

## General information

<b>Issuer</b>	<b>FHB Mortgage Bank Co. Plc.</b>
Reporting date	30 June 2016

<b>Overview data</b>	<b>HUFm</b>
Cover Pool Size	189 347
Cover Pool Size [NPV]	217 912
WA loan balance	2,86
Number of loans (pcs)	66 130
Outstanding Covered Bonds	151 563
Outstanding Covered Bonds [NPV]	178 401

<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</b>	Moody's
Covered bond rating	Ba1
Issuer rating	Caa1
Counterparty risk (CR)	B2(cr)

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

## Outstanding mortgage covered bonds

ISIN	Ticker	Original currency		Denomination	Issue date	Maturity	Coupon	Fix/FRN
		(million)	In HUF (million)					
HU0000651146	FJ16ZF01	16 601	16 601	HUF	2004.11.29	2016.11.29	8,95%	Fixed rate
HU0000652508	FJ17NF01	5 889	5 889	HUF	2011.06.28	2017.03.24	8,50%	Fixed rate
HU0000652730	FJ17NF02	13 586	13 586	HUF	2013.07.19	2017.12.14	8,75%	Fixed rate
HU0000652755	FJ18NF01	12	3 889	EUR	2013.03.13	2018.03.13	6,25%	Fixed rate
HU0000652862	FJ18NV01	14 911	14 911	HUF	2015.09.16	2018.10.24	1,64%	Floating rate
HU0000650890	FJ19ZF01	12 625	12 625	HUF	2004.04.06	2019.04.08	9,75%	Fixed rate
HU0000652763	FJ20NF01	25 630	25 630	HUF	2014.09.09	2020.04.10	8,15%	Fixed rate
HU0000652847	FJ20NV01	4 602	4 602	HUF	2015.05.21	2020.06.11	1,60%	Floating rate
HU0000652839	FJ20ZF01	3 824	3 824	HUF	2015.02.19	2020.01.14	4,00%	Fixed rate
HU0000652870	FJ21NV01	19 000	19 000	HUF	2016.02.17	2021.04.19	1,95%	Floating rate
HU0000652813	FJ21NF01	19 032	19 032	HUF	2015.01.29	2021.07.09	8,00%	Fixed rate
HU0000651831	FJ22ZF01	20	6 323	EUR	2007.03.22	2022.03.22	4,50%	Fixed rate
HU0000652888	FJ26NF01	5 650	5 650	HUF	2016.04.14	2026.04.14	3,75%	Fixed rate
<b>Total</b>			<b>151 563</b>					

<b>Covered Bond maturity profile (HUFm)</b>	2016	2017	2018	2019	2020	2021	2022	2026
Total	16 601	19 475	18 800	12 625	34 056	38 032	6 323	5 650

<b>Maturity structure of covered bonds (HUFm)</b>	Nominal	%
0 - 1 Y	22 490	14,8
1 - 2 Y	17 475	11,5
2 - 3 Y	27 536	18,2
3 - 4 Y	34 056	22,5
4 - 5 Y	19 000	12,5
5 - 10 Y	31 005	20,5
10Y+	0	0,0
<b>Total</b>	<b>151 563</b>	<b>100,0</b>

<b>Covered bonds by currency (HUFm)</b>	Nominal	%
HUF	141 351	93,3
EUR	10 212	6,7
<b>Total</b>	<b>151 563</b>	<b>1,0</b>

<b>Covered bonds by interest rate (HUFm)</b>	Nominal	%
Fixed rate	113 049	74,6
Floating rate	38 513	25,4
<b>Total</b>	<b>151 563</b>	<b>100,0</b>

## Cover pool

<b>Cover pool assets (HUFm)</b>	Volume	%
Total loan balance	189 347	100,0
Substitute assets	0	0,0
<b>Total assets</b>	<b>189 347</b>	<b>100,0</b>

<b>Cover pool assets by interest rate type (HUFm)</b>	Volume	%
Floating rate	96 315	50,9
Fixed rate	93 032	49,1
<b>Total</b>	<b>189 347</b>	<b>100,0</b>

<b>Loans by currency (HUFm)</b>	Volume	%
HUF	185 197	97,8
EUR	3 549	1,9
CHF	601	0,3
<b>Total</b>	<b>189 347</b>	<b>100,0</b>

<b>Loans in arrears (HUFm)</b>	Volume	%
≥2 months	4 725	2,5

<b>Maturity structure of cover pool assets (HUFm)</b>	Volume	%
0 - 5Y	15 578	8,2
5 - 10 Y	77 390	40,9
10 - 15 Y	55 218	29,2
15 - 20 Y	23 380	12,3
20Y +	17 782	9,4
<b>Total</b>	<b>189 347</b>	<b>100,0</b>

<b>Loans by regional distribution (HUFm)</b>	Volume	%
Budapest	45 008	23,8
Bács-Kiskun	6 727	3,6
Baranya	5 315	2,8
Békés	4 189	2,2
Borsod-Abaúj-Zemplén	6 762	3,6
Csongrád	9 232	4,9
Fejér	6 786	3,6
Győr-Moson-Sopron	7 344	3,9
Hajdú-Bihar	7 195	3,8
Heves	5 634	3,0
Jász-Nagykun-Szolnok	4 681	2,5
Komárom-Esztergom	6 417	3,4
Nógrád	3 561	1,9
Pest	38 669	20,4
Somogy	5 284	2,8
Szabolcs-Szatmár-Bereg	8 276	4,4
Tolna	2 405	1,3
Vas	4 557	2,4
Veszprém	5 194	2,7
Zala	3 010	1,6
No Data / Other	3 099	1,6
<b>Sum</b>	<b>189 347</b>	<b>100,0</b>

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

Exchange rate information: official MNB fixings as of June 30, 2016

EUR/HUF 316,16

CHF/HUF 290,57