

## General information

<b>Issuer</b>	Takarék Mortgage Bank Co. Plc.
<b>Reporting date</b>	30 June 2019
<b>Overview data</b> HUFm	
Cover Pool Size	259 996
Cover Pool Size [NPV]	269 843
WA loan balance	4,42
Number of loans (pcs)	51 782
Outstanding Covered Bonds	220 805
Outstanding Covered Bonds [NPV]	230 796
Ratio of claims from retail mortgage loans in ordinary collaterals	96,8%

<b>Legal framework</b>		
UCITS Compliance		
CRR Compliance		
Act on Mortgage Banks and Mortgage Bonds		

<b>Rating (as of reporting date)</b>	S&P	Outlook
Covered bond rating	BBB	Stable

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)					
HU0000652904	FJ19NF01	3	1 028	EUR	2016.09.09	2019.09.09	1,25%	Fixed rate
HU0000652953	FJ20NV02	942	942	HUF	2017.02.08	2020.01.10	6M BUBOR + 0,65%	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 + 0,20%	Floating rate
HU0000653035	FJ20NV04	630	630	HUF	2017.05.12	2020.05.12	12M BUBOR + 0,20%	Floating rate
HU0000652847	FJ20NV01	807	807	HUF	2015.03.11	2020.06.11	3M BUBOR + 0,60%	Floating rate
HU0000652870	FJ21NV01	2 663	2 663	HUF	2016.02.19	2021.04.19	6M BUBOR + 0,60%	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 + 0,70%	Floating rate
HU0000651831	FJ22ZF01	17	5 646	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
HU0000653233	TJ24NF02	7 257	7 257	HUF	2019.03.27	2024.01.10	3,00%	Fixed rate
HU0000653217	TJ24NF01	34 000	34 000	HUF	2018.11.28	2024.06.26	3,00%	Fixed rate
HU0000653266	TJ24NV01	4 087	4 087	HUF	2019.04.25	2024.10.24	3M BUBOR + 0,70%	Floating rate
HU0000652888	FJ26NF01	5 650	5 650	HUF	2016.04.14	2026.04.14	3,75%	Fixed rate
HU0000653142	FJ28NF01	30 650	30 650	HUF	2018.03.28	2028.10.22	2,60%	Fixed rate
<b>Total</b>			<b>220 805</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	1 028	33 056	23 569	14 475	67 034	45 344	5 650	30 650

<b>Maturity structure of covered bonds (HUFm)</b>	Nominal	%
0 < 1	34 084	15,4
≥ 1 - < 2	2 663	1,2
≥ 2 - < 3	35 381	16,0
≥ 3 - < 4	38 450	17,4
≥ 4 - < 5	69 841	31,6
≥ 5 - < 10	40 387	18,3
≥ 10	0	0,0
<b>Total</b>	<b>220 805</b>	<b>100,0</b>

<b>Covered bonds by currency (HUFm)</b>	Nominal	%
HUF	214 226	97,0
EUR	6 579	3,0
<b>Total</b>	<b>220 805</b>	<b>100,0</b>

<b>Covered bonds by interest rate (HUFm)</b>	Nominal	%
Fixed rate	207 137	93,8
Floating rate	13 668	6,2
<b>Total</b>	<b>220 805</b>	<b>100,0</b>

## Cover pool

<b>Cover pool assets (HUFm)</b>	Volume	%
Total loan balance	236 480	91,0
Substitute assets	23 517	9,0
<b>Total</b>	<b>259 996</b>	<b>100,0</b>

<b>Cover pool assets by interest rate type (HUFm)</b>	Volume	%
Fixed rate	138 247	53,2
Floating	121 749	46,8
<b>Total</b>	<b>259 996</b>	<b>100,0</b>

<b>Cover pool assets by currency (HUFm)</b>	Volume	%
HUF	252 676	97,18
EUR	7 226	2,78
CHF	95	0,04
<b>Total</b>	<b>259 996</b>	<b>100,0</b>

<b>Loans in arrears (HUFm)</b>	Volume	%
< 2 months	1 230	71,9
≥ 2 months - < 6 months	481	28,1
≥ 6 months - < 12 months	0	0,0
> 12 months	0	0,0
Loans in foreclosure procedure	0	0,0
<b>Total</b>	<b>1 711</b>	<b>100,0</b>

<b>Maturity structure of cover pool assets (HUFm)</b>	Volume	%
0 < 1	20 857	8,0
≥ 1 - < 2	20 653	7,9
≥ 2 - < 3	20 650	7,9
≥ 3 - < 4	22 277	8,6
≥ 4 - < 5	18 295	7,0
≥ 5 - < 10	79 704	30,7
≥ 10	77 560	29,8
<b>Total</b>	<b>259 996</b>	<b>100,0</b>

<b>Loans by regional distribution (HUFm)</b>	Volume	%
Budapest	82 437	34,9
Pest	49 724	21,0
Győr-Moson-Sopron	16 432	6,9
Csongrád	8 120	3,4
Fejér	8 595	3,6
Hajdú-Bihar	6 668	2,8
Komárom-Esztergom	6 660	2,8
Vas	6 466	2,7
Veszprém	6 160	2,6
Bács-Kiskun	5 862	2,5
Szabolcs-Szatmár-Bereg	4 960	2,1
Borsod-Abaúj-Zemplén	4 639	2,0
Somogy	3 772	1,6
Heves	4 369	1,8
Baranya	4 731	2,0
Zala	3 030	1,3
Jász-Nagykun-Szolnok	2 587	1,1
Békés	3 193	1,4
Nógrád	2 409	1,0
Tolna	2 015	0,9
NA	3 651	1,5
<b>Total</b>	<b>236 480</b>	<b>100,0</b>

<b>Substitute assets (HUFm)</b>	Nominal	%
Type		
Exposures to/guaranteed by governments or quasi governments	20 017	85,1
other	3 500	14,9
Country		
Hungary	23 517	100,0

Exchange rate information: official MNB fixings as of June 30, 2019  
 EUR/HUF 323,54 CHF/HUF 291,66