ANNOUNCEMENT OF UNICREDIT JELZÁLOGBANK ZRT.

UniCredit Jelzálogbank Zrt. (hereinafter referred to as: "Issuer") publicly offers to issue the **UCJBF 2031/B-003** Mortgage Bond with the maturity of 22 October 2031, fixed coupon (6.50%), bullet end, in registered form, within the framework of the HUF 180 billion Mortgage Bond and Unsecured Bond Issue Programme for 2026-2027.

The Issuer requests the listing of the issued mortgage bonds on the Budapest Stock Exchange.

The basis of the issue: the Board Decision No. 18/2026 (23 April, 2026) of UniCredit Jelzálogbank Zrt.

The disclosure of this announcement does not restrict the right of the Issuer to postpone or withdraw the issuance.

Organizer and Lead Manager:	UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) Phone number: (+36 1) 428 8512
Date of auction:	**25 November 2026, 10:00 – 11:00**
Location of the auction:	UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) Phone: (+36 1) 428-8512

Conditions of the Mortgage Bond intended to be issued are detailed in the Final Terms (16 November 2026), which are published on the homepages of the Issuer (www.jelzalogbank.hu), the Lead Manager (www.unicreditbank.hu), the Budapest Stock Exchange (www.bet.hu) and the Hungarian National Bank (kozzetetelek.mnb.hu).