



## Information of Alior Bank S.A. on the implemented tax strategy for the year 2023

**Legal basis:** Art. 27c of the Act of 15 February 1992 on Corporate Income Tax (i.e. Dz.U. of 2023 item 2805 as amended, hereinafter: CIT Act).

**Reporting period:** tax year from 1 January 2023 to 31 December 2023.

### 1. General information

Alior Bank S.A. (hereinafter: the Bank):

- is a Polish joint stock company, a bank, which carries out banking activities within the meaning of the Banking Law Act of 29 August 1997 (i.e. Dz.U. of 2023 item 2488, as amended);
- has its registered office in Poland and is a Polish tax resident (subject to unlimited tax liability in Poland);
- also during the reporting period operated within the territory of Romania through the Branch located therein (the Bank was subject to a limited tax liability there).

### 2. Applied processes and procedures that relate to the management of the performance of obligations under tax law and ensure their proper implementation

During the reporting period, the Bank operated under structured tax settlement processes aimed at correctly fulfilling the Bank's obligations under tax law. There were also tax procedures in place at the Bank, which concerned particular tax settlements and which ensured their proper execution.

The tax procedures which the Bank operates under, specify especially the principles and method of calculation, accounting records and payment of particular taxes to the competent tax authority, including, but not limited to:

Alior Bank Spółka Akcyjna  
(joint stock company)  
ul. Łopuszańska 38D  
02-232 Warsaw, Poland

[www.aliorbank.pl](http://www.aliorbank.pl)

XIV Commercial Department of the District court for the Capital City of Warsaw, National Court Register no. (KRS): 0000305178, Statistical ID no. (REGON): 141387142, Tax ID no. (NIP): 1070010731, Share capital: PLN 1,305,539,910.00 (fully paid-up)



- distribution of obligations indicating the persons and units responsible for particular activities of a given process, including persons who accept or approve the settlement and persons responsible for submitting the statement/ declaration/ information to the competent tax authority;
- sources of data and information constituting the basis for the calculation of the correct amount of tax;
- schedules specifying the dates that allow the process to be carried out.

In addition, during the reporting period, the following were in force at the Bank by way of resolution of the Management Board of the Bank:

- "Tax Policy of Alior Bank S.A.", aimed at ensuring proper execution of tax obligations imposed on the Bank and effective management of tax risk;
- "Principles of responsibility for the performance of tasks related to settlements of Alior Bank S.A. under tax liabilities". The regulation shall specify:
  - structure of the distribution of obligations for the fulfilment of public-law liabilities,
  - basic principles of resolving doubts within the scope of the application of tax law,
  - principles of signing declarations,
  - rules for archiving tax documentation .

In addition, this regulation contains specific provisions within the scope of particular tax settlements and supplements internal regulations in the area of taxation applicable at the Bank.

During the reporting period, the Bank used processes and procedures which concerned:

- corporate income tax (including tax classification of expenses as tangible and intangible assets);
- collection of information and preparation of documentation of transactions with related parties and entities domiciled, established or managed within the territory or a country which applies harmful tax competition;
- personal income tax, including tax on foreign pensions, preparation by the Bank of PIT-11 and PIT-8C tax information and contributions paid to ZUS for social security, health insurance, the Labor Fund and the Guaranteed Employee Benefits Fund;



- flat-rate corporate and personal income tax (including due diligence in flat-rate income tax collection);
- value added tax, including tax control of purchase invoices;
- tax on certain financial institutions;
- tax on civil law transactions;
- property tax;
- tax on means of transport;
- reporting tax schemes;
- FATCA and CRS reporting and
- STIR reporting<sup>1</sup>.

### **3. Voluntary forms of cooperation with the authorities of the National Revenue Administration**

In 2023, the Bank did not participate in voluntary forms of cooperation with the authorities of the National Revenue Administration. The Bank did not conclude the following with the Head of the National Revenue Administration:

- tax cooperation agreement within the meaning of Art. 20s § 1 of the Tax Ordinance,
- advance pricing arrangement (APA).

### **4. Execution of tax obligations, including information on tax schemes**

In 2023 the Bank duly and timely fulfilled the obligations imposed on the Bank as a taxpayer and tax remitter, which result from the provisions of tax law, including tax obligations regarding the following taxes:

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<sup>1</sup> Reporting under the provisions of Section IIIB "Counteracting the use of the financial sector for fiscal fraud" of the Act of 29 August 1997 – Tax Ordinance (i.e. Dz.U. of 2023 item 2383, as amended), hereinafter referred to as: the Tax Ordinance.



- corporate income tax,
- value added tax (VAT),
- tax on certain financial institutions,
- personal income tax,
- property tax.

