

Issuer

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

CRD compliant	Yes
UCITS 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)	28.12.2010	28.10.2020	2,33	Floating	2,780%
PLBPHHP00069	250 000 000	(PLN)	14.03.2011	14.03.2021	2,71	Floating	2,980%
PLBPHHP00077	150 000 000	(PLN)	22.06.2011	22.11.2021	3,40	Floating	2,920%
PLBPHHP00085	150 000 000	(PLN)	22.02.2012	22.02.2022	3,65	Floating	3,110%
PLBPHHP00119	45 200 000	(PLN)	18.12.2012	18.03.2019	0,72	Floating	2,740%
PLBPHHP00184	50 000 000	(PLN)	22.09.2016	22.03.2023	4,73	Floating	2,730%
PLBPHHP00192	50 000 000	(PLN)	20.09.2017	20.09.2024	6,23	Floating	2,510%
PLBPHHP00200	50 000 000	(PLN)	11.12.2017	11.06.2025	6,95	Floating	2,540%
Total	845 200 000	(PLN)		WAL	3,43		

231 150 684,93
676 712 328,77
510 000 000,00
547 828 218,18
32 321 895,88
238 438 258,16
311 508 889,32
347 971 232,88

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)	15.05.2013	15.05.2019	0,87	Floating	0,975%
PLBPHHP00135	12 000 000,00	(EUR)	30.12.2013	10.01.2019	0,53	Floating	0,829%
PLBPHHP00143	15 000 000,00	(EUR)	14.02.2014	12.02.2021	2,62	Fixed	2,450%
PLBPHHP00168	25 000 000,00	(EUR)	28.04.2015	28.04.2019	0,83	Floating	0,480%
PLBPHHP00176	20 000 000,00	(EUR)	24.09.2015	24.09.2021	3,24	Floating	0,478%
Total	76 500 000	(EUR)		WAL	1,77		

3 932 876,71
6 398 882,19
38 369 863,01
20 684 931,51
84 767 123,28

All Covered Bonds	Amount, in PLN
Total outstanding CBs value	1 178 862 400
WA Remaining Time to Maturity (in years)	2,60

	NBP exchange rate	Date
EURPLN	4,3616	30.06.2018

All data in PLN

Distribution by currency	Amount, in PLN	Share, in %
(PLN)	845 200 000	71,70%
(EUR)	333 662 400	28,30%
Total	1 178 862 400	100,00%

All data in PLN

Distribution by interest rate	PLN denominated	EUR denominated	Total
Fixed	-	65 424 000	65 424 000
Floating	845 200 000	268 238 400	1 113 438 400
Total	845 200 000	333 662 400	1 178 862 400

Data in %

Distribution by interest rate	PLN denominated	EUR denominated	Total
Fixed	0,00%	5,55%	5,55%
Floating	71,70%	22,75%	94,45%
Total	71,70%	28,30%	100,00%

All data in PLN

Distribution by maturity (year)	PLN denominated	EUR denominated	Total
2019	45 200 000	181 006 400	226 206 400
2020	100 000 000	-	100 000 000
2021	400 000 000	152 656 000	552 656 000
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	333 662 400	1 178 862 400

Data in %

Distribution by maturity	PLN denominated	EUR denominated	Total
2019	3,83%	15,35%	19,19%
2020	8,48%	0,00%	8,48%
2021	33,93%	12,95%	46,88%
2022	12,72%	0,00%	12,72%
2023	4,24%	0,00%	4,24%
2024	4,24%	0,00%	4,24%
2025	4,24%	0,00%	4,24%
Total	71,70%	28,30%	100,00%

Cover Pool

General cover pool information	
Total cover pool (amount in PLN)	1 499 836 452,51
Number of loans	3 495
Number of clients	6 052
Number of properties	3 935
Average loan size (amount in PLN)	429 137,75
WA Seasoning (in years)	6,96
WA Remaining Terms (in years)	14,00
WA LTV	57,62

