

## mBank Group's Strategy for 2026-2030

mBank Group's Strategy for 2026–2030 will focus on further strengthening of mBank's role as an institution that simplifies finances and supports clients in achieving their individual and business goals. The declaration **"Simplifying finances, helping bring goals to life"** together with the strategy motto **"Full speed ahead!"** express the long-term vision of mBank Group and its aspirations for growth and for building a leading position in the financial services market. The strategy is designed to consistently respond to client needs at every stage of their life or business development, while leveraging mBank's proven and well-functioning model of organic growth, supported by its distinctive organisational culture, built on entrepreneurship, innovation and employee engagement.

As part of the strategy for 2026–2030, we assume a significant increase in the scale of operations while simultaneously generating satisfactory profits and maintaining financial stability. **We have defined the following strategic financial goals and business ambitions:**

- › Dynamic **volume growth** and confirmation of a strong competitive position  
Goal: market shares in key products  $\geq 10\%$  in 2030
- › High **profitability**  
Goal: return on tangible equity (ROTE)  $> 22\%$  in 2026-2030
- › Excellent **operating efficiency**  
Goal: cost/income ratio  $\leq 35\%$  and to be among the top-3 Polish banks in 2026-2030
- › Active **risk management** and a resilient credit portfolio  
Goal: cost of risk  $\sim 0.8\%$  in 2026-2030
- › Strong **capital position** and room for further expansion  
Goal: Common Equity Tier 1 ratio at least 2.5 p.p. above the regulatory requirement over the entire strategic horizon
- › Regular **dividend payment** starting from 2026 net profit  
Goal: gradually increasing dividend payout ratio from 30% in the first year to 75% in the last year of the strategic horizon

The final dividend amount will depend on market and regulatory conditions, as well as further development of the bank's operating environment.

mBank Group's Strategy for 2026-2030 is built on three pillars that form a coherent and complementary framework:

1. Lifecycle-based growth
2. Customer excellence
3. Organisational excellence

### **Pillar 1: Lifecycle-based growth**

**We aim to achieve market shares of over 10% in retail and corporate client loans and deposits.** This goal constitutes as a key reference point for our business activities.

We have solid foundations to accomplish this ambition. On one hand, the favourable demographic profile of our client base and the resulting strong internal demand potential, and on the other the strengthened capital base, position us well for effective and sustainable growth.

We view the consistent increase in our market shares not only as a measure of strategic effectiveness, but above all – as a sign of trust in our offering and the result of building strong relationships. Each client segment forms a foundation for the next segment. Our clients grow with us and we grow thanks to them. It is a mutual relationship, which – through the effect of synergy – translates into organic

growth and supports the development of mBank, while reinforcing our position as a partner at every stage of the client journey.

In **Retail Banking**, mBank will focus on building long-term relationships with clients, based on the concept of healthy finances – tailoring its products to real client needs, supporting them in achieving life goals, and providing the most convenient tools for managing their finances. Within this philosophy, mBank will treat financial health of its clients as the foundation of loyalty and long-term relationships, supporting it through education, aligned products, and the implementation of a tool that assesses clients' financial condition based on six practical principles, such as building a financial cushion, conscious spending, and investing for the future. Strategic initiatives will include:

- › development of long-term products (e.g. digital mortgage loan, smart saving solutions, regular investment options),
- › strengthening client loyalty through personalisation and leveraging their family and social ties as a source of acquisition,
- › high-quality service for key segments:
  - affluent clients, who will be offered best-in-class financial services, including individual advisory, and when appropriate – a seamless transition to the Private Banking,
  - business clients, who will gain access to new financial products, including leasing solutions, and – as their needs evolve – corporate banking services and expanded financing options.

**Corporate Banking** at mBank is built on deep relationships with clients, industry expertise, and convenient digital channels. Strategic initiatives in this area will include:

- › focus on financing and supporting strategic directions of economic development, such as energy and technology transition, digitisation and automation of processes, economic resilience and localisation of production, green sustainable economy, closed loop and sharing economy, health and leisure economy, as well as defence,
- › implementation of easy financing options, including an intuitive, fully digital process for granting small ticket loans with automatic decisions, as well as quicker approvals for higher tickets and extended investment financing options,
- › providing corporate clients with a modern, coherent experience through a hybrid service model that combines professional advisory with convenient digital channels and a virtual branch,
- › further development of investment banking services and support for mBank clients in their international expansion in cooperation with Commerzbank.

mBank's operations in **Czechia and Slovakia** will accelerate thanks to a platform-based approach, which through consistent technological development and integration with the strategic relationship model from Poland will enable scalable innovation and dynamic growth in the number of active clients.

## **Pillar 2: Customer excellence**

Initiatives defined in this pillar are aimed at systematically supporting the growth of market shares, in line with the assumed strategic ambitions. We will provide clients with new tools and functionalities tailored to their evolving needs, arising from demographic shifts, social trends, and economic development. Our goal is to ensure a consistent customer experience across every segment. Key activities in this area will include:

- › launch of a new mobile application for mBank's retail clients with an architecture based on simplicity, intuitive navigation, and a greater sense of control for users, featuring solutions that support clients in day-to-day finance management, such as the Smart Payment Manager and conversational banking, including an AI assistant,
- › facilities for business clients served by Retail Banking, such as a mobile payment terminal available directly in mBank's application without the need to purchase and maintain additional external tools,

- › a new version of mBank CompanyNet service for corporate clients as a modern, digital ecosystem for interacting with the bank, enabling convenient and comprehensive management of enterprise finances,
- › implementation of an integrated CRM system in Corporate Banking, which will serve as a central source of knowledge for advisors, including – in addition to a full spectrum of client information – market analyses and evaluation of business potential based on artificial intelligence,
- › ensuring full availability (24/7) of banking services, in particular instant payments,
- › completion of projects that strengthen the resilience of operational infrastructure,
- › systematic deployment of advanced cybersecurity mechanisms and continued education of clients and employees, supported by the bank and mBank Foundation.

### **Pillar 3: Organisational excellence**

We will focus on building a modern, scalable, and efficient organisation. The key activities in this area will include:

- › application of artificial intelligence as a tool supporting main business and operational processes – from client (CRM) and employee (HR) processes to sales and after-sales service – in a manner that delivers measurable business value,
- › development of an organisational culture based on engagement, innovation and a sense of belonging, as a source of competitive advantage and a foundation for an attractive working environment.

Our assumptions and strategic goals do not constitute a forecast or estimate of results, including financial ones. They only serve as information on the planned areas of the bank's activities and potential directions of development for 2026–2030.

### **Disclaimer**

This announcement serves informational purposes only and is intended solely to communicate the adoption of mBank Group's Strategy for 2026–2030.

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