

## General information

<b>Issuer</b>	Takarék Mortgage Bank Co. Plc.
<b>Reporting date</b>	31 December 2018
<b>Overview data</b>	
	HUFm
Cover Pool Size	258 765
Cover Pool Size [NPV]	275 626
WA loan balance	4,23
Number of loans (pcs)	52 641
Outstanding Covered Bonds	222 451
Outstanding Covered Bonds [NPV]	239 421
Ratio of claims from retail mortgage loans and ordinary collaterals	96,50%

<b>Legal framework</b>
<a href="#">UCITS Compliance</a>
<a href="#">CRR Compliance</a>
<a href="#">Act on Mortgage Banks and Mortgage Bonds</a>

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

Further information: [www.takarek.hu](http://www.takarek.hu)

## Outstanding mortgage covered bonds

ISIN	Ticker	Original currency		Denomination	Issue date	Maturity	Coupon	Fix/FRN
		(million)	In HUF (million)					
HU0000650890	FJ19ZF01	12 625	12 625	HUF	2004.04.06	2019.04.08	9,75%	Fixed rate
HU0000652904	FJ19NF01	5	1 608	EUR	2016.09.09	2019.09.09	1,25%	Fixed rate
HU0000652953	FJ20NV02	942	942	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	624	624	HUF	2017.05.12	2020.05.12	1,00%	Fixed rate
HU0000653027	FJ20NV03	600	600	HUF	2017.05.12	2020.05.12	3M BUBOR+20bps	Floating rate
HU0000653035	FJ20NV04	630	630	HUF	2017.05.12	2020.05.12	1Y BUBOR+20bps	Floating rate
HU0000652847	FJ20NV01	807	807	HUF	2015.03.11	2020.06.11	3M BUBOR+60bps	Floating rate
HU0000652870	FJ21NV01	3 163	3 163	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	6 430	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	38 450	38 450	HUF	2018.03.07	2023.01.10	1,45%	Fixed rate
HU0000653134	FJ23NF02	28 584	28 584	HUF	2018.03.28	2023.07.07	1,60%	Fixed rate
HU0000653217	TJ24NF01	34 000	34 000	HUF	2018.11.28	2024.06.26	3,00%	Fixed rate
HU0000652888	FJ26NF01	5 650	5 650	HUF	2016.04.14	2026.04.14	3,75%	Fixed rate
HU0000653142	FJ28NF01	29 150	29 150	HUF	2018.03.28	2028.10.22	2,60%	Fixed rate
<b>Total</b>			<b>222 451</b>					

<b>Covered Bond maturity profile (HUFm)</b>	<b>2 019</b>	<b>2 020</b>	<b>2 021</b>	<b>2 022</b>	<b>2 023</b>	<b>2 024</b>	<b>2 026</b>	<b>2 028</b>
Total	14 233	33 056	24 069	15 259	67 034	34 000	5 650	29 150

<b>Maturity structure of covered bonds (HUFm)</b>	Nominal	%
0 < 1	14 233	6,4
≥ 1 - < 2	33 056	14,9
≥ 2 - < 3	24 069	10,8
≥ 3 - < 4	15 259	6,9
≥ 4 - < 5	67 034	30,1
≥ 5 - < 10	68 800	30,9
≥ 10	0	0,0
<b>Total</b>	<b>222 451</b>	<b>100,0</b>

<b>Covered bonds by currency (HUFm)</b>	Nominal	%
HUF	214 413	96,4
EUR	8 038	3,6
<b>Total</b>	<b>222 451</b>	<b>1,0</b>

<b>Covered bonds by interest rate (HUFm)</b>	Nominal	%
Fixed rate	212 379	95,5
Floating rate	10 072	4,5
<b>Total</b>	<b>222 451</b>	<b>100,0</b>

## Cover pool

<b>Cover pool assets (HUFm)</b>	Volume	%
Total loan balance	222 731	86,1
Substitute assets	36 034	13,9
<b>Total</b>	<b>258 765</b>	<b>100,0</b>

<b>Cover pool assets by interest rate type (HUFm)</b>	Volume	%
Fixed rate	104 538	40,4%
Floating	154 227	59,6%
<b>Total</b>	<b>258 765</b>	<b>100,0</b>

<b>Cover pool assets by currency (HUFm)</b>	Volume	%
HUF	251 464	97,2%
EUR	7 204	2,8%
CHF	97	0,0%
<b>Total</b>	<b>258 765</b>	<b>100,0</b>

<b>Loans in arrears (HUFm)</b>	Volume	%
< 2 months	2 807	90,4
≥ 2 months - < 6 months	277	8,9
≥ 6 months - < 12 months	20	0,7
> 12 months	0	0,0
Loans in foreclosure procedure	0	0,0
<b>Total</b>	<b>3 105</b>	<b>100,0</b>

<b>Maturity structure of cover pool assets (HUFm)</b>	Volume	%
0 < 1	54 853	21,2
≥ 1 - < 2	20 027	7,7
≥ 2 - < 3	20 349	7,9
≥ 3 - < 4	20 106	7,8
≥ 4 - < 5	18 190	7,0
≥ 5 - < 10	63 118	24,4
≥ 10	62 122	24,0
<b>Total</b>	<b>258 765</b>	<b>100,0</b>

<b>Loans by regional distribution (HUFm)</b>	Volume	%
Budapest	75 159	33,7
Pest	45 850	20,6
Győr-Moson-Sopron	14 984	6,7
Csongrád	8 271	3,7
Fejér	7 954	3,6
Hajdú-Bihar	6 464	2,9
Komárom-Esztergom	6 341	2,8
Vas	6 033	2,7
Veszprém	5 868	2,6
Bács-Kiskun	5 781	2,6
Szabolcs-Szatmár-Bereg	5 217	2,3
Borsod-Abaúj-Zemplén	4 726	2,1
Somogy	4 603	2,1
Heves	4 490	2,0
Baranya	4 442	2,0
Zala	3 503	1,6
Jász-Nagykun-Szolnok	3 425	1,5
Békés	3 313	1,5
Nógrád	2 466	1,1
na.	1 993	0,9
No data_Hungary	1 849	0,8
<b>Total</b>	<b>222 731</b>	<b>100,0</b>

<b>Substitute assets (HUFm)</b>	Nominal	%
Type		
Exposures to/guaranteed by governments or quasi governments	32 534	91,1
other	3 500	8,9
Country		
Hungary	36 034	100,0

Exchange rate information: official MNB fixings as of December 31, 2018  
 EUR/HUF 321,51 CHF/HUF 285,16