During the reporting period, the Bank fulfilled also the obligations resulting from the Mandatory Disclosure Rules (MDR). The Bank acted in accordance with the following procedure introduced by the resolution of the Management Board: “Internal procedure for fulfilling obligations related to tax schemes, including in preventing non-compliance with the obligation to observe the Mandatory Disclosure Rules”.

This procedure includes the elements described in Art. 86l § 2 of the Tax Ordinance.

In accordance with the above mentioned procedure, the Bank's employees should, inter alia:

- identify tax schemes,
- provide information on tax schemes,
- report actual or potential violations in the scope of reporting tax schemes, cooperation with other entities (including customers) in the scope of tax schemes, and
- acquire and expand knowledge on tax schemes.

In 2023, the Bank observed the MDR reporting obligations on an ongoing basis. During the reporting period the following was submitted to the Head of the National Revenue Administration:

one report of the tax scheme (MDR-1) regarding the Bank as the user. The report was submitted by the external entity identifying itself as a promotor referred to Art. 86a § 1 item 8 of the Tax Ordinance which concerned personal income tax and corporate income tax.

## 5. Transactions with related parties

### 1) Transactions above 5% of the balance sheet total

In 2023 the Bank did not perform a transaction with a related party within the meaning of Art. 11a section 1 point 4 of the CIT Act, the value of which exceeds 5% of the balance sheet total of assets within the meaning of the accounting regulations (determined on the basis of the last approved financial statements of the Bank). The Bank, however, rendered financial services (rollover overnight deposits) to related parties and concluded Sell/BuyBack and Buy/SellBack transactions with related parties, the value of which - determined in



accordance with the Regulation of the Minister of Finance of 29 August 2022 on information on transfer prices in the scope of corporate income tax (Dz. U. of 2022, item 1934, as amended) and in the document "TPR Information on transfer prices – questions and answers, V edition, September 2024, MF" - exceeds the indicated value.

## 2) Restructuring activities<sup>2</sup> that may affect the amount of tax liabilities of the Bank or related parties

In 2023, the Bank's subsidiary, i.e. Meritum Services ICB S.A. (the "acquiring company") merged with the another Bank's subsidiary Absource Sp. z o.o. (the "acquired company"). The merger was conducted pursuant to Article 492 § 1 item 1 of the Commercial Companies Code by transferring all the assets of the acquired company to the acquiring company in exchange for shares that the acquiring company granted to the Bank as a shareholder of the acquired company. After the merger, the range of activities of Meritum Services ICB S.A. includes also the operating activities carried out so far by Absource sp. z o.o.

## 6. Submitted requests

In 2022, the Bank submitted seven applications for interpretation of tax laws:

- one application regarding tax on certain financial institutions;
- one application in the field of personal income tax;
- three applications in the field of corporate income tax, i.e. regarding the possibility of recognising tax-deductible costs and the possibility of deducting the expense from the tax base;
- two applications that concerned corporate income tax and value added tax.

During the reporting period, the Bank did not submit applications for the issuance of:

- general interpretation, referred to in Art. 14a § 1 of the Tax Ordinance,

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<sup>2</sup>For the purposes of preparing Information on the implemented tax strategy, restructuring activities include information on merging companies, transforming the company into another company, making a contribution to the company in the form of the company's enterprise or an organized part thereof (including the division of the company) and the exchange of shares.



- binding rate information, referred to in Art. 42a of the Act of 11 March 2004 on Value Added Tax (i.e. Dz.U. of 2024, item 361, as amended),
- binding excise information, referred to in Article 7d.1 of the Act of 6 December 2008 on Excise Duty (i.e. Dz.U. of 2023, item 1542, as amended).

## 7. Tax settlements in territories or countries which apply harmful tax competition

The Bank did not settle taxes in territories or countries that apply harmful tax competition and are indicated in secondary legislation issued on the basis of:

- Art. 11j section 2 of the CIT Act, i.e. the Regulation of the Minister of Finance of 28 March 2019 on the determination of countries and territories applying harmful tax competition in the scope of corporate income tax (Dz.U. of 2019, item 600, as amended),
- Art. 23v section 2 of the Personal Income Tax Act of 26 July 1991 (Dz.U. of 2022, item 2647, as amended), i.e. the Regulation of the Minister of Finance of 28 March 2019 on the determination of countries and territories applying harmful tax competition in the scope of personal income tax (Dz.U. of 2019, item 599, as amended)

and in

- notice of the minister competent for public finance issued on the basis of Art. 86a § 10 of the Tax Ordinance, i.e. in the Notice of the Minister of Finance of 30 October 2023 on the announcement of the list of countries and territories indicated in the EU list of non-cooperative jurisdictions for tax purposes adopted by the Council of the European Union which are not included in the list of countries and territories applying harmful tax competition issued on the basis of the provisions on personal income tax and the provisions on corporate income tax, and the date of adoption of that list by the Council of the European Union (M.P. of 2023, item 1158).