

7.6. Tables with non-financial data

[G4-17] Subsidiaries consolidated in the financial statements of mBank Group

Subsidiaries consolidated in the financial statements of mBank Group	Entities included in the financial statements for 2016	Entities included in the non-financial report for 2016
mBank S.A.	✓	✓
mLeasing sp. z o.o.	✓	✓
mBank Hipoteczny S.A.	✓	✓
mFaktoring S.A.	✓	✓
mFinanse S.A. (Aspiro S.A.)	✓	✓
mWealth Management S.A.	✓	✓
mCentrum Operacji Sp. z o.o.	✓	✓
BDH Development Sp. z o.o	✓	
mLocum S.A.,	✓	✓
Garbary S.A.	✓	
mFinance France S.A.	✓	
Tele-Tech Investment sp. z o.o	✓	

[G4-10] Employment at the year-end (The data refer to mBank Group employees only. They do not include information on the employees of subcontractors working under the supervision of mBank Group employees).

	2015			2016		
	Women	Men	In total	Women	Men	In total
mBank S.A.						
for a definite period	1,165	716	1,881	1,395	797	2,192
for an indefinite period	2,496	1,793	4,289	2,569	1,909	4,478
working full-time	2,861	2,092	4,953	3,187	2,333	5,520
working part-time	900	483	1,383	777	373	1,150
under the age of 30	1,066	647	1,713	1,243	771	2,014
30-50 years old	2,433	1,772	4,205	2,429	1,758	4,187
above the age of 50	262	156	418	293	176	469
In total	3,661	2,509	6,170	3,964	2,706	6,670
mBank S.A. (Czech Republic)						
for a definite period	83	66	149	77	67	144
for an indefinite period	88	64	152	106	76	182
working full-time	99	70	169	123	83	206
working part-time	60	72	132	60	60	120
under the age of 30	75	69	144	99	72	171
30-50 years old	71	68	139	71	69	140
above the age of 50	13	5	18	13	2	15
In total	171	130	301	183	143	326
mBank S.A. (Slovakia)						
for a definite period	37	37	74	39	28	67
for an indefinite period	31	18	49	30	20	50
working full-time	34	20	54	35	21	56
working part-time	34	35	69	34	27	61
under the age of 30	34	34	68	35	31	66
30-50 years old	34	20	54	32	15	47
above the age of 50	1	2	3	2	2	4
In total	68	55	123	69	48	117
mLeasing S.A.						
for a definite period	24	24	48	34	18	52
for an indefinite period	190	117	307	195	111	306
working full-time	198	123	321	217	116	333
working part-time	16	18	34	12	13	25
under the age of 30	30	15	45	41	7	48
30-50 years old	171	115	286	172	111	283
above the age of 50	13	11	24	16	11	27
In total	214	141	355	229	129	358

mBank Hipoteczny S.A.

for a definite period	39	32	71	28	11	39
for an indefinite period	105	49	154	124	66	190
working full-time	135	78	213	144	74	218
working part-time	3	9	12	8	3	11
under the age of 30	26	13	39	23	13	36
30-50 years old	107	59	166	116	57	173
above the age of 50	11	9	20	13	7	20
In total	144	81	225	152	77	229

mFaktoring S.A.

for a definite period	2	1	3	4	3	7
for an indefinite period	42	17	59	41	16	57
working full-time	42	17	59	43	18	61
working part-time	2	1	3	2	1	3
under the age of 30	5	5	10	5	8	13
30-50 years old	36	12	48	37	10	47
above the age of 50	3	1	4	3	1	4
In total	44	18	62	45	19	64

mFinanse S.A. (former Aspiro S.A.)

for a definite period	467	338	805	503	412	915
for an indefinite period	63	27	90	62	27	89
working full-time	59	26	85	59	24	83
working part-time	471	339	810	506	415	921
under the age of 30	246	134	380	277	200	477
30-50 years old	278	224	502	271	233	504
above the age of 50	6	7	13	17	6	23
In total	530	365	895	565	439	1004

mCentrum Operacji Sp. z o.o.

