

| Main Features of Capital Instruments - Bank Austria |   | 1  |
|---|---|--|
| 1   | Issuer  | UNICREDIT BANK AUSTRIA AG  |
| 2   | Unique identifier (1)   | XS0062981500   |
| 3   | Governing laws of the instrument (2)  | Instrument - English Law<br>Subordinated provisions - Austrian Law |
| <b>Regulatory treatment</b>                         |   |  |
| 4   | Transitional CRR rules  | Tier 2   |
| 5   | Post-transitional CRR rules   | Tier 2   |
| 6   | Eligible at: solo; consolidated; solo & consolidated  | Solo & Consolidated  |
| 7   | Instrument type   | Bond - Art. 62 CRR   |
| 8   | Amount recognised in regulatory capital (€/mln) (3)   | 54,19852996  |
| 9   | Nominal amount of instrument: original amount of currency of issuance (in million)                      | 10000  |
|   | Nominal amount of instrument: original amount - currency of issuance                                    | JPY  |
|   | Nominal amount of instrument: conversion of original amount in Euro (€ mln)                             | 71,66268177  |
| 9a  | Issue price   | 100  |
| 9b  | Redemption price  | 100  |
| 10  | Accounting classification   | Liability – amortised cost   |
| 11  | Original date of issuance   | 35136  |
| 12  | Perpetual or dated  | Dated  |
| 13  | Original maturity date  | 44267  |
| 14  | Issuer call subject to prior Supervisory approval   | NO   |
| 15  | Optional call date  | -  |
|   | Contingent call dates and redemption amount   | Tax event: at principal amount + accrued interest                  |
| 16  | Subsequent call dates, if applicable  | -  |
| <b>Coupons/dividends</b>                            |   |  |
| 17  | Fixed or floating dividend/coupon   | Fixed  |
| 18  | Coupon rate and any related index   | 6,3% p.a.  |
| 19  | Existence of a dividend stopper   | NO   |
| 20a   | Fully discretionary, partially discretionary or mandatory - in terms of timing                          | Mandatory  |
|   | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | -  |
|   | Fully discretionary, partially discretionary or mandatory - in terms of amount                          | Mandatory  |
| 21  | Existence of step up or other incentive to redeem   | NO   |
| 22  | Noncumulative or cumulative   | Non Cumulative   |
| 23  | Convertible or non-convertible  | Non Convertible  |
| 24  | If convertible, conversion trigger(s)   | -  |
| 25  | If convertible, fully or partially  | -  |
| 26  | If convertible, conversion rate   | -  |
| 27  | If convertible, mandatory or optional conversion  | -  |
| 28  | If convertible, specify instrument type convertible into  | -  |
| 29  | If convertible, specify issuer of instrument it converts into   | -  |
| 30  | Write-down features   | NO   |
| 31  | If write-down, write down triggers  | -  |
| 32  | If write-down, full or partial  | -  |
| 33  | If write-down, permanent or temporary   | N/A  |
| 34  | If temporary write-down, description of write-up mechanism (4)  | -  |
| 35  | Position in subordination hierarchy in liquidation  | Senior   |
| 36  | Non-compliant transitioned features   | NO   |
| 37  | If yes, specify non-compliant features  | -  |
| (A) Insert 'N/A' if the question is not applicable  |   |  |

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|   |             |   |             |
|---|-------------|---|-------------|
| UNICREDIT BANK AUSTRIA AG                         |             | UNICREDIT BANK AUSTRIA AG                         |             |
| XS0070770333                                      |             | XS0071432222                                      |             |
| Instrument - English Law                          |             | Instrument - English Law                          |             |
| Subordinated provisions - Austrian Law            |             | Subordinated provisions - Austrian Law            |             |
|   |             |   |             |
| Tier 2  |             | Tier 2  |             |
| Tier 2  |             | Tier 2  |             |
| Solo & Consolidated                               |             | Solo & Consolidated                               |             |
| Bond - Art. 62 CRR                                |             | Bond - Art. 62 CRR                                |             |
| 8,06652735  |             | 8,6354512   |             |
|   | 5000        |   | 5000        |
| JPY   |             | JPY   |             |
|   | 33,77106604 |   | 34,39241877 |
| 100   |             | 100   |             |
| 100   |             | 100   |             |
| Liability – amortised cost                        |             | Liability – amortised cost                        |             |
| 35368   |             | 35396   |             |
| Dated   |             | Dated   |             |
| 42674   |             | 42702   |             |
| NO  |             | NO  |             |
| -   |             | -   |             |
| Tax event: at principal amount + accrued interest |             | Tax event: at principal amount + accrued interest |             |
| -   |             | -   |             |
|   |             |   |             |
| Fixed   |             | Fixed   |             |
| 5,39% p.a.  |             | 5,2% p.a.   |             |
| NO  |             | NO  |             |
| Mandatory   |             | Mandatory   |             |
| -   |             | -   |             |
| Mandatory   |             | Mandatory   |             |
| NO  |             | NO  |             |
| Non Cumulative                                    |             | Non Cumulative                                    |             |
| Non Convertible                                   |             | Non Convertible                                   |             |
| -   |             | -   |             |
| -   |             | -   |             |
| -   |             | -   |             |
| -   |             | -   |             |
| -   |             | -   |             |
| NO  |             | NO  |             |
| -   |             | -   |             |
| -   |             | -   |             |
| N/A   |             | N/A   |             |
| -   |             | -   |             |
| Senior  |             | Senior  |             |
| NO  |             | NO  |             |
| -   |             | -   |             |
|   |             |   |             |

| 4  | 5  |
|--|--|
| UNICREDIT BANK AUSTRIA AG  | UNICREDIT BANK AUSTRIA AG                |
| US060587AB85   | AT0000541917                             |
| Instrument - State of New York Law<br>Subordinated provisions - Austrian Law | Whole Instrument - Austrian Law          |
|  |  |
| Tier 2   | Tier 2                                   |
| Tier 2   | Tier 2                                   |
| Solo & Consolidated  | Solo & Consolidated                      |
| Bond - Art. 62 CRR   | Bond - Art. 62 CRR                       |
| 172,0401247  | 2,88335159                               |
|  |  |
|  |  |
|  |  |
| USD  | EUR                                      |
|  |  |
|  |  |
|  |  |
| 99,81  | 100                                      |
| 100  | 100                                      |
| Liability – amortised cost   | Liability – amortised cost               |
| 35472  | 36916                                    |
| Dated  | Dated                                    |
| 42781  | 42394                                    |
| NO   | NO                                       |
| -  | -  |
| Tax event: at principal amount + accrued interest                            | -  |
| -  | -  |
|  |  |
|  |  |
| Fixed  | Floating                                 |
| 7,25% p.a.   | Euribor 6M + 0,40% payable semi-annually |
| NO   | NO                                       |
| Mandatory  | Mandatory                                |
| -  | -  |
| Mandatory  | Mandatory                                |
| NO   | NO                                       |
| Non Cumulative   | Non Cumulative                           |
| Non Convertible  | Non Convertible                          |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| NO   | NO                                       |
| -  | -  |
| -  | -  |
| N/A  | N/A                                      |
| -  | -  |
| Senior   | Senior                                   |
| NO   | NO                                       |
| -  | -  |
|  |  |

