



# 18 years of mBank

Recently we celebrated mBank's eighteenth birthday together with those who we have known for the longest time - with our clients who have been with us since 2000. We invited them to share their memories of mBank and their expectations for the future.

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## Key financial data



**1,316** PLN  
m

Net profit



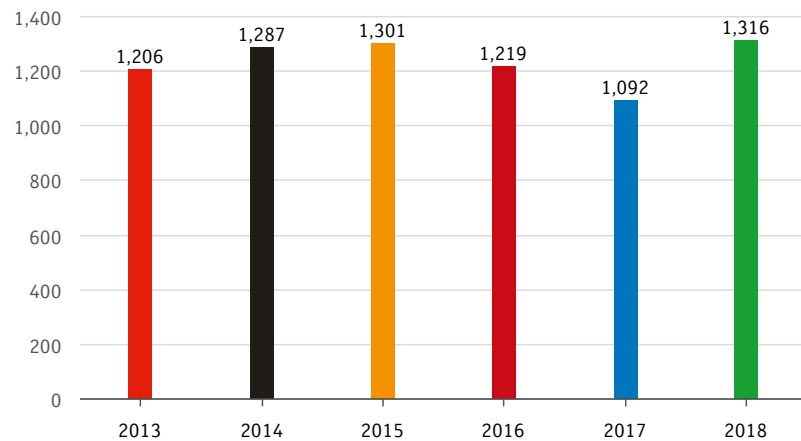
**5,059** PLN  
m

Total revenue



**9.5** %

ROE net



### Net profit in 2018

grew by 21% and was the highest in the history of mBank Group

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**145,750** PLN  
m

Total assets



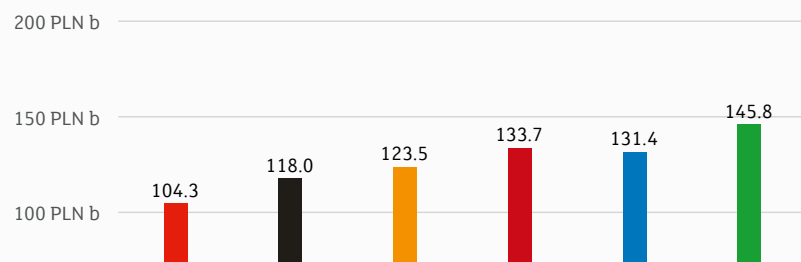
**97,765** PLN  
m

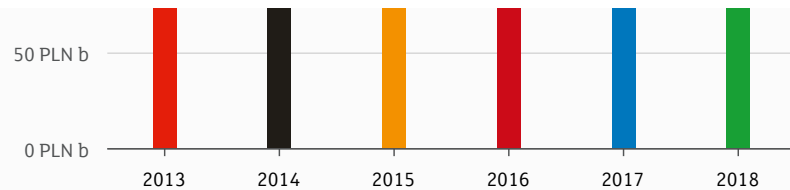
Gross loans



**102,009** PLN  
m

Customer deposits





### Total assets

In 2018, mBank Group's assets increased by PLN 14,326.1 million, i.e. by 10.9%.

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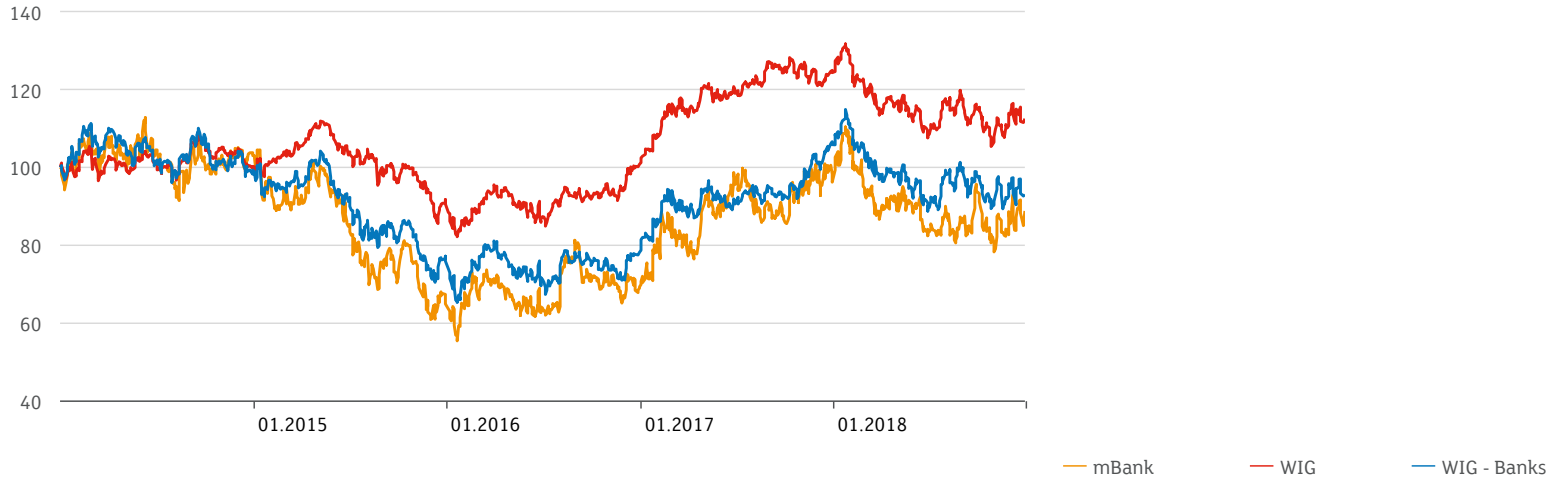


