

General information

Issuer	FHB Mortgage Bank Co. Plc.
Reporting date	30 June 2017
Overview data	
	HUFm
Cover Pool Size	206 374
Cover Pool Size [NPV]	228 136
WA loan balance	3,25
Number of loans (pcs)	57 373
Outstanding Covered Bonds	174 235
Outstanding Covered Bonds [NPV]	194 739
Ratio of claims from retail mortgage loans and ordinary collaterals*	94,10%

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

Rating	Moody's	Outlook
Covered bond rating	Baa1	
Issuer rating	B1	Stable
Counterparty risk (CR)	Ba2(cr)	

Further information: www.fhb.hu

Outstanding mortgage covered bonds

ISIN	Ticker	Original currency		Denomination	Issue date	Maturity	Coupon	Fix/FRN
		(million)	In HUF (million)					
HU0000652730	FJ17NF02	13 586	13 586	HUF	2013.07.19	2017.12.14	8,75%	Fixed rate
HU0000652755	FJ18NF01	8,9	2 755	EUR	2013.03.13	2018.03.13	6,25%	Fixed rate
HU0000652896	FJ18NV02	17 412,0	17 412	HUF	2016.10.08	2018.03.30	0,55%	Floating rate
HU0000652862	FJ18NV01	14 211,0	14 211	HUF	2015.09.16	2018.10.24	0,61%	Floating rate
HU0000650890	FJ19ZF01	12 625,0	12 625	HUF	2004.04.06	2019.04.08	9,75%	Fixed rate
HU0000652904	FJ19NF01	5,0	1 544	EUR	2016.09.09	2019.09.09	1,25%	Fixed rate
HU0000652953	FJ20NV02	17 100,0	17 100	HUF	2017.02.08	2020.01.10	0,93%	Floating rate
HU0000652839	FJ20ZF01	3 824,1	3 824	HUF	2015.02.19	2020.01.14	4,00%	Fixed rate
HU0000652763	FJ20NF01	25 629,6	25 630	HUF	2014.09.09	2020.04.10	8,15%	Fixed rate
HU0000653027	FJ20NV03	4 900,0	4 900	HUF	2017.05.30	2020.05.12	0,36%	Floating rate
HU0000653035	FJ20NV04	1 500,0	1 500	HUF	2017.05.30	2020.05.12	0,52%	Floating rate
HU0000653043	FJ20NF02	1 950,0	1 950	HUF	2017.05.12	2020.05.12	1,00%	Fixed rate
HU0000652847	FJ20NV01	3 604,3	3 604	HUF	2015.05.21	2020.06.11	0,75%	Floating rate
HU0000652870	FJ21NV01	15 000,0	15 000	HUF	2016.02.17	2021.04.19	0,84%	Floating rate
HU0000652813	FJ21NF01	19 705,9	19 706	HUF	2015.04.21	2021.07.09	8,00%	Fixed rate
HU0000653019	FJ22NV01	3 930,0	3 930	HUF	2017.03.29	2022.01.05	0,85%	Floating rate
HU0000651831	FJ22ZF01	20,0	6 177	EUR	2007.03.22	2022.03.22	4,50%	Fixed rate
HU0000652946	FJ22NF01	3 130,0	3 130	HUF	2017.03.18	2022.06.24	2,50%	Fixed rate
HU0000652888	FJ26NF01	5 650,0	5 650	HUF	2016.04.14	2026.04.14	3,75%	Fixed rate
Total			174 235					

Covered Bond maturity profile (HUFm)	2017	2018	2019	2020	2021	2022	2026
Total	13 586	34 378	14 169	58 508	34 706	13 237	5 650

Maturity structure of covered bonds (HUFm)	Nominal	%
0 < 1	33 754	19,4
≥ 1 - < 2	26 836	15,4
≥ 2 - < 3	60 052	34,5
≥ 3 - < 4	15 000	8,6
≥ 4 - < 5	32 943	18,9
≥ 5 - < 10	5 650	3,2
≥ 10	0	0,0
Total	174 235	100,0

Covered bonds by currency (HUFm)	Nominal	%
HUF	163 758	94,0
EUR	10 477	6,0
Total	174 235	1,0

Covered bonds by interest rate (HUFm)	Nominal	%
Fixed rate	96 578	55,4
Floating rate	77 657	44,6
Total	174 235	100,0

Cover pool

Cover pool assets (HUFm)	Volume	%
Total loan balance	186 649	90,4
Substitute assets	19 725	9,6
Total	206 374	100,0

Cover pool assets by interest rate type (HUFm)	Volume	%
Floating rate	122 138	59,2
Fixed rate	84 236	40,8
Total	206 374	100,0

Cover pool assets by currency (HUFm)	Volume	%
HUF	194 993	94,5
EUR	10 912	5,3
CHF	469	0,2
Total	206 374	100,0

Loans in arrears (HUFm)	Volume	%
<2 months	184 398	98,8
≥2 months - <6 months	585	0,3
≥6 months - <12 months	533	0,3
>12 months	1 134	0,6
Loans in foreclosure procedure	0	0,0
Total	186 649	100,0

Maturity structure of cover pool assets (HUFm)	Volume	%
0 < 1	47 973	23,2
≥ 1 - < 2	27 142	13,2
≥ 2 - < 3	23 498	11,4
≥ 3 - < 4	20 863	10,1
≥ 4 - < 5	18 524	9,0
≥ 5 - < 10	49 154	23,8
≥ 10	19 221	9,3
Total	206 374	100,0

Loans by regional distribution (HUFm)	Volume	%
Budapest	55 138	29,5
Bács-Kiskun	5 419	2,9
Baranya	4 227	2,3
Békés	3 623	1,9
Borsod-Abaúj-Zemplén	4 741	2,5
Csongrád	8 196	4,4
Fejér	6 630	3,6
Győr-Moson-Sopron	10 342	5,5
Hajdú-Bihar	8 629	4,6
Heves	4 245	2,3
Jász-Nagykun-Szolnok	3 435	1,8
Komárom-Esztergom	5 893	3,2
Nógrád	2 798	1,5
Pest	36 234	19,4
Somogy	4 313	2,3
Szabolcs-Szatmár-Bereg	5 710	3,1
Tolna	1 940	1,0
Vas	5 247	2,8
Veszprém	4 707	2,5
Zala	2 649	1,4
No data Hungary	2 535	1,4
Total	186 649	100,0

Substitute assets (HUFm)	Nominal	%
Type		
	<i>Exposures to/guaranteed by governments or quasi governments</i>	19 725 100,0
Country	Hungary	19 725 100,0

Exchange rate information: official MNB fixings as of June 30, 2017

EUR/HUF 308,87

CHF/HUF 282,57

*2017.12.31. data (based on official MNB currency rates as of December 29, 2017)