act and the Act on Tax on Certain Financial Institutions (Journal of Laws of 2025, item 1658), entered into force, which changes the corporate income tax rate for banks. The Act increases the corporate income tax rate for banks (excluding taxpayers who are cooperative banks) in 2026 from the current 19% to 30%.

Notes to the interim separate statement of financial position

8 Loans and advances to customers

The accounting principles are presented in the interim condensed consolidated financial statements in note 19.

Loans and advances granted to customers	31.03.2026	31.12.2025
Retail segment	44 848 704	43 866 251
Consumer loans	20 754 416	20 862 061
Mortgage loans	24 094 288	23 004 190
Corporate segment	26 970 837	24 312 416
Gross carrying amount	71 819 541	68 178 667
Expected credit losses	-2 716 511	-2 623 632
Carrying amount	69 103 030	65 555 035

Loans and advances granted to customers 31.03.2026	Stage 1	Stage 2	Stage 3	POCI	Total
Retail segment	40 247 008	3 517 457	1 065 300	18 939	44 848 704
Consumer loans	17 718 881	2 168 239	852 935	14 361	20 754 416
Mortgage loans	22 528 127	1 349 218	212 365	4 578	24 094 288
Corporate segment	20 311 174	4 207 789	2 204 762	247 112	26 970 837
Gross carrying amount	60 558 182	7 725 246	3 270 062	266 051	71 819 541
Expected credit losses	-317 275	-561 911	-1 808 628	-28 697	-2 716 511
Carrying amount	60 240 907	7 163 335	1 461 434	237 354	69 103 030

Loans and advances granted to customers 31.12.2025	Stage 1	Stage 2	Stage 3	POCI	Total
Retail segment	39 428 926	3 423 401	1 001 015	12 909	43 866 251
Consumer loans	17 938 288	2 116 225	796 694	10 854	20 862 061
Mortgage loans	21 490 638	1 307 176	204 321	2 055	23 004 190
Corporate segment	17 616 232	4 177 476	2 260 944	257 764	24 312 416
Gross carrying amount	57 045 158	7 600 877	3 261 959	270 673	68 178 667
Expected credit losses	-305 166	-536 752	-1 766 367	-15 347	-2 623 632
Carrying amount	56 739 992	7 064 125	1 495 592	255 326	65 555 035

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
Retail segment					
Consumer loans					
Gross carrying amount					
As at 01.01.2026	17 938 288	2 116 225	796 694	10 854	20 862 061
New / purchased / granted financial assets	3 256 768	0	0	4 517	3 261 285
Changes due to the sale or expiry of the instrument	-1 554 617	-73 922	-14 600	-136	-1 643 275
Transfer to Stage 1	281 114	-277 439	-3 675	0	0
Transfer to Stage 2	-586 271	606 774	-20 503	0	0
Transfer to Stage 3	-38 758	-102 827	141 585	0	0
Valuation changes including partial repayments	-1 578 883	-100 277	-15 068	-811	-1 695 039
Assets written off the balance sheet	0	0	-31 545	-71	-31 616
Other changes, including exchange differences	1 240	-295	47	8	1 000
As at 31.03.2026	17 718 881	2 168 239	852 935	14 361	20 754 416
Expected credit losses					
As at 01.01.2026	216 508	261 891	528 519	-4 337	1 002 581
New / purchased / granted financial assets	23 345	0	0	7 831	31 176
Changes due to the sale or expiry of the instrument	-16 777	-7 195	-16 587	-47	-40 606
Transfer to Stage 1	39 291	-38 044	-1 247	0	0
Transfer to Stage 2	-15 763	22 627	-6 864	0	0
Transfer to Stage 3	-1 998	-23 330	25 328	0	0
Change in the estimate of expected credit losses*	-27 550	58 546	64 638	1 342	96 976
Net expected credit losses in the income statement	548	12 604	65 268	9 126	87 546
Assets written off the balance sheet	0	0	-31 545	-71	-31 616
Fair value evaluation at the moment of initial recognition	0	0	0	-8 797	-8 797
Other changes, including exchange differences	120	10	13 095	-468	12 757
As at 31.03.2026	217 176	274 505	575 337	-4 547	1 062 471
Carrying amount as at 31.03.2026	17 501 705	1 893 734	277 598	18 908	19 691 945

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
Retail segment					
Consumer loans					
Gross carrying amount					
As at 01.01.2025	17 943 094	1 663 438	920 082	18 709	20 545 323
New / purchased / granted financial assets	3 315 775	0	0	1 191	3 316 966

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
Changes due to the sale or expiry of the instrument	-1 504 692	-49 505	-8 610	-358	-1 563 165
Transfer to Stage 1	207 128	-201 741	-5 387	0	0
Transfer to Stage 2	-390 003	410 855	-20 852	0	0
Transfer to Stage 3	-39 451	-110 192	149 643	0	0
Valuation changes including partial repayments	-1 513 274	-71 115	-16 278	-1 236	-1 601 903
Assets written off the balance sheet	0	0	-38 193	-180	-38 373
Other changes, including exchange differences	-987	458	-380	-9	-918
As at 31.03.2025	18 017 590	1 642 198	980 025	18 117	20 657 930
Expected credit losses					
As at 01.01.2025	271 944	232 658	596 776	-543	1 100 835
New / purchased / granted financial assets	26 690	0	0	1 964	28 654
Changes due to the sale or expiry of the instrument	-19 191	-5 406	-10 824	-391	-35 812
Transfer to Stage 1	34 462	-32 924	-1 538	0	0
Transfer to Stage 2	-17 085	24 304	-7 219	0	0
Transfer to Stage 3	-2 345	-22 732	25 077	0	0
Change in the estimate of expected credit losses*	-25 534	29 539	69 361	813	74 179
Net expected credit losses in the income statement	-3 003	-7 219	74 857	2 386	67 021
Assets written off the balance sheet	0	0	-38 193	-180	-38 373
Fair value evaluation at the moment of initial recognition	0	0	0	-1 888	-1 888
Other changes, including exchange differences	0	-23	10 311	-514	9 774
As at 31.03.2025	268 941	225 416	643 751	-739	1 137 369
Carrying amount as at 31.03.2025	17 748 649	1 416 782	336 274	18 856	19 520 561

