

UNICREDIT BANK HUNGARIAN GROUP PILLAR 3 DISCLOSURE REPORT FOR FIRST HALF OF 2025

**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 30.06.2025**

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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 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 (CRR) and in the Article 122 of the Credit Institutions Act.

This document contains individual and consolidated data as of 30.06.2025 relating to UniCredit Bank Hungary Zrt.

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).

2 EU KM1 - Key metrics (CRR Article 447)

Hungarian UniCredit Bank Group (HUF mln)

Template EU KM1 - Key metrics template

| UniCredit | | a | b | c |
|--|--|------------|------------|------------|
| | | 2025.06.30 | 2024.12.31 | 2024.06.30 |
| Available own funds (amounts) | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 404 605 | 398 312 | 394 570 |
| 2 | Tier 1 capital | 404 605 | 398 312 | 394 570 |
| 3 | Total capital | 461 950 | 458 011 | 452 314 |
| Risk-weighted exposure amounts | | | | |
| 4 | Total risk-weighted exposure amount | 1 772 361 | 1 872 013 | 1 888 916 |
| Capital ratios (as a percentage of risk-weighted exposure amount) | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 22,83% | 21,28% | 20,89% |
| 6 | Tier 1 ratio (%) | 22,83% | 21,28% | 20,89% |
| 7 | Total capital ratio (%) | 26,06% | 24,47% | 23,95% |
| Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) | | | | |
| EU 7a | Additional own funds requirements to address risks other than the risk of excessive leverage (%) | 6,83% | 6,57% | 6,57% |
| EU 7b | of which: to be made up of CET1 capital (percentage points) | 3,84% | 3,70% | 3,70% |
| EU 7c | of which: to be made up of Tier 1 capital (percentage points) | 5,12% | 4,93% | 4,93% |
| EU 7d | Total SREP own funds requirements (%) | 14,83% | 14,57% | 14,57% |
| Combined buffer requirement (as a percentage of risk-weighted exposure amount) | | | | |
| 8 | Capital conservation buffer (%) | 2,50% | 2,50% | 2,50% |
| EU 8a | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | 0,00% | 0,00% | 0,00% |
| 9 | Institution specific countercyclical capital buffer (%) | 0,51% | 0,50% | 0,01% |
| EU 9a | Systemic risk buffer (%) | 0,00% | 0,00% | 0,00% |
| 10 | Global Systemically Important Institution buffer (%) | 0,00% | 0,00% | 0,00% |
| EU 10a | Other Systemically Important Institution buffer | 1,00% | 1,00% | 1,00% |
| 11 | Combined buffer requirement (%) | 4,01% | 4,00% | 3,51% |
| EU 11a | Overall capital requirements (%) | 18,83% | 18,57% | 18,08% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 11,24% | 9,89% | 9,37% |
| Leverage ratio | | | | |
| 13 | Total exposure measure | 5 200 678 | 5 237 047 | 4 892 219 |
| 14 | Leverage ratio (%) | 7,78% | 7,61% | 8,07% |
| Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) | | | | |
| EU 14a | Additional own funds requirements to address the risk of excessive leverage (%) | 0,00% | 0,00% | 0,00% |
| EU 14b | of which: to be made up of CET1 capital (percentage points) | 0,00% | 0,00% | 0,00% |
| EU 14c | Total SREP leverage ratio requirements (%) | 3,00% | 3,00% | 3,00% |
| Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure) | | | | |
| EU 14d | Leverage ratio buffer requirement (%) | 0,00% | 0,00% | 0,00% |
| EU 14e | Overall leverage ratio requirements (%) | 3,00% | 3,00% | 3,00% |
| Liquidity Coverage Ratio | | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value - average) | 1 784 238 | 2 036 314 | 1 764 111 |
| EU 16a | Cash outflows - Total weighted value | 1 902 088 | 1 741 502 | 1 870 617 |
| EU 16b | Cash inflows - Total weighted value | 720 696 | 508 290 | 732 066 |
| 16 | Total net cash outflows (adjusted value) | 1 181 392 | 1 233 212 | 1 138 551 |
| 17 | Liquidity coverage ratio (%) | 151,03% | 165,12% | 154,94% |
| Net Stable Funding Ratio | | | | |
| 18 | Total available stable funding | 3 146 546 | 3 287 658 | 3 287 959 |
| 19 | Total required stable funding | 2 281 871 | 2 246 187 | 2 248 621 |
| 20 | NSFR ratio (%) | 137,89% | 146,37% | 146,22% |

