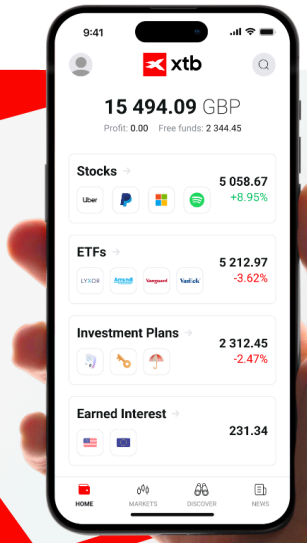
MEET XTB

Where your money works



Capital at risk. Investment values can rise or fall.

At XTB, we believe financial empowerment starts with the right mindset. Today, more people are taking control of their finances and making their money work harder for them.

Investing is no longer a luxury - it has become an essential part of securing our financial future. Traditional ways of managing money are often no longer enough. Thanks to technology and greater access to financial tools, managing your finances can now be done directly from your smartphone.

Our mission is to help people around the world make their money work smarter and more securely. Investing is no longer reserved for a select few - it is accessible to everyone, regardless of experience or starting capital.

That is why we have continuously developed our smart, intuitive investment app, which already helps more than **3.14 million people around the world achieve their financial goals.** By expanding our product offering, we provide flexible ways for clients to grow, manage, and put their money to work.

Whether you're an experienced trader or just starting your investment journey, XTB is built for you.



With the XTB app, clients can invest in stocks, ETFs, and create personalised Investment Plans.

Investors can access local tax-efficient products, including ISAs in the UK, PEAs in France, TBSZ in Hungary and retirement accounts such as IKE and IKZE in Poland.

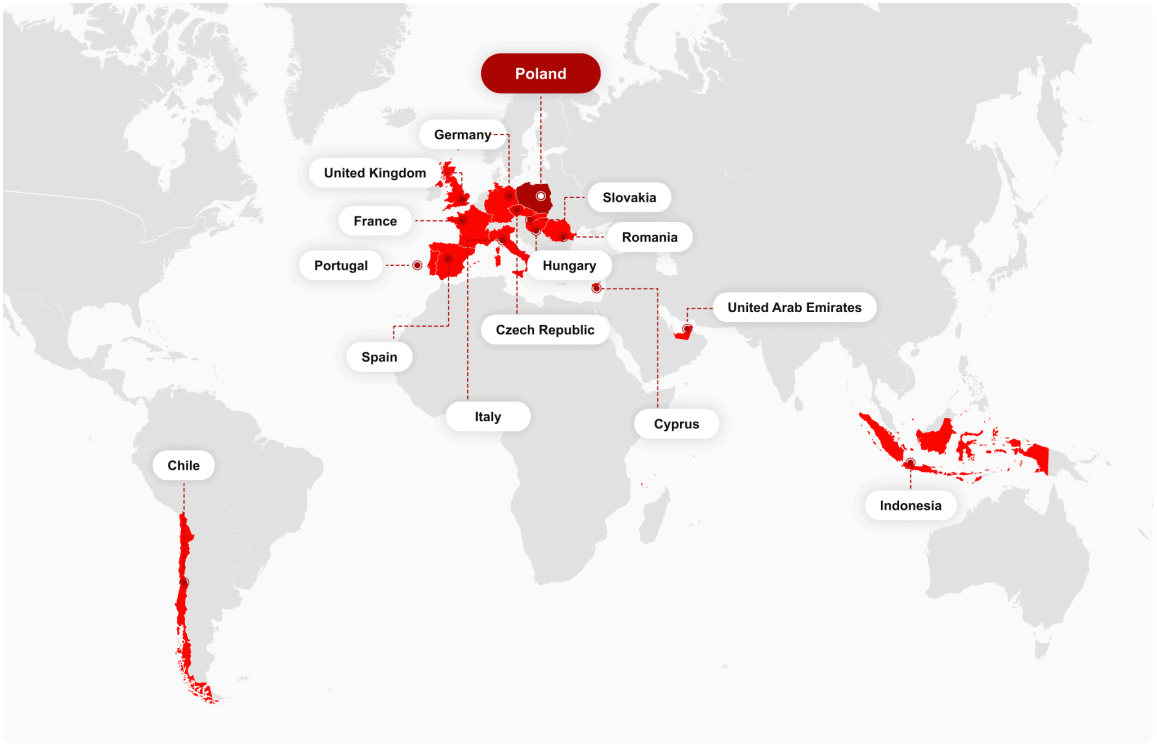
For active traders, XTB offers CFDs on indices, currencies, and commodities. Clients who prefer to wait for the right opportunity can also earn interest on uninvested funds.

Our growing product range reflects our commitment not only to helping clients invest but also to helping them better understand financial markets and make informed decisions.

To support this, the XTB app provides comprehensive market analysis, educational content, and investment insights. Our customer support team is available 24/5 via email, phone, and chat in 20 languages. We also offer an AI-powered assistant designed to support clients at every stage of their investment journey.

Global footprint and client base

XTB serves clients through 17 offices across Europe, the United Kingdom, Asia, and Latin America. With a team of more than 1,500 professionals, we are helping shape the future of personal finance on a global scale. Over 40% of our workforce is dedicated to technology and innovation.



Because we develop our products and solutions in-house, we can create investment tools tailored to our clients' evolving needs.

XTB holds a leading market position in the Czech Republic, Slovakia, and Romania, strengthening our presence across Central and Eastern Europe.

Our strong international footprint extends across many European markets, where XTB has become a preferred app for investment management.

As part of our global expansion strategy, we continue to strengthen our presence in new markets, including Chile, Hungary, and Indonesia, bringing our investment platform to an ever-growing international community of investors.



Source: Periodic reports

XTB continues to build on a strong foundation of sustained client growth.

In Q3 2026, more than **335,000 new clients** joined XTB, compared with **221,000** in the same period a year earlier - an increase of **51.4% year-on-year.**

The number of active clients also grew significantly, reaching nearly **1.56 million**, up from **920,000** a year earlier **(+70.3% y/y).**

This growing client base continues to drive higher levels of investment activity.

In 2025, XTB clients completed **281.2 million transactions**, representing growth of **69.7% year-on-year.**

Nearly **84% of new EU clients** started investing through stocks, ETPs (including ETFs), or Investment Plans, reflecting XTB's ambition to become the go-to investment app and first choice for managing personal finances.

At the end of 2025, client assets held on the platform exceeded **EUR 12.7 billion, led by stocks (EUR 5.8 billion) and ETFs (EUR 5.3 billion).**

Since 2016, XTB has been listed on the Warsaw Stock Exchange (WSE: XTB), with a market capitalisation exceeding **PLN 15 billion** (approximately **USD 4 billion**).

Founded in Poland in 2004, XTB has grown into one of the world's largest publicly listed online brokers. Regulated by leading financial authorities and operating under multiple licences, XTB is a trusted choice for investors seeking both innovation and reliability.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. ***74% of retail investor accounts lose money when trading CFDs with this provider.*** *You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money. Capital at risk. Investment values can rise or fall.*