Disclosures regarding capital adequacy of mBank S.A. Group as at 30 June 2026

Warsaw, 11th August 2026

Contents

1. Introduction

This document is issued under the disclosure requirements resulting from Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012, as amended (the CRR Regulation), which formed the legal basis of the reporting date i.e. 30 June 2026.

This document contains information on the prudential consolidated basis of the mBank S.A. Capital Group (mBank Group) in accordance with the requirements set out in Article 13 of the CRR Regulation. With exception described below, the information is published in accordance with the following provisions:

- Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637 (Regulation 2024/3172),
- Guidelines EBA/GL/2014/14 of 23 December 2014 on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 of Regulation (EU) No 575/2013,
- Disclosure Policy of mBank S.A. on capital adequacy available on website www.mbank.pl.

On May 22nd, 2025, the European Banking Authority (EBA) published a Consultation Paper Draft Implementing Technical Standards amending Commission Implementing Regulation (EU) 2024/3172, as regards the disclosures on ESG risks, equity exposures and the aggregate exposure to shadow banking entities. The consultation document contains proposal to postpone the obligation to disclose environmental, social and governance risks (ESG risks) until the end of 2026, while significantly limiting the scope of these disclosures compared to the requirements that came into force in 2025. To prevent unintended disclosure obligations, particularly for institutions that have not previously been subject to Pillar 3 ESG disclosure obligations, and to support consistent and proportionate implementation across the sector, the EBA has advised in the consultation paper that the current requirements in this area should not be applied until the new provisions come into force. This position was further confirmed in the Opinion of the European Banking Authority on the application of the provisions relating to disclosures on ESG risks dated 5 August 2025.

Based on this position and considering the scope of the proposed changes and simplifications in the required disclosures, mBank has decided to adopt the solution proposed by the EBA and, during the transitional period, will not disclose the information currently required under Article 449a regarding ESG risks.

If not stated specifically further in the document, all amounts are presented in PLN thousand. Due to the presentation of data in thousands of PLN, minor mathematical inconsistencies may occur in totals and subtotals due to rounding.

2. Scope of prudential consolidation

According to the CRR Regulation, mBank S.A. (mBank) as a large subsidiary of an EU parent institution discloses information about the capital adequacy on a sub-consolidated basis at the highest local level of prudential consolidation i.e. based on the data of mBank Group.

The mBank Group's prudentially consolidated financial data for the first half of 2026 prepared in accordance with the CRR Regulation (Prudentially Consolidated Financial Data for the first half of 2026) are presented in Note 33 to the Condensed Interim Consolidated Financial Statements of mBank S.A. Group for the First Half of 2026 (Consolidated Financial Statements for the first half of 2026), approved on 28th July 2026.

The accounting policies applied for the preparation of the Prudentially Consolidated Financial Data for the first half of 2026 are the same as those, which have been applied to prepare the mBank S.A. Group Consolidated Financial Statement for the first half of 2026, with exceptions of consolidation rules described below.

Entities included in prudential consolidation were taken into account in the process of calculation of consolidated own funds and consolidated own funds requirements as at 30 June 2026 in accordance with the CRR Regulation.

Entities included in prudential consolidation are defined in the CRR Regulation as institutions, financial institutions including ancillary services undertakings, which are subsidiaries or undertakings in which a participation is held, except for entities in which the total amount of assets and off-balance sheet items of the undertaking concerned is less than the smaller of the following two amounts:

- EUR 10 million;
- 1% of the total amount of assets and off-balance sheet items of the parent undertaking or the undertaking that holds the participation.

The prudentially consolidated financial data as at 30 June 2026 include the following entities:

1. mBank S.A.
2. mBank Hipoteczny S.A.
3. mFaktoring S.A.
4. mFinanse S.A.
5. mFinanse CZ s.r.o.
6. mFinanse SK s.r.o.
7. mLeasing Sp. z o.o.
8. mElements S.A.
9. Asekum Sp. z o.o.
10. LeaseLink Sp. z o.o.
11. mTowarzystwo Funduszy Inwestycyjnych S.A.
12. mZakupy Sp. z o.o.

Detailed information on consolidated entities included in consolidation is presented in mBank S.A. Group Consolidated Financial Report for the first half of 2026, in the Note 1 Information regarding the Group of mBank S.A.

The scope of entities included in prudential consolidation for the first half of 2026 was the same as the scope of entities included in accounting consolidation based on International Financial Reporting Standards (IFRS).

3. Capital adequacy

One of the Bank's main tasks is to ensure an adequate level of capital. As part of the capital management strategy of mBank Group, the Bank creates a framework and guidelines for the effective planning and use of capital base which:

- are compliant with external and internal regulations in force,
- guarantee a continuity of financial targets achievement, which render an appropriate rate of return for shareholders,
- ensure the maintenance of a strong capital basis being a fundamental support for business development.

The capital management strategy in mBank Group is based on two pillars:

- aiming at optimal level and structure of own funds, assuring capital adequacy above the capital strategic targets (established above minimum requirement taking into account the risk appetite at approved level) as well as ensuring coverage against all material risks identified in mBank Group's activity,
- effective use of the capital base, guaranteeing achievement of expected returns, including return on regulatory capital and IFRS equity and thus creating stable basis for strengthening capital in future periods.

Above pillars of the capital management allow to maintain business development while meeting the supervisory requirements in the long perspective.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

4. Own funds

The consolidated own funds of mBank Group consist of Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital. Detailed information on particular elements of consolidated own funds of mBank Group as at 30 June 2026 is presented below on the basis of the templates EU CC1 and EU CC2 set out in Annex I to Regulation 2024/3172.

Template EU CC1 - Composition of regulatory own funds

		a)	b)
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	3 649 052	Template EU CC2: Shareholders' Equity, row 1 and 2, column b)
2	Retained earnings	6 079 477	Template EU CC2: Shareholders' Equity, row 3, column b)
3	Accumulated other comprehensive income (and other reserves)	8 964 190	Template EU CC2: Shareholders' Equity, row 3 and 5, column b)
EU-3a	Funds for general banking risk	1 153 753	Template EU CC2: Shareholders' Equity, row 3, column b)
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	664 700	Template EU CC2: Shareholders' Equity, row 4, column b)
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**20 511 172**	**-**
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(49 570)	-
8	Intangible assets (net of related tax liability) (negative amount)	(1 466 340)	Template EU CC2: Assets, row 7, column b)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	14 826	Template EU CC2: Shareholders' Equity, row 5, column b)
12	Negative amounts resulting from the calculation of expected loss amounts	(511 916)	-
EU-20a	Exposure amount of the following items which qualify for a RW of 1 250%, where the institution opts for the deduction alternative	(32 588)	-
EU-20c	of which: securitisation positions (negative amount)	(32 588)	-
27a	Other regulatory adjustments	(225 202)	Template EU CC2: Liabilities, row 1, column b)
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**(2 270 790)**	-
29	**Common Equity Tier 1 (CET1) capital**	**18 240 382**	-
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	1 500 000	Template EU CC2: Shareholders' Equity, row 6, column b)
31	of which: classified as equity under applicable accounting standards	1 500 000	-
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	1 500 000	-
Additional Tier 1 (AT1) capital: regulatory adjustments			
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	-	-
44	**Additional Tier 1 (AT1) capital**	**1 500 000**	-
45	**Tier 1 capital (T1 = CET1 + AT1)**	**19 740 382**	-
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	2 425 244	Template EU CC2: Liabilities, row 2e, column b)
51	**Tier 2 (T2) capital before regulatory adjustments**	**2 425 244**	**-**
Tier 2 (T2) capital: regulatory adjustments			
57	**Total regulatory adjustments to Tier 2 (T2) capital**	-	-
58	**Tier 2 (T2) capital**	**2 425 244**	
59	**Total capital (TC = T1 + T2)**	**22 165 626**	-
60	**Total Risk exposure amount**	**144 809 417**	**-**
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	12.60%	-
62	Tier 1 capital	13.63%	-
63	Total capital	15.31%	-
64	Institution CET1 overall capital requirements	8.52%	-
65	of which: capital conservation buffer requirement	2.50%	-
66	of which: countercyclical capital buffer requirement	1.02%	-
67	of which: systemic risk buffer requirement	-	-
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.50%	-
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	-	-
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**7.31%**	-
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	59 295	Template EU CC2: Assets, row 3a, column b)
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	350 364	Template EU CC2: Assets, row 3a, column b)
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	977 570	Template EU CC2: Assets, row 10, column b)
Applicable caps on the inclusion of provisions in Tier 2			
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	488 434	

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

COMMON EQUITY TIER 1 CAPITAL

Capital instruments and the related share premium accounts

In the item Capital instruments and the related share premium accounts, the share capital and share premium capital from sales of shares over the nominal value of mBank Group prudentially consolidated were included as at 30 June 2026.

Capital instruments and the related share premium accounts	
Registered share capital	170 191
Capital instruments not eligible	(203)
Share premium	3 479 064
Total	**3 649 052**

Detailed information on share and supplementary capital from sales of shares over the nominal value is described in Explanatory Note 23 of the Consolidated Financial Statements for the first half of 2026.

Retained earnings

Retained earnings item, amounting to PLN 6 079 477 thousand, include the undistributed retained earnings of the prudentially consolidated mBank Group as of 30 June 2026.

Accumulated other comprehensive income (and other reserves)

Accumulated other comprehensive income as at 30 June 2026 amounted to PLN -16 683 thousand. The structure of accumulated other comprehensive income of mBank Group is presented below.

Accumulated other comprehensive income	
Exchange differences on translation of foreign operations	(29 813)
Cash flow hedges	(14 826)
Valuation of debt instruments at fair value through other comprehensive income	53 551
Actuarial gains and losses related to post-employment benefits	(25 595)
Total	**(16 683)**

Other reserves of mBank Group prudentially consolidated as at 30 June 2026 amounted to PLN 8 980 873 thousand. The structure of other reserves of mBank Group prudentially consolidated as at 30 June 2026 is presented below.

Other reserves	
Other supplementary capital	8 871 598
Other reserve capital	109 275
Total	**8 980 873**

Accumulated other comprehensive income and other reserves of mBank Group prudentially consolidated as at 30 June 2026 amounted to PLN 8 964 190 thousand.

Funds for general banking risk

mBank Group transfers some of its net profit to the funds for general banking risk to cover unexpected risk and future losses. The funds for general banking risk can be distributed only on consent of shareholders at the General Meeting. As at 30 June 2026 the funds for general banking risk of mBank Group prudentially consolidated amounted to PLN 1 153 753 thousand.

Independently reviewed interim profits net of any foreseeable charge or dividend

Independently reviewed interim profits net of any foreseeable charge or dividend, amounting to PLN 664 700 thousand, includes the recognized net profit of the mBank Group consolidated prudently for the first quarter of 2026.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

THE COMMON EQUITY TIER 1 CAPITAL: REGULATORY ADJUSTMENTS

Additional value adjustments

In accordance with Article 34 of the CRR Regulation, additional value adjustments have been calculated to all assets measured at fair value in accordance with the requirements of Article 105 of the CRR Regulation and included in Common Equity Tier 1 capital of mBank Group prudentially consolidated as at 30 June 2026 in the amount of PLN -49 570 thousand.

Intangible assets

Adjustments relating to intangible assets were calculated in accordance with Articles 36 and 37 of the CRR Regulation and in accordance with Article 13a of the Commission Delegated Regulation (EU) No 241/2014 of 7 January 2014 supplementing the CRR Regulation, as amended, and included in the amount of PLN -1 466 340 thousand.

Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value

In accordance with Article 33 of the CRR Regulation, regulatory adjustments in the amount of PLN 14 826 thousand regarding accumulated other comprehensive income, constituting the fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value, correct the accumulated other comprehensive income item, mentioned above.

Negative amounts resulting from the calculation of expected loss amounts

IRB shortfall of credit risk adjustments to expected losses in the amount of PLN –511 916 thousand was included in the calculation of Common Equity Tier 1 capital as at 30 June 2026, in accordance with point d) of Article 36(1) CRR Regulation.

Exposure amount of the following items qualifying for a risk weight of 1 250 % if the institution opts for the deduction option - of which: securitisation items (negative amount)

Included in the calculation of Common Equity Tier 1 capital as at 30 June 2026 is the amount of the adjustment for synthetic securitisation transactions executed on the corporate and retail loan portfolios, for a total amount of PLN -32 588 thousand.

Other regulatory adjustments

Other regulatory adjustments include current specific credit risk adjustments, adjustments related to the exposures in the form of units or shares in collective investment undertakings, insufficient coverage for non-performing exposures and fair value gains and losses arising from the institution’s own credit risk related to derivative liabilities calculated in accordance with Article 33(2) of the CRR Regulation.

Other regulatory adjustments	
CET1 capital elements or deductions - other	(149 426)
Insufficient coverage for non-performing exposures	(72 742)
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	(3 033)
Total	**(225 202)**

ADDITIONAL TIER 1 CAPITAL

The AT1 Bonds issued on 6 December 2024, were included in Additional Tier 1 Capital in amount of PLN 1.5 billion. On 31 December 2024, the Bank received a decision of the Polish Financial Supervision Authority on the consent to qualify the bonds to own funds as additional instruments in Tier I capital.

TIER 2 CAPITAL

Capital instruments and the related share premium accounts

Pursuant to the PFSA decision of 29 March 2018, mBank obtained a permission to classify cash in the amount of CHF 250 000 thousand as instruments in Tier 2 capital, in accordance with the terms of the loan agreement concluded between mBank S.A. and Commerzbank AG. This instrument qualifies as an item in Tier 2 capital to the extent compliant with the depreciation principles referred to in Article 64 of the CRR Regulation.

Pursuant to the PFSA decision of 28 November 2018, mBank obtained a permission to classify subordinated bonds with a nominal value of PLN 550 000 thousand, issued by the Bank on 9 October 2018 with the redemption date on 10 October 2028, as instruments in Tier 2 capital. This instrument qualifies as an item in Tier 2 capital to the extent compliant with the depreciation principles referred to in Article 64 of the CRR Regulation.

Pursuant to the PFSA decision of 29 August 2025, mBank obtained a permission to classify subordinated bonds with a nominal value of EUR 400 000 thousand, issued by the Bank on 25 June 2025 with the redemption date on 25 September 2035, as instruments in Tier 2 capital.

