Mai	lain Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 1 2				
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG		
2	Unique identifier (1)	XS0062981500	XS0070770333		
	Onique identifier (1)	A30002761300	A30070770333		
1	Congress laws of the instrument (2)	Instrument - English Law	Instrument - English Law		
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	56	5		
		Buybacks	Amortisation		
	Nominal amount of instrument: original amount of currency of issuance (in million)	10.000	5.000		
9	Nominal amount of instrument: original amount - currency of issuance	JPY	JPY		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	72	34		
9a	Issue price	100,00	100,00		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	12.03.1996	30.10.1996		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	12.03.2021	31.10.2016		
14	Issuer call subject to prior Supervisory approval	NO	NO		
	Optional call date	-	-		
15					
	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: at principal amount + accrued interest		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	6,3% p.a.	5,39% p.a.		
18	Coupon rate and any related index	6,3% p.a.	5,39% p.a.		
18	Coupon rate and any related index Existence of a dividend stopper	6,3% p.a.	5,39% p.a. NO		
	Existence of a dividend stopper	NO	NO		
19	Existence of a dividend stopper	NO	NO		
	Existence of a dividend stopper	NO	NO		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO		
19 20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Mandatory	NO Mandatory		
19 20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	NO Mandatory - Mandatory	NO Mandatory - Mandatory		
19 20a 20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	NO Mandatory - Mandatory NO	NO Mandatory - Mandatory NO		
20a 20b 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible		
20b 21 22 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, full or partial If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO - NO - N	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO - NO NO NO		
20a 20b 21 22 23 24 25 26 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Senior		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, full or partial If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO - NO - N	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO - NO NO NO		
20a 20b 21 22 23 24 25 26 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Senior		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 33 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Senior		

	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	3	4
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0071432222	US060587AB85
		Instrument - English Law	Instrument - State of New York Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Sassianatea provisions / tastran zaw	Saboramatea provisions (Nastrian 24)
	Regulatory treatment		
	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	5	108
Ŭ		Amortisation	Amortisation
	Nominal amount of instrument: original amount of currency of issuance (in million)	5.000	700
9	Nominal amount of instrument: original amount - currency of issuance	JPY	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	34	598
а	Issue price	100,00	99,81
b	Redemption price	100,00	100,00
0	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.11.1996	11.02.1997
12	Perpetual or dated	Dated	Dated
13	Original maturity date	28.11.2016	15.02.2017
4	Issuer call subject to prior Supervisory approval	NO	NO
_	Optional call date		-
15			
	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
	The of Housing dividency coupon	Tixed	Tixed
18	Coupon rate and any related index	5,2% p.a.	7,25% p.a.
19	Existence of a dividend stopper	NO	NO
19	Fully discretionary, partially discretionary or mandatory - in terms of timing		
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		
	any discretionary, partiany discretionary of mandatory - in terms of timing - reasons for discretion		
nh	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
1	Existence of step up or other incentive to redeem	NO	NO
2	Noncumulative or cumulative	Non Cumulative	Non Cumulative
3	Convertible or non-convertible	Non Convertible	Non Convertible
4	If convertible, conversion trigger(s)	-	-
5	If convertible, fully or partially	-	-
	If convertible, conversion rate	-	-
	If convertible, mandatory or optional conversion	-	*
27		-	=
27 28	If convertible, specify instrument type convertible into		
27 28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	-	-
27 28 29	If convertible, specify instrument type convertible into	- NO	- NO
7 8 9	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- - NO -	- NO -
7 8 9 0	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	- NO - -	- NO - -
7 8 9 0 1	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	- NO - - - N/A	- NO - - - N/A
7 8 9 0 1 2	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	-	-
17 18 19 10 11 12 13	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	- - N/A -	- - N/A -
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	- - N/A - Senior	- - N/A - Senior
27 28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	- - N/A -	- - N/A -

Mai	Nain Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 5 6				
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG		
2	Unique identifier (1)	AT0000541719	AT0000541669		
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	18	4		
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	5		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	5		
9a	Issue price	100,00	100,00		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	06.10.2000	01.08.2000		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	06.10.2020	31.07.2020		
14	Issuer call subject to prior Supervisory approval	NO NO	NO NO		
17	Optional call date	-			
15	Contingent call dates and redemption amount	-	-		
16	Subsequent call dates, if applicable	-			
10	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating		
	Tixed of Housing dividency coupon	TIACU			
18	Coupon rate and any related index	6,5% p.a.	7,1% payable until 31/07/2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%		
19	Existence of a dividend stopper	NO	NO		
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-		
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory		
21	Existence of step up or other incentive to redeem	NO	NO		
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative		
23	Convertible or non-convertible	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	NO		
31	If write-down, write down triggers	-	-		
32	If write-down, full or partial	-	-		
33	If write-down, permanent or temporary	N/A	N/A		
	If temporary write-down, description of write-up mechanism (4)	-	-		
34	in temporary write-down, description of write-dp mechanism (4)				
34 35	Position in subordination hierarchy in liquidation	Senior	Senior		
		Senior NO	Senior NO		
35	Position in subordination hierarchy in liquidation				
35 36 37	Position in subordination hierarchy in liquidation Non-compliant transitioned features				

ıvıaır	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	7	8
	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0122710188	XS0123313636
	(-)		
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
	instrument type	20	30
8	Amount recognised in regulatory capital (€/mln) (3)	20	30
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
		EUR	EUR
9	Nominal amount of instrument: original amount - currency of issuance		
_	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	30
9a	Issue price	99,85	99,80
9b	Redemption price	100,00	100,00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	24.01.2001	25.01.2001
	Perpetual or dated	Dated	Dated
13	Original maturity date	24.01.2031	25.01.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15		Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +
	Contingent call dates and redemption amount	accrued interest	accrued interest
16	Subsequent call dates, if applicable		-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Mandatory -	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory - Mandatory	- Mandatory
20b 21	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Mandatory - Mandatory NO	Mandatory NO
20b 21 22	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory - Mandatory	- Mandatory
20b 21 22	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Mandatory - Mandatory NO	Mandatory NO
20b 21 22 23	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory - Mandatory NO Non Cumulative	Mandatory NO Non Cumulative
20b 21 22 23 24	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory - Mandatory NO Non Cumulative	Mandatory NO Non Cumulative
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory - Mandatory NO Non Cumulative	Mandatory NO Non Cumulative
20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate	Mandatory - Mandatory NO Non Cumulative	Mandatory NO Non Cumulative
20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory - Mandatory NO Non Cumulative	Mandatory NO Non Cumulative
20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory - Mandatory NO Non Cumulative	Mandatory NO Non Cumulative
20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type converts into	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible
20b 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory - Mandatory NO Non Cumulative	Mandatory NO Non Cumulative
20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible
20b 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial	Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO NO NO - NO	Mandatory NO Non Cumulative Non Convertible NO NO
20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO - NO N/A	Mandatory NO Non Cumulative Non Convertible NO NO NO - NO - N/A
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory Mandatory NO NO Non Convertible	Mandatory NO Non Cumulative Non Convertible NO NO N/A - Senior
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO - NO N/A	Mandatory NO Non Cumulative Non Convertible NO NO NO - NO - N/A
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory Mandatory NO NO Non Convertible	Mandatory NO Non Cumulative Non Convertible NO NO N/A - Senior

