

Disclosure report in accordance with Part 8 "Disclosure by institutions" of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms as of 30 September 2015

Contents

1. Preliminary note	4
2. Own funds and capital requirements	6
2.1 Own funds (Article 437 CRR)	6
2.2 Capital requirements (Article 438 CRR)	7
2.3 Regulatory capital ratios	11
3. Leverage Ratio (Article 451 CRR)	13
A Appendix	15

1. Preliminary note

HVB

UniCredit Bank AG (HVB) was formed in 1998 through the merger of Bayerische Vereinsbank Aktiengesellschaft and Bayerische Hypotheken- und Wechsel-Bank Aktiengesellschaft. It is the parent company of 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 has hence from this date on been a major part of UniCredit corporate group as a subgroup.

As resolved at the Annual General Meeting of Shareholders in June 2007 and entered in the Commercial Register in September 2008, UniCredit has held 100% of the capital stock of HVB since the shares held by minority shareholders of HVB were transferred to UniCredit compliant with Section 327a of the German Stock Corporation Act (Aktiengesetz – AktG). Thus, trading in HVB shares officially ceased. As a capital-market-oriented company, however, HVB does remain listed on securities exchanges as an issuer of debt instruments such as Pfandbriefe, bonds and certificates.

A more detailed description and developments concerning HVB and HVB Group can be found in the respective annual reports 2014, the disclosure report as of 31 December 2014, the half year financial report as of 30 June 2015 as well as the interim reports as of 31 March and 30 September respectively. In particular the disclosure report as of 31 December 2014 includes in Chapter 1 information on the scope of application of the CRR for HVB (Article 13 and Part 8 CRR), the objectives of the disclosure report, and statements regarding the general principles of the disclosure.

Furthermore HVB prepares and disclose quarterly at 31 March, 30 June and 30 September publish interim disclosure reports in accordance with Part 8 CRR during the fiscal year.

Requirements for an interim disclosure report for institutions

Article 433 CRR specifies elements (e.g. scale of operations, range of activities, presence in different countries) to be considered when assessing the need to publish some or all disclosures in Part 8 Title II and III more frequently than annually. The assessment shall pay particular attention to the possible need for more frequent disclosure of items of information on own funds, Pillar 1 capital requirements, risk exposure and other items prone to rapid change.

In order to provide guidance on the assessment of more frequent disclosures in accordance with Part 8 Title II and III CRR the European Banking Authority (EBA) published on 23 December 2014 guidelines (EBA/GL/2014/04) on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 CRR (so called EBA-Guidelines). These guidelines are applicable to institutions that are required to comply with the disclosure requirements in Part 8 CRR. They aim to harmonise the disclosure practice within the EU and are part of the work of the EBA to ensure transparency within the European banking sector.

Despite the fact that all institutions are required to assess the need to provide more frequent disclosures, institutions should especially assess their need to publish information more frequently than annually when one of the following indicators applies to them:

- (1) the institution is one of the three largest institution in its home Member State,
- (2) the institution's consolidated assets exceed €30bn,
- (3) the institution's four-year average of total assets exceeds 20% of the four-year average of its home Member State's GDP,
- (4) the institution has consolidated exposures as per Article 429 CRR exceeding €200bn.

HVB, to which indicators (2) and (4) apply, complies with the requirements for an interim disclosure obligation in accordance with Article 433 CRR and the EBA-Guidelines by publishing quarterly disclosure reports.

Extent of an interim disclosure report

Based on the requirement of the EBA-Guidelines regarding the information that has to be disclosed more frequently than at least annually, the interim disclosure reports provide quantitative information on

- (1) own-funds and relevant capital ratios pursuant to Articles 437 and 492 CRR under consideration of Annex II and VI of Commission Implementing Regulation (EU) No 1423/2013
- (2) capital requirements pursuant to Article 438 (c) to (f) CRR
- (3) the leverage ratio pursuant to Article 451 CRR

Where necessary HVB disclose also quantitative and qualitative information on other items prone to rapid change according to Part 8 CRR and the EBA-Guidelines.

The information is being published provided that it is also included in the disclosure scope for significant subsidiaries in accordance with Article 13(1) CRR. There are no further disclosure requirements for HVB pursuant to Section 26a KWG.

The report on an individual basis as of 30 September 2015 (reporting date) is based on the figures according to the German Commercial Code (HGB) as these are currently the basis for HVB for the preparation of reports on own funds and capital adequacy in accordance with the Common Reporting Framework (COREP).

Similar to the annual disclosure, quarterly disclosure reports are published in accordance with the regulatory requirements of the Basel III rules and regulations (CRR, the CRD IV, KWG) which entered into force on 1 January 2014. These requirements are complemented by Implementing Technical Standards (ITS), Regulatory Technical Standards (RTS) and EBA Guidelines and Recommendations which entered into force at the disclosure date or are applicable within the framework of disclosure.

Publication of the interim disclosure report

Similar to the annual disclosure report, interim disclosure reports are also published as separate reports additionally to other publications of financial data of HVB and HVB Group on the website of HVB (www.hypovereinsbank.de) under "Über uns" → "Investor Relations" → "Reports". The disclosure reports can be regarded as a complement

to the respective publication of financial data by HVB and HVB Group (e. g. annual, semi-annual or interim reports) as they focus on the regulatory reporting perspective.

Interim disclosure pursuant to Part 8 CRR on a consolidated basis by UniCredit

Part 8 CRR provides moreover that UniCredit as the parent company of HVB releases an interim disclosure report at the ultimate parent level. These publications of the UniCredit Group can be found on the website of UniCredit (www.unicredit.com) under "Investors" → "Third Pillar of Basel 2 and 3".

Final notes:

This disclosure report was prepared with the utmost care; nevertheless, the calculation procedures may result in rounding errors of one unit in either direction within the tables.

All amounts are shown in millions (€m) unless indicated otherwise.

In general, this report is based on the figures from HVB financial statements as of 31 December 2014, the interim financial report as of 30 September 2015 as well as the data used for the banking supervision report on own funds, own funds requirements as well as for the leverage ratio at the reporting date of 30 September 2015 for HVB and HVB Group. At the relevant reporting date there might be in a very few cases minor data differences due to the temporal differences between final preparation, respectively adoption and the publication of the aforementioned reports and the submission of the regulatory reports to the competent authorities.

A verification by the statutory auditor of the information published with this report does not take place.

2. Own funds and capital requirements

2.1 Own funds (Article 437 CRR)

The calculation of own funds is based on Part 2 of the CRR, the applicable technical standards and the KWG (German Banking Act – KWG).

The basic scope for the annual disclosure of own funds of institutions is defined in Article 437 CRR and further refined in the form of an ITS in the Implementing Regulation (EU) No. 1423/2013 by the EU Commission of 20 December 2013 “laying down implementing technical standards with regard to disclosure of own funds requirements for institutions according to the CRR”, published in the EU Official Journal on 31 December 2013. These requirements are intended to ensure a uniform application of the CRR by all institutions.

More precisely, the ITS defines uniform templates for the purpose of disclosure pursuant to Article 437(1) a), b), d) and e) CRR and Article 492(3) CRR. They are intended to provide a detailed overview of the capital position of institutions and a sufficiently detailed picture of the main characteristics of all the Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments issued by the institution.