6

7

|   |   |
|---|---|
| UNICREDIT BANK AUSTRIA AG<br>AT0000541719 | UNICREDIT BANK AUSTRIA AG<br>AT0000541669   |
| Whole Instrument - Austrian Law           | Whole Instrument - Austrian Law   |
| Tier 2                                    | Tier 2  |
| Tier 2                                    | Tier 2  |
| Solo & Consolidated                       | Solo & Consolidated   |
| Bond - Art. 62 CRR                        | Bond - Art. 62 CRR  |
| 20  | 4,83579639  |
| 20  | 5   |
| EUR                                       | EUR   |
| 20  | 5   |
| 100                                       | 100   |
| 100                                       | 100   |
| Liability – amortised cost                | Liability – amortised cost  |
| 36805                                     | 36739   |
| Dated                                     | Dated   |
| 44110                                     | 44043   |
| NO  | NO  |
| -   | -   |
| -   | -   |
| -   | -   |
| Fixed                                     | Fixed to Floating   |
| 6,5% p.a.                                 | 7,1% payable until 31/07/2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% |
| NO  | NO  |
| Mandatory                                 | Mandatory   |
| -   | -   |
| Mandatory                                 | Mandatory   |
| NO  | NO  |
| Non Cumulative                            | Non Cumulative  |
| Non Convertible                           | Non Convertible   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| NO  | NO  |
| -   | -   |
| -   | -   |
| N/A                                       | N/A   |
| -   | -   |
| Senior                                    | Senior  |
| NO  | NO  |
| -   | -   |
| -   | -   |

|   |  |
|---|--|
| UNICREDIT BANK AUSTRIA AG                         | UNICREDIT BANK AUSTRIA AG  |
| XS0118835676                                      | XS0122710188   |
| Instrument - English Law                          | Instrument - English Law   |
| Subordinated provisions - Austrian Law            | Subordinated provisions - Austrian Law   |
|   |  |
| Tier 2  | Tier 2   |
| Tier 2  | Tier 2   |
| Solo & Consolidated                               | Solo & Consolidated  |
| Bond - Art. 62 CRR                                | Bond - Art. 62 CRR   |
| 0,65502651  | 19,97  |
|   |  |
| EUR   | EUR  |
|   |  |
| 99,6732   | 99,85  |
| 100   | 100  |
| Liability – amortised cost                        | Liability – amortised cost   |
| 36823   | 36915  |
| Dated   | Dated  |
| 42301   | 47872  |
| NO  | NO   |
| -   | -  |
| Tax event: at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| -   | -  |
|   |  |
| Floating  | Floating   |
| Euribor 6M + 0,29% payable semi-annually          | Euribor 3M + 0,39% p.a.  |
| NO  | NO   |
| Mandatory   | Mandatory  |
| -   | -  |
| Mandatory   | Mandatory  |
| NO  | NO   |
| Non Cumulative                                    | Non Cumulative   |
| Non Convertible                                   | Non Convertible  |
| -   | -  |
| -   | -  |
| -   | -  |
| -   | -  |
| -   | -  |
| NO  | NO   |
| -   | -  |
| -   | -  |
| N/A   | N/A  |
| -   | -  |
| Senior  | Senior   |
| NO  | NO   |
| -   | -  |
|   |  |

|  |   |
|--|---|
| UNICREDIT BANK AUSTRIA AG  | UNICREDIT BANK AUSTRIA AG                         |
| XS0123313636   | XS0123117292                                      |
| Instrument - English Law   | Instrument - English Law                          |
| Subordinated provisions - Austrian Law   | Subordinated provisions - Austrian Law            |
|  |   |
| Tier 2   | Tier 2  |
| Tier 2   | Tier 2  |
| Solo & Consolidated  | Solo & Consolidated                               |
| Bond - Art. 62 CRR   | Bond - Art. 62 CRR                                |
| 29,94  | 45,66834  |
|  | 30  |
|  |   |
| EUR  | EUR   |
|  | 30  |
|  |   |
| 99,8   | 99,279  |
| 100  | 100   |
| Liability – amortised cost   | Liability – amortised cost                        |
| 36916  | 36916   |
| Dated  | Dated   |
| 47873  | 47873   |
| NO   | NO  |
| -  | -   |
| Tax event: on any interest payment date at principal amount + accrued interest | Tax event: at principal amount + accrued interest |
| -  | -   |
|  |   |
| Floating   | Floating  |
| Euribor 6M + 0,3925% payable semi-annually                                     | Euribor 3M + 0,35% payable quarterly              |
| NO   | NO  |
| Mandatory  | Mandatory   |
| -  | -   |
| Mandatory  | Mandatory   |
| NO   | NO  |
| Non Cumulative   | Non Cumulative                                    |
| Non Convertible  | Non Convertible                                   |
| -  | -   |
| -  | -   |
| -  | -   |
| -  | -   |
| -  | -   |
| NO   | NO  |
| -  | -   |
| -  | -   |
| N/A  | N/A   |
| -  | -   |
| Senior   | Senior  |
| NO   | NO  |
| -  | -   |
|  |   |

