

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 3rd quarter of 2017.

29 September 2017

I.) Value of cover pool and outstanding covered bonds		
• Total value of cover pool (capital of collaterals):	HUF 134.54 bn / EUR 432.28 mln	
• Issued covered bonds (nominal value):	HUF 114.69 bn / EUR 368.50 mln	
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	51.6%	51.4%
- Single family home	45.7%	45.7%
- Building land used for residential real estate	1.5%	1.5%
- Terraced house	0.5%	0.5%
- Others	0.7%	0.7%
• Other collaterals:	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Sovereign guarantee by Hungarian Government	-	0.2%
- Hungarian Government Bonds	-	0.0%
• Geographical concentration:		
- Hungary	100.0%	
• Weighted LTV ² :	57.6%	
• Loan concentration:		
- TOP 20 loans	0.99%	
• Average loan value ³ :	HUF 4.86 mln (EUR 15,605)	
• Interest rate type ⁴ :		
- Floating	52.5% ⁵	
- Fixed	47.5% ⁵	
• Re-pricing periods ⁴ :		
- Between 0-1 year	45.8%	
- Between 1-5 years	33.5%	
- Above 5 years	20.6%	
• 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)	13.0 years	
• Weighted average re-pricing period of cover assets (loans)	4.5 years ⁵	
• Weighted average remained maturity of covered bonds	3.3 years	
• Weighted average re-pricing period of covered bonds	3.1 years	
IV.) Percentage of loans more than 90 days past due		
• Percentage of loans more than 90 days past due	0.0%	
• Number of loans more than 90 days past due	0 loan	
• Value of loans more than 90 days past due	HUF 0 / EUR 0	

Budapest, 17th October 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)

⁵ Corrected on 01 Febr. 2018