



Investor FactSheet 2026

20+

years on the market

15

markets worldwide: operating across Europe and globally

regulated by

7

financial authorities

XTB is a financial institution with Polish origins and a global footprint. Through the mobile application and online platform, we offer over 2 million clients worldwide instant access to international financial markets.



Super investment APP ALL-IN-ONE

By combining brokerage services with state-of-the-art technology, we empower clients to actively and passively manage their funds over the short and long term. We ensure our offering appeals to all types of investors - regardless of experience, budget, or preferences - make their capital work efficiently.

Stocks & ETFs

CFDs

Options

Interest on uninvested funds

Investment Plans

Fractional Rights

XTB Card & Cashback

Retirement savings / tax-advantages products

Management Board



Omar Arnaout
CEO

with XTB since 2007



Filip Kaczmarzyk
CTO (Trading)

with XTB since 2015



Paweł Szejko
CFO (Finance)

with XTB since 2014



Jakub Kubacki
CLO (Legal)

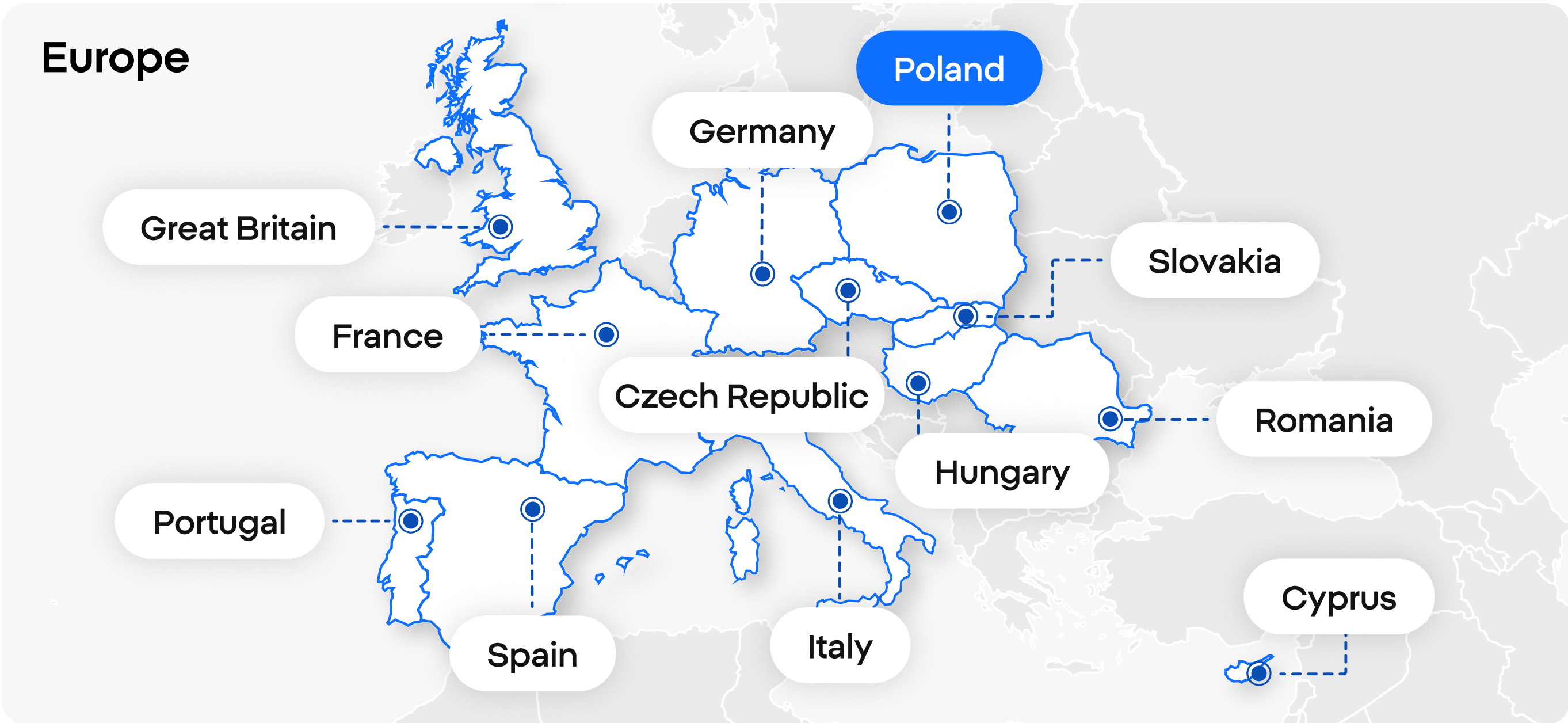
with XTB since 2010



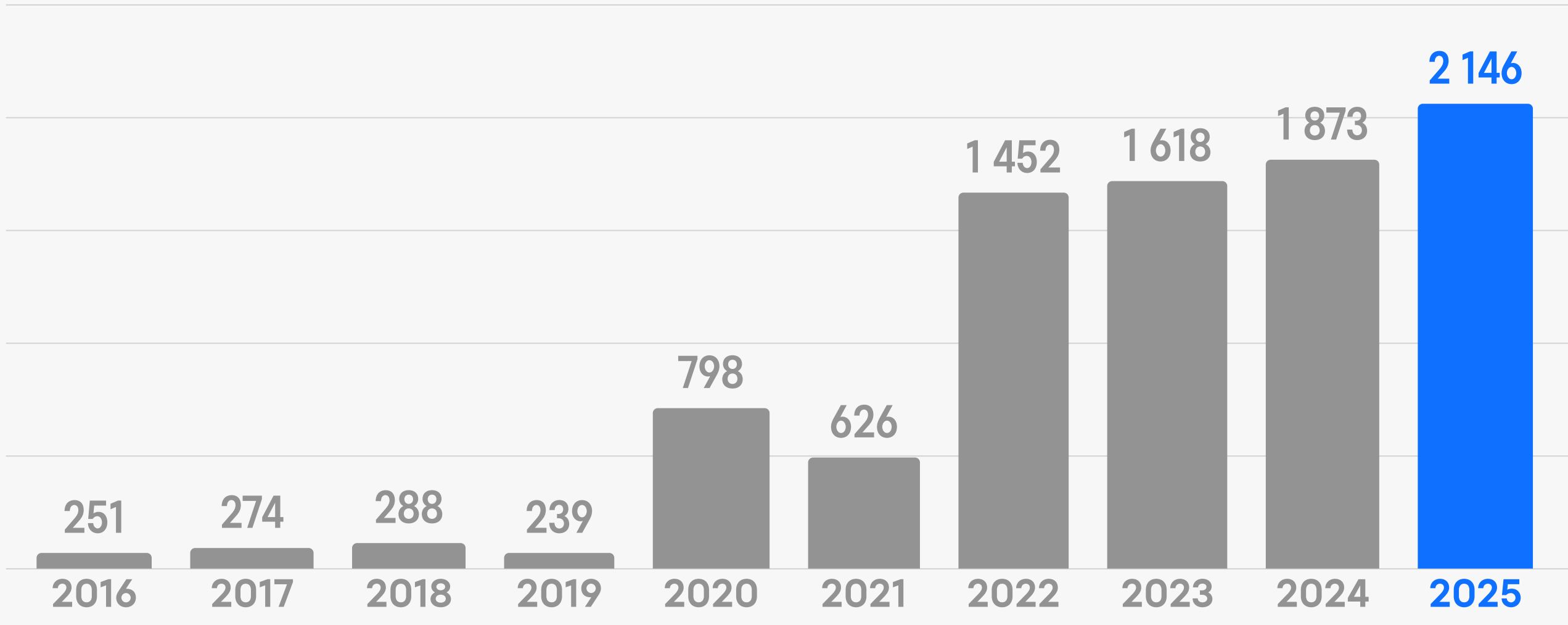
Bartosz Osiński
CRO (Risk)

with XTB since 2025

Global presence



Total operating income (in PLN M)



Percentage share of each revenue category in the gross result of operations in financial instruments

	2019	2020	2021	2022	2023	2024	2025
Spreads	62%	54%	83%	54%	46%	58%	48%
Swaps points	14%	14%	38%	25%	40%	22%	25%
Market making	23%	30%	(23%)	20%	13%	19%	25%
Commission & fees	1%	2%	2%	1%	1%	1%	2%
Gross result of operations in financial instruments	100%	100%	100%	100%	100%	100%	100%