| 12                              | 13   |
|---------------------------------|--|
| UNICREDIT BANK AUSTRIA AG       | UNICREDIT BANK AUSTRIA AG  |
| AT0000539606                    | XS0134061893   |
| Whole Instrument - Austrian Law | Instrument - English Law<br>Subordinated provisions - Austrian Law             |
|                                 |  |
| Tier 2                          | Tier 2   |
| Tier 2                          | Tier 2   |
| Solo & Consolidated             | Solo & Consolidated  |
| Bond - Art. 62 CRR              | Bond - Art. 62 CRR   |
| 9                               | 55   |
|                                 | 55   |
| EUR                             | EUR  |
|                                 | 55   |
| 100                             | 100  |
| 100                             | 100  |
| Liability – amortised cost      | Liability – amortised cost   |
| 37246                           | 37123  |
| Dated                           | Dated  |
| 46377                           | 48811  |
| YES                             | NO   |
|                                 | 43090  |
| -                               | Tax event: on any interest payment date at principal amount + accrued interest |
| Annually                        | -  |
|                                 |  |
| Fixed                           | Floating   |
| 6% p.a.                         | Euribor 3M + 0,52% payable quarterly   |
| NO                              | NO   |
| Mandatory                       | Mandatory  |
| -                               | -  |
| Mandatory                       | Mandatory  |
| NO                              | NO   |
| Non Cumulative                  | Non Cumulative   |
| Non Convertible                 | Non Convertible  |
| -                               | -  |
| -                               | -  |
| -                               | -  |
| -                               | -  |
| -                               | -  |
| NO                              | NO   |
| -                               | -  |
| -                               | -  |
| N/A                             | N/A  |
| -                               | -  |
| Senior                          | Senior   |
| NO                              | NO   |
| -                               | -  |
|                                 |  |

|  |    |   |   |
|--|----|---|---|
| UNICREDIT BANK AUSTRIA AG  |    | UNICREDIT BANK AUSTRIA AG   |   |
| XS0136314415   |    | AT0000539531  |   |
| Instrument - English Law   |    | Whole Instrument - Austrian Law   |   |
| Subordinated provisions - Austrian Law   |    |   |   |
|  |    |   |   |
| Tier 2   |    | Tier 2  |   |
| Tier 2   |    | Tier 2  |   |
| Solo & Consolidated  |    | Solo & Consolidated   |   |
| Bond - Art. 62 CRR   |    | Bond - Art. 62 CRR  |   |
| 34,76235   |    | 1,18500274  |   |
|  | 35 |   | 5 |
| EUR  |    | EUR   |   |
|  | 35 |   | 5 |
| 99,321   |    | 100   |   |
| 100  |    | 100   |   |
| Liability – amortised cost   |    | Liability – amortised cost  |   |
| 37165  |    | 37231   |   |
| Dated  |    | Dated   |   |
| 48152  |    | 42710   |   |
| NO   |    | NO  |   |
| -  |    | -   |   |
| Tax event: on any interest payment date at principal amount + accrued interest |    | -   |   |
| -  |    | -   |   |
|  |    |   |   |
| Floating   |    | Fixed to Floating   |   |
| Euribor 3M + 0,49% payable quarterly   |    | 7% from 6/12/2001 to 5/12/2006; thereafter 9,90% minus Euribor 12M, floor: 0% |   |
| NO   |    | NO  |   |
| Mandatory  |    | Mandatory   |   |
| -  |    | -   |   |
| Mandatory  |    | Mandatory   |   |
| NO   |    | NO  |   |
| Non Cumulative   |    | Non Cumulative  |   |
| Non Convertible  |    | Non Convertible   |   |
| -  |    | -   |   |
| -  |    | -   |   |
| -  |    | -   |   |
| -  |    | -   |   |
| -  |    | -   |   |
| NO   |    | NO  |   |
| -  |    | -   |   |
| -  |    | -   |   |
| N/A  |    | N/A   |   |
| -  |    | -   |   |
| Senior   |    | Senior  |   |
| NO   |    | NO  |   |
| -  |    | -   |   |
|  |    |   |   |



| 16   | 17   |
|--|--|
| UNICREDIT BANK AUSTRIA AG  | UNICREDIT BANK AUSTRIA AG  |
| XS0137905153   | XS0138428684   |
| Instrument - English Law   | Instrument - English Law   |
| Subordinated provisions - Austrian Law   | Subordinated provisions - Austrian Law   |
|  |  |
| Tier 2   | Tier 2   |
| Tier 2   | Tier 2   |
| Solo & Consolidated  | Solo & Consolidated  |
| Notes - Art. 62 CRR  | Bond - Art. 62 CRR   |
| 11,91  | 59,583   |
|  | 60   |
| EUR  | EUR  |
|  | 60   |
| 99,25  | 99,305   |
| 100  | 100  |
| Liability – amortised cost   | Liability – amortised cost   |
| 37194  | 37200  |
| Dated  | Dated  |
| 48151  | 48213  |
| NO   | NO   |
| -  | -  |
| Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| -  | -  |
|  |  |
| Fixed  | Floating   |
| 5,935% p.a.  | Euribor 3M + 0,50% payable quarterly   |
| NO   | NO   |
| Mandatory  | Mandatory  |
| -  | -  |
| Mandatory  | Mandatory  |
| NO   | NO   |
| Non Cumulative   | Non Cumulative   |
| Non Convertible  | Non Convertible  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| NO   | NO   |
| -  | -  |
| -  | -  |
| N/A  | N/A  |
| -  | -  |
| Senior   | Senior   |
| NO   | NO   |
| -  | -  |
|  |  |

| 18   | 19   |
|--|--|
| UNICREDIT BANK AUSTRIA AG  | UNICREDIT BANK AUSTRIA AG  |
| XS0138355515   | XS0138294201   |
| Instrument - English Law   | Instrument - English Law   |
| Subordinated provisions - Austrian Law   | Subordinated provisions - Austrian Law   |
|  |  |
| Tier 2   | Tier 2   |
| Tier 2   | Tier 2   |
| Solo & Consolidated  | Solo & Consolidated  |
| Bond - Art. 62 CRR   | Bond - Art. 62 CRR   |
| 2,00802418   | 6,02407255   |
|  |  |
|  |  |
|  |  |
|  |  |
| USD  | USD  |
|  |  |
|  |  |
|  |  |
| 100  | 100  |
| 100  | 100  |
| Liability – amortised cost   | Liability – amortised cost   |
| 37209  | 37209  |
| Dated  | Dated  |
| 42688  | 42688  |
| NO   | NO   |
| -  | -  |
| Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| -  | -  |
|  |  |
| Fixed  | Fixed  |
| 6,00% p.a.   | 6,00% p.a.   |
| NO   | NO   |
| Mandatory  | Mandatory  |
| -  | -  |
| Mandatory  | Mandatory  |
| NO   | NO   |
| Non Cumulative   | Non Cumulative   |
| Non Convertible  | Non Convertible  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| NO   | NO   |
| -  | -  |
| -  | -  |
| N/A  | N/A  |
| -  | -  |
| Senior   | Senior   |
| NO   | NO   |
| -  | -  |
|  |  |

