Maiı	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
		Instrument - English Law	Instrument - State of New York Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Saboramatea provisions / tastrian Earl	Sassianacea provisions "Nastran Earl
	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
	Nominal amount of instrument: original amount of currency of issuance (in million)	10.000	700
9	Nominal amount of instrument: original amount - currency of issuance	JPY	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	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
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6,3% p.a.	Fixed 7,25% p.a.
18	Coupon rate and any related index	6,3% p.a.	7,25% p.a.
18	Coupon rate and any related index Existence of a dividend stopper	6,3% p.a. NO	7,25% p.a. NO
18	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	6,3% p.a. NO	7,25% p.a. NO
18 19 20a	Coupon rate and any related index 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	6,3% p.a. NO Mandatory	7,25% p.a. NO Mandatory -
18 19 20a 20b	Coupon rate and any related index 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	6,3% p.a. NO Mandatory - Mandatory	7,25% p.a. NO Mandatory - Mandatory
18 19 20a 20b 21	Coupon rate and any related index 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	6,3% p.a. NO Mandatory - Mandatory NO	7,25% p.a. NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Coupon rate and any related index 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	6,3% p.a. NO Mandatory - Mandatory NO No Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23	Coupon rate and any related index 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	6,3% p.a. NO Mandatory - Mandatory NO No Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24	Coupon rate and any related index 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)	6,3% p.a. NO Mandatory - Mandatory NO No Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25	Coupon rate and any related index 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	6,3% p.a. NO Mandatory - Mandatory NO No Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO No Non Cumulative
18 19 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 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	6,3% p.a. NO Mandatory - Mandatory NO No Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Coupon rate and any related index 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	6,3% p.a. NO Mandatory - Mandatory NO No Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO No Non Cumulative
18 19 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, mandatory or optional conversion If convertible, specify instrument type convertible into	6,3% p.a. NO Mandatory - Mandatory NO No No Cumulative	7,25% p.a. NO Mandatory - Mandatory NO No Non Cumulative
18 19 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 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 prono-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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,25% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 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 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, partially If convertible, specify instrument type convertible into Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory Non Convertible	7,25% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory Mandatory
18 19 20a 20b 21 22 23 24 25 26 27 28 20b 21	Coupon rate and any related index 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, mandatory or optional conversion If convertible, specify instrument type convertible into 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	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory No	7,25% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 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 Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Mandatory NO Non Convertible No Non Convertible No Non Convertible - No Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 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) If convertible, fully or partially If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into 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, conversion trigger(s)	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Mandatory NO Non Convertible No Non Convertible No Non Convertible - No Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 20b 21 22 23 24 25 26 27 28 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, conversion trigger(s) If convertible, partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Mandatory NO Non Convertible No Non Convertible No Non Convertible - No Non Convertible - No Non Convertible - No Non Convertible - No Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 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 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 trigger(s) If convertible, fully or partially	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Mandatory NO Non Convertible No Non Convertible No Non Convertible - No Non Convertible - No Non Convertible - No Non Convertible - No Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 20b 21 22 23 24 25 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 on non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pacify instrument type convertible into 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, fully or partially If convertible, fully or partially If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Non Cumulative	7,25% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible Mandatory NO Mondundative Non Convertible No Non Cumulative Non Cumulative

	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 -
	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
	Issue price	100,00	100,00
	Redemption price	100,00	100,00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	06.10.2000	01.08.2000
	Perpetual or dated	Dated	Dated
	Original maturity date	06.10.2020	31.07.2020
	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	-	-
	Subsequent call dates, if applicable Coupons/dividends	-	-
		- Fixed	Fixed to Floating
17	Coupons/dividends	Fixed 6,5% p.a.	Fixed to Floating 7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%
17	Coupons/dividends Fixed or floating dividend/coupon		7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor:
17 18	Coupons/dividends Fixed or floating dividend/coupon 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%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	6,5% p.a.	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%
17 18 19 20a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	6,5% p.a.	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%
17 18 19 20a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,5% p.a. NO Mandatory	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory
17 18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,5% p.a. NO Mandatory - Mandatory	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory Mandatory
17 18 19 20a - 20b 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,5% p.a. NO Mandatory - Mandatory NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO
17 18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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)	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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 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	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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, mandatory or optional conversion	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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 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 it converts into	6,5% p.a. NO Mandatory Mandatory NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features	6,5% p.a. NO Mandatory Mandatory NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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, write down triggers If write-down, write down triggers	6,5% p.a. NO Mandatory Mandatory NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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 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, full or partial If write-down, permanent or temporary	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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, pacify 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, upermanent or temporary If temporary write-down, description of write-up mechanism (4)	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yIPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory NO Non Cumulative Non Convertible
17 18 19 20a - 20b 21 22 23 23 24 25 26 29 30 31 32 33 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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 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 if irrite-down, full or partial If if irrite-down, germanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative Non Convertible

