

Capital Adequacy and Other Information Subject to Disclosure of the Alior Bank Spółka Akcyjna Capital Group as at 30 June 2024

Disclosure Pillar III

List of Tables for the period 2024/06

No.	Table
1.	EU KM1 – Key metrics template
2.	EU KM2 – Key metrics – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities
3.	EU TLAC1 – Composition – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities
4.	EU TLAC3b – Creditor ranking – Resolution entity
5.	EU REM1 – Remuneration awarded for the financial year
6.	EU REM2 – Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)
7.	EU REM5 – Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)
8.	Guidelines EBA/GL/2022/06 and EBA/GL/2021/04
9.	Management Board's statement

Introduction

Alior Bank SA is obliged, pursuant to Part Eight of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No. 648/2012, as amended (hereinafter referred to as the "CRR Regulation") and the Banking Law Act of August 29, 1997, as amended (hereinafter referred to as the "Banking Law Act"), publish in a generally accessible manner interim information of a quantitative and qualitative nature in the field of Pillar III of excluding non-essential, proprietary or confidential information.

The information is published in accordance with Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to the public disclosure by institutions of information referred to in Part Eight, Titles II and III of the Regulation of the European Parliament and of the Council (EU) No 575/2013, and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295, as amended (hereinafter referred to as "Regulation 2021/637"), and are also published in accordance with Guidelines EBA/GL/2021/04, EBA/GL/2022/08 and EBA/GL/2022/06 in the field of remuneration policy.

The disclosure of information regarding the minimum requirement for own funds and eligible liabilities - MREL - is in line with Commission Implementing Regulation (EU) 2021/763 of 23 April 2021 laying down implementing technical standards for the purposes of applying the Regulation (EU) of the European Parliament and of the Council No. 575/2013 and Directive 2014/59/EU of the European Parliament and of the Council as regards supervisory reporting in the area of the minimum requirement for own funds and eligible liabilities and its public disclosure.

Data regarding the remuneration policy have been supplemented or updated in relation to the report: "Capital Adequacy and Other Information Subject to Disclosure of the Alior Bank Spółka Akcyjna Group for the year ended December 31, 2023", with the value of variable remuneration that was awarded and accepted in accordance with Remuneration Policy after the date of publication of the annual report.

The report is an implementation of the adopted "Information Policy regarding capital adequacy and other information to be published at Alior Bank S.A." (hereinafter "Information Policy"). The information policy was implemented by a resolution of the Bank's Management Board and approved by the Bank's Supervisory Board, and is published on the Bank's website. The presented semi-annual scope of information is consistent with the requirements of Articles 433 and 433c of the CRR Regulation.

Taking into account the scale of its operations, the bank does not meet the conditions described in Art. 4 points 145 and 146 of the CRR Regulation. The published scope of information is intended to provide market participants with a comprehensive picture of the risk profile of Alior Bank SA and the Alior Bank SA Capital Group.

As at June 30, 2024, the Alior Bank SA Capital Group consists of: Alior Bank SA, as the parent company, and subsidiaries in which the Bank holds majority shares. For the purposes of calculations in the area of capital adequacy, prudential consolidation was used - in accordance with Article 19 of the CRR Regulation - therefore, the consolidation included Alior Bank SA and Alior Leasing Sp. z o. o.

Unless otherwise stated, the information in this document was disclosed on the basis of data from the interim condensed consolidated financial statements of the Alior Bank SA Capital Group for the 6-month period ended June 30, 2024. Alior Bank SA has the dominant influence on the shape of the risk profile in the Bank's Capital Group, therefore some of the information contained in the report concerns individual data of Alior Bank SA.

Figures are drawn up in Polish zlotys (PLN) and are rounded up to one million zlotys (M), with accuracy to one decimal place.

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.