/lain Fe	atures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	9	10
1 Issue	er	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2 Unio	que identifier (1)	XS0123117292	AT0000539606
		Instance at Foodships.	
3 Gov	erning laws of the instrument (2)	Instrument - English Law	Whole Instrument - Austrian Law
		Subordinated provisions - Austrian Law	
Regi	ulatory treatment		
4 Tran	nsitional CRR rules	Tier 2	Tier 2
5 Post	t-transitional CRR rules	Tier 2	Tier 2
6 Eligi	ble at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	rument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
		46	9
8 Amo	ount recognised in regulatory capital (€/mln) (3)	-	-
Non	ninal amount of instrument: original amount of currency of issuance (in million)	46	9
	ninal amount of instrument: original amount - currency of issuance	EUR	EUR
	ninal amount of instrument: conversion of original amount in Euro (€ mln)	46	9
	e price	99,28	100,00
	emption price	100,00	100,00
	ounting classification	Liability – amortised cost	Liability – amortised cost
	inal date of issuance	25.01.2001	21.12.2001
	petual or dated	Dated	Dated
	inal maturity date	25.01.2031	21.12.2026
U	er call subject to prior Supervisory approval	NO	YES YES
	ional call date	INO INC	21.12.2017
15 .	ional can date	-	21.12.2017
Conf	tingent call dates and redemption amount	Tax event: at principal amount + accrued interest	-
16 Subs	sequent call dates, if applicable		Annually
	pons/dividends	-	Ailitually
	d or floating dividend/coupon		etd
17 Fixe	d or noating dividend/coupon	Floating	Fixed
18 Cou	pon rate and any related index	Euribor 3M + 0,35% payable quarterly	6% p.a.
19 Exist	tence of a dividend stopper	NO	NO
Fully	y discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	y discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		-
	y discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
	tence of step up or other incentive to redeem	NO	NO
	cumulative or cumulative	Non Cumulative	Non Cumulative
	vertible or non-convertible	Non Convertible	Non Convertible
	nvertible, conversion trigger(s)	-	-
25 If co	nvertible, fully or partially	-	-
26 If co	nvertible, conversion rate	-	-
27 If co	nvertible, mandatory or optional conversion	-	-
28 If co	nvertible, specify instrument type convertible into	-	-
	nvertible, specify issuer of instrument it converts into	-	-
	te-down features	NO	NO
	rite-down, write down triggers	-	-
	rite-down, full or partial	-	-
	rite-down, permanent or temporary	N/A	N/A
	mporary write-down, description of write-up mechanism (4)	-	-
	tion in subordination hierarchy in liquidation	Senior	Senior
	-compliant transitioned features	NO	NO
R6 Non	rcompilant transitioned realtites	INO	140
	s, specify non-compliant features	-	-

ııvıali	Nain Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 11 12				
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG		
2	Unique identifier (1)	XS0134061893	XS0136314415		
	Onique identifier (1)	A30134001893	X30130314413		
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law		
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law		
	Downlaten Aventment				
_	Regulatory treatment	T. 0	=: 0		
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules		Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	55	35		
		-	-		
1 .	Nominal amount of instrument: original amount of currency of issuance (in million)	55	35		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	55	35		
9a	Issue price	100,00	99,32		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	20.08.2001	01.10.2001		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	20.08.2033	31.10.2031		
14	Issuer call subject to prior Supervisory approval	NO	NO		
	Optional call date	-	-		
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +		
	contingent can dates and redemption amount	accrued interest	accrued interest		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Floating		
18	Coupon rate and any related index	Euribor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly		
10					
19	Existence of a dividend stopper	NO	NO		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO Mandatory	NO Mandatory		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Mandatory -	Mandatory -		
20a 20b	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory - Mandatory	Mandatory - Mandatory		
20a 20b 21	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Mandatory - Mandatory NO	Mandatory Mandatory NO		
20a 20b 21 22	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative		
20a 20b 21 22 23	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory - Mandatory NO	Mandatory Mandatory NO		
20a 20b 21 22 23 24	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative		
20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory Mandatory NO NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative		
20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory Mandatory NO NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO		
20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory Mandatory NO NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO - NO	Mandatory Mandatory NO NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory - Mandatory NO No Cumulative Non Convertible NO NO NO N/A - Senior	Mandatory Mandatory NO NO NO Comulative Non Convertible NO NO NO - Senior		

Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	13	14
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000539531	XS0137905153
			Instrument - English Law
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Subordinated provisions - Austrian Law
			·
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	1	12
		Amortisation	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	5	12
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	5	12
9a	Issue price	100,00	99,25
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	06.12.2001	30.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.12.2016	30.10.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15			Tax event: on any interest payment date at principal amount +
	Contingent call dates and redemption amount	-	accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed
	• •	7% from 6/12/2001 to 5/12/2006; thereafter 9,90% minus Euribor	
18	Coupon rate and any related index	12M, floor: 0%	5,935% p.a.
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a			
200	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	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	NO
31	If write-down, write down triggers		
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
	·		
37	If yes, specify non-compliant features	-	-
(A) Inse	rt 'N/A' if the question is not applicable		

Maiı	Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 15 16				
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG		
2	Unique identifier (1)	XS0138428684	XS0138355515		
	Onique identifier (1)				
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law		
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	60	1		
		-	Amortisation		
	Nominal amount of instrument: original amount of currency of issuance (in million)	60	10		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	60	11		
9a	Issue price	99,31	100,00		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	05.11.2001	14.11.2001		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	31.12.2031	14.11.2016		
14	Issuer call subject to prior Supervisory approval	NO	NO		
	Optional call date		-		
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest		
16	Subsequent call dates, if applicable	- accided interest	-		
10	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed		
	,				
18	Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6.00% = 2		
	estapon rate and any related mack	Euribor Sivi + 0,30% payable quarterly	6,00% p.a.		
19	Existence of a dividend stopper	NO	NO		
19	Existence of a dividend stopper	NO	NO		
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO		
19	Existence of a dividend stopper	NO	NO		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO		
19 20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Mandatory	NO Mandatory -		
19 20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	NO Mandatory - Mandatory	NO Mandatory - Mandatory		
19 20a 20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	NO Mandatory - Mandatory NO	NO Mandatory Mandatory NO		
20a 20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	NO Mandatory Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	NO Mandatory Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory Mandatory Mandatory NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	NO Mandatory Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative		
20a 20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory Mandatory Mandatory NO Non Cumulative Non Convertible		
20b 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	NO Mandatory Mandatory NO Non Cumulative Non Convertible NO Non Convertible NO	Mandatory Mandatory NO Non Cumulative Non Convertible NO Non Convertible NO NO		
20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory Mandatory Mandatory NO Non Cumulative Non Convertible		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, full or partial If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - NO - NO - NO -	NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO		
20a 20b 21 22 23 24 25 26 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Senior	NO Mandatory Mandatory Mandatory NO On Cumulative Non Convertible NO NO NO - NO - Senior		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, full or partial If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - NO - NO - NO -	NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO		
20a 20b 21 22 23 24 25 26 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Senior	NO Mandatory Mandatory Mandatory NO On Cumulative Non Convertible NO NO NO - NO - Senior		
20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 33 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Senior	NO Mandatory Mandatory Mandatory NO On Cumulative Non Convertible NO NO NO - NO - Senior		

