

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 1st quarter of 2018.

31 March 2018

I.) Value of cover pool and outstanding covered bonds		
• Total value of cover pool (capital of collaterals):	HUF 145.31 bn / EUR 464.91 mln	
• Issued covered bonds (nominal value):	HUF 130.39 bn / EUR 417.19 mln	
II.) Geographical distribution and type of cover assets, loan size, interest rate and currency risks		
• Assets types of ordinary collaterals:	100.0% retail loans	
• Property type ¹ :	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Flat	52.6%	47.2%
- Single family home	44.8%	40.1%
- Building land used for residential real estate	1.5%	1.3%
- Terraced house	0.6%	0.5%
- Others	0.5%	0.4%
• Other collaterals:	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Sovereign guarantee by Hungarian Government	-	0.1%
- Hungarian Government Bonds	-	10.4%
• Geographical concentration (see more details in the Annex):	100.0%	
- Hungary	100.0%	
• Weighted LTV ² :	60.03%	
• Loan concentration:	1.50%	
- TOP 20 loans	1.50%	
• Average loan value ³ :	HUF 4.99 mln (EUR 15,962)	
• Interest rate type ⁴ :	43.3%	
- Floating	43.3%	
- Fixed	56.7%	
• Re-pricing periods ⁴ :	41.7%	
- Between 0-1 year	41.7%	
- Between 1-5 years	34.3%	
- Above 5 years	24.0%	
• Currency concentration:	100.0%	
- 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)	13.4 years	
• Weighted average re-pricing period of cover assets (loans)	5.0 years	
• Weighted average remained maturity of covered bonds	4.42 years	
• Weighted average re-pricing period of covered bonds	4.37 years	
IV.) Percentage of loans more than 90 days past due		
• Percentage of loans more than 90 days past due	0.05%	
• Number of loans more than 90 days past due	14 loans	
• Value of loans more than 90 days past due	HUF 66.38 mln / EUR 0.21 mln	

¹ Based on capital included in cover pool

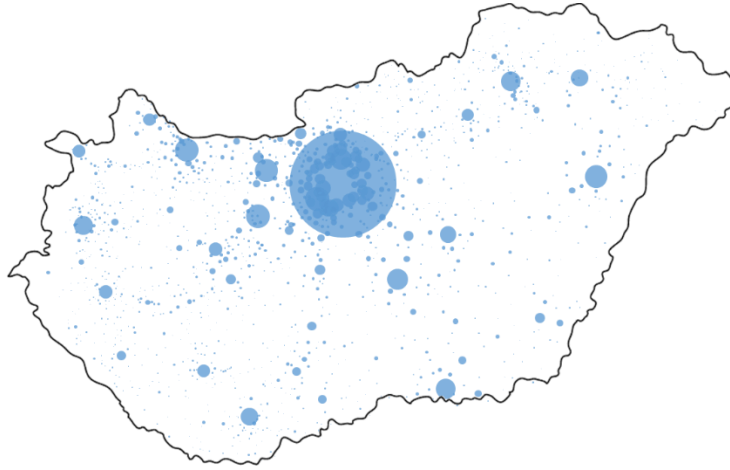
² Outstanding principal / Property risk value guarantee

³ Value of cover assets (loans) in cover pool

⁴ Interest rate features of cover assets (customer loans)

ANNEX

Geographical distribution of the cover assets as of 31 March, 2018:



Budapest, 31th March 2018

UniCredit Jelzálogbank Zrt.