

NOTICE

Regarding the payment of Interest Coupon no. 3 for bonds UCB24 issued by UniCredit Bank S.A.

UniCredit Bank SA inform about the payment of interest coupon no 3 related to issued bonds UCB24 in accordance of Issue Prospectus approved by Financial Supervisory Authority Decision No. 910/13.07.2017.

The payment will be made by UniCredit Bank S.A. – the payment agent – on 15th January 2019 to the bond holders of UCB24 bonds recorded in the Register of Bond Holders kept by Depozitarul Central S.A. at the registration date 19th December 2018.

The interest coupon is calculated in accordance with the provisions of paragraph 7 Interest of the Issue Prospectus.

The amount to be paid to investors will be calculated by applying the interest rate of the coupon to the invested amount (invested nominal value).

For the bond holders that at the Reference Date hold their instruments in accounts opened with the Participants of Central Depository's clearing-settlement and registry system, the payment will be performed in RON through the Central Depository and through Participants.

For the bond holders not represented by the Participants of the Central Depository clearing-settlement and registry system, registered in Section I of the Central Depository, the payment will be performed by bank transfer in the RON accounts opened by the bond holders for whom the relevant payment details are specified in the Bond Holders Registry provided to UniCredit Bank S.A. by Central Depository S.A. If the relevant payment details are not provided by Central Depository S.A., the accounts specified in the subscription form or after the acquisition of the bonds will be utilized.

In order to apply the provisions of the double taxation treaties, the non-resident bond holders in Romania are required to submit, in original or in legalized copy, the tax residency certificate issued by the tax authorities of the country of residence, not later than January 11, 2019.

The tax residency certificates shall be submitted at the following address:

UniCredit Bank SA – Tax Unit, 1F Expozitiei blvd, Bucharest, 012101, Romania.

Example for interest calculation:

Bond Nominal Value:	10,000 RON
Interest accordance with Issue Prospectus:	4.51% (ROBOR _{6M} + 1.05%)
Interest calculation period:	15-Jul-2018 – 15-Jan-2019 (184 days)
Interest Coupon as of 15.01.2019:	10,000 RON x 4.51% x 184 days / 365 days = 227.35 RON

Bond Issue Details:

<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCB24>

Identity & Communication Department:

Issuing Entity Name:	UNICREDIT BANK S.A.
Head Office Address:	Blvd. Expozitiei nr. 1F, Bucuresti, 012101
Sole Fiscal Code:	RO361536
Trade Register Registration Number:	J40/7706/1991
Sharecapital Subscribed and Paid:	455.219.478,30 RON