

Annual Report

For the year ended at 31st^h of December 2017

This yearly report is prepared in accordance with CNVM Regulation no.1/ 2006 for 2017 financial period.

Date of Report: 20 February 2018

Name of the legal entity: UniCredit Bank S.A.

Corporate address: Romania, Bucharest, no. 1F, Expozitiei Bd., 1st District

Corporate Contact Details: Tel +40 21 200 2000

Website: www.unicredit.ro

Email: office@unicredit.ro

Trade Register Registration Number: J40/7706/1991

Sole Registration Code: R0361536

Bank Register No: RB-PJR - 40 - 011/1999

Operator of personal data nb. 10964

ANSPDCP:

Subscribed and paid-up share capital: RON 379,075,291

The regulated capital market on which the instrument is traded: Bursa de Valori Bucuresti (BVB) - Bucharest Stock Exchange (www.bvb.ro)

Main characteristics of the instrument: 55,000 corporate bonds having a nominal value of RON 10,000/bond, market symbol UCT18 (ISIN ROUCTBDBC014).

(<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCT18>)

14,600 corporate bonds having a nominal value of RON 10,000/bond, market symbol UCT20 (ISIN ROUCTBDBC022).

(<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCB20>)

28,050 corporate bonds having a nominal value of RON 10,000/bond, market symbol UCT22 (ISIN ROUCTBDBC030).

(<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCB30>)

18,350 corporate bonds having a nominal value of RON 10,000/bond, market symbol UCT24 (ISIN ROUCTBDBC048).

<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCB48>

1. ECONOMICAL – FINANCIAL STANDING

1.1. Company's presentation

UniCredit Bank S.A. (the „Bank”) is the new brand name of UniCredit Tiriac Bank SA starting with August 2015, having its current registered office at 1F, Expozitiei Boulevard, District 1, Bucharest, Romania. The bank was established as a Romanian commercial bank as Banca Comerciala Ion Tiriac S.A. in 1991, which merged with HVB Bank Romania SA on 01.09.2006, resulting Banca Comerciala HVB Tiriac S.A. As a result of the merger by absorption of the former UniCredit Romania S.A. (the absorbed bank) by Banca Comerciala HVB Tiriac S.A. (the absorbing bank), the Bank is licensed by the National Bank of Romania to conduct banking activities. The Bank provides banking services in local currency („RON”) and in foreign currency to individuals and companies. UniCredit Bank is part of UniCredit, the European financial group with the most extensive network in Central and Eastern Europe and one of the most important in Europe. UniCredit Bank is a "one-stop-shop" for financial services, serving more than 700,000 customers.

UniCredit Bank S.A. is a joint stock company incorporated in 1991, registered with the Trade Register Bucharest under number J40/7706/1991, sole registration number (CUI) 361536, registered with the Banking Register under number RB-PJR-40-011/18.02.1999 (http://www.bnro.ro/files/d/RegistreBNR/InstitCredit/ban1_raport.html).

As of 31 December 2017, UniCredit Group (the “Group”) consists of UniCredit Bank S.A. (the “Bank”) as parent company and its subsidiaries, UniCredit Consumer Financing IFN S.A. (“UCFIN”), UniCredit Leasing Corporation IFN S.A (“UCLC”), Debo Leasing IFN SA (“DEBO”) and UniCredit Insurance Broker SRL (“UCIB”); the Group structure has not been changed since 31 December 2016.

The businesses of the subsidiaries and the percentage stake of the Bank in its subsidiaries are presented in the consolidated financial statements prepared in accordance with IFRS as endorsed by EU for the period year ended at 31 December 2017.

Please see Note Reporting entity presented in the notes to the consolidated financial statements for the period ended 31 December 2017.

At 31 December 2017, the Group has conducted its activity through 156 branches (in 2016: 159) opened in Romania.

1.2. Consolidated financial statements

1.2.1. Assets, Liabilities, Equity

The structure and the evolution of the main categories of assets, liabilities and equity of the Group are presented below:

In RON	31.12.2017	31.12.2016	2017/2016 Variance
Assets			
Cash and cash equivalents	8,574,271,776	5,806,429,168	48%
Financial assets at fair value through profit or loss	121,382,271	393,119,265	-69%
Derivatives assets designated as hedging instruments	4,196,748	17,325,503	-76%
Fair value changes of the hedged items in portfolio hedge	-	26,783	-100%
Loans and advances to banks	1,446,780,104	737,782,299	96%
Loans and advances to customers	22,950,823,080	20,476,755,183	12%
Net lease receivables	3,712,963,204	3,157,684,553	18%
Investment securities, available for sale	6,002,073,050	6,371,453,618	-6%
Property and equipment	188,032,627	263,863,595	-29%
Intangible assets	169,305,871	158,409,354	7%
Deferred tax asset	96,999,353	58,521,224	66%
Other assets	195,580,837	161,416,898	21%
Non-current assets and disposal groups classified as held for sale	36,811,630	2,913,821	1163%
Total assets	43,499,220,551	37,605,701,264	16%
Liabilities			
Derivative liabilities at fair value through profit or loss	80,019,912	99,316,461	-19%
Derivatives liabilities designated as hedging instruments	76,165,933	98,730,581	-23%
Deposits from banks	3,387,875,738	3,173,396,014	7%
Loans from banks and other financial institutions	6,558,213,059	7,433,468,355	-12%
Deposits from customers	27,148,800,322	21,995,286,812	23%
Debt securities issued	1,166,162,751	551,024,752	112%
Subordinated liabilities	890,162,269	323,260,540	175%
Provisions	148,268,479	67,301,041	120%
Current tax liabilities	22,806,393	49,968,517	-54%
Other liabilities	309,646,935	292,333,298	6%
Total liabilities	39,788,121,791	34,084,086,371	17%
Equity			
Share capital	1,101,604,066	1,101,604,066	0%
Share premium	55	55	0%
Reserve on available for sale financial assets	(53,502,857)	36,697,652	-246%
Cash flow hedging reserve	(48,922,704)	(50,940,452)	-4%
Revaluation reserve on property and equipment	9,672,847	10,892,930	-11%
Other reserves	244,827,555	240,534,612	2%
Retained earnings	2,307,202,067	2,053,856,522	12%
Total equity	3,560,881,029	3,392,645,385	5%
Non-controlling interest	150,217,731	128,969,508	16%
Total Group Equity	3,711,098,760	3,521,614,893	5%
Total liabilities and equity	43,499,220,551	37,605,701,264	16%

At the end of 2017, total assets were RON 43,499.2 mio, compared to RON 37,605.7 mio as of 31 December 2016 (increase by 16%).

The main significant changes (increase/decrease) of Group assets were for the following categories:

- *Derivatives assets designated as hedging instruments: decrease by RON 13.1 mio (-76%) from RON 17.3 mio as at 31 December 2016 to RON 4.1 mio as at 31 December 2017.*
- *Loans and advances to banks: increase by RON 708.9 mio (96%) from RON 737.7 mio in December 2016 to RON 1,446.7 mio in December 2017.*
- *Loans and advances to customers: increase by 2,474 mio (12%) from RON 20,476.8 mio in December 2016 to RON 22,950.8 mio in December 2017.*
- *Non-current assets and disposal groups classified as held for sale: increase by 33.8 mio (+1163%) from RON 2.9 mio in December 2016 to RON 36.8 mio in December 2017 as a result of increasing efficiency of banking used assets.*
- *Cash and cash equivalents: increase by RON 2,767.8 mio (+48%) from RON 5,806.4 mio in December 2016 to RON 8,574.2 mio in December 2017.*
- *Net lease receivables: increase by RON 555.2 mio (+18%) from RON 3,157 mio in December 2016 to RON 3,712 mio in December 2017.*
- *Financial assets at fair value through profit or loss: decrease by RON 271.7 mio (-69%) from RON 393.1 mio in December 2016 to RON 121.4 mio in December 2017.*

The main significant changes (increase/decrease) of Group liabilities/equity positions were for the following categories:

- *Derivative liabilities at fair value through profit or loss: decrease by RON 19.2 mio (-19%) from RON 99.3 mio (31 December 2016) to RON 80 mio (31 December 2017).*
- *Derivatives liabilities designated as hedging instruments: decrease by RON 22.5 mio (-23%) from RON 98.7 mio as at 31 December 2016 to RON 76.1 mio as at 31 December 2017.*
- *Deposits from banks: increase by RON 214.4 mio (+7 %) from RON 3,173.4 mio (31 December 2016) to RON 3,387.8 mio (31 December 2017).*
- *Deposits from customers: increase by RON 5,153.5 mio (+23%) from RON 21,995.2 mio (31 December 2016) to RON 27,147.8 mio (31 December 2017).*
- *Debt securities issued: increase by RON 615.1 mio (+112%) from RON 18.4 mio (31 December 2016) to RON 1,166.1 mio (31 December 2017).*
- *Subordinated liabilities: increase by RON 566.9 mio (+175%) from RON 323.2 mio (31 December 2016) to RON 890.1 mio (31 December 2017).*
- *Provisions: increase by RON 80.9 mio (+120%) from RON 67.3 mio (31 December 2016) to RON 148.2 mio (31 December 2017).*
- *Reserve on available for sale financial assets: decrease by RON -90.2 mio (-246%) from RON 36.6 mio (31 December 2015) to RON -53.5 mio (31 December 2017).*

1.2.2. Income statement

Income statement for 2017 and 2016 is presented below:

In RON	2017	2016	2017/2016 Variance
Interest income	1,352,557,898	1,292,213,262	5%
Interest expense	(314,266,040)	(347,863,702)	-10%
Net interest income	1,038,291,858	944,349,560	10%
Fee and commission income	461,957,261	409,575,609	13%
Fee and commission expense	(89,753,414)	(78,364,396)	15%
Net fee and commission income	372,203,847	331,211,213	12%
Net income from trading and other financial instruments at fair value through profit or loss	264,549,469	245,446,289	8%
Fair value adjustments in hedge accounting	(4,374,290)	(3,811,455)	15%
Net income on disposals of financial assets and liabilities which are not at fair value through profit or loss	68,623,706	128,522,698	-47%
Dividends incomes	2,191,269	1,913,613	15%
Other operating income	12,724,144	16,140,107	-21%
Operating income	1,754,210,003	1,663,772,025	5%
Personnel expenses	(373,149,193)	(351,845,892)	6%
Depreciation and impairment of tangible assets	(44,327,973)	(43,246,638)	3%
Amortisation and impairment of intangible assets	(50,085,712)	(50,366,868)	-1%
Other administrative costs	(356,262,726)	(323,347,751)	10%
Other operating costs	(23,529,165)	(31,043,684)	-24%
Operating expenses	(847,354,769)	(799,850,833)	6%
Net operating income	906,855,234	863,921,192	5%
Net impairment losses on financial assets	(336,719,169)	(416,284,203)	-19%
Net provision losses	(80,130,625)	(39,999,892)	100%
Net gains /(loss) from other investment activities	(4,575,855)	(2,375,006)	93%
Profit before taxation	485,429,585	405,262,091	20%
Income tax	(79,556,579)	(75,910,549)	5%
Net profit for the year	405,873,006	329,351,542	23%
Attributable to:			
Equity holders of the parent	384,624,781	308,097,123	25%
Non-controlling interests	21,248,225	21,254,419	0%
Net profit for the year	405,873,006	329,351,542	23%

1.2.3. Cash flows

The structure of cash flows is summarized by the statement of cash flows:

In RON	31.12.2017	31.12.2016	2017/2016 Variance
Operating activities			
Profit / (Loss) before taxation	485,429,585	405,262,099	20%
Adjustments for non-cash items:			
Depreciation, amortisation and impairment on tangible and intangible assets	94,413,685	93,613,506	1%
Net impairment losses on financial assets	380,882,987	324,099,223	18%
Change in fair value of derivatives at fair value through profit or loss	17,321,766	(3,078,599)	-663%
Other items for which the cash effects are investing or financing	165,067,661	(22,764,601)	-825%
Other non-cash items	(87,795,134)	(196,363,447)	-55%
Operating profit before changes in operating assets and liabilities	1,055,320,550	600,768,181	76%
Change in operating assets:			
(Increase) / Decrease in financial assets held for trading	235,132,464	(84,185,586)	-379%
(Increase) / Decrease in investment securities available for sale	296,421,227	(55,299,227)	-636%
(Increase) / Decrease in loans and advances to banks	(708,694,464)	112,168,502	-731%
(Increase) / Decrease in loans and advances to customers	(2,473,622,853)	(1,330,243,651)	86%
(Increase) / Decrease in lease investment	(584,658,629)	(510,867,153)	14%
(Increase) / Decrease in other assets	(300,242,666)	(24,963,572)	1103%
Change in operating liabilities:			
(Decrease) / Increase in deposits from banks	214,018,704	(1,574,944,468)	-114%
(Decrease) / Increase in deposits from customers	5,152,842,759	4,223,414,619	22%
(Decrease) / Increase in other liabilities	15,773,774	22,328,248	-29%
Income tax paid	(121,668,160)	(50,127,582)	143%
Cash flows from / (used in) operating activities	2,780,622,706	1,328,048,311	109%
Investing activities			
Proceeds from sale of property and equipment	12,625,917	1,049,772	1103%
Acquisition of property and equipment and intangible assets	(83,293,054)	(87,746,644)	-5%
Proceeds from sale of equity investments	656,258	45,263,082	-99%
Dividends received	2,191,269	1,913,613	15%
Cash flows used in investing activities	(67,819,610)	(39,520,177)	72%
Financing activities			
Dividends paid	(125,881,282)	(107,021,634)	18%
New debt securities issued	610,000,000	-	100%
Repayments of loans from financial institutions	(4,726,743,578)	(3,178,860,618)	49%
Drawdowns from loans from financial institutions	3,738,500,375	3,163,735,157	18%
Repayment of subordinated liabilities	785,159,447	-	100%
Drawdowns from subordinated liabilities	(225,995,450)	-	100%
Cash flows from financing activities	55,039,512	(122,147,095)	-145%
Net increase in cash and cash equivalents	2,767,842,608	1,166,381,039	137%
Cash and cash equivalents at 1 January	5,806,429,168	4,594,566,616	26%
Cash and cash equivalents at 31 December	8,574,271,776	5,760,947,656	49%

The liquidity ratio in RON equivalent calculated in accordance with NBR Regulation 25/2011 was between 1.09 and 18.62 (depending on the residual maturity of the assets and the liabilities), in 2016: between 1.19 and 20.08.

2. DESCRIPTION OF GROUP'S ACTIVITY

2.1. Main results of the Group's activity and significant transactions

During 2017, UniCredit Bank Group, consisting of UniCredit Bank and its subsidiaries, focused its attention and resources on consolidation of market positions, risk management, growth and sound development of its business aiming meanwhile at the safeguarding of the Bank's assets and capital, value added creation for customers, society and shareholders through enhancement of the quality of products and services, strong management of credit, market and operational risks and internal controls fully alligned with statutory and UniCredit Group regulations and best international practices.

UniCredit Bank has obtained a consolidated net profit of RON 405.9 mio in 2017, 23.2% higher yoy.

UniCredit Bank had RON 1,754.2 mio consolidated operational income, higher by 5.4% comparing with the year 2016. This evolution is generated, mainly, by increase of loans' volumes and deposits' volumes of comparing with the same period of the previous year. The operational expenses with a level of RON 847.4 mio, greater by 5.4% comparing with the year 2016 mainly driven by methodology adjustments for booking contribution to resolution fund.

Therefore, the consolidated net operational profit of UniCredit Bank's Group 2017 is RON 405.9 mio, higher by 23.2% comparing with the year 2016. The net profit after attributable profit to the parent and minority interest is RON 384.6 mio, higher by 24.8% comparing to 2016.

UniCredit Bank's financial indicators show a balanced position: the annualized return on equity (ROE) was 11.7% at the end of 2016, while the annualized return on assets (ROA) had reached 1.0%. Cost-income ratio was at 48.3%, down from the previous year.

The Bank continued to carefully consider the potential risks and actual mirrored their appropriate level of provisioning. Thus, expense loan provisions reached RON 402.1 million on 31 December 2017. The rate of provisioning of loans in the balance sheet was 6.19% and the annualized cost of risk 151 bps. NPL ratio, including exposures improbability of obligations to pay loans (EBA definition), was located at 6.23%.

The volume of consolidated assets at December 31st 2017 amounted to RON 43.5 billion, compared with RON 37.6 billion on the end year 2016. The gross loan portfolio, including leasing, increased by RON app 3.0 billion compared to year end 2016. The factors that influenced this development were the increase of volumes of companies' clients, of the consumer loans of individuals and have been increased funding to customers in the segment companies, consumer loans for individuals, and of leasing finance.

For the same period, customer deposits are at a level of RON 27.1 billion , up 23.4% over the preavious year end.

2017 was a year of numerous achievements for UniCredit in Romania, in all of its lines of business.

Hence, in the corporate customer business, UniCredit Bank in partnership with BRD-Groupe Société Générale provided in 2017 a syndicated loan in excess of EUR 177 million to A&D Pharma pharmaceutical group. Funding had been provided for a period of five years and is of a "club loan" type, as each of the financial institutions contributes with an equal amount (of approximately EUR 88.6 million).

In the same line of funding for corporate clients, UniCredit Bank, as lead authorised arranger, jointly with Banca Comercială Română, BRD Groupe Societe Generale and Raiffeisen Bank, each of them being authorised lead arrangers, provided Premium Porc group with a club-type credit facility amounting to EUR 55 million. UniCredit Bank took the responsibility of facility agent and security agent. The credit provided at the middle of 2017, shall cover a period of 10 years.

Not the least, by means of the Investment Banking and Corporate Finance Advisory department of the bank, UniCredit Bank acted in 2017 as financial consultant for J.C. Flowers & Co. in the deal for the purchase of Piraeus Bank Romania.