for a definite period	76	32	108	110	38	148
for an indefinite period	236	62	298	219	52	271
working full-time	338	93	431	313	84	397
working part-time	9	7	16	16	6	22
under the age of 30	112	35	147	98	28	126
30-50 years old	194	57	251	194	53	247
above the age of 50	41	8	49	37	9	46
In total	312	94	406	329	90	419

mLocum S.A.

for a definite period	7	3	10	7	5	12
for an indefinite period	20	23	43	18	23	41
working full-time	27	26	53	24	28	52
working part-time	0	0	0	1	0	1
under the age of 30	3	2	5	4	1	5
30-50 years old	18	13	31	14	14	28
above the age of 50	6	11	17	8	12	20
In total	27	26	53	25	28	53

[G4-LA1] Employees joining and leaving the company

	2015			2016		
	Women	Men	In total	Women	Men	In total

mBank S.A.

New employees joining the company

under the age of 30	325	244	569	440	314	754
30-50 years old	250	226	476	201	121	322
above the age of 50	22	8	30	6	4	10

Employees leaving the company

under the age of 30	268	232	500	329	244	573
30-50 years old	395	300	695	262	199	461

above the age of 50	24	10	34	29	20	49
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mBank S.A. (Czech Republic)

Employees hired at the company

under the age of 30	64	46	110	28	15	43
30-50 years old	35	25	60	18	13	31
above the age of 50	7	1	8	1	0	1

Employees leaving the company

under the age of 30	44	37	81	19	10	29
30-50 years old	33	20	53	17	6	23
above the age of 50	5	0	5	1	1	2

mBank S.A. (Slovakia)

Employees hired at the company

under the age of 30	19	19	38	6	6	12
30-50 years old	23	10	33	4	1	5
above the age of 50	1	0	1	0	0	0

Employees leaving the company

under the age of 30	11	10	21	0	3	3
30-50 years old	7	5	12	6	2	8
above the age of 50	0	0	0	0	0	0

mLeasing S.A.

Employees hired at the company

under the age of 30	15	5	20	21	0	21
30-50 years old	15	11	26	19	9	28
above the age of 50	0	1	1	1	0	1

Employees leaving the company

under the age of 30	5	6	11	10	1	11
30-50 years old	10	10	20	15	19	34
above the age of 50	1	0	1	1	1	2

mBank Hipoteczny S.A.

Employees hired at the company

under the age of 30	18	8	26	15	3	18
30-50 years old	12	12	24	14	6	20
above the age of 50	0	0	0	0	0	0

Employees leaving the company

under the age of 30	9	5	14	11	1	12
30-50 years old	9	12	21	8	9	17
above the age of 50	1	2	3	0	1	1

mFactoring S.A.

Employees hired at the company

under the age of 30	1	2	3	2	4	6
30-50 years old	1	1	2	2	0	2
above the age of 50	1	0	1	0	0	0

Employees leaving the company						
under the age of 30	0	0	0	0	1	1
30-50 years old	3	1	4	3	1	4
above the age of 50	1	0	1	0	0	0

mFinanse S.A. (formerly Aspiro S.A.)

Employees hired at the company						
under the age of 30	182	119	301	193	148	341
30-50 years old	80	66	146	82	60	142
above the age of 50	1	4	5	4	1	5

Employees leaving the company						
under the age of 30	142	104	246	161	95	256
30-50 years old	87	67	154	62	73	135
above the age of 50	6	7	13	2	3	5

mCentrum Operacji Sp. z o.o.

Employees hired at the company						
under the age of 30	58	25	83	35	16	51
30-50 years old	22	14	36	10	6	16
above the age of 50	3	0	3	0	1	1

Employees leaving the company						
under the age of 30	31	15	46	34	23	57
30-50 years old	29	17	46	22	7	29
above the age of 50	1	1	2	9	1	10

mLocum S.A.