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
Retail segment					
Mortgage loans					
Gross carrying amount					
As at 01.01.2026	21 490 638	1 307 176	204 321	2 055	23 004 190
New / purchased / granted financial assets	1 546 645	0	0	2 584	1 549 229
Changes due to the sale or expiry of the instrument	-390 362	-16 711	-9 241	-2	-416 316
Transfer to Stage 1	100 249	-99 982	-267	0	0
Transfer to Stage 2	-187 448	192 399	-4 951	0	0
Transfer to Stage 3	-5 369	-20 973	26 342	0	0
Valuation changes including partial repayments	-80 862	-15 715	-1 804	-68	-98 449
Assets written off the balance sheet	0	0	-2 604	0	-2 604
Other changes, including exchange differences	54 636	3 024	569	9	58 238
As at 31.03.2026	22 528 127	1 349 218	212 365	4 578	24 094 288
Expected credit losses					0
As at 01.01.2026	11 507	62 654	70 748	-257	144 652
New / purchased / granted financial assets	482	0	0	1 725	2 207
Changes due to the sale or expiry of the instrument	-200	-655	-6 083	18	-6 920
Transfer to Stage 1	4 410	-4 361	-49	0	0
Transfer to Stage 2	-714	1 784	-1 070	0	0
Transfer to Stage 3	-162	-1 652	1 814	0	0
Change in the estimate of expected credit losses*	-4 095	4 605	7 779	138	8 427
Net expected credit losses in the income statement	-279	-279	2 391	1 881	3 714
Assets written off the balance sheet	0	0	-2 604	0	-2 604
Fair value evaluation at the moment of initial recognition	0	0	0	-1 765	-1 765

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
Other changes, including exchange differences	32	107	1 900	-37	2 002
As at 31.03.2026	11 260	62 482	72 435	-178	145 999
Carrying amount as at 31.03.2026	22 516 867	1 286 736	139 930	4 756	23 948 289

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
Retail segment					
Mortgage loans					
Gross carrying amount					
As at 01.01.2025	19 293 245	986 039	255 591	3 689	20 538 564
New / purchased / granted financial assets	787 276	0	0	0	787 276
Changes due to the sale or expiry of the instrument	-237 025	-13 927	-2 716	-31	-253 699
Transfer to Stage 1	105 107	-103 203	-1 904	0	0
Transfer to Stage 2	-166 321	171 472	-5 151	0	0
Transfer to Stage 3	-8 638	-21 550	30 188	0	0
Valuation changes including partial repayments	-79 703	-7 657	-2 283	-80	-89 723
Assets written off the balance sheet	0	0	-1 489	0	-1 489
Other changes, including exchange differences	-69 408	-3 572	-1 135	-34	-74 149
As at 31.03.2025	19 624 533	1 007 602	271 101	3 544	20 906 780
Expected credit losses					
As at 01.01.2025	20 399	45 113	111 019	92	176 623
New / purchased / granted financial assets	282	0	0	0	282
Changes due to the sale or expiry of the instrument	-391	-594	-1 820	-13	-2 818
Transfer to Stage 1	5 105	-4 622	-483	0	0
Transfer to Stage 2	-1 836	3 369	-1 533	0	0
Transfer to Stage 3	-127	-2 277	2 404	0	0
Change in the estimate of expected credit losses*	-3 929	5 830	7 881	68	9 850
Net expected credit losses in the income statement	-896	1 706	6 449	55	7 314
Assets written off the balance sheet	0	0	-1 489	0	-1 489
Fair value evaluation at the moment of initial recognition	0	0	0	0	0
Other changes, including exchange differences	-62	-173	662	-66	361
As at 31.03.2025	19 441	46 646	116 641	81	182 809
Carrying amount as at 31.03.2025	19 605 092	960 956	154 460	3 463	20 723 971

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
Corporate segment					
Gross carrying amount					
As at 01.01.2026	17 616 232	4 177 476	2 260 944	257 764	24 312 416
New / purchased / granted financial assets	3 820 755			11 058	3 831 813
Changes due to the sale or expiry of the instrument	-797 263	-194 791	-39 827	-8 329	-1 040 210
Transfer to Stage 1	221 381	-220 373	-1 008	0	0
Transfer to Stage 2	-563 977	570 776	-6 799	0	0
Transfer to Stage 3	-22 815	-95 802	118 617	0	0
Valuation changes including partial repayments	-10 897	-37 571	-89 864	-15 052	-153 384
Assets written off the balance sheet	0	0	-45 884	-46	-45 930
Other changes, including exchange differences	47 758	8 074	8 583	1 717	66 132

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
As at 31.03.2026	20 311 174	4 207 789	2 204 762	247 112	26 970 837
Expected credit losses					0
As at 01.01.2026	77 151	212 207	1 167 100	19 941	1 476 399
New / purchased / granted financial assets	19 364	0	0	17 855	37 219
Changes due to the sale or expiry of the instrument	-1 665	-7 625	-39 306	-1 064	-49 660
Transfer to Stage 1	6 043	-5 732	-311	0	0
Transfer to Stage 2	-11 589	13 242	-1 653	0	0
Transfer to Stage 3	-5 538	-11 050	16 588	0	0
Change in the estimate of expected credit losses*	4 854	23 779	27 167	16 376	72 176
Net expected credit losses in the income statement	11 469	12 614	2 485	33 167	59 735
Assets written off the balance sheet	0	0	-45 884	-46	-45 930
Fair value evaluation at the moment of initial recognition	0	0		-17 245	-17 245
Other changes, including exchange differences	219	103	37 155	-2 395	35 082
As at 31.03.2026	88 839	224 924	1 160 856	33 422	1 508 041
Carrying amount as at 31.03.2026	20 222 335	3 982 865	1 043 906	213 690	25 462 796