EU KM1 - Key metrics template

PLN m

	a	c	e
	30.06.2024	31.12.2023	30.06.2023*
Available own funds (amounts)			
1 Common Equity Tier 1 (CET1) capital	8 591,4	8 521,0	7 732,9
2 Tier 1 capital	8 591,4	8 521,0	7 732,9
3 Total capital	8 797,7	8 855,0	8 184,8
Risk-weighted exposure amounts			
4 Total risk exposure amount	50 196,3	49 675,4	47 446,3
Capital ratios (as a percentage of risk-weighted exposure amount)			
5 Common Equity Tier 1 ratio (%)	17,12%	17,15%	16,30%
6 Tier 1 ratio (%)	17,12%	17,15%	16,30%
7 Total capital ratio (%)	17,53%	17,83%	17,25%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7a Additional own funds requirements to address risks other than the risk of excessive leverage (%)	nd	nd	nd
EU 7b of which: to be made up of CET1 capital (percentage points)	nd	nd	nd
EU 7c of which: to be made up of Tier 1 capital (percentage points)	nd	nd	nd
EU 7d Total SREP own funds requirements (%)	8,00%	8,00%	8,00%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8 Capital conservation buffer (%)	2,50%	2,50%	2,50%
EU 8a Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	nd	nd	nd
9 Institution specific countercyclical capital buffer (%)	0,0174%	0,0147%	0,0131%
EU 9a Systemic risk buffer (%)	0,00%	0,00%	0,00%
10 Global Systemically Important Institution buffer (%)	nd	nd	nd
EU 10a Other Systemically Important Institution buffer (%)	nd	nd	nd
11 Combined buffer requirement (%)	2,52%	2,51%	2,51%
EU 11a Overall capital requirements (%)	10,52%	10,51%	10,51%
12 CET1 available after meeting the total SREP own funds requirements (%)	9,53%	9,83%	9,25%
Leverage ratio			
13 Total exposure measure	94 339,1	93 931,1	86 535,0
14 Leverage ratio (%)	9,11%	9,07%	8,94%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a Additional own funds requirements to address the risk of excessive leverage (%)	nd	nd	nd
EU 14b of which: to be made up of CET1 capital (percentage points)	nd	nd	nd
EU 14c Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d Leverage ratio buffer requirement (%)	nd	nd	nd
EU 14e Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%
Liquidity Coverage Ratio			
15 Total high-quality liquid assets (HQLA) (Weighted value -average)	21 227,8	18 760,6	16 197,8
EU 16a Cash outflows - Total weighted value	14 014,0	13 234,6	12 212,6
EU 16b Cash inflows - Total weighted value	2 206,0	2 536,3	2 441,1
16 Total net cash outflows (adjusted value)	11 808,0	10 698,3	9 771,4
17 Liquidity coverage ratio (%)	180%	175%	166%

EU KM1 - Key metrics template

PLN m

	a	c	e
	30.06.2024	31.12.2023	30.06.2023*
Net Stable Funding Ratio			
18 Total available stable funding	72 995,5	72 063,5	67 255,3
19 Total required stable funding	50 830,8	50 487,6	49 128,4
20 NSFR ratio (%)	144%	143%	137%

* On September 5, 2023, the Polish Financial Supervision Authority approved the inclusion of the prudentially consolidated profit for the first half of 2023 in the prudentially consolidated Common Equity Tier 1 capital of the Alior Bank SA Capital Group. The data as of June 30, 2023 were recalculated taking into account in own funds the net profit earned for the first half of 2023, for which the consent of the Polish Financial Supervision Authority was obtained. Therefore, the table above presents changed data in relation to the information published for 2023 in the report "Interim disclosures regarding Pillar III of the Alior Bank Spółka Akcyjna Group for the half-year ended June 30, 2023".

In connection with the Bank's decision to pay a dividend from the profit earned in 2023 and the individual recommendation of the Polish Financial Supervision Authority to limit the risk occurring in the Bank's operations by not paying a dividend from the profit earned in the period from January 1 to December 31, 2023 by the Bank in an amount greater than 50%. , however, the maximum amount of payment cannot exceed the amount of annual profit less the profit earned in 2023, already included in own funds, therefore the data as of December 31, 2023 have not changed.