As at 30 June 2026 in the consolidated Tier 2 capital in the item Capital instruments and related share premium accounts the amount of PLN 2 425 244 thousand was included from the above-mentioned tranches of capital instruments.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		30.06.2026	30.06.2026	
	Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1	Cash and cash equivalents	18 277 068	18 277 068	-
2	Financial assets held for trading and hedging derivatives	4 125 163	4 125 163	-
3	Non-trading financial assets mandatorily at fair value through profit or loss, including:	827 798	827 798	-
3a	*Equity securities*	*474 387*	*474 387*	Template EU CC1: row 72 and 73, col. a)
3b	*Debt securities*	*12 472*	*12 472*	-
3c	*Loans and advances to customers*	*340 939*	*340 939*	-
4	Financial assets at fair value through other comprehensive income – Debt securities	41 968 141	41 968 141	-
5	Financial assets at amortised cost	231 415 272	231 415 272	-
6	Fair value changes of the hedged items in portfolio hedge of interest rate risk	3 129	3 129	-
7	Intangible assets	2 398 439	2 398 439	Template EU CC1: row 8, col. a)
8	Tangible assets	1 352 408	1 352 408	-
9	Current income tax assets	28 298	28 298	-
10	Deferred income tax assets	852 495	852 495	Template EU CC1: row 75, col. a)
11	Other assets	3 153 697	3 153 697	-
12	**Total assets**	**304 401 908**	**304 401 908**	**-**
	Liabilities - Breakdown by liability clases according to the balance sheet in the published financial statements			
1	Financial liabilities held for trading and derivatives held for hedges	1 507 793	1 507 793	Template EU CC1: row 27a, col. a)
2	Financial liabilities measured at amortized cost, including:	270 349 297	270 349 297	-
2a	*Amounts due to banks*	*2 743 783*	*2 743 783*	-
2b	*Amounts due to customers*	*248 486 960*	*248 486 960*	-
2c	*Lease liabilities*	*623 486*	*623 486*	-
2d	*Debt securities issued*	*15 001 184*	*15 001 184*	-
2e	*Subordinated liabilities*	*3 493 884*	*3 493 884*	Template EU CC1: row 46, col. a)
3	Fair value changes of the hedged items in portfolio hedge of interest rate risk	145 177	145 177	-
4	Provisions	1 661 042	1 661 042	-
5	Current income tax liabilities	368 812	368 812	-
6	Other liabilities	7 010 157	7 010 157	-
7	**Total liabilities**	**281 042 278**	**281 042 278**	-
	Shareholders' Equity			
1	Registered share capital	170 191	170 191	Template EU CC1: row 1, col. a)
2	Share premium	3 479 064	3 479 064	Template EU CC1: row 1, col. a)
3	Profit from the previous years	16 214 103	16 214 103	Template EU CC1: row 2, 3, EU-3a, col. a)
4	Profit for the current year	2 012 955	2 012 955	Template EU CC1: row EU-5a, col. a)
5	Other components of equity	(16 683)	(16 683)	Template EU CC1: row 3, 11, col. a)
6	Additional equity components	1 500 000	1 500 000	Template EU CC1: row 30, col. a)
7	**Total equity**	**23 359 630**	**23 359 630**	**-**

OWN FUNDS AND ELIGIBLE LIABILITIES

The information below fulfils the requirements arising from Article 99a(6) of the Act of June 10, 2016 on the Bank Guarantee Fund, Deposit Guarantee Scheme and Resolution ("BFG Act").

The scope of information is in line with the provisions of Commission Implementing Regulation (EU) 2021/763 of 23 April 2021 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities (as amended).

mBank is a resolution entity within the resolution group consisting of the Bank and its subsidiaries.

The Bank is subject to the requirements for own funds and eligible liabilities ("MREL") referred to in Article 98(1) of the BFG Act, transposing the provisions of Article 45 of the Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms in this respect.

mBank is not a global systemically important institution, nor is it the part of a group identified as a global systemically important institution. Therefore, the Bank is not subject to the requirements specified in Article 92a of the CRR Regulation concerning the minimum level of own funds and liabilities subject to write-down or conversion.

mBank is neither an entity referred to in Art. 97h section 1 of the BFG Act nor an entity against which the BFG made a decision referred to in Art. 97h section 3 of the BFG Act.

Based on the decision of the resolution college received on 28 April 2026, the MREL requirement for the Bank on consolidated level, excluding mBank Hipoteczny from consolidation in accordance with Article 97(4a) of the BFG Act, is 15.36% in relation to the total risk exposure amount ("TREA"), including 13.73% for own funds and eligible subordinated liabilities. In relation to total exposure measure ("TEM") the requirement is 5.91%, including 5.32% for own funds and eligible subordinated liabilities. The Bank shall fulfil these requirements from the day of decision reception.

Simultaneously, in accordance with Article 19(2)(3), Article 21(3)(3), Article 42(3) and Article 48(3) of the Act on macro-prudential supervision, which transposes Article 128 of the CRD, Common Equity Tier 1 instruments maintained by the entity in accordance with the combined buffer requirement are not eligible for the MREL requirement expressed as a percentage of the total risk exposure. This rule does not apply to the MREL requirement expressed as a percentage of the total exposure measure.

As a result, the Bank has to maintain the MREL at 19.42% in relation to TREA, including subordination requirement at 17.79%.

As at 30 June 2026, the Bank met the applicable minimum requirements. The MREL ratio as at 30 June 2026 in relation to TREA was 23.72% while the MREL ratio including own funds and eligible subordinated liabilities was 22.22%. The MREL ratio in relation to TEM as at 30 June 2026 was 10.29%, while the MREL ratio including own funds and eligible subordinated liabilities was 9.64%.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU KM2: Key metrics - MREL

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		30.06.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	33 970 635	-	-	-	-	-
EU-1a	Of which own funds and subordinated liabilities	31 822 485					
2	Total risk exposure amount of the resolution group (TREA)	143 224 356	-	-	-	-	-
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	23.72%	-	-	-	-	-
EU-3a	Of which own funds and subordinated liabilities	22.22%					
4	Total exposure measure of the resolution group	330 184 224	-	-	-	-	-
5	Own funds and eligible liabilities as percentage of the total exposure measure	10.29%	-	-	-	-	-
EU-5a	Of which own funds or subordinated liabilities	9.64%					
6a	Does the subordination exemption in Article 72b(4) of the CRR apply? (5% exemption)		-	-	-	-	-
6b	Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)		-	-	-	-	-
6c	Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)		-	-	-	-	-
Minimum requirement for own funds and eligible liabilities (MREL)*							
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	15.36%					
EU-8	Of which to be met with own funds or subordinated liabilities	13.73%					
EU-9	MREL requirement expressed as percentage of the total exposure measure	5.91%					
EU-10	Of which to be met with own funds or subordinated liabilities	5.32%					

* Without taking into account the combined buffer requirement

5. Capital requirement

5.1 Assessment of adequacy of internal capital – description of the approach

On 4 July 2012 PFSA and Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) granted consent to the application of the advanced internal rating based approach (AIRB approach) by mBank to the calculation of the capital requirement for credit risk for the corporate portfolio and the retail mortgage loan portfolio.

Additionally, on 27 August 2012 BaFin in cooperation with PFSA granted consent to the application of internal rating based approach concerning the risk weighting for specialized lending exposures (IRB slotting approach) by mBank Hipoteczny S.A. (mBH) to the calculation of the capital requirement for credit risk.

On 6 May 2015 mBank S.A. received conditional consent of PFSA to use AIRB approach for retail mortgage loan portfolio (micro companies) and for the portfolio of commercial banks.

On 25 July 2016 mLeasing Sp. z o.o. (mLeasing) obtained approval from ECB and PFSA to the application of the AIRB approach to the calculation of capital requirement for credit risk.

On 22 September 2016 mBank S.A. obtained approval from ECB and PFSA to the application of AIRB approach to the calculation of the capital requirement for credit risk for the specialized lending exposures - income producing real estate.

On 31 January 2018 mBank S.A. obtained approval from European Central Bank and PFSA to the application of material change in PD model for subsidiary mLeasing.

On 31 March 2021 mBank obtained approval from PFSA for the use of a new LGD model for retail portfolio.

Starting from the process of the calculation of consolidated total capital ratio as at 30 June 2021 mBank Group implemented PFSA requirements (multipliers) related to the recommendations after the implementation of a New Definition of Default.

On 23 December 2022, mBank concluded a synthetic securitization transaction referencing a portfolio of corporate as well as small and medium enterprises loans with a total value of EUR 801 million of which 55.3% were credit exposures secured on commercial real estate (CRE). As part of the transaction, the Bank transferred a significant part of the credit risk of a selected securitised portfolio to an investor. The risk transfer of the securitised portfolio is performed through a recognised credit protection instrument, in the form of a credit linked notes. The transaction meets the requirements for significant risk transfer specified in the CRR Regulation. Retained securitization positions are subject to the calculation of capital requirements in accordance with the securitization approach based on internal ratings (SEC-IRBA).

On 27 September 2023, mBank concluded a synthetic securitization transaction referencing a portfolio of retail non-mortgages loans with a total value of PLN 9 963 million. As part of the transaction, the Bank transferred a significant part of the credit risk of a selected securitized portfolio to an investor. The risk transfer of the securitized portfolio is performed through a recognized credit protection instrument, in the form of a credit linked notes. The transaction meets the requirements for significant risk transfer specified in the CRR Regulation and has been structured as meeting the STS criteria (simple, transparent and standardized) in accordance with Regulation 2021/557. Retained securitization positions are subject to the calculation of capital requirements in accordance with the securitization approach based on internal ratings (SEC-IRBA).

On 30 September 2024 mBank obtained approval from PFSA for the use of the new generation of PD, LGD and CCF models for the retail portfolio and the corporate portfolio and the new generation of PD and LGD models for the subsidiary mLeasing.

On 6 November 2024, mBank concluded a synthetic securitization transaction executed on a portfolio of corporate non-mortgage loans with a total value of PLN 5 237 million as at 30 August 2024. As part of the transaction, the Bank transferred a significant part of the credit risk of a selected securitized portfolio to an investor. The risk transfer of the securitized portfolio is performed through a recognized credit protection instrument in the form of a partially paid credit linked notes. On 27 October 2025, the Bank exercised the option to increase the portfolio’s notional amount (ramp-up option) under this transaction from PLN 5 237 million up to an amount of PLN 7 000 million. As a result of exercising the option, the notional amount of the paid CLN bonds increased to PLN 560 million from an initial value of PLN 419 million. The transaction meets the requirements for significant risk transfer specified in the CRR Regulation and has been structured as meeting the STS criteria (simple, transparent and standardized) in accordance with Regulation 2021/557. Retained securitization positions are subject to the calculation of capital requirements in accordance with the securitization approach based on internal ratings (SEC-IRBA).

On 21 October 2025, mBank concluded a synthetic securitization transaction executed on a portfolio of corporate project finance loans (comprising predominantly projects financing renewable energy sources) with a total value of PLN 3 778 million as at 29 August 2025. As part of the transaction, the Bank transferred a significant part of the credit risk of a selected securitized portfolio to an investor. The risk transfer of the securitized portfolio is performed through a recognized credit protection instrument, in the form of a credit linked notes. The transaction meets the requirements for significant risk transfer specified in the CRR

Regulation and has been structured as meeting the STS criteria (simple, transparent and standardized) in accordance with Regulation 2021/557. Retained securitization positions are subject to the calculation of capital requirements in accordance with the Standardised Approach for Securitisation (SEC-SA).

On 15 January 2026, mBank obtained approval from the ECB and the KNF to implement a significant change to the definition of default covering all credit portfolios and all entities of mBank Group. The main change in the definition of default applied within the mBank Group, representing the implementation of the KNF and ECB recommendation of April 27, 2021, consisted in taking into account exposures from all entities belonging to the mBank S.A. Group when determining the client's days past due. The change was implemented and has been effective since February 2026.

In the calculation of the total capital ratio of mBank Group as of 30 June 2026, when calculating the total capital charge due to credit risk, the mBank Group applies the IRB approach pursuant to the provisions of the CRR Regulation and pursuant to obtained IRB approvals.

5.2 Results of the internal capital adequacy assessment process

The below information addresses the scope of disclosure from table EU OVC – ICAAP Information set out in Annex I to Regulation 2024/3172.

mBank Group adjusts the own funds (both in regulatory and in economic terms) to the level and type of risk, mBank Group is exposed to and to the nature, the scale and the complexity of its operations. For that purpose, Internal Capital Adequacy Assessment Process (ICAAP) is realized in mBank Group. The aim of this process is to maintain regulatory own funds (under Pillar I) and own funds under economic perspective (under Pillar II) at the level adequate to the profile and the level of risk in mBank Group's operations.

Capital adequacy is monitored:

- in regulatory terms, with reference to capital ratios, including the leverage ratio (which is described in more detail later in this document); and
- on an economic basis (internal), in relation to calculated internal capital.

Internal capital is the amount of capital estimated by mBank and required to cover all material risks identified in mBank Group's operations. Internal capital is the total sum of the economic capital to cover risks included in economic capital calculation and capital necessary to cover other risks (including hard to quantify risks) and capital for ESG risks.

In the first half of 2026, mBank calculated the economic capital at the 99.90% confidence level over a one-year time horizon for credit, market and business risk. The economic capital for operational risk was calculated based on the Standardised Measurement Approach (SMA). In calculating total internal capital, the Bank did not take into account the effect of diversification between different types of risk.

The internal capital adequacy assessment process runs continuously in mBank Group and includes the following stages implemented by organizational units of mBank and mBank Group subsidiaries:

- risk inventory in mBank Group,
- calculation of internal capital under Pillar II and Pillar I capital requirements to ensure risk coverage,
- capital aggregation,
- stress tests,
- setting limits on the utilization of capital resources,
- planning and allocation of capital,
- monitoring consisting in a permanent identification of risk involved in the business of mBank Group and the analysis of the level of capital for risk coverage,
- annual process review and assessment.

In order to assess the capital adequacy under economic perspective mBank calculates risk coverage potential (RCP), i.e. economic own funds, in addition to regulatory own funds. Having estimated internal capital as well as RCP both under normal and under stressed conditions Bank determines risk bearing capacity. On this basis and taking into account the forecast values limits for economic capital for particular risks are determined.

Both the value of the regulatory own funds as well as the value of the risk coverage potential in mBank Group are well above the value of the internal capital.

The Bank's Management Board is responsible for the ICAAP process in mBank Group. The main principles of the internal capital adequacy assessment process (ICAAP) are approved by the Supervisory Board of mBank. The whole internal capital adequacy assessment process is reviewed annually. The results of the annual review are reported in a dedicated report which is approved by the Supervisory Board of mBank.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

5.3 Supervisory requirements regarding capital ratios

According to provisions of the CRR Regulation the Bank and the mBank Group are required to meet minimum regulatory level of capital ratios, i.e. to maintain a minimum total capital ratio above 8%, Tier 1 capital ratio above 6% and common equity Tier 1 capital ratio above 4.5%.