|  |             |  |       |
|--|-------------|--|-------|
| UNICREDIT BANK AUSTRIA AG  |             | UNICREDIT BANK AUSTRIA AG  |       |
| XS0139264682   |             | XS0140394817   |       |
| Instrument - English Law   |             | Instrument - English Law   |       |
| Subordinated provisions - Austrian Law   |             | Subordinated provisions - Austrian Law   |       |
|  |             |  |       |
| Tier 2   |             | Tier 2   |       |
| Tier 2   |             | Tier 2   |       |
| Solo & Consolidated  |             | Solo & Consolidated  |       |
| Bond - Art. 62 CRR   |             | Bond - Art. 62 CRR   |       |
| 35,83861466  |             | 94,093764  |       |
|  | 40,15       |  | 95,28 |
| USD  |             | EUR  |       |
|  | 45,01625743 |  | 95,28 |
| 100  |             | 98,755   |       |
| 100  |             | 100  |       |
| Liability – amortised cost   |             | Liability – amortised cost   |       |
| 37230  |             | 37252  |       |
| Dated  |             | Dated  |       |
| 48187  |             | 48209  |       |
| NO   |             | NO   |       |
| -  |             | -  |       |
| Tax event: on any interest payment date at principal amount + accrued interest |             | Tax event: on any interest payment date at principal amount + accrued interest |       |
| -  |             | -  |       |
|  |             |  |       |
| Fixed  |             | Floating   |       |
| 6,21% p.a.   |             | Euribor 3M + 0,48% payable quarterly   |       |
| NO   |             | NO   |       |
| Mandatory  |             | Mandatory  |       |
| -  |             | -  |       |
| Mandatory  |             | Mandatory  |       |
| NO   |             | NO   |       |
| Non Cumulative   |             | Non Cumulative   |       |
| Non Convertible  |             | Non Convertible  |       |
| -  |             | -  |       |
| -  |             | -  |       |
| -  |             | -  |       |
| -  |             | -  |       |
| -  |             | -  |       |
| NO   |             | NO   |       |
| -  |             | -  |       |
| -  |             | -  |       |
| N/A  |             | N/A  |       |
| -  |             | -  |       |
| Senior   |             | Senior   |       |
| NO   |             | NO   |       |
| -  |             | -  |       |
|  |             |  |       |

|  |  |
|--|--|
| UNICREDIT BANK AUSTRIA AG  | UNICREDIT BANK AUSTRIA AG  |
| XS0140907626   | XS0140691865   |
| Instrument - English Law   | Instrument - English Law   |
| Subordinated provisions - Austrian Law   | Subordinated provisions - Austrian Law   |
|  |  |
| Tier 2   | Tier 2   |
| Tier 2   | Tier 2   |
| Solo & Consolidated  | Solo & Consolidated  |
| Bond - Art. 62 CRR   | Bond - Art. 62 CRR   |
| 49,86  | 49,92  |
|  | 50   |
| EUR  | EUR  |
|  | 50   |
| 99,72  | 99,84  |
| 100  | 100  |
| Liability – amortised cost   | Liability – amortised cost   |
| 37252  | 37252  |
| Dated  | Dated  |
| 44557  | 46383  |
| NO   | NO   |
| -  | -  |
| Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| -  | -  |
|  |  |
| Floating   | Floating   |
| Euribor 3M + 0,48% payable quarterly   | Euribor 6M + 0,5% payable quarterly  |
| NO   | NO   |
| Mandatory  | Mandatory  |
| -  | -  |
| Mandatory  | Mandatory  |
| NO   | NO   |
| Non Cumulative   | Non Cumulative   |
| Non Convertible  | Non Convertible  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| NO   | NO   |
| -  | -  |
| -  | -  |
| N/A  | N/A  |
| -  | -  |
| Senior   | Senior   |
| NO   | NO   |
| -  | -  |
|  |  |

|  |  |
|--|--|
| UNICREDIT BANK AUSTRIA AG  | UNICREDIT BANK AUSTRIA AG  |
| XS0140608125   | XS0140608398   |
| Instrument - English Law   | Instrument - English Law   |
| Subordinated provisions - Austrian Law   | Subordinated provisions - Austrian Law   |
|  |  |
| Tier 2   | Tier 2   |
| Tier 2   | Tier 2   |
| Solo & Consolidated  | Solo & Consolidated  |
| Bond - Art. 62 CRR   | Bond - Art. 62 CRR   |
| 1,96935378   | 62,919864  |
|  | 40   |
| EUR  | EUR  |
|  | 40   |
| 99,89  | 99,87285714  |
| 100  | 100  |
| Liability – amortised cost   | Liability – amortised cost   |
| 37252  | 37252  |
| Dated  | Dated  |
| 42365  | 44557  |
| NO   | NO   |
| -  | -  |
| Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| -  | -  |
|  |  |
| Floating   | Fixed  |
| Euribor 3M + 0,43% payable quarterly   | 5,80% p.a.   |
| NO   | NO   |
| Mandatory  | Mandatory  |
| -  | -  |
| Mandatory  | Mandatory  |
| NO   | NO   |
| Non Cumulative   | Non Cumulative   |
| Non Convertible  | Non Convertible  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| -  | -  |
| NO   | NO   |
| -  | -  |
| -  | -  |
| N/A  | N/A  |
| -  | -  |
| Senior   | Senior   |
| NO   | NO   |
| -  | -  |
|  |  |
|  |  |