Maiı	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
	, , , , , , , , , , , , , , , , , , , ,	Industrial Control Inc.	lasta and Carlish Last
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian 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)	20	30
		-	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
9	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
20-	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
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	-	-
(*):	rt 'N/A' if the question is not applicable		•
(A) Inse			

Mair	r Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	7	8
1	Issuer	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)	-	9
	Nominal amount of instrument: original amount of currency of issuance (in million)	46	9
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		
	Coupons/aiviaenas		
17	Fixed or floating dividend/coupon	Floating	Fixed
		Floating Euribor 3M + 0,35% payable quarterly	Fixed 6% p.a.
	Fixed or floating dividend/coupon		
18	Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	6% p.a.
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,35% payable quarterly NO	6% p.a. NO
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,35% payable quarterly NO	6% p.a. NO
18 19 20a	Fixed or floating dividend/coupon Coupon rate and any related index 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	Euribor 3M + 0,35% payable quarterly NO Mandatory	6% p.a. NO Mandatory -
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory	6% p.a. NO Mandatory - Mandatory
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO	6% p.a. NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Fixed or floating dividend/coupon Coupon rate and any related index 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index 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)	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index 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, conversion trigger(s) If convertible, gonversion trigger(s)	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index 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, mandatory or optional conversion	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index 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, conversion trigger(s) If convertible, conversion trigger(s) 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type converts into Write-down features	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index 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, 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, write down triggers If write-down, full or partial	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	6% p.a. NO Mandatory - Mandatory NO Non Cunulative Non Convertible NO NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index 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, conversion trigger(s) If convertible, conversion trigger(s) 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, full or partial If write-down, permanent or temporary	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	6% p.a. NO Mandatory - Mandatory NO Non Cunulative Non Convertible NO NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index 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 instrument type convertible into Write-down, features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A	6% p.a. NO Mandatory - Mandatory Non Cumulative Non Convertible NO - NO - N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fixed or floating dividend/coupon Coupon rate and any related index 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	Euribor 3M + 0,35% payable quarterly NO Mandatory	6% p.a. NO Mandatory - Mandatory NO Non Comulative No NO NO N/A - Senior
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index 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 type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, write down triggers 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	Euribor 3M + 0,35% payable quarterly NO Mandatory	6% p.a. NO Mandatory - Mandatory NO Non Cumulative

Mai	n 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
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Subordinated provisions - Adstrian Law	Suborumateu 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 L
	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 + 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
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	Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Mandatory NO	Mandatory NO
21 22			
22 23	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO	NO
22	Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Non Cumulative	NO Non Cumulative
22 23 24 25	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 Non Cumulative	NO Non Cumulative
22 23 24 25 26	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 Non Cumulative	NO Non Cumulative
22 23 24 25 26 27	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 Non Cumulative	NO Non Cumulative
22 23 24 25 26 27 28	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 Non Cumulative	NO Non Cumulative
22 23 24 25 26 27 28 29	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	NO Non Cumulative Non Convertible	NO Non Cumulative Non Convertible
22 23 24 25 26 27 28 29	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 Non Cumulative	NO Non Cumulative
22 23 24 25 26 27 28 29 30 31	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	NO Non Cumulative Non Convertible	NO Non Cumulative Non Convertible
22 23 24 25 26 27 28 29 30 31 32	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 onvertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	NO Non Cumulative Non Convertible NO NO	NO Cumulative Non Convertible NO NO
22 23 24 25 26 27 28 29 30 31 32 33	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 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 Non Cumulative Non Convertible	NO Non Cumulative Non Convertible
22 23 24 25 26 27 28 29 30 31 32 33	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 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)	NO Non Cumulative Non Convertible NO	NO Non Cumulative Non Convertible NO NO - NO - N/A
22 23 24 25 26 27 28 29 30 31 32 33 34	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 Non Cumulative Non Convertible NO NO NA Senior	NO Non Cumulative Non Convertible NO NO
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	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 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) Position in subordination hierarchy in liquidation Non-compliant transitioned features	NO Non Cumulative Non Convertible NO	NO Non Cumulative Non Convertible NO NO - NO - N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	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 Non Cumulative Non Convertible NO NO NA Senior	NO Non Cumulative Non Convertible NO NO