UniCredit Bank Hungary Zrt. (HUF mln)

Template EU KM1 - Key metrics template

| UniCredit | | a | b | c |
|-----------|--|------------|------------|------------|
| | | 2025.06.30 | 2024.12.31 | 2024.06.30 |
| | Available own funds (amounts) | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 383 936 | 378 573 | 373 488 |
| 2 | Tier 1 capital | 383 936 | 378 573 | 373 488 |
| 3 | Total capital | 441 287 | 438 388 | 431 347 |
| | Risk-weighted exposure amounts | | | |
| 4 | Total risk-weighted exposure amount | 1 710 063 | 1 797 145 | 1 807 406 |
| | Capital ratios (as a percentage of risk-weighted exposure amount) | | | |
| 5 | Common Equity Tier 1 ratio (%) | 22,45% | 21,07% | 20,66% |
| 6 | Tier 1 ratio (%) | 22,45% | 21,07% | 20,66% |
| 7 | Total capital ratio (%) | 25,81% | 24,39% | 23,87% |
| | Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) | | | |
| EU 7a | Additional own funds requirements to address risks other than the risk of excessive leverage (%) | 0 | 0 | 0 |
| EU 7b | of which: to be made up of CET1 capital (percentage points) | 0 | 0 | 0 |
| EU 7c | of which: to be made up of Tier 1 capital (percentage points) | 0 | 0 | 0 |
| EU 7d | Total SREP own funds requirements (%) | 8,00% | 8,00% | 8,00% |
| | Combined buffer requirement (as a percentage of risk-weighted exposure amount) | | | |
| 8 | Capital conservation buffer (%) | 2,50% | 2,50% | 2,50% |
| EU 8a | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | 0 | 0 | 0 |
| 9 | Institution specific countercyclical capital buffer (%) | 0,51% | 0,50% | 0,01% |
| EU 9a | Systemic risk buffer (%) | 0 | 0 | 0 |
| 10 | Global Systemically Important Institution buffer (%) | 0 | 0 | 0 |
| EU 10a | Other Systemically Important Institution buffer | 0 | 0 | 0 |
| 11 | Combined buffer requirement (%) | 3,01% | 3,00% | 2,51% |
| EU 11a | Overall capital requirements (%) | 11,01% | 11,00% | 10,51% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 17,81% | 15,07% | 14,66% |
| | Leverage ratio | | | |
| 13 | Total exposure measure | 4 981 385 | 5 032 547 | 4 685 495 |
| 14 | Leverage ratio (%) | 7,71% | 7,52% | 7,97% |
| | Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) | | | |
| EU 14a | Additional own funds requirements to address the risk of excessive leverage (%) | 0 | 0 | 0 |
| EU 14b | of which: to be made up of CET1 capital (percentage points) | 0 | 0 | 0 |
| EU 14c | Total SREP leverage ratio requirements (%) | 3,00% | 3,00% | 3,00% |
| | Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure) | | | |
| EU 14d | Leverage ratio buffer requirement (%) | 0 | 0 | 0 |
| EU 14e | Overall leverage ratio requirements (%) | 3,00% | 3,00% | 3,00% |
| | Liquidity Coverage Ratio | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value - average) | 1 763 559 | 2 017 183 | 1 745 430 |
| EU 16a | Cash outflows - Total weighted value | 1 906 890 | 1 747 561 | 1 877 991 |
| EU 16b | Cash inflows - Total weighted value | 718 126 | 505 732 | 729 495 |
| 16 | Total net cash outflows (adjusted value) | 1 188 764 | 1 241 829 | 1 148 496 |
| 17 | Liquidity coverage ratio (%) | 148,35% | 162,44% | 151,98% |
| | Net Stable Funding Ratio | | | |
| 18 | Total available stable funding | 3 137 541 | 3 333 907 | 3 380 879 |
| 19 | Total required stable funding | 2 310 401 | 2 309 723 | 2 295 755 |
| 20 | NSFR ratio (%) | 135,80% | 144,34% | 147,27% |