2 Uring a series of the control of t	suer nique identifier (1) overning laws of the instrument (2) egulatory treatment ransitional CRR rules ost-transitional CRR rules ligible at: solo; consolidated; solo & consolidated strument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	UNICREDIT BANK AUSTRIA AG XS0138294201 Instrument - English Law Subordinated provisions - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	UNICREDIT BANK AUSTRIA AG XSO139264682 Instrument - English Law Subordinated provisions - Austrian Law Tier 2 Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 35 - 40 USD 45 100,00
Rec Rec	overning laws of the instrument (2) **gulatory treatment** **ransitional CRR rules* **ost-transitional CRR rules* **jible at: solo; consolidated; solo & consolidated **strument type* **mount recognised in regulatory capital (€/mln) (3) **ominal amount of instrument: original amount of currency of issuance (in million) **ominal amount of instrument: original amount - currency of issuance **ominal amount of instrument: conversion of original amount in Euro (€ mln) **sue price** **edemption price** **cocounting classification **riginal date of issuance **erpetual or dated**	Instrument - English Law Subordinated provisions - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	Instrument - English Law Subordinated provisions - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 35 40 USD 45 100,00
Ree	egulatory treatment cansitional CRR rules obst-transitional CRR rules igible at: solo; consolidated; solo & consolidated strument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	Subordinated provisions - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	Subordinated provisions - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 35 40 USD 45 100,00
Ree	egulatory treatment cansitional CRR rules obst-transitional CRR rules igible at: solo; consolidated; solo & consolidated strument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	Subordinated provisions - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	Subordinated provisions - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 35 40 USD 45 100,00
4 Tra 5 Po 6 Elii 7 Ins 8 An No 9 No No No 1 Iss 1 Do 1 Iss 2 Po 3 Or 4 Iss 5 Co	ransitional CRR rules ost-transitional CRR rules igible at: solo; consolidated; solo & consolidated sstrument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 35 - 40 USD 45 100,00
4 Tra 5 Po 6 Elii 7 Ins 8 An No 9 No No No 1 Iss 1 Do 1 Iss 2 Po 3 Or 4 Iss 5 Co	ransitional CRR rules ost-transitional CRR rules igible at: solo; consolidated; solo & consolidated sstrument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	Tier 2 Solo & Consolidated Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	Tier 2 Solo & Consolidated Bond - Art. 62 CRR 35 - 40 USD 45 100,00
Pool	ost-transitional CRR rules igible at: solo; consolidated; solo & consolidated strument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	Tier 2 Solo & Consolidated Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	Tier 2 Solo & Consolidated Bond - Art. 62 CRR 35 - 40 USD 45 100,00
6 Elii 7 Ins 8 An 9 Nc Nc Nc 0 Ac 1 Iss 0 Ac 1 Or 2 Pe 3 Or 4 Iss Co	igible at: solo; consolidated; solo & consolidated strument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price coounting classification riginal date of issuance erpetual or dated	Solo & Consolidated Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	Solo & Consolidated Bond - Art. 62 CRR 35 - 40 USD 45 100,000
7 Ins 8 An 9 No N	strument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	Bond - Art. 62 CRR 3 Amortisation 30 USD 34 100,00 100,00	Bond - Art. 62 CRR 35 - 40 USD 45 100,00
7 Ins 8 An 9 No N	strument type mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	3 Amortisation 30 USD 34 100,00	35 - 40 USD 45 100,00
8 Ann 9 No N	mount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	3 Amortisation 30 USD 34 100,00	35 - 40 USD 45 100,00
9 No No No No No No No No No No No No No N	ominal amount of instrument: original amount of currency of issuance (in million) ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	30 USD 34 100,00 100,00	- 40 USD 45 100,00
9 No	ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	30 USD 34 100,00 100,00	USD 45 100,00
9 No	ominal amount of instrument: original amount - currency of issuance ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	USD 34 100,00 100,00	USD 45 100,00
No No Issale No No No O No O No O No No No No No No No No	ominal amount of instrument: conversion of original amount in Euro (€ mln) sue price edemption price ccounting classification riginal date of issuance erpetual or dated	34 100,00 100,00	45 100,00
la Issa bb Ree 0 Acc 1 Or 2 Pe 3 Or 4 Iss Co	sue price edemption price ccounting classification riginal date of issuance erpetual or dated	100,00 100,00	100,00
Re	edemption price ccounting classification riginal date of issuance erpetual or dated	100,00	
0 Ac 1 Or 2 Pe 3 Or 4 Iss Op 5 Co	ccounting classification riginal date of issuance erpetual or dated	·	100,00
1 Or 2 Pe 3 Or 4 Iss Op 5 Co	riginal date of issuance erpetual or dated		· ·
2 Pe 3 Or 4 Iss Or 5 Co	erpetual or dated	Liability – amortised cost	Liability – amortised cost
.3 Or .4 Iss Or .5 Co	· ·	14.11.2001	05.12.2001
.4 Iss Or .5 Co	alada al acastrolisto dasa	Dated	Dated
Ор .5 Со	riginal maturity date	14.11.2016	05.12.2031
.5 Co	suer call subject to prior Supervisory approval	NO	NO
Co	ptional call date	-	-
	ontingent call dates and redemption amount	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount
6 Su	ontingent can dates and redemption amount	accrued interest	accrued interest
	ubsequent call dates, if applicable	-	-
Co	oupons/dividends		
.7 Fix	xed or floating dividend/coupon	Fixed	Fixed
.8 Co	oupon rate and any related index	6,00% p.a.	6,21% p.a.
.9 Ex	xistence of a dividend stopper	NO	NO
Fu	ally discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	ully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
0b Fu	ully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
	xistence of step up or other incentive to redeem	NO	NO
2 No	oncumulative or cumulative	Non Cumulative	Non Cumulative
:3 Co	onvertible or non-convertible	Non Convertible	Non Convertible
4 If (convertible, conversion trigger(s)	-	-
	convertible, fully or partially	-	1-
	convertible, conversion rate	-	_
	convertible, mandatory or optional conversion	_	1_
	convertible, specify instrument type convertible into		1_
_	convertible, specify instrument type convertible into	1_	1_
		NO.	NO.
_	/rite-down features	NO	NO
	write-down, write down triggers	-	<u> </u>
	write-down, full or partial	-	-
	write-down, permanent or temporary	N/A	N/A
4 If t	temporary write-down, description of write-up mechanism (4)	-	-
5 Po	osition in subordination hierarchy in liquidation	Senior	Senior
6 No	on-compliant transitioned features	NO	NO
7 If y	•	-	1

	lain Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group				
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG		
2	Unique identifier (1)	XS0140394817	XS0140907626		
-	Onique identifier (1)				
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law		
1	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
		94	50 50		
8	Amount recognised in regulatory capital (€/mln) (3)	-	-		
	Nominal amount of instrument: original amount of currency of issuance (in million)	95	50		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	95	50		
9a	Issue price	98,76	99,72		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	27.12.2001	27.12.2001		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	27.12.2031	27.12.2021		
14	Issuer call subject to prior Supervisory approval	NO	NO NO		
14	Optional call date	INO	NO		
15	Optional call date	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +		
15	Contingent call dates and redemption amount	accrued interest	accrued interest		
16	Subsequent call dates, if applicable	-	-		
-10	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Floating		
	· med or mediang direction coupon	Trouble 1	- routing		
18	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly		
19	Existence of a dividend stopper	NO	NO		
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory		
	runy discretionary, partiany discretionary of mandatory - in terms of timing	mandatory	Mandatory		
20a		wandatory	Mandatory		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	Mandatory		
20a		iviandatory -	Mandatory		
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-		
20b	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory Mandatory NO		
20b 21	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	- Mandatory NO	- Mandatory NO		
20b 21 22	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative		
20b 21 22 23	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	- Mandatory NO	- Mandatory NO		
20b 21 22	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative		
20b 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative		
20b 21 22 23 24	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative		
20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative		
20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative		
20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible - - - - -		
20b 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative		
20b 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible - - - - -		
20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	Mandatory NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible - - - - -		
20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	Mandatory NO Non Cumulative Non Convertible NO NO NO	Mandatory NO Non Cumulative Non Convertible NO NO NO		
20b 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Mandatory NO Non Cumulative Non Convertible NO NO NO	Mandatory NO Non Cumulative Non Convertible NO NO NO		
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory NO Non Cumulative Non Convertible NO NO NO	Mandatory NO NO Non Cumulative Non Convertible NO NO N/A		
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	Mandatory NO Non Cumulative Non Convertible NO NO NA Senior	Mandatory NO Non Cumulative Non Convertible NO NO N/A - Senior		
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory NO Non Cumulative Non Convertible NO NO NA Senior	Mandatory NO Non Cumulative Non Convertible NO NO N/A - Senior		

