

General information

Issuer	Takarék Mortgage Bank Co. Plc.
Reporting date	30 September 2018
Overview data	
	HUFm
Cover Pool Size	237 455
Cover Pool Size [NPV]	250 953
WA loan balance	3,92
Number of loans (pcs)	52 707
Outstanding Covered Bonds	199 127
Outstanding Covered Bonds [NPV]	209 490
Ratio of claims from retail mortgage loans and ordinary collaterals	95,90%

Legal framework
UCITS Compliance
CRR Compliance
Act on Mortgage Banks and Mortgage Bonds

Rating (as of reporting date)	Moody's	Outlook
Covered bond rating	Baa1	
Issuer rating	B1	Stable
Counterparty risk (CR)	Ba3	

Further information: www.takarek.hu

Outstanding mortgage covered bonds

ISIN	Ticker	Original currency		Denomination	Issue date	Maturity	Coupon	Fix/FRN
		(million)	In HUF (million)					
HU0000652862	FJ18NV01	5 154	5 154	HUF	2015.09.16	2018.10.24	3M BUBOR+45bps	Floating rate
HU0000650890	FJ19ZF01	12 625	12 625	HUF	2004.04.06	2019.04.08	9,75%	Fixed rate
HU0000652904	FJ19NF01	5	1 619	EUR	2016.09.09	2019.09.09	1,25%	Fixed rate
HU0000652953	FJ20NV02	17 100	17 100	HUF	2017.02.08	2020.01.10	6M BUBOR+65bps	Floating rate
HU0000652839	FJ20ZF01	3 824	3 824	HUF	2015.01.14	2020.01.14	4,00%	Fixed rate
HU0000652763	FJ20NF01	25 630	25 630	HUF	2013.04.10	2020.04.10	8,15%	Fixed rate
HU0000653043	FJ20NF02	4 150	4 150	HUF	2017.05.12	2020.05.12	1,00%	Fixed rate
HU0000653027	FJ20NV03	5 300	5 300	HUF	2017.05.12	2020.05.12	3M BUBOR+20bps	Floating rate
HU0000653035	FJ20NV04	10 800	10 800	HUF	2017.05.12	2020.05.12	1Y BUBOR+20bps	Floating rate
HU0000652847	FJ20NV01	1 408	1 408	HUF	2015.03.11	2020.06.11	3M BUBOR+60bps	Floating rate
HU0000652870	FJ21NV01	6 723	6 723	HUF	2016.02.19	2021.04.19	6M BUBOR+60bps	Floating rate
HU0000652813	FJ21NF01	20 906	20 906	HUF	2014.01.10	2021.07.09	8,00%	Fixed rate
HU0000653019	FJ22NV01	3 930	3 930	HUF	2017.03.29	2022.01.05	3M BUBOR+70bps	Floating rate
HU0000651831	FJ22ZF01	20	6 476	EUR	2007.03.22	2022.03.22	4,50%	Fixed rate
HU0000652946	FJ22NF01	4 899	4 899	HUF	2017.01.25	2022.06.24	2,50%	Fixed rate
HU0000653076	FJ23NF01	18 450	18 450	HUF	2018.03.07	2023.01.10	1,45%	Fixed rate
HU0000653134	FJ23NF02	28 084	28 084	HUF	2018.03.28	2023.07.07	1,60%	Fixed rate
HU0000652888	FJ26NF01	5 650	5 650	HUF	2016.04.14	2026.04.14	3,75%	Fixed rate
HU0000653142	FJ28NF01	16 400	16 400	HUF	2018.03.28	2028.10.22	2,60%	Fixed rate
Total			199 127					

Covered Bond maturity profile (HUFm)	2018	2 019	2 020	2 021	2 022	2 023	2 026	2 028
Total	5 154	14 244	68 212	27 629	15 305	46 534	5 650	16 400

Maturity structure of covered bonds (HUFm)	Nominal	%
0 < 1	19 398	9,7
≥ 1 - < 2	68 212	34,3
≥ 2 - < 3	27 629	13,9
≥ 3 - < 4	15 305	7,7
≥ 4 - < 5	46 534	23,4
≥ 5 - < 10	5 650	2,8
≥ 10	16 400	8,2
Total	199 127	100,0

Covered bonds by currency (HUFm)	Nominal	%
HUF	191 032	95,9
EUR	8 094	4,1
Total	199 127	1,0

Covered bonds by interest rate (HUFm)	Nominal	%
Fixed rate	148 712	74,7
Floating rate	50 415	25,3
Total	199 127	100,0

Cover pool

Cover pool assets (HUFm)	Volume	%
Total loan balance	206 744	88,4
Substitute assets	27 210	11,6
Total	233 955	100,0

Cover pool assets by interest rate type (HUFm)	Volume	%
Fixed rate	96 174	40,5%
Floating	141 281	59,5%
Total	237 455	100,0

Cover pool assets by currency (HUFm)	Volume	%
HUF	229 478	96,6%
EUR	7 875	3,3%
CHF	102	0,0%
Total	237 455	100,0

Loans in arrears (HUFm)	Volume	%
< 2 months	3 207	90,8
≥ 2 months - < 6 months	318	9,0
≥ 6 months - < 12 months	7	0,2
> 12 months	1	0,0
Loans in foreclosure procedure	0	0,0
Total	3 533	100,0

Maturity structure of cover pool assets (HUFm)	Volume	%
0 < 1	49 354	20,8
≥ 1 - < 2	19 348	8,1
≥ 2 - < 3	19 510	8,2
≥ 3 - < 4	19 483	8,2
≥ 4 - < 5	18 004	7,6
≥ 5 - < 10	59 390	25,0
≥ 10	52 366	22,1
Total	237 455	100,0

Loans by regional distribution (HUFm)	Volume	%
Budapest	67 770	32,8
Pest	42 281	20,5
Győr-Moson-Sopron	13 292	6,4
Csongrád	8 016	3,9
Fejér	7 386	3,6
Hajdú-Bihar	6 025	2,9
Komárom-Esztergom	5 943	2,9
Bács-Kiskun	5 653	2,7
Vas	5 633	2,7
Veszprém	5 551	2,7
Szabolcs-Szatmár-Bereg	5 071	2,5
Borsod-Abaúj-Zemplén	4 670	2,3
Somogy	4 517	2,2
Heves	4 374	2,1
Baranya	4 262	2,1
Zala	3 372	1,6
Jász-Nagykun-Szolnok	3 333	1,6
Békés	3 253	1,6
Nógrád	2 499	1,2
na.	1 938	0,9
Tolna	1 905	0,9
Total	206 744	100,0

Substitute assets (HUFm)	Nominal	%
Type		
Exposures to/guaranteed by governments or quasi governments	27 210	88,6
other	3 500	11,4
Country		
Hungary	30 710	100,0

Exchange rate information: official MNB fixings as of September 28, 2018
 EUR/HUF 323,78 CHF/HUF 285,23