

---

**Negotiable European Commercial Paper (NEU CP)<sup>1</sup>**

INFORMATION MEMORANDUM	
<b>Name of the Programme</b>	UniCredit Bank AG, London Branch, NEU CP
<b>Name of the Issuer</b>	UniCredit Bank AG, acting through its London Branch
<b>Type of programme</b>	NEU CP Programme
<b>Programme size</b>	EUR 10,000,000,000
<b>Guarantor(s)</b>	None
<b>Rating(s) of the Programme</b>	Rated Fitch Ratings
<b>Arranger(s)</b>	None
<b>Issuing and paying agent(s) (IPA)</b>	Société Générale
<b>Dealer(s)</b>	Aurel BGC Tullet Prebon (Europe) Ltd., Paris Branch HPC SA (member of OTCex Group)
<b>Date of the Information Memorandum</b>	12/06/2018
<b>Update by amendment (if appropriate)</b>	None

Drawn up pursuant to Articles L 213-1A to L 213-4-1 of the French Monetary and Financial Code

A copy of the information memorandum is sent to:

BANQUE DE FRANCE  
Direction générale de la stabilité financière et des opérations (DGSO)  
Direction de la mise en œuvre de la politique monétaire (DMPM)  
21-1134 Service des Titres de Créances Négociables (STCN)  
39, rue Croix des Petits Champs  
75049 PARIS CEDEX 01  
(To the attention of the Head of Division)

The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:

<https://www.banque-france.fr/en/monetary-policy/monitoring-and-development-market-financing/commercial-paper-and-medium-term-note-market-neu-cp-neu-mtn>

---

<sup>1</sup> Trade name of the Commercial Paper defined in Article D.213-1 of the French Monetary and Financial Code.

**MIFID II product governance / Professional investors and Eligible Counterparties only target market** – Solely for the purposes of the Issuer's product approval process in respect of the NEU CP, the target market assessment in respect of any of the NEU CP to be issued under this Programme has led to the conclusion that: (i) the target market for the NEU CP is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "MiFID II"); and (ii) all channels for distribution of the NEU CP to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the NEU CP (a "distributor") should take into consideration the Issuer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the NEU CP (by either adopting or refining the Issuer's target market assessment) and determining appropriate distribution channels.

**PRIIPs Regulation/Prospectus Directive/ PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The NEU CP are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("EEA"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "MiFID II"); (ii) a customer within the meaning of Directive 2002/92/EC (as amended, the "Insurance Mediation Directive"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II ; or (iii) not a qualified investor as defined in Directive 2003/71/EC (as amended, the "Prospectus Directive"). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended the "PRIIPs Regulation") for offering or selling the NEU CP or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the NEU CP or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

## **TABLE OF CONTENTS**

ENGLISH SECTION .....	4
1. Description of the Issuance Programme.....	4
2. Description of the Issuer .....	10
3. Certification of Information for the Issuer .....	14
4. Information concerning the Issuer's Request of the Step label .....	15
Appendices.....	16
SECTION EN FRANCAIS .....	17
1. Description du Programme d'Emission.....	17
2. Description de l'Emetteur.....	21
3. Certification des Informations Fournies.....	25
4. Information concernant la Demande de label Step par l'Emetteur.....	26

## ENGLISH SECTION

<b>1. DESCRIPTION OF THE ISSUANCE PROGRAMME</b>		
Articles D.213-9 1° and D.213-11 of the French Monetary and Financial Code and Article 6 of the order of 30 May 2016 and subsequent amendments		
1.1	Name of the Programme	UniCredit Bank AG, London Branch, NEU CP
1.2	Type of programme	Programme of French law negotiable European commercial paper ( <i>titres de créances négociables</i> ) (the "NEU CP"), in accordance with the provisions of Articles L. 213-1 A to L. 213-4-1 and D. 213-1 A to D. 213-14 of the French Monetary and Financial Code.
1.3	Name of the Issuer	UniCredit Bank AG, acting through its London Branch (the "Issuer").
1.4	Type of Issuer	Monetary financial institution
1.5	Purpose of the programme	Short term funding programme.
1.6	Programme size (maximum outstanding amount)	EUR 10,000,000,000
1.7	Form of the NEU CP	Negotiable debt instruments, issued in dematerialized bearer form and recorded in the books of authorized intermediaries (book entry system). No global or definitive note or other materialized instrument will be issued or printed.
1.8	Yield basis	<p>The remuneration of the NEU CP is unrestricted. However, the Issuer shall inform the Banque de France of the issuance of NEU CP with a remuneration linked to an index or which varies in accordance with an index clause and if that index or index clause does not refer to a usual interbank market, money market or bond market rate.</p> <p>The Programme also allows for the issuance of NEU CP carrying a remuneration which may be a function of a formula of indexation which does not guarantee the reimbursement of the capital at the maturity date. The confirmation form of such NEU CP shall explicitly specify the repayment index formula and the fraction of guaranteed capital.</p> <p>In the case of an issue of NEU CP embedding an option of early redemption, extension or repurchase, as mentioned in paragraph 1.10 below, the conditions of remuneration of such NEU CP will be set when the said NEU CP will be initially issued and shall not be further modified, including when such an embedded option of early redemption, extension or repurchase will be exercised, unless agreed otherwise between the Issuer and the holder.</p>
1.9	Currencies of issue of the NEU CP	Euro or any other currency authorised by applicable laws and regulations in force in France at the time of the issue in accordance with Article D. 213-6 of the French Monetary and Financial Code.