Idii	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	21	22
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140691865	XS0140608398
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
		50	63
8	Amount recognised in regulatory capital (€/mln) (3)		-
	Nominal amount of instrument: original amount of currency of issuance (in million)	50	63
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50	63
Эа	Issue price	99,84	99,87
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
			* * * * * * * * * * * * * * * * * * * *
12 13	Perpetual or dated	Dated 27.12.2026	Dated 27.12.2021
	Original maturity date		
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount
		accrued interest	accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0,5% payable quarterly	5,80% p.a.
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	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	-	-
	Write-down features	NO	NO
RO.	If write-down, write down triggers	-	-
		+	+
31			
31 32	If write-down, full or partial	- N/A	NI/A
31 32 33	If write-down, full or partial If write-down, permanent or temporary	- N/A	N/A
31 32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	-	-
32 33 34 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	- Senior	- Senior
31 32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	-	-

viair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	23	24
	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140838474	XS0141069442
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)		
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
^	Associated as a six of its associated (Clouds) (2)	125	100
8	Amount recognised in regulatory capital (€/mln) (3)	-	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	125	100
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	125	100
9a	Issue price	99,62	99,79
9b	Redemption price	100,00	100,00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	27.12.2001	28.12.2001
	Perpetual or dated	Dated	Dated
	Original maturity date	27.12.2029	28.12.2021
	Issuer call subject to prior Supervisory approval	NO	NO
14		INO	NO
15	Optional call date	T	T
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount
4.0	Color was toll data. Sangladda	accrued interest	accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
1/	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	
	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
	Existence of step up or other incentive to redeem	NO	NO
	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
دے			
	If convertible, conversion trigger(s)	-	-
24	If convertible, conversion trigger(s) If convertible, fully or partially		-
24 25		- -	-
24 25 26	If convertible, fully or partially	- - - -	-
24 25 26 27	If convertible, fully or partially If convertible, conversion rate	- - - -	-
24 25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	- - - - -	-
24 25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- - - - - - NO	- - - - - - NO
24 25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	- - - - - - NO	NO
24 25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	- - - - - - NO	NO
24 25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	-	-
24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO N/A	
24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	- - N/A -	- - N/A
24 25 26 27 28 29 30 31 32 33 34 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	- - N/A - Senior	- - N/A - Senior
24 25 26 27 28 29 30 31 32 33 34 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	- - N/A -	- - N/A

<u> /1a </u>	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	25	26
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000539481	AT0000246814
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
		40	2
8	Amount recognised in regulatory capital (€/mln) (3)	-	Buybacks
	Nominal amount of instrument: original amount of currency of issuance (in million)	40	15
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
9	Nominal amount of instrument: Original amount - currency or issuance	40	15
		100,00	
a	Issue price		100,00
b	Redemption price	100,00	100,00
0	Accounting classification	Liability – amortised cost	Liability – amortised cost
1	Original date of issuance	30.11.2001	14.02.1996
2	Perpetual or dated	Dated	Dated
	Original maturity date	29.11.2021	26.02.2021
.4	Issuer call subject to prior Supervisory approval	NO	YES
	Optional call date	-	26.02.2016
15	Contingent call dates and redemption amount	_	_
	Contingent can dates and reveniption amount		
16	Subsequent call dates, if applicable	-	Anytime after call date with notice
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	6% p.a.	Euribor 6M + 0,20% payable semi-annually
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
Оа			
.00	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
Ωh	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
		NO	
	Existence of step up or other incentive to redeem	-	NO No Consulation
2	Noncumulative or cumulative	Non Cumulative	Non Cumulative
3	Convertible or non-convertible	Non Convertible	Non Convertible
4	If convertible, conversion trigger(s)	-	-
	If convertible, fully or partially	-	•
6	If convertible, conversion rate	-	-
	If convertible, mandatory or optional conversion	-	-
	If convertible, specify instrument type convertible into	-	-
9	If convertible, specify issuer of instrument it converts into	-	-
0	Write-down features	NO	NO
1	If write-down, write down triggers	-	-
	If write-down, full or partial	-	-
	If write-down, permanent or temporary	N/A	N/A
	If temporary write-down, description of write-up mechanism (4)	-	-
		Senior	Senior
4	Position in subordination hierarchy in liquidation		Jenior
84 85	Position in subordination hierarchy in liquidation		NO
34	Position in subordination hierarchy in liquidation Non-compliant transitioned features If yes, specify non-compliant features	NO NO	NO

viain Fea	atures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	27	28
1 Issue	er	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2 Uniq	que identifier (1)	SL_0040	SL_0050
	,		
3 Gove	erning laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
Regu	ulatory treatment		
	nsitional CRR rules	Tier 2	Tier 2
5 Post-	t-transitional CRR rules	Tier 2	Tier 2
	ble at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	rument type	Loan - Art. 62 CRR	Loan - Art. 62 CRR
		24	25
8 Amo	ount recognised in regulatory capital (€/mln) (3)	-	•
Nom	ninal amount of instrument: original amount of currency of issuance (in million)	28	25
	ninal amount of instrument: original amount - currency of issuance	USD	EUR
	ninal amount of instrument: conversion of original amount in Euro (€ mln)	21	25
	e price	100,00	100,00
	·	100,00	100,00
	emption price		,
	punting classification	Liability – amortised cost	Liability – amortised cost
	inal date of issuance	25.12.2006	19.10.2001
	petual or dated	Dated	Dated
U	inal maturity date	15.12.2046	19.10.2021
	er call subject to prior Supervisory approval	NO	NO
Optio	ional call date	-	-
15 Cont	tingent call dates and redemption amount	-	
Cont	tingent can dates and redemption amount		
16 Subs	sequent call dates, if applicable	-	-
	pons/dividends		
7 Fixed	d or floating dividend/coupon	Fixed	Fixed
18 Coup	pon rate and any related index	USD 130.000 per month/ 5.673% p.a.	6,01% p.a.
19 Exist	tence of a dividend stopper	NO	NO
Fully	y discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
^{20a} Fully	y discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		
0b Fully	y discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
	tence of step up or other incentive to redeem	NO	NO
22 Nonc	cumulative or cumulative	Non Cumulative	Non Cumulative
	vertible or non-convertible	Non Convertible	Non Convertible
	invertible, conversion trigger(s)	-	-
	invertible, fully or partially	-	-
	nvertible, conversion rate		
	nvertible, mandatory or optional conversion		
	nvertible, specify instrument type convertible into	-	-
	nvertible, specify issuer of instrument it converts into	-	-
	te-down features	NO	NO
	rite-down, write down triggers	-	-
	rite-down, full or partial	-	-
3 If wr	rite-down, permanent or temporary	N/A	N/A
34 If ten	mporary write-down, description of write-up mechanism (4)	-	-
	tion in subordination hierarchy in liquidation	Senior	Senior
	-compliant transitioned features	NO	NO
	in a second of the second of t	-	
	s, specify non-compliant features	-	-

	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
1			
2	Unique identifier (1)	SL_0053	AT0000245790
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Loan - Art. 62 CRR	Bond - Art. 62 CRR
		20	1
8	Amount recognised in regulatory capital (€/mln) (3)	-	Buybacks
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	27
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
_	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	27
9a	Issue price	100,00	100,00
9a 9b	Redemption price	100,00	130,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	-	25.10.1989
11		03.12.2001	
12	Perpetual or dated	Dated 02.12.2021	Dated 25.10.2019
13	Original maturity date		
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18	Coupon rate and any related index	5,51% p.a.	7,25% for first five years, thereafter arithmetic average Second Market Yield of Banking Bonds according to ONB minus 0,25%
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
	Noncumulative or cumulative	Non Cumulative	Non Cumulative
	Convertible or non-convertible	Non Convertible	Non Convertible
22	If convertible, conversion trigger(s)	-	-
22 23	ii convertible, conversion trigger(3)		
22 23 24	If convertible, fully or partially	-	•
22 23 24 25		-	-
22 23 24 25 26	If convertible, fully or partially	-	-
22 23 24 25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	- - - -	- - - -
22 23 24 25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- - - -	- - - -
22 23 24 25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- - - - - NO	- - - - - NO
22 23 24 25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	- - - - NO	- - - - - NO
22 23 24 25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	- - - - NO -	NO
22 23 24 25 26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	-	-
22 23 24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO N/A	NO N/A
22 23 24 25 26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	- - N/A -	- - N/A -
22 23 24 25 26 27 28 29 30 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	- - N/A - Senior	- - N/A - Senior
22 23 24 25 26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	- - N/A -	- - N/A -