|  |     |  |     |
|--|-----|--|-----|
| UNICREDIT BANK AUSTRIA AG  |     | UNICREDIT BANK AUSTRIA AG  |     |
| XS0140838474   |     | XS0141069442   |     |
| Instrument - English Law   |     | Instrument - English Law   |     |
| Subordinated provisions - Austrian Law   |     | Subordinated provisions - Austrian Law   |     |
|  |     |  |     |
| Tier 2   |     | Tier 2   |     |
| Tier 2   |     | Tier 2   |     |
| Solo & Consolidated  |     | Solo & Consolidated  |     |
| Bond - Art. 62 CRR   |     | Bond - Art. 62 CRR   |     |
| 124,525  |     | 99,79  |     |
|  | 125 |  | 100 |
| EUR  |     | EUR  |     |
|  | 125 |  | 100 |
| 99,62  |     | 99,79  |     |
| 100  |     | 100  |     |
| Liability – amortised cost   |     | Liability – amortised cost   |     |
| 37252  |     | 37253  |     |
| Dated  |     | Dated  |     |
| 47479  |     | 44558  |     |
| NO   |     | NO   |     |
| -  |     | -  |     |
| Tax event: on any interest payment date at principal amount + accrued interest |     | Tax event: on any interest payment date at principal amount + accrued interest |     |
| -  |     | -  |     |
|  |     |  |     |
| Floating   |     | Floating   |     |
| Euribor 6M + 0,52% payable semi-annually                                       |     | Euribor 6M +0,48% payable semi-annually  |     |
| NO   |     | NO   |     |
| Mandatory  |     | Mandatory  |     |
| -  |     | -  |     |
| Mandatory  |     | Mandatory  |     |
| NO   |     | NO   |     |
| Non Cumulative   |     | Non Cumulative   |     |
| Non Convertible  |     | Non Convertible  |     |
| -  |     | -  |     |
| -  |     | -  |     |
| -  |     | -  |     |
| -  |     | -  |     |
| -  |     | -  |     |
| NO   |     | NO   |     |
| -  |     | -  |     |
| -  |     | -  |     |
| N/A  |     | N/A  |     |
| -  |     | -  |     |
| Senior   |     | Senior   |     |
| NO   |     | NO   |     |
| -  |     | -  |     |
|  |     |  |     |

|   |   |
|---|---|
| UNICREDIT BANK AUSTRIA AG<br>AT0000539481 | UNICREDIT BANK AUSTRIA AG<br>AT0000246814 |
| Whole Instrument - Austrian Law           | Whole Instrument - Austrian Law           |
| Tier 2                                    | Tier 2                                    |
| Tier 2                                    | Tier 2                                    |
| Solo & Consolidated                       | Solo & Consolidated                       |
| Bond - Art. 62 CRR                        | Notes - Art. 62 CRR                       |
| 40  | 2,02248497                                |
| 40  | 14,534567                                 |
| EUR                                       | EUR                                       |
| 40  | 14,534567                                 |
| 100                                       | 100                                       |
| 100                                       | 100                                       |
| Liability – amortised cost                | Liability – amortised cost                |
| 37225                                     | 35109                                     |
| Dated                                     | Dated                                     |
| 44529                                     | 44253                                     |
| NO  | YES                                       |
| -   | 42426                                     |
| -   | -   |
| -   | -   |
| -   | Anytime after call date with notice       |
| Fixed                                     | Floating                                  |
| 6% p.a.                                   | Euribor 6M + 0,20% payable semi-annually  |
| NO  | NO  |
| Mandatory                                 | Mandatory                                 |
| -   | -   |
| Mandatory                                 | Mandatory                                 |
| NO  | NO  |
| Non Cumulative                            | Non Cumulative                            |
| Non Convertible                           | Non Convertible                           |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| NO  | NO  |
| -   | -   |
| -   | -   |
| N/A                                       | N/A                                       |
| -   | -   |
| Senior                                    | Senior                                    |
| NO  | NO  |
| -   | -   |
| -   | -   |

|                                      |             |                                      |    |
|--------------------------------------|-------------|--------------------------------------|----|
| UNICREDIT BANK AUSTRIA AG<br>SL_0040 |             | UNICREDIT BANK AUSTRIA AG<br>SL_0050 |    |
| Whole Instrument - Austrian Law      |             | Whole Instrument - Austrian Law      |    |
|                                      |             |                                      |    |
| Tier 2                               |             | Tier 2                               |    |
| Tier 2                               |             | Tier 2                               |    |
| Solo & Consolidated                  |             | Solo & Consolidated                  |    |
| Loan - Art. 62 CRR                   |             | Loan - Art. 62 CRR                   |    |
| 24,57771047                          |             | 25                                   |    |
|                                      | 27,5        |                                      | 25 |
| USD                                  |             | EUR                                  |    |
|                                      | 20,84596725 |                                      | 25 |
| 100                                  |             | 100                                  |    |
| 100                                  |             | 100                                  |    |
| Liability – amortised cost           |             | Liability – amortised cost           |    |
| 39076                                |             | 37183                                |    |
| Dated                                |             | Dated                                |    |
| 53676                                |             | 44488                                |    |
| NO                                   |             | NO                                   |    |
| -                                    |             | -                                    |    |
| -                                    |             | -                                    |    |
| -                                    |             | -                                    |    |
|                                      |             |                                      |    |
| Fixed                                |             | Fixed                                |    |
| USD 130.000 per month/ 5.673% p.a.   |             | 6,01% p.a.                           |    |
| NO                                   |             | NO                                   |    |
| Mandatory                            |             | Mandatory                            |    |
| -                                    |             | -                                    |    |
| Mandatory                            |             | Mandatory                            |    |
| NO                                   |             | NO                                   |    |
| Non Cumulative                       |             | Non Cumulative                       |    |
| Non Convertible                      |             | Non Convertible                      |    |
| -                                    |             | -                                    |    |
| -                                    |             | -                                    |    |
| -                                    |             | -                                    |    |
| -                                    |             | -                                    |    |
| -                                    |             | -                                    |    |
| NO                                   |             | NO                                   |    |
| -                                    |             | -                                    |    |
| -                                    |             | -                                    |    |
| N/A                                  |             | N/A                                  |    |
| -                                    |             | -                                    |    |
| Senior                               |             | Senior                               |    |
| NO                                   |             | NO                                   |    |
| -                                    |             | -                                    |    |
|                                      |             |                                      |    |