**In 2018 we generated the highest financial result in the history of the bank. Both the retail and corporate segments have achieved better results.**

Cezary Stypułkowski  
President of the Management Board of mBank

# mBank on the WSE

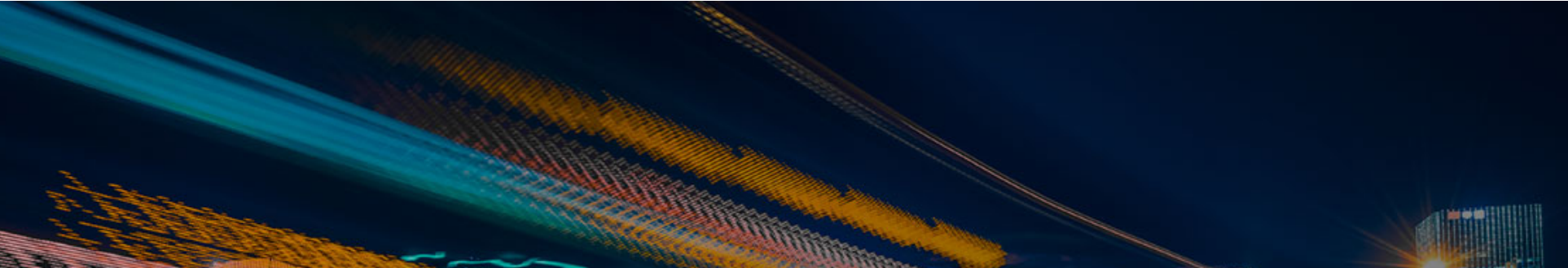
Relative changes in mBank's share price and WSE indices (December 31, 2013 = 100)



## Investor relations

Reliable and transparent communication with stakeholders and equal access to information contribute to building trust on the part of capital market participants. This affects the valuation of the company. We actively communicate with capital market participants, including activities tailored to the information needs of particular groups, based on the best standards and market practices.

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# Innovation



## mAccelerator

mAccelerator is the first fund in the region of Central and Eastern Europe, whose aim is to develop and commercialize the most modern technologies. Its budget amounts to EUR 50 million, i.e. over PLN 200 million.

[See more](#)

## Our employees



**8,823**

Number of employees



**26**

Average number of training hours (employee/year)

### Number of employees

Subsidiary: 2,057



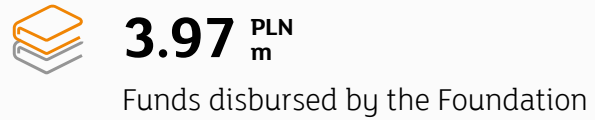


### Involved employees

We ensure that the principles of recruitment, remuneration and promotion of employees, as well as their management, are transparent, motivating and emphatic.

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## mBank for society



### Support for WOŚP (PLN)

The Two Hearts Account: 77,000



mBank: 7,000,000



Customers: 6,700,000

## Cooperation with WOŚP

This is probably the first project in the history of mBank in which so many employees have been involved.

**Dominika Zientalak**

Chief Specialist for special projects in the area of retail marketing

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# We play together!

## 26th The WOŚP finale

In 2018 we became a banking partner of the Great Orchestra of Christmas Charity Foundation. For the first time in the history of the Orchestra, 350 volunteers were equipped with terminals.

During the January collection in January, 1000 mBank employees were involved in counting the money collected by volunteers and the donations were counted by 400 machines.

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