According to the EBA Guidelines, institutions have to provide an overview on own funds and the relevant capital ratios in accordance with Article 437 and 492 CRR for the interim disclosure report. This information is shown in the following table:

Overview on the capital structure of HVB

	REFERENCE	30/9/2015	31/12/2014
Common Equity Tier 1 capital (CET1) before regulatory adjustments	(6)	18,944	18,944
Total regulatory adjustments to Common Equity Tier 1 (CET1)	(28)	(899)	(696)
Common Equity Tier 1 capital (CET1)	(29)	18,044	18,248
Additional Tier 1 capital (AT1) before regulatory adjustments	(36)	—	—
Total regulatory adjustments to Additional Tier 1 (AT1) capital	(43)	—	—
Additional Tier 1 capital (AT1)	(44)	—	—
Tier 1 capital (T1 = CET1 + AT1)	(45)	18,044	18,248
Tier 2 capital (T2) before regulatory adjustments	(51)	735	645
Total regulatory adjustments to Tier 2 capital (T2)	(57)	(9)	(4)
Tier 2 capital (T2)	(58)	727	641
Total capital (TC = T1 + T2)	(59)	18,771	18,889
CET1 Ratio	(61)	24.1%	23.2%
Tier1 Ratio	(62)	24.1%	23.2%
Total Capital Ratio	(63)	25.0%	24.0%

The numbers in brackets in the “Reference” column correspond to the respective row in table 12, which is included in the appendix.

Moreover, based on the guidelines and templates of Regulation (EU) No. 1423/2013, the appendix lists both a disclosure of the main features of the capital instruments in accordance with Art. 437(1) b) CRR, as well as a disclosure of all specific own funds elements, the regulatory adjustment items and the deductions from own funds in accordance with Article 437(1) d) and e) CRR at the reporting date.

Since HVB does not publish interim or semi-annual financial reports according to the German Commercial Law (HGB), there is no need for an interim disclosure of offsetting and reconciliation in accordance with Article 437(1) a) CRR. With regard to the disclosure of the full terms and conditions for all instruments of the Common Equity Tier 1 and Tier 2 (see Article 437(1) c) CRR) as well as basic explanations concerning the equity structure of HVB, please refer to the comments in the disclosure report as of 31 December 2014 (starting on page 9 and page 18 respectively). There have been no significant changes since the annual disclosure.

Surplus amount pursuant to Article 492(2) CRR

Article 492(2) CRR stipulates that, during the period from 1 January 2014 to 31 December 2015, institutions shall disclose the extent to

which the level of CET1 capital and Tier 1 capital exceeds the requirements of Article 465 CRR.

Surplus of CET1 and Tier 1 capital pursuant to Article 492(2) CRR

	30/9/2015	31/12/2014
Common Equity Tier 1 Capital (CET1)	14,668	15,110
Tier 1 capital (Tier 1)	13,543	13,934

The surpluses are calculated as the remainder of CET1 and Tier 1 capital not required to comply with the respective minimum ratios for CET1 (4.5%) and Tier 1 (6.0%). Due to the low volume of Tier 2 capital, it is necessary to cover own funds requirements that cannot be met with Tier 2 capital (€773m, or risk-weighted assets of €9,663m) with CET1 or Tier 1 capital. This capital is also tied to cover the minimum capital requirements, however. Taken these fact into account, the resulting surpluses are €13,895m (CET1) and €12,770m (Tier 1).

Separate disclosure in accordance with Article 437(1) f) CRR

As neither HVB nor HVB Group determines or discloses capital ratios calculated by using elements of own funds determined on a basis other than the one laid down in the CRR (see Part 3 of the CRR, and above all Article 92 CRR), a comprehensive explanation and coherent disclosure of the basis on which such capital ratios are calculated is not required (see Article 437(1) f) CRR).

2.2 Capital requirements (Article 438 CRR)

The total capital ratio required by the CRR defines the percentage ratio between the own funds calculated in accordance with CRR Part 2 and the total risk exposure according to Article 92(3) CRR.

The interim disclosure report focuses according to the EBA-Guidelines on the specification of the level of risk-weighted assets and the capital requirements by risk type pursuant to Article 92(3) CRR as well as by CRSA- and IRBA-exposure classes according to Article 438 c) to f) CRR.

The capital adequacy requirements set out below relate to HVB. The values correspond to the information contained in the reporting of the own funds and capital requirements to the Deutsche Bundesbank according to Pillar 1 of Basel III (COREP) for the reporting date.

The following table provides an overview of the regulatory risk-weighted assets and the resulting capital requirements. Further breakdowns of the risk-weighted assets and capital requirements for particular risk types are then provided in accordance with the CRR disclosure requirements in the following.

2. Own funds and capital requirements (CONTINUED)

Risk-weighted assets and capital requirements by risk type (total)

	30/9/2015		31/12/2014	
	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS
Credit (default) risks	54,747	4,379	56,406	4,512
Credit risk standardised approach (CRSA)	6,696	535	7,363	589
Internal Ratings Based Approach (IRBA)	43,940	3,515	44,567	3,565
Securitisation	2,214	177	1,879	150
Equity risk	1,897	152	2,597	208
Market price risk	7,332	587	8,861	709
Standardised approach	33	3	41	3
Internal model approach	7,299	646	8,820	706
Operational risk	9,128	730	9,122	730
Basic indicator approach (BIA)	—	—	—	—
Standardised approach (STA)/Alternative standardised approach (ASA)	5	0	5	1
Advanced measurement approaches (AMA)	9,123	730	9,117	729
Settlement and delivery risk	2	0	1	0
Additional risk exposure amount due to fixed overheads	—	—	—	—
Credit valuation adjustment risk (CVA-risk)	3,708	297	3,965	317
Standard method	1,025	82	814	65
Advanced method	2,683	215	3,151	252
Based on Original Exposure Method (OEM)	—	—	—	—
Counterparty credit risk	95	8	89	7
Total risk exposure amount related to large exposures in the trading book	—	—	—	—
Other risk exposure amounts	—	—	—	—
HVB	75,012	6,001	78,444	6,276

The counterparty default risk is comprised of the position amounts for credit and counterparty default risk, the dilution risk as well as free deliveries. Settlement and delivery risks result completely from the trading book.

The following tables provide a breakdown of the counterparty default risks by regulatory exposure classes as well as all other required exposures on the basis of the regulatory report for 30 September 2015. In addition, exposures to small and medium-sized enterprises (SME) are further specified below the table.

Risk-weighted assets and capital requirements by CRSA and IRBA exposure classes

	30/9/2015		31/12/2014	
	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS
Credit risk standardised approach (CRSA)				
Central governments and central banks	2	0	1	0
Regional and local authorities	—	—	—	—
Public sector entities	3	0	8	1
Multilateral development banks	—	—	—	—
International organisations	—	—	—	—
Institutions	104	8	314	25
Corporates	4,669	373	4,610	369
of which SME	364	29	1,655	132
Institutions and corporates with a short-term credit assessment	266	21	114	9
Retail	319	26	306	24
of which SME	44	3	37	3
Positions secured by mortgages	63	5	73	6
of which SME	4	0	6	0
Covered bonds	95	8	122	10
Units or shares in collective investment undertakings (CIUs); investments shares	848	68	1,415	113
High risk items	168	14	223	18
Other items	—	—	—	—
Exposures in default	164	13	177	14
of which SME	86	7	99	8
Total CRSA	6,696	535	7,363	589
Internal Ratings Based Approach (IRBA)				
Central governments and central banks	463	37	58	4
Institutions	5,799	464	8,325	666
Corporates	30,578	2,446	29,047	2,323
of which specialised lending	5,751	460	5,989	479
of which SME	2,895	232	3,035	242
Retail	5,092	407	5,052	404
Secured by mortgages	3,124	249	3,212	257
of which SME	118	9	117	9
Qualifying revolving	326	26	340	27
Other items	1,641	131	1,500	120
of which SME	287	23	306	24
Other non-credit-obligation assets	2,009	161	2,085	167
Total IRBA	43,940	3,515	44,567	3,565
HVB	50,636	4,050	51,930	4,154

2. Own funds and capital requirements (CONTINUED)

As of 30 September the overall risk-weighted assets to SME amounted to €531m for the CRSA. This corresponds in amounting capital requirements of €42m. In detail the RWA consists of the CRSA positions shown in the table above and equity exposures to SME

(RWA of €33m respectively €3m capital requirements). At the same time the RWA to SME within the IRBA amounts to €3,300m, whereof €264m capital requirements derives (see table on page 9).

