



Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Grou	p 1	2
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0062981500	AT0000541719
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)	42	13
	Nominal amount of instrument: original amount of currency of issuance (in million)	10,000	20
9	Nominal amount of instrument: original amount - currency of issuance	JPY	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	72	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	12.03.1996	06.10.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12.03.2021	06.10.2020
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	-
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
17	, ,	Fixed 6,3% p.a.	Fixed 6,5% p.a.
	Fixed or floating dividend/coupon		
18	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	6,3% p.a.	6,5% p.a.
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	6,3% p.a.	6,5% p.a.
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  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	6,3% p.a.  NO  Mandatory -	6,5% p.a.  NO  Mandatory -
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  Fully discretionary, partially discretionary or mandatory - in terms of amount	6,3% p.a.	6,5% p.a.
18 19 20a 20b	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	6,3% p.a.  NO  Mandatory  -  Mandatory	6,5% 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 - 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	6,3% p.a.  NO Mandatory - Mandatory NO No Cumulative	6,5% p.a.  NO Mandatory - Mandatory NO Non 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  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	6,5% p.a.  NO Mandatory - Mandatory NO
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)	6,3% p.a.  NO Mandatory - Mandatory NO No Cumulative	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25	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	6,3% p.a.  NO Mandatory - Mandatory NO No Cumulative	6,5% p.a.  NO Mandatory - Mandatory NO Non 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, fully or partially If convertible, conversion rate	6,3% p.a.  NO Mandatory - Mandatory NO No Cumulative	6,5% p.a.  NO Mandatory - Mandatory NO Non 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 - 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	6,3% p.a.  NO Mandatory - Mandatory NO No Cumulative	6,5% p.a.  NO Mandatory - Mandatory NO Non 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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	6,3% p.a.  NO Mandatory - Mandatory NO No Cumulative	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative
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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
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 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	6,3% p.a.  NO Mandatory - Mandatory NO No Cumulative	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative
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 instrument it converts into Write-down features  If write-down, write down triggers	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,5% 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 - 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 lissue of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, full or partial	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO No
18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33	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 issuer of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,5% 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  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 trigger(s)  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If 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)	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO NO - NO - N/A	6,5% p.a.  NO Mandatory - 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	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	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO - Senior	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - Senior
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	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, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If 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)	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO NO - NO - N/A	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO





Main	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	3	4
	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000541669	XS0122710188
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
	Regulatory treatment		
	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
	Amount recognised in regulatory capital (€/mln) (3)	3	20
	Nominal amount of instrument: original amount of currency of issuance (in million)	5	20
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	5	20
9a	Issue price	100.00	99.85
	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	01.08.2000	24.01.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.07.2020	24.01.2031
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
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed to Floating	Floating
18	Coupon rate and any related index	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%	Euribor 3M + 0,39% p.a.
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			
	Existence of step up or other incentive to redeem	NO	NO
22	Existence of step up or other incentive to redeem  Noncumulative or cumulative		
		NO	NO
23	Noncumulative or cumulative	NO Non Cumulative	NO Non Cumulative
23 24	Noncumulative or cumulative Convertible or non-convertible	NO Non Cumulative	NO Non Cumulative
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Non Cumulative	NO Non Cumulative
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	NO Non Cumulative	NO Non Cumulative
23 24 25 26 27	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
23 24 25 26 27 28	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
23 24 25 26 27 28 29	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
23 24 25 26 27 28 29 30	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 Non Cumulative Non Convertible	NO Non Cumulative Non Convertible
23 24 25 26 27 28 29 30 31	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 Non Convertible	NO Non Cumulative Non Convertible
23 24 25 26 27 28 29 30 31 32	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
23 24 25 26 27 28 29 30 31 32 33	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
23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, full or partial  If write-down, permanent or temporary	NO Non Cumulative Non Convertible NO NO	NO Non Cumulative Non Convertible NO NO
23 24 25 26 27 28 29 30 31 32 33 34 35	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)	NO Non Cumulative Non Convertible NO NO NO	NO Non Cumulative Non Convertible NO NO N/A





