

Issuer

Issuer Name	Pekao Bank Hipoteczny
Issuer Group	Pekao S.A.
Controlling authority:	Komisja Nadzoru Finansowego

CRD compliant	Yes
UCITD compliant	Yes
Eligible for central bank repo	Yes (issues in PLN)

Long Rating	S&P	Moody's	Fitch
Issuer	n/d	n/d	A-
Covered Bonds			
Mortgage	n/d	n/d	A
Public	n/d	n/d	n/d

Outstanding mortgage Covered Bonds
PLN denominated mortgage Covered Bonds

ISIN	Amount	Currency	Issue date	Maturity	Remaining Term (in years)	Coupon Type	Current Coupon
PLBPHHP00051	100 000 000	(PLN)	2010-12-28	2020-10-28	2,58	Floating	2,810%
PLBPHHP00069	250 000 000	(PLN)	2011-03-14	2021-03-14	2,96	Floating	2,980%
PLBPHHP00077	150 000 000	(PLN)	2011-06-22	2021-11-22	3,65	Floating	2,920%
PLBPHHP00085	150 000 000	(PLN)	2012-02-22	2022-02-22	3,90	Floating	3,110%
PLBPHHP00119	45 200 000	(PLN)	2012-12-18	2019-03-18	0,96	Floating	2,740%
PLBPHHP00184	50 000 000	(PLN)	2016-09-22	2023-03-22	4,98	Floating	2,730%
PLBPHHP00192	50 000 000	(PLN)	2017-09-20	2024-09-20	6,48	Floating	2,510%
PLBPHHP00200	50 000 000	(PLN)	2017-12-11	2025-06-11	7,20	Floating	2,540%
Total	845 200 000	(PLN)		WAL	3,68		

 258 082 191,78
 730 041 095,88
 347 397 260,27
 585 205 479,05
 43 590 139,09
 248 904 109,58
 133 973 881,74
 380 138 886,30

EUR denominated mortgage Covered Bonds

ISIN	Amount	Currency	Issue date	Maturity	Remaining Term (in years)	Coupon Type	Current Coupon
PLBPHHP00127	4 500 000,00	(EUR)	2013-05-15	2019-05-15	1,12	Floating	0,975%
PLBPHHP00135	12 000 000,00	(EUR)	2013-12-30	2019-01-10	0,78	Floating	0,829%
PLBPHHP00143	15 000 000,00	(EUR)	2014-02-14	2021-02-12	2,87	Fixed	2,450%
PLBPHHP00168	25 000 000,00	(EUR)	2015-04-28	2019-04-28	1,08	Floating	0,476%
PLBPHHP00176	20 000 000,00	(EUR)	2015-09-24	2021-09-24	3,49	Floating	0,478%
Total	76 500 000	(EUR)		WAL	2,02		

 0 064 794,52
 0 369 863,01
 43 109 589,04
 26 917 808,22
 89 703 424,66

All Covered Bonds	Amount, in PLN
Total outstanding CBs value	1 167 150 250
WA Remaining Time to Maturity (in years)	2,85

	NBP exchange rate	Date
EURPLN	4,2085	2018-03-31

All data in PLN

Distribution by currency	Amount, in PLN	Share, in %
(PLN)	845 200 000	72,42%
(EUR)	321 950 250	27,58%
Total	1 167 150 250	100,00%

All data in PLN

Distribution by interest rate	PLN denominated	EUR denominated	Total
Fixed	-	63 127 500	63 127 500
Floating	845 200 000	258 822 750	1 104 022 750
Total	845 200 000	321 950 250	1 167 150 250

Data in %

Distribution by interest rate	PLN denominated	EUR denominated	Total
Fixed	0,00%	5,41%	5,41%
Floating	72,42%	22,18%	94,59%
Total	72,42%	27,58%	100,00%

All data in PLN

Distribution by maturity (year)	PLN denominated	EUR denominated	Total
2018	-	-	-
2019	45 200 000	174 652 750	219 852 750
2020	100 000 000	-	100 000 000
2021	400 000 000	147 297 500	547 297 500
2022	150 000 000	-	150 000 000
2023	50 000 000	-	50 000 000
2024	50 000 000	-	50 000 000
2025	50 000 000	-	50 000 000
Total	845 200 000	321 950 250	1 167 150 250