Risk-weighted assets and capital requirements by CRSA and IRBA securitisation positions

	30/9/2015		31/12/2014	
	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS
Securitisation				
Securitisation positions (CRSA)	272	22	19	1
of which re-securitisations	—	—	—	—
Securitisation positions (IRBA)	1,942	155	1,860	149
of which re-securitisations	113	9	169	14
HVB	2,214	177	1,879	150

For certain specialised lending exposures and equity exposures, Article 438 sentence 2 CRR stipulates a separate disclosure. In particular, specialised exposures for which a probability of default (PD) cannot be estimated or for which the PD estimates do not meet the requirements for applying the IRB approach (Part 3, Title II, Chapter 6 CRR) must be disclosed in accordance with the categories specified in Article 153(5) CRR (RWA calculation on the basis of slotting criteria) along with the risk weightings. As all specialised lending exposures

are included in the IRBA in accordance with the PD/LGD approach, a separate disclosure is not required for specialised exposures.

For equity exposures whose risk-weighted exposure amounts are calculated pursuant to Article 155(2) CRR under the simple risk-weight approach, a disclosure is provided in the following table on the basis of each of the indicated risk weighting classes (190%, 290% and 370%).

Risk-weighted assets and capital requirements from equity exposures

	30/9/2015		31/12/2014	
	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS
Equity				
Grandfathered standardised approach items	1,665	133	1,781	142
IRB approach items	151	12	500	40
Simple risk weight approach	151	12	500	40
of which non-exchange traded equity exposures in sufficiently diversified portfolios (190%)	57	5	83	7
of which exchange-traded exposures (290%)	—	—	324	26
of which other items (370%)	94	7	93	7
Internal model approach	—	—	—	—
Items subject to PD/LGD approaches	30	3	308	25
Other items	51	4	8	1
HVB	1,897	152	2,597	208

Other items include the equity exposures which are treated with a fixed risk weighting but are neither subject to the simple risk weight approach nor (temporarily or permanently) subject to the partial use of the standardised approach for the credit risk. In this case, these are equity exposures to financial sector entities exempt

from deduction from Common Equity Tier 1 capital because the investment quota does not exceed the threshold defined in Article 48 CRR. Instead, these exposures receive a risk weight of 250% according to Article 48(4) CRR.

Risk-weighted assets and capital requirements from market risk exposures

	30/9/2015		31/12/2014	
	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS	RISK-WEIGHTED ASSETS	CAPITAL REQUIREMENTS
Market risk				
Standardised approach	33	3	41	3
Position risk for exchange traded debt instruments	33	3	41	3
of which general and specific risk for debt instruments (excluding securitisations)	—	—	—	—
of which specific risk for securitisation positions in the trading book	33	3	41	3
of which specific risk for the correlation trading portfolio	—	—	—	—
Equity risk	—	—	—	—
Foreign exchange risk	—	—	—	—
Commodities risk	—	—	—	—
Internal model approach	7,299	584	8,820	706
HVB	7,332	587	8,861	709

2.3 Regulatory capital ratios

Taking the regulatory adequacy requirements into account, HVB and HVB Group applies the two capital ratios listed below in the planning on monitoring of its regulatory capital. These are managed on the basis of internal targets, thresholds and limits set within HVB Group risk appetite framework:

– Common Equity Tier 1 capital ratio: Ratio of Common Equity Tier 1 (CET1) and the total risk exposure amount as the sum of all credit, market and operational risks according to article 92(3) CRR (risk weighted assets)

– Total capital ratio: Ratio of institutions regulatory own funds and the total risk exposure amount expressed as a percentage. Own funds consists of Tier 1 and Tier 2 capital whereof the Tier 1 capital consists of CET1 and Additional Tier 1 capital (AT1)

Pursuant to Article 92 CRR in conjunction with Section 23 SolvV, the Common Equity Tier 1 Capital ratio must be maintained at a level of at least 4.5%, and the corresponding Tier 1 Capital ratio at 6.0% as of 1 January 2015. Moreover, in 2014 and 2015, a minimum of 8.0% will remain in effect for the total capital ratio. It is expected, that this ratio will increase up to 13.0% via the introduction of capital buffer requirements starting in 2016 until 2019.

2. Own funds and capital requirements (CONTINUED)

Minimum own funds requirements and capital buffers as of 30 September 2015

	MINIMUM CAPITAL RATIO	CAPITAL BUFFER			REQUIRED MINIMUM CAPITAL RATIO INCLUDING CAPITAL BUFFER
		CAPITAL CONSERVATION BUFFER	COUNTERCYCLICAL CAPITAL BUFFER	G-SII/O-SII BUFFER	
Common Equity Tier 1 (CET1)	4.5%	—	—	—	4.5%
Tier 1 capital	6.0%	—	—	—	6.0%
Total capital (Own funds)	8.0%	—	—	—	8.0%

With the exception of the capital conservation buffer, which is set by law at 2.5% of the total risk exposure amount as defined in Article 92 (3) CRR, all other capital buffers must be set by the supervisory authorities. They differ both with respect to the risks they address and the range of values they can take on. Initially, starting in 1 January 2014, only the capital buffer for systemic risk is applicable. The capital buffer for global or other systemically important institutions will

apply as of 1 January 2016. The capital conservation buffer and the countercyclical capital buffer will be introduced incrementally as of 1 January 2016.

Based on the own funds presented above and the capital requirements, the regulatory capital ratios for HVB and HVB Group as of 30 September 2015 are as follows.

Overview of compliance with capital requirements (regulatory capital requirements)

	30/9/2015		31/12/2014	
	HVB	HVB GROUP	HVB	HVB GROUP
Common Equity Tier 1 capital (CET1)	18,044	19,005	18,248	18,993
Additional Tier 1 capital (AT1)	—	—	—	—
Tier 1 capital (T1)	18,044	19,005	18,248	18,993
Tier 2 capital (T2)	727	589	641	650
Total capital (Own funds)	18,771	19,674	18,889	19,643
Risk-weighted assets (RWA)	75,012	79,849	78,444	85,768
CET1 capital ratio	24.1%	23.8%	23.2%	22.1%
Tier 1 capital ratio	24.1%	23.8%	23.2%	22.1%
Total capital ratio	25.0%	24.5%	24.0%	22.9%

HVB has had an excellent capitalisation for years; this also reflects the strength of the institute. Both the CET1 capital ratio as well as Tier 1 capital ratio amounted to 24.1% as of 30 September 2015 compared to 23.2% at year-end 2014. The total capital (own funds) ratio was slightly increased to 25.0% compared to 24.0% at the year-end 2014.

Consequently, as compared with other banks and banking groups, both HVB and HVB Group – taking into account the increased minimum requirements of the significantly stricter and uniformly applicable regulations under Basel III – have an excellent capitalisation, secured in the long-run, as a basis for supporting the institute's business activities.

3. Leverage Ratio (Article 451 CRR)

General explanations regarding the initial disclosure of the leverage ratio

Deviant from the initial the adoption of the CRR and the related disclosure requirements, a disclosure of the leverage ratio in accordance with Article 451 and in conjunction with Article 521(2) b) CRR is required from 1 January 2015 onwards.

In the following, some fundamental explanations regarding the initial disclosure of the leverage ratio are presented.

The Basel III framework – respectively the CRR – introduced a simple, transparent, non-risk based leverage ratio as of 1 January 2014 in order to act as a credible supplementary measure to the risk-based capital requirements. In contrast to the risk-sensitive determination of capital charges for exposures, the leverage ratio does not distinguish between low-risk and high-risk business.

