

Current Report No. 13/2025

Date of preparation: 12 June 2025

Subject: Issue of mortgage covered bonds series MBH0628 of mBank Hipoteczny S.A.

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

Content of the report:

The Management Board of mBank Hipoteczny S.A. ('Bank'), with reference to report no. 11/2025 dated June 2, 2025 regarding the adoption by the Management Board of mBank Hipoteczny S.A. of a resolution on the issue of mortgage covered bonds under the mBank Hipoteczny S.A. Mortgage Covered Bonds Issue Programme, informs that on June 12, 2025 the Bank issued 7,500 (in words: seven thousand five hundred) bearer mortgage covered bonds under the Mortgage Covered Bonds Issue Programme referred to in Article 12a of the Act of 29 August 1997 on Covered Bonds and Mortgage Banks ('Act on Covered Bonds') with a nominal value of one mortgage covered bond of PLN 100,000 (in words: one hundred thousand zlotys) and with a total nominal value of PLN 750,000,000 (in words: seven hundred and fifty million zlotys) with a maturity date on June 12, 2028 and a floating interest rate determined as the sum of the base rate WIBOR 3M (or an index replacing it) and a margin of 0.75% p.a. ('Mortgage Covered Bonds').

The Mortgage Covered Bonds were offered pursuant to Article 33(1) of the Bond Act of 15 January 2015 (consolidated text: Journal of Laws 2024, item 708, as amended) in conjunction with Article 8(1)(3) of the Act on Covered Bonds, with the Mortgage Covered Bonds being offered only to the extent that they benefit from the exemption from the obligation to publish a prospectus indicated in Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market and repealing Directive 2003/71/EC, as amended.

The issue price of one Mortgage Covered Bonds is equal to its nominal value.

The Mortgage Covered Bonds have been recorded in the records maintained by mBank S.A. acting as issue agent and will be registered in the securities depository maintained by the Polish National Depository for Securities.

The Bank will apply for the introduction of the Mortgage Covered Bonds to trading in the alternative trading system operated by the Warsaw Stock Exchange.

The Moody's Investors Service rating agency has assigned an Aa1 rating to the Mortgage Covered Bonds.