

mBank in numbers



5,686 thou. retail clients
36 thou. corporate clients



3.8 million users of mBank mobile application in Poland and abroad



89% share of processes in retail banking area initiated by the clients in digital channels

Short overview

mBank Group implements the universal banking model, specialising in providing services to all customer groups. The offer includes retail, SME, corporate and investment banking as well as other financial products and services such as leasing, factoring, brokerage, wealth management, investment funds, insurance, payment gateway and corporate finance.

Since **1986** we provide services to corporate clients in Poland

Since **1992** we are listed on the Warsaw Stock Exchange

Since **2000** the first online retail bank in Poland

Since **2007** we are active in the Czech Republic and Slovakia

Since **2013** we offer services under one mBank brand

What makes us special

- Natural ability to grow organically
- Favourable demographic profile of the customer base
- Advanced and flexible banking platform
- Solutions based on the mobile first paradigm
- Best-in-class operational efficiency
- Strong capital base and diversified financing profile

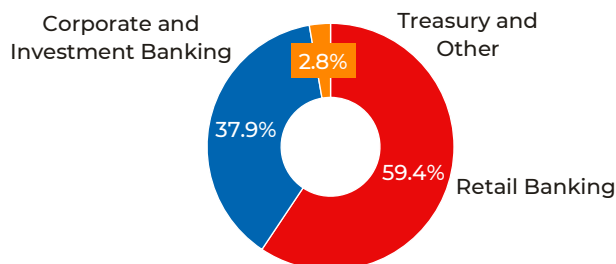
mBank Group's Strategy for 2021-2025

We focus on 5 areas, corresponding to the key components of our business model:



We want to make progress with our **ESG agenda** and stand out of our peer group. We will be a more responsible and inclusive bank and expect it from our employees, clients and commercial partners. We will continue to contribute to the sustainable growth and well-being of the society.

Share of particular segments in total income structure of mBank Group in Q3 2024



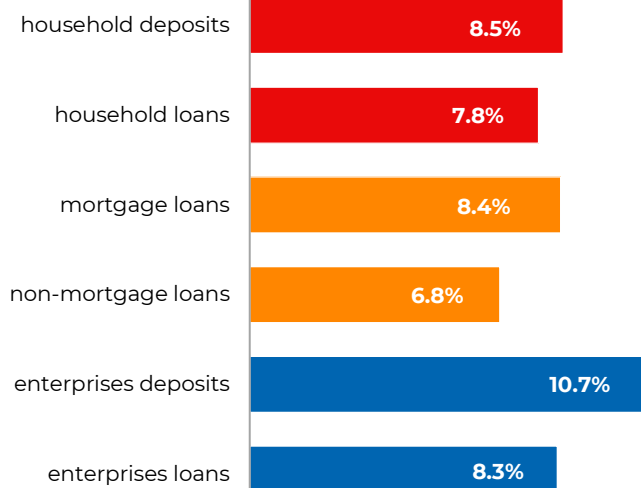
mBank's ratings

	Credit Ratings		ESG Ratings	
	Fitch	S&P	MSCI	Sustainalytics
Long-term rating	BBB-	BBB	AA in scale CCC - AAA	12.8 low risk
Outlook	stable	pos.		
Short-term rating	F3	A-2		
Viability rating / SACP	bbb-	bbb-		

Key financial data

PLN million	2021	2022	2023	9M 2024
Total assets	198,373	209,892	226,981	238,574
Net loans	117,677	120,183	113,521	123,524
Deposits	157,072	174,131	185,467	193,500
Equity	13,718	12,715	13,737	15,329
Net interest income	4,126	5,924	8,873	7,075
Net fees and commissions	1,868	2,120	1,916	1,475
Total income	6,111	7,857	10,802	8,963
Total costs	-2,457	-2,457	-2,457	-2,483
Loan loss provisions	-879	-849	-1,106	-411
Net profit	-1,179	-703	24	1,257
Net interest margin	2.2%	3.7%	4.2%	4.4%
Cost/Income Ratio	40.2%	42.2%	28.5%	27.7%
Cost of risk	0.76%	0.69%	0.93%	0.46%
Return on Equity (ROE)	-7.2%	-5.3%	0.2%	11.4%
Return on Assets (ROA)	-0.59%	-0.34%	0.01%	0.73%
Tier 1 capital ratio	14.2%	13.8%	14.7%	13.9%
Total Capital Ratio	16.6%	16.4%	17.0%	15.4%
Loan-to-Deposit ratio	74.9%	69.0%	61.2%	64.0%
NPL ratio	3.9%	4.0%	4.2%	4.1%
Coverage ratio	53.1%	52.2%	54.7%	53.8%

mBank Group's market shares (as of 30.09.2024)



#5 bank in Poland in terms of assets as of 30.09.2024

mBank's shares (as of 19.11.2024)

Number of shares issued	42,496,973
Relevant WSE indices	WIG, WIG-20, WIG-Banks
Market capitalisation	PLN 22,693.4 million
Average daily turnover (LTM)	PLN 16.541 million
ISIN	PLBRE0000012
Shareholder structure:	
Commerzbank AG	69.07%
Free Float	30.93%

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