

CERTIFIED COPY

FMA – FINANZMARKTAUFSICHT
[Austrian Financial Market Authority]

Bank supervision
File ref: 27 0806/48 – FMA – 1/2/04
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Hypo Alpe-Adra-Dienstleistungs
Aktiengesellschaft
Alpen-Adria-Platz 1
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Decision

Upon registration in the Commercial Register, the scope of the licence of HYPO ALPE-ADRIA-DIENSTLEISTUNGS AKTIENGESELLSCHAFT (FN 245157a), the name of which has been changed with effect from the registration of the spin-off in the Commercial Register to HYPO ALPE-ADRIA-BANK AG, is specified as follows, subject to the condition of the validity of the spin-off as approved by the Austrian Financial Market Authority pursuant to § 21 (1) paragraph 8 of the Austrian Banking Act [BWG]:

§ 1 (1) paragraph 1 BWG:

Receipt of third party monies for management or as deposit (deposit business);

§ 1 (1) paragraph 2 BWG:

The execution of cash-free payment transactions and current account clearing for other parties (giro business);

§ 1 (1) paragraph 3 BWG:

The conclusion of cash loan agreements and the granting of cash loans (credit business);

§ 1 (1) paragraph 4 BWG:

The purchase of cheques and bills, in particular the discounting of bills (bill broking);

§ 1 (1) paragraph 5 BWG:

The safeguarding and management of securities for others (deposit business);



§ 1 (1) paragraph 6 BWG:

The issuing and management of payment means such as credit cards and traveller's cheques;

§ 1 (1) paragraph 7 BWG:

Trading on own account and for third parties in:

- a) foreign payment means (foreign currency business);
- b) money market instruments;
- c) futures contracts including instruments of equivalent value with cash payment and buy/sell options on the instruments referred to in a) and d) to f) including instruments of equivalent value with cash payment (futures and options business);
- d) forward rate agreements (FRA), interest and currency swaps, also equity swaps;
- e) securities (securities business);
- f) instruments derived from b) to e);

§ 1 (1) paragraph 8 BWG:

The assumption of suretyships, guarantees and other liabilities for others, provided the obligation in question relates to cash payments (guarantee business);

§ 1 (1) paragraph 9 BWG:

The issuing of mortgage bonds and municipal bonds and the investment of the proceeds in accordance with the special legal requirements applicable thereto (securities issuing business – except for the issuing of secured bank bonds);

§ 1 (1) paragraph 10 BWG:

The issuing of other fixed interest securities for the investment of the proceeds in other bank transactions (other securities issuing business);

§ 1 (1) paragraph 11 BWG:

Participation in the issue by third parties of one or more of the instruments referred to in paragraph 7 b) to f) and the services relating thereto (loro issue business);

§ 1 (1) paragraph 15 BWG:

Financing business through the acquisition of rights to shares and the reselling thereof (capital financing business);

§ 1 (1) paragraph 16 BWG:

The purchase of receivables arising from deliveries of goods or the provision of services, the assumption of the risk of the collectability of such receivables – except for credit insurance – and in connection therewith, the collection of such receivables (factoring business);

§ 1 (1) paragraph 17 BWG:

The operation of money broker transactions in the interbank market;

§ 1 (1) paragraph 18 BWG:



Certified translation from German into English

The brokerage of transactions pursuant to:

- a) paragraph 1, except through companies in the insurance industry;
- b) paragraph 3, except brokerage of mortgage loans and personal loans undertaken within the framework of the property brokers' industry and in the context of the brokerage of personal loans, mortgage loans and asset consultancy;
- c) paragraph 7 a), provided the brokerage in question relates to foreign currency business;
- d) paragraph 8;

§ 1 (1) paragraph 20 BWG:

The issuing of electronic money (e-money business).

Notice of right of appeal

Ordinary recourse against this decision is not permissible.

Note

However, you have the right to file an appeal against this decision before the Administrative Court or (and) the Constitutional Court within six weeks following delivery thereof. The appeal must be signed by an attorney. Upon submission of the appeal a fee of € 180 is payable; the amount is to be paid into a corresponding account of the Tax Office for Stamp Duties and Transfer Taxes [Finanzamt für Gebühren und Verkehrssteuern] in Vienna with a payment slip stating the purpose of the payment. Proof of payment with payment slip, as confirmed by the Post Office, is to be attached with the submission.

4 June 2004
Financial Market Authority
For the Management Board

(signature)
Mag. Michael Höllner

(signature)
MR Mag. Günther Neubauer



Certified translation from German into English

This copy, which reproduces the entire document, perfectly accords with the original which I have before me.

I further hereby confirm, on the basis of inspection by me this day of the Commercial Register for Klagenfurt Regional Court under number 245157a, that on the basis of the resolution of the General Meeting of 01.06.2004 (first of June two thousand and four) concerning the spin-off for takeover of part of the assets, specifically the part-operation "domestic business", HYPO ALPE-ADRIA-DIENSTLEISTUNGS AG has changed its name to HYPO ALPE-ADRIA-BANK AG, and also that by resolution of the General Meeting of 16.06.2014 (sixteenth of June two thousand and fourteen) the name of the company has been changed to Austrian Anadi Bank AG.

Klagenfurt am Wörthersee, 31.07.2014 (thirty first of July two thousand and fourteen).

(stamp)

*Mag. Karl Daniel Grazer, Public Notary
Klagenfurt am Wörthersee, Carinthia, Republic of Austria*

(signature)

Mag. Karl Daniel Grazer, Public Notary

Fee in the amount of 13.70 Euros, paid
Klagenfurt Regional Court
Court Cashier

**Apostille
(The Hague Convention of 5 October 1961)**

- | | | |
|-----------|---|---|
| 1. | Country: | Austria |
| | This public document | |
| 2. | has been signed by | Mag. Karl Daniel Grazer |
| 3. | acting in the capacity of: | Public Notary in Klagenfurt am WS, Carinthia |
| 4. | bears the seal/stamp of: | Mag. Grazer |
| Certified | | |
| 5. | at Klagenfurt | 6. on 1 August 2014 |
| 7. | by the Chief Inspector of the Regional Court | |
| 8. | No.: 1 Jv 2599/14a-25 | |
| 9. | Seal/stamp: | 10. Signature:
(Mikula) |

According to my oath as an interpreter and translator for the English language, I herewith confirm that the translation corresponds exactly with the attached ~~original text/certified copy~~/copy.

Klagenfurt, 06 August 2014