Loans and advances to customers	Stage 1	Stage 2	Stage 3	POCI	Total
Corporate segment					
Gross carrying amount					
As at 01.01.2025	17 105 773	4 468 294	2 779 705	242 879	24 596 651
New / purchased / granted financial assets	1 762 513	0	0	13 570	1 776 083
Changes due to the sale or expiry of the instrument	-1 190 533	-111 824	-55 702	-532	-1 358 591
Transfer to Stage 1	246 904	-245 492	-1 412	0	0
Transfer to Stage 2	-817 911	861 795	-43 884	0	0
Transfer to Stage 3	-56 091	-105 248	161 339	0	0
Valuation changes including partial repayments	-16 634	-137 528	-88 472	-7 639	-250 273
Assets written off the balance sheet	0	0	-117 281	-1 156	-118 437
Other changes, including exchange differences	-57 579	-20 372	0	-2 678	-80 629
As at 31.03.2025	16 976 442	4 709 625	2 634 293	244 444	24 564 804
Expected credit losses					
As at 01.01.2025	91 898	252 362	1 407 308	34 420	1 785 988
New / purchased / granted financial assets	19 336	0	0	22 776	42 112
Changes due to the sale or expiry of the instrument	-2 685	-4 213	-54 864	-1 129	-62 891
Transfer to Stage 1	7 273	-7 013	-260	0	0
Transfer to Stage 2	-10 315	15 804	-5 489	0	0
Transfer to Stage 3	-8 820	-11 775	20 595	0	0
Change in the estimate of expected credit losses*	-7 477	-692	72 699	5 200	69 730
Net expected credit losses in the income statement	-2 688	-7 889	32 681	26 847	48 951
Assets written off the balance sheet	0	0	-117 281	-1 156	-118 437
Fair value evaluation at the moment of initial recognition	0	0	0	-25 019	-25 019
Other changes, including exchange differences	-170	-656	30 923	-3 471	26 626
As at 31.03.2025	89 040	243 817	1 353 631	31 621	1 718 109
Carrying amount as at 31.03.2025	16 887 402	4 465 808	1 280 662	212 823	22 846 695

*The change in the estimate of expected losses includes changes in the level of credit risk

9 Investments in subsidiaries

Company name - subsidiaries	Share% 31.03.2026	Share value 31.03.2026	Share% 31.12.2025	Share value 31.12.2025
Alior Services sp. z o.o.	100%	5 357	100%	5 357
Alior Leasing sp. z o.o.	100%	146 895	100%	146 895
Meritum Services ICB SA	100%	32 185	100%	32 185
Alior TFI SA	100%	21 453	100%	21 453
Corsham sp. z o.o.	100%	10 205	100%	10 205
RBL_VC sp. z o.o.	100%	30	100%	30
RBL_VC sp. z o.o. ASI spółka komandytowo-akcyjna	100%	6 127	100%	6 127
Total		222 252		222 252

10 Amounts due to customers

Structure by type and customer segment	31.03.2026	31.12.2025
Retail segment	62 871 979	59 112 643
Current deposits	46 279 971	43 137 688
Term deposits	16 277 462	15 678 809
Other liabilities	314 546	296 146
Corporate segment	22 615 314	23 553 715
Current deposits	14 402 132	15 685 264
Term deposits	7 988 641	7 646 127
Other liabilities	224 541	222 324
Total	85 487 293	82 666 358

11 Debt securities issued

Structure by type	31.03.2026	31.12.2025
Bonds issued liabilities	2 303 659	2 268 934
Bank structured securities issued liabilities("BPP")	53 366	52 936
Total	2 357 025	2 321 870

	Nominal value in the currency 31.03.2026	Nominal value in the currency 31.12.2025	Currency	Term	Interest	Status of liabilities	
						31.03.2026	31.12.2025
Series N Bonds	450 000	450 000	PLN	20.12.2023-15.06.2027	WIBOR6M +2.81	458 905	451 415
Series O Bonds	550 000	550 000	PLN	27.06.2024-09.06.2028	WIBOR6M +1.99	560 148	552 066
Series P Bonds	400 000	400 000	PLN	14.11.2024-14.04.2028	WIBOR6M +2.07	412 094	405 653
Series R Bonds	400 000	400 000	PLN	17.06.2025-17.04.2029	WIBOR6M +1.95	411 534	405 280
Series S Bonds	450 000	450 000	PLN	30.10.2025-19.10.2029	WIBOR6M +1.50	460 978	454 520

	Nominal value in the currency 31.03.2026	Nominal value in the currency 31.12.2025	Currency	Term	Interest	Status of liabilities	
						31.03.2026	31.12.2025
BPP	52 620	52 620	PLN	03.2025-05.2027	The amount of the benefit is calculated by the BPP Issuer according to the formula described in the final terms of a given series. The payment and amount of the benefit depend on the conditions of the valuation of the underlying instrument, such as a stock exchange index, valuation of company shares.	53 366	52 936
Total						2 357 025	2 321 870

Issues in the reporting periods

In the first quarter of 2026, the Bank did not conduct any new issuances or early redemptions.

01.01.2025-31.03.2025	Currency	Issues - original currency	Issues - in PLN	Redemptions - original currency	Redemptions - in PLN
BPP	PLN	9 549	9 549	0	0
BPW	PLN	0	0	140	140
BPW	USD	0	0	55	228
Total			9 549		368

12 Provisions

	Provisions for legal claims	Provisions for retirement benefits	Provisions for off- balance sheet liabilities granted	Provision for reimbursement of credit costs (TSUE)	Total provisions
As at 01.01.2026	312 003	13 834	37 158	39 629	402 624
Established provisions	43 298	500	26 730	0	70 528
Reversal of provisions	-29 129	0	-28 970	-6 923	-65 022
Utilized provisions	-5 572	-192	0	-2 661	-8 425
Other changes	628	0	68	0	696
As at 31.03.2026	321 228	14 142	34 986	30 045	400 401