Also, with regard to the funding area, on this instance for SME customers, the activity in 2017 highlights an aggregated funding of more than 7 EUR million provided by UniCredit Bank and UniCredit Leasing to Medisprof Company in Cluj Napoca, to support the construction of a diagnosis and treatment centre and the procurement of equipment. Also, with regard to the SME area, in the innovation field, the bank started at the end of the year the provision of facilities based on the agreement signed with the European Investment Fund (EIF), by the InnovFin Guarantee Facility for SMEs - a programme with an objective consisting of the facilitation of access to funding for innovative enterprises. Credits are provided by InnovFin SME Guarantee Facility tool, with financial support provided by the European Union within the Horizon 2020 Financial Instrument Programme and by the European Fund for Strategic Investments (EFSI) within the Investment Plan for Europe.

In the retail area, UniCredit strategy is to become the strongest player possible by increasing the number of clients. In order to develop the retail business, UniCredit proposes to innovate continuously and develop customised offers, in order to be able to provide the clients with simpler products, modern digital platforms and simplified processes to facilitate their lives and interaction with the bank. Therefore, in September 2017, UniCredit Bank launched a new transactional offer for natural entities. This comes to meet the financial needs of all categories of young customers at the beginning of their careers, employees, entrepreneurs or retired persons, providing them with customised benefits by means of six GeniusCont transactional offers: Junior, iCont, Clasic, Pensionar, Gold, or Platinum, some of them unique on the Romanian market, as they are not offered by any other bank. Therefore, all GeniusCont clients of UniCredit benefit from zero fees for the monthly administration of the current account, account collections, the use of Mobile Banking and Online Banking, cash withdrawal at any ATM in Romania and for electronic payments in RON made by any bank in Romania. Moreover, the new GeniusCont transactional offers include benefits that are unique to

Romania: "Happy Hour Exchange Rate", that provides the clients with the possibility to perform one foreign currency exchange operation per day, according to the NBR exchange rate, Monday to Friday, in the dedicated time slot, in a maximum amount of EUR 1,000 per transaction, and "Monthly money back for the payment of minimum 3 utility invoices" by Online Banking, Mobile Banking, or Debit Direct, with which the clients are rewarded RON 3 if they pay minimum 3 utility invoices in one month. Not the least, GeniusCont transactional offers have been customised in order to meet the specific needs of all customers, both for those at the beginning of the road, who receive basic benefits, and for clients with higher transactional volumes and more diversified financial needs, who can also benefit from foreign currency current accounts with free administration, premium debit cards with zero fees for release and administration, zero fees for cash withdrawals at any ATM in the world and free travel insurance abroad or for card protection.

At the same time, in 2017 the bank provided permanent improvements to the Mobile Banking application, introducing new functionalities, an improved interface, easier to use and extra-options. Among them, the new interface allows the classification of transactions according to the account or card where they have been generated, blocking and unblocking debit or credit cards directly from the application, as well as a budget control instrument and for the creation of savings targets. At the same time, UniCredit Bank started to provide an application version dedicated to SMEs, freelancers and self-employed persons – Business Mobile. Both applications are developed using the most recent data security protocols, so that all operations made by clients via Mobile Banking and Business Mobile are as secure as those in the bank offices.

At the same time, UniCredit Consumer Financing continued to strengthen its position in the consumer credit segment, maintaining in 2017 an important growth rate for the portfolio and continuing to build a solid relationship with its clients. The approach of the latest trends on the card market and the consumers' appetite for digitalisation, as well as the mission to make life easier for the clients and provide them with the appropriate products and services, at the right time and the right place, have been the main guidelines of the financial institution activity in 2017. UniCredit Consumer Financing recorded in the segment of consumer loans in 2017 an increase in sales volume of 40.9% comparing to the same period of the previous year. The number of cards in circulation at the end of December 2017 is 28% higher vs the end of 2016.

At the same time, the activity of UniCredit Leasing Corporation in 2017 confirms our market leader position, and also that flexibility with regard to solutions provided to clients and efforts to make their life easier represent our approach in the relationship with them. UniCredit Leasing continued to provide solutions adapted to a multitude of business projects, in a variety of fields: constructions, agriculture, and IT, to medical, or transportation. In order to support long-term expansion, our company continued in 2017 to invest in the development of digital solutions to simplify the system for the assessment, approval and management of funding. They are also supplemented by the continued conclusion of new strategic partnerships with dealers, importers, agencies to provide long-term offers advantageous to our clients. Furthermore, UniCredit Leasing Corporation funding for 2017 exceeded the volumes recorded in the

previous year by 19%. Thus, the volume of new grants in 2017 was 422.15 million euros and the purchase value of goods financed was 497.52 million euros.

The business transactions related to 2017 have been properly and correctly recorded in the Group's ledgers, based on the appropriate legal evidence and documents. All the law requirements regarding the organization and running of the accounting activity have been met, respecting all accounting principles, rules and accounting methods provided by the applicable laws and regulations.

The data presented for financial year 2017 have taken into account the organization and management of the accounting activity in accordance with the Law no. 82 / 1991, republished and with further amendments and updates, NBR Order 27/16.12.2010, with further updates and amendments.

All the state budget liabilities have properly booked and paid in accordance with local regulations in force.

The external auditor of the Bank, Deloitte Audit SRL, has audited the separate and consolidated financial statements for the year ended at 31 December 2017 in accordance with International Standards on Audit („ISA”). The audit opinion states that the separate and consolidated financial statements give a true and fair view on the financial position, financial performance and cash flows of the Bank and respectively of the Group in accordance with International Financial Reporting Standards as endorsed by European Union.

The audit results are presented in the external auditor Deloitte Audit SRL report attached to the separate, respectively to consolidated financial statements.

2.2. Main events, factors of uncertainty that can affect the Group's liquidity compared to previous year

The NBR maintained the monetary policy rate unchanged at 1.75% throughout 2017. The minimum reserve requirement (MRR) for FCY-denominated liabilities was cut by 2pp to 8% in May 2017, releasing EUR 0.5bn from reserves. The minimum reserve requirements for RON-denominated liabilities were kept unchanged at 8% since May 2015. Faced with the prospect of higher inflation starting in the autumn of 2017, the NBR took the first step of policy normalization by narrowing the facility corridor around the key rate to ± 1 pp in 4Q2017 (from ± 1.5 pp previously). Moreover, higher uncertainties and risks surrounding the inflation outlook than in 2017 forced the NBR to deliver two interest rate increases on 8 January and 7 February 2018, totalling 0.5pp to 2.25%.

After entering positive territory at the beginning of 2017, the annual inflation continued its upward sloping pattern and touched 3.3% in December 2017. We expect inflation to exit the 1.5-3.5% target range in 1Q18 and peak close to 5% in May-June. After hovering at very high levels in July-August, inflation is expected to fall sharply due to base effects and re-enter the target range right before the end of the year. However, risks remain tilted to the upside due both to demand-side and supply-side shocks: i) fast real income growth will continue to push core inflation higher; ii) volatile prices rose much faster than expected in the last few months of 2017; iii) fiscal policy remains a risk for inflation due to ad-hoc tax increases to offset poor tax collection; and iv) the FX pass-through may contribute more to inflation this year if the RON depreciates gradually.

Consequently, given that Romanian interest rates must offer adequate compensation for the rising inflation and keeping in mind that inflationary risks are to the upside, we believe that another three 0.25pp hikes to the key rate in 2018 would be needed to stabilize inflation and inflation expectations within the target range over the next two years, taking the monetary policy rate to 3.0% by the autumn of 2018.

Market liquidity faced a number of constraints in the second half of 2017, due to supplementary dividends paid by state-owned enterprises, lending dynamics and the Ministry of Finance net issuance. The tight liquidity conditions determined increases in ROBOR rates and prompted the NBR to act by organizing REPO operations in order to provide liquidity to market participants, as needed. Toward the end of the year, liquidity conditions improved, as the government stepped up spending in order to meet its announced budget deficit target.

Banks continued to clean up their portfolios in 2017 via sales of nonperforming loans, thus lowering the Non-Performing Loans (“NPL”) ratio to 7.3% in November 2017 from 9.62% at the end of 2016. However, the evolution of the credit stock for companies improved and, starting April 2017, finally exited negative territory for the first time since February 2013. Lending to households continued to expand strongly (+6.8% yoy in December 2017; FCY-adjusted), while the stock of credit to companies increased only mildly (+1.1% yoy in December 2017; FCY-adjusted), as companies continue to prefer other sources of financing.

New lending is done predominantly in LCY for both individuals and companies, enabling the stock of RON-denominated loans to continue to outstrip the stock in foreign currency, with a share of 62.8% in total private sector loans at the end of December 2017, up from 57.2% in December 2016 and a minimum of 35.6% in May 2012. In 2017, above 80% of the new loans granted were in local currency. The fact that the weight of the credit denominated in local currency has increased strengthens the transmission of the monetary policy, helps mitigate risks to financial stability and enhances the robustness of the economy. The main drivers for this change were the central bank’s efforts and regulations to protect customers against depreciation risks, together with LCY interest rates slipping to historical lows. The loan-to-depo ratio is close to the minimum, at 76.7% at the end of December 2017.

There have been no aspects factors which have affected or might affect the Group’s liquidity compared to the reporting period of previous year.

The Group has not been in the situation to not meet its financial obligations during the respective reporting period.

2.3. Tangible and intangible assets of the Group

Presentation and analysis of the effects on the financial position of the Group regarding the capital expenditures, current or in advanced, compared to those related to the same reporting period of the previous year

Tangible and intangible assets were in gross amount of RON 833.2 mio as of 31 December 2017 compared to RON 875.5 mio as of 31 December 2016 representing a decrease of 4.83% (in net amounts RON 357.3 mio as of 31 December 2017 compared to RON 422.2 mio as of 31 December 2016, representing a decrease by 15.38%).

Description of the location and characteristics of production capacities owned by the Bank

As of 31 December 2017, the Bank owned the following buildings in which it is performing its activity through its branches: Bucuresti („Norilor”, „Marasesti”, „Panduri”, „Traian”, „Nicolae Titulescu”, „Magheru”, branches), Braila, Buzau, Calafat, Cluj-Napoca, Constanta, Craiova, Focsani, Lugoj, Oradea, Piatra Neamt, Pitesti, Satu Mare. The remaining buildings in which the Group runs its activities are rented. The bank has closed 3 branches in 2017 located in rented office spaces.

Description and wearing of the assets owned by the Bank

Net tangible assets were in amount of RON 186.5 mio as of 31 December 2017, out of which buildings and lands are 35.9%.

2.4. Description of the competition, market share of Bank's products/services and its competitors

UniCredit Bank is an universal bank that provides services for retail (individuals and SMEs) as well as for companies. These services include opening bank accounts, domestic and foreign payments, foreign currency exchanges, short, medium and long term financing, etc. UniCredit Consumer Financing provides retail consumer loans for individuals. Group is also present in Romania through leasing entities which provides leases to retail and corporate customers.

3. CHANGES WHICH IMPACT THE SHAREHOLDERS EQUITY AND MANAGEMENT OF THE GROUP

3.1. Changes in the administration of the Group

On 17th of April 2008, General Meeting of Shareholders adopted the dual tier governance system, through which the management of UniCredit Bank SA is ensured by the Management Board, respectively by Supervisory Board, Management Board members not being able to be in the same time members of the Supervisory Board.

Presentation of the Supervisory Board members as of 31 December 2017

Supervisory Board of UniCredit Bank as of 31 December 2017 consisted of:

- 1. Corneliu Dan Pascariu, Romanian citizen, born on 12.05.1950, President of Supervisory Board;***
- 2. Heinz Meidlinger, Austrian citizen, born on 06.09.1955, Member of Supervisory Board;***
- 3. Jutta Liebenwein Schoeffmann, Austrian citizen, born on 30.11.1959, Member of Supervisory Board;***
- 4. Stefano Porro, Italian citizen, born on 07.03.1975, Member of Supervisory Board;***
- 5. Luca Pierluigi Rubaga, Italian citizen, born on 27.08.1970, Member of Supervisory Board;***
- 6. Zeynep Nazan Somer Ozelgin, Turkish citizen, born on 06.11.1963, member of Supervisory Board.***

Presentation of the Management Board members as of 31 December 2017

Management Board of UniCredit Bank as of 31 December 2017 consisted of:

- 1. Catalin Rasvan Radu, Romanian citizen, born on 12.02.1966, Executive President (CEO), President of Management Board;***
- 2. Marco Cravario, Italian citizen, born on 28.05.196, First Executive Vice-President (Deputy CEO);***
- 3. Daniela Margareta Bodirca, Romanian citizen, born on 28.04.1976, Executive Vicepresident, Member of Management Board;***

- 4. Alina Marinela Dragan, Romanian citizen, born on 17.09.1978, Executive Vicepresident, Member of Management Board;*
- 5. Marco Giuseppe Esposito, Italian citizen, born on 07.10.1959, Executive Vicepresident, Member of Management Board;*
- 6. Jakub Dusilek, Czech citizen, born on 17.12.1974, Executive Vicepresident, Member of Management Board;*
- 7. Philipp Gamauf appointed as Executive Vicepresident and Member of Management Board on 08.09.2017 in Supervisory Board's meeting; subject to NBR approval (as of 31.12.2017 the approval was not yet received).*

During 2017, there have been the following changes in the governing bodies of UniCredit Bank regarding:

⇒ *Supervisory Board's members:*

- *the renunciation of Mr. Stefano Cotini at his mandate as member of the Bank's Supervisory Board;*
- *the appointment of MRS. Jutta Liebenwein Schoeffmann as a member in the Supervisory Board starting with 20th February 2017;*
- *the appointment of Mr Stefano Porro as a member in the Supervisory Board starting with 20th February 2017;*
- *the appointment of Mr Luca Pierluigi Rubaga as a member in the Supervisory Board starting with 20th February 2017;*
- *the appointment of Mr Zeynep Nazan Somer Ozelgin as a member in the Supervisory Board starting with 20th February 2017;*

⇒ *Management Board's members:*

- *the renunciation of Mrs. Mihaela Alina Lupu at her mandate as member of the Management Board;*
- *the appointment of Mr. Philipp Gamauf as member of the Management Board;*

The current mandates of UniCredit Bank Management Board' members are valid until 17th of April 2020.

There are no litigations or administrative proceedings in the Bank's records regarding the members of the Supervisory Board or the Board of Directors of UniCredit Bank.

3.2. Changes in the shareholders' equity of the Bank

The shareholders structure remained unchanged during 2017. UniCredit SpA owns 98.328 % of the shareholding at 31 of December 2017.

Please see also the details of the Note 38 Issued Capital from the Consolidated Financial Statements for the year ended at 31 December 2016.

3.3. Description of Bank's policy regarding dividends

In April 2017, the General Shareholders Meeting of the Bank approved the distribution of RON 126,986,295 of the net profit for the financial year 2016 as dividends.

4. CAPITAL MARKET FOR THE BONDS ISSUED BY THE BANK

4.1. Description of the market in Romania and other countries on where the issued bonds are traded

In June 2013, the Group issued 55,000 medium term bonds denominated in RON on Bucharest Stock Exchange having the following characteristics: symbol UCT18, ISIN ROUCTBDBC014, nominal value of RON 10,000 / bond, a fixed interest of 6.35% per annum, interest coupon half-yearly payable and redemption date on 15th of June 2018.

Out of 10 interest coupons of the bonds issue, there have been paid 9 coupons to the bond holders. Information regarding these bonds are presented on the Bucharest Stock Exchange website (<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCT18>).

In July 2017, the Bank issued 61,000 medium and long term bonds denominated in RON listed on Bucharest Stock Exchange with nominal value of 10,000/bond, having the following characteristics:

- Symbol UCB20, ISIN ROUCTBDBC022, number of instruments 14,600, floating rate ROBOR 6M + 0.65%, interest coupon half-yearly payable and redemption date on 15 July 2020. Out of 6 interest coupons of this bond issue, first interest coupon has been paid to the bond holders.*
- Symbol UCB22, ISIN ROUCTBDBC030, number of instruments 28,050, floating rate ROBOR 6M + 0.85%, interest coupon half-yearly payable and redemption date on 15 July 2022. Out of 10 interest coupons of this bond issue, first interest coupon has been paid to the bond holders.*
- Symbol UCB24, ISIN ROUCTBDBC048, number of instruments 18,350, floating rate ROBOR 6M + 1.05%, interest coupon half-yearly payable and redemption date on 15 July 2024. Out of 14 interest coupons of this bond issue, first interest coupon has been paid to the bond holders.*

Information regarding these bonds are presented on the Bucharest Stock Exchange website (<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCB20>) (<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCB22>) (<http://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCB24>)

4.2. In case the reporting entity has issued bonds and/or other securities, description of the way the entities settle the obligations to the holders of those securities

The coupon payments are made in accordance with the provisions of the Chapter „Bonds terms and conditions”, paragraph 9 Payments in the „BONDS ISSUE PROSPECTUS” published on the Financial Supervision Authority’s website (<http://www.asfromania.ro>) – direct link:

(<http://www.asfromania.ro/supraveghere/supraveghere-capital/emitenți-capital-supraveghere/oferte-publice-capital-supraveghere/prospecte-amendamente/1891-prospectele-amendamentele-certIFICATELE-PENTRU-OFERTELE-DE-VANZARE-APROBATE-DE-A-S-F-C-N-V-M>).

UniCredit Bank SA signed in August 2017 Service Contracts with the Central Depository and has the status of paying agent for its own issued bonds.

5. OTHER ASPECTS

5.1. Appraisal of the Banks' respectively Group's personnel and related aspects

UniCredit Bank had 2,965 employees as of 31 December 2017.

In respect of the employees training, 90% have university degree , while 10% have a high-school degree. The Bank is preoccupied continuously to train and develop professionally its employees, organising courses for improving the technical knowledge, as well as competences specifiv to banking activity.

In respect of the trade union aspect, 1,390 out of 2,965 (47%) employees of the Bank are members of the Trade Union and 53% are not members.