Employees hired at the company						
under the age of 30	1	1	2	1	0	1
30-50 years old	1	0	1	0	2	2
above the age of 50	0	0	0	0	0	0

Employees leaving the company						
under the age of 30	0	0	0	0	0	0
30-50 years old	0	1	1	3	0	3
above the age of 50	0	0	0	0	0	0

[G4-11] Percentage of employees covered by collective bargaining agreements

	2015	2016
mBank S.A.	0%	0%
mBank S.A. (the Czech Republic)	0%	0%
mBank S.A. (Slovakia)	100%	100%
mLeasing S.A.	0%	0%
mBank Hipoteczny S.A.	0%	0%
mFaktoring S.A.	0%	0%
mFinanse S.A. (Aspiro S.A.)	0%	0%
mCentrum Operacji Sp. z o.o.	0%	0%
mLocum S.A.	0%	0%

[G4-LA13] Relation of remuneration of men to remuneration of women (in the same remuneration brackets)

	2015	2016
mBank S.A.		
directors	117%	108%

managers	121%	114%
specialists	129%	106%
mBank S.A. (the Czech Republic)		
directors	134%	102%
managers	n/a	159%
specialists	76%	132%
mBank S.A. (Slovakia)		
directors	77%	102%
managers	N/A	158%
specialists	84%	105%
mLeasing S.A.		
directors	125%	115%
managers	123%	113%
specialists	112%	98%
mBank Hipoteczny S.A.		
directors	134%	137%
managers	131%	115%
specialists	104%	115%
mFactoring S.A.		
directors	n/a	n/a
managers	n/a	n/a
specialists	120%	124%
mFinanse S.A. (formerly Aspiro S.A.)		
directors	96%	81%
managers	131%	134%
specialists	126%	110%
mCentrum Operacji Sp. z o.o.		
directors	168%	149%
managers	176%	133%
specialists	150%	156%
mLocum S.A.		
directors	105%	105%
managers		
specialists	152%	152%

[G4-EC5] Relation of remuneration received at the lowest level to the minimum wage

	2015		2016	
	Women	Men	Women	Men
mBank S.A.	144%	158%	145.00%	141%
mBank S.A. (the Czech Republic)	433%	515%	323%	408%
mBank S.A. (Slovakia)	445%	400%	362%	275%
mLeasing S.A.	100%	100%	100%	100%
mBank Hipoteczny S.A.	102%	114%	100.%	100%
mFactoring S.A.	183%	200%	189%	189%
mFinanse S.A. (formerly Aspiro S.A.)	173%	166%	145%	156%
mCentrum Operacji Sp. z o.o.	104%	106%	111%	119%
mLocum S.A.	156%	210%	119%	173%

[G4-LA3] The number of employees on maternity/parental leave as at December 31, 2016

	2015			2016		
	Women	Men	In total	Women	Men	In total
mBank S.A.	236	3	239	245	1	246
mBank S.A. (the Czech Republic)	4	0	4	11	0	11
mBank S.A. (Slovakia)	3	1	4	6	1	7
mLeasing S.A.	11	0	11	13	0	13
mBank Hipoteczny S.A.	5	1	6	5	0	5
mFaktoring S.A.	4	0	4	1	0	1
mFinanse S.A. (formerly Aspiro S.A.)	42	1	43	50	0	50
mCentrum Operacji Sp. z o.o.	2	0	2	14	0	14
mLocum S.A.	2	0	2	3	0	3

[G4-LA3] The number of employees who came back from maternity/parental leave in a given year

	2015			2016		
	Women	Men	In total	Women	Men	In total
mBank S.A.	235	166	401	195	3	198
mBank S.A. (the Czech Republic)	0	0	0	2	0	2
mBank S.A. (Slovakia)	1	0	1	2	0	2
mLeasing S.A.	8	0	8	3	0	3
mBank Hipoteczny S.A.	3	4	7	4	1	5
mFaktoring S.A.	1	0	1	3	0	3
mFinanse S.A. (formerly Aspiro S.A.)	42	5	47	34	6	40
mCentrum Operacji Sp. z o.o.	5	2	7	8	0	8
mLocum S.A.	2	0	2	1	0	1

[G4-LA3] The number of employees who within 12 months following coming back to work after maternity/parental leave left the company

	2015			2016		
	Women	Men	In total	Women	Men	In total
mBank S.A.	47	19	66	5	0	5
mBank S.A. (the Czech Republic)	0	0	0	0	0	0
mBank S.A. (Slovakia)	1	0	1	1	0	1
mLeasing S.A.	1	0	1	3	0	3
mBank Hipoteczny S.A.	0	0	0	1	0	1
mFaktoring S.A.	0	0	0	1	0	1
mFinanse S.A. (Aspiro S.A.)	15	1	16	10	1	11
mCentrum Operacji Sp. z o.o.	0	0	0	1	0	1
mLocum S.A.	0	0	0	0	0	0

[G4-EC6, G4-LA12] Men vs. women in Management and Supervisory Boards of mBank S.A.

