

## 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 4<sup>th</sup> quarter of 2018.

**28 December 2018**

<b>I.) Value of cover pool and outstanding covered bonds</b>		
• Total value of cover pool (capital of collaterals):	HUF173.34 bn / EUR 539.13 mln	
• Issued covered bonds (nominal value):	HUF 154.56 bn / EUR 480.73 mln	
<b>II.) Geographical distribution and type of cover assets, loan size, interest rate and currency risks</b>		
• Assets types of ordinary collaterals:	96.2% retail, 3.8% corporate loans	
• Property type <sup>1</sup> :	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Flat	51,2%	42,5%
- Single family home	42,8%	35,6%
- Commercial property	3,8%	3,1%
- Terraced house	1,4%	1,1%
- Others	0,5%	0,4%
• Other collaterals:	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Sovereign guarantee by Hungarian Government	-	0.1%
- Hungarian Government Bonds	-	16.9%
• Geographical concentration (see more details in the Annex):		
- Hungary	100.0%	
• Weighted LTV <sup>2</sup> :	58.56%	
• Loan concentration:		
- TOP 20 loans	5.03%	
• Average loan value <sup>3</sup> :	HUF 5.56 mln (EUR 17 285)	
• Interest rate type <sup>4</sup> :		
- Floating	37.3%	
- Fixed	62.7%	
• Re-pricing periods <sup>4</sup> :		
- Between 0-1 year	40.1%	
- Between 1-5 years	31.8%	
- Above 5 years	28.1%	
• Currency concentration:		
- HUF	96.2%	
- EUR	3.8%	
- CHF	0.0%	
<b>III.) Maturity structure of cover assets and covered bonds</b>		
• Weighted average remained maturity of cover assets (loans)	13.6 years	
• Weighted average re-pricing period of cover assets (loans)	5.4 years	
• Weighted average remained maturity of covered bonds	4.77 years	
• Weighted average re-pricing period of covered bonds	4.75 years	
<b>IV.) Percentage of loans more than 90 days past due</b>		
• Percentage of loans more than 90 days past due	0.04%	
• Number of loans more than 90 days past due	15 loans	
• Value of loans more than 90 days past due	HUF 64.07 mln / EUR 0.20 mln	

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

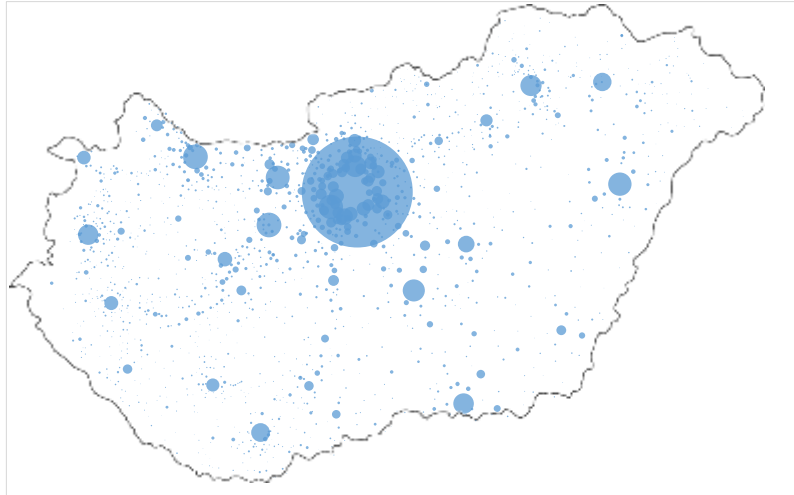
<sup>2</sup> Outstanding principal / Property risk value guarantee

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

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

**ANNEX**

Geographical distribution of the cover assets as of 28 December, 2018:



Budapest, 31<sup>st</sup> January, 2019

**UniCredit Jelzálogbank Zrt.**