

Current Report No. 16/2024

Date of preparation: 3 June 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 G mortgage covered bonds with the issue date set for June 10, 2024 and the maturity date set for September 21, 2026, 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, 2024 amounts to PLN 9,606,360 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 10,152,999 thousand, while the estimated financing structure will be as follow: loans and advances received: PLN 3,590,000 thousand (percentage share in total liabilities of the Bank's balance sheet (hereinafter "Share"): 32.93%), debt securities issued: PLN 6,548,400 thousand (Share: 60.07%), lease liabilities: PLN 14,599 thousand (Share: 0.13%).

As of the date of the current report, the Bank forecasts that on June 10, 2025, the estimated value of the Bank's financial liabilities will amount to PLN 10,265,459 thousand, while the estimated financing structure will be as follow: loans and advances received: PLN 3,960,000 thousand (Share: 35.84%), debt securities issued: PLN 6,292,200 thousand (Share: 56.94%), lease liabilities: PLN 13,259 thousand (Share: 0.12%).