	Provisions for legal claims	Provisions for retirement benefits	Provisions for off- balance sheet liabilities granted	Provision for reimbursement of credit costs (TSUE)	Total provisions
As at 01.01.2025	213 069	9 325	42 773	53 739	318 906
Established provisions	15 957	1 180	26 792	314	44 243
Reversal of provisions	-2 564	0	-25 185	-96	-27 845
Utilized provisions	-7 286	-54	0	-4 854	-12 194
Other changes	-5	0	-216	0	-221
As at 31.03.2025	219 171	10 451	44 164	49 103	322 889

Other additional information

13 Off-balance sheet items

Off-balance sheet liabilities granted to customers	31.03.2026	31.12.2025
Granted off-balance liabilities	14 375 805	15 251 070
Concerning financing	13 471 255	14 401 019
Guarantees	904 550	850 051
Performance guarantees	286 475	280 740
Financial guarantees	618 075	569 311

	31.03.2026	31.12.2025
Off-balance sheet liabilities by entity	14 375 805	15 251 070
Concerning financing	13 471 255	14 401 019
customers	13 218 714	14 214 751
public entities	252 541	186 268
Guarantees	904 550	850 051
banks	11 291	11 272
customers	893 259	838 779

31.03.2026	Nominal amount			Provisions		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Concerning financing	11 764 177	1 646 932	60 146	20 411	13 671	0
Guarantees	770 045	131 637	2 868	269	187	448
Total	12 534 222	1 778 569	63 014	20 680	13 858	448

31.12.2025	Nominal amount			Provisions		
	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
Concerning financing	12 368 956	1 971 330	60 733	20 284	16 112	0
Guarantees	703 209	139 192	7 650	166	123	473
Total	13 072 165	2 110 522	68 383	20 450	16 235	473

Reconciliations between the opening balance and the closing balance of off-balance sheet liabilities granted to customers and arrangements regarding the value of provisions created in this respect are presented below.

Change in off-balance sheet liabilities – concerning financing (nominal value)	Stage 1	Stage 2	Stage 3	Total
As at 01.01.2026	12 368 956	1 971 330	60 733	14 401 019
New / purchased / granted financial assets	1 747 187	0	0	1 747 187
Changes due to the sale or expiry of the instrument	-1 276 861	-102 181	-9 446	-1 388 488
Transfer to Stage 1	295 125	-294 957	-168	0
Transfer to Stage 2	-265 659	266 475	-816	0
Transfer to Stage 3	-2 498	-6 527	9 025	0
Changing commitment	-1 122 822	-187 839	818	-1 309 843

Change in off-balance sheet liabilities – concerning financing (nominal value)	Stage 1	Stage 2	Stage 3	Total
Other changes, including exchange rate differences	20 749	631	0	21 380
As at 31.03.2026	11 764 177	1 646 932	60 146	13 471 255

Change in off-balance sheet liabilities – guarantees (nominal value)	Stage 1	Stage 2	Stage 3	Total
As at 01.01.2026	703 209	139 192	7 650	850 051
New / purchased / granted financial assets	157 571	0	0	157 571
Changes due to the sale or expiry of the instrument	-59 895	-26 109	-5 190	-91 194
Transfer to Stage 1	10 102	-10 102	0	0
Transfer to Stage 2	-7 108	7 108	0	0
Transfer to Stage 3	-44	-356	400	0
Changing commitment	-34 982	21 781	0	-13 201
Other changes, including exchange rate differences	1 192	123	8	1 323
As at 31.03.2026	770 045	131 637	2 868	904 550

Change in off-balance sheet liabilities – concerning financing (nominal value)	Stage 1	Stage 2	Stage 3	Total
As at 01.01.2025	10 747 653	1 319 895	57 150	12 124 698
New / purchased / granted financial assets	2 102 725	0	0	2 102 725
Changes due to the sale or expiry of the instrument	-784 167	-112 296	-6 487	-902 950
Transfer to Stage 1	83 268	-83 204	-64	0
Transfer to Stage 2	-336 426	336 645	-219	0
Transfer to Stage 3	-6 493	-2 518	9 011	0
Changing commitment	-512 639	-58 092	361	-570 370
Other changes, including exchange rate differences	-11 759	-1 653	-1 068	-14 480
As at 31.03.2025	11 282 162	1 398 777	58 684	12 739 623

Change in off-balance sheet liabilities – guarantees (nominal value)	Stage 1	Stage 2	Stage 3	Total
As at 01.01.2025	744 767	196 046	16 476	957 289
New / purchased / granted financial assets	122 636	0	0	122 636
Changes due to the sale or expiry of the instrument	-68 858	-9 590	-264	-78 712
Transfer to Stage 1	756	-756	0	0
Transfer to Stage 2	-21 544	21 544	0	0
Transfer to Stage 3	0	-1 366	1 366	0
Changing commitment	-5 727	-3 692	492	-8 927
Other changes, including exchange rate differences	-1 039	-384	-176	-1 599
As at 31.03.2025	770 991	201 802	17 894	990 687

Change in the provision for off-balance sheet liabilities concerning financing	Stage 1	Stage 2	Stage 3	Total
As at 01.01.2026	20 284	16 112	0	36 396
New / purchased / granted financial assets	7 884	0	0	7 884
Changes due to the sale or expiry of the instrument	-1 769	-1 017	0	-2 786
Transfer to Stage 1	3 762	-3 762	0	0
Transfer to Stage 2	-3 704	3 704	0	0
Transfer to Stage 3	-4	-245	249	0

Change in the provision for off-balance sheet liabilities concerning financing	Stage 1	Stage 2	Stage 3	Total
Change in the estimate of the provision for off-balance sheet liabilities	-6 102	-1 128	-249	-7 479
Other changes, including exchange rate differences	60	7	0	67
As at 31.03.2026	20 411	13 671	0	34 082

Change in the provision for off-balance sheet liabilities guarantees	Stage 1	Stage 2	Stage 3	Total
As at 01.01.2026	166	123	473	762
New / purchased / granted financial assets	153	0	0	153
Changes due to the sale or expiry of the instrument	-14	-8	-64	-86
Transfer to Stage 1	2	-2	0	0
Transfer to Stage 2	-12	12	0	0
Transfer to Stage 3	-36	0	36	0
Change in the estimate of the provision for off-balance sheet liabilities	10	62	2	74
Other changes, including exchange rate differences	0	0	1	1
As at 31.03.2026	269	187	448	904