EU KM2 – Key metrics – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

PLN m

		Minimum requirement for own funds and eligible liabilities (MREL)		G-SII Requirement for own funds and eligible liabilities (TLAC)			
		a	b	c	d	e	f
		30.06.2024	30.06.2024	31.03.2024	31.12.2023	30.09.2023	30.06.2023
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	10 760,7	n/a	n/a	n/a	n/a	n/a
EU-1a	Of which own funds and subordinated liabilities	10 760,7	x	x	x	x	x
2	Total risk exposure amount of the resolution group (TREA)	50 196,3	n/a	n/a	n/a	n/a	n/a
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	21,44%	n/a	n/a	n/a	n/a	n/a
EU-3a	Of which own funds and subordinated liabilities	21,44%	x	x	x	x	x
4	Total exposure measure of the resolution group	94 339,1	n/a	n/a	n/a	n/a	n/a
5	Own funds and eligible liabilities as percentage of the total exposure measure	11,41%	n/a	n/a	n/a	n/a	n/a
EU-5a	Of which own funds or subordinated liabilities	11,41%	x	x	x	x	x
6a	Does the subordination exemption in Article 72b(4) of the CRR apply? (5% exemption)	x	n/a	n/a	n/a	n/a	n/a
6b	Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities in-instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)	x	n/a	n/a	n/a	n/a	n/a
6c	Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%)	x	n/a	n/a	n/a	n/a	n/a
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	15,36%	x	x	x	x	x
EU-8	Of which to be met with own funds or subordinated liabilities	15,36%	x	x	x	x	x
EU-9	MREL requirement expressed as percentage of the total exposure measure	5,91%	x	x	x	x	x
EU-10	Of which to be met with own funds or subordinated liabilities	5,91%	x	x	x	x	x

Alior Bank SA is not a global systemically important institution (G-SII), therefore it is obliged to meet the minimum requirement in terms of own funds and eligible liabilities MREL.

EU TLAC1 – Composition – MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities

PLN m

		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not TLAC
		a	b	c
Own funds and eligible liabilities and adjustments		30.06.2024		
1	Common Equity Tier 1 capital (CET1)	8 591,4	n/a	n/a
2	Additional Tier 1 capital (AT1)	-	n/a	n/a
3	Empty set in the EU			
4	Empty set in the EU			
5	Empty set in the EU			
6	Tier 2 capital (T2)	206,3	n/a	n/a
7	Empty set in the EU			
8	Empty set in the EU			
11	Own funds for the purpose of Articles 92a CRR and 45 BRRD	8 797,7	n/a	n/a
Own funds and eligible liabilities: Non-regulatory capital elements				
12	Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)	1 402,7	n/a	n/a
EU 12a	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)	-	n/a	n/a
EU12b	Eligible liabilities instruments that are subordinated to excluded liabilities, issued prior to 27 June 2019 (subordinated grandfathered)	-	n/a	n/a
EU12c	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items	560,4	n/a	n/a
13	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre cap)	-	n/a	n/a
EU-13a	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)	-	n/a	n/a
14	Amount of non subordinated instruments eligible, where applicable after application of Article 72b (3) CRR	-	n/a	n/a
15	Empty set in the EU			
16	Empty set in the EU			
17	Eligible liabilities items before adjustments	1 963,0	n/a	n/a
EU-17a	Of which subordinated	1 963,0	n/a	n/a

EU TLAC1 – Composition – MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities

PLN m

		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not TLAC
		a	b	c
Own funds and eligible liabilities: Adjustments to non-regulatory capital elements				
18	Own funds and eligible liabilities items before adjustments	10 760,7	n/a	n/a
19	(Deduction of exposures between MPE resolution groups)	x	n/a	x
20	(Deduction of investments in other eligible liabilities instruments)	x	n/a	x
21	Empty set in the EU			
22	Own funds and eligible liabilities after adjustments	10 760,7	n/a	n/a
EU-22a	Of which own funds and subordinated	10 760,7	x	x
Risk-weighted exposure amount and leverage exposure measure of the resolution group				
23	Total risk exposure amount (TREA)	50 196,3	n/a	n/a
24	Total exposure measure (TEM)	94 339,1	n/a	n/a
Ratio of own funds and eligible liabilities				
25	Own funds and eligible liabilities (as a percentage of total risk exposure amount)	21,44%	n/a	n/a
EU-25a	Of which own funds and subordinated	21,44%	x	x
26	Own funds and eligible liabilities (as a percentage of total exposure measure)	11,41%	n/a	n/a
EU-26a	Of which own funds and subordinated	11,41%	x	x
27	CET1 (as a percentage of TREA) available after meeting the resolution group's requirements	10,10%	n/a	x
28	Institution-specific combined buffer requirement	x	n/a	x
29	of which: capital conservation buffer requirement	x	n/a	x
30	of which: countercyclical buffer requirement	x	n/a	x
31	of which: systemic risk buffer requirement	x	n/a	x
EU-31a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	x	n/a	x
Memorandum items				
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) CRR	x	n/a	x

Alior Bank SA is not a global systemically important institution (G-SII), therefore it is obliged to meet the minimum requirement in terms of own funds and eligible liabilities MREL.

EU TLAC3b – Creditor ranking – Resolution entity

PLN m

	Insolvency ranking				
	1	2	3	4	5
30.06.2024	(most junior)				
1 Description of insolvency rank (free text)	Receivables due to liabilities included in the bank's own funds, referred to in Art. 26 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013, as amended, including interest and enforcement costs	Receivables due to liabilities included in the bank's own funds, referred to in Art. 51 of Regulation No. 575/2013, along with interest and enforcement costs	Receivables due to liabilities included in the bank's own funds, referred to in Art. 62 of Regulation No. 575/2013, along with interest and enforcement costs	Receivables from subordinated liabilities not included in the bank's own funds, along with interest and enforcement costs	Receivables under bonds, together with interest and enforcement costs, excluding receivables in category 9, under other debt instruments that have the characteristics of negotiable receivables, or under instruments giving rise to the legal effects of debt financial instruments
2 Empty set in the EU					
3 Empty set in the EU					
4 Empty set in the EU					
5 Own funds and liabilities potentially eligible for meeting MREL	8 591,4	-	206,3	560,4	852,2
6 of which residual maturity ≥ 1 year < 2 years	-	-	-	560,4	400,5
7 of which residual maturity ≥ 2 year < 5 years	-	-	206,3	-	451,7
8 of which residual maturity ≥ 5 years < 10 years	-	-	-	-	-
9 of which residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	-	-
10 of which perpetual securities	8 591,4	-	-	-	-

EU TLAC3b – Creditor ranking – Resolution ent

PLN m

30.06.2024	Insolvency ranking					Sum of 1 to 10
	6	7	8	9	10 (most senior)	
1 Description of insolvency rank (free text)	Receivables of partners or shareholders arising from a loan or other legal transaction with similar effects, in particular the delivery of goods with deferred payment date, together with interest, if they are not subject to satisfaction in lower categories	Interest on receivables included in higher categories in the order in which the capital is satisfied, as well as judicial and administrative fines and receivables for donations and bequests	Other liabilities, if they cannot be satisfied in other categories, in particular taxes and other public levies and other liabilities due to social security contributions	Receivables from natural persons, micro-entrepreneurs, small and medium-sized enterprises in respect of funds covered by guarantee protection other than guaranteed funds within the meaning of Art. 2 point 65 of the Act of 10 June 2016 on the Bank Guarantee Fund	Receivables referred to in Art. 39 section 1 of the Act of 10 June 2016 on the Bank Guarantee Fund	
2 Empty set in the EU						
3 Empty set in the EU						
4 Empty set in the EU						
5 Own funds and liabilities potentially eligible for meeting MREL	-	0,5	550,3	3,9	-	10 765,0
6 of which residual maturity ≥ 1 year < 2 years	-	-	0,3	3,9	-	965,1
7 of which residual maturity ≥ 2 year < 5 years	-	0,5	550,0	-	-	1 208,5
8 of which residual maturity ≥ 5 years < 10 years	-	-	0,0	-	-	0,0
9 of which residual maturity ≥ 10 years, but excluding perpetual securities	-	-	0,0	-	-	0,0
10 of which perpetual securities	-	-	-	-	-	8 591,4

