

Issuer

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

Long Rating	S&P	Moody's	Fitch
Issuer	n/d	n/d	A-

Cover Pool - public sector
General cover pool information

Distribution by currency	Amount, in PLN	Share, in %
PLN	440 500	100,00%
Total	440 500	100,00%

Distribution by loan amount (in '000 PLN)	Amount, in PLN	Share, in %
≤ 20 000	93 100	21,14%
20 000 - 40 000	112 400	25,52%
40 000 - 60 000	89 000	20,20%
60 000 - 80 000	146 000	33,14%
Total	440 500	100,00%

Distribution by interest rate	Amount, in PLN	Share, in %
Fixed	-	0,00%
Floating	440 500	100,00%
Total	440 500	100,00%

Distribution by interest payment frequency	Amount, in PLN	Share, in %
Monthly	356 300	80,89%
Quarterly	84 200	19,11%
Total	440 500	100,00%

Regional distribution	Amount, in PLN	Share, in %
Dolnośląskie	137 400	31,19%
Kujawsko-Pomorskie	50 100	11,37%
Lubelskie	121 600	27,60%
Łódzkie	7 400	1,68%
Małopolskie	73 000	16,57%
Śląskie	34 800	7,90%
Świętokrzyskie	15 400	3,50%
Warmińsko-Mazurskie	800	0,18%
Poland	440 500	100,00%

Distribution by maturity	Amount, in PLN	Share, in %
< 5 years	38 900	8,83%
6-8 years	226 600	51,44%
9-11 years	140 200	31,83%
12 years and more	34 800	7,90%
Total	440 500	100,00%

Portfolio quality	Amount, in PLN	Share, in %
Performing	440 500	100,00%
Nonperforming	-	0,00%
a)including more than 90 days	-	0,00%

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