UniCredit Group had 3,348 employees as of 31 December 2017.

5.2. Description of the relationship reports between management and employees, and any conflictual elements related to these reports

There are subordination relationships between employees and their managers, formally managed through performance evaluation system performed once per year.

Meanwhile, within the organization, professional training courses have been held for development of the managerial competences of managers, which aimed mainly at aspects related to employees' motivation, providing feedback, efficient management and organisation of teams, as well as activities regarding the improvement of performance and employees productivity, motivation, their commitment and cooperation, as well as these aspects between managers and employees.

5.3. Appraisal of the issuer activity on the enviroment

There are no (existing or future) litigations regarding the breach of environment protection legislation.

6. ANNEXES

There are attached to the present report the following documents:

6.1. *List of Bank's subsidiaries and its controlled entities*

The list of subsidiaries and of entities controlled by the Bank as of 31 December 2017 is presented in the Annex 1.

6.2. *Related parties lists*

The list of related parties is presented in the Annex 2.

6.3. *Statements of the Supervisory Board and the Directorate members regarding direct or indirect interests in entities*

The statements of the Supervisory Board and the Directorate members regarding direct or indirect interests in entities are presented in the Annex 3.

6.4. *Annexes related to the members of the Supervisory Board and the Directorate CV's*

The CVs of the members of the Supervisory Board and the Directorate are presented in the Annex 4.

6.5. *Annexes related to changes in Supervisory Board and Management Board composition*

The changes related to the Supervisory Board and Management Board composition are presented in the Annex 5.

6.6. *Financial statements and auditor report*

Consolidated Financial Statements as of 31 December 2017 prepared in accordance with IFRS as endorsed by European Union and reviewed by external independent auditor Deloitte Audit SRL.

6.7. *Compliance statement*

Statement of the Directorate Members who has assumed the responsibility for the preparation of the Consolidated Financial Statements as of 31 December 2017.

Rasvan Catalin Radu
Executive President



Philipp Gamauf
Executive Vicepresident





Annex 6.1.

The list of subsidiaries and entities controlled by the Bank

The list of UniCredit Bank SA's subsidiaries controlled as of 31 December 2017 consists of:

No	Legal entity name	Shareholding (%)	Entity type	Sole fiscal code	Trade Register No.	General Banking/IFN Register No.
1	UniCredit Consumer Financing IFN S.A.	50.10%	Subsidiary – directly controlled	24332910	J40/13865/2008	RG-PJR-41-110247
2	UniCredit Leasing Corporation IFN S.A.	99.98%	Subsidiary – directly and indirectly controlled	14600820	J40/3396/2002	RG-PJR-41-110176 RS-PJR-41-110031
3	Debo Leasing IFN SA *	99.97%	Subsidiary –indirectly controlled	15948432	J40/16182/2003	RG-PJR-41-110197
4	UniCredit Insurance Broker SRL *	99.98%	Subsidiary –indirectly controlled	15514018	J40/8111/2003	-

*) These legal entities are directly controlled by UniCredit Leasing Corporation IFN S.A.

Annex 6.2.
List of related parties

The list of UniCredit Bank SA's related parties as of 31 December 2017 consists of:

Nr. Crt	Denumire parte afiliata	Tip Parte Afiliata
1	UNICREDIT BANK SA	Grup UniCredit
2	UNICREDIT BANK AUSTRIA AG	Grup UniCredit
3	UniCredit Bank Austria AG	Grup UniCredit
4	UNICREDIT BANK AG, GERMANY	Grup UniCredit
5	UNICREDIT BANK HUNGARY ZRT	Grup UniCredit
6	UNICREDIT SPA	Grup UniCredit
7	UNICREDIT BANK CZECH REP. AND SLOVAKIA	Grup UniCredit
8	UNICREDIT BANK AUSTRIA AG	Grup UniCredit
9	UNICREDIT BANK AG, GERMANY	Grup UniCredit
10	UNICREDIT BANK AG, NEW YORK BRANCH	Grup UniCredit
11	UNICREDIT BANK CZECH REP. AND SLOVAKIA,SLOVAKIA BR	Grup UniCredit
12	UNICREDIT BULBANK AD	Grup UniCredit
13	UNICREDIT BANKA SLOVENIJA D D	Grup UniCredit
14	UNICREDIT BANK IRELAND PLC	Grup UniCredit
15	UniCredit SpA London Branch	Grup UniCredit
16	ZAGREBACKA BANKA DD	Grup UniCredit
17	UNICREDIT BANK AG LONDON BRANCH	Grup UniCredit
18	UniCredit SPA	Grup UniCredit
19	UNICREDIT BANK AG, HONG KONG	Grup UniCredit
20	AO UniCredit Bank	Grup UniCredit
21	UNICREDIT BANK SERBIA JSC	Grup UniCredit
22	UniCredit Luxembourg SA	Grup UniCredit
23	FactorBank AG	Grup UniCredit
24	UNICREDIT CAIB SECURITIES ROMANIA SA	Grup UniCredit
25	UNICREDIT LEASING FLEET MANAGEMENT SRL	Grup UniCredit
26	UNICREDIT LEASING CORPORATION IFN S.A.	Grup UniCredit
27	UNICREDIT INSURANCE BROKER S.R.L.	Grup UniCredit
28	AMUNDI ASSET MANAGEMENT S.A.I. SA	Grup UniCredit
29	DEBO LEASING IFN SA	Grup UniCredit
30	UNICREDIT FACTORING S.p.A.	Grup UniCredit
31	UNICREDIT CONSUMER FINANCING IFN S.A.	Grup UniCredit
32	PIONEER ASSET MANAGEMENT S.A	Grup UniCredit
33	U.B.I.S.AUSTRIA GMBH VIENA SUC.BUCURESTI	Grup UniCredit
34	UNICREDIT FACTORING EAD	Grup UniCredit
35	PIONEER ASSET MANAGEMENT A.S	Grup UniCredit
36	UCTAM RO SRL	Grup UniCredit
37	U.B.I.S. SCPA MILANO SUCURSALA BUCURESTI	Grup UniCredit
38	YAPI VE KREDI BANKASI AS	Grup Unicredit
39	YAPI KREDI FAKTORING	Grup UniCredit

Nr. Crt	Denumire parte afiliata	Tip Parte Afiliata
40	Daniela Bodirca	Management / Corporate officer
41	Lefter Alexandru Catalin	Management / Corporate officer
42	Dan Corneliu Pascariu	Management / Corporate officer
43	Gabriel Jeflea	Management / Corporate officer
44	Viviana Traistaru	Management / Corporate officer
45	Andreea Adamescu	Management / Corporate officer
46	Eugenia Bolboros	Management / Corporate officer
47	Dragulin Gabriela	Management / Corporate officer
48	Elena Florea	Management / Corporate officer
49	Simona Petrescu	Management / Corporate officer
50	Alexandra Ivanov	Management / Corporate officer
51	Andrei Bratu	Management / Corporate officer
52	Catalin Rasvan Radu	Management / Corporate officer
53	Dragos Birlog	Management / Corporate officer
54	Vedel Razvan	Management / Corporate officer
55	Claudia Mocanu	Management / Corporate officer
56	Alina Dragan	Management / Corporate officer
57	Dutu Gheorghe Marius	Management / Corporate officer
58	Septimiu Postelnicu	Management / Corporate officer
59	Ana Dutu	Management / Corporate officer
60	Cristian Badoi	Management / Corporate officer
61	Ilie Daniela Costina	Management / Corporate officer
62	Postelnicu Mihaela	Management / Corporate officer
63	Florea Serban Daniel	Management / Corporate officer
64	Smartrade International	Management / Corporate officer
65	Mocanu Sorin Alexandru	Management / Corporate officer
66	Cirstea Gabriel	Management / Corporate officer
67	Birlog Andreea Madalina	Management / Corporate officer
68	Adamescu Andrei Octavian	Management / Corporate officer
69	Florea Daria	Management / Corporate officer
70	Florea Alexandra	Management / Corporate officer
71	Florea Irina	Management / Corporate officer
72	Postelnicu Stefan Nectarie	Management / Corporate officer
73	Postelnicu Toma	Management / Corporate officer
74	Postelnicu David	Management / Corporate officer
75	Ani Cirstea	Management / Corporate officer
76	Ioana Ciucu	Management / Corporate officer
77	Daniel Popescu	Management / Corporate officer
78	Marco Giuseppe Esposito	Management / Corporate officer
79	Adrian Codirlasu	Management / Corporate officer
80	Razvan Breten	Management / Corporate officer
81	Manuta Dumitrache	Management / Corporate officer
82	Sorin Dragulin	Management / Corporate officer
83	Parvulescu Adrian Constantin	Management / Corporate officer

Nr. Crt	Denumire parte afiliata	Tip Parte Afiliata
84	Adina Enescu	Management / Corporate officer
85	Marco Cravario	Management / Corporate officer
86	Adina Iovu	Management / Corporate officer
87	Bogdan Oniga	Management / Corporate officer
88	Jakub Dusilek	Management / Corporate officer
89	Andrea D'Alessandro	Management / Corporate officer
90	Diana Ciubotariu	Management / Corporate officer
91	Giovanni SCOTTO DI FRECA	Management / Corporate officer
92	Cotiga Mircea Marian	Management / Corporate officer
93	Milosoiu Simona Nicoleta	Management / Corporate officer
94	Milosoiu Simona Nicoleta	Management / Corporate officer
95	Tanasescu Ienciu Serban Mihai	Management / Corporate officer
96	Ramona Balasarian	Management / Corporate officer
97	Daniela Panaitescu	Management / Corporate officer
98	Cotiga Adina-Georgiana	Management / Corporate officer
99	Cotiga Darius-Alexandru	Management / Corporate officer
100	Cotiga Sara-Maria	Management / Corporate officer
101	Milosoiu Radu	Management / Corporate officer
102	Milosoiu Andrei	Management / Corporate officer
103	Tanasescu Ienciu Sophia Ioana	Management / Corporate officer
104	Boureanu Irina	Management / Corporate officer
105	Balasarian Arsavir Teodor	Management / Corporate officer
106	Balasarian Robert Andrei	Management / Corporate officer
107	Balasarian Alexandru Vlad	Management / Corporate officer
108	Panaitescu Cristian Ion	Management / Corporate officer
109	Panaitescu Bianca Maria	Management / Corporate officer
110	Eval Expert SRL	Management / Corporate officer
111	Mega Trans Logistic SRL	Management / Corporate officer
112	Axa Management Concept Srl	Management / Corporate officer
113	Crision Exim SRL	Management / Corporate officer
114	Ignat Bogdan	Management / Corporate officer
115	Cezarina Morar	Management / Corporate officer
116	Borislav Genov	Management / Corporate officer

DECLARATIE/STATEMENT

Subsamatul/Undersigned,

cetatean/citizen roman, nascut la data de/born as of

detinand functia de/holding the position of Presedinte Executiv in cadrul UniCredit Bank SA incepand cu data de/ within UniCredit Bank SA starting with 2005, declar si certific prin prezenta, pe proprie raspundere, urmatoarele/ I hereby declare and certify, under own liability, the following.

(i) Am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities:

(ii) Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se anticipează să influențeze sau să fie influențat de aceștia (n.n. persoana declaranta) în raport cu Instituția de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.102 paragraph letter g) of the NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.

Nume:

Data nasterii

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de îndată, Direcției Resurse Umane./ Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/Date 31.05.2017

Semnatura / Signature

¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.

DECLARATIE/STATEMENT

Subsemnatul/Undersigned, Marco Cravario, cetatean/citizen Italian, nascut la data de/born as of
CNP/PIN 7 detinand functia de/holding the position of Deputy CEO in cadrul UniCredit
Bank SA incepand cu data de/ within UniCredit Bank SA starting with 16/02/2015, declar si certific prin
prezenta, pe prople raspundere, urmatoarele/ I hereby declare and certify, under own liability, the
following:

- (i) Am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities: please see ANNEX 1
- (ii) Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se anticipează să influențeze sau să fie influențati de aceștia (n.n. persoana declaranta) în raport cu instituția de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.102 paragraph letter g) of the NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.

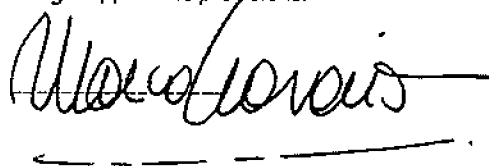
Nume:	Data nasterii
Marco Cravario	28.05.1967

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/Date 31.05.2017

Semnatura /Signature



¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.

DECLARATIE/STATEMENT

Subsemnatul/*Undersigned*, Marco Cravario, cetatean/citizen Italian, nascut la data de/born as of

CNP/PIN : **detinand functia de/holding the position of Deputy CEO** in cadrul UniCredit Bank SA incepand cu data de/ *within UniCredit Bank SA starting with 16/02/2015, declar si certific prin prezenta, pe proprie raspundere, urmatoarele/ I hereby declare and certify, under own liability, the following:*

- (i) **Am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities: please see ANNEX 1**
- (ii) **Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se anticipează să influențeze sau să fie influențați de aceștia (n.n. persoana declaranta) în raport cu instituția de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.102 paragraph letter g) of the NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.**

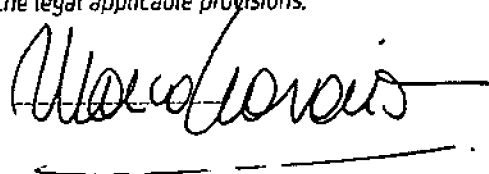
Nume:	Data nasterii
Marco Cravario	28.05.1967

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ *Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.*

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ *Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.*

Data/Date 31.05.2017

Semnatura /Signature



¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² *Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.*

ANNEX 1

Italian non-commercial companies owning family properties (real estate)

La Salomona SS	45%		Corso Giovanni Lanza 78, 10133 Torino, Italy	Residential RE
Antea SS	90%		Corso Giovanni Lanza 78, 10133 Torino, Italy	Residential RE
Antea 2 SS	42%		Corso Giovanni Lanza 78, 10133 Torino, Italy	Residential RE
Ghizolfo SS	50%		Corso Giovanni Lanza 78, 10133 Torino, Italy	Residential RE
Linda SS	56%		Corso Giovanni Lanza 78, 10133 Torino, Italy	Residential RE
Tean SS	45%		Corso Giovanni Lanza 78, 10133 Torino, Italy	Residential RE
Bianca SS	37%		Corso Giovanni Lanza 78, 10133 Torino, Italy	Commercial RE

Italian commercial limited liability company

Managing family business

Albergo Biancaneve SaS	8%		Via Luciano Manara 5, 10133 Torino, Italy	Family business
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Date: 31/05/2017

Signature:

DECLARATIE/STATEMENT

Subsemnatul/*Undersigned*, Bodirca Daniela Margareta, cetatean/*citizen* roman, născut la data de/born

București, CNP/PIN _____, detinand funcția de/*holding the position of* Vicepresedinte Executiv in cadrul UniCredit Bank SA incepand cu data de/*within UniCredit Bank SA starting with* Iulie 2008, declar si certific prin prezenta, pe proprie raspundere, urmatoarele/ *I hereby declare and certify, under own liability, the following:*

- (i) Am interese directe sau indirecte in urmatoarele entitati/ *I have direct or indirect interests in the following entities :*

Not applicable

- (ii) Următorii membrii apropiați ai familiei mele¹, se afla sau se pot afla în una urmatoarele situatii descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se anticipează să influențeze sau să fie influențați de aceștia (n.n. persoana declaranta) în raport cu instituția de credit/ *The following close members of my family², are held or can be held in one of the following situations described by art.102 paragraph letter g) of the NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.*

Nume:	Data nasterii
Cristian Bodirca	23.07.1974
Tudor Stefan Bodirca	01.03.2012

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ *Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.*

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ *Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.*

Data/Date 31.05.2012

Semnatura /Signature _____

¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² *Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.*

DECLARATIE/STATEMENT

Subsemnatul/ *Undersigned*, Alina Dragan, cetatean/citizen roman, nascut la data de/born as of

detinand functia de/ *holding the position of*

...Vicepresedinte Executiv.. in cadrul UniCredit Bank SA incepand cu data de/ *within UniCredit Bank SA starting with* ...08.06.2010., declar si certific prin prezenta, pe proprie raspundere, urmatoarele/ *I hereby declare and certify, under own liability, the following.*

(i) Am interese directe sau indirecte in urmatoarele entitati/ *I have direct or indirect interests in the following entities:*

(ii) Urmatorii membri apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se anticipa sa influenteze sau sa fie influentati de acestia (n.n. persoana declaranta) in raport cu Instructia de credit/ *The following close members of my family², are held or can be held in one of the following situations described by art.102 paragraph letter g) of the NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.*

Nume:

Data nasterii

.....

.....

.....

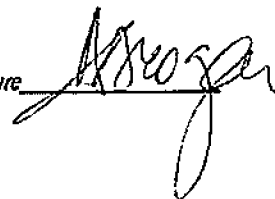
.....

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ *Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.*

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ *Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.*

Data/ Date 26.05.2017

Semnatura / Signature



¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² *Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.*

DECLARATIE/STATEMENT

Subsemnatul/ Undersigned, MARCO GIUSEPPE ESPOSITO cetatean/ citizen ITALIAN,
nascut la data de/born as of _____, domiciliat
in/ domiciled in _____, CNP/PI. _____, detinand
functia de/ holding the position of EXECUTIVE VICEPRESIDENT in cadrul UniCredit Bank SA incepand cu data
de/ within UniCredit Bank SA starting with APRIL 2011, declar si certific prin prezenta, pe
proprie raspundere, urmatoarele/ I hereby declare and certify, under own liability, the following.

(i) Am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities:

(ii) Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se anticipează să influențeze sau să fie influențați de aceștia (n.n. persoana declarantă) în raport cu instituția de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.102 paragraph letter g) of the NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.

Nume:

Data nasterii

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/ Date 26.05.2017

Semnatura / Signature



¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² Domestic partner and children; children of the domestic partner; dependents (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.

