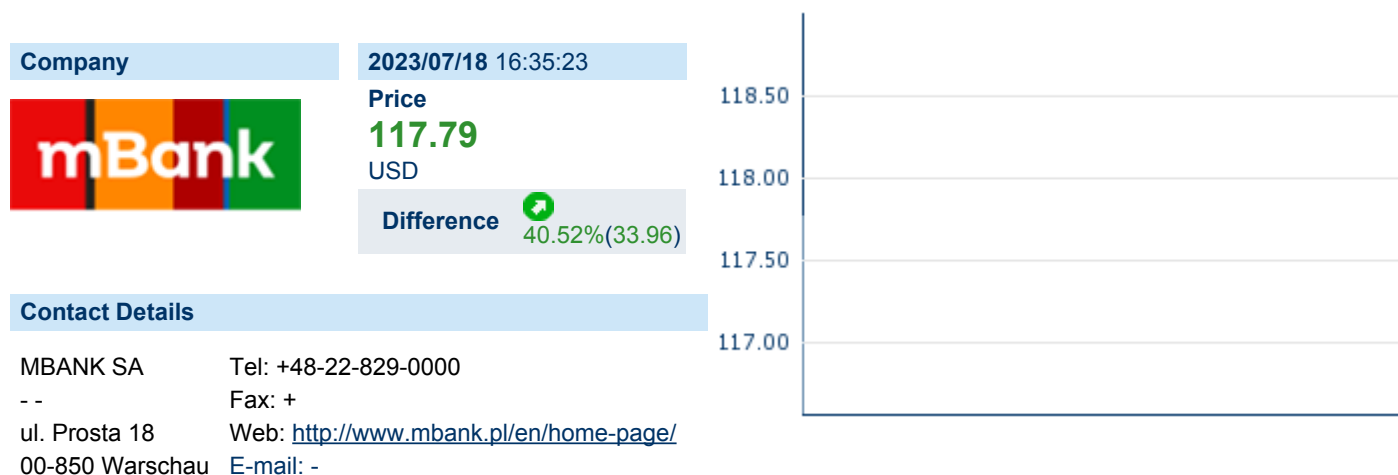


MBANK SA

ISIN: PLBRE0000012 WKN: - Asset Class: **Stock**



Company Profile

mBank SA engages in the provision of commercial banking and financial services. It operates through the following segments: Retail Banking, Corporate and Investment Banking, Treasury and Other, and FX Mortgage Loans. The Retail Banking segment includes the offering of mortgage, overdrafts, cash, car loans, credit cards, deposit and insurance products, debit cards, investment advice, brokerage, asset management and leasing services. The Corporate and Investment Banking segment refers to the transactional banking, working capital and investment loans, project finance, structured and mezzanine finance, leasing and factoring services; operations in foreign currencies, capital and derivatives markets, proprietary and on behalf of customers, arranging and financing securities issues, financial consulting and brokerage services. The Treasury and Other segment involves the money markets operations, liquidity and interest rate risks management, and investment portfolio. The FX Mortgage Loans segment focuses on foreign currency mortgage loans with indexation clauses. The company was founded on June 20, 1986 and is headquartered in Warsaw, Poland.

Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	36,538,317,000		16,014,318,000		12,202,266,000	
Bonds	69,546,259,000		66,673,646,000		62,258,351,000	
Receivables	-		-		-	
Accrued liabilities		2,345,584,000		1,362,259,000		836,900,000
Liabilities		213,243,290,000		197,177,082,000		185,820,969,000
Liabilities to financial institutions		-		-		-
Common stock capital		169,861,000		169,734,000		169,540,000
Equity capital of a company		13,737,226,000		12,715,031,000		13,717,916,000
Total assets	226,980,516,000	226,980,516,000	209,892,113,000	209,892,113,000	199,538,885,000	199,538,885,000

Balance notes

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	8,397	8,364	7,065
Equity ratio	6.05%	6.06%	6.88%
Debt-equity ratio	1,552.06%	1,550.48%	1,354.39%

Others

	2023	2022	2021
Tax Expense Rate	97.52%	-550.37%	-99.27%

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Income statement

	2023	2022	2021
Net income	24,054,000	-702,691,000	-1,178,753,000
Net commission surplus	2,958,629,000	2,968,050,000	2,653,913,000
Net trading	-	-	-
Operating income before taxes	970,588,000	-108,019,000	-592,095,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	946,530,000	594,508,000	587,782,000
Result from investments in subsidiaries, associates and other	0	0	1,064,000

Board of Directors

Agnieszka Slomka-Golebiowska	Chairman of Supervisory Board
Bettina Orlopp	Member of Supervisory Board
Hans-Georg Beyer	Member of Supervisory Board
Aleksandra Gren	Member of Supervisory Board
Bernhard Spalt	Member of Supervisory Board
Mirosław Godlewski	Member of Supervisory Board
Thomas Schaulfer	Member of Supervisory Board
Tomasz Bieske	Member of Supervisory Board

Members of Management Board

Cezary Stypulkowski	Chairman of Managing Board
Marek Grzegorz Lusztyn	Member of Executive Committee
Adam Persian	Member of Executive Committee
Cezary Kocik	Member of Executive Committee
Joanna Filipkowska	Member of Executive Committee
Julia Nusser	Member of Executive Committee
Kociszewski Rafal	Member of Executive Committee
Krzysztof Dabrowski	Member of Executive Committee
Marek Felbur	Member of Executive Committee
Michał Marczak	Member of Executive Committee
Pascal Ruhland	Member of Executive Committee