

Current Report No. 29/2026

Date of preparation: January 9, 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 [236] with the issue date set for January 16, 2026, and the redemption date set for April 16, 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 11,380,971 thousand, while the estimated financing structure will be as follows: loans and advances received: PLN 3,330,000 thousand (percentage share in total liabilities of the Bank's balance sheet (hereinafter "Share"): 27.18%), debt securities issued: PLN 8,037,588 thousand (Share: 65.60%), lease liabilities: PLN 13,383 thousand (Share: 0.11%).

As of the date of this current report, the Bank forecasts that as of April 16, 2026, the estimated value of the Bank's financial liabilities will amount to PLN 10,750,150 thousand, while the estimated financing structure will be as follows: loans and advances received: PLN 3,880,000 thousand (Share: 33.24%), debt securities issued: PLN 6,856,988 thousand (Share: 58.74%), lease liabilities: PLN 13,163 thousand (Share: 0.11%).