DECLARAȚIE/STATEMENT

Subsemnatul/*Undersigned*, JAKUB DUSILEK, cetățean/*citizen* czech, născut la data de/*born as on*

deținând funcția de/*holding the position* Executive Vicepresident

GBS în cadrul UniCredit Bank SA începând cu data de/*within UniCredit Bank SA starting with* July 2016, declar și certific prin prezenta, pe proprie răspundere, următoarele/*I hereby declare and certify, under own liability, the following*.

- (i) Am interese directe sau indirecte în următoarele entități/*I have direct or indirect interests in the following entities :*

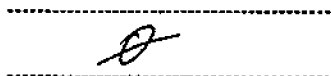



- (ii) Următorii membri apropiați ai familiei mele¹, se afla sau se pot afla în una următoarele situații descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se anticipează să influențeze sau să fie influențați de aceștia (*n.n. persoana declarantă*) în raport cu instituția de credit/*The following close members of my family², are held or can be held in one of the following situations described by art.102 paragraph letter g) of the NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.*

Nume:



Data nașterii





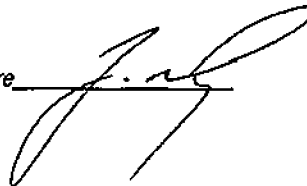
Orice modificare cu privire la declarațiile de mai sus va fi comunicată, de îndată, Direcției Resurse Umane/*Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.*

Redactată într-un (1) exemplar în limba română, în deplină cunoștință a faptului că declarațiile false se pedepsesc conform prevederilor legale aplicabile./ *Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.*

Data/Date

23/5/2014

Semnatura / Signature



¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² *Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.*

DECLARATIE/STATEMENT

Subsemnatul/Undersigned, Luca Pierluigi Rubaga, cetatean/citizen Italian citizen, nascut la data de/born as of 2 / domiciliat in/domiciled in 1 , CNP/PIN , detinand functia de/holding the position of Member of the Supervisory Board in cadrul UniCredit Bank SA incepand cu data de/ within UniCredit Bank SA starting with 20.02.2017, declar si certific prin prezenta, pe proprie raspundere, urmatoarele/ I hereby declare and certify, under own liability, the following:

- (i) **am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities:**

None

.....

- (ii) **Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 119 alin 2 lit e) din Regulamentul BNR nr. 18/2009 astfel cum a fost modificat prin Regulamentul 10/2011: „se anticipeaza sa influenteze sau sa fie influentati de acestia (n.n. persoana declaranta) in raport cu institutia de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.119 paragraph 2 letter e) of the NBR Regulation no.18/2009 as it has been amended through Regulation no.10/2011: „ it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.**

No

.....

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.

¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.



UniCredit Bank Confidential

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/Date 31/1/2017

Semnatura /Signature Jacob Hage

DECLARATIE/STATEMENT

Subsemnatul/Undersigned, **Z.NAZAN SOMER OZELGIN**, cetatean/citizen **TURKISH**,
I
in _____, detinand functia de/holding the
position of **SUPERVISORY BOARD MEMBER** in cadrul UniCredit Bank SA incepand cu data
de/ within UniCredit Bank SA starting with _____, **declar si**
certific prin prezenta, pe proprie raspundere, urmatoarele/ I hereby declare and certify,
under own liability, the following:

- (i) **am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities :**

**YAPI VE KREDI BANKASI A.S. TURKEY – ASSISTANT GENERAL
MANAGER AND MEMBER OF THE EXECUTIVE COMMITTEE**

YAPI KREDI BANK AZERBAIJAN – BOARD MEMBER

TANI PAZARLAMA A.Ş. – BOARD MEMBER

441 TRUST CO, UK – BOARD MEMBER

.....

- (ii) **Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 119 alin 2 lit e) din Regulamentul BNR nr. 18/2009 astfel cum a fost modificat prin Regulamentul 10/2011: „se anticipează să influențeze sau să fie influențați de aceștia (n.n. persoana declaranta) în raport cu instituția de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.119 paragraph 2 letter e) of the NBR Regulation no.18/2009 as it has been amended through Regulation no.10/2011: „ it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.**

.....NONE.....

¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.

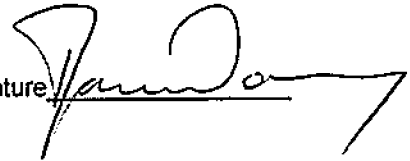
.....

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/Date January 25, 2017

Semnatura /Signature

A handwritten signature in black ink, appearing to be 'Janina', written over a horizontal line.

DECLARATIE/STATEMENT

Subsemnatul/Undersigned, Dr. Jutta Liebenwein-Schoeffmann, cetatean/citizen Austrian,

CNP/PIN, detinand functia
de/holding the position of memeber of the Supervisory Board in cadrul UniCredit Bank SA
incepand cu data de/ within UniCredit Bank SA starting with
....., declar si certific prin prezenta, pe proprie
raspundere, urmatoarele/ I hereby declare and certify, under own liability, the following:

- (i) **am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities :**

-----none-----

.....

- (ii) **Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 119 alin 2 lit e) din Regulamentul BNR nr. 18/2009 astfel cum a fost modificat prin Regulamentul 10/2011: „se anticipează să influențeze sau să fie influențati de aceștia (n.n. persoana declaranta) în raport cu instituția de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.119 paragraph 2 letter e) of the NBR Regulation no.18/2009 as it has been amended through Regulation no.10/2011: „ it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.**

.....none.....

.....

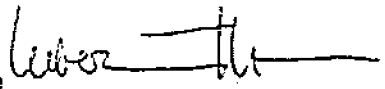
Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.

.....
¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/Date 25/01/2017

Semnatura /Signature 

DECLARATIE/STATEMENT

Subsemnatul/Undersigned, **STEFANO PORRO**, cetatean/citizen ITALIAN, nascut la data de/born as of _____ in/in _____ domiciliat in/domiciled in _____ CNP/PIN _____ detinand functia de/holding the position of **Member of the SB** in cadrul UniCredit Bank SA incepand cu data de/ within UniCredit Bank SA starting with 20/2/2017, declar si certific prin prezenta, pe proprie raspundere, urmatoarele/ I hereby declare and certify, under own liability, the following:

- (i) **am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities :**

NONE

- (ii) **Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 119 alin 2 lit e) din Regulamentul BNR nr. 18/2009 astfel cum a fost modificat prin Regulamentul 10/2011: „se anticipează să influențeze sau să fie influențati de aceștia (n.n. persoana declaranta) in raport cu institutia de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.119 paragraph 2 letter e) of the NBR Regulation no.18/2009 as it has been amended through Regulation no.10/2011: „ it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.**

NONE

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Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/Date 31/04/2017

Semnatura /Signature Stefano Porro

¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate in intretinerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² Domestic partner and children: children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.

DECLARATIE/STATEMENT

Subsemnatul/Undersigned, Heinz Meidlinger, cetatean/citizen Austrian, nascut la data de/born as of

....., detinand functia de/holding the position of Member of SB in cadrul UniCredit Bank SA incepand cu data de/ within UniCredit Bank SA starting with

declar si certific prin prezenta, pe proprie raspundere, urmatoarele/ I hereby declare and certify, under own liability, the following:

(i) **Am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect interests in the following entities :**

UniCredit Bulbank – Member of the Supervisory Board
UniCredit Bank CZSK – Dep. Chairman of the Supervisory Board
Wiener Privatbank – Member of the Supervisory Board
Meidlinger Investment and Consulting Ges.m.b.H. – Managing Partner

(ii) **Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele situatii descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se anticipeaza sa influenteze sau sa fie influentati de acestia (n.n. persoana declaranta) in raport cu institutia de credit/ The following close members of my family², are held or can be held in one of the following situations described by art.102 paragraph letter g) of the NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the person making the declaration) in relation with the credit institution.**

Nume:

Data nasterii

Heinz Meidlinger

Vienna, 29.5.2017

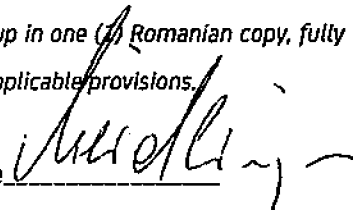
Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse Umane/ Any modification related to the above declarations shall be communicated, as soon as possible to the Human Resources Department.

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/Date

29.5.2017
Vienna

Semnatura /Signature



¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți (persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai partenerului de viață al acestuia

² Domestic partner and children; children of the domestic partner; dependants (persons held in the maintenance of the individual, financial dependents of him) of the individual or of his/her domestic partner.

DECLARATIE/STATEMENT

Subsemnatul/*Undersigned*, Dan Pascariu, cetatean/*citizen* roman/Romanian, nascut la data de/*born as*

detinand functia de/*holding the position of* Presedinte al
Consiliului de Supraveghere/*Chairman of the Supervisory Board*, in cadrul UniCredit Bank SA incepand cu
data de/ *within UniCredit Bank SA starting with* 2006, declar si certific prin prezenta, pe proprie
raspundere, urmatoarele/ *I hereby declare and certify, under own liability, the following*:

(i) **Am interese directe sau indirecte in urmatoarele entitati/ I have direct or indirect
interests in the following entities :**

- DAPAS CONSULTING SRL
- DP HOLDINGS LTD

(ii) **Urmatorii membrii apropiati ai familiei mele¹, se afla sau se pot afla in una urmatoarele
situatii descrise de art 102 alin 3 lit g) din Regulamentul BNR nr. 5/2013 „se
anticipează să influențeze sau să fie influențati de aceștia (n.n. persoana declaranta) în
raport cu instituția de credit/ The following close members of my family², are held or can
be held in one of the following situations described by art.102 paragraph letter g) of the
NBR Regulation no.5/2013: „it is anticipated to influence or to be influenced by them (the
person making the declaration) in relation with the credit institution.**

(iii) **Va rog sa luati in considerare ca am inchis urmatoarea entitate/ Please take into
consideration the deletion of the following entity:**

- GARSOL LIMITED

Nume: N/A

Data nasterii

Orice modificare cu privire la declaratiile de mai sus va fi comunicata, de indata, Directiei Resurse
Umane/ *Any modification related to the above declarations shall be communicated, as soon as possible
to the Human Resources Department.*

¹ partenerul de viață și copiii declarantului; copiii partenerului de viață al declarantului; dependenți
(persoane aflate în întreținerea declarantului, care depind financiar de acesta) ai declarantului sau ai
partenerului de viață al acestuia

² *Domestic partner and children; children of the domestic partner; dependants (persons held in the
maintenance of the individual, financial dependents of him) of the individual or of his/her domestic
partner.*

Redactata intr-un (1) exemplar in limba romana, in deplina cunostinta a faptului ca declaratiile false se pedepsesc conform prevederilor legale aplicabile./ Drawn up in one (1) Romanian copy, fully aware that the false declarations are punished according to the legal applicable provisions.

Data/Date 12.07.2017

Semnatura /Signature

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke at the end, positioned above a dashed line.

Catalin Rasvan Radu

1. ADRESA:

2. DATA NASTERII :

3. STAREA CIVILA:

4. STUDII :

- 2000 Harvard Business School – Advanced Management Program
- 1997 Universitatea Româno-Americană , Bucuresti - Economist
Facultatea de Relatii Economice Internationale, Specializarea Relatii Comerciale si Financiar Bancare
- 1995 Conservatoire National des Arts et Metiers - Paris, Bucuresti
MBA Program
- 1992 Academia de Studii Economice - Studii postuniversitare
Mecanisme valutare si fiscale internationale
- 1990 Universitatea Politehnica - Bucuresti - Inginer
Specializarea Electrotehnica - Electrotehnologii

5. EXPERIENTA PROFESIONALA

- 2007 - UniCredit Tiriac Bank - Str. Ghetarilor nr. 23 – 25, Sector 1, Bucuresti
prezent Presedinte executiv
- 2005 - 2007 UniCredit Romania S.A - Str. Ghetarilor nr. 23 – 25, Sector 1, Bucuresti
Presedinte executiv

- 2001- 2005 **Raiffeisen Bank S.A.** – Bd. Dimitrie Pompei nr. 9-9°, Cladirea 2B, Sector 2, Bucuresti
Vicepresedinte
- Responsabilitati – Divizia retail
- Marketing
 - Canale distributie
 - Dezvoltare si management produse
 - Risc consumer
 - Carduri
 - I.M.M.
 - Consumer
- 2000-2001 **Casa de Economii si Consemnatiuni CEC S.A.** – Calea Victoriei Nr. 11-13, Sector 3, Bucuresti
Vicepresedinte
- Responsabilitati:*
- *Marketing*
 - *Relatii internationale*
 - *Informatica*
 - *Pregatire profesionala*
 - *Trezorerie*
 - *Coordonator proiect consultanta restructurarea CEC*
- 1991-2000 **Banca Comerciala Romana** – Bd. Regina Elisabeta nr. 5, Sector 3, Bucuresti
- 1997 *Director - Directia Piete de Capital*
- 1996 *Director adjunct- Directia Relatii Internationale*
- 1993-1996 *Directia Decontari Comerciale*
- 1991-1992 *Sef serviciu - Serviciul SWIFT, Directia Informatica*
- 1992-1994 **Hanbet Corp.** – reprezentant tehnic : Indonezia, Tunisia, Bulgaria, Liban
- 1990-1991 **Intreprinderea de echipamente periferice** – Inginer

6. SPECIALIZARI:

- Finantarea Comertului International - curs organizat de Barclays Bank si Institutul Bancar Român -1993 (2 saptamâni)
- SWIFT - Belgia - 1992 (3 saptamâni)

- Camera Internationala de Comert - Seminar cu tema: Plati, incasso-uri si acreditive - Paris si Barcelona - 1995 (2 saptamâni)
- Executive Management Programme - American Express Bank - 1996 (2 saptamâni)
- International Bankers Seminar - Bank Hapoalim - Israel - 1996 (2 saptamâni)
- Piete de capital - Merrill Lynch (Londra) - 1996 (2 saptamâni)
- East-European Training Programm - Merrill Lynch (New York) - 1997 (6 saptamâni)

7. ACTIVITATI SUPLIMENTARE

Membru in Consiliul de Administratie al MISR ROMANIAN BANK (2004)
 Membru in Consiliul de Administratie al Biroului de Credit S.A.

8. LIMBI STRAINE :

Engleza – fluent
 Italiana – fluent
 Franceza –satisfacator

Data

Semnatura

CURRICULUM VITAE

Marco Cravario

PERSONAL DATA

1

WORK EXPERIENCE

- February 2001 – Present: Executive Vice President, UniCredit Group, Milan
- September 1996 – January 2001: Director, Ernst & Young Corporate Finance, Milan
- July 1994 – August 1996: Audit manager, Ernst & Young, Prague, Czech Republic
- September 1991 – June 1994: Audit senior at Reconta Ernst & Young, Turin

BANKING EXPERIENCE

In UniCredit Group (UCG), as Director of the Holding company, covered several managerial roles:

- **General Manager, deputy chairman of the Management Board, UniCredit Bank Slovakia, a.s., today UniCredit Bank Czech Republic and Slovakia, a.s.** (Šancova 1/A, 813 33 Bratislava, Slovakia) (2013–Present); *supervision authority The National Bank of the Republic of Slovakia*
Directly responsible for CFO, CRO, Global Banking Services (Organisation & Logistics, Operations, ICT and Change management) and – together with CEO – for the overall management of the Bank and its merger and integration with UniCredit Czech Republic.
UniCredit Slovakia is the 5th bank in Slovakia, 99% controlled by UCG.
- **Chief Financial Officer (CFO), member of the Executive Committee, Yapı Kredi Bank, Turkey** (Buyukdere Cad, Yapikredi Plaza D Block, 34330 Levent-Istanbul, Turkey) (2007-2013); *supervision authority BDDK – Banking Regulation and Supervision Agency*
Responsible for Strategy, Planning and control, MIS, Accounting and reporting, Tax, Value management, ALM and wholesale funding, Investor relations, Business performance management, M&A and special projects of Yapı Kredi Group. Non-executive board member of several Yapı Kredi (YK) subsidiaries (YK Insurance, YK Life and Pension, YK Factoring, YK Leasing). Yapı Kredi is the 4th largest banking group in Turkey, 80% controlled by a 50/50 joint venture between UCG and Koc Group, the remaining 20% being traded on the Istanbul and London Stock Exchange.
- **Chief Financial Officer (CFO) and Executive Board member, UniCredit Tiriac Bank, Romania** (1F Expozitiei Blvd., 012101, Bucharest, Romania) (2007); *supervision authority The National Bank of Romania*
Responsible for Strategy, Planning and control, MIS, Accounting and reporting, Tax, Research, Shareholdings and ALM during the merger and integration process of the three banks owned by UCG in Romania (resulting in a mid-sized bank with 200 branches and 2,500 employees).
- **Chief Financial Officer (CFO) and Executive Board member, UniCredit Romania** (23-25 Ghetarilor St., Bucharest, Romania) (2006-2007); *supervision authority The National Bank of Romania*
Responsible for Strategy, Planning and control, MIS, Accounting and reporting, Tax, Research, Shareholdings and ALM during the merger and integration process of the three banks owned by UCG in Romania (resulting in a mid-sized bank with 50 branches and approx. 800 employees).
- **Business Development Manager, UniCredit Clarima Banca, Retail division, Milan** (31 Via Calabria, 20158 Milan, Italy) (2006); *supervision authority The Bank of Italy*
Coordinated the identification and launch of business opportunities in the consumer credit sector, internationally.
- **Network Shadow Management, UniCredit Banca, Retail division, Milan** (3 Piazza Gae Aulenti, Tower A, 20154 Milan, Italy) (2005-2006); *supervision authority The Bank of Italy*
For a period of 6 months, shadow management to all professional roles of the Italian retail network (from cashier up to regional director), aimed at understanding the bank business and the relationship with customers from the “bottom”.
- **Head of Organisation, UniCredit, New Europe division, Milan** (3 Piazza Gae Aulenti, Tower A, 20154 Milan, Italy) (2004-2005); *supervision authority The Bank of Italy*

Established and led the team responsible for the (i.) set-up and coordination of organisation function, (ii.) improvement in efficiency / effectiveness of the operating machine (sizing, cost management), (iii.) execution of high impact business projects (IT migration, MIS) and (iv.) change management of the 7 banks controlled by UCG in New Europe. Developed the governance principles and the functioning mechanisms for the New Europe division.

