

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	4,33	Floating	2,74%
PLBPHHP00069	250 000 000	(PLN)	2011-03-14	2021-03-14	4,71	Floating	2,92%
PLBPHHP00077	150 000 000	(PLN)	2011-06-22	2021-11-22	5,40	Floating	2,85%
PLBPHHP00085	150 000 000	(PLN)	2012-02-22	2022-02-22	5,65	Floating	3,04%
PLBPHHP00093	150 000 000	(PLN)	2012-08-09	2017-12-09	1,44	Floating	3,04%
PLBPHHP00119	45 200 000	(PLN)	2012-12-18	2019-03-18	2,72	Floating	2,69%
PLBPHHP00150	75 000 000	(PLN)	2014-12-08	2016-12-08	0,44	Floating	2,24%
Total	920 200 000	(PLN)		WAL	3,96		

433 100 684,93
1 170 712 328,77
810 000 000,00
947 808 218,18
218 578 342,67
122 721 092,88
30 002 191,78

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	1,62	Floating	1,59%
PLBPHHP00127	4 500 000,00	(EUR)	2013-05-15	2019-05-15	2,87	Floating	1,11%
PLBPHHP00135	12 000 000,00	(EUR)	2013-12-30	2019-01-10	2,53	Floating	1,06%
PLBPHHP00143	15 000 000,00	(EUR)	2014-02-14	2021-02-12	4,62	Fixed	2,45%
PLBPHHP00168	25 000 000,00	(EUR)	2015-04-28	2019-04-28	2,83	Floating	0,61%
PLBPHHP00176	20 000 000,00	(EUR)	2015-09-24	2021-09-24	5,24	Floating	0,62%
Total	86 500 000	(EUR)		WAL	3,52		

16 181 780,82
12 932 876,71
30 378 082,18
68 389 863,01
70 684 931,51
104 767 123,28

All Covered Bonds	Amount, in PLN
Total outstanding CBs value	1 303 005 750
WA Remaining Time to Maturity (in years)	3,83

	NBP exchange rate	Date
EURPLN	4,4255	2016-06-30

All data in PLN

Distribution by currency	Amount, in PLN	Share, in %
(PLN)	920 200 000	70,62%
(EUR)	382 805 750	29,38%

All data in PLN

Distribution by interest rate	PLN denominated	EUR denominated	Total
Fixed	-	66 382 500	66 382 500
Floating	920 200 000	316 423 250	1 236 623 250
Total	920 200 000	382 805 750	1 303 005 750

Data in %

Distribution by interest rate	PLN denominated	EUR denominated	Total
Fixed	0,00%	5,09%	5,09%
Floating	70,62%	24,28%	94,91%
Total	70,62%	29,38%	100,00%

All data in PLN

Distribution by maturity (year)	PLN denominated	EUR denominated	Total
2016	75 000 000	-	75 000 000
2017	150 000 000	-	150 000 000
2018	-	44 255 000	44 255 000
2019	45 200 000	183 658 250	228 858 250
2020	100 000 000	-	100 000 000
2021	400 000 000	154 892 500	554 892 500
2022	150 000 000	-	150 000 000
2023+	-	-	-
Total	920 200 000	382 805 750	1 303 005 750

Data in %

Distribution by maturity year	PLN denominated	EUR denominated	Total
2016	5,76%	0,00%	5,76%
2017	11,51%	0,00%	11,51%
2018	0,00%	3,40%	3,40%
2019	3,47%	14,09%	17,56%
2020	7,67%	0,00%	7,67%
2021	30,70%	11,89%	42,59%
2022	11,51%	0,00%	11,51%
2023+	0,00%	0,00%	0,00%
Total	70,62%	29,38%	100,00%

Cover Pool

General cover pool information	
Total cover pool (amount in PLN)	1 864 715 169,87
Number of loans	3 375
Number of clients	6 014
Number of properties	5 486
Average loan size (amount in PLN)	552 508,20
WA Seasoning (years)	5,81
WA Remaining Terms (years)	12,00
WA LTV	62,59%