|                                      |    |  |           |
|--------------------------------------|----|--|-----------|
| UNICREDIT BANK AUSTRIA AG<br>SL_0053 |    | UNICREDIT BANK AUSTRIA AG<br>AT0000245790  |           |
| Whole Instrument - Austrian Law      |    | Whole Instrument - Austrian Law  |           |
|                                      |    |  |           |
| Tier 2                               |    | Tier 2   |           |
| Tier 2                               |    | Tier 2   |           |
| Solo & Consolidated                  |    | Solo & Consolidated  |           |
| Loan - Art. 62 CRR                   |    | Bond - Art. 62 CRR   |           |
| 20                                   |    | 0,78953502   |           |
|                                      | 20 |  | 26,888949 |
| EUR                                  |    | EUR  |           |
|                                      | 20 |  | 26,888949 |
| 100                                  |    | 100  |           |
| 100                                  |    | 130  |           |
| Liability – amortised cost           |    | Liability – amortised cost   |           |
| 37228                                |    | 32806  |           |
| Dated                                |    | Dated  |           |
| 44532                                |    | 43763  |           |
| NO                                   |    | NO   |           |
| -                                    |    | -  |           |
| -                                    |    | -  |           |
| -                                    |    | -  |           |
|                                      |    |  |           |
| Fixed                                |    | Fixed to Floating  |           |
| 5,51% p.a.                           |    | 7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to ONB minus 0,25% |           |
| NO                                   |    | NO   |           |
| Mandatory                            |    | Mandatory  |           |
| -                                    |    | -  |           |
| Mandatory                            |    | Mandatory  |           |
| NO                                   |    | NO   |           |
| Non Cumulative                       |    | Non Cumulative   |           |
| Non Convertible                      |    | Non Convertible  |           |
| -                                    |    | -  |           |
| -                                    |    | -  |           |
| -                                    |    | -  |           |
| -                                    |    | -  |           |
| -                                    |    | -  |           |
| NO                                   |    | NO   |           |
| -                                    |    | -  |           |
| -                                    |    | -  |           |
| N/A                                  |    | N/A  |           |
| -                                    |    | -  |           |
| Senior                               |    | Senior   |           |
| NO                                   |    | NO   |           |
| -                                    |    | -  |           |
|                                      |    |  |           |

|   |       |   |       |
|---|-------|---|-------|
| UNICREDIT BANK AUSTRIA AG<br>XS0781295901                           |       | UNICREDIT BANK AUSTRIA AG<br>XS1049363853                           |       |
| Whole Instrument - English Law, Subordination clause - Austrian Law |       | Whole Instrument - English Law, Subordination clause - Austrian Law |       |
|   |       |   |       |
| Tier 2  |       | Tier 2  |       |
| Tier 2  |       | Tier 2  |       |
| Solo & Consolidated   |       | Solo & Consolidated   |       |
| Bond - Art. 62 CRR  |       | Bond - Art. 62 CRR  |       |
| 125,5   |       | 500   |       |
|   | 125,5 |   | 500   |
| EUR   |       | EUR   |       |
|   | 125,5 |   | 500   |
| 100   |       | 100   |       |
| 100   |       | 100   |       |
| Liability – amortised cost  |       | Liability – amortised cost  |       |
| 41037   |       | 41725   |       |
| Dated   |       | Dated   |       |
| 51994   |       | 45378   |       |
| YES   |       | YES   |       |
|   | 42863 |   | 43551 |
| n/a   |       | n/a   |       |
| Quarterly   |       | Quarterly   |       |
|   |       |   |       |
| Floating  |       | Floating  |       |
| Euribor 3M + 5,4% payable quarterly in arrear                       |       | 3m Euribor +3,74%   |       |
| NO  |       | NO  |       |
| Mandatory   |       | Mandatory   |       |
| -   |       | -   |       |
|   |       |   |       |
| NO  |       | NO  |       |
| Non Cumulative  |       | Non Cumulative  |       |
| Non Convertible   |       | Non Convertible   |       |
| -   |       | -   |       |
| -   |       | -   |       |
| -   |       | -   |       |
| -   |       | -   |       |
| -   |       | -   |       |
| NO  |       | NO  |       |
| -   |       | -   |       |
| -   |       | -   |       |
| N/A   |       | N/A   |       |
| -   |       | -   |       |
| Senior  |       | Senior  |       |
| NO  |       | NO  |       |
| -   |       | -   |       |
|   |       |   |       |

|   |       |   |     |
|---|-------|---|-----|
| UNICREDIT BANK AUSTRIA AG<br>XS0909773854                           |       | UNICREDIT BANK AUSTRIA AG<br>XS1080953422                           |     |
| Whole Instrument - English Law, Subordination clause - Austrian Law |       | Whole Instrument - English Law, Subordination clause - Austrian Law |     |
|   |       |   |     |
| Tier 2  |       | Tier 2  |     |
| Tier 2  |       | Tier 2  |     |
| Solo & Consolidated   |       | Solo & Consolidated   |     |
| Bond - Art. 62 CRR  |       | Bond - Art. 62 CRR  |     |
| 500   |       | 500   |     |
|   | 500   |   | 500 |
| EUR   |       | EUR   |     |
|   | 500   |   | 500 |
| 100   |       | 100   |     |
| 100   |       | 100   |     |
| Liability – amortised cost  |       | Liability – amortised cost  |     |
| 41360   |       | 06.26.2014  |     |
| Dated   |       | Dated   |     |
| 45012   |       | 06.26.2024  |     |
| YES   |       | YES   |     |
|   | 43186 | 06.26.2019  |     |
| n/a   |       | n/a   |     |
| Quarterly   |       | Quarterly   |     |
|   |       |   |     |
| Floating  |       | Floating  |     |
| Euribor 3M + 4,8% payable quarterly in arrear                       |       | Euribor 3M + 3% payable quarterly in arrear                         |     |
| NO  |       | NO  |     |
| Mandatory   |       | Mandatory   |     |
| -   |       | -   |     |
|   |       |   |     |
| NO  |       | NO  |     |
| Non Cumulative  |       | Non Cumulative  |     |
| Non Convertible   |       | Non Convertible   |     |
| -   |       | -   |     |
| -   |       | -   |     |
| -   |       | -   |     |
| -   |       | -   |     |
| -   |       | -   |     |
| NO  |       | NO  |     |
| -   |       | -   |     |
| -   |       | -   |     |
| N/A   |       | N/A   |     |
| -   |       | -   |     |
| Senior  |       | Senior  |     |
| NO  |       | NO  |     |
| -   |       | -   |     |
|   |       |   |     |

