

Main 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	US060587AB85
3	Governing laws of the instrument (2)		Instrument - English Law Subordinated provisions - Austrian Law	Instrument - State of New York 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)		50	17
			Buybacks	Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)		10.000	700
	Nominal amount of instrument: original amount - currency of issuance		JPY	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)		72	598
9a	Issue price		100,00	99,81
9b	Redemption price		100,00	100,00
10	Accounting classification		Liability – amortised cost	Liability – amortised cost
11	Original date of issuance		12.03.1996	11.02.1997
12	Perpetual or dated		Dated	Dated
13	Original maturity date		12.03.2021	15.02.2017
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.	7,25% p.a.
19	Existence of a dividend stopper		NO	NO
20a	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		-	-
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		-	-
	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		-	-

Main 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)	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)	15	4
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	20	5
	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
	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	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
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main 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)	XS0122710188	XS0123313636
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English 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)	20	30
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	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
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	24.01.2001	25.01.2001
12	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	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	-	-
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
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group			7	8
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0123117292		AT0000539606
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - 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)	46		9
		-		-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	46		9
	Nominal amount of instrument: original amount - currency of issuance	EUR		EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	46		9
9a	Issue price	99,28		100,00
9b	Redemption price	100,00		100,00
10	Accounting classification	Liability – amortised cost		Liability – amortised cost
11	Original date of issuance	25.01.2001		21.12.2001
12	Perpetual or dated	Dated		Dated
13	Original maturity date	25.01.2031		21.12.2026
14	Issuer call subject to prior Supervisory approval	NO		YES
	Optional call date	-		21.12.2017
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest		-
16	Subsequent call dates, if applicable	-		Annually
Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating		Fixed
18	Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly		6% p.a.
19	Existence of a dividend stopper	NO		NO
20a	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	-		-
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) Insert 'N/A' if the question is not applicable

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		9	10
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0134061893	XS0136314415
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English 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)	55	35
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	55	35
	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 + accrued interest	Tax event: on any interest payment date at principal amount + 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
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main 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)	XS0137905153	XS0138428684
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English 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	Notes - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	12	60
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	12	60
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	12	60
9a	Issue price	99,25	99,31
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	30.10.2001	05.11.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30.10.2031	31.12.2031
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 + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	5,935% p.a.	Euribor 3M + 0,50% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main 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)	XS0139264682	XS0140394817
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English 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)	38	94
9	Nominal amount of instrument: original amount of currency of issuance (in million)	40	95
	Nominal amount of instrument: original amount - currency of issuance	USD	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	45	95
9a	Issue price	100,00	98,76
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	05.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	05.12.2031	27.12.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	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	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	6,21% p.a.	Euribor 3M + 0,48% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

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)	XS0140907626	XS0140691865
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English 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)	50	50
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	50	50
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50	50
9a	Issue price	99,72	99,84
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	27.12.2021	27.12.2026
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	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 6M + 0,5% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		17	18
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140608398	XS0140838474
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English 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)	63	125
9	Nominal amount of instrument: original amount of currency of issuance (in million)	63	125
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	63	125
9a	Issue price	99,87	99,62
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	27.12.2021	27.12.2029
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	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	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	5,80% p.a.	Euribor 6M + 0,52% payable semi-annually
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		19	20
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0141069442	AT0000539481
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - 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)	100	39
9	Nominal amount of instrument: original amount of currency of issuance (in million)	100	40
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	100	40
9a	Issue price	99,79	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	28.12.2001	30.11.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	28.12.2021	29.11.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + 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 +0,48% payable semi-annually	6% p.a.
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main 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)	AT0000246814	LO_A111_01_0004
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	Notes - Art. 62 CRR	Loan - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	2	26
		Buybacks	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	15	28
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	15	21
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	14.02.1996	25.12.2006
12	Perpetual or dated	Dated	Dated
13	Original maturity date	26.02.2021	15.12.2046
14	Issuer call subject to prior Supervisory approval	YES	NO
	Optional call date	26.02.2016	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	Anytime after call date with notice	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0,20% payable semi-annually	USD 130.000 per month/ 5.673% p.a.
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		23	24
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	LO_A111_01_0005	LO_A111_01_0006
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	Loan - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	24	20
9	Nominal amount of instrument: original amount of currency of issuance (in million)	25	20
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	25	20
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	19.10.2001	03.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	19.10.2021	02.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	-
	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6,01% p.a.	5,51% p.a.
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
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) Insert 'N/A' if the question is not applicable

Main 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)	AT0000245790	XS0781295901
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - English Law, Subordination clause - 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 Buybacks	126 -
9	Nominal amount of instrument: original amount of currency of issuance (in million)	27	126
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	27	126
9a	Issue price	100,00	100,00
9b	Redemption price	130,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.10.1989	08.05.2012
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.10.2019	08.05.2042
14	Issuer call subject to prior Supervisory approval	NO	YES
15	Optional call date	-	08.05.2017
	Contingent call dates and redemption amount	-	n/a
	Subsequent call dates, if applicable	-	Quarterly
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating	Floating
18	Coupon rate and any related index	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25%	Euribor 3M + 5,4% payable quarterly in arrear
19	Existence of a dividend stopper	NO	NO
20a	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	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	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) Insert 'N/A' if the question is not applicable

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		27	28
1	Issuer	ALPINE CAYMAN ISLANDS LTD.	ALPINE CAYMAN ISLANDS LTD.
2	Unique identifier (1)	DE000A0DD4K8	DE000A0DYW70
3	Governing laws of the instrument (2)	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	ineligible	ineligible
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)	80	42
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	250	150
	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
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28.10.2004	22.02.2005
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior Supervisory approval	YES	YES
15	Optional call date	28.10.2011	22.03.2012
	Contingent call dates and redemption amount	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends
16	Subsequent call dates, if applicable	Semi-annually	Annually
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating
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
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Partially discretionary
	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	-	-
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	YES	YES
37	If yes, specify non-compliant features	Dividend Pusher, Recapitalization hindering	Dividend Pusher, Recapitalization hindering

(A) Insert 'N/A' if the question is not applicable