

UBI Banca issues the social bond “UBI Comunità per Associazione Italiana Sclerosi Multipla Onlus” (AISM - Italian Multiple Sclerosis Association Charity) and supports a project for the rehabilitation of persons with MS who have difficulty in walking

The AISM project to support rehabilitation activities and to support secondary progressive MS (SP-MS) will receive 0.50% of the face value of the bonds.

Milan, 13th March 2017 - UBI Banca announces the issue of the social bond ““UBI Comunità per Associazione Italiana Sclerosi Multipla Onlus” for a total amount of €20 million.

The serious form of multiple sclerosis (SP-MS), to which this rehabilitation project supported by UBI Banca is dedicated, is often characterised by disturbances in walking and the need to use walking aids. This project aims to monitor the effect of rehabilitation activities in persons with secondary progressive SM (SP-MS) in order to increase their effectiveness by using a stick fitted with a sensor. This will allow a series of data to be acquired and consequently the quality of the patient’s walking to be monitored. Neurophysiological instruments and advanced techniques for monitoring the functions of the cerebral cortex also provide a global assessment of the rehabilitation impact of the treatment.

The bonds, issued by UBI Banca, have a minimum subscription price of €1,000, a life of three years, half yearly coupons and an annual gross interest rate of 0.550% for the first year, (0.407% net per annum) 0.600% gross in the second year (0.444% net per annum) and 0.650% gross in the third year (0.481% net per annum). They may be subscribed from 10th March 2017 until 6th April 2017, unless the subscription period is closed early or extended. The offer is reserved for those who bring new funds under the terms and conditions set in the Definitive Conditions for the bond to the branches of UBI Banca (the “Issuer”), which acts as the placement agent (“Agent appointed for the placement”).

The total charitable donation made by UBI Banca to AISM could reach €100,000 if the entire face value of the bond offered is subscribed.

From April 2012 until February 2017 the UBI Banca Group has issued 83 UBI Comunità social bonds for a total value of over €883.2 million. These have made it possible to make charitable donations of over €4.1 million designed to support initiatives of social interest and they have been subscribed by over 31,000 UBI Banca Group customers. Furthermore, loan pools have been created for loans of over €20.5 million destined to social consortia, enterprises and co-operatives.

UBI Comunità is a service model, specially for nonprofit and church-related institutions, designed to provide a prompt and effective response to the needs of nonprofit organisations by means of products specially developed to provide banking and credit support for the management of everyday activities, planning and investments.

The AISM, the Italian Multiple Sclerosis Association, is the only Italian organisation which operates in all areas concerning multiple sclerosis (MS). It represents and supports the rights of persons with MS, promotes services at national and local level and supports, guides and promotes scientific research.

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The bonds will not be listed on any regulated market or multilateral trading system: they will be traded by the Placement Agent directly, without intermediary, as part of its own-account trading service in accordance with Art. 1, paragraph 5, letter a) of Legislative Decree No. 58/1998 (Consolidated Finance Act). The Placement Agent makes no commitment to repurchase the bonds. Therefore in these cases, investors run the risk of not being able to sell the bonds before their natural maturity date.

More detailed information on the conditions, costs and risks involved in the investment is contained in the “Definitive Conditions” and in the “Summary Note” and in the section on “Risk Factors” in particular, which may be consulted.

We underline in particular that the bonds in question could reduce in value (by as much as 100% of their value), or be converted into a capital instrument of the issuer (e.g. shares), or undergo a reduction in the interest, or a temporary suspension in the payment of interest for a transitory period, due to, amongst other things, the application of a “bail-in” and, more generally, to banking crisis resolution procedures in accordance with the regulations currently in force concerning the resolution of banking crises.

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This is a publicity message used for advertising purposes and does not constitute an offer or an invitation to invest in the bonds, nor does it constitute financial advice or a recommendation to invest. The offer of UBI Banca bonds is reserved to those who have contributed new funding to UBI Banca, as the placement agent, under the terms and conditions set in the Definitive Conditions. The bonds may be subscribed from 10th March 2017 until 6th April 2017, unless the issuer exercises its right to close the offer period early or to extend it. For more detailed information on the conditions and on the costs and risks involved in the investment, you are invited, before subscribing, to read the Basic Prospectus, the Registration Document and the Definitive Conditions and the Summary Note, with particular attention paid to the section “Risk Factors” relating to the issuance. The Basic Prospectus filed with the Consob (Italian securities market authority) on 6th February 2017 following the approval notified by the Consob with Note No. 0015917/17 of 2nd February 2017 and the relative Supplements and Definitive Conditions relating to the issuance are available free of charge in branches and on the website of the issuer (www.ubibanca.it), which also acts as the Placement Agent.