

Current Report No. 4/2026

Date of preparation: March 23, 2026

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, under the bond issuance program opened on September 7, 2010, of unsecured bonds series BRE [237] with the issue date set for March 27, 2026, and the redemption date set for June 29, 2026 (hereinafter "Bonds"), mBank Hipoteczny S.A. (hereinafter "Bank") provides information on the Bank's forecasts of the development of financial liabilities as required under Art. 35.1 of the Act on Bonds dated January 15, 2015.

As of the date of the current report, the Bank forecasts that on December 31, 2026, the estimated value of the Bank's financial liabilities will amount to PLN 11,345,209 thousand, while the estimated financing structure will be as follows: loans and advances received: PLN 3,350,000 thousand (percentage share in total liabilities of the Bank's balance sheet (hereinafter "Share"): 27.42%), debt securities issued: PLN 7,984,900 thousand (Share: 65.35%), lease liabilities: PLN 10,309 thousand (Share: 0.08%).

As of the date of this current report, the Bank forecasts that as of June 29, 2026, the estimated value of the Bank's financial liabilities will amount to PLN 10,964,058 thousand, while the estimated financing structure will be as follows: loans and advances received: PLN 3,262,865 thousand (Share: 27.48%), debt securities issued: PLN 6,689,480 thousand (Share: 64.76%), lease liabilities: PLN 11,713 thousand (Share: 0.10%).