Maiı	n 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
		Later word Balling	Later and Facilities
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	Notes - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	12	60
Ů		-	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	12	60
9	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
20-	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
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	ert 'N/A' if the question is not applicable		•

Mai	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)	XS0139264682	XS0140394817
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Subordinated provisions - Adstrian Law	Suborullated 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
	Nominal amount of instrument: original amount of currency of issuance (in million)	40	95
9	Nominal amount of instrument: original amount - currency of issuance	USD	EUR
	Nominal amount of instrument: onversion 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
	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	6,21% p.a.	Euribor 3M + 0,48% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a		1	Adv. data.
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	Mandatory -	Mandatory
20b		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 timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	- Mandatory	- Mandatory
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
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
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 Non Cumulative	- Mandatory NO Non Cumulative
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 If convertible, conversion trigger(s)	- 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) If convertible, fully or partially	- Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative
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	- Mandatory NO Non Cumulative	- Mandatory NO Non Cumulative
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, mandatory or optional conversion If convertible, specify instrument type convertible into 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
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 NO Non Cumulative	- Mandatory NO Non Cumulative
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 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
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 If write-down, write down triggers If write-down, full or partial	- Mandatory NO Non Cumulative Non Convertible	- Mandatory NO Non Cumulative Non Convertible
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 If write-down, full or partial If write-down, permanent or temporary	- Mandatory NO Non Cumulative Non Convertible	- Mandatory NO Non Cumulative Non Convertible
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	- Mandatory NO NO Non Cumulative Non Convertible NO	- Mandatory NO Non Cumulative Non Convertible
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 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 N/A - Senior	- Mandatory NO Non Cumulative Non Convertible NO N/A - Senior
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, conversion rate If convertible, specify instrument type convertible into 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 Non-compliant transitioned features	- Mandatory NO NO Non Cumulative Non Convertible	- Mandatory NO Non Cumulative Non Convertible NO N/A
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 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 N/A - Senior	- Mandatory NO Non Cumulative Non Convertible NO N/A - Senior

Mai	n 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
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Subordinated provisions - Adstrian 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
	Nominal amount of instrument: original amount of currency of issuance (in million)	50	50
9	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
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		
20b	rully discretionary, partially discretionary of mandatory - in terms of tilling - reasons for discretion	-	-
200	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		- Mandatory NO	- Mandatory NO
	Fully discretionary, partially discretionary or mandatory - in terms of amount		
21 22 23	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	NO
21 22	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 Non Cumulative	NO Non Cumulative
21 22 23 24 25	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 Non Cumulative	NO Non Cumulative
21 22 23 24 25 26	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 Non Cumulative	NO Non Cumulative
21 22 23 24 25 26 27	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 Non Cumulative	NO Non Cumulative
21 22 23 24 25 26 27 28	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, partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Non Cumulative	NO Non Cumulative
21 22 23 24 25 26 27 28 29	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	NO Non Cumulative Non Convertible	NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30	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 Non Cumulative	NO Non Cumulative
21 22 23 24 25 26 27 28 29 30 31	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	NO Non Cumulative Non Convertible	NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31 32	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	NO Non Cumulative Non Convertible NO NO	NO Non Cumulative Non Convertible NO NO
21 22 23 24 25 26 27 28 29 30 31 32 33	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 instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	NO Non Cumulative Non Convertible	NO Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31 32 33	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 If write-down, write down triggers If write-down, purl or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Non Cumulative Non Convertible NO	NO Non Cumulative Non Convertible NO
21 22 23 24 25 26 27 28 29 30 31 32 33 34	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 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 Non Cumulative Non Convertible NO NO NA Senior	NO Non Cumulative Non Convertible NO
21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	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, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	NO Non Cumulative Non Convertible NO	NO Non Cumulative Non Convertible NO NO NO - NO N/A
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 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 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 Non Cumulative Non Convertible NO NO NA Senior	NO Non Cumulative Non Convertible NO