1.10	Maturity of the NEU CP	<p>The term of the NEU CP shall be determined in accordance with laws and regulations applicable in France, which imply that, at the date hereof, the term of the NEU CP shall not be longer than one year (365 days or 366 days in a leap year), from the issue date.</p> <p>The NEU CP may be redeemed before maturity in accordance with the laws and regulations applicable in France.</p> <p>The NEU CP issued under the Programme may carry one or more embedded option(s) of extension of the term (held by either the Issuer or the holder, or linked to one or several events not related to either the Issuer or the holder).</p> <p>The NEU CP issued under the Programme may also carry one or more embedded option(s) of repurchase before the term (held by either the Issuer or the holder, or linked to one or several events not related to either the Issuer or the holder).</p> <p>An option of early redemption, extension or repurchase of NEU CP, if any, shall be explicitly specified in the confirmation form of any related issuance of NEU CP.</p> <p>In any case, the overall maturity of any NEU CP embedded with one or several of such clauses, shall always - all options of early redemption, extension or repurchase included – conform to laws and regulations in force in France at the time of the issue.</p>
1.11	Minimum Issuance Amount	200,000 Euros (or equivalent amount in the relevant foreign currency)
1.12	Minimum denomination of the NEU CP	In accordance with Article D.213-11 of the French Monetary and Financial Code, the legal minimum face value of the NEU CP issued within the framework of this programme is 200,000 Euros or the equivalent in the currencies selected at the time of issuance.
1.13	Status of the NEU CP	NEU CP issued by the Issuer will constitute unconditional, unsubordinated and unsecured obligations of the Issuer and will rank <i>pari passu</i> with all other unsubordinated and unsecured present or future indebtedness of the Issuer subject to such exceptions as may from time to time exist under applicable law.
1.14	Governing law that applies to the NEU CP	Any NEU CP issued under the Programme is governed by French law. All potential disputes related to the issuance of the NEU CP shall be governed by and construed according to French law.
1.15	Listing of the NEU CP/Admission to trading on a regulated market	<p>All, or part only, of the NEU CP issued under the Programme may be admitted to trading on Euronext Paris.</p> <p>Whether an issue of NEU CP is admitted to trading on Euronext Paris can be verified on the website of Euronext Paris at the following address:</p> <p><a href="https://www.euronext.com/fr/pd/bonds/ALXA%2CALXB%2CALXL%2CALXP%2CXPAR%2CXAMS%2CXBRU%2CXLIS%2CXMLI%2CMLXB%2CENXB%2CENXL%2CTNLA%2CTNLB%2CXLDN%2CXHFT">https://www.euronext.com/fr/pd/bonds/ALXA%2CALXB%2CALXL%2CALXP%2CXPAR%2CXAMS%2CXBRU%2CXLIS%2CXMLI%2CMLXB%2CENXB%2CENXL%2CTNLA%2CTNLB%2CXLDN%2CXHFT</a></p>
1.16	Settlement system	NEU CP will be issued through Euroclear France
1.17	Rating(s) of the Programme	<p>Fitch Ratings: rated  <a href="https://www.fitchratings.com/gws/en/esp/issr/80359640">https://www.fitchratings.com/gws/en/esp/issr/80359640</a></p> <p>The rating may be reviewed at any time by the rating agency. Investors are invited to refer to the websites of the relevant rating agency in order to have access to the latest ratings.</p>

		For the avoidance of doubt, the Issuer shall not be responsible for the information on the website of the rating agency.
1.18	Guarantor	None
1.19	Issuing and Paying Agent(s) (IPA)	Société Générale
1.20	Arranger	None
1.21	Placement method	<p>Direct or through Dealers: Aurel BGC Tullet Prebon (Europe) Ltd, Paris Branch HPC SA (member of OTCex Group)</p> <p>The Issuer may subsequently elect to replace any of the Dealers or appoint other Dealers and an updated list of such Dealers shall be disclosed to investors upon request to the Issuer.</p>
1.22	Selling restrictions	<p><b>General</b></p> <p>Each of the Dealers, the initial subscribers and further holders undertakes not to take any action which would facilitate the public offering of NEU CP, or the possession or distribution of the Information Memorandum, or any other document relating to the NEU CP, in any country where the distribution of such documents would be contrary to its laws and regulations, and will only offer or sell the NEU CP in accordance with the laws and regulations in force in these particular countries.</p> <p>Each of the Dealers, the initial subscribers and further holders undertakes to comply with the laws and regulations in force in the countries where it will offer or sell the NEU CP or will hold or distribute the Information Memorandum, and will obtain all necessary authorisations and agreements in accordance with the laws and regulations in force in all the countries in which such an offer for sale will be made by it. Neither the Issuer, nor any Dealer, subscriber or holder will bear responsibility for the breach by another Dealer, subscriber or holder of these laws and regulations.</p> <p><b>France</b></p> <p>Each Dealer and any initial subscriber has represented and agreed and any further holder of the NEU CP will be deemed to have represented and agreed on the date on which it purchases the NEU CP (i) to comply with applicable laws and regulations in force regarding the offer, the placement or the re-sale of the NEU CP or the distribution of documents with respect thereto, in France and in particular (ii) that it has not offered or sold and will not offer or sell, directly or indirectly, any NEU CP to the public in France and it has not distributed or caused to be distributed and will not distribute or cause to be distributed to the public in France this Information Memorandum or any other document relating to the NEU CP, sales and distributions have been and will be made in France only to qualified investors (<i>investisseurs qualifiés</i>) acting for their own account, all as defined in, and in accordance with, articles L. 411-2 and D. 411-1 of the French Monetary and Financial Code.</p> <p><b>Italy</b></p> <p>The offering of the NEU CP has not been registered with the Commissione Nazionale per le Società e la Borsa ("CONSOB") pursuant to Italian securities legislation. Each Dealer has represented and agreed</p>

	<p>that any offer, sale or delivery of the NEU CP or distribution of copies of this Information Memorandum or any other document relating to the NEU CP in the Republic of Italy will be effected in accordance with all Italian securities, tax and exchange control and other applicable laws and regulation.</p> <p>Any such offer, sale or delivery of the NEU CP or distribution of copies of this Information Memorandum or any other document relating to the NEU CP in the Republic of Italy must be:</p> <ul style="list-style-type: none"> <li>(i) made by an investment firm, bank or financial intermediary permitted to conduct such activities in the Republic of Italy in accordance with Legislative Decree No. 58 of 24 February 1998, CONSOB Regulation No. 16190 of 29 October 2007 and Legislative Decree No. 385 of 1 September 1993 (in each case as amended from time to time);</li> <li>(ii) in compliance with Article 129 of Legislative Decree No. 385 of 1 September 1993, as amended, pursuant to which the Bank of Italy may request information on the issue or the offer of securities in the Republic of Italy and the relevant implementing guidelines of the Bank of Italy issued on 25 August 2015 (as amended on 10 August 2016); and</li> <li>(iii) in compliance with any other applicable laws and regulations or requirement imposed by CONSOB or any other Italian authority.</li> </ul> <p><b>United Kingdom</b></p> <p>Each of the Dealers, the initial subscribers and further holders represents and agrees that:</p> <ul style="list-style-type: none"> <li>(i) <ul style="list-style-type: none"> <li>(a) in the case of NEU CP with a maturity of less than one year, it is a person whose ordinary activities involve it in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of its business;</li> <li>(b) it has not offered or sold and will not offer or sell any NEU CP other than to persons whose ordinary business activities involve them in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of their businesses or who it is reasonable to expect will acquire, hold, manage or dispose of investments (as principal or agent) for the purposes of their businesses where the issue of such NEU CP would otherwise constitute a contravention of Section 19 of the FSMA by the Issuer;</li> <li>(ii) it has only communicated or caused to be communicated and will only communicate or cause to be communicated any invitation or inducement to engage in investment activity (within the meaning of Section 21 of the FSMA) received by it in connection with the issue or sale of any NEU CP in circumstances in which section 21(1) of the FSMA does not apply to the Issuer;</li> </ul> </li> </ul>
--	--