Data in %

Distribution by maturity year	PLN denominated	EUR denominated	Total
2018	0,00%	0,00%	0,00%
2019	3,87%	14,96%	18,84%
2020	8,57%	0,00%	8,57%
2021	34,27%	12,62%	46,89%
2022	12,85%	0,00%	12,85%
2023	4,28%	0,00%	4,28%
2024	4,28%	0,00%	4,28%
2025	4,28%	0,00%	4,28%
Total	72,42%	27,58%	100,00%

Cover Pool

General cover pool information	
Total cover pool (amount in PLN)	1 529 452 355,12
Number of loans	3 500
Number of clients	6 069
Number of properties	3 935
Average loan size (amount in PLN)	436 986,39
WA Seasoning (in years)	6,79
WA Remaining Terms (in years)	13,00
WA LTV	56,96

* - Time between date of loan agreement and date of report

All data in PLN

Asset Cover Test	
Mortgage covered bonds cover, of which:	
1. Credits which are the basis if mortgage bonds issue	1 529 452 355,12
2. Supplemental assets	15 000 000,00
3. Other	-
Total value of cover (sum of items 1 & 2 & 3)	1 544 452 355,12
Total outstanding CBs value	1 167 150 250,00
Surplus cover (difference between item 3&1)	377 302 105,12
Current overcollateralisation	32,33%

Outstanding loans - all data in PLN and %

Distribution by currency	Amount, in PLN	Share, in %
PLN	638 980 395,82	41,78%
EUR	481 187 952,90	31,46%
USD	4 750 313,53	0,31%
CHF	404 533 692,87	26,45%
Total	1 529 452 355,12	100,00%

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤ 250	196 986 110,49	1 899 455,91	346 154,61	81 214 702,45	280 446 423,46
250,1 - 500	240 643 941,72	376 665,46	681 624,16	66 958 310,14	308 660 541,48
500,1 - 1 000	61 206 805,34	-	-	78 398 841,97	139 605 647,31
1 000,1 - 5 000	90 724 518,89	17 758 194,34	3 722 534,76	147 839 802,66	260 045 050,65
5 000,1 - 10 000	49 419 019,38	31 691 620,22	-	30 122 035,65	111 232 675,25
10 000,1 - 15 000	-	24 809 644,64	-	-	24 809 644,64
15 000,1 - 20 000	-	-	-	-	-
20 000,1 - 30 000	-	43 272 369,36	-	-	43 272 369,36
30 000,1 - 40 000	-	32 947 423,74	-	-	32 947 423,74
40 000,1 - 50 000	-	278 183 089,23	-	-	278 183 089,23
> 50 000,1	-	50 249 490,00	-	-	50 249 490,00
Total	638 980 395,82	481 187 952,90	4 750 313,53	404 533 692,87	1 529 452 355,12

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤ 250	12,88%	0,12%	0,02%	5,31%	18,34%
250,1 - 500	15,73%	0,02%	0,04%	4,38%	20,18%
500,1 - 1 000	4,00%	0,00%	0,00%	5,13%	9,13%
1 000,1 - 5 000	5,93%	1,16%	0,24%	9,67%	17,00%
5 000,1 - 10 000	3,23%	2,07%	0,00%	1,97%	7,27%
10 000,1 - 15 000	0,00%	1,62%	0,00%	0,00%	1,62%
15 000,1 - 20 000	0,00%	0,00%	0,00%	0,00%	0,00%
20 000,1 - 30 000	0,00%	2,83%	0,00%	0,00%	2,83%
30 000,1 - 40 000	0,00%	2,15%	0,00%	0,00%	2,15%
40 000,1 - 50 000	0,00%	18,19%	0,00%	0,00%	18,19%
> 50 000,1	0,00%	3,29%	0,00%	0,00%	3,29%
Total	41,78%	31,46%	0,31%	26,45%	100,00%

Distribution by interest rate	Amount, in PLN	Share, in %
Fixed	-	0,00%
Floating	1 529 452 355,12	100,00%
Total	1 529 452 355,12	100,00%

Distribution by interest payment frequency	Amount, in PLN	Share, in %
Monthly	121 860 689,20	7,97%
Quarterly	458 040 364,42	29,95%
Semi-annually	949 551 301,50	62,08%
Annually	-	0,00%
Total	1 529 452 355,12	100,00%

Distribution by use of funds	Amount, in PLN	Share, in %
Residential real estate	727 092 377,80	47,54%
Commercial real estate	802 359 977,32	52,46%
Total	1 529 452 355,12	100,00%

