

# mBank Group in a snapshot



## mBank in numbers



**5,714** thou.  
retail clients  
**36.1** 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:

Leading retail banking franchise integrated with client life cycle

The first-choice bank for e-commerce market participants

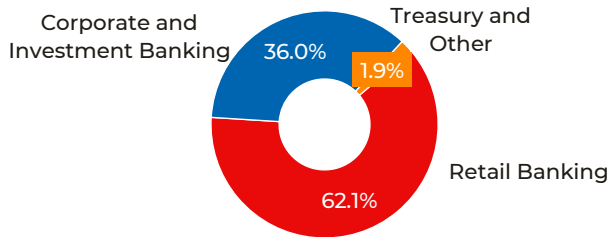
Best digital corporate banking for high-potential companies

Technology, security and data as a source of advantage

Distinctive people and organisation culture

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 2024



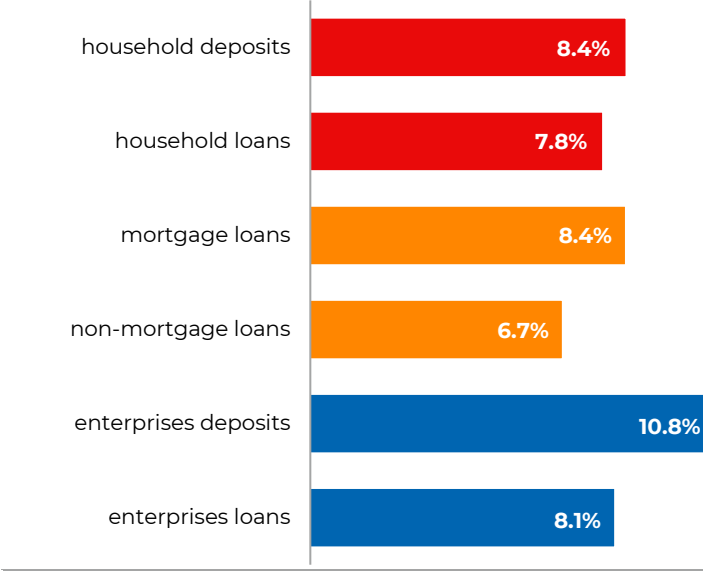
## mBank's ratings

	Credit Ratings		ESG Ratings	
	Fitch	S&P	MSCI	Sustainalytics
Long-term rating	BBB-	BBB+	AA in scale CCC - AAA	13.4 low risk
Outlook	stable	stable		
Short-term rating	F3	A-2		
Viability rating / SACP	bbb-	bbb		

## Key financial data

PLN million	2021	2022	2023	2024
Total assets	198,373	209,892	226,981	245,957
Net loans	117,677	120,183	113,521	121,419
Deposits	157,072	174,131	185,467	200,809
Equity	13,718	12,715	13,737	17,767
Total income	6,111	7,857	10,802	12,007
Net result	-1,179	-703	24	2,243
Net interest margin	2.2%	3.7%	4.2%	4.3%
Cost/Income ratio	40.2%	42.2%	28.5%	28.2%
Cost of risk	0.8%	0.7%	0.9%	0.5%
ROE mBank Group	-7.2%	-5.3%	0.2%	14.8%
ROE Core Business	12.0%	22.1%	36.5%	39.7%
Tier 1 capital ratio	14.2%	13.8%	14.7%	14.5%
Total capital ratio	16.6%	16.4%	17.0%	15.9%
NPL ratio	3.9%	4.0%	4.2%	4.1%
Coverage ratio	53.1%	52.3%	54.7%	51.1%
Loan-to-deposit ratio	74.9%	69.0%	61.2%	60.5%

## mBank Group's market shares (as of 31.12.2024)



#5 bank in Poland in terms of assets as of 31.12.2024

## mBank's shares (as of 26.02.2025)

Number of shares issued	42,496,973
Relevant WSE indices	WIG, WIG-20, WIG-Banks
Market capitalisation	PLN 32,195.7 million
Average daily turnover (LTM)	PLN 16.367 million
ISIN	PLBRE0000012
Shareholder structure:	
Commerzbank AG	69.07%
Free Float	30.93%

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