Change in the provision for off-balance sheet liabilities concerning financing	Stage 1	Stage 2	Stage 3	Total
As at 01.01.2025	18 678	14 196	0	32 874
New / purchased / granted financial assets	8 857	0	0	8 857
Changes due to the sale or expiry of the instrument	-2 923	-1 891	-71	-4 885
Transfer to Stage 1	1 475	-1 475	0	0
Transfer to Stage 2	-2 699	2 699	0	0
Transfer to Stage 3	-4	-62	66	0
Change in the estimate of the provision for off-balance sheet liabilities	-2 253	613	12	-1 628
Other changes, including exchange rate differences	-18	-122	-7	-147
As at 31.03.2025	21 113	13 958	0	35 071

Change in the provision for off-balance sheet liabilities guarantees	Stage 1	Stage 2	Stage 3	Total
As at 01.01.2025	150	462	9 287	9 899
New / purchased / granted financial assets	74	0	0	74
Changes due to the sale or expiry of the instrument	-10	-10	-216	-236
Transfer to Stage 1	0	0	0	0
Transfer to Stage 2	-43	43	0	0
Transfer to Stage 3	0	-58	58	0
Change in the estimate of the provision for off-balance sheet liabilities	3	-18	-561	-576
Other changes, including exchange rate differences	0	56	-124	-68
As at 31.03.2025	174	475	8 444	9 093

14 Fair value

The principles of fair value measurement of derivative instruments and unquoted debt securities measured at fair value were presented in the interim condensed consolidated financial statements, note 29 - Fair value, and have not changed in relation to the principles presented in the financial statements prepared as at 31 December 2025.

31.03.2026	Level 1	Level 2	Level 3	Total
Securities and derivatives	21 324 208	1 754 021	201 047	23 279 276
Securities measured at fair value through profit and loss	42 978	365 017	4 476	412 471
SWAP	0	136 244	0	136 244
Cap Floor Options	0	1 157	0	1 157
FRA	0	2 129	0	2 129
Forward	0	0	0	0
FX swap	0	76 128	0	76 128
FX forward	0	26 671	0	26 671
CIRS	0	1 186	0	1 186
FX options	0	9 815	69	9 884
Other options	0	0	128	128
Other instruments	101	111 687	0	111 788
Financial derivatives	101	365 017	197	365 315
Treasury bonds	42 877	0	0	42 877
Other bonds	0	0	4	4
Equity instruments	0	0	4 275	4 275
Securities	42 877	0	4 279	47 156
Securities measured at fair value through other comprehensive income	21 281 230	999 271	196 571	22 477 072
Money bills	0	999 271	0	999 271
Treasury bonds	19 910 704	0	0	19 910 704
Treasury bills	106 998	0	0	106 998
Other bonds	1 263 528	0	0	1 263 528
Equity instruments	0	0	196 571	196 571
Derivative hedging instruments	0	389 733	0	389 733
Interest rate transactions	0	389 733	0	389 733

31.12.2025	Level 1	Level 2	Level 3	Total
Securities and derivatives	21 346 191	2 006 854	203 251	23 556 296
Securities measured at fair value through profit and loss	103 369	247 876	4 947	356 192
SWAP	0	155 724	0	155 724
Cap Floor Options	0	485	0	485
FRA	0	577	0	577
Forward	15	0	0	15
FX Swap	0	16 386	0	16 386
FX forward	0	34 285	0	34 285
CIRS	0	1 058	0	1 058
FX options	0	7 615	24	7 639
Other options	0	0	146	146
Other instruments	30	31 746	0	31 776
Financial derivatives	45	247 876	170	248 091

31.12.2025	Level 1	Level 2	Level 3	Total
Treasury bonds	103 324	0	0	103 324
Other bonds	0	0	4	4
Equity instruments	0	0	4 773	4 773
Securities	103 324	0	4 777	108 101
Securities measured at fair value through other comprehensive income	21 242 822	1 099 389	198 304	22 540 515
Money bills	0	1 099 389	0	1 099 389
Treasury bonds	19 046 261	0	0	19 046 261
Treasury bills	945 076	0	0	945 076
Other bonds	1 251 485	0	0	1 251 485
Equity instruments	0	0	198 304	198 304
Derivative hedging instruments	0	659 589	0	659 589
Interest rate transactions	0	659 589	0	659 589

31.03.2026	Level 1	Level 2	Level 3	Total
Financial liabilities held for trading	10	370 794	298	371 102
SWAP	0	159 677	0	159 677
Cap Floor Options	0	1 157	0	1 157
FRA	0	561	0	561
FX Swap	0	53 757	0	53 757
FX forward	0	25 035	0	25 035
CIRS	0	6 159	0	6 159
FX options	0	10 132	170	10 302
Other options	0	0	128	128
Other instruments	10	114 316	0	114 326
Derivative hedging instruments	0	123 198	0	123 198
Interest rate transactions	0	123 198	0	123 198

31.12.2025	Level 1	Level 2	Level 3	Total
Financial liabilities held for trading	59 239	267 564	321	327 124
Bonds	59 222	0	0	59 222
SWAP	0	190 160	0	190 160
Cap Floor Options	0	485	0	485
FRA	0	893	0	893
FX Swap	0	21 290	0	21 290
FX forward	0	8 908	0	8 908
CIRS	0	6 104	0	6 104
FX options	0	9 850	175	10 025
Other options	0	0	146	146
Other instruments	17	29 874	0	29 891
Derivative hedging instruments	0	69 034	0	69 034
Interest rate transactions	0	69 034	0	69 034

Reconciliation of changes at level 3 of fair value hierarchy

Changes in financial assets and liabilities	Assets			Liabilities
	Equity instruments	Debt instruments	Derivatives	Derivatives
As at 01.01.2026	203 077	4	170	321
Acquisitions/Reclassification of assets	0	0	55	93
Net changes recognized in other comprehensive income	-1 745	0	0	0
Net changes recognized in profit and loss	-665	0	-18	-10
Exchange rate differences	179	0	0	0
Settlement / redemption	0	0	-10	-106
As at 31.03.2026	200 846	4	197	298

Changes in financial assets and liabilities	Assets			Liabilities
	Equity instruments	Debt instruments	Derivatives	Derivatives
As at 01.01.2025	149 712	4	26	119
Acquisitions/Reclassification of assets	0	0	53	148
Net changes recognized in other comprehensive income	0	0	0	0
Net changes recognized in profit and loss	1 316	0	0	0
Exchange rate differences	-790	0	0	0
Settlement / redemption	-5	0	-26	-119
As at 31.03.2025	150 233	4	53	148

In first quarter of 2026, the Bank did not reclassify securities and derivatives between levels of the fair value hierarchy.

