

Scope of information to be disclosed

No	Scope of disclosure	Document	Place of publication	Frequency of publication
1.	General information about the Bank		Website: https://www.mbank.pl/o-nas/o-mbanku/	Ongoing depending on needs
2.	Information specified in Article 111(1) of the Banking Law , i.e.: 1/ applicable interest rates on funds in bank accounts, loans and advances,	Interest rate tables	mBank's website https://www.mbank.pl/o-nas/informacje-wymagane-przepisami-prawa/	Ongoing depending on needs
	2/ the applicable commissions and fees charged,	Tariff of banking fees and commissions	mBank's website https://www.mbank.pl/o-nas/informacje-wymagane-przepisami-prawa/	Ongoing depending on needs
	3/ interest capitalisation dates,	Patterns of regulations and contracts	mBank's website https://www.mbank.pl/o-nas/informacje-wymagane-przepisami-prawa/	Ongoing depending on needs
	4/ the exchange rates used,		mBank's website https://www.mbank.pl/o-nas/informacje-wymagane-przepisami-prawa/	Ongoing depending on needs
	5/ a balance sheet in an audit report for the last auditable period,	Financial Report of mBank S.A. Consolidated Financial Statements of mBank S.A. Group Report of the independent auditor on the audit of the annual financial statements and the annual consolidated financial statements	mBank's website https://www.mbank.pl/relacje-inwestorskie/wyniki/ and at the place where the activities are performed by the Bank ¹	Once a year
	6/ the composition of the bank's management and supervisory boards,		mBank's website https://www.mbank.pl/o-nas/wladze/	Ongoing depending on needs

¹ in particular in: corporate branches, corporate offices, branches of the Retail Banking Branch and other outlets of the retail banking product sales network, as well as by external entrepreneurs performing banking activities on behalf and for the benefit of the Bank. This information is announced in the form of an information board, in paper or multimedia version, located next to the waiting area, i.e. in a place generally accessible to the customer and on the websites of the mBank Group website).

	7/ the names of persons authorised to assume obligations on behalf of the bank or an organisational unit of the bank.		mBank's website https://www.mbank.pl/o-nas/informacje-wymagane-przepisami-prawa/	Ongoing depending on needs
3.	Information specified in Article 111a of the Banking Law , i.e.: 1/ information about the activities carried out, by Member State and third country in which it has subsidiaries, on a consolidated basis for the financial year concerned, 2/ information on return on assets calculated by dividing net profit by total assets; 3/ information on the conclusion of the agreement referred to in Article 141t(1), the parties to the agreement, its subject matter and costs, if it operates in one of the holdings referred to in Article 141f(1)(1) or the absence of such an agreement.	Report of the Management Board on the Group's activities	mBank's website https://www.mbank.pl/relacje-inwestorskie	Once a year
4.	Information specified in Article 111a (4) of the Banking Law , i.e.: 1/ description of the management system, including the risk management system and the internal control system (<i>description of the internal control system should be consistent with recommendation 1.II of Recommendation H</i>)	Risk management system: Financial Statements of mBank S.A. Consolidated Financial Statements of the mBank S.A. Group. Internal control system: Description of the internal control system in mBank S.A.	Risk management system mBank's website https://www.mbank.pl/relacje-inwestorskie/wyniki/ Internal control system mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Once a year Ongoing depending on needs
	2/ description of the remuneration policy,	Remuneration policy for the Bank's risk-takers	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Once a year
	3/ information about the establishment of the remuneration committee (if any), 4/ information on whether the members of the Supervisory Board and the Management Board fulfil the requirements set out in Article 22aa of the Banking Law.		mBank's website https://www.mbank.pl/o-nas/wladze/	Ongoing depending on needs
5.	Information specified in Article 111b of the Banking Law , i.e.: 1/ information on entrepreneurs or foreign entrepreneurs referred to in Article 6a(1) and (7), to the extent that they gain access to information protected by banking secrecy when carrying out activities referred to in those provisions on behalf of an organisational unit of the bank or of another entrepreneur or foreign entrepreneur.		mBank's website https://www.mbank.pl/o-nas/informacje-wymagane-przepisami-prawa/	Ongoing depending on needs
6.	Information specified in Article 90g of the Act on Offering , i.e.: 1/ information on remuneration providing a comprehensive overview of remuneration, including all benefits, in whatever form, received by or due to individual members of the management and supervisory boards in the last financial year, in accordance with the remuneration policy.	mBank S.A. report on the remuneration of members of the Management Board and the Supervisory Board	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Once a year, at least 26 days before the General Meeting of the Bank (as one of the documents for the General Meeting)

