

UNICREDIT GROUP WELL ABOVE THE SPECIFIC CAPITAL REQUIREMENTS SET BY ECB

Following the results of the Supervisory Review and Evaluation Process (SREP) performed by European Central Bank (ECB), UniCredit is required to meet on a consolidated basis a CET1 ratio transitional of 9.75% as of January 1st 2016. The G-SIB buffer required by the Financial Stability Board (FSB) to be applied on top of SREP ratio is equal to 0.25% on a phase-in basis from 1st January 2016 and will be increased by 0.25% per annum thereafter until reaching 1% on fully loaded basis in 2019.

As of September 30th 2015, UniCredit's CET1 ratio transitional on a consolidated basis was equal to 10.44%¹ for regulatory purposes.

UniCredit's capital position remains significantly above the minimum SREP requirement, including the phase-in G-SIB buffer, in the context of ongoing and continued commitment to further internal capital generation as envisaged in UniCredit's Strategic Plan published on November 11th 2015.

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Investor Relations:

Tel.+39-02-88624324; e-mail: investorrelations@unicredit.eu

Media Relations:

Tel.+39-02-88623569; e-mail: mediarelations@unicredit.eu

<https://www.unicreditgroup.eu/en/investors.html>

¹Figure does not include 3Q15 retained earnings.