Below is presented the carrying value and fair value of assets and liabilities that are not disclosed in the statement of financial position at fair value.

31.03.2026	Carrying value	Fair value			
		Level 1	Level 2	Level 3	Total
Assets					
Cash and cash equivalents	1 563 322	423 941	1 139 381	0	1 563 322
Amount due from banks	2 353 440	0	2 353 440	0	2 353 440
Loans and advances to customers	69 103 030	0	0	72 092 551	72 092 551
Retail segment	43 640 234	0	0	46 239 964	46 239 964
Consumer loans	19 691 945	0	0	20 025 082	20 025 082
Mortgage loans	23 948 289	0	0	26 214 882	26 214 882
Corporate segment	25 462 796	0	0	25 852 587	25 852 587
Securities measured at amortized cost	5 585 239	3 633 979	0	61	3 634 040
Liabilities					
Amounts due to banks	457 559	0	457 559	0	457 559
Amounts due to customers	85 487 293	0	0	85 487 293	85 487 293
Debt securities issued	2 357 025	0	0	2 356 530	2 356 530

31.12.2025	Carrying value	Fair value			
		Level 1	Level 2	Level 3	Total
Assets					
Cash and cash equivalents	4 056 501	430 738	3 625 763	0	4 056 501
Amount due from banks	2 203 109	0	2 203 109	0	2 203 109
Loans and advances to customers	65 555 035	0	0	67 535 616	67 535 616
Retail segment	42 719 018	0	0	44 276 349	44 276 349
Consumer loans	19 859 480	0	0	19 856 657	19 856 657
Mortgage loans	22 859 538	0	0	24 419 692	24 419 692
Corporate segment	22 836 017	0	0	23 259 267	23 259 267
Securities measured at amortized cost	3 595 736	3 633 979	0	61	3 634 040
Liabilities					
Amounts due to banks	589 204	0	589 204	0	589 204
Amounts due to customers	82 666 358	0	0	82 666 358	82 666 358
Debt securities issued	2 321 870	0	0	2 321 640	2 321 640

15 Transactions with subsidiaries

Bank's subsidiaries as at 31 March 2026 and the date of this report was as follows:

Company's name - subsidiaries	24.04.2026	31.03.2026	31.12.2025
Alior Services sp. z o.o.	100%	100%	100%
Alior Leasing sp. z o.o.	100%	100%	100%
- AL Finance sp. z o.o.	100%	100%	100%
- Alior Leasing Individual sp. z o.o.	100% - Alior Leasing sp.z o.o.	100% - Alior Leasing sp.z o.o.	100% - Alior Leasing sp.z o.o.
Meritum Services ICB SA	100%	100%	100%
Alior TFI SA	100%	100%	100%
Corsham sp. z o.o.	100%	100%	100%
RBL_VC sp. z o.o.	100%	100%	100%
RBL_VC sp z o.o. ASI spółka komandytowo-akcyjna	100%	100%	100%

Subsidiaries	31.03.2026	31.12.2025
Loans and advances to customers	7 306 467	6 984 881
Fixed assets	13 107	5 777
Other assets	34	0
Total assets	7 319 608	6 990 658
Amounts due to customers	172 352	159 394
Provisions	819	1 038
Other liabilities	16 779	9 349
Total liabilities	189 950	169 781

Subsidiaries	31.03.2026	31.12.2025
Off-balance liabilities granted to customers	573 960	741 439
Relating to financing	573 960	741 439

Subsidiaries	01.01.2026-31.03.2026	01.01.2025-31.03.2025
Interest income	84 134	95 475
Interest expenses	-496	-672
Fee and commission income	6 928	5 873
Fee and commission expense	-112	-75
The result on financial assets measured at fair value through profit or loss and FX result	58	86
Other operating income	1 257	917
General administrative expenses	-4 263	-2 219
Net expected credit losses	1 884	270
Total	89 390	99 655

16 Transactions with the State Treasury and related entities

Below there are material transactions with the State Treasury and its related entities with the exception of IAS 24.25. The transactions with the State Treasury mainly concern operations on treasury securities. The remaining transactions presented in the note below concern operations with selected ten entities with the highest exposure.

Transactions with the State Treasury and related entities as at 31 March 2026

Name	Loans to customers/debt instruments	Interest and commission income
State Treasury	22 852 563	248 986
Customer 1	220 275	2 728
Customer 2	132 006	2 270
Customer 3	111 843	1 020
Customer 4	81 095	1 244
Customer 5	68 850	1 488
Customer 6	56 597	0
Customer 7	53 322	759
Customer 8	49 756	575
Customer 9	41 364	651
Customer 10	20 874	3 049

Name	Amounts due to customers	Interest costs
Customer 1	123 384	-494
Customer 2	85 574	-396
Customer 3	74 487	-544
Customer 4	72 066	-306
Customer 5	65 705	-751
Customer 6	57 610	-357
Customer 7	45 379	-360
Customer 8	41 525	-282
Customer 9	25 805	-50
Customer 10	22 256	-139

Name	Off-balance sheet items	Commission income
Customer 1	794 625	341
Customer 2	200 000	0
Customer 3	178 359	0
Customer 4	102 900	10
Customer 5	85 000	0
Customer 6	60 000	0
Customer 7	50 000	70
Customer 8	50 000	0
Customer 9	46 339	0
Customer 10	20 000	0

