

Current Report No. 19/2025

Date of preparation: 28 October 2025

Subject: Issue of mortgage covered bonds series MBH0929 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. 16/2025 dated October 16, 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 1,500 (in words: one 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 500,000 (in words: five 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 September 17, 2029 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 registered in the securities depository maintained by Krajowy Depozyt Papierów Wartościowych S.A. in Warsaw ("KDPW") as a result of the settlement of the transaction carried out by KDPW, in accordance with the applicable KDPW regulations (i.e., delivery versus payment). The registration in the securities depository maintained by KDPW was conditional upon the admission of the Mortgage Covered Bonds to trading in the alternative trading system as of the issue date of the Mortgage Covered Bonds.

The Mortgage Covered Bonds were admitted to trading in the alternative trading system operated by the Warsaw Stock Exchange (Giełda Papierów Wartościowych w Warszawie S.A.) on the issue date of the Covered Bonds.

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