



FUNDACJA NA RZECZ KREDYTU HIPOTECZNEGO

Date of report	FX rate	NBP exchange rate
2015-12-31	EUR/PLN	4,2615
	USD/PLN	3,9011

PUBLIC-SECTOR COVER POOL REPORT - IVQ 2015



Issuer

Issuer Name	mBank Hipoteczny S.A.
Issuer Group	mBank
Controlling authority:	Komisja Nadzoru Finansowego (KNF)

Public Sector Covered Bonds

CRD compliant	Yes
UCITS Directive complia	Yes
Eligible for central bank	Yes

Long Rating	S&P	Moody's	Fitch
Issuer	n/a	n/a	BBB-
Covered Bonds			
Mortgage	n/a	n/a	BBB
Public Sector	n/a	n/a	BBB

Outstanding Public Sector Covered Bonds

Table 1: PLN denominated Public Sector Covered Bonds

ISIN	Amount (PLN)	Issue date	Maturity	Remaining Time to Maturity (years)	Coupon Type	Current Coupon
PLRHNHP00292	150 000 000	2012-09-28	2016-09-28	0,7	Floating	3,59%
TOTAL (PLN)	150 000 000		WAM	0,7		

Table 2: All Public Sector Covered Bonds

Amount (PLN)	
Total outstanding public sector CBs value (PLN)	150 000 000
WAM - WA Remaining Time to Maturity (years)	0,7

All data in PLN and in %

Table 3: Distribution by Currency	Amount (PLN)	Share
PLN denominated	150 000 000	100%

All data in PLN and in %

Table 4: Distribution by Interest rate	Amount (PLN)	Share
Fixed	0	0%
Floating	150 000 000	100%
TOTAL (PLN) (%)	150 000 000	100%

All data in PLN and in %

Table 5: Distribution by Maturity (year)	Amount (PLN)	Share
2016	150 000 000	100,00%
2017	0	0,00%
2018	0	0,00%
2019	0	0,00%
2020	0	0,00%
2021	0	0,00%
2022	0	0,00%
2023	0	0,00%
2024	0	0,00%
2025+	0	0,00%
TOTAL (PLN) (%)	150 000 000	100,00%

Public Sector Cover Pool

Table 6: General Public Sector cover pool information

Public Sector exposures- amount (PLN)	361 910 799,83
Number of loans	61
Number of clients	46
Average loan size - amount (PLN)	5 932 963,93
WA Seasoning	93,20
WA Remaining Terms	200,70

in months (supplementary collateral not included)
in months (supplementary collateral not included)

Table 7: Asset Cover Test

Public Sector covered bonds cover:	
1. Public Sector exposures	361 910 799,83
2. Supplementary collateral	6 000 000,00
Total value of cover (sum of items 1 & 2)	367 910 799,83
Total outstanding CBs value	150 000 000,00
Current overcollateralisation	145,27%
Voluntary minimum overcollateralisation	6%

Outstanding loans

All data in PLN and in %

Table 8: Distribution by Currency	Amount (PLN)	Share
PLN denominated loans	361 910 799,83	100%

All data in PLN and in %

Table 9: Distribution by loan amount	Amount (PLN)	Share
≤ 250 000,00	423 744,87	0,12%
250 000,01 - 500 000,00	1 155 241,00	0,32%
500 000,01 - 1 000 000,00	6 567 397,34	1,81%
1 000 000,01 - 5 000 000,00	78 925 075,25	21,81%
5 000 000,01 - 10 000 000,00	54 083 392,01	14,94%
10 000 000,01 - 15 000 000,00	0,00	0,00%
15 000 000,01 - 20 000 000,00	46 897 853,36	12,95%
20 000 000,01 - 30 000 000,00	0,00	0,00%
30 000 000,01 - 40 000 000,00	0,00	0,00%
40 000 000,01 - 50 000 000,00	0,00	0,00%
> 50 000 000,01	173 858 098,00	48,04%
TOTAL (PLN) (%)	361 910 799,83	100,00%

All data in PLN and in %

Table 10: Distribution by Interest rate	Amount (PLN)	Share
Fixed	n/a	n/a
Floating	361 910 799,83	100%



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All data in PLN and in %

Table 11: Regional distribution (voivodships)	Amount (PLN)	Share
Dolnośląskie	110 493 137,33	30,53%
Kujawsko-pomorskie	24 256 692,36	6,70%
Lubelskie	10 573 550,78	3,03%
Lubuskie	1 597 568,00	0,44%
Łódzkie	12 320 447,20	3,40%
Małopolskie	6 477 221,68	1,79%
Mazowieckie	23 157 528,64	6,40%
Opolskie	0,00	0,00%
Podkarpackie	537 285,00	0,15%
Podlaskie	0,00	0,00%
Pomorskie	7 059 509,60	1,95%
Śląskie	117 701 015,32	32,52%
Świętokrzyskie	0,00	0,00%
Warmińsko-mazurskie	15 016 825,80	4,15%
Wielkopolskie	10 417 916,00	2,88%
Zachodniopomorskie	21 902 102,12	6,05%
Poland (PLN) (%)	361 910 799,83	100,00%

All data in PLN and in %

Table 12: Distribution by Maturity (year)	Amount (PLN)	Share
2016	7 768 716,87	2,15%
2017	1 407 285,00	0,39%
2018	4 398 202,00	1,22%
2019	14 355 000,00	3,97%
2020	8 926 180,20	2,47%
2021	1 597 568,00	0,44%
2022	22 590 841,00	6,24%
2023	3 294 174,00	0,91%
2024	11 389 192,18	3,15%
2025	4 755 835,16	1,31%
2026+	281 427 805,42	77,76%
TOTAL (PLN) (%)	361 910 799,83	100,00%

All data in PLN and in %

Table 13: Seasoning (years)	Amount (PLN)	Share
0 - 1	0,00	0,00%
1 - 2	0,00	0,00%
2 - 3	2 172 375,00	0,60%
3 - 4	420 000,00	0,12%
4 - 5	23 297 858,90	6,44%
> 5	336 020 565,93	92,85%
TOTAL (PLN) (%)	361 910 799,83	100,00%

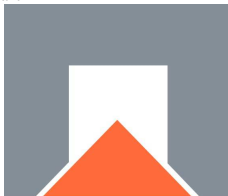
All data in PLN and in %

Table 14: Portfolio quality	Amount (PLN)	Share
Performing	361 910 799,83	100%
Non-performing	n/a	n/a
a) including more than 90 days	n/a	n/a

Glossary/Definitions

Seasoning - the time duration between date of a loan agreement and the Cover Pool Report date

Kontakt:



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