According to the Basel Committee, the leverage ratio is intended to:

- restrict the build-up of leverage in the banking sector to avoid destabilising deleveraging processes that can damage the broader financial system and the economy
- reinforce the risk-based requirements with a simple, non-risk based “backstop” measure.

Article 429 CRR defines the leverage ratio as an institution’s capital measure divided by that institution’s total exposure measure and shall be expressed as a percentage of

- the institution’s Tier 1 capital as capital measure
- the sum of the exposure values of all assets and off-balance sheet items that are not deducted in determining the Tier 1 capital.

The leverage ratio is intended to impose a general limit on a bank’s leverage while complementing the risk-based framework for calculating regulatory capital as a corrective for possible errors resulting from weaknesses in the internal risk models of banks. Despite the considerable controversy regarding the effects and benefits of a non-risk based leverage ratio, it is intended to ensure that capital backing does not fall below a certain minimum amount even in good times.

The nominal sum of a bank’s assets, including all off-balance sheet positions, shall be limited to a reasonable level (currently 33 times the Tier 1 capital, i.e. 3%) by 2018. The final decision on the minimum leverage ratio is expected to be taken in 2017.

In addition to Part 7 of the CRR (Articles 429 and 430 CRR), which contains the general guidelines for determining and reporting the leverage ratio, the EU Commission has the authority according to Article 456(1) j) CRR, to change the capital measure and the total risk position measure by means of a delegated act. Any deficiencies detected with regard to the definition and composition of the indicator should be corrected before the disclosure of the leverage ratio in accordance with Article 451(1) a) CRR. On 10 October 2014, the European Commission adopted this legal act in the form of a delegated regulation amending Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the leverage ratio. The regulation was published on 17 January 2015 in the EU Official Journal and came into force on the day following its publication.

Both the reporting of the leverage ratio to the regulatory authorities and the uniform template for the disclosure will be concretised by implementing technical standards by the EBA and have neither yet been adapted to the delegated regulation nor have yet been finally taken into force at the time of the preparation of this report. For this reason, we provide the composition of the leverage ratio in the following both based on the current requirements for regulatory reporting to the supervisory authorities as well as on the basis of the above mentioned delegated regulation.

3. Leverage Ratio (Article 451 CRR) (CONTINUED)

The extent of the disclosure is primarily based on the requirements of the EBA-Guidelines with respect to various disclosure requirements (EBA/GL/2014/14). Until the legal validity of uniform reporting templates, there will be a disclosure of the capital measure (amount of Tier 1 capital), the total risk amount and the resulting leverage ratio.

Based on the right to vote pursuant to Article 499 CRR, the Tier 1 capital is being reported taking into account transitional provisions set out in Part 10 of Title I and II CRR (phase-in, transitional provisions). Due to the initial publication, there will be no presentation of comparative figures as of 31 December 2014.

Leverage ratio based on actual regulatory reporting (according to CRR and EBA technical standards)

	30/9/2015
Tier 1 capital	18,044
Total exposure measure	317,049
Leverage ratio	5.7%

The leverage ratio based on regulatory reporting changed only slightly compared to 30 June (5.8%) by 0.1 percentage points. This results out of slightly decreased Tier 1 capital by €43m with a concurrent slight increase of the total exposure relevant for the leverage ratio by €2,249bn, respectively 0.7%, mainly due to the increase of off-balance exposure.

For information only, the disclosure of the leverage ratio (5,2% as of 30 June 2015) based on the specifications of the Delegated Regulation (EU) 2015/62 is shown in the following table:

Leverage ratio based on the Delegated Regulation (EU) 2015/62

	30/9/2015
Tier 1 capital	18,044
Total exposure measure	328,362
Leverage ratio	5.5%

The reduction in the leverage ratio compared to the regulatory reporting is solely due to the higher overall risk exposure. The increased total risk exposure results mainly from the specifications regarding the determination of risk positions for credit derivatives (protection seller) and the handling of collateral in securities financing transactions (SFT) in the Delegated Regulation. Opposing effects, such as the conversion

of off-balance sheet positions based on credit conversion factors (CCFs) in the CRSA, cannot fully compensate the increasing effect. In accordance with Article 429(10) f) CRR, one could apply a conversion factor of 100% to most off-balance sheet items while there is now a conversion dependent on the respective risk category with CCF's amounting to 0%, 20%, 50 % or 100%.

A Appendix

A.1 List of tables

Table 1: Overview on the capital structure of HVB	6
Table 2: Surplus of CET1 and Tier 1 capital pursuant to Article 492 (2) CRR	7
Table 3: Risk-weighted assets and capital requirements by risk type (total)	8
Table 4: Risk-weighted assets and capital requirements by CRSA and IRBA exposure classes	9
Table 5: Risk-weighted assets and capital requirements by CRSA and IRBA securitisation positions	10
Table 6: Risk-weighted assets and capital requirements from equity exposures	10
Table 7: Risk-weighted assets and capital requirements from market risk exposures	11
Table 8: Minimum own funds requirements and capital buffers as of 30 September 2015	12
Table 9: Overview of compliance with capital requirements (regulatory capital requirements)	12
Table 10: Leverage ratio based on actual regulatory reporting (according to CRR and EBA technical standards)	14
Table 11: Leverage ratio based on the Delegated Regulation (EU) 2015/62	14
Table 12 (Appendix): Specific elements of own funds in the meaning of Article 437(1) d) and e) CRR	17
Table 13 (Appendix): Addendum to table 12 (Appendix) – Specific elements of own funds: (B) CRR Article reference	23
Table 14 (Appendix): Main features of capital instruments – Common Equity Tier 1 as of 30 September 2015	25
Table 15 (Appendix): Main features of capital instruments – Tier 2 capital as of 30 September 2015	26

A.2 List of abbreviations

AktG	German Stock Corporation Act (Aktiengesetz)	HGB	German Commercial Code (Handelsgesetzbuch)
AMA	Advanced Measurement Approaches	HVB	Abbreviation of our brand name – is used in this document for the company name “UniCredit Bank AG, Munich”
ASA	Alternative Standardised Approach	HVB Group	Abbreviation for our corporate group, which consists of UniCredit Bank AG with its associated companies (subsidiaries and participations)
O-SII	Other Systemically Important Institutions	IRBA	Internal Ratings Based Approach (see part 3, title II, chapter 3 CRR)
AT1	Additional Tier 1	ITS	Implementing Technical Standard
BIA	Basic Indicator Approach	LGD	Loss given default
CCF	Credit Conversion Factor	OEM	Original Exposure Methode
CCR	Counterparty Credit Risk	PD	Probability of Default
CET1	Common Equity Tier 1	RTS	Reporting Technical Standard
COREP	Common Reporting Framework	RWA	Risk-weighted assets
CRD IV	Directive 2013/36/EU on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms (Capital Requirements Directive IV)	SolvV	Solvency regulation (Solvabilitätsverordnung)
CRR	Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR) (Capital Requirements Regulation)	SFT	Securities Financing Transactions
CVA	Credit Value Adjustments	SME	Small and medium-sized enterprises
EBA	European Banking Authority, London	STA	Standardised Approach
EU	European Union	Tier 1 (T1)	Tier 1 capital (consists of CET1 + AT1)
G-SII	Global Systemically Important Institutions	Tier 2 (T2)	Tier 2 capital
CRSA	Credit risk standardised approach (see title II, chapter 2 CRR)	TC	Total capital (Own funds)
KWG	German Banking Act (Kreditwesengesetz)	UniCredit Gruppe	stands for UniCredit S.p.A., Rome, Italy and its subsidiaries

