

General information

Issuer	FHB Mortgage Bank Co. Plc.
Reporting date	31 December 2016

Overview data	HUFm
Cover Pool Size	178 890
Cover Pool Size [NPV]	203 459
WA loan balance	3,02
Number of loans (pcs)	56 606
Outstanding Covered Bonds	153 385
Outstanding Covered Bonds [NPV]	177 470

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

Rating	Moody's	Outlook
Covered bond rating	Baa2	
Issuer rating	B3	Stable
Counterparty risk (CR)	B1(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)					
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	8,9208	2 775	EUR	2013.03.13	2018.03.13	6,25%	Fixed rate
HU0000652896	FJ18NV02	17 412	17 412	HUF	2016.10.08	2018.03.30	0,78%	Floating rate
HU0000652862	FJ18NV01	14 911	14 911	HUF	2015.09.16	2018.10.24	0,73%	Floating rate
HU0000650890	FJ19ZF01	12 625	12 625	HUF	2004.04.06	2019.04.08	9,75%	Fixed rate
HU0000652904	FJ19NF01	4,9999	1 555	EUR	2016.09.09	2019.09.09	1,25%	Fixed rate
HU0000652839	FJ20ZF01	3 824	3 824	HUF	2015.02.19	2020.01.14	4,00%	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	1,01%	Floating rate
HU0000652870	FJ21NV01	19 000	19 000	HUF	2016.02.17	2021.04.19	1,42%	Floating rate
HU0000652813	FJ21NF01	19 706	19 706	HUF	2015.04.21	2021.07.09	8,00%	Fixed rate
HU0000651831	FJ22ZF01	20,0000	6 220	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
Total			153 385					

Covered Bond maturity profile (HUFm)	2017	2018	2019	2020	2021	2022	2026
Total	19 475	35 098	14 180	34 056	38 706	6 220	5 650

Maturity structure of covered bonds (HUFm)	Nominal	%
0 - 1 Y	19 475	12,7
1 - 2 Y	35 098	22,9
2 - 3 Y	14 180	9,2
3 - 4 Y	34 056	22,2
4 - 5 Y	38 706	25,2
5 - 10 Y	11 870	7,7
10Y+	0	0,0
Total	153 385	100,0

Covered bonds by currency (HUFm)	Nominal	%
HUF	142 835	93,1
EUR	10 550	6,9
Total	153 385	1,0

Covered bonds by interest rate (HUFm)	Nominal	%
Fixed rate	97 460	63,5
Floating rate	55 925	36,5
Total	153 385	100,0

Cover pool

Cover pool assets (HUFm)	Volume	%
Total loan balance	170 890	95,5
Substitute assets	8 000	4,5
Total	178 890	100,0

Cover pool assets by interest rate type (HUFm)	Volume	%
Floating rate	88 115	49,3
Fixed rate	90 775	50,7
Total	178 890	100,0

Cover pool assets by currency (HUFm)	Volume	%
HUF	167 144	93,4
EUR	11 145	6,2
CHF	601	0,3
Total	178 890	100,0

Loans in arrears (HUFm)	Volume	%
<2 months	166 531	97,4
≥2 months - <6 months	818	0,5
≥6 months - <12 months	746	0,4
>12 months	2 795	1,6
Loans in foreclosure procedure	0	0,0
Total	170 890	100,0

Maturity structure of cover pool assets (HUFm)	Volume	%
0 - 5 Y	22 408	12,5
5 - 10 Y	78 226	43,7
10 - 15 Y	38 243	21,4
15 - 20 Y	23 356	13,1
20 Y+	16 658	9,3
Total	178 890	100,0

Loans by regional distribution (HUFm)	Volume	%
Budapest	45 927	26,9
Bács-Kiskun	5 345	3,1
Baranya	4 051	2,4
Békés	3 656	2,1
Borsod-Abaúj-Zemplén	4 685	2,7
Csongrád	8 354	4,9
Fejér	6 076	3,6
Győr-Moson-Sopron	8 157	4,8
Hajdú-Bihar	8 021	4,7
Heves	4 262	2,5
Jász-Nagykun-Szolnok	3 559	2,1
Komárom-Esztergom	5 458	3,2
Nógrád	2 917	1,7
Pest	33 266	19,5
Somogy	4 475	2,6
Szabolcs-Szatmár-Bereg	6 097	3,6
Tolna	1 931	1,1
Vas	4 995	2,9
Veszprém	4 300	2,5
Zala	2 548	1,5
No Data / Other	2 809	1,6
Total	170 890	100,0

Substitute assets (HUFm)	Nominal	%
Type		
Exposures to/guaranteed by governments or quasi governments	8 000	100,0
Country	Hungary	100,0

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

EUR/HUF 311,02

CHF/HUF 289,41