

General information

Issuer	FHB Mortgage Bank Co. Plc.
Reporting date	31 December 2017
Overview data	
	HUFm
Cover Pool Size	220 885
Cover Pool Size [NPV]	240 056
WA loan balance	3,53
Number of loans (pcs)	56 112
Outstanding Covered Bonds	176 693
Outstanding Covered Bonds [NPV]	195 765
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.takarek.hu
Outstanding mortgage covered bonds

ISIN	Ticker	Original currency		Denomination	Issue date	Maturity	Coupon	Fix/FRN
		(million)	In HUF (million)					
HU0000652755	FJ18NF01	6,9	2 155	EUR	2013.03.13	2018.03.13	6,25%	Fixed rate
HU0000652896	FJ18NV02	10 052,0	10 052	HUF	2016.10.08	2018.03.30	0,43%	Floating rate
HU0000652862	FJ18NV01	14 211,0	14 211	HUF	2015.09.16	2018.10.24	0,48%	Floating rate
HU0000650890	FJ19ZF01	12 625,0	12 625	HUF	2004.04.06	2019.04.08	9,75%	Fixed rate
HU0000652904	FJ19NF01	5,0	1 551	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	0,73%	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	17 800,0	17 800	HUF	2017.07.10	2020.05.12	0,23%	Floating rate
HU0000653035	FJ20NV04	10 800,0	10 800	HUF	2017.07.10	2020.05.12	0,52%	Floating rate
HU0000653043	FJ20NF02	4 150,0	4 150	HUF	2017.07.01	2020.05.12	1,00%	Fixed rate
HU0000652847	FJ20NV01	1 408,1	1 408	HUF	2015.05.21	2020.06.11	0,63%	Floating rate
HU0000652870	FJ21NV01	15 000,0	15 000	HUF	2016.02.17	2021.04.19	0,67%	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	0,74%	Floating rate
HU0000651831	FJ22ZF01	20,0	6 203	EUR	2007.03.22	2022.03.22	4,50%	Fixed rate
HU0000652946	FJ22NF01	4 899,0	4 899	HUF	2017.06.16	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			176 693					

Covered Bond maturity profile (HUFm)	2 018	2 019	2 020	2 021	2 022	2 026
Total	26 418	14 176	80 712	34 706	15 032	5 650

Maturity structure of covered bonds (HUFm)	Nominal	%
0 < 1	26 418	15,0
≥ 1 - < 2	14 176	8,0
≥ 2 - < 3	80 712	45,7
≥ 3 - < 4	34 706	19,6
≥ 4 - < 5	15 032	8,5
≥ 5 - < 10	5 650	3,2
≥ 10	0	0,0
Total	176 693	100,0

Covered bonds by currency (HUFm)	Nominal	%
HUF	166 785	94,4
EUR	9 908	5,6
Total	176 693	1,0

Covered bonds by interest rate (HUFm)	Nominal	%
Fixed rate	86 392	48,9
Floating rate	90 301	51,1
Total	176 693	100,0

Cover pool

Cover pool assets (HUFm)	Volume	%
Total loan balance	198 021	89,6
Substitute assets	22 864	10,4
Total	220 885	100,0

Cover pool assets by interest rate type (HUFm)	Volume	%
Floating rate	136 227	61,7%
Fixed rate	84 658	38,3%
Total	220 885	100,0

Cover pool assets by currency (HUFm)	Volume	%
HUF	209 724	94,9%
EUR	10 743	4,9%
CHF	418	0,2%
Total	220 885	100,0

Loans in arrears (HUFm)	Volume	%
<2 months*	196 898	99,4
≥2 months - <6 months	427	0,2
≥6 months - <12 months	132	0,1
>12 months	565	0,3
Loans in foreclosure procedure	0	0,0
Total	198 021	100,0

Maturity structure of cover pool assets (HUFm)	Volume	%
0 < 1	43 169	19,5
≥ 1 - < 2	19 068	8,6
≥ 2 - < 3	18 925	8,6
≥ 3 - < 4	18 988	8,6
≥ 4 - < 5	18 696	8,5
≥ 5 - < 10	59 487	26,9
≥ 10	42 552	19,3
Total	220 885	100,0

Loans by regional distribution (HUFm)	Volume	%
Budapest	60 540	30,6
Pest	39 010	19,7
Győr-Moson-Sopron	11 590	5,9
Hajdú-Bihar	8 601	4,3
Csongrád	8 340	4,2
Fejér	7 073	3,6
Komárom-Esztergom	5 965	3,0
Szabolcs-Szatmár-Bereg	5 600	2,8
Bács-Kiskun	5 517	2,8
Vas	5 459	2,8
Borsod-Abaúj-Zemplén	5 158	2,6
Veszprém	4 858	2,5
Somogy	4 476	2,3
Heves	4 442	2,2
Baranya	4 325	2,2
Békés	3 550	1,8
Jász-Nagykun-Szolnok	3 527	1,8
Nógrád	3 026	1,5
Zala	2 745	1,4
No data_Hungary	2 252	1,1
Tolna	1 968	1,0
Total	198 021	100,0

Substitute assets (HUFm)	Nominal	%
Type		
	<i>governments</i>	<i>100,0</i>
Country		
	<i>Hungary</i>	<i>100,0</i>

 Exchange rate information: official MNB fixings as of December 29, 2017
 EUR/HUF 310,14 CHF/HUF 265,24

* also including performing loans