

Warszawa, 28th October 2021

Ernst & Young Audyt Polska Sp. z o.o. Sp. k.  
Rondo ONZ 1  
00-124 Warszawa

**Polish Financial Supervision Authority**  
**Piękna 20**  
**00-549 Warszawa**

On the basis of art. 66 par. 9 *Polish Accounting Act* and art. 8 par. 1 *Regulation on the current and periodical information published by the securities issuers and on the conditions of regarding as equivalent the information required by non-member states' laws* (Dz. U. z 2018 r., poz. 757), as well as in relation to:  
- Agreement between Ernst & Young Audyt Polska Sp. z o.o. Sp.k. („EY Audyt Polska”) and mBank Hipoteczny S.A. („Bank”, “Company”) on 28 October 2021;

hereby inform that:

- a) The Parties entered into an agreement on 29<sup>th</sup> June 2020 covering the audit of the financial statements of the Company, the review of the condensed financial statements of the Company and verification of reporting packages of the Company for the years 2020-2022 (the "Agreement"). In connection with the decision of mBank S.A. on the re-selection by the General Meeting of mBank of the auditing company to audit the financial statements of the parent company and the consolidated financial statements of mBank Group for 2022 and subsequent years resulting in the termination of the existing agreement with Ernst & Young Audyt Polska spółka z ograniczoną odpowiedzialnością sp.k. in order to enable re-election by the Supervisory Board of mBank Hipoteczny S.A. an auditing company to audit the Company's financial statements for 2022 and subsequent years, ensuring the best level of coordination of the audit of the Company's financial statements with the audit of the Company's parent company financial statements, (bearing in mind that this circumstance was taken into account when selecting the auditor of the Bank and mBank Group) it became necessary to terminate the contract with EY. The parties decided to terminate the Agreement in the part covering the audit of the Company's financial statements, the review of the Bank's condensed financial statements for 2022 and the verification of the Company's consolidation packages for 2022.
- b) The Agreement was terminated as of 28 October 2021 by mutual agreement of the parties.
- c) During the term of the Agreement, there were no instances of waiver of opinions/conclusions, issuance of negative opinions/conclusions or opinions/conclusions with reservations as to the correctness and fairness of the Bank's financial statements.
- d) During the term of the Agreement there were no divergences in the interpretation and application of legal regulations or provisions of the statute concerning the subject and scope of the audit, review or other services between the Bank's management and EY Audyt Polska.

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Artur Żwak, President of the General Partner's  
Management Board

For information:

- 1) mBank Hipoteczny S.A.