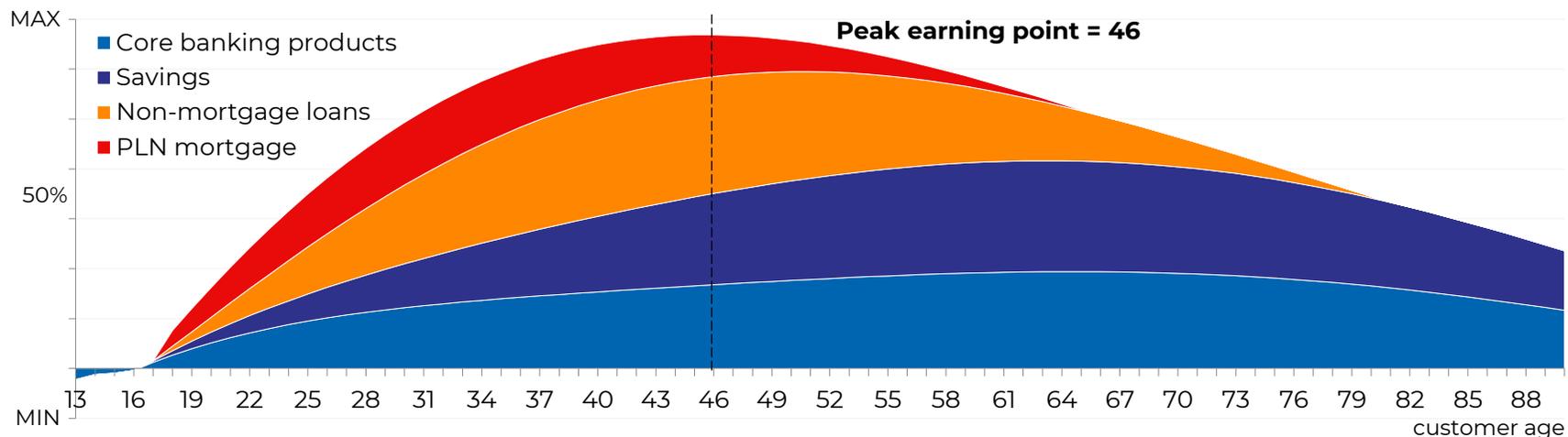
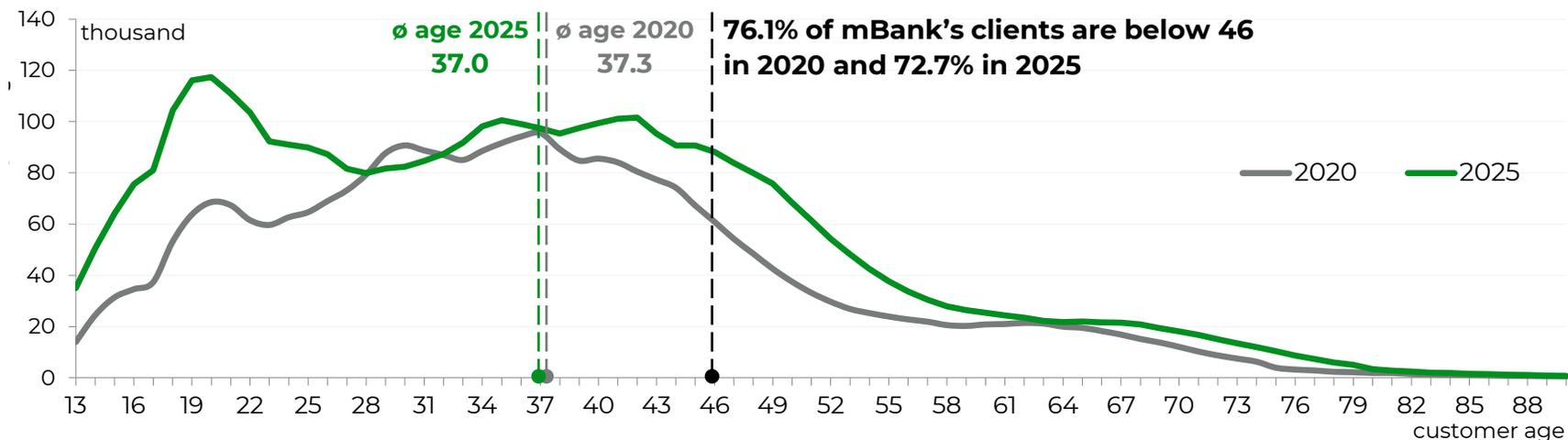


Supportive demographic profile of mBank's retail client base

Net revenue per active customer – individual clients at mBank in Poland, 2020



Age distribution 2025 vs 2020 – active individual customers at mBank in Poland



Source: mBank's internal data.

Introduction to mBank Group

- mBank's current customer demographic profile is a consequence of our digital operating model, value proposition, and brand positioning since the start of retail operations.
- The age structure is a strong ally in driving up our business volumes and, as a result, the revenues.
- mBank will experience significant growth of average profitability per customer. The average age of our clients is currently 37. This is well below the age at which the bank's revenue per client reaches its maximum level (age of 46). This demographic effect will naturally contribute to multiplication of mBank's value in the coming years.