Provisions of CRD IV, in particular provisions regarding capital buffers, were transposed into a national legislation, which took place in 2015 with the endorsement of the Act on Macro-prudential Supervision over the Financial System and Crisis Management in the Financial System (Act) and with an update of the Banking Law. The act stipulates capital buffers banks in Poland should meet once buffers are implemented by competent authorities indicated in the Act.

As of 30 June 2026 mBank Group was obliged to ensure adequate own funds to meet conservation capital buffer of 2.5% of total risk exposure amount, as defined in the Act.

As of 30 June 2026 the countercyclical capital buffer rate set for relevant exposures in Poland amounted to 1% in accordance with the Regulation of the Minister of Finance dated 18 September 2024 on the countercyclical buffer rate. Starting from September 2026, this rate will amount to 2%, in accordance with the Regulation of the Minister of Finance of 25 September 2025.

Countercyclical capital buffer is calculated in accordance with the provisions of the Act as the weighted average of the countercyclical buffer rates that apply in the countries where the relevant credit exposures of the mBank Group are located. As at the end of June 2026 this ratio amounted to 1.02%.

In addition to exposures located in Poland, exposures of foreign branches in Czech Republic and in Slovakia, where countercyclical buffer rates as of 30 June 2026 amounted to 1.25%, and 1.5% respectively, had an impact on the mBank Group specific countercyclical capital buffer.

EU CCyB2 - Amount of institution-specific countercyclical capital buffer

		30.06.2026
1	Total risk exposure amount	144 809 417
2	Institution specific countercyclical capital buffer rate	1.0179%
3	Institution specific countercyclical capital buffer requirement	1 474 046

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures - Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposures value under the standardized approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
10	**Breakdown by country:**													
20	Poland	31 545 131	127 685 341	3 666 679	-	13 795 723	176 692 874	8 181 845	51 963	339 919	8 573 726	107 171 579	93.4122%	1.00%
30	Czech Republic	7 793 983	304	-	-	-	7 794 287	327 411	-	-	327 411	4 092 635	3.5672%	1.25%
40	Slovakia	3 549 812	2 533	-	-	-	3 552 345	152 957	-	-	152 957	1 911 965	1.6665%	1.50%
50	Cyprus	810	647 802	-	-	-	648 611	54 012	-	-	54 012	675 151	0.5885%	1.50%
60	Luxembourg	161 216	210 831	87 012	-	-	459 059	24 962	6 961	-	31 923	399 036	0.3478%	0.50%
70	Netherlands	1 818	148 865	-	-	-	150 683	11 344	-	-	11 344	141 797	0.1236%	2.00%
80	Germany	76 532	57 759	-	-	-	134 292	7 825	-	-	7 825	97 808	0.0853%	0.75%
90	United States	38 678	15 807	-	-	-	54 486	7 494	-	-	7 494	93 673	0.0816%	-
100	Russian Federation	42 973	12	-	-	-	42 985	5 157	-	-	5 157	64 460	0.0562%	-
110	Austria	3	12 015	-	-	-	12 018	1 543	-	-	1 543	19 284	0.0168%	-
120	Ireland	57	14 758	-	-	-	14 815	914	-	-	914	11 428	0.0100%	1.50%
130	United Kingdom	1 339	18 216	-	-	-	19 554	864	-	-	864	10 796	0.0094%	2.00%
140	Denmark	8 920	643	-	-	-	9 563	756	-	-	756	9 455	0.0082%	2.50%
150	Belgium	2 918	431	-	-	-	3 349	527	-	-	527	6 586	0.0057%	1.25%
160	Switzerland	1 725	12 961	-	-	-	14 686	372	-	-	372	4 644	0.0040%	-
170	Malta	862	8 385	-	-	-	9 247	344	-	-	344	4 304	0.0038%	-
180	United Arab Emirates	262	4 124	-	-	-	4 387	271	-	-	271	3 386	0.0030%	-
190	Slovenia	3 333	28	-	-	-	3 360	267	-	-	267	3 336	0.0029%	1.00%
200	Spain	857	2 826	-	-	-	3 684	155	-	-	155	1 941	0.0017%	0.50%
210	Sweden	576	1 643	-	-	-	2 219	93	-	-	93	1 160	0.0010%	2.00%
220	Norway	843	1 058	-	-	-	1 900	71	-	-	71	882	0.0008%	2.50%
230	Italy	23	520	-	-	-	542	41	-	-	41	513	0.0004%	-
240	New Zealand	335	171	-	-	-	506	33	-	-	33	414	0.0004%	-
250	France	406	1 336	-	-	-	1 741	33	-	-	33	408	0.0004%	1.00%
260	Iceland	550	242	-	-	-	792	30	-	-	30	372	0.0003%	2.50%

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (c.d.):

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures - Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposures value under the standardized approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
270	Canada	521	328	-	-	-	849	27	-	-	27	342	0.0003%	-
280	Egypt	-	176	-	-	-	176	24	-	-	24	305	0.0003%	-
290	Portugal	86	776	-	-	-	862	24	-	-	24	296	0.0003%	0.75%
300	Australia	-	488	-	-	-	488	21	-	-	21	268	0.0002%	1.00%
310	Argentina	173	-	-	-	-	173	21	-	-	21	259	0.0002%	-
320	Thailand	-	185	-	-	-	185	17	-	-	17	217	0.0002%	-
330	Hungary	-	111	-	-	-	112	15	-	-	15	190	0.0002%	1.00%
340	Finland	-	239	-	-	-	239	14	-	-	14	171	0.0001%	-
350	Virgin Islands, British	106	-	-	-	-	106	8	-	-	8	106	0.0001%	-
360	Saudi Arabia	283	115	-	-	-	398	8	-	-	8	99	0.0001%	1.00%
370	Lithuania	8	72	-	-	-	81	6	-	-	6	80	0.0001%	1.00%
380	Ukraine	2	276	-	-	-	278	5	-	-	5	63	0.0001%	-
390	Singapore	7	83	-	-	-	90	5	-	-	5	57	0.0000%	-
400	Colombia	255	10	-	-	-	265	4	-	-	4	51	0.0000%	-
410	Malaysia	-	555	-	-	-	555	4	-	-	4	51	0.0000%	-
420	Israel	249	4	-	-	-	253	4	-	-	4	51	0.0000%	-
430	Croatia	-	57	-	-	-	57	2	-	-	2	28	0.0000%	1.50%
440	Chile	16	4	-	-	-	19	1	-	-	1	16	0.0000%	0.50%
450	Greece	-	31	-	-	-	31	1	-	-	1	12	0.0000%	0.25%
460	Estonia	-	18	-	-	-	18	1	-	-	1	8	0.0000%	1.50%
470	Romania	5	-	-	-	-	5	1	-	-	1	7	0.0000%	1.00%
480	Bulgaria	-	17	-	-	-	17	-	-	-	-	2	0.0000%	2.00%
490	Latvia	-	1	-	-	-	1	-	-	-	-	-	0.0000%	1.00%
500	Korea, Republic of	-	-	-	-	-	-	-	-	-	-	-	0.0000%	1.00%
510	Hong Kong	-	-	-	-	-	-	-	-	-	-	-	0.0000%	0.50%
520	Other	30	353	-	-	-	383	8	-	-	8	104	0.0001%	-
530	**Total**	**43 235 704**	**128 852 506**	**3 753 691**	**-**	**13 795 723**	**189 637 624**	**8 779 541**	**58 924**	**339 919**	**9 178 383**	**114 729 793**	**100.00%**	

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

In 2016 mBank received an administrative decision of the PFSA, in which mBank has been identified as other systemically important institution (O-SII), mBank was subject to a capital buffer which on the basis of PFSA administrative decision of October 29th, 2020, amounted to 0.50% of the total risk exposure amount, calculated in accordance with article 92(3) of CRR Regulation. The amount of the buffer is verified by the PFSA on an annual basis. Buffer should be maintained on individual and consolidated levels. The buffer value specified in this decision was in force as at 30 June 2026.

Starting from 1st January 2018 the Regulation of the Minister of Development and Finance with regard to systemic risk buffer entered into force. The Regulation introduced systemic risk buffer of 3% of the total risk exposure amount applied to all exposures located in Poland. Due to the exceptional socio-economic situation that arose after the outbreak of the global COVID-19 pandemic, this requirement was lifted by repealing the Regulation of the Minister of Finance, which was in force since 19 March 2020 and was applied as at 30 June 2026.

Consequently, the combined buffer requirement set for the mBank Group as of 30 June 2026 amounted to 4.02% of the total risk exposure amount.

Capital ratios both on consolidated and individual basis as of 30 June 2026 were above the required values.

With a surplus mBank Group meets the combined buffer requirement.

mBank Group	30.06.2026		31.03.2026*	
Capital ratio	**Required level**	**Reported level**	**Required level**	**Reported level**
Total capital ratio (TCR)	12.02%	15.31%	12.02%	16.52%
of which: combined buffer requirement	4.02%		4.02%	
Tier 1 ratio	10.02%	13.63%	10.02%	14.70%
of which: combined buffer requirement	4.02%		4.02%	
CET 1 ratio	8.52%	12.60%	8.52%	13.60%
of which: combined buffer requirement	4.02%		4.02%	

*key metrics template recalculated taking into account the retrospective inclusion of the profit for the first quarter of 2026

5.4 Quantitative data regarding capital adequacy

The mBank Group capital ratios are calculated on the basis of total risk exposure amount that corresponds to the sum of risk exposure amounts for particular risk types that are calculated according to provisions of the CRR Regulation.

Total risk exposure amount of mBank Group consists of:

- risk weighted exposure amount for credit risk, counterparty credit risk, securitization transactions, dilution risk and free deliveries calculated under IRB approach as regards the large part of the credit exposures portfolio,
- risk exposure amount for market risk, including position risk, foreign exchange risk and commodities risk calculated under standardised approaches,
- risk exposure amounts for operational risk,
- risk exposure amount for credit valuation adjustments, calculated under basic approach,
- other risk exposure.

EU KM1 – Key metrics template, addressing disclosure requirements of Article 447 (a) to (g) and Article 438 (b)

		a	b	c	d	e
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	18 240 382	17 712 477	16 717 713	16 094 337	15 181 647
2	Tier 1 capital	19 740 382	19 212 477	18 217 713	17 594 337	16 681 647
3	Total capital	22 165 626	21 687 744	20 738 610	20 208 513	17 864 931
	Risk-weighted exposure amounts					
4	Total risk exposure amount	144 809 417	135 902 445	126 885 115	121 130 820	119 056 148
4a	Total risk exposure pre-floor	144 809 417	135 902 445	126 885 115	121 130 820	119 056 148
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	12.60%	13.03%	13.18%	13.29%	12.75%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	12.60%	13.03%	13.18%	13.29%	12.75%
6	Tier 1 ratio (%)	13.63%	14.14%	14.36%	14.53%	14.01%
6b	Tier 1 ratio considering unfloored TREA (%)	13.63%	14.14%	14.36%	14.53%	14.01%
7	Total capital ratio (%)	15.31%	15.96%	16.34%	16.68%	15.01%
7b	Total capital ratio considering unfloored TREA (%)	15.31%	15.96%	16.34%	16.68%	15.01%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	-	-	-	-	-
EU-7e	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU-7f	of which: to be made up of Tier 1 capital (percentage points)	-	-	-	-	-
EU-7g	Total SREP own funds requirements (%)	8.00%	8.00%	8.00%	8.00%	8.00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	1.02%	1.02%	1.02%	1.01%	0.08%
EU-9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU-10a	Other Systemically Important Institution buffer (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	4.02%	4.02%	4.02%	4.01%	3.08%
EU-11a	Overall capital requirements (%)	12.02%	12.02%	12.02%	12.01%	11.08%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.31%	7.96%	8.34%	8.53%	7.01%
	Leverage ratio					
13	Total exposure measure	333 281 718	316 511 631	306 117 076	285 241 160	279 808 594
14	Leverage ratio (%)	5.92%	6.07%	5.95%	6.17%	5.96%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU-14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
EU-14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU-14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU-14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
EU-14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio (PLN millions)					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	111 205	104 620	98 299	94 117	91 867
EU-16a	Cash outflows - Total weighted value	50 358	47 378	45 491	43 895	42 948
EU-16b	Cash inflows - Total weighted value	3 428	2 857	2 852	2 606	2 557
16	Total net cash outflows (adjusted value)	46 930	44 521	42 639	41 289	40 391
17	Liquidity coverage ratio (%)	237%	235%	230%	228%	227%
	Net Stable Funding Ratio (PLN millions)					
18	Total available stable funding	232 705	222 518	215 093	200 542	195 072
19	Total required stable funding	136 020	126 937	123 673	124 367	121 514
20	NSFR ratio (%)	171%	175%	174%	161%	161%

EU KM1 – Key metrics template recalculated taking into account the retrospective inclusion of profit (after PFSA approvals), in line with the EBA's position expressed in Q&A 2018_3822 and Q&A 2018_4085.

		a	b	c	d	e
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	18 240 382	18 481 988	18 017 584	17 137 918	16 270 630
2	Tier 1 capital	19 740 382	19 981 988	19 517 584	18 637 918	17 770 629
3	Total capital	22 165 626	22 457 255	22 038 481	21 252 094	18 953 914
	Risk-weighted exposure amounts					
4	Total risk exposure amount	144 809 417	135 902 445	126 885 115	121 130 820	119 056 148
4a	Total risk exposure pre-floor	144 809 417	135 902 445	126 885 115	121 130 820	119 056 148
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	12.60%	13.60%	14.20%	14.15%	13.67%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	12.60%	13.60%	14.20%	14.15%	13.67%
6	Tier 1 ratio (%)	13.63%	14.70%	15.38%	15.39%	14.93%
6b	Tier 1 ratio considering unfloored TREA (%)	13.63%	14.70%	15.38%	15.39%	14.93%
7	Total capital ratio (%)	15.31%	16.52%	17.37%	17.54%	15.92%
7b	Total capital ratio considering unfloored TREA (%)	15.31%	16.52%	17.37%	17.54%	15.92%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU-7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	-	-	-	-	-
EU-7e	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU-7f	of which: to be made up of Tier 1 capital (percentage points)	-	-	-	-	-
EU-7g	Total SREP own funds requirements (%)	8.00%	8.00%	8.00%	8.00%	8.00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU-8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	1.02%	1.02%	1.02%	1.01%	0.08%
EU-9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU-10a	Other Systemically Important Institution buffer (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	4.02%	4.02%	4.02%	4.01%	3.08%
EU-11a	Overall capital requirements (%)	12.02%	12.02%	12.02%	12.01%	11.08%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.31%	8.52%	9.37%	9.39%	7.92%
	Leverage ratio					
13	Total exposure measure	333 281 718	316 511 631	306 117 076	285 241 160	279 808 594
14	Leverage ratio (%)	5.92%	6.31%	6.38%	6.53%	6.35%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU-14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
EU-14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU-14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU-14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
EU-14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio (PLN millions)					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	111 205	104 620	98 299	94 117	91 867
EU-16a	Cash outflows - Total weighted value	50 358	47 378	45 491	43 894	42 948
EU-16b	Cash inflows - Total weighted value	3 428	2 857	2 852	2 606	2 557
16	Total net cash outflows (adjusted value)	46 930	44 521	42 639	41 289	40 391
17	Liquidity coverage ratio (%)	237%	235%	230%	228%	227%
	Net Stable Funding Ratio (PLN millions)					
18	Total available stable funding	232 705	223 183	216 134	200 396	196 031
19	Total required stable funding	136 020	126 937	123 673	124 367	121 514
20	NSFR ratio (%)	171%	176%	175%	161%	161%

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The template presents all components of the total risk exposure amount of mBank Group, a denominator for capital ratios calculated according with art. 92 of CRR Regulation regard to template EU OV1 in Annex I to Regulation 2024/3172 addressing disclosure requirements of Article 438 (d) of the CRR Regulation.

