



## PUBLIC-SECTOR COVER POOL REPORT - II Q 2016

## Emitent

Issuer Name	mBank Hipoteczny S.A.
Issuer Group	Grupa mBanku
Supervision Authority:	Komisja Nadzoru Finansowego (KNF)

## Public Sector Covered Bonds

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

Long Term 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
PLRHHPO0292	150 000 000	2012-09-28	2016-09-28	0,2	Floating	3,53%
SUMA (PLN)	150 000 000		WAM	0,2		

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)	0,2

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%
2026+	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)	342 682 807,08	
Number of loans	56	
Number of clients	42	
Average loan size - amount (PLN)	6 119 335,84	
WA Seasoning	99,76	in months (supplementary collateral not included)
WA Remaining Terms	199,92	in months (supplementary collateral not included)

Table 7: Asset Cover Test

Public Sector covered bonds cover:	
1. Public Sector exposures	342 682 807,08
2. Supplementary collateral	3 345 000,00
Total value of cover (sum of items 1 & 2)	346 027 807,08
Total outstanding CBs value	150 000 000,00
Current overcollateralisation	130,69%
Minimum overcollateralisation	10%

## Outstanding loans

All data in PLN and in %

Table 8: Distribution by Currency

	Amount (PLN)	Share
PLN denominated loans	342 682 807,08	100%

All data in PLN and in %

Table 9: Distribution by loan amount

	Amount (PLN)	Share
≤ 250 000,00	363 727,22	0,11%
250 000,01 - 500 000,00	1 806 620,00	0,53%
500 000,01 - 1 000 000,00	6 394 462,36	1,87%
1 000 000,01 - 5 000 000,00	68 189 159,49	19,90%
5 000 000,01 - 10 000 000,00	50 884 946,01	14,85%
10 000 000,01 - 15 000 000,00	14 336 908,00	4,18%
15 000 000,01 - 20 000 000,00	30 474 872,00	8,89%
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	170 232 112,00	49,68%
TOTAL (PLN) (%)	342 682 807,08	100,00%

All data in PLN and in %

Table 10: Distribution by Interest rate

	Amount (PLN)	Share
Fixed	n/a	n/a
Floating	342 682 807,08	100%



FUNDACJA NA RZECZ KREDYTU HIPOTECZNEGO

Date of report  
2016-06-30

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Bank Hipoteczny

All data in PLN and in %

Table 11: Regional distribution (voivodships)	Amount (PLN)	Share
Dolnośląskie	107 143 891,33	31,27%
Kujawsko-pomorskie	19 421 871,00	5,67%
Lubelskie	10 469 163,96	3,06%
Lubuskie	1 447 796,00	0,42%
Łódzkie	11 209 523,08	3,27%
Małopolskie	5 539 579,68	1,62%
Mazowieckie	20 054 035,85	5,85%
Opolskie	0,00	0,00%
Podkarpackie	537 285,00	0,16%
Podlaskie	0,00	0,00%
Pomorskie	6 630 590,66	1,93%
Śląskie	115 201 213,66	33,62%
Świętokrzyskie	0,00	0,00%
Warmińsko-mazurskie	14 304 753,54	4,17%
Wielkopolskie	9 784 334,00	2,86%
Zachodniopomorskie	20 938 769,32	6,11%
<b>Poland (PLN) (%)</b>	<b>342 682 807,08</b>	<b>100,00%</b>

All data in PLN and in %

Tabela 12: Struktura zapadalności portfela	Amount (PLN)	Share
2016	1 904 707,34	0,56%
2017	1 207 281,00	0,35%
2018	3 582 706,00	1,05%
2019	12 445 000,00	3,63%
2020	8 027 069,16	2,34%
2021	1 447 796,00	0,42%
2022	21 360 583,00	6,23%
2023	3 049 003,00	0,89%
2024	10 776 568,76	3,14%
2025	4 516 045,16	1,32%
2026+	274 366 047,66	80,06%
<b>TOTAL (PLN)/ (%)</b>	<b>342 682 807,08</b>	<b>100,00%</b>

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	0,00	0,00%
3 - 4	0,00	0,00%
4 - 5	420 000,00	0,12%
> 5	342 262 807,08	99,88%
<b>TOTAL (PLN)/ (%)</b>	<b>342 682 807,08</b>	<b>100,00%</b>

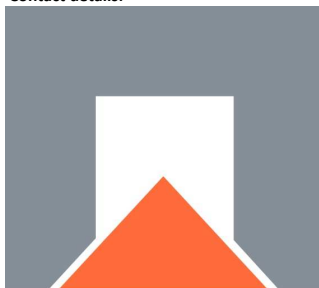
All data in PLN and in %

Table 14: Portfolio quality	Amount (PLN)	Share
Performing	342 682 807,08	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

## Contact details:



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