		<p>(iii) it has complied and will comply with all applicable provisions of the FSMA with respect to anything done by it in relation to such NEU CP in, from or otherwise involving the United Kingdom.</p> <p><b>United States of America</b></p> <p>The NEU CP have not been and will not be registered under the 1933 Securities Act (as amended) or any other laws or regulations of any state member of the United States of America, and may not be offered or sold within the United States of America, or to, or for the account or benefit of, U.S. persons (as defined in accordance with Regulation "S" under the 1933 Securities Act as amended).</p> <p>Each of the Dealers, the initial subscribers and further holders represents and agrees that it has not offered, sold, or delivered, and will not offer, sell or deliver, whether directly or indirectly, any NEU CP within the United States of America or to U.S. persons or for the account or benefit of any U.S. person (i) as part of their distribution at any time and (ii) otherwise until the day immediately following 40 days after the later of (y) the day on which such NEU CP are offered and (z) the issue date of such NEU CP.</p> <p>Each of the Dealers, the initial subscribers and further holders also agrees that it will send to each distributor, dealer or person to which it sells NEU CP during the 40-day period (as referred to here above) a notice reporting the selling and offering restrictions of the NEU CP in the United States of America with respect to any sale or offer to US persons or for their account or benefit.</p> <p>The NEU CP shall be offered and sold only outside the United States to persons other than US persons (as defined in accordance with Regulation "S" under the 1933 Securities Act as amended).</p>
1.23	Taxation	The Issuer is not bound to indemnify any holder of the NEU CP in case of taxes which are payable under French law or any other foreign law in respect of the principal of, or the interest on, the NEU CP, except for any stamp or registration taxes payable by the Issuer under French law.
1.24	Involvement of national authorities	Banque de France
1.25	Contact details of the person(s) in charge of the issuing programme	<p>Mr. Christian Steffens  Branch Manager  UniCredit Bank AG, London Branch  Moor House  120 London Wall  London, EC2Y 5ET  United Kingdom  Tel: 00 44 (0)20 7826 1335  Fax: 00 44 (0) 20 826 1632  Email: <a href="mailto:Christian.steffens@unicredit.eu">Christian.steffens@unicredit.eu</a></p> <p>Mr. Richard Tubb  Head of Treasury</p>

		UniCredit Bank AG, London Branch Moor House 120 London Wall London, EC2Y 5ET United Kingdom Tel: 00 44 (0)20 7826 6401 Fax: 0044 (0)20 7826 1632 Email: <a href="mailto:Richard.tubb@unicredit.eu">Richard.tubb@unicredit.eu</a>
1.26	Additional information on the programme	Optional <sup>1</sup>
1.27	Independent auditors of the Issuer, who have audited the Issuer's annual accounts	See information under 2.15 below.
1.28	Language of the Information Memorandum	The French section of this Information Memorandum is furnished for information purposes only. The English version is the binding version.

<sup>1</sup> Optional: information that the Issuer may not provide because it is not required by the French regulation.

2. DESCRIPTION OF THE ISSUER		
Article D.213-9 2° of the French Monetary and Financial Code and Article 7, 3° paragraph of the order of 30 May 2016 and subsequent amendments		
2.1	Legal name	UniCredit Bank AG, acting through its London Branch
2.2	Legal form, status, governing law of the Issuer and competent courts	The Issuer is a German public limited company under the non-exclusive competence of the German courts. It is, for the purposes of this programme described in this Information Memorandum, acting through its London Branch. The London Branch of UniCredit Bank AG does not have a separate legal personality and forms a single entity with UniCredit Bank AG.
2.3	Date of incorporation	<p>UniCredit Bank AG (HVB), Munich (entitled "HypoVereinsbank" until 2009) was formed in 1998 through the merger of Bayerische Vereinsbank Aktiengesellschaft and Bayerische Hypotheken- und Wechsel-Bank Aktiengesellschaft. It is the parent company of the HVB group which is headquartered in Munich. HVB has been an affiliated company of UniCredit S.p.A. (UniCredit), Rome, Italy, since November 2005 and hence a major part of UniCredit corporate group from that date as a subgroup.</p> <p>The trade name HypoVereinsbank is still used by the Issuer in the presentation of certain documents (e.g the annual report including the consolidated financial statements).</p> <p>Date of establishment of the London branch of UniCredit Bank AG: 1 June 1978</p>
2.4	Registered office or equivalent (legal address) and main administrative office	<p><b>Registered office:</b>            UniCredit Bank AG            Arabellastr. 12            81925 Munich            Germany</p> <p><b>Branch:</b>            UniCredit Bank AG, London Branch            Moor House            120 London Wall            London EC2Y 5ET            United Kingdom</p>
2.5	Registration number, place of registration	<p>The Issuer's LEI (Legal Entity Identifier) is 2ZCNRR8UK83OBTEK2170.</p> <p><b>Registered office:</b>            HRB42148, Munich</p> <p><b>Branch:</b>            BR001757, London</p>
2.6	Issuer's mission	To transact all kinds of banking transactions and the business of a Pfandbrief bank, to provide financial services and perform all other principal and ancillary activities a financial institution or Pfandbrief bank may perform, both for its own account or for the account of a third party.
2.7	Brief description of current activities	UniCredit Bank AG offers a comprehensive range of banking and financial products and services to private, corporate and public-sector customers, international companies and institutional customers. This range extends from mortgage loans, customer loans, savings-and-loan and insurance products, and banking services for private customers through to

