

DEPOSITOR INFORMATION SHEET

Dear Customer,

with the following »Depositor Information Sheet«, we wish to inform you – pursuant to Section 23a (1) sentence 3 of the German Banking Act (Kreditwesengesetz, KWG) – about the **statutory Deposit Guarantee Scheme**.

In addition, your deposits are **covered by the contractual Deposit Protection Fund (Einlagensicherungsfonds) of the Association of German Banks** (Bundesverband deutscher Banken).

Further details are available at www.bankenverband.de/einlagensicherung.

<p>Deposits at UniCredit Bank GmbH are protected by:</p> <hr/> <p>Limit of protection:</p> <hr/> <p>If you have more deposits at the same credit institution:</p> <hr/> <p>If you have a joint account with other person(s):</p> <hr/> <p>Reimbursement period in case of credit institution's failure:</p> <hr/> <p>Currency of reimbursement:</p> <hr/> <p>Contact:</p> <hr/> <p>More information:</p>	<p>Entschädigungseinrichtung deutscher Banken GmbH (1)</p> <hr/> <p>EUR 100 000 per depositor per credit institution (2)</p> <p>The following trademarks are part of your credit institution:</p> <ul style="list-style-type: none"> – HypoVereinsbank – HypoVereinsbank Unternehmer Bank – HypoVereinsbank Private Banking – UniCredit Corporate & Investment Banking <hr/> <p>All your deposits at the same credit institution are »aggregated« and the total is subject to the limit of EUR 100 000 (2)</p> <hr/> <p>The limit of EUR 100 000 applies to each depositor separately (3)</p> <hr/> <p>7 working days (4)</p> <hr/> <p>euro</p> <hr/> <p>Entschädigungseinrichtung deutscher Banken GmbH Burgstrasse 28 10178 Berlin GERMANY</p> <p>Postal adress: Postfach 11 04 48 10834 Berlin GERMANY</p> <p>Telephone: +49 (0) 30 59 00 11 960 Email: info@edb-banken.de</p> <hr/> <p>www.edb-banken.de</p>
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Please read the explanatory footnotes overleaf/on page 2.

Additional information
(all or some of the below)

(1) Your deposit is covered by a statutory Deposit Guarantee Scheme and a contractual Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to EUR 100 000.

(2) If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a saving account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

This method will also be applied if a credit institution operates under different trademarks.

The UniCredit Bank GmbH also trades under

- HypoVereinsbank
 - HypoVereinsbank Unternehmer Bank
 - HypoVereinsbank Private Banking
 - UniCredit Corporate & Investment Banking
- This means that all deposits with one or more of these trademarks are in total covered up to EUR 100 000.

(3) In case of joint accounts, the limit of EUR 100 000 applies to each depositor.

Deposits in an account to which two or more persons are entitled as members of a business partnership with legal capacity, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000.

In the cases listed in Section 8 (2) - (4) of the German Deposit Guarantee Act (Einlagensicherungsgesetz) deposits are protected above EUR 100 000.

More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is

Entschädigungseinrichtung deutscher Banken GmbH
Burgstrasse 28
10178 Berlin
GERMANY

Postal address:
Postfach 11 04 48
10834 Berlin
GERMANY

Telephone: +49 (0)30 59 00 11 960
Email: info@edb-banken.de

It will repay your deposits (up to EUR 100 000) within 7 working days.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. More information can be obtained from the website of Entschädigungseinrichtung deutscher Banken GmbH at www.edb-banken.de.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.