EU REM1 - Remuneration awarded for the financial year

PLN m

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Number of identified staff	7,0	8,0	35,8	22,0
2	Total fixed remuneration	1,2	10,1	19,9	7,5
3	Of which: cash-based	1,2	9,9	19,6	7,3
4	(Not applicable in the EU)	x	x	x	x
EU-4a	Of which: shares or equivalent ownership interests	-	-	-	-
5	Fixed remuneration				
	Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x	Of which: other instruments	-	-	-	-
6	(Not applicable in the EU)	x	x	x	x
7	Of which: other forms	0,0	0,3	0,4	0,2
8	(Not applicable in the EU)	x	x	x	x
9	Number of identified staff		8,0	35,8	22,0
10	Total variable remuneration *			5,2	1,2
11	Of which: cash-based	-	-	2,6	1,2
12	Of which: deferred	-	-	1,0	0,0
EU-13a	Of which: shares or equivalent ownership interests	-	-	-	-
EU-14a	Of which: deferred	-	-	-	-
EU-13b	Variable remuneration				
	Of which: share-linked instruments or equivalent non-cash instruments	-	-	2,6	0,1
EU-14b	Of which: deferred	-	-	1,0	0,0
EU-14x	Of which: other instruments	-	-	-	-
EU-14y	Of which: deferred	-	-	-	-
15	Of which: other forms	-	-	-	-
16	Of which: deferred	-	-	-	-
17	Total remuneration (2 + 10)	1,2	10,1	25,2	8,7

The table shows the salaries of people employed as at 31 December 2023. They do not include benefits from the Company Social Benefits Fund.

* This report has been supplemented in relation to the report as of December 31, 2023 on the value of variable remuneration for 2023, which was awarded and accepted in accordance with the Remuneration Policy after the date of publication of the annual report.

For item 1c, the value was corrected from 36 to 35.8. In previous years and in the report as at December 31, 2023, the number of employees was included in persons, and in this report it is given taking into account full-time employment.

EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

PLN m

	a	b	c	d
	MB Supervisory function	MB Management function	Other senior management	Other identified staff
Guaranteed variable remuneration awards	-	-	-	-
1 Guaranteed variable remuneration awards - Number of identified staff	-	-	-	-
2 Guaranteed variable remuneration awards -Total amount	-	-	-	-
3 Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
Severance payments awarded in previous periods, that have been paid out during the financial year	-	-	-	-
4 Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	-	1,0	-	1,0
5 Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	-	0,5	-	0,2
Severance payments awarded during the financial year				
6 Severance payments awarded during the financial year - Number of identified staff	-	-	4,0	-
7 Severance payments awarded during the financial year - Total amount	-	-	0,5	-
8 Of which paid during the financial year	-	-	0,5	-
9 Of which deferred *	-	-	0,0	-
10 Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
11 Of which highest payment that has been awarded to a single person	-	-	0,1	-

* For item 9c, the value has been corrected from "-" to 0.045, rounded to one decimal place in the table above.

EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

PLN m

	a	b	c	d	e	f	g	h	i	j
	Management body remuneration			Business areas						
	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1 Total number of identified staff	x	x	x	x	x	x	x	x	x	72,8
2 Of which: members of the MB	7	8	15	x	x	x	x	x	x	x
3 Of which: other senior management	x	x	x	4,0	5,1	1,0	10,7	15,0	-	x
4 Of which: other identified staff	x	x	x	2,0	4,0	0,0	3,0	13,0	-	x
5 Total remuneration of identified staff	1,2	10,1	11,3	3,7	5,8	0,6	9,7	14,1	-	x
6 Of which: variable remuneration		0,0		0,6	1,3	0,0	1,8	2,8	-	x
7 Of which: fixed remuneration	1,2	10,1	11,3	3,2	4,5	0,6	7,9	11,3	-	x

The table shows the salaries of people employed as at 31 December 2023.

This report has been supplemented in relation to the report as of December 31, 2023 on the value of variable remuneration for 2023, which was awarded and accepted in accordance with the Remuneration Policy after the date of publication of the annual report.

For items 3e and 3g, the values were corrected, respectively: from 6 to 5.1 and from 10 to 10.7. In previous years and in the report as at December 31, 2023, the number of employees was included in persons, and in this report it is given taking into account full-time employment. In line 7, the values were corrected as follows: 7e - from 4.7 to 4.5, 7f - from 0.8 to 0.6, 7g - from 7.7 to 7.9 and 7h - from 11 to 11.3 due to a change in assignment in areas of activity.

* Investment and corporate banking

Table 1: Representation of staff of different genders per quartile of remuneration level

Representation of male and female staff in each quartile of remuneration level	All male staff in percent of all staff	All male staff in percent of all staff	All male identified staff in percent based on all identified staff	All female identified staff in percent based on all identified staff
Quartile 1 (low)	25,52%	74,48%	x	x
Quartile 2 (low to medium)	30,36%	69,64%	x	x
Quartile 3 (medium to high)	41,09%	58,91%	x	x
Quartile 4 (high)	60,12%	39,88%	x	x
Total staff/identified staff	39,27%	60,73%	69,23%	30,77%

Table 2: Gender pay gap based on the total gross remuneration

(calculated as the ratio of the average total gross remuneration of women to the average total gross remuneration of men)

Total gross annual remuneration level	Gender pay gap of all staff, based on median	Gender pay gap of all staff, based on mean	Gender pay gap of identified staff, based on median	Gender pay gap of identified staff, based on mean
Quartile 1 (low)	101,03%	100,84%	x	x
Quartile 2 (low to medium)	97,79%	98,47%	x	x
Quartile 3 (medium to high)	98,24%	98,31%	x	x
Quartile 4 (high)	94,10%	88,36%	x	x
Total staff/identified staff	72,53%	71,55%	79,32%	57,92%

Table 3: Gender pay gap based on the total gross remuneration

(calculated according to the formula: Gender pay gap in percentage = (average salary of men – average salary of women)*100/average salary of men)

Total gross annual remuneration level	Gender pay gap of all staff, based on median	Gender pay gap of all staff, based on mean	Gender pay gap of identified staff, based on median	Gender pay gap of identified staff, based on mean
Quartile 1 (low)	-1,03%	-0,84%	x	x
Quartile 2 (low to medium)	2,21%	1,53%	x	x
Quartile 3 (medium to high)	1,76%	1,69%	x	x
Quartile 4 (high)	5,90%	11,64%	x	x
Total staff/identified staff	27,47%	28,45%	20,68%	42,08%

This report has been supplemented in relation to the report as of December 31, 2023 on the value of variable remuneration for 2023, which was awarded and accepted in accordance with the Remuneration Policy after the date of publication of the annual report. These data have been updated with variable components due and paid for 2023, and in the case of the Bank's Management Board - variable components due and granted in 2023.

Management Board's statement

The Management Board of Alior Bank SA hereby declares that the arrangements described in the Report are adequate to the facts, and the risk management systems used are appropriate from the point of view of the risk profile and strategy of the Alior Bank SA Group.