

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	5	Floating	2,66%
PLBPHHP00069	250 000 000	(PLN)	2011-03-14	2021-03-14	6	Floating	2,84%
PLBPHHP00077	150 000 000	(PLN)	2011-06-22	2021-11-22	6	Floating	2,85%
PLBPHHP00085	150 000 000	(PLN)	2012-02-22	2022-02-22	7	Floating	3,20%
PLBPHHP00093	150 000 000	(PLN)	2012-08-09	2017-12-09	2	Floating	3,06%
PLBPHHP00119	45 200 000	(PLN)	2012-12-18	2019-03-18	4	Floating	2,61%
PLBPHHP00150	75 000 000	(PLN)	2014-12-08	2016-12-08	1	Floating	2,26%
Total	920 200 000	(PLN)		WAM	4,90		

EUR denominated mortgage Covered Bonds							
ISIN	Amount	Currency	Issue date	Maturity	Remaining Term (in years)	Coupon Type	Current Coupon
PLBPHHP00101	10 000 000	(EUR)	2012-10-11	2018-02-11	3	Floating	1,832%
PLBPHHP00127	4 500 000	(EUR)	2013-05-15	2019-05-15	4	Floating	1,311%
PLBPHHP00135	12 000 000	(EUR)	2013-12-30	2019-01-10	4	Floating	1,268%
PLBPHHP00143	15 000 000	(EUR)	2014-02-14	2021-02-12	6	Fixed	2,450%
PLBPHHP00168	25 000 000	(EUR)	2015-04-28	2019-04-28	4	Floating	0,816%
Total	66 500 000	(EUR)		WAM	3,16		

All Covered Bonds		Amount, in PLN
Total outstanding CBs value		1 199 127 600
WA Remaining Time to Maturity (in years)		4,49

	NBP exchange rate	Date
EURPLN	4,1944	2015-06-30

Distribution by currency		
	Amount, in PLN	Share, in %
(PLN)	920 200 000	77%
(EUR)	278 927 600	23%

All data in PLN

Distribution by interest rate			
	(PLN denominated)	(EUR denominated)	TOTAL
Fixed	-	62 916 000	62 916 000
Floating	920 200 000	216 011 600	1 136 211 600
Total	920 200 000	278 927 600	1 199 127 600

All data in %

Distribution by interest rate			
	(PLN denominated)	(EUR denominated)	TOTAL
Fixed	0,00%	5,25%	5,25%
Floating	76,74%	18,01%	94,75%
TOTAL	76,74%	23,26%	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	-	41 944 000	41 944 000
2019	45 200 000	174 067 600	219 267 600
2020	100 000 000	-	100 000 000
2021	400 000 000	62 916 000	462 916 000
2022	150 000 000	-	150 000 000
Total	920 200 000	278 927 600	1 199 127 600

All data in %

Distribution by maturity (year)			
	(PLN denominated)	(EUR denominated)	TOTAL
2016	6,25%	0,00%	6,25%
2017	12,51%	0,00%	12,51%
2018	0,00%	3,50%	3,50%
2019	3,77%	14,52%	18,29%
2020	8,34%	0,00%	8,34%
2021	33,36%	5,25%	38,60%
2022	12,51%	0,00%	12,51%
Total	76,74%	23,26%	100,00%

Cover Pool

General cover pool information	
Total cover pool (amount in PLN)	1 720 516 196
Number of loans	3 349
Number of clients	6 027
Number of properties	5 494
Average loan size	513 740
WA Seasoning	6,02
WA Remaining Terms	14,00
WA LTV	61,16%

Asset Cover Test

Mortgage bonds cover, of which:	
1. Credits which are the basis if mortgage bonds issue	1 720 516 196
2. Supplemental assets	15 000 000
3. Other	-
Total value of cover (sum of items 1 & 2 & 3)	1 735 516 196
Total outstanding CBs value	1 199 127 600
Surplus cover (difference between item III and I)	536 388 596
Current overcollateralisation	30,91%

Outstanding loans

Distribution by currency		
	Amount, in PLN	Share, in %
PLN	620 741 274	36,08%
EUR	409 097 148	23,78%
USD	6 203 685	0,36%
CHF	684 474 090	39,78%
Total	1 720 516 196	100,00%

All data in PLN

Distribution by loan amount (in '000 PLN)					
	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤250	164 224 830	2 959 438	663 633	102 429 594	270 277 496
250.1-500	158 407 100	590 406	876 449	87 835 258	247 709 212

500.1-1000	74 185 218	-	-	118 699 938	192 885 157
1000.1-5000	151 947 564	30 012 151	4 663 603	280 659 206	467 282 525
5000.1-10000	71 976 562	21 901 841	-	84 202 091	178 080 494
10000.1-15000	-	11 539 525	-	10 648 001	22 187 527
15000.1-20000	-	-	-	-	-
20000.1-30000	-	46 466 703	-	-	46 466 703
30000.1-40000	-	-	-	-	-
40000.1-50000	-	194 961 484	-	-	194 961 484
>50000.1	-	100 665 600	-	-	100 665 600
Total	620 741 274	409 097 148	6 203 685	684 474 090	1 720 516 196

