

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	3,08	Floating	2,810%
PLBPHHP00069	250 000 000	(PLN)	2011-03-14	2021-03-14	3,45	Floating	2,990%
PLBPHHP00077	150 000 000	(PLN)	2011-06-22	2021-11-22	4,15	Floating	2,920%
PLBPHHP00085	150 000 000	(PLN)	2012-02-22	2022-02-22	4,40	Floating	3,110%
PLBPHHP00093	150 000 000	(PLN)	2012-08-09	2017-12-09	0,19	Floating	3,110%
PLBPHHP00119	45 200 000	(PLN)	2012-12-18	2019-03-18	1,46	Floating	2,760%
PLBPHHP00184	50 000 000	(PLN)	2016-09-22	2023-03-22	5,48	Floating	2,760%
PLBPHHP00192	50 000 000	(PLN)	2017-09-20	2024-09-20	6,98	Floating	2,540%
Total	945 200 000	(PLN)		WAL	3,36		

EUR denominated mortgage Covered Bonds

ISIN	Amount	Currency	Issue date	Maturity	Remaining Term (in years)	Coupon Type	Current Coupon
PLBPHHP00101	10 000 000,00	(EUR)	2012-10-11	2018-02-11	0,37	Floating	1,431%
PLBPHHP00127	4 500 000,00	(EUR)	2013-05-15	2019-05-15	1,62	Floating	1,001%
PLBPHHP00135	12 000 000,00	(EUR)	2013-12-30	2019-01-10	1,28	Floating	0,826%
PLBPHHP00143	15 000 000,00	(EUR)	2014-02-14	2021-02-12	3,37	Fixed	2,450%
PLBPHHP00168	25 000 000,00	(EUR)	2015-04-28	2019-04-28	1,58	Floating	0,502%
PLBPHHP00176	20 000 000,00	(EUR)	2015-09-24	2021-09-24	3,99	Floating	0,479%
Total	86 500 000	(EUR)		WAL	2,27		

All Covered Bonds	Amount, in PLN
Total outstanding CBs value	1 317 937 150
WA Remaining Time to Maturity (in years)	2,81

	NBP exchange rate	Date
EURPLN	4,3091	2017-09-30

All data in PLN

Distribution by currency	Amount, in PLN	Share, in %
(PLN)	945 200 000	71,72%
(EUR)	372 737 150	28,28%
Total	1 317 937 150	100,00%

All data in PLN

Distribution by interest rate	PLN denominated	EUR denominated	Total
Fixed	-	64 636 500	64 636 500
Floating	945 200 000	308 100 650	1 253 300 650
Total	945 200 000	372 737 150	1 317 937 150

Data in %

Distribution by interest rate	PLN denominated	EUR denominated	Total
Fixed	0,00%	4,90%	4,90%
Floating	71,72%	23,38%	95,10%
Total	71,72%	28,28%	100,00%

All data in PLN

Distribution by maturity (year)	PLN denominated	EUR denominated	Total
2017	150 000 000	-	150 000 000
2018	-	43 091 000	43 091 000
2019	45 200 000	178 827 650	224 027 650
2020	100 000 000	-	100 000 000
2021	400 000 000	150 818 500	550 818 500
2022	150 000 000	-	150 000 000
2023	50 000 000	-	50 000 000
2024	50 000 000	-	50 000 000
Total	945 200 000	372 737 150	1 317 937 150

Data in %

Distribution by maturity year	PLN denominated	EUR denominated	Total
2017	11,38%	0,00%	11,38%
2018	0,00%	3,27%	3,27%
2019	3,43%	13,57%	17,00%
2020	7,59%	0,00%	7,59%
2021	30,35%	11,44%	41,79%
2022	11,38%	0,00%	11,38%
2023	3,79%	0,00%	3,79%
2024	3,79%	0,00%	3,79%
Total	71,72%	28,28%	100,00%