* - 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	1 499 836 452,51
2. Supplemental assets	15 000 000,00
3. Other	-
Total value of cover (sum of items 1 & 2 & 3)	1 514 836 452,51
Total outstanding CBs value	1 178 862 400,00
Surplus cover (difference between item 3&1)	335 974 052,51
Current overcollateralisation	28,50%

Outstanding loans - all data in PLN and %

Distribution by currency	Amount, in PLN	Share, in %
PLN	641 544 348,64	42,77%
EUR	448 515 801,34	29,90%
USD	5 066 285,59	0,34%
CHF	404 710 016,94	26,98%
Total	1 499 836 452,51	100,00%

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤ 250	199 472 145,39	1 641 574,02	362 692,40	79 037 846,38	280 514 258,19
250,1 - 500	242 117 825,76	629 750,31	735 633,06	65 113 812,04	308 597 021,17
500,1 - 1 000	60 734 238,86	-	-	81 138 473,23	141 872 712,09
1 000,1 - 5 000	90 538 600,81	18 002 857,16	3 967 960,13	148 353 167,35	260 862 585,45
5 000,1 - 10 000	48 681 537,82	32 414 453,29	-	31 066 717,94	112 162 709,05
10 000,1 - 15 000	-	10 341 059,76	-	-	10 341 059,76
15 000,1 - 20 000	-	15 096 270,21	-	-	15 096 270,21
20 000,1 - 30 000	-	44 476 992,92	-	-	44 476 992,92
30 000,1 - 40 000	-	33 832 466,34	-	-	33 832 466,34
40 000,1 - 50 000	-	240 544 327,59	-	-	240 544 327,59
> 50 000,1	-	51 536 049,74	-	-	51 536 049,74
Total	641 544 348,64	448 515 801,34	5 066 285,59	404 710 016,94	1 499 836 452,51

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤ 250	13,30%	0,11%	0,02%	5,27%	18,70%
250,1 - 500	16,14%	0,04%	0,05%	4,34%	20,58%
500,1 - 1 000	4,05%	0,00%	0,00%	5,41%	9,46%
1 000,1 - 5 000	6,04%	1,20%	0,26%	9,89%	17,39%
5 000,1 - 10 000	3,25%	2,16%	0,00%	2,07%	7,48%
10 000,1 - 15 000	0,00%	0,69%	0,00%	0,00%	0,69%
15 000,1 - 20 000	0,00%	1,01%	0,00%	0,00%	1,01%
20 000,1 - 30 000	0,00%	2,97%	0,00%	0,00%	2,97%
30 000,1 - 40 000	0,00%	2,26%	0,00%	0,00%	2,26%
40 000,1 - 50 000	0,00%	16,04%	0,00%	0,00%	16,04%
> 50 000,1	0,00%	3,44%	0,00%	0,00%	3,44%
Total	42,77%	29,90%	0,34%	26,98%	100,00%

Distribution by interest rate	Amount, in PLN	Share, in %
Fixed	-	0,00%
Floating	1 499 836 452,51	100,00%
Total	1 499 836 452,51	100,00%

Distribution by interest payment frequency	Amount, in PLN	Share, in %
Monthly	124 813 098,36	8,32%
Quarterly	420 808 700,40	28,06%
Semi-annually	954 214 653,75	63,62%
Annually	-	0,00%
Total	1 499 836 452,51	100,00%

Distribution by use of funds	Amount, in PLN	Share, in %
Residential real estate	734 195 915,94	48,95%
Commercial real estate	765 640 536,57	51,05%
Total	1 499 836 452,51	100,00%

