06 June 2013

UNICREDIT JELZÁLOGBANK ZRT.

Public placement of the UCJBF 2018/A Mortgage Bond with an aggregate nominal value of HUF max. 50 million, registered type, dematerialized, fixed coupon

in the framework of the HUF 50 billion Mortgage Bond and Unsecured Bond Issue Program for 2013-2014

Present document is the Final Terms of the Mortgage Bonds above. Terms below were defined in the Base Prospectus, dated on 12th February 2013. Present Final Terms are to be read together with the Base Prospectus concerning Mortgage Bonds and Unsecured Bonds listed on the Budapest Stock Exchange.

(1)	Issuer:	UNICREDIT JELZÁLOGBANK ZRT. 1054 Budapest, Szabadság tér. 5-6.
(2)	(i) Series:	UCJBF 2018/A
	(ii) Tranche Number:	002
(3)	Issue Currency:	HUF
(4)	Aggregate Nominal Value: UCJBF 2018/A-002	Max. HUF 50.000.000
(5)	Minimal Issue Price:	Not Applicable
(6)	Number of Mortgage Bonds / Nominal Value: UCJBF 2018/A-002	Max. 5.000 pieces / HUF 10.000
(7)	(i) Issue Date: UCJBF 2018/A-002	12 June 2013
	(ii) Interest Commencement Date: UCJBF 2018/A-002	14 June 2013
	(iii) Settlement Date: UCJBF 2018/A-002	14 June 2013
	(iv) Value Date: UCJBF 2018/A-002	14 June 2013
(8)	Maturity Date:	14 March 2018.
(9)	Remaining maturity:	14. June 2013. – 14 March 2018.
(10)	Interest Basis:	Fixed Rate 6,75% (EHM is not applicable)

(11)	Basis of Redemption/Redemption at maturity:	Nominal Value
(12)	Type of Issue:	Public placement
(13)	Listing on the Budapest Stock Exchange:	The Issuer requests the listing of Mortgage Bonds on the Budapest Stock Exchange (Andrássy út 93., Budapest 1062).
(14)	Mode of Issue:	Auction
	Place of Issue:	Hungary
(15)	Contributors:	
	(ii) Lead Manager, Stock Introductor, Paying Agent:	UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.)

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

(16)	**Provisions relating to Fixed Rate Mortgage Bonds**	Applicable
	(i) Business Day Convention:	Following Business Day Convention
	(ii) Interest Payment Date(s):	14 March 2014, 14 March 2015, 14 March 2016, 14 March 2017, 14 March 2018
	(iii) Party responsible for calculating the Rate(s) of Interest and Interest Amount(s):	UniCredit Bank Hungary Zrt., as Paying Agent
	(iv) Rate of Interest:	6,75%, Fixed Rate The coupon payment is 0,00% on 14th June 2013
	(v) Accrued Interest:	The accrued interest is 1.7014% on 14th of June 2013, that is HUF 170.14 for each HUF 10.000 Mortgage Bond
	(vi) Day Count Fraction:	Actual/Actual (calculation method being in effect applied by ÁKK)
	(vii) Other method of calculating Interest for Fixed Rate Mortgage Bonds:	Not Applicable
(17)	**Provisions relating to Floating Rate Mortgage Bonds**	Not Applicable
(18)	**Provisions relating to Zero Coupon Mortgage Bonds**	Not Applicable
(19)	**Provisions relating to Indexed linked Mortgage Bonds**	Not Applicable

PROVISIONS RELATING TO REDEMPTION

(20)	**Issuer Call before maturity:**	Not allowed
(21)	**Investor Put before maturity:**	Not allowed
(22)	**Redemption Value of Mortgage Bonds at maturity:**	Nominal Value of Mortgage Bonds
(23)	**Early Redemption Amount and Date:**	Not Applicable

GENERAL CONDITIONS RELATING TO MORTGAGE BONDS

(24)	Type of Mortgage Bonds:	Registered type Mortgage Bonds
(25)	Form of Mortgage Bonds:	Dematerialised Mortgage Bonds, and the Document summarising the conditions of these
(26)	Other provisions or special conditions:	Not Applicable
(27)	Re-purchase	According to Mortgage Bank Act Mortgage Bonds repurchased by the Issuer cannot be placed again.