<u>viain</u> Fe	eatures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	31	32
1 Issue	ier	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2 Unio	que identifier (1)	XS0781295901	XS1049363853
3 Gove	verning laws of the instrument (2)	Whole Instrument - English Law, Subordination clause - Austrian	Whole Instrument - English Law, Subordination clause - Austria
	· · · · · · · · · · · · · · · · · · ·	Law	Law
Regi	ulatory treatment		
	nsitional CRR rules	Tier 2	Tier 2
	t-transitional CRR rules	Tier 2	Tier 2
	ible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	rrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
		126	500
8 Amo	ount recognised in regulatory capital (€/mln) (3)	-	-
Nor	minal amount of instrument: original amount of currency of issuance (in million)	126	500
	minal amount of instrument: original amount of currency of issuance	EUR	EUR
	minal amount of instrument: original amount - currency of issuance minal amount of instrument: conversion of original amount in Euro (€ mln)	126	500
	Ŭ , ,	100,00	
	ne price		100,00
	lemption price	100,00	100,00
	ounting classification	Liability – amortised cost	Liability – amortised cost
	ginal date of issuance	08.05.2012	27.03.2014
	petual or dated	Dated	Dated
	ginal maturity date	08.05.2042	27.03.2024
	ıer call subject to prior Supervisory approval	YES	YES
Opti	ional call date	08.05.2017	27.03.2019
15 Cont	ntingent call dates and redemption amount	n/a	n/a
Com	ittingent can dates and redemption amount	ii/a	liya
16 Subs	sequent call dates, if applicable	Quarterly	Quarterly
Coup	pons/dividends		
17 Fixed	ed or floating dividend/coupon	Floating	Floating
18 Cou	ipon rate and any related index	Euribor 3M + 5,4% payable quarterly in arrear	3m Euribor +3,74%
19 Exist	stence of a dividend stopper	NO	NO
Fully	y discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	y discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
	y discretionary, partially discretionary or mandatory - in terms of amount		
	stence of step up or other incentive to redeem	NO	NO
	ncumulative or cumulative	Non Cumulative	Non Cumulative
23 Conv	overtible or non-convertible	Non Convertible	Non Convertible
24 If co	onvertible, conversion trigger(s)	-	-
	onvertible, fully or partially	-	-
	onvertible, conversion rate	-	-
	onvertible, mandatory or optional conversion		-
	onvertible, specify instrument type convertible into	_	-
	onvertible, specify issuer of instrument it converts into		_
	te-down features	NO	NO
		INO	INO
	rite-down, write down triggers		-
	rite-down, full or partial		-
	rite-down, permanent or temporary	N/A	N/A
	emporary write-down, description of write-up mechanism (4)	-	-
	ition in subordination hierarchy in liquidation	Senior	Senior
36 Non-	n-compliant transitioned features	NO	NO
37 If ve	es, specify non-compliant features	-	-
37 II ye			

<u>viain</u> Fea	atures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	33	34
1 Issue	er	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2 Uniq	que identifier (1)	XS0909773854	XS1080953422
	9		
3 Gove	rerning laws of the instrument (2)	Whole Instrument - English Law, Subordination clause - Austrian	Whole Instrument - English Law, Subordination clause - Austria
		Law	Law
Reau	ulatory treatment		
	nsitional CRR rules	Tier 2	Tier 2
	t-transitional CRR rules	Tier 2	Tier 2
	ible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	rument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
		500	500
8 Amo	ount recognised in regulatory capital (€/mln) (3)	300	300
Nom	ninal amount of instrument: original amount of currency of issuance (in million)	500	500
	ninal amount of instrument: original amount - currency of issuance	EUR	EUR
	ninal amount of instrument: conversion of original amount in Euro (€ mln)	500	500
	• , ,		
	e price	100,00	100,00
	emption price	100,00	100,00
	ounting classification	Liability – amortised cost	Liability – amortised cost
	ginal date of issuance	27.03.2013	26.06.2014
	petual or dated	Dated	Dated
13 Origi	ginal maturity date	27.03.2023	26.06.2024
	er call subject to prior Supervisory approval	YES	YES
Opti	ional call date	27.03.2018	26.06.2019
15	tingent cell dates and redemption amount	n/a	n/a
Cont	tingent call dates and redemption amount	liya	II/a
16 Subs	sequent call dates, if applicable	Quarterly	Quarterly
Coup	pons/dividends		
17 Fixed	d or floating dividend/coupon	Floating	Floating
18 Coup	pon rate and any related index	Euribor 3M + 4,8% payable quarterly in arrear	Euribor 3M + 3% payable quarterly in arrear
19 Exist	tence of a dividend stopper	NO	NO
Fully	y discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	y discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		-
20b Fully	y discretionary, partially discretionary or mandatory - in terms of amount		
	tence of step up or other incentive to redeem	NO	NO
22 None	ncumulative or cumulative	Non Cumulative	Non Cumulative
23 Conv	vertible or non-convertible	Non Convertible	Non Convertible
24 If co	onvertible, conversion trigger(s)	-	-
	onvertible, fully or partially	-	-
	onvertible, conversion rate	-	-
	onvertible, mandatory or optional conversion		-
	onvertible, specify instrument type convertible into		-
	onvertible, specify issuer of instrument it converts into		_
	te-down features	NO	NO
		INO	INO
	rite-down, write down triggers	-	-
	rite-down, full or partial	-	-
	rite-down, permanent or temporary	N/A	N/A
	mporary write-down, description of write-up mechanism (4)	•	-
	ition in subordination hierarchy in liquidation	Senior	Senior
36 Non-	n-compliant transitioned features	NO	NO
	es, specify non-compliant features		-
37 If yes	ss, speerly non-compliant reactions		