	2015			2016		
	Women	Men	In total	Women	Men	In total
Management Board						
<i>under the age of 30</i>	0	0	0	0	0	0
<i>30-50 years old</i>	0	5	5	0	5	5
<i>above the age of 50</i>	1	1	2	0	1	1
<i>including foreigners</i>	0	2	2	0	2	2
Supervisory Board						
<i>under the age of 30</i>	0	0	0	0	0	0
<i>30-50 years old</i>	1	0	1	1	0	1
<i>above the age of 50</i>	1	9	10	1	9	10
<i>including foreigners</i>	0	5	5	0	5	5

[G4-LA9] Training participants by gender (the following were not taken into account: exams, courses with certificates, off-site events, language courses, Basel training, coaching).

	2015			2016		
	Women	Men	In total	Women	Men	In total
mBank S.A.						
The average number of training days (excluding initial training)	2.7	3.6	3.1	2.43	2.69	2.53
The average number of training hours (excluding initial training)	21.9	29.0	24.8	19.43	21.49	20.27
The number of training days for mBank employees - initial training	2,523	1,494	4,017	2,224	1,023	3,247
mBank S.A. (the Czech Republic, Slovakia)						
The average number of training days (excluding initial training)	0.14			0.15		
The average number of training hours (excluding initial training)	1.00			1.12		
The number of training days for mBank employees - initial training	12			8		
mLeasing S.A.						
The average number of training days (excluding initial training)	1.05	2.21	3.26	0,73	2,18	1,25
The average number of training hours (excluding initial training)	8.38	17.27	25.65	5,83	17,43	10,01
The number of training days for mBank employees - initial training	0	0	0	0	0	0
mBank Hipoteczny S.A.						
The average number of training days (excluding initial training)	1.84	2.65	2.13	1.80	2.13	1.91
The average number of training hours (excluding initial training)	14.69	21.23	17.05	14.37	17.04	15.27

The number of training days for mBank employees - initial training	0	0	0	0	0	0
mFaktoring S.A.						
The average number of training days (excluding initial training)	3.97	4.11	4.01	6,93	10,84	8,09
The average number of training hours (excluding initial training)	31.73	32.89	32.06	55,47	86,74	64,75
The number of training days for mBank employees - initial training	0	0	0	0	0	0
mFinanse S.A. (Aspiro S.A.)						
The average number of training days (excluding initial training)	6	6	6	6	6	6
The average number of training hours (excluding initial training)	42	42	42	42	42	42
The number of training days for mBank employees - initial training	5	5	5	9	9	9
mCentrum Operacji Sp. z o.o.						
The average number of training days (excluding initial training)	0.41	1.42	0.64	0.56	1.43	0.75
The average number of training hours (excluding initial training)	3.31	11.37	5.14	4.03	10.93	5.51
The number of training days for mBank employees - initial training	86	26	112	78	38	116
mLocum S.A.						
The average number of training days (excluding initial training)	54	52	106	56	48	104
The average number of training hours (excluding initial training)	432	416	848	448	384	832
The number of training days for mBank employees - initial training	16	8	24	1	2	3

[G4-EN1] Paper consumption

	unit of measure	2015	2016
mBank S.A.	A4 paper sheets	24,746,500	23,025,500
mBank S.A. (the Czech Republic, Slovakia)	A4 paper sheets	2,441,000	2,125,000
mLeasing S.A.	A4 paper sheets	3,500,000	4,691,000
mBank Hipoteczny S.A.	A4 paper sheets	1,453,794	422,500
mFaktoring S.A.	A4 paper sheets	135,000	155,000
mFinanse S.A. (Aspiro S.A.)	A4 paper sheets	22,500	178,500
mCentrum Operacji Sp. z o.o.	A4 paper sheets	2,850,000	2,522,000
mLocum S.A.	A4 paper sheets	80,500	332,500
Łącznie	A4 paper sheets	35,206,794	33,452,000