EU OV1 -Overview of RWAs

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30.06.2026	31.03.2026	30.06.2026
1	**Credit risk (excluding CCR)**	**112 025 779**	**103 741 307**	**8 962 062**
2	Of which the standardised approach	31 846 468	30 087 642	2 547 717
3	Of which the Foundation IRB (F-IRB) approach	8 205 892	4 739 941	656 471
4	Of which slotting approach	6 412 675	6 289 707	513 014
EU 4a	Of which equities under the simple riskweighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	65 560 744	62 624 016	5 244 860
6	**Counterparty credit risk - CCR**	**2 939 962**	**2 363 087**	**235 197**
7	Of which the standardised approach	2 314 769	2 106 702	185 182
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	323 314	5 996	25 865
9	Of which other CCR	301 879	250 389	24 150
10	**Credit valuation adjustments risk - CVA risk**	**490 527**	**419 099**	**39 242**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	490 527	419 099	39 242
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	-	**-**	-
16	**Securitisation exposures in the non-trading book (after the cap)**	**4 503 103**	**4 968 565**	**360 248**
17	Of which SEC-IRBA approach	3 809 619	4 508 444	304 770
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	693 484	460 121	55 479
EU 19a	Of which 1250% / deduction	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**1 659 710**	**1 220 053**	**132 777**
21	Of which the Alternative standardised approach (A-SA)	-		-
EU 21a	Of which the Simplified standardised approach (S-SA)	1 659 710	1 220 053	132 777
22	Of which Alternative Internal Model Approach (A-IMA)	-	-	-
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between the trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**23 190 335**	**23 190 335**	**1 855 227**
EU 24a	**Exposures to crypto-assets**	**-**	-	**-**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	3 319 836	3 970 279*	265 587
26	Output floor applied (%)	55%	55%	
27	Floor adjustment (before application of transitional cap)	**-**	-	
28	Floor adjustment (after application of transitional cap)	**-**	-	
29	**Total**	**144 809 417**	**135 902 445**	**11 584 753**

*The value as at 31 March 2026 has been adjusted

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EU CR10 – Specialized lending and equities, addressing disclosure requirements of Art. 438(e) of CRR Regulation.

EU CR10.2

Specialised lending: Income-producing real estate and high volatility commercial real estate (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	229 359	115 764	50%	283 360	133 781	-
	Equal to or more than 2.5 years	336 302	91	70%	336 347	199 694	1 345
Category 2	Less than 2.5 years	2 659 531	1 949 982	70%	3 512 147	2 343 537	14 049
	Equal to or more than 2.5 years	3 592 320	318 656	90%	3 721 277	3 027 860	29 770
Category 3	Less than 2.5 years	174 878	132 924	115%	230 371	247 202	6 450
	Equal to or more than 2.5 years	474 603	150	115%	474 725	460 600	13 292
Category 4	Less than 2.5 years	-	-	250%	-	-	-
	Equal to or more than 2.5 years	-	-	250%	-	-	-
Category 5	Less than 2.5 years	238 345	-	-	238 345	-	119 173
	Equal to or more than 2.5 years	62 760	50	-	62 810	-	31 405
Total	**Less than 2.5 years**	**3 302 112**	**2 198 671**	-	**4 264 223**	**2 724 521**	**139 671**
	Equal to or more than 2.5 years	**4 465 985**	**318 947**	**-**	**4 595 159**	**3 688 154**	**75 813**

EU CR10.5

Equity exposures under Articles 133(3) to (6) and Article 495a(3) CRR						
Equity exposures	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
	a	b	c	d	e	f
Total	**486 867**	**-**	**250%**	**486 867**	**1 217 168**	**-**

Tables in accordance with: EU CR10.1 template, EU CR10.3 template, and EU CR10.4 template are not presented due to the absence of corresponding exposures in mBank Group’s portfolio under the advanced AIRB model approach.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR8 – RWA flow statements of credit risk exposures, including IRB approach, addressing disclosure requirements of Art. 438 letter h) of CRR Regulation.

		Risk weighted exposure amount
		30.06.2026
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**68 902 956**
2	Asset size (+/-)	6 713 382
3	Asset quality (+/-)	(907 689)
4	Model updates (+/-)	450 000
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	21 321
8	Other (+/-)	-
9	**Risk weighted exposure amount as at the end of the reporting period**	**75 179 970**

5.5 Information about the structure of risk-weighted assets

Templates below provide more information on risk weighted assets, applied approaches to calculate RWA and the scope of credit risk and counterparty credit risk mitigation techniques in place.

EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques, addressing disclosure requirements of art. 453 letter f) of CRR Regulation, presenting the carrying amount of exposures net of allowances /impairments divided into unsecured and secured exposures, including collateral categories:

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	107 965 191	81 066 947	77 358 997	3 707 951	-
2	Debt securities	101 244 806	-	-	-	-
3	**Total**	**209 209 996**	**81 066 947**	**77 358 997**	**3 707 951**	**-**
4	*Of which non-performing exposures*	*1 038 781*	*1 350 750*	*1 223 933*	*126 817*	-
5	*Of which defaulted*	*1 038 781*	*1 346 550*			

The template above presents all the credit risk mitigation techniques used in compliance with the accounting standards, whether or not they are recognized on the basis of CRR, including all the types of collateral and financial guarantees regarding all the collateralized exposures, regardless whether for the calculation of risk weighted assets the standardized approach or IRB is used.

In the first half of 2026 there was no significant change in the use of credit risk mitigation techniques.

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EU CR4 – Standardised approach – Credit risk exposure and counterparty credit risk with CRM effects, addressing disclosure requirements of art. 453 letters g) to i) and art. 444 letter e) of CRR Regulation.

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	118 144 139	517 816	118 236 203	533 470	2 840 104	2.39%
2	Non-central government public sector entities	30 306	38 450	30 306	15 578	15 388	33.54%
EU 2a	Regional governments or local authorities	13 134	30 108	13 134	12 043	5 036	20.00%
EU 2b	Public sector entities	17 171	8 342	17 171	3 534	10 353	50.00%
3	Multilateral development banks	6 021 350	-	6 021 350	-	-	-
EU 3a	International organisations	2 537 833	-	2 537 833	-	-	-
4	Institutions	759 125	9 513	947 000	2 630	494 354	52.06%
5	Covered bonds	-	-	-	-	-	-
6	Corporates	11 477 793	12 612 950	11 199 529	4 091 307	14 783 667	96.68%
6.1	Of which: Specialised Lending	1 719 744	1 643 481	1 719 744	738 553	2 340 357	95.20%
7	Subordinated debt exposures and equity	486 867	-	486 867	-	1 217 168	250.00%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	486 867	-	486 867	-	1 217 168	250.00%
8	Retail	6 070 256	3 366 746	6 013 577	1 371 352	5 614 610	76.03%
9	Secured by mortgages on immovable property and ADC exposures	17 537 963	464 074	17 520 258	187 254	6 124 130	34.58%
9.1	Secured by mortgages on residential immovable property - non IPRE	16 693 476	61 653	16 693 476	30 827	5 342 932	31.95%
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	247 135	95 206	241 997	43 455	210 459	73.73%
9.4	Secured by mortgages on commercial immovable property - IPRE	597 305	-	584 757	-	401 237	68.62%
9.5	Acquisition, Development and Construction (ADC)	47	307 215	29	112 973	169 502	150.00%
10	Exposures in default	345 009	38 551	344 949	8 348	400 674	113.41%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-
EU 10c	Other items	334 867	53 803	334 867	21 521	356 374	100.00%
12	**TOTAL**	**163 745 508**	**17 101 904**	**163 672 739**	**6 231 461**	**31 846 468**	**18.74%**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR5 - Standardised approach, addressing disclosure requirements of art. 444 letter e) of CRR Regulation and presents regulatory exposure values post conversion factor and post risk mitigation techniques for a part of credit and credit counterparty portfolio where mBank Group applies standardized approach, broken town by assets classes and risk weights.EU CR5 - Standardised approach (contd):

	Exposure classes	Risk weight													
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments or central banks	114 202 626	-	-	3 216 219	373 299	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	-	-	25 178	-	-	-	-	20 706	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	25 178	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	20 706	-	-	-	-
3	Multilateral development banks	6 021 350	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 3a	International organisations	2 537 833	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	12 099	245 051	-	-	202 614	59 887	-	23 733	-	187 899	-	-	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-	-	-	-	60 777	-	-	695	-
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU-7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	6 990 219	-
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	13 104 588	-	-	-	-	200	125 081	-	3 599 888	-
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	13 104 588	-	-	-	-	-	-	-	3 599 888	-
9.1.1	no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	13 485	-
9.1.2	loan splitting applied (secured)	-	-	-	-	13 104 588	-	-	-	-	-	-	-	-	-
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	3 586 402	-
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	200	125 081	-	-	-
9.3.1	no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	125 081	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	200	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU-10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	-	-	-	-	-	-	-	-	-	29	-	-	-	-
EU 11c	**TOTAL**	**122 773 908**	**245 051**	**-**	**3 216 219**	**13 705 679**	**59 887**	**-**	**23 733**	**-**	**269 611**	**125 081**	**-**	**10 590 801**	**-**

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EU CR5 - Standardised approach (contd.)

	Exposure classes	Risk weight											Total	Of which unrated
		90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others		
		o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	-	-	-	-	-	-	977 529	-	-	-	-	118 769 673	1 111 369
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	45 883	1 262
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	25 178	1 262
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	20 706	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	6 021 350	-
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	2 537 833	2 537 833
4	Institutions	-	-	-	-	-	218 347	-	-	-	-	-	949 630	719 773
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	14 247 472	-	-	981 893	-	-	-	-	-	-	15 290 836	15 049 394
6.1	Of which: Specialised Lending	-	1 476 404	-	-	981 893	-	-	-	-	-	-	2 458 297	2 458 297
7	Subordinated debt exposures and equity	-	-	-	-	-	-	486 867	-	-	-	-	486 867	486 867
EU-7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	-	-	486 867	-	-	-	-	486 867	486 867
8	Retail exposures	-	394 710	-	-	-	-	-	-	-	-	-	7 384 929	7 384 929
9	Secured by mortgages on immovable property and ADC exposures	184 950	179 998	-	1 183	-	113 001	-	-	-	-	398 624	17 707 513	17 707 513
9.1	Secured by mortgages on residential immovable property - non IPRE	-	19 827	-	-	-	-	-	-	-	-	-	16 724 303	16 724 303
9.1.1	no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	13 485	13 485
9.1.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	13 104 588	13 104 588
9.1.3	loan splitting applied (unsecured)	-	19 827	-	-	-	-	-	-	-	-	-	3 606 230	3 606 230
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	160 171	-	-	-	-	-	-	-	-	-	285 452	285 452
9.3.1	no loan splitting applied	-	31 190	-	-	-	-	-	-	-	-	-	31 190	31 190
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	125 081	125 081
9.3.3	loan splitting applied (unsecured)	-	128 981	-	-	-	-	-	-	-	-	-	129 181	129 181
9.4	Secured by mortgages on commercial immovable property - IPRE	184 950	-	-	1 183	-	-	-	-	-	-	398 624	584 757	584 757
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	113 001	-	-	-	-	-	113 001	113 001
10	Exposures in default	-	294 104	-	-	-	59 193	-	-	-	-	-	353 297	353 297
EU-10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	-	356 359	-	-	-	-	-	-	-	-	-	356 389	356 389
EU 11c	**TOTAL**	**184 950**	**15 472 643**	**-**	**1 183**	**981 893**	**390 542**	**1 464 396**	**-**	**-**	**-**	**398 624**	**169 904 200**	**45 708 625**

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EU CR6 – IRB approach – Credit risk and counterparty credit exposures by exposure class and PD range, addressing disclosure requirements of art. 452 letter g) and i) to v) of CRR Regulation.

The table below presents exposure values, the amount of undrawn commitments, the average CCF, PD and LGD in percentage, risk-weighted exposure values for particular exposure classes for a part of credit and counterparty credit portfolio where mBank Group applies AIRB approach.