		<p>business loans and foreign trade financing for corporate customers and fund products for all asset classes, advisory and brokerage services, securities transactions, liquidity and financial risk management, advisory services for affluent customers and investment banking products for corporate customers.</p> <p>UniCredit Bank AG provides its services through the following segments:</p> <ul style="list-style-type: none"> <li>- <b>Commercial Banking</b> (serving all customers in Germany with a need for standardized or personalized services and advice in the Private Clients Bank and Unternehmer Bank business units);</li> <li>- <b>Corporate &amp; Investment Banking (CIB)</b> business segment (responsible for investment banking, institutional customers and select multinational corporations as well as large companies engaged in capital market activities; and</li> <li>- <b>Other / consolidation.</b></li> </ul> <p>For more information in relation to these segments, please refer to:</p> <ul style="list-style-type: none"> <li>• pages 8 to 11 of the UniCredit Bank AG 2017 Consolidated Annual Report (as defined below) and pages 2 to 8 of the UniCredit Bank AG 2017 Unconsolidated Annual Report (as defined below), both available on:</li> </ul> <p style="text-align: center;"><a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=all&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=all&amp;app-button-find=Find</a></p> <ul style="list-style-type: none"> <li>• pages 8 to 12 of the UniCredit Bank AG 2016 Consolidated Annual Report (as defined below) and pages 2 to 6 of the UniCredit Bank AG 2016 Unconsolidated Annual Report (as defined below), both available on:</li> </ul> <p style="text-align: center;"><a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2016&amp;cat=all&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2016&amp;cat=all&amp;app-button-find=Find</a></p>
2.8	Capital	<p>The fully subscribed and paid-up share capital of UniCredit Bank AG as per 31 December 2017 amounts to EUR 2,407 million.</p> <p>The total number of shares as at that date is 802,383,672 with a mathematical nominal value of EUR 3 per share. All of these shares are common bearer shares.</p> <p>The capital allocated to the London branch of UniCredit Bank AG is EUR 1,365,645,940.60 as per the date of this Information Memorandum.</p>
2.8.1	Amount of capital subscribed and fully paid	See information under 2.8 above.
2.8.2	Amount of capital subscribed and not fully paid	None. See information under 2.8 above.
2.9	List of main shareholders	UniCredit S.p.A. (100% shareholder)
2.10	Regulated markets on which the shares of the Issuer are listed	The shares of the Issuer are not listed.

2.11	Composition of governing bodies and supervisory bodies	<p><b>Governing bodies of UniCredit Bank AG:</b></p> <ul style="list-style-type: none"> <li>• Supervisory Board Gianni Franco Papa (<i>Chairman</i>) Florian Schwarz/Dr. Wolfgang Sprissler (<i>Deputy Chairmen</i>) Paolo Cornetta / Beate Dura-Kempf / Francesco Giordano / Klaus Grünewald / Dr. Marita Kraemer / Prof Dr Annette G. Köhler / Klaus-Peter Prinz / Oliver Skrbot / Christian Staack (<i>Ordinary Members</i>)</li> <li>• Management Board Dr. Emanuele Buttà (<i>Commercial Banking / Private Clients Bank</i>) Jan Kupfer (<i>Corporate &amp; Investment Banking</i>) Sandra Bettocchi (<i>Chief Operating Officer (COO)</i>) Robert Schindler (<i>Commercial Banking / Unternehmer Bank</i>) Ljiljana Cortan (<i>Chief Risk Officer (CRO)</i>) Dr. Michael Diederich (<i>Board Spokesman</i>) Guglielmo Zadra (<i>Chief Financial Officer (CFO)</i>)</li> </ul> <p><b>Governing bodies of the London Branch:</b> Christian Steffens (Country Head)</p>
2.12	Accounting Method for consolidated accounts	IASB/IFRS
2.13	Accounting year	Starting on 1 January, ending on 31 December
2.13.1	Date of the last General Annual Meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts	12 April 2018
2.14	Fiscal year	Starting on 1 January, ending on 31 December
2.15	Auditors of the issuer, who have audited the issuer's annual accounts	Deloitte GmbH Wirtschaftsprüfungsgesellschaft have audited the 2016 financial statements and the 2017 financial statements of the Issuer.
2.15.1	Auditors	<p>Deloitte GmbH Wirtschaftsprüfungsgesellschaft Rosenheimer Platz 4, 81669 Munich, Germany</p> <p>Deloitte GmbH have audited:</p> <ul style="list-style-type: none"> <li>(i) UniCredit Bank AG's consolidated financial statements as of and for the financial year ended 31 December 2016 (the "<b>UniCredit Bank AG 2016 Consolidated Annual Report</b>");</li> <li>(ii) UniCredit Bank AG's unconsolidated financial statements as of and for the financial year ended 31 December 2016 (the "<b>UniCredit Bank AG 2016 Unconsolidated Annual Report</b>");</li> <li>(iii) UniCredit Bank AG's consolidated financial statements as of and for the financial year ended 31 December 2017 (the "<b>UniCredit Bank AG 2017 Consolidated Annual Report</b>"); and</li> <li>(iv) UniCredit Bank AG's unconsolidated financial statements as of and for the financial year ended 31 December 2017 (the "</li> </ul>

		"UniCredit Bank AG 2017 Unconsolidated Annual Report").  Individuals who signed the audit report for the annual financial statements of UniCredit Bank AG: Prof Dr Leuschner and Kopatschek
2.15.2	Auditors report on the accuracy of the accounting and financial information	Page 239 UniCredit Bank AG 2016 Consolidated Annual Report Page 147 UniCredit Bank AG 2016 Unconsolidated Annual Report Page 230 UniCredit Bank AG 2017 Consolidated Annual Report Page 143 UniCredit Bank AG 2017 Unconsolidated Annual Report  The Consolidated Annual Reports for the year 2016 and 2017 use the trade name HypoVereinsbank.
2.16	Other equivalent programmes of the Issuer	- UniCredit Bank AG Debt Issuance Programme (supervised by BaFin); - UniCredit Bank AG Credit Linked Securities Programme (Multi-Issuer) (supervised by BaFin).
2.17	Rating of the Issuer	<u>Rating of the Issuer:</u> Moody's S&P Fitch
2.18	Additional information on the Issuer	Optional <sup>1</sup>

<sup>1</sup> Optional: information that the Issuer may not provide because it is not required by the French regulation.

