

Current Report No. 6/2024

Date of preparation: 1 March 2024

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 F mortgage covered bonds with the issue date set for March 5, 2024 and the maturity date set for September 5, 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 December 31, 2023 amounts to PLN 9,250,420 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, 2024, the estimated value of the Bank's financial liabilities will amount to PLN 9,887,940 thousand, while the estimated financing structure will be as follow: loans and advances received: PLN 2,950,000 thousand (percentage share in total liabilities of the Bank's balance sheet (hereinafter “**Share**”): 27.69%), debt securities issued: PLN 6,937,940 thousand (Share: 65.13%), lease liabilities: PLN 0 (Share: 0%).

As of the date of the current report, the Bank forecasts that on March 5, 2025, the estimated value of the Bank's financial liabilities will amount to PLN 9,988,900 thousand, while the estimated financing structure will be as follow: loans and advances received: PLN 3,650,000 thousand (Share: 33.88%), debt securities issued: PLN 6,338,900 thousand (Share: 58.84%), lease liabilities: PLN 0 (Share: 0%).