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Corporates - General													
	0.00 to <0.15	985 256	1 458 113	56.95%	1 815 679	0.10%	412	56.19%	2	562 739	30.99%	1 037	(672)
	0.00 to <0.10	242 026	824 772	55.03%	695 902	0.06%	268	57.01%	2	136 693	19.64%	259	(293)
	0.10 to <0.15	743 230	633 341	59.45%	1 119 777	0.13%	144	55.68%	2	426 047	38.05%	778	(379)
	0.15 to <0.25	505 089	1 083 265	49.78%	1 044 345	0.20%	257	53.29%	2	453 253	43.40%	1 142	(387)
	0.25 to <0.50	789 158	1 430 531	51.79%	1 530 090	0.38%	596	49.56%	2	793 791	51.88%	2 863	(992)
	0.50 to <0.75	1 637 034	2 125 188	53.52%	2 774 418	0.62%	646	53.15%	2	2 140 946	77.17%	9 112	(2 847)
	0.75 to <2.50	6 960 349	5 909 216	52.96%	10 089 817	1.52%	3 333	49.88%	2	9 557 166	94.72%	76 518	(33 094)
	0.75 to <1.75	4 488 549	4 510 530	52.29%	6 847 255	1.24%	2 310	50.43%	2	6 181 075	90.27%	42 818	(19 434)
	1.75 to <2.5	2 471 800	1 398 686	55.11%	3 242 562	2.13%	1 023	48.71%	2	3 376 091	104.12%	33 701	(13 660)
	2.50 to <10.00	7 935 757	3 732 207	55.64%	10 012 172	4.46%	3 017	48.42%	2	12 215 477	122.01%	215 834	(74 215)
	2.5 to <5	5 620 050	2 833 527	54.22%	7 156 414	3.52%	2 056	48.91%	2	8 309 317	116.11%	123 419	(44 884)
	5 to <10	2 315 707	898 680	60.09%	2 855 758	6.82%	961	47.19%	2	3 906 160	136.78%	92 415	(29 331)
	10.00 to <100.00	1 454 620	482 165	59.33%	1 740 665	16.76%	797	40.94%	2	2 711 825	155.79%	118 760	(43 162)
	10 to <20	1 234 879	401 026	55.42%	1 457 125	13.71%	431	40.58%	2	2 228 692	152.95%	79 213	(28 260)
	20 to <30	114 947	35 404	81.82%	143 915	23.76%	105	41.84%	2	231 679	160.98%	14 350	(5 122)
	30.00 to <100.00	104 795	45 734	76.16%	139 624	41.40%	261	43.80%	2	251 454	180.09%	25 197	(9 780)
	100.00 (Default)	1 160 680	66 753	53.65%	1 196 491	100.00%	658	63.39%	1	1 620 524	135.44%	637 537	(731 235)
Subtotal		**21 427 943**	**16 287 437**	**53.88%**	**30 203 677**	**7.00%**	**9 716**	**50.20%**	**2**	**30 055 721**	**99.51%**	**1 062 802**	**(886 605)**

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EU CR6 – IRB approach – Credit risk and counterparty credit exposures by exposure class and PD range (contd):

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Retail – Secured by residential immovable property													
	0.00 to <0.15	16 127 347	261 630	50.00%	16 258 152	0.10%	74 562	30.16%	-	1 249 676	7.69%	5 082	(2 566)
	0.00 to <0.10	7 849 411	124 585	50.00%	7 911 704	0.08%	38 516	29.06%	-	492 125	6.22%	1 891	(898)
	0.10 to <0.15	8 277 936	137 044	49.99%	8 346 448	0.12%	36 046	31.19%	-	757 551	9.08%	3 190	(1 668)
	0.15 to <0.25	5 439 886	106 155	50.16%	5 493 131	0.19%	27 737	29.99%	-	671 171	12.22%	3 160	(1 735)
	0.25 to <0.50	4 713 836	86 211	50.08%	4 757 006	0.35%	22 613	29.73%	-	895 273	18.82%	4 963	(4 830)
	0.50 to <0.75	1 370 297	15 186	50.29%	1 377 934	0.61%	6 913	29.16%	-	375 643	27.26%	2 436	(3 399)
	0.75 to <2.50	1 560 353	8 685	50.95%	1 564 777	1.22%	8 522	28.44%	-	656 737	41.97%	5 434	(7 877)
	0.75 to <1.75	1 334 488	7 464	50.54%	1 338 260	1.08%	7 166	28.46%	-	522 340	39.03%	4 103	(5 942)
	1.75 to <2.5	225 865	1 221	53.43%	226 518	2.08%	1 356	28.31%	-	134 398	59.33%	1 331	(1 935)
	2.50 to <10.00	471 833	2 855	55.65%	473 422	4.84%	3 010	28.08%	-	439 785	92.90%	6 464	(7 237)
	2.5 to <5	304 207	1 533	60.09%	305 129	3.59%	1 929	27.92%	-	244 680	80.19%	3 057	(3 590)
	5 to <10	167 625	1 322	50.50%	168 293	7.11%	1 081	28.38%	-	195 105	115.93%	3 407	(3 646)
	10.00 to <100.00	309 718	2 011	50.92%	310 743	33.17%	2 031	26.04%	-	430 439	138.52%	25 766	(16 292)
	10 to <20	113 679	399	50.41%	113 880	13.85%	707	27.63%	-	167 019	146.66%	4 352	(3 645)
	20 to <30	50 337	-	37723.45%	50 357	24.93%	309	27.43%	-	83 727	166.27%	3 430	(2 312)
	30.00 to <100.00	145 702	1 613	49.81%	146 505	51.02%	1 015	24.32%	-	179 693	122.65%	17 983	(10 335)
	100.00 (Default)	424 935	1 325	50.00%	425 597	100.00%	2 353	56.38%	-	250 192	58.79%	220 886	(155 177)
Subtotal		**30 418 204**	**484 057**	**50.11%**	**30 660 762**	**2.03%**	**147 741**	**30.22%**	**-**	**4 968 915**	**16.21%**	**274 190**	**(199 114)**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR6 – IRB approach – Credit risk and counterparty credit exposures by exposure class and PD range (contd):

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Retail – Qualifying revolving (QRRE)													
	0.00 to <0.15	29 930	129 774	34.65%	74 898	0.11%	20 559	57.07%	-	2 971	3.97%	48	(58)
	0.00 to <0.10	-	-	-	-	-	-	-	-	-	-	-	-
	0.10 to <0.15	29 930	129 774	34.65%	74 898	0.11%	20 559	57.07%	-	2 971	3.97%	48	(58)
	0.15 to <0.25	165 125	1 010 414	25.06%	418 293	0.20%	118 192	64.56%	-	30 714	7.34%	550	(452)
	0.25 to <0.50	347 908	1 793 616	37.04%	1 012 194	0.37%	224 292	63.04%	-	116 747	11.53%	2 348	(1 906)
	0.50 to <0.75	242 206	724 890	46.72%	580 845	0.62%	108 291	67.34%	-	107 782	18.56%	2 407	(1 754)
	0.75 to <2.50	952 340	1 017 981	68.64%	1 651 102	1.45%	234 813	71.20%	-	621 570	37.65%	17 207	(20 712)
	0.75 to <1.75	637 599	847 237	62.84%	1 169 979	1.19%	175 805	70.38%	-	375 908	32.13%	9 823	(9 767)
	1.75 to <2.5	314 742	170 744	97.45%	481 123	2.10%	59 008	73.21%	-	245 662	51.06%	7 385	(10 945)
	2.50 to <10.00	815 835	167 307	190.03%	1 133 718	4.66%	114 890	75.51%	-	1 021 793	90.13%	40 095	(60 063)
	2.5 to <5	526 105	131 640	166.32%	745 019	3.50%	77 298	74.97%	-	558 338	74.94%	19 580	(31 926)
	5 to <10	289 730	35 668	277.51%	388 699	6.89%	37 592	76.55%	-	463 455	119.23%	20 515	(28 137)
	10.00 to <100.00	263 530	17 419	326.28%	320 366	24.03%	28 728	76.30%	-	629 995	196.65%	58 494	(48 019)
	10 to <20	144 622	11 610	338.70%	183 950	13.98%	17 509	76.66%	-	326 929	177.73%	19 717	(20 792)
	20 to <30	52 320	2 816	346.86%	62 089	24.23%	5 278	76.74%	-	139 986	225.46%	11 548	(9 984)
	30.00 to <100.00	66 587	2 993	258.72%	74 328	48.73%	5 941	75.06%	-	163 081	219.41%	27 229	(17 244)
	100.00 (Default)	147 298	9 037	178.21%	163 401	100.00%	10 292	83.68%	-	386 874	236.76%	107 251	(88 888)
Subtotal		**2 964 173**	**4 870 439**	**49.09%**	**5 354 816**	**6.08%**	**860 057**	**70.12%**	**-**	**2 918 446**	**54.50%**	**228 400**	**(221 852)**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR6 – IRB approach – Credit risk and counterparty credit exposures by exposure class and PD range (contd):

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Retail - Other retail exposures													
	0.00 to <0.15	4 665 514	684 207	49.08%	5 001 335	0.11%	29 592	40.61%	-	560 277	11.20%	2 216	(799)
	0.00 to <0.10	1 833 168	289 424	48.56%	1 973 715	0.09%	10 906	39.35%	-	180 628	9.15%	668	(241)
	0.10 to <0.15	2 832 346	394 782	49.46%	3 027 621	0.12%	18 686	41.43%	-	379 650	12.54%	1 547	(558)
	0.15 to <0.25	2 016 081	354 886	45.65%	2 178 088	0.19%	18 846	42.63%	-	378 799	17.39%	1 768	(864)
	0.25 to <0.50	3 134 135	1 296 601	44.32%	3 708 825	0.38%	67 125	38.10%	-	813 628	21.94%	5 323	(4 304)
	0.50 to <0.75	2 257 390	1 040 960	49.77%	2 775 490	0.63%	118 410	50.35%	-	1 031 338	37.16%	8 818	(8 680)
	0.75 to <2.50	13 192 910	1 559 521	59.71%	14 124 146	1.40%	646 143	61.74%	-	9 472 002	67.06%	127 340	(109 311)
	0.75 to <1.75	9 857 969	1 296 881	58.12%	10 611 773	1.17%	445 915	58.42%	-	6 320 697	59.56%	74 729	(60 510)
	1.75 to <2.5	3 334 941	262 639	67.56%	3 512 374	2.09%	200 228	71.75%	-	3 151 305	89.72%	52 611	(48 801)
	2.50 to <10.00	5 405 321	236 100	85.89%	5 608 080	4.45%	315 499	64.04%	-	4 827 763	86.09%	155 830	(182 255)
	2.5 to <5	3 807 639	193 839	80.70%	3 964 051	3.41%	202 385	66.07%	-	3 470 739	87.56%	88 867	(100 173)
	5 to <10	1 597 682	42 261	109.69%	1 644 029	6.96%	113 114	59.16%	-	1 357 023	82.54%	66 964	(82 082)
	10.00 to <100.00	1 611 734	21 394	111.95%	1 635 681	26.60%	80 271	52.44%	-	1 628 227	99.54%	221 958	(165 636)
	10 to <20	860 330	15 959	106.42%	877 311	13.82%	46 579	53.42%	-	803 299	91.56%	65 285	(65 766)
	20 to <30	273 255	1 674	184.29%	276 338	24.59%	15 130	55.91%	-	328 386	118.83%	37 600	(32 194)
	30.00 to <100.00	478 150	3 761	103.18%	482 032	51.02%	18 562	48.68%	-	496 542	103.01%	119 073	(67 675)
	100.00 (Default)	1 839 599	17 142	112.87%	1 858 948	100.00%	51 375	68.87%	-	3 918 434	210.79%	985 289	(899 318)
Subtotal		**34 122 684**	**5 210 810**	**53.12%**	**36 890 593**	**7.54%**	**1 327 261**	**54,81%**	**-**	**22 630 467**	**61.34%**	**1 508 543**	**(1 371 167)**
Total		**88 933 003**	**26 852 743**	**52.80%**	**103 109 848**		**2 344 775**		**2**	**60 573 550**	**58.75%**	**3 073 933**	**(2 678 738)**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

CR6 – IRB approach – Credit risk and counterparty credit exposures by exposure class and PD range (contd):

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Institutions													
	0.00 to <0.15	1 841 314	4 408 581	38.47%	3 537 256	0.08%	103	45.00%	2	1 022 055	28.89%	1 331	(297)
	0.00 to <0.10	886 212	3 717 889	37.22%	2 269 937	0.06%	65	45.00%	3	674 197	29.70%	573	(200)
	0.10 to <0.15	955 102	690 692	45.20%	1 267 319	0.13%	38	45.00%	1	347 858	27.45%	758	(97)
	0.15 to <0.25	90	18 650	47.27%	8 905	0.17%	5	45.00%	1	2 594	29.13%	7	(5)
	0.25 to <0.50	175 138	50 575	40.11%	195 425	0.45%	4	45.00%	1	125 553	64.25%	399	(307)
	0.50 to <0.75	13 162	3 422	38.64%	14 485	0.62%	6	45.00%	1	8 637	59.63%	40	(33)
	0.75 to <2.50	4 366	3 202	20.00%	5 006	1.12%	2	45.00%	1	3 840	76.70%	25	(24)
	0.75 to <1.75	4 366	3 202	20.00%	5 006	1.12%	2	45.00%	1	3 840	76.70%	25	(24)
	1.75 to <2.5	-	-	-	-	-	-	-	-	-	-	-	-
	2.50 to <10.00	16	2 483	49.92%	1 255	2.74%	5	45.00%	1	1 357	108.16%	15	(13)
	2.5 to <5	16	2 483	49.92%	1 255	2.74%	5	45.00%	1	1 357	108.16%	15	(13)
	5 to <10	-	-	-	-	-	-	-	-	-	-	-	-
	10.00 to <100.00	3 549	2 826	45.71%	4 841	47.34%	5	45.00%	4	11 985	247.59%	1 031	(298)
	10 to <20	-	-	-	-	-	-	-	-	-	-	-	-
	20 to <30	-	-	-	-	-	-	-	-	-	-	-	-
	30.00 to <100.00	3 549	2 826	45.71%	4 841	47.34%	5	45.00%	4	11 985	247.59%	1 031	(298)
	100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal		**2 037 634**	**4 489 738**	**38.52%**	**3 767 173**	**0.17%**	**130**	**45.00%**	**2**	**1 176 021**	**31.22%**	**2 849**	**(976)**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR6 – IRB approach – Credit risk and counterparty credit exposures by exposure class and PD range (contd):

