

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 2018.

28 September 2018

I.) Value of cover pool and outstanding covered bonds		
• Total value of cover pool (capital of collaterals):	HUF161.17 bn / EUR 497.77 mln	
• Issued covered bonds (nominal value):	HUF 141.24 bn / EUR 429.59 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	53.0%	43.2%
- Single family home	44.6%	36.5%
- Building land used for residential real estate	1.4%	1.2%
- Terraced house	0.5%	0.4%
- Others	0.4%	0.3%
• Other collaterals:	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Sovereign guarantee by Hungarian Government	-	0.1%
- Hungarian Government Bonds	-	18.1%
• Geographical concentration (see more details in the Annex):		
- Hungary	100.0%	
• Weighted LTV ² :	57.66%	
• Loan concentration:		
- TOP 20 loans	1.54%	
• Average loan value ³ :	HUF 5.07 mln (EUR 15 438)	
• Interest rate type ⁴ :		
- Floating	41.4%	
- Fixed	58.6%	
• Re-pricing periods ⁴ :		
- Between 0-1 year	40.1%	
- Between 1-5 years	33.7%	
- Above 5 years	26.2%	
• 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)	13.5 years	
• Weighted average re-pricing period of cover assets (loans)	5.3 years	
• Weighted average remained maturity of covered bonds	4.35 years	
• Weighted average re-pricing period of covered bonds	4.31 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 35.49 mln / EUR 0.11 mln	

¹ Based on capital included in cover pool

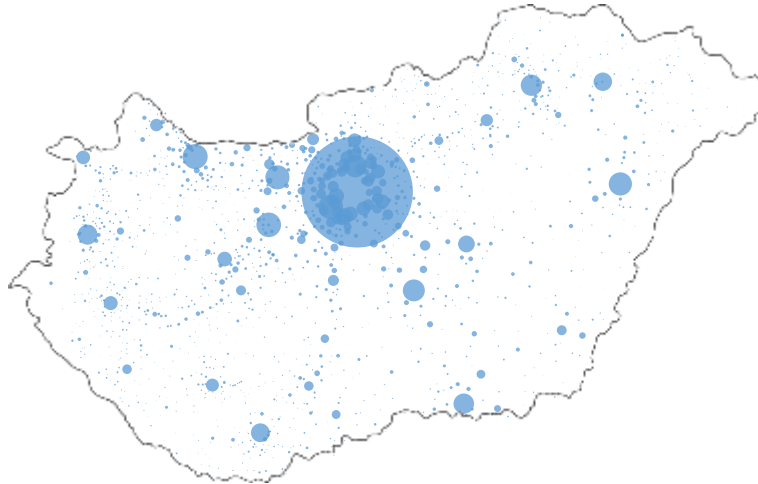
² Outstanding principal / Property risk value guarantee

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 28 September, 2018:



Budapest, 28th September, 2018

UniCredit Jelzálogbank Zrt.