Distribution by type of real estate financed/type of collateral	Amount, in PLN	Share, in %
Office buildings	188 998 071,51	12,36%
Shopping malls	273 659 849,33	17,89%
Mixed real estate	21 224 482,19	1,39%
Warehouse/logistic centre	89 717 592,91	5,87%
Other commercial projects	21 572 707,47	1,41%
Hotels	189 089 043,65	12,36%
Land	1 012 259,65	0,07%
Housing loans to individuals	727 092 377,80	47,54%
Residential developers projects	17 085 970,61	1,12%
Total	1 529 452 355,12	100%

Regional distribution	Amount, in PLN	Share, in %
Województwo dolnośląskie	109 263 454,67	7,14%
Województwo kujawsko-pomorskie	35 386 477,71	2,31%
Województwo lubelskie	27 955 441,69	1,83%
Województwo lubuskie	19 409 840,40	1,27%
Województwo łódzkie	54 855 924,25	3,59%
Województwo małopolskie	134 033 077,90	8,76%
Województwo mazowieckie	645 679 512,38	42,22%
Województwo opolskie	3 812 341,88	0,25%
Województwo podkarpackie	2 432 668,63	0,16%
Województwo podlaskie	13 368 119,25	0,87%
Województwo pomorskie	91 261 948,59	5,97%
Województwo śląskie	127 037 914,08	8,31%
Województwo świętokrzyskie	4 543 391,49	0,30%
Województwo warmińsko-mazurskie	11 645 511,03	0,76%
Województwo wielkopolskie	187 714 412,29	12,27%
Województwo zachodniopomorskie	61 052 318,88	3,99%
Poland	1 529 452 355,12	100%

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2018-2022	17 289 633,96	367 375 633,91	65 536,74	13 569 678,13	398 300 482,74
2023-2027	86 912 475,70	105 909 414,48	280 617,87	53 925 050,34	247 027 558,39
2028-2032	117 322 454,34	5 540 489,97	4 086 155,67	230 036 068,59	356 985 168,57
2033-2037	72 055 574,20	-	318 003,25	31 658 016,98	104 031 594,43
2038-2042	186 710 952,58	2 362 414,54	-	75 344 878,83	264 418 245,95
2043+	158 689 305,04	-	-	-	158 689 305,04
Total	638 980 395,82	481 187 952,90	4 750 313,53	404 533 692,87	1 529 452 355,12

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2018-2022	1,13%	24,02%	0,00%	0,89%	26,04%
2023-2027	5,68%	6,92%	0,02%	3,53%	16,15%
2028-2032	7,67%	0,36%	0,27%	15,04%	23,34%
2033-2037	4,71%	0,00%	0,02%	2,07%	6,80%
2038-2042	12,21%	0,15%	0,00%	4,93%	17,29%
2043+	10,38%	0,00%	0,00%	0,00%	10,38%
Total	41,78%	31,46%	0,31%	26,45%	100,00%

Seasoning (in years)	Amount, in PLN	Share, in %
0-1	51 698 028,97	3,38%
1-2	140 332 313,60	9,18%
2-3	167 323 774,73	10,94%
3-4	342 268 236,48	22,38%
4-5	67 382 557,43	4,41%
5+	760 447 443,91	49,72%
Total	1 529 452 355,12	100,00%

LTV distribution	Amount, in PLN	Share, in %
≤10%	4 485 249,00	0,29%
10.1-20%	27 136 913,50	1,77%
20.1-30%	93 109 372,89	6,09%
30.1-40%	107 233 888,08	7,01%
40.1-50%	130 350 327,61	8,52%
50.1-60%	196 600 221,09	12,85%
60.1-70%	306 517 798,65	20,04%
70.1-80%	276 338 242,93	18,07%
80.1-90%	229 919 122,06	15,03%
90.1-100%	157 761 219,31	10,31%
100.1-110%	-	0,00%
>110%	-	0,00%
Total	1 529 452 355,12	100,00%

Portfolio quality	Amount, in PLN	Share, in %
Performing	1 441 676 589,00	94,26%
Nonperforming	87 775 766,12	5,74%
a)including more than 90 days	13 456 138,44	0,88%

*Data are presented according to IFRS 9, applied from 1.01.2018

Contact:
Katarzyna Otapowicz
katarzyna.otapowicz@pekaobh.pl