

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 third quarter of 2016.

30 September 2016

| I.) Value of cover pool and outstanding covered bonds | | |
|---|-------------------------------|-------------------|
| • Total value of cover pool (capital of collaterals): | HUF 150.78 bn / EUR 487.7 mio | |
| • Issued covered bonds (nominal value): | HUF 114.39 bn / EUR 370.0 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 | 44.4% | 43.2% |
| - Single family home | 40.3% | 39.1% |
| - Commercial | 13.2% | 12.8% |
| - Building land used for residential real estate | 1.3% | 1.3% |
| - Others | 0.8% | 0.8% |
| • Other collaterals: | <i>Mortgage collaterals</i> | <i>Total pool</i> |
| - Sovereign guarantee by Hungarian Government | - | 0.1% |
| - Hungarian Government Bonds | - | 2.7% |
| • Geographical concentration: | | |
| - Hungary | 100% | |
| • Weighted LTV ² : | 63% | |
| • Loan concentration: | | |
| - TOP 20 loans | 14% | |
| • Average loan value ³ : | HUF 5.5 mio (EUR 17,790) | |
| • Interest rate type ⁴ : | | |
| - Floating | 88% | |
| - Fixed | 12% | |
| • Re-pricing periods ⁴ : | | |
| - Between 0-1 year | 51% | |
| - Between 1-5 years | 33% | |
| - Above 5 years | 16% | |
| • Currency concentration: | | |
| - HUF | 87% | |
| - EUR | 12% | |
| - CHF | 1% | |
| III.) Maturity structure of cover assets and covered bonds | | |
| • Weighted average remained maturity of cover assets (loans) | 11.9 year | |
| • Weighted average re-pricing period of cover assets (loans) | 3.8 year | |
| • Weighted average remained maturity of covered bonds | 2.9 year | |
| • Weighted average re-pricing period of covered bonds | 0.4 year | |
| 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 | 14 pieces of refinanced loans | |
| • Value of loans more than 90 days past due | HUF 253 mio (EUR 0.8 mio) | |

Budapest, 9th December 2016

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)