7.	Information specified in Article 90i of the Act on Offering , i.e.: 1/ information about a material transaction at the latest at the time of its conclusion. This information shall include in particular: a/ the name of the related party with which the material transaction is entered into and, in the case of related parties which are natural persons, their name; b/ description of the nature of the relationship between the company and the related party with which the material transaction is entered into; c/ the date and value of the relevant transaction; d/ the information necessary to assess whether the material transaction is concluded at arm's length and is justified by the interest of the company and non-related shareholders, including minority shareholders.		mBank's website https://www.mbank.pl/relacje-inwestorskie/transakcje-istotne/	At the time of the event to be published or immediately after the event has occurred
8.	Information specified in the Accounting Act , i.e.: 1/ publishing the financial statements of the Company, the consolidated financial statements of the Group, 2/ the Management Board's report on the Group's activities	Condensed Consolidated Financial Statements of mBank S.A. for Q1 and Q3		The publication of the quarterly and semi-annual reports, as well as the publication deadlines, derive from the Regulation of the Minister of Finance of 29 March 2018 on current and periodic information to be published by issuers of securities and conditions for recognising as equivalent information required by the laws of a country which is not a Member State
		Semi-Annual Report and Consolidated Semi-Annual Report		Once a year, usually at the end of July, no later than 3 months after the end of June
		Annual Report including the annual Financial Statements of mBank and the Management Board's Report on the activity of mBank Group and Consolidated Annual Report including the annual Consolidated Financial Statements of mBank Group and the Management Board's Report on the activity of mBank Group		Once a year, usually at the end of February, no later than 4 months after the end of the financial year
9.	Information specified in Article 17(1) and Article 19 of MAR and Article 63(1) of the Offering Act , i.e.: 1/ content of current and periodic reports made public pursuant to the Act on Public Offering and pursuant to MAR.	Periodic and current reports	mBank's website https://www.mbank.pl/relacje-inwestorskie/komunikaty-gieldowe/	Ongoing after publication of the report
10.	Information specified in Part 8 of CRR ² . Detailed principles, scope, frequency and form of disclosure are set out in the "Information Policy of mBank S.A. on Capital Adequacy".	Information policy of mBank S.A. on capital adequacy	mBank's website https://www.mbank.pl/onas/adekwatnosc-kapitalowa/	Quarterly

² Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012, as amended

11.	Information specified in Article 435(1) of CRR , i.e. risk management objectives and policies separately for each risk category. The disclosures relate to: 1/ the strategies and processes to manage those risks, 2/ the structure and organisation of the relevant risk management function, including information on the basis of its authority, its powers and its responsibilities in accordance with the institution's instrument of incorporation and the documents governing it, 3/ the scope and nature of risk reporting and measurement systems, 4/ policies for hedging and mitigating risk, and the strategies and processes for monitoring the continuing effectiveness of hedges and mitigants, 5/ a statement approved by the Board of Directors on the adequacy of the institution's risk management arrangements, providing assurance that the risk management systems in place are appropriate to the institution's profile and strategy, 6/ a declaration approved by the management body on the adequacy of risk management arrangements of the institution providing assurance that the risk management systems put in place are adequate with regard to the institution's profile and strategy; 7/ a concise risk statement approved by the management body succinctly describing the institution's overall risk profile associated with the business strategy.	Financial Statements mBank S.A., Consolidated Financial Statements of the mBank S.A. Group.	mBank's website https://www.mbank.pl/relacje-inwestorskie/wyniki/	Once a year
12.	Information specified in Article 435(2) of CRR : 1/ the recruitment policy for members of the Management Board and the Supervisory Board (assessment principles under Article 22aa of the Banking Law),	Policy on the assessment of qualifications (suitability), appointment and dismissal of members of the bank's body in mBank S.A.	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Once a year as part of the annual review
	2/ the policy on diversity with regard to selection of members of the Management Board and Supervisory Board,	Policy on the assessment of qualifications (suitability), appointment and dismissal of members of the bank's body in mBank S.A.	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Once a year as part of the annual review
	3/ the number of directorships held (on the supervisory boards and management boards of other entities) by members of the Management Board and the Supervisory Board.	Functions held by members of the Management Board and Supervisory Board	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Ongoing depending on needs
13.	Information specified in the Corporate Governance Principles: ³ 1/ statement of the Management Board on the application of Corporate Governance Principles at the Bank,	Statement by mBank on the application of corporate governance principles	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Once a year
	2/ the results of the evaluation of the application of corporate governance carried out by the Supervisory Board,	Supervisory Board's assessment of the Bank's compliance with corporate governance principles	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Once a year