iviain	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)	XS0123313636	XS0123117292
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
	Amount recognised in regulatory capital (€/mln) (3)	30	46
	Nominal amount of instrument: original amount of currency of issuance (in million)	30	46
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	30	46
9a	Issue price	99.80	99.28
	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.01.2001	25.01.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.01.2031	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: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18			Further 2M + 0.250/ result is supertain.
	Coupon rate and any related index	Euribor 6M + 0,3925% payable semi-annually	Euribor 3M + 0,35% payable quarterly
19	Coupon rate and any related index  Existence of a dividend stopper	Euribor 6M + 0,3925% payable semi-annually  NO	NO
202	Existence of a dividend stopper	NO	NO
20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO
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	NO Mandatory	NO 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	NO Mandatory - Mandatory	NO Mandatory - Mandatory
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	NO Mandatory - Mandatory NO	NO Mandatory - Mandatory NO
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	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative
20a 20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26 27 28 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26 27 28 29 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	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 divided 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  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 insurent type convertible into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible
20a  20b  21  22  23  24  25  26  27  28  29  30  31  32  33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	NO Mandatory  Mandatory  NO Non Cumulative Non Convertible  NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO
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 insurent type convertible into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO Mandatory  Mandatory  NO Non Cumulative Non Convertible  NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO
20a  20b  21  22  23  24  25  26  27  28  29  30  31  32  33  34  35	Existence of a divided 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 If temporary write-down, description of write-up mechanism (4)	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO - NO - NO -





Mair	n 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)	AT0000539606	XS0134061893
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	9	55
	Nominal amount of instrument: original amount of currency of issuance (in million)	9	55
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	9	55
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	21.12.2001	20.08.2001
	Perpetual or dated	Dated	Dated
	Original maturity date	21.12.2026	20.08.2033
	Issuer call subject to prior Supervisory approval	YES	NO
	Optional call date	21.12.2017	-
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	Annually	
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Floating
	Coupon rate and any related index	6% p.a.	Euribor 3M + 0,52% payable quarterly
40			
19	Existence of a dividend stopper	NO	NO
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO Mandatory	NO Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		Mandatory -
20a 20b	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory -	
20a 20b 21	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory - Mandatory	Mandatory - Mandatory
20a 20b 21 22	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory - Mandatory NO	Mandatory - Mandatory NO
20a 20b 21 22 23	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20a 20b 21 22 23	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20a 20b 21 22 23 24	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26 27 28 29	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	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20a 20b 21 22 23 24 25 26 27 28 29 30	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	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory - Mandatory NO NO Cumulative Non Convertible
20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, amadatory 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	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory - Mandatory NO NO Cumulative Non Convertible
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	Mandatory - Mandatory NO NO Non Cumulative Non Convertible NO NO NO NO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO
20a  20b  21  22  23  24  25  26  27  28  29  30  31  32  33	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, tonversion 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	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory - Mandatory NO NO Cumulative Non Convertible
20a  20b  21  22  23  24  25  26  27  28  29  30  31  32  33  34	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, tonversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - NO - NO - NO - N/A	Mandatory - Mandatory NO NOCumulative Non Convertible NO
20a  20b  21  22  23  24  25  26  27  28  29  30  31  32  33  34  35	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - Senior	Mandatory
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fully discretionary, partially discretionary or mandatory - in terms of timing 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, tonversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - NO - NO - NO - N/A	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Non Convertible NO - NO - NO - N/A





Maii	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	9	10
1	lissuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0136314415	XS0137905153
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	35	12
	Nominal amount of instrument: original amount of currency of issuance (in million)	35	12
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	35	12
9a	Issue price	99.32	99.25
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	01.10.2001	30.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.10.2031	30.10.2031
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	Fixed
18	Coupon rate and any related index	Euribor 3M + 0,49% payable quarterly	5,935% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
LUd	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	<u>-                                      </u>	-
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
33	If temporary write-down, description of write-up mechanism (4)		-
	In temporary write-down, description of write-up mechanism (4)		
34	Position in subordination hierarchy in liquidation	Senior	Senior
34 35 36		Senior NO	Senior NO