Mai	n 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	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)	63	125
٥	Amount recognised in regulatory capital (€/min) (3)	-	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	63	125
9	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
	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		
	Fixed or floating dividend/coupon	Fixed	Floating
18			
18	Coupon rate and any related index	5,80% p.a.	Euribor 6M + 0,52% payable semi-annually
18	Coupon rate and any related index		
19	Coupon rate and any related index Existence of a dividend stopper	5,80% p.a.	Euribor 6M + 0,52% payable semi-annually
	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	5,80% p.a.	Euribor 6M + 0,52% payable semi-annually
19	Coupon rate and any related index 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	5,80% p.a. NO Mandatory -	Euribor 6M + 0,52% payable semi-annually NO Mandatory -
19 20a	Coupon rate and any related index 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	5,80% p.a.	Euribor 6M + 0,52% payable semi-annually
19 20a 20b	Coupon rate and any related index 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	5,80% p.a. NO Mandatory - Mandatory	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory
19 20a 20b 21	Coupon rate and any related index 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	5,80% p.a. NO Mandatory - Mandatory NO	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO
19 20a 20b 21 22	Coupon rate and any related index 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	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23	Coupon rate and any related index 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)	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24	Coupon rate and any related index 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, fully or partially	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25	Coupon rate and any related index 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	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27	Coupon rate and any related index 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	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 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, mandatory or optional conversion If convertible, specify instrument type convertible into	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28	Coupon rate and any related index 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	S,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
19 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 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	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index 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-consion trigger(s) 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	S,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index 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 Concumulative or non-convertible If convertible, conversion trigger(s) If convertible, undersion trigger(s) If convertible, undersion 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	5,80% p.a. NO Mandatory Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index 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, full or partial If write-down, permanent or temporary	S,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
19 20a 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 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, bully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down, fedown, fedown triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 6M + 0,52% payable semi-annually NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO NO - NO - NO - NO - NO - N/A
19 20a 20b 21 22 23 24 25 26 27 28 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 on-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, pandatory or optional conversion 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, with own 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	5,80% p.a. NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO	Euribor 6M + 0,52% payable semi-annually NO Mandatory Mandatory NO Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 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 on one-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 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 Non-compilant transitioned features	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 6M + 0,52% payable semi-annually NO Mandatory Mandatory NO Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 35 36 37	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 on-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, pandatory or optional conversion 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, with own 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	5,80% p.a. NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO	Euribor 6M + 0,52% payable semi-annually NO Mandatory Mandatory NO Non Cumulative Non Convertible

Mai	n 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
		Instrument - English Law	
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Whole Instrument - Austrian Law
		Substantated provisions. Addition tow	
	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
	Nominal amount of instrument: original amount of currency of issuance (in million)	100	40
9	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
	Optional call date	-	-
15	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	Coupon rate and any related index Existence of a dividend stopper	Euribor 6M +0,48% payable semi-annually NO	6% p.a.
19 20a	Existence of a dividend stopper	NO	NO
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO
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
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
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 No 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 No 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)	NO Mandatory - Mandatory NO No 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 No 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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO No 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 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	NO Mandatory - Mandatory NO No Cumulative	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 issuer of instrument it converts into Write-down features	NO Mandatory - Mandatory NO No 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 If convertible, specify issuer of 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	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 Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible
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, up repartially 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, 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 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial 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 Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO
20a 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 instrument type convertible into If convertible, was pecify 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 NO Non Cumulative Non Convertible - - - - - NO NO - - NO Some of the part of the par
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, own, relatures If write-down, write down triggers If write-down, urite 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 Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO NO N/A
20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 35 36 37	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 type convertible into If convertible, was pecify 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 NO Non Cumulative Non Convertible - - - - - NO NO - - NO Some of the part of the par

