

Current Report No. 14/2026

Date of preparation: May 8, 2026

Subject: Information on liabilities of mBank Hipoteczny S.A.

Legal basis: Article 17 section 1 of MAR – confidential information

Content of the report:

In connection with the issuance of series J mortgage covered bonds with the issue date set for May 15, 2026 and the maturity date set for June 16, 2031, mBank Hipoteczny S.A. (the "Bank") provides information on the Bank's liabilities as required under Art. 8.1.3 of the Act on Covered Bonds and Mortgage Banks dated August 29, 1997, in conjunction with Art. 35.1 of the Act on Bonds dated January 15, 2015.

The value of the Bank's financial liabilities as at March 31, 2026 amounts to PLN 10,261,358 thousand, including the value of overdue liabilities of PLN 0.

As of the date of the current report, the Bank forecasts that on December 31, 2026, the estimated value of the Bank's financial liabilities will amount to PLN 11,245,244 thousand, while the estimated financing structure will be as follow: loans and advances received: PLN 3,250,000 thousand (percentage share in total liabilities of the Bank's balance sheet (hereinafter "Share"): 26.72%), debt securities issued: PLN 7,984,900 thousand (Share: 65.65%), lease liabilities: PLN 10,344 thousand (Share: 0.09%).

As of the date of the current report, the Bank forecasts that on May 15, 2027, the estimated value of the Bank's financial liabilities will amount to PLN 12,064,070 thousand, while the estimated financing structure will be as follow: loans and advances received: PLN 3,570,000 thousand (Share: 27.49%), debt securities issued: PLN 8,484,900 thousand (Share: 65.33%), lease liabilities: PLN 9,170 thousand (Share: 0.07%).