Mai	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)	XS0138428684	XS0139264682
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	60	35
	Nominal amount of instrument: original amount of currency of issuance (in million)	60	40
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	60	45
9a	Issue price	99.31	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	05.11.2001	05.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.12.2031	05.12.2031
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	Floating	Fixed
18	Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6,21% p.a.
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	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	-	-





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)	XS0140394817	XS0140907626
	omportunity (-)		
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
	<b>6</b>	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)	94	45
	Nominal amount of instrument: original amount of currency of issuance (in million)	95	50
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	95	50
9a	Issue price	98.76	99.72
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2031	27.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
	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 on fleeting dividend feetings	et at	
	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
18	•		
19	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
	Coupon rate and any related index  Existence of a dividend stopper	Euribor 3M + 0,48% payable quarterly NO	Euribor 3M + 0,48% payable quarterly
19	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,48% payable quarterly NO	Euribor 3M + 0,48% payable quarterly
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	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO
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 Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory	Euribor 3M + 0,48% payable quarterly  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  Convertible or non-convertible	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO	Euribor 3M + 0,48% payable quarterly  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  If convertible, conversion trigger(s)	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly  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	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly  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, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly  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, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative
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  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly  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  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Euribor 3M + 0,48% payable quarterly  NO Mandatory	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative
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, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28 29	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  If convertible, specify issuer of instrument it converts into	Euribor 3M + 0,48% payable quarterly  NO Mandatory	Euribor 3M + 0,48% payable quarterly  NO Mandatory Mandatory NO Non Cumulative Non Convertible
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, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 3M + 0,48% payable quarterly  NO Mandatory	Euribor 3M + 0,48% payable quarterly  NO Mandatory Mandatory NO Non Cumulative Non Convertible
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-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, full or partial  If write-down, permanent or temporary	Euribor 3M + 0,48% payable quarterly  NO Mandatory	Euribor 3M + 0,48% payable quarterly  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 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	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, full or partial  If write-down, permanent or temporary	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO - Senior	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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 convertible into  If 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)	Euribor 3M + 0,48% payable quarterly  NO Mandatory	Euribor 3M + 0,48% payable quarterly  NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO NO N/A





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)	XS0140691865	XS0140608398
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	50	57
	Nominal amount of instrument: original amount of currency of issuance (in million)	50	63
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50	63
9a	Issue price	99.84	99.87
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2026	27.12.2021
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	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 + 0,5% payable quarterly	5,80% p.a.
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	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	-	-





Main	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	17	18
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140838474	XS0141069442
	- 4		
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	125	90
	Nominal amount of instrument: original amount of currency of issuance (in million)	125	100
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	125	100
9a	Issue price	99.62	99.79
9b	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	28.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2029	28.12.2021
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 +	Tax event: on any interest payment date at principal amount +
	Contingent can dates and redemption amount	accrued interest	accrued interest
16	Subsequent call dates, if applicable	-	
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
17	Fixed or floating dividend/coupon  Coupon rate and any related index	Floating  Euribor 6M + 0,52% payable semi-annually	Floating  Euribor 6M +0,48% payable semi-annually
18			-
18	Coupon rate and any related index  Existence of a dividend stopper	Euribor 6M + 0,52% payable semi-annually  NO	Euribor 6M +0,48% payable semi-annually
18	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
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	Euribor 6M + 0,52% payable semi-annually  NO  Mandatory -	Euribor 6M +0,48% payable semi-annually
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	Euribor 6M + 0,52% payable semi-annually  NO	Euribor 6M +0,48% payable semi-annually  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	Euribor 6M + 0,52% payable semi-annually  NO  Mandatory  -  Mandatory	Euribor 6M +0,48% payable semi-annually  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	Euribor 6M + 0,52% payable semi-annually  NO  Mandatory  -  Mandatory  NO	Euribor 6M +0,48% payable semi-annually  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  Convertible or non-convertible	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually  NO Mandatory - 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	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually  NO Mandatory - 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)	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually  NO Mandatory - 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	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually  NO Mandatory - 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	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative
18 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 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	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative
18 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, mandatory or optional conversion  If convertible, specify instrument type convertible into	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative
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, 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	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M +0,48% payable semi-annually  NO Mandatory 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, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down features  If write-down, write down triggers	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M +0,48% payable semi-annually  NO Mandatory 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 insure of instrument it converts into Write-down features If write-down, full or partial	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M +0,48% payable semi-annually  NO Mandatory Mandatory NO Non Cumulative Non Convertible
18 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  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  Write-down features  If write-down, write down triggers	Euribor 6M + 0,52% payable semi-annually  NO Mandatory	Euribor 6M +0,48% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Euribor 6M + 0,52% payable semi-annually  NO Mandatory	Euribor 6M +0,48% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	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, 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 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	Euribor 6M +0,48% payable semi-annually  NO Mandatory 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 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, pully 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 6M + 0,52% payable semi-annually  NO Mandatory	Euribor 6M +0,48% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - Senior





