

UNICREDIT BANK HUNGARIAN GROUP PILLAR 3 DISCLOSURE REPORT FOR FIRST HALF-YEAR OF 2024

**Compliance with the disclosure requirements laid down in Part VIII
of Regulation (EU) No 575/2013 of the European Parliament and of
the Council on prudential requirements for credit institutions and
investment firms**

**The data contained in this document
reflect the situation as at 30.06.2024**

List of abbreviations and short references

Bank Group: A collective reference to the Hungarian Bank and group members subject to consolidated supervision.

Bank: UniCredit Bank Hungary Zrt.

CRR: Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms

EU: European Union

Hpt: Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises

IFRS: International Financial Reporting Standard

Jelzálogbank/Mortgage Bank: UniCredit Jelzálogbank Zrt.

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1 Disclosure requirements

This specific document is intended by UniCredit Hungary Bank Zrt. ("the Bank") to ensure compliance with the disclosure requirements under Pillar 3 as defined in the CRR and in Article 122 of the Credit Institutions Act. This document contains individual and consolidated data relating to UniCredit Bank Hungary Zrt.

The Bank Group satisfies the disclosure requirements at the frequency set out in the legislation.

At its discretion, the Bank Group may assess the need to publish some or all disclosures more frequently than annually in the light of the relevant characteristics of its business such as scale of operations, range of activities, presence in different countries, involvement in different financial sectors, and participation in international financial markets and payment, settlement and clearing systems.

Within the framework of such disclosure the Bank Group publishes the information on its own website (https://www.unicreditbank.hu/hu/rolunk/befektetok/kockazati_jelentes.html) and, simultaneously, sends its individual and consolidated report to the Supervisory Authority.

Pursuant to CRR Article 432, the Bank is not obliged to disclose any information it deems insignificant or protected or confidential (in accordance with the criteria laid down in Article 122 of the Credit Institutions Act).

In the document below, the Bank primarily presents data and information as of 30 June 2024, as defined in CRR Part VIII and approved by the management board.

2 Applicable laws and regulations¹

- Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms (hereinafter: “CRR”)
- Directive 2013/36/EU of the European Parliament and of the Council on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC (“CRD IV”, Hungarian version)
- Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (“Hpt.”)
- Act C of 2000 on Accounting
- Recommendation No. 14/2018. (III.6.) of the Magyar Nemzeti Bank (National Bank of Hungary) on the management of risks related to encumbered assets
- Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards for the disclosure by institutions of information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295
- Recommendation of the Magyar Nemzeti Bank (National Bank of Hungary) No 6/2022 (IV.22.) on the temporary treatment of unrealised gains and losses on government securities measured at fair value through other comprehensive income and on the transitional rules for the uniform disclosure to mitigate the impact of the introduction of IFRS 9 on own funds²
- Recommendation No. 7/2022 (IV.22.) of the Magyar Nemzeti Bank (National Bank of Hungary) on the general requirements of disclosure practices under the Act on Credit Institutions and Financial Undertakings and the CRR
- Recommendation No. 9/2022. (V.13.) of the Magyar Nemzeti Bank (National Bank of Hungary) on the application of the concept of default according to Article 178 of Regulation (EU) 575/2013
- Recommendation No. 1/2023. (I.13.) of the Magyar Nemzeti Bank (National Bank of Hungary) on the disclosure requirements related to non-performing and restructured exposures in case of credit institutions not in scope for the Commission Implementing Regulation (EU) No 2021/763.

¹ The report is based on the laws and regulations effective as of 30 June 2024, and references are also made to such laws and regulations.

² The Bank Group does not apply IFRS9 transitional measures in own funds.

3 Disclosure of quantitative information (Implementing Regulation (EU) 2021/637)

Quantitative information not included in this document is provided in Annex 1. The quantitative information is based on Implementing Regulation (EU) 2021/637.