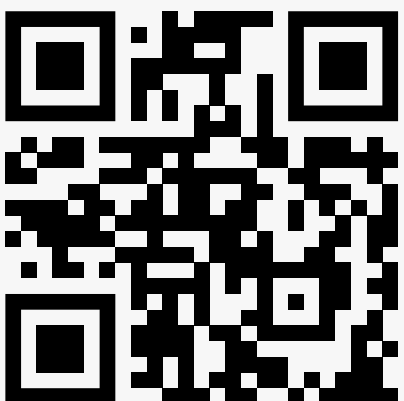
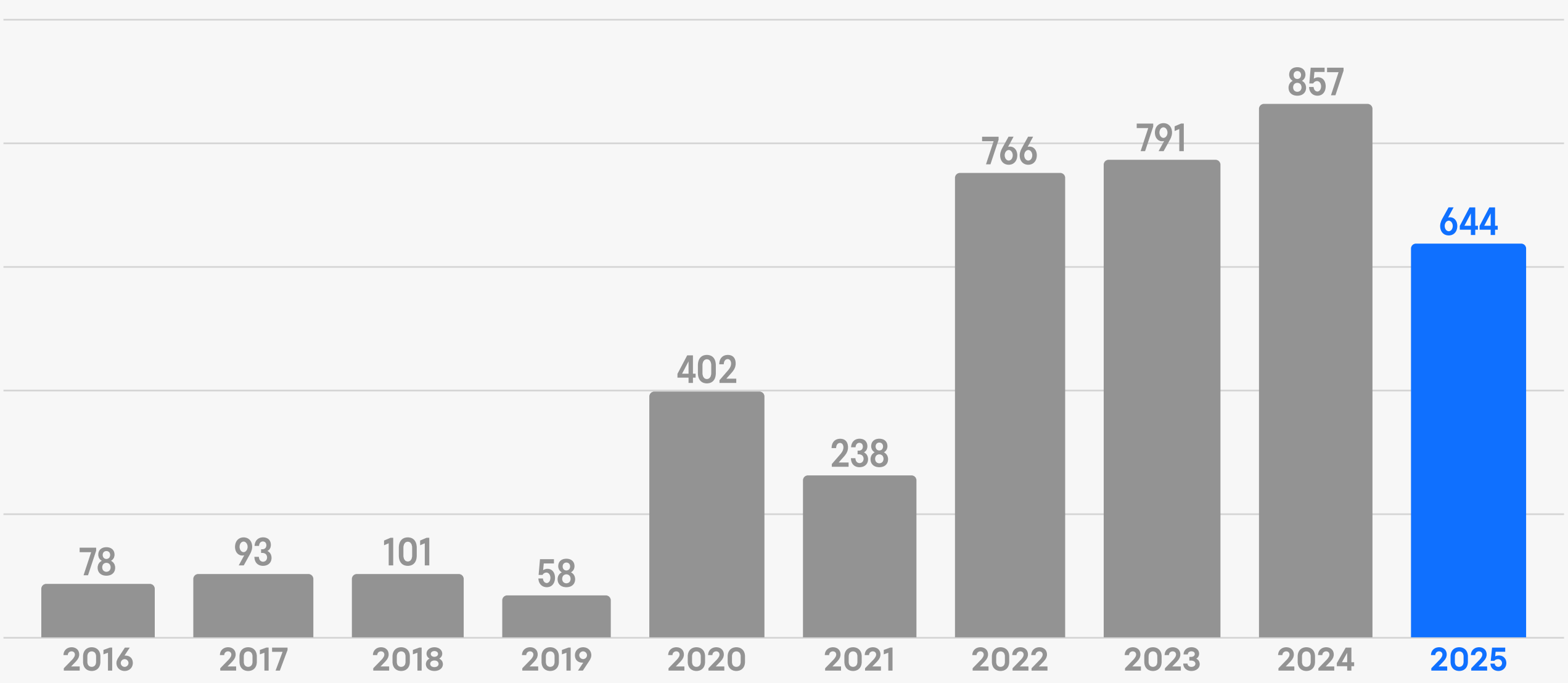
The data presented in the table above is for illustrative and indicative purposes only. It has been generated using the Company's internal systems to facilitate a better understanding of XTB's revenue structure and business model. This information is supplementary to, and should not be considered a substitute for, the financial data presented in XTB's financial statements.