A.3 Disclosure of own funds as of 30 September 2015

Specific elements of own funds in the meaning of Article 437(1) d) and e) CRR

		30/9/2015		31/12/2014	
		(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR	(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR
1	Capital instruments and the related share premium accounts (1)	12,199		12,199	
1a	of which: ordinary shares	2,407		2,407	
2	Retained earnings	6,155		6,155	
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	NA		NA	
3a	Funds for general banking risk	590		590	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	NA		NA	
4a	Public sector capital injections grandfathered until 1 January 2018	NA		NA	
5	Minority interests (amount allowed in consolidated CET1)	NA	NA	NA	NA
5a	Independently reviewed interim profits net of any foreseeable charge or dividend (2)	0		0	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustment	18,944		18,944	
7	Additional value adjustments (negative amount)	(322)		(334)	
8	Intangible assets (net of related tax liability) (negative amount)	(16)	(24)	(7)	(29)
9	Empty Set in the EU				
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	NA	NA	NA	NA
11	Fair value reserves related to gains or losses on cash flow hedges	NA		NA	
12	Negative amounts resulting from the calculation of expected loss amounts	NA	NA	NA	NA
13	Any increase in equity that results from securitised assets (negative amount)	NA		NA	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	(73)	(110)	(28)	(113)
15	Defined – benefit pension fund assets (negative amount)	(347)	(520)	(173)	(694)
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	NA	NA	NA	NA
17	Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institutions designed to inflate artificially the own funds of the institution (negative amount)	NA	NA	NA	NA

A Appendix (CONTINUED)

Specific elements of own funds in the meaning of Article 437(1) d) and e) CRR

		30/9/2015		31/12/2014	
		(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR	(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR
18	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) (3)	0	0	0	0
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) (4)	0	0	0	0
20	Empty Set in the EU				
20a	Exposure amount of the following items which qualify for a RW of 1,250%, where the institution opts for the deduction alternative	(116)		(124)	
20b	of which: qualifying holdings outside the financial sector (negative amount) (5)	0		0	
20c	of which: securitisation positions (negative amount)	(116)		(124)	
20d	of which: free deliveries (negative amount)	NA		NA	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount) (6)	NA		NA	
22	Amount exceeding the 15% threshold (negative amount) (7)	0	0	0	0
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	0	0	0
24	Empty Set in the EU				
25	of which: deferred tax assets arising from temporary differences	0	0	NA	NA
25a	Losses for the current financial year (negative amount)	NA	NA	NA	NA
25b	Foreseeable tax charges relating to CET1 items (negative amount)	NA		NA	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	NA		NA	
26a	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	NA		NA	
26b	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	NA		NA	
27	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	(24)		(29)	
28	Total regulatory adjustment to Common equity Tier 1 (CET1)	(899)		(696)	
29	Common Equity Tier 1 (CET1) capital	18,044		18,248	
30	Capital instruments and the related share premium accounts (9)	NA		NA	
31	of which: classified as equity under applicable accounting standards	NA		NA	
32	of which: classified as liabilities under applicable accounting standards	NA		NA	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	NA		NA	
33a	Public sector capital injections grandfathered until 1 January 2018	NA		NA	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	NA	NA	NA	NA

Specific elements of own funds in the meaning of Article 437(1) d) and e) CRR

		30/9/2015		31/12/2014	
		(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR	(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR
35	of which: instruments issued by subsidiaries subject to phase out	NA		NA	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0		0	
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	NA	NA	NA	NA
38	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	NA	NA	NA	NA
39	Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount) (3)	0	0	0	0
40	Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount) (10)	NA	NA	NA	NA
41	Regulatory adjustments applied to Additional Tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		0	
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	0		0	
41a.1	of which: Residual amount related to intangible assets (8)	0		0	
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	NA		NA	
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre-CRR	NA		NA	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	NA		NA	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0		0	
44	Additional Tier 1 (AT1) capital	0		0	
45	Tier 1 capital (T1 = CET1 + AT1)	18,044		18,248	
46	Capital instruments and the related share premium accounts	384		427	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	99		NA	
47a	Public sector capital injections grandfathered until 1 January 2018	NA		NA	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties	NA	NA	NA	NA
49	of which: instruments issued by subsidiaries subject to phase out	NA		NA	
50	Credit risk adjustments	252		218	
51	Tier 2 (T2) capital before regulatory adjustments	735		645	
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	(9)	NA	(4)	NA

A Appendix (CONTINUED)

Specific elements of own funds in the meaning of Article 437(1) d) and e) CRR

		30/9/2015		31/12/2014	
		(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR	(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	NA	NA	NA	NA
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) (3)	0	0	0	0
54a	Of which new holdings not subject to transitional arrangements	NA		NA	
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements	NA		NA	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount) (11)	NA	NA	NA	NA
56	Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	NA		NA	
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	NA		NA	
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to Article 475 of Regulation (EU) No 575/2013	NA		NA	
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre-CRR	NA		NA	
57	Total regulatory adjustments to Tier 2 (T2) capital	(9)		(4)	
58	Tier 2 (T2) capital	727		641	
59	Total capital (TC = T1 + T2)	18,771		18,889	
59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		0	
60	Total risk weighted assets	75,012		78,444	
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	24.1%		23.2%	
62	Tier 1 (as a percentage of risk exposure amount)	24.1%		23.2%	
63	Total capital (as a percentage of risk exposure amount)	25.0%		24.0%	
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	4.50%		4.00%	
65	of which: capital conservation buffer requirement	0.00%		0.00%	
66	of which: countercyclical buffer requirement	0.00%		0.00%	

Specific elements of own funds in the meaning of Article 437(1) d) and e) CRR

		30/9/2015		31/12/2014	
		(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR	(A) Amount at disclosure date	(C) Amounts subject to pre-CRR treatment or prescribed residual amount of CRR
67	of which: systemic risk buffer requirement	0.00%		0.00%	
67a	of which: Global Systemically Important institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.00%		0.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	19.6%		19.2%	
69	Not relevant in EU regulation				
70	Not relevant in EU regulation				
71	Not relevant in EU regulation				
Amounts below the thresholds for deduction (before risk weighting)					
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	1,565		1,715	
73	Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	22		15	
74	Empty Set in the EU				
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	NA		NA	
Applicable caps on the inclusion of provisions in Tier 2					
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	NA		NA	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	NA		NA	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	252		218	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	277		283	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)					
80	Current cap on CET1 instruments subject to phase out arrangements	NA		NA	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA		NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA		NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA		NA	
84	Current cap on T2 instruments subject to phase out arrangements	99		NA	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	131		NA	

A Appendix (CONTINUED)

The following explanatory notes provide additional details on specific elements of own funds (indicated as footnotes 1 to 11).

- (1) The item includes ordinary shares (€2,407m) and their related share premium (€9,791m).
- (2) At the reporting date, the aggregate amount of direct, indirect and synthetic holdings by the institution of the Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments of financial sector entities in which the institution does not have a significant investment did not exceed 10% of the aggregate amount of Common Equity Tier 1 items of the institution (see also item 72).
- (3) At the reporting date, the aggregate amount of the direct, indirect and synthetic holdings of the Common Equity Tier 1 instruments of financial sector entities where the institution has a significant investment was less than 10% of the Common Equity Tier 1 items of the institution (see also item 73).
- (4) At the reporting date, the total amount of the qualifying holdings outside the financial sector did not exceed 60% of the institution's eligible capital. There was no qualifying holding, the amount of which exceeded 15% of the eligible capital of the institution.
- (5) At the reporting date there were no such positions.
- (6) At the reporting date, the aggregate amount of deferred taxes that are dependent on future profitability and arise from temporary differences not deducted from capital and the holdings of Common Equity Tier 1 instruments in financial sector entities in which the institution does have a significant investment not deducted from capital was less than 15% of Common Equity Tier 1.
- (7) The residual amount of intangible assets not deducted from Common Equity Tier 1 shall be deducted from Tier 1 items according to article 472 (4) CRR and is supposed to be deducted from Additional Tier 1 capital as part of item 41a. As capital deductions exceed Additional Tier 1 capital the residual amount is deducted from Common Equity Tier 1 capital as part of item 27.
- (8) HVB has not issued any capital instruments that qualify as Additional Tier 1 instruments.
- (9) At the reporting date, there were no such positions.
- (10) HVB does not apply any transitional adjustments to holdings of own T2 instruments and subordinated loans.
- (11) At the reporting date, there were no such positions.