[G4-EN3, G4-EN5] Consumption of fuels and energy

Source of energy and raw materials for energy production	Unit of measure	2015	2016
mBank Group			
Electric energy	GWh (GJ)	19.5 (70,204)	18.7 (67,493)
Gas	Cubic meters	630,690 (22,705)	308,025 (11,089)
Petrol	l (GJ)	1,109,904 (36,791)	1,284,983 (42,595)
Fuel oil	l (GJ)	429,216 (15,713)	325,792 (11,926)
Energy consumption in total Including mBank S.A.	GJ	145,412	133,103
Electric energy	GWh (GJ)	15.9 (57,240)	15.2 (54,889)
Gas	m ³ (GJ)	604,364 (21,757)	283,200 (10,195)
Petrol	l (GJ)	964,647 (31,976)	1,108,903 (36,758)
Fuel oil	l (GJ)	270,396 (9,899)	167,184 (6,120)
Energy consumption in total	GWh (GJ)	120,872	107,963

	Unit of measure	2015	2016
mBank Group			
Net profit	in PLN thousand	1,304,128	1,222,224
Energy consumption	MJ / PLN thousand	0.1115	0.1089
mBank S.A.			
Net profit	in PLN thousand	1,301,233	1,219,339
Energy consumption	MJ / PLN thousand	0.0929	0.0885

[G4-EN15, G4-EN16, G4-EN18] Estimated CO2 emission

Source	unit of measure	2015	2016
Electric energy (including mBank S.A.)	Mg	12,845 (10,473)	12,348 (10,042)
Gas (including mBank S.A.)	Mg	1,274 (1 221)	622 (572)
Petrol (including mBank S.A.)	Mg	2,726 (2,369)	3,156 (2,724)
Fuel oil (including mBank S.A.)	Mg	1,164 (734)	884 (454)
In total (including mBank S.A.)	Mg	18,010 (14,796)	17,010 (13,792)

	Unit of measure	2015	2016
mBank Group			
Net profit	in PLN thousand	1,304,128	1,222,224
Efficiency	MJ / PLN thousand	0.0138	0.0139
mBank S.A.			
Net profit	in PLN thousand	1,301,233	1,219,339
Efficiency	MJ / PLN thousand	0.0114	0.0113

[G4-LA6] Accidents at work

	2015	2016
mBank S.A.		
Total number of accidents	8	7
Accident frequency ratio	1.26	31.82
Total number of days of absence from work due to accidents	157	350
Accident severity ratio	19.63	50
mBank S.A. (the Czech Republic, Slovakia)		
Total number of accidents	0	0
Accident frequency ratio	0	0
Total number of days of absence from work due to accidents	0	0
Accident severity ratio	0	0
mLeasing S.A.		
Total number of accidents	1	1
Accident frequency ratio	2.82	2.79
Total number of days of absence from work due to accidents	15	173
Accident severity ratio	15	173
mBank Hipoteczny S.A.		
Total number of accidents	0	1
Accident frequency ratio	0	4.35
Total number of days of absence from work due to accidents	0	28
Accident severity ratio	0	0
mFactoring S.A.		
Total number of accidents	1	0
Accident frequency ratio	16.23	0
Total number of days of absence from work due to accidents	8	0
Accident severity ratio	8	0
mFinanse S.A. (Aspiro S.A.)		
Total number of accidents	1	0
Accident frequency ratio	1.24	0
Total number of days of absence from work due to accidents	44	0
Accident severity ratio	32	0
mCentrum Operacji Sp. z o.o.		
Total number of accidents	0	2
Accident frequency ratio	0	34.5
Total number of days of absence from work due to accidents	0	69
Accident severity ratio	0	17.5
mLocum SA		
Total number of accidents	0	0
Accident frequency ratio	0	0
Total number of days of absence from work due to accidents	0	0
Accident severity ratio	0	0