|   |   |
|---|---|
| UNICREDIT BANK AUSTRIA AG<br>XS1114474387                           | UNICREDIT BANK AUSTRIA AG<br>XS1181973303                           |
| Whole Instrument - English Law, Subordination clause - Austrian Law | Whole Instrument - English Law, Subordination clause - Austrian Law |
|   |   |
| Tier 2  | Tier 2  |
| Tier 2  | Tier 2  |
| Solo & Consolidated   | Solo & Consolidated   |
| Bond - Art. 62 CRR  | Bond - Art. 62 CRR  |
| 500   | 500   |
|   |   |
| EUR   | EUR   |
|   |   |
| 500   | 500   |
| 100   | 100   |
| 100   | 100   |
| Liability – amortised cost  | Liability – amortised cost  |
| 06.26.2014  | 06.26.2014  |
| Dated   | Dated   |
| 06.26.2024  | 06.26.2024  |
| YES   | YES   |
| 06.26.2019  | 06.26.2019  |
| n/a   | n/a   |
| Quarterly   | Quarterly   |
|   |   |
| Floating  | Floating  |
| Euribor 3M + 3% payable quarterly in arrear                         | Euribor 3M + 3% payable quarterly in arrear                         |
| NO  | NO  |
| Mandatory   | Mandatory   |
| -   | -   |
|   |   |
| NO  | NO  |
| Non Cumulative  | Non Cumulative  |
| Non Convertible   | Non Convertible   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| NO  | NO  |
| -   | -   |
| -   | -   |
| N/A   | N/A   |
| -   | -   |
| Senior  | Senior  |
| NO  | NO  |
| -   | -   |
|   |   |

|   |   |
|---|---|
| UNICREDIT BANK AUSTRIA AG<br>XS1212397019                           | UNICREDIT BANK AUSTRIA AG<br>XS1254428383                           |
| Whole Instrument - English Law, Subordination clause - Austrian Law | Whole Instrument - English Law, Subordination clause - Austrian Law |
|   |   |
| Tier 2  | Tier 2  |
| Tier 2  | Tier 2  |
| Solo & Consolidated   | Solo & Consolidated   |
| Bond - Art. 62 CRR  | Bond - Art. 62 CRR  |
| 250   | 180   |
|   |   |
|   |   |
| 500   | 500   |
| EUR   | EUR   |
|   |   |
| 500   | 500   |
| 100   | 100   |
| 100   | 100   |
| Liability – amortised cost  | Liability – amortised cost  |
| 06.26.2014  | 06.26.2014  |
| Dated   | Dated   |
| 06.26.2024  | 06.26.2024  |
| YES   | YES   |
| 06.26.2019  | 06.26.2019  |
| n/a   | n/a   |
| Quarterly   | Quarterly   |
|   |   |
| Floating  | Floating  |
| Euribor 3M + 3% payable quarterly in arrear                         | Euribor 3M + 3% payable quarterly in arrear                         |
| NO  | NO  |
| Mandatory   | Mandatory   |
| -   | -   |
|   |   |
| NO  | NO  |
| Non Cumulative  | Non Cumulative  |
| Non Convertible   | Non Convertible   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| NO  | NO  |
| -   | -   |
| -   | -   |
| N/A   | N/A   |
| -   | -   |
| Senior  | Senior  |
| NO  | NO  |
| -   | -   |
|   |   |

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|  |       |  |   |
|--|-------|--|---|
| BANK AUSTRIA WOHNBAUBANK AG<br>AT0000347695                        |       | BANK AUSTRIA WOHNBAUBANK AG<br>AT000B074141                        |   |
| Whole Instrument - Austrian Law                                    |       | Whole Instrument - Austrian Law                                    |   |
|  |       |  |   |
| Tier 2   |       | Tier 2   |   |
| Tier 2   |       | Tier 2   |   |
| Solo & Consolidated  |       | Solo & Consolidated  |   |
| Bond - Art. 62 CRR   |       | Bond - Art. 62 CRR   |   |
| 2,62069  |       | 3,299014   |   |
|  | 12    |  | 8 |
| EUR  |       | EUR  |   |
|  | 12    |  | 8 |
| 100  |       | 100  |   |
| 100  |       | 100  |   |
| Shareholders' equity   |       | Shareholders' equity   |   |
| 37928  |       | 39378  |   |
| Dated  |       | Dated  |   |
| 42676  |       | 43030  |   |
| YES  |       | NO   |   |
|  | 41581 | -  |   |
| -  |       | -  |   |
| -  |       | -  |   |
|  |       |  |   |
| Fixed  |       | Fixed  |   |
| 4,875% p.a.  |       | 4,625% p.a.  |   |
| NO   |       | NO   |   |
| Partially discretionary  |       | Mandatory  |   |
| must be covered by annual profit                                   |       | -  |   |
| Mandatory  |       | Mandatory  |   |
| NO   |       | NO   |   |
| Cumulative   |       | Cumulative   |   |
| Convertible  |       | Convertible  |   |
| No conversion trigger (Every payment date at option of the holder) |       | No conversion trigger (Every payment date at option of the holder) |   |
| Fully or Partially   |       | Fully or Partially   |   |
| 4 : 5  |       | 4 : 5  |   |
| at the option of the holders                                       |       | at the option of the holders                                       |   |
| Additional Tier 1  |       | Additional Tier 1  |   |
| BANK AUSTRIA WOHNBAUBANK AG  |       | BANK AUSTRIA WOHNBAUBANK AG  |   |
| YES  |       | NO   |   |
| Capital Deficiency   |       | -  |   |
| Full or partial  |       | -  |   |
| Temporary  |       | N/A  |   |
| Triggered by profit  |       | -  |   |
| Senior   |       | Senior   |   |
| NO   |       | NO   |   |
| -  |       | -  |   |
|  |       |  |   |