Distribution by type of real estate financed/type of collateral	Amount, in PLN	Share, in %
Office buildings	95 945 466,61	6,40%
Shopping malls	327 913 600,82	21,86%
Mixed real estate	21 254 682,85	1,42%
Warehouse/logistic centre	84 783 903,03	5,65%
Other commercial projects	21 698 362,40	1,45%
Hotels	193 334 327,76	12,89%
Land	3 351 706,04	0,22%
Housing loans to individuals	734 195 915,94	48,95%
Residential developers projects	17 358 487,06	1,16%
Total	1 499 836 452,51	100%

Regional distribution	Amount, in PLN	Share, in %
Województwo dolnośląskie	163 739 448,27	10,92%
Województwo kujawsko-pomorskie	34 551 100,88	2,30%
Województwo lubelskie	28 572 960,16	1,91%
Województwo lubuskie	17 886 816,35	1,19%
Województwo łódzkie	10 701 182,97	0,71%
Województwo małopolskie	83 129 969,65	5,54%
Województwo mazowieckie	656 721 662,63	43,79%
Województwo opolskie	3 786 386,77	0,25%
Województwo podkarpackie	2 416 400,41	0,16%
Województwo podlaskie	13 734 477,84	0,92%
Województwo pomorskie	92 229 228,42	6,15%
Województwo śląskie	128 969 143,93	8,60%
Województwo świętokrzyskie	4 490 233,47	0,30%
Województwo warmińsko-mazurskie	10 784 455,40	0,72%
Województwo wielkopolskie	186 338 477,25	12,42%
Województwo zachodniopomorskie	61 784 508,11	4,12%
Poland	1 499 836 452,51	100%

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2018-2022	16 938 497,95	331 739 307,85	67 561,27	12 603 151,42	361 348 518,49
2023-2027	85 238 130,87	108 737 573,93	295 131,13	54 669 388,54	248 940 224,47
2028-2032	116 009 507,81	5 618 474,89	4 359 043,43	227 763 756,58	353 750 782,71
2033-2037	72 047 818,55	-	344 549,76	31 401 602,29	103 793 970,60
2038-2042	185 565 697,97	2 420 444,67	-	78 272 118,11	266 258 260,75
2043+	165 744 695,49	-	-	-	165 744 695,49
Total	641 544 348,64	448 515 801,34	5 066 285,59	404 710 016,94	1 499 836 452,51

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2018-2022	1,13%	22,12%	0,00%	0,84%	24,09%
2023-2027	5,68%	7,25%	0,02%	3,65%	16,60%
2028-2032	7,73%	0,37%	0,29%	15,19%	23,59%
2033-2037	4,80%	0,00%	0,02%	2,09%	6,92%
2038-2042	12,37%	0,16%	0,00%	5,22%	17,75%
2043+	11,05%	0,00%	0,00%	0,00%	11,05%
Total	42,77%	29,90%	0,34%	26,98%	100,00%

Seasoning (in years)	Amount, in PLN	Share, in %
0-1	91 669 501,20	6,11%
1-2	119 974 744,05	8,00%
2-3	150 724 184,34	10,05%
3-4	290 633 891,84	19,38%
4-5	78 155 151,85	5,21%
5+	768 678 979,23	51,25%
Total	1 499 836 452,51	100,00%

LTV distribution	Amount, in PLN	Share, in %
≤10%	4 811 632,76	0,32%
10.1-20%	30 891 790,66	2,06%
20.1-30%	88 532 117,51	5,90%
30.1-40%	101 074 002,31	6,74%
40.1-50%	127 810 529,09	8,52%
50.1-60%	189 440 273,43	12,63%
60.1-70%	252 412 210,76	16,83%
70.1-80%	287 627 684,97	19,18%
80.1-90%	258 982 118,44	17,27%
90.1-100%	154 119 579,78	10,28%
100.1-110%	4 134 512,80	0,28%
>110%	-	0,00%
Total	1 499 836 452,51	100,00%

Portfolio quality	Amount, in PLN	Share, in %
Performing	1 417 506 517,68	94,51%
Nonperforming	82 329 934,83	5,49%
a)including more than 90 days	13 421 919,10	0,89%

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