3. CERTIFICATION OF INFORMATION FOR THE ISSUER			
Article D.213-9 4° of the French Monetary and Financial Code and subsequent amendments			
3.1	Person(s) responsible for the Information Memorandum concerning the NEU CP programme of UniCredit Bank AG	<u>Richard Tubb</u> (UniCredit Bank AG, London Branch, Head of Treasury) <u>Christian Steffens</u> (UniCredit Bank AG, London Branch, Branch Manager)	
3.2	Declaration of the person(s) responsible for the Information Memorandum concerning the NEU CP programme of UniCredit Bank AG	<i>To our knowledge, the information contained in this Information Memorandum, including the French summary, is true and accurate and does not contain any misrepresentation which would make it misleading.</i>	
3.3	Date, Place of signature, Signature	<p>London, 12 June 2018</p>  Name: Christian Steffens Title: Branch Manager	 Name: Richard Tubb Title: Head of Treasury

<b>4. INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL</b>	
4.1	<p>An application for a STEP label for this programme will be made to the STEP Secretariat. Information as to whether the STEP label has been granted for this Programme may be available on the STEP Market website (initially <a href="http://www.stepmarket.org">www.stepmarket.org</a>). This website is not sponsored by the Issuer and the Issuer is not responsible for its content or availability.</p> <p>Unless otherwise specified in this Information Memorandum, the expressions "STEP", "STEP Market Convention", "STEP label", "STEP Secretariat", and "STEP market website" shall have the meaning assigned to them in the Market Convention on Short-Term European Paper dated 19 May 2015 and adopted by the ACI - The Financial Markets Association and the European Money Markets Institute (as amended from time to time).</p>

## APPENDICES

Appendix 1	Rating(s) of the programme	Rating of the Programme listed on Fitch Ratings' public website under: <a href="https://www.fitchratings.com/gws/en/esp/issr/80359640">https://www.fitchratings.com/gws/en/esp/issr/80359640</a>
Appendix 2	Documents available to the shareholders annual general meeting or the equivalent body <sup>2</sup>	<p>UniCredit Bank AG 2016 Consolidated Annual Report:  <a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2016&amp;cat=10&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2016&amp;cat=10&amp;app-button-find=Find</a></p> <p>UniCredit Bank AG 2016 Unconsolidated Annual Report:  <a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2016&amp;cat=20&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2016&amp;cat=20&amp;app-button-find=Find</a></p> <p>UniCredit Bank AG 2017 Consolidated Annual Report:  <a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=10&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=10&amp;app-button-find=Find</a></p> <p>UniCredit Bank AG 2017 Unconsolidated Annual Report:  <a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=20&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=20&amp;app-button-find=Find</a></p> <p>Also available on:  <a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=all&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=all&amp;app-button-find=Find</a></p>
Appendix 3	Amendment, if appropriate, under electronic and paper form (signed)	None

---

<sup>2</sup> Further to Article D.213-9 of the French Monetary and Financial Code, financial information mentioned in Article D.213-9 of the French Monetary and Financial Code should be made available to any person upon request.

## SECTION EN FRANCAIS

<b>1. DESCRIPTION DU PROGRAMME D'EMISSION</b>		
Articles D.213-9 1° et D. 213-11 du Code monétaire et financier et Article 6 de l'arrêté du 30 mai 2016 et les réglementations postérieures		
1.1	Nom du Programme	UniCredit Bank AG, succursale de Londres – NEU CP (le "Programme")
1.2	Type de programme	Programme d'émission de titres négociables à court terme (les "NEU CP"), de droit français, conformément aux dispositions des Articles L. 213-1 A à L. 213-4-1 et D.213-1 A à 213-14 du Code monétaire et financier.
1.3	Dénomination sociale de l'Emetteur	UniCredit Bank AG, agissant par l'intermédiaire de sa succursale de Londres (l'"Emetteur")
1.4	Type d'émetteur	Institution financière monétaire
1.5	Objet du Programme	Satisfaire les besoins de financement court terme de l'Emetteur.
1.6	Plafond du Programme	EUR 10.000.000.000
1.7	Forme des NEU CP	Titres de créances négociables, émis au porteur dématérialisés et inscrits dans les livres des intermédiaires autorisés (système d'inscription). Aucun titre global ou définitif ou tout autre instrument représentatif ne sera émis ou imprimé.
1.8	Rémunération	<p>La rémunération des NEU CP est libre. Cependant, l'Emetteur s'engage à informer la Banque de France de l'émission d'un Titre Négociable à Court Terme avec une rémunération liée à un indice ou qui varie en application d'une clause d'indexation qui ne porte pas sur un taux usuel du marché interbancaire, monétaire ou obligataire.</p> <p>Le Programme permet également l'émission de NEU CP dont la rémunération peut être fonction d'une formule d'indexation ne garantissant pas le remboursement du capital à leur échéance. La confirmation de l'Emetteur relative à une telle émission mentionnera explicitement la formule de remboursement et la fraction du capital garanti.</p> <p>Dans le cas d'une émission comportant une option de prorogation, de rachat ou de remboursement anticipé, telle que mentionnée au paragraphe 1.10 ci-dessous, les conditions de rémunération des NEU CP seront fixées à l'occasion de l'émission initiale et ne pourront pas être modifiées ultérieurement, notamment à l'occasion de l'exercice de prorogation, de rachat ou de remboursement anticipé, sauf accord des parties.</p>
1.9	Devises d'émission	Euro ou toute autre devise autorisée par la réglementation française applicable au moment de l'émission conformément à l'article D. 213-6 du Code monétaire et financier.
1.10	Maturité	<p>L'échéance des NEU CP sera fixée conformément à la législation et à la réglementation française, ce qui implique qu'à la date des présentes la durée des émissions de NEU CP ne peut être supérieure à 1 an (365 jours ou 366 jours les années bissextiles).</p> <p>Les NEU CP peuvent être remboursés avant maturité en accord avec les lois et les réglementations applicables en France.</p> <p>Les NEU CP émis dans le cadre du Programme pourront comporter une ou plusieurs options de prorogation de l'échéance (au gré de l'Emetteur,</p>