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
		a	b	c	d	e	f	g	h	i	j	k	l
Corporates - General													
	0.00 do <0.15	151 541	939 670	40.88%	535 649	0.09%	22	38.72%	3	133 971	25.01%	190	(18)
	0.00 do <0.10	43 847	440 126	43.07%	233 390	0.06%	9	39.09%	2	35 122	15.05%	51	(4)
	0.10 do <0.15	107 694	499 544	38.95%	302 259	0.12%	13	38.43%	3	98 849	32.70%	139	(14)
	0.15 do <0.25	623 795	1 472 697	36.91%	1 167 359	0.20%	27	39.98%	3	513 940	44.03%	929	(370)
	0.25 do <0.50	1 030 941	1 973 177	42.58%	1 871 025	0.37%	61	39.93%	3	1 095 920	58.57%	2 779	(948)
	0.50 do <0.75	815 837	2 389 186	34.82%	1 647 827	0.61%	39	39.74%	4	1 325 618	80.45%	3 994	(1 541)
	0.75 do <2.50	1 962 367	1 629 284	43.52%	2 671 378	1.35%	109	39.47%	2	2 218 866	83.06%	14 205	(9 398)
	0.75 do <1.75	1 626 650	891 833	42.72%	2 007 631	1.11%	79	39.43%	2	1 620 227	80.70%	8 786	(7 500)
	1.75 do <2.5	335 716	737 451	44.48%	663 746	2.06%	30	39.57%	1	598 639	90.19%	5 419	(1 898)
	2.50 do <10.00	1 012 518	871 704	41.45%	1 373 855	3.52%	61	39.64%	2	1 597 562	116.28%	19 132	(12 248)
	2.5 do <5	921 859	798 086	41.50%	1 253 037	3.25%	49	39.80%	2	1 432 326	114.31%	16 222	(10 337)
	5 do <10	90 659	73 618	40.97%	120 818	6.34%	12	38.00%	3	165 236	136.76%	2 910	(1 911)
	10.00 do <100.00	76 382	6 796	40.37%	79 125	14.71%	10	38.63%	3	143 994	181.98%	4 513	(2 328)
	10 do <20	53 149	2 176	40.00%	54 019	10.66%	3	38.04%	3	94 075	174.15%	2 174	(684)
	20 do <30	23 233	3 124	40.00%	24 483	22.77%	3	40.00%	-	48 805	199.35%	2 230	(1 434)
	30.00 do <100.00	-	1 496	41.67%	623	49.30%	4	35.99%	3	1 114	178.66%	109	(210)
	100.00 (Default)	3 879	22 541	49.39%	15 013	100.00%	2	39.97%	1	-	-	6 001	(7 625)
Subtotal		**5 677 260**	**9 305 055**	**39.59%**	**9 361 230**	**1.40%**	**331**	**39.65%**	**3**	**7 029 871**	**75.10%**	**51 743**	**(34 474)**
Total		**7 714 895**	**13 794 793**	**39.24%**	**13 128 403**		**461**		**3**	**8 205 892**	**62.50%**	**54 592**	**(35 450)**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR7 – IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques, addressing disclosure requirements of art. 453 letter j) of CRR Regulation.
mBank Group does not disclose this information as credit derivatives are not used as CRM techniques with an impact on RWA.

EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques, addressing disclosure requirements of art. 453 letter g) of CRR Regulation.

A-IRB		Total exposures	Credit risk Mitigation techniques				
			Funded credit Protection (FCP)				
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)
		a	b	c	d	e	f
1	Central governments and central banks	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-
5	Corporates	38 985 520	2.39%	706.69%	504.84%	5.49%	196.36%
5.1	*Corporates – General*	*30 203 677*	*3.08%*	*867.92%*	*607.47%*	*6.99%*	*253.46%*
5.2	*Corporates – Specialised lending*	*8 781 843*	-	*152.18%*	*151.87%*	*0.31%*	-
5.3	*Corporates - Purchased Receivables*	-	-	-	-	-	-
6	Retail	72 906 171	-	112.62%	102.95%	-	9.68%
6.1	*Retail – Qualifying revolving*	*5 354 816*	-	-	-	-	-
6.2	*Retail – secured by residential immovable property*	*30 660 762*	-	*224.35%*	*224.35%*	-	-
6.3	*Retail - Purchased Receivables*	-	-	-	-	-	-
6.4	*Retail - Other retail exposures*	*36 890 593*	-	*36.11%*	*16.99%*	-	*19.12%*
7	**Total**	**111 891 691**	**0.83%**	**319.61%**	**242.98%**	**1.91%**	**74.72%**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques (contd):

A-IRB		Credit risk Mitigation techniques						Credit risk Mitigation methods in the calculation of RWEAs	
		Funded credit Protection (FCP)				Unfunded credit Protection (UFCP)			
		Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
		g	h	i	j	k	l	m	n
1	Central governments and central banks	-	-	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-
5	Corporates	-	-	-	-	*9.38%*	-	*36 412 512*	*36 412 512*
5.1	*Corporates – General*	-	-	-	-	*12.10%*	-	*30 055 721*	*30 055 721*
5.2	*Corporates – Specialised lending*	-	-	-	-	-	-	*6 356 790*	*6 356 790*
5.3	*Corporates - Purchased Receivables*	-	-	-	-	-	-	-	-
6	Retail	-	-	-	-	-	-	*30 517 828*	*30 517 828*
6.1	*Retail – Qualifying revolving*	-	-	-	-	-	-	*2 918 446*	*2 918 446*
6.2	*Retail – secured by residential immovable property*	-	-	-	-	-	-	*4 968 915*	*4 968 915*
6.3	*Retail - Purchased Receivables*	-	-	-	-	-	-	-	-
6.4	*Retail - Other retail exposures*	-	-	-	-	-	-	22 630 467	22 630 467
7	**Total**	**-**	**-**	**-**	**-**	**3.27%**	**-**	**66 930 340**	**66 930 340**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR7-A – F-IRB approach – Disclosure of the extent of the use of CRM techniques:

F-IRB		Total exposures	Credit risk Mitigation techniques					
			Funded credit Protection (FCP)					
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)
		a	b	c	d	e	f	g
1	Central governments and central banks	-	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-
4	Institutions	3 767 173	-	-	-	-	-	-
5	Corporates	9 361 230	2.06%	68.93%	67.06%	1.87%	-	-
5.1	*Corporates – General*	*9 361 230*	*2.06%*	*68.93%*	*67.06%*	*1.87%*	-	-
5.2	*Corporates – Specialised lending*	-	-	-	-	-	-	-
5.3	*Corporates - Purchased Receivables*	-	-	-	-	-	-	-
6	**Total**	**13 128 403**	**1.47%**	**49.15%**	**47.82%**	**1.33%**	**-**	**-**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR7-A – F-IRB approach – Disclosure of the extent of the use of CRM techniques (contd):

F-IRB		Credit risk Mitigation techniques					Credit risk Mitigation methods in the calculation of RWEAs	
		Funded credit Protection (FCP)			Unfunded credit Protection (UFCP)			
		Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
		h	i	j	k	l	m	n
1	Central governments and central banks	-	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	-	1 176 021	1 176 021
5	Corporates	-	-	-	-	-	7 029 871	7 029 871
5.1	Corporates – General	-	-	-	-	-	*7 029 871*	*7 029 871*
5.2	Corporates – Specialised lending	-	-	-	-	-	-	-
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	-
6	**Total**	**-**	**-**	**-**	**-**	**-**	**8 205 892**	**8 205 892**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

The templates present comparison of modelled and standardised risk weighted exposure amounts of mBank Group as required by templates EU CMS1 and EU CMS2 in Annex I to Regulation 2024/3172 addressing disclosure requirements of Article 438 (da) of the CRR Regulation.

EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

		a	b	c	d	EU d
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	80 179 311	31 846 468	112 025 779	120 705 523	118 505 537
2	Counterparty credit risk	1 226 282	1 713 680	2 939 962	3 144 010	3 144 010
3	Credit valuation adjustment		490 527	490 527	490 527	490 527
4	Securitisation exposures in the banking book	3 809 619	693 484	4 503 103	3 357 896	2 014 180
5	Market risk	-	1 659 710	1 659 710	1 659 710	1 659 710
6	Operational risk		23 190 335	23 190 335	23 190 335	23 190 335
7	Other risk weighted exposure amounts		-	-	-	-
8	**Total**	**85 215 212**	**59 594 204**	**144 809 417**	**152 548 001**	**149 004 299**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	-	16 563	2 840 104	2 856 666	2 856 666
EU 1a	Regional governments or local authorities	-	-	5 036	5 036	5 036
EU 1b	Public sector entities	-	26	10 353	10 379	10 379
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	1 176 021	1 765 191	1 670 374	2 259 545	2 259 545
3	Equity	-	-	1 217 168	1 217 168	1 217 168
5	Corporates	43 442 383	27 485 713	58 226 050	44 469 366	42 269 380
5.1	Of which: F-IRB is applied	7 029 871	7 534 149	7 029 871	8 725 909	7 534 149
5.2	Of which: A-IRB is applied	36 412 512	19 951 564	36 412 512	20 959 790	19 951 564
EU 5a	Of which: Corporates - General	37 085 593	27 462 267	49 528 902	42 105 563	39 905 577
EU 5b	Of which: Corporates - Specialised lending	6 356 790	23 446	8 697 148	2 363 803	2 363 803
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	30 517 828	25 921 325	36 132 439	31 535 936	31 535 936
6.1	Of which: Retail - Qualifying revolving	2 918 446	3 485 145	2 918 446	3 485 145	3 485 145
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	22 630 467	10 953 852	22 630 467	16 568 462	22 436 180
6.2	Of which: Retail - Secured by residential real estate	4 968 915	11 482 328	4 968 915	11 482 328	11 482 328
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA	-	24 518 856	6 124 130	30 642 986	30 642 986
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU 7c	Categorised as exposures in default in SA	-	2 267 357	400 674	2 668 031	2 668 031
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-
EU 7e	Categorised as covered bonds in SA	-	-	-	-	-
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Other non-credit obligation assets	5 043 079	4 684 037	5 399 453	5 040 411	5 040 411
9	**Total**	**80 179 311**	**86 659 069**	**112 025 779**	**120 705 523**	**118 505 537**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

6. Leverage ratio

The table below provides synthetic information on the measure of total exposure that makes up the Tier 1 capital ratio and the leverage ratio.

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		a
		Applicable amount
1	Total assets as per published financial statements	304 401 908
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	5 177 618
9	Adjustment for securities financing transactions (SFTs)	321 130
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	24 586 348
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	(1 205 285)
13	**Total exposure measure**	**333 281 718**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

The table below presents a breakdown of the total exposure measure applied to calculation of the leverage ratio, information on Tier 1 capital, leverage ratio and how the institution applies Article 499(2) of the CRR Regulation.

EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		30.06.2026	31.12.2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	277 473 463	266 589 198
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(1 619 445)	(1 582 127)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**275 854 019**	**265 007 071**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	3 603 947	2 579 476
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	2 696 996	1 864 381
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivatives exposures**	**6 300 943**	**4 443 857**
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	26 219 279	13 414 182
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	321 130	225 468
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	**Total securities financing transaction exposures**	**26 540 409**	**13 639 650**
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	62 228 637	59 058 558
20	(Adjustments for conversion to credit equivalent amounts)	(37 472 797)	(35 848 171)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	(169 493)	(183 889)
22	**Off-balance sheet exposures**	**24 586 348**	**23 026 498**
Excluded exposures			
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	**(Total exempted exposures)**	-	-

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU LR2 - LRCom: Leverage ratio common disclosure (contd)

		CRR leverage ratio exposures	
		a	b
		30.06.2026	31.12.2025*
Capital and total exposure measure			
23	**Tier 1 capital**	**19 740 382**	**19 517 584**
24	**Total exposure measure**	**333 281 718**	**306 117 076**
Leverage ratio			
25	Leverage ratio (%)	5.92%	6.38%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	5.92%	6.38%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	5.92%	6.38%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Fully phased in	Fully phased in

*key metrics template recalculated taking into account the retrospective inclusion of profit for the first quarter of 2026

EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		30.06.2026
		CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**276 599 968**
EU-2	Trading book exposures	3 843 962
EU-3	Banking book exposures, of which:	272 756 007
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	115 123 541
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	30 306
EU-7	Institutions	2 663 611
EU-8	Secured by mortgages of immovable properties	47 487 382
EU-9	Retail exposures	40 611 010
EU-10	Corporates	44 621 225
EU-11	Exposures in default	2 301 074
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	19 917 856

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers.

The below information addressees the scope of disclosure from table EU LRA.

		30.06.2026	31.03.2026*
Total Leverage Ratio exposure measure		333 281 718	316 511 631
Capital and regulatory adjustments			
	Tier 1 capital	19 740 382	19 981 988
	Include Regulatory adjustments - Tier 1	(2 270 790)	(2 058 626)
Leverage ratio			
	Leverage Ratio on mBank Group	5.92%	6.31%

*key metrics template recalculated taking into account the retrospective inclusion of profit for the first quarter of 2026

The decrease in the Group's mBank leverage ratio level in the second quarter of 2026 was driven by an increase in the total exposure measure of the leverage ratio resulting from the growth in assets, as well as a decline in the Group's Tier I capital due to higher Tier I capital deductions.

<u>Description of the processes used to manage the risk of excessive leverage.</u>

The leverage ratio is regularly monitored, forecasted and compared to peer group. mBank Group has aspiration to keep leverage ratio at a level highly exceeding minimal requirements amounting to 3%, which are in force since 28 June 2021. The fixed strategic target and internal limits are monitored and verified throughout the year. Capital Management Committee performs the essential role in management of risk of excessive leverage in mBank Group.

Bank counteracts risk of excessive leverage taking into account potential increase in mentioned risk caused by own funds drop associated with expected or incurred losses. Additionally, annual planning process includes forecast of year end leverage ratio as well as plan of the ratio in a four-year time horizon. The projection is updated depending on the macroeconomic environment. Moreover, mBank also examines capital adequacy in adverse macroeconomic scenarios (ICAAP stress tests), including risk scenarios chosen by the Bank's Management Board. The Bank maintains an internal capital buffer for the leverage ratio, above the level required by banking supervision, to mitigate the potential impact of the materialisation of adverse scenarios.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

7. Exposures to credit risk

EU CR1-A: Maturity of exposures, addressing disclosure requirements of art. 442 letter g) of CRR Regulation.