Mai	n 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 Buybacks	26
	Nominal amount of instrument: original amount of currency of issuance (in million)	15	28
9	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
9a 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 YES	NO
14	Optional call date	26.02.2016	-
15	·	20.02.2010	
	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
		NO Mandatory	NO Mandatory
19 20a	Existence of a dividend stopper		
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing		
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	Mandatory -	Mandatory -
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	Mandatory - Mandatory	Mandatory - Mandatory
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	Mandatory - Mandatory 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 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	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	Mandatory - Mandatory NO Non Cumulative	Mandatory
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	Mandatory - Mandatory NO Non Cumulative	Mandatory
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	Mandatory - Mandatory NO Non Cumulative	Mandatory
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, partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory - Mandatory NO Non Cumulative	Mandatory
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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory - Mandatory NO Non Cumulative Non Convertible	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	Mandatory - Mandatory NO Non Cumulative	Mandatory
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument tyne convertible into Write-down features If write-down, write down triggers	Mandatory - Mandatory NO Non Cumulative Non Convertible	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, conversion trager(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 If write-down, write down triggers If write-down, full or partial	Mandatory - Mandatory NO NO Non Cumulative Non Convertible	Mandatory
20a 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, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	Mandatory - Mandatory NO Non Cumulative Non Convertible	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, fully or partially If convertible, unly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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)	Mandatory	Mandatory - Mandatory NO Non Cumulative Non Convertible NO N/A
20a 20b 21 22 23 24 25 26 27 28 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 instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, purmanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory - Mandatory NO No Non Cumulative Non Convertible NO NO NO Non Convertible	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A - Senior
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, own, perify issuer of instrument it converts into 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	Mandatory	Mandatory - Mandatory NO Non Cumulative Non Convertible NO N/A
20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 35 36 37	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 type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, purmanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory - Mandatory NO No Non Cumulative Non Convertible NO NO NO Non Convertible	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A - Senior

Maiı	n 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)	-	20
	Nominal amount of instrument: original amount of currency of issuance (in million)	25	20
9	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
	Optional call date	-	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	L	_
	pubbequent can dates, it applicable		
	Coupons/dividends		
		Fixed	Fixed
17	Coupons/dividends	Fixed 6,01% p.a.	Fixed 5,51% p.a.
17	Coupons/dividends Fixed or floating dividend/coupon		
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	6,01% p.a.	5,51% p.a.
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	6,01% p.a.	5,51% p.a. NO
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	6,01% p.a.	5,51% p.a. NO
17 18 19 20a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory -	5,51% p.a. NO Mandatory -
17 18 19 20a 20b	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory - Mandatory	5,51% p.a. NO Mandatory - Mandatory
17 18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory - Mandatory NO	5,51% p.a. NO Mandatory - Mandatory NO
17 18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative	S,51% p.a. NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative	S,51% p.a. NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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)	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative	S,51% p.a. NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative	S,51% p.a. NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative	S,51% p.a. NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative	S,51% p.a. NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative	S,51% p.a. NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index 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 conversion If convertible, specify instrument type convertis into Write-down features If write-down, write down triggers	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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, apacify instrument type convertible into If convertible, specify issure of instrument it converts into Write-down features	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index 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 conversion If convertible, specify instrument type convertis into Write-down features If write-down, write down triggers	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 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 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, write down triggers If write-down, full or partial	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Sepication of the properties of the propert
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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 type convertis into 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)	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO NO	S,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Sepication of the properties of the propert

