

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 1st quarter of 2019.

29 March 2019

I.) Value of cover pool and outstanding covered bonds		
• Total value of cover pool (capital of collaterals):	HUF177.80 bn / EUR 554.27 mln	
• Issued covered bonds (nominal value):	HUF 154.57 bn / EUR 481.84 mln	
II.) Geographical distribution and type of cover assets, loan size, interest rate and currency risks		
• Assets types of ordinary collaterals:	96.4% retail, 3.6% corporate loans	
• Property type ¹ :	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Flat	51,4%	43,0%
- Single family home	42,7%	35,7%
- Commercial property	3,6%	3,0%
- Building Land	1,4%	1,1%
- Terraced house	0,5%	0,4%
- Others	0,3%	0,3%
• Other collaterals:	<i>Mortgage collaterals</i>	<i>Total pool</i>
- Sovereign guarantee by Hungarian Government	-	0.1%
- Hungarian Government Bonds	-	16.4%
• Geographical concentration (see more details in the Annex):		
- Hungary	100.0%	
• Weighted LTV ² :	54.52%	
• Loan concentration:		
- TOP 20 loans	4.66%	
• Average loan value ³ :	HUF 5.48 mln (EUR 17 093)	
• Interest rate type ⁴ :		
- Floating	36.4%	
- Fixed	63.6%	
• Re-pricing periods ⁴ :		
- Between 0-1 year	36.9%	
- Between 1-5 years	30.6%	
- Above 5 years	32.5%	
• Currency concentration:		
- HUF	96.4%	
- EUR	3.6%	
- CHF	0.0%	
III.) Maturity structure of cover assets and covered bonds		
• Weighted average remained maturity of cover assets (loans)	13.8 years	
• Weighted average re-pricing period of cover assets (loans)	5.8 years	
• Weighted average remained maturity of covered bonds	4.52 years	
• Weighted average re-pricing period of covered bonds	4.51 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	9 loans	
• Value of loans more than 90 days past due	HUF 64.07 mln / EUR 0.20 mln	

¹ Based on capital included in cover pool

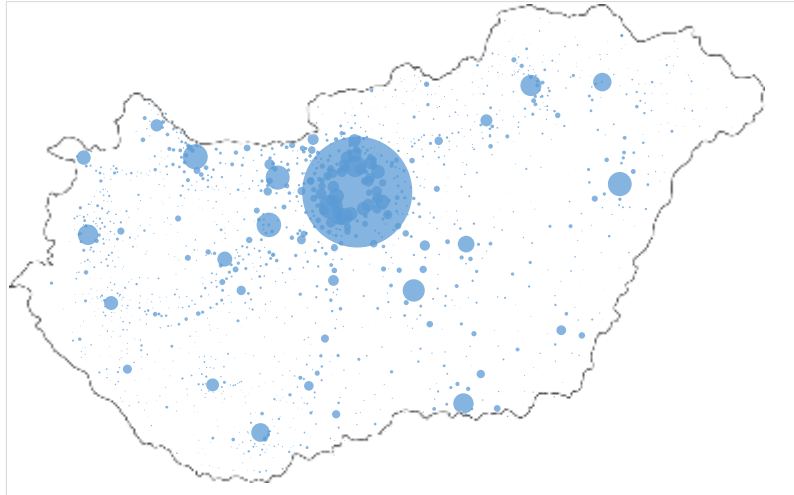
² Outstanding principal / Property risk value guarantee

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 29 March, 2019:



Budapest, 16th May, 2019

UniCredit Jelzálogbank Zrt.