Addendum to table 12 (Appendix) – Specific elements of own funds: (B) CRR Article reference

Line	(B) CRR Article reference
1	26 (1), 27, 28, 29, EBA list according to Art. 26 (3)
1a	EBA list according to Art. 26 (3)
2	26 (1) (c)
3	26 (1)
3a	26 (1) (f)
4	486 (2)
4a	483 (2)
5	84, 479, 480
5a	26 (2)
6	—
7	34, 105
8	36 (1) (b), 37, 472 (4)
9	—
10	36 (1) (c), 38, 472 (5)
11	33 (a)
12	36 (1) (d), 40, 159, 472 (6)
13	32 (1)
14	33 (b)
15	36 (1) (e) , 41, 472 (7)
16	36 (1) (f), 42, 472 (8)
17	36 (1) (g), 44, 472 (9)
18	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)
19	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)
20	—
20a	36 (1) (k)
20b	36 (1) (k) (i), 89 to 91
20c	36 (1) (k) (ii), 258, 243 (1) (b), 244 (1) (b)
20d	36 (1) (k) (iii), 379 (3)
21	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
22	48 (1)
23	36 (1) (i), 48 (1) (b), 470, 472 (11)
24	—
25	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
25a	36 (1) (a), 472 (3)
25b	36 (1) (l)

Line	(B) CRR Article reference
26	—
26a	—
26b	481
27	36 (1) (j)
28	—
29	—
30	51, 52
31	—
32	—
33	486 (3)
33a	483 (3)
34	85, 86, 480
35	486 (3)
36	—
37	52 (1) (b), 56 (a), 57, 475 (2)
38	56 (b), 58, 475 (3)
39	56 (c), 59, 60, 79, 475 (4)
40	56 (d), 59, 79, 475 (4)
41	—
41a	472, 472 (3) (a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
41a.1	472 (4)
41b	477, 477 (3), 477 (4) (a)
41c	467, 468, 481
42	56 (e)
43	—
44	—
45	—
46	62, 63
47	486 (4)
47a	483 (4)
48	87, 88, 480
49	486 (4)
50	62 (c) and (d)

A Appendix (CONTINUED)

Addendum to table 12 (Appendix) – Specific elements of own funds: (B) CRR Article reference

Line	(B) CRR Article reference
51	—
52	63 (b) (i), 66 (a), 67, 477 (2)
53	66 (b), 68, 477 (3)
54	66 (c), 69, 70, 79, 477 (4)
54a	—
54b	—
55	66 (d), 69, 79, 477 (4)
56	—
56a	472, 472 (3) (a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)
56b	475, 475 (2) (a), 475 (3), 475 (4) (a)
56c	467, 468, 481
57	—
58	—
59	—
59a	—
60	—
61	92 (2) (a), 465
62	92 (2) (b), 465
63	92 (2) (c)
64	CRD 128, 129, 130
65	—

Line	(B) CRR Article reference
66	—
67	—
67a	CRD 131
68	CRD 128
69	—
70	—
71	—
72	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
73	36 (1) (i), 45, 48, 470, 472 (11)
74	—
75	36 (1) (c), 38, 48, 470, 472 (5)
76	62
77	62
78	62
79	62
80	484 (3), 486 (2) & (5)
81	484 (3), 486 (2) & (5)
82	484 (4), 486 (3) & (5)
83	484 (4), 486 (3) & (5)
84	484 (5), 486 (4) & (5)
85	484 (5), 486 (4) & (5)

A.4 Main features of capital instruments¹ – Common Equity Tier 1 as of 30 September 2015

FEATURE		
1	Issuer	UniCredit Bank AG
2	Unique identifier	DE0008022005
3	Governing law(s) of the instrument	German law
REGULATORY TREATMENT		
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at: solo/(sub-)consolidated; solo & (sub-)consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares – Art. 28 CRR
8	Amount recognised in regulatory capital (currency in million, as of reporting date)	2,407 NA
9	Nominal amount of instrument: original amount of currency of issuance (in millions)	2,407
	Nominal amount of instrument: original amount – currency of issuance	EUR
	Nominal amount of instrument: conversion of original amount in Euro (in millions)	2,407
9a	Issue price	NA
9b	Redemption price	NA
10	Accounting classification	Shareholders' equity
11	Original date of issuance	NA
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	No
15a	Optional call date and redemption amount	NA
15b	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
COUPONS/DIVIDENDS		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down features	No
31	If write-down, write down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

¹ According to Art. 437(2) b) CRR and Commission Implementing Regulation (EU) No 1423/2013 – Appendix II. Indication "NA" indicates that the question is not applicable (also for subsequent tables)

A.5 Main features of capital instruments – Tier 2 capital as of 30 September 2015

FEATURE	
1	Issuer
2	Unique identifier
3	Governing law(s) of the instrument
REGULATORY TREATMENT	
4	Transitional CRR rules
5	Post-transitional CRR rules
6	Eligible at: solo/(sub-)consolidated; solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)
9	Nominal amount of instrument: original amount of currency of issuance (in millions) Nominal amount of instrument: original amount – currency of issuance Nominal amount of instrument: conversion of original amount in Euro (in millions)
9a	Issue price
9b	Redemption price
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15a	Optional call date and redemption amount
15b	Contingent call dates and redemption amount
16	Subsequent call dates, if applicable
COUPONS/DIVIDENDS	
17	Fixed or floating dividend/coupon
18	Coupon rate and any related index
19	Existence of a dividend stopper
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)
21	Existence of step up or other incentive to redeem
22	Noncumulative or cumulative
23	Convertible or non-convertible
24	If convertible, conversion trigger(s)
25	If convertible, fully or partially
26	If convertible, conversion rate
27	If convertible, mandatory or optional conversion
28	If convertible, specify instrument type convertible into
29	If convertible, specify issuer of instrument it converts into
30	Write-down features
31	If write-down, write down trigger(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up mechanism
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
36	Non-compliant transitioned features
37	If yes, specify non-compliant features

INSTRUMENT 1	INSTRUMENT 2	INSTRUMENT 3	INSTRUMENT 4
UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG
XS0093266939	XS0097425226	XS0097950900	XS0098170003
German law	German law	German law	German law
Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2
Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR
19.7	26.5	2.2	29.6
Amortisation	Amortisation, Disagio, Buybacks	Amortisation	Amortisation, Buybacks
60.0	39.5	3.0	43.0
DEM	EUR	EUR	EUR
30.7	39.5	3.0	43.0
100.00	99.8	100.0	100.0
100.00	100.00	100.0	100.0
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
21/12/1998	14/5/1999	28/5/1999	1/6/1999
Dated	Dated	Dated	Dated
21/12/2018	14/5/2019	28/5/2019	1/6/2019
No	No	No	No
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
Fixed	Fixed to Floating	Fixed to Floating	Fixed to Floating
5.43% p.a.	5% p.a. from issue date to 14/5/2009; 5% p.a. + 16% of Euro CMS 10y after 14/05/2009	4.50% p.a. from issue date to 28/5/2004; max. between 4.50% p.a. and 90% of Euro CMS 10y from 28/05/2004	4.70% p.a. from issue date to 1/6/2009; max. between 4.70% p.a. and 102% of Euro CMS 10y from 01/06/2009
No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No
Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Non Convertible	Non Convertible	Non Convertible	Non Convertible
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
No	No	No	No
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
Senior	Senior	Senior	Senior
No	No	No	No
NA	NA	NA	NA