Mair	ain Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 25 26				
	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	126		
		Buybacks	-		
	Nominal amount of instrument: original amount of currency of issuance (in million)	27	126		
9	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		
	Perpetual or dated	Dated	Dated		
_	Original maturity date	25.10.2019	08.05.2042		
14	Issuer call subject to prior Supervisory approval	NO	YES		
	Optional call date	-	08.05.2017		
15	Contingent call dates and redemption amount	-	n/a		
16	Subsequent call dates, if applicable	-	Quarterly		
	Coupons/dividends				
17					
1/	Fixed or floating dividend/coupon	Fixed to Floating	Floating		
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to Floating 7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25%	Floating Euribor 3M + 5,4% payable quarterly in arrear		
18	<u> </u>	7,25% for first five years, thereafter arithmetic average Secondary			
18	Coupon rate and any related index Existence of a dividend stopper	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		
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% NO	Euribor 3M + 5,4% payable quarterly in arrear		
18	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO	Euribor 3M + 5,4% payable quarterly in arrear		
18 19 20a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory	Euribor 3M + 5,4% payable quarterly in arrear		
18 19 20a 20b	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory -		
18 19 20a 20b 21	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory NO		
18 19 20a 20b 21 22	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative		
18 19 20a 20b 21 22 23	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative		
18 19 20a 20b 21 22 23 24	Coupon rate and any related index 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)	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative		
18 19 20a 20b 21 22 23 24 25	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative		
18 19 20a 20b 21 22 23 24 25 26	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative		
18 19 20a 20b 21 22 23 24 25 26 27	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative		
18 19 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 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative		
18 19 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 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, partially If convertible, mandatory or optional conversion 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative Non Convertible		
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative Non Convertible		
18 19 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 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, partially If convertible, mandatory or optional conversion 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	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative Non Convertible		
18 19 20a 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 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, underson rate If convertible, partially If convertible, mandatory or optional conversion 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, write down triggers If write-down, full or partial	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative Non Convertible NO NO		
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index 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, partially If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative Non Convertible NO NO		
18 19 20a 20b 21 22 23 24 25 26 27 28 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 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, or non-convertible 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)	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Cumulative Non Convertible NO NO - NO - NO - NO - N/A		
18 19 20a 20b 21 22 23 24 25 26 27 28 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 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, partially If convertible, partially If convertible, mandatory or optional conversion 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, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO Second S	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Convertible NO NO Non Convertible		
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	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 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, unly or partially If convertible, partially If convertible, mandatory or optional conversion 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, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO Second S	Euribor 3M + 5,4% payable quarterly in arrear NO Mandatory - NO Non Convertible NO NO Non Convertible		

Mair	ain 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		
	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		
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		
	Original maturity date	No maturity	No maturity		
14	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		
	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		
	Coupons/dividends				
47					
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating		
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to Floating 1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually	Fixed to Floating 1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.		
	Coupon rate and any related index	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y +		
18	Coupon rate and any related index Existence of a dividend stopper	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.		
18	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary		
18	Coupon rate and any related index 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO		
18 19 20a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary	1 Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher		
18 19 20a 20b	Coupon rate and any related index 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	17 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory	17,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory		
18 19 20a 20b 21	Coupon rate and any related index 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO		
18 19 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative		
18 19 20a 20b 21 22 23	Coupon rate and any related index 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)	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative		
18 19 20a 20b 21 22 23 24	Coupon rate and any related index 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative		
18 19 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 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative		
18 19 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 or cumulative Convertible or on-convertible If convertible, conversion trigger(s) If convertible, fully or partially	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative		
18 19 20a 20b 21 22 23 24 25 26 27	Coupon rate and any related index 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative		
18 19 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 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative		
18 19 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 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 cumulative Convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, pendify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	17 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1V 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible		
18 19 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 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 type convertible into Write-down features	17 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1V 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible		
18 19 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 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	17 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1V 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible		
18 19 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 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 cumulative Convertible, conversion trigger(s) If convertible, conversion rateger(s) If convertible, conversion rate If convertible, pacify 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, full or partial If write-down, permanent or temporary	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO		
18 19 20a 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 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)	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO NO		
18 19 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, 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	1V 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO N/A	1V 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO N/A		
18 19 20a 20b 21 22 23 24 25 26 27 28 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, partially If convertible, partially If convertible, partially 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, full or partial 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-compilant transitioned features	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO - Senior	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO - Senior		
18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 34 35 36 37	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	1V 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO NO NA - Senior YES		