Revenue breakdown by geography



- Europe - 85%
 - Central & Eastern Europe - 67%
 - Western Europe - 18%
- Middle East - 9%
- Latin America - 6%

Net profit (in PLN M)



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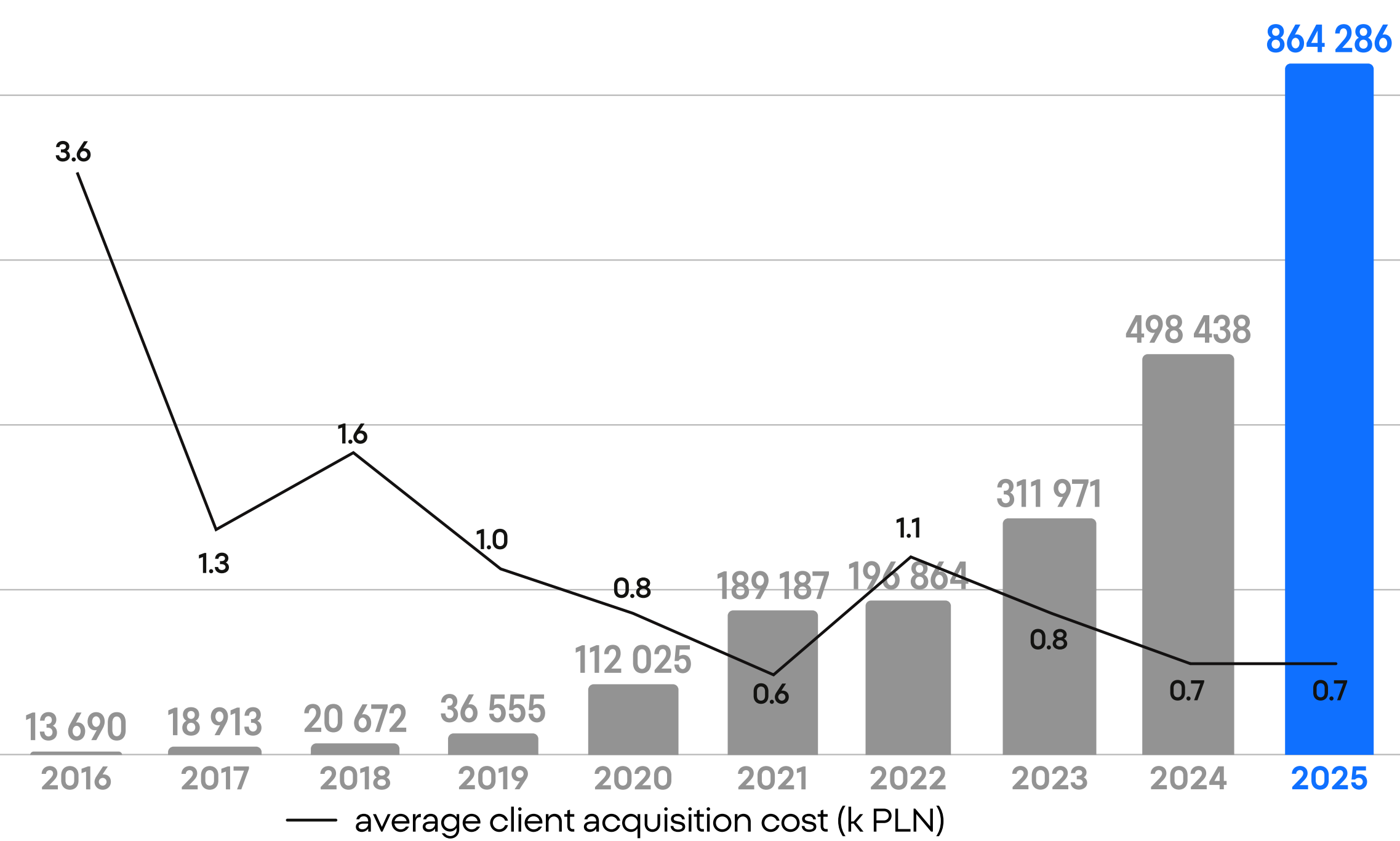
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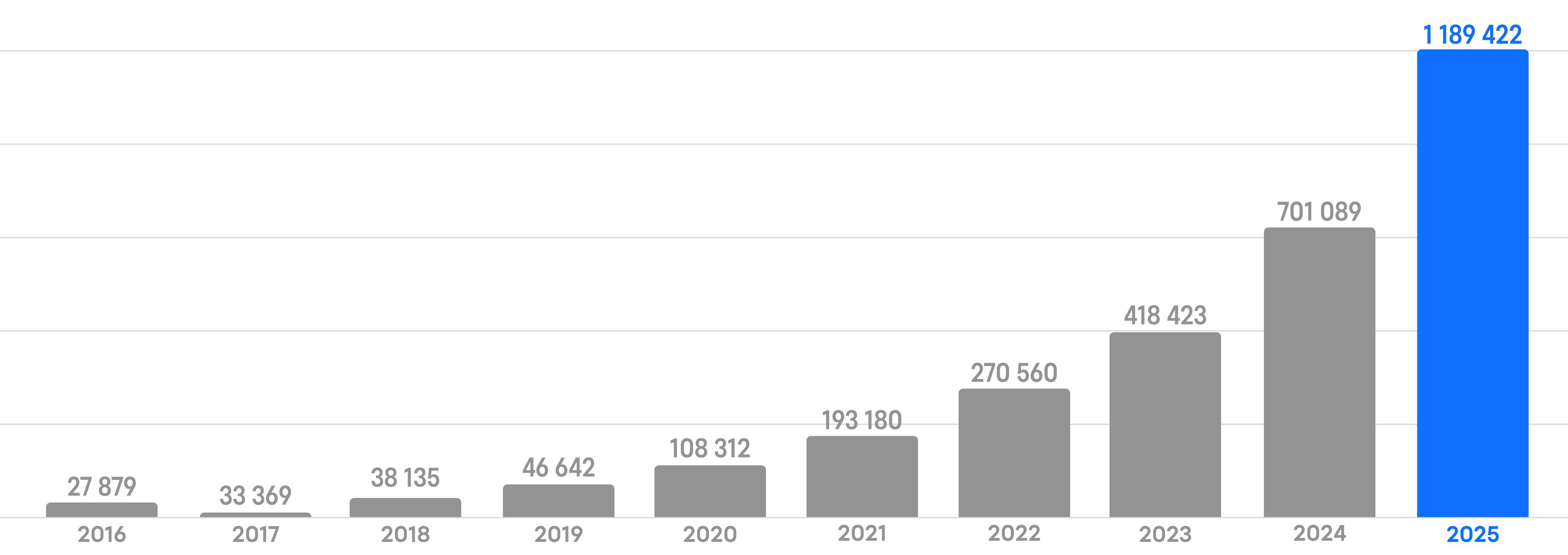