|  |       |  |       |
|--|-------|--|-------|
| YAPI VE KREDİ  |       | YAPI VE KREDİ  |       |
| XS0861979440   |       | Euro 200,000,000 Floating Non Computable 2007-2017                                   |       |
| Whole Instrument - English Law; Subordination clause - Turkish Law                   |       | Whole Instrument - English Law; Subordination clause - Turkish Law                   |       |
|  |       |  |       |
| Tier 2   |       | Tier 2   |       |
| NA   |       | NA   |       |
| Solo & Consolidated  |       | Solo & Consolidated  |       |
| Loan - Art. 62 CRR   |       | Loan - Art. 62 CRR   |       |
| 373,7011138  |       | 20,21683175  |       |
|  | 200   |  | 200   |
| EUR  |       | EUR  |       |
|  | 200   |  | 200   |
| 100  |       | 100  |       |
| 100  |       | 100  |       |
| Liability – amortised cost   |       | Liability – amortised cost   |       |
| 39258  |       | 39258  |       |
| Dated  |       | Dated  |       |
| 42911  |       | 42911  |       |
| YES  |       | YES  |       |
|  | 41085 |  | 41085 |
| n/a  |       | n/a  |       |
| Anytime after call date with notice  |       | Anytime after call date with notice  |       |
|  |       |  |       |
| Floating   |       | Floating   |       |
| Euribor 6M + 1,85% from issue date to 25/06/2012; Euribor 6M + 2,78% from 25/06/2012 |       | Euribor 6M + 1,85% from issue date to 25/06/2012; Euribor 6M + 2,78% from 25/06/2012 |       |
| NO   |       | NO   |       |
| Mandatory  |       | Mandatory  |       |
| -  |       | -  |       |
|  |       |  |       |
| YES  |       | YES  |       |
| Non Cumulative   |       | Non Cumulative   |       |
| Non Convertible  |       | Non Convertible  |       |
| -  |       | -  |       |
| -  |       | -  |       |
| -  |       | -  |       |
| -  |       | -  |       |
| -  |       | -  |       |
| NO   |       | NO   |       |
| -  |       | -  |       |
| -  |       | -  |       |
| N/A  |       | N/A  |       |
| -  |       | -  |       |
| Senior   |       | Senior   |       |
| YES  |       | YES  |       |
| Step-up, Subsequent Calls, Seniority Enhancement Provision                           |       | Step-up, Subsequent Calls, Seniority Enhancement Provision                           |       |

|   |        |   |       |
|---|--------|---|-------|
| UKRSOTSBANK   |        | UNICREDIT TIRIAC BANK SA                                      |       |
| USD 100,000,000 Floating Non Computable Loan 2009-2019  |        | Euro 15,000,000 Floating Lower Tier II Loan 2005-2015         |       |
| Whole Instrument - English law  |        | Whole Instrument - Romanian and Austrian Law                  |       |
|   |        |   |       |
| Tier 2  |        | Tier 2  |       |
| NA  |        | NA  |       |
| Solo & Consolidated   |        | Solo & Consolidated   |       |
| Loan - Art. 62 CRR  |        | Loan - Art. 62 CRR  |       |
| 48,57751671   |        | 0,500993202   |       |
|   | 100    |   | 15    |
| USD   |        | EUR   |       |
|   | 70,082 |   | 15    |
| 100   |        | 100   |       |
| 100,00 + accrued interest   |        | 100   |       |
| Liability – amortised cost  |        | Liability – amortised cost                                    |       |
| 40021   |        | 38686   |       |
| Dated   |        | Dated   |       |
| 43675   |        | 42338   |       |
| YES   |        | YES   |       |
|   | 41847  |   | 40512 |
| n/a   |        | n/a   |       |
| Semi-annually   |        | Quarterly   |       |
|   |        |   |       |
| Floating  |        | Floating  |       |
| US Libor 6M + 2%  |        | EURIBOR 3M + 0,81% Y1 to Y5, EURIBOR 3M + 1,81% year 5 -final |       |
| NO  |        | NO  |       |
| Partially discretionary   |        | Mandatory   |       |
| Deterioration of the financial standing;no positive financial result has shown for the respective reporting period (quarter); entering by the Borrower and the NBU into a written agreement on a program for the financial recovery of the Borrower |        | -   |       |
|   |        |   |       |
| YES   |        | NO  |       |
| Cumulative  |        | Non Cumulative  |       |
| Non Convertible   |        | Non Convertible   |       |
| -   |        | -   |       |
| -   |        | -   |       |
| -   |        | -   |       |
| -   |        | -   |       |
| -   |        | -   |       |
| -   |        | -   |       |
| NO  |        | NO  |       |
| -   |        | -   |       |
| -   |        | -   |       |
| N/A   |        | N/A   |       |
| -   |        | -   |       |
| Senior  |        | Senior  |       |
| YES   |        | NO  |       |
| Step-up, Subsequent Calls, Put Option, Credit Standing-Linked Distributions   |        | -   |       |



| 48  | 49  |
|---|---|
| ALPINE CAYMAN ISLANDS LTD.<br>DE000A0DD4K8  | ALPINE CAYMAN ISLANDS LTD.<br>DE000A0DYW70  |
| Whole Instrument - Cayman Law, Support Agreement - English Law<br>Subordination Provision - Austrian Law        | Whole Instrument - Cayman Law, Support Agreement - English Law<br>Subordination Provision - Austrian Law        |
|   |   |
| Additional Tier 1   | Additional Tier 1   |
| Tier 2  | Tier 2  |
| Consolidated  | Consolidated  |
| Preferred Securities - Art. 51 and 484 CRR  | Preferred Securities - Art. 51 and 484 CRR  |
| 94,908  | 50,381  |
| 250   | 150   |
| EUR   | EUR   |
| 250   | 150   |
| 100   | 100   |
| 100   | 100   |
| Shareholders' equity  | Shareholders' equity  |
| 38288   | 38405   |
| Perpetual   | Perpetual   |
| No maturity   | No maturity   |
| YES   | YES   |
| 40844   | 40990   |
| Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends | Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends |
| Semi-annually   | Annually  |
|   |   |
| Fixed to Floating   | Fixed to Floating   |
| 1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28/10/2005. Payable semi-annually                     | 1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.            |
| NO  | NO  |
| Partially discretionary   | Partially discretionary   |
| Capital Deficiency, Regulatory prohibition; Dividend pusher   | Capital Deficiency, Regulatory prohibition; Dividend pusher   |
| Mandatory   | Mandatory   |
| NO  | NO  |
| Non Cumulative  | Non Cumulative  |
| Non Convertible   | Non Convertible   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| -   | -   |
| NO  | NO  |
| -   | -   |
| -   | -   |
| N/A   | N/A   |
| -   | -   |
| Tier 2  | Tier 2  |
| YES   | YES   |
| Dividend Pusher, Recapitalization hindering   | Dividend Pusher, Recapitalization hindering   |