

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 4th quarter of 2017.

31 December 2017

I.) Value of cover pool and outstanding covered bonds		
• Total value of cover pool (capital of collaterals):	HUF 135.39 bn / EUR 436.53 mln	
• Issued covered bonds (nominal value):	HUF 107.50 bn / EUR 346.60 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	52.5%	49.2%
- Single family home	45.0%	42.2%
- Building land used for residential real estate	1.5%	1.4%
- Terraced house	0.5%	0.5%
- Others	0.5%	0.5%
• Other collaterals:	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Sovereign guarantee by Hungarian Government	-	0.1%
- Hungarian Government Bonds	-	6.1%
• Geographical concentration (see more details in the Annex):	100.0%	
- Hungary	100.0%	
• Weighted LTV ² :	61.1%	
• Loan concentration:	1.44%	
- TOP 20 loans	1.44%	
• Average loan value ³ :	HUF 4.89 mln (EUR 15,774)	
• Interest rate type ⁴ :		
- Floating	43.6%	
- Fixed	56.4%	
• Re-pricing periods ⁴ :		
- Between 0-1 year	41.9%	
- Between 1-5 years	35.0%	
- Above 5 years	23.1%	
• 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)	13.2 years	
• Weighted average re-pricing period of cover assets (loans)	4.9 years	
• Weighted average remained maturity of covered bonds	3.2 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	0.03%	
• Number of loans more than 90 days past due	7 loans	
• Value of loans more than 90 days past due	HUF 38.04 mln / EUR 0.12 mln	

¹ Based on capital included in cover pool

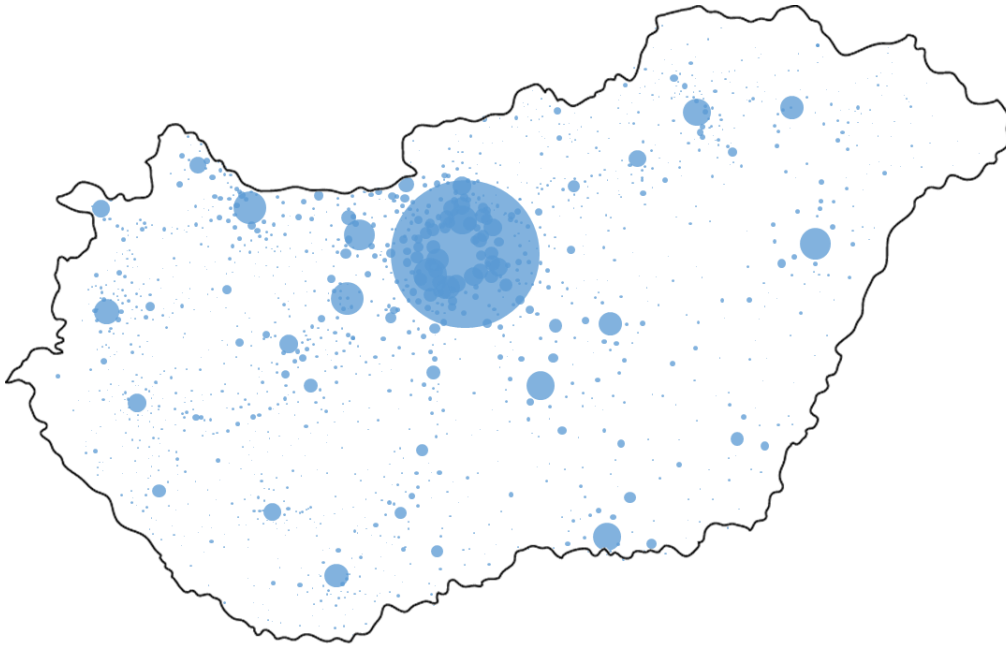
² Outstanding principal / Property risk value guarantee

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 December, 2017:



Budapest, 31th January 2018

UniCredit Jelzálogbank Zrt.