Cover Pool

General cover pool information	
Total cover pool (amount in PLN)	1 677 624 158,67
Number of loans	3 491
Number of clients	6 059
Number of properties	3 935
Average loan size (amount in PLN)	480 556,91
WA Seasoning (in years)	6,42
WA Remaining Terms (in years)	13,00
WA LTV	58,80

* - 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	1 677 624 158,67
2. Supplemental assets	15 000 000,00
3. Other	-
Total value of cover (sum of items 1 & 2 & 3)	1 692 624 158,67
Total outstanding CBs value	1 317 937 150,00
Surplus cover (difference between item 3&1)	374 687 008,67
Current overcollateralisation	28,43%

Outstanding loans - all data in PLN and %

Distribution by currency	Amount, in PLN	Share, in %
PLN	640 425 580,05	38,17%
EUR	572 225 327,35	34,11%
USD	5 287 439,14	0,32%
CHF	459 685 812,13	27,40%
Total	1 677 624 158,67	100,00%

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤ 250	191 678 012,89	2 029 106,45	474 223,77	87 373 634,42	281 554 977,53
250,1 - 500	228 217 970,67	671 126,39	753 087,91	69 996 941,68	299 639 126,65
500,1 - 1 000	65 892 973,13	-	-	79 619 477,93	145 512 451,06
1 000,1 - 5 000	104 652 261,89	20 853 520,73	4 060 127,46	174 225 978,26	303 791 888,34
5 000,1 - 10 000	49 984 361,47	33 289 716,16	-	48 469 779,85	131 743 857,48
10 000,1 - 15 000	-	10 599 171,31	-	-	10 599 171,31
15 000,1 - 20 000	-	15 333 592,36	-	-	15 333 592,36
20 000,1 - 30 000	-	69 004 911,10	-	-	69 004 911,10
30 000,1 - 40 000	-	34 348 261,84	-	-	34 348 261,84
40 000,1 - 50 000	-	233 984 619,99	-	-	233 984 619,99
> 50 000,1	-	152 111 301,02	-	-	152 111 301,02
Total	640 425 580,05	572 225 327,35	5 287 439,14	459 685 812,13	1 677 624 158,67

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤ 250	11,43%	0,12%	0,03%	5,21%	16,78%
250,1 - 500	13,60%	0,04%	0,04%	4,17%	17,86%
500,1 - 1 000	3,93%	0,00%	0,00%	4,75%	8,67%
1 000,1 - 5 000	6,24%	1,24%	0,24%	10,39%	18,11%
5 000,1 - 10 000	2,98%	1,98%	0,00%	2,89%	7,85%
10 000,1 - 15 000	0,00%	0,63%	0,00%	0,00%	0,63%
15 000,1 - 20 000	0,00%	0,91%	0,00%	0,00%	0,91%
20 000,1 - 30 000	0,00%	4,11%	0,00%	0,00%	4,11%
30 000,1 - 40 000	0,00%	2,05%	0,00%	0,00%	2,05%
40 000,1 - 50 000	0,00%	13,95%	0,00%	0,00%	13,95%
> 50 000,1	0,00%	9,07%	0,00%	0,00%	9,07%
Total	38,17%	34,11%	0,32%	27,40%	100,00%

Distribution by interest rate	Amount, in PLN	Share, in %
Fixed	-	0,00%
Floating	1 677 624 158,67	100,00%
Total	1 677 624 158,67	100,00%

Distribution by interest payment frequency	Amount, in PLN	Share, in %
Monthly	172 552 877,05	10,29%
Quarterly	508 431 920,84	30,31%
Semi-annually	996 436 497,88	59,40%
Annually	202 862,90	0,01%
Total	1 677 624 158,67	100,00%

Distribution by use of funds	Amount, in PLN	Share, in %
Residential real estate	738 077 177,76	44,00%
Commercial real estate	939 546 980,90	56,00%
Total	1 677 624 158,67	100,00%