		<p>ou du porteur, ou en fonction d'un (ou plusieurs) évènement(s) indépendant(s) de l'Émetteur et ou du porteur).</p> <p>Les NEU CP émis dans le cadre du Programme pourront aussi comporter une ou plusieurs options de rachat par l'Émetteur (au gré de l'Émetteur, ou du porteur, ou en fonction d'un (ou plusieurs) évènement(s) indépendant(s) de l'Émetteur et / ou du porteur).</p> <p>L'option de remboursement anticipé, de prorogation ou de rachat de NEU CP, s'il y a lieu, devra être spécifiée explicitement dans le formulaire de confirmation de toute émission concernée.</p> <p>En tout état de cause, la durée de tout NEU CP assortie d'une ou de plusieurs de ces clauses, sera toujours, toutes options de remboursement anticipé, de prorogation ou rachat comprises, conforme à la réglementation en vigueur au moment de l'émission dudit Titre Négociable à Court Terme.</p>
1.11	Montant unitaire minimal des émissions	200.000 Euros ou sa contre-valeur en devises.
1.12	Dénomination minimale des NEU CP	Conformément à l'Article D. 213-11 du Code monétaire et financier, le montant minimum légal des NEU CP émis dans le cadre de ce programme est de 200.000 Euros ou la contrevaleur de ce montant en devises déterminée au moment de l'émission.
1.13	Rang	Les NEU CP émis par l'émetteur constitueront des engagements directs et inconditionnels de l'Émetteur non assortis de sûreté et non subordonnés de l'Émetteur, venant au moins à égalité de rang avec les autres engagements actuels et futurs, directs, non assortis de sûreté, non garantis et non subordonnés de l'Emetteur.
1.14	Droit applicable	Tout Titre Négociable à Court Terme émis dans le cadre de ce programme sera régi par le droit français. Tous les litiges auxquels l'émission des NEU CP pourrait donner lieu seront régis par le droit français et interprétés selon le droit français.
1.15	Admission des NEU CP sur un marché réglementé	<p>L'ensemble, ou une partie seulement, des NEU CP émis dans le cadre de ce programme pourront être admis à la négociation sur Euronext Paris.</p> <p>Il pourra être vérifié si une émission de NEU CP est admise à la négociation sur Euronext Paris sur le site internet de Euronext Paris à l'adresse suivante :</p> <p><a href="https://www.euronext.com/fr/pd/bonds/ALXA%2CALXB%2CALXL%2CALXP%2CXPART%2CXAMS%2CXBRU%2CXLIS%2CXMLI%2CMLXB%2CENXB%2CENXL%2CTNLA%2CTNLB%2CXLDN%2CXHFTI">https://www.euronext.com/fr/pd/bonds/ALXA%2CALXB%2CALXL%2CALXP%2CXPART%2CXAMS%2CXBRU%2CXLIS%2CXMLI%2CMLXB%2CENXB%2CENXL%2CTNLA%2CTNLB%2CXLDN%2CXHFTI</a></p>
1.16	Système de règlement- livraison d'émission	Les NEU CP seront émis en Euroclear France.
1.17	Notation(s) du Programme	<p>Fitch Ratings: noté</p> <p><a href="https://www.fitchratings.com/gws/en/esp/issr/80359640">https://www.fitchratings.com/gws/en/esp/issr/80359640</a></p> <p>La notation est susceptible d'être revue à tout moment par l'agence de notation. Les investisseurs sont invités à se reporter au site internet de l'agence concernée afin de consulter la notation en vigueur.</p>

		Il est toutefois précisé que l'Émetteur décline toute responsabilité en ce qui concerne les informations figurant sur le site Internet de l'agence de notation.
1.18	Garantie	Néant
1.19	Agent(s) Domiciliataire(s)	Société Générale
1.20	Arrangeur	Néant
1.21	Mode de placement envisagé	<p>Direct et par l'intermédiaire d'Agents Placeurs : Aurel BGC, Tullet Prebon (Europe) Ltd., succursale de Paris, HPC SA (membre du OTCex Group).</p> <p>L'Émetteur pourra ultérieurement remplacer un Agent Placeur ou nommer d'autres Agents Placeurs ; une liste à jour desdits Agents Placeurs sera communiquée aux investisseurs sur demande déposée auprès de l'Émetteur.</p>
1.22	Restrictions à la vente	<p>Les restrictions de vente complètes figurent au paragraphe "<i>Selling restrictions</i>" dans la version anglaise.</p> <p><b>Général</b></p> <p>Chacun des Agents Placeurs, des souscripteurs initiaux et des porteurs de NEU CP s'engage à n'entreprendre aucune action permettant l'offre auprès du public desdits NEU CP ou la possession ou la distribution de la Documentation Financière ou de tout autre document relatif aux NEU CP dans tous pays où la distribution de tels documents serait contraire à ses lois et règlements et à n'offrir ni à vendre les NEU CP, directement ou indirectement, qu'en conformité avec les lois et règlements en vigueur dans ces pays.</p> <p>Chacun des Agents Placeurs, des souscripteurs initiaux et des porteurs de NEU CP s'engage à se conformer aux lois et règlements en vigueur dans les pays où il offrira ou vendra lesdits NEU CP ou détiendra ou distribuera la Documentation Financière et obtiendra toutes les autorisations et accords nécessaires au regard des lois et des règlements en vigueur dans tous les pays où il fera une telle offre ou vente. Ni l'Emetteur, ni chaque Agent Placeur, souscripteur ou porteur ne saurait être tenu pour responsable du non-respect de ces lois ou règlements par un autre Agent Placeur, souscripteur ou porteur.</p> <p><b>France</b></p> <p>Chaque Agent Placeur et chaque souscripteur initial ont déclaré et garanti et chaque détenteur subséquent de NEU CP sera réputé avoir déclaré et garanti au jour de la date d'acquisition des NEU CP (i) respecter les lois et règlements en vigueur en France relatifs à l'offre, au placement, à la distribution et la revente des NEU CP ou à la distribution en France des documents y afférant et en particulier (ii) ne pas avoir offert ou vendu, ni n'offrira ou ne vendra les NEU CP, ne pas avoir distribué ou faire distribuer et qu'il ne distribuera pas ni ne fera pas distribuer en France la Documentation Financière ou tout document relatif aux NEU CP, sauf aux investisseurs qualifiés agissant pour compte propre au sens du deuxième alinéa de l'article L. 411-2 et de l'article D. 411-1 du Code monétaire et financier.</p>

