



Date of report	FX rate	NBP exchange rate
2015-06-30	EUR/PLN	4,1944
	USD/PLN	3,7645

PUBLIC-SECTOR COVER POOL REPORT - II Q 2015



Issuer

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

Public Sector Covered Bonds

CRD compliant	yes
UCITS Directive compliant	yes
Eligible for central bank repo	yes

Long Rating	Fitch
Issuer	BBB -
Covered Bonds	
Mortgage	BBB
Public Sector	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
PLRHNHP00201	100 000 000	2010-11-29	2015-11-30	0,4	Zmienny	2,93%
PLRHNHP00284	100 000 000	2012-07-27	2015-07-28	0,1	Zmienny	3,30%
PLRHNHP00292	150 000 000	2012-09-28	2016-09-28	1,2	Zmienny	3,45%
TOTAL (PLN)	350 000 000		WAM	0,7		

Table 2: All Public Sector Covered Bonds

Total outstanding public sector CBs value (PLN)	350 000 000
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	350 000 000	100%

All data in PLN and in %

Table 4: Distribution by Interest rate	Amount (PLN)	Share
Fixed	0	0%
Floating	350 000 000	100%
TOTAL (PLN) (%)	350 000 000	100%

All data in PLN and in %

Table 5: Distribution by Maturity (year)	Amount (PLN)	Share
2015	200 000 000	57,14%
2016	150 000 000	42,86%
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) (%)	350 000 000	100,00%

Public Sector Cover Pool

Table 6: General Public Sector cover pool information

Public Sector exposures- amount (PLN)	398 264 189,67	
Number of loans	69	
Number of clients	53	
Average loan size - amount (PLN)	5 771 944,78	
WA Seasoning	86,22	in months (supplementary collateral not included)
WA Remaining Terms	201,89	in months (supplementary collateral not included)

Table 7: Asset Cover Test

Public Sector covered bonds cover:	
1. Public Sector exposures	398 264 189,67
2. Supplementary collateral	20 000 000,00
Total value of cover (sum of items 1 & 2)	418 264 189,67
Total outstanding CBs value	350 000 000,00
Current overcollateralisation	19,50%
Voluntary minimum overcollateralisation	6%

Outstanding loans

All data in PLN and in %

Table 8: Distribution by Currency	Amount (PLN)	Share
PLN denominated loans	398 264 189,67	100%

All data in PLN and in %

Table 9: Distribution by loan amount (in '000 PLN)	Amount (PLN)	Share
≤ 250 000,00	815 608,14	0,20%
250 000,01 - 500 000,00	2 062 277,35	0,52%
500 000,01 - 1 000 000,00	6 691 708,40	1,68%
1 000 000,01 - 5 000 000,00	89 944 141,33	22,58%
5 000 000,01 - 10 000 000,00	57 281 838,01	14,38%
10 000 000,01 - 15 000 000,00	14 960 000,00	3,76%
15 000 000,01 - 20 000 000,00	49 144 532,44	12,34%
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	177 364 084,00	44,53%
TOTAL (PLN) (%)	398 264 189,67	100,00%

All data in PLN and in %

Table 10: Distribution by Interest rate	Amount (PLN)	Share
Fixed	n/a	n/a
Floating	398 264 189,67	100%



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All data in PLN and in %

Table 11: Regional distribution (voivodships)	Amount (PLN)	Share
Dolnośląskie	114 125 100,33	28,66%
Kujawsko-pomorskie	28 226 126,00	7,09%
Lubelskie	11 762 028,52	2,95%
Lubuskie	1 747 340,00	0,44%
Łódzkie	13 604 483,13	3,42%
Małopolskie	7 414 863,68	1,86%
Mazowieckie	26 342 060,78	6,61%
Opolskie	0,00	0,00%
Podkarpackie	15 497 285,00	3,89%
Podlaskie	448 396,00	0,11%
Pomorskie	7 488 428,54	1,88%
Śląskie	120 080 816,98	30,15%
Świętokrzyskie	0,00	0,00%
Warmińsko-mazurskie	15 728 898,06	3,95%
Wielkopolskie	11 384 831,33	2,86%
Zachodniopomorskie	24 413 531,32	6,13%
Poland (PLN) (%)	398 264 189,67	100,00%

All data in PLN and in %

Table 12: Distribution by Maturity (year)	Amount (PLN)	Share
2015	3 089 269,02	0,78%
2016	9 843 765,75	2,47%
2017	1 607 281,00	0,40%
2018	5 213 698,00	1,31%
2019	16 265 000,00	4,08%
2020	9 825 491,24	2,47%
2021	1 747 340,00	0,44%
2022	24 163 216,00	6,07%
2023	3 460 774,00	0,87%
2024	12 001 815,60	3,01%
2025+	311 046 539,06	78,10%
TOTAL (PLN) (%)	398 264 189,67	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	0,00	0,00%
3 - 4	480 000,00	0,12%
4 - 5	40 717 941,34	10,22%
> 5	357 066 248,33	89,66%
TOTAL (PLN) (%)	398 264 189,67	100,00%

All data in PLN and in %

Table 14: Portfolio quality	Amount (PLN)	Share
Performing	398 264 189,67	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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