All data in %

Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
≤250	9,55%	0,17%	0,04%	5,95%	15,71%
250.1-500	9,21%	0,03%	0,05%	5,11%	14,40%
500.1-1000	4,31%	0,00%	0,00%	6,90%	11,21%
1000.1-5000	8,83%	1,74%	0,27%	16,31%	27,16%
5000.1-10000	4,18%	1,27%	0,00%	4,89%	10,35%
10000.1-15000	0,00%	0,00%	0,00%	0,62%	1,29%
15000.1-20000	0,00%	0,00%	0,00%	0,00%	0,00%
20000.1-30000	0,00%	2,70%	0,00%	0,00%	2,70%
30000.1-40000	0,00%	0,00%	0,00%	0,00%	0,00%
40000.1-50000	0,00%	11,33%	0,00%	0,00%	11,33%
>50000.1	0,00%	5,85%	0,00%	0,00%	5,85%
Total	36,08%	23,78%	0,36%	39,78%	100,00%

Distribution by interest rate	Amount, in PLN	Share, in %
Fixed	-	0,00%
Floating	1 720 516 196	100,00%
Total	1 720 516 196	100,00%

Distribution by interest payment frequency	Amount, in PLN	Share, in %
Monthly	207 168 014	12,04%
Quarterly	332 430 909	19,32%
Semi-annually	1 179 876 967	68,58%
Annually	1 040 308	0,06%
Total	1 720 516 196	100,00%

Distribution by use of funds	Amount, in PLN	Share, in %
Residential real estate	763 767 472	44,39%
Commercial real estate	956 748 724	55,61%
Total	1 720 516 196	100,00%

Distribution by type of real estate financed/type of collateral	Amount, in PLN	Share, in %
Office buildings	203 293 633	11,82%
Shopping malls	431 052 347	25,05%
Mixed real estate	34 653 095	2,01%
Warehouse/logistic centre	66 521 894	3,87%
Other commercial projects	39 480 506	2,29%
Hotels	153 871 829	8,94%
Land	2 847 936	0,17%
Housing loans to individuals	763 767 472	44,39%
Residential developers projects	25 027 484	1,45%
Total	1 720 516 196	100,00%

Regional distribution	Amount, in PLN	Share, in %
Województwo dolnośląskie	132 481 121	7,70%
Województwo kujawsko-pomorskie	54 266 813	3,15%
Województwo lubelskie	42 161 369	2,45%
Województwo lubuskie	31 986 980	1,86%
Województwo łódzkie	63 768 642	3,71%
Województwo małopolskie	109 021 676	6,34%
Województwo mazowieckie	599 031 754	34,82%
Województwo opolskie	9 070 566	0,53%
Województwo podkarpackie	3 228 429	0,19%
Województwo podlaskie	71 041 595	4,13%
Województwo pomorskie	189 445 704	11,01%
Województwo śląskie	79 825 736	4,64%
Województwo świętokrzyskie	5 794 764	0,34%
Województwo warmińsko-mazurskie	23 750 153	1,38%
Województwo wielkopolskie	211 397 094	12,29%
Województwo zachodniopomorskie	94 243 799	5,48%
Poland	1 720 516 196	100,00%

All data in PLN

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2015	8 017 846	22 559 330	-	84 892	30 662 069
2016	194 281	56 637 109	-	704 143	57 535 533
2017	1 902 999	28 929 407	-	1 942 715	32 775 121
2018	6 243 082	59 547 585	-	3 627 258	69 417 925
2019	5 596 314	51 122 891	-	12 270 025	68 989 229
2020	11 743 620	146 775 042	-	5 285 616	163 804 277
2021	5 894 596	265 318	-	12 719 566	18 879 480
2022	5 871 821	108 495	119 964	12 039 204	18 139 484
2023	16 048 775	15 882 034	330 221	17 210 617	49 471 648
2024+	559 227 941	27 269 936	5 753 500	618 590 053	1 210 841 431
Total	620 741 274	409 097 148	6 203 685	684 474 090	1 720 516 196

All data in %

Distribution by maturity (year)	PLN denominated	EUR denominated	USD denominated	CHF denominated	Total
2015	0,47%	1,31%	0,00%	0,00%	1,78%
2016	0,01%	3,29%	0,00%	0,04%	3,34%
2017	0,11%	1,68%	0,00%	0,11%	1,90%
2018	0,36%	3,46%	0,00%	0,21%	4,03%
2019	0,33%	2,97%	0,00%	0,71%	4,01%
2020	0,68%	8,53%	0,00%	0,31%	9,52%
2021	0,34%	0,02%	0,00%	0,74%	1,10%
2022	0,34%	0,01%	0,01%	0,70%	1,05%
2023	0,93%	0,92%	0,02%	1,00%	2,88%
2024+	32,50%	1,58%	0,33%	35,95%	70,38%
Total	36,08%	23,78%	0,36%	39,78%	100,00%

Seasoning (in years)	Amount, in PLN	Share, in %
0-1	394 707 055	22,94%
1-2	126 861 003	7,37%
2-3	61 873 181	3,60%
3-4	24 468 266	1,42%
4-5	61 842 727	3,59%
>5	1 050 763 965	61,07%
Total	1 720 516 196	100,00%

LTV distribution	Amount, in PLN	Share, in %
≤10%	4 629 111	0,27%
10.1-20%	27 490 725	1,60%
20.1-30%	74 553 995	4,33%
30.1-40%	144 862 514	8,42%
40.1-50%	187 393 344	10,89%
50.1-60%	314 189 375	18,26%
60.1-70%	415 230 118	24,13%
70.1-80%	278 459 793	16,18%
80.1-90%	170 210 865	9,89%
90.1-100%	90 374 533	5,25%

>100%	13 121 823	0,76%
Total	1 720 516 196	100,00%

Portfolio quality	Amount, in PLN	Share, in %
Performing	1 656 334 794	96,27%
Nonperforming	64 181 403	3,73%
a) including more than 90 days	37 805 237	2,20%

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