

Cover Pool information of UniCredit Jelzálogbank Zrt.

UniCredit Jelzálogbank Zrt. (1054 Budapest, Szabadság tér 5-6.) hereby kindly informs its clients and market participants about its cover pool according to the **Article 129** of the EU Regulation No. 575/2013 of The European Parliament and of the Council on prudential requirements for credit institutions and investment firms called **'Exposures in the form of covered bonds'** as the end of the fourth quarter of 2016.

31 December 2016

I.) Value of cover pool and outstanding covered bonds		
• Total value of cover pool (capital of collaterals):	HUF 129.28 bn / EUR 415.67 mio	
• Issued covered bonds (nominal value):	HUF 124.36 bn / EUR 399.84 mio	
II.) Geographical distribution and type of cover assets, loan size, interest rate and currency risks		
• Property type ¹ :	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Flat	50.3%	50.3%
- Single family home	46.7%	46.6%
- Building land used for residential real estate	1.6%	1.6%
- Terraced house	0.5%	0.5%
- Others	0.9%	0.9%
• Other collaterals:	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Sovereign guarantee by Hungarian Government	-	0.1%
- Hungarian Government Bonds	-	0.0%
• Geographical concentration:		
- Hungary	100.0%	
• Weighted LTV ² :	60.5%	
• Loan concentration:		
- TOP 20 loans	1.5%	
• Average loan value ³ :	HUF 4.75 mio (EUR 15,272)	
• Interest rate type ⁴ :		
- Floating	84.5%	
- Fixed	15.5%	
• Re-pricing periods ⁴ :		
- Between 0-1 year	44.0%	
- Between 1-5 years	37.1%	
- Above 5 years	18.9%	
• Currency concentration:		
- HUF	100.0%	
- EUR	0.0%	
- CHF	0.0%	
III.) Maturity structure of cover assets and covered bonds		
• Weighted average remained maturity of cover assets (loans)	13.1 years	
• Weighted average re-pricing period of cover assets (loans)	4.4 years	
• Weighted average remained maturity of covered bonds	3.6 years	
• Weighted average re-pricing period of covered bonds	0.6 years	
IV.) Percentage of loans more than 90 days past due		
• Percentage of loans more than 90 days past due	0.2%	
• Number of loans more than 90 days past due	59 pieces	
• Value of loans more than 90 days past due	HUF 256.62 mio (EUR 0.83 mio)	

Budapest, 20th January 2017

UniCredit Jelzálogbank Zrt.

¹ Based on capital included in cover pool

² Outstanding principal / Property risk value guarantee

³ Value of cover assets (loans) in cover pool

⁴ Interest rate features of cover assets (customer loans)