1.23	Taxation	L'Emetteur ne s'engage pas à indemniser les détenteurs de NEU CP en cas de prélèvement de nature fiscale en France ou à l'étranger, sur toutes sommes versées au titre des NEU CP, à l'exception des droits de timbres ou droit d'enregistrement dus par l'Emetteur en France.
1.24	Implication d'autorités nationales	Banque de France
1.25	Coordonnées des personnes assurant la mise en œuvre du Programme	<p>Monsieur Christian Steffens  <i>Branch Manager</i>            UniCredit Bank AG, succursale de Londres            Moor House            120 London Wall            Londres – EC2Y 5ET            Royaume-Uni            Tel : 020 7826 1335            Fax : 020 7826 1632  <a href="mailto:mark.greehy@unicredit.eu">mark.greehy@unicredit.eu</a></p> <p>Monsieur Richard Tubb  <i>Head of Treasury</i>            UniCredit Bank AG, succursale de Londres            Moor House            120 London Wall            London, EC2Y 5ET            Royaume-Uni            Tel: 00 44 (0)20 7826 6401            Fax: 00 44 207 826 1632  <a href="mailto:richard.tubb@unicredit.eu">richard.tubb@unicredit.eu</a></p>
1.26	Informations complémentaires relatives au programme	Optionnel <sup>1</sup> .
1.27	Commissaires aux comptes de l'Emetteur ayant audité les comptes annuels de l'Emetteur	Merci de vous référer au paragraphe 2.15 de la section en anglais ( <i>English Section</i> ).
1.28	Langue de la Documentation Financière	La présente section en français de la Documentation Financière est établie à titre d'information uniquement. Seule la version en anglais de la Documentation Financière fait foi.

<sup>1</sup> Optionnel : information pouvant ne pas être fournie par l'Emetteur car la réglementation française ne l'impose pas.

2. DESCRIPTION DE L'EMETTEUR		
Article D.213-9 2° du Code monétaire et financier et Article 7. 3 de l'arrêté du 30 mai 2016 et les réglementations postérieures		
2.1	Dénomination sociale	UniCredit Bank AG, agissant par l'intermédiaire de sa succursale de Londres
2.2	Forme juridique, législation applicable à l'émetteur et tribunaux compétents	L'Émetteur est une société anonyme de droit allemand relevant de la compétence non-exclusive des tribunaux allemands. Il agira, pour le programme décrit dans cette Documentation Financière, par l'intermédiaire de sa succursale de Londres. La succursale de Londres d'UniCredit Bank AG n'a pas de personnalité juridique distincte et forme une seule et même entité avec UniCredit Bank AG.
2.3	Date de constitution	<p>UniCredit Bank AG (HVB), Munich (intitulée HypoVereinsbank jusqu'en 2009) est issue de la fusion en 1998 entre Bayerische Vereinsbank Aktiengesellschaft et Bayerische Hypotheken- und Wechsel-Bank Aktiengesellschaft. Elle est la société mère du groupe HVB et son siège social est à Munich. HVB est la filiale d'UniCredit S.p.A. (UniCredit), Rome, Italie, depuis novembre 2005 et par conséquent constitue une partie importante du groupe UniCredit corporate group en tant que sous-groupe depuis cette date.</p> <p>La dénomination commerciale HypoVereinsbank est toujours utilisée par l'Emetteur dans la présentation de certains documents (en particulier, le rapport annuel intégrant les comptes consolidés).</p> <p>Date de création de la succursale de Londres : 1<sup>er</sup> juin 1978</p>
2.4	Siège social et principal siège administratif (si différent)	<p><b>Siège social :</b>            UniCredit Bank AG            Arabellastr. 12            81925 Munich            Allemagne</p> <p><b>Succursale :</b>            UniCredit Bank AG, dont le siège social est mentionné ci-dessous et agissant par l'intermédiaire de sa succursale de Londres            Moor House,            120 London Wall,            London EC2Y 5ET            Royaume-Uni</p>
2.5	Numéro d'immatriculation au Registre du Commerce et des Sociétés	<p>Le LEI (Legal Entity Identifier) est le 2ZCNRR8UK83OBTEK2170.</p> <p><b>Siège social :</b>            HRB42148, Munich</p> <p><b>Succursale :</b>            BR001757, Londres</p>
2.6	Objet social résumé	Effectuer toutes opérations de banque et autres affaires d'une banque hypothécaire ( <i>Pfandbriefbank</i> ), fournir des services financiers et réaliser toute autre activité à titre principal ou accessoire qu'un établissement

		financier ou une banque hypothécaire ( <i>Pfandbriefbank</i> ) est susceptible de réaliser pour compte propre ou compte de tiers.
2.7	Description des principales activités de l'émetteur	<p>UniCredit Bank AG offre une gamme complète de produits bancaires et financiers et de services aux entreprises du secteur privé et public, aux entreprises internationales et aux institutionnels. Cette gamme s'étend des prêts immobiliers, prêts à la consommation, produits de crédit, d'épargne et d'assurance et services bancaires à des personnes privées aux prêts aux entreprises, opérations de financement du commerce extérieur, fonds d'investissement dans toutes classes d'actifs, services de conseil et de courtage, opérations sur titres, gestion de la liquidité et du risque financier, services de conseil en gestion de patrimoine pour clients aisés et services d'investissement pour les entreprises.</p> <p>UniCredit Bank AG fournit ses services par le biais des filières suivantes :</p> <ul style="list-style-type: none"> <li>- <b>Banque commerciale</b> (<i>Commercial Banking</i>) (au service, en Allemagne, de tout client à la recherche de services standardisés ou personnalisés et de conseils au sein des entités Private Clients Bank et Unternehmer Bank) ;</li> <li>- <b>Banque de financement et d'investissement</b> (<i>Corporate &amp; Investment Banking – CIB</i>) (en charge des services de banque d'investissement, des clients institutionnels ainsi que d'un certain nombre d'entreprises multinationales sélectionnées et grandes entreprises actives dans le domaine des marchés de capitaux) ; et</li> <li>- <b>Autre / consolidation.</b></li> </ul> <p>Pour plus d'informations sur ces filières, merci de vous référer aux :</p> <ul style="list-style-type: none"> <li>• Voir description aux pages 8 à 11 de l'"UniCredit Bank AG 2017 Consolidated Annual Report" et pages 2 à 8 de "l'UniCredit Bank AG 2017 Unconsolidated Annual Report ", à l'adresse suivante :</li> </ul> <p style="text-align: center;"><a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=all&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2017&amp;cat=all&amp;app-button-find=Find</a></p> <ul style="list-style-type: none"> <li>• pages 8 à 12 de l'"UniCredit Bank AG 2016 Consolidated Annual Report" et pages 2 à 6 de "l'UniCredit Bank AG 2016 Unconsolidated Annual Report ", à l'adresse suivante :</li> </ul> <p style="text-align: center;"><a href="https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2016&amp;cat=all&amp;app-button-find=Find">https://investors.hypovereinsbank.de/cms/english/investorrelations/reports/index.html?year=2016&amp;cat=all&amp;app-button-find=Find</a></p>
2.8	Capital	<p>Au 31 décembre 2017, le capital souscrit et entièrement libéré d'UniCredit Bank AG est de EUR 2.407 millions. Le nombre total des actions à cette date est 802.383.672.</p> <p>La valeur nominale des actions est de 3 Euros. Toutes ces actions sont au porteur ordinaire.</p> <p>La dotation en capital de la succursale de Londres d'UniCredit Bank AG est de EUR 1.365.645.940,60 à la date de cette Documentation Financière.</p>