3 Gov Reg	suer inique identifier (1) overning laws of the instrument (2) iniqualatory treatment ansitional CRR rules sist-transitional CRR rules gible at: solo; consolidated; solo & consolidated strument type incount recognised in regulatory capital (€/mln) (3) ioninal amount of instrument: original amount of currency of issuance (in million) ioninal amount of instrument: original amount - currency of issuance	UNICREDIT BANK AUSTRIA AG XS1114474387 Whole Instrument - English Law, Subordination clause - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR 500 -	UNICREDIT BANK AUSTRIA AG XS1181973303 Whole Instrument - English Law, Subordination clause - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR
3 Gov Reg	overning laws of the instrument (2) **gulatory treatment** **ansitional CRR rules* **sst-transitional CRR rules* **gible at: solo; consolidated; solo & consolidated **strument type* **nount recognised in regulatory capital (€/mln) (3) **sminal amount of instrument: original amount of currency of issuance (in million)	XS1114474387 Whole Instrument - English Law, Subordination clause - Austrian Law Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR	XS1181973303 Whole Instrument - English Law, Subordination clause - Austrian Law Tier 2 Tier 2 Solo & Consolidated
3 Gov Reg	overning laws of the instrument (2) **gulatory treatment** **ansitional CRR rules* **sst-transitional CRR rules* **gible at: solo; consolidated; solo & consolidated **strument type* **nount recognised in regulatory capital (€/mln) (3) **sminal amount of instrument: original amount of currency of issuance (in million)	Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR	Tier 2 Tier 2 Solo & Consolidated
Reg	ansitional CRR rules st-transitional CRR rules gible at: solo; consolidated; solo & consolidated strument type nount recognised in regulatory capital (€/mln) (3) printinal amount of instrument: original amount of currency of issuance (in million)	Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR	Tier 2 Tier 2 Solo & Consolidated
Reg	ansitional CRR rules st-transitional CRR rules gible at: solo; consolidated; solo & consolidated strument type nount recognised in regulatory capital (€/mln) (3) printinal amount of instrument: original amount of currency of issuance (in million)	Tier 2 Tier 2 Solo & Consolidated Bond - Art. 62 CRR	Tier 2 Tier 2 Solo & Consolidated
4 Trai 5 Pos 6 Elig 7 Inst 8 Am 9 Nor Nor 9a Issu 9b Red 10 Acc 11 Orig 12 Per 13 Orig 14 Issu 15 Con 16 Sub 17 Fixe 18 Cou 19 Exis	ansitional CRR rules st-transitional CRR rules gible at: solo; consolidated; solo & consolidated strument type nount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million)	Tier 2 Solo & Consolidated Bond - Art. 62 CRR	Tier 2 Solo & Consolidated
4 Trai 5 Pos 6 Elig 7 Inst 8 Am 9 Nor Nor 9a Issu 9b Red 10 Acc 11 Orig 12 Per 13 Orig 14 Issu 15 Con 16 Sub 17 Fixe 18 Cou 19 Exis	ansitional CRR rules st-transitional CRR rules gible at: solo; consolidated; solo & consolidated strument type nount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million)	Tier 2 Solo & Consolidated Bond - Art. 62 CRR	Tier 2 Solo & Consolidated
5 Pos 6 Elig 7 Inst 8 Am 9 Nor Nor Nor Nor 11 Orig 12 Per 13 Opt 15 Con 16 Sub Cou 17 Fixe 18 Cou 19 Exis	st-transitional CRR rules gible at: solo; consolidated; solo & consolidated strument type nount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million)	Tier 2 Solo & Consolidated Bond - Art. 62 CRR	Tier 2 Solo & Consolidated
6 Elig 7 Inst 8 Am 9 Nor Nor 99 Nor 10 Acc 11 Orig 12 Per 13 Orig 14 Issu 0 Opt 15 Cor 16 Sub Cou 17 Fixe 18 Cou 19 Exis	gible at: solo; consolidated; solo & consolidated strument type nount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million)	Solo & Consolidated Bond - Art. 62 CRR	Solo & Consolidated
7 Inst 8 Am Nor 9 Nor Nor 9 Nor 9 Nor 10 Acc 11 Orig 12 Per 13 Orig 14 Issu Opt 15 Cor 16 Sub Cou 17 Fixe 18 Cou	ontrument type nount recognised in regulatory capital (€/mln) (3) cominal amount of instrument: original amount of currency of issuance (in million)	Bond - Art. 62 CRR	
8 Am 9 Nor 9 Nor Nor 10 Acc 11 Orig 13 Orig 14 Issu Opt 15 Con 16 Sub 17 Fixe 18 Cou 19 Exis	nount recognised in regulatory capital (€/mln) (3) ominal amount of instrument: original amount of currency of issuance (in million)		
9 Nor	ominal amount of instrument: original amount of currency of issuance (in million)	-	500
9 Nor No			-
9 Nor No		500	500
Nor 9a Issu 9b Red 10 Acc 11 Orig 12 Per 13 Orig 14 Issu Opt 15 Con 16 Sub Cou 17 Fixe 18 Cou		EUR	EUR
9a Issu 9b Red 10 Acc 11 Orig 12 Per 13 Orig 14 Issu Opt 15 Con 16 Sub Cou 17 Fixe 18 Cou 19 Exis	ominal amount of instrument: conversion of original amount in Euro (€ mln)	500	500
9b Red 10 Acc 11 Original 12 Per 13 Original 14 Issu Opt 15 Con 16 Sub Touch 17 Fixe 18 Cou 19 Exis	0 , ,	100,00	100,00
10 Acc 11 Original 12 Per 13 Original 14 Issu Opt 15 Con 16 Sub Cou 17 Fixe 18 Cou 19 Exis	demotion price	100,00	100,00
11 Original 12 Per 13 Original 14 Issu Opt 15 Con 16 Sub Cou 17 Fixe 18 Cou 19 Exis	demption price		· ·
12 Per 13 Original Per 14 Issu Opt 15 Con 16 Subbana Pixe Pixe Pixe Pixe Pixe Pixe Pixe Pixe	counting classification	Liability – amortised cost	Liability – amortised cost
13 Original 14 Issu Opt 15 Con 16 Subb Cou 17 Fixe 18 Cou 19 Exis	iginal date of issuance	29.09.2014	30.01.2015
14 Issu Opt 15 Con 16 Sub Cou 17 Fixe 18 Cou 19 Exis	rpetual or dated	Dated	Dated
15 Con 16 Sub 17 Fixe 18 Cou 19 Exis	iginal maturity date	29.09.2024	30.01.2025
15 Con 16 Sub 17 Fixe 18 Cou 19 Exis	uer call subject to prior Supervisory approval	YES	YES
16 Sub Cou 17 Fixe 18 Cou 19 Exis	otional call date	29.09.2019	30.01.2020
16 Sub	intingent call dates and redemption amount	n/a	n/a
17 Fixe 18 Cou 19 Exis			
17 Fixe18 Cou19 Exis	bsequent call dates, if applicable	Quarterly	Quarterly
18 Cou	upons/dividends		
19 Exis	xed or floating dividend/coupon	Floating	Floating
	supon rate and any related index	Euribor 3M + 4,15% payable quarterly in arrear	Euribor 3M + 5,7% payable quarterly in arrear
E. II	istence of a dividend stopper	NO	NO
Full	lly discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	lly discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
	lly discretionary, partially discretionary or mandatory - in terms of amount		
	istence of step up or other incentive to redeem	NO	NO
	oncumulative or cumulative	Non Cumulative	Non Cumulative
23 Con	nvertible or non-convertible	Non Convertible	Non Convertible
24 If co	convertible, conversion trigger(s)	-	-
25 If co	convertible, fully or partially	-	-
26 If co	convertible, conversion rate	-	-
27 If co	convertible, mandatory or optional conversion	-	-
28 If co	convertible, specify instrument type convertible into	-	-
	convertible, specify issuer of instrument it converts into	-	-
	rite-down features	NO	NO
	WILLE-CLOWN WILLE CLOWN TRIPPERS		_
	write-down, write down triggers write-down full or partial	N/A	N/A
	write-down, full or partial		11/1/1
	write-down, full or partial write-down, permanent or temporary	1975	
	write-down, full or partial write-down, permanent or temporary temporary write-down, description of write-up mechanism (4)	-	- Coning
36 Nor	write-down, full or partial write-down, permanent or temporary temporary write-down, description of write-up mechanism (4) sition in subordination hierarchy in liquidation	- Senior	- Senior
37 If ye	write-down, full or partial write-down, permanent or temporary temporary write-down, description of write-up mechanism (4)	-	- Senior NO

ue identifier (1)	37	38
	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
	XS1212397019	XS1254428383
	Whole Instrument - English Law, Subordination clause - Austrian	Whole Instrument - English Law, Subordination clause - Austria
erning laws of the instrument (2)		
	Law	Law
llatory treatment		
sitional CRR rules	Tier 2	Tier 2
transitional CRR rules	Tier 2	Tier 2
ole at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
ument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
	250	180
unt recognised in regulatory capital (€/mln) (3)	-	
inal amount of instrument: original amount of currency of issuance (in million)	250	180
inal amount of instrument: original amount - currency of issuance	EUR	EUR
inal amount of instrument: conversion of original amount in Euro (€ mln)	250	180
price	100,00	100,00
rprice	100,00	100,00
	•	<u> </u>
unting classification	Liability – amortised cost	Liability – amortised cost
nal date of issuance	30.03.2015	29.06.2015
etual or dated	Dated	Dated
nal maturity date	31.03.2025	30.06.2025
r call subject to prior Supervisory approval	YES	YES
onal call date	30.03.2020	30.06.2020
ingent call dates and redemption amount	n/a	n/a
-	11/ 8	11/4
equent call dates, if applicable	Quarterly	Quarterly
ons/dividends		
or floating dividend/coupon	Floating	Floating
on rate and any related index	Euribor 3M + 5,1% payable quarterly in arrear	Euribor 3M + 5,6% payable quarterly in arrear
ence of a dividend stopper	NO	NO
discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	
discretionary, partially discretionary or mandatory - in terms of amount		
ence of step up or other incentive to redeem	NO	NO
cumulative or cumulative	Non Cumulative	Non Cumulative
ertible or non-convertible	Non Convertible	Non Convertible
nvertible, conversion trigger(s)	-	-
	-	-
	-	-
overtible, fully or partially	_	_
overtible, fully or partially overtible, conversion rate		_
overtible, fully or partially overtible, conversion rate overtible, mandatory or optional conversion	-	1_
overtible, fully or partially overtible, conversion rate overtible, mandatory or optional conversion overtible, specify instrument type convertible into	-	TE CONTRACTOR OF THE CONTRACTO
overtible, fully or partially overtible, conversion rate overtible, mandatory or optional conversion overtible, specify instrument type convertible into overtible, specify instrument it converts into	- - NO	NO
overtible, fully or partially overtible, conversion rate overtible, mandatory or optional conversion overtible, specify instrument type convertible into overtible, specify issuer of instrument it converts into e-down features	- - NO	NO
nvertible, fully or partially nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down features ite-down, write down triggers	- - NO -	NO -
nvertible, fully or partially nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down features ite-down, write down triggers ite-down, full or partial		-
nvertible, fully or partially nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down features ite-down, write down triggers ite-down, full or partial ite-down, permanent or temporary	- - NO - - - N/A	NO
nvertible, fully or partially nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down features ite-down, write down triggers ite-down, full or partial ite-down, permanent or temporary nporary write-down, description of write-up mechanism (4)		- - N/A -
nvertible, fully or partially nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into nvertible, specify instrument it converts into e-down features ite-down, write down triggers te-down, partial ite-down, permanent or temporary nporary write-down, description of write-up mechanism (4) ion in subordination hierarchy in liquidation	- - N/A - Senior	N/A Senior
nvertible, fully or partially nvertible, conversion rate nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into e-down features ite-down, write down triggers ite-down, full or partial ite-down, permanent or temporary nporary write-down, description of write-up mechanism (4)	- - N/A -	- - N/A -
nverti nverti nverti nverti nverti e-dow	ble, specify issuer of instrument it converts into in features wn, write down triggers	rn features NO wn, write down triggers -