A Appendix (CONTINUED)

FEATURE	
1	Issuer
2	Unique identifier
3	Governing law(s) of the instrument
REGULATORY TREATMENT	
4	Transitional CRR rules
5	Post-transitional CRR rules
6	Eligible at: solo/(sub-)consolidated; solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)
9	Nominal amount of instrument: original amount of currency of issuance (in millions) Nominal amount of instrument: original amount – currency of issuance Nominal amount of instrument: conversion of original amount in Euro (in millions)
9a	Issue price
9b	Redemption price
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15a	Optional call date and redemption amount
15b	Contingent call dates and redemption amount
16	Subsequent call dates, if applicable
COUPONS/DIVIDENDS	
17	Fixed or floating dividend/coupon
18	Coupon rate and any related index
19	Existence of a dividend stopper
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)
21	Existence of step up or other incentive to redeem
22	Noncumulative or cumulative
23	Convertible or non-convertible
24	If convertible, conversion trigger(s)
25	If convertible, fully or partially
26	If convertible, conversion rate
27	If convertible, mandatory or optional conversion
28	If convertible, specify instrument type convertible into
29	If convertible, specify issuer of instrument it converts into
30	Write-down features
31	If write-down, write down trigger(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up mechanism
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
36	Non-compliant transitioned features
37	If yes, specify non-compliant features

INSTRUMENT 5	INSTRUMENT 6	INSTRUMENT 7	INSTRUMENT 8
UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG
XS0098907693	XS0104764377	DE0002298890	XS0105174352
German law	German law	German law	German law
Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2
Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR
18.7	39.4	14.7	12.0
Amortisation	NA	Amortisation	Disagio
25.0	39.4	20.0	12.0
EUR	EUR	EUR	EUR
25.0	39.4	20.0	12.0
100.0	100.0	100.0	99.8
100.0	100.0	100.0	100.0
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
25/6/1999	26/11/1999	7/6/1999	13/12/1999
Dated	Dated	Dated	Dated
25/6/2019	19/11/2029	7/6/2019	13/12/2024
Yes	No	No	No
25/6/2009	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
Fixed	Floating	Fixed	Fixed
7% p.a.	Euribor 6M + 0.62% p.a.	5.5% p.a.	2% p.a. from issue date to 13/12/2004; 9% p.a. from 13/12/2004.
No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No
Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Non Convertible	Non Convertible	Non Convertible	Non Convertible
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
Senior	Senior	Senior	Senior
No	No	No	No
NA	NA	NA	NA

A Appendix (CONTINUED)

FEATURE	
1	Issuer
2	Unique identifier
3	Governing law(s) of the instrument
REGULATORY TREATMENT	
4	Transitional CRR rules
5	Post-transitional CRR rules
6	Eligible at: solo/(sub-)consolidated; solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)
9	Nominal amount of instrument: original amount of currency of issuance (in millions) Nominal amount of instrument: original amount – currency of issuance Nominal amount of instrument: conversion of original amount in Euro (in millions)
9a	Issue price
9b	Redemption price
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15a	Optional call date and redemption amount
15b	Contingent call dates and redemption amount
16	Subsequent call dates, if applicable
COUPONS/DIVIDENDS	
17	Fixed or floating dividend/coupon
18	Coupon rate and any related index
19	Existence of a dividend stopper
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)
21	Existence of step up or other incentive to redeem
22	Noncumulative or cumulative
23	Convertible or non-convertible
24	If convertible, conversion trigger(s)
25	If convertible, fully or partially
26	If convertible, conversion rate
27	If convertible, mandatory or optional conversion
28	If convertible, specify instrument type convertible into
29	If convertible, specify issuer of instrument it converts into
30	Write-down features
31	If write-down, write down trigger(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up mechanism
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
36	Non-compliant transitioned features
37	If yes, specify non-compliant features

INSTRUMENT 9	INSTRUMENT 10	INSTRUMENT 11	INSTRUMENT 12
UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG
XS0105656267	XS0114878233	XS0119485885	XS0120851174
German law	German law	German law	German law
Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2
Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR
12.0	7.7	13.5	10.0
Disagio	Amortisation, Disagio	NA	NA
15.2	8.0	13.5	10.0
EUR	EUR	EUR	EUR
15.2	8.0	13.5	10.0
79.2	99.7	100.0	100.0
100.0	100.0	100.0	100.0
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
21/12/1999	1/8/2000	23/10/2000	22/12/2000
Dated	Dated	Dated	Dated
21/12/2029	3/8/2020	23/10/2020	22/12/2020
No	Yes	No	No
NA	NA	NA	NA
NA	Tax event: at principal amount + accrued interest	NA	NA
NA	NA	NA	NA
Fixed	Floating	Floating	Floating
5% p.a.	Euribor 6M + 0.65% p.a.	Euribor 3M + 0.70% p.a.	67% of Euro CMS 10y; min. 4.85% p.a. and max. 5.85% p.a.
No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No
Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Non Convertible	Non Convertible	Non Convertible	Non Convertible
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
Senior	Senior	Senior	Senior
No	No	No	No
NA	NA	NA	NA

A Appendix (CONTINUED)

FEATURE	
1	Issuer
2	Unique identifier
3	Governing law(s) of the instrument
REGULATORY TREATMENT	
4	Transitional CRR rules
5	Post-transitional CRR rules
6	Eligible at: solo/(sub-)consolidated; solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)
9	Nominal amount of instrument: original amount of currency of issuance (in millions) Nominal amount of instrument: original amount – currency of issuance Nominal amount of instrument: conversion of original amount in Euro (in millions)
9a	Issue price
9b	Redemption price
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15a	Optional call date and redemption amount
15b	Contingent call dates and redemption amount
16	Subsequent call dates, if applicable
COUPONS/DIVIDENDS	
17	Fixed or floating dividend/coupon
18	Coupon rate and any related index
19	Existence of a dividend stopper
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)
21	Existence of step up or other incentive to redeem
22	Noncumulative or cumulative
23	Convertible or non-convertible
24	If convertible, conversion trigger(s)
25	If convertible, fully or partially
26	If convertible, conversion rate
27	If convertible, mandatory or optional conversion
28	If convertible, specify instrument type convertible into
29	If convertible, specify issuer of instrument it converts into
30	Write-down features
31	If write-down, write down trigger(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up mechanism
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
36	Non-compliant transitioned features
37	If yes, specify non-compliant features

1 With regards to these Tier 2 capital instruments please refer to further explanations on page 18 and 19 of the disclosure report from HVB as of 31 December 2014.

INSTRUMENT 13	INSTRUMENT 14	INSTRUMENT 15	INSTRUMENT 16'
UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG
A1982_SL0068	XS0150812872	XS0154897317	A1982_SL0085
German law	German law	German law	German law
Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2
Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR
4.3	3.5	9.9	1.3
Amortisation	Amortisation	Amortisation	Amortisation
10.0	10.0	25.0	10.0
EUR	EUR	EUR	EUR
10.0	10.0	25.0	10.0
100.0	100.0	100.0	100.0
100.0	100.0	100.0	100.0
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
27/11/2002	8/7/2002	24/9/2002	29/12/2003
Dated	Dated	Dated	Dated
27/11/2017	8/7/2017	24/9/2017	30/5/2016
No	No	No	No
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
Fixed	Fixed	Floating	Fixed
5.85% p.a.	1% p.a. from 08/07/2003 to 8/7/2007; 3% p.a. from 8/7/2008 to 8/7/2012; 4% p.a. from 8/7/2013 to 8/7/2017	max. between 6.50% p.a. and 94% of Euro CMS 10y from issue date to 24/09/2007; 94% of Euro CMS 10y from 24/09/2007	6% p.a.
No	No	No	No
Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory
No	No	No	No
Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
Non Convertible	Non Convertible	Non Convertible	Non Convertible
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
No	No	No	No
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
Senior	Senior	Senior	Senior
No	No	No	No
NA	NA	NA	NA