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	41 568 818	54 320 597	50 801 582	79 623 301	-	226 314 298
2	Debt securities	-	47 645 044	52 889 578	3 685 093	12 472	104 232 187
3	**Total**	**41 568 818**	**101 965 641**	**103 691 160**	**83 308 394**	**12 472**	**330 546 485**

Non-performing and forborne exposures

In accordance with the EBA/GL/2018/06 guidelines, banks are obliged to monitor and manage the NPL portfolio. Banks should strive to maintain the value of the NPL portfolio below the threshold set by the regulator at 5%. The NPL ratio for mBank Group calculated in accordance with the Guidelines EBA/GL/2018/06 remains at level below the threshold and as of June 30, 2026 was equal to 2.75%. In comparison to December 31, 2025, the ratio is lower by 0.34 p.p. The decrease of the indicator results from stable portfolio development and effective receivables management.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR1: Performing and non-performing exposures and related provisions, addressing disclosure requirements of art. 442 letter c) and e) of CRR Regulation.

		a	b	c	d	e	f
		Gross carrying amount/nominal amount					
		Performing exposures			Non-Performing exposures		
			of which stage 1	of which stage 2		of which stage 2	of which stage 3
005	**Cash balances at central banks and other demand deposits**	**16 486 940**	**16 478 494**	**8 445**	**-**	**-**	**-**
010	**Loans and advances**	**171 301 741**	**147 471 314**	**23 236 657**	**4 840 528**	**-**	**4 401 692**
020	*Central banks*	11 704 856	11 704 856	-	-	-	-
030	*General governments*	63 650	45 885	17 620	-	-	-
040	*Credit institutions*	10 067 996	10 031 073	36 923	-	-	-
050	*Other financial corporations*	9 138 719	8 884 320	247 542	15 453	-	10 716
060	*Non-financial corporations*	60 056 734	46 495 040	13 357 020	2 623 639	-	2 547 306
070	*Of which: SMEs*	40 931 246	33 297 366	7 445 199	1 858 076	-	1 781 744
080	*Households*	80 269 786	70 310 140	9 577 552	2 201 437	-	1 843 670
090	**Debt Securities**	**101 284 178**	**100 890 559**	**381 147**	**-**	**-**	**-**
100	*Central banks*	13 077 351	13 077 351	-	-	-	-
110	*General governments*	79 193 170	79 193 170	-	-	-	-
120	*Credit institutions*	6 437 543	6 437 543	-	-	-	-
130	*Other financial corporations*	1 286 448	1 254 231	19 744	-	-	-
140	*Non-financial corporations*	1 289 667	928 263	361 403	-	-	-
150	**Off-balance sheet exposures**	**53 564 207**	**47 144 274**	**6 413 669**	**199 979**	**-**	**184 903**
160	*Central banks*	-	-	-	-	-	-
170	*General governments*	55 081	51 788	3 293	-	-	-
180	*Credit institutions*	4 503 017	4 490 080	12 937	-	-	-
190	*Other financial corporations*	2 476 871	2 402 293	74 576	45	-	28
200	*Non-financial corporations*	35 978 667	30 320 988	5 652 423	174 210	-	160 711
210	*Households*	10 550 572	9 879 126	670 439	25 725	-	24 165
220	**Total**	**342 637 066**	**311 984 641**	**30 039 919**	**5 040 508**	**-**	**4 586 595**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CR1: Performing and non-performing exposures and related provisions (contd):

		g	h	i	j	k	l	m	n	o
		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received	
		Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
005	**Cash balances at central banks and other demand deposits**	**(4 913)**	**(4 909)**	**(4)**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**(1 141 161)**	**(478 073)**	**(669 651)**	**(2 450 997)**	**-**	**(2 339 927)**	**-**	**79 716 197**	**1 350 750**
020	*Central banks*	-	-	-	-	-	-	-	-	-
030	*General governments*	(726)	(84)	(642)	-	-	-	-	2 870	-
040	*Credit institutions*	(942)	(591)	(351)	-	-	-	-	547	-
050	*Other financial corporations*	(37 305)	(20 469)	(16 585)	(9 281)	-	(7 931)	-	295 113	635
060	*Non-financial corporations*	(454 467)	(271 198)	(200 390)	(1 340 590)	-	(1 366 820)	-	31 697 927	882 590
070	*Of which: SMEs*	(356 301)	(218 033)	(147 211)	(898 765)	-	(924 995)	-	22 565 459	647 562
080	*Households*	(647 721)	(185 732)	(451 684)	(1 101 126)	-	(965 176)	-	47 719 739	467 525
090	**Debt Securities**	**(39 373)**	**(35 157)**	**(4 216)**	**-**	**-**	**-**	**-**	**-**	**-**
100	*Central banks*	(5 003)	(5 003)	-	-	-	-	-	-	-
110	*General governments*	(27 491)	(27 491)	-	-	-	-	-	-	-
120	*Credit institutions*	(506)	(506)	-	-	-	-	-	-	-
130	*Other financial corporations*	(1 201)	(1 170)	(32)	-	-	-	-	-	-
140	*Non-financial corporations*	(5 172)	(988)	(4 184)	-	-	-	-	-	-
150	**Off-balance sheet exposures**	**130 802**	**68 931**	**66 188**	**36 563**	**-**	**38 212**	**-**	**7 860 178**	**40 380**
160	*Central banks*	-	-	-	-	-	-	-	-	-
170	*General governments*	169	84	85	-	-	-	-	2 400	-
180	*Credit institutions*	541	229	312	-	-	-	-	29 934	-
190	*Other financial corporations*	3 647	2 473	1 174	(3)	-	7	-	342 713	-
200	*Non-financial corporations*	85 093	51 888	38 350	27 609	-	29 542	-	7 244 178	40 024
210	*Households*	41 352	14 258	26 267	8 956	-	8 664	-	240 953	356
220	**Total**	**(1 311 336)**	**(582 162)**	**(740 055)**	**(2 487 560)**	**-**	**(2 378 139)**	**-**	**87 576 375**	**1 391 130**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CQ5: Credit quality of loans and advances to non-financial corporations by industry, addressing disclosure requirements of art. 442 letter c) and e) of CRR Regulation.

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing		of which: loans and advances subject to impairment		
				of which: defaulted			
010	Agriculture, forestry and fishing	411 236	21 133	21 133	411 049	(12 046)	(133)
020	Mining and quarrying	175 056	5 601	5 601	174 966	(5 245)	-
030	Manufacturing	12 221 905	784 979	784 979	12 217 409	(505 195)	(243)
040	Electricity, gas, steam and air conditioning supply	3 549 539	93 026	93 026	3 549 539	(139 282)	-
050	Water supply	839 857	6 925	6 925	839 655	(10 175)	-
060	Construction	6 985 525	264 093	264 093	6 979 827	(173 224)	(1 392)
070	Wholesale and retail trade	13 450 511	496 747	496 747	13 440 564	(378 860)	(1 321)
080	Transport and storage	3 348 257	248 168	248 168	3 344 734	(109 867)	(449)
090	Accommodation and food service activities	943 202	46 114	46 114	941 662	(23 245)	(78)
100	Information and communication	2 909 938	49 565	49 565	2 908 421	(55 897)	-
110	Real estate activities	6 724 668	344 095	344 095	6 701 864	(152 769)	(1 668)
120	Financial and insurance actvities	78 627	87	87	78 627	(752)	-
130	Professional, scientific and technical activities	4 999 701	84 693	84 693	4 996 661	(82 483)	(14)
140	Administrative and support service activities	2 388 684	85 258	85 258	2 386 677	(48 527)	(240)
150	Public administration and defense, compulsory social security	2 604	196	196	2 604	(283)	-
160	Education	349 005	8 506	8 506	348 558	(8 470)	-
170	Human health services and social work activities	2 009 748	34 120	34 120	2 009 063	(37 948)	(11)
180	Arts, entertainment and recreation	561 998	18 392	18 392	561 789	(20 197)	-
190	Other services	730 313	31 939	31 939	729 887	(25 037)	(6)
200	**Total**	**62 680 373**	**2 623 639**	**2 623 639**	**62 623 557**	**(1 789 502)**	**(5 555)**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CQ4: Quality of non-performing exposures by geography, addressing disclosure requirements of art. 442 letter c) and e) of CRR Regulation.

		a	b	c	d	e	f	g
		Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing		of which: subject to impairment			
				of which: defaulted				
010	**On balance sheet exposures**	**293 913 387**	**4 840 528**	**4 835 755**	**293 535 107**	**(3 611 575)**		**(24 869)**
020	Poland	236 508 682	4 517 574	4 512 801	236 143 522	(3 374 290)		(24 834)
030	Czechia	21 375 370	177 159	177 159	21 375 367	(153 456)		-
040	Germany	8 343 354	547	547	8 343 291	(6 024)		-
050	Slovakia	6 849 537	139 731	139 731	6 849 533	(109 634)		-
060	Luxembourg	6 353 064	6	6	6 353 048	(3 808)		-
070	France	5 711 294	-	-	5 711 273	(1 071)		-
080	Belgium	3 542 569	39	39	3 542 569	(697)		-
090	Austria	2 164 078	131	131	2 164 078	(520)		-
100	United States	1 175 046	549	549	1 162 498	(387)		-
110	Switzerland	858 480	2	2	858 388	(53)		-
120	Cyprus	488 219	-	-	488 218	(1 584)		-
130	United Kingdom	234 886	781	781	234 759	(668)		-
140	Netherlands	189 720	234	234	189 711	(554)		-
150	Ireland	39 425	124	124	39 419	(115)		-
160	Turkey	21 523	-	-	21 523	(40)		-
170	Malta	8 917	866	866	8 896	(155)		-
180	Hungary	8 912	92	92	8 912	(52)		-
190	Finland	6 103	-	-	6 078	(3)		-
200	United Arab Emirates	4 320	1 581	1 581	4 224	(657)		(35)
210	Jordan	3 982	-	-	3 982	(17)		-
220	Spain	3 632	343	343	3 606	(171)		-
230	Slovenia	3 345	-	-	3 345	(12)		-
240	Norway	3 022	14	14	3 019	(36)		-
250	Sweden	2 830	187	187	2 826	(96)		-
260	Japan	2 137	-	-	2 137	(1)		-
270	Denmark	1 946	14	14	1 941	(50)		-
280	Canada	1 580	36	36	1 577	(35)		-
290	Romania	811	-	-	811	-		-
300	Iceland	776	-	-	776	(6)		-
310	Portugal	650	-	-	638	(11)		-
320	Israel	638	-	-	638	(3)		-
330	Italy	623	101	101	623	(66)		-
340	Australia	594	118	118	594	(67)		-
350	Malaysia	554	-	-	554	-		-
360	Croatia	482	-	-	482	(1)		-
370	New Zealand	481	-	-	481	(3)		-
380	Saudi Arabia	395	-	-	395	(1)		-
390	Ukraine	285	32	32	285	(11)		-
400	Colombia	255	-	-	255	-		-
410	Egypt	176	176	176	176	(101)		-
420	Argentina	152	-	-	152	-		-
430	Thailand	119	90	90	118	(82)		-
440	South Africa	77	-	-	77	(1)		-
450	Tanzania, United Republic of	59	-	-	59	-		-
460	Dominican Republic	51	-	-	51	(4)		-
470	Singapore	51	-	-	17	(1)		-
480	Lithuania	46	-	-	46	(1)		-
490	Virgin Islands, British	31	-	-	31	-		-
500	Gibraltar	21	-	-	21	-		-
510	Monaco	21	-	-	21	-		-
520	Estonia	16	-	-	16	-		-
530	Belarus	15	-	-	15	-		-
540	Greece	14	-	-	14	(1)		-
550	Cayman Islands	11	-	-	11	-		-
560	Bulgaria	5	-	-	5	-		-
570	Andorra	2	-	-	-	-		-
580	Viet Nam	2	-	-	2	-		-
590	Mexico	1	1	1	1	(1)		-
600	Nigeria	1	-	-	-	-		-
610	Russian Federation	1	-	-	1	42 973		-
620	Other Countries	1	-	-	1	-		-

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CQ4: Quality of non-performing exposures by geography (contd):

		a	b	c	d	e	f	g
		Gross carrying/Nominal amount						
			of which: non-performing					
				of which: defaulted	of which: subject to impairment	Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
630	**Off balance sheet exposures**	**53 764 187**	**199 979**	**199 945**	**-**	**-**	**167 365**	**-**
640	Poland	47 603 344	199 623	199 589			163 738	
650	Germany	2 252 716	1	1			446	
660	United Kingdom	1 234 749	2	2			161	
670	Czechia	652 443	220	220			1 315	
680	France	490 939	-	-			7	
690	Cyprus	485 862	-	-			104	
700	Slovakia	224 650	101	101			532	
710	Luxembourg	167 728	-	-			337	
720	Austria	167 328	-	-			244	
730	United States	106 524	2	2			12	
740	Denmark	103 955	-	-			11	
750	Ireland	103 066	-	-			6	
760	South Africa	43 987	-	-			4	
770	Netherlands	39 605	4	4			12	
780	Japan	32 248	-	-			1	
790	Switzerland	16 510	-	-			8	
800	Canada	6 084	-	-			9	
810	Italy	3 539	-	-			-	
820	Jordan	3 221	-	-			4	
830	Estonia	2 837	-	-			298	
840	Egypt	2 462	-	-			13	
850	Korea, Republic of	2 200	-	-			-	
860	Turkey	2 094	-	-			9	
870	Morocco	1 988	-	-			-	
880	India	1 900	-	-			2	
890	Malta	1 429	-	-			58	
900	Singapore	1 356	-	-			-	
910	Spain	1 101	-	-			5	
920	Portugal	963	-	-			1	
930	Hungary	830	-	-			-	
940	United Arab Emirates	796	5	5			5	
950	Sweden	708	1	1			6	
960	China	632	-	-			1	
970	Norway	626	-	-			2	
980	Qatar	499	-	-			-	
990	Belgium	488	-	-			1	
1000	Australia	485	20	20			5	
1010	Croatia	290	-	-			-	
1020	Hong Kong	200	-	-			-	
1030	Nigeria	198	-	-			-	
1040	Virgin Islands, British	190	-	-			3	
1050	Andorra	147	-	-			-	
1060	Finland	133	-	-			1	
1070	New Zealand	118	-	-			-	
1080	Iceland	85	-	-			-	
1090	Lithuania	84	-	-			3	
1100	Gibraltar	79	-	-			-	
1110	Thailand	62	-	-			-	
1120	Paraguay	60	-	-			-	
1130	Chile	58	-	-			1	
1140	Russian Federation	54	-	-			-	
1150	Slovenia	51	-	-			-	
1160	Argentina	50	-	-			-	
1170	Bahamas	50	-	-			-	
1180	Colombia	50	-	-			-	
1190	Greece	49	-	-			-	
1200	Tanzania, United Republic of	48	-	-			-	
1210	Cayman Islands	39	-	-			-	
1220	Monaco	39	-	-			-	
1230	Romania	32	-	-			-	
1240	Bulgaria	30	-	-			-	
1250	Israel	20	-	-			-	
1260	Philippines	20	-	-			-	
1270	Guernsey	18	-	-			-	
1280	Belarus	12	-	-			-	
1290	Mexico	10	-	-			-	
1300	Latvia	5	-	-			-	
1310	Malaysia	5	-	-			-	
1320	Saudi Arabia	5	-	-			-	
1330	Moldova (the Republic of)	4	-	-			-	
1340	**Total**	**347 677 574**	**5 040 507**	**5 035 700**	**293 535 107**	**(3 611 575)**	**167 365**	**(24 869)**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

EU CQ1: Credit quality of forborne exposures, addressing disclosure requirements of art. 442 letter c) of CRR Regulation.

		a	b	c	d	e	f	g	h
		Gross carrying amount/ Nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	**Cash balances at central banks and other demand deposits**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**1 507 338**	**1 445 565**	**1 443 822**	**1 429 075**	**(31 601)**	**(677 634)**	**1 404 678**	**374 099**
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	1 308	4 737	4 737	4 737	(285)	(1 317)	715	542
060	Non-financial corporations	890 138	785 903	785 903	769 658	(6 256)	(442 745)	835 979	184 574
070	Households	615 892	654 925	653 182	654 680	(25 061)	(233 573)	567 984	188 983
080	**Debt Securities**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
090	**Loan commitments given**	**129 840**	**15 745**	**15 745**	**7 930**	**862**	**5 516**	**62 805**	**7 505**
100	**Total**	**1 637 178**	**1 461 310**	**1 459 567**	**1 437 005**	**(32 464)**	**(683 150)**	**1 467 483**	**381 604**

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

Changes in the stock of non-performing exposures

EU CR2: Changes in the stock of non-performing loans and advances, addressing disclosure requirements of art. 442 letter f) of CRR Regulation.