Mair	ain Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 39 40				
IVIAII					
1	Issuer (1)	BANK AUSTRIA WOHNBAUBANK AG	BANK AUSTRIA WOHNBAUBANK AG		
2	Unique identifier (1)	AT0000347695	AT000B074141		
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	1	2		
		Amortisation	Amortisation		
	Nominal amount of instrument: original amount of currency of issuance (in million)	12	8		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	12	8		
9a	Issue price	100,00	100,00		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	03.11.2003	23.10.2007		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	02.11.2016	22.10.2017		
14	Issuer call subject to prior Supervisory approval	YES	NO		
	Optional call date	03.11.2013	-		
15	Contingent call dates and redemption amount	-	-		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	4,875% p.a.	4,625% p.a.		
19	Existence of a dividend stopper	NO	NO		
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Mandatory		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	must be covered by annual profit	-		
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory		
21	Existence of step up or other incentive to redeem	NO	NO		
22	Noncumulative or cumulative	Cumulative	Cumulative		
23	Convertible or non-convertible	Convertible	Convertible		
24	If convertible, conversion trigger(s)	No conversion trigger (Every payment date at option of the holder)	No conversion trigger (Every payment date at option of the holder)		
25	If convertible, fully or partially	Fully or Partially	Fully or Partially		
26	If convertible, conversion rate	4:5	4:5		
27	If convertible, mandatory or optional conversion	at the option of the holders	at the option of the holders		
28	If convertible, specify instrument type convertible into	Additional Tier 1	Additional Tier 1		
29	If convertible, specify issuer of instrument it converts into	BANK AUSTRIA WOHNBAUBANK AG	BANK AUSTRIA WOHNBAUBANK AG		
30	Write-down features	YES	NO		
31	If write-down, write down triggers	Capital Deficiency	-		
32	If write-down, full or partial	Full or partial	-		
33	If write-down, permanent or temporary	Temporary	N/A		
34	If temporary write-down, description of write-up mechanism (4)	Triggered by profit	-		
35	Position in subordination hierarchy in liquidation	Senior	Senior		
36	Non-compliant transitioned features	NO	NO		
37	If yes, specify non-compliant features	-	-		
(A) Inse	rt 'N/A' if the question is not applicable				

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	41	42
1	Issuer	YAPI VE KREDI	YAPI VE KREDI
2	Unique identifier (1)	XS0861979440	XS1376681067
	Governing laws of the instrument (2)	Whole Instrument - English Law; Subordination clause - Turkish Law	Whole Instrument - English Law; Subordinated provisions - Turkish Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Sub-consolidated
7	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	368	180
		Amortisation and Phase out	Amortisation and Phase out
	Nominal amount of instrument: original amount of currency of issuance (in million)	1.000	500
9	Nominal amount of instrument: original amount - currency of issuance	USD	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	765	453
9a	Issue price	100,00	99,50
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	06.12.2012	08.03.2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.12.2022	09.03.2026
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	-	09.03.2021
15	Contingent call dates and redemption amount	n/a	Tax event:At principal amount plus accrued interest
16	Subsequent call dates, if applicable	-	NO
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18	Coupon rate and any related index	5,5% p.a.	8.5% until 9/3/2021, thereafter 7.4% + 5 year mid-swap rate
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		Mandatory
21	Existence of step up or other incentive to redeem	YES	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	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	1-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	point of non-viability
32	If write-down, full or partial		Fully or Partially
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	YES	NO
37	If yes, specify non-compliant features	Step-up, Subsequent Calls, Seniority Enhancement Provision	-
(A) Inse	rt 'N/A' if the question is not applicable		