³ "Corporate Governance Principles for Supervised Institutions" - the [text is available on the website of the Polish Financial Supervision Authority](#)

	3/ basic organisational structure (Bank's organigram),	Division of competences and outline of the Bank's organisational structure	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Ongoing depending on needs
	4/ information policy,	Information policy of mBank S.A. for communication with investors, the media and clients Information policy of mBank S.A. on capital adequacy	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/ https://www.mbank.pl/o-nas/adekwatnosc-kapitalowa/	Once a year as part of the annual review
	5/ rules for handling complaints and claims.	Regulations for accepting and processing complaints in retail banking Rules for accepting and processing complaints for SME and corporate clients	mBank's website https://www.mbank.pl/pomoc/reklamacje/dla-klienta-detalicznego/ https://www.mbank.pl/pomoc/reklamacje/dla-klienta-korporacyjnego	Ongoing depending on needs
14.	The information specified in Recommendation M , i.e.: 1/ information on the approach to operational risk in order to reduce the asymmetry of information between the bank and its environment (recommendation 17)	Financial statements of mBank S.A., Consolidated Financial Statements of the mBank S.A. Group.	mBank's website https://www.mbank.pl/relacje-inwestorskie/wyniki/	Once a year
15.	The information specified in Recommendation Z , i.e.: 1/ information on the attendance of supervisory board members at supervisory board meetings (recommendation 8.8), 2/ information on the conflict of interest management policy adopted by the bank and the way in which the bank manages material conflicts of interest and conflicts that could arise due to the bank's membership of the group or transactions concluded by the bank with other entities in the group (Recommendation 13.6 and additionally Article 47(1) of EU Regulation 2017/565 ⁴)	Report on the activities of the Supervisory Board Conflict of interest policy in mBank S.A.	mBank's website https://www.mbank.pl/pomoc/akty-prawne/dyrektywa-mifid/	Ongoing depending on needs
16.	Information specified in the Code of Best Practice for GPW Listed Companies , ⁵ i.e.: 1/ information on the objectives of the strategy in place, the measurable objectives, in particular the long-term objectives, the actions planned and the progress of implementation measured by financial and non-financial indicators, as well as information on the strategy in the ESG area, 2/ information on the expenses incurred by the Company and its group for the support of culture, sport, charity institutions, the media, social organisations, trade unions, etc. If the company or its group incurred expenses for such purposes in the year covered by the report, the information should include a summary of such expenses.	Management Board report on the Group's activities, Integrated Report Expenses incurred by mBank Group to support culture, charities and social organisations	mBank's website https://www.mbank.pl/relacje-inwestorskie/wyniki/ https://www.mbank.pl/pdf/relacje-inwestorskie/pozostale/wydatki-charytatywne.pdf	Once a year

⁴ Commission Delegated Regulation (EU) 2017/565 of 25 April 2016 supplementing Directive 2014/65/EU of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive

⁵ "Code of Best Practice for GPW Listed Companies 2021" - [the text is available on the website of the Warsaw Stock Exchange](#)

17.	Information specified in the Rules of the Warsaw Stock Exchange,⁶ i.e.: 1/ information indicating which principles are applied by the issuer and which principles it does not apply on a permanent basis. With regard to principles which are not applied by the issuer, the issuer provides information containing a detailed explanation of circumstances and reasons for not applying a given principles. In the event of a change to the status of application of a principles or the occurrence of circumstances justifying a change to the content of explanations concerning disapplication or application of a principles, the issuer promptly updates information published earlier (§ 29.3).	Information on the application by the company of the principles contained in the Code of Best Practice for GPW Listed Companies 2021 Report provided to GPW in the EBI system, a statement posted on the Bank's website	mBank's website https://www.mbank.pl/o-nas/lad-korporacyjny/	Ongoing depending on needs
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⁶ Rules of the Warsaw Stock Exchange available at <https://www.gpw.pl/uchwaly-rady-gpw>