

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 2019.

30 September 2019

| I.) Value of cover pool and outstanding covered bonds | | |
|---|------------------------------------|-------------------|
| • Total value of cover pool (capital of collaterals): | HUF189.08 bn / EUR 584.41 mln | |
| • Issued covered bonds (nominal value): | HUF 155.77 bn / EUR 465.49 mln | |
| II.) Geographical distribution and type of cover assets, loan size, interest rate and currency risks | | |
| • Assets types of ordinary collaterals: | 96.5% retail, 3.5% corporate loans | |
| • Property type ¹ : | <i>Mortgage collaterals</i> | <i>Total pool</i> |
| - Flat | 51.8% | 46.2% |
| - Single family home | 42.6% | 38.0% |
| - Commercial property | 3.5% | 3.1% |
| - Building Land | 1.3% | 1.2% |
| - 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 | - | 10.7% |
| • Geographical concentration (see more details in the Annex): | | |
| - Hungary | 100.0% | |
| • Weighted LTV ² : | 54.55% | |
| • Loan concentration: | | |
| - TOP 20 loans | 4.85% | |
| • Average loan value ³ : | HUF 5.82 mln (EUR 17 992) | |
| • Interest rate type ⁴ : | | |
| - Floating | 30.8% | |
| - Fixed | 69.2% | |
| • Re-pricing periods ⁴ : | | |
| - Between 0-1 year | 32.2% | |
| - Between 1-5 years | 27.7% | |
| - Above 5 years | 40.1% | |
| • Currency concentration: | | |
| - HUF | 96.5% | |
| - EUR | 3.5% | |
| - CHF | 0.0% | |
| III.) Maturity structure of cover assets and covered bonds | | |
| • Weighted average remained maturity of cover assets (loans) | 14.91 years | |
| • Weighted average re-pricing period of cover assets (loans) | 6.4 years | |
| • Weighted average remained maturity of covered bonds | 4.28 years | |
| • Weighted average re-pricing period of covered bonds | 4.28 years | |
| IV.) Percentage of loans more than 90 days past due | | |
| • Percentage of loans more than 90 days past due | 0.05% | |
| • Number of loans more than 90 days past due | 17 loans | |
| • Value of loans more than 90 days past due | HUF 88.68 mln / EUR 0.27 mln | |

¹ Based on capital included in cover pool

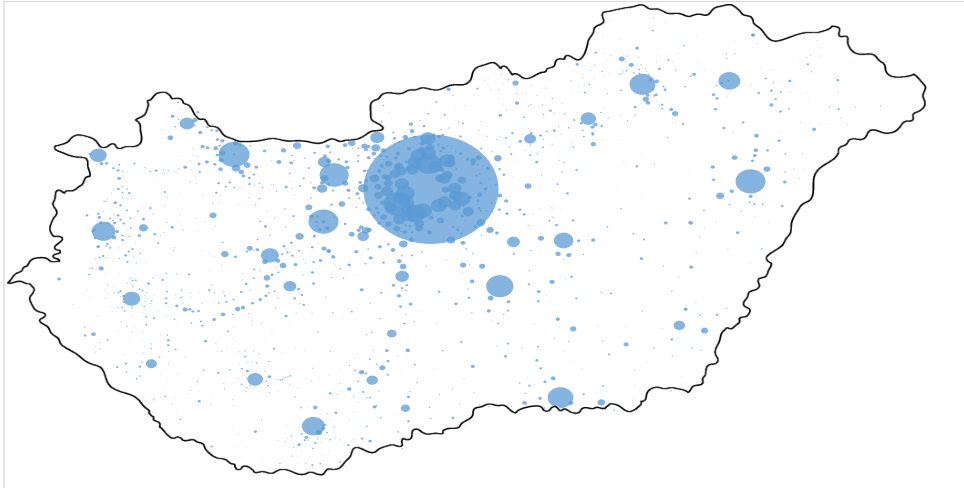
² Outstanding principal / Property risk value guarantee

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 30 September, 2019:



Budapest, 21st November, 2019

UniCredit Jelzálogbank Zrt.