- **Head of Planning & Development, UniCredit, New Europe division, Milan** (3 Piazza Gae Aulenti, Tower A, 20154 Milan, Italy) (2002-2003); *supervision authority The Bank of Italy*

Led the team responsible for the strategic planning and budgeting of the UniCredit New Europe division.

In addition, for Bank Pekao (Poland) and Zagrebacka Banka (Croatia), responsible for the (i.) coordination of the post-acquisition restructuring and integration projects; and (ii.) support to the Holding Company's top management in their decision making process, also through the participation in the banks' supervisory boards.

- **Head of M&A, UniCredit, New Europe Division, Milan** (3 Piazza Gae Aulenti, Tower A, 20154 Milan, Italy) (2001-2002); *supervision authority The Bank of Italy*

Established and led the team responsible for the origination and execution of cross border transactions involving banks and financial institutions in New Europe.

FINANCIAL CONSULTING AND ADVISORY SERVICES

In **Ernst & Young Corporate Finance** (EYCF, Via Fernanda Wittgens, 6/c, 20123 Milan, Italy) (September 1996 – January 2001), as Director:

- Advised on a number of M&A deals (related to both financial institutions and manufacturing companies) and asset-backed transactions. Acquired extensive experience in valuation (of companies, intangible assets, loan and financial portfolios) and business planning.
- Responsible for training, technical support and quality control of the Italian corporate finance practice. Managed HR activities of the Milan office of EYCF.

In **Ernst & Young** (Na Florenci 2116/15, 110 00 Prague 1, Czech Republic) (July 1994 – August 1996), as audit manager, and in **Reconta Ernst & Young** (Corso Vittorio Emanuele II, 83, Turin, Italy) (September 1991 – June 1994), as audit senior

- Performed a number of due diligence type reviews / special investigations and audited several commercial and manufacturing companies (including long term contract and airlines), banks and financial institutions. Prepared and reviewed several financial statements under International, UK, Czech and Italian GAAP.
- Country audit manager for several international groups operating in the Czech Republic.

EDUCATION

- **October 2004:** Qualified as Technical Advisor (Consulente Tecnico del Giudice) of the Court of Turin.
- **April 1999:** INSEAD, Fontainebleau, Executive Programme.
- **October 1993:** Qualified as Italian Chartered accountant (Dottore Commercialista) and Statutory Auditor.
- **Summer 1992:** London School of Economics and Political Science, London. International School in Economics. Intensive course in Finance.
- **November 1985 – July 1991:** University of Turin, Italy. Laurea degree in Economics. Thesis title: "The platinum market from 1982 to 1989: an econometrics analysis". Final grade: 110/110 with "cum laude and mentione".

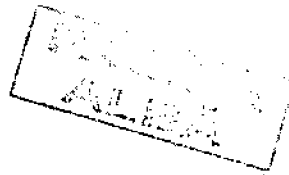
Attended several training courses on managerial and technical matters.

LANGUAGES

Italian: mother tongue. *English:* fluent. *French:* good. *Czech:* base. *German:* base

OTHER

- Former member of the Supervisory Board of Universal Bank of Sarajevo and ZaBa Mostar (Bosnia - Herzegovina). Former representative in the Board of Directors of Koç Financial Services, Koçbank and Zivnostenska Banka, during the period from the execution of share purchase agreement to closing. Member of the Supervisory Board of Pirelli RE Romania.
- Professor in Corporate Finance at the Master program organised by the Turin University of Economics (from 1998 to date). Lecturer in MBA Corporate Finance courses organised by SDA Bocconi (Milan). Lecturer in workshops organised by external training companies.
- Author of the "Lead Advisory & Valuation manual" for Ernst & Young Italy.
- Served in the Italian Army at the Military Court of Torino, Italy (1990 - 1991).





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sector 2, București
Tel: 021.331.20.71/0723.288.948, Fax: 021.331.20.99



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2nd District, Bucharest
Tel: 021.331.20.71/0723.288.948, Fax: 021.331.20.99

ÎNCHEIERE DE DATĂ CERTĂ NR. 29
ANUL: 2015 LUNA: Martie ZIUA: 25

RESOLUTION FOR CERTAIN DATE NO. 29
YEAR: 2015 MONTH: March DAY: 25

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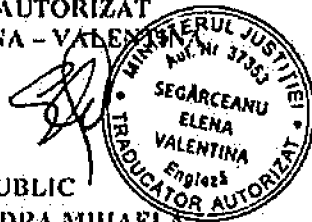
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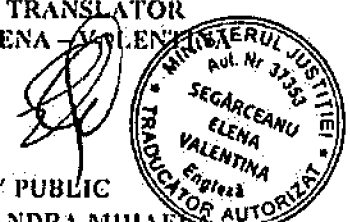
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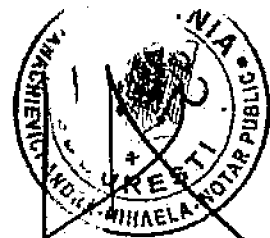
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CURRICULUM VITAE

NUME: DANIELA
PRENUME: BODIRCA

DATE PERSONALE:

EXPERIENTA PROFESIONALA

- Iulie 2008 - in prezent: UNICREDIT TIRIAC BANK – Director Divizia Risc /Chief Risk Officer

Principalele responsabilitati:

- Coordonarea activitatii Diviziei Risc;
- Coordonarea si supravegherea dezvoltarii si implementarii strategiilor si politicilor de risc si a instrumentelor adecvate necesare activitatii de gestionare si administrare a riscurilor pentru aria Riscului de Credit, Riscului de Piata si Riscului Operational;
- Asigurarea existentei unor mecanisme adecvate de control si a instrumentelor adecvate in cadrul Bancii in scopul gestionarii si administrarii intr-o maniera adecvata si eficienta a riscurilor;
- Supervizarea comunicarii intr-o maniera adecvata si eficienta a informatiilor privind administrarea riscurilor;

- Iunie 2007 - Iulie 2008: BANCPOST SA – Director Executiv Divizia Risc

Principalele responsabilitati:

- Coordonarea activitatii globale a Diviziei Risc acoperind aria Riscului de Credit, Riscului de Piata si Riscului Operational;
- Asigurarea existentei unor mecanisme de control si a instrumentelor adecvate in vederea gestionarii intr-o maniera adecvata si eficienta a riscurilor;

Alte responsabilitati:

- Participant, membru sau secretar in diverse comitete, dupa cum urmeaza:
 - Comitetul Executiv (Membru);
 - Comitetul de Credite (Membru);
 - Comitetul de Risc la nivel de tara al EFG Group (Secretar);
 - Comitetul de Administrare a Riscurilor (Presedinte);
 - Comitetul de Active si Pasive (Membru);
 - Comitetul de Produse Noi (Membru);
 - Comitetul de Reglementari Interne (Membru);
 - Comitetul Director al proiectului Basel II (Membru);
- Participant permanent la sedintele Consiliului de Administratie;

- Decembrie 2005 - Iunie 2007: BANCPOST SA – Director Coordonator Divizia Risc

Principalele responsabilitati:

- Coordonarea intregii activitati legate de aria Riscului de Credit si Riscului de Piata;

- Consilier pentru Directorul Executiv al Diviziei Risc pentru aria Riscului Operational;
- Consilier pentru Directorul Executiv al Diviziei Risc pe teme din aria gestionarii si administrarii riscurilor;
- Coordonarea activitatii de definire a strategiilor, politicilor si procedurilor legate de aria gestionarii si administrarii riscurilor;
- Identificarea/revizuirea si rezolvarea problemelor aferente activitatii de gestionare si administrare a riscurilor si emiterea de recomandari specifice;
- Coordonarea proiectelor aferente activitatii din aria de gestionare si administrare a riscurilor ;

Alte activitati:

- Participant, membru sau secretar in diverse comitete, dupa cum urmeaza:
 - Comitetul Executiv (Participant permanent) ;
 - Comitetul de Credite (Membru);
 - Comitetul de Risc la nivel de tara al EFG Group (Secretar);
 - Comitetul de Administrare a Riscurilor (Secretar);
 - Comitetul de Active si Pasive (Participant);
 - Comitetul de Produse Noi (Membru);
 - Participant permanent la sedintele Consiliului de Administratie;
- Responsabil de Proiectul Basel II;
- Asigurarea unor sesiuni de pregatire, formare si coaching pentru diferite departamente ale Bancii;

- **Noiembrie 1998 - Decembrie 2005: HVB BANK ROMANIA SA (fosta BANK AUSTRIA CREDITANSTALT ROMANIA S.A.);**

- **Iulie 2001 - Decembrie 2005: Director Adjunct al Directiei Administrarea Riscului de Credit;**
Membru in: - Comitetul de Credite
- Comitetul pentru Calitate

Principalele responsabilitati:

Organizarea, gestionarea si urmarirea activitatii din cadrul Directiei Administrarea Riscului de Credit, avand ca arii de activitate:

- Analiza credite clienti persoane juridice;
- Analiza credite clienti persoane fizice;
- Administrare credite si MIS;
- Monitorizare portofoliu;
- Recuperare credite;
- Consiliere juridica;

- **Ianuarie 2001 - Iulie 2001: Senior Risk Manager**
- **Noiembrie 1998 - Ianuarie 2001: Risk Manager**

- **Decembrie 1997 - Noiembrie 1998: Contabil in cadrul AMATEX INTERNATIONAL S.R.L.;**

STUDII

- **Decembrie 2005 - pana in prezent: in derulare program MBA in cadrul The Open University - Marea Britanie;**
- **Decembrie 2004 - Diploma Profesionala in Management - The Open University - Marea Britanie;**
- **Iulie 2004 - Certificat Profesional in Management - The Open University - Marea Britanie;**
- **August 1998: Facultatea pentru Studiul Economiei in Limbi Straine - Academia de Studii Economice, Bucuresti;**

FORMARE PROFESIONALA

- August 2005 - Management de Proiect in cadrul Bank Austria Creditanstalt AG - Viena;
- Mai 2004 - Train the Trainer ("Corporate Lending") in cadrul Bank Austria Creditanstalt AG - Viena;
- Octombrie 2002 si Noiembrie 2002 - Seminar pe teme de Leadership – modulele 1& 2 in cadrul Creditanstalt Akademie - Viena;
- Octombrie 2001 - Seminar pe tema "Abilitati de Negociere" in cadrul Creditanstalt Akademie - Viena;
- Ianuarie 2001 - Seminar Train the Trainer ("Analiza financiara") in cadrul Creditanstalt Akademie - Viena;
- Iulie 2001 - Certificat in Analiza Financiara si Risc de Credit – Institutul Bancar Roman ;
- Mai 2000 - Program de instruire privind Produsele de Trezorerie in cadrul Creditanstalt Akademie - Viena;
- Iunie 1999 - Seminar privind Riscul de Credit in cadrul Bank Austria Creditanstalt Romania SA;
- 1996 si 1997- Sesiuni de practica in cadrul Bancii Turco Romane S.A. - Bucuresti;
- In timpul facultatii - Cursuri optionale de psihologie, sociologie si pedagogie;

DIVERSE

- Mai 2006: Membru al echipei de "due diligence" a EFG Group in cadrul proiectelor de preluare a unei banci comerciale locale si a unei institutii financiare nebancale;
- Septembrie 2005 – Decembrie 2005: Membru al echipei de integrare pentru proiectul de fuziune HVB Bank – Banca Comerciala Ion Tiriac – Coordonator al grupului de lucru responsabil de aria riscului de credit;
- Martie 2005: Membru al echipei de "due diligence" a HVB Bank Romania SA in cadrul proiectului de preluare a Bancii Comerciale Ion Tiriac S.A.;
- Octombrie 2003: Membru al echipei de "due diligence" a HVB Bank Romania SA in cadrul proiectului de preluare a Bancii Comerciale Ion Tiriac S.A.;

LIMBI STRAINE

Engleza - fluent;
Franceza - fluent

ALINA DRAGAN

PERSONAL INFORMATION

PROFESSIONAL EXPERIENCE

- 2009 – present **HR Executive Director, UniCredit Tiriac Bank**
- Defining the Human Resources strategy and focus on implementation
 - Coordinating the HR budgets
 - Contribute to the development of the managerial function
 - Advisory function to Management on all social and human resources matters
 - Responsible for all HR processes, programs, policies and procedures
 - Secure the human resources exigencies, both in quality and quantity
 - Ensure management of Human Resources Department, optimise the structure and necessary resources
 - Implements the social and human resources policy of the group and contributes to its development in Romania
- 2008 – 2009 **Head of HR Expertise Centers, UniCredit Tiriac Bank**
- Elaborating and coordinating the HR budgets
 - Structure the direction on which HR should focus and manage the implementation of related programs
 - Coordinate recruitment, development, training, compensation & benefits, personnel administration and payroll, communication and employer branding, budgeting & planning processes
 - Assess existing competencies and evaluate the human resources needs based on business development planning
 - Propose the HR strategy as a result of qualitative and/or quantitative analysis
 - Ensure management of HR Expertise Centers, within the approved departmental design
 - Optimise the structure and necessary resources, in and between various HR Expertise Centers
- 2008 – 2008 **Head of HR Performance Management, UniCredit Tiriac Bank**
- Establish the HR strategy for recruitment, training, development, compensation & benefits and coordinate the implementation
 - Development of specific training and development programs
 - Coordinate the training and organizational development activity
 - Develop and coordinate specific projects (internal communication strategy, employee motivation and retention, intranet, employer branding)
 - Development of the recruitment strategy and coordinate recruitment process and indicators of efficiency
 - Development and coordination of the Compensation & Benefits strategy and Group's specific projects
- 2007 – 2008 **HR Development Manager, UniCredit Tiriac Bank**
- Responsible to develop and establish the strategy of HR Development in UCT
 - Analyze and establish the policies, procedures, processes and practices related to Development
 - Manage all business processes related to HR Development
 - Offers support, advise to management and talents in situations involving Management Development and organizational related issues

- Counsel and coach talents and management in all HR Development or management related situations
- Responsible for the development and implementation of a full set of assessment tools to be used in Performance Management
- Responsible for the coordination of the 'People Survey' process and implementation of the Action Plan
- Involvement in create, develop and implement new projects and programs specific to HR (Integrity Charter, Corporate Culture)
- Organization and coordination of specific HR Development programs under HR responsibility

2006 – 2007

**Training & Development Manager, HR&MD
Heidelberg Group - Carpatcement Romania**

- Coordinate the training activity for Carpatcement Romania
- Development of specific training programs (management, sales, performance management and motivation of employees)
- Coordinate the HR Development activity (talent management, career development, assessment centers, performance management, employee satisfaction and motivation, succession management)
- Develop and coordinate specific projects (employee motivation and retention, employer branding)
- Establish the recruitment channels and selection of trainees

2004 – 2006

Talent Management Manager, HR&MD, ING Romania

- Establish the Talent Management strategy in ING Ro – processes, policies and procedures
- Manage all business processes related to TM in Romania, responsible for local and global Management Development
- Develop, implement and monitor succession management in ING Ro
- Responsible for career development within the company
- Competencies based assessment of talents, recruitment and appointment of line managers and talents
- Manage the performance management process related to TM
- Develop, organize and coordinate specific TM programs, develop and maintain business relations with external providers in relation with TM
- Coaching talents and trainees and in all TM related situation
- Development and implementation of a TM database
- Structure the lines of the interference of TM with other HR functions
- Coordinate the secondments of ING Ro staff to Head-Office
- Responsible for 'ING Scholarship & Management Trainee' program (concept and new design, restructure of the program, advertising campaign, implementation, create the profile of trainees per business lines, applications screening, interviewing and selection)
- Develop a specific coaching and mentoring program for trainees
- Responsible for the IT Management Trainee program
- Assessment of management teams

2003 – 2004

Training & Management Development Officer, HR&MD, ING Romania

- Developing a training culture, concept, structure and format at ING Ro level
- Training needs assessment for all employees (aprox.800), correlated to career development
- Training budget responsible
- Annual training plan for all employees – determine, implement and coordinate, organize all training aspects
- Redesign and implement training policies and procedures
- Develop and promote new training approaches
- Advise and counsel internal clients on the most suitable training solution for their development and on all training aspects
- Develop and implement IT databases and interfaces, update and monitor them (intranet applications and HR training database)
- Structure, develop and implement training programs for all new employees, also for identified or requested organizational needs, organize and coordinate internal training programs

Management Development Officer

- Establish Talent Management in ING Ro
- Assessment of talents and important positions within ING Ro
- Development plans for talents of ING Ro, define and coordinate their implementation
- Responsible for the ING Scholarship & Management Trainee program (content of the program and all steps of the process – advertise, selection, recruitment, assessment of candidates, structure of the program), the behavioral development of the trainees, advise line management for their first appointment
- Responsible for the trainees development and learning design program in the organization, coordinate the scholarship
- Recruitment for line management positions
- Develop a motivational plan for ING Ro staff
- **Manage the ‘Employee Commitment’ Survey** - establish the indicators needed by ING Ro and the questionnaire to be used in the survey; coordinate all the organizational aspects, implement and monitor the study in the company; interpret and present the results to Country Management Committee and staff

