

Terms used in the final terms below (the "**Final Terms**") shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes set forth in the Base Prospectus (and the Supplements thereto, if any) (the "**Terms and Conditions**").

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The Pfandbriefe are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU ("**MiFID II**"); (ii) a customer within the meaning of Directive 2002/92/EC ("**IMD**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (the "**PRIIPs Regulation**") for offering or selling the Pfandbriefe or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Pfandbriefe or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

**MiFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET** – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**"); and (ii) all channels for distribution of the Notes are appropriate including investment advice, portfolio management, non-advised sales and pure execution services. Negative target market: retail investors. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

### **Final Terms**

dated 11 February 2019

UniCredit Bank AG

Issue of EUR 5,000,000 0.585 per cent. Fixed Rate Notes due 12 February 2024  
(the "**Notes**")

Issue Price: 99.97 per cent.

Series number 2022

Tranche number 1

under the

**EUR 50.000.000.000**

**Debt Issuance Programme of**  
**UniCredit Bank AG**

*This document constitutes the Final Terms for the Notes described herein for the purposes of Article 5 para. 4 of the Directive 2003/71/EC (the "**Prospectus Directive**"), as amended, in connection with Section 6 para. 3 of the German Securities Prospectus Act, (Wertpapierprospektgesetz, the "**WpPG**"), as amended, in connection with the Commission Regulation (EC) No 809/2004, as amended. In order*

*to get full information, the Final Terms are to be read together with the information contained in (a) the base prospectus dated 26 April 2018 (the "**Base Prospectus**"), (b) any supplements to the Base Prospectus according to Section 16 of the German Securities Prospectus Act (the "**Supplements**") and (c) the registration document of the Issuer dated 17 April 2018 (the "**Registration Document**") which has been incorporated by reference into the Base Prospectus.*

*The aforementioned documents are available on the website [www.onemarkets.de/basisprospekte](http://www.onemarkets.de/basisprospekte).*

## **Part I**

### **§ 1**

#### **Serie, Form der Wertpapiere, Ausgabe weiterer Wertpapiere**

Ausgabetag: 12. Februar 2019

Festgelegte Wahrung: Euro ("**EUR**")

Gesamt-nennbetrag:

(i) Serie: EUR 5.000.000

(ii) Tranche: EUR 5.000.000

Festgelegte Stuckelung: EUR 100.000

Form der Wertpapiere:

- Vorlufige Global-Inhaberschuldverschreibung – Austausch (TEFRA D)
- Dauerglobalurkunde (TEFRA C)
- Dauerglobalurkunde (Weder TEFRA D noch TEFRA C Regeln)

Clearing System

- Clearstream Banking AG,  
Frankfurt am Main  
Mergenthalerallee 61  
65760 Eschborn
- Clearstream Banking, S.A.,  
Luxembourg  
42 Avenue JF Kennedy  
L-1855 Luxembourg
- Euroclear Bank SA/NV  
Boulevard du Roi Albert II  
B-1210 Brussels
- anderes Clearing System:

Classical Global Note oder New Global Note:

- Classical Global Note
  - Verwahrung in einer Weise, die EZB-Fahigkeit bewirkt
- New Global Note

- Verwahrung in einer Weise, die EZB-Fähigkeit bewirkt

## § 2 Zinsen

**Option I: Festverzinsliche Schuldverschreibungen**

|   |                                |
|---|--------------------------------|
| Verzinsungsbeginn:  | 12. Februar 2019               |
| Stufenzins Schuldverschreibungen:   | Nein                           |
| Zinssatz:   | 0,585 % pro Jahr               |
| Zinszahltag(e):   | 12. Februar eines jeden Jahres |
| Erster Zinszahltag:   | 12. Februar 2020               |
| Anfänglicher Bruchteilzinsbetrag (pro festgelegte Stückelung) (im Falle eines [kurzen][langen] ersten Kupons):                      | Nicht anwendbar                |
| Anfänglicher Bruchteilzinsbetrag (bezogen auf den Gesamtnennbetrag pro Tranche) (im Falle eines [kurzen][langen] ersten Kupons):    | Nicht anwendbar                |
| Abschließender Bruchteilzinsbetrag (pro festgelegte Stückelung) (im Falle eines [kurzen][langen] letzten Kupons):                   | Nicht anwendbar                |
| Abschließender Bruchteilzinsbetrag (bezogen auf den Gesamtnennbetrag pro Tranche) (im Falle eines [kurzen][langen] letzten Kupons): | Nicht anwendbar                |
| Coupon-Reset  | Nein                           |

