

Outstanding loans

All data in PLN and in %

Table 9: Distribution by Currency	Amount (PLN)	Share
PLN denominated	82 070 886.23	100.00%
EUR denominated	0.00	0.00%
USD denominated	0.00	0.00%
TOTAL (PLN) (%)	82 070 886.23	100.00%

All data in PLN

Table 10: Distribution by loan amount	PLN denominated	EUR denominated	USD denominated	Total
≤250	14 572 262.06	0.00	0.00	14 572 262.06
250,1-500	53 760 816.25	0.00	0.00	53 760 816.25
500,1-1000	12 508 247.92	0.00	0.00	12 508 247.92
1000,1-5000	1 229 560.00	0.00	0.00	1 229 560.00
5000,1-10000	0.00	0.00	0.00	0.00
10000,1-15000	0.00	0.00	0.00	0.00
15000,1-20000	0.00	0.00	0.00	0.00
20000,1-30000	0.00	0.00	0.00	0.00
30000,1-40000	0.00	0.00	0.00	0.00
40000,1-50000	0.00	0.00	0.00	0.00
>50000,1	0.00	0.00	0.00	0.00
TOTAL	82 070 886.23	0.00	0.00	82 070 886.23

All data in %

Table 11: Distribution by loan amount (in '000 PLN)	PLN denominated	EUR denominated	USD denominated	Share
≤250	17.76%	0.00%	0.00%	17.76%
250,1-500	65.51%	0.00%	0.00%	65.51%
500,1-1000	15.24%	0.00%	0.00%	15.24%
1000,1-5000	1.50%	0.00%	0.00%	1.50%
5000,1-10000	0.00%	0.00%	0.00%	0.00%
10000,1-15000	0.00%	0.00%	0.00%	0.00%
15000,1-20000	0.00%	0.00%	0.00%	0.00%
20000,1-30000	0.00%	0.00%	0.00%	0.00%
30000,1-40000	0.00%	0.00%	0.00%	0.00%
40000,1-50000	0.00%	0.00%	0.00%	0.00%
>50000,1	0.00%	0.00%	0.00%	0.00%
TOTAL	100.00%	0.00	0.00	100.00%

All data in PLN and in %

Table 12: Distribution by Interest rate	Amount (PLN)	Share
Fixed	0.00	0.00%
Floating	82 070 886.23	100.00%
TOTAL (PLN) (%)	82 070 886.23	100.00%

All data in PLN and in %

Table 13: Distribution by Interest rate tenor	PLN denominated	EUR denominated	USD denominated	Total	Share
Floating 1M	0.00	0.00	0.00	0.00	0.00%
Floating 2M	0.00	0.00	0.00	0.00	0.00%
Floating 3M	82 070 886.23	0.00	0.00	82 070 886.23	100.00%
TOTAL (PLN) (%)	82 070 886.23	0.00	0.00	82 070 886.23	100.00%

All data in PLN and in %

Table 14: Distribution by use of funds	Amount (PLN)	Share
Residential real estate	82 070 886.23	100.00%
Commercial real estate	0.00	0.00%
TOTAL (PLN) (%)	82 070 886.23	100.00%

All data in PLN and in %

Table 15: Distribution by type of real estate financed/ type of collateral	Amount (PLN)	Share
Office buildings	0.00	0.00%
Shopping malls	0.00	0.00%
Mixed real estate	0.00	0.00%
Warehouse/logistic centre	0.00	0.00%
Other commercial projects	0.00	0.00%
Business premises	0.00	0.00%
Hotels	0.00	0.00%
Land	0.00	0.00%
Housing loans to individuals	82 070 886.23	100.00%
Residential developers projects	0.00	0.00%
TOTAL (PLN) (%)	82 070 886.23	100.00%