* - 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	1 864 715 169,87
2. Supplemental assets	15 000 000,00
3. Other	-
Total value of cover (sum of items 1 & 2 & 3)	1 879 715 169,87
Total outstanding CBs value	1 303 005 750,00
Surplus cover (difference between item 3&1)	576 709 419,87
Current overcollateralisation	30,68%

Outstanding loans - all data in PLN and %

Distribution by currency	Amount, in PLN	Share, in %
PLN	636 715 689,91	34,15%
EUR	631 515 544,15	33,87%
USD	6 171 467,66	0,33%
CHF	590 312 468,15	31,66%
Total	1 864 715 169,87	100,00%

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤250	173 573 811,24	2 481 289,21	619 530,86	97 112 829,21	273 787 460,52
250.1-500	184 408 420,10	1 038 133,48	876 697,04	77 657 587,46	263 980 838,08
500.1-1000	63 446 901,76	-	-	106 302 239,97	169 749 141,73
1000.1-5000	129 033 292,42	25 147 856,65	4 675 239,76	246 580 940,01	405 437 328,84
5000.1-10000	64 307 403,89	-	-	52 594 255,64	116 901 659,53
10000.1-15000	-	21 502 727,29	-	10 064 615,86	31 567 343,15
15000.1-20000	-	16 445 844,44	-	-	16 445 844,44
20000.1-30000	21 945 860,50	104 532 292,14	-	-	126 478 152,64
30000.1-40000	-	-	-	-	-
40000.1-50000	-	147 178 254,11	-	-	147 178 254,11
>50000.1	-	313 189 146,83	-	-	313 189 146,83
Total	636 715 689,91	631 515 544,15	6 171 467,66	590 312 468,15	1 864 715 169,87

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤250	9,31%	0,13%	0,03%	5,21%	14,68%
250.1-500	9,89%	0,06%	0,05%	4,16%	14,16%
500.1-1000	3,40%	0,00%	0,00%	5,70%	9,10%
1000.1-5000	6,92%	1,35%	0,25%	13,22%	21,74%
5000.1-10000	3,45%	0,00%	0,00%	2,82%	6,27%
10000.1-15000	0,00%	1,15%	0,00%	0,54%	1,69%
15000.1-20000	0,00%	0,88%	0,00%	0,00%	0,88%
20000.1-30000	1,18%	5,61%	0,00%	0,00%	6,78%
30000.1-40000	0,00%	0,00%	0,00%	0,00%	0,00%
40000.1-50000	0,00%	7,89%	0,00%	0,00%	7,89%
>50000.1	0,00%	16,80%	0,00%	0,00%	16,80%
Total	34,15%	33,87%	0,33%	31,66%	100,00%

Distribution by interest rate	Amount, in PLN	Share, in %
Fixed	-	0,00%
Floating	1 864 715 169,87	100,00%
Total	1 864 715 169,87	100,00%

Distribution by interest payment frequency	Amount, in PLN	Share, in %
Monthly	325 403 761,16	17,45%
Quarterly	450 404 608,96	24,15%
Semi-annually	1 088 223 984,45	58,36%
Annually	682 815,30	0,04%
Total	1 864 715 169,87	100,00%

Distribution by use of funds	Amount, in PLN	Share, in %
Residential real estate	749 605 411,65	40,20%
Commercial real estate	1 115 109 758,22	59,80%
Total	1 864 715 169,87	100,00%

Distribution by type of real estate financed/type of collateral	Amount, in PLN	Share, in %
Office buildings	350 751 934,42	18,81%
Shopping malls	362 012 280,00	19,41%
Mixed real estate	29 822 884,26	1,60%
Warehouse/logistic centre	87 050 271,52	4,67%
Other commercial projects	30 063 502,04	1,61%
Hotels	226 019 326,86	12,12%
Land	5 848 764,25	0,31%
Housing loans to individuals	749 605 411,65	40,20%
Residential developers projects	23 540 794,87	1,26%
Total	1 864 715 169,87	100,00%

