

## 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 2<sup>nd</sup> quarter of 2017.

30 June 2017

<b>I.) Value of cover pool and outstanding covered bonds</b>		
• Total value of cover pool (capital of collaterals):	HUF 139.06 bn / EUR 450.23 mln	
• Issued covered bonds (nominal value):	HUF 119.88 bn / EUR 388.13 mln	
<b>II.) Geographical distribution and type of cover assets, loan size, interest rate and currency risks</b>		
• Property type <sup>1</sup> :	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Flat	50.7%	50.5%
- Single family home	46.5%	46.4%
- Building land used for residential real estate	1.4%	1.4%
- 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	-	0.3%
- Hungarian Government Bonds	-	0.0%
• Geographical concentration:		
- Hungary	100.0%	
• Weighted LTV <sup>2</sup> :	58.4%	
• Loan concentration:		
- TOP 20 loans	1.60%	
• Average loan value <sup>3</sup> :	HUF 4.85 mln (EUR 15,709)	
• Interest rate type <sup>4</sup> :		
- Floating	83.8%	
- Fixed	16.2%	
• Re-pricing periods <sup>4</sup> :		
- Between 0-1 year	47.2%	
- Between 1-5 years	33.4%	
- Above 5 years	19.4%	
• Currency concentration:		
- HUF	100.0%	
- EUR	0.0%	
- CHF	0.0%	
<b>III.) Maturity structure of cover assets and covered bonds</b>		
• Weighted average remained maturity of cover assets (loans)	13.0 years	
• Weighted average re-pricing period of cover assets (loans)	6.8 years	
• Weighted average remained maturity of covered bonds	3.3 years	
• Weighted average re-pricing period of covered bonds	3.1 years	
<b>IV.) Percentage of loans more than 90 days past due</b>		
• Percentage of loans more than 90 days past due	0.12%	
• Number of loans more than 90 days past due	28 pieces	
• Value of loans more than 90 days past due	HUF 171.9 mln (EUR 0.56 mln)	

Budapest, 12<sup>th</sup> July 2017

**UniCredit Jelzálogbank Zrt.**

<sup>1</sup> Based on capital included in cover pool

<sup>2</sup> Outstanding principal / Property risk value guarantee

<sup>3</sup> Value of cover assets (loans) in cover pool

<sup>4</sup> Interest rate features of cover assets (customer loans)