Transactions with the State Treasury and related entities as at 31 December 2025

Name	Loans to customers/debt instruments	Interest and commission income
State Treasury	18 959 083	851 703
Customer 1	668 138	200 034
Customer 2	217 554	14 127
Customer 3	160 425	11 420
Customer 4	134 146	11 969
Customer 5	95 583	4 815
Customer 6	81 165	3 414
Customer 7	68 864	6 548
Customer 8	53 062	3 871
Customer 9	42 051	7 092
Customer 10	20 158	4 517

Name	Amounts due to customers	Interest costs
Customer 1	136 514	-4 038
Customer 2	71 474	-2 712
Customer 3	64 888	-1 608
Customer 4	45 473	-1 164
Customer 5	41 152	-1 113
Customer 6	23 905	-377
Customer 7	23 847	-2 598
Customer 8	22 942	-164
Customer 9	21 864	-1 552
Customer 10	20 968	-138

Name	Off-balance sheet items	Commission income
Customer 1	788 856	1 386
Customer 2	200 000	0
Customer 3	178 359	0
Customer 4	102 900	0
Customer 5	85 000	0
Customer 6	60 000	0

Name	Off-balance sheet items	Commission income
Customer 7	50 000	339
Customer 8	50 000	0
Customer 9	46 165	0
Customer 10	29 712	0

All transactions with the State Treasury and its related entities were concluded at arm's length.

17 Transactions with senior executives

Below are presented the items of the statement of financial position, which include the balances of the Bank's transactions with the Bank's Management Board and Supervisory Board. All transactions with supervising and managing persons are performed in line with the relevant regulations concerning banking products and at market rates.

31.03.2026	Supervising, managing persons	Supervisory Board	Bank's Management Board
Amounts due to customers	1 264	241	1 023
Total liabilities	1 264	241	1 023

31.12.2025	Supervising, managing persons	Supervisory Board	Bank's Management Board
Amounts due to customers	1 453	237	1 216
Total liabilities	1 453	237	1 216

18 Legal claims

In the Bank's opinion, no single court, arbitration court or public administration body proceedings in progress during the first quarter of 2026, and none of the proceedings jointly, could pose a threat to the Bank's financial liquidity.

In accordance with IAS 37, the Bank each time assesses whether a past event gave rise to a present obligation. In legal claims, the Bank additionally uses expert opinions. If, based on expert judgment and taking into account all circumstances, the Bank assesses that the existence of a present obligation as at the balance sheet date is more likely than not and the Bank is able to reliably estimate the amount of the obligation in this respect, then it creates a provision. As at 31 March 2026, the Bank created provisions for legal claims brought against the Bank, which, according to the legal opinion, involve the risk of outflow of funds due to fulfillment of the obligation in the amount of PLN 321 228 thousand and as at 31 December 2025 in the amount of PLN 312 003 thousand.

The proceedings which according to the opinion of the Management Board are significant are presented below.

Cases related to the distribution of certificates of participation in investment funds

The Bank, as part of its activities as part of a separate organizational unit - Biuro Maklerskie Alior Bank SA, in the years 2012 - 2016 conducted activities in the field of distribution of certificates of participation in investment funds: Inwestycje Rolne Fundusz Inwestycyjny Zamknięty Aktywów Niepublicznych,

Inwestycje Selektywne Fundusz Inwestycyjny Zamknięty Aktywów Niepublicznych, Lasy Polskie Fundusz Inwestycyjny Zamknięty Aktywów Niepublicznych and Vivante Fundusz Inwestycyjny Zamknięty Aktywów Niepublicznych (hereinafter collectively referred to as "Funds"). The Bank distributed over 250 thousand investment certificates of the Funds.

On 21 November 2017, the Polish Financial Supervision Authority ("PFSA") issued a decision to withdraw the permit to operate by FinCrea TFI SA, which is the managing body of the Funds. The Polish Financial Supervision Authority justified the issuance of a decision found in the course of administrative proceedings for gross violations of the provisions of the Act on investment funds and management of alternative investment funds. The decision was immediately enforceable. No society has decided to take over the management of the Funds, which, pursuant to Art. 68 paragraph 2 in connection with Art. 246 paragraph 1 point 2 of the Act on Investment Funds and Management of Alternative Investment Funds was the reason for the dissolution of the Funds. The dissolution of an investment fund takes place after liquidation.

Investment funds were liquidated in 2024 by Raiffeisen Bank International AG with its registered office in Vienna - the liquidator. The liquidator paid out the funds obtained from the liquidation in proportion to the number of investment certificates held by the fund participants. The payments mean the remission of investment certificates held by fund participants.

Claims for payment

As at 31.03.2026, the Bank is defendant in 172 cases brought by the buyers of the Fund's investment certificates for payment (compensation for damage). The total value of the dispute in these cases is PLN 55.7 million

As at 31.12.2025, the Bank is defendant in 172 cases brought by the buyers of the Fund's investment certificates for payment (compensation for damage). The total value of the dispute in these cases is PLN 55.8 million.

In the Bank's opinion, each payment case requires an individual approach. The Bank conducted an analysis, selected cases and distinguished those with specific risk factors, which the Bank took into account in the approach to the provision created for this purpose. The Bank changed the estimate of the reserves held as of the balance sheet date in connection with the cases brought against the Bank by purchasers of the Funds' investment certificates for payment and for determining liability. The Bank will analyse the judgments issued on an ongoing basis, taking into account the impact of the liquidation and payments on this account on court judgments and will shape the amount of provisions accordingly.

Liability claims

The Bank is the defendant in 1 collective action brought by a natural person - a representative of a group of 328 natural and legal persons, for determination of the Bank's liability for damage and in 2 individual cases for establishing the Bank's liability for damage.

The class action was filed on 5 March 2018 against the Bank to determine the Bank's liability for damage caused by the Bank's improper performance of disclosure obligations towards customers and the improper performance of contracts for the provision of services for accepting and transmitting orders to purchase or sell Fund investment certificates. The court decided to hear the case in group proceedings.