2002 – 2003

Personnel Officer, HR&MD, ING Romania

- All ING Ro employees’ files (to be permanently updated according to Romanian legislation and reflecting the changes in the employment contract clauses)
- Employment contracts for all ING Ro staff, personnel files, organizational structure updates, appraisal procedure
- Administer the required documents for hiring, staffing and termination of employment contracts at ING Ro level
- Develop and permanent update the databases (HR and intranet)
- Develop, organize and update the resumes database
- Organizational charts - design and monitor
- Relation with the Labor Chamber
- Update of the labor books and general employees ledger
- Prepare certificates and various letters for ING Ro staff
- Expatriates work permits and various issues
- Preparing JD for various positions
- **Recruitment, assessment and selection of staff** (CVs screening, selection, interviewing, compensation package design and offer; assessment through Personality tests - results, interpretation, recommendations to line management)
- **HR responsible for the ING offices retail network**
- Develop a set of assessment tools to be used for the selection of candidates
- Develop the profile of Office managers and the job description
- Assessment of all ING consultants from Bucharest (300 people)
- Develop a structured interview to be used for all candidates and a rank scale for evaluation
- Selection and interviewing the candidates matching the profile

TRAINING PROGRAMS

Human Synergistics certified consultant – Human Synergistics

Predictive Index, certificate of assessor for a Personality’s assessment test – SmartTree

Strategic Finance – Unimanagement

Human Resources Master Series – Unimanagement

Strategic Human Resource Management Masterclass – Stamford Global

Coaching – Coaching Institute

Talent Management – ING Business School, Amsterdam

Leadership and Management – Business Professional Education

EDUCATION

2003-2005

Master "Cognitive-behavioral psychology" – "Titu Maiorescu" University, Bucharest

- Diploma: "Coaching, a method of organizational development"

1997 – 2002

Faculty of Psychology, "Titu Maiorescu" University, Bucharest

- Specialization in Organizational Psychology
- Diploma: "Organizational culture and climate"
- Paper work: "Psychological interviewing – a method of selection"
- Paper work: "Cultural and organizational change, readiness assessment"

LANGUAGES

English – Fluent

Italian – Good

French – Good

Spanish – Good

COMPUTER SKILLS

Microsoft Office, Microsoft Project, Charisma Total Soft, SPSS, People Soft, SAP

MARCO GIUSEPPE ESPOSITO

PERSONAL INFORMATION

-
-

PROFESSIONAL EXPERIENCE

January 2010 – up to the present moment

UniCredit Bulbank AD, Sofia, Bulgaria

Senior Vice President of UniCredit Group

▪ **Head of Corporate, Investment Banking and Private Banking Division**

I am primary responsible for all commercial strategy related issues of the Division such as budget, strategic activities and projects, commercial actions' definition, reporting and monitoring, product development. Responsible for 343 full-time employees. Responsible for the P/L of the Division

Member of the following bank committees: Assets and Liabilities Committee, Credit Council, Credit Committee, Project Portfolio Committee, Operational Risk Committee, Monitoring Commission

July 2007 – up to the present moment

UniCredit Bulbank Factoring, Sofia, Bulgaria

▪ **Deputy Chairman of the Board of Directors**

Start-up of the Factoring Company, 100% belonging to UniCredit Bulbank AD, 26 clerks. First Bulgarian Factoring Company being a full member of FCI (Factors Chain International), acknowledged in July 2010 as one of the top 5 companies in the world with regards to growth and client service

April 2007 – December 2009

UniCredit Bulbank AD, Sofia, Bulgaria

Executive Director

▪ **Head of Corporate Banking Division**

Organizing, managing, monitoring of the overall activity of the different units in the Division after the merge of HVB Bank Biochim and Hebrus Bank into Bulbank, reorganization of the pre-merger structures, defining the budget, commercial actions, based on business opportunities. Responsible for 279 full-time employees. Responsible for the P/L of the Division

Member of Assets and Liabilities Committee, Credit Council, Credit Committee

January 2004 – April 2007

Bulbank AD, Sofia, Bulgaria

Executive Director

▪ **Head of Corporate Banking Division**

Responsible for the development and implementation of the bank's strategy for

FEBRUARY 21, 2011



servicing Large and MID Corporate client segments, as well as for the development and management of the relations and operations with other banks, 128 full-time employees. Responsible for the P/L of the Division
Member of Assets and Liabilities Committee, Credit Council, Credit Committee

January 2001 – December 2003

UniCredito Italiano, H.Q. Milano.

Executive Director

▪ **Corporate New Europe Division**

Directly reporting to the Head of Corporate of the newly established New Europe Division, I was responsible for Sales Force Management, Relationship Management and Products, representing the Division during the Steering Committees of the Legal Entities in Central and Eastern Europe

January 2000 – December 2000

Credito Italiano SpA, H.Q. Milano

Executive Director

▪ **Responsible for Corporate Operative Marketing**

Directly reporting to the Board Member responsible for Corporate, I was responsible for the overall commercial activity of the Segment, including Strategy definition and implementation, distribution and monitoring of the Segment's Budget

February 1999 – January 1999

UniCredito Italiano SpA, H.Q. Milano

Co-Director, eleventh level

▪ **Responsible for Corporate Lending Activity of the Group**

After the merge between Credito Italiano SpA and Unicredito (7 Regional Banks) I was in charge of harmonizing all the lending products of the new Group

September 1997 – February 1999

Credito Italiano SpA, Rho Branch

Co-Director, ninth level

▪ **Branch Director**

Responsible for the overall activity and Profit and Loss of the Branch, one of the largest branches near Milano, with 4 reporting agencies and around 90 clerks and underwriting power, with single signature, up to ITL 2.000.000.000 (Euro 1.000.000)

September 1995 – September 1997

Credito Italiano SpA, North-East Region - Padova

Vice Director, seventh level

▪ **Responsible for Corporate in North East Region**

Coordination and commercial responsibility for the Corporate segment in the Region (incl. Verona, Vicenza, Padova, Venezia, Udine, Pordenone and Trieste Branches)

September 1993 – September 1995

Credito Italiano SpA, Arzignano Branch

Vice Director, sixth level

▪ **Branch Manager**

Responsible for the overall activity and Profit and Loss of the Branch, with up to 40 clerks and underwriting power, with single signature, up to ITL 750.000.000 (Euro

FEBRUARY 21, 2011



375.000)

February 1991 – September 1993

Credito Italiano SpA, Bolzano Branch

Vice Director, fifth level

▪ **Responsible for Acquisition Activity**

Directly reporting to the Branch Manager, I was responsible for the acquisition of Corporate Clients, with underwriting power, with single signature, up to ILL 250.000.000 (Euro 125.000)

June 1990 – January 1991

Credito Italiano SpA, Pisa Branch

Executive, third level

▪ **Responsible for Front Office activity and Individual Clients**

In this activity, I had the underwriting power, with single signature, up to ILL 20.000 (Euro 10.000)

April 1989 – May 1990

Credito Italiano SpA, Pisa Branch

Executive, third level

▪ **Responsible for Credit Underwriting, Non Performing Loans and Workout**

Directly reporting to the Branch Manager, I had the responsibility on the whole credit process, including Underwriting, Management of Non Performing Loans and Workout (in cooperation with external Legal Firms)

January 1989 - April 1989

Credito Italiano SpA, Vigevano Branch

Bank Clerk

▪ **Acquisition Corporate Clients**

The main activity was to visit non-clients, prepare and discuss commercial offers and finalize acquisition

August 1985 – December 1988

Credito Italiano SpA, Vigevano Branch

Bank Clerk

▪ **Credit Underwriting**

Preparation of credit applications and financial analysis

April 84 – July 1985

Italian Army, Florence – Ceggia (VE)

▪ **Italian Air Force**

Obligatory Military Service. 3 Months Officer Course in Florence and 12 Months as Second Lieutenant in NATO base in Ceggia (Venezia)

January 1984 – April 1984

Credito Italiano SpA, Vigevano Branch

Bank Clerk

▪ **Custody Department**

Trading financial instruments (Bonds, Stocks, etc.) to clients

FEBRUARY 24, 2011



October 1982 – December 1983

Credito Italiano SpA, Vigevano Branch

Bank Clerk

▪ Trade Finance Department

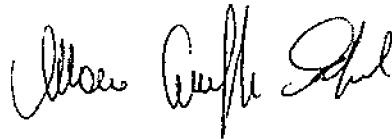
Main activities: SWIFT payments, Letters of Credit, Documentary Collection

January 1982 – September 1982

Credito Italiano SpA, Vigevano Branch

Bank Clerk

▪ Front office

A handwritten signature in black ink, appearing to read "Marco Guffè". The signature is written in a cursive, flowing style.

CURRICULUM VITAE

Name:

Jakub Dusilek, MBA

Education:

- 2000/2002 – MBA (Master of Business Administration) at Sheffield Hallam University in the United Kingdom and ČVUT (Czech Technical University) in Prague.
- 1999/2000 – CIME (Certificate in Management with English) at ČVUT in Prague, completed the highest level IV.
- 1993 - 1998, masters degree at the Law Faculty of Masaryk University in Brno

Experience gained:

- **Since October 2012: Head of GBS division and Member of the Board, UniCredit Bank Czech Republic and Slovakia** – overall management of division including Security, Loan Back office, Facility mgmt, Organisation, cost management, Coordination of important projects and implementation of regulatory changes, Procurement function management and outsourced services management – mainly ICT and Operations.
address: Želetavská 1525/1, Prague, Czech republic, 140 92
supervision authorities: Czech National Bank, National Bank of Slovakia
- **January 2011 – September 2012: CEO and Chairman of the Board, UniCredit Leasing Slovakia**, overall management of the company – finance, sales, credit risk, Human resources, IT, legal and logistic + successful turnaround project management
address: Plynárenská 7/a, Bratislava, Slovakia, 814 16
supervision authorities: --
- **September 2009 – December 2010: Head of Strategic Business Coordination Department UniCredit Bank Czech republic** - deploying new strategic and commercial expansion within project Investing into the Future (I2F) – focus on doubling number of retail branches, expansion into lower corporate banking segment (from 2 – 7 mio € of turnover), redesign of retail small business segment and introduction of franchising concept of bank network (50 franchise outlets).
address: Na Příkopě, 858/20, Prague 1, Czech republic 110 00
supervision authorities: Czech National Bank
- **March 2007 – August 2009: Head of Retail banking Segment & Product Mgmt. Division UniCredit Bank Czech republic**, overall responsibility for retail product, segment and processes management: e.g. saving accounts, payment cards, loan and mortgages, direct banking etc.
address: Na Příkopě, 858/20, Prague 1, Czech republic, 110 00
supervision authorities: Czech National Bank



- September 2005 – February 2007: **Head of Corporate Banking Sales and Support Division** Zivnostenska banka (UniCredit Group), management of corporate banking sales teams and sales support HQ functions – management of sales teams and performance management
address: Na Příkopě, 858/20, Prague 1, Czech republic, 110 00
supervision authorities: Czech National Bank
- December 2003 – August 2005: **Head of regional branch** of Zivnostenska banka (UniCredit Group) responsible for retail banking in regions – Brno and Ostrava. Managing daily activities of branches and their managers, performance management, reporting, audit issues management.
address: Na Příkopě, 858/20, Prague 1, Czech republic, 110 00
supervision authorities: Czech National Bank
- June 2003 – November 2003: time-off
- February 2001 – June 2003: **CEO and Chairman of the Board**, ABN AMRO Pension Fund, overall company management – i.e. finance, sales, credit risk, Human resources, IT, legal and logistic + successful turnaround project management
address: Olomoucká 40, Brno, Czech republic, 6018 00
supervision authorities: Ministry of Finance, Czech Security Commission
- December 1998 – January 2001: **Head of Sales**, Vojenský otevřený penzijní fond, a.s. – responsible of sales strategy, sales network development, cooperation with large employers, managing of external sales network – brokers.
address: Letenské nám. 7, Prague, Czech republic, 107 00
supervision authorities: Ministry of Finance, Czech Security Commission
- July - December 1998: lawyer, Podnikatelský penzijní fond, a.s., responsible for the HR and legal department, followed by merger with Vojenský otevřený penzijní fond.
address: Letenské nám. 7, Prague, Czech republic, 107 00
supervision authorities: Minister of Finance, Czech Security Commission

Other professional development:

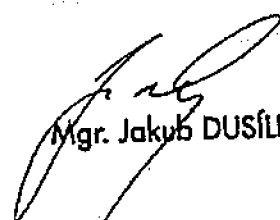
- UniCredit internal course: Credit Diploma, UniManagement (leadership), Executive Development Program, coaching
- Czech National Bank: Basel II Framework
- Course at the Czech Financial Academy and BASISPOINT GmbH: Global Assets Allocation.
- Courses and seminars in the field of management and leadership of business teams, remuneration, motivation, evaluation of employees and the development of social skills organised by Krauthammer, T&CC, Triton and others.
- Specialised seminars related to legislation (trading companies, criminal law in the financial sphere, business commitments, etc.).

Language skills:

- Active knowledge of the English language – spoken and written fluency (ability to hold working and commercial meetings), including specialized financial, commercial and legal terms.
- Passive knowledge of German, French and Russian.

Membership in professional and special interest groups:

- Member of the Mortgage Committee of the Czech Banking Association – till Sep 2009
- Member of the presidium and legislative commission of the Czech Association of Pension Funds - till June 2003.
- Chairman of Association of Pension Funds ethics committee – till June 2003.


Mgr. Jakub DUŠLÁK

CURRICULUM VITAE

1. Numele de familie: Pascariu
2. Prenumele: Dan Corneliu
3. Data nasterii: -
4. Cetatenia: Romana
5. Starea civila:
6. Studii si perfectionari/specializari:

INSTITUTIA	DATA	DIPLOMA OBTINUTA
Academia de Studii Economice, Buc.	1973	Diploma in Finante Internationale
Eisenhower Fellow for Romania	1991	Fellowship

7. **Limbi cunoscute:**

Limba	Gradul de fluenta (5 cel mai ridicat)		
Romana	Citit: 5	Vorbit: 5	Scris: 5
Engleza	Citit: 5	Vorbit: 5	Scris: 5
Franceza Citit: 5	Vorbit: 5	Scris: 5	
Italiana	Citit: 3	Vorbit: 3	Scris: 3

8. **Membri in consiliul de administratie si asociatii profesionale:**

Membri in Consiliul de Administratie al TransFond
 Fondator si primul Presedinte al Asociatiei Romane a Bancilor
 Membru fondator al Institutului Bancar Roman
 Membru in International Advisory Council al Eisenhower Exchange Fellowship

9. **Funcția actuala:** Presedinte al Consiliului de Administratie

UniCredit Tiriac Bank

Str. Ghelarilor nr. 23-25
 RO-014106 Bucuresti 1
 tel. 2001500 · fax 200 1502

11. **Experienta profesionala:**

DATA	LOCALITATE	COMPANIA	FUNCTIA	DESCRIERE
Iunie 2007 – prezent	Bucuresti	UniCredit Tiriac Bank	Presedinte al Consiliului de Administratie	Banca comerciala
Septembrie 2006 –Iunie 2007	Bucuresti	HVB TIRIAC BANK	Presedine	Banca comerciala
1998- Septembrie 2006	Bucuresti	HVB Romania (fosta Bank Austria Creditanstalt)	Presedinte	Banca comerciala
1996 - 1998	Bucuresti	Creditanstalt Financial Advisors	Presedinte	Banca de investitii
1994 - 1996	Bucuresti	Banca Bucuresti (in prezent ALPHA BANK)	Presedinte Executiv	Banca comerciala
1990 - 1994	Bucuresti	Banca Romana de Comert Exterior	Presedinte	Banca comerciala
1973 - 1990	Bucuresti	Banca Romana de Comert Exterior	Senior Int'l Manager	Banca comerciala

12. Domenii de specializare si cunoastere:

- A inceput cariera in 1973 la Banca Romana de Comert Exterior (B.R.C.E.), implicat in negocierea creditelor externe si a reesalonarii acestora cu Clubul de la Londra si Clubul de la Paris. Dupa 1989, a devenit Presedinte Executiv al B.R.C.E. si a promovat procesul de restructurare a bancii.
- In anul 1994, impreuna cu Alpha Bank din Grecia si BERD a infiintat, in calitate de actionar si presedinte executiv, Banca Bucuresti si apoi Grupul de Investitii Bucuresti, care a devenit curand unul din principalii operatori de pe piata in dezvoltare a sectorului de investment banking din Romania.
- In anul 1996 a infiintat banca de investitii a Grupului Creditanstalt, iar in 1998 banca comerciala a aceluiasi Grup care, ulterior, a fuzionat cu Bank Austria in 1999 si cu HypoVereins Bank in 2001, membra a HVB Group. In anul 2006 a condus procesul de fuziune cu Banca 'Ion Tiriac' devenind in septembrie 2006, HVB Tiriac Bank. In iunie 2007 s-a incheiat procesul de fuziune cu UniCredit Bank Romania, noua entitate fiind UniCredit Tiriac Bank membra a Grupului UniCredit.
- A participat la numeroase conferinte in tara si in strainatate in calitate de vorbitor si a dat numeroase interviuri in mass-media interna si externa in legatura cu reforma sistemului bancar din Romania.

13. Experienta in domeniul financiar, bancar si investment banking:

- A condus procesul de restructurare al unei banci de stat si cel de infiintare a doua banci comerciale private si doua banci de investitii si doua procese de fuziune a trei banci comerciale.
- Implicat intr-un numar de proiecte din sectorul investment banking in domeniul asigurarii de finantari, plasamente private, oferte publice initiale, restructurari, fuziuni si achizitii.

CURRICULUM VITAE

Heinz Meidlinger

Managing Partner
Meidlinger Investment & Consulting Ges.m.b.H.

