

Current Report No. 15/2025

Date of preparation: October 13, 2025

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 MBH0929 mortgage covered bonds with the issue date set for October 28, 2025 or about that date and the maturity date set for June 17, September 2029, 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 June 30, 2025 amounts to PLN 10,553,131 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, 2025, the estimated value of the Bank's financial liabilities will amount to PLN 10,259,730 thousand, while the estimated financing structure will be as follow: loans and advances received: PLN 4,257,000 thousand (percentage share in total liabilities of the Bank's balance sheet (hereinafter "Share"): 38.15%), debt securities issued: PLN 5,989,480 thousand (Share: 53.68%), lease liabilities: PLN 13,250 thousand (Share: 0.12%).

As of the date of the current report, the Bank forecasts that on October 28, 2026, the estimated value of the Bank's financial liabilities will amount to PLN 11,371,223 thousand, while the estimated financing structure will be as follow: loans and advances received: PLN 3,871,000 thousand (Share: 31.56%), debt securities issued: PLN 7,489,200 thousand (Share: 61.05%), lease liabilities: PLN 11,023 thousand (Share: 0.09%).