



## Upgrade of Alior Bank S.A. rating assigned by rating agency Fitch Ratings Ltd.

**Company:** Alior Bank S.A.

**Current report No.:** 44/2024

**Date:** October 30, 2024

**Legal basis:** Article 17 (1) of MAR – confidential information

**Content of the report:** The Management Board of Alior Bank S.A. ("Bank") informs that on October 30, 2024, the Fitch Ratings Ltd. rating agency ("Fitch", "Agency") informed the Bank about upgrading its Long-Term IDR rating to BB+ and maintaining the Short-Term IDR rating at B. Fitch has also upgraded the Bank's National Long-Term Rating to A-(pol) from BBB+(pol) and Viability Rating (VR) of the Bank to bb+. The outlooks on the Long-Term IDR and National Long-Term Rating are Stable.

The full list of ratings assigned by the Agency is as follows:

1. Long-Term IDR: 'BB+', stable outlook
2. Short-Term IDR: 'B'
3. National Long-Term Rating: 'A-(pol)', stable outlook
4. National Short-Term Rating: 'F1(pol)'
5. Viability Rating (VR): 'bb+'
6. Government Support Rating: 'ns'

The Agency noted that the upgrade reflects continuing improvements in the Bank's financial and business profile. According to the Agency, the gradual evolution of the Bank's loan book, with a greater focus on secured lending and tighter underwriting discipline in the non-retail segment, has led to an improvement in the Bank's asset quality performance and concentration metrics.

Definitions of Fitch ratings are available on the Agency's website at [www.fitchratings.com](http://www.fitchratings.com), where ratings, criteria and methodologies are also published.

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