Main	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	<b>)</b> 19	20
	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
	Unique identifier (1)	AT0000539481	AT0000246814
	ompactacional (1)		
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	Notes - Art. 62 CRR
	Amount recognised in regulatory capital (€/mln) (3)	35	1
	Nominal amount of instrument: original amount of currency of issuance (in million)	40	15
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	40	15
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	30.11.2001	14.02.1996
12	Perpetual or dated	Dated	Dated
	Original maturity date	29.11.2021	26.02.2021
	Issuer call subject to prior Supervisory approval	NO	YES
	Optional call date	-	26.02.2016
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	Anytime after call date with notice
	Coupons/dividends		
	Coupons/aividenas		
17	Fixed or floating dividend/coupon	Fixed	Floating
		Fixed 6% p.a.	Floating  Euribor 6M + 0,20% payable semi-annually
18	Fixed or floating dividend/coupon  Coupon rate and any related index		
18	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	6% p.a. NO	Euribor 6M + 0,20% payable semi-annually
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	6% p.a.	Euribor 6M + 0,20% payable semi-annually
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	6% p.a.  NO  Mandatory -	Euribor 6M + 0,20% payable semi-annually  NO  Mandatory -
18 19 20a 20b	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% p.a. NO	Euribor 6M + 0,20% payable semi-annually
18 19 20a 20b	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% p.a.  NO  Mandatory  -  Mandatory	Euribor 6M + 0,20% payable semi-annually  NO  Mandatory  -  Mandatory
18 19 20a 20b 21 22	Existence of a dividend/coupon  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% p.a.  NO Mandatory - Mandatory NO	Euribor 6M + 0,20% payable semi-annually  NO  Mandatory  -  Mandatory  NO
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	6% p.a.  NO Mandatory - Mandatory NO No	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO No Non 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  If convertible, conversion trigger(s)	6% p.a.  NO Mandatory - Mandatory NO No	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO No Non 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)  If convertible, fully or partially	6% p.a.  NO Mandatory - Mandatory NO No	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25	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	6% p.a.  NO Mandatory - Mandatory NO No	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
18 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 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% p.a.  NO Mandatory - Mandatory NO No	Euribor 6M + 0,20% payable semi-annually  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, 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	6% p.a.  NO Mandatory - Mandatory NO No	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	6% p.a.  NO Mandatory Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Non Convertible
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 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	6% p.a.  NO Mandatory - Mandatory NO No	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
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	6% p.a.  NO Mandatory Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO 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 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	6% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - 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	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, full or partial If write-down, permanent or temporary	6% p.a.  NO Mandatory Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Non Convertible
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 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, tully 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, permanent or temporary If temporary write-down, description of write-up mechanism (4)	6% p.a.  NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO N/A	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Non Convertible 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, 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 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% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 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 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, tully 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, permanent or temporary If temporary write-down, description of write-up mechanism (4)	6% p.a.  NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO N/A	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Non Convertible NO





Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Grou	ıp 21	22
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	LO_A111_01_0004	LO_A111_01_0005
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Loan - Art. 62 CRR	Loan - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	24	22
	Nominal amount of instrument: original amount of currency of issuance (in million)	28	25
9	Nominal amount of instrument: original amount - currency of issuance	USD	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	21	25
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	25.12.2006	19.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15.12.2046	19.10.2021
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	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
17	· · ·	Fixed  USD 130.000 per month/ 5.673% p.a.	Fixed 6,01% p.a.
	Fixed or floating dividend/coupon  Coupon rate and any related index		
18	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	USD 130.000 per month/ 5.673% p.a. NO	6,01% 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	USD 130.000 per month/ 5.673% p.a.	6,01% p.a.
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	USD 130.000 per month/ 5.673% p.a.  NO  Mandatory -	6,01% p.a.  NO  Mandatory -
18 19 20a 20b	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	USD 130.000 per month/ 5.673% p.a.  NO  Mandatory  -  Mandatory	6,01% 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	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO	6,01% 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	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative	6,01% 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	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO	6,01% p.a.  NO  Mandatory  -  Mandatory  NO
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 - 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)	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative	6,01% p.a.  NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25	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	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative	6,01% 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, fully or partially  If convertible, conversion rate	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative	6,01% 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, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative	6,01% 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	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative	6,01% p.a.  NO Mandatory - Mandatory NO No Cumulative
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, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,01% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
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 - 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 rate  If convertible, conversion ate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative	6,01% p.a.  NO Mandatory - Mandatory NO No Cumulative
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 convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write down triggers	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,01% 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 - 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	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	6,01% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO
18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33	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, full or partial  If write-down, permanent or temporary	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,01% 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  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 - 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 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)	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO N/A	6,01% p.a.  NO Mandatory - 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 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 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	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A - Senior	6,01% p.a.  NO Mandatory - 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	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, 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	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO N/A	6,01% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO





Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	23	24
	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
	Unique identifier (1)	LO A111 01 0006	AT0000245790
	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Loan - Art. 62 CRR	Bond - Art. 62 CRR
	Amount recognised in regulatory capital (€/mln) (3)	18	0
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	27
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	27
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	130.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	03.12.2001	25.10.1989
12	Perpetual or dated	Dated	Dated
13	Original maturity date	02.12.2021	25.10.2019
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	-	
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18			7,25% for first five years, thereafter arithmetic average Secondary
	Coupon rate and any related index	5,51% p.a.	Market Yield of Banking Bonds according to OeNB minus 0,25%
	Coupon rate and any related index  Existence of a dividend stopper	5,51% p.a.	
19			Market Yield of Banking Bonds according to OeNB minus 0,25%
	Existence of a dividend stopper	NO	Market Yield of Banking Bonds according to OeNB minus 0,25% NO
19 20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	Market Yield of Banking Bonds according to OeNB minus 0,25% NO
19 20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Mandatory	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO  Mandatory -
19 20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	NO Mandatory - Mandatory	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory
19 20a 20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	NO Mandatory - Mandatory NO	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO
19 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	NO Mandatory Mandatory NO Non Cumulative	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory Mandatory NO Non Cumulative	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory Mandatory NO Non Cumulative	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Nor Cumulative
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 amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	NO Mandatory Mandatory NO Non Cumulative	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Nor 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, conversion rate	NO Mandatory Mandatory NO Non Cumulative	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Nor 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, conversion rate If convertible, mandatory or optional conversion	NO Mandatory Mandatory NO Non Cumulative	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Nor 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory Mandatory NO Non Cumulative	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Nor Cumulative
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 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 Non Cumulative Non Convertible	Market Yield of Banking Bonds according to OeNB minus 0,25%  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 amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
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 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	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
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 amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO 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 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 NO NO	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible
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, 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	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO NO NO - NO NO - N/A	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible 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 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)	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Non Convertible	Market Yield of Banking Bonds according to OeNB minus 0,25%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO NO - Senior