Zlatan Ibrahimović

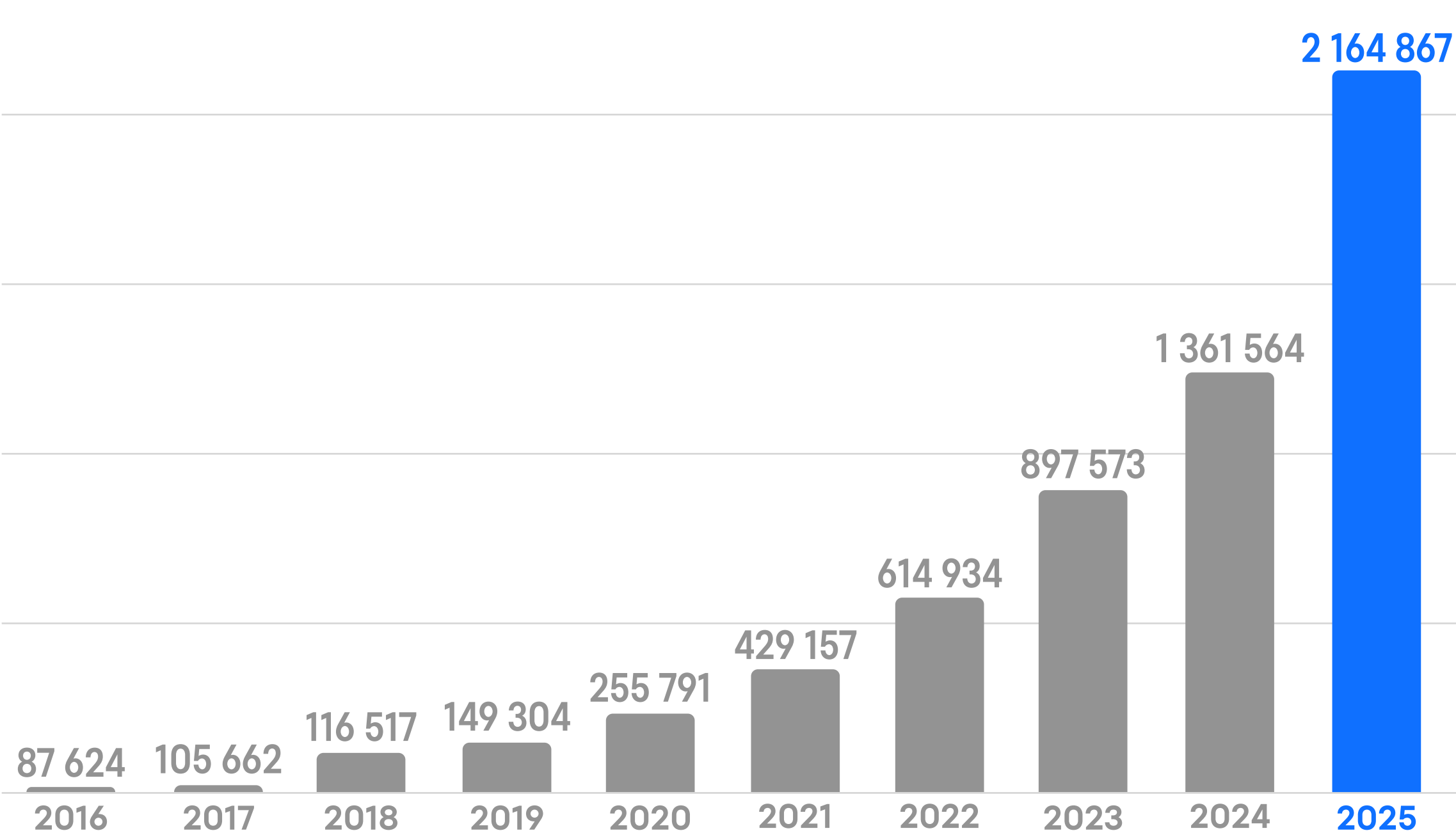
New clients



Active clients



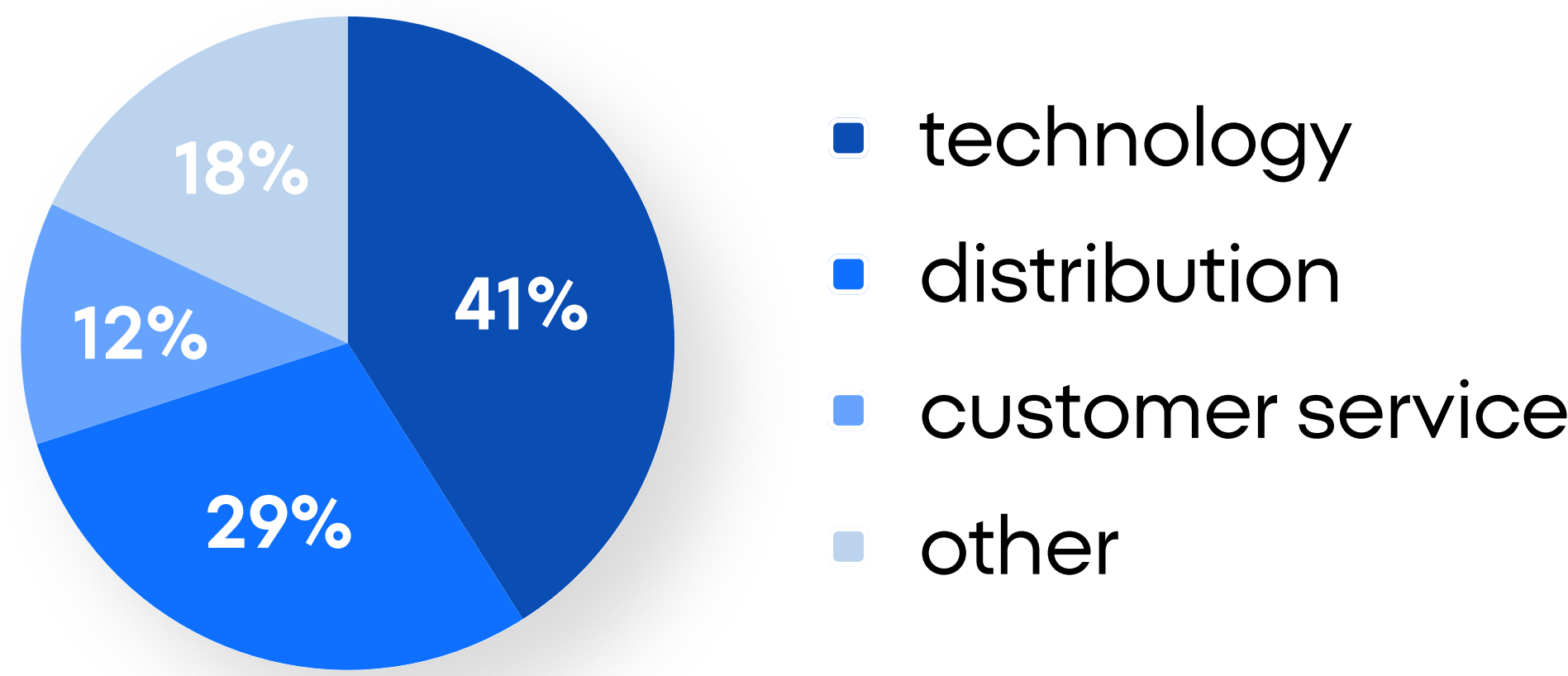
Clients - total



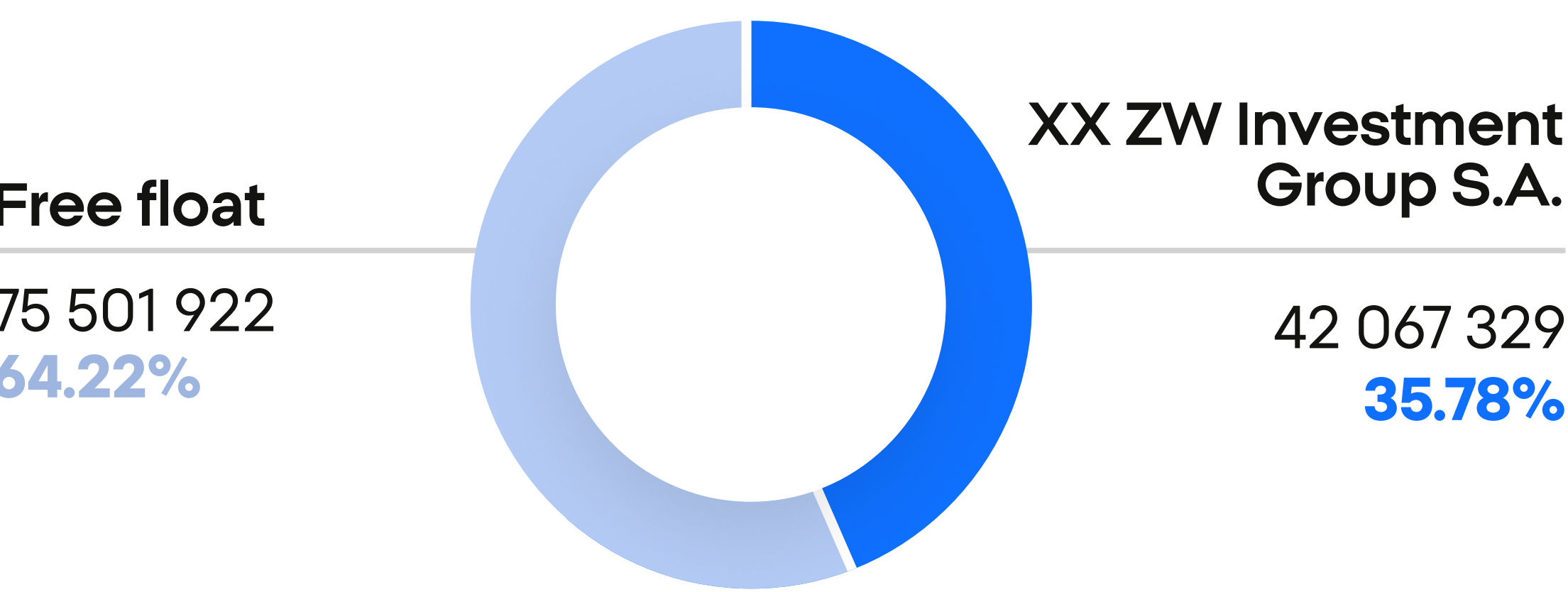
Client assets at the end of period

PLN M	2019	2020	2021	2022	2023	2024	2025
Stocks	111	761	1 846	2 362	4 095	7 908	15 139
ETFs	25	110	606	1 083	2 053	5 774	12 145
Cash	471	1 034	1 787	1 939	2 267	3 751	5 864
CFDs at fair value	98	148	223	363	359	360	518