		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	**4 631 586**
020	Inflows to non-performing portfolios	2 047 466
030	Outflows from non-performing portfolios	(1 838 525)
040	Outflows due to write-offs	(314 921)
050	Outflow due to other situations	(1 523 604)
060	**Final stock of non-performing loans and advances**	**4 840 528**

The ratio changes of non-performing loans and advances were described on page 42 under the table EU CR1-A: Maturity of exposures.

Information on collateral obtained by taking possession and execution processes

Information on collateral obtained by taking possession and execution processes as at 30 June 2026 is presented below.

EU CQ7: Collateral obtained by taking possession and execution processes, addressing disclosure requirements of art. 442 letter c) of CRR Regulation.

		a	b
		Collateral obtained by taking possession accumulated	
		Value at initial recognition	**Accumulated negative changes**
010	**Property Plant and Equipment (PP&E)**	**-**	**-**
020	**Other than Property Plant and Equipment**	**163 016**	**(48 779)**
030	Residential immovable property	-	-
040	Commercial immovable property	60 999	(26 994)
050	Movable property (auto, shipping, etc.)	102 017	(21 785)
060	Equity and debt instruments	-	-
070	Other	-	-
080	**Total**	**163 016**	**(48 779)**

Information on exposures to entities of the shadow banking system

This disclosure fulfils the requirement of Article 449b of the CRR.

As of 30 June 2026, the total amount of exposures to entities of the shadow banking system within the mBank Group amounted to PLN 3 748 778 thousand.

8. Liquidity risk

The below table addresses the scope of disclosures from EU LIQB table.

As of June 30, 2026, the LCR of mBank Group reached 237% and the LCR measure remained on a safe level, significantly exceeding 100%.

In 2Q 2026, the slight decrease in the net outflow coverage ratio and the maintenance of a stable liquidity position were primarily driven by:

- an increase in the deposit base included in the LCR calculation by PLN 11.8 billion compared with March 31, 2026 (PLN 11.4 billion excluding FX effects),
- acceleration in lending activity - PLN 9 billion compared with March 31, 2026 (PLN 8.8 billion excluding FX effects).

An additional factor affecting the mBank Group's LCR ratio was the early redemption by mBank in May 2026 of EUR 500 million Senior Non-Preferred bonds. This was more than offset by the issuance of new 7-year Senior Non-Preferred bonds totaling EUR 750 million under the EMTN programme at the end of May 2026, which had a positive impact on the LCR ratio.

As of June 30, 2026, the liquidity buffer remained high relative to expected net outflows over a 30-day horizon.

The high-quality liquid assets of mBank in the liquidity buffer (HQLA) used to calculate the LCR ratio consisted exclusively of Level 1 assets and included at the end of June 2026:

- Polish government bonds and treasury bills in PLN, EUR and USD,
- bills issued by the National Bank of Poland,
- government bonds and treasury bills issued by EU member states in EUR and by the U.S. government in USD,
- bonds issued by the European Investment Bank in PLN and USD,
- government-guaranteed bonds from the Polish Development Fund and Bank Gospodarstwa Krajowego– in PLN, EUR and USD,
- excess of the required reserve in the National Bank of Poland, the Czech National Bank and the National Bank of Slovakia,
- funds held with central banks in the form of deposits, and reverse repo transactions with central banks.

Within the mBank Group, mBank Hipoteczny S.A. also maintains liquidity buffer. The liquidity buffer of mBank Hipoteczny S.A. consisted of Polish Treasury bonds denominated in PLN, National Bank of Poland money market bills, and the surplus of the mandatory reserve held with the National Bank of Poland.

The main source of financing are deposits, which as of June 30, 2026 accounted for 92.30% of all external sources of financing. The deposit base is diversified, and the deposits of the 10 largest customers as of June 30, 2026 accounted for 2.6% of the deposit base. The other sources of financing are:

- own issuances,
- subordinated liabilities,
- operations on the interbank market,
- loans.

The mBank Group identifies three significant currencies in accordance with Art. 4(5) of the EU Commission Delegated Regulation 2015/61 and with Art. 415(2) of the CRR Regulation: PLN, CZK and EUR, for which the LCR ratio was above 100%. CZK and EUR currencies are related to activities of the foreign branches in the Czech Republic and Slovakia. The currency mismatch is limited at the level of the real liquidity gap in individual currencies.

As of June 30, 2026, the impact of the adverse market scenario on derivatives accounted for 0.23% of the total unweighted outflow value included in the LCR.

EU LIQ1 – Quantitative information of LCR, addressing disclosure requirements of art. 451a point 2) of CRR Regulation (in PLN million).

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				**Total weighted value (average)**			
EU 1a	**Quarter ending on**	**30.06.2026**	**31.03.2026**	**31.12.2025**	**30.09.2025**	**30.06.2026**	**31.03.2026**	**31.12.2025**	**30.09.2025**
EU 1b	**Number of data points used in the calculation of averages**	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					111 205	104 620	98 299	94 117
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	158 848	152 089	146 070	141 576	12 722	11 862	11 117	10 560
3	*Stable deposits*	*109 261*	*107 346*	*105 135*	*103 288*	*5 463*	*5 367*	*5 257*	*5 164*
4	*Less stable deposits*	*49 587*	*44 743*	*40 935*	*38 288*	*7 259*	*6 495*	*5 860*	*5 396*
5	Unsecured wholesale funding	66 623	63 299	60 842	59 019	30 188	28 297	27 164	26 298
6	*Operational deposits (all counterparties) deposits in networks of cooperative bank*	*8 856*	*8 636*	*8 425*	*8 176*	*2 127*	*2 072*	*2 020*	*1 959*
7	*Non-operational deposits (all counterparties)*	*57 228*	*54 357*	*52 024*	*50 412*	*27 523*	*25 919*	*24 750*	*23 908*
8	*Unsecured debt*	*539*	*306*	*393*	*431*	*539*	*306*	*393*	*431*
9	*Secured wholesale funding*						-	-	-
10	Additional requirements	35 968	34 632	33 041	30 277	4 265	4 171	4 131	4 121
11	*Outflows related to derivative exposures and other collateral requirements*	*1 338*	*1 382*	*1 432*	*1 539*	*1 338*	*1 382*	*1 432*	*1 539*
12	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
13	*Credit and liquidity facilities*	*34 630*	*33 250*	*31 609*	*28 738*	*2 928*	*2 789*	*2 699*	*2 582*
14	Other contractual funding obligations	2 250	2 391	2 542	2 426	1 864	2 011	2 163	2 056
15	Other contingent funding obligations	12 311	11 917	12 504	14 682	1 319	1 037	916	860
16	TOTAL CASH OUTFLOWS					50 358	47 378	45 491	43 895
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	18 601	17 545	17 340	16 700	-	-	-	-
18	Inflows from fully performing exposures	3 953	3 236	3 271	2 982	2 814	2 260	2 270	1 981
19	Other cash inflows	614	597	581	625	614	597	581	625
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)						-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)						-	-	-
20	TOTAL CASH INFLOWS	23 167	21 378	21 193	20 307	3 428	2 857	2 852	2 606
EU-20a	*Fully exempt inflows*	-	-	-	-	-	-	-	-
EU-20b	*Inflows subject to 90% cap*	-	-	-	-	-	-	-	-
EU-20c	*Inflows subject to 75% cap*	23 167	*21 378*	*21 193*	*20 307*	3 428	*2 857*	*2 852*	*2 606*
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					111 205	104 620	98 299	94 117
22	TOTAL NET CASH OUTFLOWS					46 930	44 521	42 639	41 289
23	LIQUIDITY COVERAGE RATIO					237%	235%	230%	228%

Information regarding NSFR

In the tables below, quantitative data on the NSFR ratio are presented as of 30 June 2026 and 31 March 2026 (data in millions of PLN). The data as of 31 March 2026 has been recalculated after retrospective inclusion of profits.

EU LIQ2: Net Stable Funding Ratio, addressing disclosure requirements of art. 451a point 3) of CRR Regulation (in PLN million)

The following overview concerns the NSFR ratio as at 30 June 2026.

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1 year	
Available stable funding (ASF) Items						
1	Capital items and instruments	22 011	-	-	3 494	25 505
2	Own funds	*22 011*	-	-	*2 425*	*24 436*
3	Other capital instruments		-	-	*1 069*	*1 069*
4	Retail deposits		172 580	-	-	161 013
5	Stable deposits		*113 835*	-	-	*108 143*
6	Less stable deposits		*58 744*	-	-	*52 870*
7	Wholesale funding:		70 573	819	13 833	44 888
8	Operational deposits		*9 898*	-	-	*4 949*
9	Other wholesale funding		*60 675*	*819*	*13 833*	*39 939*
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	2	24 213	109	1 244	1 299
12	NSFR derivative liabilities	*2*				
13	All other liabilities and capital instruments not included in the above categories		*24 213*	*109*	*1 244*	*1 299*
14	**Total available stable funding (ASF)**					**232 705**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					7 545
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		3	-	8 538	7 260
16	Deposits held at other financial institutions for operational purposes		267	-	-	134
17	Performing loans and securities:		16 116	8 157	110 327	101 094
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		*1 744*	*69*	*2 945*	*3 154*
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		*11 737*	*5 929*	*50 166*	*51 444*
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		*400*	*266*	*149*	*430*
22	Performing residential mortgages, of which:		*2 479*	*1 948*	*54 846*	*44 277*
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		*456*	*464*	*22 782*	*15 268*
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		*155*	*211*	*2 370*	*2 219*
25	**Interdependent assets**		**-**	**-**	**-**	**-**
26	**Other assets:**		**30 040**	**473**	**9 160**	**17 162**
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	*1 032*	*877*
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
31	All other assets not included in the above categories		*30 040*	*473*	*8 129*	*16 285*
32	**Off-balance sheet items**		**8 994**	**9 233**	**32 406**	**2 825**
33	**Total RSF**					**136 020**
34	**Net Stable Funding Ratio (%)**					**171%**

As of June 30, 2026, the Net Stable Funding Ratio (NSFR) of mBank Group reached the level of 171% and remained at a safe level, significantly exceeding 100%.

Disclosures regarding capital adequacy as at 30 June 2026 (PLN thousand)

The following overview concerns the NSFR ratio as at 31 March 2026.

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1 year	
Available stable funding (ASF) Items						
1	Capital items and instruments	22 041	-	-	3 471	25 511
2	Own funds	*22 041*	-	-	*2 475*	*24 516*
3	Other capital instruments		-	-	*995*	*995*
4	Retail deposits		165 700	-	-	154 723
5	Stable deposits		*111 862*	-	-	*106 268*
6	Less stable deposits		*53 839*	-	-	*48 455*
7	Wholesale funding:		65 994	801	13 162	42 832
8	Operational deposits		*9 177*	-	-	*4 588*
9	Other wholesale funding		*56 817*	*801*	*13 162*	*38 244*
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	183	23 435	74	80	117
12	NSFR derivative liabilities	*183*				
13	All other liabilities and capital instruments not included in the above categories		*23 435*	*74*	*80*	*117*
14	**Total available stable funding (ASF)**					**223 183**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					7 554
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		22	-	8 566	7 299
16	Deposits held at other financial institutions for operational purposes		281	-	-	141
17	Performing loans and securities:		14 705	7 914	103 740	94 269
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		*727*	*168*	*2 154*	*2 311*
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		*11 681*	*5 690*	*47 541*	*49 070*
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		*523*	*268*	*126*	*477*
22	Performing residential mortgages, of which:		*2 193*	*1 880*	*51 792*	*40 812*
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		*498*	*495*	*26 239*	*17 552*
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		*103*	*175*	*2 253*	*2 076*
25	**Interdependent assets**		**-**	**-**	**-**	**-**
26	**Other assets:**		**34 925**	**429**	**7 809**	**15 007**
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	*909*	*773*
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
31	All other assets not included in the above categories		*34 925*	*429*	*6 899*	*14 234*
32	**Off-balance sheet items**		7 786	9 907	29 823	2 667
33	**Total RSF**					**126 937**
34	**Net Stable Funding Ratio (%)**					**176%**

As of March 31, 2026, the Net Stable Funding Ratio (NSFR) of mBank Group reached the level of 176% and remained at a safe level, significantly exceeding 100%.

Representation of the Management Board of mBank S.A.

The Management Board of mBank S.A. declares that, to the best of its knowledge, the information presented in this "Disclosures regarding capital adequacy of mBank S.A. Group as at 30 June 2026" were prepared in accordance with the formal policies and internal processes, as well as, systems and controls agreed upon at the Management Board level, and give a true view of the facts. Furthermore, the risk management arrangements are adequate and give assurance that the risk management systems in use are appropriate in terms of the risk profile and strategy of the mBank Group.

The Management Board of mBank S.A. approves this "Disclosures regarding capital adequacy of mBank S.A. Group as at 30 June 2026".

First and last name	Position	Signature
Cezary Kocik	President of the Management Board	(signed electronically)
Krzysztof Bratos	Vice-President of the Management Board, Head of Retail Banking	(signed electronically)
Krzysztof Dąbrowski	Vice-President of the Management Board, Head of Operations and IT	(signed electronically)
Marek Lusztyn	Vice-President of the Management Board, Chief Risk Officer	(signed electronically)
Adam Pers	Vice-President of the Management Board, Head of Corporate & Investment Banking	(signed electronically)
Pascal Ruhland	Vice-President of the Management Board, Chief Financial Officer	(signed electronically)