Mai	Tain Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 25 26				
1	Issuer	UNICREDIT BANK AUSTRIA AG	ALPINE CAYMAN ISLANDS LTD.		
2	Unique identifier (1)	XS0781295901	DE000A0DD4K8		
3	Governing laws of the instrument (2)	Whole Instrument - English Law, Subordination clause - Austrian Law	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Additional Tier 1		
5	Post-transitional CRR rules	Tier 2	ineligible		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Preferred Securities - Art. 51 and 484 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	126	71		
	Nominal amount of instrument: original amount of currency of issuance (in million)	126	250		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	126	250		
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	08.05.2012	28.10.2004		
12	Perpetual or dated	Dated	Perpetual		
13	Original maturity date	08.05.2042	No maturity		
14	Issuer call subject to prior Supervisory approval	YES	YES		
	Optional call date	08.05.2017	28.10.2011		
15			Regulatory call: 100 + accrued interest, Tax event: at principal		
	Contingent call dates and redemption amount	n/a	amount + accrued interest and unpaid dividends		
16	Subsequent call dates, if applicable	Quarterly	Semi-annually		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed to Floating		
18	Coupon rate and any related index	Euribor 3M + 5,4% payable quarterly in arrear	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually		
19	Existence of a dividend stopper	NO	NO		
20.	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Partially discretionary		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	Capital Deficiency, Regulatory prohibition; Dividend pusher		
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		Mandatory		
21	Existence of step up or other incentive to redeem	NO	NO		
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative		
23	Convertible or non-convertible	Non Convertible	Non Convertible		
24	If convertible, conversion trigger(s)	•	-		
25	If convertible, fully or partially	ē	-		
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	r N/A	N/A		
34	If temporary write-down, description of write-up mechanism (4)	IV/M	IN/M		
	Position in subordination hierarchy in liquidation	Coming	Coming		
35	, ,	Senior NO	Senior		
36	Non-compliant transitioned features	INU	YES  Dividend Dunban Recognitelization bindering		
37	If yes, specify non-compliant features	I-	Dividend Pusher, Recapitalization hindering		





Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	
1	Issuer	ALPINE CAYMAN ISLANDS LTD.
2	Unique identifier (1)	DE000A0DYW70
3	Governing laws of the instrument (2)	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law
	Regulatory treatment	
4	Transitional CRR rules	Additional Tier 1
5	Post-transitional CRR rules	ineligible
6	Eligible at: solo; consolidated; solo & consolidated	Consolidated
7	Instrument type	Preferred Securities - Art. 51 and 484 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	38
	Nominal amount of instrument: original amount of currency of issuance (in million)	150
9	Nominal amount of instrument: original amount - currency of issuance	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	150
9a	Issue price	100.00
9b	Redemption price	100.00
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	22.02.2005
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior Supervisory approval	YES
	Optional call date	22.03.2012
15	Contingent call dates and redemption amount	Regulatory call: 100 + accrued interest, Tax event: at principal
	Contingent can dates and redemption amount	amount + accrued interest and unpaid dividends
16	Subsequent call dates, if applicable	Annually
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.
19	Existence of a dividend stopper	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	
20b	[Fully discretionally, partially discretionally of manualory - in terms of timing - reasons for discretion	Capital Deficiency, Regulatory prohibition; Dividend pusher
	, ,,, ,	
21	Fully discretionary, partially discretionary or mandatory - in terms of amount	Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO
21	, ,,, ,	Mandatory
21	Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Mandatory NO
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	Mandatory NO Non Cumulative
21 22 23 24	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
21 22 23 24	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
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	Mandatory 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 If convertible, mandatory or optional conversion	Mandatory 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory 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 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory 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 issuer of instrument it converts into Write-down features	Mandatory NO Non Cumulative Non Convertible
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 issuer of instrument it converts into Write-down features If write-down, write down triggers	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 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
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 If write-down, full or partial If write-down, permanent or temporary	Mandatory 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, 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)	Mandatory 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, 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 NO NO