In 2025, the District Court in Warsaw conducted evidentiary proceedings involving the examination of witnesses. The date of the next hearing has not been set. The initial value of the subject of the extended

claim amounts to approx. PLN 103.9 million. The lawsuits were filed to establish liability (not for payment, i.e. compensation for damage), therefore the Bank does not anticipate any outflow of cash from these proceedings, other than litigation costs, the amount of which the Bank estimates at PLN 600 thousand.

The total amount of the provision as at 31 March 2026 amounted PLN 42.7 million and as at 31 December 2025 – PLN 61.1 million.

Court proceedings of FX mortgage loans

As at 31 March 2026, there were 321 court proceedings pending against the Group (as at 31 December 2025 - 278) concerning mortgage loans granted in previous years in foreign currencies with a total value of the subject matter of the dispute of PLN 253 million (as at 31 December 2025 - PLN 232 million).

The main cause of the dispute indicated by the plaintiffs concerns the questioning of the provisions of the loan agreement regarding the Bank's use of conversion rates and results in claims for the partial or total invalidity of the loan agreements. In accordance with the established case law of the Court of Justice of the European Union and common courts in Poland, these claims, in particular those relating to the CHF currency, are considered to be justified.

The Bank monitors the state of court decisions on an ongoing basis in cases of loans indexed or denominated in a foreign currency in terms of the formation and possible changes in the lines of case law.

In its April 2026 judgments, the European Court of Justice (CJEU) confirmed the bank's previous position regarding the lack of a statute of limitations on claims for the repayment of capital from clients if a court finds the agreement invalid. Therefore, banks retain the right to recover the capital paid and are entitled to pursue claims through counterclaims from clients.

The table below presents the cumulative costs of legal risk of FX mortgage loans (in MPLN).

	31.03.2026	31.12.2025
Loans and advances to customers - adjustment decreasing the gross carrying amount of loans	201	186
Provisions	132	109
Total	333	295

Court proceedings regarding free credit sanction

The banking sector is facing the problem of the growing number of lawsuits filed by consumers or specialized entities purchasing receivables from consumers, covering the reimbursement of consumer credit costs due to defects in the consumer credit agreement. The basic objection of the plaintiffs, present in all cases, is the allegation of the lack of possibility of crediting and charging interest (capital interest) on credit costs, in particular the arrangement fee.

On 13 February 2025, the CJEU issued a judgment based on preliminary questions from a Polish court regarding the sanction of a free loan.

In the Bank's opinion, those CJEU judgment confirms the Bank's previous position that crediting credit costs, in particular commissions, is permissible, even if deemed inadmissible (regardless of the type of sanction), and does not result in a free credit sanction. The Bank assesses that the CJEU judgment is beneficial for the sector and as such will not negatively affect the previous national case law. However, it

should be noted that further preliminary questions regarding this issue are awaiting resolution by the CJEU.

On 23 April 2026, the CJEU ruled that interest cannot be charged on credited costs, but did not confirm that charging interest leads to the application of the free credit sanction. Applying the free credit sanction will require national courts to assess the individual circumstances of the case, taking into account previous guidance and rulings of the CJEU.

As at 31 March 2026, there were pending 4690 court proceedings against the Bank regarding the sanction of a free loan with the value of the subject matter of the dispute amounting PLN 213.4 million (as at 31 December 2025, 4371 proceedings with the value of the subject matter of the dispute amounting PLN 195.2 million).

The total amount of the provision for this reason as at 31 March 2026 amounts to PLN 94.6 million (as at 31 December 2025 – PLN 104.2 million) and includes both the provision for currently pending disputes and the future inflow of disputes assumed by the Bank.

19 Contingent liability

The Bank presented a description of the most significant proceedings conducted as at 31 March 2026 against the Bank, which constitute contingent liabilities in the interim condensed consolidated financial statements in note 32.

The total value of the subject matter of the dispute as at 31 March 2026 in court proceedings conducted against the Bank amounted in PLN 1 113 895 thousand and as at 31 December 2025 in PLN 1 035 583 thousand.

Other

20 Events significant to the business operations of the Bank

Assessment of the impact of the IBOR reform on the Bank's situation

As at 1 January 2018, a new standard for the provision of benchmarks applies in the European Union, the legal basis of which is Regulation (EU) 2016/1011 of the European Parliament and of the Council on indices used as benchmarks in financial instruments and financial contracts or for measuring the performance of investment funds (hereinafter: BMR regulation, IBOR reform). The main goal of the EU bodies during the work on the IBOR reform was the need to increase consumer protection. In accordance with the IBOR reform, all benchmarks that are the basis for determining interest on loans or the interest rate for various financial instruments must be calculated and applied according to strictly defined rules, so as to avoid suspicion of any fraud.

The Bank has undertaken and implemented a number of activities to implement IBOR, i.e.:

- the contingency plan was amended, which in particular includes a scheme of actions in the event of a significant change or discontinuation of the development of a given benchmark and a list of benchmarks used with their alternatives,
- priorities for annexing contracts to replace expired indicators were adopted,

- templates of annexes were prepared and introduced for contracts to which the IBOR relates,
- the process of annexing the contracts was carried out,
- an information and reminding campaign aimed at clients was conducted,
- employee training in the field of IBOR was conducted,
- the hedge accounting policy was adjusted.

The Bank monitors the activities of regulators and benchmark administrators, both at the national, European and global level, in terms of benchmarks. The Bank is involved in the work of the National Working Group for WIBOR reform.

The Steering Committee of the National Working Group (KS NGR) after reviewing the opinions on legal, market and marketing aspects, decided on 24 January 2025 to select the target name POLSTR. The administrator of POLSTR - within the meaning of the BMR Regulation will be GPW Benchmark SA, entered in the register of the European Securities and Markets Authority (ESMA). KS NGR has updated the Road Map as part of the current schedule of actions aimed at replacing the WIBOR reference index with the target POLSTR index.

21 Significant events after the end of the reporting period

No significant events occurred after the end of the reporting period, except those described in these financial statements.