Employment in XTB on 31.12.2025



Shareholding structure at the end of 2025

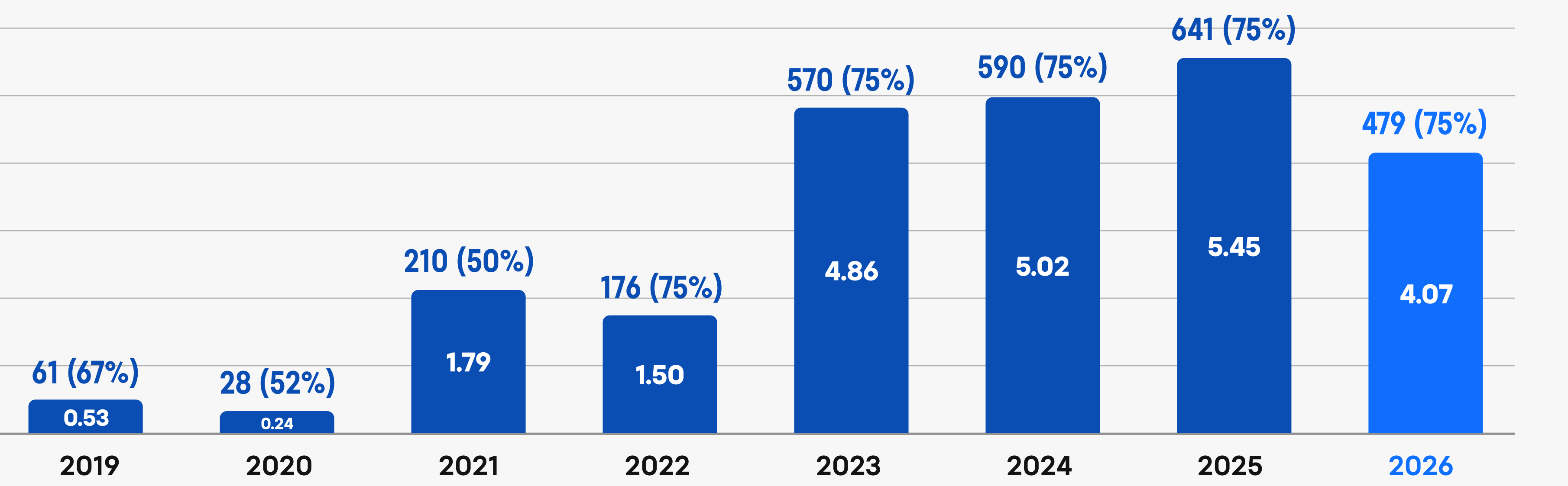


XX ZW Investment Group S.A. is an entity directly controlled by XTB founder: Mr. Jakub Zablocki.

Dividend Policy

The Management Board intends to recommend to the General Meeting a dividend payment based on standalone net profit and financial capabilities, considering capital adequacy ratios, Group development needs, and KNF guidelines. Moving forward, the Board plans to recommend future payouts at a level of 50% to 100% of the Company's standalone net profit.

Dividend paid in a given year (PLN M) vs. Dividend per share (in PLN) vs. % standalone net profit



Regulated by:

Poland

United Kingdom

United Arab Emirates

Cyprus

Belize

Chile

Indonesia

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