Personal Details:

Education: Primary School, Vienna 09/61 – 06/65
Secondary Modern School, Vienna 09/65 – 06/69
Polytechnic School, Vienna 09/69 – 06/70
Internal and External Seminars on Management and Leadership

Meidlinger Investment & Consulting Ges.m.b.H.
Managing Partner

Dep. Chairman of Supervisory Board in the following corporation:
UniCredit Bank Czech Republic and Slovakia a.s, Prague

Member of Supervisory Board in the following corporations:
UniCredit Bulbank a.d., Sofia
UniCredit Bank Romania SA, Bucharest
Wiener Privatbank, Wien

Member of Audit, Nomination and Compensation Committees in the following corporations:
UniCredit Bank Czech Republic and Slovakia a.s., Prague
UniCredit Bank Romania SA, Bucharest
Wiener Privatbank, Wien

Head of Risk Committee in the following corporation:
UniCredit Bank Czech Republic and Slovakia a.s., Prague
UniCredit Bank Romania SA, Bucharest

Member of Risk Committee in the following corporation:
UniCredit Bulbank a.d., Sofia
Wiener Privatbank, Wien

Previous Responsibilities:

Chairman of the Supervisory Board in the following corporation:

July 2009 – December 2013 UniCredit Bank Slovakia a.s., Bratislava

Member of Supervisory Board in various countries:

since 1994

Austria, Russia, Ukraine, Hungary, Slovenia, Serbia,
Cayman Islands, United Kingdom, Croatia, Poland, Germany,
Slovakia, Romania, Bulgaria and Czech Republic

UniCredit Bank AG – Vienna Branch

July 2010 – September 2010 Branch Manager

UniCredit CAIB AG

March 2010 – June 2010 CEO, Member of the Board

UniCredit CAIB AG

July 2008 – March 2010 dep. CEO, Member of the Board

UniCredit Bank Austria AG

July 2008 – December 2010 Head of Markets, Managing Director

UniCredit Markets & Investment Banking

since July 2006 Member of the Operating Committee

UniCredit Markets & Investment Banking

August 2007 – July 2008 General Manager Global Markets

Bank Austria Creditanstalt AG

August 2007 – July 2008 Head of Markets

UniCredit Markets & Investment Banking

July 2006 – August 2007 Global Head of Fixed Income Currencies & Commodities

Bank Austria Creditanstalt AG

April 2003 – July 2006 Executive Director and Treasurer
Head of EEMEA Markets and Subsidiaries

Bank Austria AG

June 2001 – April 2003 Managing Director of EEMEA Markets
(management responsibility within Joint Management Structure of
HVB and BA CA)

March 1999 – June 2001 Deputy Head of Group Treasury Bank Austria
(Deputy Group Treasurer) - since March 1999
Management responsibility for Treasury and Custody activities in
CEE countries and full branches of BA-Group
Global Head of FX
Global Head of Custody

since July 1999

September 1998 – March 1999 General Manager
Head of International Coordination for Foreign Treasury Units
Assistant General Manager FX Markets Bank Austria
[Sept. 1998 Creditanstalt merger into Bank Austria]

Creditanstalt AG

June 1997 – September 1998

since June 1994

May 1992 – June 1997

since June 1990

1987 – 1993

since September 1980

August 1970 – September 1980

Head of Department FX Markets and Corporate Sales

Assistant General Manager

Deputy Head of Department FX Markets and Corporate Sales

Senior Dealer

Head of Group FX-Trading

Treasury department, bank notes and foreign exchange

Various activities in branch-offices of

Creditanstalt-Bankverein Aktiengesellschaft [*predecessor of
Creditanstalt AG*]

Curriculum Vitae

Name **Dr. Jutta Liebenwein-Schöffmann**

Date and place of birth
Address
Nationality

Educational background
Sep 1966- June 1970 Primary school in 9360 Friesach, Austria
Sep 1971- June 1978 High School (Gymnasium St. Veit a.d. Glan), Austria
final exams in June 1978
Oct 1979- March 1984 Studies of law at Karl-Franzens-Universität 8010 Graz, Austria
Graduated (doctor juris) in 1984
Oct 1984- June 1985 Diplome des Etudes Approfondies (D.E.A.)
Droit International Economique
Université Panthéon-Sorbonnes, Paris, France
Jan – Dec 1990 M.B.A. INSEAD Fontainebleau, France, graduated in December
1990

Professional Experience
1982-1984 Assistant at the Institute of International Law and Relations at the
Karl-Franzens-Universität 8010 Graz, Halbärthgasse 3, Austria
1984 and 1986 9 months practice at the **Judicial Courts of Austria** in Graz and
Vienna
March 1986- March 87 Practice of law with the international law firm **Linklaters&Paines,**
London EC2Y 8HQ, 1 Silk Street, UK

- specialized in finance: advising international banks and
setting up legal documentation for international finance
transactions (bonds, notes, commercial paper programs)

Ortner Pösch Foramitti, law firm in 1010 Vienna, Austria
(supervision Österreichische Anwaltskammer)

- general legal work in civil and criminal law (setting up
contracts, assisted senior lawyers at judicial courts)
- covered broad spectrum of legal work for international
banks and corporate customers
- further specialization in international finance

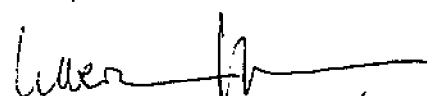
April 1987 – March 88
Various positions at **Creditanstalt.Bankverein/Bank Austria**
(merged in 1998) in **1010 Vienna, Schottengasse 4-6, Austria**
(supervision Austrian National Bank/FMA)

- credit advisor in project finance and corporate finance units
- international planning & shareholding
- risk management: responsible for corporate transactions of
London branch, moved later on to CEE risk management
with responsibility for Russia and Hungary

April 1988- Oct 2000
Austria Wirtschaftsservice GmbH, Walcherstrasse 11, 1020
Vienna, Austria (guarantee institution under the responsibility and
supervision of the Austrian Ministry of Finance)

- head of team responsible for East-West-Fund
- advised and serviced numerous Austrian companies
through issue of guarantees for securing foreign
investment
- analysed viability of business plans and investment
programs of Austrian companies in CEE
- responsible for cooperation with IFIs (EBRD, EIB, IFC)
- member of SB of a private equity fund

Nov 2000- Oct 2003


3/3/2017

Nov 2003 – Sept 2016


Various positions in **Unicredit Bank Austria, Schottengasse 4-6, 1010 Vienna, Austria** (supervision Austrian national Bank/FMA) mostly in Underwriting, approval authority for credit transactions gradually increased over years up to EUR 75mn

- CEE Underwriting: head of SEE desk
 - (i) supervised a team of 4-6 persons
 - (ii) was responsible for assessing and approving large credit transactions of banking subsidiaries of Bank Austria in SEE region.
 - (iii) steering function for corporate portfolio in competence of local CROs in the banking subsidiaries
- Global Account Manager for a corporate portfolio (in 2007/08 for a period of 1 year)
 - (i) responsible for around 15 large corporate customers of Bank Austria
 - (ii) supervised and managed the banking services (loans, payment transactions, treasury) to these customers
- Regional Industry Team 3: deputy and subsequently head of credit underwriting unit responsible for the corporate portfolio Automotive, Transport and Tourism in CEE & Austria
 - (i) supervised a team of 6 – 8 people
 - (ii) around EUR 8bn credit exposure under responsibility
 - (iii) responsible for credit assessment and approval of credit transactions
 - (iv) member of Credit Committee of Bank Austria
- head of CEE Underwriting March 2014 – September 2016
 - (i) supervises a team of 14 – 16 persons
 - (ii) around EUR 45bn approved credit lines under responsibility
 - (iii) assesses credit transactions
 - (iv) issuing non-binding opinions to CEE banking subsidiaries
 - (v) member of credit committee of Unicredit Bank Austria

Since October 2016

Head of Underwriting CEE in Unicredit spa, Piazza Gae Autenti, 20154 Milan, Italy
(supervision Bank of Italy)

- continuation of underwriting function for CEE in Unicredit spa after demerger of CEE division from Bank Austria and integration into Unicredit spa, Milan
- head of a team of 14 persons
- approval authority up to EUR 150mn for credit transactions of CEE customers in Unicredit spa
- issuing non-binding opinions to CEE banking subsidiaries for credit transactions up to EUR 150mn
- preparing credit assessments for the credit committee of Unicredit Holding
- reports directly to the CRO CEE of Unicredit group.


3/3/2017

Rubaga Luca (Mr.)

Qualifications	Degree in Business Administration - Cattolica University, Milan (1989 - 1994) Dissertation on corporate finance: "Feasibility analysis for the denationalisation of Milan' airports company SEA". Final evaluation: 108/110 High School: Scientific "Liceo" (1984-1989)
Languages	Italian (mother tongue) English (fluent), Spanish (basic), Russian (basic)
Professional Experiences	<u>Unicredit Group</u> (Sep 2003 - to date) Unicredit SpA, Vienna (July 2014 - to date) Position: Expatriate, Head of CEE Global Banking Services (GBS), having under his hierarchical responsibility CEE ICT and Operations Unit, CEE Organization Unit, CEE GBS Staff responsible for Demand Management, Security activities, Business Continuity and Best Practices sharing, also functionally responsible for the Heads of GBS Divisions in the CEE Banks. Reporting hierarchically to the Head of Group ICT and Security Office (GISO) and functionally to the Head of CEE Division. Main responsibilities: <ul style="list-style-type: none">▪ Provide regular reporting to the Head of CEE Division on the activities performed, as well as to the Head of Group ICT and Security Office and to the Head of Group Organization and Processes on topics in their respective scopes▪ Promoting the sharing of best practices of business / operations in the CEE countries, acting as a reference point in their identification, collection, validation and dissemination, including through proactive initiatives of communication (e.g., newsletters, virtual space, etc.)▪ Acting as Orga node for CEE Division, coordinating and supporting related functions in defining and designing target service models, taking care of any issues related to regulatory changes; leading the re-engineering and implementation of processes, harmonizing implementation with the Group regulations in force, in collaboration with the relevant functions of the Holding Company▪ Supporting and advising other CEE coordinators in Security related matters, leveraging on the expertise of Group functions, as well as aiming at adequately respond to / prevent security incidents having a multinational dimension▪ Coordinating and monitoring the activities related to Business Continuity and Crisis

- management for the CEE countries in line with the Global Rules
- Providing recommendations, assessment, consultancy and corporate Security services to the CEE Countries entities in specific expertise's fields
- Acting as focal point for Security activities for the CEE countries
- Maintaining a constant understanding and monitoring of the CEE Security functions activities ensuring the Group ICT and Security Office (GISO) and the local Management that activities performed i) are coherent with the Group Security and ICT Security standards, strategies and best practices; ii) balance between Group requirements and specific local needs; iii) achieve actual Security risks mitigation / prevention and; iv) facilitate knowledge sharing/transfer within the CEE Security Community hence contributing to ensure professional growth and capacity of Security staff
- Performing and coordinating the "Demand Management" activities with regard to the CEE Banks as well as the CEE Division
- Supporting the design, implementation and monitoring of the Demand Management process, with the objective of standardizing and optimizing the activities at CEE Division level
- Cooperating with Cost Management functions in Group initiatives / projects applicable to the CEE Division
- Responsible to overview 180 million euro Capex investment and +600 million euro nHR Opex and ~5.000 FTs,

Unicredit Bank Russia, Moscow (April 2011 - June 2014)

Unicredit Bank Russia(UCBR) is a bank 100% controlled by Unicredit Group. UCBR is the n.8 bank in Russia both in terms of asset and profit, and n.1 as foreign bank. UCBR has 110 branches, ~ 1 million active customers, ~3.500 employees, ~ 850 million euro revenues and ~ 430 million euro net profit in 2012.

Position: Expatriate, Member of the Management Board of the bank responsible of GBS Division (ICT department, Operation department, Cost management Unit, Organization department, Project management Unit , Purchasing Unit, Direct Channels department, RE and logistic department).

Directly reporting to CEO of the Bank.

Responsible of more than 1.000 FTs, + 70 million euro Capex investment and + 100 million euro nHR Opex.

Main responsibilities:

- Cost management: despite the volumes growth, the Opex cost remained under control and flat for 2 consequent years
- Productivity: despite the volumes growth, back office productivity and service level increased significantly (+20%)
- ICT trough put capacity of the bank increased significantly (+37% projects, + 15% tasks)
- Headcount rightsizing (-6% Ftes)
- RE: construction of new HO building in Moscow and rationalization of RE properties (5,5 mio euro rent saving per annum)
- Definition of 5 years ICT strategy and launch of a massive ICT transformation program for implementing a new core banking system (CBT programme)

Significant effort on simplification of the processes and procedures

YapıKredi Bank, JV between Unicredit and Koc Group, Istanbul - Turkey (March 2005 - March 2011)

YapıKredi Bank is the result of the biggest banking merger done so far in Turkey between YapıKredi Bankası and Koçbank (the bank listed and controlled with 82% by KPS, 50% JV

between Unicredit and Koc Group that is one of the most important industrial and consumer group in Turkey).

YapıKredi bank is the fourth private largest Turkish bank with 950 branches, ~5.5 million active customers, ~15.000 employees, ~ 3 billion euro revenues and ~ 1 billion euro net profit in 2010; number one in credit cards, AuM, leasing and factoring businesses.

Position: Expatriate, Executive Vice President head of the Organization, Logistic and Cost Management department of the bank, formerly Chief Integration Officer in charge of all the phases of the merger between YapıKredi Bankası and Koçbank and all the core subs.

Directly reporting to the Deputy CEO/GM of YapıKredi Bank and functionally reporting to the head of Central Eastern Europe Division of Unicredit Group.

Responsible of more than 400 FT's, + 70 million euro Capex and + 300 million euro Opex.

Main responsibilities:

- Manage the integration process of the two banks and of the 8 core subs assuring a high quality of planning, monitoring and execution of the whole integration process.
- Define and execute the integration path and strategy especially focusing on critical areas and decisions (the legal merger was successfully completed only 1 year after the acquisition and the IT migration and the complete operative integration of the group including the 8 core subs was successfully done only 2 months after the merger).
- Define the new organizational and governance structure of the new bank, the new service model, the operative processes, and the target headcounts sizing.
- Identify the target IT system for the combined entity (innovative technology on open platform-not mainframe) and plan, monitor and execute successfully the IT migration.
- Establish and manage the new created Organization department so to coordinate and control all the structural and functional changes within the bank, design processes and define the overall service model.
- Define the plan to reorganize the network of branches and regions of the bank (new openings, relocations, closings) and execute successfully the branch expansion plan (the most ambitious within Unicredit group, 260 new branches opened in only 2 years!!).
- Manage the enterprise project office of the bank (demand and project management) so to guide and control the bank project master plan with special focus on IT projects and IT development. Manage the financial project budget defining the yearly group project master plan, manage users demands vs. priority and implementation capacity, drive the priority definition evaluating cost& benefit, drive problem solving and early warning signals, manage the execution of critical programme (multiple interdependent projects), control and report regularly the progress status of the overall bank and single department project portfolio's so to assure that the various projects were on track according to the strategy and expectations.
- Measure and monitor the quality of the service delivered to internal and external clients (TRI*M index), customer satisfaction measurement at bank and at branch level, mystery shopping activities ,etc
- Develop, design, enhance and optimize the key processes of the bank so to increase their efficiency, quality risk control levels. Responsible to set the efficiency target in term of head counts reduction for each department and define the action plans to get these savings realized.
- Establish the cost management department in charge of managing all the non HR cost (300 millions) of the group at a centralized level (cost appropriation, control and spending authorization). Responsible of cost saving initiatives (15 millions euro savings in 2009) .
- Optimization of the core real estate portfolio of the bank for an efficient utilization of the instrumental buildings defining and managing their dismissal plan or alternative utilizations solutions (20 millions euro sales profit in 2009).
- Centralization of purchasing procedures so to maximize economies of scale with vendors, avoiding cost duplications and improving purchase effectiveness.

Unicredit Private Banking Bank, Turin - Italy (Sep 2003 - Feb 2005)

Unicredit Private Banking (UPB) is a bank of Unicredito Italiano Group focused on managing the wealth of customers with significant assets (above 500.000 euro). With more than 48 billion euro assets under management UPB is the largest Italian bank specialised in the private banking segment.

Through a network of 150 specialised branches (and more than 2.800 branches for banking services) UPB provides a complete set of financial and non-financial services to more than 90.000 customers by highly professional relationship managers.

Position: Director of Organization department in charge of all the operations of the bank (organisational processes, information technology and operational risk management) and head of the project management team.

Directly reporting to the managing director and functionally reporting to the head of the operations of Unicredit Group Holding.

Management of more than 20 million euro investment.

Main responsibilities:

- Set-up of the specialised operational model of the bank within the context of the Unicredito Group cross-operational model.
- Define and develop technology platform in agreement with Unicredit Sistemi Informativi. Develop operational risk management structure and processes according to Basilea II protocols.
- Develop incisive cost management actions.
- Develop and manage projects for accelerating and facilitating the enhancement of the organisational structures and processes of the bank towards private banking business.
- Launch a series of initiatives to improve in a structural manner the quality of customer services through micro-organisational actions.
- Set-up the investment department dedicated to develop personalised customer portfolio investment strategies.
- Develop operational risk management structure and processes according to Basilea II protocols.
- Develop incisive cost management actions.
- Spin-off of the individual management mandates of the bank to Unicredit Private Asset Management SGR company.

Banca Intesa Group, Banca Primavera, Milan - Italy (Dec 2001 - Aug 2003)

Banca Primavera was a bank of Intesa group subsequently merged with Banca Generali (bank of Generali insurance group).

Banca Primavera was a new multichannel bank with a business model based on 1.700 financial advisors, Internet, call center and innovative branches.

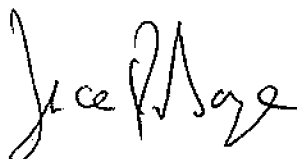
The market position of Banca Primavera was to serve affluent retail potential customers with high level of service and personalized relationship.

Position: Director of the "on-line" Business Unit of the bank - in charge of all the operations on the on-line channel, directly reporting to the managing director.

Main responsibilities:

- Set-up in only 8 months all the on-line operations of the bank, development and management of the Internet banking services.
- Define and develop on-line commercial initiatives, define on-line marketing plan, coordinate on line communication initiatives, define commercial alliances, design and develop new products, define and manage marketing promotions.

