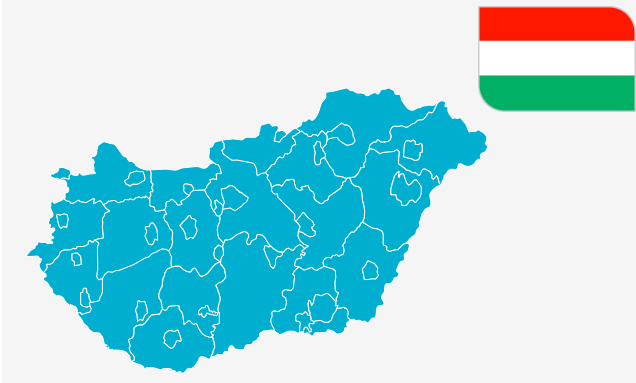


Hungary: Hungarian Forint (HUF)

Country details	Figures	
	Employees	Over 1,700
	Branches	55
	Loan market share of corporate clients	12.9%
	Deposit market share of corporate clients	12.7%
	Operating income	EUR 385,4 mn
	Profit before tax	EUR 192,8 mn

Data as of 31 December 2018

About UniCredit Bank Hungary Zrt

- Present in the market since 1990
- 2018 was the most successful year in the history of UniCredit Bank Hungary Zrt. In terms of size, the Bank has maintained its third place within the Hungarian Banking system
- Based on its balance sheet total, the Bank's overall market share reached 8.3 % in 2018
- 55 branches throughout the country, covering all districts of Budapest as well as the largest Hungarian cities
- Offers full range of products, including FX, MM and derivatives, SWAPS, options and fixed income instruments
- Leading position in Hungarian Forint (HUF) clearing market with large portfolio of over 160 accounts held for foreign correspondent banks
- Over 30% market share in HUF clearing services for foreign banks
- Provides CLS HUF nostro agent services to 12 CLS settlement members

Key Features

- Full convertibility of HUF since 2001
- Closest to market cut-off times
- Large number of vostro-accounts held for banks provides an excellent platform for executing payments by book transfers
- Able to extend intra-day and overnight credit
- Incoming payments are credited with same-day value
- Full range of reporting: MT900 / 910 / 940 / 942 / 950
- Non-SWIFT based reporting tools: Interest Statement, Activity Report, Inquiry Analysis

Account and Clearing Services

- SWIFT-based solutions, processing and generating MT1XX / MT2XX formats
- Account overdraft lines (subject to agreement and approval)
- Incoming payments are credited with same-day value
- Flexible reporting options: MT900 / 910 / 940 / 942 / 950
- Non-SWIFT based reporting tools: Interest Statement, Activity Report, Inquiry Analysis
- On-line access to the account for reviewing purposes
- Proactive, dedicated staff with vast experience
- Cut-off times
- MT100 series: 4.30 p.m. CET / Best Efforts 4.45 p.m. CET
- MT200 series: 4.30 p.m. CET / Best Efforts 4.45 p.m. CET
- Book transfers: 4.30 p.m. CET / Best Efforts 6.00 p.m. CET

Clearing Systems

Payments are processed through two clearing systems:

1. VIBER (Real-time gross settlement system) operated by the National Bank of Hungary for high value payments. The system does not permit back-valuation. Decimals in instructions are not accepted.
2. IG2 Interbank Clearing System or GIRO: Automated clearing house operated by GIRO Zrt. for low value payments; settlement takes place throughout the day in 10 batches, crediting with same-day value

Benefits

- Cost reduction deriving from book transfers
- Flexible overdraft facility (subject to internal approval)
- Outstanding dealing room: All areas of trading (Equity, Fixed Income, FX and MM) at UniCredit Bank Hungary are among the top most active in the Hungarian financial markets
- GSS of UniCredit Hungary is the leading custodian in Hungary based on assets under custody (36% market share) servicing both domestic and international clients.
- Excellent and committed specialist team with an average 10 years of experience in servicing FIs

Contacts

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