


The background of the top section is a photograph of a family of four (two men, a woman, and a young girl) sitting on the back of a boat, looking out at the ocean during sunset. The sun is low on the horizon, creating a warm, golden glow. The family is dressed in light-colored clothing. The text "lifecycle-based growth" is overlaid in white on the lower part of the image.

## lifecycle-based growth

**We aim to achieve market shares of over 10% in retail and corporate client loans and deposits.** This goal constitutes as a key reference point for our business activities.


We have solid foundations to accomplish this ambition. On one hand, the favourable demographic profile of our client base and the resulting strong internal demand potential, and on the other the strengthened capital base, position us well for effective and sustainable growth.

We view the consistent increase in our market shares not only as a measure of strategic effectiveness, but above all – as a sign of trust in our offering and the result of building strong relationships. Each client segment forms a foundation for the next segment. Our clients grow with us and we grow thanks to them. It is a mutual relationship, which – through the effect of synergy – translates into organic growth and supports the development of mBank, while reinforcing our position as a partner at every stage of the client journey.



In **Retail Banking**, mBank will focus on building long-term relationships with clients, based on the concept of healthy finances – tailoring its products to real client needs, supporting them in achieving life goals, and providing the most convenient tools for managing their finances. Within this philosophy, mBank will treat financial health of its clients as the foundation of loyalty and long-term relationships, supporting it through education, aligned products, and the implementation of a tool that assesses clients' financial condition based on six practical principles, such as building a financial cushion, conscious spending, and investing for the future. Strategic initiatives will include:

- development of long-term products (e.g. digital mortgage loan, smart saving solutions, regular investment options),
  - strengthening client loyalty through personalisation and leveraging their family and social ties as a source of acquisition,
  - high-quality service for key segments:
    - affluent clients, who will be offered best-in-class financial services, including individual advisory, and when appropriate – a seamless transition to the private banking,
    - business clients, who will gain access to new financial products, including leasing solutions, and – as their needs evolve – corporate banking services and expanded financing options.
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**Corporate Banking** at mBank is built on deep relationships with clients, industry expertise, and convenient digital channels. Strategic initiatives in this area will include:

- focus on financing and supporting strategic directions of economic development, such as energy and technology transition, digitisation and automation of processes, economic resilience and localisation of production, green sustainable economy, closed loop and sharing economy, health and leisure economy, as well as defence,
- implementation of easy financing options, including an intuitive, fully digital process for granting small ticket loans with automatic decisions, as well as quicker approvals for higher tickets and extended investment financing options,
- providing corporate clients with a modern, coherent experience through a hybrid service model that combines professional advisory with convenient digital channels and a virtual branch,
- further development of investment banking services and support for mBank clients in their international expansion in cooperation with Commerzbank.

mBank's operations **in Czechia and Slovakia** will accelerate thanks to a platform-based approach, which through consistent technological development and integration with the strategic relationship model from Poland will enable scalable innovation and dynamic growth in the number of active