2.8.1	Montant du capital souscrit et entièrement libéré	Voir les informations au 2.8 ci-dessus.
2.8.2	Montant du capital souscrit et non entièrement libéré	Aucun. Voir les informations au 2.8 ci-dessus.
2.9	Répartition du capital	UniCredit SpA (100 % actionnaire).
2.10	Marchés réglementés où les titres de capital de l'émetteur sont négociés	Les actions d'UniCredit Bank AG ne sont pas cotées.
2.11	Composition de la Direction	<p><b>Direction d'UniCredit Bank AG :</b></p> <ul style="list-style-type: none"> <li>• Conseil de surveillance (<i>Supervisory Board</i>) Gianni Franco Papa (<i>Chairman</i>) Florian Schwarz/Dr. Wolfgang Sprissler (<i>Deputy Chairmen</i>) Paolo Cornetta / Beate Dura-Kempf / Francesco Giordano / Beate Dura-Kempf / Klaus Grünewald / Dr. Marita Kraemer / Prof Dr Annette G. Köhler / Klaus-Peter Prinz / Oliver Skrbot / Christian Staack (<i>Ordinary Members</i>)</li> <li>• Comité de direction (<i>Management Board</i>) Dr. Emanuele Buttà (<i>Commercial Banking / Private Clients Bank</i>) Jan Kupfer (<i>Corporate &amp; Investment Banking</i>) Sandra Bettocchi (<i>Chief Operating Officer (COO)</i>) Robert Schindler (<i>Commercial Banking / Unternehmer Bank</i>) Ljiljana Cortan (<i>Chief Risk Officer (CRO)</i>) Dr. Michael Diederich (<i>Board Spokesman</i>) Guglielmo Zadra (<i>Chief Financial Officer (CFO)</i>)</li> </ul> <p><b>Direction de la succursale de Londres :</b></p> <p>Christian Steffens (<i>Country Head</i>)</p>
2.12	Normes comptables utilisées pour les données consolidées	IASB/IFRS
2.13	Exercice comptable	A partir du 1 <sup>er</sup> janvier, se terminant le 31 décembre
2.13.1	Date de la dernière assemblée générale des actionnaires	12 avril 2018
2.14	Exercice fiscal	A partir du 1 <sup>er</sup> janvier, se terminant le 31 décembre
2.15	Commissaires aux comptes de l'Émetteur ayant audité les comptes annuels de l'Émetteur	Merci de vous référer à la rubrique 2.15 de la section en anglais ( <i>English Section</i> ).
2.15.1	Commissaires aux comptes	Merci de vous référer à la rubrique 2.15.1 de la section en anglais ( <i>English Section</i> ).
2.15.2	Rapport des commissaires aux comptes	Merci de vous référer à la rubrique 2.15.2 de la section en anglais ( <i>English Section</i> ).

2.16	Autres programmes de l'Emetteur de même nature à l'étranger	- UniCredit Bank AG Debt Issuance Programme (surveillée par BaFin); - UniCredit Bank AG Credit Linked Securities Programme (Multi-Issuer) (surveillée par BaFin).
2.17	Notation de l'Emetteur	<u>Notation de l'Emetteur :</u> Moody's S&P Fitch
2.18	Information complémentaire sur l'Emetteur	Optionnel <sup>1</sup>

---

<sup>1</sup> Optionnel : information pouvant ne pas être fournie par l'Emetteur car la réglementation française ne l'impose pas.

**3. CERTIFICATION DES INFORMATIONS FOURNIES**

Article D.213-9 4° du Code monétaire et financier et les réglementations postérieures

3.1	Responsables de la Documentation Financière	Nom: Christian Steffens Titre: UniCredit Bank AG, succursale de Londres, <i>Branch Manager</i>	Nom: Richard Tubb Titre: UniCredit Bank AG, succursale de Londres, <i>Head of Treasury</i>
3.2	Déclaration du responsable de la Documentation Financière	Merci de vous référer au Chapitre 3 de la section en anglais ( <i>English Section</i> ).	
3.3	Date, lieu et signature	Merci de vous référer au Chapitre 3 de la section en anglais ( <i>English Section</i> ).	

#### 4. INFORMATION CONCERNANT LA DEMANDE DE LABEL STEP PAR L'EMETTEUR

4.1		<p>Une demande de label STEP pour ce Programme sera transmise au secrétariat STEP. Les informations permettant de savoir si le label STEP a été accordé pour ce Programme peuvent être consultées sur le site web de STEP (initialement <a href="http://www.stepmarket.org">www.stepmarket.org</a>). Ce site n'est pas sponsorisé par l'Emetteur et l'Emetteur n'est pas responsable de son contenu ou de sa disponibilité.</p> <p>A moins qu'il n'en soit autrement précisé dans cette Documentation Financière, les expressions "STEP", "STEP Market Convention ", "label STEP", "Secrétariat STEP" et "STEP market website" auront la signification qui leur est donnée dans la Market Convention sur les papiers Européens court terme ("<b>Short-Term European Paper</b>") datée du 19 mai 2015 et adoptée par la ACI – la Financial Markets Association et le European Money Markets Institute (pouvant être modifié ultérieurement).</p>
-----	--	---