**Option II: Variabel verzinsliche Schuldverschreibungen**

**Option IV: Inflationsgebundene Schuldverschreibungen**

**Zinstagequotient:**

- Actual/Actual (ICMA)
- Actual/Actual (ISDA)
- Actual/365 (fixed)
- Actual/360
- 30/360
- 30/360 (ISDA) or 360/360 or Bond Basis
- 30E/360 or Eurobond Basis
- 30E/360 (ISDA)

## § 3 Fälligkeit, Rückzahlungsbetrag

Fälligkeitstag: 12. Februar 2024

Rückzahlungsbetrag:

- Festgelegte Stückelung
- Gesamtnennbetrag
- Anderer Betrag:

Optionale Rückzahlung nach Wahl der Emittentin  
(Call Option): Nein

Optionale Rückzahlung nach Wahl der  
Anleihegläubiger (Put Option): Nein

### **§ 5 Zahlungen**

Rundung von zahlbaren Beträgen: aufgerundet

Dual-Currency-Schuldverschreibungen Nein

Geschäftstagekonvention

- Following Business Day Convention
- Floating Rate Convention
- Modified Following Business Day  
Convention
- Preceding Business Day Convention

Anpassung: Nein

Bankgeschäftstag: TARGET2

### **§ 6 Hauptzahlstelle, Zahlstelle, Berechnungsstelle**

Hauptzahlstelle: UniCredit Bank AG, Am Eisbach 4, 80538  
München, Deutschland

Zusätzliche Zahlstelle(n): Nicht anwendbar

Berechnungsstelle: Nicht anwendbar

### **§ 7 Steuern**

Aufgelaufene Zinsen werden separat gezahlt: Nein

### **§ 8 Rang**

Rang der Wertpapiere:

- Nicht nachrangig
- Bevorrechtigt
- Nicht nachrangig nicht-bevorrechtigt
- Nachrangig

### **§ 10 Mitteilungen**

Mitteilungen können in elektronischer Form auf

|   |                 |
|---|-----------------|
| der Internetseite der jeweiligen Börse gemacht werden:                                | Nein            |
| Börsenpflichtblatt:   | Börsen-Zeitung  |
| Mitteilungen in einem anderen Börsenpflichtblatt, wenn Mitteilung nicht mehr möglich: | Nein            |
| Internetseite:  | Nicht anwendbar |
| Bankgeschäftstag:   | TARGET2         |

**§ 15**  
**Änderungen der Anleihebedingungen**

|                                   |      |
|-----------------------------------|------|
| Änderungen der Anleihebedingungen | Nein |
|-----------------------------------|------|

## Part II

### DISCLOSURE REQUIREMENTS RELATED TO DEBT SECURITIES WITH A DENOMINATION PER UNIT OF AT LEAST EUR 100,000

#### Material Information

Interest of natural and legal persons involved in the issue/offer Not applicable

#### Securities Identification Numbers

|                               |                |
|-------------------------------|----------------|
| Common Code                   | Not applicable |
| ISIN Code:                    | DE000HV2ARL2   |
| German Securities Code (WKN): | HV2ARL         |

#### Yield

Yield on issue price: 0.59 % per annum

#### Method of Distribution

- Non-Syndicated
- Syndicated

#### Management Details

Dealer/Management Group: UniCredit Bank AG

#### Commissions

Estimate of the total expenses related to admission to trading: Not applicable

Stabilising Manager: Not applicable

#### Listing(s) and admission to trading **Yes**

- Munich Stock Exchange
  - Regulated Market
  - Other Market Segment
- Frankfurt Stock Exchange
  - Regulated Market
  - Other Market Segment
- Luxembourg Stock Exchange
  - Regulated Market
  - EuroMTF
- Other:
  
- Rating