

General information

Issuer	Takarék Mortgage Bank Co. Plc.
Reporting date	30 June 2018
Overview data	
	HUFm
Cover Pool Size	220 216
Cover Pool Size [NPV]	233 823
WA loan balance	3,69
Number of loans (pcs)	53 502
Outstanding Covered Bonds	180 825
Outstanding Covered Bonds [NPV]	193 224
Ratio of claims from retail mortgage loans and ordinary collaterals	95,70%

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)	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	1 643	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	17 800	17 800	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	15 000	15 000	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	6 572	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	7 950	7 950	HUF	2018.03.07	2023.01.10	1,45%	Fixed rate
HU0000653134	FJ23NF02	14 384	14 384	HUF	2018.03.28	2023.07.07	1,60%	Fixed rate
HU0000652828	FJ26NF01	5 650	5 650	HUF	2016.04.14	2026.04.14	3,75%	Fixed rate
HU0000653142	FJ28NF01	1 400	1 400	HUF	2018.03.28	2028.10.22	2,60%	Fixed rate
Total			180 825					

Covered Bond maturity profile (HUFm)	2018	2 019	2 020	2 021	2 022	2 023	2 026	2 028
Total	5 154	14 268	80 712	35 906	15 401	22 334	5 650	1 400

Maturity structure of covered bonds (HUFm)	Nominal	%
0 < 1	17 779	9,8
≥ 1 - < 2	82 355	45,5
≥ 2 - < 3	15 000	8,3
≥ 3 - < 4	36 307	20,1
≥ 4 - < 5	7 950	4,4
≥ 5 - < 10	20 034	11,1
≥ 10	1 400	0,8
Total	180 825	100,0

Covered bonds by currency (HUFm)	Nominal	%
HUF	172 610	95,5
EUR	8 215	4,5
Total	180 825	1,0

Covered bonds by interest rate (HUFm)	Nominal	%
Fixed rate	109 632	60,6
Floating rate	71 192	39,4
Total	180 825	100,0

Cover pool

Cover pool assets (HUFm)	Volume	%
Total loan balance	197 352	89,6
Substitute assets	22 864	10,4
Total	220 216	100,0

Cover pool assets by interest rate type (HUFm)	Volume	%
Fixed rate	76 043	34,5%
Floating	144 173	65,5%
Total	220 216	100,0

Cover pool assets by currency (HUFm)	Volume	%
HUF	217 148	98,6%
EUR	2 963	1,3%
CHF	105	0,0%
Total	220 216	100,0

Loans in arrears (HUFm)	Volume	%
< 2 months	3 115	88,4
≥ 2 months - < 6 months	402	11,4
≥ 6 months - < 12 months	5	0,1
> 12 months	1	0,0
Loans in foreclosure procedure	0	0,0
Total	3 522	100,0

Maturity structure of cover pool assets (HUFm)	Volume	%
0 < 1	42 297	19,2
≥ 1 - < 2	18 675	8,5
≥ 2 - < 3	18 762	8,5
≥ 3 - < 4	18 823	8,5
≥ 4 - < 5	17 849	8,1
≥ 5 - < 10	56 459	25,6
≥ 10	47 350	21,5
Total	220 216	100,0

Loans by regional distribution (HUFm)	Volume	%
Budapest	62 573	31,7
Pest	39 919	20,2
Győr-Moson-Sopron	12 388	6,3
Csongrád	7 989	4,0
Fejér	7 062	3,6
Hajdú-Bihar	5 954	3,0
Komárom-Esztergom	5 884	3,0
Bács-Kiskun	5 495	2,8
Vas	5 470	2,8
Veszprém	5 324	2,7
Szabolcs-Szatmár-Bereg	5 224	2,6
Borsod-Abaúj-Zemplén	4 702	2,4
Somogy	4 393	2,2
Heves	4 385	2,2
Baranya	4 214	2,1
Jász-Nagykun-Szolnok	3 383	1,7
Békés	3 302	1,7
Zala	3 203	1,6
Nógrád	2 543	1,3
na.	2 022	1,0
Tolna	1 925	1,0
Total	197 352	100,0

Substitute assets (HUFm)	Nominal	%
Type		
Exposures to/guaranteed by governments or quasi governments	22 864	100,0
Country		
Hungary	22 864	100,0

Exchange rate information: official MNB fixings as of June 29, 2018
 EUR/HUF 328,160 CHF/HUF 284,05