Regulate Regulate Transitio Post-trai Eligible a Instrume Mominal Nominal Nominal Nominal Redemp Account Continge Continge Continge Coupons Redemp Coupons Fully disc Fully disc Coupons Fully disc Fully disc Converti Conver	e identifier (1) ning laws of the instrument (2)	YAPI VE KREDI Euro 200,000,000 Floating Non Computable 2007-2017	UKRSOTSBANK USD 100,000,000 Floating Non Computable Loan 2009-2019
Regulate 4 Transitio 5 Post-trai 6 Eligible a 7 Instrume 8 Amount 9 Nominal 9 Nominal 10 Account 10 Account 11 Issue ra 12 Perpetua 13 Original 14 Issuer ca 15 Optional 15 Continge 16 Subseque 17 Fixed or 18 Coupon 18 Coupon 19 Existence 19 Fully disc 10 Existence 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If converti 15 If converti 16 If converti 17 If converti 18 If converti 18 If converti 19 If converti	ning laws of the instrument (2)	Euro 200,000,000 Floating Non Computable 2007-2017	USD 100,000,000 Floating Non Computable Loan 2009-2019
Regulate Regula			
4 Transitio 5 Post-trai 6 Eligible a 7 Instrume 8 Amount 9 Nominal 10 Nominal 10 Nominal 10 Nominal 10 Nominal 10 Nominal 11 Nominal 12 Perpetua 13 Original 14 Issuer ca 15 Optional 15 Continge 16 Subseque 17 Fixed or 18 Coupon 19 Existence 19 Fully disc 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If conver 15 If conver 16 If conver 18 If conver 18 If conver 18 If conver 18 If conver 19 If conver	and a second second	Whole Instrument - English Law; Subordination clause - Turkish Law	Whole Instrument - English law
5 Post-trai 6 Eligible a 7 Instrume 8 Amount 9 Nominal Nominal Nominal 10 Account 11 Original 12 Perpetua 13 Original 14 Issuer ca 15 Optional 15 Continge 16 Subsequ 17 Fixed or 18 Coupon 19 Existence 19 Existence 10 Existence 10 Existence 11 Existence 12 Noncum 13 Converti 14 If convert 15 If convert 16 If convert 18 If convert 18 If convert 19 If convert	atory treatment		
6 Eligible a 7 Instrume 8 Amount 9 Nominal 9 Nominal 10 Redemp 10 Account 11 Original 12 Perpetua 13 Original 14 Issuer ca 15 Optional 16 Subseque 17 Fixed or 18 Coupon 19 Existence 19 Fully disc 10 Existence 10 Fully disc 11 Existence 12 Noncum 13 Coupon 14 Issuer ca 15 Coupon 16 Subseque 17 Fixed or 18 Coupon 18 Coupon 19 Existence 19 Existence 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If converti 15 If converti 16 If converti 17 If converti 18 If converti 18 If converti 19 If converti	tional CRR rules	Tier 2	Tier 2
7 Instrume 8 Amount 9 Nominal 10 Nominal 10 Nominal 11 Nominal 12 Perpetua 13 Original 14 Issuer ca 15 Continge 16 Subsequ 17 Fixed or 18 Coupon 19 Existence 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If conver 15 If conver 16 If conver 17 If conver 18 If conver 19 If conver 19 If conver	ransitional CRR rules	NA	NA
7 Instrume 8 Amount 9 Nominal 10 Nominal 10 Nominal 11 Nominal 12 Perpetua 13 Original 14 Issuer ca 15 Continge 16 Subsequ 17 Fixed or 18 Coupon 19 Existence 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If conver 15 If conver 16 If conver 17 If conver 18 If conver 19 If conver 19 If conver	e at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
8 Amount Nominal 9 Nominal 10 Nominal 10 Nominal 10 Nominal 10 Nominal 10 Nominal 11 Nominal 12 Perpetual 13 Original 14 Issuer ca 15 Continge 16 Subsequ Coupons 17 Fixed or 18 Coupon 19 Existence 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If conver 15 If conver 16 If conver 17 If conver 18 If conver 18 If conver 19 If conver 19 If conver	ment type	Loan - Art. 62 CRR	Loan - Art. 62 CRR
Nominal Nomina		12	35
9 Nominal Nominal Nominal Issue pri 10 Accounti 11 Original 12 Perpetua 13 Original 14 Issuer ca Optional 15 Continge 16 Subsequ 17 Fixed or 18 Coupons 17 Fixed or 18 Latistence 19 Existence 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If conver 15 If conver 16 If conver 17 If conver 18 If conver 19 If conver 19 If conver 19 If conver	nt recognised in regulatory capital (€/mln) (3)	Amortisation and Phase out	Amortisation and Phase out
Nominal Nomina	nal amount of instrument: original amount of currency of issuance (in million)		100
Nominal Nomina	nal amount of instrument: original amount - currency of issuance	EUR	USD
la Issue pri la Redemp lo Account la Original la Issuer ca la Optional la Issuer ca la Coupons la Issuer ca	nal amount of instrument: conversion of original amount in Euro (€ mln)	200	70
bb Redemp bb Redemp control Redemp c			100,00
10. Account 11. Original 12. Perpetus 13. Original 14. Issuer ca 15. Optional 15. Continge 16. Subsequ 17. Fixed or 18. Coupon 18. Coupon 19. Existence 19. Fully disc 10. Evistence 10. Fully disc 11. Existence 12. Noncum 13. Convert 14. If convert 15. If convert 16. If convert 17. If convert 18. If convert 19. If conver	nption price	100,00	100,00 + accrued interest
11 Original 12 Perpetus 13 Original 14 Issuer ca 14 Issuer ca 15 Continge 16 Subsequ 17 Fixed or 18 Coupons 17 Fixed or 18 Loupon 19 Existence 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If convert 15 If convert 16 If convert 17 If convert 18 If convert 18 If convert 19 If convert	nting classification	Liability – amortised cost	Liability – amortised cost
12 Perpetua 13 Original 14 Issuer ca Optional 15 Continge 16 Subsequ Coupons 17 Fixed or 18 Coupon 19 Existence Fully disc 11 Existence 12 Existence 13 Converti 14 If conver 15 If conver 18 If conver 19 If conver 19 If conver	al date of issuance	25.06.2007	27.07.2009
3 Original 4 Issuer ca Optional 5 Continge 6 Subsequ Coupons 7 Fixed or 8 Coupon 8 Fully disc 9 Existence 10 Fully disc 11 Existence 12 Noncum 14 If convert 15 If convert 16 If convert 18 If convert 18 If convert 19 If convert	tual or dated	Dated	Dated
14 Issuer ca Optional Continge Continge Coupons To Fixed or Coupons To Fixed or Coupons To Fixed or Coupons To Fixed or To Fix	al maturity date	25.06.2017	29.07.2019
Optional Continge Coupons Coupons Coupons Coupon Co	call subject to prior Supervisory approval	YES	YES YES
Continge Continge Coupons Coupons Coupons Coupons Coupon C		25.06.2012	27.07.2014
Continge Continge Coupons Coupons Coupons Coupon Co	iai cali date	23:00:2012	27.07.2014
Coupons Tised or Existence Fully disc Fully disc Coupon Fully disc Fully disc Coupon Fully disc	gent call dates and redemption amount	n/a	n/a
17 Fixed or 18 Coupon 19 Existence Fully disc 10 Fully disc 11 Existence 12 Noncum 13 Converti 14 If convert 15 If convert 16 If convert 17 If convert 18 If convert 18 If convert 19 If convert 19 If convert	quent call dates, if applicable	Anytime after call date with notice	Semi-annually
Coupon Existence Fully disc	ns/dividends		
Pully disconnection of the converted of	or floating dividend/coupon	Floating	Floating
Fully disconnections of the convertible of the conv	on rate and any related index	Euribor 6M + 1,85% from issue date to 25/06/2012; Euribor 6M + 2,78% from 25/06/2012	US Libor 6M + 2%
Fully disconnections of the convertible of the conv	nce of a dividend stopper	NO	NO
Fully disconnections of the convertible of the conv	liscretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Partially discretionary
Existence Noncum Converti History Hist	liscretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	Deterioration of the financial standing; no positive financial resu has shown for the respective reporting period (quarter); enterin the Borrower and the NBU into a written agreement on a progra for the financial recovery of the Borrower
Noncum Converti If converti	liscretionary, partially discretionary or mandatory - in terms of amount		
Converti If converti	nce of step up or other incentive to redeem		YES
If conver If conver If conver If conver If conver If conver If conver	mulative or cumulative	Non Cumulative	Cumulative
If conver If conver If conver If conver If conver If conver	rtible or non-convertible	Non Convertible	Non Convertible
26 If conver 27 If conver 28 If conver 29 If conver	vertible, conversion trigger(s)	-	-
If conver If conver If conver	vertible, fully or partially	-	-
lf conver	vertible, conversion rate	-	-
9 If conver	vertible, mandatory or optional conversion	-	-
	vertible, specify instrument type convertible into	-	-
0 Write-do	vertible, specify issuer of instrument it converts into	•	-
	down features	NO	NO
If write-o	e-down, write down triggers	-	-
	e-down, full or partial	-	-
3 If write-o	down permanent or temperany	N/A	N/A
	e-down, permanent or temporary	-	-
		Carrian	Senior
	porary write-down, description of write-up mechanism (4)	Senior	
If yes, sp		YES	YES

	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	45	46
1	Issuer	ALPINE CAYMAN ISLANDS LTD.	ALPINE CAYMAN ISLANDS LTD.
2	Unique identifier (1)	DE000A0DD4K8	DE000A0DYW70
		W. L	
3	Governing laws of the instrument (2)	Whole Instrument - Cayman Law, Support Agreement - English Law	
		Subordination Provision - Austrian Law	Subordination Provision - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Consolidated	Consolidated
7	Instrument type	Preferred Securities - Art. 51 and 484 CRR	Preferred Securities - Art. 51 and 484 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	95	50
0	Amount recognised in regulatory capital (e/min) (3)	-	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	250	150
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	250	150
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
	Accounting classification	Shareholders' equity	Shareholders' equity
	Original date of issuance	28.10.2004	22.02.2005
	Perpetual or dated	Perpetual	Perpetual
	Original maturity date	No maturity	No maturity
_	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	28.10.2011	22.03.2012
15		Regulatory call: 100 + accrued interest, Tax event: at principal	Regulatory call: 100 + accrued interest, Tax event: at principal
13	Contingent call dates and redemption amount	amount + accrued interest and unpaid dividends	amount + accrued interest and unpaid dividends
16	Subsequent call dates, if applicable	Semi-annually	Annually
10	Coupons/dividends	Seria diniddiny	, amount
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating
	Tixed of Houting dividend/ coupon		
18	Coupon rate and any related index	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.
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Partially discretionary
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Capital Deficiency, Regulatory prohibition; Dividend pusher	Capital Deficiency, Regulatory prohibition; Dividend pusher
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	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	-	-
	If convertible, specify instrument type convertible into	-	-
	If convertible, specify issuer of instrument it converts into	-	-
	Write-down features	NO	NO
_	If write-down, write down triggers	-	-
	If write-down, full or partial	-	-
	If write-down, permanent or temporary	N/A	N/A
	If temporary write-down, description of write-up mechanism (4)	-	
24	Position in subordination hierarchy in liquidation	Tier 2	Tier 2
		LUCI Z	I I I E I Z
35	Non-compliant transitioned features	YES	YES