Distribution by type of real estate financed/type of collateral	Amount, in PLN	Share, in %
Office buildings	198 089 783,48	11,81%
Shopping malls	348 743 664,57	20,79%
Mixed real estate	23 042 353,86	1,37%
Warehouse/logistic centre	119 118 234,11	7,10%
Other commercial projects	23 678 732,31	1,41%
Hotels	203 084 083,01	12,11%
Land	4 948 595,15	0,29%
Housing loans to individuals	738 077 177,76	44,00%
Residential developers projects	18 841 534,42	1,12%
Total	1 677 624 158,67	100%

Regional distribution	Amount, in PLN	Share, in %
Województwo dolnośląskie	112 127 078,64	6,68%
Województwo kujawsko-pomorskie	43 683 354,58	2,60%
Województwo lubelskie	29 462 009,83	1,76%
Województwo lubuskie	20 760 528,82	1,24%
Województwo łódzkie	63 543 480,32	3,79%
Województwo małopolskie	139 852 881,19	8,34%
Województwo mazowieckie	663 838 612,47	39,57%
Województwo opolskie	10 301 368,00	0,61%
Województwo podkarpackie	3 046 222,44	0,18%
Województwo podlaskie	60 169 461,23	3,59%
Województwo pomorskie	96 755 098,84	5,77%
Województwo śląskie	137 192 358,83	8,18%
Województwo świętokrzyskie	4 775 337,82	0,28%
Województwo warmińsko-mazurskie	14 904 016,53	0,89%
Województwo wielkopolskie	206 654 465,27	12,32%
Województwo zachodniopomorskie	70 557 883,87	4,21%
Poland	1 677 624 158,67	100%

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2017-2021	16 357 451,45	418 481 266,76	-	14 241 328,81	449 080 047,02
2022-2026	77 915 135,73	145 287 686,42	474 223,77	46 454 821,09	270 131 867,01
2027-2031	115 126 071,78	5 982 343,01	4 464 186,82	277 334 775,90	402 907 377,51
2032-2036	64 233 781,13	-	349 028,55	37 052 060,94	101 634 870,62
2037-2041	202 261 997,59	2 474 031,16	-	84 602 825,39	289 338 854,14
2042+	164 531 142,37	-	-	-	164 531 142,37
Total	640 425 580,05	572 225 327,35	5 287 439,14	459 685 812,13	1 677 624 158,67

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2017-2021	0,98%	24,94%	0,00%	0,85%	26,77%
2022-2026	4,64%	8,66%	0,03%	2,77%	16,10%
2027-2031	6,86%	0,36%	0,27%	16,53%	24,02%
2032-2036	3,83%	0,00%	0,02%	2,21%	6,06%
2037-2041	12,06%	0,15%	0,00%	5,04%	17,25%
2042+	9,81%	0,00%	0,00%	0,00%	9,81%
Total	38,17%	34,11%	0,32%	27,40%	100,00%

Seasoning (in years)	Amount, in PLN	Share, in %
0-1	92 454 499,04	5,51%
1-2	167 691 968,96	10,00%
2-3	361 687 818,89	21,56%
3-4	188 665 476,57	11,25%
4-5	61 893 880,13	3,69%
5+	805 230 515,08	48,00%
Total	1 677 624 158,67	100,00%

LTV distribution	Amount, in PLN	Share, in %
≤10%	5 580 964,25	0,33%
10.1-20%	26 393 256,66	1,57%
20.1-30%	85 961 106,98	5,12%
30.1-40%	101 859 467,28	6,07%
40.1-50%	135 681 087,26	8,09%
50.1-60%	207 967 667,50	12,40%
60.1-70%	230 838 557,71	13,76%
70.1-80%	303 842 203,87	18,11%
80.1-90%	364 844 916,18	21,75%
90.1-100%	214 654 930,99	12,80%
100.1-110%	-	0,00%
>110%	-	0,00%
Total	1 677 624 158,64	100,00%

Portfolio quality	Amount, in PLN	Share, in %
Performing	1 644 870 331,64	98,05%
Nonperforming	32 753 827,03	1,95%
a)including more than 90 days	13 186 631,80	0,79%

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