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ABSTRACT OF THE AGREEMENT CONCERNING THE EXERCISE OF VOTING RIGHTS IN THE SHAREHOLDERS' MEETING OF UBI BANCA S.P.A. CONVENED FOR 14TH DECEMBER 2018, IN ACCORDANCE WITH ART. 122, PARAGRAPH 1 OF LEGISLATIVE DECREE NO. 58 OF 24TH FEBRUARY 1998

On 22nd November 2018 the adherents to the shareholders' agreements "Sindacato Azionisti Ubi Banca S.p.A." and "Patto dei Mille" relating to Unione di Banche Italiane s.p.a., a listed company with headquarters at 8 Piazza Vittorio Veneto, Bergamo, tax code and VAT No. 03053920165, with fully paid-up share capital of €2,843,177,160.24 (hereinafter "UBI Banca") and Fondazione Cassa di Risparmio di Cuneo signed a shareholders' agreement in accordance with Art. 122, paragraph 1 of Legislative Decree No. 58/1998 concerning the presentation and vote of a candidate to the office of member of the Supervisory Board of UBI Banca on the occasion of the shareholders' meeting convened for 14th December 2018 (hereinafter the "Agreement").

The agreement brings together a group of 264 shareholders of UBI Banca to give a total of 246,157,311 shares, representing 21.518% of the share capital.

Three parties who have adhered to the Agreement own more than 1% of the share capital of UBI Banca. In order of percentage held:

- Fondazione Cassa di Risparmio di Cuneo, which holds 67,601,368 shares of UBI Banca, representing 5.91% of its share capital;
- Fondazione Banca del Monte di Lombardia, which holds 45,212,227 shares (3.95% of UBI Banca shares), of which 40,048,558 have been pledged to the Sindacato Azionisti UBI Banca S.p.A.;
- Upifra S.A., which holds 11,726,202 shares (1.024% of the UBI Banca shares) of which 9,000,000 pledged to the Sindacato Azionisti UBI Banca S.p.A.

The candidate that will be presented and voted as result of the Agreement is Alberto Carrara born in Bergamo on 9th March 1961.

The duration of the Agreement lasts until the conclusion of the proceedings of the shareholders' meeting of UBI Banca convened for 14th December 2018.

The Agreement has also been published on the website www.ubibanca.it in accordance with Art. 130 of the Consob Regulation No. 11971 of the 14th May 1999 and has been filed with the Bergamo Company Registrar.