NOTICE

regarding the payment of interest coupon no. 4 for UCB27 bonds issued by UniCredit Bank S.A.

UniCredit Bank S.A. hereby gives notice on the payment of interest coupon no. 4 related to issued UCB27 bonds in accordance with the Issue Prospectus approved by the Financial Supervisory Authority Decision No. 1654/12.12.2022.

The payment will be made by UniCredit Bank S.A. – the payment agent – on 21st December 2026 to the bond holders of UCB27 bonds recorded in the Register of Bond Holders kept by the Central Depository on the registration date 26th of November 2026.

The interest coupon is calculated in accordance with the provisions of paragraph 6 (Interest) of the Issue Prospectus (Bonds terms and conditions).
The amount to be paid to investors will be calculated by applying the interest rate of the coupon to the invested amount (invested nominal value).

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

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

In order to apply the provisions of the double taxation treaties, the non-resident bond holders in Romania are required to submit, in original or in legalized copy, the tax residency certificate issued by the tax authorities of the country of residence, not later than 4th December, 2026.

The tax residency certificates shall be submitted at the following address:
UniCredit Bank S.A. – Tax Unit, 1F Expozitiei blvd, Bucharest, 012101, Romania.

Example for interest calculation:

Bond Nominal Value:	500,000 RON
Interest accordance with Issue Prospectus:	9.07%
Interest calculation period:	21-Dec-2025 – 21-Dec-2026 (365 days)
Interest Coupon as of 21.12.2026:	500,000 RON x 9.07% = 45.350 RON

Bond Issue Details:
https://www.bvb.ro/FinancialInstruments/Details/FinancialInstrumentsDetails.aspx?s=UCB27

Issuing Entity Name:	UNICREDIT BANK S.A.
Head Office Address:	Blvd. Expozitiei nr. 1F, Bucuresti, 012101
Sole Fiscal Code:	J1991007706408
Trade Register Registration Number:	J40/7706/1991
Subscribed and Paid Sharecapital:	589.955.162,70 RON