Luca Rubaga CV



- Develop innovative strategies in order to attract potential clients (e.g. affiliation program, etc), the first campaign collected 45.000 profiled e-mail addresses and guaranteed very interesting conversion rate.
- Develop innovative methodology to measure the cost effectiveness of the on-line initiatives.
- Develop incisive CRM action to convert potentials to clients (e.g. emails and phone calls).
- Perform market analysis and competitor benchmarking.
- Develop and set-up, first in Italy, internal and external account aggregation services for the clients. This innovative service allows clients, using an unique password, to check on line asset and liability managed as well by other financial institutions, check different e-mail providers and different others on-line services.

Banca Popolare di Verona Banking Group, Verona - Italy

(May 2000 - Dec 2001)

BPV Group is one of the top ten banking groups in Italy with over 1.500.000 customers.

Position: Manager - in charge of the Web Center of BPV Group to develop eBanking projects and B2B - B2C projects within the new Business Unit "Direct Bank".

Main responsibilities:

- Development and management of the Internet banking services for the whole Group; home banking, trading on line, phone banking and Group Internet sites
- Definition and development of the B2B initiatives and portals

Awards: the Internet sites developed during the period have been recognised by economic press as best Internet bank sites in Italy for the year 2000

Allstate Italy Insurance Company, Milan - Italy (August 1999 - May 2000)

Italian direct insurance branch of Allstate, a large American insurance company.

Position: Implementation project manager for the set-up of the Italian branch.

Main responsibilities::

- In charge of the coordination between Italian team and American team for the set up of the operational processes of the insurance company.
- Responsible of the realization of the internet site of the company and of the interactive services offered to the clients, as Internet and call center services.

Andersen Consulting (November 1995 - August 1999)

Managerial consultancy for strategic advice and reengineering of business processes in the finance and banking industry.

Position: Senior Consultant within the Finance Division

Main responsibilities:

Milan Office (March 1999 - August 1999)

- Merge and acquisition analysis, planning and set-up of a new asset management company for a large commercial bank.

Chicago Office (February 1999- March 1999)

Tutor in a class of students during the induction course for new hired.

London Office (April 1998 - February 1999)

- Program management and financial reporting control for a large insurance company.
- Planning of the merging process for an international insurance broker company.

Milan Office (November 1995 - April 1998)

- Analysis for the definition of "Private Banking" services for a large Italian commercial bank.
- Definition and set-up of the core business processes of a new Italian virtual bank that uses telephone and Internet as main communication channels.
- Program management activities on different projects (planning, directing work efforts in order to accomplish business objectives).
- Planning and set-up of Internet "Home Banking" services to be offered to corporate and retail customers for a Italian commercial bank.

Carabinieri (Italian police military force) (July 1994 - October 1995)

Military service as Carabinieri officer (second lieutenant).

Cadet of honour at the officer school, platoon commander and company "ad interim" commander

Training

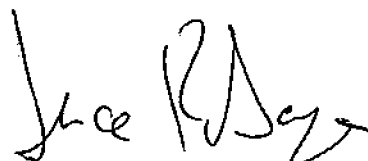
- Unicredit; Leadership for Results training course
- Andersen Consulting Education Centre (London)
 - Generate Demand: Call Center Design Principles, Introduction to Customer Strategy, Marketing Strategy and tactics, Sales force Effectiveness;
- Andersen Consulting Education Centre (Milan)
 - Business Practice School
 - Financial Markets and Risk Management Course
 - Business Process Overview
- Arthur Andersen & CO, Worldwide Professional Education Center (Chicago, Illinois, USA)
 - Business Information Systems Course
 - Business Analysis School
- Koningshof Centre for Professional Education (Veldhoven, Holland)
 - Implementing Business Solution School

Publications

- F. Rampolla, L. Rubaga: "La primavera dell'advertising online" Netforum" n. 11 Luglio 2003
- A. Moneta, L. Rubaga: "Private Banking: context and opportunity for Italian banks"- "L'Impresa" (Italian monthly magazine of business management) n. 3, 1997.

Interests

- Travelled extensively throughout Europe, USA and Central America.
- Sports & hobbies: running, skiing, tennis, diving and acting in a minor theatre company.



Curriculum Vitae

Stefano Porro

Personal data

Current Role

2006-current **Unicredit**

Manager in charge of the **Group Planning & Capital Management** department

Main responsibilities:

Coordinating Planning, Capital Management and Strategic Assets & Liabilities Management activities at Group level

Current Board Member positions: Unicredit Employees Pension Fund

Preceding Board Member positions: Unicredit Bank Ireland

Previously carried out managerial roles:

Manager in charge of the **Group ALM & Financial Planning** unit within Group Finance Department

Main responsibilities:

Coordinating Group financial planning and funding process, ensuring Group-wide financial stability with an efficient mix between assets and liabilities;

Coordinating ALM activities and methodologies at Group level (Liquidity, Interest Rates, FX strategic & operating strategies, Fund Transfer Pricing, Models development), also defining targets & steering the execution of specific financial transactions over Group subsidiaries;

Structured Balance Sheet Transactions and financial deals for strategic management of equity, interest rate, FX, credit & country risks

Preceding Board Member positions: Unicredit Credit Management Immobiliare and Unicredit Delaware

Responsible of **Active Balance Sheet Management** unit (Listed Shareholdings Management / Equity Capital Market, Strategic investments, Structured Balance Sheet Transactions, Active Credit Portfolio Management)

Preceding Board Member positions: Aspra Finance, firm in charge of non performing loans management

Previous professional experiences

1999-2006 **RAS S.p.A. (Allianz Group)**

Manager in charge of the **Corporate Finance and Financial Markets** units

Main responsibilities:

- Active monitoring of shareholdings (Italian and foreign) and strategic investments (quoted and not), with analysis and execution of extraordinary financial operations (including active management through the use of derivatives with hedging or yield enhancement purposes)
- Deal management for M&A operations and core business investments (insurance, banking, asset management & financial network, real estate)

- Business case assessment and corporate development initiatives (launch of new business activities)
- Analysis to support investment/disinvestment activity and performance monitoring of Alternatives Investments (Real Estate, Private Equity, Hedge Funds)
- Management of proprietary investment portfolio composed by equities, bonds, structured investments, financial derivatives

Other positions: Committee Member of Ras Equity Partners Fund; Board Member of CityLife, real estate firm winner of the contest for the requalification of the historical quarter of the Fair of Milan

Previously carried out activities in the Finance Department with regards to asset management and corporate finance related topics:

Responsible of **Corporate Finance** and **Strategic Investments** unit

Financial analyst in the Financial Participations unit: analysis to support equity capital market (IPO, Capital Increase, Public Offering, etc.), private equity, M&A operations (acquisitions, sales, mergers, balance sheet transactions)

Analyst/manager of the **Insurance proprietary investment portfolio**

1999-1999 **KPMG S.p.A.**

Staff analyst in the Banking, Insurance and Financial Institutions industries

Studies

1994-1999 Bachelor in Business Economy - Management of the Industrial Enterprises - Luigi Bocconi University in Milan on 19/03/1999

Thesis Title: "Role of the closed end funds as strategic opportunity for the business development: the Cifa case"

1989-1994 Diploma of Scientific Maturity

Foreign languages

- Italian: mother-tongue
- English: fluent

Specialization Courses

Carried out several internal and external courses with regards to the following topics:

- Business valuation, liquidity & capital management and budgeting
- Balance sheet analyses and accounting principles of banking, insurance, industrial enterprises
- Tax, legal and regulatory implications in extraordinary operations
- Financial markets, derivatives instruments and portfolio management
- Risk management practice
- Alternatives Investments (Real Estate, Private Equity, Hedge Funds)
- Communication and Leadership (INSEAD), Negotiation, Problem Solving

Z.Nazan Somer Özelgin

Born:	--
Nationality:	Turkish
Marital Status:	
Education:	
1981 – 1985	Bosphorus University of Istanbul, Business Administration Faculty (English curriculum) Undergraduate degree (finance major) Courses taken include (but not limited to) economics, finance, accounting, statistics, marketing, personnel management, history, mathematics, operations research
1974 – 1981	Istanbul American Robert College (High School education)
1969 – 1974	Macka Primary School, Istanbul (Primary School education)
Work Experiences:	
2000 – present	Yapı ve Kredi Bankası A.Ş. (Yapı Kredi Plaza D Block Levent / Istanbul) (One of the four largest private banks of Turkey, a joint venture of Unicredit and Koç Holding)
2009 - present	Assistant General Manager in charge of Retail Banking and Member of the Executive Committee Currently managing a network of more than 850 branches with 7.000+ people and 12 million+ customers, generating approximately 50% of total revenues and loan book of Yapı Kredi, as well as 40% of deposits (also managing the market leader credit card issuing and acquiring business of the Bank).
2003 - 2009	Yapı ve Kredi Bankası A.Ş. Assistant General Manager in charge of credit cards and consumer lending. In addition, was appointed as the acting CFO for Yapı Kredi Bank from December 2004 to October 2005.
2000 – 2003	Assistant General Manager in charge of Individual Banking.

1988 – 2000

Arthur Andersen Istanbul Office
(merged with Ernst and Young Turkey post year 2000)

1988 – 1990 Assistant / Experienced Assistant

1990 – 1993 Senior

1993 – 1998 Manager

1998 – 2000 Partner

Joined Arthur Andersen Istanbul office as an Independent Auditor in 1988 and obtained Certified Public Accountant Certificate in 1993. During her career with Arthur Andersen, assumed auditing and financial consultancy responsibilities for companies in banking and finance, manufacturing, commerce, construction and tourism. Furthermore, she ran many internal control and workflow reviews, restructuring and due diligence projects as well as company valuations especially in the financial sector. She was the partner in charge of financial sector in the last two years of her career with Arthur Andersen Turkey. During this period, she also held responsibilities for financial sector clients in Bucharest and Sofia.

1985 – 1988

Pamer Şti, a pharmaceutical Turkish company owned by Somer family (sold post 1988), worked in accounting and finance department as an associate.

Board Membership Experiences:

Yapı Kredi Azerbaijan - Board Member (September 2012 – ongoing)

Tanı Pazarlama A.Ş. - Board Member (a Koç Holding marketing and CRM company) (March 2014 – ongoing)

441 Trust Company Limited, UK - Board Member and Audit, Risk and Finance Committee Member (June 2016 – ongoing)

Turkish National Board of Visa – Board Member and Chairperson (May 2003 – ongoing)

Visa Europe Board – Board Member (also served as Audit, Risk and Finance Committee Member) (May 2003 – June 2016)

Turkish Interbank Card Center (BKM A.Ş.) - Board Member (March 2003-February 2006)
(also served as Chairperson between March 2005 and February 2006)

Turkish Credit Bureau - Board Member (October 2000- February 2006)
(also served as Chairperson between March 2005 and February 2006)

Yapı Kredi Pension and Life Insurance Company- Board Member (October 2000- April 2004 and March 2009- August 2009)

EXTRAS DIN
HOTARAREA ADUNARII GENERALE ORDINARE A ACTIONARILOR
UniCredit Bank S.A.
din data de 13.04.2017

Adunarea Generala Ordinara a Actionarilor UniCredit Bank S.A., banca de nationalitate romana functionand in conformitate cu legile din Romania, administrata in sistem dualist, cu sediul social in Bucuresti, Bd. Expozitiei nr. 1F, Sectorul 1, Romania, inregistrata in Registrul Bancar sub nr. RB-PJR-40-011/18.02.1999 si la Oficiul Registrului Comertului sub nr. J40/7706/1991, notificare inregistrata la ANSPDCP sub nr. 10964, avand Codul Unic de Inregistrare RO 361536, capital social subscris si varsat 379.075.291,20 RON (denumita in cele ce urmeaza „Banca”), a fost convocata in mod legal si a avut loc astazi, **13.04.2017**, la Camera de Comert si Industrie a Municipiului Bucuresti, Sala Alexandru Ioan Cuza, etaj 4, situata in Bucuresti, Bulevardul Octavian Goga, nr. 2, sector 3, in prezenta actionarilor inregistrati in Registrul actionarilor Bancii la data de referinta **01.04.2017**, ce reprezinta 98,36 % din totalul drepturilor de vot.

Adunarea Generala Ordinara a Actionarilor a fost convocata in mod legal de catre Directoratul Bancii prin publicarea convocatorului in Monitorul Oficial al Romaniei, partea a IV-a, nr. 795 din data de 09.03.2017 si in ziarul „Romania Libera” din data de 13.03.2017, precum si pe pagina de internet a Bancii, potrivit prevederilor art. 117 si art. 117² al. 2 din Legea nr.31/1990 privind societatile, republicata, cu modificarile si completarile ulterioare.

- Asupra aspectelor înscrise la **punctul 8** pe ordinea de zi, Adunarea Generala Ordinara a Actionarilor a aprobat, cu 99,99 % din voturile exprimate de actionarii prezenti sau reprezentati la Adunarea Generala Ordinara a Actionarilor Bancii, luarea la cunostinta a renuntarii la mandatul de membru al Consiliului de Supraveghere al Bancii de catre domnul Stefano Cotini. Mandatul domnului Stefano Cotini va inceta incepand cu data urmatoare zilei primirii de catre UniCredit Bank S.A. a aprobarii prealabile a Bancii Nationale a Romaniei pentru cel puțin unul dintre membrii Consiliului de Supraveghere nou-desemnati de catre Adunarea Generala a Actionarilor prin hotararea din data de 20.02.2017. Ulterior incetarii mandatului sau, domnul Stefano Cotini va fi radiat din evidentele Registrului Comertului.
- Asupra aspector înscrise la **punctul 9** pe ordinea de zi, Adunarea Generala Ordinara a Actionarilor a aprobat, cu 99,99 % din voturile exprimate de actionarii prezenti sau reprezentati la Adunarea Generala Ordinara a Actionarilor Bancii, imputernicirea Presedintelui Executiv al Bancii si a unuia dintre

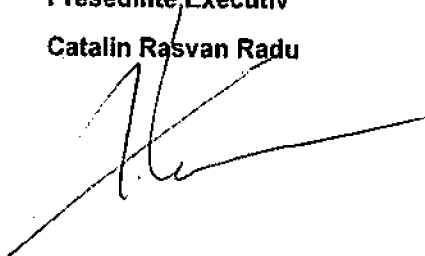


Vicepresedintii Executivi ai Bancii sa semneze orice documente ce vor fi intocmite in baza hotararii Adunarii Generale Ordinare a Actionarilor, precum si sa indeplineasca toate actiunile si formalitatile necesare pentru inregistrarea si/sau publicarea hotararii Adunarii Generale Ordinare a Actionarilor si/sau a oricaror documente, potrivit reglementarilor legale in vigoare. Presedintele Executiv al Bancii si, respectiv, oricare dintre Vicepresedintii Executivi ai Bancii pot imputernici oricare 2 (doi) salariati ai Bancii pentru aducerea la indeplinire a acestui mandat.

Redactata de Banca, azi, 13.04.2017.

Presedinte Executiv

Catalin Rasvan Radu



Vicepresedinte Executiv

Mihaela Lupu



To: Supervisory Board of UniCredit Bank S.A./ *Consiliul de Supraveghere al UniCredit Bank S.A.*

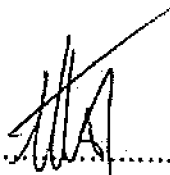
Management Board of UniCredit Bank S.A./ *Directoratul UniCredit Bank S.A.*

Dear Colleagues,/ *Stimati colegi,*

I, the undersigned/ *Subsemnatul*

MIHAELA ALINA LUPU

Hereby resign from my mandate as member of UniCredit Bank's Management Board and from my function as Executive Vice-President of the Bank, effective as of/ *prin prezenta, va instiintez de demisia mea din functia de membru al Directoratului si de Vicepresedinte Executiv al UniCredit Bank S.A., incepand cu data de* 01. SEPTEMBRIE 2017


.....

Date:/ *Data:* 26.07.2017

DECLARATIE

in conformitate cu prevederile art. 31 din Legea contabilitatii nr. 82/1991

S-au intocmit "Situatiile Financiare consolidate" ale Grupului UniCredit Bank S.A. ("Grupul") la 31 decembrie 2017, in conformitate cu prevederile Ordinului Bancii Nationale a Romaniei nr. 27/2010 pentru aprobarea Reglementarilor Contabile conforme cu Directivele europene, cu modificarile si completarile ulterioare, pentru:

Persoana juridica: UNICREDIT BANK S.A.

Judetul: 41 - Directia Generala de Administrare Mari Contribuabili, MUN.BUCURESTI

Adresa: localitatea BUCURESTI, sectorul 1, B-dul Expozitiei, nr.1F, tel. 021/200.20.00

Numar din Registrul Comertului: J40/7706/1991

Forma de proprietate: 34 – Societati comerciale pe actiuni

Activitatea preponderanta (cod si denumire clasa CAEN): 6419 – Alte activitati de intermediari monetare

Cod de identificare fiscala: RO 361536.

Persoanele care au obligatia gestionarii Grupului isi asuma raspunderea pentru intocmirea "Situatiilor Financiare consolidate" la 31 decembrie 2017.

Situatiile financiare au fost intocmite in conformitate cu Ordinul Bancii Nationale a Romaniei nr.27/2010 pentru aprobarea Reglementărilor contabile conforme cu directivele europene, cu modificarile si completarile ulterioare si confirmam ca:

a) politicile contabile aplicate la intocmirea situatiilor financiare anuale consolidate sunt in conformitate cu reglementarile contabile aplicabile;

b) situatiile financiare anuale consolidate ofera o imagine fidela a pozitiei financiare, a performantei financiare si a celorlalte informatii referitoare la activitatea Grupului.

Presedinte Executiv,

Catalin Rasvan Radu



Vicepresedinte Executiv,

Philipp Gamauf