All data in PLN and in %

Table 16: Regional distribution	Amount (PLN)	Share
Województwo dolnośląskie	3 952 370.33	4.82%
Województwo kujawsko-pomorskie	1 247 996.72	1.52%
Województwo lubelskie	4 634 092.91	5.65%
Województwo lubuskie	2 602 377.10	3.17%
Województwo łódzkie	4 159 431.86	5.07%
Województwo małopolskie	3 711 273.55	4.52%
Województwo mazowieckie	29 542 382.09	36.00%
Województwo opolskie	874 386.47	1.07%
Województwo podkarpackie	1 331 899.12	1.62%
Województwo podlaskie	1 316 457.82	1.60%
Województwo pomorskie	7 064 836.76	8.61%
Województwo śląskie	6 540 257.64	7.97%
Województwo świętokrzyskie	316 842.67	0.39%
Województwo warmińsko-mazurskie	793 646.32	0.97%
Województwo wielkopolskie	9 906 204.97	12.07%
Województwo zachodniopomorskie	4 076 632.00	4.97%
Poland (PLN) (%)	82 070 886.23	100.00%

All data in PLN

Table 17: Distribution by Maturity (year)	PLN denominated	EUR denominated	USD denominated	Total
2015	0.00	0.00	0.00	0.00
2016	0.00	0.00	0.00	0.00
2017	0.00	0.00	0.00	0.00
2018	0.00	0.00	0.00	0.00
2019	0.00	0.00	0.00	0.00
2020	0.00	0.00	0.00	0.00
2021	0.00	0.00	0.00	0.00
2022	665 185.24	0.00	0.00	665 185.24
2023	712 352.06	0.00	0.00	712 352.06
2024+	80 693 348.93	0.00	0.00	80 693 348.93
TOTAL (PLN) (%)	82 070 886.23	0.00	0.00	82 070 886.23

All data in %

Table 18: Distribution by Maturity (year)	PLN denominated	EUR denominated	USD denominated	Total
2015	0.00%	0.00%	0.00%	0.00%
2016	0.00%	0.00%	0.00%	0.00%
2017	0.00%	0.00%	0.00%	0.00%
2018	0.00%	0.00%	0.00%	0.00%
2019	0.00%	0.00%	0.00%	0.00%
2020	0.00%	0.00%	0.00%	0.00%
2021	0.00%	0.00%	0.00%	0.00%
2022	0.81%	0.00%	0.00%	0.81%
2023	0.87%	0.00%	0.00%	0.87%
2024+	98.32%	0.00%	0.00%	98.32%
TOTAL (PLN) (%)	100.00%	0.00%	0.00%	100.00%

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Table 19: Seasoning (in years)	Amount (PLN)	Share
0 - 1	82 070 886.23	100.00%
1 - 2	0.00	0.00%
2 - 3	0.00	0.00%
3 - 4	0.00	0.00%
4 - 5	0.00	0.00%
> 5	0.00	0.00%
TOTAL (PLN) (%)	82 070 886.23	100.00%

All data in PLN and in %

Table 20: LTV distribution	Amount (PLN)	Share
≤ 10.00 %	0.00	0.00%
10.01 % - 20.00 %	116 900.00	0.14%
20.01 % - 30.00 %	672 807.28	0.82%
30.01 % - 40.00 %	3 388 947.29	4.13%
40.01 % - 50.00 %	3 767 489.23	4.61%
50.01 % - 60.00 %	2 475 597.24	3.02%
60.01 % - 70.00 %	9 450 412.54	11.51%
70.01 % - 80.00 %	12 021 971.87	14.65%
80.01 % - 90.00 %	20 843 722.67	25.40%
90.01 % - 100.00 %	28 861 483.21	35.17%
100.01 % - 110.00 %	451 554.90	0.55%
110.01 % - 120.00 %	0.00	0.00%
> 120.01 %	0.00	0.00%
TOTAL (PLN) (%)	82 070 886.23	100.00%

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Table 21: Portfolio quality	Amount (PLN)	Share
Performing	82 070 886.23	100.00%
Non-performing	0.00	0.00%

a) including more than 90 days	0.00	0.00%
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Glossary/Definitions

Seasoning - the time duration between date of a loan agreement and the Cover Pool Report date
LTV = current value of 'loan' to primary BHWN/ MLV