Regional distribution	Amount, in PLN	Share, in %
Województwo dolnośląskie	113 540 525,31	6,09%
Województwo kujawsko-pomorskie	51 789 318,97	2,78%
Województwo lubelskie	40 768 308,70	2,19%
Województwo lubuskie	24 268 651,96	1,30%
Województwo łódzkie	68 649 053,79	3,68%
Województwo małopolskie	154 669 973,83	8,29%
Województwo mazowieckie	780 368 203,75	41,85%
Województwo opolskie	11 362 077,24	0,61%
Województwo podkarpackie	3 362 202,57	0,18%
Województwo podlaskie	66 499 860,38	3,57%
Województwo pomorskie	135 773 658,46	7,28%
Województwo śląskie	89 707 331,30	4,81%
Województwo świętokrzyskie	2 094 859,34	0,11%
Województwo warmińsko-mazurskie	17 434 020,60	0,93%
Województwo wielkopolskie	220 184 921,41	11,81%
Województwo zachodniopomorskie	84 242 202,26	4,52%
Poland	1 864 715 169,87	100,00%

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2016	21 958 267,40	107 269 660,47	-	73 834,68	129 301 762,55
2017	1 205 747,74	54 916 520,29	-	998 974,47	57 121 242,50
2018	3 244 618,17	10 176 910,38	-	2 307 258,12	15 728 786,67
2019	3 051 855,54	102 759 606,56	-	8 586 293,71	114 397 755,81
2020	12 120 089,27	253 847 729,46	-	4 194 384,74	270 162 203,47
2021	3 331 253,30	16 679 511,55	-	10 788 282,98	30 799 047,83
2022	5 271 363,78	98 302,57	108 502,06	5 953 889,46	11 432 057,87
2023	14 457 004,32	15 730 163,51	305 264,69	14 558 840,33	45 051 272,85
2024	14 963 701,82	3 780 872,37	-	16 379 436,57	35 124 010,76
2025	27 399 648,02	57 058 146,83	89 968,55	21 034 566,43	105 582 329,83
2026+	529 712 140,55	9 198 120,16	5 667 732,36	505 436 706,66	1 050 014 699,73
Total	636 715 689,91	631 515 544,15	6 171 467,66	590 312 468,15	1 864 715 169,87

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2016	1,18%	5,75%	0,00%	0,00%	6,93%
2017	0,06%	2,95%	0,00%	0,05%	3,06%
2018	0,17%	0,55%	0,00%	0,12%	0,84%
2019	0,16%	5,51%	0,00%	0,46%	6,13%
2020	0,65%	13,61%	0,00%	0,22%	14,49%
2021	0,18%	0,89%	0,00%	0,58%	1,65%
2022	0,28%	0,01%	0,01%	0,32%	0,61%
2023	0,78%	0,84%	0,02%	0,78%	2,42%
2024	0,80%	0,20%	0,00%	0,88%	1,88%
2025	1,47%	3,06%	0,00%	1,13%	5,66%
2026+	28,41%	0,49%	0,30%	27,11%	56,31%
Total	34,15%	33,87%	0,33%	31,66%	100,00%

Seasoning (in years)	Amount, in PLN	Share, in %
0-1	131 245 726,57	7,04%
1-2	568 532 588,40	30,49%
2-3	120 919 059,17	6,48%
3-4	55 612 568,93	2,98%
4-5	25 464 972,23	1,37%
5+	962 940 254,57	51,64%
Total	1 864 715 169,87	100,00%

LTV distribution	Amount, in PLN	Share, in %
≤10%	6 357 962,38	0,34%
10.1-20%	26 024 120,44	1,40%
20.1-30%	88 980 495,13	4,77%
30.1-40%	129 749 346,77	6,96%
40.1-50%	199 477 347,91	10,70%
50.1-60%	220 446 519,05	11,82%
60.1-70%	413 967 307,66	22,20%
70.1-80%	524 253 494,87	28,11%
80.1-90%	195 740 482,03	10,50%
90.1-100%	51 678 973,22	2,77%
>100%	8 039 120,41	0,43%
Total	1 864 715 169,87	100,00%

Portfolio quality	Amount, in PLN	Share, in %
Performing	1 823 483 322,01	97,79%
Nonperforming	41 231 847,86	2,21%
a) including more than 90 days	28 249 465,83	1,51%

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