A Appendix (CONTINUED)

FEATURE	
1	Issuer
2	Unique identifier
3	Governing law(s) of the instrument
REGULATORY TREATMENT	
4	Transitional CRR rules
5	Post-transitional CRR rules
6	Eligible at: solo/(sub-)consolidated; solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)
9	Nominal amount of instrument: original amount of currency of issuance (in millions) Nominal amount of instrument: original amount – currency of issuance Nominal amount of instrument: conversion of original amount in Euro (in millions)
9a	Issue price
9b	Redemption price
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15a	Optional call date and redemption amount
15b	Contingent call dates and redemption amount
16	Subsequent call dates, if applicable
COUPONS/DIVIDENDS	
17	Fixed or floating dividend/coupon
18	Coupon rate and any related index
19	Existence of a dividend stopper
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)
21	Existence of step up or other incentive to redeem
22	Noncumulative or cumulative
23	Convertible or non-convertible
24	If convertible, conversion trigger(s)
25	If convertible, fully or partially
26	If convertible, conversion rate
27	If convertible, mandatory or optional conversion
28	If convertible, specify instrument type convertible into
29	If convertible, specify issuer of instrument it converts into
30	Write-down features
31	If write-down, write down trigger(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up mechanism
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
36	Non-compliant transitioned features
37	If yes, specify non-compliant features

1 With regards to these Tier 2 capital instruments please refer to further explanations on page 18 and 19 of the disclosure report from HVB as of 31 December 2014.

INSTRUMENT 17 ¹	INSTRUMENT 18	INSTRUMENT 19	INSTRUMENT 20 ¹
UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG	UniCredit Bank AG
A1982_SL0002	A1982_SL0003	A1982_SL0022	A1982_SL0086
State of New York	State of New York	State of New York	German law
Tier 2	Tier 2	Tier 2	Tier 2
Tier 2	Tier 2	Tier 2	Tier 2
Solo	Solo	Solo	Solo & Consolidated
Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR	Subordinated Liability – Art. 62 CRR
18.7	19.0	18.3	96.0
Buybacks	Buybacks	Buybacks	NA
301.0	100.0	201.0	96.0
USD	GBP	USD	EUR
268.7	135.4	179.4	96.0
100.0	100.0	100.0	100.0
100.0	100.0	100.0	100.0
Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
15/7/1999	13/10/1999	22/10/1999	25/1/2001
Dated	Dated	Dated	Dated
30/6/2031	13/10/2036	22/10/2031	27/1/2031
Yes	Yes	Yes	Yes
30/6/2029; Redemption amount: 100% of the principal amount of the Subordinated Note, plus accrued and unpaid interest to the date of redemption	13/10/2034; Redemption amount: 100% of the principal amount of the Subordinated Note, plus accrued and unpaid interest to the date of redemption	22/10/2029; Redemption amount: 100% of the principal amount of the Subordinated Note, plus accrued and unpaid interest to the date of redemption	NA
Regulatory Call or Tax call: Greater of (i) 100% of the principal amount of the Subordinated Note and (ii) the Make Whole Amount for the Subordinated Note, plus, in either case, accrued and unpaid interest to the date of redemption	Regulatory Call or Tax Call: Greater of (i) 100% of the principal amount of the Subordinated Note and (ii) the Make Whole Amount for the Subordinated Note, plus, in either case, accrued and unpaid interest to the date of redemption	Regulatory Call or Tax Call: Greater of (i) 100% of the principal amount of the Subordinated Note and (ii) the Make Whole Amount for the Subordinated Note, plus, in either case, accrued and unpaid interest to the date of redemption	Regulatory Call, 100%
semi-annually: June 30/Dec 31 after 30/06/2029	annually	semi-annually: June 30/Dec 31 after 13/10/2034	NA
Fixed	Fixed	Fixed	Floating
8.741% p.a.	7.76% p.a.	9.00% p.a.	Euribor 6 M + 0.65% p.a.
No	No	No	No
Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
No	No	No	No
Non cumulative	Non cumulative	Non cumulative	Non cumulative
Non convertible	Non convertible	Non convertible	Non convertible
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
NA	NA	NA	NA
Yes	Yes	Yes	No
capital deficit on LLC level	capital deficit on LLC level	capital deficit on LLC level	NA
Fully or Partially	Fully or Partially	Fully or Partially	NA
Temporary	Temporary	Temporary	NA
each profit available used to write up to par	each profit available used to write up to par	each profit available used to write up to par	NA
Senior	Senior	Senior	Senior
No	No	No	No
NA	NA	NA	NA

A Appendix (CONTINUED)

FEATURE	
1	Issuer
2	Unique identifier
3	Governing law(s) of the instrument
REGULATORY TREATMENT	
4	Transitional CRR rules
5	Post-transitional CRR rules
6	Eligible at: solo/(sub-)consolidated; solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)
9	Nominal amount of instrument: original amount of currency of issuance (in millions) Nominal amount of instrument: original amount – currency of issuance Nominal amount of instrument: conversion of original amount in Euro (in millions)
9a	Issue price
9b	Redemption price
10	Accounting classification
11	Original date of issuance
12	Perpetual or dated
13	Original maturity date
14	Issuer call subject to prior supervisory approval
15a	Optional call date and redemption amount
15b	Contingent call dates and redemption amount
16	Subsequent call dates, if applicable
COUPONS/DIVIDENDS	
17	Fixed or floating dividend/coupon
18	Coupon rate and any related index
19	Existence of a dividend stopper
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)
21	Existence of step up or other incentive to redeem
22	Noncumulative or cumulative
23	Convertible or non-convertible
24	If convertible, conversion trigger(s)
25	If convertible, fully or partially
26	If convertible, conversion rate
27	If convertible, mandatory or optional conversion
28	If convertible, specify instrument type convertible into
29	If convertible, specify issuer of instrument it converts into
30	Write-down features
31	If write-down, write down trigger(s)
32	If write-down, full or partial
33	If write-down, permanent or temporary
34	If temporary write-down, description of write-up mechanism
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
36	Non-compliant transitioned features
37	If yes, specify non-compliant features

1 With regards to these Tier 2 capital instruments please refer to further explanations on page 18 and 19 of the Disclosure report from HVB as of 31 December 2014.

INSTRUMENT 21¹
UniCredit Bank AG
A1982_SL0087
German law
Tier 2
Tier 2
Solo & Consolidated
Subordinated Liability – Art. 62 CRR
2.8
Amortisation
45.0
EUR
45.0
100.0
100.0
Liability – amortised cost
25/1/2001
Dated
25/1/2016
Yes
NA
Regulatory Call, 100%
NA
Floating
Euribor 6 M + 0.62% p.a.
No
Mandatory
Mandatory
No
Non cumulative
Non convertible
NA
NA
NA
NA
NA
NA
No
NA
NA
NA
NA
Senior
No
NA

Disclaimer

The purpose of this disclosure report is solely to meet the applicable disclosure requirements. The contents of this disclosure report relate to 30 September 2015 as reporting date. The contents of this disclosure report are based – unless explicitly stated otherwise – on the existing legal situation at the reporting date. The interpretation of the legal situation may be subject to changes in the future or be further concretised by regulatory requirements (regulatory standards, etc.). Therefore, future disclosure reports may be structured differently, have different contents and / or be based on other data and are hence not comparable with previous publications. This report contains forward-looking statements, which are based upon current forecasts, expectations as well as estimates and for which HVB assumes no responsibility. Future developments are naturally subject to a variety of factors which HVB does not affect and may therefore differ substantially from the projected forecasts, expectations and assessments in this report. HVB takes – outside the existing regulatory requirements – no obligation to update the contents of this disclosure report or to provide additional publications.