DISTRIBUTION

(28)	Mode of distribution:	Auction
(29)	Guarantor:	Not Applicable
(30)	Mode and place of auction:	UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér. 5-6.) Tel.: 428-8540
	(i) Time of auction:	12 June 2013
	(ii) Places of market making:	UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) Tel.: 428-8540
	(iii) Maximal Issue Yield:	Not Applicable
	(iv) Minimal Issue Price / Issue Price:	Not Applicable
	(v) Issue Yield:	Not Applicable
	(vi) Upper Limit:	Issuer does not accept bids over maximum amount.
	(vii) Place and mode of announcement:	The Issuer shall publish all announcements (Public Offerings, Final Terms, Result of the Auction, etc.) and the Base Prospectus on the homepages of the Issuer (www.jelzalogbank.hu), the Lead Manager (www.unicreditbank.hu), the Budapest Stock Exchange (www.bet.hu) and the Hungarian Financial Supervisory Authority (www.kozzetetelek.hu).
(31)	Selling restrictions:	Followings are allowed to participate at the auctions of Mortgage Bonds: resident private individuals, non-resident private individuals with restrictions determined in the Base Prospectus, legal entities and corporations without legal personality.

OPERATIONAL CONDITIONS

(32)	Separated deposit account number of the Issuer:	The bidder pays in to the security account kept at UniCredit Bank Hungary Zrt.
(33)	Places of payment:	UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.)
(34)	(i) The number and date of the license granted by the Hungarian Financial Supervisory Authority to the issue:	H-KE-III-94/2013. (25. February 2013.)
	(ii) The resolution of the Issuer about the approval of the issue	Board Decision No. 26/2012. (25. October 2012)
	(iii) The resolution of the Issuer about the listing on the Budapest Stock Exchange:	Board Decision No. 26/2012. (25. October 2012)
	(iv) The number and date of the licences granted by the Hungarian Financial Supervisory Authority to the Amendment No. 1 to the Base Prospectus:	H-KE-III-247/2013. (2013.04.29.)
	(v) The number and date of the licences granted by the Hungarian Financial Supervisory Authority to the Amendment No. 2 to the Base Prospectus:	H-KE-III-390/2013. (2013.06.06)
(35)	ISIN:	HU0000652748
(36)	Series number:	UCJBF 2018/A-002
(37)	Credit of Mortgage Bonds:	On security account
(38)	Central Clearing House and Depository:	KELER Zrt. (1075 Budapest, Asbóth u. 9-11.)
(39)	Issue costs paid by:	All costs - expectedly not exceeding HUF 10 million during the whole tenor of the Mortgage Bond - of issue are paid by UniCredit Jelzálogbank Zrt.
(40)	Fees and cost accounted by Lead manager / Dealer and paid by investors	Not applicable

GENERAL INFORMATION

(41)	Rating	Not applicable
(42)	Interest of natural and legal persons involved in the issues	Except any fees payable to the Lead Manager, so far as the Issuer aware, no person involved in the issue of the Mortgage Bond has an interest material to the offer.
(43)	Expected net income obtained from the auction:	Function of the net auction price
	Expected net cost of the issue:	Not exceeds the 1% of the nominal value of the issued tranche
(44)	Applicable law	Hungarian law
(45)	Other dealer(s):	Not applicable
(46)	Distribution period in case of other dealers	Not applicable
(47)	Conditions set by the Issuer in line with the Directive on prospectus (Article 3.4) and the Decree on Prospectus	
(48)	Other:	EHM: 6,75%

Issuer:

UNICREDIT JELZÁLOGBANK ZRT.

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Lead Manager

UNICREDIT BANK HUNGARY ZRT.

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