

Current report no: 39/2023

Date of the report: 29 November 2023 r.

#### Subject

Approval of repayment of the subordinated loan from the Polish Financial Supervision Authority.

#### Legal basis

Art. 17 section 1 of the MAR insider information

#### Content of the report

The Management Board of mBank Hipoteczny S.A. ("the Bank") hereby informs that on 29 November 2023 the Bank received from the Polish Financial Supervision Authority ("PFSA") approval of the repayment of the subordinated loan of PLN 100,000,000 (in words: one hundred million zlotys), prior to its contractual maturity date.

The subordinated loan ("Loan") resulted from the agreement of 12 July 2018 concluded with mBank S.A. (Bank parent entity) and was recognised in Tier II capital of mBank Hipoteczny S.A. pursuant to the PFSA decision of 27 August 2018.

The Loan will be repaid at the next coupon date, i.e. 15 December 2023. The repayment of the Loan will entail a reduction in the Total Capital Ratio (TCR).